



A STUDY ON INDIVIDUAL PERCEPTION TOWARDS E-FILING OF INCOME TAX RETURNS

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ABSTRACT

The rapid digital transformation in the financial sector has significantly influenced tax administration, leading to the widespread adoption of electronic filing (e-filing) of income tax returns. This study explores individual taxpayers' perceptions towards e-filing focusing on the factors such as individual awareness, ease of use, convenience, safety and security, etc. Using a quantitative approach, the data was collected through structured questionnaire from a diverse group of respondents. A sample size of 110 respondents was taken into consideration. ANOVA single factor is used for the hypothesis testing. The findings suggest that the ease of accessibility, time efficiency, security measures and their experience of using e-filing method impact positively on the understanding of the taxpayer behavior in the digital era and provide valuable insights for taxpayers to enhance the effectiveness of e-filing systems.

Key words: E-filing, Income Tax Returns, Taxpayer Perception, Digital Taxation, Technology Adoption PUBG, gaming detox.

INTRODUCTION

In today's digital era, the adoption of technology in financial services has significantly transformed tax administration systems. E-filing of income tax returns has emerged as a crucial innovation, enabling taxpayers to file the returns online, reducing paperwork and improving efficiency. Government worldwide, including India, have actively promoted e-filing to enhance tax compliance, ensure transparency and streamline the taxation process. The government of India, through the Income Tax Department and digital

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initiatives such as the e-filing portal and tax return paper schemes, has taken significant steps to encourage taxpayers to transition from traditional manual filing to electronic methods. However, despite the growing accessibility of e-filing platforms, individual perceptions and adoption levels vary due to factors such as awareness, security concerns and trust in digital platforms.

CONCEPTUAL FRAMEWORK

- The Income Tax Department under the Ministry of Finance, Government of India plays a critical role within the ministry. Its operations dates back to 1860, when the first Income Tax Act was introduced. The enactment and implementation of this Act helped in raising public awareness regarding the purpose and objectives of the Income Tax Department. The department initially followed the provisions outlined in this Act for five years until the introduction of a new Act in 1865, which included several key amendments compared to its predecessor. One notable change in the 1865 Act was its refined approach to agricultural revenue.
- However, the modern history of income tax in India is often traced to 1922, when the Income Tax Act of 1922 came into effect. This Act significantly differed from earlier laws, as it introduced the system of tax assessment for the previous year's income. Additionally, it specified that finance acts would determine and announce the applicable tax rates. Subsequent modifications took place in 1956, when the Act underwent minor revisions, but its fundamental structure remained unchanged.
- To further refine the tax system, the government appointed a committee to review the legislation. In April 1961, after incorporating a few amendments, the committee presented the Income Tax Bill to the Lok Sabha. The bill received presidential approval on September 13, 1961, and has served as the foundation of India's tax system ever since.
- E-filing is the term for electronic filing, which means sending your income tax returns from tax software via the internet of the IRS or state tax authority. In India E-filing Income tax was introduced in September 2004, initially on a

voluntary usage basis for all categories of Income tax assesses. But from July 2006 it was mandatory for all corporate firms to E-file their Income tax returns.

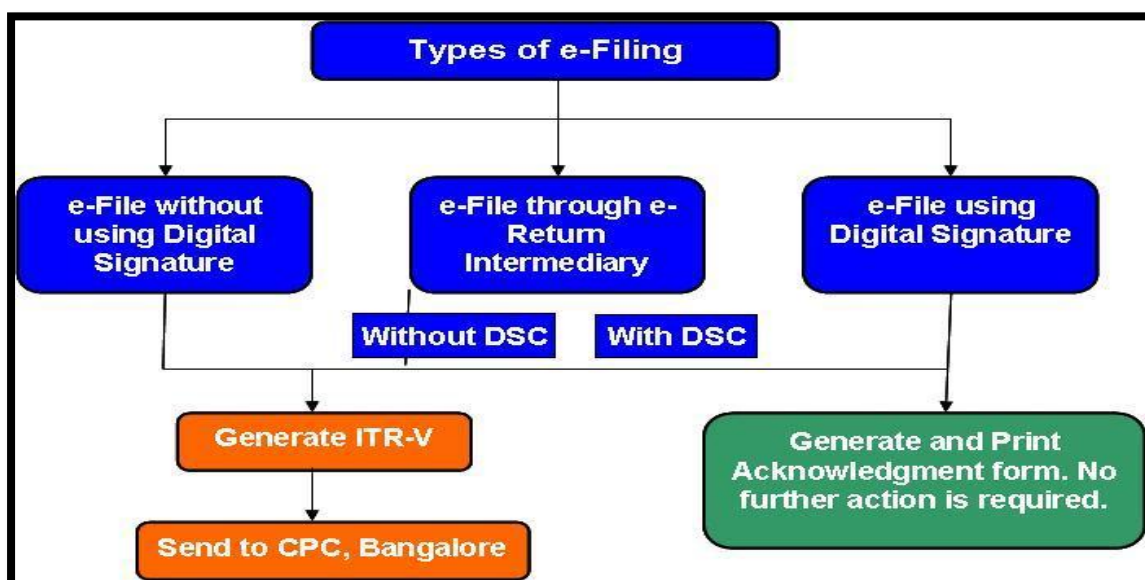
- Filing of Income tax return is a legal obligation of every person whose total Income for the previous year has exceeded the maximum amounts that is not chargeable for the Income tax under the provisions of the Income tax Act 1961 Two benefits of e-filing is that in return we will receive a tax refund sooner and our tax data will go directly to IRS computers with a greatly reduced chance of human keying or document scanning errors. E-file costs 20 times less than paper return that saves taxpayers a lot of money.

We primarily aim to study the level of online gaming addiction among the youth in Saurashtra. By addressing this issue, we can help reclaim our younger generation and encourage them to become more socially engaged within their community.

With the advent of new technologies, teenagers are increasingly getting absorbed into online games, retreating into their own virtual worlds and distancing themselves from real-life social interactions. This leads to a decrease in face-to-face communication and socialization. To tackle this problem, we propose using gaming detoxification as a solution.

