

My Finance user research discovery report

Croydon Digital Service

Background

This discovery is partly in response to recommendation 58 of the LBC Finance Review by Ian O'Donnell:

58) The authority should consider ways of improving the My Finance system to make it more intuitive and user friendly, or consider moving to another system that more closely meets budget holder requirements. [BP 48]

In September 2020, the majority of LBC budget holders took 28 days to complete the monthly revenue reports. In October, Matthew Davis Deputy S151 Officer Finance, and Nish Popat Head of Corporate Finance asked Neil Williams Chief Digital Officer to find out how much of this delay was caused by the My Finance reporting tool.

CDS held initial meetings end of October with 4 budget holders to find out more. The conclusion from these meetings was that delay in reporting was because some LBC budget holders:

- are not experienced in finance and/or budget monitoring
- do not know how finance at LBC works
- do not understand how the My Finance product works

January 2021, CDS allocated a team to do a discovery and user research to find out more from actual users of the My Finance product.

User research - discovery

Discovery research & goals

The aim of user research in the discovery phase is to find out:

- What users are trying to do
- How they do it currently (for example, what services or channels they use)
- The problems or frustrations they experience
- What users need from a service and/or product to achieve their goal

Our research goal is:

To understand how much of the delay in monthly reporting, is attributed to the My Finance platform

Out of scope: My Resources Procurement module, My Resources Projects module, Capital Finance

**“Designing without research
is like trying to do a jigsaw
with your eyes closed”
- Jesse James-Garrett**

Who are the users

Role	Activity in monthly reporting
System administrator	Set up report, ready for filling
Heads of service OR budget holders	Input data
Directors	Sign off data
Accountants/Head of Finance	Have oversight of departments/directorates
Finance manager	Combine single report
ELT	Review the report

We are aware that some budget holders:

- are not experienced in finance and/or budget monitoring
- do not know how finance at LBC works
- do not understand how the My Finance platform works

Who we spoke to

We interviewed **8 users** from accountants, budget holders (Inc. heads of service) directors and finance team.

Whilst this is a small sample number, for our discovery we wanted to ensure we covered depth (*qualitative*) and gained meaningful insight, and therefore focused on that to begin with.

As we gain insight and start to find themes that require further investigation, we can iterate our research accordingly and carry out more user research.

Limitations with our research

We struggled to speak to users who do not come from a finance background; some of the participants we invited, were frontline workers who were too busy to attend.

Avg. Length of service
3.9 years

Previous experience in budgeting & finance
7 Yes - 1 No

Uses My Finance
5 Yes - 3 No

Who we couldn't speak to

3 out of 4 budget holders who do not have finance experience did not take part in the user research interviews

They work in front line services, e.g. social workers

Monthly revenue reporting is an add on to their core role

There is a conflict in priorities for their time, core role vs monthly revenue reporting

Issues

- Their voices are not fully represented in the user research feedback
- They are likely to be people who need training and support on monthly revenue reporting
- The fact they didn't participate could be indicative of a wider issue with monthly revenue reporting

Insight

Finance specialists vs non finance specialists

Out of the 8 participants, 1 of them did not have finance or budgeting experience.

Those that do come from a finance or budgeting background were either qualified in the field or had previous experience managing budgets and therefore understand how finance works.

Although some were not proficient with the system, they had an idea of what they were looking for with their budgets and were therefore able to navigate the process a lot more easily.

Whilst some users were not familiar with My Finance and kept spreadsheets locally, they were still able to keep up with their budgets and knew where they were with their forecast.

“I am a qualified social worker, not a qualified accountant.....Its impossible for us to keep up with our day to day duties, as well as budgeting when we are not qualified in that”

User quote

Reporting process

Some users commented that the timelines may need reviewing and that they do not always receive their reports in time to start reconciliation.

- Budget holders can't see what accountants can see and therefore need to ask questions, that they could ideally answer themselves, if they had the same view.
- There is no understanding of how establishment data & HR processes interlink with My Finance, i.e. how what is processed through establishment data, impacts their budget.
- Legal fee statements are also sent 2 months in arrears and budget holders don't know what the charges are until they have received the statement and therefore cannot forecast these charges.

