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AN EMPIRICAL STUDY ON TAX PAYER'S ATTITUDE TOWARDS E- RETURN FILING IN INDIA

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ABSTRACT

Information-communication technology is being integrated to deliver better and convenient public services by government in various ways under the e-governance program around the world. Filing income tax return online is one such ambitious initiative under e-governance. The purpose of this paper is to understand tax payer's attitude towards this new information system. The paper is based on the conceptual framework of TAM which has been extended systematically to accommodate some more determinants to analyze tax payer's attitude.The survey is administered over one hundred eight respondents through a close ended structured questionnaire. The study employed factor analysis and multiple regression analysis to understand tax payer's attitude towards e-return filing. The study found that perceived ease of use, perceived usefulness, perceived credibility, and computer awareness significantly influence the customer's acceptance of e-filing. The empirical findings of the study are useful for governments, tax policy makers, tax authorities, software developers and tax payers.

KEYWORDS

E-return filing, Factor analysis, Perceived usefulness, Perceived ease of use.

INTRODUCTION

Information communication technology is regarded as one of the most remarkable scientific and technological development during last couple of decades which has impacted the life of human being so deeply. Governments around the world are increasingly integrating this technological development to reinvent public service and dissemination of information for better public administration under various e-governance initiatives. The basic objective of all e-governance projects is promotion of administrative efficiency through innovative executive practices directed to make citizen services more convenient, efficient and customized. A successful implementation of any e-governance initiative is a step towards citizen-directed smart government. The success of any e-governance initiatives, however, depends upon the importance that people place on particular project in terms of its usability.

One of the prominent e-governance initiatives which have been launched by a number of governments is in the form of online return filing. The rapid development of internet technology, information transmission through internet and improved safety mechanism has made e-return filing a more convenient method of using service in many countries (Lu et al., 2010). The electronic filing has various advantages over traditional methods of filing return. It is convenient, saves time by avoiding queue in the tax department and can be completed in just 20-30 minutes time. For tax payers who have digital signature, they can download their tax statement and finish tax declaration within 5-10 minutes. Furthermore, electronic tax filing offers many benefits to service providers also. It substantially minimize their workload and operational cost due to submission of tax return in a paperless environment resulting reduced cost of processing, storing, handling of tax returns and conservation of environment (Azmi et al., 2010).

For better tax administration and good governance practices, Indian Tax Department launched e-return filing, TRPs and a Saral form (for individual tax payers) in new avatar in 2007.The Tax Department made huge investment in terms of system development, safety and security of submitted information and sensitizing tax payers about the benefits of e-return filing using mass-media campaign. The campaign was targeted over the facility of anywhere/anytime filing, fast processing and automatic tax calculations with full safety and security of the information submitted.

Despite all the efforts on part of the Tax Department, the tax payer's perception about this new information technology oriented system is a cause of worry. Since the public don't directly communicate with tax personnel, see or touch the tax forms as the service is provided online, the e-return filing system may provide little psychological satisfaction. Other problems may lies in reluctance of learning new system, time involvement, stability and reliability of system during e-return filing process, confidentiality and privacy issues may also create challenges in acceptance of electronic return filing (Azmi et al., 2010). Due to all these issues the acceptance of e-return filing as a method of tax filing has not gained good acceptance among the various categories of tax payers in India. (table1).It is therefore, important for the government to identify the reasons for the slow acceptance of this system by the individual tax payers.

TABLE 1: STATE-WISE DISTRIBUTION OF E-RETURNS FILED FOR AY 2009-10

S.no.	State	Type of Form	
		ITR1*	ITR2**
1.	Maharashtra	146,329	232,011
2.	Delhi	88,131	102,661
3.	Gujrat	36,073	88,531
4.	Karnataka	128,638	108,094
5.	Tamil Nadu	77,343	71,634
6.	West Bengal	29,768	84,218
7.	Uttar Pradesh	40,347	61,943
8.	Punjab	19,010	46,440
9.	Madhya Pradesh	15,809	43,236
10.	Rajesthan	12,461	36,450
11.	Haryana	24,866	21,044
12.	Kerala	20,660	12,031
13.	Bihar	3,200	3,903
14.	Jammu & Kashmir	1,532	905
15.	Himachal Pradesh	1,653	1,038
	All India	7,13,753	9,89,484

