



Australian Government
Department of Human Services

Department of Human Services Mobile Apps – Full Report

Customer Service Branch

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working
as one

INTRODUCTION



- **Apps add functionality** to hand held devices and allow users to seamlessly transact and communicate with organisations they need to deal with. The Australian Government Department of Human Services has provided a number of apps that **enable customers to complete their business without the need to telephone a call centre or visit a department office.**
- Medicare and Centrelink customers, especially those aged under 45 years, are using smart phones and downloading apps in ever increasing numbers, in line with national trends.
- The department has undertaken some analysis of customer feedback in the online apps stores and found that app users value attractive and intuitive interfaces that make it easy to complete their business. However, no independent **feedback from the broader customer base** using apps has been solicited.
- The aim of this research is to **explore Medicare and Centrelink customers' experience when using the Express Plus mobile apps** in order to identify the issues and barriers that impede or frustrate usage as well as any areas for improvement.
- The research will investigate:
 - **Key issues experienced by customers** during their interactions when using mobile apps, either through the Centrelink or Medicare applications
 - **Key barriers** that prevent repeat or frequent usage of Express Plus mobile apps
 - **Future service improvements** that could have the biggest impact on enhancing the user experience and reducing face-to-face or call channel interactions.

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OVERVIEW

- **Medicare**
- **Centrelink**

KEY THEMES ACROSS SERVICE BRANDS

ADVANTAGES

- Customers mainly learnt about the app through department staff, word of mouth, medical professionals or seeing an ad on myGov/department websites.
- Downloading and setting up the app was relatively straightforward, and for the most part did not require assistance.
- Customers found logging in to be quick and easy, especially compared to online services and myGov.
- Most customers said the apps were easy to use and navigate through menus. Functions were clear, had a logical layout and the app offered a more convenient and efficient service than traditional channels.
- The types of transactions varied, although most were using the app for routine tasks, such as completing a claim (Medicare) or reporting income (Centrelink). Information seeking, through viewing statements and previous transactions was a common activity across the two brands.
- Customers would use the app again, and a number would recommend/have recommended it to friends & family.

BARRIERS

- Errors were common, and while most tried again later, there was a sense of frustration in not understanding what caused the error and not being able to access support easily, particularly through an online channel. In some cases, customers were not sure what to do next.
- Uploading documents was a source of error and frustration.
 - Medicare customers found some documents freezing or being slow during upload.
 - Centrelink customers were frustrated that they needed to visit an office for certain types of documents for certification.
- Among Centrelink customers in particular, the app was not seen as a tool to use to complete less routine tasks, such as updating changed circumstances. Customers completing these tasks wanted additional assurance provided by telephone and face-to-face services that the information had been received by Centrelink and how it would impact their payment.
- Customers with a family found accessing information and conducting transactions on behalf of others difficult, particularly Medicare customers.

FUTURE IMPROVEMENTS

The key improvements identified to drive greater online usage include:

- **Improving access to technical help** – *particularly online but also face-to-face and telephone support for those with limited online skills*
- **Enabling online verification of identity documents** and improving the technical process around **uploading** to minimise errors and drop-outs
- **Provide greater clarity around error messages** – *particularly with a focus towards what the customer needs to do*
- **Ensuring** customers within a **family unit** have a means to **access information and complete** transactions on **behalf** of other family members (*where permission obtained*)
- Further develop **updating details functions** so that customers can make **changes for a wider range of tasks** and **verify** what **changes** have been made.

APPLYING THE RESULTS

Over half of Medicare app users (54%) used one or more Centrelink app, only one-in-ten Centrelink app users (10%) also use the Medicare app

Express Plus Apps used

"It would be nice for myGov to have an app where you can access it all. It is redundant having Medicare, Centrelink and a myGov account. If it could all be one app it would be brilliant."
Medicare, Female, 35-44

	Medicare (n=300)	Centrelink (n=300)
Medicare	100%	10%
Nett: Centrelink apps	54%	100%
Centrelink	43%	80%
Job Seeker	6%	29%
Families	26%	23%
Student	6%	24%
Seniors*	0%	0%
Lite*	1%	0%
Average no. apps	1.8	1.6

A number of **key findings** have been identified from this research which apply to **both Medicare and Centrelink apps** and have been discussed in summary on the previous page.

The **quantitative research** findings, presented in this report, are split into the **two different sections (Medicare and Centrelink)**, with the view of providing specific actionable feedback to respective Express Plus app teams.

It is important to consider that there is a **strong overlap between Medicare and Centrelink customer** segments. The research revealed it is common for customers to be using more than one app, particularly with Medicare customers with average using close to two of the apps listed (average 1.8).

Please note, in the quantitative study, customers using multiple apps were asked to comment on one app only. The qualitative study took a customer journey approach, and as such, some customers referred to more than one app.

MEDICARE



MC: EXECUTIVE SUMMARY

Overall Satisfaction & Usage

- Satisfaction with the app was at a high level, with most users satisfied with the *overall service provided by the app* (78% nett satisfied) and *ease of use* (81% nett satisfied)
 - Late adopters (those using the app for 6 months or less) were less satisfied overall (69% nett satisfied) than those using the app for 12 months or more (85% nett satisfied), suggesting that the app could be improved for first time users or those less technologically inclined
- The majority were also **satisfied with most aspects of the app**, particularly *downloading/setup* (88% nett satisfied) & *processing of claims or requests* (86% nett satisfied) receiving **particularly high ratings**
- In addition, customers have a positive perception regarding the *clarity of information* (85% nett agree), *notifications received after processing* (85% nett agree) and *what they needed to do* (83% nett agree)
- The **majority** of customers last used the app to *make a claim* (58%), those doing so were **satisfied** with the *overall service they received* (82%)
 - *Viewing payment, receipt or transaction histories* (9%) or *Tax, Child Immunisation or Safety Net Statements* (8%) were also common tasks, the latter particularly among customers aged 35-44 yrs (15%)
 - However, one-in-ten *making a claim* (nett dissatisfied 8%) or *viewing payment/receipt/transaction history* (nett dissatisfied 11%) were dissatisfied with the service received. As these are among the most common transaction types, the greatest opportunity to improve *Overall Satisfaction* lies with focusing on these transactions.
- Positively, **most customers said they'd use the app again** (84% nett likely)
 - Though more customers aged between 35-44 years experienced issues when using the app, customers of this age group were the most likely to say they'd use the app again (90% nett likely).



MC: EXECUTIVE SUMMARY

Key Issues and Barriers

- Just over a third of Medicare customers using the app have **encountered problems** at some stage in the past 12 months (37%), **particularly** those aged 35-44 yrs (46%)
 - **Customers aged 35-44 yrs were also longer term users** with almost half using the app for 12 months or more (45%), so is it possible that some negative experiences may be related to legacy versions
 - **Only three-quarters** (74%) found error messages *easy to understand* which was low in comparison to other aspects of service which received more positive ratings
 - Those **experiencing errors** most commonly said it was because of *computer errors* (30%), *could not upload documents* (23%) or the *app not loading* (21%)
 - Just three-quarters were satisfied with *uploading documents via the app* (74% nett satisfied); satisfaction for this aspect was lowest for 35-44 year olds (64% nett satisfied)
- When encountering errors, the most common response was to *try again later* (44%), although 24% simply *gave up*. Further, contacting Medicare through a *Service Centre* (25%) was common, particularly compared to using a phone (8% *myGov support*, 6% *different DHS number*) or *online troubleshooting link* (5%).
- Accessing assistance was not necessarily easy for customers:
 - **Only two-in-three customers agreed** that it is *easy to access technical assistance* for the app when required (65% nett agree); customers 35-44 years were significantly less likely to agree to this statement (44% nett agree) compared other customers.



MC: EXECUTIVE SUMMARY

Improvement Opportunities

- *Service aspects* where ratings are lower relative to other aspects and which also impact *Overall Satisfaction* should be the **focus for service improvements**. Improving these three areas are likely to drive higher *Overall Satisfaction* ratings, namely:
 - **Accessing technical help;**
 - **Uploading documents; and**
 - **Speed of functions on the app.**
- Further, the most commonly suggested areas for improvement by customers included improving *upload services* (7%), *claiming services* (7%), and *username/password/login processes* (7%)
- In addition to having a positive effect on *Overall Satisfaction*, improving the *access to technical support*, would likely have a **positive impact on call and queue waiting times** in Centrelink Call and Service Centres
 - Focusing technical support on those less comfortable with technology or new to the app should be a primary focus in order to improve *Overall Satisfaction* ratings.



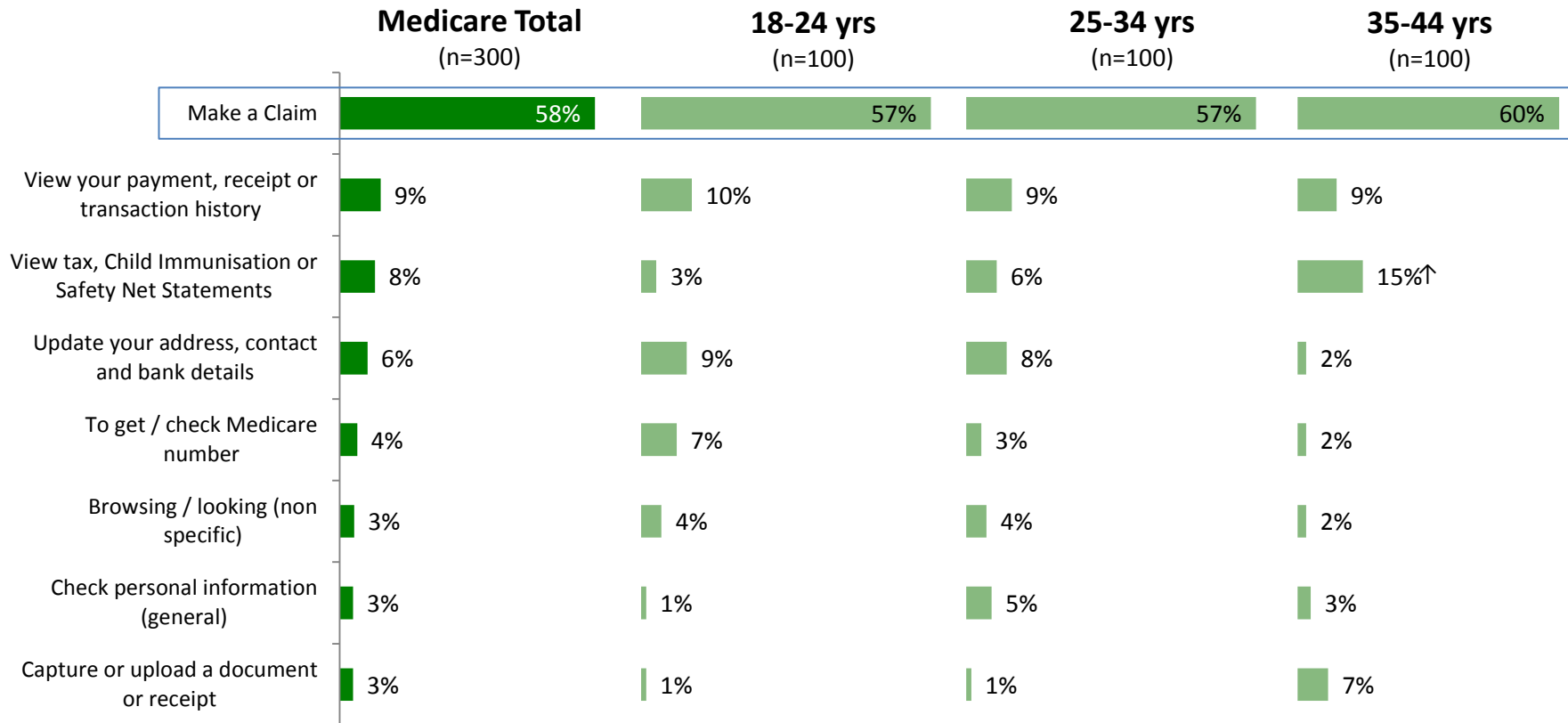
MEDICARE

Reason for use & Overall Satisfaction



MC: REASONS FOR USAGE

Most Medicare customers **last used** the app because they wanted to **make a claim**

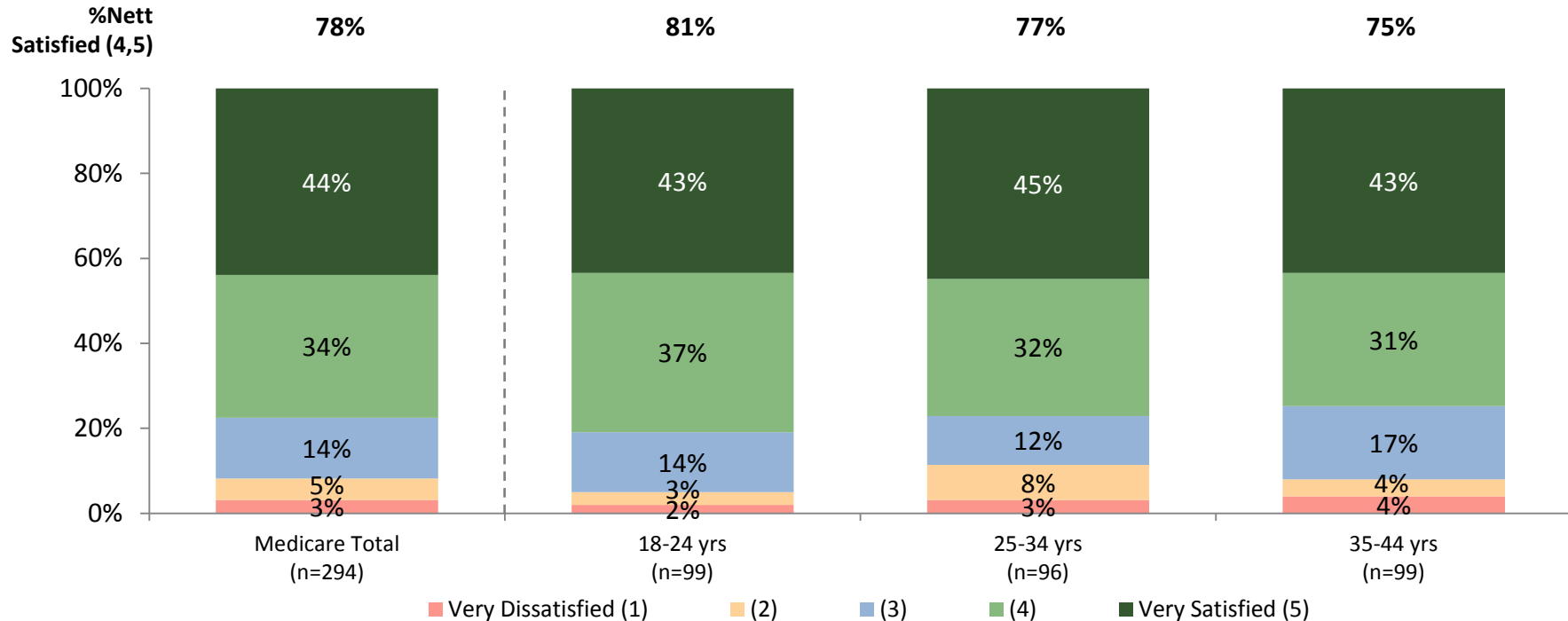


When considering likely household composition, it is unsurprising that *accessing tax / immunisation / safety net statements* was least common in 18-24 age group (3%) and most common among customers aged between 35-44 years (15%), a group whom are more likely to have a family with children. The youngest age group (18-24 yrs 9%) tended to be more likely to *update their address, contact & bank details* compared to the oldest group (35-44 yrs 2%), although this difference was not significant.

Base: All respondents [Medicare]. **Source:** Q2 – For what reason(s) did you last use the Express Plus app? ↑↓ Indicates a significant difference compared to the total at the 95% confidence level. Responses less than 3% not charted at the total level. 'Don't Know' and 'Other' not charted.

MC: OVERALL SATISFACTION

Majority of Medicare customers are **satisfied with the app** (78% Total)



Customers aged between **18-24 years** (nett satisfied 81%) were **most satisfied** with the app; customers aged **35-44 years** were **least satisfied** (nett satisfied 75%), although neither difference was significant against the total. *Not shown in chart:* Late adopters of the app (used for less than 6 months nett satisfied 69%) were less satisfied than longer term users of 12 months or more (nett satisfied 85%). These results, taken together with slight differences by age, suggest that the app could be improved to take into account those less technologically inclined or first time users.

Base: All respondents [Medicare]. **Source:** Q3 – Now, thinking about your experience when you last used the Express Plus app, how satisfied were you with the overall service provided by the app? Please answer on a scale of 1 to 5, where 1 is Very Dissatisfied, and 5 is Very Satisfied. ↑↓ Indicates a significant difference compared to the total at the 95% confidence level.

MC: OVERALL SATISFACTION X REASON

Those conducting the more common transactions, such as *making a claim* (nett satisfied 82%), *tax/immunisation/safety net statements* (87%) or *viewing history* (81%) were **mostly satisfied** with the service they received

	Medicare Total (n=294)	Make a Claim (n=172)	View your payment, receipt or transaction history (n=27!)	View tax, Child Immunisation or Safety Net Statements (n=23!)
% Nett Satisfied (4,5)	78%	82%	81%	87%
Neutral (3)	14%	10%	7%	13%
% Total Dissatisfied (1,2)	8%	8%	11%	0%

However, one-in-ten *making a claim* (nett dissatisfied 8%) or *viewing payment/receipt/transaction history* (11%) were dissatisfied with the service received. As these are the most common transaction types, the greatest opportunity to improve Overall Satisfaction lies with focusing on these transactions.

