From Operations to Ecosystems
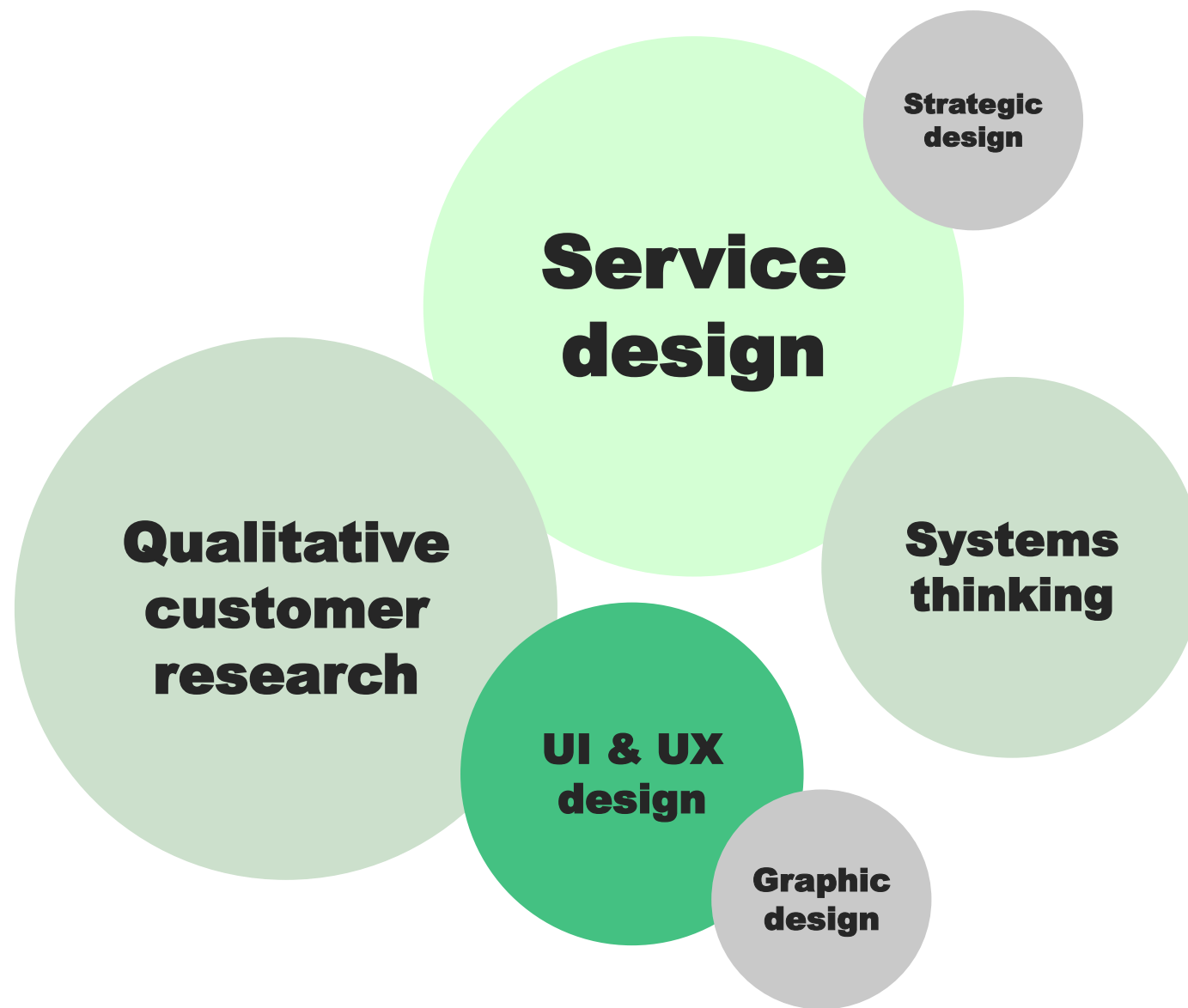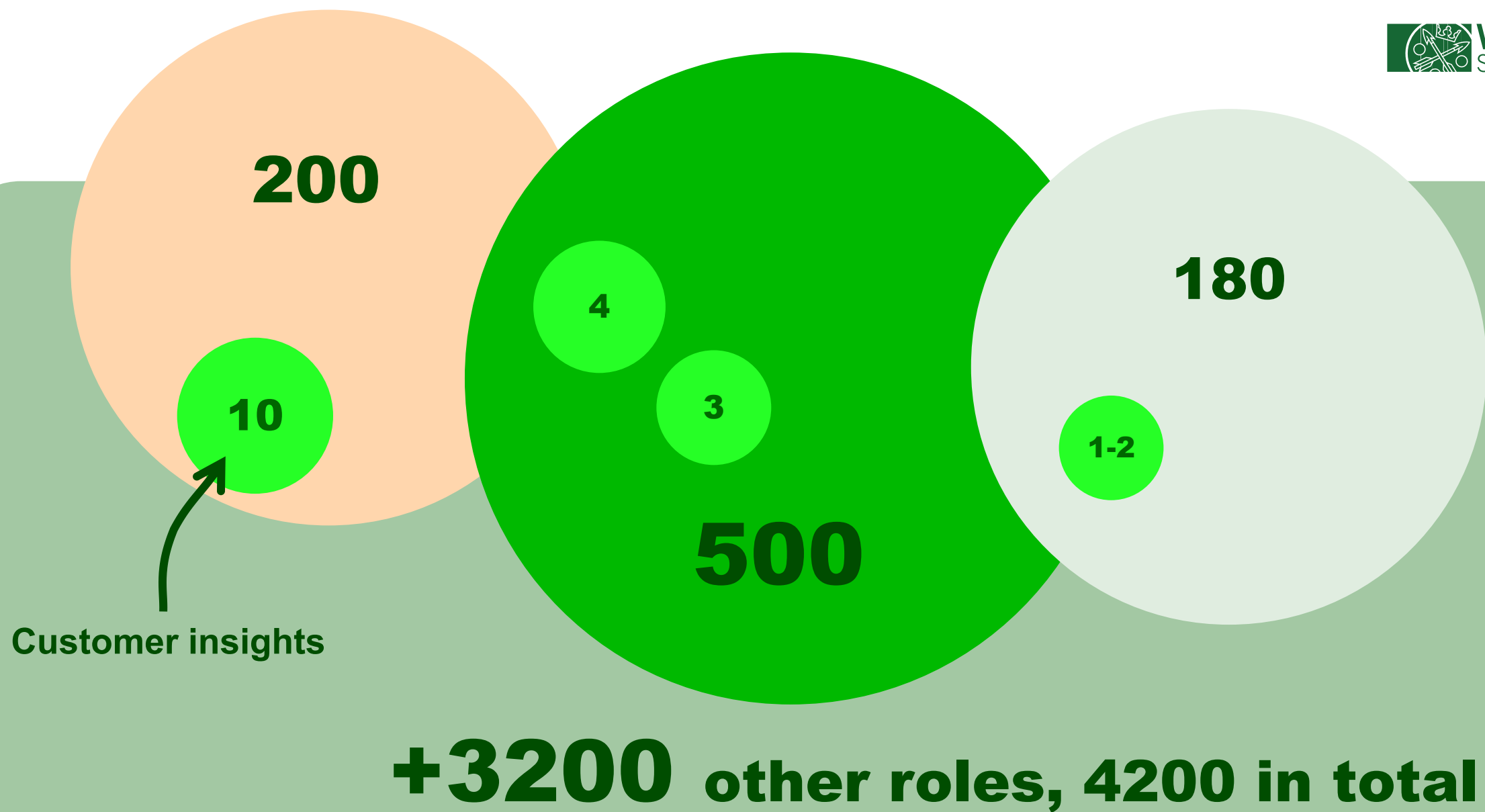
Customer-centricity at the Finnish Tax Administration

