GST VOLUNTARY COMPLIANCE PROGRAM - Phase 4 Communications Testing Research

QUALITATIVE RESEARCH REPORT

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GST VOLUNTARY COMPLIANCE PROGRAM

Summary of key elements of 2014 Communications Testing Research

The goal is to:
- Appropriately message key audiences, improving clarity and awareness
- Build strategies that are most appealing to key audiences, improving effectiveness
- Focus resources on the most promising communication channels, improving efficiency

In order to ultimately:
- Improve business compliance with GST obligations
- Raise awareness about identity theft and how it can occur
- Promote the resources available at the ATO to assist small business

Methodology: The ATO focussed on three areas of communications, assessed qualitatively with five focus groups segmented by level of compliance with GST obligations and age (youth and business owners).
**YouTube**

- Incorporate strategies to prevent identity theft in the script
- Develop targeted channels to disseminate the YouTube clip
- Provide a scenario that will resonate strongly with older business owners
- Ensure the consistent use of informal, colloquial language
- Clarify in each scenario how identity theft occurred

**Terminology**

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheat</td>
<td>Deliberate wrong doing considered to be immoral. Associated terms were 'dishonest' and 'lie'</td>
</tr>
<tr>
<td>Evade</td>
<td>Underhanded manipulation and deception. Associated term was 'avoid'</td>
</tr>
<tr>
<td>Credit</td>
<td>Mixed interpretation - either positive, with money being returned or negative with money owed, as in the context of a credit card. Associated terms were 'money,' 'positive,' 'card' and 'debt'</td>
</tr>
<tr>
<td>Refund</td>
<td>An inflow of money considered to be an earned bonus. Associated terms were 'money' and 'return'</td>
</tr>
</tbody>
</table>

**Calendar**

- Use of hard copy calendars is not recommended
- Preference for an application to download that inputs key ATO dates
- Alternatives include a fridge magnet or post-it notes
- Preferred calendar design is the CD case

**Facebook**

- Facebook should not be only channel due to its strong social focus
- LinkedIn suggested as it has an emphasis on professional concerns
- Broader electronic media channels such as Yahoo recommended
- Date specific post is recommended as it provided specific information
- Limit the amount of fine print below the design as it is unlikely to be read
- Provide incentives to promote engagement, such as tips and tools
- Include a direct reference to BAS on the date-specific design

**Radio Advertising**

- Recall of the phone number or website address was unlikely
- Suggested a Google search term may be preferable
- Date-specific ad recommended, it is more direct with a clear call to action
1. Executive summary

1.1 Purpose

TNS Social Research undertook research to test communications material for the GST Voluntary Compliance Program. The communications were tested with micro business owners or managers and young people aged 17-24 years old. The intent of the research was to determine the relevance, suitability, and likely impact of the communications material on these target audiences, with a view to making further refinements.

1.2 Methodology

The qualitative research involved a series of five focus group discussions. This included three focus groups conducted with owners or managers of micro businesses, and two mini-groups conducted with youth aged 17-24 years.

The focus groups and mini-groups took place over the evenings of 7 and 8 April 2014 in two metropolitan locations (Sydney and Melbourne).

1.3 Summary of findings

Identity Theft - YouTube video concept

Overall, the response to the YouTube video script and associated visual material was extremely positive, with the top of mind ratings among the highest that any ATO YouTube concept tested by TNS as part of the Voluntary Compliance Research Program has received. Most notably, ratings of memorability were exceptionally high at 85%, with lowest ratings given for the likelihood of subsequent action, with only 36% of respondents indicating they would go to the hotspot/website. This finding is consistent with the frequent comments made requesting that strategies on how to prevent identity theft be included in the script.

The main message was highly cohesive and consistently interpreted as explaining the need to be vigilant about protecting personal and financial details. It elicited an emotional response of fear and concern in youth groups, with business owners less concerned, but aware that it served as a valuable reminder. This result indicates that the script was accurately targeting the youth segment.

The transparency concept was well received, with participants immediately understanding the visual metaphor. The clever and novel concept complimented the
script well and enhanced memorability. There was occasional feedback that identity theft heightened, rather than reduced visibility, but such comments were in the minority.

**Concept cut-through was predicted to be high,** with the script easily retaining audience interest. Of particular note was the universal acknowledgement that the script raised awareness of the issue of identity theft. Furthermore, **the message recalled by participants linked specifically to obtaining a TFN as a tactic used to steal identity and commit fraud. This was new information for many of the participants,** particularly the youth segment.

The different scenarios portrayed had variable impact. While it was recognised that they were designed to target different segments of the audience, overall some scenarios were considered more realistic than others. **The Tim scenario was highly successful, with broad appeal generating considerable interest with very high recall.** Rachael and Steve were successful, but could benefit from further clarification regarding how the identity theft occurred and how it could be prevented. **The Ramina scenario resonated lowest, requiring some adjustments to enhance believability.** Suggestions included highlighting Ramina’s lack of financial knowledge, removing the sale of bank account details and adding more information to demonstrate that Ramina was scammed.

The **suitability of the medium** to convey the identity theft concept was considered appropriate. However, it was noted that **relying on Facebook and YouTube as a means of disseminating the video was unlikely to be successful.** The research indicated that more focussed communication channels may be required to reach the target audiences. Suggestions included a link being provided within email correspondence from the ATO, a link supplied to individuals applying for a tax file number or those seeking information regarding employment as a foreign national in Australia. Similarly, the video could be placed on university websites or other websites of particular relevance to students.

**PR Concepts**

Concept testing incorporated two message content areas; ‘the ATO can offer help to manage GST obligations’ (Concept 1 and 2) and ‘it is important to lodge on time’ (Concept 3).
The ATO can offer help to manage GST obligations

Overall, the concept message for ‘the ATO can offer help to manage GST obligations’ that resonated most strongly with participants was "The ATO works for small business. With free business tools and handy tips to make it easy to understand GST obligations- that works for me" (Concept 1, message 2).

This message had multiple elements that appealed to respondents, including the terms "free", "tools and handy tips" and "easy". These elements engaged participants, who developed sufficient interest to motivate a call to action to find out more.

Participants consistently noted that the ATO did not work for them and therefore any comment suggestive of this was discounted. This was the key reason for the rejection of "The ATO works for your business and like all good employees, they start by helping you get organised. There are new tools to help manage cash flow, keep the GST you collect separate and avoid penalties and charges- that works for me" (Concept 1, message 3). In addition, participants did not feel that it was the ATO’s responsibility to organise their business or assist with cash flow management.

"The ATO is making sure business gets a fair go by providing advice and new tools to help manage GST obligations-that works for me” (Concept 1, message 1) was immediately disregarded by participants as being inaccurate and vague. Additionally, participants did not believe that the simple provision of advice and tools gave small business a “fair go”.

The humour conveyed in the message "It’s ok to be afraid of spiders and snakes, but don’t be afraid of the ATO! There’s plenty of advice and tools online for all businesses who need a hand with their GST- the ATO is here to help" (Concept 2, message 1) was universally rejected. It was considered childish and inadvertently created associations between the ATO and snakes and spiders. The first sentence of this message dominated, with participants disengaging with anything that followed.

It is important to lodge on time

One concept and message, (Concept 3) "If you haven’t yet lodged, you may be missing out on a credit, or you could be accruing penalties and interest charges”, was tested for this content area. Participants responded moderately negatively to the message, disliking the switch from positive to negative content.
Furthermore, it was noted that it was uncommon to receive a credit, which decreased the veracity of the message.

**Terminology**

Four words were tested with participants to determine the typical associations with these words.

**Cheat** was most frequently associated with the words “dishonest” and “lie”. The results highlight a definition of *deliberate wrong doing considered to be immoral*.

**Evade** was typically linked to the words “avoid” and to a slightly lesser degree, “cheat”. The responses indicated a definition of *underhanded manipulation and deception*.

**Credit** had some variation in interpretation, with some considering it a positive and others a negative. The most frequently used words were “money” and “positive” but secondary associations included “card” and “debt”. The results highlight a mixed interpretation that *included both a positive perception of money being returned and a negative interpretation that money was owed, as in the context of a credit card*.

**Refund** was consistently considered a positive term. Words most frequently associated were “money” and “return”. The results showed a positive perception of the term that *indicated an inflow of money considered to be an earned bonus*.

**Calendar**

Overall, the calendar concept was not endorsed by participants, who typically believed that it would simply clutter their desk and would likely be binned. Many participants agreed that it would be useful to have an easy way to remember BAS lodgement dates, however there was a strong preference for an electronic application that could populate electronic calendars with relevant ATO dates.

**The A-Frame calendar** was largely unpopular, however the statement “Having trouble lodging on time? We’re here to help you” resonated well and the image of the post-it note was considered to be clever and in keeping with the tone of communications from the ATO.
The CD case was the preferred design by the majority of participants, as it was more modern, takes up less room and there was a degree of novelty with the design. There was some concern regarding the cost of the calendar, however, the information provided in the calendar was well-received. There was particular interest in information regarding ATO online tools and tips for early lodgement. Participants felt confident that they had received sufficient direction as to where to find further information if required.

Facebook advertising

The overall design of the ad was received positively. The simplistic format and concept had universal appeal. It was however, unlikely that the fine print below the design would be read or that participants would ‘like’ the post.

In comparison to youth, the older business owner participants tended to be more receptive to receiving information from the ATO via Facebook. There was, however a consensus that advertising on other digital channels/media, such as Yahoo would broaden message dissemination. In particular, LinkedIn was frequently mentioned as a digital medium where the ATO would be more appropriate because of the larger emphasis on professional concerns.

The date specific post was the preferred version of the ad as it provided specific information and served as a useful reminder, rather than just a general message about submitting BAS on time. If the advertising was ongoing, the distinctive post-it design would become associated with the ATO and be sufficient to remind business owners that the BAS lodgement date was approaching.

It was recommended by some that the date specific post make specific reference to lodging the BAS rather than just referencing GST, although for others BAS was synonymous with GST.

Radio advertising

Both versions of the radio ad were generally well received, however both resonated strongly as government advertising, which may result in some disengagement. The use of a male voice was considered reasonable and the slightly authoritarian tone attracted attention for some participants.

It was unlikely that the phone number or website would be accurately recalled. As an alternative, it was suggested that a Google search term would be easier to remember rather than a website address.
The date-specific advertisement was the preferred version of the ad. The provision of a date made the ad more direct and promoted a clear call to action. It was also thought that this more effectively conveyed the ways in which the ATO could help, by providing advice and tools.

1.4 Summary of recommendations

Identity Theft YouTube Script

It was clear from both the ratings and subsequent discussion that the video script was received very positively. The following recommendations are provided for consideration to further enhance efficacy and relevance:

- **Incorporate strategies to prevent identity theft in the script.** Although the audience was directed to the website via a hotspot, it was noted that people were generally reluctant to click on such links. Furthermore, it was considered feasible that the strategies could be embedded into the script where appropriate to the particular scenario. For example, characters could outline strategies which, in hindsight would have been effective in protecting them from identity theft: “If only I’d...”, “I should have checked...”, “Like an idiot I didn’t...” This would increase the sense of autonomy the viewer would have in preventing theft of their identity, without compromising the narrative or tone of the script.

- **Develop targeted channels to disseminate the YouTube clip.** Participants indicated they were highly unlikely to view the video on YouTube, view or share it on Facebook or visit the ATO's YouTube channel without direction. This makes the issue of access a key area of concern. It is therefore recommended that the ATO use targeted approaches. For example, a link to the video could be included in email correspondence from the ATO to business owners and individuals. It could be made available on the ATO website, particularly to those applying for a tax file number, or those seeking information regarding employment as a foreign national in Australia. The ATO could also show the video as part of training and instructional presentations, particularly in high schools targeting young people applying for a tax file number and universities with a high concentration of international students. Similarly, the video could be placed on university websites or other websites of particular interest to students. In this way, the video would be widely disseminated without relying on viewers to share it.
• **Provide a scenario that will resonate strongly with older business owners.** It was noted that, while the script was an important reminder for business owners, it did not elicit the same emotional response amongst these older participants. In order for the script to resonate more strongly with older business owners, it is suggested that one of the scenarios feature an older, more experienced person being exposed to an identity theft scam. It was suggested that the most applicable scenario was credit card fraud, which was considered to be more likely to occur with older individuals rather than casual job-seeking and internet scamming.

