PERCEPTION OF INDIVIDUAL ASSESSEE TOWARDS E-FILING OF INCOME TAX RETURNS IN GOA: AN EMPIRICAL STUDY

A Thesis submitted in partial fulfillment for the Degree of

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BY

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DECLARATION

I, Mr. Virendra Rajanikant Amonkar hereby declare that this thesis represents work which has been carried out by me and that it has not been submitted, either in part or full, to any other University or Institution for the award of any research degree.

Place: Goa University, Taleigao, Goa.

Date :

Mr. Virendra Rajanikant Amonkar

CERTIFICATE

I hereby certify that the work was carried out under my supervision and may be placed for evaluation.

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not have been possible.

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List of Abbreviations

Abbreviations	Full Form
AJPs	Artificial judicial persons
AIS	Annual information statement
AO	Assessing Officer
AOPs	Associations of persons
ANOVA	Analysis of Variance
ASK	Aayakar Seva Kendra
AUs	Assessment units
AY	Assessment Year
BOIs	Bodies of individuals
CAG	Comptroller and Auditor General
CBDT	Central Board of Direct Taxes
C.F.A.	Confirmatory Factor Analysis
CIT (A)	Commissioner of Income Tax (Appeals)
CPC	Centralized Processing Centre
CsIT	Commissioners of Income-tax
DSC	Digital Signature Certificate
DTC	Direct Tax Code
DV	Dependent variable
E-filing	Electronic Filing
ERIs	E-return intermediaries
FY	Financial Year
HAG	Higher Administrative Grade
HRA	House Rent Allowance
HUF	Hindu Undivided family
I.T	Income Tax
I.T.D.	Income Tax Department
ITDMS	Integrated Taxpayer Data Management System
I.T.R.	Income Tax Return
ITAT	Income Tax Appellate Tribunal

ITES	Information Technology Enabled Service
ITO	Income Tax Officer
IV	Independent Variable
K.M.O.	Kaiser-Meyer-Olkin
KTF	Kelkar Task Force
LLPs	Limited liability partnerships
OTP	One Time Password
PAN	Permanent Account Number
PCA	Principal Component analysis
PDC	Primary Data Centre
PY	Previous Year
RCC	Regional Computer Centre
S.A.S.	Self-Assessment System
SARS	South African Revenue Service
S.E.M.	Structural Equation Modelling
SSL	Secure Sockets layers
TAM	Technology acceptance model
TAN	Tax Deduction Account Number
TAXNET	All India Tax Network
TCS	Tax Collection at Source
TDS	Tax Deducted at Source
TRACES	TDS Reconciliation, Accounting, and Correction Enabling System
TRO	Tax Recovery Officer
TRPS	Tax Return Preparer Scheme
U/S	Under Section

CHAPTER -1

INTRODUCTION

1.1 INTRODUCTION

Tax compliance in the Self-Assessment System (S.A.S.) depends on taxpayers' awareness. In a self-assessment system, an individual must determine his tax burden using a tax return form in which he specifies his gross income, permissible deductions, and other details. The tax authority receives a tax return and a payment for the tax obligation the returnee determines.

The shift towards electronic income tax return filing is spearheading a new era of transformation, replacing conventional techniques and transforming e-filing from a "nice to have" service to a "need to have" one.The Indian Income Tax Department (I.T.D.) has adopted technology that has altered how the public views the department's level of service. Most income taxpayers in India shifted to the electronic platform due to the I.T.D.'s modernization effort, which lowered the risk involved with cash collections at branch offices. Income taxpayers increasingly use alternative payment methods instead of payments at branch offices. I.T.D. rules state that e-filing is now mandatory for income slabs that attract higher tax levels.

The Income Tax Department of India has predicted that paper filing of returns would soon account for a minuscule portion of the total filing because e-filing of income tax returns has grown considerably over the past five years. Even though many taxpayers have switched to the e-filing method, they still file their taxes manually. The largest taxpayer segment in India comprises individual assesses, who contribute the most to total income tax collection due to the high progressive rates. This group is known for having high tax compliance as they cannot conceal their income, thus becoming easy pickings for increasing tax collection.

Income taxpayers believe that the Indian income tax regime is highly complex to comprehend. As an individual taxpayer, one must keep updated with the most recent changes in the tax code. An assesee can understand the tax system better by being appropriately aware of taxation. The Government is undertaking several efforts to raise public understanding of the tax system, but the assesee level of awareness needs to meet expectations. To file accurate returns and reduce tax liability, taxpayers hire tax specialists

to represent them. As a result, there needs to be more understanding of the taxation system. The degree to which an individual taxpayer is aware of the income tax system varies depending on several sociodemographic variables, includinggender, age, education levels, employment situation, etc. The Income Tax System presents various challenges for individual taxpayers, including the applicable tax rate, the process for determining taxable income and tax payable, laws relating to deductions, the process for submitting an income tax return, etc.

The most straightforward and technologically advanced electronic service the Income Tax department offers for the taxpayer is e-filing income tax returns. This study focuses on the critical considerations for effective tax compliance procedures and individual taxpayer perceptions toward e-filing income tax returns.

1.2 STATEMENT OF THE PROBLEM

To digitize all taxpayer information, the Income Tax Department and Government provide the online filing of tax returns; however, the department still needs to enter data from hard copies into the system. Most taxpayers need to e-file for e-filing to fully realize its potential, which benefits both the Government and the taxpayers. This requires comprehension as to how taxpayers perceive e-filing services.

In light of the prospect of e-filing to benefit the finance department, the Government of India, and the assesses; equally, it becomes crucial to ensure that a majority of the taxpayers file their income tax returns. For this to happen, it is necessary to comprehend the assessees' attitudes and level of service satisfaction.

E-filing is the procedure of electronically submitting income tax returns online. E-filing is currently the simplest method of paying taxes in today's busy schedule. Taxpayers can file their returns using this electronic filing system without standing in line to make payments, saving time. The Government has developed an e-filing service for the general public. Despite several awareness campaigns by the Government and other relevant departments through various media, many taxpayers still need to be aware of this facility. Those that are aware are using it differently than expected. The advantages and practicality of e-filing ITRS bring to the fare this study's significance and reliability. "Individual assessees' perception toward e-filing of Income Tax Returns" is a study the researcher undertook after realizing the importance of filing ITRS electronically.

1.3 RESEARCH GAP

The literature review analysis demonstrates a gap regarding the time frame, geographic scope, methodology, goals, hypotheses, and statistical methods. Additionally, it shows that other earlier studies needed to encompass the broad aims of the current research concerning how individual taxpayers perceive the electronic filing of income tax returns.

The electronic filing refers to submitting tax returns through the Internet using tax preparation software that the appropriate tax authorities have already approved. Taxes levied on individuals or businesses based on their earnings or profits are known as income taxes. The attitude of Indian taxpayers toward the electronic filing of income tax returns has changed considerably. Therefore there is a need to carry out an empirical investigation of the same.

The literature review highlights that there has been a lack of comprehensive analysis of the 21st-century reform phase in India concerning evaluating people's perception of e-filing. The present study addresses this gap by systematically and thoroughly analyzing this aspect. The literature on e-filing in India is scanty, and related studies have yet to be conducted in Goa. In light of this situation, the current research seeks to understand how individual assesses in the state of Goa felt about filing income tax forms electronically.

1.4 IMPORTANCE OF THE STUDY

The results of this study will help the income tax agency enhance its plans by highlighting potential areas for e-filing improvements. Since computers are now widely accessible, the e-filing process will improve tax administration and boost compliance by enabling taxpayers to submit tax returns electronically.

Taxes are a crucial tool for building an economically strong nation. It is a significant source of income for every Government; however, less than 5% of Indians pay income taxes. There is no denying that individual income tax is the Government's primary funding source; therefore, it is incredibly picky about direct taxes, especially income tax. As a result of our complicated income tax structure, salaried taxpayers often endure great stress and hardships. The researcher shall make numerous insightful recommendations based on the study's findings. These recommendations would be helpful to the Indian Government as it articulates its income taxation laws. This study can help individual taxpayers better understand the benefits of e-filing income tax returns.

1.5 SCOPE OF THE STUDY

The study's inclusion criteria were limited to individual taxpayers residents of India who had paid income taxes for the financial years 2020–21 and had electronically submitted their income tax returns utilizing the income tax e-filing system. This research only covers the state of Goa. This study aims to determine the assesses' perceptions of e-filing income tax returns, their knowledge level and influencing factors of individual taxpayers regarding e-filing of income tax returns, the challenges faced by individual taxpayers regarding e-filing of income tax returns, and the level of satisfaction of individual taxpayers regarding e-filing of income tax returns.

1.6 OBJECTIVES OF THE STUDY

1: To analyze the individual assessee's awareness of the e-filing of income tax returns.

2: To identify the factors influencing individual assessee perceptions on using e-filing income tax returns.

3: To investigate individual assessee's perceived problems in e-filing income tax returns.

4: To identify the perceived risks associated with adopting e-filing income tax returns among individual assessee.

5: To explore the satisfaction level of individualassessees towards e-filing income tax returns.

1.7 RESEARCH HYPOTHESIS

The research was based on the hypothesis stated below.

1. H0: There is no significant impact of educational qualifications on awareness of the e-filing of income tax returns.

2. Ho: There is no significant difference in the perception of respondents across gender towards influencing factors to use e-filing of income tax returns.

3. H0: There is no significant impact of yearly income on the assessee's problems with the e-filing of income tax returns.

4. H0: There is no significant difference in respondents' perception of the perceived risk associated with e-filing income tax returns across ages.

5. H0: There is no significant impact of occupation on the satisfaction level towards e-filing of the income tax return.

1.8 RESEARCH METHODOLOGY & SAMPLING DESIGN

1.8.1.1 COLLECTION OF PRIMARY DATA

The researcher employed a structured questionnaire to collect primary data from individual Indian taxpayers who electronically filed their income tax returns using the income tax e-filing system during the fiscal year 2020-21 in Goa. The questionnaire was designed to gather information on the participants' awareness of e-filing, variables influencing the use of e-filing, problems encountered while e-filing, risks perceived during e-filing, and their satisfaction level. Moreover, qualitative research methodology was also employed through personal interviews to supplement the data collection process. Only participants who met the inclusion criteria were considered for this study.

1.8.1.2 COLLECTION OF SECONDARY DATA

The secondary data sources include the Income Tax Act of 1961, its implementing rules, Central Board of Direct Taxes circulars, notifications, Journals of the Institute of Chartered Accountants of India, statistics from the Department of Economic Affairs, and tax reports posted online and on websites. From reports released by the Income Tax Department, secondary information such as the quantum of e-filing returns submitted by Indian taxpayers and other e-filing statistics was compiled. The researcher collected secondary data about I.T.R. e-filing from 2011-2012 to 2020-21. The researcher gathered all relevant information on the e-filing of income tax returns from various sources, including journals, books, websites, theses, and research articles.

1.8.1.3 INSTRUMENTS OF DATA COLLECTION USED

The study collected primary data using a closed-ended questionnaire and a 5-point Likert scale to elicit participants' opinions. Data collection involved online and offline approaches to ensure maximum coverage and accessibility to the respondents. The questionnaire was divided into six sections, with the first section focusing on demographics and socio-economic status. The remaining five sections contained twenty questions that investigated

the study's objectives. A pilot survey was conducted on a small group of respondents to test the questionnaire's effectiveness and make necessary revisions. The questionnaire was finalized based on feedback to ensure it accurately captured the intended data.

1.8.1.4 SCALING TECHNIQUE

The researcher used the Likert Scale, which consisted of five response options: Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. Respondents were asked to choose the option that best represented their opinion on the statement.The investigator chose these components from earlier studies and then altered them to meet the need of the e-filing process.

1.8.1.5 PILOT STUDY

The pilot study is considered in the research to interpret the viability and check the costs and time requirements for the study because this will produce an accurate result. The goal of the pilot study is to thoroughly develop the earlier stages to understand their influence and reduce errors. The questionnaire was tested by piloting with 100 respondents, which helped modify and customize the final questionnaire. Some key phrases used in the e-filing of income tax forms took much work to explain to respondents. Consequently, the researcher reframed a few questions, and the respondents were asked to supply information about e-filing and other specifics. After adhering to the accomplishment of the study's objectives, a few questions were modified and amended in part, and the researcher then continued data collection.

1.8.1.6 SAMPLING DESIGN

The study's universe consists of all taxpayers who have electronically filed their income tax returns (ITRs) for the fiscal year 2020-21, as per the data presented in Table No.1.1. The total number of taxpayers who have filed an ITR is 71,749,005, out of which 67,443,278 are individual taxpayers. Therefore, the percentage of individual taxpayers in the filing count is 94%. To determine the sample size, this percentage is applied to the state-wise filing count presented in Table No.1.2. For instance, Goa's filing count is 240,543, and by using the 94% percentage, the expected sample size is 226,110. As per Krejcie and Morgan's (1970) recommendation, the sample size for a population of 10 lakhs or more is 384. However, this study surveyed 400 respondents to obtain better results.

Table No. 1.1 Category and Total Income Range Wise filing count for current Financial Year FY 2020-21 (Returns filed from 01/04/2020 to 31/03/2021)

S.No.	Category	Range1	Range2	Range3	Range4	Range5	Range 6	Total
1	Association of Persons	239770	4718	2686	1815	802	1329	
2	Body of Individuals	6792	171	89	64	41	50	
3	Company	829114	32233	31576	35898	21594	44752	
4	Firm	1296340	72879	51378	40002	18233	16420	
5	Government	452	4	8	7	2	5	
6	Hindu Undivided Family	1059426	130725	40009	11017	1955	1059	
7	Artificial Juridical Person	10100	191	113	81	44	95	
8	Local Authority	4068	40	33	24	15	62	
9	Individual	53127598	9692042	3205479	1154223	182283	81653	= **67443278**
10	Trust	289944	3784	1534	941	407	836	
	Total	56863604	9936787	3332905	1244072	225376	146261	= **71749005**

Range1 => Up to ₹5,00,000, Range2 => ₹5,00,001 - ₹10,00,000, Range3 => ₹10,00,001 - ₹20,00,000, Range4 => ₹20,00,001 - ₹50,00,000, Range5 => ₹50,00,001 - ₹1,00,00,000, Range6 => Above ₹1,00,00,000

Source: https://www.incometax.gov.in/iec/foportal/statistics-data

BASIS OF SELECTING THE SAMPLE SIZE

Table No. 1.2 State-wise filing count for FY 2020-21 from 01/04/2020 to 31/03/2021)

S.No.	State	Count 31/3/2021
1	Andaman And Nicobar Islands (UT)	47979
2	Andhra Pradesh	2163945
3	Arunachal Pradesh	22478
4	Assam	869682
5	Bihar	2166352
6	Chandigarh (UT)	288228
7	Chhattisgarh	1179269
8	Dadra & Nagar Haveli (UT)	35280
9	Daman & Diu (UT)	23595
10	Delhi (UT)	3820505
11	Goa	240543
12	Gujarat	7450776
13	Haryana	2844223
14	Himachal Pradesh	550891
15	Jammu & Kashmir	498769

X 94%=226110

Individual taxpayer population for the state of Goa

Source: https://www.incometax.gov.in/iec/foportal/statistics-data

1.8.1.7 SAMPLE SIZE CALCULATION

The researcher calculated the sample size with the help of Krejcie& Morgan (1970) for a 95% confidence interval and 0.05 margin of error.The recommended sample size for a population of 10 lacs or more, according to Krejcie and Morgan (1970), is 384. However, the study considered a sample size of 400 respondents to obtain better results.This larger sample size aims to ensure more reliable and robust results.By selecting 400 respondents, the study expects a representative and diverse sample that can provide valuable insights into the factors influencing the adoption of e-filing for income tax returns in India.

Formula Used for calculating the sample size:

- S= X2NP (1- P) ÷d2 (N-1) +X2P (1- P)

- S = required sample size.

- X2 = the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

- N = the population size.

- P = the population proportion (assumed to be .50 since this would provide the maximum sample size).

- d = the degree of accuracy expressed as a proportion (.05).

1.8.1.8 SAMPLING UNIT

Individual Indian citizens who paid income tax for the fiscal years 2020–21 and electronically filed their income tax returns using the e-filing system met the study's inclusion criteria. For this study, "individual assessees" are those taxpayers who have independently prepared and filed tax returns electronically without assistance from tax professionals, agents, or friends.

1.8.1.9 SAMPLE SIZE AND TECHNIQUE USED

Non-probability purposive sampling has been used to choose the sample. To achieve a fair geographical distribution, the researcher divided 600 respondents equally into 300 respondents from the North Goa District and 300 from the South Goa District. South Goa

District comprised the significant cities of Margao, Ponda, and Vasco, and the North Goa District featured the major cities of Panaji and Mapusa. Of the 600 distributed questionnaires, 516 were complete and used for data analysis (an 86% response rate). Four hundred responses, 90% from offline and 10% from online sources, comprised the final sample size.

1.8.1.10 STATISTICAL TOOLS USED FOR DATA PRESENTATION

The researcher used tables, percentages, and diagrams for data representation in this study. In this study, the researcher used several tools to present and analyze the data collected. Tables were used to display the numerical data systematically, making it easier to understand the results. Percentages were used to express the proportions of respondents with certain opinions or perspectives. Diagrams, such as graphs and charts, were used to present the findings visually, which helped to enhance the readers' understanding of the data.

Using these tools, the researcher analyzed the data and drew relevant conclusions regarding the taxpayers' perception of e-filing income tax returns in Goa. Using tables allowed the researcher to compare and contrast the data collected, while percentages allowed for a detailed examination of the data. Diagrams made it easier for the reader to identify trends and patterns in the data. Data analysis used descriptive statistics, including mean, standard deviation, and frequency distribution.Overall, using these tools enabled the researcher to present a comprehensive and detailed analysis of the data collected in the study.

1.8.1.11 STATISTICAL TOOLS USED

The researcher carried out all editing and analytical tasks associated with this study using SPSS 26.0 software. Some statistical techniques are percentage analysis, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy, Bartlett's Test of Sphericity, factor analysis, t-test, linear regression, and one-way ANOVA.The researcher also conducted a Cronbach Alpha reliability test for inter-item reliability.

I)   Analysis of Variance (ANOVA)

To determine whether there is a significant difference between the means of the two samples, researchers use the z-test or the t-test. The problem arises when we simultaneously examine the significance of the difference between more than two sample means. The ANOVA technique, a critical analysis tool, allows for this simultaneous test.

The F test, also known as ANOVA, compares the variances of two samples. Because standard deviation cannot be summed, the ANOVA test employs measures of sample variance rather than sample standard deviation. To calculate the more significant F statistic, divide the more considerable sample variance by the minor sample variance. The greater the value of F, the greater the variance between and within groups. At a 5% significance level, the F values are compared to the table value. The null hypothesis is accepted if the calculated F value is less than the critical table value and vice versa. Likewise, if the p-value exceeds 0.05, the null hypothesis is accepted, and vice versa.

II)   t-test

The T-test heavily relies on the t-distribution. It determines the significance of a sample mean or the significant difference between the means of two samples.

III)   Regression

Regression analysis investigates the relationship between one dependent variable and several independent variables. It is the most frequently used method in most social science research.Each independent variable's regression coefficient quantifies how well it predicts the dependent variable.The two types of regression coefficients are unstandardized and standardized coefficients.The R-value represents the correlation between the observed and predicted values of the dependent variable. The R-value is used to assess the overall fit of the model.

R Square: The square of R, also known as the Coefficient of Determination, describes the total amount of variation explained by the independent variable under investigation, i.e., it provides the proportion of variance in the dependent variable taken into account by the set of independent variables chosen for the model.

IV)   Cronbach Alpha Score

The Cronbach Alpha reliability test evaluates the dependability of questions about individual assessee perceptions of income tax return e-filing. An Alpha score of 0.923 indicates that the questions tested are reliable.

1.8.1.12 REFERENCE PERIOD OF THE STUDY

The study focused on the taxpayers in Goa who electronically filed their income tax returns using the income tax e-filing system for the fiscal years 2020-21, between June 1st, 2021, to March 31st, 2022. The researcher chose this time frameto align with when taxpayers typically file their income tax returns. The target population was carefully selected to ensure that the study's findings accurately reflected the experiences of individuals recently filing their income tax returns electronically.

1.8.1.13 VARIABLES IDENTIFIED FOR THE STUDY

The study was designed to investigate and measure individual taxpayers' perception of e-filing income tax returns based on the following variables:

Awareness - This variable aims to assess individual taxpayers' knowledge and awareness of the e-filing of income tax returns.

Influencing Factors - This variable aims to identify the factors that may affect an individual's decision to file their income tax returns electronically.

Problems Encountered - This variable determines taxpayers' challenges and difficulties when electronically filing income tax returns.

Risks Perceived - This variable identifies the perceived risks of electronically filing income tax returns.

Satisfaction Level - This variable measures individual taxpayers' satisfaction levels with the e-filing income tax return process.

The researcher used these variables to analyze the results and provide valuable insights into individual taxpayers' perceptions and behavior toward e-filing income tax returns in Goa.

1.9 ORGANISATION OF THE STUDY

Chapter 1: Introduction - This chapter presents the problem statement, scope, significance, objectives, hypotheses, research methodology and design, and study limitations.

Chapter 2: Review of Literature - The primary focus of this chapter is to review the existing literature on how individual taxpayers perceive the e-filing of income tax returns.

Chapter 3: E-filing of Income Tax Returns in India: An Overview - This chapter provides an overview of the e-filing of income tax returns in India.

Chapter 4: Data Analysis and Interpretation - In this chapter, the study's results are analyzed to understand the perception of individual taxpayers towards the e-filing of income tax returns.

Chapter 5: Findings, Conclusion, and Suggestions - The final chapter summarizes the main findings and conclusions of the study. It also offers recommendations to stakeholders and identifies areas for future research.

1.10 DEFINITIONS/ BASIC CONCEPTS

Regarding e-filing income tax returns, several basic terms are commonly used. Here are some of the keywords related to the e-filing of income tax returns:

1. **Aadhaar Number**: Aadhaar is a 12-digit unique identification number issued by the Unique Identification Authority of India (UIDAI). It is often linked to PAN and is used for verification during e-filing.

2. **Acknowledgment Number:** A unique number provided by the tax authorities to confirm successful e-filing.

3. **Advance Tax:** Advance tax is the payment of income tax in installments throughout the financial year based on the estimated income. It is mandatory for taxpayers whose total tax liability exceeds a specified limit. Advance tax helps in the smooth collection of taxes for the Government.

4. **Annual Information Statement (AIS):** An Annual Information Statement is a document provided by financial institutions or other entities to taxpayers, summarizing the financial transactions and additional relevant information related to the taxpayer's accounts or investments during a specific tax year.

5. **Assessment Year (AY):** Assessment Year refers to the year income is assessed, and taxes are calculated for the corresponding financial year. For example, if you file a return for the income earned during 2022-2023, the Assessment Year will be 2023-2024.

6. **Bank Account Verification:** Bank Account Verification links and verifies your bank account details with your income tax return. It is essential for receiving tax refunds and facilitating seamless electronic transactions.

7. **Compliance:** Adhering to the rules and regulations the income tax department sets while filing tax returns and paying taxes.

8. **Challan 280:** Challan 280 makes various tax payments, including advance tax, self-assessment tax, or regular tax. Taxpayers must fill out Challan 280 and submit it along with the cost to the authorized bank to fulfill their tax obligations.

9. **Centralized Processing Center (CPC):** A facility for processing and assessing income tax returns in a centralized manner.

10. **Deductions:** Deductions are specific expenses or investments that can be claimed to reduce taxable income. Examples include deductions under Section 80C for investments in specified instruments, such as Life Insurance Premiums, Provident Funds, or ELSS.

11. **Digital Signature Certificate (DSC):** A digital signature certificate is an electronic form of signature used for authenticating and signing documents electronically during e-filing. It ensures the security and integrity of the electronic records.

12. **E-assessment:** The electronic assessment of income tax returns, eliminating the need for physical interaction with taxpayers.

13. **Electronic Filing (e-filing):** It refers to submitting income tax returns electronically through online platforms provided by the tax authorities.

14. **E-Filing Software:** Computer programs or online platforms that facilitate preparing and submitting electronic tax returns.

15. **E-Payment:** The electronic mode of making tax payments, including online banking, debit/credit cards, or other authorized payment gateways.

16. **ERI (Electronic Return Intermediary):** Authorized service providers that assist taxpayers in e-filing tax returns and provide related services.

17. **E-Verification:** E-Verification is electronically verifying the submitted income tax return. It can be done through various methods such as net banking, Aadhaar OTP (One-Time Password), or generating and sending a signed copy of ITR-V to the tax department.

18. **Electronic Verification Code (EVC):** An EVC is a code generated by the Income Tax Department, an alternative to a physical signature. It is used for electronically verifying the income tax return.

19. **Exemptions:** Exemptions are certain types of income or components of income that are not subject to tax. Examples include agricultural income, dividends from specific specified sources, and interest earned on tax-free bonds.

20. **Financial Year (FY):** The financial year represents the period from April 1st to March 31st of the following year. It is the period for which income is assessed for tax purposes.

21. **Form 15G/15H:** Declarations submitted by individuals to avoid TDS deduction if their income is below the taxable limit.

22. **Form 16:** Form 16 is a certificate issued by an employer to its employees, providing details of the salary, taxes deducted, and other related information. It is used for reporting income and TDS (Tax Deducted at Source) while filing income tax returns.

23. **Form 26AS:** Form 26AS is a consolidated tax credit statement that contains details of taxes paid by the taxpayer, including TDS, advance tax, and self-assessment tax. It is essential for cross-verifying tax-related information while filing income tax returns.

24. **Grievance Redressal:** Mechanisms provided by the tax authorities to address and resolve issues or complaints related to e-filing.

25. **Income:**Income refers to the money or earnings received by an individual or entity from various sources, such as employment, business activities, investments, or rental properties. It includes wages, salaries, bonuses, commissions, dividends, interest, rental income, capital gains, and other monetary gains. Income is a crucial factor in determining tax obligations, as it forms the basis for calculating taxable income and determining the amount of tax that needs to be paid to the Government.

26. **Income Tax Return (ITR):**A form or document taxpayers file to report their income, deductions, and tax liabilities to the tax authorities.

27. **Income from Business or Profession:** Income earned from running a business or practicing a profession, such as self-employment income, consultancy fees, or freelance earnings.

28. **Income from Capital Gains:** It refers to the profit or gain arising from selling capital assets, such as shares, property, or investments.

29. **Income from House Property:** It includes the income earned from owning a house property, such as rental or deemed rental income.

30. **Income from Salary:** It refers to the income earned by an individual from employment, which includes basic salary, allowances, perquisites, and bonuses.

31. **Income Tax Department Portal:**The Income Tax Department Portal is an online platform established by the tax authorities to facilitate tax-related activities for

taxpayers. It is a centralized website where individuals and businesses can access e-filing services, interact with the tax department, and fulfill their tax obligations.

32. **Income Tax Return (ITR):** An Income Tax Return is a document taxpayers file with the tax authorities to report their income, deductions, and taxes owed for a specific tax year.

33. **ITR-V:** ITR-V (Income Tax Return - Verification) is an acknowledgment generated upon successful e-filing income tax returns. It needs to be signed and sent to the Income Tax Department within a specified time to complete the filing process.

34. **Intimation or Notice:** The taxpayer may receive an intimation or notice from the income tax department after filing the income tax return. It could be regarding tax calculations, discrepancies, or any other matter requiring clarification or action from the taxpayer.

35. **Jurisdiction:** Jurisdiction refers to the legal authority or power of a government or regulatory body to enforce laws and regulations within a specific geographical area or over a particular group of individuals or entities. In the context of income tax, jurisdiction determines which tax laws apply to taxpayers based on their residence, source of income, or other relevant factors. Each jurisdiction has its tax laws and regulations that govern the filing and payment of income taxes. Taxpayers must comply with the jurisdiction's tax laws in which they are subject to taxation.

36. **Net Banking:** Net banking, also known as online banking or Internet banking, is a service provided by banks and financial institutions that allows customers to perform various banking transactions and activities through the Internet. An online banking service that enables taxpayers to make tax payments directly from their bank accounts while e-filing.

37. **Password-Protected ZIP File:** A password-protected ZIP file is a compressed file format with password encryption used to secure sensitive documents while e-filing. ZIP files are commonly used to compress and package multiple files or folders into one file, making transferring or storing them more accessible. When a ZIP file is password-protected, it requires a password to access its contents.

38. **PIN (Personal Identification Number):** A PIN (Personal Identification Number) is a numeric code used to authenticate an individual's identity and provide access to specific systems, accounts, or services. A unique numeric code shows the taxpayer's identity when e-filing.

39. **Permanent Account Number (PAN):** PAN is a unique 10-digit alphanumeric identification number issued to individuals and entities by tax authorities. It is a mandatory requirement for filing income tax returns.

40. **Revised Return:** A Revised Return, also known as an Amended Return, is a modified version of the original tax return filed to correct errors or make changes to the previously filed return. Taxpayers file a corrected tax return to rectify the mistakes or omissions in the original return.

41. **Self-Assessment Tax:** Self-assessment tax is the tax paid by a taxpayer to cover any shortfall in the tax liability after considering TDS and advance tax payments.

42. **Tax Deducted at Source (TDS):** TDS is a mechanism by which the payer deducts a certain tax percentage from the payments made to the recipient. These deductions are made at the time of payment and are deposited with the Government on behalf of the taxpayer.

43. **Taxable Income:** The total income and the applicable tax rates are applied to calculate the tax liability. It is derived by subtracting allowable deductions and exemptions from the total income.

44. **Tax Liability:** Tax liability refers to the amount of tax an individual or entity owes to the Government based on their taxable income and applicable tax rates.

45. **Tax Refund:** A tax refund is the reimbursement of excess taxes paid by a taxpayer. When the tax liability is less than the taxes withheld or paid in advance, taxpayers can claim a refund after filing their income tax returns.

46. **XML** (Extensible Markup Language): XML is a file format for transferring structured data between different systems. Income tax returns filed electronically are generally submitted in XML format, which can be uploaded on the income tax e-filing portal.

CHAPTER 2

REVIEW OF LITERATURE

2.1 INTRODUCTION

Evaluating previous research work is critical in every study as it enables researchers to identify untapped field areas and better understand gaps in knowledge and methods. In this study, a thorough review of several previous studies has been conducted to identify these gaps and explore potential areas for future research.The thought of prior research in this study provides a foundation for the research questions and hypotheses by highlighting key findings, gaps in knowledge, and limitations of previous studies. By synthesizing previous research, this study can identify areas where further investigation is needed and suggest improvements to the methodology, measurement tools, and analysis techniques used in previous studies.

Reviewing previous research in this study is also essential for contextualizing the current study within the existing literature. By examining previous research on the e-filing of income tax returns in India, this study can identify the most critical issues, challenges, and trends in the field. Moreover, it can help to situate the current study within the broader context of research on the e-filing of income tax returns in India, highlighting its unique contribution to the field.

2.2 LITERATURE REVIEW OF OBJECTIVE 1

To study the individual assessee's awareness of the e-filing of income tax returns.

1. **PuneetBhushan (2013**) investigated the level of taxpayer literacy in India and its impact on the adoption of e-filing of income tax returns. The results disclosed that taxpayer literacy is generally low but significantly impacts e-filing adoption. Taxpayers with higher levels of education and income and familiarity with computers and the internet are more likely to use e-filing than those without these characteristics. The author proposed that increasing taxpayer education and improving access to technology can help increase e-filing adoption in India**.**

2. **Palil and Rusyidi (2013)** conducted a study in Malaysia to assess taxpayers' perceptions of tax knowledge and tax education regarding their level of tax

compliance. The statistical tools used were percentages, the chi-square test, the mean, and the standard deviation. The findings indicated that taxpayers who believe they have a higher level of tax knowledge and have received more tax education are more likely to comply with tax regulations. They concluded that their religious beliefs greatly influenced taxpayers' responsibility for tax compliance. Furthermore, the researcher claimed that taxation significantly impacts a country's economic development and growth. The authors proposed that improving taxpayer education and literacy could help promote tax compliance in Malaysia**.**

3. **Angamuthu (2014)** investigated local taxpayers' payment patterns in Malaysia's Khao Rup Chang City Municipality, focusing on using e-filing and e-payment systems. According to the author, while local taxpayers know e-filing and e-payment techniques, adoption rates remain low due to a lack of trust in the design and a preference for traditional payment methods. According to the author, addressing these factors through improved education and communication could assist in adopting and succeeding Malaysian tax e-filing and e-payment systems.

4. **Saad (2014)** investigated taxpayers' attitudes toward tax knowledge, complexity, and compliance. Telephone interviews with 30 sample respondents were conducted to collect the necessary primary data. The interviews were recorded and transcribed. The transcribed data was then subjected to thematic analysis in stages. The taxpayers were found to be unfamiliar with the technical aspects of the income tax system.

5. **Vinoth, S., and Jeyakumari, J. (2015)** investigated the adoption and use of income tax return e-filing systems among taxpayers in Coimbatore, India. The researcher used a chi-square test to assess the impact of demographic factors. The study was conducted in Coimbatore, Tamil Nadu, and included 65 e-filers and 50 non-e-filers. According to research, determining its ultimate success required a tectonic shift or change in people's mindsets and a robust and user-friendly system. Most e-filers were found to be uneasy with the rule requiring them to use their digital signature. As a result, the system should allow digital signatures held by intermediaries to file returns for proper acknowledgment.The authors revealed that, while Coimbatore taxpayers are aware of e-filing systems, adoption, and usage rates are still relatively low due to a lack of trust in the design and a preference for traditional filing methods.

6. **Barodiya and Bhargava (2015)** investigated how taxpayers perceived the benefits of electronically filing their income tax returns. They found that e-return filing is becoming more popular nationwide among service-class members. Furthermore, the

researchers found that the benefits of e-filing income tax returns include the ability for taxpayers to file from anywhere at any time, the ability for taxpayers to save time, and the reduction of the interface between the Income Tax Department and the assessors, which was popular among service-class taxpayers. The article also discussed the challenges and issues that must be addressed when implementing e-filing, such as the need for robust IT infrastructure, data security concerns, and the importance of taxpayer education and awareness. The author contended that these obstacles could be overcome with proper planning and execution.

7. **Elavarasan R. (2015**) examined the impact of tax reforms on salaried employees in Tamil Nadu and the level of tax reform awareness among Tamil Nadu's salaried taxpayers within the historical context of India's income tax rate.The study collected and analyzed primary and secondary data using various methods, such as percentage analysis, t-tests, ANOVA, Chi-Square tests, and K-means cluster analysis. The data was collected using pilot studies, bipolar scales, and Likert's five-point scales. The findings demonstrated how the tax system affects each individual's life deliberately and comprehensively.The study's results indicated that most salaried assessees advocated for eliminating direct tax rates and tax rules, exemptions, and deductions for salaried state employees by the Income Tax Department.

8. **Andreas and Savitri (2015)** examined the effects of tax socialization, tax knowledge, speed of obtaining a taxpayer identification number, and service quality on taxpayer compliance. A questionnaire was used to collect primary data from 100 Pekanbaru-Senapelan tax office respondents. This data was analyzed statistically using percentages, path analysis, and ranking. It was revealed that taxpayer awareness fully mediated the relationship between the utility of a tax identification number, the quality of the service, and taxpayer compliance.

9. **Hammed, T. A. (2015)**assessed the awareness and attitude of taxpayers towards the e-filing of income tax returns in Nigeria. The researcher used a survey method to collect data from 100 taxpayers, and the data were analyzed using descriptive statistics.The study found that the awareness of e-filing was low among taxpayers in Nigeria, with only 29% of the respondents indicating that they were aware of the e-filing system. The study also found that taxpayers' attitude toward e-filing was generally positive, with 56% of the respondents indicating that they would use the e-filing system if made available.The study recommended that the Nigerian Government intensify efforts to create awareness about e-filing among taxpayers and

provide adequate support and training to facilitate adopting e-filing in the country. The study also suggested that the Government should consider offering incentives such as tax rebates to encourage taxpayers to use the e-filing system.

10. **Rao, V. S., and M. Balakrishnan (2015)** surveyed taxpayers to determine the factors influencing their decision to use e-filing. According to the findings, perceived usefulness, ease of use, awareness, and trust were significant factors influencing taxpayers' adoption of e-filing. It was observed that taxpayers who were younger, more educated, and had higher incomes were more likely to use e-filing. To encourage greater adoption, the authors recommended that the Government increase awareness and trust in e-filing and make the process more user-friendly.

11. **ParmanandBarodiya at el. (2015)** investigated e-filing awareness of income tax returns and their attitudes. Both primary and secondary data were collected and analyzed using graphs, charts, and percentages. It was noticed that e-filing is becoming increasingly popular throughout the country, particularly among those in the service class. Researchers proposed that the Income Tax Authority create customized return forms, which should be available on the Department's website. Furthermore, the authors concluded that ITR forms should be designed so taxpayers do not need to file any supporting documents with their return when submitted electronically at the site.

12. **Idris, M. A., and Aliyu, U. A. (2015)** assessed Nigerian taxpayers' awareness, perception, and use of e-filing of income tax returns. The authors gathered information through a survey of 500 individual Nigerian taxpayers. They observed that respondents' awareness of e-filing was relatively high, with 64% indicating that they were aware of the option. However, only 20% had used e-filing, and 56% expressed skepticism about its security. To increase adoption, the authors suggested that the Government work to improve the safety of the e-filing system and provide more education and awareness campaigns

13. **P. B. Mongwaketse (2015)** investigated the effects of implementing an electronic filing system on tax compliance in a specific municipality in South Africa. The researchers aimed to identify taxpayers' characteristics and assess their level of knowledge regarding e-filing. Simple random sampling was used to collect primary data, which was then analyzed using the Statistical Package for Social Sciences (SPSS), SAS, E-view, and the Chi-Square test. It was concluded that e-filing would continue to improve tax compliance in the Dr. Ruth SegomotsiMompati district,

throughout the North West province, and, hopefully, across the entire South African taxpayer population.

14. **Raj, S., and A. Rajan (2015)** conducted a study to assess salaried class taxpayers' awareness and use of e-filing of income tax returns in Kerala, India. The authors collected data from 100 salaried class taxpayers using a structured questionnaire, and the data wereanalyzed using descriptive statistics and chi-square tests. The study revealed that while there was a high awareness of the e-filing of income tax returns, usage was relatively low. The authors identified age, educational level, income, and occupation influencing e-filing use. The study concluded that more awareness campaigns and education programs are needed to increase taxpayer adoption of e-filing.

15. **Samuel Alemnev Belay (2016)** investigated whether or not these beliefs impact business income taxpayers' tax knowledge, tax complexity, and tax compliance: a case of the Amhara regional state of Ethiopia. The study employed thematic analysis to collect and analyze primary data, revealing that taxpayers face challenges due to a lack of technical knowledge and perceive the income tax system as complex.

16. **Redae and Sekhon (2016)** examined Ethiopian taxpayers' knowledge and tax compliance behavior. They discovered that taxpayers' awareness of taxes in Tigray state influenced their tax-paying behavior. Researchers advised policymakers, tax authorities, and the Government commission to conduct additional research to determine how taxpayers' tax literacy affects non-compliance behavior.

17. **Damajanti and Karim (2017)** investigated how tax knowledge influenced specific taxpayers' compliance. The study revealed that taxpayers' compliance was influenced by their understanding of their rights and obligations in tax reporting, taxable income, and awareness of their rights and obligations in paying taxes. The study suggested that the Government increase its efforts to improve taxpayer comprehension by providing taxpayers with training or regular contact with tax officials.

18. **Elangbam, A. (2017)** conducted a study on Indian taxpayers' awareness and perceptions of the e-filing of income tax returns. The study gathered responses from 100 Indian taxpayers and employed descriptive statistics and regression analysis to analyze the data. The findings showed that e-filing adoption was notably influenced by awareness, perceived usefulness, and perceived ease of use. The study also observedthat age, education, and income level greatly impacted e-filing adoption.

According to the survey, the Government should create awareness campaigns to increase taxpayer adoption of e-filing.

19. **Eschenfelder, K. R., & Li, X. (2017)**examined the relationship between electronic tax filing and compliance. The study investigated whether e-filing positively impactstaxpayer compliance and the factors influencing taxpayers' adoption of e-filing. The findings revealed that e-filing improves compliance and that age, income, education, and prior tax compliance influence e-filing adoption. According to the study, to improve overall tax compliance, policymakers should encourage e-filing among specific groups of taxpayers, such as those who are younger, more educated, and have higher incomes.

20. **Goyal, M., & Singh, S. (2017)**conducted a study on the e-filing of income tax returns in India to explore the level of awareness and challenges taxpayers face. The researchers collected primary data through a questionnaire survey from 150 taxpayers who had filed their income tax returns electronically. The study revealed that most respondents were aware of the e-filing system, and convenience was the most significant factor in their decision to e-file their tax returns. However, they also faced technical issues, complex procedures, and no knowledge of tax laws. The authors suggested that the Government should make the e-filing system more user-friendly, offer more training and support to taxpayers, and simplify tax laws to encourage more people to e-file their tax returns.

21. **Jyoti, K., and D. P. Goyal (2017)** assessed the awareness and attitude toward the e-filing of income tax returns among Indian taxpayers. A structured questionnaire was used to collect data from a sample of 150 respondents from various cities in India. The research revealed that while most respondents were aware of e-filing, a significant proportion had not used it due to a lack of knowledge, internet access, and difficulties using the online portal. The research also showed that respondents who had used e-filing had a positive attitude toward it, and they found it convenient and time-saving.However, the study found that most respondents still preferred to file their tax returns manually for various reasons, including a lack of computer literacy, internet access, and trust issues. The study suggested that the Government raise taxpayer awareness and provide different amenities to encourage e-filing.