Eevi Saarikoski, 24.9.2025
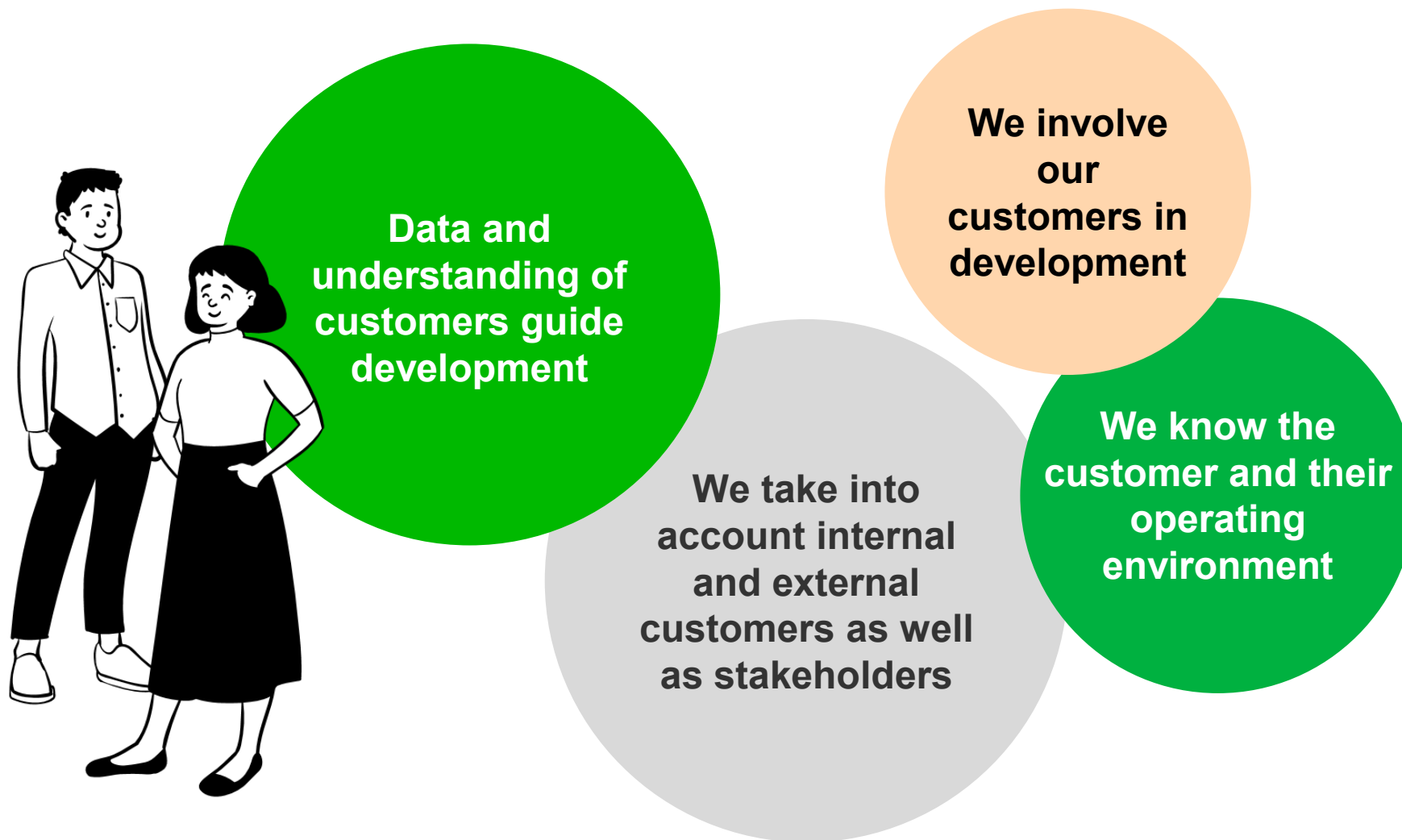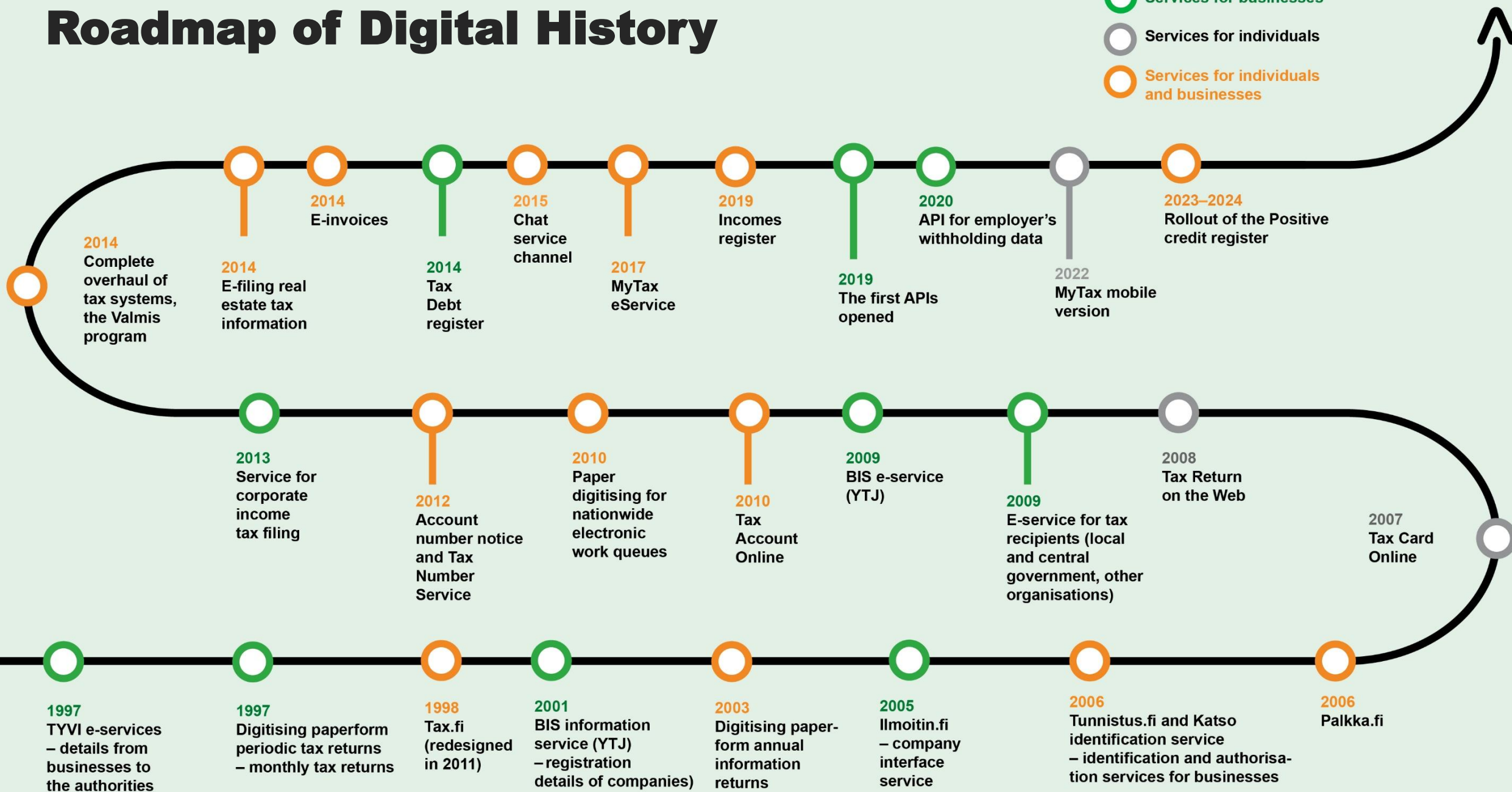
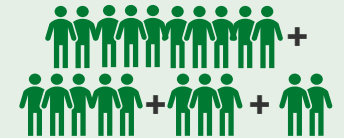# Roadmap of Digital History