TYPES OF E-FILING:

(Figure No. 1: Types of E-filing)



1. E-file without using Digital Signature:

- The ITR-V form is a summary of the field return, which needs to be verified by the taxpayer to complete the filing process.
- If the taxpayer's Aadhaar details are not updated on the Income Tax website, the process involves the following steps:
 - ✓ **Print the ITR-V:** After filing the return online, download and print the ITR-V form.
 - ✓ **Sign the ITR-V:** Sign the printed ITR-V form manually.
 - ✓ **Mail the ITR-V:** Mail the signed ITR-V form to the Central Processing Centre(CPC) in Bangalore within 120 days of e-filing.
- Alternatively, taxpayers can verify their returns using their Aadhaar number or through a bank, which makes mailing the ITR-V form unnecessary. Verification through Aadhaar involves linking the Aadhaar number with the PAN and using an OTP sent to the registered mobile number.

2. E-return Intermediary:

- An E-return intermediary is an agent, chartered accountant, or company that assists taxpayers in the e-filing process of income tax returns. E-return intermediaries act as facilitators, helping taxpayers navigate the complexities of the tax filing process. They manage the preparation, filing, and verification of returns on behalf of the taxpayers, ensuring that all necessary documents and information are in order.
- E-return intermediaries help taxpayers save time and effort by handling the technical aspects of the filing process. However, 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. Electronic Filing with a Digital Signature (DSC):

- The DSC ensures the authenticity of the documents, providing security and integrity to the e-filing process. This method eliminates the need for the taxpayer to visit any department office, thus saving time and effort.
- The process of obtaining a DSC involves contacting a Certifying Authority (CA) authorized by the government, submitting the necessary documents, and completing the

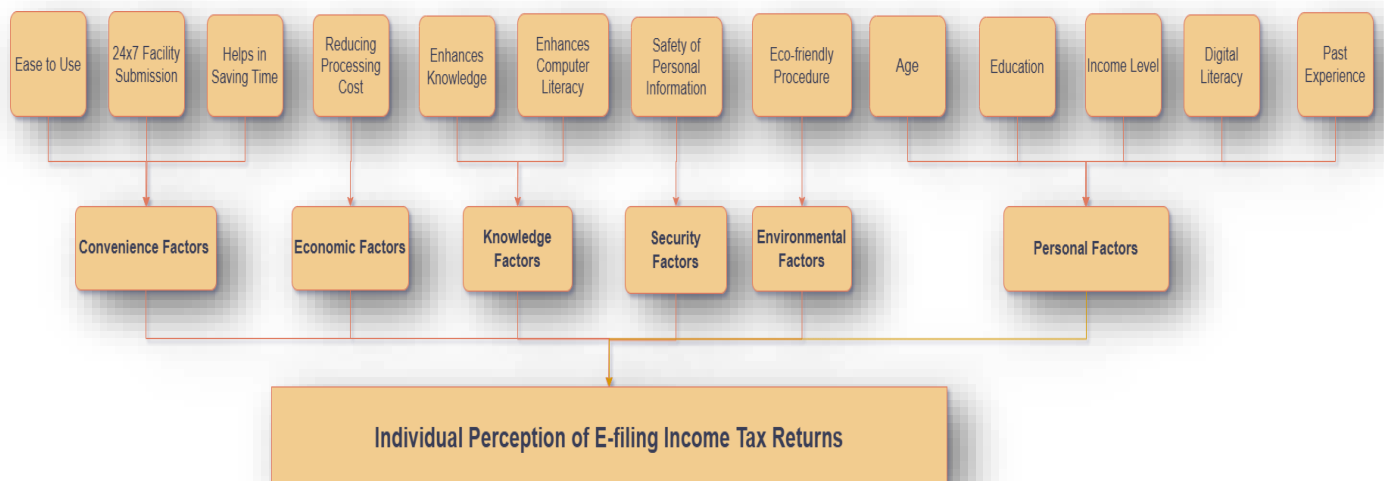
verification process.

- Once the DSC is obtained, it can be used for various online transactions, including income tax return filing. To file returns with a DSC, taxpayers need to:
- ✓ **Register the DSC:** Log in to the Income Tax Department's e-filing portal and register the DSC under their profile.
- ✓ **Prepare the Return:** Use the e-filing portal or compatible software to prepare the income tax return.
- ✓ **Attach the DSC:** While submitting the return, attach the DSC to authenticate the submission.
- ✓ **Submit the Return:** Complete the submission process, and an acknowledgment receipt will be generated.

CONCEPTUAL MODEL

(Figure No. 2: Individual Perception of E-filing Income Tax Returns)

(Source: Excel)



The above diagram represents the various factors influencing an individual's perception of e-filing income tax returns. The central idea is that individuals' acceptance and use of e-filing depends on different external and personal factors, which are categorized into six various groups.

1. **Convenience Factors:** These factors relate to how user friendly and time efficient the e-filing system is.

- a. **Ease to use:** A well-designed e-filing system should have a simple interface that guides users step-by-step. If users find the platform difficult to navigate, they may prefer manual filing.
- b. **24x7 facility submission:** Unlike traditional tax filing, which requires in-person visits to tax offices during working hours, e-filing allows users to file taxes anytime, from anywhere.
- c. **Help save time:** Manual filing requires visiting tax offices, waiting in long queues, and handling paperwork. E-filing reduces these delays, making tax submission quicker and more efficient.

2. **Economic Factors:** These factors mainly focus on the financial benefits of e-filing.

- a. **Reducing processing costs:** E-filing minimizes the need for physical paperwork, postal services, and in-person visits to tax offices, reducing overall filing costs. Taxpayers save money on travel expenses and consultation fees.

3. **Knowledge Factors:** These factors determine how well individuals understand e-filing and its benefits.

- a. **Enhances knowledge:** E-filing platforms often provide educational resources about tax regulations, deductions, and filing procedures. Users can improve their understanding of tax laws and financial planning.
- b. **Enhances computer literacy:** As e-filing requires digital interaction, users develop essential computer skills. This literacy helps in other areas, such as online banking and e-governance.

4. **Security Factors:** Security concerns play a crucial role in the adoption of e-filing.

- a. **Safety of personal information:** E-filing involves sensitive data such as income details, bank accounts, and personal identification numbers. A secure system with encryption and two-factor authentication reassures users that their data is protected from cyber threats.

