2019 IACA MERIT AWARD SUBMISSION

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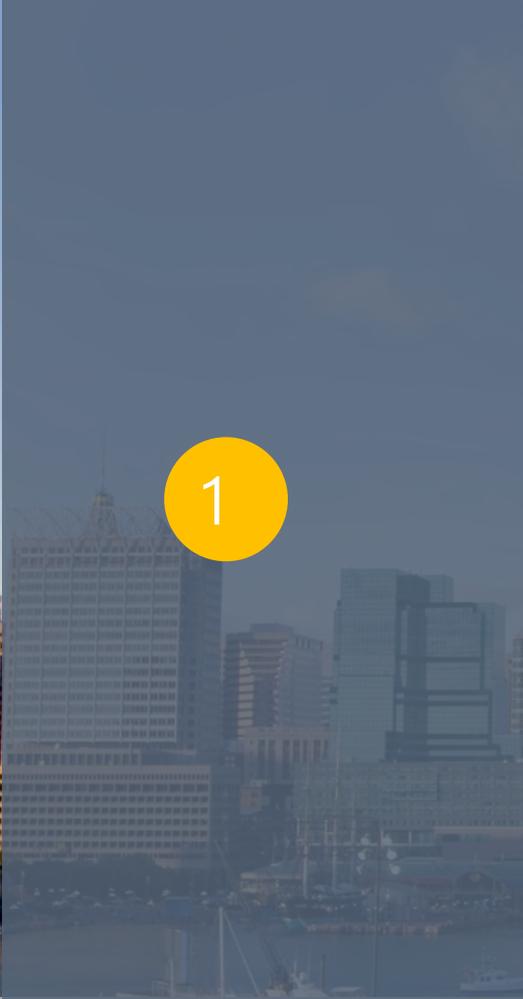
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Description
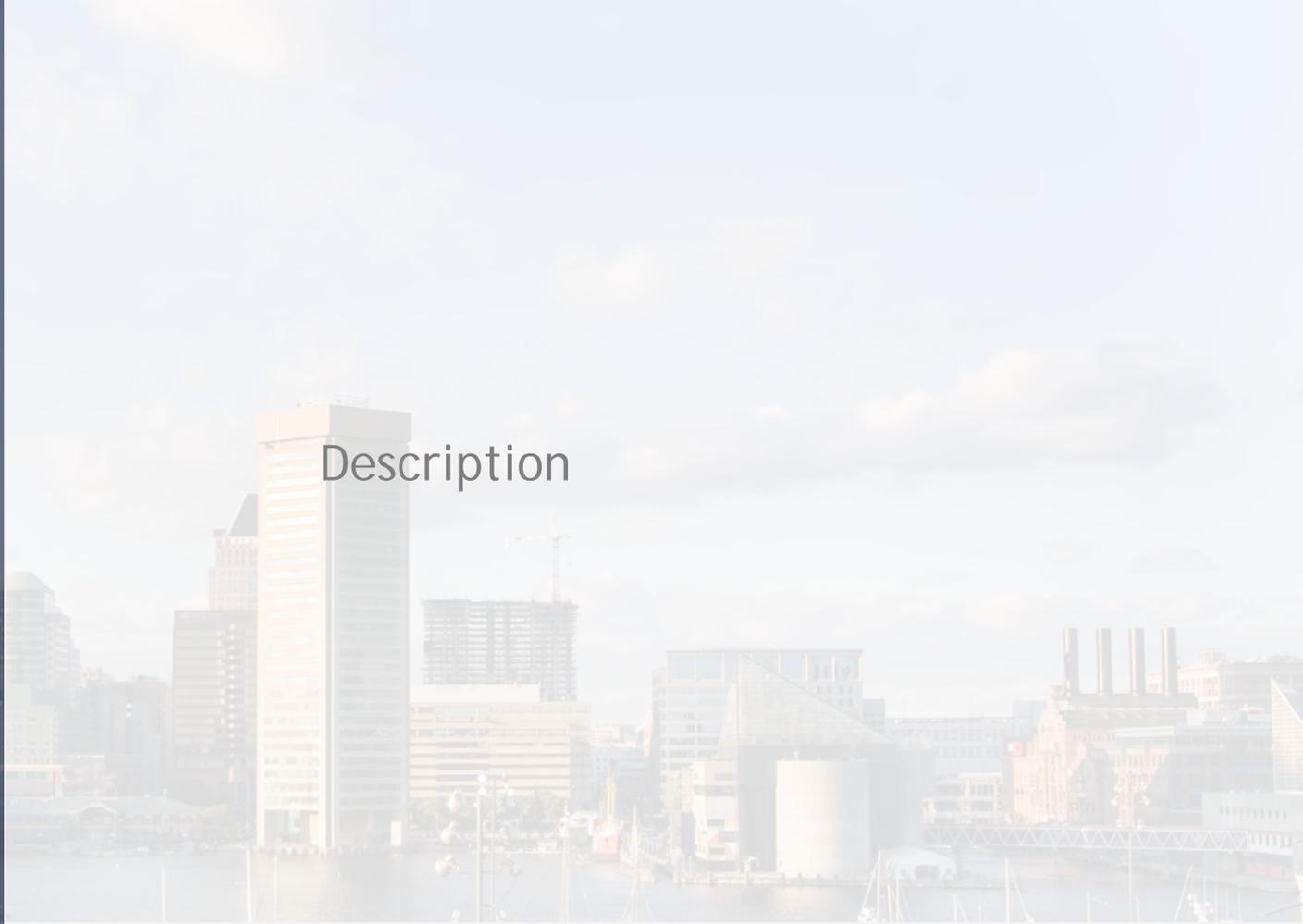
MARYLAND BUSINESS EXPRESS