* ITR1 for Individuals having Income from Salary/ Pension/ family pension & Interest
** ITR2 for Individuals and HUFs not having Income from Business or Profession

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The basic objective of this paper is to understand the attitude towards e-return filing so that some strategic measures can be taken for successful implementation of the e-filing among Indian tax payers. The study investigates the factors that impact tax payer's behavioral intentions to use an e-return filing in light of certain existing conceptual framework which have been duly modified according to the need of Indian tax payer's attitude and perception. The paper has been organized in the following parts. The first part provides a review of the existing literature on the subject. The second part focuses on the research methodology, hypothesis and conceptual framework of the proposed model. Finally, the results, managerial implication and suggestion for future research are presented.

LITERATURE REVIEW AND BASIC FRAMEWORK OF STUDY

Several models have been developed so far to decode the customer's behavioral intentions of using new information system. Notable among them are Technology Acceptance Model-TAM (Davis, 1989), Theory of Reasoned Action-TRA (Fishbein et al, 1980) and Theory of Planned Behaviour-TPB (Ajzen, 1985). A number of research studies, however consider the TAM's ability to explain and understand customer attitude towards an information system better than similar other models (Klopping et al., 2004). The present study found that TAM measure requires an extension to accommodate some more constructs according to the need of specific buying behavior (Nadeem et al.2007, Pikkareinen et al.2008, Legris et al.2003).

This research study used the conceptual framework of the TAM by accommodating measures like Perceived Usefulness (PE) and Perceived Ease Of Use (PEOU). TAM is one of the conceptual models which have been widely used by a large number of researchers to understand the adoption process of new information system. It is constructed on two basic proposition of perceived usefulness and perceived ease of use. Perceived usefulness refers to the degree of belief that using a new technology and information system will improve his/her job performance. Perceived ease of use indicates how easily individual learn to operate new technology or information system. The model place more emphasis on perceived ease of use that positively affects the perceived usefulness also (Lu at el., 2010).

The original TAM model has been modified and extended by various researchers according to the particular consumer behavior characteristics of the area under study. Since e-return filing is one of the recent means of disseminating personal information on a government server, the issue of security and privacy becomes important. Collectively, these two factors have been systematically merged under perceived credibility. Users tend to recognize a system that securely conclude their transaction, maintain personal privacy and personal information (Wang et al., 2003).Customers are highly concerned about the growing cases of plagiarism while using internet and other means of electronic formats which inhibits the acceptance of particular information system (Suh et al., 2002).The role of credibility becomes more decisive when services are delivered to the customer at arms length. Research studies have indicated that customer get more psychological satisfaction when they make personal visit to their respective service provider, shake hand with the personnel and observe proximity and other body signal of the staff during that service encounter.

Some research studies confirms that perceived social pressure plays significant role in determining the acceptance and usage behavior of adaptors of new information system (Venkatesh et al., 2000).The tax payers may have a favorable or unfavorable opinion towards e-return filing because of the perception of a colleague, family member or acquaintances. In some situations, people might use a technology to comply with other's mandate rather than their own feeling and belief (Somali et al., 2009).

According to behavior decision theory, the cost benefit pattern (perceived cost) is another significant measure that influences the adoption process of new information system. This proposition is quite important in view of the 'price consciousness' nature of Indian customer. The rational economic man not only considers the prices paid in terms of charges, but also consider expenses incurred in searching for, purchasing and using the service (Lovelock et al., 2003). A rational customer calculates opportunity cost, physical cost (e.g. fatigue or discomfort), psychologist costs (e.g. mental effort, cognitive dissonance) and sensory cost (e.g. unpleasant sensation, smell, excessive heat or cold).

Several studies have also found the evidence of perceived risk in adoption or rejection of a new information system (Azmi et al., 2010). The performance and psychological risk are found to be more dominant in new information system adoption. Performance risk measures the risk that users are exposed to if the e-return filing system malfunction which is quite common during last minute rush of return submission deadline in India. Psychological risk measures the degree of anxiety and state of frustration that tax payers may get during filing return electronically. Computer awareness or self efficacy is another important which has been identified as a critical antecedent in the adoption of new information system (Wang et al., 2003).It is defined as an individual's self-confidence in his or her ability to perform task across multiple computer application domain (Somali et al., 2009).