- 5. Environmental Factors:** These factors highlight the eco-friendly aspects of e-filing.
- a. Eco-friendly procedure:** Traditional tax filing requires extensive paperwork, leading to deforestation and waste. E-filing eliminates paper use, reducing environmental impact and promoting sustainability.
- 6. Personal Factors:** These factors vary from individual to individual and influence their perception of e-filing.
- a. Age:** Younger individuals may adapt more quickly to digital platforms, while older taxpayers might find e-filing challenging.
 - b. Education:** Higher education levels generally lead to greater confidence in using technology. Educated individuals are more likely to understand the benefits of e-filing.
 - c. Income level:** Higher-income individuals may have complex tax returns and prefer professional tax consultants, whereas lower-income individuals may prefer self-filing.
 - d. Digital Literacy:** Those familiar with computers, smartphones, and the internet find e-filing easier to use. Lack of digital literacy can act as a barrier to adoption.
 - e. Past experience:** Positive past experiences with e-filing encourage users to continue using the system. Negative experiences, such as technical issues or rejections, may discourage users from using e-filing in the future.

LITERATURE REVIEW

Dr.R. Uma, Dr.S.Lawenya, Dr.A.Ebinesan (2024) “A Study on Challenges and Prospects Level of Taxpayers Towards E-Filing of Income Tax Return, Tamil Nadu, India” Published in Library Progress International, Print version ISSN: 0970 1052, Online version ISSN: 2320 317X, Volume 44 No. 3, July-December 2024

This study mainly focuses on the main objective that is to identify the barriers hindering taxpayers from adopting e-filing, evaluate their perception of the system, and to suggest improvements to enhance the efficiency of e-filing in India. The study was conducted with the sample size of 50 individual taxpayers across different regions of Tamil Nadu through structured questionnaire. Based upon the research it was found that the awareness about e-filing is increasing, but many still lack technical knowledge to navigate the system efficiently. Based on the findings the result suggests that there

should be an increase in awareness through various modes. New marketing strategies should be developed to highlight the issues. Encouraging and ensuring taxpayers for privacy and security and developing program software that can protect taxpayers' information and bank details from viruses and malware.

Hafiz Ahmed Ullah, Shrafat Ali Sair, Shoaib Nisar (2023) "Study of E-filing Acceptance Among Taxpayers: Evidence from Emerging Economy, Lahore, Pakistan" Published in Contemporary Issues in Social Sciences and Management Practices, ISSN: 2959-1023, Volume 2, Issue 4, December 2023 The main aim of this study is to investigate the elements that influence individual intention to adapt e-filing system in Pakistan. FBR(Federal Board of Revenue) introduced an e-government program in 2005, which was the first e-government program related to tax return filing in an emerging economy. The key factors which were used as independent variables are Subjective Norm, Perceived Behavioral Ease of Use, Perceived Behavioral Control, Perceived Utility and Tax Knowledge. The data was gathered from 218 salaried individuals through the snowball sampling with the help of a questionnaire for analytical purposes. The result indicates that the above variables explained that 73.1% of the variance in taxpayer intentions to utilize Pakistan's tax return system. Among those factors, tax knowledge and perceived behavioral control do not significantly impact taxpayers' intention to adopt the e-filing system. Whereas perceived control behavioral ease of use, perceived utility and subjective norm are impacting taxpayers' intention to adopt the e-filing system. Thus, the findings suggest that management needs to take initiatives to assist salaried taxpayers in accurately and timely filing their tax returns.

Adarsh Taksande, Himanshu Soni (2023) "A Study on Perception of Taxpayer towards E-filing of Income Tax Return, Vadodara, Gujarat" Published in International Journal of Research Publications and Reviews, ISSN: 2582-7421, Volume 4, No. 2, February 2023 The main objective behind this research is to find out the awareness level and satisfaction level of the respondents from various occupations. This study focused on various source of awareness like newspaper, internet, tax consultant, or any other source. The study also stated the main purpose of using e-filing like speed, convenience, faster in filing the return and extension of filing the return. Additionally, the research examined the barriers that hinder the adoption of e-filing such as technical issues, data security issues, unable to sign electronically with PIN, unclear

instructions and lack of time. The data is collected through google forms (questionnaire) from respondents by considering the sample size of 150 responses and calculations were done with the help of Chi-Square method. The results of this research are where the majority of the respondents are satisfied with the procedure of e-filing. The result clearly revealed that there is a significant association between occupation and satisfaction level of respondents and even between age and awareness level of e-filing.

Dr. Appasaba L.V, Dr. Nisha Nujumudeen, Dr. Ajay Kumar Sharma, Dr. Kamal Gulati, Azhar Mustafa Ansari (2022) “E-filing of Income Tax: Awareness and Satisfaction Level of Individual Taxpayers in India” Published in IJFANS International Journal of Food and Nutritional Sciences, ISSN PRINT ISSN: 2319 1775, Online ISSN: 2320 7876, Volume 11, Issue 3, December 2022 The main aim of this research is to examine how well taxpayers understand the e-filing process and to assess their awareness level by considering the various factors like newspapers, friends/relatives, auditors, media and advertisement. The satisfaction level was assessed by considering various features like process, safety, security, accuracy, time limit given for e-filing, easiness, payment procedure. This survey was carried out in Ujjain city of India which is the biggest limitation of this study. The research focused on gathering data from individual taxpayers by considering sample size of 100 respondents through a structured questionnaire with ANOVA and Chi-Square method. The findings suggest that taxpayers’ level of awareness increases according to their education level and the degree of knowledge. Overall, the taxpayers find some factors satisfying and there are still many factors that affect their e-filing preferences.

Mustafa AY, Humayun Humta, Hamayoun Ghafaurzay (2021) “Examining the Effect of Tax Understanding and Tax Awareness on Taxpayer Compliance in Kabul, Afghanistan” Published in Third Sector Social Economic Review, ISSN: 2148-3809, Volume 56(1), March 2021 This research explores the impact of tax understanding and tax awareness on taxpayer compliance. This study shows that taxpayers are aware of the taxation and apply this information to pay taxes, called tax comprehension, awareness and tax interpretation. The taxpayers’ awareness states that they are willingly informed, recognize and implement regulations on taxes. The study involved 254 respondents who responded through structured questionnaire and were analyzed by SPSS 24. For examining the reliability and validity of the adopted scales,

Cronbach's Alpha, KMO and Bartlett's tests and Confirmatory Factor Analysis (CFA) was used. Thus, the results suggest that there is a positive correlation between tax understanding and significant tax compliance predictions. Tax awareness also had a positive correlation and suggested a significant effect on tax compliance.

RESEARCH METHODOLOGY

The research is based on Primary data and the data was collected using structured questionnaire. The study was conducted on the individual perception towards e-filing of income tax returns which included respondents from various occupations like businessman, private service employee, government service employee, professional and retired individual.