Multi-Agency
Multi-Channels
One Enterprise Platform

Maryland Business Express

$+$

Business Chatbot

$+$

OneStop Professional Licensing

$+$

Business Registration & Mgmt

The go-to location for small business owners and aspiring entrepreneurs to find information and online services necessary to **plan**, **start**, **manage** and **grow** their business. The result of the collaborative efforts of 14 Maryland agencies. Combines information previously spread across multiple agencies into one, easy-to-navigate site

Using Artificial Intelligence, the chatbot is powered by over 2,000 question and answer pairs specifically curated to respond to Maryland-specific business practice and policies. Responds to **44%** of business-related queries to the Maryland Business Express Customer Service Desk

Entry point for citizens to access all offices of state government that issue professional licenses and permits. The customer-friendly format allows users to quickly view Approval Time, Validation Period, Application Cost, Average Completion Time in a single snapshot for each license or permit and presents the various options for completing an application for a license or permit.

Entry point for entrepreneurs and existing Maryland business entities to start and manage compliance for one or more businesses with a single user account

Interagency Collaboration

- Assessments & Taxation
- Commerce
- Comptroller of Maryland
- Governor's Office of Small, Minority & Women Business Affairs
- Higher Education Commission
- Housing and Community Development
- Human Services
- Information Technology
- Insurance Administration
- Labor, Licensing & Regulation
- Secretary of State
- State Department of Education
- Transportation
- Veteran's Affairs

Maryland Business Express

"Working at the speed of business"

The Maryland State Department of Assessments and Taxation (SDAT) launched the Maryland Business Express site, a multi-agency collaboration that makes it easier than ever for Maryland's small business owners and entrepreneurs to plan, start, manage, and grow their business. This site, located at https://businessexpress.maryland.gov, combines information previously spread across many state agencies into one, easy-to-navigate site, while providing a clear outline of steps involved in starting a business.

The site's layout is based on the questions most commonly asked by existing business owners and aspiring entrepreneurs, and contains four main sections: Plan, Start, Manage, and Grow. The Plan and Start sections list orderly steps that guide entrepreneurs through the process of developing a business plan, registering a business, and applying for tax accounts and licenses. The Manage and Grow sections help business owners remain in good standing, make legal changes to their business, and find additional programs that best fit their needs.