Legend:
- Services for businesses
- Services for individuals
- Services for individuals and businesses

2014
Complete overhaul of tax systems, the Valmis program

2014
E-filing real estate tax information

2014
E-invoices

2014
Tax Debt register

2015
Chat service channel

2017
MyTax eService

2019
Incomes register

2019
The first APIs opened

2020
API for employer's withholding data

2022
MyTax mobile version

2023–2024
Rollout of the Positive credit register

2013
Service for corporate income tax filing

2012
Account number notice and Tax Number Service

2010
Paper digitising for nationwide electronic work queues

2010
Tax Account Online

2009
BIS e-service (YTJ)

2009
E-service for tax recipients (local and central government, other organisations)

2008
Tax Return on the Web

2007
Tax Card Online

1997
TYVI e-services – details from businesses to the authorities

1997
Digitising paperform periodic tax returns – monthly tax returns

1998
Tax.fi (redesigned in 2011)

2001
BIS information service (YTJ) – registration details of companies)

2003
Digitising paper-form annual information returns

2005
Ilmoitin.fi – company interface service

2006
Tunnistus.fi and Katso identification service – identification and authorisation services for businesses

2006
Palkka.fi

Design & Service design evolution in the Finnish Tax Administration

VERO SKATT

2025

Customer-oriented developers' community

Inhouse service design course delivered x2

Tax Administration receives the Design Utilizer Award from Ornamo in 2022

In the works -25: Maturity asessment & Customer centricity training program

2021

Organizational reform →

- **Customer Insights** and **Customer Experience Teams**

- **Service Design Team** in Product Management Unit

The amount of customer-oriented developers increases through organization

2019

Positive customer experience and customer-orientation are added into the Tax Administration's strategy