RESEARCH OBJECTIVES

Primary Objective

- To analyze the perception of individuals towards e-filing of income tax returns and the factors influencing their adoption and satisfaction with the system.

Secondary Objectives

- To identify the key factors affecting individual perception of e-filing.
- To assess the level of awareness among taxpayers regarding e-filing procedures, tax slabs, due dates and ITR forms.
- To identify the various sources of awareness towards e-filing.
- To identify the barriers faced by taxpayers while e-filing of income tax returns.
- To identify the satisfaction level of the taxpayer towards the use of e-filing of income tax return.
- To propose recommendations for improving awareness and user-friendliness of the e-filing system.

RESEARCH DESIGN

- Descriptive Research Design is being used for this research.

DATA COLLECTION METHODS

- **Primary Data Collection**

It is collected through structured Questionnaire from Customers who are actively opting for facilities provided by Bank.

- **Secondary Data Collection**

It is collected from Books, Journals, Internet, Past Report, Public Report, etc.

SAMPLING PLAN

- **Sampling Size**

For this project research, a sample size of 110 participants is taken into consideration.

- **Sampling Method**

The Non-Probability Convenience Sampling Method is used.

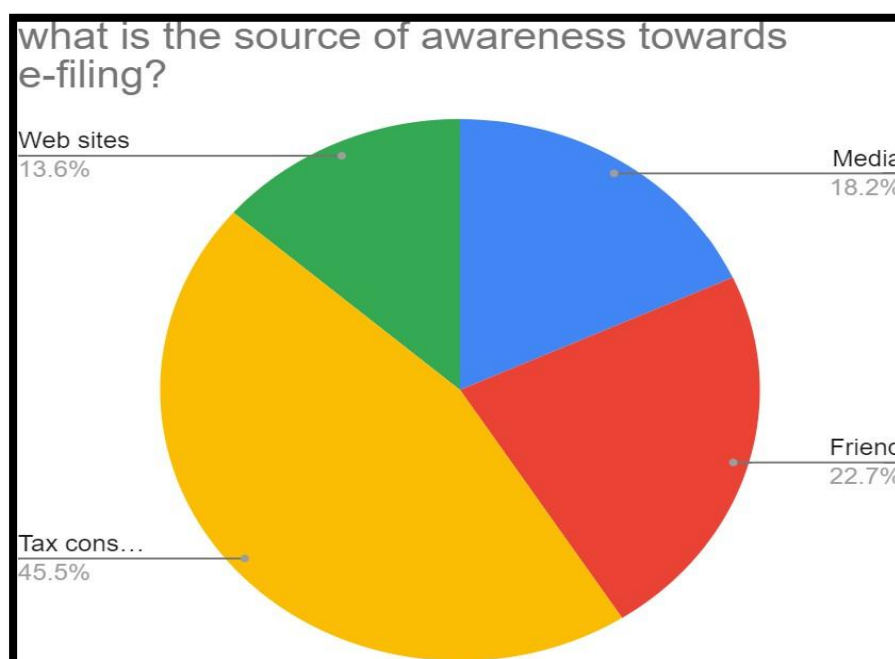
DATA ANALYSIS AND INTERPRETATION

What is the source of awareness towards e-filing?

(Table No. 1: Source of awareness)

Source of awareness towards e-filing	No. of Respondents	Percentage
Media	20	18.2
Friend	25	22.7
Tax consultants	50	45.5
Web sites	15	13.6
others	-	-
Total	110	100

(Chart No. 1: Source of Awareness)



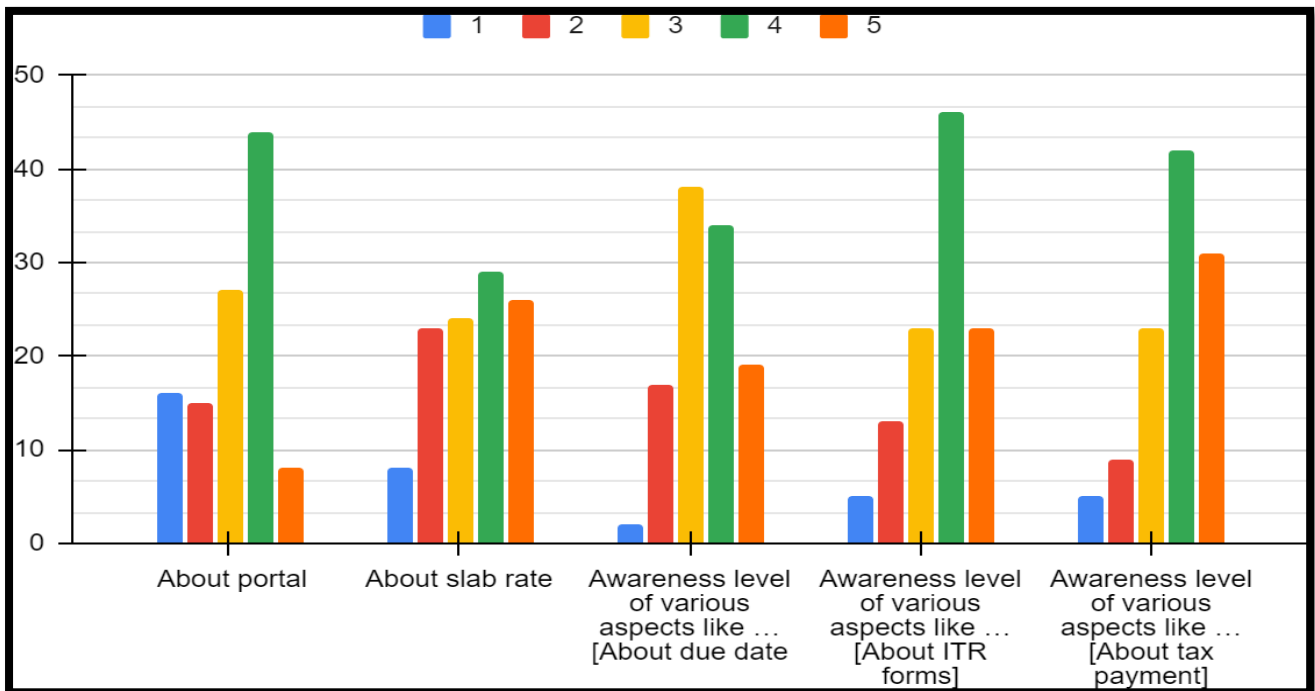
Interpretation: The pie chart shows that the majority of the taxpayers (45.5%) rely on tax consultants, 22.7% rely on friends, 18.2% receive awareness through various media platforms, whereas only 13.6% prefer source of awareness of websites. Overall, the data suggests that personal sources (tax consultants and friends) are the most influential in spreading awareness about e-filing system.