22. **Priyadarshini M. (2017)** investigated the tax planning methods and level of understanding among salaried individuals in the Salem district regarding various income tax deductions and their tax-planning investment behavior. The Statistical

Package for Social Sciences (SPSS), descriptive statistics, parametric one-sample 't-tests, exploratory factor analysis, structural equation modeling (SEM), one-way analysis of variance (ANOVA), Friedman's test, univariate analysis, K-means cluster analysis, and other methods were used by the author to collect and analyze both primary and secondary data. Tax preparation is a broader topic closely related to an individual's earnings. The findings of this study will be eye-opening for taxpayers and policymakers**.**

23. **Saravanan and Muthulakshmi (2017)** studied taxpayer awareness and satisfaction with income tax return e-filing in Trichy. The primary goal was to assess taxpayer satisfaction with income tax return e-filing on a gender basis. The descriptive research classification based on sources of awareness was used in the study's research design. The target population was Trichy city service-class citizens of various ranks and classes of Government organizations. The mean scores from 90 completed questionnaires from respondents were used to analyze the results (47 males and 43 females). It was determined that existing users are satisfied with the e-filing facilities, implying that most of Trichy's taxpayers are aware of e-filing.

24. **Ogunmuyiwa, M. S., and Owoeye, O. O. (2017)** investigated the impact of electronic tax filing on tax compliance in Nigeria and the moderating effect of taxpayer education. The authors used a survey questionnaire to collect information from 400 Nigerian taxpayers. According to the study's findings, electronic tax filing positively impacts tax compliance in Nigeria. However, the impact is significantly more significant among taxpayers who have received formal tax education. The research additionally revealed that taxpayer education in Nigeria moderates the relationship between electronic tax filing and tax compliance. The authors advised the Nigerian Government to prioritize taxpayer education to improve the effectiveness of electronic tax filing in promoting tax compliance.

25. **Eswaran, V., and Ramaraj, S. (2018**) investigated e-filing awareness and usage among young Indian taxpayers. The authors polled 400 people aged 20 to 30 who had filed income tax returns in the previous fiscal year. The research revealed that e-filing was widely known among respondents, with 95% aware of the online filing option. However, only 65% had used the electronic filing system. According to the study, perceived ease of use, usefulness, and Government support were all significant predictors of e-filing usage among respondents. To encourage greater adoption, the

authors recommended that the Government focus on improving the user-friendliness of the e-filing system and raising awareness of its benefits.

26. **28. A. Ojha (2018)** investigated the awareness and use of e-filing among Indian taxpayers. A survey of 400 taxpayers who filed their returns electronically was conducted. The research showed that taxpayers were relatively aware of and used e-filing, with the majority extremely satisfied with the system. However, the study identified some barriers to the broader adoption of e-filing, such as technical issues and a lack of support from tax officials. The study recommended that the Government provide more assistance to taxpayers and address technical issues to increase the uptake of e-filing in India.

27. **Palanivelu, P. (2018)** studiedthe awareness and perceptions of Indian taxpayers regarding the e-filing of income tax returns. The study used primary data collected from 200 respondents through a structured questionnaire. The findings revealed that most respondents were awareofthe e-filing of income tax returns. However, there was a low usage level due to a lack of technical skills and knowledge of e-filing procedures. The study recommended that the Governmentorganize awareness programs and train taxpayers to enhance their knowledge and skills in e-filing income tax returns.

28. **Salim, I. M., and M. M. Rahman (2018)** conducted a study to assess Bangladeshi taxpayers' awareness, perception, and intention to use e-filing. A survey questionnaire was used in the study, which included both salaried and non-salaried taxpayers. The findings revealed that e-filing was relatively unknown, with only 34.4% of respondents aware of the system. Most respondents saw e-filing as a helpful tool that could help them save time and money when filing tax returns. However, a sizable proportion of respondents expressed concerns about the security and confidentiality of their personal information.The research additionally found that perceived usefulness, perceived ease of use, perceived compatibility with existing systems, and trust in the e-filing system all positively influenced the intention to use e-filing.The author also identified factors such as inadequate knowledge, limited internet access, and concerns regarding the security and confidentiality of personal information as potential barriers that could hinder the intention to use e-filing services.The study suggests that more awareness campaigns and training programs are needed to promote e-filing among Bangladeshi taxpayers. The study also

indicates that the Governmentaddresses taxpayers' concerns about the security and confidentiality of their personal information.

29. **Bhatnagar, P., & Gupta, A. (2019)** investigated the awareness and perception of taxpayers towards e-filing of income tax returns in the state of Jammu and Kashmir, India. The study collected data from 320 taxpayers through a structured questionnaire and analyzed the responses using descriptive statistics and chi-square tests. The results showed that although most respondents were aware of the e-filing system, a significant proportion of them were not using it for various reasons, such as lack of technical knowledge, the complexity of the process, and lack of trust in the system. The study also found that awareness and perception towards e-filing varied based on demographic and socio-economic factors such as age, gender, education, and income level. The authors suggested that increasing awareness and addressing the concerns of taxpayers could lead to higher adoption of e-filing in the region.

30. **Das and Paul (2019)** looked into the digitalization of India's income tax system, specifically the e-filing of income tax returns. Using survey data collected from taxpayers in Kolkata, the study examines taxpayers' perceptions of the e-filing system. According to the survey, E-filing is a convenient and time-saving option for taxpayers. The investigation also discovered that younger taxpayers are more aware of and likely to use e-filing. However, the study revealed several issues taxpayers encountered while using the e-filing system, such as technical glitches and a lack of support from tax authorities. According to the authors, E-filing has significantly reduced taxpayers' tax compliance time and cost. E-filing has also increased the efficiency of the tax administration system, resulting in increased tax revenue collection for the Government. The authors discovered that electronic filing increased compliance while decreasing tax evasion. While e-filing has improved tax compliance and reduced administrative costs, the authors concluded that the Income-tax Department must address issues such as technology infrastructure, awareness, and trust

31. **Hasan M. M. et al. (2019)**examined taxpayers' level of awareness and perception toward the e-filing of income tax returns in Bangladesh. The study was conducted using a survey method, where data were collected by the researcher from 150 taxpayers through a structured questionnaire. The study's findings revealed that most taxpayers were aware of e-filing, but only a tiny percentage used it. The study also

found that lack of knowledge, technical know-how, and concerns over privacy and security issues were the major factors that hindered taxpayers from adopting e-filing. The study recommended that the Governmentconduct awareness programs to educate taxpayers on the benefits of e-filing and improve the security measures of the e-filing system.

32. **El-Sheikh, A. A. (2019)** investigated taxpayers' awareness and use of e-filing and its impact on tax compliance. The study used a questionnaire survey to collect data from 400 respondents, and the data were analyzed using descriptive statistics and regression analysis. According to the findings, the awareness and use of e-filing among Saudi taxpayers are relatively low. Only a tiny percentage of those surveyed said they had used the e-filing system. However, the study discovered that e-filing positively impactstax compliance, implying that taxpayers who use e-filing are more likely to comply with tax regulations.The study also identified barriers to e-filing adoption, such as a lack of awareness and technical skills and concerns about personal information security and privacy. The author suggested that Saudi tax authorities make more efforts to promote e-filing, provide taxpayers with training and technical assistance, and address their concerns about the security and privacy of personal information. Overall, this study highlighted the potential benefits of e-filing for tax compliance in Saudi Arabia and insights into the factors influencing its adoption and use among taxpayers.

33. **Murthy, N. R. (2019)**assessed the awareness and perception of taxpayers regarding the e-filing of income tax returns in India. The author collected data through a survey questionnaire from 400 taxpayers. The findings revealed that most taxpayers knewabout the e-filing facility, but only a few had used it. The study also found that the primary reason for not using e-filing was the lack of knowledge about the process. The study suggested that the Government should increase awareness and provide better education to taxpayers to encourage them to use e-filing.

34. **Eze, N. M., &Iwuagwu, C. C. (2020)** assessed the awareness and utilization of e-filing systems for personal income tax returns in Nigeria. The authors found that while understanding of e-filing systems is high among Nigerian taxpayers, utilization rates are still relatively low due to factors such as a lack of trust in the system and a preference for traditional filing methods.

35. **Zuwan and Dolah (2020)** investigated the level of awareness and attitude toward understanding tax relief among Klang Valley salaried taxpayers. It was observed that

awareness and attitude have a positive and significant relationship with understanding tax relief among salaried group taxpayers. The study's findings will contribute to new knowledge and help the Government overcome tax noncompliance, with a particular focus on the issue of understanding tax relief. The study recommended that researchers take future research to concentrate on incorporating taxation into the early stages of the school curriculum so that future generations understand the importance of tax.

2.3 LITERATURE REVIEW OF OBJECTIVE 2

To identify the factors influencing individual assessee perceptions on using e-filing income tax returns.

1. **Chau, P. Y. K., and Tam, K. Y. (1997)** conducted an exploratory study to identify the factors influencing open system adoption. The authors collected data from 226 Hong Kong organizations and analyzed it using structural equation modeling. The findings revealed that the perceived benefits of available systems, such as increased compatibility, flexibility, and cost savings, positively impacted open system adoption. In contrast, perceived risks such as uncertainty and complexity hampered adoption. It was observed that external factors such as technical expertise and Government support availability influenced open system adoption.The researchers concluded that organizations considering adopting available systems should carefully weigh the perceived benefits, risks, and external factors affecting the adoption process.

2. **Venkatesh, V., Morris,et al. (2003)**presented a unified view of user acceptance of information technology by synthesizing two popular models of technology acceptance: "the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). The authors proposed the Unified Theory of Acceptance and Use of Technology (UTAUT), which considers four key factors influencing user acceptance and use of technology: performance expectancy, effort expectancy, social influence, and facilitating conditions". The authors conducted an empirical study to test the UTAUT model, which explained 70% of the variance in user intention to use technology. The study highlighted the importance of considering multiple factors influencing user acceptance and use of technology rather than relying on a single model.

3. **ManeekwanChandarasorn (2012)** investigated public management as citizen compliance: a case study of income tax compliance behavior in Thailand. The study examined how Thai citizens perceive tax compliance and the Thai personal income tax system. Descriptive statistics and structural equation modeling were used to collect and analyze primary data. Traditional and unconventional approaches, such as perceptions of enforcement, tax knowledge, and perceived fairness of the tax system, were necessary for comprehending tax compliance issues.

4. **Sadiq, K., and Smith, T. (2012)** examined the factors influencing Australian taxpayers' e-filing behavior. To investigate the factors influencing taxpayers' intention to adopt e-filing, the authors created a theoretical model based on the Technology Acceptance Model (TAM) and the Theory of Planned Behaviour (TPB). The study surveyed 573 Australian taxpayers and discovered that perceived ease of use, usefulness, security, and privacy of the e-filing system were significant predictors of e-filing intention. Furthermore, the findings revealed that subjective norms and trust in the tax administration are essential in shaping taxpayers' e-filing behavior. The authors provided valuable insights for tax administrators on improving e-filing adoption by addressing taxpayerconcerns regarding the ease of use, usefulness, security, and privacy of the e-filing system.

5. **Farhoomand, A., &Samad, S. A. (2013)**examined the factors affecting the adoptione-filing in Pakistan. They surveyed 300 taxpayers and found that factors such as perceived usefulness, ease of use, trust, and perceived cost were positively related to the adoption of e-filing. They also found that age, income, education, and computer skills were significant factors influencing the adoption of e-filing. The authors recommended that the Governmentfocus on improving the perceived usefulness and ease of use of e-filing and reducing perceived costs to encourage more taxpayers to adopt e-filing.

6. **Joshitta S. M. (2013)**used data mining techniques to analyze individual taxpayers' attitudes in the Theni district of India towards the e-filing of income tax returns. The author found that while awareness of e-filing is high among taxpayers in the section, many still prefer traditional paper filing methods due to factors such as a lack of trust in the e-filing system and a lack of familiarity with computer technology. It was suggested that addressing these factors through improved education and communication could help promote the adoption and success of e-filing among individual taxpayers in the district.

7. **Merima Ali et al.(2013)** studied whether to pay or not to pay taxes on residents' opinions in South Africa, Kenya, Tanzania, and Uganda. She looked to determine the factors that affect tax compliance among the residents. Descriptive analysis was used to collect and analyze primary data. It was found that sentiments regarding tax compliance appeared positively correlated with tax knowledge and awareness

8. **Serim (2014)** examined the factors influencing taxpayers' compliance with the law and the function of the tax officer. The researcher collected primary data from a sample of tax officers working for the revenue administrations in Canakkale and Istanbul. Based on their research, they hypothesized that an officer who establishes stronger bonds with taxpayers would be more effective in raising tax awareness. With additional training, equipment, and improved public relations skills, an officer approaches taxpayers psychologically rather than according to hierarchical norms.

9. **FilizGiray (2015)** analyzed the factors influencing taxpayers' perceptions of tax fairness. The investigator used the AMOS 22.0 software to analyze the gathered data using structural equation modeling (SEM) methods. They found that the perceived right of the tax system was influenced by its design, interactions with the tax administration, system inefficiencies, tax morale, and the use of public funds.

10. **Bharti Motwani (2015)** reviewed the factors influencing citizens' adoption of electronic tax filing services. The researcher used a non-probability judgmental sampling approach and descriptive statistics, Skewness and Kurtosis, Kolmogorov and Smirnov tests, Durbin-Watson statistics, and other methods. The researchers concluded that perceived usefulness and ease of use significantly impact how e-taxpayers interact with the online tax filing system.

11. **NurlisIslamiahKamil (2015)** investigated the factors influencing user satisfaction in Malaysia's Income Tax e-filing system. The acquired data were analyzed using statistical tools such as reliability tests, ability tests, and correlation analyses. Researchers suggested that the Malaysian Inland Revenue Board consider developing new techniques to increase e-filing user satisfaction to help it achieve its goal of having 80% of Malaysian taxpayers use e-filing in the future.

12. **Amjath and Vijayarani (2015)** studied the factors influencing tax evasion and Sri Lankan taxpayers' noncompliance mindset. The collected data were analyzed statistically using the Chi-square test, mean, and standard deviation. They found that respondents' occupations and sources of income had little bearing on their attitudes toward tax avoidance and non-compliance among income taxpayers.

13. **Sharda Haryani et al. (2015)** conducted a study to explore taxpayers' behavioral intentions toward online tax filing in India. The study aimed to enhance understanding of the factors influencing citizens' usage of electronic tax filing services. The primary data was collected using a non-probability judgmental sampling approach, which involved a purposeful selection of participants based on their relevance and expertise in the subject matter. The collected data were subjected to various statistical analyses, including descriptive statistics, Skewness and Kurtosis tests, Kolmogorov and Smirnov tests, Durbin-Watson statistics, and other relevant methods. These analytical techniques helped to uncover valuable insights from the data. The study findings revealed that perceived usefulness and ease of use play significant roles in influencing the behavior of e-taxpayers when interacting with the online tax filing system. These factors substantially impacted taxpayers' intentions to adopt and utilize electronic tax filing services. By recognizing the importance of perceived usefulness and ease of use, tax authorities and policymakers can focus on designing user-friendly and beneficial online tax filing systems that meet the needs and expectations of taxpayers. Overall, this study contributes to the existing knowledge by shedding light on the factors influencing taxpayers' behavior toward online tax filing in India. The findings underscore the significance of perceived usefulness and ease of use in promoting the adoption and usage of electronic tax filing services among taxpayers.

14. **Gayathri and Jayakumar (2016)** examined teachers' perceptions of the e-filing of income tax returns in Bengaluru East, Karnataka. The study by the authors found that the teacher community in the area is highly aware of e-filing. However, a considerable number of them still prefer traditional paper filing methods. This could be due to the lack of trust in the e-filing system, fear of technical glitches, and apprehension regarding data security. The authors suggested that addressing these factors through improved education and communication can help to promote the adoption and success of e-filing among teachers in the region.

15. **Thanesha R. Jankeeprasadet al.(2016)** examined South African taxpayers' acceptance of the electronic tax return filing method. The authors use the Technology Acceptance Model (TAM) to analyze the perceptions and attitudes of taxpayers toward e-filing. The study finds that while awareness of e-filing is high among South African taxpayers, concerns about security, reliability, and ease of use are among the main factors affecting their adoption of the system.The authors suggested that

addressing these concerns through improved education, communication, and user experience could help promote the adoption and success of e-filing among taxpayers in South Africa.

16. **Uppal, R. K., and S. Arora (2016)** analyzed taxpayers' awareness and use of e-filing of income tax returns in Punjab, India. A survey questionnaire was used to collect data from 200 convenience-sampled respondents for the study. According to the survey, most respondents were aware of the e-filing of income tax returns and had done so. The study also revealed that most respondents encountered technical issues and lacked knowledge about the process while e-filing. The study recommended that the Governmentincrease awareness and provide more user-friendly interfaces.

17. **Gberegbe and Umoren (2017)** investigated tax fairness and personal income tax compliance. The acquired data were analyzed using statistical tools such as percentages, descriptive analysis, correlation, and regression. They found that no demographic factors, such as age, gender, or education, significantly impact employees' income tax compliance.

18. **Maji (2017)** assessed e-filing trends in India and discussed the factors influencing e-filing system adoption and the level of satisfaction among e-filing system users in India. The study included tax professionals and e-filing system users such as CAs, Cost Accountants, Income Tax Lawyers, and other e-filing system users who practiced in Asansol, Durgapur, and Burdwan of the Burdwan District in the Indian state of West Bengal. According to the study's findings, the tax professionals polled are pleased with the e-filing system. As a result, there is a positive behavioral intention toward the overall design. The study's findings revealed that the perceived risk associated with the e-filing system harms users' satisfaction and behavioral sense. To instill confidence among e-filing system users and reduce the perceived threat, the Income Tax Department was suggested to ensure no loss of financial information, data hacking, or even fake calls and e-mails.

19. **Kotnal (2017)**studied taxpayers' perceptions toward the e-filing of income tax returns in India. The author surveys taxpayers in Bijapur to analyze their awareness and adoption of e-filing and their perceptions of the system's benefits and challenges. The study finds that while understanding of e-filing is high among taxpayers in the city, many still prefer traditional paper filing methods due to factors such as a shortage of trust in the e-filing system, fear of technical issues, and concerns about

data security. The author suggested that addressing these factors through improved education and communication could help promote the adoption and success of e-filing among taxpayers in Bijapur and elsewhere in India.

20. **El-Azony and Ghoneim (2017)** conducted a study in Egypt to examine the factors influencing the adoption of electronic tax filing.The authors found that factors such as perceived ease of use, perceived usefulness, perceived risk, and trust in the system are significant determinants of adoption. They also found that the level of education, income, and internet access are essential factors that influence the adoption of electronic tax filing.

21. **Pasha, A. T., and S. K. Chakraborty (2017)** investigated the awareness and perceived benefits of e-filing income tax returns among Indian taxpayers. The survey collected data from 150 taxpayers who filed their income tax returns electronically. The study's findings revealed that most respondents were aware of the e-filing of income tax returns and the associated benefits. According to the survey, most respondents saw e-filing as a time-saving and convenient method of filing income tax returns. However, the study also revealed that some respondents encountered technical difficulties and a lack of knowledge while using the e-filing system.Overall, the study concluded that e-filing of income tax returns has the potential to enhance tax compliance and reduce tax evasion in India.

22. **Fayaz R. et al. (2017)**conducted a study to examine the factors influencing the adoption of e-filing for income tax returns in India. The authors conducted a survey using a structured questionnaire, which was distributed to 200 taxpayers in the Delhi-NCR region. The study found that perceived usefulness, ease of use, Government support, trust, and awareness were significant factors influencing taxpayers' adoption of e-filing. The study recommended that the Government continue to promote e-filing, provide more attentionand training programs, and ensure the security and privacy of taxpayers' information to encourage more taxpayers to adopt e-filing.

23. **Srivastava, S. (2017**) investigated Indian taxpayers' awareness, attitude, and perception of the e-filing of income tax returns. A questionnaire was used to collect data from 200 taxpayers who filed their income tax returns online for the study. According to the study's findings, most respondents were aware of and had used electronic filing of income tax returns at least once. According to the study, the primary motivators for taxpayers to use e-filing are ease of use, time savings, and

convenience. However, the study identified some challenges taxpayers face when using e-filing, such as technical glitches, a lack of knowledge of tax laws, and the complexity of the e-filing process.The study recommended that the Indian Government take measures such as improving the user-friendliness of online platforms, increasing awareness about e-filing, and simplifying tax laws to encourage more taxpayers to adopt e-filing.The study also suggested that the Governmentoffer more assistance and guidance to taxpayers unsure about using online platforms.

24. **A. Elangbam (2018)** conducted a study to identify the factors that influence Indian taxpayers' adoption of e-filing of income tax returns. The study collected data from 380 Indian taxpayers via a survey questionnaire, and the data were analyzed using the structural equation modeling technique. The findings revealed that perceived usefulness, ease of use, perceived credibility, perceived financial cost, and subjective norm significantly impacted Indian taxpayers' adoption of the e-filing of income tax returns. The study also discovered that age, gender, education level, and income level did not significantly impact e-filing adoption.The study suggestedthat tax authorities must concentrate on improving the perceived usefulness, ease of use, and credibility of the e-filing system while decreasing its perceived financial cost.

25. **O. Fatoki (2018)** investigated the electronic filing of personal income tax returns in South Africa. According to the study, age, education, income level, and perceived ease of use significantly impact e-filing adoption. According to the survey, the South African Revenue Service should improve taxpayer education and awareness programs and provide more convenient and user-friendly e-filing platforms to encourage greater e-filing adoption among taxpayers.

26. **Kumar Naveen and Kumar Dileep (2018)** examined integrating the concepts of the technology acceptance model with the theory of planned behavior to predict e-procurement adoption. The survey results revealed that users' attitudes, perceptions of its usefulness, and subjective norms significantly impact their behavior regarding e-procurement technology. The study provides procurement system managers and developers with a practical adoption model that illustrates the impact of perceived usefulness in influencing adoption choice. The researchers emphasized the importance of prospective users understanding the benefits of an e-procurement system to accelerate adoption.

27. **Emelogu, A. C. (2018)** investigated the electronic filing of personal income tax returns in Nigeria. The study examined the extent to which Nigerian taxpayers adopted e-filing, the factors influencing their adoption, and the challenges associated with e-filing. A survey questionnaire was used to collect data from 400 taxpayers who filed their income tax returns electronically for the study. The findings revealed that most respondents were aware of e-filing and found it simple and convenient. However, the study found that some taxpayers preferred to file their returns by hand due to a lack of awareness, trust issues, and internet connectivity issues.The study recommended that the Governmentincrease awareness about e-filing and provide the infrastructure required to support its adoption.

28. **Fawad M. et al. (2018**) identified the factors influencing the adoptione-filing in Pakistan, a developing country. The authors collected data from 250 respondents via a questionnaire survey, and the data were analyzed using descriptive and inferential statistics. According to the findings, perceived ease of use, usefulness, attitude, trust, and awareness positively relateto e-filing adoption. However, the study discovered that the significant barriers to e-filing adoption in Pakistan were a lack of confidence, perceived risk, and awareness. According to the survey, tax authorities should focus on increasing trust, lowering perceived risk, and raising awareness to promote e-filing adoption in the country

29. **Kothari, S., and Thirumagal, D. (2018)** conducted a study to identify the factors influencing income tax return e-filing adoption in India. A structured questionnaire was used to collect data from 200 taxpayers who had filed their income tax returns the previous year for the study. The authors discover that age, education, income level, and prior experience with e-filing systems play a significant role in e-filing adoption. The study also found that perceived usefulness, perceived ease of use, awareness, compatibility, and trust were the factors that influenced the adoption of e-filing in India. The study concluded that the Government should focus on raising awareness and trust in the e-filing system to increase its adoption among Indian taxpayers.

30. **AngLeng Soon (2019)** examined the influence of normative beliefs on tax-payers attitudes and voluntary tax compliance intention utilizing the Theory of Reasoned Action. The researcher comprehended the impact of normative beliefs on taxpayers' preferences for voluntary tax compliance (TRA). SPSS and Smart PLS 3.2.8 were used to gather and analyze primary data. It was noticed that notwithstanding the

compatibility and utility of the systems when it comes to the goal of voluntary tax compliance, technologies play a crucial effect in how individuals view tax compliance. Peer opinion and tax expertise also have an impact on taxpayers.

31. **Debruyne, M., &Vanslembrouck, G. (2019)** analyzed the use of e-filing in Belgian personal income tax returns and investigated its impact on taxpayer compliance. The authors found that using e-filing positively correlates with observation and that specific taxpayer characteristics (such as age, income level, and education) influence the likelihood of e-filing.

32. **Dissanayake, D. M. R., &Alahakoon, H. M. S. (2019**) examined the factors that influence the adoption of electronic tax filing in Sri Lanka. The researchers surveyed 312 individuals who had filed their tax returns electronically to collect data for the study. The study found that factors such as perceived usefulness, perceived ease of use, Government support, computer self-efficacy, and trust significantly influenced the adoption of electronic tax filing in Sri Lanka. The study concluded that improving the perceived usefulness and ease of use of the e-filing system, enhancing Government support, and promoting computer literacy and trust among taxpayers are critical to increasing the adoption of electronic tax filing in Sri Lanka.

33. **Fakunmoju, S. B., and A. O. Adetunmbi (2019)** investigated the factors influencing Nigerian taxpayers' adoption of e-filing for personal income tax returns. Lack of awareness and knowledge about e-filing, poor internet connectivity, lack of access to computers and smartphones, poor digital literacy skills, concerns about the security of personal information, and resistance to change were identified as factors influencing the adoption of e-filing of individual income tax returns in Nigeria by the researcher. They discovered that age, education, income level, and occupation significantly impacted e-filing adoption. Younger, better-educated, and higher-income taxpayers were likelier to use e-filing, while older taxpayers and those working in the informal sector were less likely.According to the study, increasing awareness and education about e-filing, increasing access to digital devices and infrastructure, and addressing security concerns could help increase e-filing adoption in Nigeria.

34. **Eftekhari, A., & Miri, B. (2019)** identified the factors influencingadopting e-filing for income tax returns in Iran. The authors surveyed taxpayers and found that perceived usefulness, ease of use, trust, and subjective norms were all significant

predictors of e-filing adoption. They suggested that efforts to promote e-filing should focus on addressing these factors.

35. **Githinji, P. N., &Mutua, E. N. (2019)** examined the factors influencingthe adoptione-filing systems for Kenya's tax returns. The authors found that factors such as perceived ease of use, perceived usefulness, and trust in the system significantly impact taxpayers' adoption of e-filing.

36. **Gursel (2019)** conducted a study in Turkey to explore taxpayers' perceptions regarding the electronic filing (e-filing) of personal income tax returns.The study was conducted using a survey method, with data collected from 375 taxpayers with experience filing their individual income tax returns electronically. The study used both descriptive statistics and inferential statistics to analyze the data. The findings of the study indicate that the majority of the taxpayers surveyed had a positive perception of e-filing. They reported that e-filing was convenient, time-saving, and easy to use. However, some respondents expressed concerns regarding the security of their personal information when filing electronically. The study also found that age, education, income, and experience with e-filing impacted taxpayers' perceptions of e-filing. Specifically, younger taxpayers, those with higher levels of education, higher income earners, and those with more experience with e-filing had a more positive perception of e-filing. Overall, the study suggested that e-filing of personal income tax returns is generally well-received by taxpayers in Turkey, with convenience and time-saving being the main benefits. However, concerns around security and privacy should be addressed by tax authorities to increase the uptake of e-filing among taxpayers

37. **Huang, L. (2019)** studied the factors influencing Chinese taxpayers' adoption of electronic filing systems. The study employs a survey of 397 Chinese taxpayers and analyzes the data using regression analysis. The study's findings indicate that the perceived usefulness of electronic filing systems, trust in the system, and the system's perceived complexity are all significant factors that affect Chinese taxpayers' adoption of electronic filing systems. The study also found that age, gender, education level, and income level do not significantly influence taxpayers' adoption of electronic filing systems. The study concluded that it is essential to address the system's perceived usefulness and complexity and establish trust among Chinese taxpayers. Overall, this study provided valuable insights into the factors that influence taxpayers' adoption of electronic filing systems in China, which could

inform policymakers and tax authorities in developing strategies to encourage the use of electronic filing systems.

38. **Phadnis, P., and R. Mishra (2019)** investigated the factors influencing Indian individual taxpayers' adoption of electronic income tax returns (e-filing) filing. A questionnaire-based survey of 200 Indian individual taxpayers was used in the study, and the data were analyzed using factor analysis and logistic regression analysis. According to the study's findings, the factors influencing Indian individual taxpayers' e-filing of income tax returns are ease of use, perceived usefulness, trust, awareness, and perceived risk. According to the study, the ease of use of the e-filing system is the most critical factor influencing Indian individual taxpayers' adoption of e-filing. Furthermore, the study discovered that perceived usefulness, trust, awareness, and risksignificantly impact e-filing adoption.

39. **NivakamSritharan and S. Salawati (2019**) examined the role of tax knowledge in moderating the relationship between individual factors and income tax compliance behavior in Malaysia. The study looked into the relationship between specific circumstances and taxpayers' tax compliance behavior and the moderating effect of tax expertise on these relationships. Descriptive statistics, validity and reliability tests, correlation, regression, and hierarchical regression analysis were used to collect and analyze primary and secondary data. According to Pearson's correlation results, a person's socioeconomic situation, referral group, political impact, cultural influence, and religiosity are all strongly related to how well they comply with tax laws.According to the findings, the individual factor is essential when assessing a taxpayer's tax compliance behavior with the tax system.

40. **Sultana, M., &Azam, M. N. (2020)** studied the behavioral intention of Bangladeshi taxpayers toward the e-filing of income tax returns. The authors found that factors such as perceived ease of use and usefulness, trust in the system, and social influence significantly impact taxpayers' intention to use e-filing methods. The study also highlighted the need for further education and awareness campaigns to promote the adoption of e-filing systems in Bangladesh.

41. **ThivyaBharathi and Mathiraj (2020)** investigated assessors' attitudes toward the electronic filing of tax returns. On the respondents' level of satisfaction, the researcher conducted a descriptive statistics analysis, a perception reliability test, and a factor analysis. The study randomly selected a person, a local authority, and others from a pool of 50 participants. The results showed that income tax assessees desire

the Government to update the income tax website and offer good service during the peak season of filing income tax returns.

42. **Ezeagba, C. O., &Ezeagba, P. O. (2020)** examined the moderating effect of taxpayer education on the relationship between e-filing and tax compliance in Nigeria. The authors found that taxpayer education is vital in increasing e-filing adoption and improving tax compliance.

2.4 LITERATURE REVIEW OF OBJECTIVE 3

To investigate individual assessee's perceived problems in e-filing income tax returns.

1. **Mpambara et al. (2013)** examined tax collectors' and taxpayers' difficulties in rural areas of the Nyaruguru district. The researcher used a descriptive and comparative research design for this study. The researchers revealed that taxpayers faced challenges such as a lack of taxpayer education, a failure to recognize the need to pay taxes, and a higher tax rate imposed compared to a taxpayer's company capability.

2. **Mohammad and Kumar (2014)** focused on the advantages of electronic filing and some bottlenecks encountered during the transition. The data source has been secondary regarding the number of intermediaries performing this function in various cities across India. The study pointed out that the major challenge ahead is system security.The study suggested that increasing awareness about e-filing is crucial for its success, with Tax Return Preparers (TRPs) significantly promoting it. The study also highlights that the Government can generate more revenue by leveraging the global integration of technological advancements in e-filing. Furthermore, the study finds that e-filing is an efficient and effective way of filing income tax returns and making tax payments online.

3. **Rao, R. S., & Kannan, R. (2014)** analyzed taxpayers' attitudes toward e-filing income tax returns in Visakhapatnam city, India. The authors found that while most taxpayers have a positive attitude towards e-filing, factors such as lack of awareness, technical knowledge, and trust in the system hinder the adoption of e-filing.

4. **Barati and Safar (2015)** explored the challenges and problems ofimplementing e-taxation in Iran. The authors asserted that the main difficulties include low computer literacy and internet access among taxpayers, inadequate infrastructure and technical support, and resistance from tax authorities and taxpayers. The authors suggested

that addressing these challenges through improved infrastructure, education, and stakeholder engagement could help promote the adoption and success of e-taxation in Iran.

5. **Elavarasan R (2015)** investigated how tax reforms affected the salaried workforce in Tamil Nadu. Primary and secondary data were collected and analyzed using various methods, including simple percentage analysis, parametric one-sample t-test, ANOVA, non-parametric Chi-Square test, and K-means cluster analysis. The findings show how purposefully and thoroughly a tax system is integrated into each person's life. According to the results of this study, the direct tax rate should be waived for the most significant number of salaried assesses possible, as well as improvements to tax laws, exemptions, and deductions for state Government employees.

6. **Hevia, J., & Mascagni, G. (2015)** examined the potential benefits and challenges of implementing electronic tax filing and payment systems in developing countries. The authors found that while electronic systems can increase efficiency and reduce costs, their success depends on infrastructure, internet access, and taxpayer education.

7. **Ojua, T. A., &Mbat, D. O. (2015)** evaluated the effectiveness of e-filing in Cameroon. The authors revealed that while e-filing can improve tax compliance and reduce tax evasion, the low level of internet penetration and computer literacy in Cameroon poses significant challenges to the widespread adoption of e-filing.

8. **Azimaton et al. (2016)** reviewed the models for e-tax return adoption, measuring, ranking, summarizing e-tax returns, and developing and optimizing the e-tax return adoption model. The researchers used the AMOS software suite to analyze the results. The study's findings support that electronically filing tax returns is influenced by various factors, including attitudes, perceived activity management, and subjective norms.

9. **Jayawardene and Low (2016)** discussed the implementation of electronic tax filing systems. This research examined the acceptance of electronic tax filing systems and the variables that affect it. Using the technology acceptance model (TAM) as a conceptual framework, the study indicated "perceived credibility" as a new variant that shows the user's innate belief in electronic tax-filing systems. The study's conclusions significantly impactthe creationof efficient computerized tax filing systems.

10. **Balakrishnan and Balakrishnan (2016)** provided an overview of income tax return e-filing in India. The authors discussed the benefits of e-filing, such as less paperwork, faster processing times, and fewer errors in tax returns.The authors delved into the advantages of e-filing, which include enhanced efficiency and convenience. However, they also examined the challenges of implementing e-filing, such as the need for digital literacy and infrastructure.The authors emphasized the importance of e-filing in improving tax compliance and lowering administrative costs, but they also stressed the importance of continuing to invest in technology and infrastructure. They also identified e-filing challenges, such as the need for digital infrastructure and taxpayer awareness. Furthermore, the authors noted that e-filing had increased compliance with Indian tax laws.

11. **Mubiru, I. K., &Lwanga, M. M. (2016)** examined the opportunities and challenges associated with the e-filing of tax returns in Uganda. The authors found that e-filing can potentially improve tax compliance and reduce costs but also identified challenges such as low computer literacy and internet access and a lack of trust in the e-filing system.

12. **Saleh Al-Maghrebi et al. (2016)** investigated the impact of tax knowledge and education on budget transparency, tax awareness, and tax compliance among individual Malaysian taxpayers. Budget transparency and tax compliance, tax knowledge and compliance, tax education and compliance, and tax awareness and submission were all positively correlated by the researcher. Furthermore, the investigator proposed that public officials increase political transparency, particularly regarding budgets, to improve taxpayer compliance.

13. **Nwosu, K. C. (2017)**examined the impact of e-filing on tax compliance in Nigeria. The author founds that e-filing positively impacts tax compliance, as it reduces the cost and time required to file taxes and the likelihood of errors or mistakes in the tax filing process. Additionally, the study highlighted the importance of adequate infrastructure and cybersecurity measures to ensure the success of e-filing initiatives.

14. **Pawar, P., and A. Pise (2017)** investigated the awareness and adoption of e-filing of income tax returns among Indian taxpayers. The survey of 120 Indian taxpayers was used in the study, and the data were analyzed using descriptive statistics and chi-square tests. According to the study's findings, there is a low level of awareness and adoption of e-filing among Indian taxpayers, with only 36% of respondents reporting that they have ever filed their income tax returns electronically. Age, income level,

education level, and employment status influenced e-filing awareness and adoption in India. The research revealed that younger, more educated, and higher-income taxpayers are likelier than older, less educated, and lower-income taxpayers to be aware of and use e-filing. According to the study's findings, tax authorities in India must take steps to raise awareness of e-filing among Indian taxpayers, particularly among older and less educated taxpayers. Furthermore, tax authorities must address concerns about the complexity of the e-filing system and build trust among Indian taxpayers.

15. **Perera, L. D., and V. Gunawardena (2017)** studied the current state of e-filing in Sri Lanka, identified the challenges faced by taxpayers and tax authorities, and investigated the potential benefits of e-filing for the Sri Lankan tax system. The study took a qualitative approach, gathering information from interviews with tax officials and practitioners. According to the study's findings, e-filing adoption in Sri Lanka is still in its early stages, with a low level of awareness and a lack of infrastructure and technical expertise. The study identified several barriers to e-filing implementation faced by taxpayers and tax authorities, including a lack of trust in the system, concerns about data security and privacy, and a lack of awareness and technical skills.The research concluded that tax authorities in Sri Lanka must raise taxpayer awareness of e-filing and provide technical assistance and support to assist taxpayers in adopting the system. Furthermore, tax authorities must address data security and privacy concerns to build trust among Sri Lankan taxpayers in the e-filing system.

16. **Camacho and Wilson (2017)** investigated the effect of electronic tax filing on Chilean compliance costs. According to the study, e-filing lowers taxpayer compliance costs due to its convenience and efficiency. Furthermore, electronic filing has increased the efficiency of Chile's tax administration system, resulting in increased tax revenue collection. The findings indicated that e-filing reduced compliance costs for taxpayers and tax authorities, resulting in greater tax law compliance. The authors suggested that electronic filing of taxes can lower compliance costs by improving the accuracy and timeliness of tax reporting. However, they also noted that certain obstacles, such as technical issues and data security concerns,must be addressed to increase its adoption.

17. **Edem, A. A., &Effiong, E. O. (2017)**explored the benefits and challenges of electronic tax filing in Nigeria. The authors found that electronic tax filing can increase tax compliance, reduce administrative costs, and improve the efficiency of

tax collection. However, challenges such as inadequate infrastructure, poor taxpayer awareness, and resistance from tax professionals need to be addressed.

18. **Ekpo, E. I., & Udo, G. J. (2017)** examined electronic tax filing as an innovative tool for tax administration in Nigeria. The authors found that electronic tax filing can increase tax compliance, reduce administrative costs, and improve the efficiency of tax collection. However, the system's success depends on the availability of infrastructure, the adoption of appropriate legal and regulatory frameworks, and the provision of adequate training and education.

19. **Gürsoy, E., &Türkay, B. (2017)** evaluated the e-filing system for income tax returns in Turkey. The researchers found that the e-filing system has several benefits, such as reducing paperwork and errors, improving data quality, and increasing convenience for taxpayers. However, the study also identified areas for improvement, such as enhancing the user interface and addressing technical glitches.

20. **P. S. Vankar (2017)** examined the current state of e-filing in India, identified the challenges faced by taxpayers and tax authorities, and investigated the potential benefits of e-filing for the Indian tax system. The study took a qualitative approach, gathering information from interviews with tax officials and practitioners. According to the survey, e-filing adoption in India has increased significantly recently, with more than 60% of all income tax returns now filed electronically. However, the study identifies several challenges taxpayers and tax authorities face in implementing e-filing, such as a lack of awareness and technical skills among taxpayers, concerns about data security and privacy, and a lack of infrastructure and technical expertise.The study also emphasized the potential benefits of e-filing for the Indian tax system, such as increased efficiency and accuracy, lower compliance costs for taxpayers, and increased tax revenue collection for the Government.

21. **Gwande, K. R., and Shinde, V. D. (2018)** investigated taxpayers' attitudes toward e-filing income tax returns in Maharashtra State, India. The study took a quantitative approach, gathering data from a survey of 500 Maharashtra taxpayers. The study's findings indicate that e-filing is becoming more popular in Maharashtra State, with more than half of respondents using the system. The study identifies several factors influencing e-filing adoption, including system ease of use, reliability, security, and the convenience and time-saving benefits of e-filing. The study also examines taxpayers' attitudes towards the e-filing system, with the majority of respondents viewing e-filing as an efficient and dependable method of filing.However, the

research revealed that many respondents are still concerned about the security and confidentiality of personal information when using the e-filing system. The study concluded that tax authorities in Maharashtra State should continue to promote e-filing adoption by emphasizing the benefits and addressing taxpayer concerns. Furthermore, tax authorities must provide technical support and assistance to taxpayers to adopt and effectively implement the e-filing system.

22. **Edirisuriya, P., &Sanjaya, W. K. (2018)**examined the adoption and use of e-filing for income tax returns in Sri Lanka. The authors collected data through a survey of taxpayers and found that most respondents were aware of e-filing and had used it at least once. However, the authors also identified challenges related to its use, such as difficulties with the registration process, concerns about the security of personal information, and the need for digital literacy and infrastructure.

23. **Fuziet al. (2018**) provided an exploratory analysis of the e-filing system in Malaysia. The authors found that the adoption of e-filing has increased significantly in Malaysia, but there are still challenges, such as the need for greater awareness and education among taxpayers. They also identified opportunities for further improvements, such as integrating e-filing with other Government services.

24. **Gara, E., &Rudnik, P. (2018)** investigated the challenges and opportunities of e-filing for personal income tax returns in Zimbabwe. The study indicated that challenges such as lack of access to technology and low levels of computer literacy among taxpayers are hindering the adoption of e-filing but that there was significant potential for e-filing to improve tax compliance and reduce administrative costs.