• **Ensure the consistent use of informal, colloquial language.** The language used was largely tonally consistent with the setting and content of the script. However, some terms were considered to formal. Specifically, the expression “complete my studies” should be replaced with the more colloquial phrase “finish uni”, and the word “fraudster” replaced with “scammer”.

• **Review the humour to ensure it meshes with the message and tone of the script.** There was some suggestion that the humour may either “fall flat” with some segments, particularly youth or not mesh well with the serious message being conveyed. This was not a universal concern and some (most commonly older business owners) genuinely found the script amusing. As such, it is recommended that this aspect of the script be carefully reviewed prior to filming.

• **Consider adjusting the setting of the support group.** There was occasional mention that the support-group scenario implied that victims of identity theft would not receive infrastructural support from institutions including the ATO. Some consideration could therefore be given to changing the script setting.

• **Adjust Ramina’s scenario.** Ramina’s scenario was considered the most unrealistic of those described. In order to increase its effectiveness, it is recommended that the sale of bank account details be removed. Ramina’s lack of knowledge and familiarity with Australian financial processes should be highlighted, particularly regarding the purpose of a tax file number. In addition, the ATO could consider adding an extra enticing factor for Ramina to sell her tax file number, or indicate that she was tricked into providing it, in order to increase sympathy with her story.

• **Move Tim’s story to the first scenario presented.** Tim’s story resonated very strongly with participants, was the most frequently recalled and was considered a very realistic scenario. In order to maximise initial engagement
and interest in the script, it is recommended that this scenario be the first one presented in the script.

- **Develop Rachel’s scenario.** Rachel’s scenario was relatable to business owners, although there was some confusion on how the theft occurred. It did not, however, resonate strongly with the youth groups due to their lack of understanding of BAS. It is recommended that the script clarify how the theft occurred, for example, through stolen mail or insecure login details. It is also important that this scenario in particular addresses the ways in which theft can be prevented, as this scenario was of particular interest for new businesses.

- **Develop Steve’s scenario.** Steve’s scenario resonated with independent contractors, but further clarification on how the fraud occurred and how it can be avoided would strengthen its impact. This should include in particular, clarification on how the $30K credit card debt occurred, a facet of the scenario of interest to both youth and business owners. Outlining how these people were exposed will serve a twofold benefit to the audience. Firstly, it will give the audience more insight into the tactics that can be used and therefore what to be aware of, and secondly, it will increase the credibility and believability of the script. Consideration could also be given to changing the GST refund to a tax refund to ensure wider empathy and understanding.

**PR concept: “Works for me/working for Australian businesses”**

*Message 1: The ATO is making sure business gets a fair go by providing advice and new tools to help manage GST obligations— that works for me*

- Provide more direction on how ATO support could be accessed; this may be achieved by providing a hyperlink on “advice and new tools” or a clear directive to the website.
- Change the phrase “a fair go” to “all the right information” as this is a more accurate description of what the ATO can do for small business. It was not considered accurate that the provision of GST support was giving small business “a fair go”.
- Consider altering the phrase “works for me” to accurately reflect the notion that the ATO works for all businesses.
Message 2: The ATO works for small business. With free business support tools and handy tips to make it easy to understand GST obligations - that works for me

- This message resonated most positively and is recommended for use.
- Remove the first sentence “The ATO works for small business” and replace with “The ATO is supporting small business with free...” This will remove objections to the notion that the ATO worked for small business, which was not considered accurate.
- Consider altering the phrase “works for me” to accurately reflect the notion that the ATO works for all businesses.

Message 3: The ATO works for your business, and like all good employees they start by helping you get organised. They’re new tools help to manage cash flow, keep the GST you collect separate and avoid penalties and charges – that works for me.

- Remove the first sentence to avoid negative feedback, as business owners did not believe the ATO worked for small business or was an employee. It also removes possible offence as the message assumes small businesses are not organised, which may not be the case.
- Remove the reference to cash flow and focus on tax related concepts. This will ensure that the ATO is not perceived to be intruding into aspects of business that are inappropriate.

PR concept: “April fools”

It’s ok to be afraid of spiders and snakes, but don’t be afraid of the ATO! There’s plenty of advice and tools online for all businesses who need a hand with their GST – the ATO is here to help

- Remove the first sentence. This will take out the use of humour, which was consistently considered as childish and unsuitable by some.

PR concept: “Receiving a credit/refund”

If you haven’t yet lodged, you may be missing out on a credit, or you could be accruing penalties and interest charges.

- The message should adopt a consistent tone, either positive or negative. The positive benefits of lodgement were broadly preferred and could include improved cash flow management and promotion of business organisation as well as the possibility of a refund.
• Reference should be made specifically to BAS lodgement to avoid possible confusion.
• Providing some information regarding assistance that the ATO could offer was suggested to promote a clear course of action.

PR Terminology

Cheat: Recommended for use when describing deliberate wrong doing considered to be immoral. The most frequently associated words were ‘dishonest’ and ‘lie’. The term was highly emotional, considered indicative of a crime and extremely negative.

Evade: Suggested for use when conveying underhanded manipulation and deception. The key related word was ‘avoid’. The term was defensive and may not necessarily be indicative of a crime, for example, finding a loophole in the system and acting in a way that negatively impacts the broader community.

Credit: Caution is recommended when using this term due to variation in interpretation. The most frequently associated words were “money” and “positive” but secondary associations included “card” and “debt”. The results indicate a mixed interpretation that included both a positive perception of money being returned and a negative interpretation that money was owed, as in the context of a credit card.

Refund: Recommended for use in a positive context to indicate an inflow of money considered to be an earned bonus. Words most frequently associated were ‘money’ and ‘return’. The term was universally acknowledged as a situation of benefit to the individual and would result in funds being received as a result of a correct and proper process.

Calendar

• Use of hard copy calendars is not recommended. Desk calendars were unlikely to be utilised as they were perceived to add to desk clutter and most had moved to electronic calendars for scheduling and diary commitments. As such, preference is for an electronic reminder, such as an application which could be downloaded to input key dates.
• Recommended alternative suggestions to the desk or wall calendar included a fridge magnet or post-it notes with tips and reminders printed every ten to twenty pages.
The recommended calendar design is the CD case as it was considered more modern, novel and easier to store.

Facebook

- It is strongly recommended that Facebook should not be solely relied on for advertising.
- Advertising on broader electronic media channels such as Yahoo was recommended in order to access a broader range of business owners, particularly those who, due to time constraints, limited their time on Facebook.
- Use of the date specific post is recommended as it provided specific information and served as a useful reminder. Furthermore, this would facilitate a targeted advertising approach around lodgement times. It was considered likely that the distinctive post-it design would become associated with the ATO and be sufficient to remind business owners that the BAS lodgement date was approaching.
- Limit the amount of fine print below the design as it is unlikely to be read.
- Some will engage with the ATO via Facebook, but they will require some additional incentives, such as tips and tools that will assist their business.
- Include a direct reference to BAS on the date-specific design

Radio Advertising

- As recall of the phone number or website address was unlikely, it was suggested that providing a Google search term may be preferable.
- It is recommended that the date-specific advertisement be used as it was more direct with a clear call to action.
2. Research objectives and methodology

2.1 Introduction

In 2011, The ATO commissioned TNS Social Research to conduct a program of research to inform, support and monitor the effectiveness of the GST Compliance Program – working together to improve voluntary compliance. The first stage of the research program included quantitative and qualitative research to understand attitudes, perceptions and behaviours of taxpayers and intermediaries, uncover motivations, beliefs and key drivers/ blockers for GST compliance and establish baseline metrics and indicators from which the progress of the program could be tracked and evaluated.

Following on from this research, the ATO developed a communications strategy, detailing concepts for services, products, communications and messages targeting businesses and intermediaries. Subsequent research in 2012 tested aspects of the communications strategy and quantitatively tracked attitudes and behaviours around GST compliance.

Phase 3 of the research, conducted in 2013, involved a qualitative component which tested two GST instructional YouTube video concepts with businesses to determine their relevance, suitability and likely impact on target audiences. In addition, it included a replication of the quantitative tracking to assess the extent to which knowledge, attitudinal and/or behavioural change had occurred amongst the target audiences since 2011, and the likely causes of any changes.

The 2013 research suggested that a range of factors influence compliance with GST obligations. In general, the research findings showed a high level of perceived legitimacy towards GST compliance, as well as a strong sense of moral “rightness” with compliance. It was found that many businesses successfully undertake GST obligations, guided by tools, systems and, in many cases, support from intermediaries. However, there remains a common belief that mistakes are inevitable and compliance may be negatively influenced by a perception of the GST as a burden, timing pressure, business situations, cash-flow management and ‘under the radar’ transactions such as the cash economy.

The 2013 research noted a strengthening of positive attitudes among businesses towards the GST within each of the attitudinal areas tracked – morality, habit, social norms, cost-benefit and efficacy – when comparing the 2011 (baseline) to the 2013 results. This observation prompted discussion of the extent to which program activities are changing the attitudes and beliefs of non-compliant
businesses, rather than simply strengthening the positive beliefs of those who were already compliant. Subsequent analysis has focused on providing guidance for the development of strategies to shift the non-compliant population towards compliance.

Therefore, in 2014, there was a need to develop communications to focus on public relations messaging around “fairness” relating to GST, as well as more specific communications addressing lodgement and debt, with a view to reducing perceptions of burden among non-compliant businesses. The ATO also determined that identity theft, specifically among the at-risk group of young people, was a target area for communications in 2014.

2.2 Research objectives

<table>
<thead>
<tr>
<th>OBJECTIVES</th>
<th>OUTCOME</th>
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<tbody>
<tr>
<td>Test concept, key messages, duration and script of new YouTube awareness video, BAS lodgement calendar, online ad and radio communications</td>
<td>Concepts that resonate with the target audience with a strong call to action</td>
</tr>
<tr>
<td>Test PR messaging and terminology around focus areas of lodgement, debt and fairness</td>
<td>Insight to guide message territory and development of PR materials</td>
</tr>
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The purpose of the research was to ‘test’ one instructional YouTube video, several public relations messages, a BAS lodgement calendar, online ad and radio communication with micro businesses and young people to determine relevance, suitability and likely impact on the target audience.

2.3 Research method

The qualitative research involved a series of five focus group discussions. Three focus group discussions were held with the owners or financial decision makers of micro businesses (turnover $75,000 - $2 million) operating under the Australian taxation system. The focus groups were spread across a range of industries, tax compliance attitudinal groupings (see below) and metropolitan locations and 7-8 people were consulted in each group. The two mini-groups were conducted with young people aged 17-24 and were held with 5-6 people in each group.
Focus groups with owners or financial decision makers of micro businesses were conducted in group room facilities in the TNS Sydney and Melbourne offices over the evenings of 7 and 8 April 2014 and were structured according to attitudinal groupings as follows:

- GST perceived to be fair:
  - ‘Fair and easy’: Businesses who are highly compliant with their GST obligations, and demonstrate high levels of self-efficacy around fulfilling their obligations, with efficient processes and systems in place.
  - ‘A burden but fair’: Businesses who are challenged by their GST obligations, with lower levels of self-efficacy. Nonetheless, they show high levels of GST morale, believing that compliance is ‘the right thing to do’.