Base: All respondents [Medicare]. **Source:** Q2 – For what reason(s) did you last use the Express Plus app? Q3 – How satisfied were you with the overall service provided by the app? Please answer on a scale of 1 to 5, where 1 is Very Dissatisfied, and 5 is Very Satisfied. ↑↓ Indicates a significant difference compared to the total at the 95% confidence level. !Caution, low base size

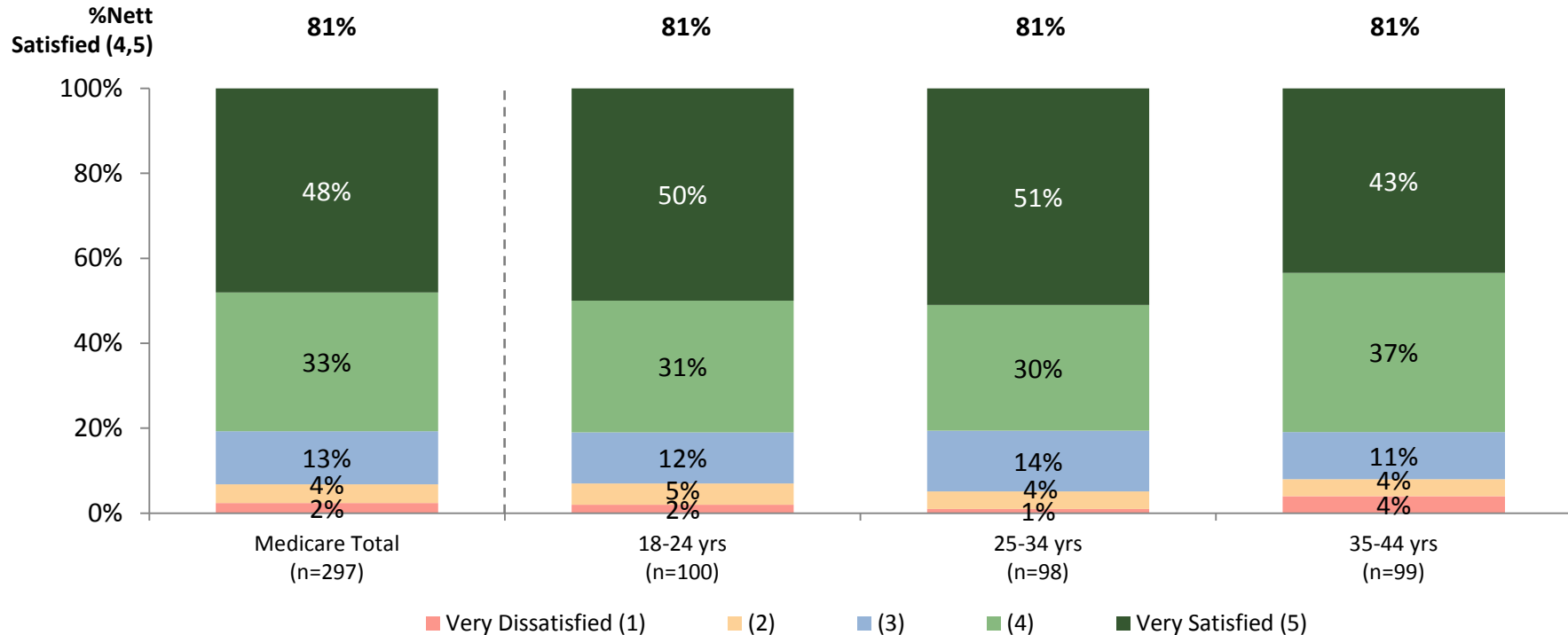
MEDICARE

Satisfaction with ease of use & other service aspects



MC: SATISFACTION WITH EASE OF USE

More than three quarters of customers are satisfied with the ease of use of the app (Nett Satisfied 81% Total)



Overall satisfaction is relatively consistent with no difference in satisfaction across the age sub-groups.

Base: All respondents [Medicare]. **Source:** Q4 – And still thinking about the last time you used the app, on the same scale, how satisfied overall were you with the ease of using the Express Plus app? Please answer on a scale of 1 to 5, where 1 is Very Dissatisfied, and 5 is Very Satisfied. ↑↓ Indicates a significant difference compared to the total at the 95% confidence level.

MC: PERCEIVED EASE OF USE

Majority of customers are satisfied with different aspects of using the Express Plus app, particularly with *downloading/setup* (88%) & *processing of claims or requests* (86%)

%Nett Satisfied (4,5)	Medicare Total (n=184-298)	18-24 yrs (n=65-100)	25-34 yrs (n=62-100)	35-44 yrs (n=57-100)
Downloading and setting up the app	88%	85%	92%	87%
Logging into the app	79%	75%	80%	82%
The time it takes using the app to complete your business	80%	83%	81%	75%
The overall look or design of the app	80%	80%	80%	80%
Uploading documents via the app	74%	81%	77%	64%
Updating your details via the app	81%	85%	77%	81%
Having your claim or request successfully processed when using the app	86%	86%	85%	86%

Of all the experiences of using the app, customers are least satisfied with *uploading documents* (74%); particularly customers aged between 35-44 years (64%).

In addition to uploading, those aged 35-44 years were less satisfied with *time taken to complete business* (75%) than other service areas.

Customers aged 18-24 years were the least satisfied with *logging into the app* (75%).

Base: All respondents [Medicare]. **Source:** Q5 – Now, I'd like you to think more generally about your experiences with the Express Plus app during the past 12 months. Using the same scale of 1 to 5, where 1 is 'Very Dissatisfied' and 5 is 'Very Satisfied', how satisfied or dissatisfied are you with...?' ↑↓ Indicates a significant difference compared to the total at the 95% confidence level.

MC: PERCEPTION OF ASPECTS OF APP

Customers have a positive perception of the *clarity of information* (85%), *notifications received after processing* (85%) and *what they needed to do* (83%)

%Nett Agree (4,5)	Medicare Total (n=136-298)	18-24 yrs (n=56-100)	25-34 yrs (n=44-99)	35-44 yrs (n=36-99)
It is clear what you need to do to complete your business via the app	83%	85%	81%	82%
The app makes it clear when a claim or request has been processed	85%	84%	82%	89%
Information on the app is clear and easy to understand	85%	85%	86%	84%
It is easy to navigate and find the right information on the app	79%	79%	85%	72%
It is easy to access technical assistance for the app when required	65%	71%	75%	44%↓
The functions on the app are quick to respond	78%	77%	81%	76%
Any error messages received are easy to understand	74%	81%	71%	70%

Customers are notably less likely to agree that it is *easy accessing technical assistance for the app when required* (65%) compared to other service aspects; particularly customers aged 35-44 years (44%).

Ease of understanding error messages received the second lowest ratings, particularly by customers aged 25-34 (71%) and 35-44 years (70%).

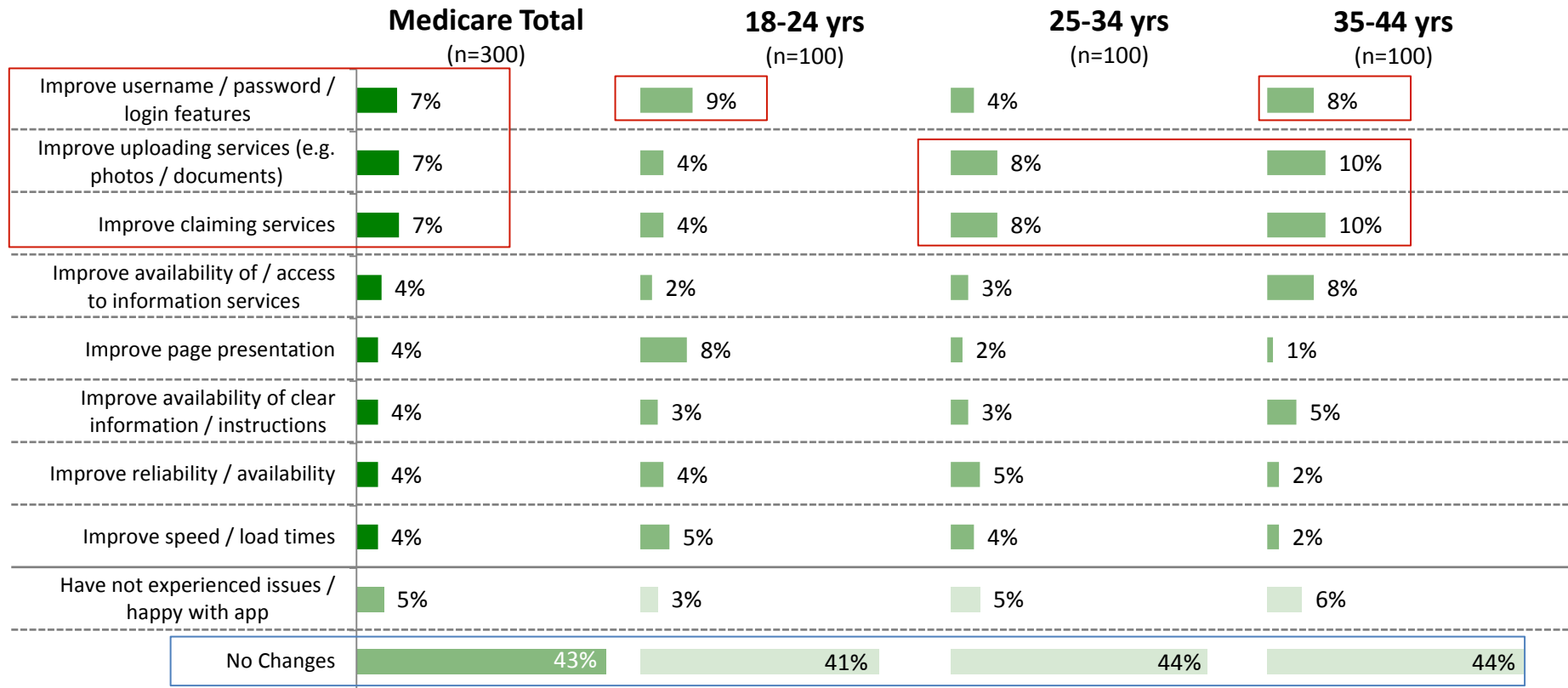
Base: All respondents [Medicare]. **Source:** Q6 – Now, how much do you agree or disagree with the following statements about the Express Plus app, where 1 is ‘Strongly Disagree’ and 5 is ‘Strongly Agree’? ↑↓ Indicates a significant difference compared to the total at the 95% confidence level.

MEDICARE

Improvement Recommendations



MC: CUSTOMER IMPROVEMENT RECOMMENDATIONS



Most customers did not recommend any changes to be made (43%). Of those who did, improving *claiming services* (7%), *uploading services* (7%) and *login features* (7%) were the most common suggestions.

Base: All respondents [Medicare]. **Source:** Q11 - In your own words, what would you like to see changed or improved with the existing Express Plus app? ↑ ↓ Indicates a significant difference compared to the total at the 95% confidence level. Responses less than 4% not charted at the total level. 'Don't Know' and 'Other' not charted.

MC: IMPROVEMENT EXAMPLES FROM CUSTOMERS

USERNAME / PASSWORD / LOGIN FEATURES

- “When you log on, if you could just put your **4-digit number in**, instead of your Medicare number each time.”
Female, 18-24 yrs
- “You should be able to use the **Centrelink reference number** to get into the Medicare app. It can be so confusing remembering password numbers.”
Female, 18-24 yrs
- “It needs to be a little more easy to log in and the **forget password should be easier** than what it is now.”
Male, 25-34 yrs
- “The **log in procedure and setting up the app for the first time** could be a lot clearer and there could be someone at the branch to show people how to use it. I had to help my mum set up the app.”
Female, 18-24 yrs

UPLOADING SERVICES

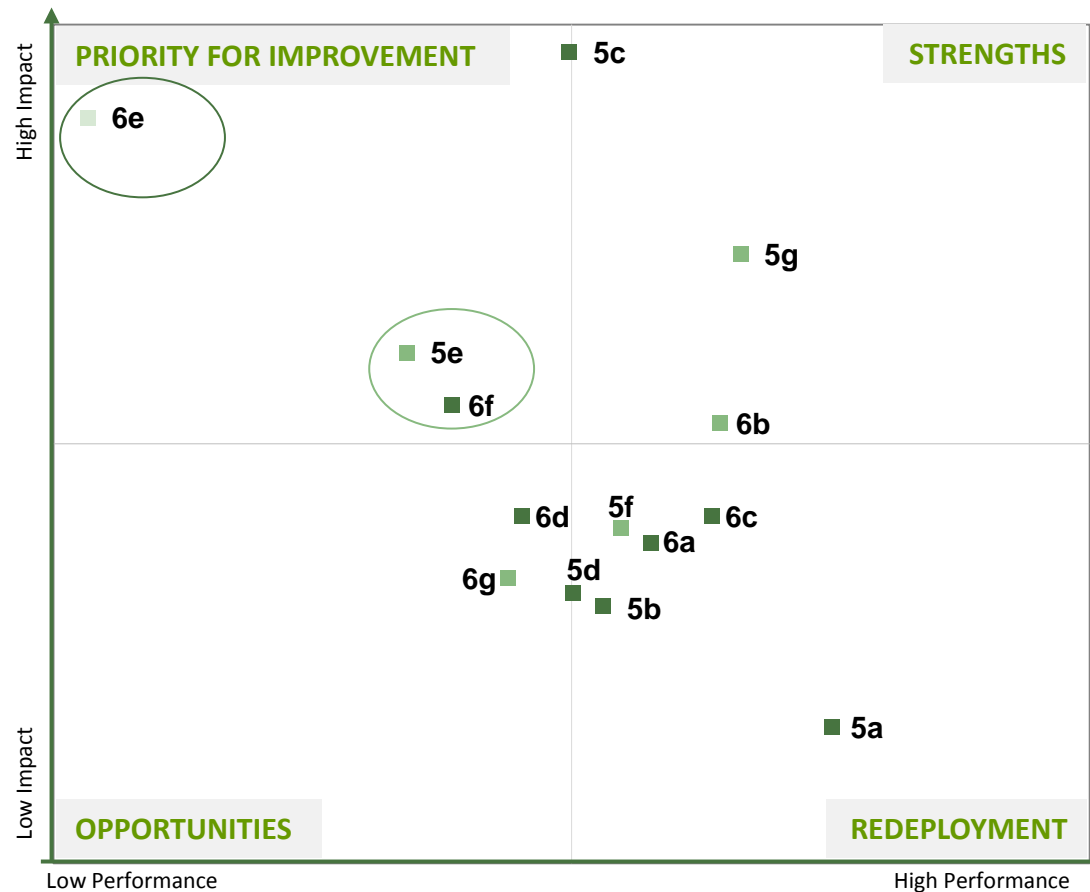
- “When I used it, it **froze a couple of times and it took a while to upload a document**. You could upload it, but then it wouldn't be there. I did it a few times and only the third time it worked.”
Female, 25-34 yrs
- “Just say the issue with the picture, some of the picture, when I send on my phone I **can't see it properly on the app**, you **cannot zoom in or zoom out**, maybe because of my phone I don't know I've never tried with a different phone.”
Male, 35-44 yrs
- “I would like to be able to **grab photos from my camera roll** on my phone, photos from my documents on the phone, instead of having to take pictures in the app.”
Female, 25-34 yrs
- “The camera is insensitive; the **app doesn't take a very good photo**.”
Female, 25-34 yrs

CLAIMING SERVICES

- “Just to be able to do one claim for multiple receipts. I don't know if I can **submit a claim on behalf of my partner**, but that would be good.”
Female, 35-44 yrs
- “I want to be able to **claim with any provider** via the app. I want to be able view and print from the app.”
Female, 35-44 yrs
- “Just being able to **add multiple dates** on the one claim.”
Male, 25-34 yrs
- “To be able to **know how much your getting back** before you submit.”
Female, 35-44 yrs
- “I'd like to be able to **find out when claim is completed and processed**. Maybe with a notification or alert.”
Female, 18-24 yrs

MC: OPPORTUNITIES FOR IMPROVEMENT

Statistical analysis indicates the *ease of accessing technical help by those who needed it* as the key area for improvement



Impact analyses cross-references the impact of a service attribute to customers' *overall satisfaction* scores against the performance levels achieved. Attributes with comparatively high impact on satisfaction, but low service ratings form the areas with the greatest opportunity for improvement.

In addition to improving access to *technical help*, the process of *uploading documents via the app* (as also mentioned by customers) and the *speed of functions on the app* are secondary improvement opportunities.

Key: Q5 'How satisfied or dissatisfied are you with...' 5a. Downloading and setting up the app; 5b. Logging into the app; 5c. The time it takes using the app to complete your business; 5d. The overall look or design of the app; 5e. Uploading documents via the app; 5f. Updating your details via the app; 5g. Having your claim or request successfully processed when using the app; Q6 'How much do you agree or disagree with the following statements about the Express Plus app' 6a. It is clear what you need to do to complete your business via the app; 6b. The app makes it clear when a claim or request has been processed; 6c. Information on the app is clear and easy to understand; 6d. It is easy to navigate and find the right information on the app; 6e. It is easy to access technical assistance for the app when required; 6f. The functions on the app are quick to respond; 6g. Any error messages received are easy to understand.