OBJECTIVES OF STUDY

- To understand the relationship among various factors that affects the acceptance of e-return filing
- To analyze relationship between demographic and socio-economic variables in acceptance of e-return filing
- To develop some workable empirical propositions to make e-return filing more acceptable and popular

RESEARCH METHODOLOGY

The study used basic principles of cross-sectional descriptive research design. The survey was administered over 108 individual tax payers who may not necessarily filing their return online. A non random convenience sampling method was used to collect the primary data through a close-ended structured questionnaire. A pilot study was conducted over 14 tax professionals, chartered accountants and tax payers to test the efficiency of the research instruments. Accordingly, the survey instrument was re-adjusted and modified. The questionnaire was divided into two parts. Part first of the questionnaire dealt with the survey items which have been designed to understand respondent's attitude towards e-return filing. It was given in the beginning to minimize the 'fatigue influence' in the process of filling questionnaire. Part two of the questionnaire contained questions on socio-demographic nature.

The dependent and independent variables were measured on a 7-point Likert type scale, ranging from 1(strongly disagree) to 7 (strongly agree). The respondent's attitude towards e-return filing was measured using Perceived Usefulness, Perceived ease of Use, Perceived Credibility, Perceived Social Pressure, Perceived Cost, Perceived Risk and Computer Awareness. Since it is practical to use existing, well developed questionnaire that have been tested for their validity and reliability, the current study also utilized some of them. However, due modifications have been made in some of the survey items to respect Indian customer behavior.

Data was factor analyzed and correlation and regression analysis was performed to test the stated hypothesis and to see the relationships among variables under study. The data was collected in the month of Jan-Feb, 2010 and analyzed using SPSS 17.0 and Excel.

HYPOTHESIS

The study set following hypothesis to understand the tax payer's opinion regarding e-return filing:

TABLE 2: HYPOTHESIS OF THE STUDY

Hypothesis No.	Description	Source
H1	Respondent's perceived usefulness has a positive impact on his/her e-return filing	Davis(2000), Somali(2010)
H2	Respondent's perceived ease of use has a positive impact on his/her e-return filing	Davis(2000), Vankatesh(2003)
H3	Respondent's perceived credibility has a positive impact on his/her e-return filing	Azleen(2009), Hanudin92008)
H4	Respondent's perceived social pressure has a positive impact on his/her e-return filing	Kurnia(2003), Hanudin(2008)
H5	Respondent's perceived cost has a positive impact on his/her e-return filing	Sharma(2010)
H6	Respondent's perceived risk has a positive impact on his/her e-return filing	Kurnia(2003),Ambali(2009)
H7	Respondent's computer awareness has a positive impact on his/her e-return filing	Wang(2003),Davis(1989)

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PROFILE OF SURVEY RESPONDENTS

One hundred eight questionnaires were found usable for analysis. Three questionnaires were deleted from the study due to incomplete/contradictory information. The percentage of male respondent to female respondent differs significantly. About 84.25 percent of respondents are male while 15.75 per cent are female.

TABLE3: SELECTED DEMOGRAPHIC PROFILE OF RESPONDENTS

Variables	Characteristics	N (108)	Percentage
Gender	Male	91	84.25
	Female	17	15.75
Age	18-25	15	13.88
	26-35	41	37.96
	36-45	30	27.77
	Above 46	22	20.37
Marital Status	Married	83	76.85
	Unmarried	25	23.14
Education	High School	04	3.70
	Graduation	27	25.0
	Post graduation	22	20.37
	Professionals i.e. CA,B-Tech,LLB etc:;	39	36.11
	Others	06	5.55
Monthly household income (INR)	Below 25.000	13	12.03
	25,001-50,000	28	25.92
	50,001-100,000	56	51.85
	Above-100,000	11	10.18
Profession	Pvt. Sector	48	44.44
	Govt. Sector	32	29.62
	Traders/Businessman	09	8.33
	Self-Employed Prof.	11	10.18
	Retired/Pensioner	01	0.92
	Other	07	6.48

A little more than 76 percent of them are married. More than half of the respondents selected in the study were professionals and graduates. Approximate 38 per cent of the respondents aged 26-35, while little more than per cent were above 46 years of age. Collectively, more than 72 per cent respondents are below 45 years. Almost 45 per cent of the respondents are professionals. Approximate 35 per cent are reported graduation degree as their qualification. The' private and government sector employees' leads the occupation cohort with 44.44 and 29.62 per cent share respectively. The retired/pensioner category constitutes the lowest. Almost half of the respondents reported their monthly family income between INR 50,001-100,000 while a little more than 10 per cent earns more than 100,001 monthly.