Awareness level of various aspects:

(Table No. 2: Awareness level of various aspects)

Awareness level of various aspects like	Unaware(1)	Slightly Aware(2)	Partially Aware(3)	Aware(4)	Well Aware(5)
About portal	16	15	27	44	8
About slab rate	8	23	24	29	26
About due date	2	17	38	34	19
About ITR forms	5	13	23	46	23
Awareness level of various aspects like [About tax payment]	5	9	23	42	31

(Chart No. 2: Awareness level of various aspects)



Interpretation:

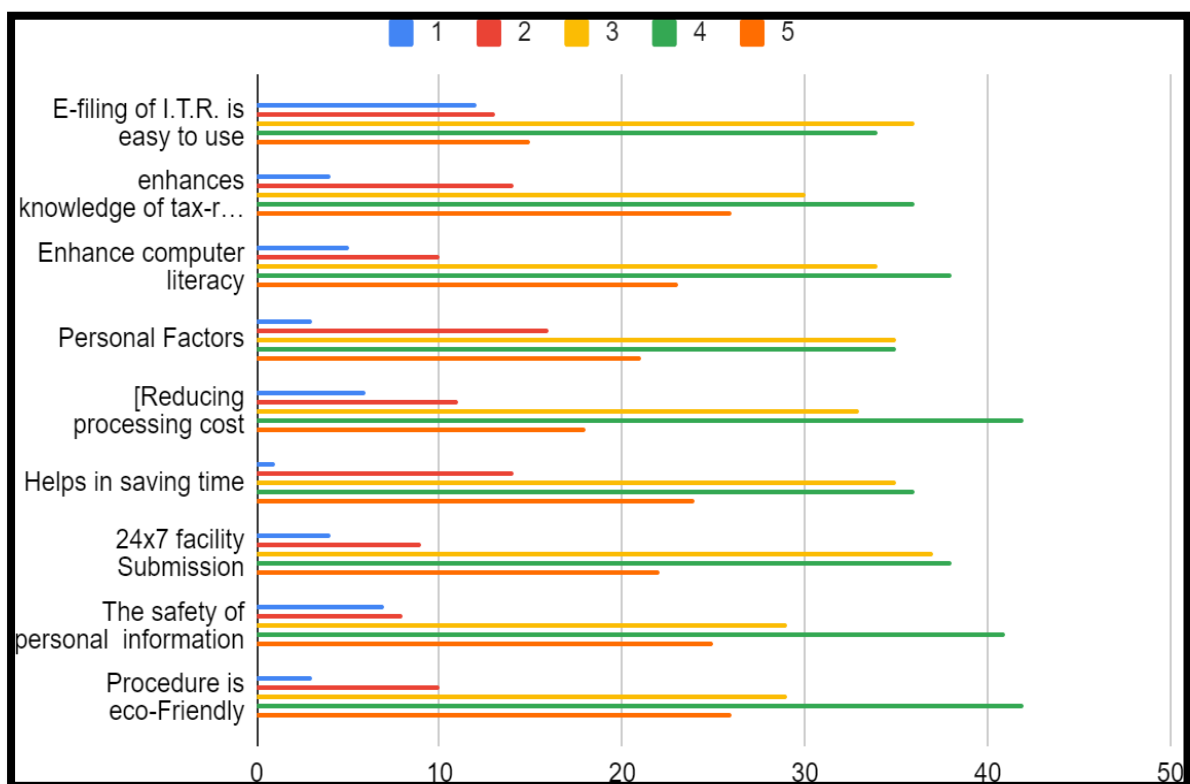
- **Awareness about e-filing portal:** The majority of the respondents rated their awareness at level 4, indicating a high level of familiarity with the portal.
- **Awareness about slab rates:** Awareness is relatively well-distributed, with a strong presence at 3,4 and 5 suggesting moderate to high knowledge about tax slab rates among individuals.
- **Awareness of due dates:** A significant portion of respondents reported awareness at level 3 and 4 highlighting a reasonable understanding of tax return deadlines.
- **Awareness of ITR forms:** The highest level of awareness (level 4) dominates, followed by level 3 and 5 indicating that a majority of individuals are familiar with different ITR forms.
- **Awareness about tax payment:** Similar to ITR forms, awareness is highest at level 4, followed by level 5 showcasing a strong understanding of tax payment procedures.

Factors that influence the use of e-filing of ITR

(Table No. 3: Factors influencing the use of e-filing)

Factors influence the use of E-filing of ITR	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
E-filing of I.T.R. is easy to use	12	13	36	34	15
enhances knowledge of tax-related rules	4	14	30	36	26
Enhance computer literacy	5	10	34	38	23
Personal Factors	3	16	35	35	21
[Reducing processing cost	6	11	33	42	18
Helps in saving time	1	14	35	36	24
24x7 facility Submission	4	9	37	38	22
The safety of personal information	7	8	29	41	25
Procedure is eco-Friendly	3	10	29	42	26

(Chart No. 3: Factors influencing the use of e-filing)



Interpretation:

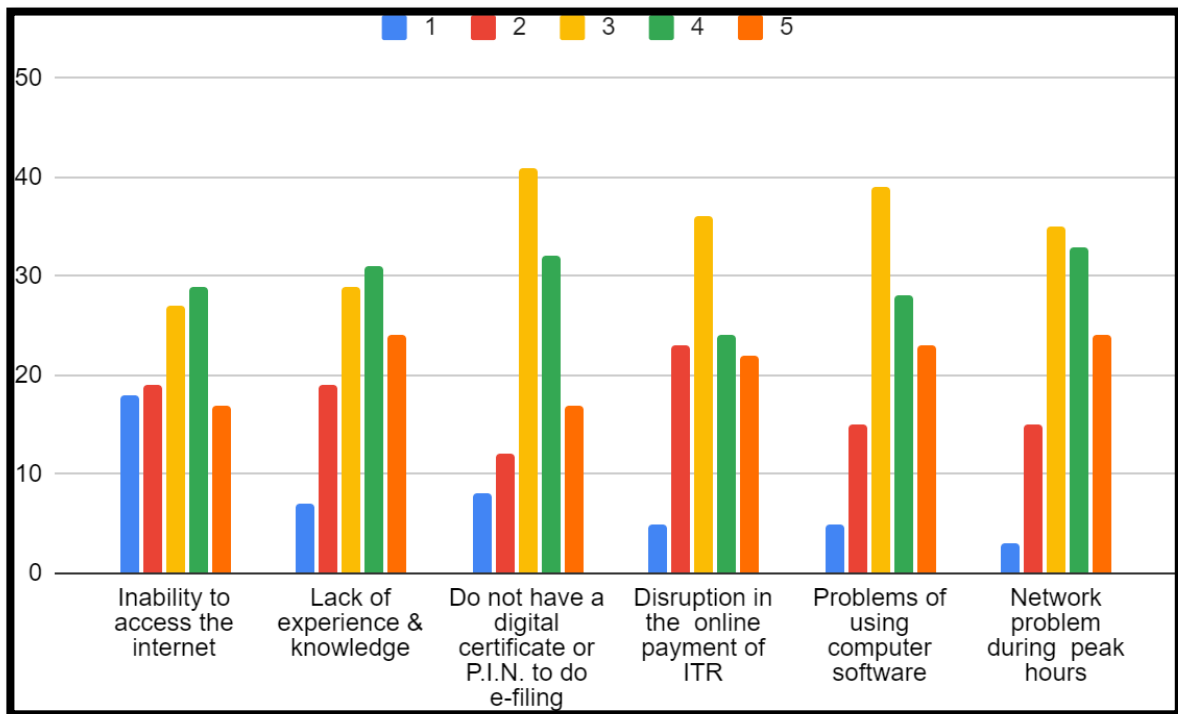
- **Ease of use:** The majority of the respondents rated e-filing as easy to use, with ratings concentrated in level 4 and 5.
- **Enhancement of tax-related knowledge:** A significant portion of individuals rated this factor at level 4 and 5, indicating that e-filing improves their understanding of tax rules.
- **Enhancing computer literacy:** The majority of the responses are clustered at level 4 and 5, suggesting that e-filing contributes to digital literacy.
- **Personal factors:** The responses show a balanced distribution across levels 3,4 and 5, indicating a moderate to high influence of personal factors on e-filing adoption.
- **Reduction in processing cost:** Most respondents believe that e-filing reduces costs, as indicated by the high scores in level 4 and 5.
- **Timesaving:** A strong majority rated e-filing as time saving procedure with more responses in level 4 and 5.
- **24x7 Submission facility:** The availability of e-filing at any time received predominantly positive ratings at level 4 and 5, highlighting its convenience.
- **Safety of personal information:** The perception of security is high, with most individuals rating this aspect at level 4 and 5.
- **Eco-friendliness:** The majority of the respondents rated e-filing positively in terms of being environmentally friendly, with a strong preference towards level 4 and 5 ratings.

Problems faced by taxpayers while e-filing of income tax returns:

(Table No. 4: Problems faced)

Problems faced towards E-filing of ITR	Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)
Inability to access the internet	18	19	27	29	17
Lack of experience & knowledge	7	19	29	31	24
Do not have a digital certificate or P.I.N. to do e-filing	8	12	41	32	17
Disruption in the online payment of ITR	5	23	36	24	22
Problems with using computer software	5	15	39	28	23
Network problem during peak hours	3	15	35	33	24

(Chart No. 4: Problems faced)



Interpretation:

- **Inability to access the internet:** Many respondents rated this factor as moderately problematic with the ratings of 3 and 4. And a smaller portion rated it as highly problematic (rating 5) or not a problem at all (rating 1 and 2).
- **Lack of experience and knowledge:** This factor was rated as problematic (rating 4) or neutral (rating 3) by a significant portion of respondents and a smaller group considered as highly problematic with a rating of 5.
- **Lack of digital certificate or PIN for e-filing:** The highest number of respondents rated this as a major challenge with rating of 5. This suggests that obtaining authentication credentials is a primary obstacle in e-filing.
- **Disruption in online payment of ITR:** Many users found this factor problematic, with ratings concentrated at 3, 4 and 5 and it also suggests that technical glitches in online payment can be concern for taxpayers.
- **Problems with using computer software:** many respondents think this issue is highly problematic with 4 and 5 rating. Thus, this implies that a significant number of taxpayers struggle with software used for e-filing.

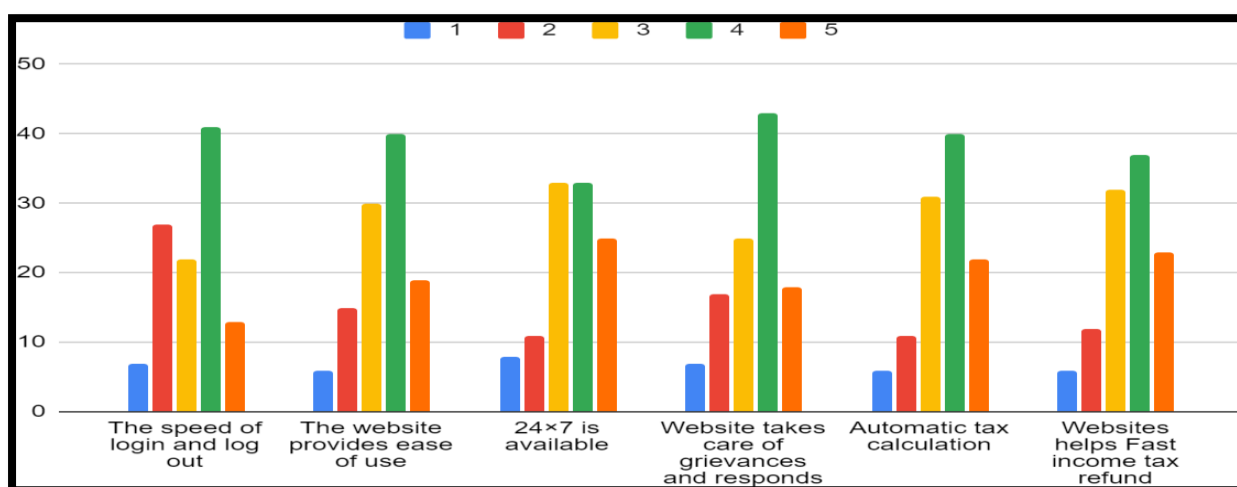
- **Network problems during peak hours:** Many users rated this issue as either problematic with 3, 4 and 5 scale rating, showing that slow connectivity and server congestion create difficulties in filing tax returns.