25. **Datta and Mukherjee (2018)** studied the effect of e-filing on Indian tax compliance. The study examined compliance behavior before and after the implementation of e-filing using survey data collected from taxpayers in West Bengal. The study discovered that e-filing positively impacts taxpayers' tax compliance behavior. According to the study, taxpayers who file their returns electronically are more likely to pay their taxes on time and are less likely to receive tax notices. The authors discovered that e-filing increased compliance rates and decreased the incidence of tax evasion, particularly among higher-income taxpayers.According to the study, e-filing can improve taxpayer compliance behavior and be an effective tax administration tool. The study suggested that tax authorities should take measures to enhance the effectiveness of the e-filing system by making it more user-friendly and accessible to all taxpayers.

26. **Sanni, M., &Jimoh, S. A. (2018)**analyzed the opportunities and challenges of e-filing in Nigeria. The authors found that while e-filing can improve tax compliance and reduce the cost of tax administration, challenges such as inadequate infrastructure, low internet penetration, and limited taxpayer education and awareness may hinder its adoption.

27. **Tumwijukye, E. (2018)** examined the challenges and prospects of e-filing tax returns in Uganda. The author founds that while there is potential for e-filing to improve tax compliance and revenue collection, there are still challenges, such as a lack of awareness and trust in the e-filing system and limited access to technology and internet connectivity in some areas.

28. **Yagnesh M. Dalvadi (2018)** studied the measurement of perceived benefits of e-filing by taxpayers in India to ascertain taxpayers' perceptions of the various benefits of e-filing their income taxes. SPSS was used to examine the primary data gathered via a structured questionnaire. It was observed that most taxpayers believe that the perceived benefits of e-filing, such as lower processing costs, time savings, and round-the-clock accessibility, are the ones they value most. Refund criteria were a less popular benefit for taxpayers, so the income tax agency worked to increase their efficiency so that they could submit the return cheerfully.

29. **Bhimani (2018)**explored whether adopting e-filing technology encourages greater tax compliance among taxpayers and influences their attitudes and behaviors toward fulfilling their tax obligations.The study found that e-filing certainly impacts tax compliance due to the convenience it offers taxpayers. Additionally, the study found that e-filing reduces the time and cost of tax compliance, which leads to higher compliance. The author considers that e-filing can improve compliance by reducing the time and costs associated with tax administration. Still, concerns related to data security and privacy need to be addressed.

30. **Ahmed, M. N., & Ahmed, M. A. (2018)** analyzed the impact of e-filing on tax compliance in Pakistan. They found that electronic filing can improve compliance by reducing the time and cost of filing tax returns and increasing transparency. This paper examined the challenges and opportunities of e-filing income tax returns in Pakistan, highlighting the need for improved digital literacy, infrastructure, and security measures.

31. **R. J. Alvarez and E. Johnson (2018)** investigated the impact of electronic filing on US sales and use tax compliance. According to the authors, E-filing increased the

likelihood of compliance while decreasing the possibility of tax evasion. The authors observed that electronic filing is associated with increased tax compliance using data from a sample of US states. They claimed electronic filing is more accurate and convenient, lowering taxpayers' compliance costs. The authors observed that electronic filing could increase compliance by reducing the costs and burdens of filing tax returns, improving accuracy, and increasing filing timeliness.

32. **Ekanayake, E. M. (2018)** discussed the challenges that developing-country tax administrations face when implementing e-filing systems. Although e-filing provides several benefits, including increased efficiency and reduced errors, the author emphasized that its adoption and implementation in developing countries are hindered by factors such as limited infrastructure, a lack of technical expertise, and inadequate awareness and education among taxpayers. The study also discussed various strategies tax administrations could use to overcome these obstacles and ensure the successful implementation of e-filing in developing countries. According to the author, addressing infrastructure issues, training personnel, and ensuring taxpayer readiness are necessary for successful implementation.

33. **M. A. Jinnah and T. Jamshed (2019)** investigated the challenges and opportunities associated with the e-filing of income tax returns in Pakistan. The authors used a survey to examine taxpayer attitudes toward the e-filing system and identify technical issues, a lack of awareness, and complicated procedures as the main obstacles to the successful implementation of e-filing in Pakistan. The study also identified several benefits of e-filing, such as increased efficiency and shorter processing times for tax returns. According to the authors, addressing the challenges through increased awareness, improved infrastructure, and simplified procedures could help promote the adoption and success of e-filing in Pakistan.

34. **M. Priyadarsini (2019)** investigated the problems and expectations of salaried taxpayers in a Salem district. The authors employed a structured questionnaire to collect primary data, and a Chi-Square analysis was conducted. It was determined that although salaried tax assesses had a more extended period of adequate knowledge of tax exemptions and tax planning strategies, they did not fully take advantage of these strategies to lower their tax liability.

35. **Ezeani, N. S., and Ogundana, O. M. (2019)** examined the impact of electronic filing on revenue generation in Nigeria, focusing on the income tax system. The

authors analyzed secondary data to compare the performance of e-filing with traditional paper-based tax filing systems before and after the adoption of e-filing. According to the study, e-filing has positively impacted revenue generation in Nigeria, with a significant increase in tax revenue following its implementation. The study also identified challenges to the success of e-filing in Nigeria as limited access to technology, a lack of awareness, and insufficient technical capacity. According to the authors, addressing these challenges through increased awareness and investment in technology infrastructure could help promote the adoption and success of e-filing in Nigeria.

36. **M. Rajaram Narayanan (2019)** investigated income taxpayers' attitudes toward electronic filing. It was critical to understand the challenges that income taxpayers may face with electronic filing and how they perceive the digital filing process. SPSS was used to analyze primary data collected via a structured questionnaire. The findings revealed that, while e-documentation has improved the usability of personal documents, personal citizens continue to face issues such as pinnacle surge and problems with activities in the process.

37. **Frederick L. (2019)** examined Indian taxpayers' attitudes toward e-filing income tax returns. The author used a questionnaire survey to analyze taxpayer attitudes toward e-filing and identified convenience, speed, and accuracy as the primary reasons for its adoption. According to the study, the primary challenges that impede its successful implementation are a lack of awareness, difficulty using the system, and technical glitches. Addressing these challenges through increased awareness campaigns, simplified procedures, and improved technical support, according to the study, could help promote the adoption and success of e-filing in India. According to the author, e-filing can improve tax compliance and decrease tax evasion in India.

38. **Aregawi and Stokke (2020)** studied the impact of digitalization on tax administration and revenue collection in Ethiopia, focusing on electronic filing. According to the authors, E-filing has significantly reduced the time and cost of taxpayer compliance in Ethiopia. Additionally, e-filing has improved the efficiency of the tax administration system, resulting in increased tax revenue collection for the Government. According to the study, electronic filing has increased tax revenue by making the tax system more efficient and effective. They also identified digitalization-related challenges, such as the need for infrastructure and skill development.The study's conclusion suggests that e-filing can enhance tax

compliance and decrease administrative expenses associated with tax collection. However, issues concerning internet connectivity and taxpayer awareness must be resolved by the tax administration

39. **Mohammed Touheed (2020)** investigated the challenges and opportunities associated with e-filing income tax returns in Bangalore, India. The author used a structured questionnaire survey to collect data from taxpayers in the region and discovered that the primary challenges taxpayers face while e-filing are technical issues, difficulty using the system, and a lack of knowledge about the process. The study also found that younger and more educated taxpayers are more likely to use e-filing. Furthermore, the study emphasized the benefits of e-filing, such as convenience, speed, and accuracy, which were identified as the primary drivers of its adoption. The study concluded that successful e-filing implementation requires addressing the barriers to adoption and promoting its benefits to increase its uptake among taxpayers

40. **Iwuagwu, C. C., &Ezeh, C. I. (2020)** investigated the relationship between e-filing and tax compliance in Nigeria and assessed the moderating role of taxpayer education. The authors found that e-filing positively impacts tax compliance and that the level of taxpayer education moderates this relationship. More educated taxpayers are more likely to comply with tax regulations when using e-filing systems.

41. **Desai, S., and Divya, V. (2021)** examined the user experience of e-filing income tax returns in India. The authors used an online survey to collect data from 200 taxpayers, which they then analyzed using descriptive statistics and factor analysis. The findings revealed that taxpayers viewed e-filing as a convenient and time-saving process. However, they faced technical issues, complex procedures, and difficulty understanding the system. The study discovered five factors influencing the e-filing user experience: perceived usefulness, ease of use, system quality, information quality, and trust. The authors concluded that addressing the identified challenges and improving the system's perceived effectiveness and ease of use could improve the user experience and promote adoption in India.

2.5 LITERATURE REVIEW OF OBJECTIVE 4

To identify the perceived risks of adopting e-filing income tax returns among individual assessees.

1. **Razman et al. (2005)**examined the elements influencing Malaysian citizens' intention to adopt electronic filing. The methodology for the investigation was quantitative research. Of the 500 self-administered questionnaires, 411 were used for data analysis, leading to the formulation and testing of 14 hypotheses. Citizens' intentions to utilize e-filing were significantly predictable by its perceived usefulness, simplicity of use, Government trust, image, compatibility, and service quality.

2. **Schaupp et al. (2010)** proposed a model that combines technology acceptance factors from the unified theory of acceptance and use of technology (UTAUT) model with personal perceptions of trust, efficacy, and security to create a simple yet comprehensive model of e-file adoption. A survey of 304 taxpayers was conducted to learn about their attitudes toward e-filing. According to the research findings, personal factors (web-specific self-efficacy (WSSE) and perceived security control) and UTAUT factors significantly impact taxpayers' e-filing intentions. The authors suggested that the Government should focus not only on the technological characteristics of e-services but also on potential e-service users' values, beliefs, skills, and so on

3. **Azmi et al. (2012)** studied data from 249 Malaysian taxpayers. They discovered that facets of perceived risk have a positive relationship with tax e-filing adoption, whereas perceived ease of use of the system has no positive relationship. The author proposed a model for incorporating and expanding potential users. The technology acceptance model (TAM) was used to account for the impact of three risk factors: privacy risk, perceived risk of e-filing, and perceived risk of e-filing. According to the model, different risk factors may influence the adoption of tax e-filing and the perceived usefulness of the system in different ways.

4. **Tan and Foo (2012)** investigated the relative importance of adoption determinants in Malaysia, including effort expectancy, performance expectancy, perceived risk, personal innovativeness, web self-efficacy, and social influences. The findings revealed that the usefulness and ease of use of the e-filing system, social referents' opinions about e-filing, and a high level of control over the ability to use the website

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were statistically significant determinants of tax e-filing adoption. The Inland Revenue Board (IRB) should continue to educate uninformed and inexperienced e-filing users, which will encourage taxpayers to file their tax returns electronically.

5. **Ibrahim (2013)** investigated how personal income taxpayers perceived the value of e-Government services in terms of quality and risk. The results revealed that e-Government service quality, which includes service design, website design, technical support, and customer support quality, accounts for the perceived value of e-Government services.

6. **Andrew KamauMararia (2014)** conducted a study in Nairobi's central business district to examine the effect of an integrated tax management system on tax compliance by small and medium-sized enterprises. The study aimed to measure the impact of fines and penalties on the tax compliance level and the impact of compliance costs on the tax compliance level.In-depth interviews were used to gather primary data, which SPSS, quantitative analyses and regression analysis were used to analyze. The use of ITMS was found to be linked to high levels of tax compliance. The study's findings also showed that imagined tax evasion opportunities have no bearing on tax compliance. The Government should encourage using e-filing platforms like ITMS, lowering tax compliance costs, increasing tax fines and penalties, and promoting tax literacy and education to improve tax compliance.

7. **Mpinganjira (2015)** looked into the effect of perceived ease of use on personal use of the South African tax e-filing system. Data was gathered through in-depth interviews and a structured questionnaire. According to the findings, higher levels of perceived ease of use are related to personal service and behavioral intentions to use the system. The results also showed that computer self-efficacy and access to information positively impact perceived ease of use. The study's findings emphasized the importance of providing people with the necessary skills and knowledge to use the system.

8. **Bharti Motwani (2015)** investigated what Indian taxpayers felt about filing income taxes online. The study concentrated on the elements that affect citizens' adoption of services for electronic tax filing. The researcher used the non-probability judgmental sampling approach to collect primary data. For descriptive statistics, the researcher used Skewness and Kurtosis, Kolmogorov and Smirnov tests, and Durbin-Watson statistics to analyze the data. The researchers concluded that perceived usefulness

and convenience significantly impact e-taxpayers behavior toward the online tax filing system.

9. **Azimaton et al. (2016)** reviewed the models for e-tax return adoption by measuring, ranking, and summarizing e-tax returns and developing and optimizing the model. The researcher used a sample size of 382 participants for data collection from primary (questionnaire) and secondary sources. The researcher used the AMOS software suite for data analysis. The study's findings support that electronic quantum tax filing depends on various factors, like attitudes, perceived activity management, and subjective norms.

10. **Cebula and Foley (2016)** investigated the digitalization of India's income tax system, focusing on the e-filing of income tax returns. The study analyzed taxpayers' perceptions of the e-filing system using survey data collected from taxpayers in Kolkata. According to the study, e-filing is a convenient and time-saving option for taxpayers. The study also pointed out that younger taxpayers are more aware of e-filing and are more likely to use it. However, the study identified several challenges taxpayers faced while using the e-filing system, such as technical glitches and a lack of support from tax authorities. According to the survey, e-filing can potentially improve the efficiency of the tax administration system.

11. **R. Dube and R. Marques (2016)** studied South African taxpayers' attitudes toward the electronic filing of personal income tax returns. The study employed a mixed-methods research design, which included a survey of 266 taxpayers and in-depth interviews with 15 taxpayers. The survey used a structured questionnaire, and the interviews were conducted in person and recorded for analysis. According to the study, most South African taxpayersknow the electronic filing system and have used it to file their personal income tax returns. According to the study, taxpayers who used the electronic filing system thought it was simple and convenient, with benefits such as faster refunds and less paperwork. However, the study identified issues with the electronic filing system, such as concerns about data security and privacy, a lack of trust in the system, and technical issues. According to the study, the South African Revenue Service (SARS) should address these challenges to encourage greater use of the electronic filing system. According to the study, electronic filing of personal income tax returns can improve tax compliance while lowering administrative costs for taxpayers and the Government. However, to reap these benefits, the electronic

filing system must be promoted and enhanced by addressing taxpayer concerns and ensuring it is reliable and user-friendly.

12. **S. Ghosh (2016)** investigated the benefits and drawbacks of e-filing income tax returns in India. The study was based on a thorough review of the literature on income tax return e-filing in India and an examination of secondary data sources such as Government reports and statistics. According to the study, implementingthe e-filing of income tax returns in India has resulted in numerous benefits, including convenience for taxpayers, faster processing of returns, increased data accuracy, and lower administrative costs for the Government. According to the study, e-filing has increased tax compliance by providing a transparent and efficient tax collection system.However, the study also identified several challenges associated with the e-filing of income tax returns, including the need for greater awareness and education among taxpayers, technical issues such as system downtime and software compatibility issues, and data security and privacy concerns. The study concluded that while e-filing income tax returns offer many benefits, there is a need for ongoing efforts to address the challenges associated with the system. The author proposed a combination of measures, including increased awareness campaigns, improved system reliability and security, and enhanced technical support for taxpayers.

13. **Maros and Juniar (2016)** conducted a study investigating Indonesian taxpayers' perceived risk and acceptance of e-filing income tax returns. A survey questionnaire was used to collect data from 214 individual taxpayers who had experience with e-filing for the study. The authors analyzed the data using descriptive statistics and multiple regression analysis. The findings revealed that the perceived risk associated with e-filing hurts Indonesian taxpayers' acceptance of e-filing. Acceptance of e-filing was found to be significantly influenced by perceived financial risk, performance risk, and psychological risk.The study revealed that perceived convenience, compatibility, and trust were significant factors influencing the acceptance of e-filing among Indonesian taxpayers. However, perceived risks related to e-filing also played a crucial role in determining the taxpayers' willingness to adopt e-filing. Thus, the study recommended that tax authorities address these perceived risks associated with e-filing to increase its acceptance among Indonesian taxpayers.This can be accomplished by improving the e-filing system's security and reliability, providing adequate information and education to taxpayers, and ensuring that the e-filing system is compatible with taxpayers' needs and preferences.

14. **Hwang, H. S., Kim, J. H., & Kim, Y. H. (2016)**analyzed the impact of electronic filing on tax compliance in Korea. The authors found that electronic filing increases compliance rates by reducing the costs and time associated with traditional filing methods and reducing the likelihood of errors or mistakes. They also find that e-filing is more prevalent among younger taxpayers and those with higher education levels.

15. **Pathak, M. (2016**) investigated the factors influencing Indian taxpayers' adoption of electronic filing (e-filing) of income tax returns. The research was based on a survey of 250 taxpayers in Pune, India. The survey collected information on awareness, perceived benefits, perceived barriers, and attitudes toward e-filing. According to the study, most respondents were aware of e-filing, and perceived benefits such as convenience and time savings were the most influential factors in their decision to use e-filing. The study also identified perceived barriers to e-filing adoption, such as a lack of technical knowledge and security concerns. According to the survey, while awareness and adoption of e-filing among Indian taxpayers are increasing, there is a need for more education and training on the system's benefits and technical aspects. The author proposed that this could be accomplished through targeted awareness campaigns and training programs to increase taxpayers' confidence and competence in using e-filing systems.

16. **A. Roy and A. Sinha (2016)** analyzed the issues and challenges related to India's adoption of e-filing of income tax returns. The survey was conducted among 200 individual taxpayers in Kolkata, India. The survey collected data on awareness, ease of use, perceived benefits, and perceived barriers to e-filing adoption. According to the study, while respondents had a high understanding of e-filing, adoption was relatively low. Several obstacles to e-filing adoption were identified in the study, including a lack of technical knowledge, concerns about data security, and the perception that the process was time-consuming. The study also emphasized the importance of increased education and awareness campaigns among taxpayers to promote the benefits of e-filing. The authors suggested that the Government provide more assistance and guidance to taxpayers on using the e-filing system and improve the user interface to make it more user-friendly.

17. **Dinkar, P. (2017)**examined the benefits and challenges of e-filing income tax returns in India. The author identified benefits such as improved efficiency, reduced paperwork, increased transparency, and challenges such as lack of awareness,

technical issues, and security concerns. The study suggested that the government must invest in infrastructure and training programs to increase the adoption of e-filing among taxpayers.

18. **Gupta, A. K. (2017)** analyzed the benefits and challenges of e-filing income tax returns in India. The author finds that e-filing reduces errors, saves time, and increases convenience for taxpayers. However, the study also identified technical glitches, cybersecurity risks, and the digital divide.

19. **Hanif, M., & Ghani, U. (2017)** compared the perceptions of e-filing and traditional filing of tax returns by taxpayers in Pakistan. The authors found that while e-filing is generally perceived to be more convenient and efficient, traditional filing methods are still preferred by some taxpayers due to concerns about data security and privacy.

20. **D. Joseph and S. Joseph (2017)** investigated the perceptions and barriers to adopting electronic filing systems for income tax returns in India. The authors gathered information by surveying 200 people who had previously filed income tax returns. While most respondents knew of e-filing, only a tiny percentage had used it. The most common reasons for not using e-filing were a lack of computer knowledge, internet access, and fear of technical glitches. The authors also found that younger taxpayers were more likely than older ones to use e-filing. Based on their findings, the authors suggested that the Government invest in increasing internet connectivity and computer literacy programs to encourage more e-filing.

21. **P. Vijayaragavan and R. Srinivasan (2017)** investigated taxpayers' attitudes toward e-filing systems for income tax returns in India. While most taxpayers perceive e-filing systems to be more convenient and faster than paper filing, the authors found out that concerns about the security of personal information and technical difficulties in using e-filing systems continue to limit widespread adoption.

22. **Sichone et al. (2017)** examined the effect of facilitating conditions, perceived benefits, and perceived risk on e-filing intention. A survey was conducted in the Coast, Dares Salaam, and Mwanza regions to assess the impact of such conditions. A structured questionnaire was distributed to 226 people to collect data from tax practitioners. Data was collected on perceived risk (information security and confidentiality), perceived benefits (cost savings and speed of return), and facilitating conditions (support and access to computers). This data was statistically analyzed using factor analysis to extract common factors. Regression analysis was used to test the hypotheses that were developed. The findings show that perceived

risk was negatively related to the study's proposed e-filing adoption, but this was statistically insignificant. According to the research, tax authorities should focus more on improving taxpayers' perceived benefits by providing e-filing education and raising awareness to increase taxpayers' intentions to use e-filing.

23. **Dhamija (2018)** investigated the benefits and drawbacks of e-filing income tax returns. According to the author, E-filing reduces taxpayers' time and cost of tax compliance. Furthermore, e-filing reduces errors in tax returns, resulting in higher compliance. However, the author pointed out that e-filing necessitates internet access and technical knowledge, which may be a barrier for some taxpayers. The study also emphasized the importance of Government agencies addressing these concerns to increase taxpayer adoption of e-filing. The author stated that e-filing has several benefits, including speed and convenience, but also points out some potential drawbacks, such as technical glitches and data security concerns.

24. **Ezeh, C. I., &Ugochukwu, I. U. (2018)**examined the relationship between the e-filing of tax returns and tax compliance in Nigeria. The authors found that e-filing positively impacts tax compliance, reducing the cost and time required to file taxes and the likelihood of errors or mistakes in the tax filing process.

25. **Emekter, R., & Alp, E. (2018)**investigated the relationship between e-filing adoption and tax compliance behavior in Turkey. The authors found that e-filing adoption is associated with higher levels of tax compliance but also that the complexity of the tax system and the lack of trust in tax authorities are barriers to e-filing adoption.

26. **Elshandidy, T., and A. Hassanein (2018)** identified the factors influencing electronic tax filing adoption, focusing on the roles of trust, social influence, and perceived risk. According to the authors, trust in the system, social impact, and perceived risk are all significant predictors of adoption. They also identified that trust in the Government and the tax authorities and the perceived benefits of electronic tax filingareessential factors influencing adoption.

27. **Veeramootoo et al. (2018)** validated an integrated model of continuous e-filing usage. A structural equation model was constructed to include two additional constructs, perceived risks and habit, crucial for long-term e-filing adoption. The model was validated using data from 645 e-filing users in Mauritius, and hypotheses were tested using structural equation modeling. The findings suggested that system quality, user satisfaction, and habit influence citizens' intention to continue using e-

filing. User satisfaction had the most significant influence on the choice to continue using e-filing. System quality, user satisfaction, and habit were substantial predictors of e-filing continuation usage, whereas information quality, service quality, and perceived risks were discovered to be insignificant predictors. This study's model can be used as a starting point for future research on the long-term use of e-filing.

28. **Gwangwava, E. N., &Mhaka, R. (2018)** analyzed the perceived benefits and barriers to adopting e-filing systems for tax returns in Zimbabwe. The authors found that perceived benefits such as convenience and time savings drive the adoption of e-filing. Still, perceived barriers hinder adoption, such as a lack of trust in the system and concerns about security and privacy.

29. **Mageswari, S., and S. G. Prabhu (2018)** investigated Indian taxpayers' awareness, perception, and attitude toward the e-filing of income tax returns. A structured questionnaire was used to collect data from 420 convenience-sampled respondents for the study. The study's findings revealed that most respondents were aware of the e-filing system and had a favorable opinion. However, the study identified some barriers to e-filing adoption, such as technical glitches, a lack of awareness, and poor internet connectivity. The findings indicated that, while Indian taxpayers are aware of e-filing systems, many still consider e-filing to be complicated and prefer traditional filing methods.

30. **Subramanian, S., &Prabhu, S. (2018)** examined taxpayers' satisfaction with the e-filing of income tax returns in India. The authors find that while e-filing systems are generally perceived as more convenient and efficient than traditional filing methods, there are still concerns about the reliability and security of the system that need to be addressed to increase satisfaction levels.

31. **Saurabh, S., and Pathak, P. (2018)** investigated Indian taxpayers' attitudes toward e-filing income tax returns. The research was based on a survey of 200 taxpayers from various parts of India. According to the study, most taxpayers view e-filing of income tax returns as a convenient and time-saving method of filing tax returns. However, some taxpayers are concerned about the e-filing system's security and complexity. The study also discovered that most taxpayers were satisfied with the income tax department's services. Still, they suggested that the department simplify the process and provide more guidance to taxpayers to improve their experience.According to the study, electronic filing of income tax returns effectively promotes tax compliance and can aid in narrowing the tax gap in India.

32. **Singh, S., and Saini, J. S. (2018)** investigated the trends and patterns of income tax return e-filing in India. While the number of taxpayers using e-filing has increased over time, the authors discover that there are still significant barriers to adoption, such as a lack of awareness and trust in the system. The study also discusses the advantages and disadvantages of using electronic filing systems. The benefits include increased tax administration efficiency, accuracy, and transparency; lower compliance costs for taxpayers; and improved tax revenue collection for the Government. Concerns about data security and privacy, a lack of awareness and technical skills among taxpayers, and a lack of infrastructure and technical expertise are among the challenges.The research concluded that tax authorities in India must continue to promote e-filing adoption by addressing taxpayer concerns and providing technical support and assistance to assist taxpayers in adopting the e-filing system. Furthermore, the study pointed out that the tax authorities must ensure the effective implementation of e-filing systems.

33. **Blessy A. Varghese (2019)**examined the tax planning measures adopted by the salaried class in Chengannur municipality, Alappuzha district, and assessed the impact of changes in the income tax rules made by the Government on the salaried class. The study collected and analyzed both primary and secondary data.The Simple Percentage approach was used to collect and analyze primary and secondary data. It was determined that salaried employees who use tax planning strategies couldlegally save a sizable portion of their hard-earned money.

34. **Dhanda, M., &Dhanda, A. (2019)** discussed the challenges and opportunities of e-filing income tax returns in India. The authors surveyed 150 taxpayers and found that the significant challenges faced by taxpayers were technical issues and a lack of awareness. The study also highlights the opportunities presented by e-filing, such as increased efficiency and transparency in tax administration. The authors suggest that the Government should provide more support to taxpayers to increase the adoption of e-filing.

35. **Elnasri, A. A., &Bahnasawy, A. H. (2019)** examined the impact of e-filing on tax compliance in Libya. They collected data by surveying 400 Libyan taxpayers who have filed their income tax returns through e-filing. The study results revealed that e-filing positively affects tax compliance in Libya, making the filing process easier and faster. Moreover, the study shows that the perceived usefulness and ease of use of e-filing systems have a positive impact on tax compliance. Finally, the authors

recommended that the Libyan Governmentcontinue to promote e-filing systems and enhance their security and reliability to increase taxpayer confidence and obedience.

36. **Ershova, T., &Vlasova, E. (2019)** examined the perceived benefits and barriers of electronic filing of income tax returns in Russia. The study revealed some challenges taxpayers face in using e-filing, including technical issues, lack of awareness and trust in the system, and concerns about data privacy and security. The authors suggested that addressing these challenges through education and awareness campaigns, providing user-friendly interfaces and technical support, and improving security measures could help increase the adoption of e-filing in Russia.

37. **Gupta, A. K., and R. Sharma (2019)** discussed the issues and challenges associated with the e-filing of income tax returns in India. While e-filing has the potential to improve tax compliance and reduce administrative costs, the authors find that there are concerns about the security of taxpayer information and taxpayers' ability to access and use e-filing systems. According to the authors, taxpayers face significant challenges due to a lack of awareness and knowledge of the e-filing process, technical glitches, infrastructure, and security concerns. They recommended that the Government improve the e-filing process by providing more resources and support to taxpayers, increasing awareness campaigns, and strengthening the e-filing system's security.The authors also suggested that the Government should encourage more taxpayers to use the e-filing system by providing incentives such as reduced processing times and early tax refunds.

38. **R. Gupta (2019)**researched Indian taxpayers' attitudes toward e-filing income tax returns. The study surveyed 200 individual taxpayers in Delhi, India, to gather information on various factors influencing e-filing adoption, including awareness, ease of use, perceived benefits, and perceived barriers.While e-filing is viewed positively regarding convenience, accuracy, and faster processing times, the author finds that concerns about data privacy and cybersecurity remain significant barriers to widespread adoption.

39. **Pattanayak, B., and P. Nayak (2019)** investigated the use of e-filing for income tax returns by taxpayers in the Indian state of Odisha. While taxpayers know e-filing systems, the authors identify that utilization rates remain low due to a lack of trust in the design and a preference for traditional filing methods.

40. **Roy, S. (2019)** studied the perceived benefits and barriers to e-filing income tax returns in India. The author founds that while e-filing is perceived to be more

convenient and efficient than traditional filing methods, there are still concerns about technical glitches, system errors, and cybersecurity risks.Furthermore, the study revealed that the younger generation is likelier to e-file their tax returns than the older generation. The study recommended that the Government create more awareness about the benefits of e-filing and provide technical assistance to taxpayers who face difficulties filing their returns online.

41. **Sawant, S., and A. Zambare (2019)** investigated the adoption of electronic filing of income tax returns in India. While e-filing has grown in popularity among Indian taxpayers in recent years, the authors discover that there are still barriers to its adoption, such as a shortage of internet access and computer literacy, as well as concerns about the security and reliability of e-filing systems.

42. **Sijabat (2020)** used a technology acceptance model framework to investigate the impact of perceived usefulness, perceived ease-of-use, and perceived risks of using electronic tax filing (e-Filing) on the intention to use e-filing. The technology acceptance model (TAM) was used as the theoretical foundation in this study, based on 201 valid questionnaires completed by Indonesian taxpayers. Smart PLS and structural equation modeling were used to analyze the collected data. The study's findings revealed that perceived usefulness and risk of e-filing were significantly associated with intention to use, whereas perceived ease of use had no effect.

43. **T Thakur, M., and A. Tripathi (2021)** provided an overview of the existing literature on the e-filing of income tax returns and investigated the benefits and challenges of e-filing. The authors found that while e-filing can provide numerous benefits to taxpayers, such as convenience, accuracy, and faster processing times, it also has drawbacks, such as security concerns and technical infrastructure requirements. The authors emphasized the importance of additional research in this area to understand better the impact of e-filing on tax compliance and revenue generation.

2.6 LITERATURE REVIEW OF OBJECTIVE 5

To explore the satisfaction level of individual assessees towards e-filing income tax returns.

1. **Geetha and Sekar (2012)** conducted a study to evaluate individual taxpayers' satisfaction with the e-filing of their income tax returns in Coimbatore. Statistical tools like percentage, ANOVA, and the Chi-square test, were used for data analysis.

Seven factors were identified as the most influential in raising e-filing awareness among taxpayers. i. Simplified Procedures; ii. Simple Payments; iii. Various Simplified Forms; iv. Time-Saving; v. Online Facilities; vi. Online Banking Payments; vii. Cost-Effective. The study concluded that most individual taxpayers were satisfied with the different e-filing functionalities.

2. **Chawla et al. n.d. (2013)** focused on the ease of e-filing income tax returns and its recognition and satisfaction. For this purpose, a field survey was conducted in Moradabad city, covering various levels of employees in the private sector, both men and women. The researcher collected the information for the study through a questionnaire administered to the participants. The data obtained were tabulated and analyzed using SPSS and MS Excel statistical software. The analysis aimed to examine the level of satisfaction among existing users of the e-filing procedure and to determine the level of awareness among taxpayers unfamiliar with the service. The study's findings indicated that the current e-filing users expressed satisfaction with the process. However, a significant portion of taxpayers remained unaware of the availability and benefits of e-filing. Therefore, the study recommended implementing measures to enhance taxpayer awareness and promote the advantages of e-filing. By increasing awareness, more taxpayers can be encouraged to utilize the e-filing service, improving efficiency and convenience in the tax filing process.

3. **Rajeswari and Mary (2014)** investigated the awareness and satisfaction among salaried employees in India regarding the e-filing of income tax returns. Using a survey questionnaire, the authors gathered information from 200 salaried employees in Chennai, India. According to the study, awareness of the e-filing of income tax returns is low among salaried employees, with only 55% of respondents aware of the system. The authors discovered that the primary source of information for e-filing was from friends and colleagues (36.5%), followed by income tax department websites (33.5%). In terms of satisfaction, the study discovered that most respondents were pleased with the e-filing system, with 67.5% reporting that e-filing was simple.The authors also revealed that those who were aware of the e-filing system were more satisfied with it than those who were not. The study also identified the top three reasons for using electronic filing, which are convenience (34%), time savings (29.5%), and accuracy (22.5%). The authors also found that the primary challenges faced by salaried employees in e-filing were technical issues (28.5%) and a lack of process knowledge (23%). Overall, the study suggests that there is a need

for increased awareness of the e-filing of income tax returns in India among salaried employees. The researchers recommend that the Government and the IRS increase their efforts to educate taxpayers about the e-filing system and its benefits and address technical issues.

4. **Kumar and Anees (2014)** surveyed to find out taxpayers' satisfaction level concerning the use of e-filing. The investigator used a sample of 246 respondents to gather the necessary primary data and used rank analysis, ANOVA, and descriptive statistics for data analysis. The study concluded that the e-filers' had issues with technology rather than resources. Additionally, it concluded that most taxpayers had a favorable opinion of the e-filing process.

5. **Gayathri and Jayakumar (2016)** surveyed respondents to determine their awareness and satisfaction level with e-filing. According to the survey findings, most respondents were contented with the e-filing system, security, speed of delivery, comfort of e-filing, facilities provided by e-filing, e-payment process, accurateness, accessibility, acknowledgment generated by the e-filing system, and bank facilities.

6. **Dweck, C. S. (2016)**examined the role of mindset in promoting e-filing compliance among taxpayers. The author argued that a growth mindset, characterized by the belief that intelligence and abilities can be developed through effort and learning, promotes greater engagement in e-filing and higher compliance rates. The study suggested that mindset interventions can be used to encourage e-filing compliance among taxpayers.

7. **Devadoss, V., & Krishnamurthy, M. (2016)** provided an overview of the e-filing of income tax returns in India. The authors discussed the benefits of e-filing, such as faster processing times and reduced errors, as well as the challenges taxpayers face, such as technical issues and lack of awareness. The study suggested that the Government should continue to promote e-filing and provide more support to taxpayers to increase adoption.

8. **Eggleton, R. T., & Saxton, D. (2016)**compared the differences between e-filing and paper filing of income tax returns in accuracy, convenience, speed, and cost.The authors collected data from 415 taxpayers and found that e-filers generally had higher income and education levels than paper filers. They also found that e-filers had higher satisfaction with the filing process and were more likely to receive refunds than paper filers. However, the authors noted that paper filing still had some advantages, such as greater control over the process and a lower risk of fraud or

identity theft. Overall, the study suggested that e-filing is becoming increasingly popular and may offer advantages over paper filing for many taxpayers.

9. **Emekter, R., & Yilmaz, E. (2016)** examined the determinants of taxpayer satisfaction with the e-filing system in Turkey.The authors surveyed taxpayers who had used the e-filing system, and the data collected were analyzed using logistic regression. The findings showed that the ease of use of the e-filing system, the quality of the information provided, and the system's security were significant determinants of taxpayer satisfaction. The authors recommended that tax authorities improve the design and functionality of the e-filing system, provide clear and accurate information on the system, and enhance the security measures to increase taxpayer satisfaction and encourage more taxpayers to use the system.

10. **Liao, Z., and Fu, J. (2016)** studied the impact of electronic filing on individual taxpayer compliance in China. The authors surveyed 323 individual taxpayers with e-filing experience and discovered that e-filing positively impacted taxpayer compliance behavior. The study found that e-filing increased taxpayers' willingness to report their income accurately and decreased the likelihood of underreporting. According to the authors, this could be because e-filing makes taxwriting more convenient and transparent for taxpayers, making it easier for them to comply with tax regulations. The study suggested that e-filing can be a valuable tool for improving individual taxpayer compliance.

11. **Redae and Sekhon (2016)** investigated Ethiopian taxpayers' knowledge and tax compliance behavior. A questionnaire was used to collect the necessary data from 375 sample respondents. These collected data have been analyzed using statistical tools such as percentage, mean, and standard deviation. They found that taxpayers' tax knowledge influenced their tax compliance behavior in Tigray state. Furthermore, the study suggested that policymakers, tax authorities, and the Government conduct additional research to determine how taxpayers' tax knowledge influences noncompliance behavior in the study area.

12. **Pandey (2017)** studied electronic tax payment, a factor influencing the taxpayer's satisfaction. According to research, paying attention, comprehending the current quality, perceived value, and utility, taxpayers' expectations, and perceived risk in the e-payment of taxes are the key factors impacting the taxpayers' happiness.

13. **Gberegbe and Umoren (2017)** studied the perception of tax fairness and personal income tax compliance. This research relied on primary data. The questionnaire collected the necessary preliminary data from 246 sample respondents. These collected data have been analyzed using statistical tools such as percentages, descriptive analysis, correlation, and regression. They discovered no demographic variables (age, gender, or education) significantly influenced employees' personal income tax compliance behavior.

14. **Shamika Kumar (2017)** conducted a study on income tax perceptions towards electronic filing to understand the level of satisfaction, taxpayer awareness, and income taxpayers' issues with electronic filing. Descriptive statistics and factor analysis were used to assess the primary data, which was gathered and entered into SPSS. Even though e-filing has made income taxpayers' lives easier, there are still several issues they must deal with.

15. **Jain and Jain (2017)** investigated individual taxpayers' satisfaction with e-filing features. Individual taxpayers in the Udaipur district of Rajasthan completed a structured Likert-based questionnaire. The data were analyzed and interpreted using Microsoft Excel, and the z-test was used to determine individual taxpayer satisfaction. According to the findings, individual taxpayers are pleased with the features of e-filing of income tax returns. The authors suggested that organizing awareness camps in offices or workplaces to teach people about the system's expertise and ease of use could result in convenient e-filing of income tax returns.

16. **Ruchika Jain (2017)** investigated the satisfaction level of individual taxpayers in the Udaipur district, Rajasthan, toward the e-filing of income tax returns. Microsoft Excel was used to gather and analyze the primary data, and the Z test was used to determine the satisfaction level of individual taxpayers. It was decided that individual taxpayers greatly appreciate the benefits of filing income tax returns electronically.E-filing is gaining popularity due to its advantages, such as allowing taxpayers to file returns at their convenience, saving time, reducing the need for in-person interactions with the income tax department, and ensuring accurate data.

17. **Eze, U. C., and C. Nwabueze (2017)** explored Nigerian taxpayers' experiences with e-filing income tax returns. According to the study, taxpayers had difficulty accessing the e-filing portal due to poor internet connectivity and frequent power outages. Furthermore, the study found that the e-filing system did not provide enough

guidance on how to fill out tax returns, resulting in taxpayers making mistakes that resulted in penalties. Despite these obstacles, taxpayers viewed the e-filing system as an efficient and convenient method of filing tax returns. The study recommended the Government provide adequate internet connectivity and power supplies to improve e-filing system accessibility.

18. **Eluri, R., and T. Ramanathan (2017)** studied e-filing adoption and satisfaction levels among Indian taxpayers. The authors gathered information from 500 taxpayers who submitted their tax returns electronically. According to the study, the most important factors motivating taxpayers to use e-filing were ease of use, time savings, and convenience. The authors also found that younger taxpayers and those with higher education and income levels were more likely to file electronically. However, the study identified challenges in the e-filing process, such as technical issues and a lack of awareness about the process, that must be addressed to increase adoption rates. To encourage more taxpayers to use e-filing, the authors suggested that the Government provide more user-friendly e-filing platforms and promote awareness campaigns.

19. **Gheorghe, C. M., and A. Filip (2017)** investigated Romanian taxpayers' experiences with e-filing tax returns. The findings indicated that e-filing improves tax compliance and reduces the likelihood of tax evasion. According to the study, taxpayers more familiar with the e-filing system have a more positive attitude toward it and are likelier to use it. However, the authors noted that some taxpayers continue to experience technical difficulties when using the system, which could be addressed by improving the system's design and user interface. The study pointed out that e-filing can improve tax compliance and efficiency in Romania's tax collection process.

20. **Govender, K., &Pather, S. (2017)**compared the pre-implementation and post-implementation phases of e-filing and analyzed the system's effectiveness in terms of taxpayer satisfaction and the efficiency of the South African Revenue Service (SARS). The researchers collected data by surveying 500 taxpayers who had used the e-filing system before and after its implementation in 2006. The study found that taxpayers positively perceived e-filing and that the system had significantly reduced the time and effort required for filing tax returns. The study also found that e-filing improved SARS's tax collection and compliance monitoring efficiency. However, the study identified a need for SARS to promote the e-filing system further and

enhance its accessibility for taxpayers with limited access to technology. Overall, the study highlighted the positive impact of e-filing on tax compliance and collection in South Africa.

21. **Jha, S. K., &Shrivastava, A. (2017)**analyzed the benefits of e-filing for Indian taxpayers and the Indian Government. The study used a case study approach with a sample of 200 taxpayers who filed their income tax returns online. The study found that e-filing considerably reduced the time and cost of filing tax returns. The study also found that e-filing resulted in faster tax assessments and refunds, increasing taxpayer satisfaction. Additionally, the study found that e-filing resulted in better compliance and reduced tax evasion. Finally, the study recommended that the Indian Government encourage more taxpayers to file their tax returns online to realize the full potential of e-filing.

22. **Saravanakumar, M., and Saraswathi, S. (2017)** investigated taxpayers' awareness and satisfaction with income tax return e-filing in Tamil Nadu, India. The researchers used a structured questionnaire to survey 200 taxpayers who had e-filed their income tax returns. The study revealed that most taxpayers knew the e-filing option and found it simple to use. However, some respondents encountered technical difficulties while using the platform. Overall, the study found that taxpayers were pleased with the e-filing service and recommended expanding it. The study also suggested that the Government provide more taxpayer awareness programs and training on using the e-filing platform effectively.

23. **P. Thekkethil and E. J. Wilson (2017)** examined the impact of electronic filing on income tax collection in Kerala, India. The researchers used a time-series analysis of data collected over ten years, from 2006-07 to 2015-16, to determine the relationship between e-filing and tax collection. According to the study, E-filing has positively impacted income tax collection in Kerala, with a significant increase in the number of e-filers and the amount of tax collected through e-filing over the years. According to the researchers, e-filing has also increased tax collection transparency, efficiency, and convenience. However, the study highlighted some challenges associated with e-filing, such as internet connectivity issues, technical difficulties, and the need for greater taxpayer awareness and education. Overall, the researchers concluded that e-filing has improved income tax collection in Kerala. They suggested that e-filing be promoted and implemented further to enhance tax compliance and efficiency.