Inhouse service design network's first steps

2017

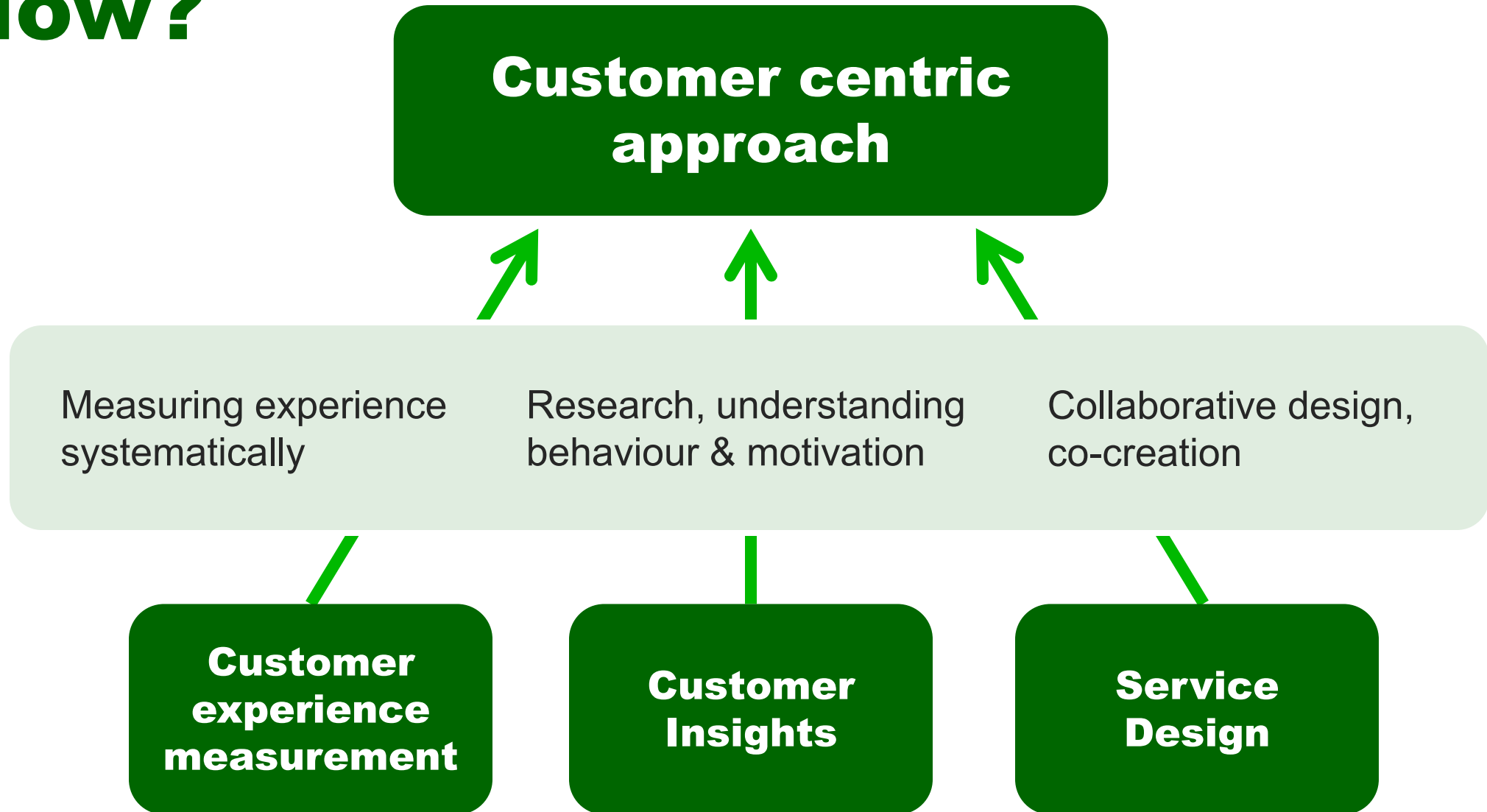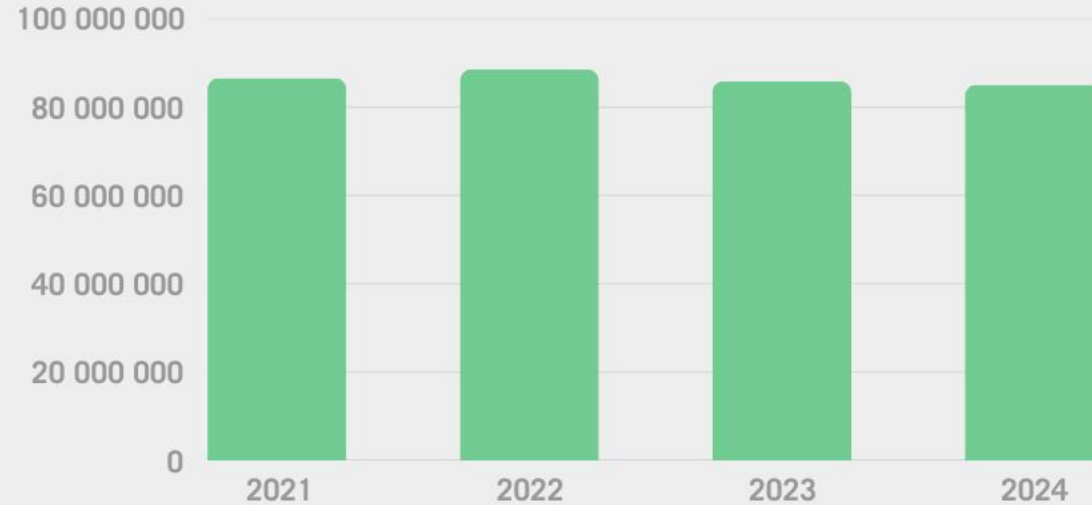**Designing MyTax in a customer- and user-oriented way** in cross-functional teams.