VALIDITY AND RELIABILITY OF DATA

The goodness of the data is measured to test the consistency of the constructs taken to analyze the customer's opinion regarding e-return filing. Consistency indicates the degree to which a set of constructs collectively measures what it intends to measure. The reliability of each construct was first measured with Cronbach's alpha. It is computed in terms of the average inter-correlations among the items measuring the concept. A construct is considered reliable if the value of alpha ranges from 0.5-0.95 (Peterson, 1994). For various sets of important constructs used in the survey instrument, values of Cronbach's alpha were obtained

TABLE 4: RELIABILITY STATISTICS

Constructs	Factor Code	Factors Loading	Measures	Cronbach Alpha
Perceived Usefulness	PU1	0.789	Online tax filing enables me to utilize tax filing services more quickly	
	PU2	0.777	Online tax filing improves my performance of utilizing tax filing system	
	PU3	0.667	Online tax filing increases my productivity	0.884
	PU4	0.818	Online tax filing system is more interactive	
	PU5	0.731	Using online tax filing enhance my effectiveness in tax filing	
Perceived Ease of Use	PEOU1	0.717	Learning online tax filing is easy	
	PEOU2	0.756	It is easy to organize information needed in online tax filing	
	PEOU3	0.739	Online tax filing is more flexible	0.885
	PEOU4	0.722	Online tax filing makes me more skillful while using	
	PEOU5	0.795	Overall, I find online tax filing system easy than other methods	
Perceived Credibility	PCr1	0.696	I trust on the technology used in online tax filing	
	PCr2	0.831	I trust in the ability of tax authorities to protect submitted information	0.901
	PCr3	0.752	I believe that submitted information is not subject to alteration/loss	
	PCr4	0.758	I believe that online tax filing system is well tested and documented	
Perceived Social Pressure	PSP1	0.890	My social circle motivate me to file tax online	
	PSP2	0.909	Celebrities and other promotional stimuli influence my decision to file tax online	.927
	PSP3	0.895	People who are my ideal/ important influence my decision of online tax filing	
Perceived Cost	PC1	0.876	Filing tax online saves my physical effort cost	
	PC2	0.941	Online tax filing provides better opportunity cost	0.932
	PC3	0.896	Online tax filing saves my sensory cost	
	PC4	0.912	Overall, I find online tax filing more economic	
Perceived Risk	PR1	0.946	Online tax filing is more prone to psychological risk	
	PR2	0.973	Online tax filing is vulnerable to my privacy	
	PR3	0.939	Online tax filing is subject to performance risk	0.955
	PR4	0.935	Online tax filing don't provide leverage to change income records subsequently	
	PR5	0.926	Case of plagiarism have no influence on my opinion about online tax filing	
Computer Awareness	CA1	0.852	I can file e-return simply going through user manuals	
	CA2	0.872	I can file e-return more comfortably if anybody demonstrate it	0.942
	CA3	0.890	Tax authorities should provide help in case I got stuck somewhere while filing e-return	

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A factor analysis, which is confirmatory in nature, was performed on the different variables such as PU, PEOU, Perceived Credibility, Perceived social pressure, Perceived Cost, Perceived risk and computer awareness. The factor analysis was conducted using principal axis factoring with varimax rotation as an extraction method (see for details, e.g. Nummenmaa et al., 1996, p. 244; Aczel, 1999, pp. 814-18; Hair et al., 1998, pp. 87-120). The identified seven factors were selected whose Eigen values are greater than 1.0 from the graph of scree plot.