Processes
are clunky

Timings &
getting
data from
accountant

You have to wait until
the 1st of following
month before you can
do anything

User quotes

Data from MyFinance

We received various comments about the data available when preparing budgets:

- Spend details are too high level; no option to drill down e.g. £5k spent on overtime, but unable to see who overtime was paid to or what subjective code
- The same inaccuracies come up every month and need to be manually amended
- Staff that have left still appear on reports
- Financial incentives for social workers are not part of the forecast
- There are too many subjective codes
- The spreadsheet is too big and difficult to read
- The way that My Finance interprets the data is different to how accountants interpret the data
- A lot of the data has to be manually manipulated

My Finance - platform

There were various comments made about the usability of My Finance:

- Manual adjustments take 5-10 mins to save
- There are too many filters which are confusing
- It is difficult to find transactions
- The system is not intuitive
- No rejection codes given or reason why – have to ask accountant
- My Finance does not interface with any other commercial systems

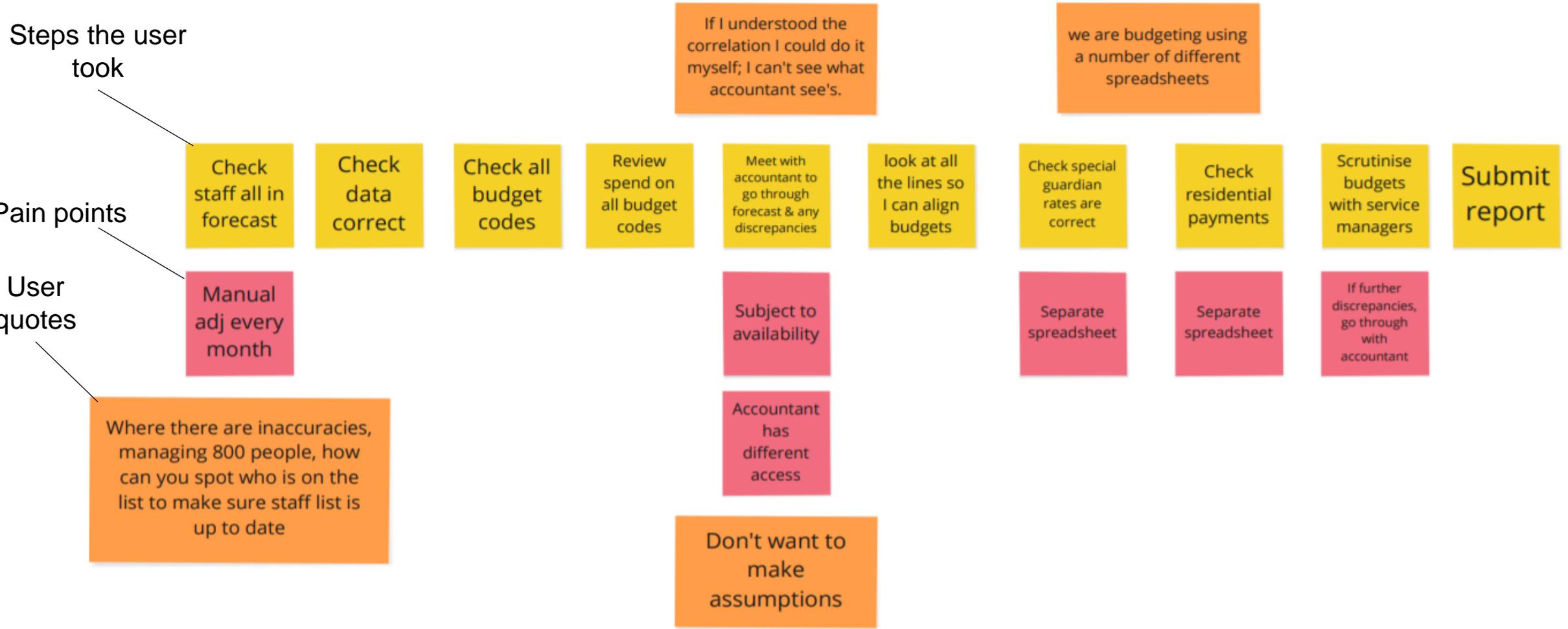
The system
is unyielding

We didn't have
these issues with
One Oracle

User quotes

Experience map -

These are the steps that 1 of the participants currently goes through in order to complete their monthly report



Training & development

Training was a recurring theme with all participants we spoke to.