- GST perceived to be unfair:
  - ‘Unfair but comply’: Highly compliant, despite a great degree of resentment towards their GST and the role of business in collecting it. Compliance is largely driven by concern around penalties.
  - ‘Unfair and inevitable’: The least compliant businesses, with both inefficient systems and low self-efficacy. This group is also sceptical about the legitimacy of the GST and identify personal benefits in not complying.

All participants received an incentive payment as a thank-you for taking part in the research.

The group structure is summarised in Table 1 below.

Table 1: Group structure

<table>
<thead>
<tr>
<th>Location</th>
<th>Attitudinal segment</th>
<th>Burden but fair</th>
<th>Unfair but comply</th>
<th>Unfair and inevitable</th>
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<tbody>
<tr>
<td>Metro</td>
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<td>Fair and easy</td>
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<td>1 x group, mix of industries &amp; business ages (Melbourne)</td>
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<td>Burden but fair</td>
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<td>Unfair and inevitable</td>
<td></td>
<td></td>
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<td></td>
<td>3 x business groups</td>
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<td></td>
<td>2 x groups, youth/ uni students aged 17-24 yrs (Sydney &amp; Melbourne)</td>
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<td>TOTAL</td>
<td></td>
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<tr>
<td></td>
<td>2 x youth mini-groups</td>
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</table>
A detailed discussion guide was used by moderators to structure and facilitate the discussion (contained in the Appendix). Throughout the discussions the following potential communications materials/concepts were presented to the group:

**YouTube concept: Identity theft**

The script for a potential YouTube video was read aloud in each group with complimentary visual aids supplied to each participant. The video script aimed to heighten awareness of the risks and consequences associated with identity theft. The video depicts a support-group scenario where four characters, Ramina, Steve, Rachel and Tim share their experiences of identity theft. The victims are depicted in the video as either partially transparent or invisible to imply that part/all of their identity had been stolen.

The primary target audience for this message was young people aged 17-24 and as such, additional drill-down discussion was undertaken with these participants.

**PR concepts**

Several PR concepts were tested. These were "Works for me/Working for Australian businesses", which included three different message territories and "April Fools" and "Receiving a credit/refund" each of which included one message territory.

**Terminology**

Message boards depicting the four words “cheat”, “evade”, “credit”, and “refund” were tested in the groups to elicit responses to these terms. Each participant completed an individual written task which involved listing five words that they associated with each of the terms provided. This task was followed by a group discussion on each term.

**ATO lodgement calendar**

The concept of a calendar to assist businesses with on-time lodgement of their BAS was tested in the groups. Two forms of the calendar were tested individually: an A-frame and a CD case. A general discussion regarding both versions of the calendar was then undertaken.

**Facebook promoted posts (paid advertising)**

Two potential Facebook promoted posts were individually tested: a date-specific post and a more generic post. These posts would constitute paid advertising and would appear in participants' Facebook newsfeed, either close to the relevant date for BAS lodgement or as a more general reminder. A general discussion regarding both versions of the posts was then undertaken.
**BAS lodgement reminder radio advertising**

Two radio ads were individually tested: one which was a **date-specific** BAS lodgement reminder, and one which was a more **general** reminder. A discussion regarding both versions of the radio ad was then undertaken.
3. ‘Identity Theft’ YouTube video

The script for an 'Identity Theft' YouTube video was tested with both the business focus groups and youth mini-groups, with a particular focus on the responses of young people (given they are the primary audience).

The script was read aloud by the moderator in the group in conjunction with visual aids. Following presentation of the script, each participant completed an individual written task providing information on top of mind response, key aspects recalled and ratings of factors including clarity of message, relevance, memorability, and appropriateness. This approach ensures that individual first impressions were captured before any group discussion took place.

The full proposed script and corresponding visual aids for the video are provided in the appendix.

3.1 Overall reaction

The overall reaction to the concept was positive, with all groups stating they found the concept engaging and would be inclined to continue watching the video.

“It really makes you think, you need to be more vigilant. It could happen to you” (Business owner, Melbourne)

The video had particular cut-through with the target demographic of young people, with the youth mini-groups expressing concern and worry regarding identity theft, a concern which some had not previously considered. Businesses, on the other hand, saw themselves as less vulnerable and consequently did not engage as closely with the video on a personal level, but those with adult children saw it as relevant for their children.

“I felt like it wasn’t relevant to me personally, but I felt sorry for the guy that applied for a job ... it would be so easy, it could happen to the kids. I mean it doesn’t look like a scam, it looks like a legitimate scenario” (Business owner, Melbourne)

The partial transparency of individuals who had their identity stolen was a universally understood visual metaphor and provoked an immediate positive response in the majority of participants.
There was some doubt about the veracity of one of the scenarios (Ramina), as participants believed it was unlikely that anyone would be ignorant enough to sell their tax file number and, more importantly, their bank account details. Young people in particular, who have grown up in an age of internet savviness and were aware of keeping such details secure, noted that it would be highly unlikely that an intelligent person would make such details available to a stranger, let alone sell them.

“All I can think is what kind of person would go and give up personal information like that, especially over the internet? … for me personally it really wouldn’t be effective because I would never give my information over the internet so maybe it isn’t targeted towards me” (Youth, Melbourne)

“It might be an age thing as well because having grown up with computers, I know that entering a tax file number is optional and I know what I have to give and what I don’t have to give.” (Business owner, Sydney)

3.2 Main message

The main message, which was universally and immediately received by participants, was a cautionary one regarding the need to protect personal information in order to avoid being the victim of identity theft.

“It’s a really interesting ad and gets across lots of information and it really shows the ramifications on how it could affect your credit file, so it’s good” (Youth, Melbourne)

The individual ratings clearly demonstrated the clarity of the messaging; with close to half of the immediate top of mind responses relating either to identity theft or fear and concern regarding identity theft. Other responses consistently remained on message, emphasising various aspects of identity theft including aspects of how identity theft can occur, the ease with which it can happen to anyone and the need to secure personal details (refer Figure 1).

Participants had a highly focussed recall of the concept, indicating a high level of message unity. For more than half of responses, recall of the message centred on being careful with identity information and specifically protecting TFN details. Other elements explicitly recalled were the tactics used to commit identity theft, the ramifications of identity theft, that honest people could be scammed and that identity theft was relatively common (refer Figure 1).
3.3 Points of confusion and missing information

There were several points of confusion arising from the video, particularly relating to the intricacies of identity theft itself. There was a strong feeling, particularly in the groups of young people, that many personal details are now available online through social media, and there was concern that the lack of specificity in the video might mean that people were unduly worried about the information they had shared.

In particular, the personal details which one would need to divulge in order for identity theft to occur were not made clear in the video. It was generally thought that a thief would be unable to steal one's identity with a tax file number alone, and yet it was implied that this was all that was required. If it is indeed the case that identity thieves require no more than a tax file number, this message is strongly conveyed; but there is some scepticism regarding the veracity of this message. Changes to the video would therefore need to ensure that the specific circumstances for identity theft are outlined.

"Well I think that in regards to tax file fraud, I don't know, I guess I have only really thought about or heard about bank account fraud but tax file number fraud is new I guess... so I guess it is quite informative" (Youth, Sydney)
Furthermore, there was some confusion over how the identity theft occurred, particularly in the scenarios of Rachel and Steve. This was especially noted as these scenarios related to tax and GST fraud, where it is assumed that the details of Rachel and Steve's small businesses were somehow stolen.

Of particular importance is the lack of information provided on how to prevent the theft of one's identity. The video was seen by some as raising awareness of the issue without providing a suggestion as to how one might combat it. Although there is a call to action to visit a website at the conclusion of the video, some participants wanted more information contained within the video itself. It was felt by these participants that without this information, the video could be construed by some as needlessly alarmist.

“There are details missing on how to prevent it from happening, because they just tell you that it happens and to go to the website to get more information but they could tell you more on how to prevent it. Like I guess if there are ways to tell – because there used to be a bank details fraud thing and it was if it said ‘https’, the ‘s’ stands for secure, and that was how you tell that it’s genuine. I have always remembered that but this doesn’t really give you any more information.” (Youth, Sydney)

“It should tell you what to do if you get scammed, like how to get out of it and how to get your money back” (Youth, Sydney)

3.4 Recall and memorability

Memorability was high with the majority of participants stating they were likely to recall the script due to the clarity and singularity of the message. The transparency concept was seen as a novel way to present the message of safeguarding personal details, a message which might otherwise be dismissed as dry. The humour contained in the video was seen as an engaging way to present this important message.

“I thought it was supposed to be a light-hearted way to let people know this kind of thing can happen. I dunno, some people don’t like watching serious ads and they seem to be very slow to start, so if it’s funny then it catches people’s attention more easily.” (Youth, Melbourne)
3.5 Transparency concept

The transparency concept was broadly understood and interpreted, with a strong sense that it appropriately fit the subject matter. Participants made the immediate connection that identity theft could be literally interpreted as the partial loss of self. More figurative interpretations were also forthcoming, such as that one might feel exposed, or that one would lose a sense of self and self-esteem, particularly if it was believed that they had contributed to the theft of their identity. The concept was therefore seen as an appropriate way to convey the message.

The transparency concept was also considered by many to be clever and a novel way of conveying the topic of identity theft. Many participants, particularly those in the youth groups, felt that the concept made the issue, which they had heard of before but had not previously seemed to be a real threat, increase in relevance.

“I think it has a bit of shock value because if they were just sitting around in a group then it might be a bit boring but the fact that they are invisible makes it a little more interesting.” (Youth, Sydney)

There was the occasional comment from some participants that, although they understood the intention of the video, the concept was not truly reflective of identity theft. It was considered by these participants that theft of one's identity might actually increase their sense of visibility, rather than decrease it, as they would feel exposed and vulnerable, particularly if they had been financially disadvantaged by the theft. However, these participants were in the minority.

“But when your identity is stolen you aren’t invisible, are you? I mean you’re actually VERY visible – you’re paying the price for the person who has stolen your identity... I mean I get it but I’m not sure it’s the right message to send out” (Business owner, Melbourne)

3.6 Engagement and involvement

Participants frequently commented on their emotional response to the video. Youth in particular responded with significant concern and stated that they found at least one of the stories very relatable. Most frequently for the youth groups, this was Tim's story, which detailed a scenario that ‘rang true’ to them.

Participants in the business groups were less personally concerned by the message, but noted that it was a good reminder to remain vigilant. Those with older children indicated that the video raised their concern about their children's potential exposure to identity theft.
“Yeah the young need to know about this stuff, I mean my daughter might fall victim to that kind of scam (Tim’s scenario), we’re not as desperate [for a job]” (Business owner, Melbourne)

The language used in the script was generally well received and considered to be consistent with the images. It was noted that the script reflected the way that people really talk, as well as the way they would likely communicate in a support-group scenario with an appropriate tone for communications of this kind.

However, there were some words which were thought to be tonally out of sync with the rest of the video. These words were considered to be too formal, and therefore better suited to written communication than spoken. Specifically, the expression “complete my studies” was thought to be more appropriately conveyed by the more colloquial phrase “finish uni”, and the word “fraudster” was considered by some to be too American, with “scammer” suggested as an alternative.

3.7 Relevance

The video was seen as most relevant to those in the youth groups, who recognised the scenarios described as familiar, and the characters as people of similar age and circumstances to themselves.

“It makes you think, definitely – this could happen to me.”
“I could relate to it, especially when you’re desperate for a job” (Youth, Melbourne)

Although the video did not appear to have immediate relevance for those in the business groups, on further probing it became clear that many of them were aware of someone who had experienced some form of identity scam, most frequently relating to bank accounts or credit card security.