Base: All customers ex. don't know/not applicable. Proportion of customers impacted indicated by data shading: ■=90%-100%, ■=60-89%, ■<60%

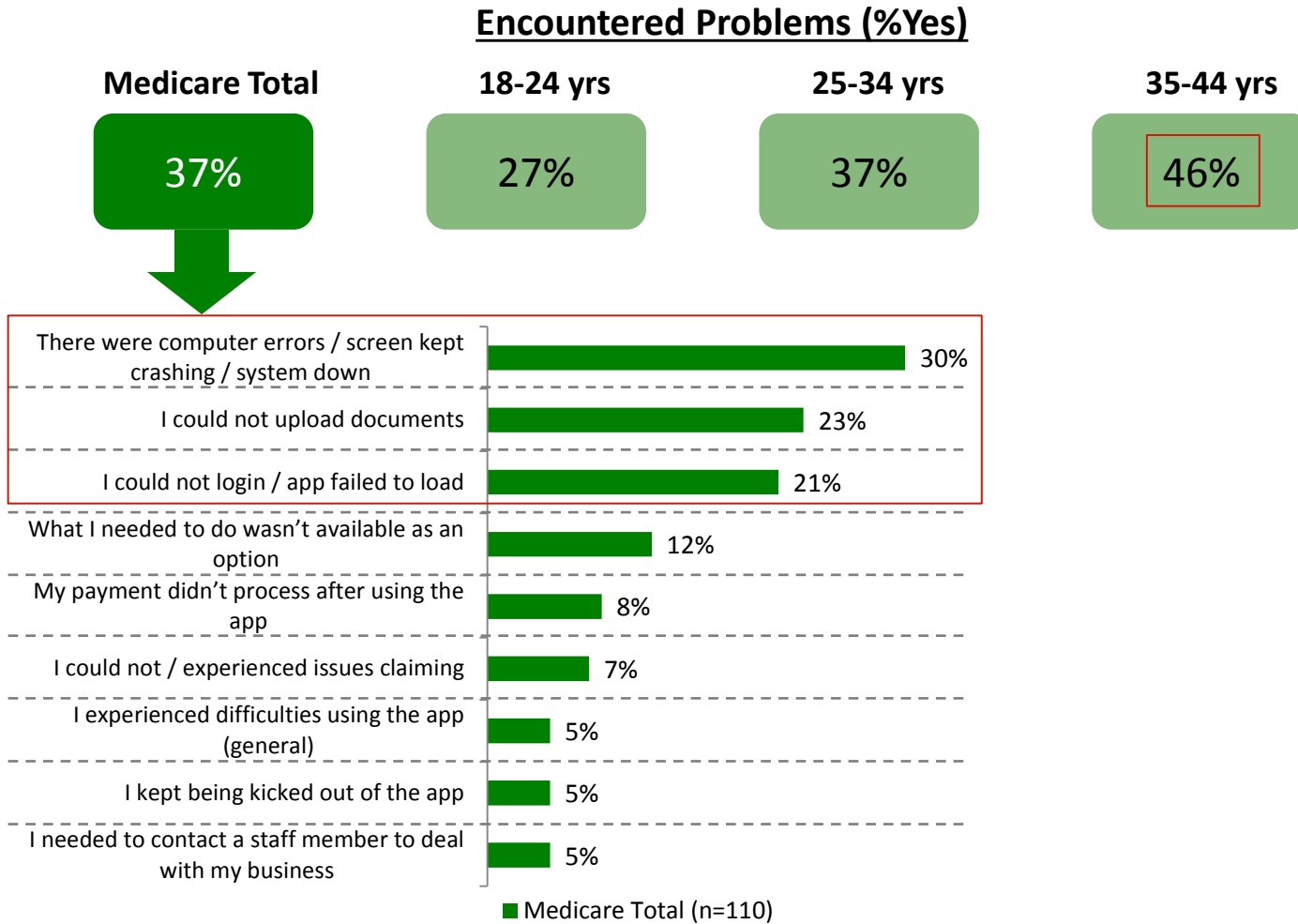
MEDICARE

Issues Encountered



MC: ISSUES EXPERIENCED

Just over a third of customers (37%) experienced problems completing their business via the Express Plus app. More customers aged between 35-44 years encountered problems compared to the total (46% compared to 37%)



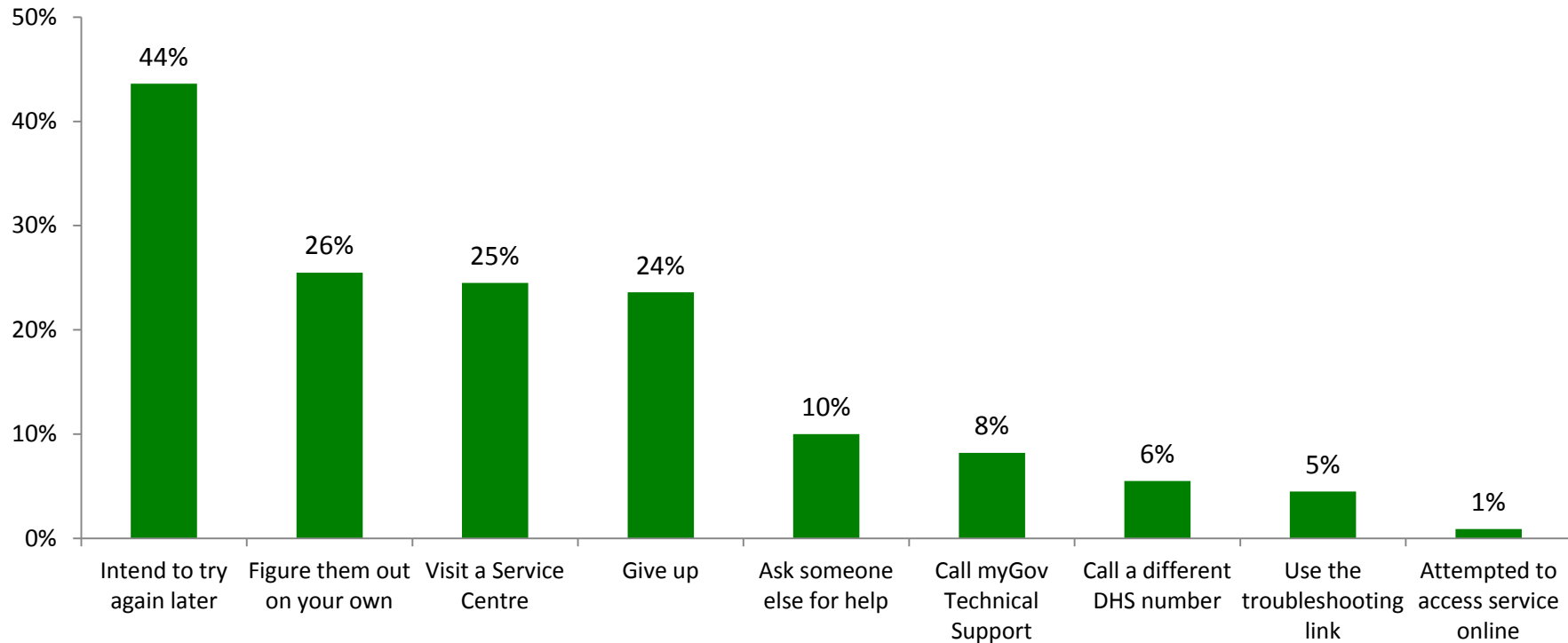
Of those who did encounter problems, reasons centred around error messages / system problems (30%), unable to upload documents (23%) and customers unable to login or the app failing to load (21%).

Base: All respondents [Medicare]; Respondents who encountered issues (Medicare Total n=110; 18-24 yrs n=27!; 24-35 yrs n=37; 35-44 yrs n=46). **Source:** Q7 – Now, thinking about when you have used the Express Plus app in the past 12 months, have you encountered any issues which meant you could not complete your business?; Q8 – What issues have you encountered using the app? Anything else? ↑ ↓ Indicates a significant difference compared to the total at the 95% confidence level. Responses less than 5% not charted at the total level.



MC: WHEN ENCOUNTERING ISSUES

The most common response was to try again later (44%)



However, a quarter of those experiencing issues (24%) simply gave up. Further, customers are more likely to use a face-to-face channel (25%) for help rather than seeking technical assistance via the phone (8% myGov support, 6% different DHS number) or used the troubleshooting link online (5%).

Base: Respondents who encountered issues (Medicare Total n=110). **Source:** Q9 – When you encountered issues with the Express Plus app did you...?

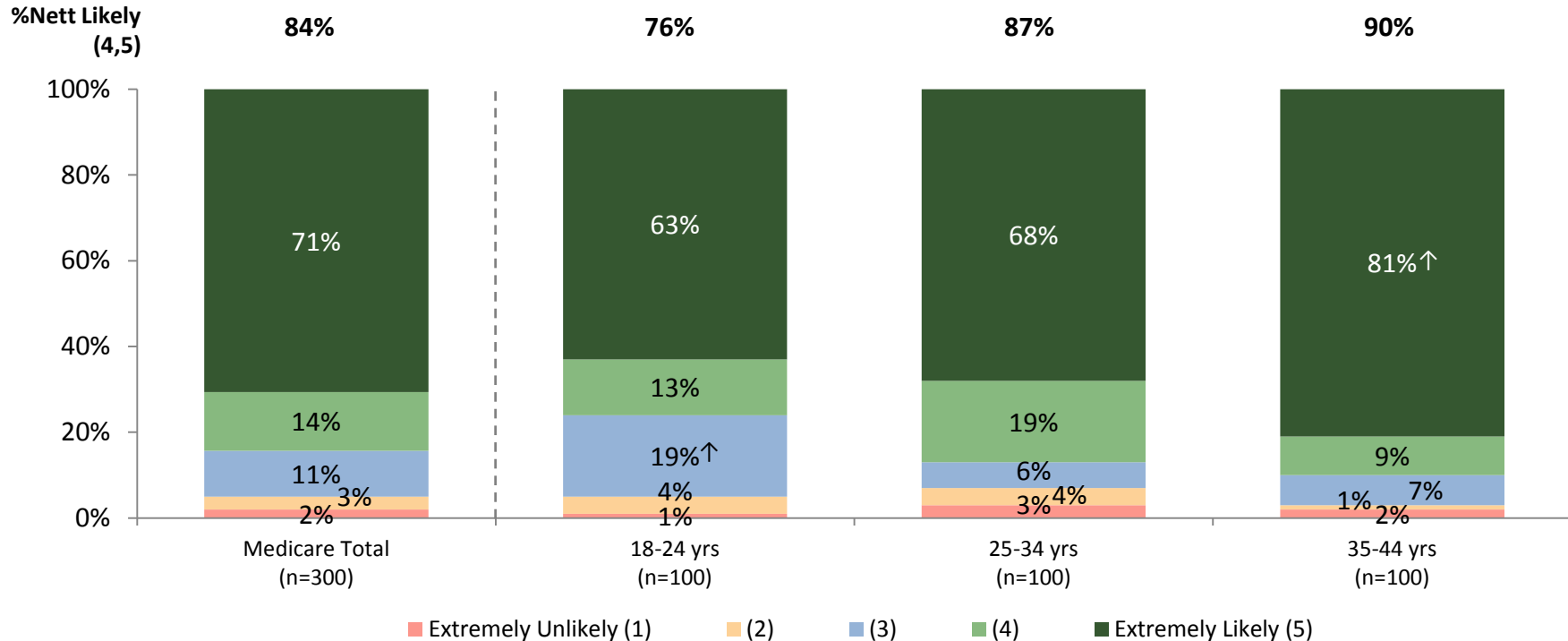
MEDICARE

Likelihood to use again



MC: LIKELIHOOD TO USE APP AGAIN

Most customers are likely to use the app again (84% Medicare Total)



Though more customers aged between 35-44 years experienced issues when using the app (see pg. 23), customers of this age group tend to be more likely to use the app again (90% nett likely) compared to the Total (84% nett likely); this difference was not significant.

Base: All respondents [Medicare]. **Source:** Q10 - How likely would you be to use the Express Plus app again? Please use a scale from 1 to 5, where 1 is Extremely Unlikely, and 5 is Extremely Likely. ↑↓ Indicates a significant difference compared to the total at the 95% confidence level.

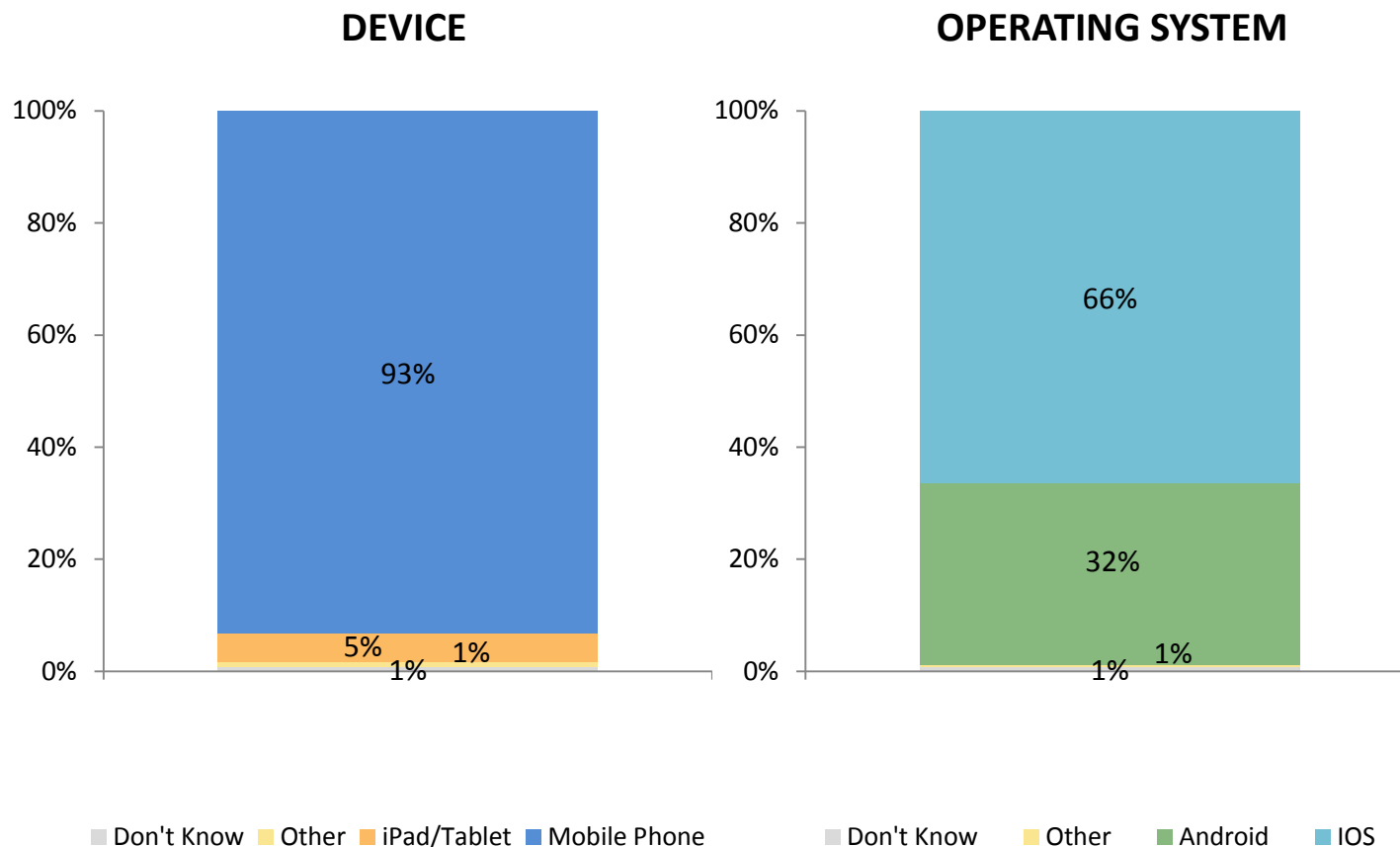
MEDICARE

Respondent Profile



MC: DEVICE USED TO ACCESS APP

Almost all customers used their Mobile Phone to access the last time they used the app

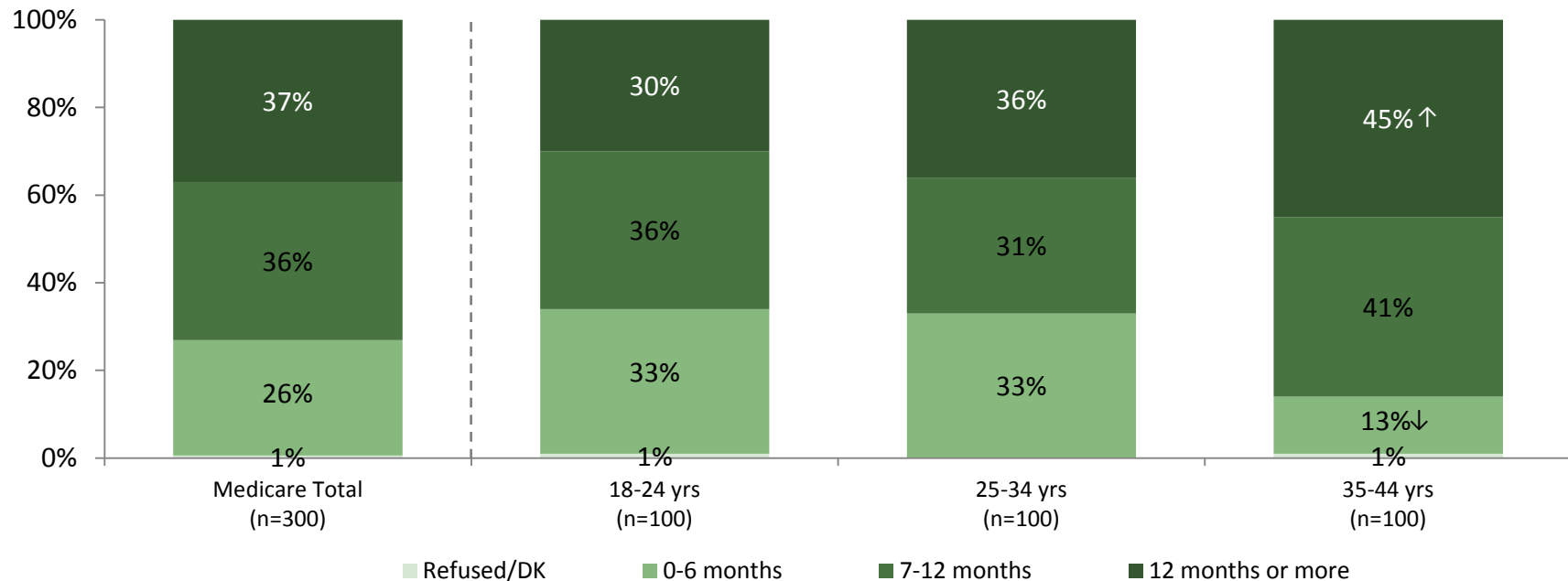


Not shown in chart: Customers aged 25-34 years were most likely to have used their phone (97%), customers aged 18-24 years were least likely (89%).

The majority (66%) are using an iOS device (Apple) while a third are using an Android system. *Not shown in chart:* Customers aged 35-44 years (61%) tended to be less likely to use iOS compared to total (66%), however the difference was not significant.