2008

First **service design trainings**

Service design is utilized in separate projects

Customer contacts 2024

VERO SKATT

Chart: Customer contacts by year (Y-axis: 0 to 100 000 000)

2021	2022	2023	2024
~85 000 000	~87 000 000	~85 000 000	~84 000 000

85m
tax.fi page views

my/tax

+ 2 %
34.3m
logins

91%
of tax returns

79%
of tax cards

1.7m answered phone calls

226,000 tax office visits

502 500 chat conversations
of which our chatbot managed 80%

Viestit

1.471 543 taxpayers
use Suomi.fi Messages to
take care of their tax matters
100% online

Customer Experience Report - P...

app.powerbi.com/groups/me/apps/63b4b8f1-015d-4c56-915b-25c08d8dd89c/reports/7c2b73e6-8bc1-4d8a-802e-a6c2304a8812/ReportSec...

VERO SKATT | Customer Experience Report   The information was updated on 14.10.24

All | Customer experience reporting | Active information users | the entire Tax Administration | The AKD team

File | Jaa | Life | Chat in Teams | ...

Customer Experience Data Re...

Review period: 01.01.2023 - 14.10.2024

With the customer experience data report, you can track customer ratings and feedback from several customer experience data sources.

See the instructions for using the PowerBI report at this link.

Regarding the functionality or data of the report, you can submit a service request to the Customer Experience team via this Toive ticket link.

Global filters

Review period

1.1.2023 — 14.10.2024

Customer group, Subgroup
All

Age group
All

Comprehensibility of transaction

Understandability of Vero.fi instructions, n = 171,766

What do you think of this content?

● I found what I was looking for ● Clear ● Unclear ● I didn't find what I was

| 25% | 10% | 25% | 40% |

Comprehensibility of clarification requests, n = 44,646

Rate the statement on a scale of 1-5: What I got the request for clarification was understandable.

● 5 = strongly agree ● 4 ● 3 ● 2 ● 1 = strongly disagree

| 55% | 18% | 9% | 5% | 13% |

Ease of doing business

Ease of telephone and office transactions, n = 129,776

Did you get your business done?

● Yes ● I got started ● No

Puhelinpalvelu	81%	12%	6%
Käyntiasiointi	84%	12%	
Ajanvaraus	77%	18%	

Ease of chatting, n = 135,293

Did you get the help you needed?

● Yes ● No

| Chatbot | 41% | 59% |
| Virkailija | 70% | 30% |

Ease of dealing with notifications and applications, n = 536 202

Rate the argument on a scale of 1–5: / The application
it was easy to do. / Making a notification was easy. / Making a rectification claim was e...

● 5 = strongly agree ● 4 ● 3 ● 2 ● 1 = strongly disagree

| 58% | 25% | 8% | 5% |

Counseling customer satisfaction

Feedback from counseling encounters, n = 113,766

What rating would you give the service?

● 5 = very good ● 4 ● 3 ● 2 ● 1 = very weak

Puhelinpalvelu	76%	16%	
Käyntiasiointi	79%	14%	
Ajanvaraus	75%	17%	

Feedback from chat transaction encounters, n = 111,857

How satisfied were you with the service you rece...

● 5 = excellent ● 4 ● 3 ● 2 ● 1 = weak

| Chatbot | 21% | 14% | 16% | 11% | 39% |
| Virkailija | 46% | 20% | 12% | 6% | 15% |

Spontaneous customer feedback

Website feedback form 35,768 (88.62%), Contact feedba...

| 88% | 9% |

● Development idea or criticism ● Thanks ● Other than feedback

Ease of doing business OmaVero

Number of ratings (ratings...
536 202

Grade 4 and 5 section average
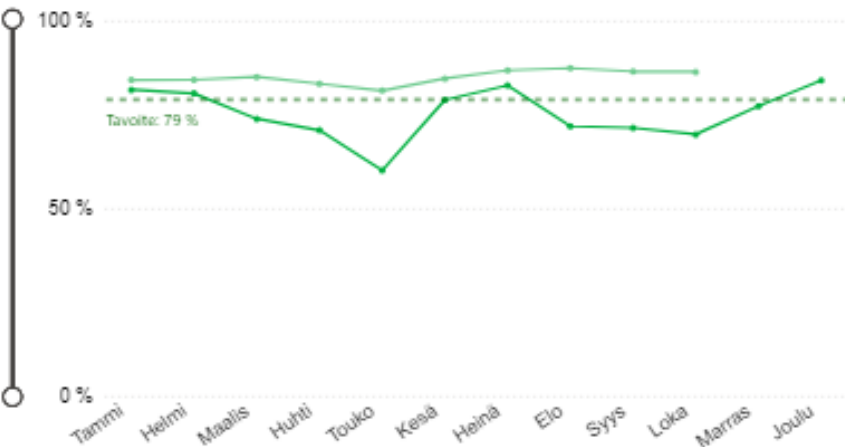**83,2 %**

Free comments
136 379

VERO VERO SKATT

Feedback volume trend

● 2023 ● 2024

Bar chart x-axis: Tammi, Helmi, Maalis, Huhti, Touko, Kesä, Heinä, Elo, Syys, Loka, Marras, Joulu. Y-axis: 0, 20 000, 40 000, 60 000, 80 000

The trend of the proportion of grades 4 and 5

● 2023 ● 2024

Tavoite: 79 %

Line chart x-axis: Tammi, Helmi, Maalis, Huhti, Touko, Kesä, Heinä, Elo, Syys, Loka, Marras, Joulu. Y-axis: 0 %, 50 %, 100 %

Global filters

Review period
1.1.2023 — 14.10.2024

Customer group, Subgroup
All

Age group
All

Page-specific filters

Function
All

GenTax language
All

Type of tax card
All

Service rating
All

Select the evaluation items displayed in the graph and table:

Action or notification | Customer group | Subgroup | Age group | GenTax language | Type of tax card