The Maryland Business Express portal features an innovative **business-specific Chatbot** designed to communicate with and deliver business guidance to Marylanders 24 hours a day, 7 days a week. Using Artificial Intelligence, this digital assistant is the **first of its kind** to be trained by any state government specific to multi-agency business rules and regulations.

The portal also points entrepreneurs and other business customers to online business services to quickly and easily complete and submit information required to register a business and trade name, manage legal entities, establish tax accounts, manage and maintain professional licenses, and electronically file many state and county licenses.

Maryland Business Express Timeline

2016

- Maryland Business Express Filing & Registration channel
- Certified Documents & Verification
- Charter Document Order System

2017

- Business Services Suite: Business Entity Search
- Certificates of Status Documents & Verification
- API-integration with SDAT system of record
- PayPal added as payment option

2018

- Maryland Business Express Resource Portal
- Business Chatbot launch
- Maryland OneStop State-wide licensing channel
- Resolution Filings
- Cancellation Filings
- Workforce Exchange Expressway
- Overdue Annual Reports and Personal Property Tax Returns

2019

- Business Registration & Filing Chatbot launch

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Effectiveness

1. Does it respond to needs of clients?
2. Does it improve productivity?
3. Does it improve compliance?
4. Does it improve the integrity of the public record?
5. Does it demonstrate its effectiveness quantitatively and qualitatively?
6. Please include all available metrics.

Effectiveness

Enteprenuers & Businesses

- Filings processing time reduced from 10 weeks to 1 day
- Easier and faster to form and manage a legal business entities
- Takes the confusion out of state government and reduces redundant points-of-entry into state government agencies
- Eliminates the time, expense, and risk of managing a conventional paper and postage based registration

Agency

- Improves agency efficiencies administering government licensing and registration and regulatory programs.
- Paper backlogs and customer wait times decreased
- State employees spend less time on data entry
- Eliminates the time, expense, and risk of managing a conventional paper and postage based registration. ($9.26 to process paper filing vs. $0.70 to process electronic filing)

State of Maryland

- Creation of new business start-ups and job creation in Maryland
- Improves the timeliness of business entities and financial institutions to obtain Certificates of Status
- Supports the Maryland Open for Business initiative
- Supports the Maryland Customer Service initiative
- Supports the Maryland Regulatory Reform Commission recommendations

Effectiveness

The Maryland Business Express brings greater cohesiveness to the vast resources spread across dozens of state agencies and serves businesses at every stage of the life cycle. It is the premier tool for aspiring entrepreneurs as well as existing small, minority, and women owned businesses. The MBE portal accomplishes these tenets and solves several business problems including:

1.   Creating and promoting a business-friendly climate;
2.   Reducing redundant points-of-entry into government agencies;
3.   Simplifying the process of applying and paying for business licenses and registrations; and
4.   Improving agency efficiency for administering government licensing and registration programs.

Maryland processes over 94,000 new business registrations annually. The multiple channels creates and promotes a business-friendly climate in the state of Maryland, which breaks down barriers to job creation and ultimately attracts more business enterprise to the state. The portal is also a tool for easing the administrative burden on businesses and therefore helping entrepreneurial Marylanders create jobs and expand opportunity. That means more jobs, more revenue and a strengthening economy.

Maryland customers expect their government to be open for business 24/7 and the portal provides entrepreneurs with multiple channels to research and conduct their business more quickly online, rather than wait in line or on the phone. Entrepreneurs want to apply for business permits and licenses over the Internet. State agencies need to be able to offer electronic licensing because it is a faster, more efficient and a more customer-friendly method of transacting business. E-licensing saves constituents both time and money, which enhances the perception of Maryland's business-friendliness both throughout the state, and within competing economies.

Effectiveness: Filings and Registration

Maryland businesses have benefited tremendously from Maryland Business Express, the best-of-breed, multi-agency business portal that provides a robust suite of online services for customers to interact with the Maryland agencies that maintains business records that allows businesses to operate in Maryland. Maryland Business Express has enabled customers to conduct business with the State when it is convenient for them, and has resulted in better engagement with customers, quicker turnaround, and more efficient and effective workflows.