24. **Todorova, T., and Vogel, D. (2017)** compared e-filing systems in the US and Germany, highlighting differences in adoption rates, ease of use, and taxpayer preferences. The authors used qualitative research to gather information about the two countries' e-filing systems. They analyzed secondary data sources such as Government reports, academic papers, and news articles. The study discovered that the United States has a higher rate of e-filing adoption than Germany due to the Internal Revenue Service's (IRS) proactive approach to promoting the system's benefits and simplicity. In contrast, due to perceived complexity and security concerns, Germany's e-filing system has been slow to gain traction, with only a tiny percentage of taxpayers using the system. The authors also identified differences in the two countries e-filing processes, making the US system easier to use. German taxpayers must deal with a more complex system requiring extensive technical knowledge and time investment. Furthermore, the authors discovered that while US taxpayers are generally pleased with the e-filing system, German taxpayers have mixed feelings about it. Overall, the study emphasized the significance of system simplicity, security, and promotion in promoting e-filing adoption.

25. **M. Ashtiani (2018)** conducted a cross-national study of taxpayers' attitudes toward electronic tax filing in Iran and Malaysia. A survey questionnaire was used to collect data from 300 taxpayers in each country for the study. The study discovered that e-filing adoption is relatively low in Iran and Malaysia, with only 40% and 36% of respondents reporting using the e-filing system. The study also discovered that the main advantages of e-filing those taxpayers in both countries perceive are time savings, convenience, and accuracy. However, Iranian taxpayers are more concerned about the security of their personal information than their Malaysian counterparts.The study emphasized the importance of the Governments of Iran and Malaysia promoting e-filing and raising taxpayer awareness and trust in the system. To increase taxpayer confidence in the e-filing system, the authors suggested that Governments address security concerns and provide more training and support.

26. **Iqbal, Z., and S. Khalid (2018)** investigated Pakistani taxpayers' satisfaction with the e-filing system for income tax returns. While taxpayers are generally satisfied with the convenience and speed of e-filing, the authors identify that there are still some issues with the system, such as technical difficulties and data security concerns.

27. **Jadhav, A. V., and N. M. Rokade (2018)** studied the trends and patterns of e-filing income tax returns in India. The study was based on secondary data from the Indian

Income Tax Department's official website and other relevant sources. According to the survey, electronic income tax returns have increased significantly recently, with more taxpayers opting for the system. The authors attributed this trend to the advantages of the electronic filing system, such as convenience, speed, and accuracy. The study also discovered that most e-filing is done by individual taxpayers, with corporate entities accounting for a small percentage of e-filing. According to the authors, this could be due to the complexity of corporate tax laws and regulations and the need for professional assistance in tax compliance. The study emphasized the significance of the e-filing system in increasing tax compliance and decreasing tax evasion in India. According to the authors, the Indian Government should continue to promote e-filing and simplify tax laws and regulations to encourage more taxpayers, particularly corporate entities, to use the e-filing system.

28. **R. Jayaraman and S. K. Srivastava (2018)**investigated the adoption and use of e-filing systems for income tax returns in India. The study relied on a survey of 200 Indian taxpayers who had filed their tax returns electronically. The authors used statistical techniques such as factor analysis and regression analysis to analyze the survey data. According to the study, most respondents viewed e-filing favorably, believing it to be more convenient, faster, and reliable than the traditional paper-based filing system. The authors discover that perceptions of the e-filing system's ease of use and usefulness, trust, and awareness significantly impact taxpayers' adoption of e-filing.

29. **Lu, Q., & Wang, C. (2018)**explored the impact of e-filing on Vietnamese taxpayers' voluntary tax compliance behavior.The study used a sample of 385 taxpayers who had filed their tax returns electronically in Vietnam. The authors used a questionnaire-based survey to collect data on taxpayers' perceptions of the e-filing system and their voluntary compliance behavior. The study found that the majority of the respondents perceived e-filing to be easy to use and reliable, with the system having a positive impact on their voluntary tax compliance behavior. The authors found that e-filing could help enhance tax compliance by reducing taxpayers' compliance costs, simplifying the tax filing process, and increasing transparency in the tax administration process.The study also found that e-filing was positively associated with voluntary tax compliance behavior. The authors suggested that the Vietnamese Government and tax authorities should continue to promote e-filing and

improve the accessibility and user-friendliness of the e-filing system to encourage more taxpayers to adopt e-filing.

30. **N. K. Mehta and T. Chakraborty (2018)** examined the perceived benefits of e-filing income tax returns in India. According to the study, most respondents saw e-filing as advantageous in terms of convenience, time savings, and accuracy. The authors observed that the ability to file returns from any location and the availability of e-filing services 24 hours a day, seven days a week were the most significant convenience-related benefits perceived by respondents. Respondents perceived e-filing to be faster and less time-consuming than paper filing in terms of time savings. The accuracy of the e-filing system was also viewed favorably, with respondents reporting fewer errors and faster processing times compared to paper filing. The study also discovered that the cost-effectiveness of e-filing was a significant benefit, with respondents believing that e-filing was more cost-effective than paper filing in terms of printing, postage, and courier charges.

31. **Martin, J., and K. Wong (2018)** investigated the impact of online assistance on e-filing adoption among UK taxpayers. The authors conducted an empirical study on the effect of various online service features on e-filing adoption using data from the UK self-assessment tax return system. The authors find that online assistance, such as interactive tutorials and pop-up help windows, can significantly improve the accuracy and completeness of e-filed tax returns. The study also emphasized the importance of providing ongoing support and updates to online assistance features to keep them effective. According to the researchers, online assistance features should be evaluated and updated regularly to ensure their relevance and usefulness to taxpayers.

32. **Onyekwelu, U. L., and J. U. Onyeagba (2018)** evaluated Nigerian taxpayers' satisfaction with tax return e-filing systems. According to the authors, certain demographic factors influence taxpayer satisfaction with the e-filing system. These factors include age, education, income, and tax filing frequency. According to the authors, these factors should be considered when developing strategies to promote e-filing adoption. While e-filing is generally regarded favorably by Nigerian taxpayers, the authors observed that there is still room for improvement in system reliability, ease of use, and customer support.

33. **Upreti, R. K., and S. Neupane (2018)** compared income tax return e-filing systems in Nepal and India. While both countries have implemented e-filing procedures, the

authors find out that there are differences in their implementation and adoption rates, with India having a more mature and widespread approach. According to the study, Nepal and India have similar e-filing systems, with taxpayers able to file their tax returns online via a web portal. However, the authors point out that India's e-filing system is more advanced and user-friendly than Nepal's. The study additionally showed that e-filing adoption among taxpayers in both countries is relatively low, with most taxpayers still filing their tax returns by hand. The authors identified several barriers to e-filing adoption, including awareness, limited access to technology, and data security concerns. According to the authors, e-filing can help improve tax compliance and revenue collection in both countries. To realize its full potential, however, it is critical to address the factors that impede e-filing adoption, such as a lack of awareness and limited access to technology.

34. **El-Sayed, A. M. (2019)**investigated the impact of e-filing on tax compliance in Egypt. The author surveyed 250 taxpayers who filed their tax returns electronically and 250 who manually filed them. The results indicated that e-filing positively impacts tax compliance, as taxpayers who filed their tax returns electronically had a higher level of compliance than those who filed manually. The study also found that the perceived ease of use and usefulness of e-filing considerably influenced taxpayers' intentions to comply with tax regulations. The author suggested that the Egyptian tax authority should continue to promote e-filing to increase tax compliance among taxpayers.

35. **Erol, S., &Baykara, B. (2019)** investigated taxpayers' satisfaction with the electronic filing of income tax returns in Turkey. The researchers assessed taxpayers' satisfaction with the e-filing system and identified the factors that affect their satisfaction. Data were collected from 401 taxpayers who had filed their income tax returns electronically using the Government's e-filing system. The study found that most taxpayers were satisfied with the e-filing system. The factors that positively affected taxpayers' satisfaction with the system were ease of use, speed, reliability, and security. On the other hand, the factors that negatively affected taxpayers' satisfaction were the complexity of the system, lack of information, and technical difficulties. The study recommended that the tax authorities focus on improving the user interface, providing more information and technical support, and addressing the technical challenges taxpayers face.

36. **Gürsoy, E., and Türkay, B. (2019)** investigated taxpayers' perceptions and attitudes toward Turkey's e-filing system for income tax returns. The authors discover that taxpayers have a generally positive perception of the e-filing system and that factors such as the availability of guidance and assistance, the system's reliability, and the ability to track the progress of tax returns all influence their willingness to adopt e-filing. However, the study discovered that certain factors impede the adoption of e-filing among Turkish taxpayers. Concerns about data security, a lack of awareness, and technical issues are among these factors. According to the authors, addressing these factors can help increase the country's e-filing adoption.

37. **Garg, P., and S. K. Saini (2019)** examined Indian taxpayers' awareness, perception, and satisfaction with the e-filing of income tax returns. The authors find out that, while Indian taxpayers are aware of e-filing, satisfaction levels are relatively low due to factors such as the complexity of the e-filing process and a lack of guidance and support. According to the authors, there is still room for improvement in raising awareness among specific groups, such as rural and elderly taxpayers.

38. **Goulielmos, A. M., &Psarras, J. (2019)**investigated the relationship between e-filing adoption and tax compliance in Greece. The authors conclude that e-filing adoption improves tax compliance by reducing the time and cost required to file taxes and the likelihood of errors or mistakes in the tax filing process. The authors found that e-filing can improve tax return accuracy and reduce the possibility of errors and omissions. E-filing can also give taxpayers a better understanding of their tax obligations, making it easier to comply with tax regulations. However, the authors also highlighted Greece's challenges in promoting e-filing adoption. Low internet penetration, a lack of awareness, and resistance to change are among the challenges. According to the authors, these issues must be addressed to promote e-filing and improve tax compliance in the country.

39. **A. Gupta and P. Gupta (2019)** studied Indian taxpayers' satisfaction with income tax return e-filing. The study found relatively high user satisfaction with India's e-filing system. The authors identified several user satisfaction factors, including ease of use, guidance availability, and system reliability. According to the study, E-filing has reduced taxpayer compliance costs and made the filing process more convenient and efficient. However, the authors highlighted taxpayers' challenges when using the e-filing system. Among the challenges are technical issues, a lack of awareness, and limited access to technology in rural areas. The authors suggested that addressing

these issues is crucial to enhance user satisfaction and promote the adoption of e-filing.

40. **Hasan, M. M., Al Nasser, O. M., & Al Ghassani, A. M. (2019)** examined the impact of e-filing on the efficiency and effectiveness of taxation systems in Oman. The authors found that e-filing positively impacts the efficiency and effectiveness of taxation systems. It reduces the cost and time required to file taxes and the likelihood of errors or mistakes in the tax filing process.

41. **Hossain, M. M., and M. Rahman (2019)** studied the impact of electronic filing on tax compliance in developing countries. The authors concluded that e-filing positively impacts tax compliance because it simplifies the tax filing process and reduces the likelihood of errors or mistakes. They also revealed that the effectiveness of e-filing in promoting tax compliance might be affected by factors such as the level of technological infrastructure and the complexity of a given country's tax system. The authors found that e-filing can lower taxpayer compliance costs and increase taxpayer willingness to comply with tax regulations.

42. **Joshi, S., and P. Jain (2019)** compared the e-filing systems for income tax returns in India and the United States. The study revealed that e-filing had become the preferred method of filing income tax returns in India and the United States. However, there are still some issues that taxpayers in both countries face, such as technical glitches, security concerns, and limited access to technology in rural areas. The authors also observed that the e-filing system in the United States is more advanced than that in India. The United States has a more established and comprehensive e-filing system that includes electronic signatures, online tax payments, and real-time status updates. On the other hand, India's e-filing system is still in its early stages. The authors proposed that both countries can benefit from each other's experiences and initiatives to improve their e-filing systems further.

43. **M. Karami and M. Asgari (2019)** examined the impact of electronic filing on tax compliance in Iran and the United States. The research was based on comparing tax compliance levels in Iran and the United States, emphasizing the role of e-filing in encouraging tax compliance. The authors reached tax compliance levels in both countries using data from various sources, including official statistics and surveys. According to the findings of the study, e-filing has a positive impact on tax compliance in both Iran and the United States. The authors revealed that e-filing has significantly improved tax compliance rates in Iran, particularly among small and

medium-sized businesses. The research additionally showed that e-filing has increased compliance rates and reduced the tax gap in the United States. The article concluded by discussing the study's implications for tax officials and policymakers in both countries. According to the authors, tax authorities should continue to promote e-filing to improve tax compliance. The study also emphasized the importance of policy interventions to address e-filing barriers, such as a lack of access to technology and limited digital literacy.

44. **Ozturk, M., &Halicioglu, F. (2019)** compared the e-filing systems for personal income tax returns in Turkey and the United States. The researchers analyzed the differences in the e-filing rates, the characteristics of e-filers, and the factors that affect e-filing behavior in the two countries.The study used data from the Turkish Revenue Administration and the US Internal Revenue Service for 2013-2017. The authors found that e-filing rates in the US are higher than in Turkey and that most e-filers in both countries are male, aged between 35 and 54 years, and have higher levels of education. The study also identified several factors that affect e-filing behavior, such as income level, tax liability, and internet access. The authors found that the impact of these factors varies across the two countries and suggested that policy interventions may be needed to increase e-filing rates and improve tax compliance.

45. **Patel, P., &Jhaveri, V. (2019)** explored the satisfaction of Indian taxpayers with the e-filing of income tax returns. The study results indicated that most taxpayers surveyed were satisfied with e-filing and found it easy to use, fast, and reliable. The study also found that taxpayers were generally happy with the support services provided by the e-filing portal. However, the study identified some areas for improvement, such as better communication and information sharing between tax authorities and taxpayers.

46. **Reddy, B. N. (2019)** conducted a study among a sample of Indian taxpayers to assess their level of awareness and satisfaction with e-filing. The survey gathered information on the e-filing portal's ease of use, speed, reliability, security, and support services. According to the study's findings, most taxpayers polled were aware of e-filing and had used the e-filing portal to file their income tax returns. The study also discovered that taxpayer satisfaction with e-filing was generally high, with most taxpayers finding the process simple, quick, and dependable. However, the

study identified some areas for improvement, such as improved support services and data security measures.

47. **Upadhyay, S. K., and S. Jain (2019)** compared India's and the United States' e-filing systems, examining the similarities and differences in the adoption and use of e-filing by individual taxpayers in both countries. The authors surveyed 200 taxpayers from India and the United States to gather information on factors such as awareness, ease of use, perceived benefits, and perceived barriers to e-filing adoption. The study pointed out that while e-filing adoption was higher in the United States, awareness levels were comparable in both countries. The study also identified several barriers to e-filing adoption in both countries, such as a lack of technical knowledge and concerns about data security. The study, however, discovered that Indian taxpayers were more concerned. However, the research showed that Indian taxpayers were more worried about the complexity of the e-filing process, whereas US taxpayers were more concerned about the system's accuracy. The authors suggested that more excellent education and awareness campaigns were needed to promote the benefits of e-filing among taxpayers in both countries. The study also indicated that e-filing systems be made more user-friendly by simplifying the user interface and improving customer support services.

48. **Dubey (2021)** investigated salaried assessees' satisfaction with tax planning. Quota sampling was used to collect primary data from 500 sample respondents. The collected data were analyzed by ANOVA, the t-test, descriptive analysis, percentages, and other statistical techniques. According to the findings, there are significant differences in satisfaction with tax planning programs among salaried taxpayers based on their age, type of employment, and gross annual income.

2.7 CONCLUDING REMARK

In summary, reviewing previous research in this study is crucial for identifying gaps in knowledge, highlighting key findings and limitations of previous studies, and contextualizing the current research within the existing literature.Several studies in recent research have been reviewed and presented herein to fill these gaps.This chapter aims to provide a theoretical framework for the current investigation by reviewing relevant studies in the e-filing of income tax returns. This literature review will deepen our understanding of the subject matter and highlight the key findings of previous studies. The studies that have been reviewed are those that are most relevant and available in the current context. By

examining the results of these studies, we can gain insights into the factors that influence the adoption of e-filing of income tax returns, as well as the benefits and challenges associated with this mode of filing. This literature review will therefore serve as a foundation for the current study and enable us to make informed and relevant conclusions.

CHAPTER 3

E-FILING OF INCOME TAX RETURNS IN INDIA: AN OVERVIEW

3.1 INTRODUCTION

The advent of e-governance has brought about the concept and techniques for electronically submitting Income Tax Returns (I.T.R.s) through the Internet. To aid taxpayers in the filing process and benefit both taxpayers and the Government, the Income Tax Department has established rules to be followed and outlined the process for filing income tax returns. The procedure of submitting an ITRS has always been viewed negatively by many taxpayers. Time-consuming issues include filling out lengthy and complex forms, waiting in line to file the returns, and then learning that the times have passed and that you must revisit the regional office. Online income tax filing ensures that one can submit ITRS at any time in the most convenient way while also receiving an extension on the deadline for submission of the acknowledgment at the regional office. E-filing of income tax is a simple and reliable way to submit any tax return immediately. Convenience, an easy-to-use method, data accuracy, availability around-the-clock, downloadable challans, and various checkpoints to assure the security of papers in transit are the key advantages of submitting tax returns electronically. Electronic filing has numerous benefits, including taxpayers' ability to offer their returns online at any time of day or night. Quick confirmation and delivery certainty give the tax administration instant confirmation that returns were processed.

Tax refunds are issued to taxpayers to expedite getting their money back. The Indian Government emphasizes ensuring the security and privacy of taxpayers' information. Despite efforts to streamline the process, potential issues, such as data entry errors, can still arise. Fortunately, these errors can be easily corrected online with just a click of a button, allowing for smooth and hassle-free electronic transactions. Information and documents are easily handled and stored. Even if the filing deadline has passed, it is the quickest way to submit electronic returns and aids in moving forward rapidly. The processing time for paper returns is four to six weeks. Within a few days, the money is credited to the bank account if taxes are filed electronically, and refunds are cash transferred.

3.2 ORIGIN AND EVOLUTION OF INCOME TAX IN INDIA

Taxes are the backbone of any Government's ability to finance its operations and provide essential services to its people. As the adage goes, taxes are the price we pay for civilization. Without adequate funding, no society can hope to prosper. Thus, collecting taxes is one of any Government's most significant sovereign duties, essential for promoting development, security, and good governance. The effectiveness of any nation's tax system is central to its growth and progress. The goals of a country's tax policy should align with its overall economic strategy. Taxes serve as the primary source of income for Governments, making it crucial to develop robust public finances. By doing so, Governments can ensure sustainable economic growth, reduce inequality, and promote social welfare.

3.2.1 ORIGIN AND EVOLUTION OF INCOME TAX IN INDIA ANCIENT PERIOD

It is interesting to note that taxation is not new and has been practiced since ancient times. Evidence suggests that income taxes were imposed in prehistoric and ancient cultures. For instance, ancient Indian texts like "Manusmriti" and "Kautilya's Arthashastra" mention taxes. According to these texts, monarchs were required to pay taxes per the Sastras, and taxes were expected to be reasonable and linked to income. The taxation system was well-established, with artisans and traders giving 1/5th of their profits in gold and silver, while farmers paid 1/6th, 1/8th, or 1/10th of their harvest, based on their condition. Thus, even in ancient times, there was a well-thought-out taxation system, as per the analysis of the Manu Sastra.

3.2.2 INITIAL PERIOD (1860-1886)

The British Government first imposed an income tax in India in 1860 to alleviate the economic crisis brought on by the events of 1857. This event was the beginning of the income tax in its current form. The Income Tax Act of 1860 allowed for its initial implementation by the Government as a temporary, five-year revenue-raising tool. For various income heads, different tax rates were established by the Government. A license tax on trade and profession was instituted in its place in 1867. The income tax once more became the license charge in 1869. Inequality, unpopularity, and widespread tax evasion resulted from the assessments' haphazard nature. In the year 1874, the income tax was abolished. The Government implemented local income tax laws in several regions following the devastating famine of 1876–1878. These acts were still in effect until 1886 after being amended

numerous times. Thus, India's income tax system underwent experimentation between the years 1860 to 1886.

3.2.3 PRE-INDEPENDENCE PERIOD (1886-1947)

A new Income Tax Act significantly improved over the earlier acts passed in 1886. Until 1918, this Act was in effect and underwent several modifications in different years. All prior Acts were repealed by a new Act approved in 1918. This Act first introduced the idea of combining revenue under many headings for taxation. The "All India Income Tax Committee" was established by the Government in 1921, and a new Act (Act XI of 1922) was passed due to the committee's recommendations. This Act marks a turning point in developing the Indian Income Tax System. The management of taxes was transferred from the provincial Governments to the Federal Government under this Act, making income tax a central topic. During this time, the Government established a clearly defined organizational framework for the Income Tax Department and the Board of Revenue (Central Board of Revenue).

3.2.4 POST-INDEPENDENCE PERIOD

Following India's independence, the Income Tax Act 1922 was still in effect. Due to several revisions in the early years after independence, the income tax laws had grown to be rather complex. Tax evasion was common at this time, and it was costly to collect taxes. The Income Tax Act was intended to be more straightforward, understandable, and revenue-focused; thus, the Indian Government sent it to a law commission in 1956. After the revolt of 1857, British authorities first imposed an income tax in India in 1860. The first Income Tax Act was passed in 1886, marking the end of this period. Although in a somewhat modified version, the method for tax collection outlined in it is still in use today. The Government created another law in 1918 called the Income-tax Act 1918. It was only in effect briefly before being superseded by the Income Tax Act 1922, which was in effect until March 31st, 1961.

3.2.5 TAX REFORMS IN THE GLOBALIZED ERA

In India, structural tax reforms were implemented due to the economic crisis 1991, primarily to address the country's public debt. As a result, the Tax Reforms Committee led by Raja Chelliah (Government of India, 1992) and the Task Force on Direct Taxes led by Vijay Kelkar (Government of India, 2002) issued several recommendations for enhancing the

Income Tax System. The administration has occasionally implemented these suggestions in stages. Regarding the personal income tax, the maximum marginal rate has been considerably lowered, the tax slabs have been reorganized with low tax rates, and the exemption threshold has been increased. Further, the Government expanded the scope of T.D.S. and rationalized many incentive programs.

For corporate tax purposes, the Government has lowered rates for domestic and foreign businesses, added intangible asset depreciation, and streamlined several incentive programs. New taxes have been implemented, including the Minimum Alternative Tax, Dividend Distribution Tax, Securities Transaction Tax, Fringe Benefits Tax, and Banking Cash Transaction Tax. The groundwork for the tax changes in India was established in 1991 when the economy was liberalized. Reforms resulted in the rationalization of tax rates and the simplification of tax regulations, which improved enforcement, ease of tax payment, and compliance.

3.2.6 E-FILING PROJECT IN 2006

To improve taxpayers' services, the Income Tax Department started the e-filing project in 2006-2007 as a critical e-governance and e-delivery program. In 2006, a project was launched to enable electronic filing (e-filing) of Income Tax Returns. The Tax Return Preparer Scheme (TRPS) was created to help individuals and H.U.F. taxpayers file their income tax returns. The Income Tax Ombudsman was established in 12 cities nationwide to investigate tax-related complaints from the general public.

3.2.7 TAXPAYER SERVICE DELIVERY IN 2007

The Refund Banker Scheme was introduced in Delhi and Patna. The Sevottam Scheme was established to standardize taxpayer service delivery. Aayakar Seva Kendra (A.S.K.), the first citizen-friendly single window, was selected for the centralized receipt and registration of specified categories of documents, including income tax returns. The Income Tax Department became the Government's most significant revenue mobilizer in 2007-08, increasing its share from 34.76% in 1997-98 to 52.75% in 2007-08. The All India Tax Network (TAXNET) was established, connecting over 700 offices in over 500 cities. It was carried out by consolidating 36 (R.C.C.) independent regional databases into a single centralized database (PDC or Primary Data Centre). The income tax department launched an Integrated Taxpayer Data Management System (ITDMS) to create 360° images of taxpayers' profiles.

3.2.8 CITIZEN-CENTRIC SERVICE DELIVERY IN 2008

A specialized department known as Cyber Forensic Labs was established to identify pertinent digital data during search and survey operations, retrieve concealed, password-protected, or erased data, and preserve the recovered data in a format appropriate for legal proceedings. The Electronic Filing of Income Tax Returns Project was honored with a Silver Award for its exceptional achievements in providing citizen-centric service delivery at the 2007-08 National e-Governance Awards.

3.2.9 CENTRALIZED PROCESSING CENTER IN 2009

In Bengaluru, a centralized processing center was established to handle the large-scale processing of both e-filed and paper tax returns. The center functions jurisdiction-accessibly, ensuring no direct interaction with taxpayers while processing their returns.

3.2.10 DIRECT TAXES CODE BILL IN 2010

The Integrated Tax Payer Data Management System (ITDMS) received the prestigious Prime Minister's Award for 'Excellence in Governance and Administration.'. Additionally, at the 2010-2011 National e-Governance Awards, C.P.C. Bengaluru was awarded the Gold Excellence in Government Process Re-Engineering Award. In parliament, the 'Direct Taxes Code Bill 2010' was introduced to simplify the 50-year-old Income-tax Act 1961.

3.2.11 REFUND TRACKING IN 2011

The Foreign Tax Division of CBDT was strengthened to effectively handle the increase in tax information exchange and transfer pricing issues. Several I.T. initiatives have been implemented to improve tax administration efficiency. These include e-filing and e-payment of taxes, CBEC and CBDT's adoption of the 'Sevottam' concept, a web-based facility for taxpayers to track the settlement of refunds and credit for pre-paid taxes, and processing capacity expansion. To reduce the compliance burden of small taxpayer's subject to presumptive taxation, the income tax department introduced a new simplified form called 'Sugam.'

3.2.12 LAUNCHING OF TRACES IN 2012

On November 9th, 2012, the e-filing website underwent significant modifications and updates to include new utilities. These utilities comprised the expansion of electronic filing to all other forms required by the I-T Rules 1962, a database enabling users to view the

returns filed and related services. The project's objective was to provide taxpayers with the ability to file income tax returns, audit reports, and different types of income tax electronically, directly, or through e-return intermediaries (E.R.I.s). The project also sought to facilitate the electronic filing of income tax returns and other web-enabled services using XML to enhance public and private participation in filing income tax returns. Additionally, senior citizens who did not have a business or profession were exempt from paying advance tax. To cater to T.D.S. operations, T.D.S. Reconciliation, Accounting, and Correction Enabling System (TRACES) was launched to serve as an integrated platform for stakeholders.

3.2.13 RESTRUCTURING PLAN IN 2013

The Government approved the Department's Cadre restructuring plan, which aims to improve the department's effectiveness by creating 20,751 new positions and implementing various measures. The approved restructuring plan includes the following highlights:

- It strengthened tax administration by increasing the number of assessment units (A.U.s) from 3420 to 4500.
- One additional Assessing Officer was assigned to each range.
- Deployment of Administrative CsIT on assessment-related functions was increased from 228 to 250.
- They created an adequate supporting workforce for 114 newly created Special Ranges.
- Creation of 620 reserves in the I.R.S. cadre.
- Functional bifurcation of CIT posts in the HAG and SAG scales.
- Upgraded all 116 CCsIT posts in the HAG+ and Apex scales and added one post.
- Establishment of three more R.T.I.s to improve the training infrastructure.
- It strengthened the Appellate/Advocacy Structure by increasing the number of C.I.T. Appeals and providing them with supporting human resources. The ITAT's advocacy structure was also improved.

3.2.14 CREATION OF A NEW NATIONAL WEBSITE IN 2014

The Income Tax Department has created a new national website, www.incometaxindia.gov.in, to enhance features and content. S.I.T. was formed to investigate black money in Swiss bank accounts. The Tax Administrative Reforms

Commission (TARC), chaired by Dr. Parthasarathi Shome, has submitted its report on the applicability of tax policies and laws in the context of global best practices as recommendations for tax administration reforms to improve its effectiveness and efficiency. With a functional portal like https://incometaxindiaefiling.gov.in/ that offers taxpayers various services, the income tax division has taken on a new role as an assessee-friendly facilitator. Along with personalized services, the new system provides choices of online and offline return filing and pre-filling returns with the assessee and 26AS data. System users can submit online revisions, view ITR-V receipt progress updates, and request refunds for electronically submitted returns processed at C.P.C., Bengaluru. A mobile interface is also available to taxpayers by I.T.D. to access some information.

3.3 NEW INCOME TAX PORTAL YEAR 2021

On June 7, 2021, the Central Board of Direct Taxes (CBDT) introduced a new income tax e-filing portal, which replaced the previous portal 'www.incometaxindiaefiling.gov.in.' The new portal 'www.incometax.gov.in' is the official website of the Income Tax Department, Ministry of Finance, Government of India, and was developed as part of the National E-Governance Plan. Its purpose is to provide taxpayers and other stakeholders with a single point of contact for income tax-related services. The new e-filing Portal is designed to create a robust technological infrastructure by providing taxpayers with new features, including an improved look, feel, and user experience. Taxpayers must use this new Portal to file income tax returns (I.T.R.s) and complete all other tax-related tasks. The Portal has been redesigned to provide taxpayers with a modern and reliable way to access income tax return filing and other tax-related facilities.

3.3.1 FEATURES OF THE NEW INCOME TAX E-FILING PORTAL

I.T.R. Processing: The new user-friendly Portal aims to process taxpayers' income tax returns promptly, leading to expedited refunds for taxpayers.

Free I.T.R. Preparation Software: Taxpayers can use the free I.T.R. preparation software available online and offline for ITR-1 to ITR-7, making tax filing more uncomplicated and accessible. The software features interactive questions that guide users through the e-filing process, and taxpayers new to taxation or needing additional assistance can find help through the Portal's interactive questions.

Call Center Services: The new web portal is linked to a call center that quickly responds to taxpayer inquiries. In addition to detailed F.A.Q.s, tutorials, and videos, the Portal also offers the option to communicate with chatbots and live agents to address any concerns.

Interaction on a Single Dashboard: The new income tax e-filing portal provides taxpayers with a single dashboard that displays all their interactions, uploads, and pending actions, as well as the necessary follow-up actions. This feature allows taxpayers to monitor the progress of their income tax returns and other tax-related activities in one convenient location.

Multiple Payment Options: The new Portal provides taxpayers with various payment options, such as RTGS/NEFT, credit card, U.P.I., and net banking, enabling them to make tax payments through any taxpayer account at any bank the process more convenient and accessible.

Mobile App: The Income Tax Department has launched a mobile application that offers taxpayers access to the essential features of the new Portal, providing convenient access to tax-related services on the go using their mobile network.

Pre-filled I.T.R.s: The new Portal offers the convenient option of pre-filled I.T.R.s, where specific income-related details such as salary, home ownership, and business/profession can be automatically populated. In addition, detailed pre-filling of other relevant information, including salary income, interest, dividends, and capital gains, can be accomplished when entities responsible for deducting taxes or making payments upload their T.D.S. and S.F.T. statements.

Online Assistance: The new e-filing Portal assists taxpayers in various ways, such as through a chatbot, detailed F.A.Q.s, step-by-step tutorials, and informative videos, enabling them to access instant help and support.

3.3.2 INCOME TAX RETURN FILING

The Income Tax Act of 1961, enacted by the Indian Government, governs the country's income tax law. Under this law, all taxable income of individuals, Hindu Undivided Families (H.U.F.s), companies, firms, Limited Liability Partnerships (L.L.P.s), Associations of Persons (A.O.P.s), Bodies of Individuals (B.O.I.s), local governments, and other artificial juridical persons are subject to taxation. The tax liability of such entities is determined based on their residential status and the number of days they spend in India.

Every individual who qualifies as a resident of India under the Rules and Income Tax Act must pay tax on their worldwide earnings. Every fiscal year, taxpayers must file Income Tax Returns with the Income Tax Department by the due date and in the form prescribed by the Central Board of Direct Taxes. The Income Tax Department is part of the Ministry of Finance, Department of Revenue.

3.3.3 INCOME TAX RETURN

An income tax return (I.T.R.) is a form to submit income and tax information to the Income Tax Department. Their income determines the tax liability of a taxpayer. If the return shows that excess tax was paid during the year, the individual is eligible for an income tax refund from the Income Tax Department. According to income tax laws, an individual's return must be filed annually if the individual earns more than the minimum basic exemption limit during the fiscal year. The income could be a salary, business profits, income from house property, dividends, capital gains, interest, or other sources of income, etc. A person must file a tax return by a specific deadline. If a taxpayer fails to meet the deadline, they must pay the penalty under the Income Tax Act of 1961.

3.3.4 MEANING OF E-FILLING

There are two methods for submitting income tax returns. The traditional method is offline, in which taxpayers physically file returns at the Income Tax Department's office. The other way of submitting income tax returns is electronic filing, also known as e-filing, which is the process of electronically filing one's taxes using online software approved by the relevant tax authority of the particular nation. E-filing is becoming increasingly popular due to the numerous advantages it offers.

A taxpayer submits information about their income and any applicable taxes to the income tax department on a form known as an income tax return (I.T.R.). I.T.R. 1, I.T.R. 2, I.T.R. 3, I.T.R. 4, I.T.R. 5, I.T.R. 6, and I.T.R. 7 are the seven different forms the department has announced. On or before the deadline, each taxpayer must submit their I.T.R. The applicability of I.T.R. forms varies according to the taxpayer's sources of income, the amount of money generated, and other factors.

3.3.5 FILING OF INCOME TAX RETURNS

According to the Income Tax Act of 1961, one must file income tax returns if one's income exceeds the basic exemption limit specified in the Act. The income tax rate is pre-determined

in India's union budget, passed by India's parliament every February before the start of the new fiscal year. According to the Income Tax Act, income tax must be paid only by individuals or businesses within specific income brackets. Mentioned below are entities or companies that are required to file their I.T.R.s in India compulsorily:

1. In India, taxpayers are required to file income tax returns (I.T.R.) if any of the following circumstances apply to them:

If Gross Annual Income is more than-

Particulars	Amount
For individuals under 60 years,	2.5lakh rupees.
Individuals over the age of 60 but under the age of 80	3.0 lakh rupees
Individuals over the age of 80	5.0 lakh rupees

2. If taxpayers earn money from multiple sources, such as a residence, a rental property, capital gains, etc.,

3. If taxpayers desire to apply for a departmental refund of their income taxes,

4. If taxpaying citizens received money from foreign sources or made investments, there during the fiscal year

5. If taxpayers want to apply for a loan or a visa,

6. Regardless of profit or loss, if the taxpayer is a company or firm,

7. The individual has carried out a particular transaction, namely,

   - Paying electricity bills totalling more than Rs. 1 lac for the fiscal year

   - During the fiscal year, more than Rs 1 crore was deposited into one or more current accounts.

   - Spent more than Rs. 2 lakhs on international travel during the fiscal year, whether for himself or anyone else.

3.3.6 ADVANTAGES OF INCOME TAX RETURN FILING

Loan and Visa Processing

When a person applies for a loan, such as a home loan, business loan, mortgage loan, car loan, personal loan, and so on, the loan's eligibility and amount are determined by their income. The I.T.R. will assist the lender in determining repayment ability. It is important to note that many countries require a visa for international travel. As an Indian citizen, it may be necessary to provide tax returns for the previous few years as part of the visa application process. These returns should be presented to the embassy officials or the destination country's embassy or consulate.

Requesting a Refund: Tax Deducted at Source deducts a portion of a taxpayer's income, whether salaried or self-employed. In cases where an employer deducts an excessive amount of tax or taxpayers have overpaid their taxes, they can seek a refund from the I.T. department by submitting an I.T.R. along with documentation of their eligible tax-saving investments or insurance. The I.T.D. ensures faster processing of taxpayer payments and refunds compared to the traditional manual return filing system.

Benefits of carrying Forward Losses for Taxpayers

Under India's existing tax laws, individuals can carry forward losses to offset future taxable income for up to eight years. Taxpayers can use their income tax returns to move forward/adjust their losses against future taxable income. Moreover, income tax rules permit losses to be offset against capital gains, but only if taxpayers have filed their income tax returns within the relevant assessment year.

Avoid late fees and Tax Notices

A taxpayer can avoid a penalty of up to Rs 10,000 for late submission of income tax returns if their total income exceeds Rs 5 lakh. Filing the I.T.R. on time is essential to avoid any tax notices or penalties from the Income Tax Department for late or missed return submissions.

Proof of Income

Income Tax Return documents serve as proof of a person's income for the fiscal year and provide a comprehensive picture of their financial position, including gains and losses, during that period. These documents are essential for various purposes, such as obtaining loans, applying for visas, and claiming tax refunds.

Responsible Indian Citizen

Filing Income Tax Returns demonstrates that you are a responsible Indian citizen. The Government can pay taxes on infrastructure, healthcare, education, farm subsidies, and social spending to build a better nation.

Establishing Income in Compensation Cases

I.T.R. for self-employed individuals assists in determining the person's income to determine appropriate compensation in the event of accidental death or disability or any events occurring under the contract.

Filing of Tenders

In India, the I.T.R. serves as proof of income and tax payment for taxpayers in all financial transactions. It is a legal document that reflects an individual's financial position, revenue earned, and taxes paid during the fiscal year. It also shows the turnover of financial assets and liabilities at the end of the fiscal year. For many financial transactions, such as applying for loans, tenders, or visas, taxpayers may be required to provide their I.T.R. documents from the previous 3 to 5 years as proof of their financial standing and eligibility.

3.3.7 DUE DATES FOR INCOME TAX RETURN FILING

Category of Taxpayer	Due Date for Tax Filing- F.Y. 2022-23 *(unless extended)
Individual/HUF/AOP/ BOI (books of accounts not required to be audited)	31st July 2023
Businesses (Requiring Audit)	31st October 2023
Businesses requiring transfer pricing reports (in case of international/specified domestic transactions)	30th November 2023
Revised return	31st December 2023
Belated/late return	31st December 2023

Source: https://tax2win.in/guide/itr-filing-due-date.

3.3.8 METHODS OF E-FILING INCOME TAX RETURNS

Four different methods are available for taxpayers to file their income tax returns.

Electronic filing with a Digital Signature:

E-filing with a Digital Signature Certificate (DSC) is one of the methods for filing income tax returns. A DSC is a digital equivalent of physical or paper certificates and can be used to sign documents electronically. This method eliminates the need for the taxpayer to visit any department office, saving them time.

Electronic filing without a Digital Signature:

Taxpayers who don't have a Digital Signature Certificate (D.S.C.) can file their income tax returns electronically using this method. The process generates a one-page document called the 'Income Tax Return Verification' or ITR-V form. If Aadhaar details are not updated on the Income Tax website, the form must be printed, signed, and mailed to the Central Processing Centre (C.P.C.) in Bangalore within 120 days of e-filing. However, taxpayers who don't have a D.S.C. can still e-file their income tax returns and verify them using Aadhaar numbers or through a bank. In this case, submitting the ITR-V form to the C.P.C. is unnecessary. This method saves taxpayers time by eliminating the need to visit any department office.

Manual Filing: -

Manual filing of income tax returns refers to physically filling out and submitting paper tax forms to the relevant tax authorities. This involves printing the necessary tax forms, filling them out by hand with the required information, and mailing or delivering them to the appropriate tax office. It is a traditional way of submitting tax returns that do not involve using electronic means such as computers or the Internet.

E-return Intermediary: -

An E-return intermediary refers to an agent, chartered accountant, or company that assists in the E-filing process of Income Tax Returns on behalf of taxpayers. They complete the filing process and deliver the receipt cum verification form to the appropriate income tax counter. E-return intermediaries can help taxpayers save time and effort by managing the filing process and ensuring that all necessary documents and information are in order. It is important to note that while E-return intermediaries can assist with the filing process,

taxpayers are ultimately responsible for the accuracy and completeness of their Income Tax Returns.

3.3.9 BENEFITS OF ELECTRONIC FILING

Electronic filing is becoming increasingly popular because of the vast array of benefits it brings to the table:

1. Convenient and Adaptable

E-filing of tax returns has brought about a significant increase in flexibility and convenience. Taxpayers can file their taxes at leisure from the comfort of their homes or workplaces, no longer bound to traditional working hours. E-filing is the fastest way to file returns electronically, enabling taxpayers to proceed quickly even after the due date has passed. In contrast, processing paper returns typically takes four to six weeks.

2. It saves Time and Money

E-filing tax returns saves taxpayers and tax agencies time and money. Electronic submission eliminates the need for manual data entry and reduces the likelihood of errors, resulting in faster processing times and fewer delays in receiving refunds. Additionally, taxpayers no longer need to spend time and money on postage or visiting tax offices to file returns, as e-filing can be done from the comfort of their homes or workplaces.

3. Increased Accuracy

Electronic filing has revolutionized the tax filing process by providing numerous benefits over the previous manual system. In the manual method, taxpayers must calculate their tax on the return form by hand, which can be time-consuming and prone to errors. On the other hand, e-filing enhances the accuracy of data records and the overall tax filing process. The taxes are automatically calculated when individuals file electronically, which helps to prevent human errors in tax computation. Furthermore, electronically submitting a tax return to the I.T.D. is more convenient, faster, and more secure than filing on paper. As a result, e-filing has significantly improved the tax filing experience for taxpayers, making it more accessible, more efficient, and less error-prone.

4. Less Room for Manipulation of Records and Window Dressing

E-filing reduces the opportunity for data record manipulation and window dressing. Online data availability and interconnectivity are far more profound with e-filing. E-filing makes

linking or tracing data to a taxpayer much easier and faster. It is a safe procedure that employs a private network built to meet the highest security standards.