- We found that some participants either hadn't received any training or were given just an overview of My Finance and no formal training.
- Whilst accountants have tried to train users on the system, some accountants have their own way of doing things.
- A user did comment that their accountant had changed 3 times in a short period of time and therefore has had to relearn each time their accountant changes.
- Some budget holders don't have any budgeting/finance experience and/or numbers isn't one of their strengths. They are having to rely on more experienced budget holders/line managers to support them or ask their accountant for help.

No
training -
self taught

Need
formal corp
training

Shown
how to
input data

Some
don't get
numbers

“they are an expert and I'm not; they were just clicking everywhere and I can't keep up”

User quote

Training & development: extra survey

We realised that training was an area that needed further research, so we sent an email survey to all 174 budget holders, as well as doing the 8 user research interviews with some of them:

71 out of **174** budget holders responded, covering all departments. From the 71 respondents:

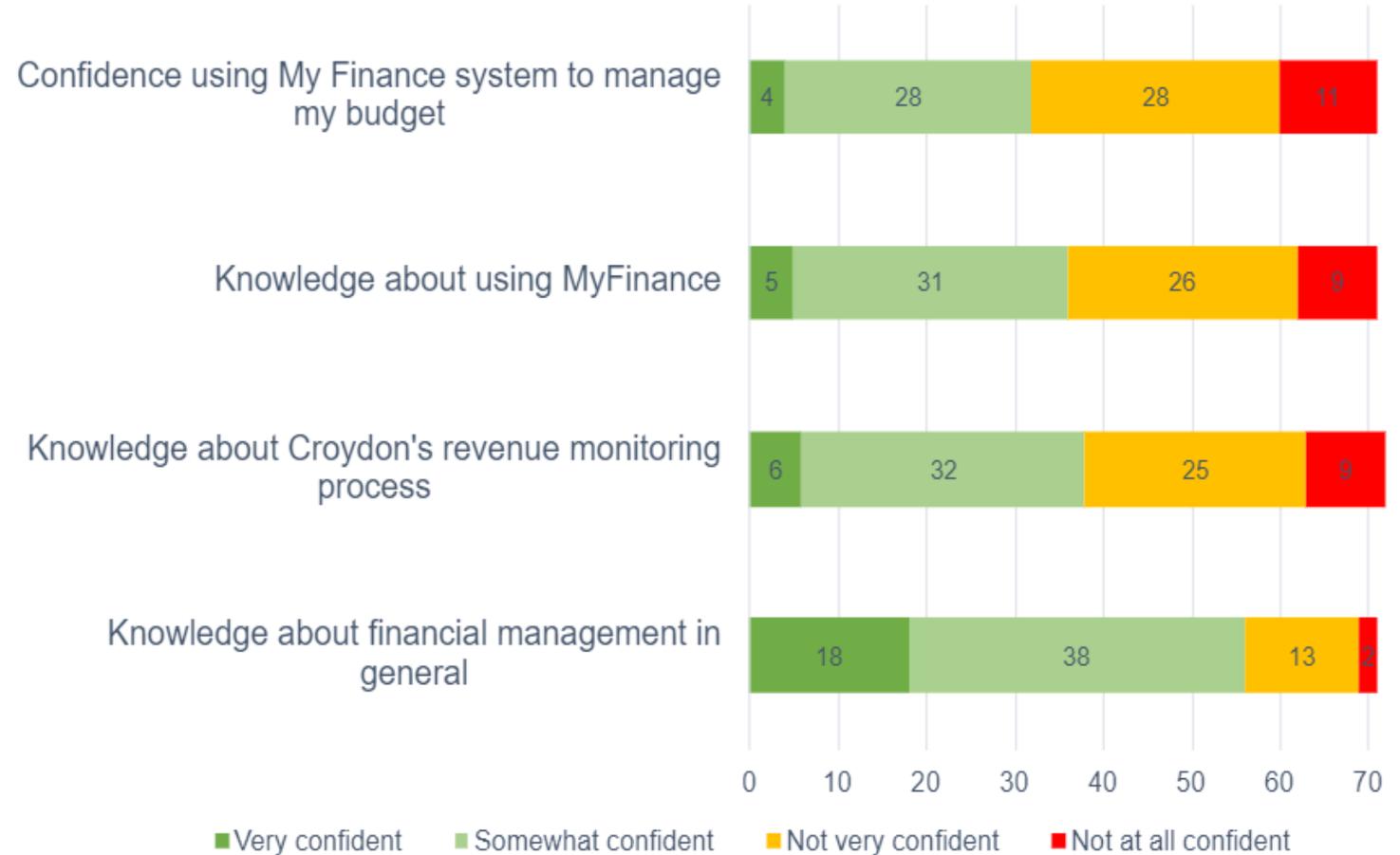
- **43%** have previous finance/budget reporting experience
- **56%** have no previous finance /budget reporting experience