1. Improves agency efficiency of administering government licensing and registration programs resulting in a significant decrease in paper filing backlogs and customer wait times.
2. Business formation approval times for online filers *reduced* from 10 weeks to 1 day
3. The time to process paper business filings *decreased* from 57 days to 28 days
4. Average time to assess Annual Business Filings and Tax Return online filings *reduced* from 88 to 39 days
5. Average time to assess Annual Business Filings and Tax Return paper filings *reduced* from 98 to 73 days
6. Trade name processing times been *reduced* from 10 weeks to 48 hours
7. Processing paper document copy requests has been *reduced* from 10 weeks to 5 weeks
8. State employees spend less time on data entry and processing filings, allowing staff to focus on other responsibilities
9. *84%* of all sole proprietorships and general partnerships filed online
10. *70%* overall adoption rate
11. *50%* of Business Filings conducted outside normal agency business hours
12. *20%* of Business Filings conducted using a mobile device - responsive mobile design

Effectiveness: Filings and Registration

Eliminates the time, expense, and risk of managing a conventional paper and postage based registration.

A cost benefits analysis completed by the Maryland State Department of Assessments and Taxation (SDAT) found the cost to process a paper filing is $9.26 vs. $0.70 to process an electronic filing. Over 751,760 business filings have been electronically submitted to SDAT, resulting in over *$6,435,065 in agency cost avoidance* versus paper transactions.

Effectiveness: Customer Feedback

There are many metrics for evaluating a successful service offering, but none are more important than the ongoing satisfaction of Maryland MBE portal users. To that end, all users are asked to complete a short, optional customer satisfaction survey. Responses to the survey reveal the following:

1.   97% customer satisfaction rating

2.   95% customer rating for ease of use

3.   96% of customers felt it was a faster alternative to visiting a government office

TESTIMONIALS

"As a coordinating office of Governor Larry Hogan, it is our mission to connect Maryland's small business community to greater economic opportunities. The new Maryland Business Express brings greater cohesiveness to the vast resources spread across dozens of state agencies and serves businesses at every stage of the life cycle. It will undoubtedly become the premier tool for aspiring entrepreneurs as well as existing small, minority, and women owned businesses." - Jimmy Rhee, Secretary of the Governor's Office of Small, Minority & Women Business Affairs

"This is a wonderful site that combines so much information from different state agencies in one place. We are also trying to put something similar together and can appreciate how difficult it is to break down silos in government. Any details are appreciated. Congratulations on a job well done." - Mark Stankiewicz from the Connecticut Department of Labor

"I am very pleased with the simplicity, ease, and streamlined process of the online business registration site. Being able to complete all steps in one session with various departments was outstanding and highly efficient." – Monique Lindsay, It Takes A Village Enterprises LLC

"I never imagined such an easy intuitive process for starting my LLC. Amazingly well designed website and process! Sincere thanks from a taxpayer whose faith in MD government has climbed a great deal!" - Mitch Ekstrom, Dollar$ense, LLC

"The site is very user friendly. I found FAQs and answers to other general questions quickly and with relative ease. The site was fast and easy to save and return to editor complete my application. Navigation through and payment at the end was quick and easy! Thank you!" - Naomi Mandier

Effectiveness

Larry Hogan
Governor of Maryland

"Maryland Business Express will make it easier than ever to start a business, and will provide quick access to the many tools and resources that Maryland agencies have to offer to support our small business job creators," said Governor Larry Hogan when announcing the service last month. "Our administration has been committed to ensuring Maryland is open for business, and since that time, we have become one of the top states in the country for entrepreneurial business growth." – Maryland Governor Larry Hogan