MC: LENGTH OF USE

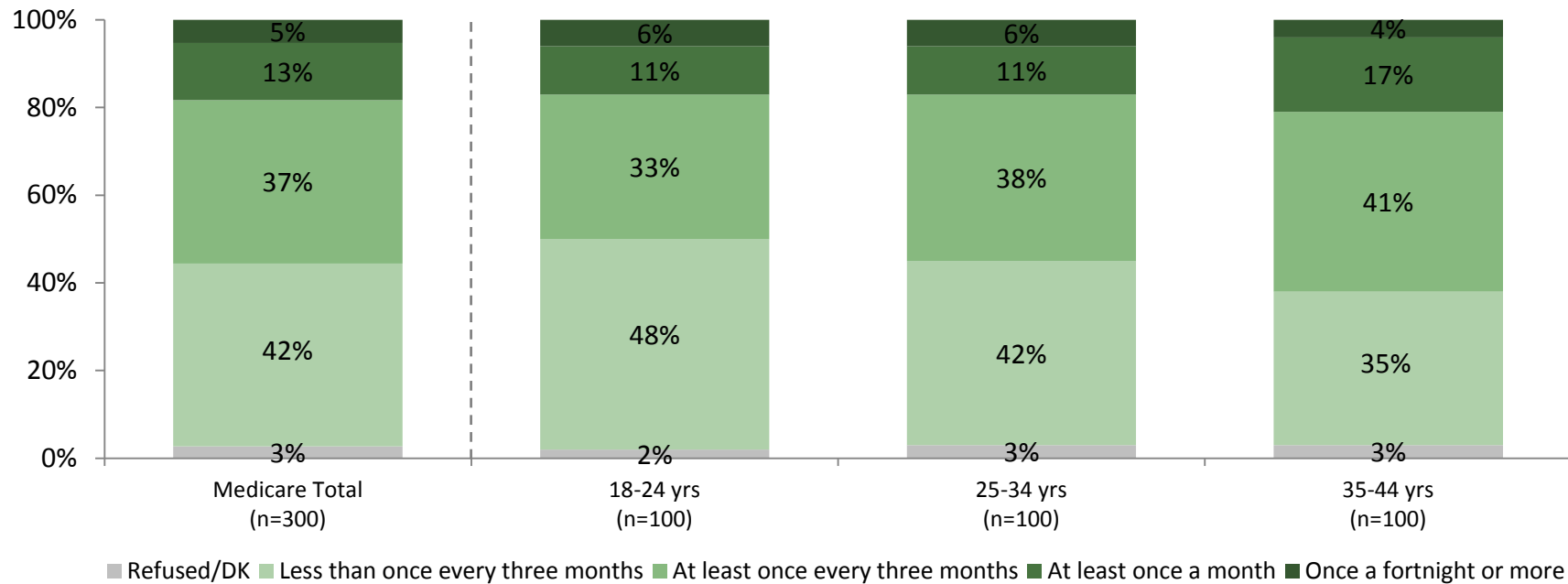
Current users of the Medicare app are a mix of recent adopters (last 6 months 26%) and more established users (12 months or more 37%)



Customers aged 35-44 (12 months or more 45%) were significantly more likely than the total (12 months or more 37%) to have used the app for a longer period of time.

MC: FREQUENCY OF USE

Medicare customers are *less frequent users* of the app, with two-in-five (42%) using the app less than once every three months



Customers aged between **35-44 years** tend to be **more frequent users** of the app than younger customers, although differences from the total were not significant. The trend might be due to **varying reasons** for using the app, for example, using the app for other families members (such as children) as well as themselves.

Base: All respondents [Medicare]. **Source:** U2 – How frequently do you use the Express Plus app? ↑↓ Indicates a significant difference compared to the total at the 95% confidence level.

CENTRELINK



CL: EXECUTIVE SUMMARY

Overall Satisfaction & Usage

- **Satisfaction with the app was high among Centrelink** customers, with the majority satisfied with the *overall service* they receive from using the app (84% nett satisfied) and *ease of use* (89% nett satisfied)
- The bulk of customers are also **satisfied with most aspects of the app**, with *downloading and set up* (88% nett satisfied) and *time taken to complete business* (87% nett satisfied) receiving **particularly high ratings**
- Further, customer experiences with the app were generally **positive**, especially towards *clarity of information* (87% nett agree) and *notifications received after processing* (87% nett agree)
- The **majority** of customers are using the app to *view, report or update income* (77%), those doing so were **satisfied** with service they received (86% nett satisfied)
 - *Viewing payment, receipt or transaction histories* (14%) or *subscribing to or viewing letters* (6%) were also common tasks, particularly among customers receiving a Families payment (23% & 12%). **These transactions** tended to receive **lower satisfaction ratings** (79% nett satisfied for both) compared to those *viewing, reporting or updating income*
- Positively, **nine-in-ten customers said they'd use the app again** (90%).



CL: EXECUTIVE SUMMARY

Key Issues and Barriers

- Nearly **half** of Centrelink customers using the app have **encountered problems** at some stage in the past 12 months (46%), **particularly Jobseekers** (52%) and **Students** (48%)
 - **Jobseekers and Students were also the most frequent users** with almost nine-in-ten using the app at least once every two weeks (87% Jobseekers and 89% Students), so perhaps it is not surprising that they were more likely to experience issues
 - Those **experiencing errors** most commonly said it was because of *computer errors* (45%) or the *app not loading* (29%)
- When encountering errors, *most tried again later* (48%), although contacting Centrelink through the *phone* (27%) or *Service Centre* (20%) was common, but not necessarily easy
 - **Only half customers agree** that it is *easy to access technical assistance* for the app when required (54% nett agree).



CL: EXECUTIVE SUMMARY

Improvement Opportunities

- *Service aspects* where ratings are lower relative to other aspects and which also impact *Overall Satisfaction* should be the **focus for service improvements**. Improving these three areas are likely to drive higher *Overall Satisfaction* ratings:
 - **Updating details via the app;**
 - **Speed of functions on the app; and**
 - **Ease of navigating.**
- Further, the most common areas for improvement as suggested by customers included *improving reporting services* (9%), *speed and load times* (8%), and *design, layout, navigation and menus*.
- While *access to technical support* received the lowest ratings, this aspect of service forms a lower impact on *overall satisfaction* relative to other service aspects, and thus is considered a secondary area for improvement. However, improving this aspect, such as by **providing easier access to online support**, would likely have a **positive impact on call and queue waiting times** in Centrelink Call and Service Centres.



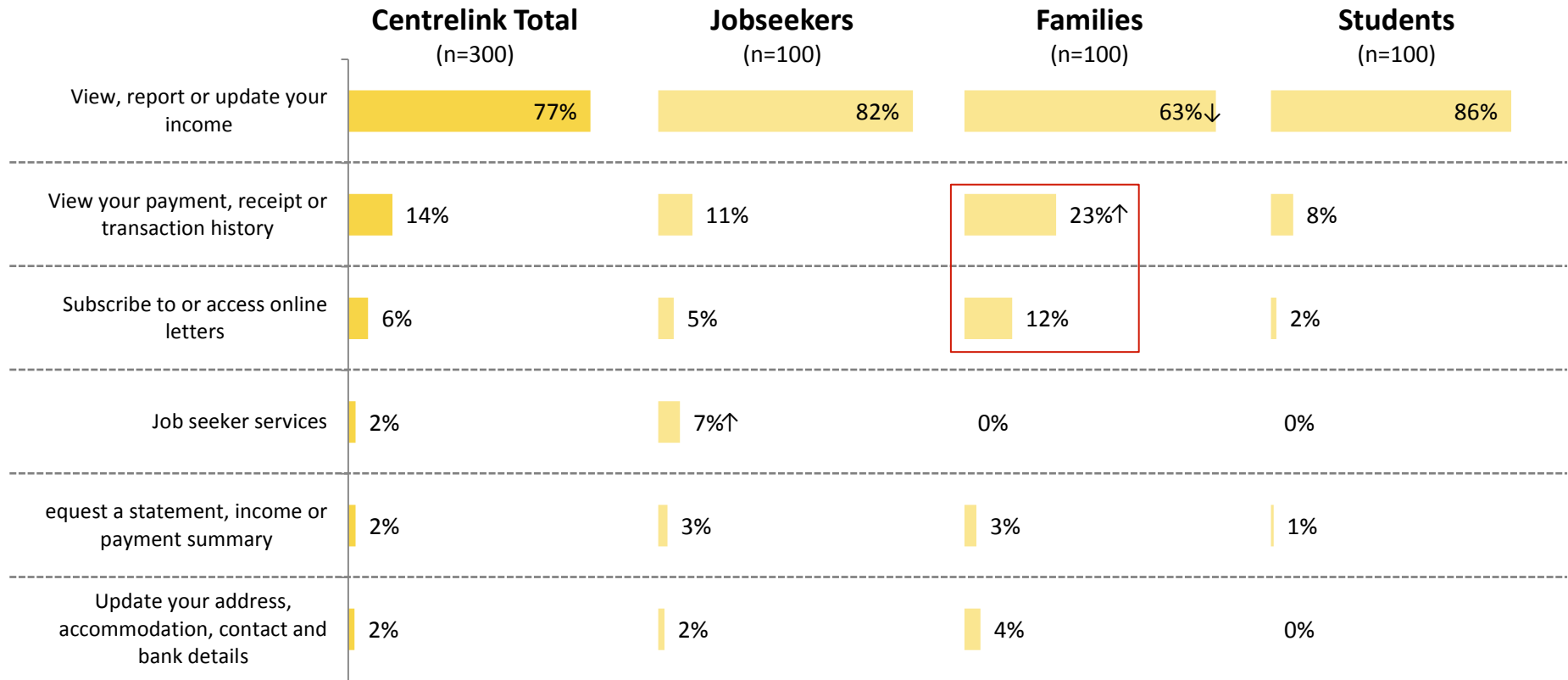
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Reason for use & Overall Satisfaction



CL: REASONS FOR USAGE

Majority last used the app to *view, report or update income information* (77% Total) – Students (86%) and Jobseekers (82%) were more likely to do this than Families (63%)

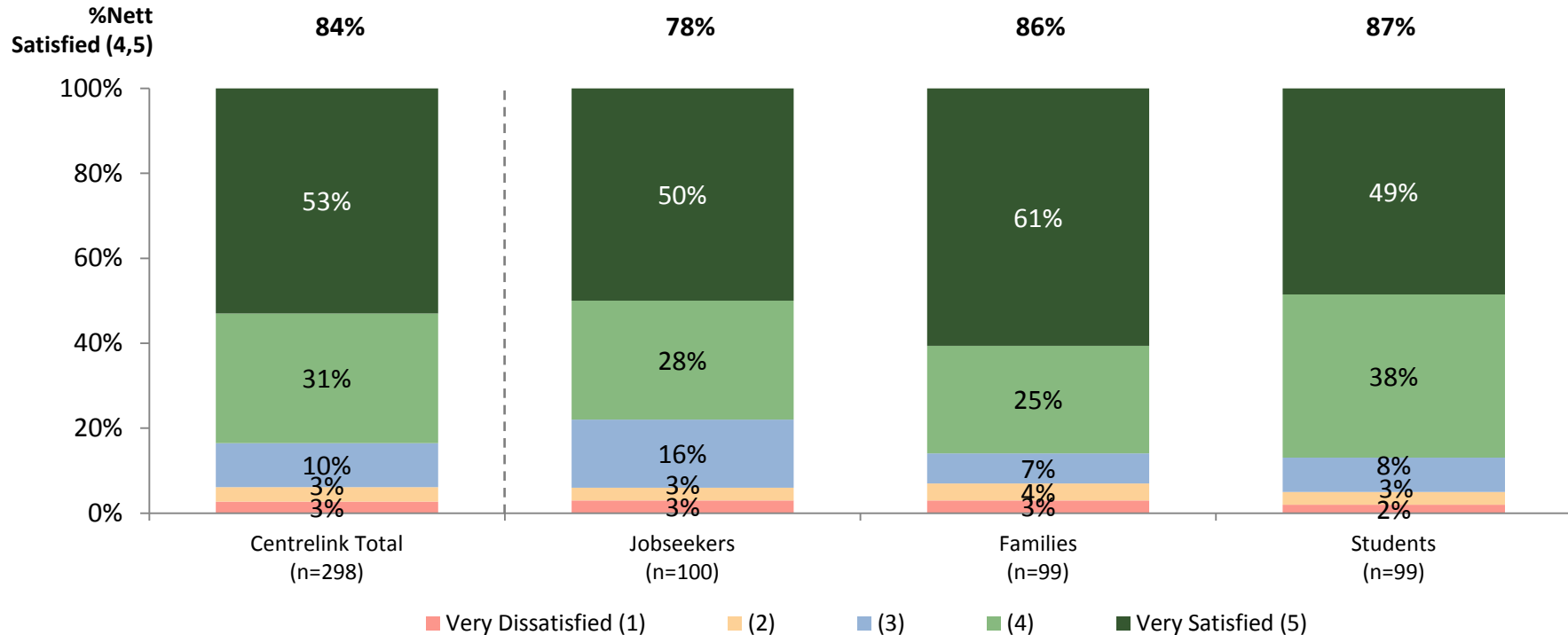


Families were significantly more likely to last access the app to *view payment, receipt or transaction history* (23%) compared to the total (14%). These customers also tended to be more likely to *subscribe to or access letters* (12%) compared to the total (6%), however this difference was not significant.

Base: All respondents [Centrelink]. **Source:** Q2 – For what reason(s) did you last use the Express Plus app? ↑↓ Indicates a significant difference compared to the total at the 95% confidence level. Responses less than 2% not charted at the total level. 'Don't Know' and 'Other' not charted.

CL: OVERALL SATISFACTION

Majority of Centrelink customers **are satisfied** with the Express Plus app (Nett Satisfied 84%), especially Students (87%) and Families (86%)



Jobseekers tended to be less satisfied overall with the app compared to the Total (78% nett satisfied compared to 84%); though the majority still are.

Base: All respondents [Centrelink]. **Source:** Q3 – Now, thinking about your experience when you last used the Express Plus app, how satisfied were you with the overall service provided by the app? Please answer on a scale of 1 to 5, where 1 is Very Dissatisfied, and 5 is Very Satisfied. ↑↓ Indicates a significant difference compared to the total at the 95% confidence level.

CL: OVERALL SATISFACTION X REASON

Customers were very satisfied with the most common transaction *view, report or update your income* (nett satisfied 86%)

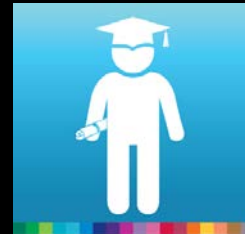
	Medicare Total (n=298)	View, report or update your income (n=230)	View your payment, receipt or transaction history (n=42)	Subscribe to or access online letters (n=19!)
% Nett Satisfied (4,5)	84%	86%	79%	79%
Neutral (3)	10%	9%	12%	16%
% Total Dissatisfied (1,2)	6%	5%	10%	5%

Customers were also satisfied with *viewing payment, receipt or transaction history* (79%) and *subscribing to or accessing online letters* (79%) but ratings for these tasks tended to be lower than ratings for *view, report or update your income*. One-in-ten customers *viewing history* were dissatisfied (nett dissatisfied 10%), as this is one of the more common transaction types, the greatest opportunity to improve Overall Satisfaction lies with focusing on this transaction.

Base: All respondents [Centrelink]. **Source:** Q2 – For what reason(s) did you last use the Express Plus app? Q3 –How satisfied were you with the overall service provided by the app? Please answer on a scale of 1 to 5, where 1 is Very Dissatisfied, and 5 is Very Satisfied. ↑↓ Indicates a significant difference compared to the total at the 95% confidence level. !Caution, low base size

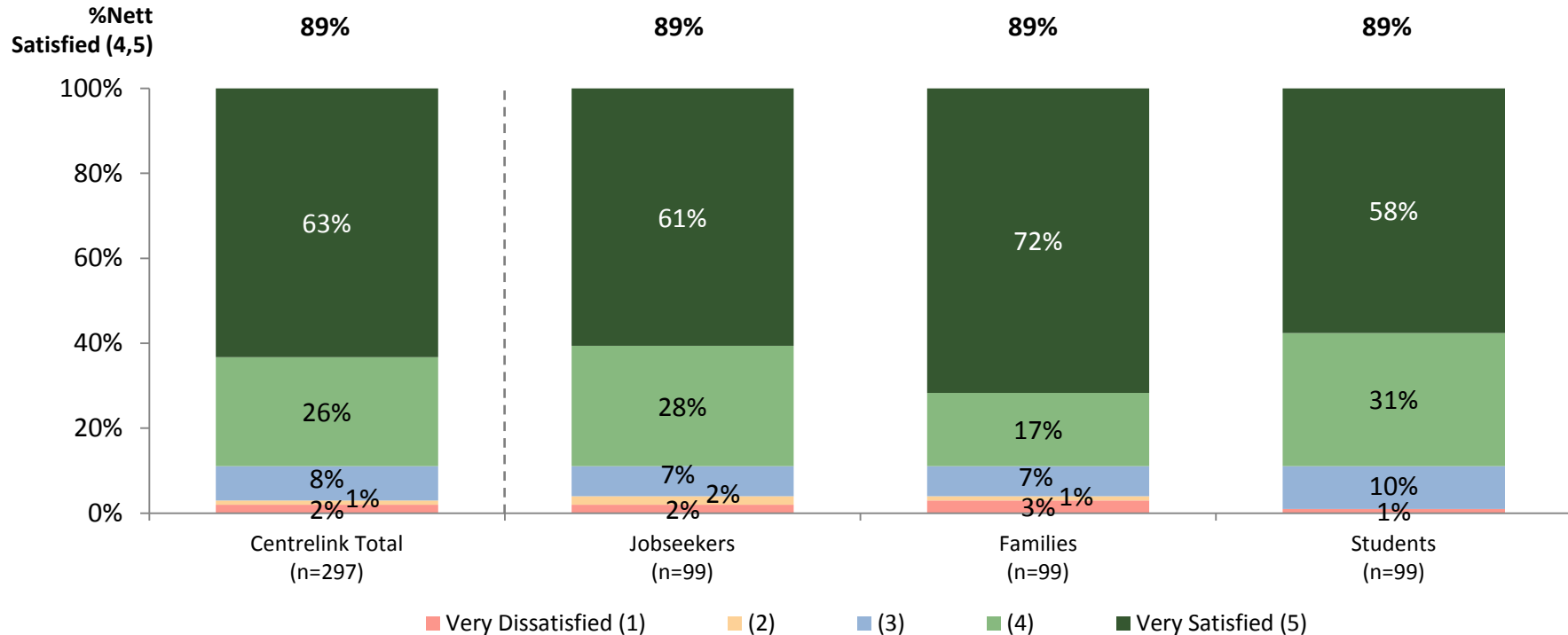
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Satisfaction with ease of use & other service aspects



CL: SATISFACTION WITH EASE OF USE

Majority of customers are **satisfied with the ease of use** of the Express Plus app (89% Total)



There were no differences in nett ease of satisfaction ratings by Jobseeker, Family or Student customers (all 89%). Families customers tended to give more 'very satisfied' ratings (72%) compared to Jobseekers (61%) and Students (58%).