“I don’t think it’s really aimed at me, no, but my kids maybe...”
“Well that happened to me actually, I was ripped off, I didn’t call it identity theft but they stole my credit card details. The bank got right onto it and I got all my money back” (Business owners, Melbourne)

If there is a need to increase relevance of the video among older audiences, it may be necessary to include a story line that relates more specifically to credit card fraud, and less to casual job-seeking and internet scamming. In addition, it may be worth including a character that is slightly older and is more relatable for older, more experienced audiences.
3.8 Cut-through

The video was thought to have strong cut-through due to the novelty of the concept. The concept grabbed and retained attention due to its simplicity and memorability.

"I would watch this more than once."
"Yeah, I really like it, I think it's really creative."
"It tells me something I need to know." (Business owners, Sydney)

The concept of identity theft was not new for most participants. However, the multiple ways in which it could occur was of great interest and some of the ways in which fraud could be committed were new to participants. In particular, the use of a tax file number to commit fraud was of interest to many participants, who had not previously considered this as an area of risk.

"It's quite an effective video; it shows you what can happen if you aren't careful. I didn't know about that, I don't know exactly what someone who takes my TFN could actually do with it. It's scary" (Youth, Melbourne)

The execution of the video was considered very successful, with universal acknowledgment that it was likely to raise awareness of identity theft.

3.9 Communications synergy

The majority of participants found that the communications had great synergy, with the images and script working closely to deliver the message.

However, there was some concern that the humour might fall flat and could undermine the sense of empathy felt with the characters. Youth groups were more likely to feel that the humour was not effective, while humour was better received by the participants in the business groups. It was indicated that the final execution would need to tonally “match” the humour with the seriousness of the message.

"I thought it's an important message, but when they're trying to be funny, it's kind of lame" (Youth, Melbourne)

"It's a bit weird, like they're saying something about how hard it was for them and then someone makes a joke, I'm not sure that works that well, you'd have to see the final video once it's all been filmed to be sure" (Youth, Sydney)
3.10 Call to action

The main message, to be vigilant about protecting personal details and guard against identity theft, was clearly conveyed. However, there was some concern that the "call to action" was too vague and that specific strategies to prevent identity theft should be included in the final script. A number of participants believed that, without the inclusion of such strategies, the video implied that there was little one could do to guard against identity theft, and that becoming a victim was a case of bad luck. This seemed to be particularly conveyed through the use of the support-group scenario, showing some of the characters as passive victims rather than as being responsible for their role in the theft of their identities.

In order to counteract this, TNS recommends including some strategies 'in passing' throughout the script. For example, characters could outline strategies which, in hindsight would have been effective in protecting them from identity theft: “If only I’d…”, “I should have checked…”, “Like an idiot I didn’t…” This would increase the sense of autonomy the viewer would have in preventing theft of their identity, without compromising the narrative or tone of the video itself.

3.11 Behaviour change

There were a number of self-reported intentions to change behaviour in the groups following exposure to the video. The majority of these intended changes centred around increased safeguarding of personal details, in particular participants' tax file numbers.

"It really makes you think, I don’t want that to happen to me, and it’s so easy to be taken in by one of these scams, I would never have realised that your tax file number was something you needed to keep so private" (Youth, Melbourne)

For the youth groups, their intended behaviour change included an increased vigilance regarding the security of their personal details. For those in the business groups with older children, there was a stated intention to discuss the issue of identity theft with their children, for whom they deemed it more personally relevant.

It was noted that the video increased awareness of scammers and their methods, in particular introducing the concept of identity fraud through theft of someone's tax file number. As a result, some participants believed they would be more likely to identify possible scams and respond with caution and vigilance.
“I do feel like I know what to look for now, how to tell if someone’s genuine”
(Youth, Sydney)

3.12 Willingness to use ATO assistance services

Although the video gave a clear call-to-action to visit the website, participants stated that they were unlikely to visit the “hotspot”. It was considered more useful to include strategies to avoid identity theft in the video itself, rather than expecting viewers to seek out this information themselves.

Furthermore, there was some suggestion that the support-group scenario implied that victims of identity theft would not receive infrastructural support from institutions including the ATO. This is of concern, as it suggests that the central concept of the video is working against its message, however, this was a minority view.

“I think it sends out this message that the ATO is saying that it is your responsibility to look after your things, which in a way I guess it is, but you have to question as a result whether they are going to help you if something does go wrong. It is not exactly win/win for them.” (Business owner, Sydney)

3.13 Suitability of YouTube media

Participants stated they were highly unlikely to view the video on YouTube due to its instructional tone. This is consistent with the general belief that videos shared on social media tend to be humorous regardless of content. Furthermore, participants noted they were unlikely to visit the ATO’s YouTube channel without direction, and were likely to skip advertising programmed to air before YouTube clips. As a result, the issue of access is a key area of concern.

“Who would go searching for this? No one that’s who. You go to YouTube to watch silly cat videos and not about taxation.” (Youth, Sydney)

“If it’s a YouTube ad it would not work because I NEVER watch those. If it was on TV I would watch it, but not on YouTube. And not on Facebook either. I wouldn’t share it, I only share funny videos.” (Youth, Melbourne)
Consequently, TNS recommends promoting the video through more targeted approaches rather than expecting viewers to share it themselves or seek it out online.

For example, a link to the video could be included in email correspondence from the ATO to business owners and individuals, and could be made available on the ATO website, particularly to those seeking to apply for a tax file number, or those seeking information regarding employment as a foreign national in Australia. The ATO could also show the video as part of training and instructional presentations, particularly in high schools targeting young people applying for a tax file number, and universities with a high concentration of international students. Similarly, the video could be shown on university websites or other websites of particular interest to students. In this way, the video would be widely disseminated without relying on viewers to share it.

The idea of using Facebook as a platform for the video was met with a mixed response. A number of participants saw Facebook as an unsuitable platform for this kind of communication, as they usually used Facebook for social reasons, sharing media which they hoped their friends would find humorous rather than instructional. There was some scepticism about whether enough people would be inclined to “like” the ATO on Facebook, which would also result in low exposure to the video. However, it was considered that the video was more likely to be accessed through Facebook than YouTube.

3.14 Endorsement

In general, participants indicated they would be unlikely to “like” or “share” the video on social media, or click on the link if a friend shared it. However, there are some audiences which may be an exception. In particular, new business start-ups may be interested in the clip, as they would be inclined to seek out such information in order to avoid pitfalls. It was suggested that such businesses might also have social networks in similar circumstances, and might therefore share the video with these people.

International students with very limited knowledge of Australian financial processes were also considered likely to be interested in the video. These individuals may also have a culturally different understanding of the purpose of social media, and may therefore share educational or instructional videos with their networks in order to warn against the possible risks of identity theft.
“There are so many international students who are quite sheltered, who come to Australia and it's the first time they've been away from their parents, and it's a new country and they don't know how our tax system works – I think they could get a lot out of this” (Youth, Melbourne)

It is also possible that secondary school teachers may be a relevant target audience for the video, particularly if they are educating their students on issues of financial responsibility, such as Year Ten students before they commence a work experience placement.

“Young Ten kids should be shown it, before they go on work experience, that'd be really good... it should be part of the education like legal studies” (Business owner, Melbourne)

3.15 Individual scenarios: Youth group drilldown

Each scenario was addressed in detail in the youth mini-groups to establish which was working most effectively, and where changes to the script would be most effective. Overall, Tim's scenario was the most relatable to the youth audience, while Ramina's scenario was considered to require the most changes.

**Ramina's scenario**

Ramina's scenario was seen as the least relatable as participants did not recall ever having seen an advertisement of the type described, and it was considered unlikely that anyone would sell their bank account details. Participants felt this would be a very stupid thing to do, in particular because, even if Ramina was uncertain regarding legalities, the fact that she was given money in exchange for her details should have alerted her to a potential problem. Furthermore, it was difficult for some participants to sympathise with Ramina as hers was the only scenario in which the protagonist had committed a crime, while the others were all the victims of scams or fraud.

“It seems like some of those people are pretty stupid, but depends on people's education and upbringing and everything.” (Youth, Melbourne)

“I would not be surprised that it happens, but it just seems so obscure. Why would ANYONE do that? How stupid are they?!” (Youth, Melbourne)

TNS therefore recommends that some changes to the script of Ramina's scenario are made. In particular, the sale of bank account details should be removed,
although it was seen as understandable that Ramina might not be aware of the importance of a tax file number.

“I think a lot of people just don’t really know what it is or understand how the Australian tax system works ... but selling your bank details!” (Youth, Melbourne)

“I’m from Dubai and we don’t have tax there, so when I came here I had to learn it all. It’s not easy if you’re from overseas. But you’d never sell your bank account details.” (Youth, Melbourne)

Script revision should highlight Ramina’s lack of knowledge and familiarity with Australian financial processes, particularly regarding the purpose of a tax file number. In addition, the ATO could consider adding an extra enticing factor for Ramina to sell her tax file number, or indicate that she was tricked into providing it, in order to increase sympathy with her story.

“Maybe if there was more of a story to it, like someone said “Here are some job details, I’ll hook you up, just give me your tax file number”. Because otherwise why would someone need these details?”

“Yeah, maybe instead of an ad on the internet you could make it a survey, something a bit less obvious” (Youth, Melbourne)

Tim’s scenario

Tim’s scenario was seen as the most relatable as participants could imagine an online application form, with the tax file number requested as one of many mandatory fields. It was seen as a plausible request for a potential employer to make, as a tax file number would be required to arrange salary payments. As a result, Tim was seen as a character not be sympathised with and not a victim of his own stupidity. The majority of participants could imagine someone who was young and in need of a job feeling powerless to refuse providing their tax file number, and one participant had previously been the victim of a similar scam.

“Yeah I would possibly fall for Tim’s story. I might be suspicious, but I might quash those feelings just because I want to get the job. I would never ask a potential employer if they were scamming me! Maybe you could do some follow-up research, you know, are they a real business, do a Google search, that kind of thing.” (Youth, Melbourne)
“Last year I had an interesting experience, I did my tax return but it had actually already been lodged and someone had taken my tax file number and I had to go through this horrible process ... I had applied for a job a couple of years earlier and I had stupidly given my tax file number and they had set up a bank account in my name and then they lodged the tax return before I had done it in July... the tax office had to verify that it was fraudulent, it took weeks and weeks” (Youth, Sydney)

Because of the effectiveness of this scenario, no changes are recommended to the script for Tim's story.

**Rachel's scenario**

Rachel's scenario did not have strong resonance with the youth groups as the way in which Rachel's identity theft occurred was not made clear. In addition, this younger age group was unfamiliar with a BAS and so there was a lack of understanding as to the seriousness of the scenario, as well as uncertainty around how exactly a fraud could be committed using details of the BAS.

The business groups, however, easily understood this scenario and were more sympathetic towards Rachel, although there was also some scepticism within these groups as to how the theft occurred.

TNS recommends changes are made to the script to ensure that the way in which the theft occurred is properly explained, for example, through stolen mail or insecure login details. It is also important that this scenario in particular addresses the ways in which such a theft might be prevented, as this scenario was of particular interest for new businesses. In addition, the scenario could be simplified by changing the focus from a BAS to a tax refund, which is likely to resonate more strongly with young people.

**Steve's scenario**

Steve's story was concerning for the youth groups, particularly because of the large sum of money owed, the potential threat of a poor credit rating and Steve's personal accountability. It was also of interest to independent contractors, who frequently provide financial details to customers in order to be paid. There was some confusion among some participants, particularly young people, regarding the concept of GST refunds.

“This one was very relatable to me, he’s a chippie and he is probably an independent contractor like me. I’m pretty sure that I have so many clients that I send my personal info to, so it would be hard for me to look a lot of
these people up because some of them I don’t even have their business yet.” (Youth, Melbourne)

TNS recommends further clarification of this scenario in order to introduce a sense of “how” the fraud occurred, and by extension, some suggestions as to how it might have been avoided. This could include clarification of the incurrence of the $30K credit card debt and an indication of how such theft could be prevented. Some participants also suggested that the GST refund is changed to a tax refund to ensure wider empathy and understanding.