Esitäytetty veroilmoitus 2023	159 160	82,6 % 🟢	50 161	31,5 %
Verokortti- ja ennakkoverohakemus 2024	107 779	83,0 % 🟢	21 425	19,9 %
Verokortti- ja ennakkoverohakemus 2023	51 448	80,2 % 🟢	10 603	20,6 %
Metsätalouden veroilmoitus (2C)	27 409	84,5 % 🟢	8 004	29,2 %
VAT declaration	27 336	91,5 % 🟢	4 138	15,1 %
Business tax return – business or professional (5)	23 795	80,2 % 🟢	7 135	30,0 %
Reporting income and deductions 2023	23 654	83,0 % 🟢	6 204	26,2 %
Reporting the account number	21 902	92,3 % 🟢	3 264	14,9 %
Household deduction 2024	14 903	91,7 % 🟢	3 906	26,2 %
Enabling Suomi.fi messages	12 249	94,4 % 🟢	1 780	14,5 %
Property tax declaration	9 260	56,6 % 🔴	3 572	38,6 %
Agricultural tax return (2)	9 026	77,8 % 🟠	2 378	26,3 %
Payment arrangement request - plan	5 277	96,1 % 🟢	1 423	27,0 %
Business tax declaration - community (6B) 2023	4 606	82,6 % 🟢	1 165	25,3 %
Transfer tax declaration	4 522	77,6 % 🟠	1 071	23,7 %
In total	**536 202**	**83,2 %**	**136 379**	**25,4 %**

Left chart categories (79% reference line):

- Esitäytetty veroilmoitus 2023: 51% | 31% | 10%
- Verokortti- ja ennakkoverohakemus 2024: 61% | 22% | 8% | 6%
- Verokortti- ja ennakkoverohakemus 2023: 56% | 24% | 9% | 7%
- Metsätalouden veroilmoitus (2C): 54% | 30% | 9%
- Arvonlisäveroilmoitus: 75% | 16%
- Elinkeinotoiminnan veroilmoitus – liikkeen- tai a...: 53% | 28% | 10%
- Tulojen ja vähennysten ilmoittaminen 2023: 54% | 29% | 9%
- Tilinumeron ilmoittaminen: 79% | 14%
- Kotitalousvähennys 2024: 69% | 23%
- Suomi.fi-viestien ottaminen käyttöön: 79% | 15%
- Kiinteistöveroilmoitus: 31% | 26% | 15% | 11% | 17%

Customer feedback on the ease of making notifications and applications, comments n = 136,379

Pvt ▼	At ▲	Esti mate	Verbal feedback	Customer group	Subgroup	Age group	GenTa
4.10.2024	01:54	5	It was easy if only I managed to calculate the information correctly. 😊	Earned income recipients	Salaries	26-45 years old	Perso
4.10.2024	01:55	4	It was a surprise that the property ID had to be added again, even though I had already selected the property before. Otherwise, a good and flexible system.	They get income from many places	They own investment assets	Over 62 years old	Prope
4.10.2024	05:28	5	Clear and good pages	They get income from many places	They own investment	46-62 years old	Perso
4.10.2024	06:36	4	Easy and intuitive. The only thing is that in the beginning you had to search a little where to find something.	They get income from many places	They own investment	26-45 years old	Perso
4.10.2024	07:07	5	it is good	Earned income recipients	Salaries	46-62 years old	Perso
4.10.2024	07:42	5	**** to be reminded, so to speak, that it is time to change the tax percentage.	Earned income recipients	Salaries	46-62 years old	Perso

Feedback table filters

◪ Select all
◼ Ratings and comments
☐ Ratings without comment

Number of words in the feed…

0   365

This year

Search 🔍

Model for Customer Contacts

VERO SKATT

Presence
- I create a peaceful atmosphere: we don't need to hurry
- I bring my own personality into the discussion and I am present

Customer Experience→ Spontaneous and unhurried feeling, human to human interaction

Empathy
- I take the position of the customer and remember that we are just two people talking to each other
- I recognize the customer's need
- I anticipate and identify the feelings of the customer
- I don't let the customers feelings affect my own

Customer Experience→ I have been met as an individual - my matters count

Listening and parity
- I ask questions and listen
- I encounter everyone equally
- I make sure that I know what the customer means

Customer Experience → I feel respected and my matter has been heard

Comprehensibility
- I use language that my customer understands
- I give the customer the right amount of information
- I make sure that the customer understood the contents of the discussion

Customer Experience → I have been understood

→ Positive Customer Experience

Before the Contact ➤ **During the Contact** ➤ **After the Contact**

Anticipation
- I collect information of the situation of the customer
- I choose the best channel to contact the customer.
- I recognize when I need to call the customer instead of just sending a letter.
- I prepare for the customer contact.
- I take care of myself and my own well-being.

Customer Experience → Easy, effortless and quick

Expertise
- I am in control of the discussion and have a clear approach.
- I can search and analyse information and communicate it to the customer.
- I fulfill the customer's need and create value.

Customer Experience → Feeling of expertise and fairness

Trust
- I inform the customer of the facts in a convincing manner; not how they "should be" or how they "usually are"
- I will tell the customer
    - if i don't know something
    - if I can't do anything about the case
- If we are not able to finalize the issue, I promise we will contact the customer again.

Customer Experience → Feeling of trust

Crystallization, repetition and encouragement
- I will tell the customer how we proceed with the issue.
- I make sure that the customer understand what he/she is expected to do.
- I will tell the customer if no further actions are required.
- If the issue takes a long time, I will inform the customer of its progress.