Base: All respondents [Centrelink]. **Source:** Q4 – And still thinking about the last time you used the app, on the same scale, how satisfied overall were you with the ease of using the Express Plus app? Please answer on a scale of 1 to 5, where 1 is Very Dissatisfied, and 5 is Very Satisfied. ↑↓ Indicates a significant difference compared to the total at the 95% confidence level.

CL: PERCEIVED EASE OF USE

Majority of customers are satisfied with their different experiences using the app, especially *downloading & setting up the app* (88%) and *time taken to complete business* (87%)

%Nett Satisfied	Centrelink Total (n=147-300)	Jobseekers (n=51-100)	Families (n=56-100)	Students (n=40-100)
Downloading and setting up the app	88%	87%	88%	90%
Logging into the app	83%	85%	83%	82%
The time it takes using the app to complete your business	87%	87%	89%	86%
The overall look or design of the app	85%	83%	85%	86%
Uploading documents via the app	72%	67%	80%	68%
Updating your details via the app	77%	73%	80%	77%
Having your claim or request successfully processed when using the app	82%	79%	84%	84%

Customers are least satisfied with *uploading documents* via the app (72%), compared to other service aspects. Jobseekers (67%) and Students (68%) are notably least satisfied with this aspect compared to customers using the Family app.

Updating details also received lower satisfaction ratings (77%), particularly among Jobseekers (73%).

Base: All respondents [Centrelink]. **Source:** Q5 – Now, I'd like you to think more generally about your experiences with the Express Plus app during the past 12 months. Using the same scale of 1 to 5, where 1 is 'Very Dissatisfied' and 5 is 'Very Satisfied', how satisfied or dissatisfied are you with...?' ↑↓ Indicates a significant difference compared to the total at the 95% confidence level.

CL: PERCEPTION OF ASPECTS OF APP

Customer experiences with the app are generally positive, especially toward the *clarity of information (87%)* and *notifications received after processing (87%)*

%Nett Agree	Centrelink Total (n=164-297)	Jobseekers (n=57-99)	Families (n=53-99)	Students (n=54-100)
It is clear what you need to do to complete your business via the app	84%	83%	84%	84%
The app makes it clear when a claim or request has been processed	87%	86%	88%	89%
Information on the app is clear and easy to understand	87%	85%	85%	90%
It is easy to navigate and find the right information on the app	80%	76%	83%	81%
It is easy to access technical assistance for the app when required	54%	54%	53%	54%
The functions on the app are quick to respond	72%	78%	67%	72%
Any error messages received are easy to understand	78%	77%	78%	80%

However, only half of customers agreed that it is *easy to access technical assistance* for the app when required (54% Total).

Less than three-quarters agreed that *functions on the app are quick to respond* (72% Total). Family customers were least likely to agree that the *functions are quick* compared to the Total (67% compared to 72% Total), although the difference was not significant.

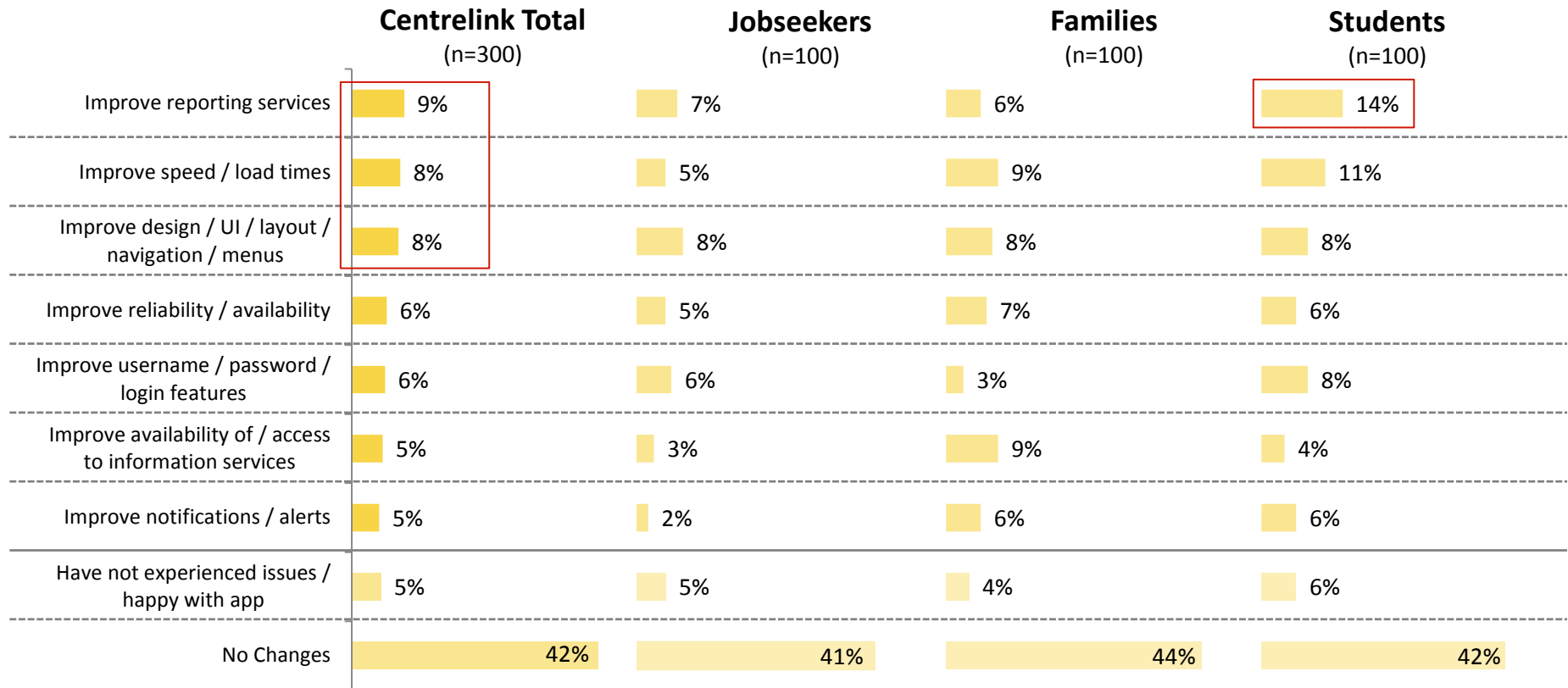
Base All respondents [Centrelink]. **Source:** Q6 – Now, how much do you agree or disagree with the following statements about the Express Plus app, where 1 is ‘Strongly Disagree’ and 5 is ‘Strongly Agree’? ↑↓ Indicates a significant difference compared to the total at the 95% confidence level.

CENTRELINK

Improvement Recommendations



CL: CUSTOMER IMPROVEMENT RECOMMENDATIONS



Most customers did not recommend any improvements. Of those who did, improvements centred around *improving reporting services* (9%), which is not surprising considering this is the most common activity completed. Students were more likely to recommend *improving reporting services* compared to the Total (14% compared to 9%). *Speed and load times* (8%) and *design, layout, navigation and menus* (8%) were also among the most commonly suggested areas for improvement across all Centrelink customers.

Base: All respondents [Centrelink]. **Source:** Q11 - In your own words, what would you like to see changed or improved with the existing Express Plus app? ↑ ↓ Indicates a significant difference compared to the total at the 95% confidence level. Responses less than 5% not charted at the total level. 'Don't Know' and 'Other' not charted.

CL: IMPROVEMENT EXAMPLES FROM CUSTOMERS

REPORTING SERVICES

- *"The 'adding a new employer' option. Although, the second time I did it, it worked, but **sometimes there are little glitches** that don't let you report but sometimes you get paid anyway. So that's not great I guess."*
Female, Students
- *"Be able to **report the rental status**, I don't know, I got the letter today. I had to confirm that my rental status hadn't changed, and I couldn't do that through the app, I had to do that online."*
Female, Families
- *"Make it better so you can **report over 100 hours**."*
Male, Students
- *"Even if I **have already reported**, it keeps **telling me than I have 'X' amount of days to report**, before the next fortnight comes, when I have already."*
Female, Students

SPEED / LOAD TIMES

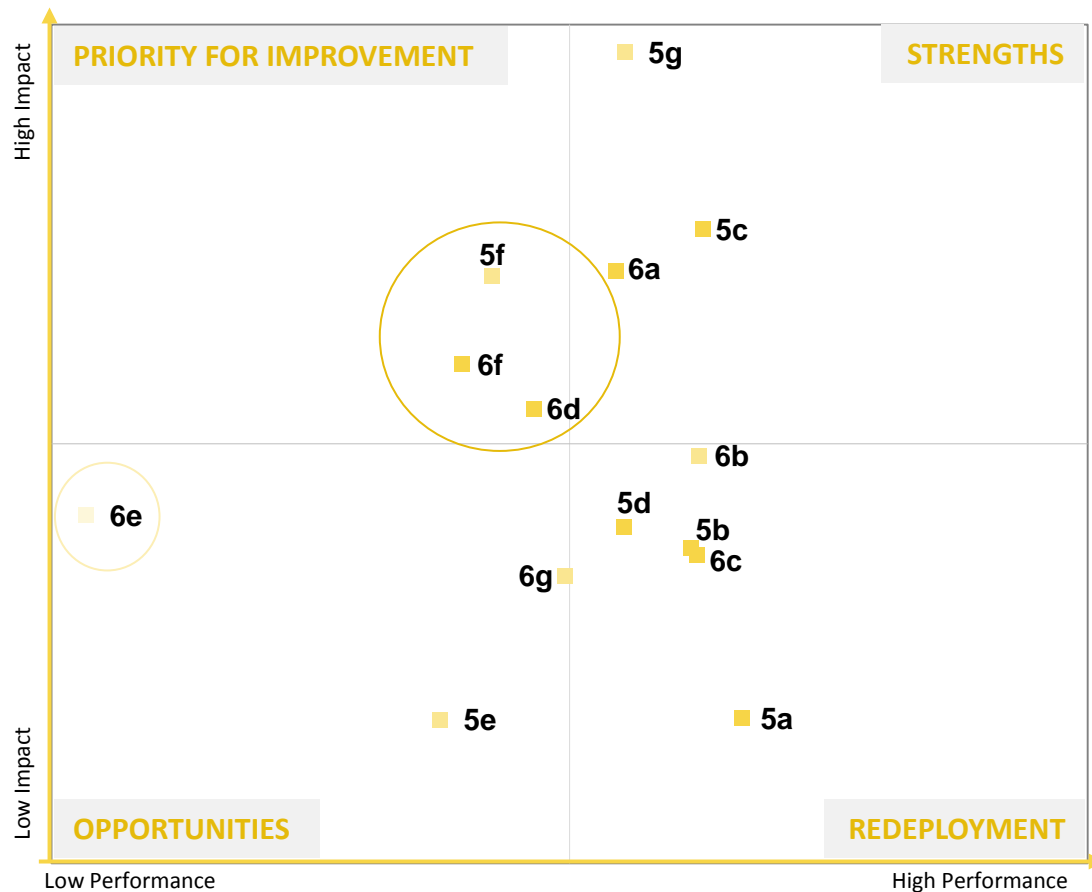
- *"It could load a **bit faster, when logging in**."* Female, Students
- *"It needs to be a bit faster. The **graphics are slow** and outdated."*
Female, Jobseekers
- *"Make it a bit faster, because **it runs pretty slow** in my phone."*
Male, Students
- *"I'd like to see the speed of the app increase. Regardless of internet speed, it **takes quite a while to load from one screen to another**. If that could be rectified I would more inclined to use it."*
Female, Students

DESIGN / LAYOUT / NAVIGATION MENUS

- *"More options when you get the drop down menu. It would be good **if I have all the previous options**. A bit more information about everything, it's a very broad description."*
Male, Families
- *"I think the **design could be a lot clearer**, it would make it easier to complete the whole process. Also make it **easier to edit details** before submission by **being able to go back and forth**, that would make it more efficient."*
Female, Students
- *"App used to have **running tally of payments on one screen**. Now it only has one payment per screen. It used to show me what was coming, the new one doesn't show what's coming. It [only] gives you an idea. **It's hard to budget**, you put your wages in before you get your payment."*
Female, Families
- *"Just the **easier menu for uploading documents**, more user friendly, harder for the technically challenged."*
Female, Jobseekers

CL: OPPORTUNITIES FOR IMPROVEMENT

Statistical analysis indicates the process of *updating details via the app*, the *speed of functions on the app* and the *ease of navigating* are the key areas for improvement.



Impact analyses cross-references the impact of a service attribute to customers *overall* satisfaction scores against the performance levels achieved. Attributes with comparatively high impact on satisfaction, but low service ratings form the areas with the greatest opportunity for improvement.

As also mentioned by customers (pg. 44), the department can best target improvements by focusing on *speed of functions* and *ease of navigating*, in addition to improving the process of *updating details*.

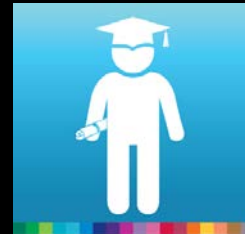
While *access to technical support* received the lowest ratings, this aspect of service had a lower impact on overall satisfaction relative to other service aspects and thus constitutes a secondary area for improvement.

Key: Q5 ‘How satisfied or dissatisfied are you with...’ 5a. Downloading and setting up the app; 5b. Logging into the app; 5c. The time it takes using the app to complete your business; 5d. The overall look or design of the app; 5e. Uploading documents via the app; 5f. Updating your details via the app; 5g. Having your claim or request successfully processed when using the app; Q6 ‘How much do you agree or disagree with the following statements about the Express Plus app’ 6a. It is clear what you need to do to complete your business via the app; 6b. The app makes it clear when a claim or request has been processed; 6c. Information on the app is clear and easy to understand; 6d. It is easy to navigate and find the right information on the app; 6e. It is easy to access technical assistance for the app when required; 6f. The functions on the app are quick to respond; 6g. Any error messages received are easy to understand.

Base: All customers ex. don’t know/not applicable. Proportion of customers impacted indicated by data shading: ■=90%-100%, ■=60-89%, ■<60%

CENTRELINK

Issues Encountered



CL: ISSUES EXPERIENCED

Nearly **half of Centrelink customers have encountered problems** when using the Express plus apps (46%); particularly Jobseekers (52%) and Students (48%).

Encountered Problems (%Yes)

Centrelink Total

46%

Jobseekers

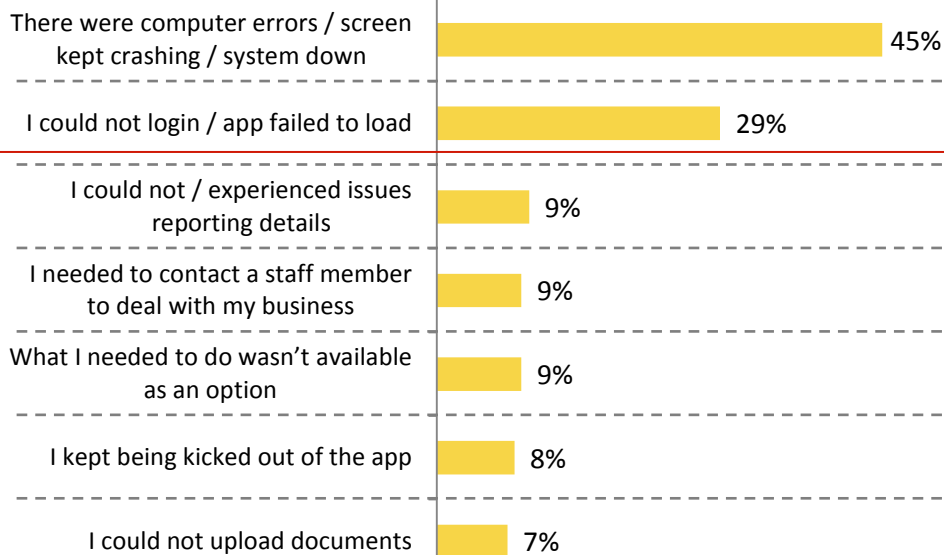
52%

Families

39%

Students

48%



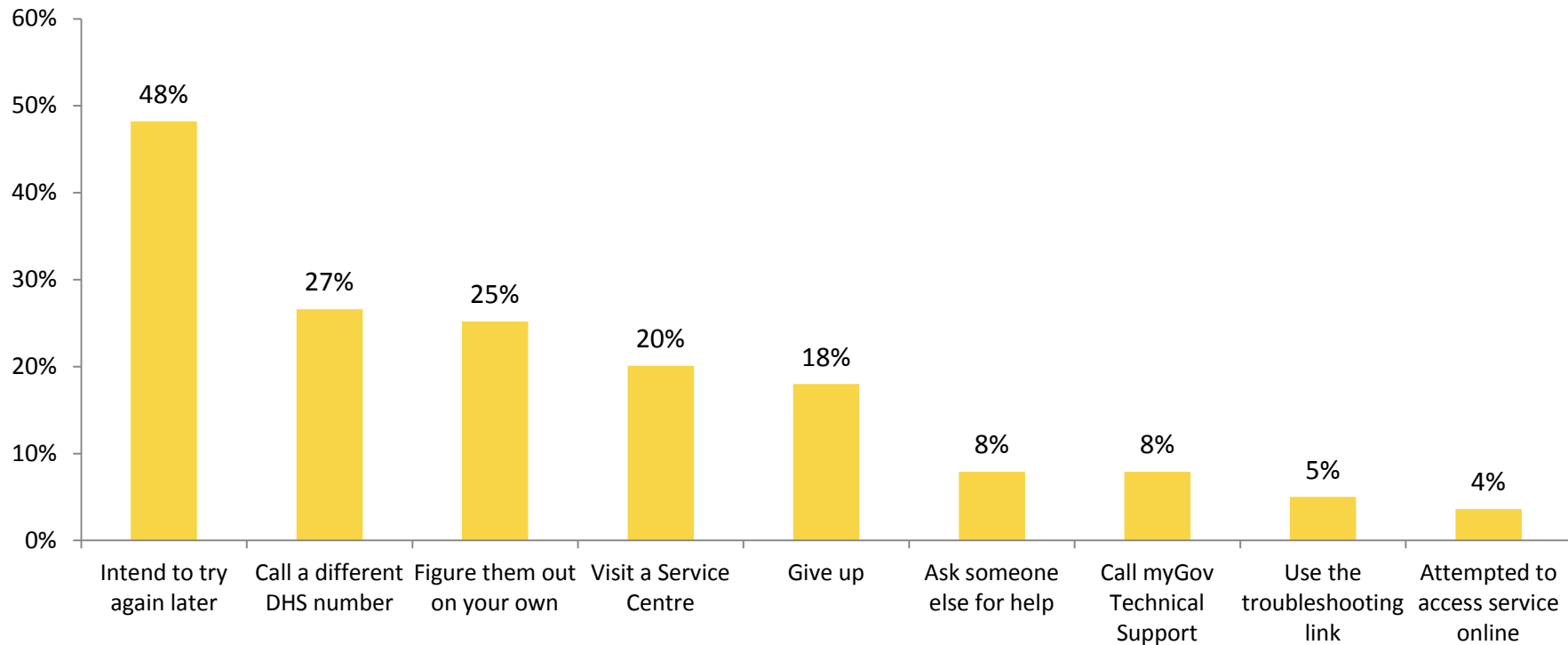
■ Centrelink Total (n=139)

Those experiencing issues most commonly said it was because of *computer errors / screen kept crashing / system was down* (45%), or they experienced *login issues* (29%).