3.16 Overall summary of performance: Individual Participant Ratings

Overall, ratings in response to the Identity Theft script were extremely positive and are summarised in Figure 2 below. Most notably, ratings of memorability were exceptionally high with 85% of respondents rating the script as very memorable (a rating of 4 or 5 on a five-point scale). Interestingly, while 73% of respondents were very confident that they understood the message, they were conscious of the need to find out more with 54% indicating they had more questions (rating 1-3).

Comparatively lowest ratings were given for the likelihood that participants would act after seeing the video script, with only 36% of respondents indicating they would go to the hotspot/website. This finding is consistent with the frequent comments made requesting that strategies on how to prevent identity theft be included in the script.

There was a mixed response in terms of the degree to which participants believed the video was relevant to them, with 51% considering it highly relevant (rating 4 or 5) while 49% found it less relevant (rating 2 or 3). Further drill down analysis on this question indicated that this division was largely accounted for by the different demographic groups (youth vs. business owners). For the youth groups, 80% of respondents rated the video as aimed at them (rating 4 or 5) with no youth respondent giving a rating under 3. This finding demonstrates that the video is reaching its target audience.

The majority of respondents (76%) indicated that they believed the format was an appropriate way to communicate about identity theft. This is somewhat surprising, given that generally participants believed they were unlikely to access the video via the traditional channels of YouTube or Facebook. It is likely that these apparently conflicting findings represent support for the video format and concept but raise
caution regarding the efficacy of the standard communication channels to disseminate the material.

**Figure 2: Individual Ratings**

![Table showing individual ratings]

<table>
<thead>
<tr>
<th>Question</th>
<th>Rating 1</th>
<th>Rating 2</th>
<th>Rating 3</th>
<th>Rating 4</th>
<th>Rating 5</th>
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</thead>
<tbody>
<tr>
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<td>6</td>
<td>11</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>It left me with lots of questions</td>
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<td>4</td>
<td>12</td>
<td>14</td>
<td>3</td>
</tr>
<tr>
<td>Is not an appropriate way to communicate about this</td>
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<td>3</td>
<td>17</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Is not worth remembering</td>
<td>4</td>
<td>12</td>
<td>9</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Not aimed at people like me</td>
<td>4</td>
<td>12</td>
<td>9</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>I did not learn anything new from watching it</td>
<td>2</td>
<td>4</td>
<td>9</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>After having seen it, probably wouldn’t do anything</td>
<td>5</td>
<td>3</td>
<td>13</td>
<td>9</td>
<td>3</td>
</tr>
</tbody>
</table>

Base: n = 33

### 3.17 Summary of Recommendations

It was clear from both the ratings and subsequent discussion that the video script was received very positively. The following recommendations are provided for consideration to further enhance efficacy and relevance:

**Incorporate strategies to prevent identity theft in the script.** Although the audience was directed to the website via a hotspot, it was noted that people were generally reluctant to click on such links. Furthermore, it was considered feasible that the strategies could be embedded into the script where appropriate to the particular scenario. For example, characters could outline strategies which, in hindsight would have been effective in protecting them from identity theft: “If only I’d...”, “I should have checked...”, “Like an idiot I didn’t...” This would increase the sense of autonomy the viewer would have in preventing theft of their identity, without compromising the narrative or tone of the script.

**Develop targeted channels to disseminate the YouTube clip.** Participants indicated they were highly unlikely to view the video on YouTube, view or share it on Facebook or visit the ATO's YouTube channel without direction. This makes the issue of access a key area of concern. It is therefore recommended that the ATO use targeted approaches. For example, a link to the video could be included in email correspondence from the ATO to business owners and individuals. It could be
made available on the ATO website, particularly to those applying for a tax file number, or those seeking information regarding employment as a foreign national in Australia. The ATO could also show the video as part of training and instructional presentations, particularly in high schools targeting young people applying for a tax file number and universities with a high concentration of international students. Similarly, the video could be placed on university websites or other websites of particular interest to students. In this way, the video would be widely disseminated without relying on viewers to share it.

**Provide a scenario that will resonate strongly with older business owners.**

It was noted that, while the script was an important reminder for business owners, it did not elicit the same emotional response amongst these older participants. In order for the script to resonate more strongly with older business owners, it is suggested that one of the scenarios feature an older, more experienced person being exposed to an identity theft scam. It was suggested that the most applicable scenario was credit card fraud, which was considered to be more likely to occur with older individuals rather than casual job-seeking and internet scamming.

**Ensure the consistent use of informal, colloquial language.** The language used was largely tonally consistent with the setting and content of the script. However, some terms were considered to formal. Specifically, the expression “complete my studies” should be replaced with the more colloquial phrase “finish uni”, and the word “fraudster” replaced with “scammer”.

**Review the humour to ensure it meshes with the message and tone of the script.** There was some suggestion that the humour may either “fall flat” with some segments, particularly youth or not mesh well with the serious message being conveyed. This was not a universal concern and some (most commonly older business owners) genuinely found the script amusing. As such, it is recommended that this aspect of the script be carefully reviewed prior to filming.

**Consider adjusting the setting of the support group.** There was occasional mention that the support-group scenario implied that victims of identity theft would not receive infrastructural support from institutions including the ATO. Some consideration could therefore be given to changing the script setting.

**Adjust Ramina’s scenario.** Ramina’s scenario was considered the most unrealistic of those described. In order to increase its effectiveness, it is recommended that the sale of bank account details be removed. Ramina’s lack of knowledge and familiarity with Australian financial processes should be highlighted, particularly regarding the purpose of a tax file number. In addition, the ATO could consider
adding an extra enticing factor for Ramina to sell her tax file number, or indicate that she was tricked into providing it, in order to increase sympathy with her story.

**Move Tim’s story to the first scenario presented.** Tim’s story resonated very strongly with participants, was the most frequently recalled and was considered a very realistic scenario. In order to maximise initial engagement and interest in the script, it is recommended that this scenario be the first one presented in the script.

**Develop Rachel’s scenario.** Rachel’s scenario was relatable to business owners, although there was some confusion on how the theft occurred. It did not, however, resonate strongly with the youth groups due to their lack of understanding of BAS. It is recommended that the script clarify how the theft occurred, for example, through stolen mail or insecure login details. It is also important that this scenario in particular addresses the ways in which theft can be prevented, as this scenario was of particular interest for new businesses.

**Develop Steve’s scenario.** Steve’s scenario resonated with independent contractors, but further clarification on how the fraud occurred and how it can be avoided would strengthen its impact. This should include in particular, clarification on how the $30K credit card debt occurred, a facet of the scenario of interest to both youth and business owners. Outlining how these people were exposed will serve a twofold benefit to the audience. Firstly, it will give the audience more insight into the tactics that can be used and therefore what to be aware of, and secondly, it will increase the credibility and believability of the script. Consideration could also be given to changing the GST refund to a tax refund to ensure wider empathy and understanding.
4. PR messaging

Three PR concepts were tested individually in the groups, each with targeted messages. The messages were presented individually, with discussion immediately following. It is noted that the concept testing incorporated two message content areas; the ATO can offer help to manage GST obligations (concepts 1 and 2) and it is important to lodge on time (concept 3).

4.1 PR concept: “Works for me/working for Australian businesses”

**Message 1: The ATO is making sure business gets a fair go by providing advice and new tools to help manage GST obligations- that works for me**

Participants had a moderately positive response to this message overall. The clear stand out elements were “advice and new tools”, which generated interest.

“It is pretty positive and they make it pretty clear there are two things that they have mentioned, which are advice and help” (Business owner, Sydney)

While interest was raised regarding what the ATO had to offer, participants commented that they would prefer more direction on how tools and advice could be accessed. In order to improve the message efficacy, it was recommended that there be a hyperlink on the “advice and new tools” so that people could quickly see what was on offer. Alternatively, a clear directive to the website would reinforce the call to action.

There was some suggestion that the message was not sufficiently targeted, particularly in terms of how the provision of advice and tools gave businesses “a fair go”. For some, access to this type of support was not a significant advantage for small business, while for others the term “a fair go” in the relation to the ATO did not resonate. Consideration could be given to changing the phrase “a fair go” to “all the right information” as this is a more accurate description of what the ATO can do for small business. Similarly, it was not considered that the ATO “worked” for any one particular business, rather it worked for all businesses.

“If this is a fair go now, what was a fair go before?” (Business owner, Melbourne)

“I just think that bottom bit should be ‘works for everyone’ instead of ‘works for me’ because every industry is different” (Business owner, Sydney)
Message 2: The ATO works for small business. With free business support tools and handy tips to make it easy to understand GST obligations - that works for me

This was the most positively received message. Top of mind recall of the phrase “tools and handy tips” was high and it resonated very positively with participants. Other terms that drew favourable attention included “free” and “support”.

“I’m certainly intrigued enough to know what the support and handy tips are” (Business Owner, Melbourne)

“This is a broader statement, it headlines what’s coming out, you know, this is what the ATO is doing, they’ve got support, handy tips, the things small business struggle with” (Business Owner, Melbourne)

Participants did not respond well to the opening phrase “The ATO works for small business”, believing it was an inaccurate statement.

“I don’t know if the ATO works for small business. I don’t think it’s against me, but I just don’t think it’s working for me. They don’t work for me, maybe alongside or in conjunction with or support me, but never work for me” (Business owner, Melbourne)

The possibility of ‘tools and tips’ that could assist with business served as an additional motivating factor that many participants believed would drive them to the website to find out more.

Refinement of the message was suggested by participants to address their reservations. Specifically the suggestion to remove the first sentence “The ATO works for small business” and replace with “The ATO is supporting small business with free”.

Message 3: The ATO works for your business, and like all good employees they start by helping you get organised. They’re new tools help to manage cash flow, keep the GST you collect separate and avoid penalties and charges – that works for me.

The first sentence “The ATO works for your business, and like all good employees they start by helping you get organised” was not received well by participants and this dominated top of mind responses to this message. The main points discussed regarding this sentence were:
The ATO was not believed to work for “your business”
The ATO was not considered to be a good employee (or an employee at all)
It was not thought appropriate to assume that a business was not organised

“Are you implying we aren’t organised already?” (Business owner, Melbourne)

“The first sentence just doesn’t gel; the ATO doesn’t work for me” (Business owner, Melbourne)

The reference to managing cash flow was noted by several participants as inappropriate. This was not considered to be a concern for the ATO and should therefore not be a focus of ATO support. In contrast, the issue associated with separating GST was well known and it was recognised that assistance in this area would be likely to indirectly assist cash flow.

“I think it is a bit patronising for them to want to help organise our cash flow. That’s not really their job. And I think that by keeping the GST aside, then that is helping to organise the cash flow anyway” (Business owner, Sydney)

Some considered the message too long, but noted that if the first sentence was removed, there was some useful information regarding the nature of the tools.

“At least it’s saying what the tools are, it’s a little bit more informative the other ones [messages]” (Business owner, Melbourne)

4.2 PR concept: “April fools”

Message 1: It’s ok to be afraid of spiders and snakes, but don’t be afraid of the ATO! There’s plenty of advice and tools online for all businesses who need a hand with their GST – the ATO is here to help”

This concept was rated the lowest by participants, primarily due to the opening sentence “It’s ok to be afraid of spiders and snakes, but don’t be afraid of the ATO!”. The humour was considered to be “childish”, “a grade 6 standard” and “not appropriate”. As such, attention to the second sentence was very limited, with most respondents disengaging.
Discussion focussed on the notion of fearing the ATO and relating the ATO with spiders and snakes, which was generally a very negative association.