5. Increased authenticity and accountability

E-filing has also increased the legitimacy of the tax filing process and the taxpayer's responsibility. Paper filing is slightly more ambiguous due to the high ambiguity in collecting tax papers and records. E-filing provides notifications throughout the tax filing process and confirmation of receipt or rejection within 24 hours, increasing the certainty of the entire process. It makes it less ambiguous than it would be with paper filing.

6. **Environment-friendly**

By reducing the amount of paper used in the tax filing process, e-filing helps to save trees and reduce carbon emissions. It also reduces the need for physical storage space, contributing to a more sustainable future. Furthermore, e-filing allows taxpayers to access their tax records electronically, reducing the need for printing and mailing paper documents and promoting an eco-friendlier approach to tax filing.

7. Accessibility

E-filing is available 24 hours a day, seven days a week. Data and document handling and storage are accessible in e-filing. Income taxpayers who want to file returns can do so for free. It is a safe procedure that employs a private network built to meet the highest security standards.

3.3.10 LIMITATIONS OF ELECTRONIC FILING

While there are innumerable benefits to electronic filing, it also comes with certain limitations, such as:

1. Complicated Software:

While e-filing may be straightforward for trained professionals or tax agents, it is not commonly taught in schools. Filing taxes can be complex for taxpayers who do not use the services of a tax agent or a trained professional. Furthermore, because e-filing is a new process, knowledge of it is limited. Individual taxpayers are frequently uninformed about the complexities of the e-filing process.

2. Security and Risk

E-filing necessitates taxpayers' trust in the security of their internet connection, software, hard disc containing data, etc. Nonetheless, there are numerous security flaws in electronic systems. The procedure entails storing sensitive financial data electronically. A hard disc crash could mean losing all data; an unethical hack could mean massive losses, and so on. Security is one of the most severe issues with e-filing. Taxpayers will compare and weigh the risks and benefits before using and adopting new technology. Concerns about privacy, forgery, and identity theft may cause taxpayers to avoid e-filing their income tax returns.

3. **Internet Access**

Another disadvantage of e-filing is the lack of internet access. To use e-filing, taxpayers must first have access to the I.T.D. e-filing website via the Internet. Taxpayers who do not have access to the Internet are unable to file their returns electronically.

4. **Keeping track of previous year's records:** In theory, electronic filing is safer than paper filing because data can be saved and backed up. Because so many months pass between the time they file their taxes and begin preparing them again, it is easy to lose track of records. The taxpayer must invest more time in a backup service that will automatically save copies of all documents on their computer, so they do not have to think about it.

5. **Recalling the e-filing password**: Another disadvantage of electronic filing is that the user must remember a password to access the system. People nowadays have so many passwords and P.I.N.s for Internet banking, email, and other office applications that retaining the e-filing password will be difficult.

6. **Congestion during peak hours:** The system may be slow due to many people attempting to use it simultaneously, especially during peak hours. Even as the number of users who use e-filing grows as the submission deadline approaches, the tax department must ensure that the systems can handle large volumes of transactions.

7. **Tech-savvy:** The most basic requirement for using e-Filing is that users understand information technology and have basic computer skills. Every year, taxpayers are frequently overwhelmed by the numerous e-filing options available. Many software packages advertise how easy it is to use their service to file a tax return, but these services are not free. Sorting through all of the different ways to file electronically can be difficult for those looking to save money. For taxpayers who lack basic computing and internet skills, the time and effort

required to learn the new system may be prohibitively expensive. Users unfamiliar with or inept at using digital devices may struggle to file their tax returns electronically.

3.3.11 REQUISITES FOR INCOME TAX RETURN FILING

- Good internet connection
- General details
- P.A.N. Card of Person.
- Aadhaar (Linked to P.A.N.).
- Bank account details
- Copy of the previous year's tax return, if any.
- Form 16
- T.D.S. Certificates from Employer / Other Persons.
- Rent receipts for claiming House Rent Allowance (H.R.A.)
- Investment Proof: - Savings Certificates, Deductions, Donations, Premium Receipts Etc.
- Interest Statement:-Interest statement that shows the interest and principal paid.
- Financial Statement of Person: -Balance sheets, Profit & Loss account statements, and another requisite audit report, if any.
- Property Details:-Details of property purchase and sales or rent receipts from tenants and details of tenants.
- Investment Income: Details of investment income/losses
- 26A or AIS

3.3.12 PROCESS FOR E-FILING INCOME TAX RETURN

Step 1: Taxpayer registration on the e-filing website

To file an electronically filed income tax return, users must register on the e-file Portal. The user's name, date of birth, and P.A.N. card number must be entered while signing to e-file an income tax return. A user I.D. will then be generated, and the user must select a password.

Pre-requisite for Individual Users

Before beginning the registration process for e-filing, taxpayers should ensure that they have the following information ready:

A valid Permanent Account Number (PAN)

A valid mobile phone number

A current and correct address

A valid email address, preferably their own.

Having this information readily available will ensure a smooth and hassle-free registration process for e-filing their tax returns.

Registration Process

Complete the following procedures to sign up as an "Individual User."

- Go to https://www.incometax.gov.in/iec/foportal to access the "e-Filing" Portal.
- On the right side of the Home Page, select "Register Yourself."
- The "Individual" user type should be chosen. Select "Continue"

Provide the following basic details:

To begin the registration process, you must provide basic details such as your P.A.N., surname, first name, middle name, date of birth, and residential status. After entering these details, click the 'Continue' button to proceed.

Fill in the following mandatory details:

To complete the registration process, it is mandatory to fill in the following details: Password details, contact details, and current address. Once all the required information is filled in, click the 'Submit' button.

After registration, a six-digit OTP 1 and OTP 2 will be delivered to the user's mobile number and email address after registration for residents, as stated during registration. An OTP will be delivered to the user's primary email address, provided at registration, for non-residents. To finish the registration procedure, enter the proper OTP.

Step 2: Log in to e-file your income tax returns

A person can file returns by clicking "Login Here" and entering their login I.D. (P.A.N.) and password once they have enrolled on the e-filing platform. Once logged into the Portal, navigate to e-file and click "File Income Tax Return."

Step 3: Choose the proper assessment year

Click the "Prepare and submit online" option after selecting the appropriate assessment year and I.T.R. form based on eligibility. Also, choose the proper reason for submitting the I.T.R.

Step 4: Determine the mode of submitting I.T.R.

There are two ways to submit an I.T.R. electronically: one is offline, and the other is online. The user must decide how to submit an electronic income tax return (I.T.R.).

Step 5: Choose the necessary I.T.R. form.

I.T.R. 1: If a business is declaring revenue from a wage, property, pension, or sources other than the lottery,

I.T.R. 2A is for people who file for more than one house but do not have capital gains if a business reports income from capital gains.

I.T.R. 3, 4, and 4S for professionals and business owners

ITR-5 is for businesses, limited liability partnerships (L.L.P.s), associations of persons (A.O.P.s), bodies of individuals (BOIs), artificial judicial persons (A.J.P.s), trusts for businesses, and investment funds.

ITR-6 is the Income Tax Return form that companies must file electronically, except those claiming exemption under section 11 for income from property held for charitable or religious purposes. The ITR-6 form cannot be filed manually but must be online through the Income Tax Department's website.

ITR-7 is the Income Tax Return form for persons, including companies, who must furnish returns under various sections of the Income Tax Act. This includes trusts, political parties, colleges, research associations, news agencies, etc.

Step 6: Compare earnings to Forms 26AS and A.I.S.

Keep the necessary paperwork on hand and prepare to fill out the form. The user must retain all information, including Form 16, T.D.S. details, interest statements, P.A.N. information, house loans, and insurance. Users should compare their earnings with Form 26 A and the annual information statement (A.I.S.)

Step 7: Complete and upload the form.

Once the user downloaded the form and filled up all the fields, click "generate XML" if the user wants to complete the form offline. Then go back to the webpage and choose "upload XML." one must log in and select "submit" to upload the XML file saved to the computer's desktop. The user must verify all of the information supplied in the I.T.R. by clicking the "preview and submit" button if the mode chosen is online. Once all the information has been automatically filled in, recheck it.

Step 8: Complete the e-verification process (I.T.R.)

The I.T.R. form is created with an acknowledgment number after submitting it. Users must maintain this number if a digital signature is used to e-verify the return. An ITR-V is generated and sent to a registered email address if the return is e-verified without a digital signature. The taxpayer must sign I.T.R. V to complete verification once all stages have been completed offline. The tax filing process is incomplete if the ITRV is not submitted. The I.T.R. V can be electronically checked or sent to the processing facility in Bengaluru.

Step 9: Receiving Portal Confirmation

After submitting the return, the Income Tax Department will process it and notify via mail or text to a registered phone number.

Step 10: Tax refunds

Tax refunds are typically issued when the amount of tax owed by a taxpayer is less than the total amount of taxes withheld from their income and any estimated taxes paid. In such cases, the excess taxes paid are refunded to the taxpayer as an income tax refund.

3.3.13 ITR -WISE RECEIPT OF E-RETURN

The Income Tax Department in India has made it mandatory for taxpayers to file their income tax returns electronically through its e-filing Portal. The electronic filing of income tax returns is known as e-return. The e-return system in India has been introduced to simplify the process of filing returns, reduce paperwork, and save time. The e-return filing process in India is divided into different categories based on the type of taxpayer and the nature of income. These categories include ITR-1, ITR-2, ITR-3, ITR-4, ITR-5, ITR-6, and ITR-7.

Table No. 3.1 ITR-wise receipt of e-return from 2011-12 to 2021-22

ITR Wise receipt of e-Return from 2011-12 to 2021-22

ITR	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
ITR-1	4439001	6409881	10676604	13010682	17946687	21455515	29067029	31700240	32867166	32920827	31678625
ITR-2(Till AY 2016-17)	1773659	2240995	3213262	3614874	2236078	2189065	376948	43752	30608	4580	0
ITR-2(From AY 2017-18)	0	0	0	0	0	0	4655177	4777808	4984384	5389543	6280237
ITR-2A(For AY 2015-16 & 2016-17)	0	0	0	0	1174205	1672759	313934	5460	920	716	2565

ITR-3(Till AY 2016-17)	522579	625890	721831	769081	888598	966823	175896	9584	6566	2656	0
ITR-3(From AY 2017-18)	0	0	0	0	0	0	9908934	12511740	11651917	12566442	12010555
ITR-4S(Till AY 2016-17)	1628312	2947568	4250709	5450081	8135210	11857709	4495327	77283	17995	2855	6746
ITR-4(Till AY 2016-17)	6712032	7772962	9035055	9343539	10646974	12390871	2985995	121011	44058	10501	0

ITR-4 (From AY 2017-18)	0	0	0	0	0	0	12761551	14773246	15475401	19960459	20022114
ITR-5	765054	851327	960120	1065650	1252465	1261922	1512496	1557596	1519729	1740750	1716590
ITR-6	593047	638184	713736	752070	778069	801115	938620	962573	930804	1020194	1046748
ITR-7	0	0	110477	168017	285451	272258	282997	268836	261112	273647	244750
Total	**16433684**	**21486807**	**29681794**	**34173994**	**43343737**	**52868037**	**67474904**	**66809129**	**67790660**	**73893170**	**73008930**

ITR Wise receipt of e-Return from 2011-12 to 2021-22

Legend:
- ITR-1
- ITR-2(Till AY 2016-17)
- ITR-2(From AY 2017-18)
- ITR-2A(For AY 2015-16 & 2016-17)
- ITR-3(Till AY 2016-17)
- ITR-3(From AY 2017-18)
- ITR-4S(Till AY 2016-17)
- ITR-4(Till AY 2016-17)
- ITR-4(From AY 2017-18)
- ITR-5
- ITR-6
- ITR-7
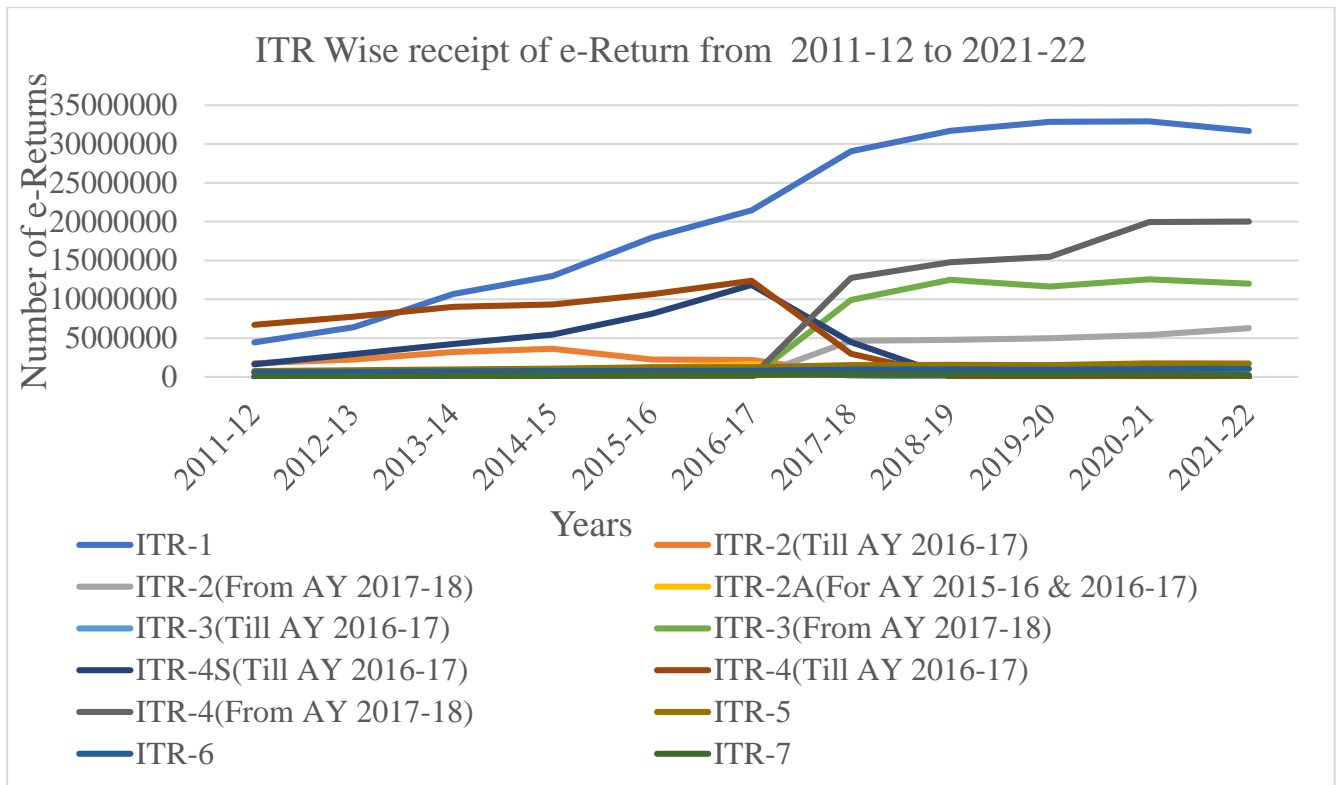
Figure No.3.1 I.T.R. Wise receipt of e-return from 2011-12 to 2021-22

To analyze the trend in the receipt of e-returns for different I.T.R. forms from 2011-12 to 2021-22, we created a line chart for each I.T.R. form with the year on the x-axis and the number of e-returns received on the y-axis. We can observe that the overall trend for the e-filing of income tax returns has increased over the years. The total number of e-filings has increased from 16.43 million in 2011-12 to 73.01 million in 2021-22.

The statistics related to the e-filing of tax returns received are presented in Table No. 3.1 and the graph above, providing a comprehensive view of the data as summarized below.

ITR-1:

For ITR-1, the trend has been consistently increasing, with a slight dip in 2017-18. The maximum number of e-filings for ITR-1 was recorded in 2020-21. For ITR-1, we can observe an increasing trend in the number of e-returns received from 2011-12 to 2020-21, followed by a slight decrease in 2021-22. This could be due to the COVID-19 pandemic, which resulted in an extension of the deadline for filing returns. There has been a steady increase in the e-filing of ITR-1 since 2011-12, with a peak in 2020-21 at 32.9 million. ITR-1 has consistently been the most commonly used form for e-filing of income tax returns since 2011-12. The number of e-returns filed using this form has increased steadily.

ITR-2:

ITR-2 was the second most commonly used form till AY 2016-17, but its usage has declined sharply since then. For ITR-2, there are two distinct periods to consider. From 2011-12 to 2016-17, the number of e-returns filed increased yearly, with a sharp drop in 2017-18. For ITR-2, we can see a gradual increase in the number of e-returns received from 2011-12 to 2016-17, followed by a significant drop in 2017-18, which could be due to the introduction of a new ITR-2 form. From 2017-18 to 2021-22, the number of e-returns received for ITR-2 has been consistent. The ITR-2 form has seen a decline in the number of e-returns filed, with only 5.3 million returns filed in the current year compared to over 22 million in 2016-17. This could be due to changes in the form and increased complexity, leading to more taxpayers opting for the services of a tax professional.

ITR-2A:

This I.T.R. was applicable only for AY 2015-16 and 2016-17, and the number of e-returns received was meager. For ITR-2A, the trend has decreased over the years, and the e-filings for this category have almost become negligible from 2017-18. ITR-2A was discontinued after the AY 2016-17, so we can observe a decreasing trend in e-returns received for this form.

ITR-3:

ITR-3 has seen a steady increase in usage over the years, and from AY 2017-18 onwards, it has become the most commonly used form after ITR-1. The trend analysis of e-filing receipts for ITR-3 reveals a gradual increase in the number of e-returns received from 2011-12 to 2016-17, followed by a drop in 2017-18, which could be attributed to the introduction a new ITR-3 form. However, from 2017-18 to 2021-22, the number of e-returns received for ITR-3 has been consistent and consistently high. As per the official data from the Income Tax Department of India, in the financial year 2021-22, the number of e-filing receipts for ITR-3 was 12,010,555.

ITR-4:

ITR-4 was the third most commonly used form till AY 2016-17, but its usage has declined sharply since then. The ITR-4 form, for individuals with presumptive income from business or profession, has seen a significant increase in e-returns filed, with over 20 million returns filed in the current year compared to around 6.7 million in 2016-17. This could be due to the introduction of the presumptive taxation scheme for small taxpayers. For ITR-4, there are two distinct periods to consider. From 2011-12 to 2016-17, the number of e-returns filed increased

yearly, with a sharp drop in 2017-18. For ITR-4, we can see a gradual increase in the number of e-returns received from 2011-12 to 2016-17, followed by a drop in 2017-18, which could be due to the introduction of a new ITR-4 form. From 2017-18 to 2021-22, the number of e-returns received for ITR-4 has been consistent.

ITR-4S:

This I.T.R. was applicable till AY 2016-17 only, and the number of e-returns received was meager compared to other I.T.R.s. For ITR-4S, the trend has fluctuated, with a sharp decrease in e-filings from 2018-19 to 2019-20. From 2020-21, there has been a sudden increase in e-filings for ITR-4S, and it became the most e-filed category in 2021-22. ITR-4S was discontinued after the AY 2016-17, so we can observe a decreasing trend in e-returns received for this form.

ITR-5:

For ITR-5, the trend has been increasing over the years, with a slight dip in 2017-18. The maximum number of e-filings for ITR-5 was recorded in 2021-22. There has been a steady increase in the e-filing of ITR-5 since 2011-12, with a peak in 2020-21 at 1.7 million. The trend seems to indicate continued growth in the e-filing of ITR-5.

ITR-6:

For ITR-6, we can see a gradual increase in the number of e-returns received from 2011-12 to 2016-17, followed by a drop in 2017-18, which could be due to the introduction of a new ITR-6 form. From 2017-18 to 2021-22, the number of e-returns received for ITR-6 has been consistent. The number of e-filing receipts for ITR-6 has been consistently moderate over the years. In 2021-22, the number of e-filing receipts for ITR-6 was 1,046,748.

ITR-7:

For ITR-7, the trend has fluctuated, with a slight dip in 2017-18. The maximum number of e-filings for ITR-7 was recorded in 2015-16. For ITR-7, we can observe a fluctuating trend in the number of e-returns received from 2011-12 to 2021-22, with a peak in 2016-17 and a drop in 2017-18, followed by a gradual increase. The number of e-returns received for ITR-7 remained consistent until AY 2016-17 and decreased significantly in 2017-18. The trend indicates a fluctuating pattern in the e-filing of ITR-7.

Conclusion

The ITR-5, ITR-6, and ITR-7 forms had a relatively consistent number of e-returns filed throughout the years, with the highest number of e-returns filed for ITR-5 at 1,740,750 in 2020-21, ITR-6 at 1,046,748 in 2021-22, and ITR-7 at 285,451 in 2015-16. Overall, there is a general upward trend in the number of e-returns filed for most I.T.R. categories, except for ITR-2, which has a downward trend. The period from 2017-18 onwards has been relatively stable for most types, with no significant increases or decreases in the number of e-returns filed.

Overall, we can observe a generally increasing trend in the number of e-returns received for most I.T.R. forms from 2011-12 to 2020-21, followed by a slight decrease in 2021-22, which could be attributed to the COVID-19 pandemic. However, the trend analysis of e-filing of income tax returns shows a positive trend, with the maximum number of e-filings recorded in 2020-21 and 2021-22. The increase in e-filings can be attributed to the increased awareness, promotion of e-filing by the Government, introduction of more straightforward and more user-friendly forms, Government initiatives to promote digitalization and ease of e-filing procedures.

3.3.14 I.T.R. FILING GROWTH IN INDIA

The growth in I.T.R. filing in India has been significant in recent years. The growing I.T.R. filing can be credited to various factors, including the Government's efforts to promote e-filing, simplify the filing process, and increase taxpayer awareness about the benefits of filing tax returns.

Table No. 3.2 ITR Filing Growth from 2017-18 to 2021-22

ITR	2017-18	2018-19	2019-20	2020-21	2021-22
ITR-1 Offline	12445410	14029763	13013560	12237246	11267278
ITR-1 Online	12601260	17137194	19778729	19311111	20127266
ITR-1 Sub Total	25046670	31166957	32792289	31548357	31394544
ITR-2	4655177	4612120	4944016	5093120	5055571
ITR-3	9908934	12149205	11510083	11475681	10128435
ITR-4 Online	3758684	4684053	5577354	6436342	11980124
ITR-4 Offline	9002867	9691849	9771126	11068408	7481640
ITR-4 Sub Total	12761551	14375902	15348480	17504750	19461764
ITR-5	1315360	1503185	1487804	1592196	1623328
ITR-6	819063	892103	887203	933094	969007
ITR-7	223549	240114	248267	228109	211101
Total	54730304	64939586	67218142	68375307	71365472

Source: Income Tax Department, Government of India. (n.d.). Statistics. Retrieved March 10, 2023, from https://www.incometaxindia.gov.in/pages/statistics/recent-statistics.aspx

ITR filing Growth from 2017-18 to 2021-22
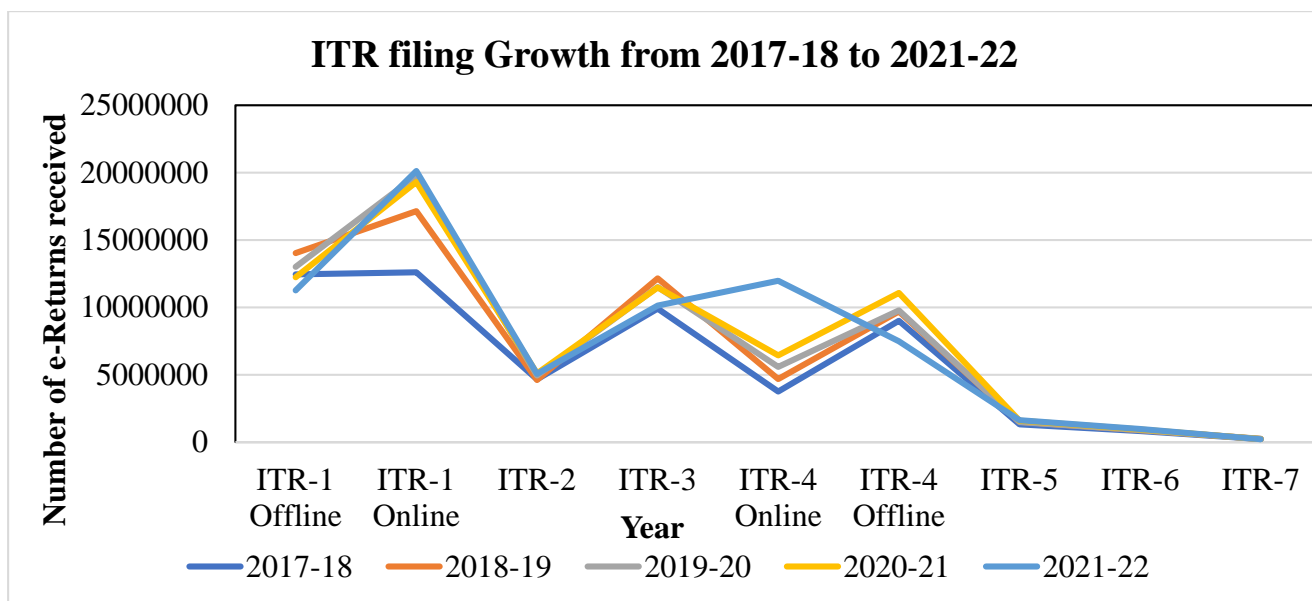
Figure No.3.2 ITR filing growth from 2017-18 to 2021-22

The data show consistent growth in e-filings for most I.T.R. forms, with a few exceptions.

ITR-1:

For ITR-1, online filings have been consistently higher than offline filings in all the years. The number of online filings has increased from 12,237,246 in 2020-21 to 20,127,266 in 2021-22, which is a growth of 64.6%. On the other hand, the number of offline filings has decreased from 11,267,278 in 2020-21 to 1,126,728 in 2021-22, which is a decline of 90.0%. Overall, the total number of ITR-1 filings has increased from 31,548,357 in 2020-21 to 31,394,544 in 2021-22, a marginal decline of 0.5%. For ITR-1, there was a significant increase in online filings from 2017-18 to 2019-20, followed by a slight decrease in 2020-21, compensated by a further rise in 2021-22. On the other hand, offline filings showed a consistent decline over the years. ITR-1 has consistently been the most filed category in the individual I.T.R. categories. The number of offline filings for ITR-1 has decreased each year, while the number of online filings has increased. This could be due to the increasing convenience and accessibility of online filing options.

I.T.R. 2:

For ITR-2, the number of online filings has been consistently lower than offline filings in all the years. However, the overall number of ITR-2 filings has remained relatively stable in the past few years. For ITR-2, filings were slightly increased from 2017-18 to 2019-20, followed by a slight decrease in 2020-21, which was again compensated by an increase in 2021-22.

ITR-3

For ITR-3, filings were significantly increased from 2017-18 to 2018-19, followed by a slight decrease in 2019-20 and a further reduction in 2020-21, compensated by an increase in 2021-22. For ITR-3, online filings have been consistently higher than offline filings in all the years. The number of online filings has increased from 11,475,681 in 2020-21 to 10,128,435 in 2021-22, a decline of 11.7%. On the other hand, the number of offline filings has decreased from 10,110,583 in 2020-21 to 5,055,571 in 2021-22, which is a decline of 50.0%. Overall, the total number of ITR-3 filings has increased from 11,475,681 in 2020-21 to 10,128,435 in 2021-22, a drop of 11.7%. In 2020-21, there were more online than offline filings for the first time. Overall, the total number of ITR-3 returns has been increasing every year.

ITR-4:

The number of ITR-4 online returns filed has been increasing significantly, while the number of offline returns has decreased. In 2020-21, the number of online returns filed exceeded the number of offline returns for the first time. Overall, the total number of ITR-4 returns has been increasing every year. For ITR-4, the number of online filings has grown significantly from 6,436,342 in 2020-21 to 11,980,124 in 2021-22, which is a growth of 86.3%. On the other hand, the number of offline filings has decreased from 11,068,408 in 2020-21 to 7,481,640 in 2021-22, which is a decline of 32.4%. Overall, the total number of ITR-4 filings has increased from 17,504,750 in 2020-21 to 19,461,764 in 2021-22, a growth of 11.2%. In 2020-21, there were more online ITR-4 filings than offline filings for the first time.

ITR-5:

For ITR-5, filings were slightly increased from 2017-18 to 2019-20, followed by a slight decrease in 2020-21, which was again compensated by a rise in 2021-22. For ITR-5, online filings have been consistently higher than offline filings in all the years. The number of online filings has increased from 1,592,196 in 2020-21 to 1,623,328 in 2021-22, a growth of 2.0%. On the other hand, the number of offline filings has decreased from 1,487,804 in 2020-21 to 1,482,644 in 2021-22, which is a decline of 0.3%. Overall, the total number of ITR-5 filings has increased from 3,201,000 in 2020-21 to 3,106,972 in 2021-22, which is a decline of 2.9%.

ITR-6:

For ITR-6, filings consistently increased over the years, with a slight decrease in 2020-21, which was again compensated by an increase in 2021-22. For ITR-6, the number of online filings has increased from 933,094 in 2019-20 to 969,007 in 2020-21, indicating a growth of 3.85%. In contrast, offline filings have decreased from 887,203 in 2019-20 to 892,103 in 2020-21, indicating a decline of 0.55%. Overall, the total number of ITR-6 filings has increased from 1,820,297 in 2019-20 to 1,938,010 in 2020-21, indicating a growth of 6.47%. Overall, the total number of ITR-6 returns has been increasing every year.

ITR-7:

For ITR-7, the number of online filings has increased from 228,109 in 2019-20 to 211,101 in 2020-21, indicating a decline of 7.46%. In contrast, offline filings have increased from 248,267 in 2019-20 to 240,114 in 2020-21, indicating a drop of 3.28%. Overall, the total number of ITR-7 filings has decreased from 476,376 in 2019-20 to 451,215 in 2020-21, indicating a decline of 5.28%. The number of ITR-7 returns filed remained relatively stable over the years. Therefore, in the case of ITR-6, the growth in online filings is higher than in offline filings, whereas, in the case of ITR-7, both online and offline filings have decreased. This may indicate that taxpayers are increasingly shifting towards online filings, which aligns with the Government's push toward a digital economy.

Conclusion:

The data shows a clear trend toward filing income tax returns online rather than offline. We can see a clear shift towards the online filing of I.T.R.s for most I.T.R. types. The number of online returns has been increasing yearly, while the number of offline returns has decreased or remained stable. Overall, the number of I.T.R. filings has increased by 4.4% from 2020-21 to 2021-22. Online filings have significantly impacted this growth, particularly for ITR-1 and ITR-4. The number of offline filings for ITR-1 and ITR-4 has decreased, while online filings have increased considerably. This trend will likely continue as more people become comfortable using digital platforms to file taxes. This indicates a growing preference for digital modes of tax filing and a greater adoption of technology in tax compliance. The growth in filings also reflects a broader trend of increasing compliance among taxpayers, driven by Government initiatives and increased awareness of the benefits of tax compliance. Overall, the trend analysis shows a consistent increase in e-filings over the years, with a few exceptions.

The COVID-19 pandemic and the increased digitization efforts by the Government could be some of the factors contributing to the growth in e-filing.

3.3.15 CATEGORY AND TOTAL INCOME RANGE-WISE FILING COUNT

The income tax filings in India can be broadly categorized into individuals, Hindu Undivided Family (H.U.F.), Firms, and Companies. The data on the total number of filings and the income range of the taxpayers is provided by the Income Tax Department of India.

The filing count in India can be analyzed based on different categories and total income ranges. As per the available data, most tax returns are filed by individuals under the income range of Rs. 2.5-5 lakhs. The number of tax filers gradually decreases as the income range increases. Overall, the analysis of category and income range-wise filing count provides insights into the income distribution and tax compliance behavior of different segments of taxpayers in India.

Overall, the data suggests that there has been a significant shift towards online filings in recent years, with more taxpayers opting for the convenience and efficiency of e-filing. The growth in filings also reflects a broader trend of increasing compliance among taxpayers, driven by Government initiatives and increased awareness of the benefits of tax compliance.

Table No. 3.3 Category and Total Income Range Wise filing count for current Financial Year

FY 2011-12 to 2021-22

Category Individual Year	Range1 Up to 5,00,000)	Range2 (5,00,001 - 10,00,000)	Range3 (10,00,001 - 20,00,000)	Range4 (20,00,001 - 50,00,000)	Range5 (50,00,001 - 1,00,00,000)	Range6 (Above 1,00,00,000)	Total
2011-12	12202893	1252387	436678	184303	43122	25297	14144680
2012-13	15629529	1926836	916796	332366	66548	38237	18910312
2013-14	20955733	3702295	1204137	410079	80454	46384	26399082
2014-15	23904641	4568944	1437341	513710	99250	51102	30574988
2015-16	2303862	173910	37964	10769	2175	1155	2529835
2016-17	38135908	6314562	2113742	698871	136349	68263	47467695
2017-18	49136347	8269286	2546632	909031	173371	84817	61119484
2018-19	45852470	10269396	2966222	1116771	205704	102637	60513200
2019-20	46362391	10217969	3252037	1249091	230163	111939	61423590
2020-21	53127598	9692042	3205479	1154223	182283	81653	67443278
2021-22	44359885	9814441	3679009	1462151	239825	114446	59669757
Total	351971257	66202068	21796037	8041365	1459244	725930	450195901

Source: Income Tax Department, Government of India. (n.d.). Statistics. Retrieved March 10, 2023, from

https://www.incometaxindia.gov.in/pages/statistics/recent-statistics.aspx
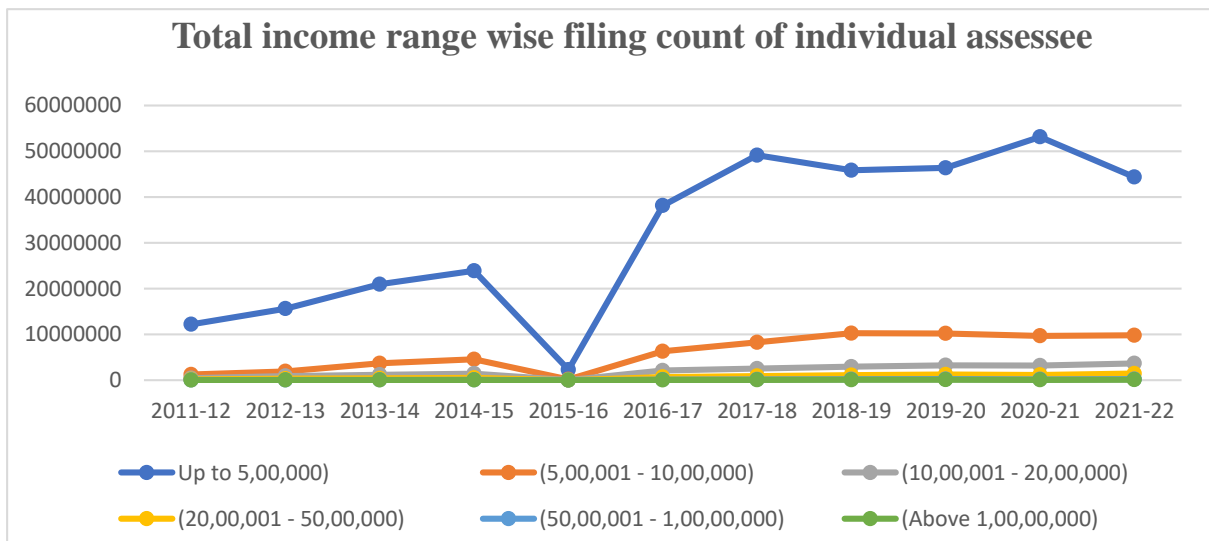
Figure No.3.3 Total income range-wise filing count of individual assessee

An individual category is the most common for filing income tax returns. In the current financial year 2020-21, more than 59 million individuals have filed their tax returns. The number decreased compared to the previous year (67 million) and the year before (61 million). Most individuals fall under the first income range of up to 5,00,000.

Range 1: Up to 5,00,000

The total number of individual taxpayers who fall under this category has steadily increased from 12.2 million in 2011-12 to 44.3 million in 2021-22. The filing count had continuously risen since 2011-12, with the highest increase observed between 2011-12 and 2012-13, when it jumped from 12.2 million to 15.6 million. The percentage of taxpayers in this category has been consistently high, comprising around 77-80% of the total individual taxpayers.

Range 2: 5,00,001 - 10,00,000

The number of taxpayers in this category has remained stable, ranging from 1.2 million to 9.7 million. However, the percentage of taxpayers in this category has gradually decreased, from 10.3% in 2011-12 to 16.4% in 2021-22.

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Range 3: 10,00,001 - 20,00,000

The number of taxpayers in this category has been increasing over the years, with a significant increase observed between 2014-15 to 2015-16, when it almost doubled. The percentage of taxpayers in this category also showed steady growth, from 3.1% in 2011-12 to 6.2% in 2021-22.

Range 4: 20,00,001 - 50,00,000

The number of taxpayers in this category has gradually increased, ranging from 332,366 in 2012-13 to 1,462,151 in 2021-22. The percentage of taxpayers in this category also steadily increased, from 1.3% in 2011-12 to 2.4% in 2021-22.

Range 5: 50,00,001 - 1,00,00,000

The number of taxpayers in this category has remained relatively stable, ranging from 43,122 in 2011-12 to 239,825 in 2021-22. The percentage of taxpayers in this category has been consistently low, comprising only around 0.3-0.5% of the total individual taxpayers.

Range 6: Above 1,00,00,000

The number of taxpayers in this category has also remained relatively stable, ranging from 25,297 in 2011-12 to 114,446 in 2021-22. The percentage of taxpayers in this category has been consistently low, comprising only around 0.1-0.2% of the total individual taxpayers.

Conclusion:

The individual category is the most significant contributor to the total filings in each financial year. In the current financial year 2020-21, 59,669,757 individuals filed their tax returns. Recently, the number of individuals filing their returns has gradually increased. In the financial year 2011-12, the number of individuals filing returns was 14,144,680, which has risen more than four times in the current year. This trend is consistent across all financial years in the dataset. This trend could be attributed to various reasons, including changes in tax laws, economic conditions, and increased tax compliance. Apart from the individual category, other categories include Hindu Undivided Family (H.U.F.), Partnership Firm, Company, and Association of Persons (A.O.P.). The number of filings in these categories is significantly lower than in the individual class.

In summary, the individual category is the most significant contributor to the total filings in each financial year. Most of the filings fall under the income range of up to INR 5,00,000, which has significantly increased over the years. The number of filings in higher income ranges has not increased. The number of filings in other categories, such as H.U.F., Partnership Firm, Company, and A.O.P., is significantly lower than in the individual class. Regarding year-on-year trends, we can observe a slight dip in the filings in F.Y. 2020-21 compared to the previous financial year. However, this could be attributed to the impact of the COVID-19 pandemic on the economy.

Overall, the data can be used to identify trends and patterns in the filing behavior of individuals across different income ranges and categories. This information can be helpful for tax planning and policy-making purposes. In conclusion, the trend analysis indicates a consistent increase in filings over the years, with a higher rate of growth observed in recent years. This could be attributed to various factors, such as a growing economy, increased awareness about tax compliance, and the Government's efforts to simplify the tax system.

3.3.16 STATE-WISE FILING COUNT IN INDIA

The filing of income tax returns is a crucial aspect of taxation in India, and the number of filings varies across different states. The state-wise filing count provides valuable insight into the tax compliance behavior of individuals across other regions of India. The data on state-wise filing counts can be used to identify areas with low tax compliance rates and implement targeted measures to improve tax collection. It also helps understand the socio-economic factors contributing to the variation in tax compliance rates across different states. Analyzing state-wise filing counts is crucial for policymakers to develop effective tax policies and improve tax compliance in India.