Base: All respondents [Centrelink]; Respondents who encountered issues (Centrelink Total n=139; Jobseekers n=52; Families n=39; Students n=48). **Source:** Q7 – Now, thinking about when you have used the Express Plus app in the past 12 months, have you encountered any issues which meant you could not complete your business?; Q8 – What issues have you encountered using the app? Anything else? ↑↓ Indicates a significant difference compared to the total at the 95% confidence level. Responses less than 5% not charted at the total level.

CL: WHEN ENCOUNTERING ISSUES

Almost half tried again later (48%)



Contacting Centrelink via the phone (27%) or a Service Centre (20%) was relatively common. **Few are accessing help via online methods** such as the *troubleshooting link* (5%) or *service online* (4%). *Not in chart*: Students are significantly less likely to *call a DHS number* than the total (10% compared to 27% Total) instead tending to seek more specific help via the *myGov number* (13% vs. 8% Total) or use *service online* (6% vs. 2% Total).

Base: Respondents who encountered issues (n=139). **Source:** Q9 – When you encountered issues with the Express Plus app did you...?

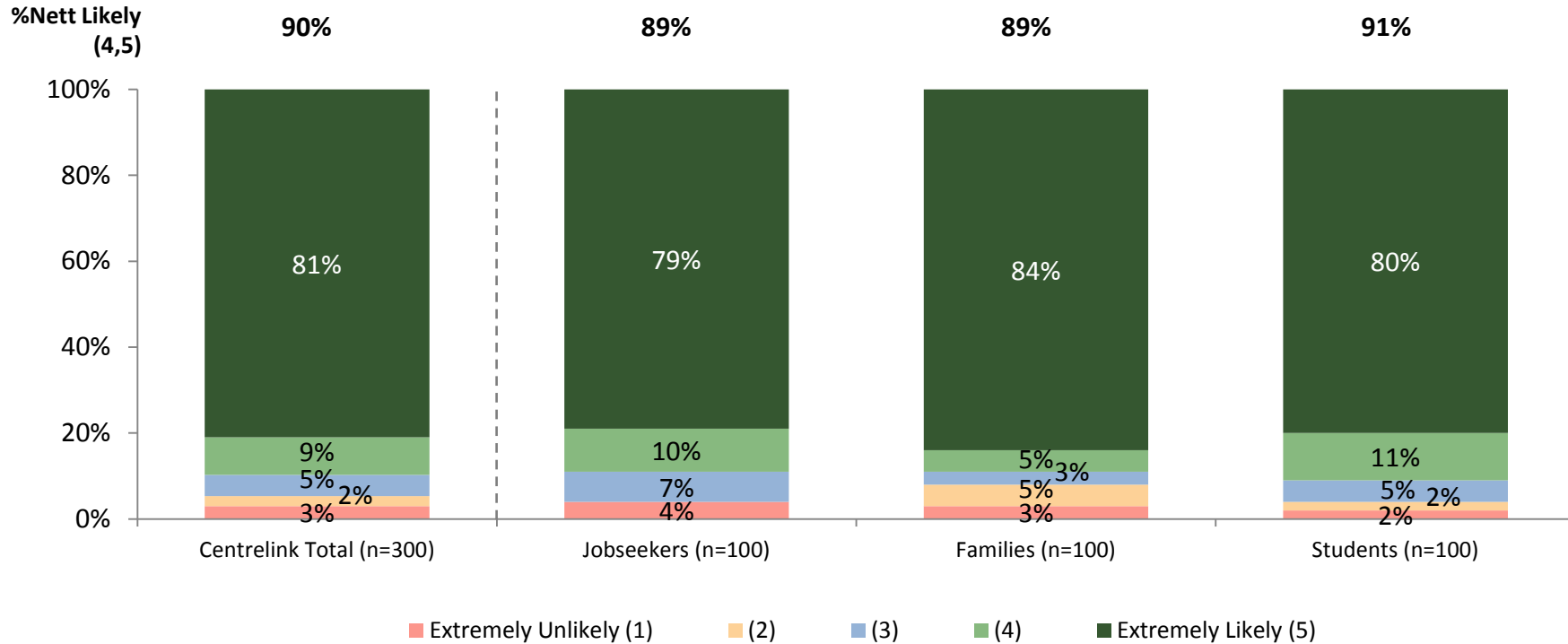
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Likelihood to use again



CL: LIKELIHOOD TO USE APP AGAIN

Nine-in-ten customers are likely to use the Express plus apps again (90% Total)



Jobseekers, Families and Students gave similar likelihood to use ratings.

Base: All respondents [Centrelink]. **Source:** Q10 - How likely would you be to use the Express Plus app again? Please use a scale from 1 to 5, where 1 is Extremely Unlikely, and 5 is Extremely Likely. ↑↓ Indicates a significant difference compared to the total at the 95% confidence level.



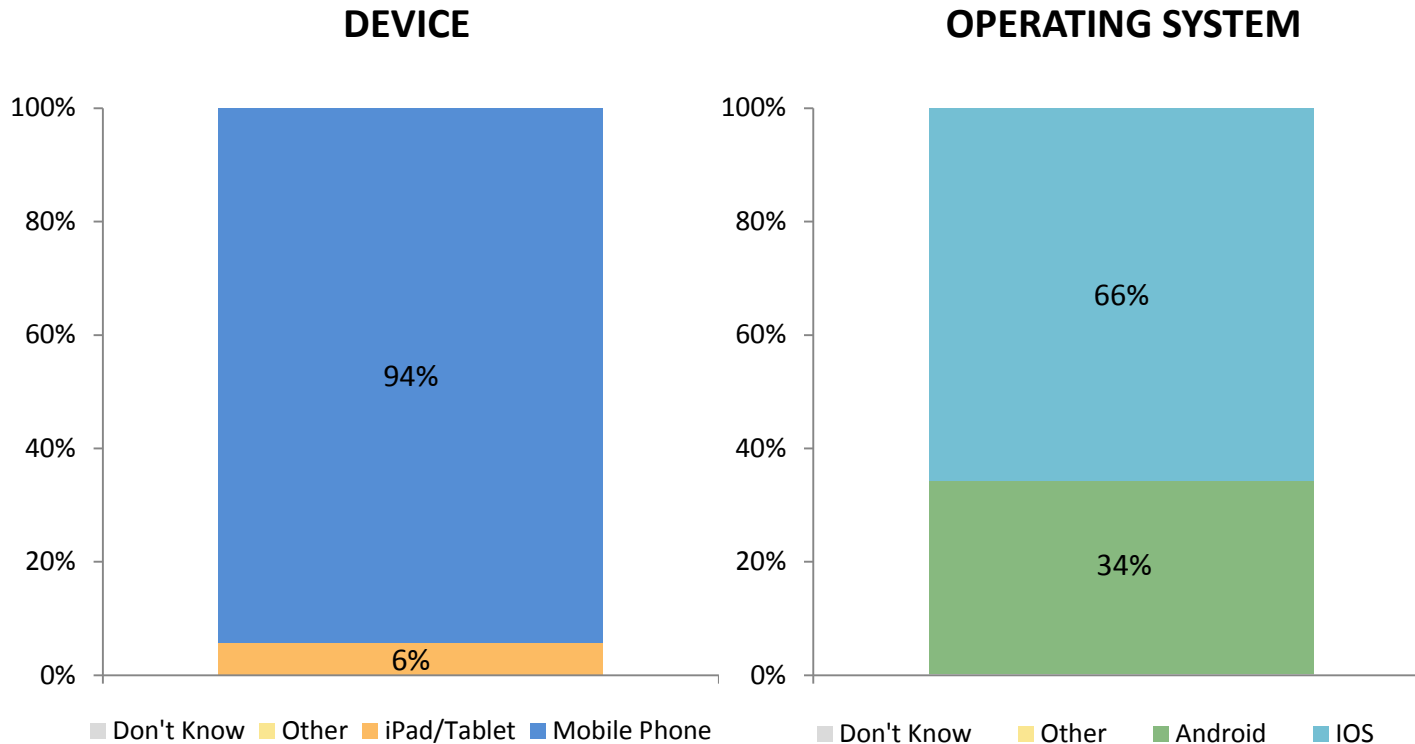
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Respondent Profile



CL: DEVICE USED TO ACCESS APP

Almost all Centrelink customers use the Express Plus app on their Mobile Phone (94%)

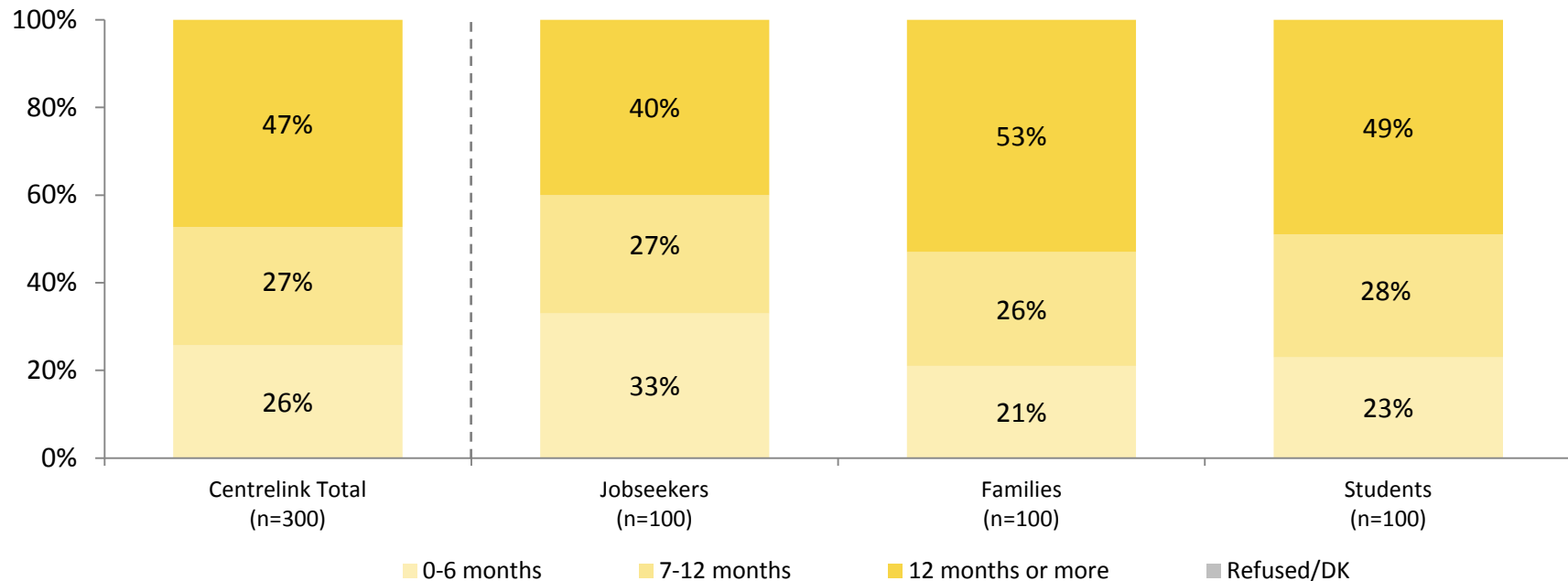


Not shown in chart: Students almost universally (98%) were using a mobile phone.

The majority (66%) are using an iOS device (Apple) while a third are using an Android system. *Not shown in chart:* Students were significantly more likely to say they use an iOS (72%) compared to Jobseekers (59%).

CL: LENGTH OF USE

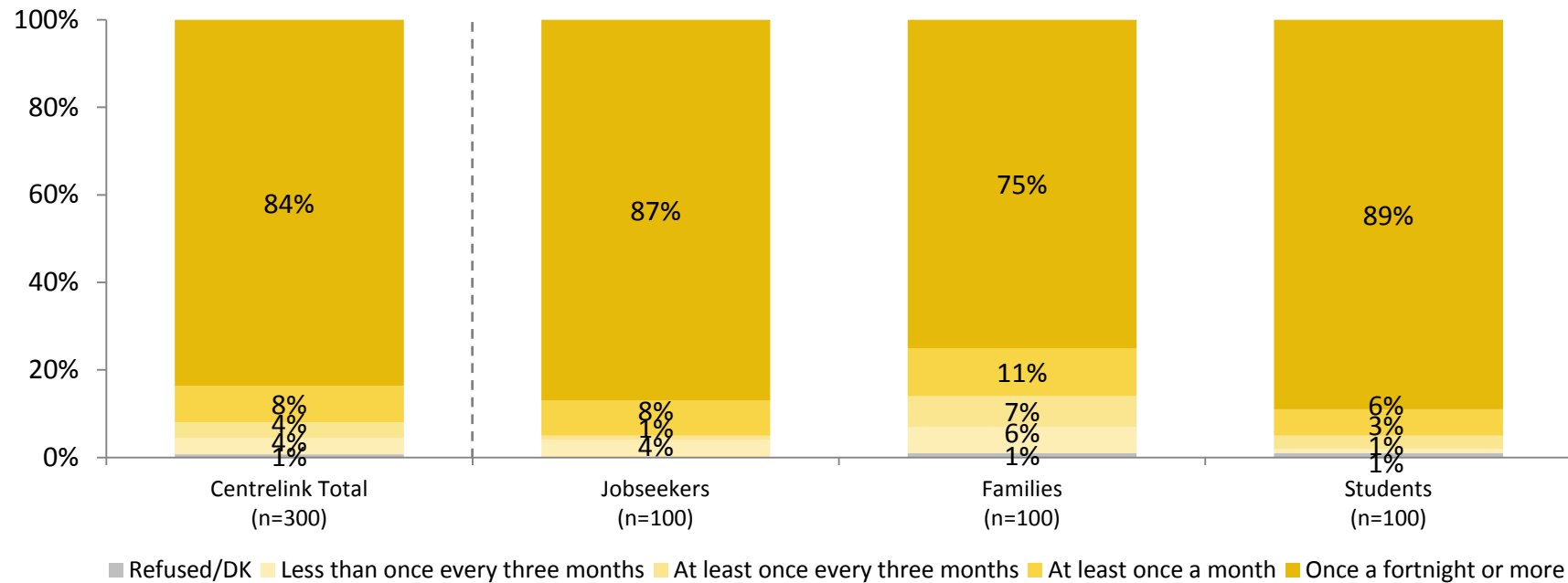
Almost half of all Centrelink customers are established users (12 months or more 47%), with 53% of Families customers using the app for 12 months or more



A higher proportion of **Jobseekers** were **more recent users**, with a third (33%) indicating using the app for less than 6 months, comparatively more than the total (26%).

CL: FREQUENCY OF USE

Centrelink customers are **highly frequent users** of the app, 84% using it once a fortnight or more



Families were the **least frequent users** of the app (75%) compared to the other payment types (Jobseekers 87%, Students 89%), however most are using the app every fortnight or more.

Qualitative Summary & Recommendations for Service Improvements

Qualitative research

Qualitative research:

The aim of the qualitative research was to explore in more detail customers':

- Experience of using DHS mobile apps
- Ability of the apps to meet customers' needs
- Recommendations for improving mobile apps.

A total of 12 in-depth interviews of 45 minutes duration were conducted face to face (n=4) and by telephone (n=8).

The qualitative feedback explored the following issues:

- Learning about and downloading the app
- Using the app and any problems experienced
- The format and functionality of the app
- Areas for improving the app.

Specific feedback relating to the Centrelink and Medicare app is highlighted where appropriate.



Qual: Learning about the app

*"I think **one of my friends might have told me** about it but I think when I was downloading a lot of apps on my phone I saw that that was one and I just thought I'd get that one as well because that might be easier. Then decided to set it up **and it was actually really good.**"*

Centrelink, Male, Students

*"I got **referred to it by the doctor** that I was seeing, because she didn't do the claims herself, **didn't send things off to Medicare herself**. So she told me [about the app] and that's when I first heard about it".*

Centrelink & Medicare, Female, Families

*"The **lady that I talked to on the phone** from Centrelink, she actually **recommended me the app** and said that I should try it; download it, it's free and I **should try it because it should be much smoother and quicker and easier**".*

Centrelink, Female, Families

Staff play an active role in promoting the app

- Customers first learn about the app from a variety of sources, including:
 - Centrelink or Medicare **staff members** informing customers about the app and actively promoting the benefits of using it, i.e. no longer need to come in the office or call up the phone line
 - **Word of mouth** recommendation from family and friends. The recommendations of friends appeared to be particularly influential for younger customers under 30 years
 - **Medical professionals** recommending the Medicare app to their patients and telling them it was an easy way to make claims
 - **Seeing information** about the app on the Department of Human Services – Centrelink or Medicare **websites**.
- Both Centrelink and Medicare staff appear to be actively promoting the app with fewer customers learning about the app from departmental communications or website compared to staff.