- **41%** received training
- **59%** did not receive training
- Those that did receive training gave the training an average star rating of **3/5**

Training & development

We asked users about their level of confidence around My Finance and financing

We found that majority of users felt either very confident or somewhat confident about finance knowledge and the revenue monitoring process, but felt less confident about using My Finance to budget and the system in general.



Training & development

We asked participants what their learning style preference is?

Some users gave more than one answer; however, the top 3 preferences are:

- 1-1 training **(45)**
- Online/virtual tutorial **(35)**
- e-learning **(26)** and classroom training **(26)**

We also found that although there are quick reference guides available, only 28 **(39%)** knew that these existed.

	1-1 training	45
	eLearning	26
	online/virtual tutorial	35
	video guides	23
	classroom training	26
	read a manual	22

Summary & recommendations

Summary

Our research goal was: To understand how much of the delay in monthly reporting, is attributed to the My Finance platform

We interviewed **8 people**

We sent a survey to **174 budget holders***

We identified 4 themes that are contributing to the delay: **process, data, training, My Finance platform**

Out of 16 recommendations to improve the delay in monthly reporting there were:

- **56%** for process/data/training
- **44%** for MyFinance platform

*We did receive an unusually high response rate from the email survey which shows that users were keen to contribute and have their voices heard. It was a 41% response rate, where 10% is the average for this kind of survey.

Theme	Description	Recommendation
Process	Users need one source of truth that every budget holder is reading from to reduce discrepancies and overspend.	Create corporate policy guidelines that every budget holder needs to follow.
Process	Users are unclear on reporting timeline and sometimes receive reports without enough time to scrutinise properly.	Create reporting timetable and make available to all budget holders so they can plan accordingly.
Process	Legal fee statements are issued 2 months in arrears, therefore services cannot forecast these costs in until the statement has been received.	Explore whether statements can be issued sooner, or to have a breakdown of average costs made available, which would give budget holders an indicative cost.

Theme	Description	Recommendation
Data	Inaccuracies reappear on reports, even once cleansed previous months and appears to link to staff data/establishment form.	Need better integration and understanding of how HR systems and data, affects budgets.
Data	Users commented that some of the data they need isn't available on My Finance and are having to keep separate spreadsheets, or have found that some information is no longer available, e.g. FIS sheets, capitol reporting, staff forecast.	Need to understand what reports and data needs to be made available to each budget holder and why.
Data	Users with many budgets, commented that having too many subjective codes causes confusion.	Review cost and subjective codes and consider condensing the amount that are used.

Theme	Description	Recommendation
Training	Some users have not received any official training on how finance works in Croydon or how to use My Finance.	Provide all budget holders with training and make this training available for new budget holders as part of their on-boarding.
Training	Some users have different learning preferences and different needs. Some users may have no understanding of budgeting/finance, whilst some may do, but need to understand how it works in Croydon.	Consider different modules, based on user needs.
Training	We found that users like a variety of training methods, e.g. 121, online tutorials, online documentation.	Consider different training methods and how on-going support can be made available, e.g. online tutorials.