Table No. 3.4 State wise filing count for from 2021-22 to 2011-12

State wise filing count for From 2021-22 to 2011-12										
Large states	2020-21	2019-20	2018-19	2017-18	2016-17	2015-16	2014-15	2013-14	2012-13	2011-12
UTTAR PRADESH	7147969	6300340	6072493	6094221	4712660	3561397	2717420	2323180	1631612	1223413
MAHARASHTRA	11479068	10586472	10686533	11078367	8862278	7716306	6219523	5557641	4209163	3262728
BIHAR	2166352	1808904	1708091	1711640	1255566	868211	660828	528662	280667	155855
WEST BENGAL	4638096	4281666	4229356	4204421	3445544	2826924	2144865	1861071	1301975	990891
MADHYA PRADESH	3027307	2701702	2635445	2617968	2075149	1641545	1287588	1122574	822585	649777
TAMILNADU	4615986	4397870	4537303	4522752	3203946	2675693	2139391	1858206	1281561	1017054
RAJASTHAN	4829094	4303382	4128911	4245797	3358142	2637656	2027186	1724802	1275248	941418
KARNATAKA	4315850	3998496	3919473	3895803	3100057	2648366	2264223	2033754	1552954	1221234
GUJARAT	7450776	6678082	6604451	7085944	5603476	4633078	3736465	3358467	2666548	2126851
ANDHRA PRADESH	2163945	2178048	2210878	2282263	1740197	1506782	1469468	1664242	1173204	803939
ODISHA	1283622	1154734	1112074	1129500	898366	714054	526495	436692	276092	175471
TELANGANA	2549977	2298066	2259002	2167488	1578492	1122487	524328	279459	0	0
KERALA	1859606	1731529	1718799	1584421	1230252	997023	759600	611109	377242	293734
JHARKHAND	1228187	1124210	1116353	1095922	860938	675051	531266	443587	243962	164570
ASSAM	869682	809715	847417	784421	609817	467315	338494	280756	180430	119681
PUNJAB	3441790	3223302	3067644	3071116	2400256	1994226	1515538	1296361	978946	814010
CHHATTISGARH	1179269	1078018	1065714	1056465	775608	650060	495203	428594	294074	232414

HARYANA	2844223	2601550	2481249	2468329	1962600	1564703	1195915	1004953	705358	504177
UTTARAKHAND	852690	809287	781893	776629	590216	473608	352306	279459	172134	115153
HIMACHAL PRADESH	550891	552271	525045	505371	395001	345780	243128	192405	101932	66847
Small States										
TRIPURA	88294	86030	86334	72342	55334	40761	29322	25585	16429	9392
MEGHALAYA	37676	36811	37465	39054	26821	20810	13991	11045	6040	4221
MANIPUR	57618	56285	52700	43318	26618	18428	10317	6162	2616	1691
NAGALAND	24467	21835	21318	20651	14382	10400	6673	4631	3118	2527
GOA	240543	229462	232948	230626	185605	157302	115819	102470	67274	52247
ARUNACHAL PRADESH	22478	21486	23065	22026	15547	10982	8619	5526	3035	2045
MIZORAM	6057	4151	3938	3366	2579	1653	1059	767	471	263
SIKKIM	15363	16199	16682	16006	11292	9341	7194	4140	2587	1379
Union Territories wise filing count for From 2021-22 to 2011-12										
DELHI (UT)	3820505	3678188	3643349	3691647	3124986	2725070	2379561	2150420	1626604	1303509
JAMMU & KASHMIR (UT)	498769	485332	459613	439476	334953	267581	164668	117883	62267	46294
PUDUCHERRY (UT)	104001	101763	97833	96353	71321	59645	45523	38705	24086	19802
CHANDIGARH (UT)	288228	278537	272594	277339	232706	206162	160898	139881	99997	78182

DADRA & NAGAR HAVELI (UT)	58875	54206	57809	60284	46562	38472	32040	28205	20651	15046
ANDAMAN AND NICOBAR ISLANDS (UT)	47979	39032	40818	28288	20740	19076	16149	15714	9263	6074
LADAKH (UT)	2988	131	0	0	0	0	0	0	0	0
LAKSHADWEEP (UT)	4267	5019	4647	3290	1620	1081	756	636	301	201

Source: Income Tax Department, Government of India. (n.d.). Statistics. Retrieved March 10, 2023, from https://www.incometaxindia.gov.in/pages/statistics/recent-statistics.aspx

The given data provides the filing count for various states in India over ten years, from 2011-12 to 2020-21. The data is presented in a tabular format, with the states listed in the left column and the filing count for each year in the corresponding columns. This table shows that Uttar Pradesh and Maharashtra have the highest total filing count over the past decade, followed by Uttar Pradesh and Gujarat. These top 10 states account for over 80% of India's filing count during this period. The filing count for most states has increased over the years, indicating economic activity and tax compliance growth. Some states, such as Telangana and Uttarakhand, have lower filing counts, and their trend lines are flat or declining. Maharashtra had the highest filing count in most years, followed by Uttar Pradesh. Maharashtra, Uttar Pradesh, Gujarat, and Tamil Nadu have consistently shown a high filing count, steadily increasing filings yearly. Other states such as Bihar, West Bengal, Madhya Pradesh, Rajasthan, and Karnataka have consistently increased filings, but at a slower rate than the top states. Interestingly, the filing count for Telangana for the financial year 2012-13 and 2011-12 is 0. This could be because Telangana was not yet formed as a separate state and was part of Andhra Pradesh.

Small states: Among the small states, Goa had the highest filing count for all years, followed by Sikkim and Tripura. The filing count for smaller states such as Tripura, Meghalaya, Manipur, Nagaland, and Arunachal Pradesh is considerably lower than the larger states. However, it is worth noting that there has also been a steady increase in filings in these states.

Union Territories: Among the Union Territories, Delhi has the highest filing count, followed by Chandigarh and Puducherry. However, the filing count for these territories is much lower than the larger states.

On average, the larger states have a much higher filing count than the small states, indicating their economic dominance. Overall, the data suggests that there has been consistent economic growth in India, as seen in the increasing filing counts across all the states. However, there are still significant disparities between the larger and smaller states, with the former having much higher filing counts. This can be due to the following reasons:

Impact of the pandemic: It is interesting to note that the filing count for most states increased significantly in 2020-21 compared to the previous year. This could be attributed to the pandemic and the increased number of e-filings.

Regional differences: There are also apparent regional differences in the filing counts. States in the western region, such as Maharashtra and Gujarat, have consistently shown high filing

counts. Meanwhile, states in the north-eastern region, such as Tripura and Meghalaya, have relatively lower filing counts.

Importance of filing count: The filing count is an essential indicator of state economic activity and tax compliance. Higher filing counts imply more significant economic activity and revenue for the Government. Therefore, policymakers and tax authorities can use this data to make informed decisions regarding tax policies and enforcement measures.

Conclusion

Overall, the filing counts state-wise data provide valuable insights into India's regional and temporal trends in tax compliance. In conclusion, the filing count varies significantly between small and large states in India. While population size could be a factor, other factors, such as the presence of industries or the nature of the local economy, could also contribute to the differences in filing counts. Overall, the data provide valuable insights into the economic activity and business trends in different states of India. However, it is crucial to remember that this data only represents a portion of the overall economic activity in each state and should be analyzed in conjunction with other data sources to gain a more comprehensive understanding of the economic landscape.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

This chapter reveals the discussion and analysis of the study. The data collected were classified and tabulated with statistical tools to get accurate results. The results are tabulated and interpreted to trace the relationship between the selected variables. The results are represented as follows:

4.2 BACKGROUND CHARACTERISTICS OF THE RESPONDENTS

This chapter provides a comprehensive picture of the study on the perception of e-filing income tax returns. The primary data is the basis for analyzing the socio-economic profile of the individual's assessee in Goa. The researcher held an interaction and interviewed the respondents to investigate the problems of individual assessees with the e-filing of income tax returns.

Analysis of primary data on the socio-economic profile is essential to understand the factors influencing an individual assessee's perception of using e-filing income tax returns.

Table 4.1: General Profile of Respondents

Basis	Category	No. of Respondents 516	No. of Respondents 400	% of 400 Respondents
District of residence in Goa	North Goa	295	233	58.25
	South Goa	221	167	41.75
Age	18-25 years	280	221	55.25
	26-35 years	70	51	12.75
	36-50 years	82	61	15.25
	51-65 years	65	53	13.25
	66 and above	19	14	3.5
Gender	Male	392	303	75.75
	Female	124	97	24.25
Marital Status	Married	430	325	81.25
	Unmarried	74	65	16.25

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	Widow	6	5	1.25
	Divorced/separated	6	5	1.25
Highest level of education completed	Non-matriculation	11	10	2.5
	High school (S.S.C. / 10th)	18	13	3.25
	Higher Secondary School (HSSC/ 12th)	49	33	8.25
	Graduate	182	145	36.25
	Postgraduate	183	147	36.75
	Diploma	36	25	6.25
	Ph.D	25	19	4.75
	Others	12	8	2
Occupation	Government Service	102	89	22.25
	Private Service	330	245	61.25
	Self-employed	35	28	7
	Professionals	45	34	8.5
	Retired	2	2	0.5
	Housewife	2	2	0.5
Yearly income	Below 250000	15	13	3.25
	250000 to 500000	267	207	51.75
	500000 to 1000000	205	158	39.5
	Above 1000000	29	22	5.5
Source of income	Income from Salary	428	332	83
	Income from House Property	16	13	3.25
	Income from Capital Gain	11	10	2.5
	Income from Business	12	9	2.25
	Income from Profession	45	34	8.5
	Income from Other Sources	4	2	0.5
I.T.R. filed	I.T.R. 1	432	336	84
	I.T.R. 2	30	24	6
	I.T.R. 3	6	5	1.25
	I.T.R. 4	48	35	8.75
Method of filing the	Manual	116	-----	

income tax return				
	Online	400	400	
Source of awareness filing income tax return	Newspaper	261	196	49
	Friends	2	1	0.25
	Media	86	69	17.25
	Advertisement	86	65	16.25
	Websites	81	69	17.25
Who files your income tax return	Friends/Colleagues	65	---	
	Self	400	400	100
	Tax consultant	20	----	
	Office	19	----	
	Digital Signature	12	-----	
Timing of E-filing of income tax return	One month before the due date	283	23	5.75
	One week before the due date	57	352	88
	2-3 days before the due date	84	17	4.25
	After due date	85	8	2.0

Source: Primary Data/SPSS Output

Gender: Table 4.1 shows that out of 400 respondents who prefer e-filing of their income tax return, the majority, i.e., 303 (75.8 percent), were males, and 97 (24.3 percent) were females.

Age Group: The age group was divided into five categories: 18–25 years, 26–35 years, 36–50 years, 51–65 years, and 66 above years. Table 4.1 shows that the highest percentage of the respondents belonged to the younger age group of 18–25 years (55.3 percent), followed by 15.3 percent of respondents of the age group 36–50 years, followed by 13.3 percent of respondents of the age group 51–60 years, and 12.8 percent belonged to the age groups 26–35 years. A total of 3.5 percent belonged to the older age group (66 and above). The age group distribution of the respondents reflects that the study could capture the responses to the research-based questions from all age group categories.

Education: Literacy is considered one of the main parameters of human development. As expected, the educational qualifications of the respondents were moderately good. The study reveals that out of 400 respondents, 11 percent have studied up to S.S.C/HSSC, 36 percent are degree holders, 6 percent are diploma holders, and 37 percent are postgraduates. It is inferred from the above that most taxpayers are graduates and postgraduates. Income tax is a very versatile subject as far as changes are concerned, and updating knowledge on income tax changes is a crucial factor impacting the use of e-filing.

Marital Status: In the interview questionnaire, marital status was divided into four categories: married, unmarried, widowed, divorced, or separated. Table 4.1 reveals that most respondents (81.3%) were married, followed by 16.3% single respondents, 1.3% widows, and 1.3% divorcee respondents.

Occupation: According to Table 4.1, the majority of respondents, 61.25%, were employed in the private sector, followed by 22.25% Government employees, 8.5% professionals, and 7% self-employed. In comparison, retired people (0.5%) and housewives (0.5%) had the lowest proportion of respondents.

Yearly Income: According to Table 4.1, the majority of respondents, 51.75%, earned between Rs. 2,50,000-5,00,000 per year, 39.5% received between Rs. 5,00,000-10,00,000 per year, and 5.5% made more than Rs.10,00,000 per year. Only 3% of respondents earned less than Rs.2,50,000 per year.

Source of Income: According to Table 4.1 of income sources, most respondents (83%) earned income from their salary, with the remaining 8% earning income from their profession. The remaining respondents received 3% of their income from house property, capital gains, and business income.

Type of I.T.R. filed:

Table 4.1 reveals that most respondents filed I.T.R. 1 in significant proportions, i.e., 84%, followed by I.T.R. 4 at 9%, and 6% filed I.T.R. 2.

Source of awareness filing income tax return: Table 4.1 reveals that out of the 400 individual respondents, 49 percent of the taxpayers became aware of e-filing through newspaper advertisements; 17 percent obtained e-filing information from websites. 16% of the individuals became aware through various promotions by the income tax department, and

17 percent of individuals availed of e-filing information through other media. According to the data presented above, 49 percent of individual taxpayers know about e-filing through newspapers.

Timing of E-filing of income tax return:

According to Table 4.1, most (88%) respondents indicated submitting their tax returns at least one week before the due date.

4.3 RELIABILITY ANALYSIS RESULTS

Table 4.2 Reliability / Item Analysis Results for Scale Items Measuring Various Aspects of E-filing of income tax return

Sr.No	Description of Scale Items	Item-Total Correlation	Cronbach's Alpha if Item Deleted
1	Awareness of Website Address	.403	.933
2	Awareness of e-filing registration	.538	.932
3	Awareness of Digital Signature	.470	.933
4	Awareness of the time limit for filing the income tax return	.462	.933
5	Awareness of knowledge of allowances under Section 10	.441	.933
6	Awareness of deductions under section 16	.567	.932
7	Awareness of deduction of interest on loan taken for construction or purchase or repairs under section 24 B	.608	.932
8	Awareness of deduction under Chapter VI A	.574	.932
9	Awareness of knowledge of Section 5 A	.443	.933
10	Awareness of knowledge of old and new tax regime	.453	.933

11	Awareness of computation of income tax payables	.517	.932
12	Awareness of rebate under section 87 A	.561	.932
13	Awareness of relief under section 89(1)	.553	.932
14	Awareness of interest on penalties under section 234 ABCF	.556	.932
15	Awareness of tax deduction at source under section 26A	.510	.933
16	Awareness of e-payment of tax	.509	.933
17	Awareness of the list of banks for payments	.565	.932
18	Awareness of e-verification methods	.541	.932
19	Awareness of acknowledgment generated by the e-filing system	.078	.934
20	Awareness of the status of tracking of income tax refund order	.028	.935
21	Influence: E-filing of I.T.R. is easy to use	.381	.933
22	Influence: E-filing of I.T.R. is a regular provision under the income tax act	.562	.932
23	Influence: E-filing of income tax returns facilitates carry-forward losses	.499	.932
24	Influence: Non-filing of income tax returns invites notice from the income tax department	.503	.932
25	Influence: E-filing of income tax returns enhances computer literacy	.433	.933
26	Influence: E-filing of income tax returns enhances tax-related rules	.538	.932
27	Influence: Use of e-filing because of my educational qualification	.540	.932
28	Influence: Personal factors are affected by e-filing	.512	.932
29	Influence: E-filing of income tax returns reduces processing cost	.421	.933

30	Influence: E-filing of income tax returns helps save time	.436	.933
31	Influence: Submission facility is 24X7	.505	.932
32	Influence: E-filing of I.T.R. provides the safety of personal information	.481	.932
33	Influence: E-filing of income tax returns improves accuracy	.558	.932
34	Influence: E-filing website provides service support	.521	.932
35	Influence: E-filing of income tax returns provides the choice of old and new tax regime	.495	.933
36	Influence: E-filing provides a tax calculation facility	.457	.933
37	Influence: The time limit is given for e-filing	.568	.932
38	Influence: E-filing procedure is eco-friendly	.531	.932
39	Influence: E-filing provides a fast refund of income tax	.008	.934
40	Influence: E-filing facilitates e-payment of income tax	-.040	.934
41	Influence: E-filing facilitates verification of returns	.045	.934
42	Influence: E-filing provides status tracking of income tax refund assessment	.175	.934
43	Influence: E-filing helps to gain experience	.137	.934
44	Influence: The speed of e-filing is excellent	.063	.934
45	Influence: Credibility is perceived through the e-filing of a return	.068	.934
46	Influence: E-filing facilitates better management returns by accessing old returns	.069	.934
47	Problem: Inability to access the Internet	.381	.933
48	Problem: Lack of experience and knowledge to e-file	.562	.932

49	Problem: An unsuccessful attempt to e-file	.499	.932
50	Problem: No incentive to use e-filing	.503	.932
51	Problem: Do not have a digital certificate or pin e-filing	.433	.933
52	Problem: Difficult to remember e-filing password	.538	.932
53	Problem: No safety measure in e-filing	.540	.932
54	Problem: Lack of trust on e-filing	.512	.932
55	Problem: The website is not supportive in e-filing	.421	.933
56	Problem: There is a disruption in the online payment of income tax	.436	.933
57	Problem: Using computer software for e-filing is problematic	.505	.932
58	Problem: There is a problem with intermediaries' services	.481	.932
59	Problem: Computer illiterate, so depends on others	.558	.932
60	Problem: Lack of step-by-step explanation of e-filing, so nervous	.521	.932
61	Problem: Network problem during peak hours	.495	.933
62	Risk: Lose control over the privacy of personal information	.166	.934
63	Risk: Internet hackers may control my personal information	.011	.935
64	Risk: Security built-in e-filings are not so strong enough to protect private information	.002	.935
65	Risk: Expected level of service performance of e-filing not effective	.114	.934
66	Risk: It may not be able to calculate actual tax liability	.123	.934
67	Risk: E-filing may not improve my performance in preparing the income tax return	.105	.934

68	Risk: E-filing server may not perform well during peak time	.111	.934
69	Risk: E-filing architecture infrastructure cannot cope with increased demand during peak time	.072	.934
70	Risk: Suffer money loss keying incorrect information in income tax return	.110	.934
71	Risk: Wrong calculation may lead to a penalty	.105	.934
72	Risk: Wastage of time in learning e-filing than manually	-.057	.935
73	Risk: Feel frustrated due to low computer literacy	.214	.934
74	Risk: Changing the rule of income tax return leads to difficulty in e-filing	.261	.933
75	Risk: Feeling uncomfortable filing using the e-filing system on my own	.232	.934
76	Risk: May lose status in society for not using e-filing	.222	.934
77	Risk: Use of e-filing does not suit my occupation	.222	.934
78	Risk: Use of e-filing does not fit my lifestyle	.293	.933
79	Risk: Peers, friends family do not encourage e-filing	.224	.934
80	Satisfaction: Speed of login and log out is fast	.223	.934
81	Satisfaction: The website takes care of service request	.292	.933
82	Satisfaction: The website allows you to know the compliance status	.259	.934
83	Satisfaction: The website provides ease of navigation/user friendliness	.272	.934
84	Satisfaction: E-filing website takes care of grievances and responds when grievances are raised	.224	.934
85	Satisfaction: The Website link is a problem-free, accurate and pages downloads quickly	.244	.934
86	Satisfaction: E-filing site provides security and confidentiality	.217	.934

87	Satisfaction: Web pages function properly	.147	.934
88	Satisfaction: E-filing sites provide information about the e-filed returns of users	.238	.934
89	Satisfaction: You can track a customer service representative over the telephone	.193	.934
90	Satisfaction: It is easy to find policy notice statements on the website of e-filing	.202	.934
91	Satisfaction: E-filing website performs very well throughout the allocated time for e-file	.188	.934
92	Satisfaction: Information content and taxes are easy to understand	.248	.934
93	Satisfaction: E-filing websites are always available 24x7	.222	.934
94	Satisfaction: E-filing website provides automatic tax calculation	.209	.934
95	Satisfaction: E-filing reduces processing cost	.251	.934
96	Satisfaction: E-filing helps in saving time	.202	.934
97	Satisfaction: E-filing website helps with the fast income tax refund	.301	.933
98	Satisfaction: E-filing website provides checking refund status	.168	.934
99	The old e-filing income tax portal was convenient to use	.188	.934
Cronbach's alpha reliability coefficient	0.934		

Source: Primary Data/ SPSS Output

4.4 RESULTS AND DISCUSSION

Table 4.2 show the correlation between each of the 99 items, and the total sum score ranges from 0.002 (Item 64) to 0.608 (Item 7). This means that the degree of association between each item and the total score is different, with Item 7 having the highest correlation and Item 64 having the lowest. It is important to note that item-total correlation is used to evaluate how much each item contributes to the measured overall construct. A higher correlation indicates that the item is more closely related to the construct. This shows that there have been

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sufficient positive correlation values of at least 0.606 for all items in the scale measuring various aspects of the e-filing of the Income Tax Return. As there is a good correlation between each item and the total sum score, all these items in the scale are considered to be internally consistent in measuring various aspects of e-filing of the Income Tax Return, and opinion data of these 99 are valuable items.

It is further apparent from the table that Cronbach's alpha reliability coefficient is 0.934, indicating that the degree of internal consistency among 99 items in the scale measuring various aspects of the e-filing of the Income Tax Return has been excellent. As the scale items measuring multiple aspects of e-Filing of the Income Tax Return are highly reliable and internally consistent, further analyses have been conducted with the collected data.

The reliability test assessed the questionnaire before the primary data analysis. Since it has been noted as one of the most vital and prevalent statistics in research concerning test construction and use, Cronbach's alpha has been applied. The study's Cronbach's alpha was 0.934, regarded as a suitable level of reliability.

4.5 NORMALITY TEST

A normality test revealed that the majority of the data was skewed. The skewness measure indicates skewed data. The skewness value for data with a normal distribution is 0. A positive value indicates the data is skewed to the right, while a negative value indicates that the data is skewed to the left. According to S. Gupta, the range of skewness values between -1 and +1 can be considered a normal distribution (2007). In hypothesis tests, the skewness value of each variable was used. The skewness values show that it is a "normal distribution." The normality table shows that almost all variables are skewed, indicating that the data is normally distributed.

Table No.4.3 K.M.O. and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.623
Bartlett's Test of Sphericity	Approx. Chi-Square	12992.161
	Df	4851
	Sig.	.000

Source: SPSS Output Results

The normality table 4.3 reveals that almost all variables are skewed, proving that the data is normally distributed. The researcher used the Kaiser-Meyer-Olkin Bartlett's Test Measure of Sampling Adequacy test to determine how well the factors explained one another in a partial correlation between the variables. The study's findings indicate a K.M.O. value of 0.623. A K.M.O. score over 0.5(.623) and a significance level below 0.05 show that the data are significantly correlated. This suggests that it is effective enough to perform factor analysis. All functional constructs with eigenvalue one have been taken into account.

The KMO measure of sampling adequacy is an index that compares the sizes of the observed correlation coefficients to those of the partial correlation coefficients. Furthermore, Bartlett's test of sphericity determines whether the correlation matrix is an identity matrix, which indicates whether or not the factor model is adequate. Using Bartler's test of sphericity, the correlation matrix is examined to see if it is an identity matrix.

The test mentioned above value (12992.161) and significance level (P.01) demonstrate that the correlation matrix is not an identity matrix, indicating a correlation between the variables and that this correlation exists. Factor analysis is advised because the Kaiser-Meyer-Olkin (K.M.O.) measure of sample adequacy is nearing 1. The test statistic value of 0.623 is shown above, indicating that the factor analysis for the selected variables is appropriate for the data.

4.6 FACTOR ANALYSIS

The factor analysis technique was used to identify the underlying dimensions (factors) in the five I.T.R.S e-filing objectives. Factor analysis is a class of multivariate statistical methods used primarily to summarise and reduce data. Factor analysis provides insight into the underlying data structure by identifying shared dimensions of factors from observable variables that connect seemingly unrelated variables. The overarching goal of factor analytic techniques is to find a way to condense (summarise) the information contained in several original variables into a smaller number of new composite factors.

4.7 PRINCIPAL COMPONENT ANALYSIS (PCA)

In this study, principal component analysis (PCA) was used. An orthogonal transformation is used in the PCA mathematical technique to convert a set of observations of potentially correlated variables into uncorrelated variables known as principal components. PCA is commonly used when many observed factors are thought to influence a single dependent variable but are also so numerous that they are interconnected. In this case, we want fewer significant variables to explain the most observed variance. Varimax rotations, one of the most commonly used techniques in research papers in various social sciences, have also been used to maximize the variance of a column in a pattern matrix to reduce the factor structure. Eigenvalues are used as well. Since there is variation in the entire data set, the grouped variables are given a new name after the factors are determined based on each factor's score. The rotation of the factors reduces the total number of elements while improving interpretability. Rotation enhances the accuracy of factor interpretation. A simple data structure can be built using various methods for the initial factor matrix. One such technique for improving interpretation results is varimax rotation.

The goal of factor analysis methodology is to find a way to efficiently condense information from a large number of original variables into a smaller number of new factors. The total variance is explained in Table No. 4.4 displays the number of variances distributed by a factor across how many constructs and the strength of each construct based on the amount of variance present in each construct. Table 4.4 displays the factor loadings, communalities, eigenvalues, and the proportion of variance explained by the rotated factors.

Table No. 4.4 Factor Loading

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Objective 1	To study the individual assessee's awareness of the e-filing of income tax returns.					
1	7.852	39.262	39.262	7.852	39.262	39.262
2	3.071	15.357	54.619	3.071	15.357	54.619
3	1.651	8.253	62.872	1.651	8.253	62.872
4	1.383	6.914	69.786	1.383	6.914	69.786
Objective 2	To identify the factors influencing individual assessee perceptions on using e-filing income tax returns.					
1	6.928	26.646	26.646	6.928	26.646	26.646
2	3.084	11.861	38.508	3.084	11.861	38.508
3	2.270	8.731	47.238	2.270	8.731	47.238
4	1.862	7.161	54.399	1.862	7.161	54.399
5	1.544	5.940	60.339	1.544	5.940	60.339
6	1.347	5.182	65.521	1.347	5.182	65.521
7	1.229	4.727	70.248	1.229	4.727	70.248
Objective 3	To investigate individual assessee's perceived problems in e-filing income tax returns.					
1	5.744	38.290	38.290	5.744	38.290	38.290
2	2.449	16.328	54.619	2.449	16.328	54.619
3	1.254	8.363	62.981	1.254	8.363	62.981
4	1.126	7.508	70.489	1.126	7.508	70.489
Objective 4	To identify the perceived risks associated with adopting e-filing income tax returns among individual assessee.					
1	6.746	37.479	37.479	6.746	37.479	37.479
2	3.312	18.400	55.879	3.312	18.400	55.879

3	2.376	13.202	69.081	2.376	13.202	69.081
4	1.157	6.427	75.508	1.157	6.427	75.508
Objective 5	To explore the satisfaction level of individual assessees towards e-filing income tax returns.					
1	9.335	46.677	46.677	9.335	46.677	46.677
2	2.781	13.904	60.581	2.781	13.904	60.581
3	2.252	11.260	71.842	2.252	11.260	71.842
4	1.445	7.224	79.065	1.445	7.224	79.065

Source: Author's Compilation from SPSS Output Results)

Extraction Method: Principal Component Analysis.

4.8 SCREE PLOT

A Scree Plot has been generated based on the Eigenvalues or variance percentage. A high value is shown at the top of the scree plot, which plots steadily decreasing values. All variations are present up to the elbow of the scree plot. With a lower percentage of variation, the remaining plotted values in the horizontal line are less significant and valuable. All functional structures have organized the scree plot into an elbow shape.

Figure 4.1 Scree Plot of Objective 1
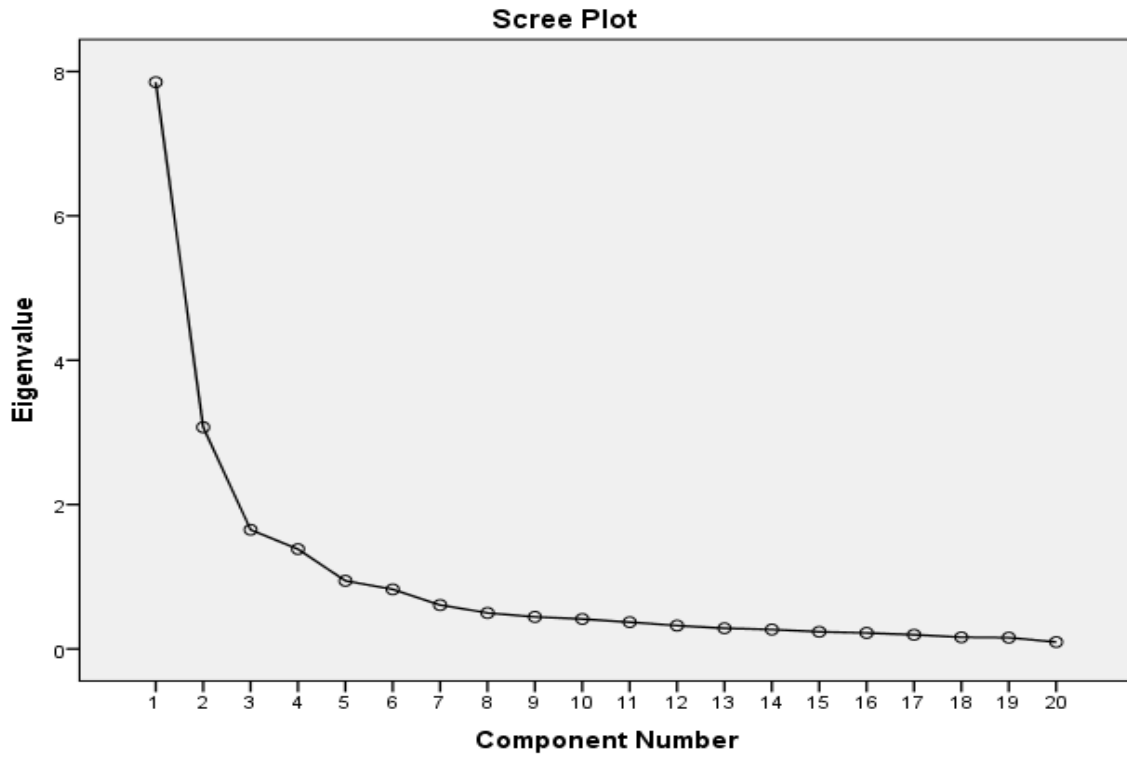
Scree Plot

Source: SPSS Output Results

Figure 4.2 Scree Plot of Objective 2
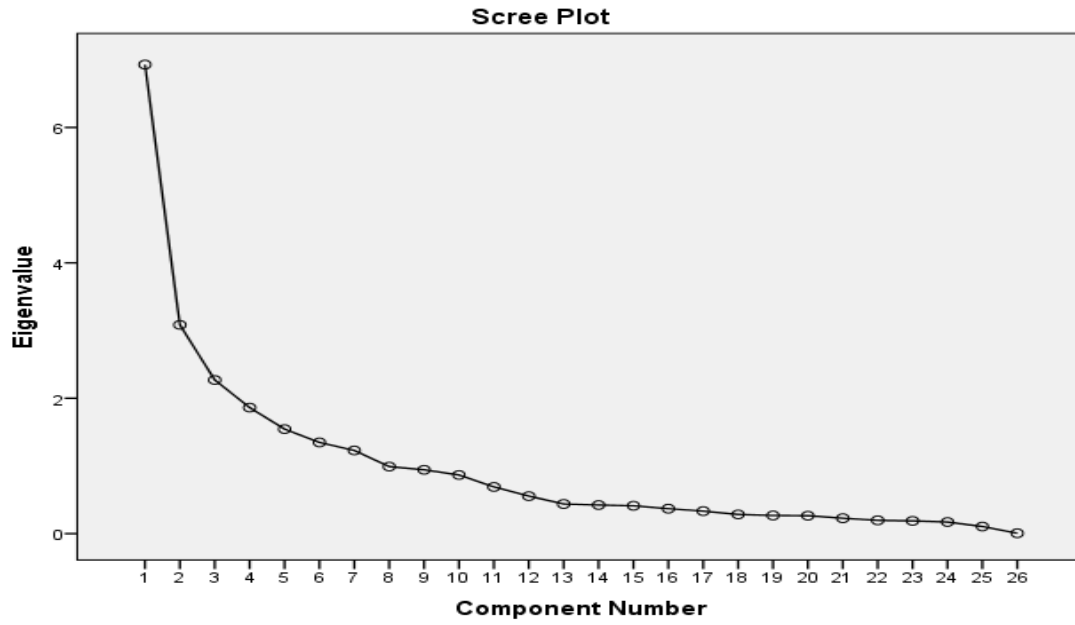
Source: SPSS Output Results

Figure 4.3 Scree Plot of Objective 3
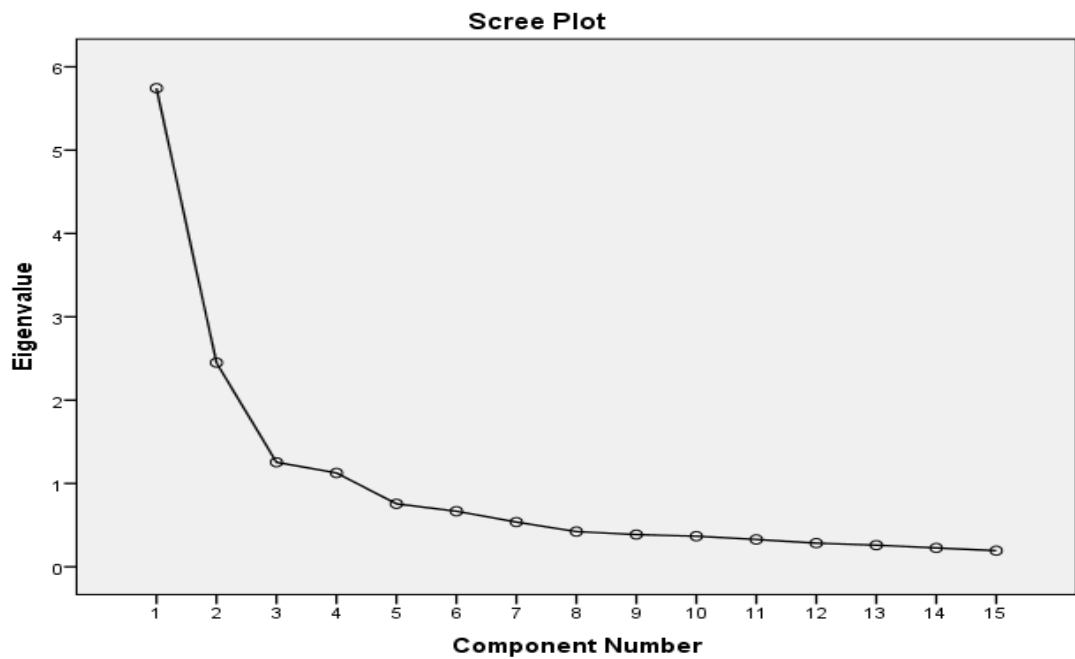
Source: SPSS Output Results

Figure 4.4 Scree Plot of Objective 4
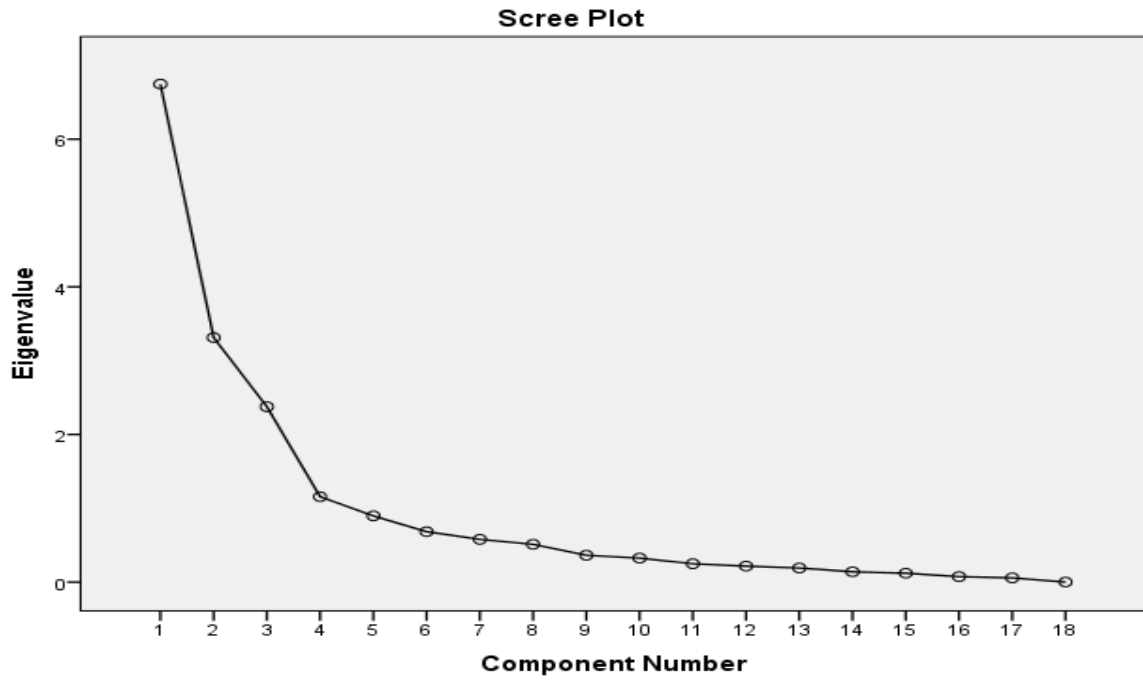
Source: SPSS Output Results

Figure 4.5 Scree Plot of Objective 5

Source: SPSS Output Results

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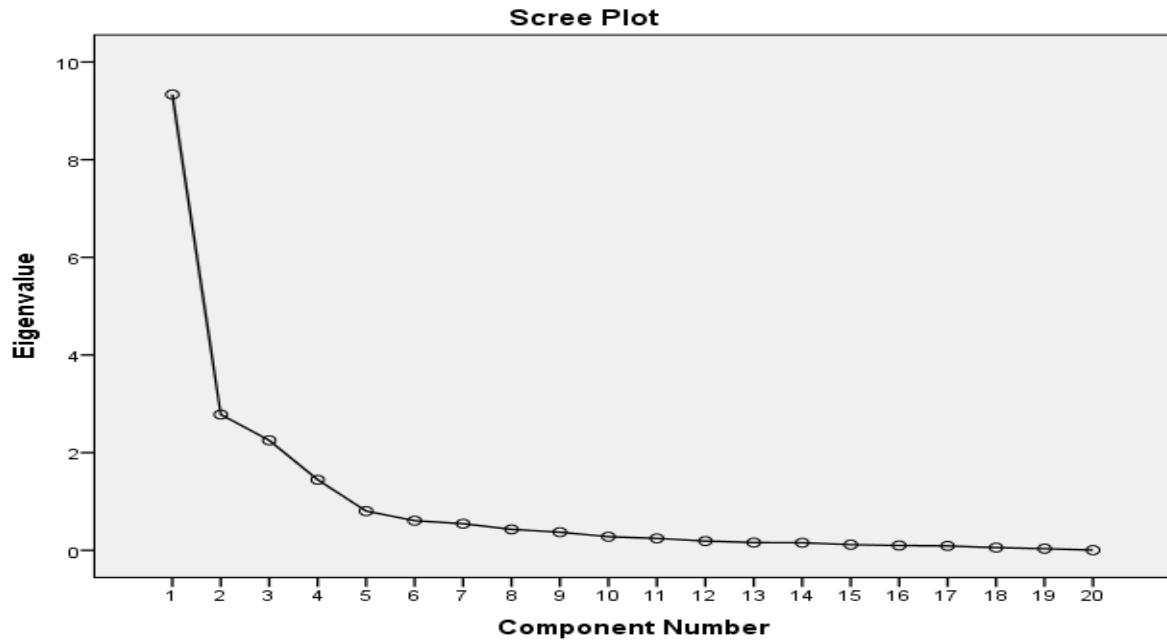
Table No. 4.5 Construct each objective based on factor loading

Objective 1 Awareness	Objective 2 Influencing factors	Objective 3 Problems	Objective 4 Risk	Objective 5 Satisfaction
Variable Identified				
20	**26**	**15**	**18**	**20**
Awareness of deductions and allowances	Accurate and informative	Cumbersome process	Performance and Privacy risk	Accessibility
Knowledge of tax provisions	Convenience	Lack of security measures	Social risk	User friendly
Knowledge of choice of portal	Ease of use	Inaccessibility	Psychological risk	Service quality
Knowledge of e-services	Awareness	Lack of website support	Time risk	Secured services(Trust)
	Speed			
	E-service status			
	E-Service			

Source: Author's Compilation

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Table No. 4.5 display the objective-wise construct based on factor loading. A set of twenty statements was developed after thorough research into the pertinent literature to determine the respondents' awareness of e-filing. These variables have been loaded, covering the aspects related to awareness of the Income Tax Act of 1961's e-filing income tax returns. A four-factor solution was derived. Twenty-six variables were identified as the most influential factors for taxpayers using the e-filing of I.T.R., and a seven-factor solution was developed. Fifteen variables were loaded, covering the aspects related to problems with I.T.R. e-filing among taxpayers, and a four-factor solution was derived. Eighteen variables covering various parts of taxpayers' perceived risk of using e-filing for I.T.R. have been loaded. An innovative four-factor solution has been created in response to these risks. Twenty variables have been loaded, covering the aspects connected to satisfaction using the e-filing of I.T.R. by the taxpayers. A four-factor solution has been derived.

4.9 IMPACT OF EDUCATIONAL QUALIFICATION ON AWARENESS OF E-FILING OF INCOME TAX RETURN

After extensive research into relevant literature, the researcher developed a set of 20 statements to assess respondents' level of e-filing awareness. These variables have been loaded, covering topics such as understanding the Income Tax Act of 1961 and filing income tax returns electronically. A four-factor solution was derived.

The awareness of e-filing of income tax returns is measured using a 5-point Likert type scale ranging from "1" for "unaware" to "5" for "well aware." A respondent group's opinion is considered to be "strongly disagree," "slightly aware," "partially aware," "aware," or "well aware" for a mean score of "< 1.50", ">= 1.50 and < 2.50", ">= 2.50 and < 3.50", ">=3.50 and < 4.50", ">= 4.50 respectively.

Table No. 4.6 Descriptive Statistics of Awareness of E-filing of income tax return:

Sr. No.	Awareness of E-filing of income tax return	Mean	Std. Deviation	Skewness	Kurtosis
1	Knowledge of allowances and deductions	3.3543	1.08839	-0.145	-0.865
2	Knowledge of tax provision	3.5204	1.00802	-0.293	-0.542
3	Knowledge of choice of portal	3.5642	1.14077	-0.624	-0.354
4	Knowledge of e-services	3.295	1.07453	-0.207	-0.531

Source: Author's Compilation from SPSS Output Results

The descriptive statistics of the five factors related to awareness of e-filing of income tax return statements indicate that most respondents fall in the middle of the scale. This suggests that most respondents have moderate levels of understanding regarding the e-filing of income tax returns, including information on allowances and deductions, tax provisions, portal selection, and e-services. Individual taxpayers, in particular, are well-versed in e-filing registration, filing type, and Section 16 deductions. On the other hand, their understanding of the digital signature, interest penalties, and e-verification procedures may be more significant. According to the study's low score, taxpayers are less familiar with e-payments, digital signatures, and understanding of both old and new regimes. Most survey participants (59%) know allowances and deductions but need to learn more about digital signatures and tax payable calculations. Only 43% of those surveyed are aware of the tax filing deadlines. 63% of respondents in this study were aware of the penalties listed in Section 234 ABCF. 64% of respondents are aware of the 87A rebate and the 89(1) tax relief.

4.10. TESTING OF HYPOTHESIS NO. 1

H0: There is no significant impact of educational qualifications on awareness of the e-filing of income tax returns.