*"She saw that I had a smart phone when I went in to apply for a Medicare card ... do you use apps? ... **she's like well if you go online you can actually set up the myGov account and you can download the app**. That was how I found out about it and honestly I haven't been into a Medicare office since."*

Medicare, Female, 25-34 yrs

*"[Centrelink Call staff member] said oh **why don't you try the new app**. I said oh I didn't know, and she said I'll give you a PIN number and then you just pop your PIN number in, put the hours you've worked and how much you've earned, and that's it. So I went oh okay, so I started doing it that way. **It takes less than a minute so it is good.**"*

Centrelink, Female, Families

Qual: Convenient alternative to other channels

The app is ideal for completing routine tasks

*"I think it is just **time saving** that **you don't have to go** into the [Medicare] office with your receipts and all that sort of stuff and wait in a line because often **it can be quite busy**. You can just take a picture of your receipt, pop in all the details, shoot it off and that's it. It takes a couple of minutes".*

Medicare, Female, 25-34yrs

*"It says you can provide your birth certificate and everything like that, but when you do **then it says oh we must see you in person to verify** that it's you. So it's **pretty pointless** and you've just got to back in there and give it to them again".*

Centrelink, Female, Families

- The customers who took part in the qualitative research were **digital natives** who preferred to do routine administrative tasks using the app. Others took up using the app because they **found it easier** to use **than the department's online services** accessed via a computer.
- Key uses of the app mainly related to **reporting job seeking activities or income updates (Centrelink)**; as well as **making a claim or keeping track of medical expenditure (Medicare)**. The main benefits of using the app included:
 - **Saved time** because customers did not have to wait in an office or on the telephone
 - **Convenient** way of handling straightforward and uncomplicated reporting tasks, e.g. income updates, accessing letters or reporting income, with the minimum of hassle and fuss because it could be conducted anywhere at any time.
- There was **some frustration** with not being able to complete all routine tasks via the app. Some customers questioned the need to go to an office to prove their identity or change of address details, if they had already uploaded a document proving the change via the app, as it undermined the whole point of having convenient access using the app. Further, it didn't actually save them time as they still had to go into the office to complete their business, e.g. ask staff to verify a new rental agreement to qualify for rent assistance.

*"The app's already **got all your information**. It already knows where you've worked and everything. **So all you've got to do is what did you earn this week**, so you plug in the number, how many hours, 40, submit, that quick". **Centrelink, Female, Jobseekers***

*"The app itself is **wonderful when it's working**, it's the best thing ever. I'd recommend to anyone ... you **save yourself so much time**. It is really handy ... I get all my letters from the app instead of them posting them to me".*

Centrelink, Female, Families

Qual: Downloading and logging on to the app

	Positives	Negatives
Downloading	<ul style="list-style-type: none"> ✓ None reported needing assistance to download the app; it was easy to obtain and download from well known sites such as the Google or Apple app store. ✓ Many of the participants said they often used apps to do their banking or to keep track of frequently used services such as public transport, telecommunications, so downloading the app was not an issue for them. 	<ul style="list-style-type: none"> ✗ Customers with a partner or child over 14 years had to use a separate app per person and couldn't use the one app to access the details of the other family member. Also having one app per device was problematic if the device (e.g. tablet) was shared. ✗ Customers not currently using apps may need clearer instructions on where to go to download the apps as less familiar users may not know where to go.
Logging On	<ul style="list-style-type: none"> ✓ Customers found it relatively easy to log on to the app from their smart phone or tablet. The instructions were regarded as easy to follow and it was a relatively simple process to insert the pin to gain access. ✓ The Express Plus app was thought to be much easier to access than the department's online service and myGov which requires customers to remember and answer a more complicated series of security questions. 	<ul style="list-style-type: none"> ✗ The main problem experienced when logging in is that sometimes the system was down or slow to respond. Furthermore, it was not always clear from the error messages received, whether the problem was at the department's end or due to an error made by the customer. ✗ Some had learnt by trial and error if the app wasn't working to try again at another time. For some, this meant they had delayed in reporting income, but by no more than 24 hours. However, one customer was locked out for three days, so had to go to an office to resolve the issue and report their income.

"It was pretty straightforward I think. I think I just found it in the Google store. It's just under Medicare isn't it so yeah it was easy to find; it wasn't a big deal downloading it". Medicare, Female, 25-34 yrs

"Actually one of the things that we have discovered is that we downloaded it for my partner on the iPad just because it was bigger and then tried to download it for me on the iPad as well and realised that you can only have one login per device, which we didn't know... which is a bit disappointing." Medicare, Male, 35-44 yrs

"I used the website quite a bit previously and ... I've had a lot of trouble with the website when I was reporting there. It was just really painful and annoying. Then they recommended me to the app and ... I think I mainly did the reporting because it's much easier through there." Centrelink, Female, Families

"I wasn't able to report using the app for a few days there I was forced to go down to the branch and explain what happened and they fixed it up and unlocked it for me." Centrelink, Male, Students

Qual: Entering information and uploading documents

"I just put in a four digit PIN that I set up with Centrelink to log in and I just press the report little button thing and then I just go through the steps. It's pretty straight forward".

Centrelink, Female, Students

"Sometimes I've had to try uploading it maybe three or four times and then eventually it does go through... But aside from that, the actual convenience of being able to just take a photo, upload it and it's done - fantastic."

Medicare, Female, 35-44 yrs

	Positives	Negatives
Entering Information	<ul style="list-style-type: none"> ✓ Reporting income or updating information was thought to be relatively easy. The main benefit for job seekers, in particular, is the app makes it easier to keep track of their job applications made and employers contacted. For job seekers the app acts like a 'work diary', providing a record of their activities. Prior to the app, forgetting this information meant when reporting to the office, having to go back a second time to complete their business, but using the app means that this is less likely to happen. 	<ul style="list-style-type: none"> ✗ Difficulties experienced making changes of circumstances (e.g. hours earned or name of employers) with new information not updating. Changing a university name was not accepted when a student updated their details. ✗ Customers in receipt of a youth payment who had worked a series of casual jobs, did not know how to edit their list of employers and remove the ones that were no longer current. This meant that their list of employers was cluttered with unused information that they did not know how to remove.
Uploading Documents	<ul style="list-style-type: none"> ✓ Uploading documents is convenient and easy to use. ✓ Saved time of getting the documents copied or having to scan them as people could simply take an image of the document with their smart phone and upload it to the app. 	<ul style="list-style-type: none"> ✗ Problems with documents freezing when uploaded, with no obvious indication of why it had not worked. If the document froze some customers would try again later and the issue was usually resolved. Others would go to a Centrelink office if they were unable to lodge just to have the peace of mind the document had been received. ✗ Usage of the vault function was unclear; a number of customers reported not knowing what the vault was for or how to use it. Others experienced intermittent difficulties loading documents into the vault or couldn't see the point of storing receipts.

"I went to change it so I typed in all my new university details and I clicked update but it never updated. It just stayed with the [old uni] and that's why I went into the office".
Centrelink, Female, Students

"Sometimes it wouldn't upload. Something you upload it into a vault and often it won't upload the first time. So sometimes I've had issues getting (medical receipts) in". Medicare, Female, 35-44 yrs

"You can't actually click and upload file or upload a photo. You have to physically take the photo with your phone. So you can't upload anything from that phone that you've already previously taken a picture of."
Centrelink, Male, Students

Qual: Making a claim (Medicare)

"I've checked my tax statements or my tax return last year. Because we were getting close to the threshold, they keep monitoring that and also provided it to my accountant. Also doing the online claiming through it". Centrelink & Medicare, Female, Families

"...the time saving that you don't have to go into the office with your receipts and all that sort of stuff and wait in a line because often it can be quite busy ... after your appointment you can just take a picture of your receipt, pop in all the details, shoot it off and that's it. It takes a couple of minutes". Medicare, Female, 25-34 yrs

	Positives	Negatives
Making a claim	<ul style="list-style-type: none"> ✓ Claim can be made any time, 24/7 from any location, so convenient to use. ✓ Easy to keep track of what has been claimed, when and where, which provider, what type of service provided. ✓ If the health provider doesn't claim on behalf of patients, submitting a claim via the app speeds up the process and ensures that customers receive their rebate quicker than making time to visit an office. ✓ Customers appreciated the ability of the Medicare app to keep track of their medical claim history which helped when reconciling accounts or working out reimbursements if they also had private health insurance, or to keep track of thresholds for taxation purposes. ✓ A couple of customers mentioned the benefit of the app providing a record of their Medicare number which meant it was always on hand if they ever needed medical attention. There was less chance of them losing their phone and felt it was a more secure way of storing their customer number in the app rather than relying on a plastic card which was easier to lose. 	<ul style="list-style-type: none"> ✗ Making multiple claims posed a problem for some customers as they'd tried to put through multiple items at the one time and found the entries would not be processed unless they lodged them as separate claims. ✗ Other customers were frustrated that the date of service was entered towards the end of making a claim on the app when they thought it made more logical sense to enter the date earlier in the process, such as on the same page as where the other information was entered. ✗ Using the app to keep track of claims was problematic for some families' customers, where one partner manages the process of making claims on behalf of the household unit. However, due to privacy reasons, the officiating person is unable to access the claims made by their partner or older children. This makes it difficult to keep track of what the whole family has spent on medical care, which can be problematic at the end of the year, if trying to determine eligibility for rebates at tax time or proximity to the safety net.

"There was maybe one or two instances where I had issues and I had to call Medicare. I wasn't sure whether it had gone through or not. So I ended up going to call Medicare, but that was only one or two times" Centrelink & Medicare, Female, Families

"It would just be good to get an idea of what was done for that particular year as a family .. at tax time ... so it would be good to see it all together, rather than having to go in individually for each person." Centrelink & Medicare, Female, Families

Qual: Evaluating the app - Format and layout

Positives

Without exception, customers provided **favourable feedback about the format** and layout of the app. In particular customers liked the:

- ✓ **Simple layout** of information which was easy to follow
- ✓ **Colourful and modern design** which was appealing to the eye – the choice of colours was thought to be understated and easy to read as a result; including one customer who said he had poor eyesight and struggled with really bright colours but appreciated the ‘soft colours’ of the app
- ✓ **Restrained graphics** in keeping with a government service – high end graphics are not expected as the department is delivering a service to the community, not a computer game
- ✓ **Intuitive images or icons** on function buttons which were easy to understand.



"It's very soft and easy on the eye. The colours are very good. It's not bright, it's not dark. It's pleasant to look at".

Centrelink, Male, Jobseekers

"It's [the new app is] a more modern one, like it looks better on the eye but the other one [legacy version] I think it's just more simple and just easier to use".

Centrelink, Male, Jobseekers

Negatives

Most thought the apps in their current format worked for there needs, although there were some comparisons between the app versions:

- ✗ The format of "amounts earned" on the Centrelink app was thought to be **relatively straightforward on the new app**, although **some customers thought it was not as clear or easy to read as the previous version** which used a simpler layout.
- ✗ One families' customer felt the look of the Medicare app was a little outdated and would **benefit from being modernised**. In their opinion, the Centrelink app looked more up to date than the Medicare app.

"It [Medicare app] looks a bit boring and dated. I mean it's serviceable but it just looks a bit - a little bit dated. But it could be modernised a little bit... Yeah, I mean well yeah, I would think that it would make sense for the government in its branding to have the same, well similar appearance apps for any of their apps". Centrelink & Medicare, Female, Families

"It [Express Plus Families app] probably doesn't need to have the photos, the nice warm family fuzzy photos. Maybe easier - make the icons bigger. Have a next payment option because it's got letters in there. It tells you how many letters you've got waiting. It's got appointments. It's got your last payment - maybe have the next payment." Centrelink & Medicare, Female, Families

Qual: Evaluating the app - Navigation

Positives

- ✓ For the most part, the **layout of the front menu** and purpose of the function buttons **was clear and self evident**.
- ✓ There was a **limited number of functions on the first page** of the app which were **simple and easy to follow**. Clicking on buttons was thought to be easier to negotiate than drop down menus especially on a small hand held device.
- ✓ The **number of levels to navigate was kept to a minimum**, which is important when accessing the app via a smart phone, as too many levels would be hard to operate via a mobile device.
- ✓ Customers found it **relatively easy to view letters** on the app and had no problems accessing the information.

"I quite enjoy the way it is. I don't find it difficult in any way to navigate to do my reporting or anything".

Centrelink, Female, Students



Negatives

- ✗ Only a small number of issues were identified which undermined ease of navigating the app including:
 - ✗ **Difficulty entering personal information** – one customer questioned why the personal information on the logging in section of the app was split across four buttons. It was thought that one button covering personal information would be easier to follow and make more sense so that information about contact details and finances etc. was in the one spot.
 - ✗ A request for **the app to sync into the customer's photo file on the phone** – some customers were unclear about the reason for this function and were a bit concerned that their personal security might be compromised if their photos could be accessed by the department.

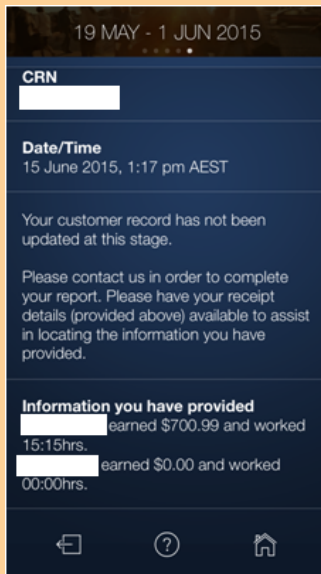
"I quite like the buttons [Medicare app]. You click on the button as opposed to having to do dropdown menus and things like that. There's something about that that I think makes it easier".

Medicare, Female, 35-44 yrs

Qual: Evaluating the app – Dealing with Errors

Positives

- ✓ While interruptions to using the apps were annoying, they were **intermittent and for the most part** did not prevent customers from using the app for an extended period.
- ✓ There were no specific positives mentioned about the error messages.



*“As soon as I log in it would say there was a problem and I could go no further. There was **no way to contact anyone via the app**”.*
Centrelink, Male, Students

*“The only thing is **it's down a lot**. Like today I was meant to report my wages, it's oh sorry, we can't today our app's down, damn. It comes up on the screen: **you cannot report through the app**, we're experiencing technical difficulties”.*
Centrelink, Female, Jobseekers

Negatives

- ✗ Not everyone had experienced errors, but most had, such as unexpected crashes when entering information, with errors messages indicating technical difficulties.
- ✗ Frustrating because it means that the customer has to **repeat the task again** or **resort to alternative channels** such as the automated phone service, call centre or go to an office to report their income (Centrelink) or complete the claim (Medicare).
- ✗ Some customers reported finding it difficult to access support when they experienced a persistent error message and were unable to report; there was **no way they could easily access support via the app**.
- ✗ For some Medicare customers it was **not always clear why they could and couldn't access certain records**, e.g. able to access vaccination records for a child under 14 years but not for children over 14 years. It was unclear from the help function on the app why this was the case.

Qual: Key Areas for Service Improvement

Theme	Issue	Recommendation
1	<p>Verification and process of uploading documents</p> <p>Document verification – some documents still have to be cited in a department office e.g. change of address to qualify for rent assistance; is the scanned document sufficient or can other people such as JPs or post offices be authorised to do this instead.</p> <p>Examine ways to make loading documents easier to manage and less prone to freezing.</p>	<p>Wherever feasible, ensure that customers can complete a task online, e.g. having a document certified by a viable alternative third party and then allowing them to scan and upload it, will improve the functionality of the app and increase the likelihood of customers using the app instead of visiting an office.</p> <p>Ensure that the process of uploading documents is simple and the potential for freezing is minimised. Provide the customer with tips of what to do if the document upload does not complete properly.</p>
2	<p>Accessing records for family</p> <p>App design to consider the needs of a family or couple unit – instead of treating adults and older children as separate individuals. e.g. when accessing claims or immunisation histories or updating income reporting for a partner; separate apps might have to be accessed (sometimes on separate devices) or the information was unable to be accessed at all.</p>	<p>Improving the process to enable families or couples to utilise one app, with functions to cover all family members. This would save time and reduce access problems, particularly when wanting to monitor the activities of the household, e.g. to keep track of expenditure and comply with thresholds for taxation purposes or to monitor rebates received from Medicare.</p>
3	<p>Understanding error messages</p> <p>Handling errors and problems – error messages were confusing and didn't inform customers what to do next or how to resolve the issue. It was also not always clear if the app was down due to a system error or the error was the result of the customer making a mistake.</p>	<p>Ensure error messages explain the reason for the error and distinguish between a system problem and an error caused by the customer. Giving the customer guidance on how to resolve the problem will avoid the need for the customer to use an alternative channel.</p>
4	<p>Accessing online support</p> <p>Better description of key functions – e.g. purpose of the vault and how to use it</p> <p>Better support for those with limited online skills – e.g. such as older customers over 60 years or from CALD backgrounds or with limited previous online experience.</p>	<p>Directly facilitating online support via the app and including the 'help desk' contact number on error messages would also ensure customers can easily find someone to contact for assistance, and avoid the need to use another channel to resolve a problem. Customers with limited online skills may benefit from asking younger family members (more likely to be digital natives) to assist them.</p>

APPENDIX: Methodology

Methodology

A **total of n=600 surveys** were conducted over a 2 week period in June 2015, drawn from Centrelink and Medicare customers.

The **sample** provided by the department was drawn at random from people who had accessed the Express Plus Medicare app within the last 12 months (March 2014 – February 2015) or Express Plus Centrelink app within the last 5 months (January – May 2015). In the event that the customer advised they did not access the app within the past 12 months, they were excluded from completing the survey. The sample was washed prior to use to ensure the same person is not re-interviewed within a six month period across all Department of Human Services' jobs.

Quotas were placed on age (Medicare) and Payment Type (Centrelink) as follows:

Medicare		Centrelink	
18-24 years	n=100 (33%)	Jobseekers (Newstart)	n=100 (33%)
25-34 years	n=100 (33%)	Families (Carer & Parenting Payments, FTB)	n=100 (33%)
35-44 years	n=100 (33%)	Students (Austudy, ABSTUDY, Youth Allowance)	n=100 (33%)

This should be taken in to account when interpreting overall results for each service brand.