“It seems that a weird line about snakes means that you think about snakes and the ATO, that can’t be good!” (Business owner, Melbourne)

There was considerable hesitation about adopting a humorous tone in relation to ATO matters. However, in one of the business groups there was some suggestion that a cartoon may be efficacious. The cartoon formulated was a split screen, with one side picturing a man half buried under paper and an ATO representative standing outside the closed door, holding a brief case and a calculator with a friendly but puzzled look on his face with the caption “Shhhhh – it’ll be fine, the ATO doesn’t need to know”. On the other side, a man with a coffee cup in hand and feet on the desk, with the ATO representative on the other side happily calculating numbers with the caption “Shhhh- don’t tell the ATO that they do the work for me!”

4.3 PR concept: “Receiving a credit/refund”

Message 1: If you haven’t yet lodged, you may be missing out on a credit, or you could be accruing penalties and interest charges.

Overall, the message was received moderately negatively. The most frequent initial comment related to the “mixed message” participants received. On the one hand a positive tone is adopted with the possibility of a credit, but this quickly switches to the negative reference to penalties and charges for those who fail to lodge.

“They say something hopeful and then drop a brick on your head” (Business owner, Melbourne)

The likelihood of receiving a credit was noted to be low, reducing the veracity of the message in the minds of participants. In addition, the message did not specify what lodgement it was referring to, which was a possible source of confusion.

Although all were aware of the potential penalties associated with failure to lodge a BAS, the message provided little guidance on what the next step should be to rectify the situation.

“It just makes me feel bad for not having lodged, but without giving me further instruction, so maybe it would work better to have a link about how to lodge” (Business owner, Sydney)
It was recommended that the message adopt a consistent tone, either positive or negative. The positive benefits of lodgement were broadly preferred and could include improved cash flow management and promotion of business organisation as well as the possibility of a refund.

In addition, it was considered important that reference be made specifically to BAS lodgement to avoid possible confusion. In conjunction with this, some information regarding assistance that the ATO could offer was suggested to promote a clear course of action.

4.4 Summary of Recommendations

**PR concept: “Works for me/working for Australian businesses”**

**Message 1: The ATO is making sure business gets a fair go by providing advice and new tools to help manage GST obligations- that works for me**

- Provide more direction on how ATO support could be accessed; this may be achieved by providing a hyperlink on “advice and new tools” or a clear directive to the website.
- Change the phrase “a fair go” to “all the right information” as this is a more accurate description of what the ATO can do for small business. It was not considered accurate that the provision of GST support was giving small business “a fair go”.
- Consider altering the phrase “works for me” to accurately reflect the notion that the ATO works for all businesses.

**Message 2: The ATO works for small business. With free business support tools and handy tips to make it easy to understand GST obligations- that works for me**

- This message resonated most positively and is recommended for use.
- Remove the first sentence “The ATO works for small business” and replace with “The ATO is supporting small business with free…” This will remove objections to the notion that the ATO worked for small business, which was not considered accurate.
- Consider altering the phrase “works for me” to accurately reflect the notion that the ATO works for all businesses.
**Message 3:** The ATO works for your business, and like all good employees they start by helping you get organised. They’re new tools help to manage cash flow, keep the GST you collect separate and avoid penalties and charges – that works for me.

- Remove the first sentence to avoid negative feedback, as business owners did not believe the ATO worked for small business or was an employee. It also removes possible offence as the message assumes small businesses are not organised, which may not be the case.
- Remove the reference to cash flow and focus on tax related concepts. This will ensure that the ATO is not perceived to be intruding into aspects of business that are inappropriate.

**PR concept:** “April fools”

*It’s ok to be afraid of spiders and snakes, but don’t be afraid of the ATO! There’s plenty of advice and tools online for all businesses who need a hand with their GST – the ATO is here to help*

- Remove the first sentence. This will take out the use of humour, which was consistently considered as childish and unsuitable by some.

**PR concept:** “Receiving a credit/refund”

*If you haven’t yet lodged, you may be missing out on a credit, or you could be accruing penalties and interest charges.*

- The message should adopt a consistent tone, either positive or negative. The positive benefits of lodgement were broadly preferred and could include improved cash flow management and promotion of business organisation as well as the possibility of a refund.
- Reference should be made specifically to BAS lodgement to avoid possible confusion.
- Providing some information regarding assistance that the ATO could offer was suggested to promote a clear course of action.
5. PR terminology

A written task was individually completed by each participant in the focus groups, in order to explore responses to specific terms. Without prior discussion, each participant was asked to write five individual words that described their interpretation of each of the words “cheat”, “evade”, “credit”, and “refund” to elicit responses to this terminology. Discussion regarding each term was then undertaken following completion of the individual task.

5.1 Response to the term “cheat”

The individual responses to the term “cheat” were collated to form a word cloud, shown below.

The most frequently used words were “dishonest” and “lie”, with the words “unfair”, “fraud” and “illegal” featuring prominently. Less frequent associations were made with the words “bad”, “liar”, “untrustworthy”, “wrong”, and “steal”. The results highlight a definition of deliberate wrong doing considered to be immoral.

Subsequent discussion indicated that the term “cheat” was highly emotional, considered indicative of a crime and extremely negative.

5.2 Response to the term “evade”

The individual responses to the term “evade” were collated to form a word cloud, shown below.

The most frequently used word was “avoid” and to a slightly lesser degree, “cheat”, possibly due to the priming effects of this word as the first in the task. The words “hide”, “run”, “unfair” and “lie” were commonly used. Less frequent links were made with the words “escape”, “dodge” and “wrong”. Other common descriptors included “manipulate”, “sneaky”, “criminal”, “duck”, “stealing”, “taxes”, and
“dishonest”. The results highlight a definition of **underhanded manipulation and deception**.

Discussion that followed suggested that “evade” was a defensive term and may not necessarily be indicative of a crime. There was a suggestion that the person may have discovered a “loophole” in the system that may not necessarily be illegal. This did not discount however, that the actions of evasion negatively impacted the broader community.

5.3 Response to the term “credit”

The individual responses to the term “credit” were collated to form a word cloud, shown below.

Interpretation of this term varied, with some considering it a positive and others a negative. The most frequently used words were “money” and “positive” but secondary associations included “card” and “debt”. The words “bank”, “good” and “loan” were used frequently, illustrating once again the variation in interpretation. Less frequent links were made with the words “escape”, “dodge” and “wrong”. Other descriptors included “return”, “happy” and “win”, but also included “loan” and “owing”. The results highlight a mixed interpretation that **included both a positive perception of money being returned and a negative interpretation that money was owed, as in the context of a credit card**.

The ensuing conversation suggested that there was a clear divide in terms of interpretation. On the one hand “credit” was perceived as possibly relating to a
credit card, with the money indicated as something that was owed. Alternatively, the “credit” may signify money owing and therefore funds that will be coming in.

5.4 Response to the term “refund”

The individual responses to the term “refund” were collated to form a word cloud, shown below.

Interpretation of this term was consistently positive. Words most frequently associated were “money” and “return” with strong secondary associations of “cash”, “earnings”, “happy”, “credit”, “exchange”, “tax” and “bonus”. Further positive connotations included the use of the words “win”, “good” and “receive”. Less frequent links were made with the words “give”, “income” and “gain”. The results indicated a positive perception of the term that indicated an inflow of money considered to be an earned bonus.

Discussion illustrated that the term “refund” resonated very positively. The term was universally acknowledged as a situation of benefit to the individual and would result in funds being received as a result of a correct and proper process.
5.5 Summary of recommendations

Cheat: Recommended for use when describing *deliberate wrong doing considered to be immoral*. The most frequently associated words were ‘dishonest’ and ‘lie’. The term was highly emotional, considered indicative of a crime and extremely negative.

Evade: Suggested for use when conveying *underhanded manipulation and deception*. The key related word was ‘avoid’. The term was defensive and may not necessarily be indicative of a crime, for example, finding a loophole in the system and acting in a way that negatively impacts the broader community.

Credit: Caution is recommended when using this term due to variation in interpretation. The most frequently associated words were “money” and “positive” but secondary associations included “card” and “debt”. The results indicate a mixed interpretation that included both a positive perception of money being returned and a negative interpretation that money was owed, as in the context of a credit card.

Refund: Recommended for use in a positive context to indicate *an inflow of money considered to be an earned bonus*. Words most frequently associated were ‘money’ and ‘return’. The term was universally acknowledged as a situation of benefit to the individual and would result in funds being received as a result of a correct and proper process.
6. BAS lodgment calendar

Overall, the idea of including a calendar was met with a mixed response, with a desk calendar less likely to be used than a wall calendar. Many participants believed a desk calendar would add to the clutter on their desks and some stated that the majority of their scheduling and diary commitments were conducted online, making a hardcopy calendar useless.

"I don’t want another piece of paper on my desk."
"Yeah, I wouldn’t want this on my desk."
"Yeah we have enough paper on our desk really but I think the reminder would be good." (Business owners, Sydney)

There was some negative feedback provided in relation to the appropriateness of the ATO spending money and paper on a calendar which was considered to be largely unnecessary.

Alternative suggestions to the desk or wall calendar included a fridge magnet or post-it notes with tips and reminders printed every ten to twenty pages. Many participants agreed that it would be useful to have an easy way to remember BAS lodgement dates through the ATO's provision of a calendar, but stated that they would prefer an electronic reminder, such as an application which could be downloaded to input the dates into their computer or phone's calendar.

6.1 A-Frame

The A-Frame calendar was largely unpopular, with some stating that the design reminded them of the type of calendar distributed by real estate agencies. It was considered to be inappropriate for the ATO to spend money on producing calendars of this kind, when they were likely to be of no use to a large number of businesses.

"I mean I probably wouldn’t put that up."
"It’d just end up in the drawer."
"Yeah, I would just leave it on the pile." (Business owners, Melbourne)

However, there were some aspects of the calendar which were liked. The statement "Having trouble lodging on time? We’re here to help you" resonated well and the image of the post-it note was seen as clever and in keeping with the tone of communications from the ATO.
“I really think it's fine, just as a constant reminder, the ATO want their money, but on the other side, they're there to help.” (Business owner, Melbourne)

A large number of participants stated that they would be unlikely to keep this calendar and would find it superfluous and annoying were they to receive it in the mail.

### 6.2 CD case

The CD case was the preferred design by the majority of participants, as it was more modern and appealing, and would take up less room. Participants felt that there was a degree of novelty with the design. Some said that its smooth, simple shape was less bulky and would therefore be easier to store away and pull out for quick reference, as well as be easier to keep clean.

“That one would have a longer life span for me, it's good, it would fit in a drawer” (Business owner, Melbourne)

Some participants noted that this version would cost considerably more to produce, and that the cost of production was not appropriate given the high number of calendars which were likely to be thrown away.

However, the information provided in the calendar was well-received by the majority of participants, with particular interest in information regarding ATO online tools and tips for early lodgement. Participants were confident that they had received sufficient direction as to where to find further information if required.

### 6.3 Summary of recommendations

- Use of hard copy calendars is not recommended. Desk calendars were unlikely to be utilised as they were perceived to add to desk clutter and most had moved to electronic calendars for scheduling and diary commitments. As such, preference is for an electronic reminder, such as an application which could be downloaded to input key dates.
- Recommended alternative suggestions to the desk or wall calendar included a fridge magnet or post-it notes with tips and reminders printed every ten to twenty pages.
- The recommended calendar design is the CD case as it was considered more modern, novel and easier to store.
7. Facebook promoted posts (paid ads)

The overall design of the Facebook ad was received positively. The simplistic format and concept had universal appeal. The tick in the box was interpreted as indicating successful completion of the task.

"I think a post-it is good; it’s what I would write for myself" (Youth, Melbourne)

"It’s a good design, it’s quick and you can read it and get the gist" (Business owner, Melbourne)

"I like that it has a tick, because it’s like something is done...it’s positive because there’s nothing about fines" (Business owner, Sydney)

It was doubtful that the fine print below the design would be read and participants noted they were highly unlikely to ‘like’ the post under any circumstances. Participants were somewhat receptive to seeing ATO advertising in their Facebook newsfeed, although this finding was not consistent.