Satisfaction level of the taxpayer towards the use of e-filing of income tax return:

(Table No. 5: Satisfaction level)

Satisfaction level of the E-filing of ITR	Very Dissatisfied (1)	Dissatisfied (2)	Neither Satisfied nor Dissatisfied (3)	Satisfied (4)	Very Satisfied (5)
The speed of login and logout	7	27	22	41	13
The website provides ease of use	6	15	30	40	19
24×7 is available	8	11	33	33	25
Website takes care of grievances and responds	7	17	25	43	18
Automatic tax calculation	6	11	31	40	22
Website helps with a fast income tax refund	6	12	32	37	23

(Chart No. 5: Satisfaction Level)



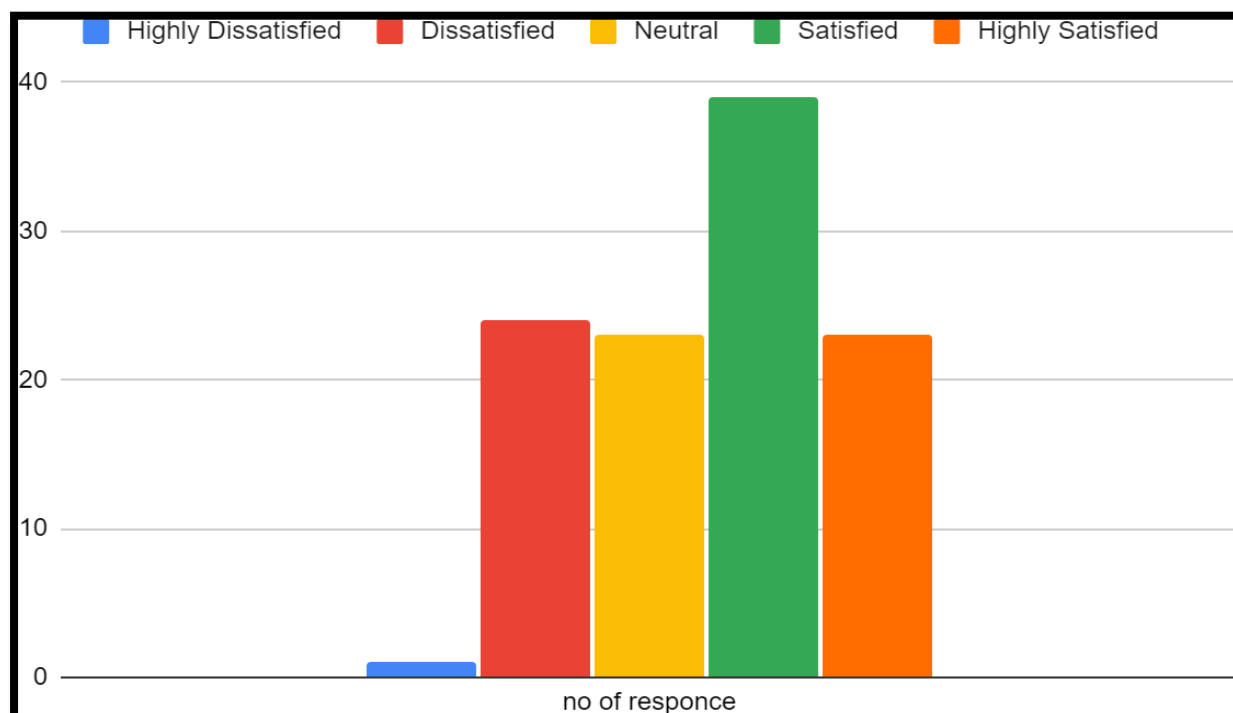
Interpretation:

- **The speed of login and logout:** The majority of the users rated this feature as satisfactory with a rating of 4. Likewise, there are some users who are rated at the scale of 2 and 3 as they are suggesting room for improvement.
- **Websites provide ease of use:** The majority of responses are highly satisfied as they rated at the scale of 4 and 5, indicating that users generally find the e-filing website user-friendly.
- **24x7 availability:** Over here the result is equal for the scaling rate of 3 and 4, reflecting that while accessibility is appreciated, occasional downtime might be an issue.
- **Website take care of grievances and responds:** The majority of responses are satisfied with the scale of 4, but a considerable number rated at the scale of 2 and 3, indicating that improvements in grievance redressal could enhance user trust.
- **Automatic tax collection:** Most respondents found this feature satisfactory and highly satisfactory, demonstrating that automation is a valuable aspect of the e-filing system.
- **Website helps with fast income tax refunds:** Most of the users are satisfied, implying that while e-filing speeds up refunds, delays may still occur for some users.

How will you rate the overall satisfaction of e-filing of ITR?

(Table No. 6: Overall Satisfaction)

How will you rate the overall satisfaction of E-filing of ITR	Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	Total
No. of response	1	24	23	39	23	110
%	0.9	21.8	20.9	35.5	20.9	100



(Chart No. 6: Overall Satisfaction)

Interpretation: The overall satisfaction level is positive, with the most responses falling under “Satisfied” and “Highly Satisfied”. A small but noticeable portion of users remain dissatisfied or neutral, indicating potential areas for improvement. Addressing the concerns of the dissatisfied user could further enhance the experience and push more users towards higher satisfaction levels.

Hypothesis Testing

Hypothesis 1:

H0: There is no significant difference in the level of awareness among taxpayers regarding e-filing procedures, tax slabs, due dates and ITR forms.

H1: There is a significant difference in the level of awareness among taxpayers regarding e-filing procedures, tax slabs, due dates and ITR forms.

ANOVA: SINGLE FACTOR

SUMMARY				
Groups	Count	Sum	Average	Variance
Column 1	5	36	7.2	28.7
Column 2	5	77	15.4	26.8
Column 3	5	135	27	40.5
Column 4	5	195	39	52
Column 5	5	107	21.4	75.3

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	2884.8	4	721.2	16.14868	4.71E-06	2.866081
Within Groups	893.2	20	44.66			
Total	3778	24				

Interpretation:

At 0.05% Significance Level using ANOVA Single Factor, the ANOVA Calculated value is 16.15 while the ANOVA Table value is 2.89. So, over here Anova Calculated value is more than ANOVA Table value.