Theme	Description	Recommendation
Platform	Users find the detail on reports too high level and need a way to be able to drill down on the data.	Explore functionality and features on My Finance.
Platform	Some users commented that they do not have access to certain features and need to ask their accountant or manager for clarity, e.g. approval trees, transaction reports.	Refresh of what users have access to.
Platform	Users commented that My Finance is not user friendly and that there is too much data on the screen. It can be slow, and adjustments can take 5-10 minutes.	The smart view add-on is a feature only available to accountants, but is supposed to be a more user-friendly version of My Finance. Consider making this available to all budget holders.
Platform	Users require data to be in real time and said that an alert system and/or RAG system would help them to easily see where they are on forecast.	Explore whether users can have real time data of budget positions.
Platform	Users that also deal with commercial trading services, also rely on other finance systems and need to manually raise PO's on My Finance. For one user they raise 3000 each year.	Consider whether other systems can be integrated with My Finance to speed up the process.
Platform	If any data input is rejected, users are not given a reason and need to ask their accountant for help.	Provide rejection codes.
Platform	There is an option to allow accountants to create templates (set parameters) when preparing for reports, so that they are not having to manually do this monthly, but this was option was not considered when My Finance initially went live.	Relook at functionality and features.

Other research &
stakeholder requirements

Deputy CEO interview:

We spoke with the Deputy CEO to understand what is required in the budget monitoring pack which is a high-level report of Croydon's budgeting position, and how it could be improved.

We understand that ELT receive a short monthly report which only contains financial information, but there can often be a delay in receiving up to date figures.

The current report is reviewed in ad-hoc meetings and is clear and understandable. However, it does not meet all user needs, as the report has no correlation with performance reporting or the change work which is being lead by the PMO. The following is also required:

- Balanced score card reports which contains 4 sections; Finance, Performance, Risk and Change.
- Key Indicators: Assets, Adults Social Care, Children's Social Care and Staffing Costs, HRA, Capital Borrowing, Savings, Council Tax Collections, Revs and Bens, Complaints and FOIs.
- A monthly reporting cycle, which is synced across finance and performance.
- The monthly report will be shared with the Deputy CEO's immediate leadership team and strategic leadership team, and should be no longer than 10-15 pages.
- There will also be a requirement to report to external boards, therefore, the report needs to be available in paper format.

Survey by finance team about systems

Corporate Finance Team, Heads of Finance and Finance Managers in the Finance Team were contacted in February 2021 and asked for suggestions to improve and enhance the systems based on their experience.

6 out of **21** users provided feedback.

Summary of suggestions

- 23 about **My Finance system**
- 18 about **My Resources system**
- 4 about **both systems, general documentation and training**
- 17 about **processes**
- 12 about **data**
- 12 about **reporting**

- **50%** about systems
- **50%** about processes, data, reporting



Finance team
feedback

Summary of both sets of research

There is a similar pattern for both sets of research, half of recommendations for improvement are about the actual IT systems, and half for process, data and training.

Who provided feedback	System	Recommendations for improvement
Finance specialists Feb 2021	My Finance / My Resources	84 recommendations <ul style="list-style-type: none">• 50% systems• 50% process, data, training, reporting
All budget holders Jan/Feb 2021	My Finance	16 recommendations <ul style="list-style-type: none">• 44% system• 56% process, data, training

Additional documents

Current process steps

System admin — Set up the report ready for filling

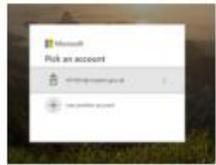
Budget holders — Inputs data completing various tasks

Click on email icon

Click on MyFinance icon

Click on company sign-on

Click on task — Budget holders



Budget setting

Budget monitoring

- Position details of staff establishment
- End date of employee record
- Enter projection for a vacant post
- Enter managers adjustment
- Review employee salaries & on cost spend to date
- Agency projection for new staff
- Update agency forecast for existing staff
- Revenue monitoring
- Comparing projection figures
- View monitoring summary by cost-centre
- View approver & promote cost centre for approval

Once data input

Review & sign-off — oversight of the directorate - Combine into a single report — Review the report

Directors

Accountant/
Head of
Finance

Finance
manager

ELT

Links to current MyResources training material on the intranet

<https://intranet.croydon.gov.uk/resources/my-resources/my-resources-quick-reference-guides#budget%20holders>

My Resources guides which are quite short: <https://intranet.croydon.gov.uk/resources/my-resources/my-resources-quick-reference-guides>