“Yeah, it’s okay, it’s not abnormal to see government ads on Facebook” (Youth, Sydney)

"It would annoy me. I don’t want an ad in the middle of my feed. It’s quite negative but it’s really how I feel, I’ve got a lot of animosity towards sponsored posts, it’s invading my space” (Youth, Melbourne)

Older business owner participants tended to be more receptive to receiving information from the ATO via Facebook, particularly if it included tips and/or tools as an added incentive. There was a broad consensus however, that it may be useful to utilise other digital channels/media. In particular, LinkedIn was frequently mentioned as a digital medium where the ATO would be more appropriate because of the larger emphasis on professional concerns.

In addition, business owners noted they did not access Facebook frequently, but felt the reminder would be helpful. As a result, it was suggested more general media channels, such as Yahoo, be accessed.
7.1 Date specific post vs. Generic post

The date specific post was preferred by the majority of participants as it provided specific information and served as a useful reminder, rather than just a general message about submitting BAS on time. Furthermore, it was noted that the ATO would be better able to target their advertising if a date was included (a campaign four times a year). If the advertising was ongoing, the distinctive post-it design would become associated with the ATO and be sufficient to remind business owners that the BAS lodgement date was approaching.

“Your first reaction with lodging on time is to check when that time is, whereas this one gives you a date, which is simpler” (Business owner, Melbourne)

It was commented by some that it was not clear from the date specific post-it note that the reference was to lodging the BAS (for others BAS was synonymous with GST). It was therefore suggested that a reference to BAS be included on the ad.

“Maybe the date one could have ‘BAS due’ or something, so you know what it is” (Business owner, Sydney)

7.2 Summary of recommendations

- It is strongly recommended that Facebook should not be solely relied on for advertising.
- Advertising on broader electronic media channels such as Yahoo was recommended in order to access a broader range of business owners, particularly those who, due to time constraints, limited their time on Facebook.
- Use of the date specific post is recommended as it provided specific information and served as a useful reminder. Furthermore, this would facilitate a targeted advertising approach around lodgement times. It was considered likely that the distinctive post-it design would become associated with the ATO and be sufficient to remind business owners that the BAS lodgement date was approaching.
- Limit the amount of fine print below the design as it is unlikely to be read.
- Some will engage with the ATO via Facebook, but they will require some additional incentives, such as tips and tools that will assist their business.
- Include a direct reference to BAS on the date-specific design
8. **BAS lodgement reminder radio ads**

Two radio scripts to remind people that BAS lodgement was due were tested: a general advertisement and a date-specific advertisement. Both radio ads were generally well-received, with this form of advertising considered to be very appropriate for the ATO. Participants stated that both advertisements reminded them of other government advertising.

Use of a male voice was felt to be reasonable, with no participants expressing significant concern around the gender of the announcer. The voice was considered to be slightly authoritarian and some participants stated that it commanded their attention.

"Use of man's voice sounds reasonable, just the usual. It's a bit authoritarian isn't it?"

"The assertive tone, like 'There is a fire in Daylesford'. It was good"

"It sounds a bit like an election campaign” (Business owners, Melbourne)

Participants commented it was unlikely that they would remember the phone number or the specific website, with some suggesting that the inclusion of a Google search term would be easier to remember rather than a website address.

"You wouldn't listen to the web address, because it isn't like I can grab a pen and paper if I'm driving."

"Yeah, it's something you would Google personally.” (Business owners, Sydney)

"If I was sitting there, I'm not waiting for the ad so what is the point of giving out a number if no one can remember it? I would have to hear it several times before it really stuck” (Business owner, Melbourne)
8.1 General advertisement

The general advertisement was well received overall, with the majority of participants stating that the message was clear and well-conveyed. However, some found that this advertisement was too general in its tone, and that the content was too obvious, as it was already well-known that BAS needed to be lodged on time.

“It's useless in a way, saying you should lodge it on time is useless – when is it actually due?” (Business owner, Melbourne)

8.2 Date-specific advertisement

While also generally well-received, the date-specific advertisement was felt to be the more direct of the two, as it had a sense of urgency in its call to action by providing a specific date. It was also thought that this more effectively conveyed the ways in which the ATO could help, by providing advice and tools.

“This one is more of a call to action, by giving you a date, it’s saying, ‘you need to get onto this’” (Business owner, Melbourne)

8.3 Summary of recommendations

• As recall of the phone number or website address was unlikely, it was suggested that providing a Google search term may be preferable.
• It is recommended that the date-specific advertisement be used as it was more direct with a clear call to action.
Appendix

Discussion Guide

This guide is intended as an outline only. The discussion may not address all of the topics listed below, and may not cover them in the order described. There will be considerable scope within the discussion for exploring issues as they arise. **Questions are indicative only of subject matter to be covered and are not word for word descriptions of the moderator’s questions.**

1 INTRODUCTION

   MINS

**Moderator Notes:**

*Set an informal friendly tone.*

Moderator to talk through purpose and agenda of the session:

- We have been commissioned to conduct a project to test some potential communications.
- Informal discussion. No right or wrong answers – we expect people to have different views and all opinions are valid and respected.
- Emphasise anonymity: names will not be used in reports or fed back to the client (for client viewing sessions, full disclosure of client attendance and address any concerns)
- Any housekeeping bits (toilets, mobiles, food etc)
- Any other questions before we start?

2 WARM-UP

   MINS

**Moderator Notes:**

*Introduction exercise to create rapport and develop group dynamic.*

**Business groups:** We have a roomful of business owners and managers here tonight. I’d like you to introduce yourself to the group – tell us a little bit about your business, including what it does, how old it is, and how long you’ve been running it. Maybe some background info about yourself too – like how long you’ve been in business generally
OK thanks, today we’re going to be talking about the GST. To start things off, what do you think about the GST, and what it means for business?

**Youth groups:** Can you tell us a bit about yourself. Are you currently studying / working? How long have you lived in Australia?

OK thanks, today we’re going to be talking about tax and the GST. To start things off, what do you think about tax and the GST system in Australia?

### 3 RESPONSE TO YouTube CLIP 10 MINS
(Business) 15 MINS
(Youth)

**Moderator Notes:**
*Unprompted and prompted response to YouTube clip. Moderator should read out script, with respondents reading along on individual handouts.*

- I’m now going to show you an idea that might be used in communications by the ATO. I’m interested to see what you think. It is an idea for a short video clip that might be featured on the ATO website and YouTube.
- I’ll be reading out the script for the video, and you’ll see the images that reflect the types of visuals that might be used. Please note that these aren’t video ‘stills’. They are just meant to indicate the type of imagery that might appear over the course of the clip.
- Initially I would like you to record your thoughts through a short questionnaire so I have you initial impressions, and then we will discuss it as a group.

**PRESENT MOODBOARD/SCRIPT (Provide respondents with handouts)**

**ADMINISTER QUESTIONNAIRE WITHOUT DISCUSSION (5 mins)**

**Proceed to discussion: (10 min business, 15 min youth)**

**Gauge:**

**Overall reaction**
- Overall reaction?
• Likes/dislikes?

Main message
• What is it saying?
• Was there anything you found confusing or hard to understand? Is there anything that’s missing, that you need to know more about?

Diagnostics
• Recall/memorable – What impact does it have on you? How likely are you to remember it?
• Transparency concept- Did the transparency of the people make sense to you? What does it mean to you?
• Engagement/involvement – How does it make you feel? Is the language used in the script appropriate?
• Relevance - How useful/ relevant would this be to you personally? Is it talking to you? If not, why not and how can this be addressed? Who might it be relevant for?
• Cut through – What stands out/grabs your attention? Does it tell you anything interesting or new? Has it in any way raised your awareness of GST issues?
• Synergy - How well do the images and script work together?
• Call to action - What, if anything, is it asking or telling you to do?
• Behaviour change - What would you do as a result of seeing it? Would it have any impact on how you manage your personal details, particularly your TFN?
• And has it impacted in any way on your willingness to use ATO assistance services? Is it likely to have any impact on you and how you do things?
• Suitability of media - How suitable do you think a YouTube video is to communicate this type of message? Where/how do you think this type of video could be promoted?
• Endorsement – If you saw this video would you tell a friend or family member about it; would you ‘like’ or ‘share’ it in social media. Why? Why not?
• Improvements - Can you suggest any improvements?

Youth Group Drill-Down: (20 mins) Not administered for business groups
There were a number of different scenarios presented in the script, let’s discuss each of them in turn.

**Ramina:** The first story was about Ramina. She sold her TFN and bank account details for $500.

**Prompts:**
- How common do you think this story is?
- Have you seen ads asking for TFN and bank account details?
- Is this story relatable?
- Can you imagine being involved in this type of scenario?
- How could this story be improved? (To make it more realistic/relatable/believable)

**Tim:** The next story was about Tim who applied for a cleaning job, gave his details, then never heard about the job and had his identity stolen for tax fraud.

**Prompts:**
- How common do you think this story is?
- Would people give their TFN when applying for a job?
- Is this story relatable?
- Can you imagine being involved in this type of scenario?
- How could this story be improved? (To make it more realistic/relatable/believable)

**Rachel:** So what about Rachel? She was just running her own fashion business. What do you think of her situation?

**Prompts:**
- How common do you think this story is?
- How do you think the identity theft occurred?
- Is this story relatable?
- Can you imagine being involved in this type of scenario?
- How could this story be improved? (To make it more realistic/relatable/believable)
Steve: The last story we heard was about the chippy Steve. He seems to be in a big mess as his identity has been used for tax fraud and he has a $30K credit card debt. Have you heard of this before?

Prompts:
- How common do you think this story is?
- How do you think the identity theft occurred?
- Is this story relatable?
- Can you imagine that this type of scenario could happen to you?
- How could this story be improved? (To make it more realistic/relatable/believable)

Final thoughts on the script

Prompt if not already covered:
Which of the stories could you relate to the most? Why?
Which of the stories seemed the least likely? Why

What sorts of stories should be included in this script?
Prompt:
- What sort of scam?
- How could identity be stolen?
- What should people be warned about?

4 Concept testing (not completed for youth respondents) 20 MINS

Moderator Notes:
To explore the relevance, appeal, memorability and call to action of several PR messaging concepts.

CONCEPT 1 (10 mins)
The ATO wants to highlight the range of support available to business and how they’re working with businesses for successful outcomes. A range of material has been developed which comes together under the themes of ‘works for me’ and ‘working for Australian businesses’.
Before we see the concepts, let’s get an idea of how interested you would be in this type of material- would you find it interesting? Why?

What sort of information would you expect to see?

**Prompts (if required)**

- What type of information should the ATO provide under the theme ‘works for me’?
- What type of information should the ATO provide under the theme ‘working for Australian businesses’?

Present each of the three concept messages individually

<table>
<thead>
<tr>
<th>Concept messages:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. To The ATO is making sure business gets a fair go by providing advice and new tools to help manage GST obligations - that works for me</td>
</tr>
<tr>
<td>2. The ATO works for small business. With free business support tools and handy tips to make it easy to understand GST obligations - that works for me.</td>
</tr>
<tr>
<td>3. The ATO works for your business, and like all good employees they start by helping you get organised. They’re new tools help to manage cash flow, keep the GST you collect separate and avoid penalties and charges – that works for me.</td>
</tr>
</tbody>
</table>

For each concept message:

1. What are your first thoughts after hearing this message? (top of mind response)
2. Is there anything that stands out for you in this message? (appeal and memorability)
3. Is there anything you would do in response to this message? (call to action)
4. What would make this message better?

**CONCEPT 2 (5 mins)**

**Concept-April Fools**

Do you think it is appropriate for the ATO to get in the spirit of April Fool’s/ taking a humorous approach in their messaging?
Before we see the concept, does anyone have any ideas on how the ATO could convey their message of making sure people comply with their GST obligations in a light-hearted way?