Hence, I conclude that H1 is accepted and H0 is rejected.

From ANOVA, it can be interpreted that there is a significant difference in the level of awareness among taxpayers regarding e-filing procedures, tax slabs, due dates and ITR forms.

Hypothesis 2:

H0: There is no significant factor that influences individual perception towards e-filing of income tax returns.

H1: There are significant factors that influence individual perception towards e-filing of income tax returns.

ANOVA: SINGLE FACTOR

SUMMARY				
Groups	Count	Sum	Average	Variance
Column 1	9	45	5	10
Column 2	9	105	11.66667	7.25
Column 3	9	298	33.11111	9.361111
Column 4	9	342	38	9.25
Column 5	9	200	22.22222	13.94444

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	6977.556	4	1744.389	175.1199	8.92E-25	2.605975
Within Groups	398.4444	40	9.961111			
Total	7376	44				

Interpretation:

At 0.05% Significance Level using ANOVA Single Factor, the ANOVA Calculated value is 175.12 while the ANOVA Table value is 2.605. So, over here Anova Calculated value is more than ANOVA Table value.

Hence, I conclude that H1 is accepted and H0 is rejected.

From ANOVA, it can be interpreted that there are significant factors that influence individual perception towards e-filing of income tax returns.

Hypothesis 3:

H0: There are no significant barriers that hinder taxpayers from using e-filing system.

H1: There are significant barriers that hinder taxpayers from using e-filing system.

ANOVA: SINGLE FACTOR

SUMMARY				
Groups	Count	Sum	Average	Variance
Column 1	6	46	7.666667	28.66667
Column 2	6	103	17.16667	15.36667
Column 3	6	207	34.5	30.3
Column 4	6	177	29.5	10.7
Column 5	6	127	21.16667	10.96667

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	2652	4	663	34.53125	7.61E-10	2.75871
Within Groups	480	25	19.2			
Total	3132	29				

Interpretation:

At 0.05% Significance Level using ANOVA Single Factor, the ANOVA Calculated value is 34.53 while the ANOVA Table value is 2.76. So, over here Anova Calculated value is more than ANOVA Table value.

Hence, I conclude that H1 is accepted and H0 is rejected.

From ANOVA, it can be interpreted that there are significant barriers that hinder taxpayers from using e-filing system.

Hypothesis 4:

H0: Taxpayers do not have a significant level of satisfaction with the use of e-filing.

H1: Taxpayers have a significant level of satisfaction with the use of e-filing.

ANOVA: SINGLE FACTOR

SUMMARY				
Groups	Count	Sum	Average	Variance
Column 1	6	40	6.666667	0.666667
Column 2	6	93	15.5	37.5
Column 3	6	173	28.83333	18.96667
Column 4	6	234	39	12.4
Column 5	6	120	20	18.4

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	3702.333	4	925.5833	52.62983	8.12E-12	2.75871
Within Groups	439.6667	25	17.58667			
Total	4142	29				

Interpretation:

At 0.05% Significance Level using ANOVA Single Factor, the ANOVA Calculated value is 52.63 while the ANOVA Table value is 2.76. So, over here Anova Calculated value is more than ANOVA Table value.

Hence, I conclude that H1 is accepted and H0 is rejected.

From ANOVA, it can be interpreted that the taxpayers do have a significant level of satisfaction with the use of e-filing.

FINDINGS

- Out of total respondents 68.2% were male, while 31.8% were female.
- The majority of the respondents belonged to the 18-25 age group.
- A significant portion (34.5%) were graduates.

- 22.73% of respondents were traders and business owners.
- The majority had an annual income of less than ₹2,50,000.
- Most taxpayers were aware of e-filing through tax consultants.
- 30.9% of taxpayers were still not using e-filing services.
- 89.1% person people pay income tax in Jamnagar.
- High awareness was recorded for ITR forms and due dates, but slab rate awareness varied among individuals.
- The majority are at least partially aware of the e-filing portal, but only a few are highly knowledgeable.
- Awareness of slab rates is fairly distributed, with notable portions being well or partially aware.
- The survey reveals that a majority find e-filing easy to use and beneficial in various aspects.
- It enhances knowledge of tax rules, computer literacy, and is helpful in saving time, with many appreciating the 24x7 submission facility and viewing it as eco-friendly.
- The factors that are more affected are personal factors and processing cost reduction.
- The big problem for taxpayers is internet access that affected large number of respondents.
- The network problems is affected to small number of group.
- Experience and knowledge gaps are significant for some, but most respondents do not see it as a major problem.
- Most taxpayers found e-filing easy to use.
- The majority agreed that e-filing enhances knowledge of tax rules and computer literacy.
- 24x7 availability and eco-friendly procedures were appreciated.
- Some taxpayers were neutral or dissatisfied with grievance handling and support services.

- A need for improvements in processing speed and user-friendliness was identified.
- There was a significant difference in satisfaction levels between users and non-users of e-filing.
- Respondents faced notable problems while using e-filing, confirming that barriers exist despite system improvements.
- Overall satisfaction is high, but some dissatisfied response is also high it means some services are to be added for taxpayers.

LIMITATION OF THE STUDY

- The study is limited to the Jamnagar district, which may not represent the perception of individuals across different regions of India.
- The sample size consists of 110 respondents, which may not be sufficient to reflect the views of the larger taxpayer population accurately.
- The accuracy of responses is dependent on the honesty and understanding of the respondents. Some participants may have provided socially desirable responses instead of their actual opinions, leading to potential response bias.
- The study was conducted within a limited timeframe, which restricted the depth of analysis and potential longitudinal comparisons.

SUGGESTIONS

- The government and tax authorities should run nationwide campaigns through television, social media, and newspapers to educate taxpayers about e-filing benefits, tax slabs, deadlines, and ITR forms.
- Reduce complexity in user registration by integrating biometric or Aadhaar-based login to make access easier.
- Improve mobile application usability so taxpayers can easily file returns via smartphones, ensuring better reach.
- Introduce real-time chatbot or live customer support to assist users in resolving technical issues.
- Enhance the system's capacity to handle peak-time traffic to prevent website

crashes during tax deadlines.

- Improve the website's navigation and interface for a seamless, step-by-step filing process.
- Enable auto-population of relevant details (such as PAN, Aadhaar, and past returns) to reduce errors and filing time.
- Implement a feedback system to continuously improve the e-filing experience based on taxpayer input.

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