Customer Experience → Feeling of safety and relief

Icons made by "Eucalyp" / www.flaticon.com

Customer centricity training program

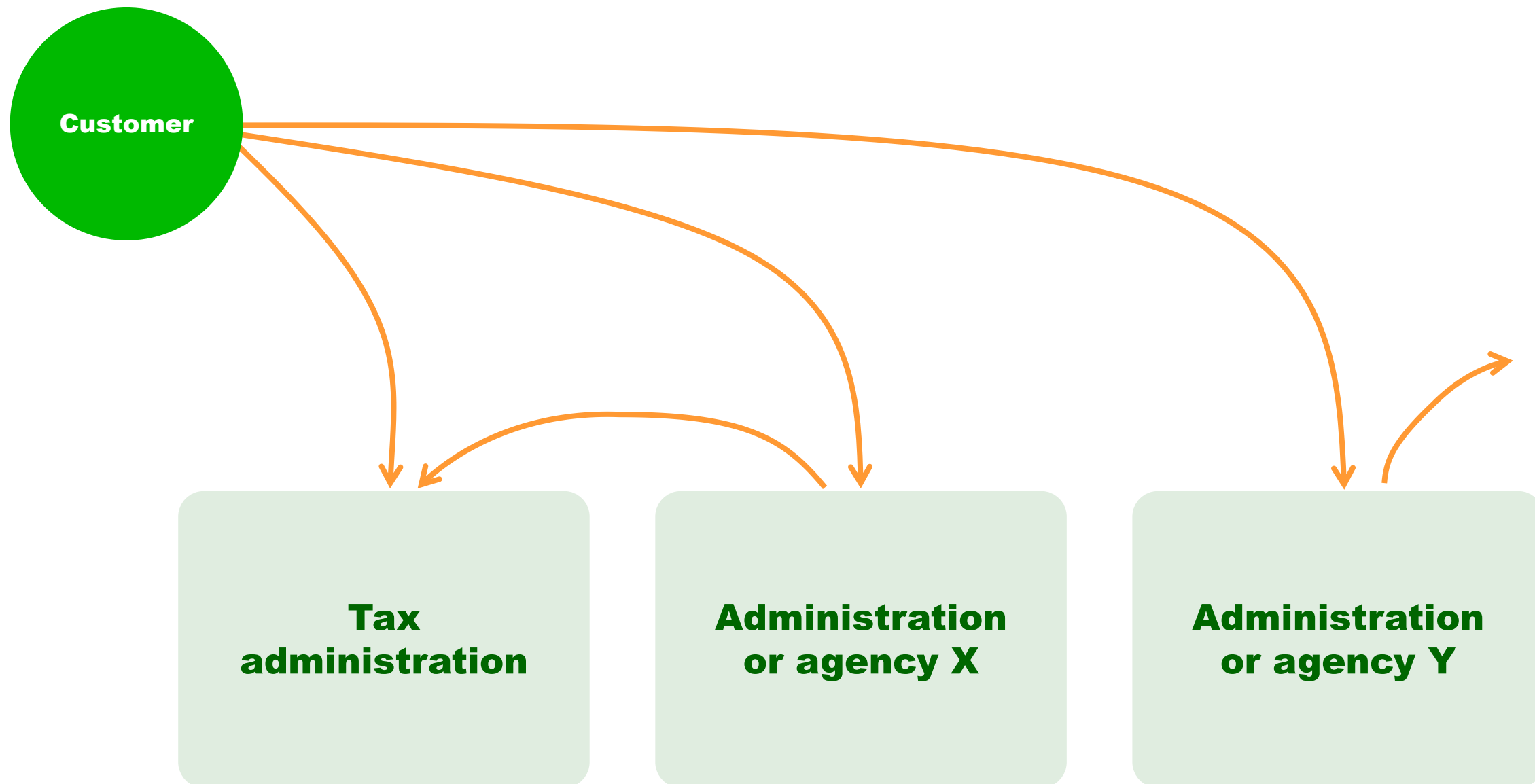**MINDSET**

Asiakaslähtöinen ajatusmalli
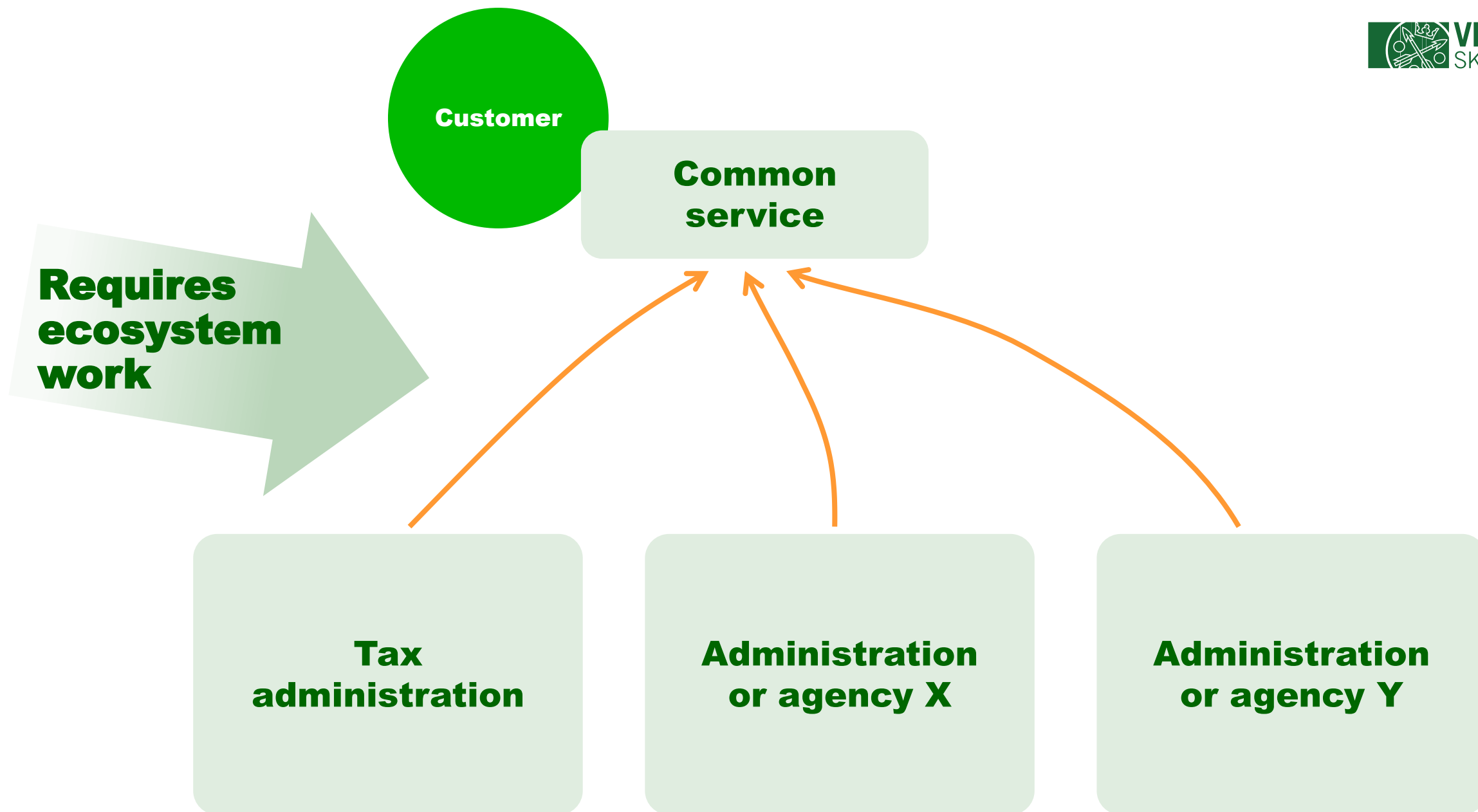
TOOLSET

Asiakaslähtöisen kehittämisen työkalut

SKILLSET

Käytännön kyky kehittää asiakaslähtöisesti