**Prompts (if required)**

It can be hard to come up with ideas on the spot, but let’s try bouncing a few ideas around. Can we relate completing the BAS to something else?

**Present each of the three concept messages individually**

**Concept message:**
1. *It’s ok to be afraid of spiders and snakes, but don’t be afraid of the ATO!*  
   *There’s plenty of advice and tools online for all businesses who need a hand with their GST – the ATO is here to help.*

1. What are your first thoughts after hearing this message? (top of mind response)
2. Is there anything that stands out for you in this message? (appeal and memorability)
3. Is there anything you would do in response to this message? (call to action)
4. What would make this message better?

**CONCEPT 3 (5 mins)**

**Concept –Receiving a credit/refund**

The ATO wants people to think about the positives of submitting their BAS.

Before we see the concepts, does anyone have any thoughts on the positive things that could happen as a result of their submission?

**Prompts (if required)**

Has anyone had a positive experience after BAS submission?

- Let’s start with the obvious, the relief of getting it done! How would you describe that feeling?
- What do you feel like if you haven’t submitted your BAS?
- Has anyone had a credit? What does/would that feel like?

**Present the following concept message:**
Concept message:
1. If you haven’t yet lodged, you may be missing out on a credit, or you could be accruing penalties and interest charges.

For the concept message:

1. What are your first thoughts after hearing this message? (top of mind response)
2. Is there anything that stands out for you in this message? (appeal and memorability)
3. Is there anything you would do in response to this message? (call to action)
4. What would make this message better?

5 Terminology (use for all respondents)  

Words to be tested:
1. Cheat
2. Evade
3. Credit
4. Refund

Moderator Notes:

How do specific words resonate with respondents?

Provide each respondent with an answer sheet. (Blank sheet, numbered 1-5 three times for each word to be tested.

Different words mean different things to people. So in order to get a general idea of how each of you react to different words, I’m going to give you a word and on the sheet in front of you, I want you to write the first five words that come to mind. It must be a single word. Don’t think too much about each word, it’s just the first thing that comes to mind. We’ll hold off talking about it until after we complete the exercise.

Okay, So let’s start with the first word “cheat”

1. What sorts or things did you think about?
2. How does this relate to the ATO?
3. Should this term be used by the ATO? Why? Why not?
4. How should it be used by the ATO?
5. What would be a better term?

The next word is “evade”

1. What sorts or things did you think about?
2. How does this relate to the ATO?
3. Should this term be used by the ATO? Why? Why not?
4. How should it be used by the ATO?
5. What would be a better term?

The next word is “credit”

1. What sorts or things did you think about?
2. How does this relate to the ATO?
3. Should this term be used by the ATO? Why? Why not?
4. How should it be used by the ATO?
5. What would be a better term?

The next word is “refund”

1. What sorts or things did you think about?
2. How does this relate to the ATO?
3. Should this term be used by the ATO? Why? Why not?
4. How should it be used by the ATO?
5. What would be a better term?

6  RESPONSE TO CALANDER (all respondents)  10 MINS

**Moderator Notes:**

*Understand response to the calendar*

**Present lodgement calendars (present one at a time and rotate across groups)**

**Ask immediately following presentation of each calendar:**
- What do you think of this calendar?
- What do you think of the design? What does it tell you about the ATO?
- Is there anything you found confusing or hard to understand?
• Is there anything that’s missing, that you need to know more about?
• Would you use a calendar like this? Why? Why not?

After respondents have seen both calendar versions ask:
• Which of these two calendars do you prefer? Why?

General calendar questions (time permitting)
• What, if anything, is the calendar asking you to do?
• Is it telling you anything interesting or new? Has it in any way raised your awareness of what’s on offer in terms of assistance services from the ATO?
• Would it impact in any way on your willingness to use ATO assistance services?
• Is it likely to have any impact on you and how you do things?
• Would it have any impact on your approach to managing your GST requirements?

7 Facebook promoted posts (paid advertising) 5 MINS
(Business)

10 MINS
(Youth)

Youth Groups – general reaction to ATO Facebook
• How would you feel about seeing advertising from the ATO in your FB newsfeed?
• Actions - Commenting / liking / sharing / hiding / subscribing or liking / unsubscribing or unliking – what’s the motivation?
• Video vs static image – would you find a post with a video to click on more engaging then a post with a static image?
• Frequency cap – currently 4 – what’s the tipping point?
• Kinds of messages they are happy to receive from ATO in FB newsfeed – reminders / offers of assistance / where to get more information?

Business groups – reaction to ATO Facebook lodgement reminder posts
Present Facebook post options (present one at a time and rotate across groups)
Ask immediately following presentation of each Facebook post:
• What do you think of this post?
• What do you think of the design? What does it tell you about the ATO?
• Is there anything you found confusing or hard to understand?
• Is there anything that’s missing, that you need to know more about?

After respondents have seen both posts ask:
• Which of these two posts do you prefer? Why?

General calendar questions (time permitting)
• What, if anything, is the post asking you to do?
• Would it impact in any way on your willingness to use ATO assistance services?
• Is it likely to have any impact on you and how you do things?
• Would it have any impact on your approach to managing your GST requirements?

8  BAS lodgement reminder radio ads (business only)  10
MINS

Business groups – reaction to ATO lodgement reminder radio advertisements
Present two radio advertisements (present one at a time and rotate across groups)
Ask immediately following presentation of each radio advertisement:
• What do you think of this radio advertisement?
• What, if anything, is the radio advertisement asking you to do?
• Does it get your attention? Why? Why not?
• What does it tell you about the ATO?
• Is there anything you found hard to understand? Why? Why not?
• Is there anything that’s missing, that you need to know more about?
• Do you think it’s good to provide the website and a phone number? Why?

After respondents have seen both radio advertisements ask:
• Which of these two radio advertisements do you prefer? Why?

Prompts:
• Is it better to have a specific date in the ad or keep it more general? Why?
• What do you think of the voice used? (Gender, tone, age, speed)
General radio questions (time permitting)

- Would it impact in any way on your willingness to use ATO assistance services?
- Is it likely to have any impact on you and how you do things?
- Would it have any impact on your approach to managing your GST requirements?

9 SUM AND CLOSE 5 MINS

BUSINESS GROUPS

Overall, the ATO acknowledges the efforts invested by business in collecting GST and is trying to encourage businesses to be more compliant with their GST requirements.

- To what extent do you think the material that we’ve talked about tonight would help to do that?
- What would be most effective? Least effective?
- Do you have any suggestions for other approaches that the ATO could use to increase compliance?
- Anything else the ATO could do to help business with their GST?

Thank you for your time tonight – I have found it a really interesting and valuable session and I hope you have found it interesting too.

YOUTH GROUPS

Thank you for your time tonight – I have found it a really interesting and valuable session and I hope you have found it interesting too.
Identity theft script

<table>
<thead>
<tr>
<th>WHAT WE HEAR</th>
<th>WHAT WE SEE</th>
<th>VISUAL REFERENCE/MOOD BOARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jane, the chairperson:</td>
<td>At first it looks like a typical self help group in a local community hall.</td>
<td>![Image](identity theft script)</td>
</tr>
<tr>
<td>We’ve got a new member joining us tonight; Say ‘hi’ to Ramina everyone. Tell us your story Ramina.</td>
<td>Except all the participants are either completely, or partially invisible. (We can only see their clothes, or partially make out some features of their face and hands)</td>
<td>![Image](identity theft script)</td>
</tr>
<tr>
<td>Ramina (nervous):</td>
<td>An invisible hand comes into shot holding a coffee cup; we follow the floating coffee cup and the invisible person joins the group.</td>
<td>![Image](identity theft script)</td>
</tr>
<tr>
<td>Hi... So, I’m a student... I’m from SriLanka...and I lost my identity.</td>
<td>As Jane (who is visible), introduces Ramina (who’s partially invisible – you can see her face and features, but they have a glitch like quality, think poor TV reception)</td>
<td>![Image](identity theft script)</td>
</tr>
<tr>
<td>Everyone:</td>
<td>In the background, on a wall we see a poster: Identity theft. Don’t let your future disappear. ato.gov.au/identitycrime</td>
<td>![Image](identity theft script)</td>
</tr>
<tr>
<td>Hi Ramina</td>
<td>(the poster can also be a 'hotspot' button on youtube - when you click on it you’re taken to the website)</td>
<td></td>
</tr>
</tbody>
</table>
Tim: **Someone stole your tax file number, huh?**

Ramina (sheepishly): **Well, there was a sign on the notice board at uni - you get 500 bucks for your TFN and bank details... I only had one semester to go, wasn’t working, so I thought why not! Turns out the person I sold it to used it to steal my identity and commit tax fraud. And now it looks like my visa will be cancelled and I won’t be allowed back into Australia to complete my studies. I didn’t realise you’re now allowed to sell your TFN! All this over a lousy $500! So stupid...**

Tim: **Looks like this could be your first and last meeting Ramina!**

Jane: **OK Tim, you lost your TFN too. You fell for a scam on a job website.**

Tim: **Yeah, I found an ad for a cleaning job. Great pay, low hours. I thought awesome, extra cash. Gave them all my details, then I...**

(Please note: these are reference examples only. Tim won’t be completely invisible; we’ll be able to partially see his face.)
never heard back about the job! Then I get a call from the Tax Office – because the scammer has stolen my identity and is ripping off the government…. And they think it’s me!

Jane: And that’s Rachel. She ran a fashion business, until someone stole her identity and lodged fake BAS statements under her name. Look at her now, barely passes for a clotheshorse!

Tim: And Steve used to be a chippy. But some fraudster stole his identity to claim fake GST refunds. Plus the bank is now chasing him for a 30 grand credit card debt that he knows nothing about.

Ramina: Gee, sounds like it cost him an arm and a leg…

Tim: He can’t go back to work until it’s all sorted, and he can’t even get a loan or anything, ’cause he’s got a bad credit rating now.

Jane: Steve, you’ve got to start wearing

We cut to Rachel. She’s invisible – all we can see is a stylish jacket and sunnies.

Steve is the invisible man holding the cup from the opening scene.

All we can see is a floating cup, saucer and spoon! (as if Steve has 3 hands)

Ramina gives Steve a compassionate look.
### Text:

**Clothes to these meetings. You’re freaking everyone out!**

### Conversation:

Conversation gradually fades out.

### Text over group shot:

*Identity theft. Don’t let your future disappear.*

### End tag.

Call to action:

Learn how to protect yourself from becoming a victim of identity theft.

Facebook ads

Facebook 1:

Small businesses: your quarterly BAS is due on 28 April. “Like” this post if you’ve already lodged. We have tools and services available if you need help. Go to [www.ato.gov.au/activitystatements](http://www.ato.gov.au/activitystatements) for more info.

Facebook 2:

Small businesses: your quarterly BAS is due on 28 April. “Like” this post if you’ve already lodged. We have tools and services available if you need help. Go to [www.ato.gov.au/activitystatements](http://www.ato.gov.au/activitystatements) for more info.
Radio advertising scripts

<table>
<thead>
<tr>
<th>Script Vers 3</th>
<th>Date specific</th>
</tr>
</thead>
<tbody>
<tr>
<td>V/O: Small business owners, it’s important to lodge your quarterly BAS by April twenty eight. Need help? Go to ato.gov.au/activity statements or call thirteen twenty eight sixty six. Authorised by the Australian Government, Canberra. Spoken by xxx</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Script Vers 5</th>
<th>Generic</th>
</tr>
</thead>
<tbody>
<tr>
<td>V/O: Small business owners, it’s important to lodge your quarterly BAS on time. Need help? Go to ato.gov.au/activity statements or call thirteen twenty eight sixty six. Authorised by the Australian Government, Canberra. Spoken by xxx</td>
<td></td>
</tr>
</tbody>
</table>