Medicare customers aged under 18 or over 44 and Centrelink customers receiving other payments (including Age Pension, Disability Support Pension) were **outside the scope** of this study.

Data is **not weighted**.

Depth interviews were conducted in the first two weeks of July 2015 with n=12 respondents who had participated in the quantitative survey (n=4 face-to-face and n=8 telephone).

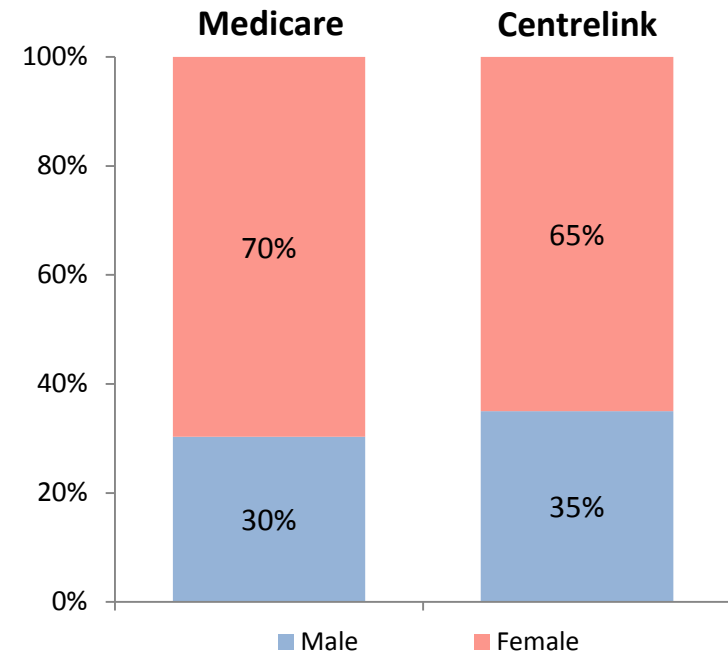
APPENDIX: Demographics

DEMOGRAPHICS: LOCATIONS & GENDER

State

	Medicare			Centrelink		
	Total	Metro	Regional/ Rural	Total	Metro	Regional/ Rural
Base	n=300	n=231	n=69	n=300	n=178	n=122
NSW/ACT	29%	28%	33%	29%	22%	39%
VIC/TAS	30%	33%	19%↓	24%	28%	19%
QLD	19%	13%	38%↑	28%	22%	35%
SA/NT	3%	4%	1%	11%	15%	5%↓
WA	19%	22%	9%↓	9%	13%	2%↓

Gender



The final sample represents customers from all states and territories as well as metro and regional/rural areas. Gender is skewed female for both Medicare and Centrelink; this is a reflection of the population using Mobile Apps.

Base: All respondents [Medicare / Centrelink]. **Source:** Sample: Postcode and Gender. ↑↓ Indicates a significant difference compared to the respective total at the 95% confidence level.

APPENDIX: Case Studies

Case Study - Anna 4

Anna does not have much contact with Medicare. Her GP typically bulk bills but she needs to make claims after visiting a specialist a few times a year. One day, when visiting the office to apply for a new card, the Medicare staff member mentioned the app to her after they saw she had a smart phone. Anna later downloaded the app at home via the Google store.

“For me, I’m pretty good with my phone and with technology and stuff so I’m perfectly happy to use the app and honestly it’s a little bit easier because it saves you the time of having to find an office, drive over there or whatever.”

Anna found the set-up process easy, as she had already a myGov account to complete her tax returns. She mentioned though she thought the process would be difficult for people like her grandparents (CALD background), who would likely require face-to-face support from Medicare to get set-up.

But Anna herself has never experienced any issues – all her claims have gone through and she’s managed to update her details all via the app. She finds the app very convenient and easy to use:

“Yeah again pretty straightforward. It’s - considering how complicated it could be it’s pretty easy to use. And it’s very clear when you use it that it’s - there’s not a lot of clutter, there’s not a lot of explanations, it’s very simple and streamlined and it’s like okay, now you need to fill out these three boxes and it’s - yeah it is pretty simple to use, which is good.”

She also finds herself recommending the app to friends:

“I just tell people honestly you should get the Medicare app because they recommended it to me and I haven’t had to go into an office since. It’s really easy to use and saves you the hassle of having to go to the office, especially if you’re a nine to five. It doesn’t matter for me so much but if you’re like a nine to fiver and you can’t go during business hours or you have to go on your lunch break or something like that it would - it saves you a lot of time.”

Improvement recommendations from Anna:

- Improve support for people who are less technologically inclined, such as the elderly:

“Here is what you do, you have to go on the internet or even if you could tee up an appointment to come into an office and be like we’ll go through it with you, we’ll set up your account online.”

Case Study - Rachel 2 4

Rachel's contact with Medicare is minimal – most of the time, the doctor makes the claim on her behalf. Recently, however she has needed to view her children's immunisation records and downloaded the app, but was not successful:

"I've looked at one of my children's immunisation records, but I actually can't view the other one because he's over 14 [laughs], which was my problem with it in the first place... I already knew that my youngest child was fully immunised. I was trying to check on my eldest young for whooping cough and I could not see it."

Rachel then used the help feature on the app, which she found easy to locate...*"but it didn't give me any information in regards to what I was searching for."* As Rachel discovered she no longer needed to know the information, she gave up, rather than seeking any further assistance.

Rachel in general finds the app easy to use, as the language of the icons are self-explanatory and clear. She prefers to use the app for simple transactions, such as requesting a duplicate card, but uses the office for more complex enquires. To update certain information, such as bank details for her children, she has found she can't do this via the app:

"When I go to the doctor's for myself, I get the Medicare rebate gets put straight back into my bank account, which is fine; that's how he had it set up. But my two children, who are on my card, I keep receiving cheques in the mail for, which I don't understand why that's not - so I don't know if I've not given my bank details for everybody else on my card or it can only be for me because it's in my name. I'm not particularly sure of why... I could update my bank details if I wanted to, so I did that, pressed yes and whatever, and then it comes up and says that it's only for my name on the card - it's only for me; it's not for anyone else. So I didn't know if there's a way I can change that."

In addition to the Medicare app, Rachel has attempted to use a Centrelink app but without success:

"I have tried to use the Centrelink one, only I'm not entirely sure what it's called because I deleted it because it drove me mad. I found myself it was hard to log into initially, to start with. Then I just gave up. I found it very confusing and deleted it."

Improvement recommendations from Rachel:

- Rachel would like further information as to why you can't view immunisation records for children over 14.
- She would also like to be able to update her children's bank details via the app.

Case Study - Jamie 1 2 3

Jamie hasn't interacted with Medicare a lot in the past but has done so quite frequently recently since her partner was diagnosed with a serious illness. Through Jamie's dealings with Medicare, a staff member at the office mentioned the app and helped her set it up to minimise the number of visits to the office.

While Jamie found the processes of downloading and setup easy, she faced challenges in claiming for herself as well as someone else: *"Actually one of the things that we have discovered is that we downloaded it for my partner on the iPad just because it was bigger and then tried to download it for me on the iPad as well and realised that you can only have one login per device, which we didn't know."*

Jamie also found some difficulty in the beginning trying to put in multiple claims, but then realised she needed to put them in separately and hasn't experienced any further problems with multiple claims. She occasionally experiences issues retrieving photos from the Vault and is not sure whether it is an issue at her end or with the app:

"Sometimes I've had to try uploading it maybe three or four times and then eventually it does go through."

For Jamie, the app has saved her considerable time both in terms of making a claim and reconciling the household medical bills and is a huge advocate:

"Reconciling for bills and everything. So to be able to say yes, I've paid for this doctor and yes, that's been reimbursed. It's a very easy kind of flowing - running sheet...It's seriously fabulous."

Improvement recommendations from Jamie:

- Enable ability for two accounts on the one device
- Improving the Vault / photo upload process by providing clear error messages.

Case Study - James 2

James is a married father of three and also manages the affairs of an elderly father. He learned about the Centrelink and Medicare app through myGov:

"I am power of attorney and enduring guardian for my father. So that's one of the reasons I got onto the app, was so that I could get his letters online when they came through from the Centrelink side of it. So any correspondence that came in - because he has dementia and that just makes it quicker and easier for me to get it electronically, rather than having to worry about the postal version to come out."

However, James typically uses the Medicare app to manage his immediate family's health affairs, such as downloading tax or immunisation statements. Some of the privacy restrictions have caused difficulty here:

"I've got a - you can see an electronic version of my Medicare card, which shows all of us on it. But there are certain privacy restrictions on it, even though we're all authorised to use it with each other and that sort of stuff. But I can't see my wife's, she can't see mine. I can't see kids over 14 and that sort of stuff. But I think if general consent is given, you should be able to have access to all of those things, without having to chop and change your login."

For James, this causes inefficiencies in having to access more than one app to complete transactions:

"For tax affairs, for example, and we want to download the statement, we have to get it ourselves individually. We put our tax in as a combined. When you do your tax return, your tax return takes into consideration your spousal payments, et cetera, and contributions... So what's the difference here? Also making the claims. See, I can't make a claim for my wife on the app, I don't believe, because I can only see me. But we're all on the same Medicare card but she can take my receipt down to the Medicare office and make a claim for me, with my receipt, without me being there."

Improvement recommendations from James:

- Ability to link other family members to access their records and make claims
- Combining a Centrelink and Medicare app *"Centrelink, Medicare - make it all one app. Then a single login and just a single lot of permissions and that sort of thing would be handy. That would probably make it less daunting for other people to use."*

Case Study - Sally 4

Sally is claiming both Youth Allowance and Rent Assistance after moving from the country to study at university. When applying for her Student payment, the Centrelink staff member told her about the app. She uses the Express Plus Student app every fortnight to report her income but doesn't use it for anything else. Typically, even if the system is down, she doesn't experience any issues which prevents her from reporting:

"I get the notification to say you need to report your income today and then I go in there and it's like, this service is temporarily unavailable and it will be like that for a few hours before I could use it again. I just log out and then just wait a couple of hours and just log back in and see if it's still working."

Sally however experienced an issue and needed to visit and call Centrelink after she was unable to update her study details via the app:

"I had an issue with - because I deferred my course last year. I thought I would just have a year off and see if I still wanted to go back and for some reason they didn't update my study details to my new course this year. I had to go in there and get them to fix it because then they would stop my payment because I would have said I wasn't studying or something. Well, I rang them and then they told me to do it on the app. So then I tried on the app but then it didn't work. So then I had to - I rang them again and they were like, no, it should work. So I tried again and then I went back - I went into their Centrelink office and they just fixed it up for me."

Sally prefers face-to-face contact to update her details and submitting documents for efficiency and reassurance:

"Yeah, and sometimes over the phone they transfer you to someone else and you have to re-explain and then they're like, we'll just transfer you. I would rather just go in there and get it all sorted."

Improvement recommendations from Sally:

- No improvement recommendations provided for reporting income on the app *"It's a pretty good app reporting-wise."*
- She prefers to use the office for updating details and did not think the app could be improved in a way to provide the same piece of mind *"It was a basic form but I would just rather do it that way and hand it in and know that they've got it."*

Case Study - Vanessa 1

Vanessa and her partner have two young children. Vanessa receives a partnering payment to supplement her income from her part-time job and her partner's casual employment. She is required to report income on a fortnightly basis:

"If he earns - because he's casual he works different hours every fortnight so sometimes if he works more than a certain amount of hours or certain amount of money that he gets then I don't get any parenting payment.... I don't have to [report] because every fortnight normally it would be the [same] time. They just do an annual estimate and that's how I report my side."

Vanessa had previously used online services but a Centrelink staff member recommended she use the app after she experienced a number of issues with the website. Using the app Vanessa has experienced less issues, particularly with logging in, and finds it now only takes a few minutes to report income:

"I do have to say that with my reporting I really do prefer the app. That has been the best so far, hassle free and it's really quick and easy and straightforward. If I have any other issues I try and get comfortable with the app but I haven't been using much of the other parts of the app so far. Yes, I think actually I've updated my income estimate once on the app which seems to be pretty good so that was fine. Otherwise I would say I would probably go back to the website after that."

Although Vanessa prefers the app for reporting, she uses the authenticated space on the website for less common tasks, as this is something she is more familiar with using:

"I think once I found a part of the app where I actually checked the past payments that I had been receiving for just a log of that. I found that really handy and I like that but I've just done that once. I would probably only try and use it for other things if I have to or if I was in that situation where I wasn't able to access the website. I normally otherwise do it on the website."

Vanessa hasn't needed to submit any documents recently but would not be confident in doing so via the app although she would try it:

"With paperwork and just providing anything on paper I quite like the actual going into the office version because I really want to make sure that it doesn't get lost in the mail. "

Improvement recommendations from Vanessa:

- No recommendations provided *"I honestly couldn't think of how else I could make it even better."*

Case Study - Rosie 1

Rosie has three young children and is currently on maternity leave. She has made a number of Medicare claims recently due to a new baby and also uses the Express Plus Families app to view Family Tax Benefit payments: *“I’m usually checking for payments because we’re so tight on money at the moment. I’m usually looking to see what money comes in.”*

Rosie finds she doesn’t need to visit or call Centrelink much anymore – both due to personal circumstances and the advent of the app. *“If I could do everything on the app yes I would. But you can’t do everything on the app.”* She last visited 12 months ago when her situation changed, to ensure Centrelink had all the information they needed:

“We went in and we sat down and we had a big meeting. We showed them all the documents and everything like that. They said that I won’t get paid parenting any more. That was fine. I wanted to make sure everything was fine. Then I got a letter about a month later to say that they had overpaid me. It still said on there that I was single. I went in there and I said, what’s going on? The girl who had processed all our stuff had lost all our documents so I had to go and retake it all in again.”

Rosie has found the Medicare app extremely convenient, especially with the new baby – she was able to add a new family member with ease and has used the electronic version of the card at the doctors:

“Medicare I loved doing it all through the app. It was fantastic. The bills would come in the mail and I would take a photo of the bill, upload it, send it off and then a cheque would come in the mail. It was perfect. It was fantastic.”

Rosie only has experienced one issue with the Medicare app – the bottom of a receipt was cut-off in a photo. This situation was resolved in a timely manner after Medicare sent her a letter.

Improvement recommendations from Rosie

- Ability to upload identification docs *“If there was somewhere - other things - I was able to upload a copy of my wedding certificate and it happened automatically - but no I definitely had to go in for that.”*
- Using the app for appointments *“They would make the appointment. I would go in there. I’d wait for the hour, all that sort of stuff because it was always delayed. Then I’d sit there and they’d go, tick, tick, tick, tick, tick, tick - yep it’s all the same. Not a problem, you qualify - and I’d walk out again. So maybe something like that could eliminate .”*

Case Study - Matt 4

Matt has been receiving a Newstart payment for the past two years after receiving an injury due to a workplace accident. Matt has been retraining while looking for work and learnt about the app after he received an email from Centrelink:

"I always go in through the app every day or every second day, but yeah that's the only contact until - if they need me to come in to see them then I go in. It's a pretty - with the app it's pretty simple."

Matt uses the app to save his job seeking activities and finds the app quick and convenient to use for reporting income. He also finds benefit in using the vault to store photos of the jobs he's applied for; when he comes in for a review, it minimises the chance of forgetting something:

"It becomes like a diary for you so you see like people that report every second week, they'll go there with that piece of paper. They'll get that report, but you can actually - you can do it at home. You can just sit at home, take a picture of it, put it into your vault and report. It will always be - you will never have to look for that piece of paper."

Matt particularly likes the simplicity of only having to use a 4-digit code to access the app, especially compared to the authentication process used to access online services:

"The gov dot thing, I think that's the hardest thing I've ever done in my life."

Improvement recommendations from Matt:

- Matt had concerns regarding the permissions requirement to access personal photos. He would like to know exactly why the app requires this permission, such as what is being accessed and what it will be used for.
- Although Matt didn't experience any issues personally, he also felt that more face-to-face help is required at Service Centres to get set-up on the app, especially for CALD customers:

"So obviously if you could teach them how to use the app they can have their families to explain it to them on the app at home. I'm pretty sure someone in their - at home - they would understand, but when they go into the place they wouldn't understand because if English is their - is language their barrier then that's the only thing in there - yeah because it's not easy to get interpreters."

Case Study - Lena 1 4

Lena is a single mum, working part time and claims Newstart to supplement her wages. She needs to report her income every two weeks and had been using the automated phone service to do this. After the system was down one day, a staff member told her about the app:

"I said oh I didn't know, and she said oh yeah, if you go into Google Play Store you can download it for free and you can just log in your details the once, it'll give you a PIN number and then you just pop your PIN number in, put the hours you've worked and how much you've earned, and that's it. The only thing is it's down a lot. Like today I was meant to report my wages, it's oh sorry, we can't today our app's down, damn... So then I tried to ring up and the automated things down as well. So I don't know what I'm meant to do today.."

Lena finds that she still needs to telephone Centrelink often, such as to reschedule a review appointment for a time she's not working, to change circumstances, or when experiencing issues on the app:

"Sometimes I do some extra hours where the app - it asks you too many questions to verify; well last week you did 40 hours, how come you're doing 55 now, and then you'll have to ring up the customer service centre because it [the computer] can't understand why your things have changed."

She also needs to visit Centrelink when providing documents. *"So the upload thing's good in theory but a lot of the documents they ask for they want the originals, so you've actually got to go in."*

Despite the issues, Lena will continue to use the app where she can, particularly for reporting and viewing letters:

"Logging on is quick and easy. Actually the app itself is wonderful when it's working, it's the best thing ever. I'd recommend to anyone to use the app, you save yourself so much time. It is really handy and good. If it's just for a normal reporting thing or even letters. I get all my letters from the app instead of them posting them to me. They send me an SMS on my phone saying oh you have a letter in your Centrelink mailbox, so then you just go on to the app and straight away bang there it is in PDF, and you go oh yeah okay."

Improvement recommendations from Lena:

- Ability to upload documents without having to go into a Centrelink office
- Online support for quick transactions, like changing appointment times *"It'd be good on the app if they had - like some phone companies and stuff you can talk to them live. Like I know with 'amaysim' for instance if you log on to your account on the web, they've got a little icon box where there's someone live to chat to. That would be good."*