Customer centric principles
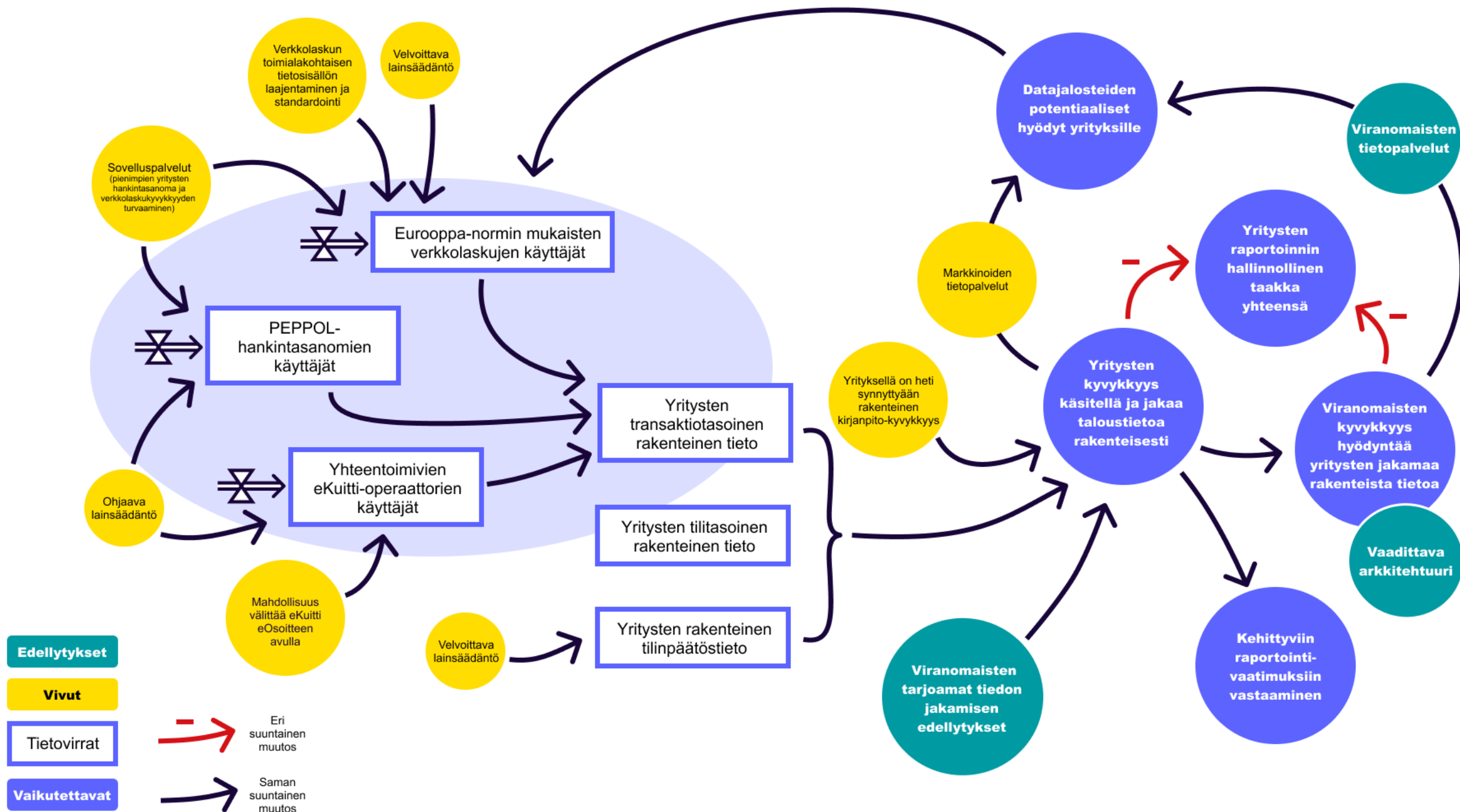
Customer centric implementations

Real Time Economy

2021-2024

GOAL:

Build the foundation for a national digital ecosystem that would enable interoperability of business transaction data, both in the Nordic countries and in the EU.

Thanks!

eevi.saarikoski@vero.fi
Linkedin: eevi.saarikoski