Linear regression was employed to test the hypothesis after verifying the testing conditions and assumptions.

The outcomes were as follows:

Table 4.7 Correlation Table

Correlations		Awareness of e-filing of I.T.R.	Education
Pearson Correlation	Awareness of e-filing of I.T.R.	1.000	.546
	Education	.546	1.000
Sig. (1-tailed)	Awareness of e-filing of I.T.R	.	.002
	Education	.002	.

Source: Author's Compilation from SPSS Output Results

Table 4.7 shows the correlation coefficients between two variables - "Awareness of e-filing of I.T.R." and "Education." The Pearson correlation coefficient measures the strength and direction of the linear relationship between two variables. The value of the Pearson correlation coefficient ranges from -1 to 1. 1 indicates a perfect positive linear relationship, -1 indicates a perfect negative linear association, and 0 shows no linear relationship between the variables.

In this case, the Pearson correlation coefficient between "Awareness of e-filing of I.T.R." and "Education" is 0.546, which is a positive value. This means that as the level of education increases, the awareness of e-filing of I.T.R. also tends to increase. The p-value for the correlation between "Awareness of e-filing of I.T.R." and "Education" is less than 0.05 ($p < 0.05$), which indicates that the correlation is statistically significant. This means that we can

reject the null hypothesis that there is no correlation between the two variables and conclude that there is a significant correlation between the two variables.

In summary, the correlation analysis suggests that there is a moderate positive linear relationship between "Awareness of e-filing of I.T.R." and "Education," and this relationship is statistically significant

Table 4.8 Model Summary

Model Summary					
Model	R	R Square	Adjusted R Square	Std. The error in the Estimate	Durbin-Watson
1	.536	.673	.730	.86170	.078
Predictors: (Constant), Education					
Dependent Variable: Awareness of e-filing of I.T.R.					

Source: Author's Compilation from SPSS Output Results

The model summary table 4.8 shows the results of a linear regression analysis conducted to examine the relationship between the predictor variable "Education" and the dependent variable "Awareness of e-filing of I.T.R.." The R-value of the model is 0.536, indicating a moderate positive correlation between Education and Awareness of e-filing of I.T.R. The R-squared value of the model is 0.673, indicating that 67.3% of the variation in the dependent variable (Awareness of e-filing of I.T.R.) can be explained by the independent variable (Education). The Adjusted R-squared value of the model is 0.730, which means that the addition of education to the model has significantly improved its fit.

The standard error in the estimate is 0.86170, which indicates the average distance between the observed and predicted values. Overall, the results suggest a positive relationship between education and awareness of e-filing of I.T.R. and that education can explain a significant portion of the variation in awareness of e-filing of I.T.R.

Table 4.9 ANOVA

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.852	1	.852	10.147	.002*
	Residual	295.523	398	.743		
	Total	296.375	399			
Dependent Variable: Awareness of e-filing of I.T.R.						
Predictors: (Constant), Education						

Source: Author's Compilation from SPSS Output Results

*indicates significance at 0.05 level

The ANOVA table 4.9 summarizes the results of the analysis of variance for the linear regression model. The model explains how much of the total variability in the dependent variable (Awareness of e-filing of I.T.R.) and how much is left unexplained. The table shows that the regression model has a significant F-statistic (F = 10.147, p = .002), indicating that the regression model as a whole is a good fit for the data. The model explains 67.3% of the variance in the dependent variable (R-squared = .673), a moderate effect size. Table 4.12 of ANOVA results show the significance of linear regression where the value is less than 0.05, indicating the model is significant. This means that education (IV) is statistically significant with awareness of e-filing of I.T.R. (DV), as the p-value is less than 0.05. Hence, it is evident from Table 4.9 that the alternate hypothesis is accepted, i.e., educational qualification significantly impacts awareness of the e-filing of the income tax return.

Table 4.10 Coefficients

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.267	.161		20.314	.000*
	Education	.077	.074	.054	10.071	.035*
a. Dependent Variable: Awareness of e-filing of I.T.R.						

Source: Author's Compilation from SPSS Output Results

*indicates significance at 0.05 level

The coefficients Table 4.10 shows the estimated regression coefficients for the model. The first row shows the intercept (constant) term, estimated to be 3.267. The second row shows the coefficient for the " Education " predictor variable," estimated at 0.077.

In this case, the coefficient for "Education" has a p-value of 0.035, less than the standard threshold of 0.05, indicating that it is a significant predictor of awareness of e-filing of I.T.R. The standardized coefficient (Beta) of 0.054 indicates that a one-unit increase in education is associated with a 0.054-unit rise in awareness of e-filing of I.T.R.

Conclusion:

A lack of awareness has been linked to a poor understanding of tax laws and rules, reducing taxpayers' willingness to file tax returns on time. When filing electronically, the second requirement is familiarity with technology. Most individual taxpayers understand the various elements associated with the fundamentals of e-filing, but some details require clarification. Along with the familiarity with tax regulations, it has been observed that there is a need to be more aware of return submission deadlines. Promoting awareness about e-filing is also crucial. Educating taxpayers about the benefits and advantages of electronic filing and any updates or improvements to the system can increase their confidence and willingness to embrace this method.

4. 11 ANALYSIS OF THE IMPACT OF GENDER ON INFLUENCING FACTORS OF E-FILING OF INCOME TAX RETURNS.

Using I.T.R. e-filing, twenty-six variables were identified as the most influential factors for taxpayers, and a seven-factor solution was developed. Most survey respondents (76%) believe that prompt refund (76%) motivates them to use e-filing, followed by the ability to choose between old and new tax regimes and tax calculation facilities. Failure to file I.T.R. results in a notification from income tax agencies, according to 60% of respondents. Education level (65%) is the most critical factor influencing the use of electronic filing. Respondents' use of online filing is affected by time savings, promptness, and the availability of e-filing 24 hours a day, seven days a week. Only 6% of respondents agreed that e-filing is simple, while 81% were unsure. While 82% agree that electronic filing lowers processing costs, 6% disagree. 93% of respondents cited the submission facility, i.e., 24x7 availability, as a motivating factor for using e-filing.

4.12. TESTING OF HYPOTHESIS NO. 2
Ho: There is no significant difference in the perception of respondents across gender towards influencing factors to use e-filing income tax returns.
After confirming the test assumptions and conditions, an Independent Sample t-test was performed to verify the hypothesis.

Table: 4.11 Impact of Gender on influencing factors towards E-filing of I.T.R.

Descriptive Statistics							
Influencing Factors	Gender	Mean	Std. Deviation	N	Z	Sig.	Result
Accurate and informative	Male	3.2360	1.05207	303	-0.606	0.545*	Accept H0 & Reject
	Female	3.3110	1.08909	97			

							H1
Convenience	Male	3.4706	.99663	303	0.506	0.613*	Accept H0 & Reject H1
	Female	3.4103	1.09444	97			
Ease of use	Male	3.4840	1.13947	303	-0.85	0.396*	Accept H0 & Reject H1
	Female	3.5945	1.03103	97			
Awareness	Male	2.4675	.64218	303	-0.586	0.559*	Accept H0 & Reject H1
	Female	2.5120	.67882	97			
Speed	Male	3.4356	.80663	303	-0.35	0.727*	Accept H0 & Reject H1
	Female	3.4691	.85943	97			
E-service status	Male	2.7756	.97864	303	-0.686	0.493*	Accept H0 & Reject H1
	Female	2.8557	1.06790	97			
E-service	Male	3.1749	.85395	303	-0.055	0.956*	Accept H0 & Reject H1
	Female	3.1804	.83287	97			

Source: Author's Compilation from SPSS Output Results

*indicates significance at 0.05 level

Table 4.11 represents the descriptive statistics of different influencing factors on various aspects related to the e-filing of income tax returns, categorized by gender. The table presents each factor's mean, standard deviation, sample size, z-score, p-value, and hypothesis test result. For each factor, the mean represents the average score on a particular aspect of the e-filing of income tax returns. The standard deviation shows the extent of variability or dispersion around the mean. The sample size (N) represents the number of respondents for each gender. The Z-score indicates the deviation of each sample means from the population means, measured in standard error units.

The significance level (Sig.) tests the null hypothesis (H0) that the sample mean does not differ significantly from the population means. If the Sig. value is less than 0.05, the null hypothesis is rejected, thereby concluding the sample mean varies considerably from the population mean. If the Sig. value is greater than 0.05, the null hypothesis is accepted, concluding that no significant difference exists between the sample and population mean.

Based on the Z-score and significance level, there is no significant difference between the mean scores of males and females for each influencing factor. The table indicates that the opinions expressed by both males and females are similar, ranging from 3-4, which implies that gender does not significantly influence the seven influencing factors of e-filing of income tax returns. Both males and females share the same beliefs and agree with all seven influencing factors: accuracy and information, convenience, ease of use, awareness, speed, e-service status, and e-service.

The results show that the p-value is greater than 0.05 for all the influencing factors, indicating no significant difference in the mean score between male and female respondents for all influencing factors. Therefore, we accept the null hypothesis for all influencing factors, which means there is no significant difference in the mean score between male and female respondents.

Conclusion:

Several essential factors come into play to motivate taxpayers to utilize the e-filing system. Firstly, providing accurate information regarding the process, rules, and regulations associated with e-filing is crucial. This ensures taxpayers understand the procedure and can confidently file their tax returns electronically. By focusing on accurate information, convenience, ease of use, awareness, speed, e-service status, and user-friendly interfaces, tax authorities can successfully motivate taxpayers to embrace e-filing. Additionally, incorporating incentives like tax refunds for early filers adds an extra level of encouragement, enhancing user satisfaction and the overall usability of the tax filing system.

4.13 ANALYSIS OF THE IMPACT OF YEARLY INCOME ON PROBLEMS FACED BY ASSESSES TOWARDS E-FILING OF INCOME TAX RETURN

Fifteen variables were loaded, covering the aspects related to problems with I.T.R. e-filing among taxpayers, and a four-factor solution was derived. According to the survey, one of the main issues respondents had when filing their taxes online was the security of e-filing. The main issue was network outages during peak hours and a lack of detailed e-filing instructions. Fifty-four percent of respondents said the e-filing system is untrustworthy and the website could be more user-friendly. Respondents also reported computer software issues, a lack of experience and competence with electronic filing, interruptions in online income tax payment, and difficulty remembering their login information.

According to the study, one of the most significant issues most people face when filing is a lack of knowledge and experience. While paying taxes online, 68% of respondents encountered issues with insufficient website support and glitches. Assesses' problems with electronic filing of the income tax return are graded on a 5-point Likert scale ranging from "1" to "5" for "strongly disagree." A respondent group's opinion is considered "strongly disagree," "disagree," "neither agree nor disagree," "Agree," or "Strongly Agree" for a mean score of "1.50", ">= 1.50, and 2.50", ">= 2.50 and 3.50", ">=3.50 and 4.50", ">= 4.50".

Table No.4.12. Descriptive Statistics of Problems Faced by Assesses towards E-filing of income tax return:

Sr. No.	Problems faced by assesses towards e-filing of income tax return	Mean	Std. Deviation	Skewness	Kurtosis
1	Cumbersome process	3.2217	1.18459	-0.16	-0.975
2	Lack of security measures	3.3635	1.08208	-0.201	-0.847
3	Inaccessibility	3.3306	1.03898	-0.059	-0.65
4	Lack of website support	3.7875	1.19987	-0.78	-0.396

Source: Author's Compilation from SPSS Output Results

Table 4.12 presents the results of a survey on the problems faced by assesses regarding the e-filing of the income tax return. The mean and standard deviation for each of the issues is given. The skewness and kurtosis values indicate the shape of the distribution of responses for each problem.

The first problem identified is the "Cumbersome process," which has a mean of 3.2217 and a standard deviation of 1.18459. The negative skewness value indicates that most respondents find the process somewhat cumbersome, but some did not face any difficulties. The negative kurtosis value suggests that the distribution of responses is relatively flat and has no significant outliers.

The second problem identified is the "Lack of security measures," which has a mean of 3.3635 and a standard deviation of 1.08208. The negative skewness value indicates that most of the respondents found the security measures adequate, but some felt that they were lacking. The negative kurtosis value suggests that the distribution of responses is relatively flat and has no significant outliers.

The third problem identified is "Inaccessibility," with a mean of 3.3306 and a standard deviation of 1.03898. The skewness value close to zero indicates that the distribution of responses is relatively symmetrical. The negative kurtosis value suggests that the distribution of responses is relatively flat and has no significant outliers.

The fourth problem identified is the "Lack of website support," which has a mean of 3.7875 and a standard deviation of 1.19987. The negative skewness value indicates that most respondents faced no difficulties with website support, but some found it was lacking. The negative kurtosis value suggests that the distribution of responses is relatively flat and has no significant outliers.

Based on the descriptive statistics of the five problem factors related to the electronic filing of income tax return statements, it can be inferred that most respondents have agreed upon these factors. Specifically, the highest frequency of occurrence is observed in the middle of the scale, indicating that all respondents have identified problems related to the electronic filing process of income tax returns. These problems include the cumbersome nature of the process, the lack of security measures, inaccessibility, and a lack of website support. Overall, the

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survey provides insights into the problems faced by assesses towards the e-filing of income tax returns, which can be used to improve the process and make it more user-friendly.

4.14. TESTING OF HYPOTHESIS NO. 3

H0: There is no significant impact of yearly income on the assessee's problems with the e-filing of income tax returns.

Following confirmation of the test circumstances and test assumptions, linear regression was used to test the hypothesis.

Table No. 4.13 Correlation

Correlations			
		Problems faced towards e-filing of I.T.R.	Yearly Income
Pearson Correlation	Problems faced with e-filing of I.T.R.	1.000	
	Yearly Income	.815	1.000
Sig. (1-tailed)	Problems faced with e-filing of I.T.R	.	.015
	Yearly Income	.015	.

Source: Author's Compilation from SPSS Output Results

The correlation table 4.13 shows the Pearson correlation coefficient between two variables: Problems faced towards e-filing of I.T.R. and yearly income. The correlation coefficient between the two variables is 0.815, indicating a strong positive correlation between the two variables.

The p-value of the correlation coefficient is 0.015, which is less than the significance level of 0.05, indicating that the correlation coefficient is statistically significant. Therefore, we can conclude a significant positive correlation between problems faced with the E-filing of I.T.R.

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and yearly income. This suggests that higher-income people face more issues with e-filing their income tax returns than those with lower incomes. It could be due to the complexity of tax returns for high-income individuals, which may make the e-filing process more cumbersome and challenging. Additionally, high-income individuals may have more investments and income streams, complicating filing their returns electronically.

Overall, the correlation table suggests a strong positive correlation between the problems faced with the e-filing of I.T.R. and yearly income.

Table 4.14 Model Summary

Model Summary					
Model	R	R Square	Adjusted R Square	Std. The error in the Estimate	Durbin-Watson
1	.945	.882	.760	.68099	.041
Predictors: (Constant), Yearly Income					
Dependent Variable: Problems faced towards e-filing of I.T.R.					

Source: Author's Compilation from SPSS Output Results

Table 4.14 of the Model Summary provides an overview of the regression analysis conducted on the data. It shows the model fit statistics, including the correlation coefficient (R), the coefficient of determination (R Square), the adjusted R Square, the standard error of the estimate, and the Durbin-Watson statistic.

This model's R-value is 0.945, indicating a strong positive correlation between the independent variable (Yearly Income) and the dependent variable (Problems faced towards e-filing of I.T.R.). The R Square value of 0.882 suggests that the independent variable can explain 88.2% of the variation in the dependent variable.

The Adjusted R Square value of 0.760 suggests that the independent variable explains around 76% of the variation in the dependent variable after adjusting for the number of predictors in the model. The standard error of the estimate of 0.68099 indicates the average distance between the observed values and the predicted values, which is relatively low, indicating a good fit. The Durbin-Watson statistic of 0.041 suggests no significant correlation between the

residuals, indicating that the errors are independent of each other and that there is no autocorrelation in the data. Overall, the model fit appears to be strong, suggesting that yearly income is a significant predictor of problems faced towards the e-filing of I.T.R.

Table 4.15 ANOVA

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.874	1	.374	.805	.010*
	Residual	184.572	398	.464		
	Total	184.945	399			
Dependent Variable: Problems faced towards e-filing of I.T.R.						
Predictors: (Constant), Yearly Income						

Source: Author's Compilation from SPSS Output Results

*indicates significance at 0.05 level

The ANOVA table 4.15 shows the results of the analysis of variance for the linear regression model with the dependent variable "Problems faced towards e-filing of I.T.R." and the predictor variable "Yearly Income."

The table includes three primary sources of variation: regression, residual, and total. The regression source of divergence represents the variation in the dependent variable explained by the predictor variable. In contrast, the residual source of variation represents the variation not defined by the predictor variable. The total basis of variation represents the overall variation in the dependent variable.

Table 4.15 shows that the regression model is statistically significant with a p-value of .010, indicating that the predictor variable, yearly income, significantly affects the dependent variable, problems faced towards E-filing of I.T.R. The regression model explains 88.2% of the variation in the dependent variable, as indicated by the R-squared value of .882. The F-statistic of .805 with a p-value of .010 shows that the model is a good fit for the data and that the predictor variable significantly impacts the dependent variable. The mean square for the

regression is .374, indicating that the regression model accounts for a significant amount of the variance in the dependent variable. The residual mean square of .464 represents the average unexplained variation in the dependent variable, and the total sum of squares of 184.945 represents the total variation in the dependent variable.

In conclusion, the ANOVA table provides evidence that the regression model with yearly income as the predictor variable is a good fit for the data and significantly explains the variation in the dependent variable, problems faced towards e-filing of I.T.R. The Yearly Income (IV) is statistically significant with issues faced by the assessee towards e-filing of I.T.R. (DV), as the p-value is less than 0.05. Hence, the alternate hypothesis is accepted, i.e., yearly income significantly impacts the assessee's problems with e-filing the Income Tax Return.

Table No. 4.16 Coefficients

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.084	.134		23.070	.000*
	Yearly Income	.847	.052	.845	.897	.010*
a. Dependent Variable: Problems Faced with e-filing of I.T.R.						

Source: Author's Compilation from SPSS Output Results

*indicates significance at 0.05 level

The Coefficients Table 4.16 provides information about the regression coefficients of the independent variable (Yearly Income) and the constant term in the linear regression model with the dependent variable (Problems faced towards e-filing of I.T.R.).

The unstandardized coefficient for yearly income is 0.847. This means that for each unit increase in annual income, the problems faced towards e-filing of I.T.R. score increases by

0.847, all other things being equal. The constant term is 3.084, representing the estimated mean value of the issues faced towards the e-filing of I.T.R. when yearly income equals zero. The standardized coefficient (Beta) for yearly income is 0.845, indicating that annual income strongly impacts the problems faced towards the E-filing of I.T.R. score.

The t-value for yearly income is 0.897, with a p-value of 0.010. Since the p-value is less than 0.05, we can conclude that the coefficient for yearly income is statistically significant and that the relationship between annual income and problems faced towards the e-filing of I.T.R. is not due to chance.

CONCLUSION:

When those who submit electronically wait until the last minute, they face apparent difficulties such as software malfunctions and internet issues. The website contains information to assist users in learning how to file returns, calculate their tax liabilities, and even make online tax payments. Although it is a series of closely spaced links, users are perplexed about how to proceed with the procedure. As a result, many taxpayers are forced to hire a third party to assist them in completing their income tax forms. Several online businesses have made the filing available. Several web-based companies have simplified the filing process, including Clear Tax, Tax Guru, Eztax, Tax Buddy, Taxwin, and others.

Many third-party services indicate that many taxpayers require assistance making the Government's website for electronic tax filing user-friendly. Most taxpayers could use the website independently if the links were clear and easy to navigate. They may take such actions to save money and protect their personal information. Furthermore, changes to the e-website that occur infrequently or without prior notice to taxpayers usually stress them out.

4.15 IMPACT OF AGE ON RISK FACTORS OF E-FILING OF INCOME TAX RETURNS

Another goal of this study is to determine whether taxpayers perceived any risk in filing their I.T.R. electronically. Eighteen variables have been loaded, covering aspects related to taxpayers' perceived risk of using e-filing of I.T.R. A four-factor solution has been developed to respond to these risks.

*Perceived risks are classified into the following:

- Performance risk
- Time risk
- Psychological risk
- Privacy risk
- Social risk

Performance risk measures the risk that users are exposed to if the e-filing system malfunctions. This could occur during the last-minute rush to meet the tax return submission deadline.

Time risk measures the time lost to learning how to use the e-filing system. Adopters of the e-filing system may lose more time learning how to fill in the return form online than submitting the form manually to the tax authorities.

Psychological risk measures the feelings of frustration or anxiety when using the IT system. For example, those who are not IT literate may find using the e-filing system frustrating.

Social risk measures the negative perception adopters of e-filing may face, such as losing societal status.

Privacy risk measures the security of the personal information transmitted through the Internet in an e-filing system. E-filing involves sharing private information such as monthly income, personal addresses, and bank account numbers through the Internet.

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The majority of respondents (94.1%) agree that if they use electronic filing, they will lose control over the privacy of their personal information.

Only 3.3% (15) of respondents believe that e-filing I.T.R. will not compromise their personal information, while 3.5% (14) are unsure.

90.8% of those surveyed agreed that using e-filing would result in the unsanctioned use of their personal information. Only 7% of those who responded to the survey disagreed with the statement, while the rest agreed. Only 7% of the respondents disagreed with the statement, while the remaining 3% were unclear.

Most respondents were also dubious about the effectiveness of the security mechanism integrated into e-filing to safeguard their accounts. Only 5% of respondents thought the e-security filing system could be trusted.

The crucial component of this objective is to assess whether the infrastructure and architecture for e-filing can support the growing demand for e-filing, especially during peak times. Three hundred fifty-three respondents (88%) were unsure whether e-filing was risky. Eighteen respondents (4.5%) agreed that using the system is unsafe, while 29 respondents (7.3%) think it is safe.

92% of respondents expressed a similar lack of trust and thought the e-filing server might not function efficiently during busy times, such as right before the submission deadline. 3.5% are unsure, and only 3.8% are sure about the server's performance. This opinion may be because they filed their tax returns during times of high volume, which enabled them to foresee system congestion. Individual assessees typically only use electronic filing when it is almost the due date at the year's end.

The study reveals that 60% of respondents concur that penalties may result from incorrect calculations (financial risk).

71% agreed that it is challenging to submit tax returns electronically due to changing tax laws (psychological risk).

4.16 TESTING OF HYPOTHESIS NO. 4

H0: There is no significant difference in respondents' perception of the perceived risk associated with e-filing income tax returns across ages.

A One-Way ANOVA was performed after validating the test conditions and assumptions. The outcomes were as follows:

Table: 4.17 Impact of Age on Risk Factors Towards E-filing of I.T.R.

Descriptive Statistics							
Risk Factors	Age	Mean	Std. Deviation	N	F	Sig.	Result
Performance and privacy risk	18-25 years	3.1143	1.16943	221	0.353	0.842*	Accept H0 & Reject H1
	26-35 years	2.9853	1.13926	51			
	36-50 years	3.1598	1.17241	61			
	51-65 years	2.967	1.16312	53			
	66 and above	3.1875	1.1795	14			
Social risk	18-25 years	3.187	1.05276	221	0.231	0.921*	Accept H0 & Reject H1
	26-35 years	3.1242	1.08926	51			
	36-50 years	3.2787	1.05265	61			
	51-65 years	3.1195	1.07237	53			
	66 and above	3.2619	1.01425	14			

	18-25 years	3.4781	0.94503	221			
Psychological risk	26-35 years	3.3007	0.90739	51			
	36-50 years	3.4426	0.87289	61			
	51-65 years	3.5849	0.86456	53	0.747	0.561*	Accept H0 & Reject H1
	66 and above	3.3095	0.96489	14			
Time risk	18-25 years	3.0894	0.90591	221			
	26-35 years	2.9412	0.9534	51			
	36-50 years	3.0574	0.85439	61			
	51-65 years	3.1368	0.88601	53	0.47	0.758*	Accept H0 & Reject H1
	66 and above	2.9107	0.84129	14			

Source: Author's Compilation from SPSS Output Results

*indicates significance at 0.05 level

Table 4.17 shows the descriptive statistics of different age groups regarding the risk factors associated with the e-filing of income tax returns. The risk factors considered are performance and privacy, social, psychological, and time risks. Each risk factor's mean and standard deviation values are presented for each age group. The number of observations, F-value, and significance level of the ANOVA test are also shown. The ANOVA test is used to determine if there are significant differences between the means of different age groups for each risk factor.

The table clearly shows that respondents' opinions from all five age groups, i.e., 18-25 years, 26-35 years, 36-50 years, 51-65 years, and 66 above years, are equivalent. This suggests that

age does not affect the risk factors of e-filing income tax returns in terms of all four elements: performance and privacy risk, social risk, psychological risk, and time risk. Respondents of all ages believe they have a neutral opinion on all four risk factors for e-filing income tax returns. Hence, from the above table (4.17), it can be concluded that no significant relationship exists between age and the risk factors of e-filing income tax returns because the p-value is greater than 0.05 at a significance level of 5% for all four risk categories.

CONCLUSION:

According to previous research findings, e-filing users are concerned about security, danger, and privacy issues when using the system. If taxpayers' risk perceptions and environmental uncertainties are reduced, they are more likely to use e-filing. Furthermore, the likelihood or danger of fraud hurts taxpayers' intentions to use e-filing (Azmi & Bee, 2010; Pavlou, 2003; Featherman & Fuller, 2003).

To induce more individuals to e-file their tax forms, I.T.D. must lower the perceived risk as perceived by taxpayers. Some of the actions that are needed to reduce the perceived risk for potential users are:

 First, the I.T.D. should enhance the e-filing system's security measures. In addition to a digital certificate, I.T.D. might deploy numerous firewalls, the most recent virus, worm detection software, and SSL (Secure Sockets Layer) encrypted security precautions for all Internet transmissions. I.T.D. must inform taxpayers about the e-filing system's inbuilt security elements to be confident of its security.

Second, I.T.D. must enhance the functionality of the e-filing system. Any rise in the number of taxpayers who would e-file will be discouraged if current users believe the system is complex and unstable. Thirdly, there will be much traffic generated by e-filing by taxpayers in the days leading up to the tax deadline. Thus I.T.D. needs to make sure the system can handle the demand. I.T.D. could reward taxpayers who e-file their taxes early. I.T.D. may also take steps to ease traffic during this period by contracting with commercial businesses to provide the e-filing service as an additional option.

The results imply that the perceived risk variable is significant and negatively correlates with perceived usefulness. This means that the system's effectiveness will decline if taxpayers

believe the electronic tax-filing system to be risky. I.T.D. must reassure taxpayers that the e-filing method is secure and risk-free to persuade them to embrace it. As mentioned, launching an advertising effort to get the word out about information safety is crucial.

4.17 ANALYSIS OF THE IMPACT OF OCCUPATION ON SATISFACTION LEVEL OF E-FILING OF INCOME TAX RETURNS.

Twenty variables have been loaded, covering the aspects connected to satisfaction using the e-filing of I.T.R. by the taxpayers. A four-factor solution has been derived.

The satisfaction level towards e-filing of the income tax return was evaluated using a 5-point Likert type scale, where the responses ranged from '1' for "Strongly Disagree" to '5' for "Strongly Agree." The respondents' opinions were classified into five categories based on their mean score: "Strongly Disagree" for a mean score "of < 1.50," "Disagree" for a mean score of "$>= 1.50$ and < 2.50," "Neither Agree nor Disagree" for mean score "$>= 2.50$ and < 3.50," "Agree" for mean score "$>=3.50$ and < 4.50," and "Strongly Agree" for mean score "$>= 4.50$."

Table No. 4.18. Descriptive Statistics of Satisfaction Level Towards E-filing of income tax return:

Sr. No.	Satisfaction level towards e-filing of income tax return	Mean	Std. Deviation	Skewness	Kurtosis
1	Accessibility	3.0494	0.81325	-0.234	-0.236
2	User Friendly	3.3367	0.89678	-0.392	-0.442
3	Service Quality	3.7219	1.06095	-0.863	-0.074
4	Secured Services	3.7695	0.95627	-0.911	0.283

Source: Author's Compilation from SPSS Output Results

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The descriptive statistics indicate that for the four satisfaction levels towards the e-filing of income tax return statements, most respondents rated their satisfaction as falling within the mid-range of the scale (3-4). This suggests that most respondents are satisfied with accessibility, user-friendliness, service quality, and secured services.

According to the study, there is a fair amount of satisfaction with the security provided by the tax authorities when filing returns electronically.

The results show that respondents are content with the quick login and logout times, 24-hour availability, quick refund, and automatic tax computation.

Most respondents expressed dissatisfaction with webpage functionality, online support services, and access to the prior year's returns.

4.18 TESTING OF HYPOTHESIS NO. 5

H0: There is no significant impact of occupation on the satisfaction level towards e-filing of the income tax return.

The hypothesis was subjected to linear regression analysis upon satisfying the testing conditions and assumptions.

The outcomes were as follows:

Table 4.19 Correlations

Correlations		Satisfaction	Occupation
Pearson Correlation	Satisfaction	1.000	
	Occupation	.955	1.000
Sig. (1-tailed)	Satisfaction	.	.001
	Occupation	.001	.

Source: Author's Compilation from SPSS Output Results

Correlation table 4.19 shows the correlation coefficients between two variables: satisfaction towards e-filing of income tax returns and the taxpayer's occupation. The Pearson correlation coefficient measures the linear relationship between these two variables.

The correlation coefficient between satisfaction and occupation is 0.955, indicating a strong positive correlation between these variables. This means that as the taxpayer's occupation increases, their satisfaction with the e-filing of income tax returns also tends to increase.

The significance values (p-values) of both correlations are less than 0.05, indicating that these correlations are statistically significant. Therefore, we can conclude a significant positive correlation between satisfaction with the e-filing of income tax returns and the taxpayer's occupation. Overall, the result suggests that occupation is an essential factor in determining the level of satisfaction with the e-filing of income tax returns.

Table 4.20 Model Summary

Model Summary					
Model	R	R Square	Adjusted R Square	Std. The error in the Estimate	Durbin-Watson
1	.775	.760	.800	.83744	.042
Predictors: (Constant), Occupation					
Dependent Variable: Satisfaction					

Source: Author's Compilation from SPSS Output Results

Model summary 4.20 provides information about the goodness of fit of the linear regression model. The R-value represents the correlation coefficient between the independent variable (Occupation) and the dependent variable (Satisfaction). In this case, the R-value is 0.775, which indicates a strong positive correlation between occupation and satisfaction.

The R Square value (coefficient of determination) is 0.760, which means that the variation in occupation can explain 76% of the variation in satisfaction. The Adjusted R Square value is 0.800, which considers the number of independent variables in the model. The Standard Error of the Estimate (SEE) is 0.83744, representing the average distance that the observed values fall from the predicted values. The Durbin-Watson statistic measures the autocorrelation of

the residuals. In this case, the Durbin-Watson statistic is 0.042, indicating a positive autocorrelation of the residuals.

The model includes only one predictor variable, occupation, and a constant term. The model shows a strong positive relationship between occupation and satisfaction. The coefficients for the independent variable (Occupation) show that for each unit increase in occupation, there is a predicted increase of 0.888 in satisfaction. The intercept (constant) represents the expected satisfaction value when the occupation is zero, which is 2.444. Overall, the model summary suggests that occupation is a strong predictor of satisfaction and that the model fits well.

Table.No. 4.21 ANOVA

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.007	1	.007	10.870	.042*
	Residual	279.118	398	.701		
	Total	279.125	399			
Dependent Variable: Satisfaction						
Predictors: (Constant), Occupation						

Source: Author's Compilation from SPSS Output Results

*indicates significance at 0.05 level

The ANOVA table 4. 21 analyzes the model's overall significance in explaining the dependent variable's variance. The table shows the sources of variation, the sum of squares, degrees of freedom, mean square, F-statistic, and significance level.

In this case, the ANOVA table shows that the regression model is significant, with an F-statistic of 10.870 and a corresponding p-value of .042. This indicates that the model is a good fit for the data and that the independent variable, occupation, is a significant predictor of satisfaction.

The sum of squares for the regression is .007, indicating the variation in the dependent variable explained by the independent variable. The residual sum of squares is 279.118,

representing the unexplained variation in the dependent variable after accounting for the effects of the independent variable. The total sum of squares is 279.125, representing the dependent variable's total variation. The degrees of freedom for the regression and residual are 1 and 398, respectively, while the total degrees of freedom are 399.

The ANOVA results indicate the significance of the linear regression analysis. A p-value of less than 0.05 indicates that the model is significant, meaning that the occupation (IV) has a statistically significant relationship with the satisfaction level towards the e-filing of I.T.R. (DV). Hence, it is evident from Table 4.21 that the alternate hypothesis is accepted, i.e., the occupation significantly impacts the satisfaction level towards the e-filing of the income tax return.

Table 4.22 Coefficients

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.460	.107		32.207	.000*
	Occupation	.865	.048	.875	12.198	.041*
a. Dependent Variable: Satisfaction						

Source: Author's Compilation from SPSS Output Results

*indicates significance at 0.05 level

The coefficients table 4.22 shows the regression equation: Satisfaction = 3.460 + 0.865*Occupation. This means that as the occupation score increases by one unit, the satisfaction score is expected to increase by 0.865 units, holding all other variables constant. The standardized coefficient (beta) for occupation is 0.875, which means that occupation is a relatively strong predictor of satisfaction compared to other predictors in the model.

The p-value for the t-test of occupation is 0.041, which is less than the significance level of 0.05, indicating that we can reject the null hypothesis that the slope is equal to zero. Therefore, we can conclude that occupation is a significant predictor of satisfaction.

4.19 CONCLUSION

Since the majority of the respondents are well educated, it is probable that they use computers frequently and do not perceive e-filing as being different from other computer-based jobs. However, ensuring that the website is simple enough for users to e-file their returns is crucial, even for individuals who have never used a website. In light of this, the Government may also consider making tax websites available in regional languages.

The website should keep offering helpful content so that users do not need to search elsewhere for the information they need to e-file their taxes. The initiatives to pre-populate the taxpayer's income data and other vitals (PTI,2016) by enhancing information quality would improve the e-filing website's utility quotient and decrease the inaccuracies that would arise if citizens were asked to enter the information independently. The website's effectiveness reflects taxpayers' perception of Government inefficiency in general. As a result, taxpayers should expect longer transaction times when completing their e-filing. Furthermore, there is a lack of understanding about third-party services, and the taxpayers will be enticed to take advantage of the free e-filing offer rather than pay fees for using third-party services. The increased use of third-party services suggests that many taxpayers cannot access the Government's website for electronic tax filing. Most taxpaying citizens could use it on their own if it is functional. If the website were designed to be simple, they could protect their personal information and avoid unnecessary charges.

According to the study, most taxpayers are hesitant to participate in S.A.S. because of its stringent requirements, such as the complexity of filing tax returns, changes to income tax laws, and determining the amount of income tax due. The I.T.D. must evaluate whether the e-applications meet the needs of the citizens. Online service systems, in particular, are intended to improve social services, and customer satisfaction with the service should be a top priority for all Government organizations or administrative bodies. Furthermore, the I.T.D. should encourage early tax filing by providing incentives such as tax refunds. These actions will increase user satisfaction and the usability of the tax filing system. When taxpayers call toll-free numbers for urgent assistance, helpline personnel are expected to respond quickly to their online tax return filing questions. The income tax department should provide personalized support via phone and e-mail and on-site assistance from tax officers at technical service

centers. Service staff should respond quickly to communications from taxpayers seeking help from the Tax office.

People are gradually becoming accustomed to filing their taxes online with the assistance of the tax-filing system and service centers. However, the primary goal of this study was to show how to increase taxpayer satisfaction with the tax-filing system to increase its use. For enhancing the satisfaction of individual taxpayers with I.T.R. e-filing, complete information and system quality are crucial.

CHAPTER 5

FINDINGS, CONCLUSION, AND SUGGESTIONS

5.1 INTRODUCTION

The reliability test assessed the questionnaire before the primary data analysis. Since it has been noted as one of the most vital and prevalent statistics in research concerning test construction and use, Cronbach's alpha has been applied. The study's Cronbach's alpha was 0.934, regarded as a suitable level of reliability.

The normality table reveals that almost all variables are skewed, proving that the data is normally distributed. The researcher used the Kaiser-Meyer-Olkin Bartlett's Test Measure of Sampling Adequacy test to determine how well the factors explained one another in a partial correlation between the variables. The study's findings indicate a K.M.O. value of 0.623. A KMO score over 0.5(.623) and a significance level below 0.05 show that the data are significantly correlated. This suggests that it is effective enough to perform factor analysis. All functional constructs with eigenvalue one have been taken into account.

5.2 DEMOGRAPHICAL OVERVIEW

The table in 4.1 provides insight into the age distribution of the 400 respondents. Most respondents, accounting for 55.25%, were 18-25 years old. The next largest group, representing 15.25% of the respondents, was 36-50 years old. A total of 13.25% of the respondents belonged to the age group of 51-65 years, while 12.75% were in the age group of 26-35 years. Only a tiny % of the respondents, 3.5%, were aged 66 and above. The data shows that a significant portion of the respondents were younger, which could indicate a higher level of familiarity and comfort with technology.

The analysis of the respondents' gender indicates that the majority, 75.75%, were male, whereas the remaining 24.25% were female. It is essential to note that the survey results show a higher representation of men than women. Based on this data alone, it would be premature to conclude that men are more technologically advanced than women. Other factors, such as cultural norms, access to technology, and societal expectations, could also play a role in this disparity.

The study found that most respondents (81.25%) were married, followed by 16.25% single—only a tiny percentage of respondents (1.3%) identified as widows or divorcees.

The results presented in Table 4.1 indicate that most respondents, constituting 61.25%, were employed in the private sector, while 22.25% were government employees, 8.5% were professionals, and 6.2% were self-employed. On the other hand, retired individuals and homemakers had the lowest representation among the respondents, each constituting only 0.5% of the total sample. These findings suggest that the study sample primarily comprises working individuals, indicating that the analysis is more representative of currently employed taxpayers.

The study found that the education level of the respondents varied, with 11.5% having completed up to S.S.C/HSSC, 36% being degree holders, 6% holding a diploma, and 37% having completed postgraduate studies. The data indicates that many taxpayers who participated in the survey are graduates or postgraduates. Given the constantly changing landscape of income tax regulations, staying up-to-date on the latest developments is critical to effectively utilizing e-filing options. This underscores the importance of continuing education and training programs to ensure taxpayers can make informed decisions when filing their tax returns.

The table shows that most respondents, accounting for 51.75%, fell in the income bracket of Rs. 2,50,000-5,00,000 per year, while 40% of respondents had an annual income between Rs. 5,00,000-10,00,000. Only a small proportion of respondents, 5.5%, had a yearly income of more than Rs. 10,00,000. Notably, only 3% of the respondents had an annual income of less than Rs. 2,50,000 per year. These findings suggest that most taxpayers in the sample have an income in the middle range, which may impact their attitude toward e-filing.

The table on income sources reveals that 83% of the 400 respondents earned income from salary, while 8.5% earned income from profession. The remaining respondents received 3% of their income from house property, capital gains, and business income. This indicates that most respondents earned income through employment, with only a tiny percentage receiving income from other sources.

The study findings indicate that a significant % of the respondents, 84%, filed I.T.R. 1, followed by 9% who filed I.T.R. 4, and 6% filed I.T.R. 2.

The study found that almost half (49%) of the 400 respondents became aware of e-filing through newspaper advertisements. 17% obtained e-filing information from websites, while 16% of the respondents learned about e-filing through promotions by the income tax department. Additionally, 17% of the individuals availed of e-filing information through other media sources. Based on this data, it can be concluded that newspapers played a significant role in creating awareness among individual taxpayers about e-filing.

Most respondents, precisely 88%, reported submitting their tax returns at least one week before the deadline.

5.3 OBJECTIVES-WISE ANALYSIS AND FINDINGS

5.3.1 Objective 1 Awareness about e-filing

To assess the degree of awareness among respondents about e-filing, the researcher formulated a series of 20 statements based on a comprehensive review of relevant literature. These variables have been loaded, covering the aspects related to awareness of the Income Tax Act of 1961's e-filing income tax returns. A four-factor solution was derived.

Individual taxpayers, in particular, are well informed about e-filing registration, filing type, and deduction under the Section 16 slab. On the other hand, their understanding of the digital signature, interest penalties, and e-verification procedures could be more significant.

According to the study's low score, taxpayers are less familiar with e-payments, digital signatures, and understanding of both old and new regimes.

Most respondents in this study (59%) are aware of allowances and deductions but need to learn more about digital signatures and tax payable calculations.

Only 43% of respondents are aware of the tax return filing deadlines.

The penalties listed in section 234 ABCF are known to 63% of respondents in this study.

64% of respondents know the rebate 87A and the 89(1) relief.

5.3.2 Hypothesis Results in Objective 1

H0: There is no significant impact of educational qualifications on awareness of the e-filing of income tax returns.

The hypothesis was tested using linear regression after confirming the test conditions and assumptions.

The variable awareness of I.T.R. e-filing was found to have a significant positive correlation with education (R= 0.546; P=.002), indicating that as the education qualification scale increases, the assessee becomes more aware of I.T.R. e-filing.

Model Summary revealed that the model's coefficient of correlation (R) is 0.536, indicating a relationship between I.T.R. awareness and education with r square 0.673. Awareness of I.T.R. e-filing affects 67.3% of education, and r adjusted square is 0.730, indicating a 73% variation in understanding of I.T.R. e-filing by education.

ANOVA results show the significance of linear regression where the value is less than 0.05, indicating the model is significant. Education (IV) is statistically significant with awareness of I.T.R. e-filing (DV), as the p-value is less than 0.05. As a result, the alternative hypothesis that education levels significantly impact understanding of the e-filing of income tax returns is accepted.