"Our Department's goal is to allow Marylanders to interact with the state any time it's convenient for them, and the new Maryland Business Express will move us closer to that goal than ever before. This new website will be a tremendous benefit to Maryland's business community, and the feedback we receive will allow us to continually update content to better suit their needs." - Maryland State Department of Assessments and Taxation Director Michael Higgs.
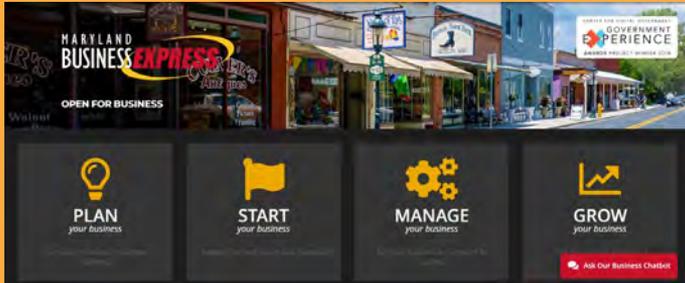
Originality

3

1. Does it represent a fundamental change in legislation, regulation or policy?
2. Does it represent a significant improvement in service delivery?
3. Does it introduce a substantially new technology or service concept?

MARYLAND BUSINESS EXPRESS

Maryland Business Express

Maryland Business Express ensures that busy business owners have the support of the State of Maryland while they grow, flourish, and succeed.

- 750,000 page views in the resource channel
- Over 40 filing types in the Filing and Registration channel
- 300 filing types in the Statewide licensing channel

Maryland Business Express provides helpful tools and resources to help entrepreneurs and business owners throughout the entire life cycle of their business while they plan, start, manage, and grow. While other state governments may make it easy to start a business, Maryland Business Express ensures that busy business owners have the support of the State of Maryland while they grow, flourish, and succeed.

This website is not only informative, but also links to the Maryland Business Express portal, so entrepreneurs and business owners can start a business, register a trade name, etc. entirely online and to the OneStop Licensing portal, a single point of entry for citizens to access all Maryland issued licenses or permits.

Mobile-Ready & Available

Maryland Business Express ensures that busy business owners have the support of the State of Maryland while they grow, flourish, and succeed.

- 20% filings and registration customers complete using a mobile device
- 22% access information on how to plan, start, manage and grow their business on a mobile device
- 99.9% service level uptime

The MBE portal utilizes responsive design to allow all functionality to be accessed from any mobile device. The cross-platform approach ensures that customers can initiate filings on the web and complete on a mobile device and vice-versa. Metrics from users of the Maryland Business Express portal prove that today's businesses need to access government services in a more streamlined, mobile way.

Prospective and new business owners are often on the go during the planning and startup phases of their business and it's critical that the Maryland Business Express portal is available for use 24/7. The MBE portal boasts service level uptime over 99.9% so business owners can access the portal when they have available time.

Secure

User login required to login to perform actions that change a business record.

1. All MBE portal channels comply with all applicable stakeholder agency and statewide security policies.

2. Robust logging mechanisms built into all components of the system provide an extensive audit trail that can be used to identify security violations and investigate reports of misuse of the system by customers.

3. The MBE portal meets or exceeds state and federal guidelines and best practices for accessibility of government websites and has been tested to be compliant with nonvisual accessibility requirements in accordance with Code of Maryland Regulations (COMAR) 14.33.02.01-.12.
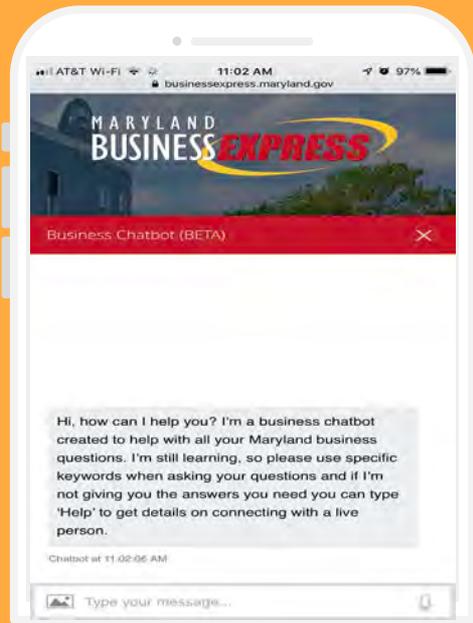
Maryland Business Chatbot is open for business

The *first* to be used by any state government specifically for business purposes.