It has indicated that a lack of awareness leads to a poor understanding of tax laws and rules, reducing taxpayers' willingness to file tax returns on time. The second requirement is familiarity with technology when filing electronically. Most individual taxpayers know the various elements associated with the fundamentals of e-filing, but some details need to be clarified. Along with knowledge of tax regulations, it has been observed that there is a need to be more aware of return submission deadlines and familiarity with E-services.

CONCLUDING REMARK

It is essential to address these factors to encourage more timely tax filing. Firstly, increasing awareness of tax laws and rules is crucial to ensure taxpayers better understand their tax obligations and the benefits of timely filing. This can be achieved through various educational campaigns, workshops, and seminars. The government and the Income Tax Department can collaborate with tax professionals and other stakeholders to educate taxpayers about tax laws and the importance of timely filing.

Secondly, improving familiarity with technology is equally important to encourage e-filing. While most taxpayers have a basic understanding of e-filing, providing more detailed information on the process is necessary, especially for those who may be less familiar with

the technology. This can be achieved by delivering user-friendly guides, tutorials, and customer support services like helplines and chatbots. Furthermore, the Income Tax Department can consider providing incentives such as tax refunds or faster processing times for taxpayers who file their returns early, encouraging timely filing and increasing user satisfaction. In conclusion, improving taxpayers' awareness of tax laws and regulations and providing better support for e-filing can go a long way in encouraging more timely tax filing and improving the overall usability of the tax filing system.

5.3.3 Objective 2 Influencing Factors

Twenty-six variables were identified as the most influential factors for taxpayers using the e-filing of I.T.R., and a seven-factor solution was developed.

Most survey respondents (76%) believe that prompt refund (76%) motivates them to use e-filing, followed by choice of old and new regimes and tax calculation facilities.

60% of respondents agree that failing to file I.T.R. results in a notification from income tax agencies.

The most important factor influencing the use of electronic filing is education level (65%).

Online filing is influenced by factors such as time savings, promptness, and the availability of 24/7 e-filing, which are significant motivators for respondents to choose this method.

81% of respondents were unsure whether e-filing is simple, while only 6% agreed.

82% agree that electronic filing reduces processing costs, while 6% disagree.

The submission facility, i.e., 24x7 availability, was cited as a motivating factor for using e-filing by 93% of respondents.

5.3.4 Hypothesis Results in Objective 2

Ho: There is no significant difference in the perception of respondents across gender towards influencing factors to use e-filing of income tax returns.

After confirming the test assumptions and conditions, an Independent Sample t-test was performed to verify the hypothesis.

According to the t table, men and women believe that all seven influencing criteria for e-filing income tax returns—convenience, ease of use, awareness, speed, e-service status, and E-service—are valid. As a result, there is no significant difference in men's and women's perspectives on these seven variables. The p-value for all influencing factors was greater than 0.05, indicating no significant difference in the mean score between male and female respondents for all influencing factors. Therefore, it can be concluded that gender does not significantly affect the seven influencing factors of e-filing of income tax returns, and both male and female taxpayers share similar beliefs and attitudes towards e-filing.

CONCLUDING REMARK

Providing accurate information, making the process convenient, easy to use, and promoting awareness about e-filing are vital factors motivating taxpayers to use the e-filing system. Additionally, offering fast and efficient services, maintaining the e-service status, and ensuring that e-services are user-friendly can encourage taxpayers to use the e-filing system. However, it is crucial to note that incentives such as tax refunds for early filing can also increase user satisfaction and usability of the tax filing system.

5.3.5 Objective 3 Problem faced

Fifteen variables were loaded, covering the aspects related to problems with I.T.R. e-filing among taxpayers, and a four-factor solution was derived.

According to the survey, one of the main issues respondents had when filing their taxes online was the security of e-filing.

The main issue was network outages during peak hours and a lack of detailed e-filing instructions.

54% of respondents said the e-filing system is untrustworthy and the website could be more user-friendly.

Respondents also reported computer software issues, a lack of experience and competence with electronic filing, interruptions in online income tax payment, and difficulty remembering their login information.

According to the study, one of the most significant issues most people face when filing is a lack of knowledge and experience.

While paying taxes online, 68% of respondents encountered issues with insufficient website support and glitches.

5.3.6 Hypothesis Results in Objective 3

H0: There is no significant impact of yearly income on the assessee's problems with the e-filing of income tax returns.

Following confirmation of the test circumstances and test assumptions, linear regression was used to test the hypothesis.

The variable problems with the e-filing of I.T.R. were found to have a significant positive correlation with yearly Income (R = 0.815; P =.015), indicating that as the annual income scale rises, assesses face more difficulties with the e-filing of income tax returns. The Model Summary revealed that the model's coefficient of correlation (R) is 0.945, which shows a relationship between the problems faced by assesses towards e-filing of I.T.R. and yearly income with r square 0.882. Problems faced by the assessee towards e-filing of I.T.R. affect 88.2% of annual income, and r adjusted square is 0.760, indicating 76% of the issues faced by the assessee towards e-filing of I.T.R. by Yearly Income.

ANOVA results show the significance of linear regression where the value is less than 0.05, indicating the model is significant. The Yearly Income (IV) is statistically significant with problems faced by the assessee towards e-filing of I.T.R. (DV), as the p-value is less than 0.05. Hence, the alternate hypothesis is accepted, i.e., yearly income significantly impacts the assessee's problems with e-filing the Income Tax Return.

CONCLUDING REMARK

When those who submit electronically wait until the last minute, they face apparent difficulties such as software malfunctions and internet issues. The website contains information to assist users in learning how to file returns, calculate their tax liabilities, and even make online tax payments. Although it is a series of closely spaced links, users are perplexed about how to proceed with the procedure. As a result, many taxpayers are forced to hire a third party to assist them in completing their income tax forms. Several online businesses have made the filing available. Several web-based companies have simplified the filing process, including Clear Tax, Tax Guru, Eztax, Tax Buddy, Taxwin, and others.

Many third-party services indicate that many taxpayers require assistance making the government's website for electronic tax filing user-friendly. Most taxpayers could use the website independently if the links were clear and easy to navigate. They may take such actions to save money and protect their personal information. Furthermore, changes to the e-website that occur infrequently or without prior notice to taxpayers usually stress them out.

5.3.7 Objective 4 Perceived Risk

Eighteen variables have been loaded, covering aspects related to taxpayers' perceived risk of using e-filing of I.T.R. A four-factor solution has been developed to respond to these risks.

Another goal of this study is to determine whether taxpayers perceived any risk in filing their I.T.R. electronically.

The majority of respondents (94.1%) agree that if they use electronic filing, they will lose control over the privacy of their personal information.

Only 3.3% (15) of respondents believe that e-filing I.T.R. will not compromise their personal information, while 3.5% (14) are unsure.

90.8% of those surveyed agreed that using e-filing would result in the unsanctioned use of their personal information. Only 7% of those who responded to the survey disagreed with the statement, while the rest agreed. Only 7% of the respondents disagreed with the statement, while the remaining 3% were unclear.

Most respondents were also dubious about the effectiveness of the security mechanism integrated into e-filing to safeguard their accounts. Only 5% of respondents thought the e-security filing system could be trusted.

According to the results of the previous research, e-filing users have significant worries about security, danger, and privacy issues when utilizing the system. The taxpayers will likely use e-filing if their risk perceptions and environmental uncertainties are reduced. Also, the probability or danger of fraud negatively affects taxpayers' intention to adopt e-filing (Azmi & Bee, 2010; Pavlou, 2003; Featherman & Fuller, 2003).

The crucial component of this objective is to assess whether the infrastructure and architecture for e-filing can support the growing demand for e-filing, especially during peak times. Three hundred fifty-three respondents (88%) were unsure whether e-filing was risky. Eighteen respondents (4.5%) agreed that using the system is unsafe, while 29 respondents (7.3%) think it is safe.

92% of respondents expressed a similar lack of trust and thought the e-filing server might not function efficiently during busy times, such as right before the submission deadline. 3.5% are unsure, and only 3.8% are sure about the server's performance. This opinion may be because they filed their tax returns during times of high volume, which enabled them to foresee system congestion. Individual assessees typically only use electronic filing when it is almost the due date at the year's end.

The study reveals that 60% of respondents concur that penalties may result from incorrect calculations (financial risk).

71% agreed that it is challenging to submit tax returns electronically due to changing tax laws (psychological risk).

5.3.8 Hypothesis Results in Objective 4

H0: There is no significant difference in respondents' perception of the perceived risk associated with e-filing income tax returns across ages.

A One-Way ANOVA was performed after validating the test conditions and assumptions.

From the examination of the ANOVA table, it was apparent that the opinions of the respondents from all the five age groups, i.e., 18–25 years, 26–35 years, 36–50 years, 51–65 years, and 66 and above years of responses, are equivalent. This indicates that age has no significant impact on risk factors of e-filing income tax returns concerning all four elements, i.e., performance and privacy risk, social risk, psychological risk, and time risk. Respondents from all age groups believe they have a neutral opinion on risk factors for all four e-filing income tax returns. As a result, the table indicates no significant relationship exists between age and the risk factors of e-filing income tax returns because the p-value is greater than 0.05 at a significance level of 5% for all four risk categories.

CONCLUDING REMARK

To induce more individuals to e-file their tax forms, I.T.D. must lower the perceived risk as perceived by taxpayers. Some of the actions that are needed to reduce the perceived risk for potential users are:

First, the I.T.D. should enhance the e-filing system's security measures. In addition to a digital certificate, I.T.D. might deploy numerous firewalls, the most recent virus, worm detection software, and SSL (Secure Sockets Layer) encrypted security precautions for all Internet transmissions. I.T.D. must inform taxpayers about the e-filing system's inbuilt security elements to be confident of its security.

Second, I.T.D. must enhance the functionality of the e-filing system. Any rise in the number of taxpayers who would e-file will be discouraged if current users believe the system is complex and unstable. Thirdly, there will be much traffic generated by e-filing by taxpayers in the days leading up to the tax deadline. Thus I.T.D. needs to make sure the system can handle the demand. I.T.D. could reward taxpayers who e-file their taxes early. I.T.D. may also take steps to ease traffic during this period by contracting with commercial businesses to provide the e-filing service as an additional option.

The results imply that the perceived risk variable is significant and negatively correlates with perceived usefulness. This means that the system's effectiveness will decline if taxpayers believe the electronic tax-filing system to be risky. I.T.D. must reassure taxpayers that the e-filing method is secure and risk-free to persuade them to embrace it. As mentioned, launching an advertising effort to get the word out about information safety is crucial.

5.3.9 Objective 5 Satisfaction

Twenty variables have been loaded, covering the aspects connected to satisfaction using the e-filing of I.T.R. by the taxpayers. A four-factor solution has been derived.

According to the study, there is a fair amount of satisfaction with the security provided by the tax authorities when filing returns electronically.

The results show that respondents are content with the quick login and logout times, 24-hour availability, quick refund, and automatic tax computation.

Most respondents expressed dissatisfaction with webpage functionality, online support services, and access to the prior year's returns.

5.3.10 Hypothesis Results in Objective 5

H0: There is no significant impact of occupation on the satisfaction level towards e-filing of the income tax return.

The hypothesis was tested using linear regression after confirming the test conditions and assumptions.

It was found from the table that the variable Satisfaction Level toward I.T.R. e-filing had a strong positive correlation with occupation (R= 0.955; P=.001), indicating that as and when occupation moves to a new level, taxpayers are very satisfied toward I.T.R. e-filing.

The Model Summary revealed that the model's coefficient of correlation (R) is 0.775, indicating a relationship with an r square of 0.760 between the degree of satisfaction with I.T.R. e-filing and occupation. The satisfaction level affects 76% of professions with I.T.R. e-filing, and the r-adjusted square of 0.800 reveals an 80% difference by profession within this level.

The ANOVA results indicate the significance of the linear regression analysis. A p-value of less than 0.05 indicates that the model is significant, meaning that the occupation (IV) has a statistically significant relationship with the satisfaction level towards the e-filing of I.T.R. (DV). Hence, it is evident from Table 4.24 that the alternate hypothesis is accepted, i.e., the occupation significantly impacts the satisfaction level towards the e-filing of the income tax return.

Since the majority of the respondents are well educated, it is probable that they use computers frequently and do not perceive e-filing as being different from other computer-based jobs. However, ensuring that the website is simple enough for users to e-file their returns is crucial, even for individuals who have never used a website. In light of this, the government may also consider making tax websites available in regional languages.

The website should keep offering helpful content so that users do not need to search elsewhere for the information they need to e-file their taxes. The initiatives to pre-populate the taxpayer's income data and other vitals (PTI,2016) by enhancing information quality

would improve the e-filing website's utility quotient and decrease the inaccuracies that would arise if citizens were asked to enter the information independently.

Concluding Remark

The website's effectiveness reflects taxpayers' perception of government inefficiency in general. As a result, taxpayers should expect longer transaction times when completing their e-filing. Furthermore, there is a lack of understanding about third-party services, and the taxpayers will be enticed to take advantage of the free e-filing offer rather than pay fees for using third-party services. The increased use of third-party services suggests that many taxpayers cannot access the government's website for electronic tax filing. Most taxpaying citizens could use it on their own if it is functional. If the website were designed to be simple, they could protect their personal information and avoid unnecessary charges.

According to the study, most taxpayers are hesitant to participate in S.A.S. because of its stringent requirements, such as the complexity of filing tax returns, changes to income tax laws, and determining the amount of income tax due. The I.T.D. must evaluate whether the e-applications meet the needs of the citizens. Online service systems, in particular, are intended to improve social services, and customer satisfaction with the service should be a top priority for all government organizations or administrative bodies. Furthermore, the I.T.D. should encourage early tax filing by providing incentives such as tax refunds. These actions will increase user satisfaction and the usability of the tax filing system.

When taxpayers call toll-free numbers for urgent assistance, helpline personnel are expected to respond quickly to their online tax return filing questions. The income tax department should provide personalized support via phone and e-mail and on-site assistance from tax officers at technical service centers. Service staff should respond quickly to communications from taxpayers seeking help from the Tax office. People are gradually becoming accustomed to filing their taxes online with the assistance of the tax-filing system and service centers. However, the primary goal of this study was to show how to increase taxpayer satisfaction with the tax-filing system to increase its use. For enhancing the satisfaction of individual taxpayers with I.T.R. e-filing, complete information and system quality are crucial.

5.4 POLICY RECOMMENDATIONS

The recommendations to enhance the efficacy and efficiency of implementation of e-filing of income tax returns are

Local Language Advertising: By advertising in local languages on local channels and radio stations, tax authorities can reach a broader audience and make them aware of the benefits of e-filing. Workplace or office campaigns can also help educate taxpayers about e-filing and address any concerns or queries they may have. Furthermore, providing accessible training facilities can help taxpayers learn how to e-file their returns and feel more confident using the platform.

Marketing Plans: Tax authorities must devise marketing plans to raise people's attention to issues related to using electronic filing; this will result in many taxpayers accepting the option to file their taxes electronically. Some potential strategies could include targeted social media campaigns, informational webinars, and partnerships with tax preparation software companies to promote e-filing options. By increasing awareness and accessibility, more taxpayers may choose to file electronically, ultimately leading to a more efficient and streamlined tax filing process.

Network and PAN-related issues: The I.T.D. needs to resolve its network and PAN-related issues to facilitate taxpayers in using e-filing for their income tax returns. This will also help in promoting the adoption of e-filing among taxpayers. In addition, taxpayers should be educated about the benefits of e-filing, such as avoiding tax preparation fees and penalties for late filing. Encouraging and promoting e-filing can not only save time and resources for both taxpayers and tax authorities, but it can also lead to a more efficient and effective tax system.

Privacy and Security: I.T.D. must develop software to ensure complete confidentiality and security for safeguarding against computer viruses and malware concerning bank account information provided by taxpayers. By implementing modern security and privacy-related technologies, the tax department should ensure complete safety for the information provided by the taxpayers.

Formal tax education: It is recommended that formal tax education be introduced in formative settings like schools, as educating pupils on taxes can positively impact their attitude toward tax compliance. By teaching students the importance of taxes and their role

in society, they can understand their responsibilities as future taxpayers and be more willing to comply with tax laws.

Standard I.T.R. form: The current system of filing income tax returns in India involves using designated formats of I.T.R.s ranging from I.T.R.-1 to I.T.R.-7, which taxpayers must choose based on their status and nature of income. However, this can result in an increased time required for filing the I.T.R.s, as taxpayers must go through every schedule, even if it does not apply to them. To streamline the process, it may be helpful for the Central Board of Direct Taxes (CBDT) to re-evaluate the return filing process and consider a unified I.T.R. format that combines all current income tax returns, except for I.T.R.-7, in line with global guidelines.

Introduction of Co-browsing: Co-browsing, also known as collaborative browsing, allows Help Desk representatives to collaborate with a taxpayer's browser at the click of a button. Agents can monitor and securely explore the taxpayer's browser screen and engage with them in real-time and individualized support.

Annual Information Statement: The Annual Information Statement (A.I.S.) provides a comprehensive view of taxpayers' financial transactions and is essential for filing accurate income tax returns. In addition to the information provided in Form 26AS, the A.I.S. contains details on various sources of income, including interest earned from savings accounts, rental income, dividends, and capital gains from the sale of securities. By reviewing the A.I.S. regularly and comparing it to their records, taxpayers can promptly identify discrepancies and take corrective action. This can help prevent issues such as tax evasion and ensure taxpayers are paying the correct amount of tax.

5.5 SUGGESTIONS

The following suggestions are drawn based on the opinion of respondents and secondary data, which are summarized below:

Increase the capacity and capabilities: During peak times, e-filers experience issues due to congestion caused by a high volume of users trying to file their tax returns simultaneously; the I.T.D. must increase the capacity and capabilities of its servers to avoid this problem. Increasing server capacity and know-how can improve the system's performance and reduce the waiting time for users trying to file their tax returns. This can also prevent the system

from crashing or experiencing other technical problems due to overload, ensuring a smoother e-filing process for taxpayers.

Incentivize early tax filing: To encourage early tax filing, the ITD can introduce incentives such as tax refunds for those who file their taxes early. This will motivate taxpayers to file their returns well before the due date, leading to a smoother tax filing process for taxpayers and the ITD. The ITD can also provide early-bird discounts on taxes paid, further encouraging timely tax filing. Providing such incentives will increase user satisfaction and improve the usability of the tax filing system, leading to a higher adoption rate of e-filing. Additionally, early filing can help identify any issues or discrepancies in the tax return, giving taxpayers enough time to rectify them before the due date.

In conclusion, encouraging early tax filing is a win-win situation for taxpayers and the ITD. It can reduce stress and workload during the peak filing season and help taxpayers to receive tax refunds faster. Therefore, the ITD should explore ways to incentivize early tax filing to improve the overall tax filing experience.

User-friendly Interface: The interface needs to be made more user-friendly so that beginners can use e-filing easily, positively influencing taxpayer attitudes towards e-filing. The I.T.D. can develop this user-friendly interface in multiple languages, such as Hindi, Marathi, Tamil, and other regional tongues besides English. Designing the interface in various languages can also increase accessibility and promote a positive attitude towards e-filing.

User Guide: Illustrating how to fill out the form and attach it to the e-filing instructions will make the instructions easier to understand and help the taxpayer become more independent and knowledgeable about operating the system. A video guide can also be an effective way to enhance user understanding, as it provides a visual demonstration of how to use e-filing step-by-step. The video can be made available on the I.T.D. website or other platforms, such as YouTube, for easy access by taxpayers. The video should also be available in multiple languages to cater to a broader audience.

Public education: To boost taxpayer awareness of many technical aspects of tax returns, I.T.D. must also provide more thorough public education on tax rules and regulations. The income tax department should explain technical terms and jargon in plain language, avoiding complicated or obscure words that may be difficult for taxpayers to understand. This would

help taxpayers understand tax rules and regulations and also help them avoid making unintended mistakes while e-filing their tax returns.

Resolve issues of the new portal: The Income Tax Department's official website was redeveloped on 1st June 2021, significantly altering the e-filing portal. This new portal is still being developed and has caused numerous problems for taxpayers. The new portal provides the taxpayer's current-year basic information without displaying old returns from previous years. It must be consistent with the procedure for posting tax-related information in the new portal.

Awareness and marketing programs: Income tax departments can use relevant advertisements to educate the general public or raise knowledge levels concerning numerous income tax requirements for submitting an income tax return. E-filing is currently the simplest method of filing income tax returns. The income tax department should undertake various awareness and marketing programs to promote the available e-filing facilities. This awareness program will help to change the general public views regarding the e-filing of income tax forms.

Instruction manual: For e-filing and e-payment, the instruction manual should be available in the language's tongue. Providing instruction manuals in the local language can help taxpayers better understand the process of e-filing and e-payment. Conducting seminars and workshops can also help generate awareness and educate taxpayers about the benefits of e-filing. It can also be an opportunity to address common concerns and questions taxpayers may have about the process. This can lead to greater adoption of e-filing and help more taxpayers take advantage of its convenience and efficiency.

Safety and security: The income tax department should take necessary steps to educate taxpayers about the safety and security of their data when using e-filing services. This will help increase taxpayer confidence and encourage more people to use e-filing, eventually leading to more efficient tax compliance. The income tax department should also ensure that all necessary security measures are in place to protect taxpayers' data and prevent unauthorized access or misuse.

Tax education: It is crucial to understand the basics of income tax and its implications for everyone who earns an income, regardless of their field of study. Therefore, incorporating income tax in undergraduate course curricula for all streams would benefit students, as it

would help them understand their tax obligations and how to comply with them. This could also contribute to greater tax compliance and reduce the likelihood of unintentional tax evasion. The education department should incorporate basic tax computations into the school curriculum to promote students' comprehension of income taxes in the base year at an early age. It is suggested that formal tax education be familiarized in foundational settings like schools. Enlightening understudies about taxes can upkeep and influence their attitude toward tax compliance.

Role of Higher Education Department: Higher education institutions can give all students a distinct viewpoint by making tax subjects relevant. Their curriculum should incorporate tax education regardless of the student's academic fields. Tax education is essential for fostering a common understanding of the tax system and preparing every person for the prospect of paying taxes in the future. Therefore, it is crucial to give them the appropriate knowledge at the secondary or university level to increase future taxpayers' tax literacy. Unfortunately, not all academic disciplines have formally embraced tax education. Additionally, it is recommended that all students enrolled in higher education take the introductory taxation course as one of their educational programs. Only undergraduates majoring in accounting are required to take the taxation course.

Income Tax Literacy Club: An income tax literacy club should be established to raise awareness and instruct the pupils on the fundamentals of filing income tax. The income tax department should take the necessary initiative in this regard. Establishing an income tax literacy club can effectively raise awareness and educate individuals on filing income tax. This can be especially helpful for students learning financial management and tax obligations. The income tax department can collaborate with educational institutions to establish these clubs and provide resources and support for students and teachers. This can also help to build a culture of compliance and responsibility towards tax obligations among younger generations.

Role of the Income Tax Department: To encourage more taxpayers to use the e-filing service, the income tax department should arrange lectures, seminars, and demonstrations on how to file income tax returns. People are more eager to pay taxes rather than evade them. For this, they must reasonably comprehend the tax laws and hence will be more willing to respect the tax system. Additionally, people learn about tax law, tax planning, and other related topics as they progress in their education; gaining a better understanding of taxes

helps people become more ethical and observant; this lessens their propensity for tax evasion.

New Portal Issues: Taxpayers cannot reply to numerous alerts promptly since the new portal's 'e-Proceedings' option has yet to be available. I.T.D. should issue the required instructions to the officers to observe the principles of natural justice until the new portal is fully operational. Such officials should not pass any adverse orders due to the taxpayer's failure to respond to notices promptly. Provide necessary extensions or relaxations about deadlines for compliance until the new portal begins operating normally. There are numerous information gaps and problems with how the new portal works. Stakeholders have no choice but to wait as a few functions still need to be operational. The income tax department can reduce all stakeholders' uncertainties if the new portal utility lists are functional by I.T.D.

Feedback Mechanism: Any future enhancements or significant changes to a software program or portal should consider user feedback regarding the program's effectiveness and efficiency. This feedback will help set expectations, provide updates, and bridge gaps. Collecting user feedback and incorporating it into future updates or changes is essential to ensuring that the software program or portal meets the needs and expectations of its users. By integrating user feedback, the income tax department can improve the user experience, reduce errors, and increase overall satisfaction with the e-filing process. It also shows that the department values and cares about its users' opinions, which can help build trust and loyalty among taxpayers.

Training to office staff: Correct information is essential for smooth income tax return (I.T.R.) filing, and any mismatch in the data can cause unnecessary hassle for taxpayers. One mismatch that taxpayers often face is their Form 16 and prefilled I.T.R.s. The administrative office responsible for filling out Form 16 should provide accurate information to avoid mismatches. Accountants who report salary-related information on Form 16 should be trained to know the correct procedures and guidelines. This will help them provide accurate information on Form 16 and avoid discrepancies. To avoid mismatches in the I.T.R., taxpayers should compare the information about their income from their Annual Information Statement (A.I.S.) and Taxpayer Information Summary (TIS). The information in Form 16 should match the data in A.I.S./TIS to ensure taxpayers can file their I.T.R.

smoothly without any mismatches. This will increase the usage rate of e-filing and ensure accurate reporting of income tax returns.

5.6 CONTRIBUTION OF THE STUDY

This study offers insightful information regarding electronic filing to the government, income tax authorities, and taxpayers. The study analyses the different risk categories that taxpayers are prone to while adopting electronic filing. The results help the income tax department to make plans by highlighting potential areas for e-filing improvement. Since computers are now widely accessible, e-filing will improve tax administration and boost compliance by enabling taxpayers to submit tax returns electronically.

The income tax department can utilize this research study to understand better how taxpayers view the risks of e-filing. I.T.D. must develop a risk-reduction mechanism to promote taxpayers' acceptance of the e-fling income tax returns service. The results will also give the income tax department information to provide in advertisements on e-filing to convince taxpayers of the system's security and safety.

The results of this study will contribute to the body of knowledge and theoretical framework for the government's electronic services and tax services, especially for emerging nations like India that are underserved in the literature.

5.7 LIMITATIONS OF THE STUDY

1. The research examined the assessee's perceptions of electronic income tax return filing in Goa. Due to a lack of resources, the sample size was limited to 400 respondents.
2. The conclusions drawn from the study may not be applicable on a broader scale as the researcher conducted the research solely within the state of Goa. It may not be appropriate to generalize the results to other states or countries without conducting similar studies in those locations. However, the study may still provide valuable insights and suggestions for improving the e-filing system in other areas.
3. The study solely focuses on individual taxpayers' perceptions towards the electronic filing of income tax returns, which may limit the generalizability of the findings as the responses they provided may be biased in some way.

4. The existing literature on income tax and tax planning strategies is abundant, but only a limited number of studies have concentrated solely on the electronic filing of income tax returns.

5. The study's results suggest that some individuals may not fully understand certain concepts, which could potentially skew their responses.

5.8 FUTURE RESEARCH DIRECTIONS

The study was limited to the state of Goa due to certain constraints. Upon completion of the study, it was identified that there are opportunities for further research in the following areas:

1. Data can be gathered from larger samples in the future, resulting in more representative and reliable findings. Inferential statistics can analyze a causal relationship in which one variable influences another, such as the determinants of e-filing usage.

2. A Comparative study can be undertaken on the perception of individual assesee with other assessees.

3. The researchers can study the behavior of taxpayers in the salaried or professional classes toward the e-filing of income tax returns.

4. The intra-comparison of taxpayers' perception towards each demographic factor can be conducted.

5. A study on taxpayers' attitudes toward the old and new tax regimes can be investigated.

6. A researcher can also study government employees' attitudes toward e-filing income tax returns.

7. A potential research area can be an exploratory study to examine the effects of e-filing on tax compliance and revenue collection for the government of Goa.

5.9 CONCLUSION

The level of technological competence significantly affects the acceptance of electronic filing. The readiness to adopt and utilize new technology to perform specific tasks is called technological readiness. Consequently, the Indian Income Tax Department needs to pay

more attention to this aspect to achieve the goal of "technology in the service of taxpayers." Revenue authorities in underdeveloped nations can benefit significantly from e-filing, as it can lower their administrative expenses, error rates, and efficiency.

A reliable, quick, and customized route for service delivery is something that every government must provide as part of its E-governance projects. The current study is an organized attempt to investigate how individual assesses regarding filing income tax returns electronically in this era of information and communication technology. I.T.D.to could develop the processes for decreasing the risk and address the risks most frequently encountered in adopting e-filing. The psychological risk, for instance, is a significant problem; the tax authorities can develop strategies to assist taxpayers with e-filing, such as providing a web-based instructions page or a video that walks them through the procedure. Secondly, the study pinpoints the characteristics of people who are more at risk using e-filing. I.T.D. may focus on different advertising campaigns for these individuals' taxpayers.

The trend of e-filing in India has steadily increased over the past decade. The Government of India introduced e-filing of income tax returns in 2006-2007, and since then, there has been a significant increase in the number of taxpayers filing their returns electronically. According to data from the Income Tax Department of India, e-filed tax returns increased from 2.98 crores in the financial year (FY) 2011-12 to 6.93 crores in FY 2018-19. This represents a compound annual growth rate (CAGR) of approximately 12.7%.

Furthermore, the COVID-19 pandemic and the subsequent lockdowns in India have accelerated the adoption of e-filing among taxpayers. The Income Tax Department extended the deadline for filing income tax returns to provide relief to taxpayers during the pandemic. Many taxpayers opted for e-filing to avoid visiting crowded tax offices. Overall, the trend of e-filing in India is expected to continue its upward trajectory in the coming years, driven by increased digital literacy, the government's push for digitalization, and the convenience and accessibility of e-filing for taxpayers. Overall, there has been a massive shift toward the e-filing of I.T.R.s in India over the past two decades. The digital revolution and the government's push towards a digital economy have been instrumental in this shift. The ease and convenience of e-filing, coupled with the increased penetration of the internet and mobile devices in India, have made e-filing a preferred choice for taxpayers.

5.10 RESEARCH PAPER PRESENTATIONS

• Presented a research paper in a two-day international e-conference titled "E-filing of Income Tax Returns: Tax Compliance Among Salaried Employees: A Case Study in North Goa," organized by Mangalore University Evening College Dept. of M.B.A. (I.B.) and M.Com., in collaboration with the Karnataka Higher Education Council held on 24th -25th July 2021.

• Presented a research paper at a national conference titled "Individual assessee's perception towards e-filing embracing in India: An Empirical Investigation" organized by Govt. College of Commerce & Economics, Borda- Margao Goa, held on 26th April 2022.

5.11 RESEARCH PAPER PUBLICATIONS

• Published a Research article titled "Awareness about Deductions while Filing Income Tax Returns among Salaried Employees in Goa" in Shodh Sarita, Vol. 8, issue 29, January – March 2021,140-145 ISSN-2348-2397 (U.G.C. Approved Care Listed Journal)

• Published a Research article titled "A Systematic Review of Perception of Individual Assessee towards e-filing of Income Tax Returns" in Shodh Sanchar Bulletin Vol.11, Issue 41, January-March 2021, 44-49 ISSN-2229-3620 (U.G.C. Approved Care Listed Journal).

• Published a Research article titled "Individual assessee's perception towards e-filing embracing in India: An Empirical Investigation" in Journal of Positive Psychology Volume 6, No. 6, 2428-2438 ISSN-2717-7564 (Scopus indexed Journal Q2).

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Questionnaire (Online and Offline Version)

On the Topic-

"Perception of Individual Assessee towards E-filing of Income Tax Returns in

Goa-An Empirical Study"

Dear Sir/Madam,

I have enrolled in the Ph.D. program at S.S.A. Govt. College of Arts & Commerce Virnoda Pernem Goa on the topic **"Perception Of Individual Assessee Towards E-Filing Of Income Tax Returns In Goa: An Empirical Study."**

 In this regard, I need to collect primary data on "Individual assessee's perception towards e-filing income tax returns. Therefore, I request you spare some valuable time to file the questionnaire. I assure you that the information collected will be used only for academic purposes, and I will maintain confidentiality.

I thank you for your time and cooperation.

Mr. Virendra Amonkar

Asst. Professor of Commerce

S.S.A. Govt. College of Arts & Commerce Virnoda Pernem Goa

The following questions are intended to help to understand your profile. The information provided by you will be kept highly confidential.

1. **Name of the Respondent**:_____(optional)

2. **District of Residence in Goa:** North Goa ☐   South Goa☐

3. **Age:**

   ☐ 18-25 years   ☐ 26-35 years ☐36-50 years   ☐ 51-65 years

   ☐ Above 65 years

4. **Gender:**

   ☐ Male   ☐ Female   ☐ Others (Specify)_____

5. **Marital Status:**

   ☐ Married   ☐ Unmarried   ☐ Widow   ☐ Divorced/separated

6. **Highest level of education you have completed:**

   ☐ None Matriculation   ☐ High School / S.S.C. (10th)

   ☐ Higher Secondary School/ HSSC (12th)   ☐ Graduate

   ☐ Post Graduate degree   ☐ Diploma

   ☐ Ph.D.   ☐ Others_____(Specify)

7. **Occupation:**

   ☐ Government Service   ☐ Private Service

   ☐ Self-Employed   ☐ Professional (Like CA/Dr./Lawyer,
   etc.)_____(Specify)

   ☐ Retired   ☐ Housewife

   ☐ Others………………… (Specify)

8. Yearly Income (in INR):

☐ Below Rs.2,50,000   ☐ Rs. 2,50,000–Rs.5,00,000

☐ Rs.5,00,000– Rs.10,00,000 ☐ Above Rs.10,00,000

9. Source of Income (in INR):

☐ Income from Salary   ☐ Income from House property

☐ Capital Gain   ☐ Income from Business

☐ Income from Profession   ☐ Income from Other Sources

☐ Other……………….(specify)

10. Do you file income tax returns?

Yes   ☐   No☐

11. Which I.T.R. are you filing?

I.T.R. 1   ☐

I.T.R. 2   ☐

I.T.R. 3   ☐

I.T.R. 4   ☐

12. Method of filing I.T.R.:

☐ Manual   ☐ Online (e-filing)

13. If the method of filing is e-filing, what is the source of awareness towards e-filing?

☐Newspaper ☐Friends   ☐ Media   ☐Advertisement

☐ Website   ☐Tax consultants   Others_____(specify)

14. How long have you been e- filing income tax returns?

☐ < 5Years   ☐ 6 - 10 Years

☐11 - 15 Years   ☐ > 15 Years

15. Timing of e-filing of income tax returns:

☐ One month before the due date,   ☐ One week before the due date

☐ 2-3 days before the due date   ☐ After the due date

16. SECTION B: AWARENESS AND PERCEPTION TOWARDS E-FILING OF INCOME TAX RETURNS

Level of awareness regarding the e-filing of income tax returns under the Income Tax Act, 1961, Using the scale from 1-5, where 5=Well aware, 4= Aware, 3=Partially Aware, 2=Slightly Aware, 1= Unaware.

Sr. No.	Variables	1	2	3	4	5
		Unaware	Slightly Aware	Partially Aware	Aware	Well aware
1.	Web Site Address					
2.	E-Filing Registration					
3.	Digital signature					
4.	The time limit for filing I.T.R.					
5.	Knowledge of Allowances Under Section 10					
6.	Deductions under Section 16					
7.	Section 24(B)-Deduction for Interest on loan taken for construction or purchasing or repair of House Property					

8.	Deductions under Chapter VI A					
9.	Knowledge of Section 5A					
10.	Knowledge of old and new tax regimes					
11.	Computation of Income Tax Payable					
12.	Rebate U/S 87A					
13	Relief U/S 89(1)					
14.	Interest Penalties U/S 234A, 234B, 234C, 234F					
15.	Tax deducted at source (TDS-26A)					
16.	e-payment of tax					
17.	List of the bank for payments					
18.	E-Verification method					
19.	Acknowledgment generated by the e-filing system					
20.	Status tracking of I.T. refund, the assessment order					

16. Who files your income tax returns?

☐ Friend/Colleagues ☐ Self

☐ Tax consultant   ☐ Office   ☐ Digital signature

18. SECTION C: FACTORS INFLUENCING THE USE OF E-FILING OF I.T.R.

Use the scale from 1-5, where 5=Strongly Agree, 4= Agree, 3= Neutral, 2= Disagree, 1= Strongly Disagree

Sr. No.	Parameters	1	2	3	4	5
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	E-filing of I.T.R. is easy to use					
2.	E-filing of I.T.R. is a regular provision under Income Tax Act					
3.	E-filing of I.T.R. facilitates carry forward of losses					
4.	Non-filing return invite notice from Income Tax Department					
5.	E-filing of I.T.R. enhances computer literacy					

No.	Statement					
6.	E-filing of I.T.R. enhances knowledge of tax-related rules					
7.	I use e-filing because of my educational qualification					
8.	Personal Factors are affected by e-filing					
9.	E-filing of I.T.R. helps in reducing processing cost					
10.	E-filing of I.T.R. helps in saving time					
11.	24x7 facility Submission					
12.	E-filing of I.T.R. provides the safety of personal information					
13.	E-filing of I.T.R. improves accuracy					
14.	E-filing website provides service support					
15.	E-filing of I.T.R. provides the choice of old and new tax regime					

16.	E-filing provides a tax calculation facility					
17.	A time limit is given for e-filing					
18.	The E-filing procedure is eco-Friendly (No use of Paper)					
19.	E-filing provides a fast refund of income tax					
20.	E-filing facilitates the e-payment of income tax					
21.	E-filing facilitates e-verification of returns					
22.	E-filing provides status tracking of I.T. refund, the assessment order					
23.	E-filing helps to gain experience					
24.	The speed of e-filing is excellent					
25.	Credibility can be perceived through the e-filing of I.T.R.					
26.	E-filing helps me better manage returns by					

	providing access to the previous year's returns					

19. SECTION D: PROBLEM FACED TOWARDS E-FILING OF I.T.R.

Use the scale from 1-5, where 5=Strongly Agree, 4= Agree, 3= Neutral, 2= Disagree, 1= Strongly Disagree

Sr. No.	Parameters	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Inability to access the internet					
2.	Lack of experience & knowledge to e-file					
3.	An unsuccessful attempt to e-file					
4	No incentives to use e-filing					
5.	Do not have a digital certificate or P.I.N. to do e-filing					
6	Difficult to remember e-filing password					
7.	No Safety measures in e-filing					

8.	Lack of trust on e-filing					
9.	The website is not supportive for e-filing					
10.	There is a disruption in the online payment of income tax					
11.	Using computer software for e-filing is problematic					
12.	There are problems with intermediaries' services					
13.	Computer illiterate & so depends on others					
14.	I do not have a step-by-step explanation to use e-filing; therefore, I feel nervous about using e-filing					
15.	Network problem during peak hours					

20. SECTION E: RISK PERCEPTION IN ADOPTING E-FILING OF I.T.R.

Use the scale from 1-5, where 5=Strongly Agree, 4= Agree, 3= Neutral, 2= Disagree, 1= Strongly Disagree

Sr. No.	Variables	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Lose control over the privacy of my personal information					
2.	Internet hackers may take control of my personal information					
3.	The security built into the e-Filing is not strong enough to protect my account.					
4.	The expected level of service performance of the e-filing may not be effective					
5.	It may not be able to calculate actual tax liability					
6.	Using e-filing may not improve my performance in the income tax filing					

7.	E-filing servers may not perform well during the peak period.				
8.	E-filing architecture and infrastructure cannot cope with ever-increasing demand, especially during peak period				
9.	I may suffer a monetary loss from using e-filing, such as keying in incorrect information in tax returns.				
10.	The wrong calculation may lead to a penalty				
11.	Wastage of Time in Learning than Submitting Manually				
12.	May feel frustrated when using the I.T. system due to low computer literacy				
13.	Changing the rule of I.T.R. leads to difficulty in e-filing				
14.	I feel uncomfortable using the e-filing system on my own				
15	May lose status in society for not using e-filing				
16.	The use of e-filing does not suit my occupation				

Sr. No.					
17.	The use of an e-filing system does not fit well into my lifestyle				
18.	Peers, friends, and family do not encourage me to use e-filing				

21. SECTION F: SATISFACTION LEVEL OF INCOME TAX ASSESSEE TOWARDS E-FILING OF I.T.R.

[Mark your answer from Very Satisfied [5] Satisfied [4] Neither Satisfied nor Dissatisfied [3]Dissatisfied [2] Very Dissatisfied [1]

Sr. No.	ATTRIBUTES	Satisfaction or dissatisfaction's-filing Income Tax Returns.				
	These questions relate to your satisfaction or dissatisfaction based on your expectation and experience of e-filing an Income Tax Return.	Very Dissatisfied (1)	Dissatisfied (2)	Neither Satisfied nor Dissatisfied (3)	Satisfied (4)	Very Satisfied (5)
1	The speed of login and log out is fast					
2	The website takes care of service requests.					
3	The website allows you to know the compliance status					

4	The website provides ease of navigation/ user friendliness					
5	E-filing site takes care of grievances and responds when the grievances are raised					
6	The website link is problem-free, accurate and the pages are downloaded quickly					
7	E-filing sites provide security and confidentiality					
8	Web pages are functioning properly					
9	E-filing site provides information about the e-filled returns of the user					
10	You can track a customer service representative over the telephone					
11	It is easy to find the policy and notice statements on the e-filing website.					
12	E-filing website performed very well throughout the e-filing time allocated					

13	Information content and taxes are easy to understand					
14	E-filing website is always available 24X7					
15	E-filing website provides automatic tax calculation					
16	E-filing Reduces processing cost					
17	E-filing helps in saving Time					
18	The E-filing website helps with Fast income tax refund					
19	E-filing provides checking refund Status					
20.	The old e-filing income tax portal was convenient to use					

Give your suggestions or opinion about the e-filing of income tax returns.

_____

_____

_____

_____

Thank you for completing the questionnaire; your participation will add value to this research.