The Chatbot and Maryland Business Express are available to communicate with and guide Marylanders 24 hours a day, 7 days a week.

- 875+ chats / month
- Handles 44% of all customer support inquiries received

There are several ways that chatbots enhance the customer experience:

1. Faster service: reducing customer wait times always enhance the customer experience. Rather than keeping phone customers on hold, the business chatbots handle simple customer requests *immediately*.
2. 24/7/365 availability: customers want services beyond the normal 9 am – 5 pm business hours. The business chatbots provides service 24 hours a day.
3. Ease of use: since chatbots use natural language interfaces, there is absolutely no learning curve to using them–if you know how to read and type, then you know how to use a chatbot.
4. Chatbots reduce the burden of inquiries agency call centers.

Flexible Payment Options

PayPal, Credit Card and eCheck accepted

- 7% of all transaction fees are remitted using PayPal

In response to customer requests and to offer additional flexibility for accepted payment options, Maryland Business Express allows users to choose PayPal as a payment option, offering a secure transaction that is easy for all customers to understand and navigate. In addition, traditional payment methods using any credit or debit card and ACH / eCheck payments are also accepted.

Significance and Transferability

1. Does it make substantial progress in diminishing this problem/issue?
2. Does it offer a one-time solution, or will the benefits be more significant over time?
3. Does this change/address a problem/issue that is likely to exit in other jurisdictions?
4. Can the solution be replicated?
5. Will this change serve as a model for others?
6. To what extent are components, concepts, principles, or insights of this initiative transferable to other areas?

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Significance & Transferability

1. The Maryland Small Business Administration reports that almost 580,000 small businesses were created in Maryland in 2017, representing 99.5% of all new businesses established in Maryland. Of these new businesses created in Maryland in 2017, an overwhelming 70% did so electronically using Maryland Business Express Filing and Registration channel.

2. This customer-centric service is a tremendous benefit to Maryland's business community. The ability to research, file and obtain documents 24/7/365 better services the entrepreneurs and business owners who submit 50% of their business transactions outside normal agency business hours.

3. Easily onboard additional agencies, departments and programs. All modules available in the Maryland Business Express platform can be implemented at any level of government. As an example, the Maryland Workforce Expressway leveraged existing technology of the Maryland Business Express platform to launch the Maryland Workforce Expressway, a new website that connects businesses to the full array of state workforce development resources in Maryland.

4. In simple terms, chatbots turn what might ordinarily be a one-way interaction into a two-way conversation. Not only do they accomplish this quickly and efficiently, but chatbots also present people with a self-service option. On the opposite end, it alleviates stress on government employees by reducing their workload and allowing them to focus on other tasks or more intricate customer service issues.

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Lessons Learned

1. What unexpected issues arose on your journey to implementation?
2. If you had the opportunity to do it all over again, what would you do differently?
3. What other valuable advice could you offer to another jurisdiction considering a similar change?

Lessons Learned

- **Define success first:** Have a vision of what the end-result looks like and what the project should accomplish and engage partners to help achieve those goals.

- **Make it citizen-centric:** Focus on serving the customer well and all else will fall into place.

- Lean on support from the top: Support from the highest levels of the administration can help overcome big hurdles, such a cultural resistance that often comes with change.

- **Get a little help from your friends:** When approaching a project with this broad a scope, it may help to rely on assistance from a private-sector digital government provider. Through a variety of funding and partnership options, government can have a one-stop business portal developed without incurring any up-front costs.

- **Eat the elephant a bite at a time:** Setting several smaller milestones can be more achievable than chasing after one gigantic goal. Deciding to tackle one module such as the resource channel or the filing and registration channel with the goal of adding new functionalities each quarter after that can help keep an initiative on track.

- **Use universal business data:** Most agencies collect the same information from businesses. Collect it once and re-use it across all agency filings.

- **Chatbot need maintenance:** It takes continued administrative maintenance to keep the chatbots up-to-date to ensure it is serving accurate information to the end-user. A significant number of hours have been invested by NIC Maryland staff to continually analyze response and update the Q&A databases.