DIAGRAM 1: ON SCREE PLOT
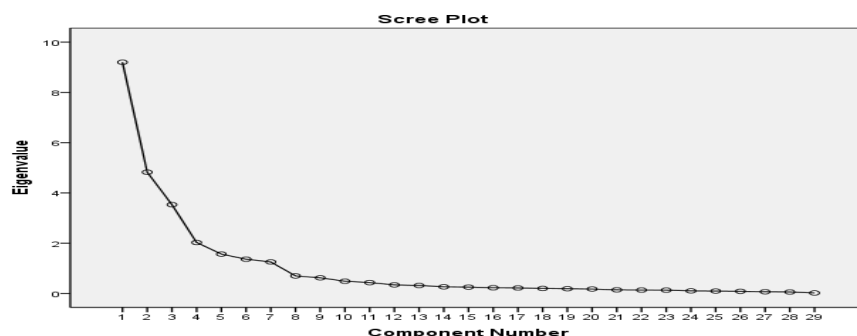
These variables within factors are correlated, is confirmed by the Bartlett's test of sphericity. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy indicated a practical level of common variance (KMO = 0.833), which implies that the results obtained from factor analysis are appropriate. The first factor, PU, consists of five variables (alpha = 0.884). Peterson (1994) points that acceptable value of Cronbach's alpha can vary between 0.5 and 0.95 depending on the type of research. For basic research Cronbach's alpha should be greater than 0.6. The second factor, PEOU, was loaded with five variables (alpha = 0.885). The third factor, Perceived Credibility, contained four variables (alpha =0.901). The fourth factor exhibits loadings for three variables referring to perceived social pressure on e-filing (alpha = 0.927). The fifth factor, Perceived cost, was loaded with four variables (alpha = 0.932). The sixth factor, Perceived risk exhibits loadings of five variables (alpha = 0.955). The seventh factor, computer awareness, was loaded with three variables (alpha = 0.942). The overall reliability of the factor analysis was 0.911. The regression analysis was conducted to reveal how different factors affect the acceptance of e-tax filling.

TABLE 5: CORRELATION STATISTICS

Constructs	Acceptance Rating of e-filing		
	Pearson Correlation	Sig. (2-tailed)	N
Perceived Usefulness	0.831**	.000	
Perceived Ease of Use	0.865**	.000	
Perceived Credibility	0.815**	.000	
Perceived Social Pressure	0.231*	.016	108
Perceived Cost	-0.062	.527	
Perceived Risk	0.154	.111	
Computer Awareness	0.804**	.000	
**. Correlation is significant at the 0.01 level (2-tailed).			
*. Correlation is significant at the 0.05 level (2-tailed).			

The factors Perceived usefulness, perceived ease of use, perceived credibility and computer awareness have strong positive correlations with the acceptance of e-filing and other two factors such as perceived social pressure and perceived risk are positively correlated with the acceptance of e-filing but it is substantially weak. There is no correlation between perceived cost and acceptance of e-filing. Now we run multiple regressions to further test the significance effect of independent variables on dependent variable.

TABLE 6: REGRESSION MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.934[a]	.872	.863	.319
a. Predictors: (Constant), Computer Awareness, Perceived Risk, Perceived Cost, Perceived Social Pressure, Perceived Credibility, Perceived Usefulness, Perceived Ease of Use				

A regression analysis was also conducted to identify how different factors affect the acceptance of e-filing. The value of standard error in our proposed model is 0.319 which is substantially less than the standard deviation (i.e. 0.861) of the dependent variable. Thus, the use of proposed model is appropriate.

TABLE 7: ANOVA

Mean Square	F	Sig.
9.874	97.325	.000[a]
.101		
a. Predictors: (Constant), Computer Awareness, Perceived Risk, Perceived Cost, Perceived Social Pressure, Perceived Credibility, Perceived Usefulness, Perceived Ease of Use		
b. Dependent Variable: Acceptance Rating of e-filing		

The AVOVA table reports a significant F statistic, which further justifies the appropriateness of the proposed model. As the value of R square is 0.872 which means that the proposed model explains approximately 87.2% of the total variance in the acceptance of e-filing.

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TABLE 8: STANDARDIZED REGRESSION COEFFICIENT STATISTICS (COEFFICIENTS[A])

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	-.227	.235		-.966	.336
Perceived Usefulness	.290	.064	.278	4.490	.000
Perceived Ease of Use	.330	.062	.347	5.326	.000
Perceived Credibility	.249	.060	.246	4.120	.000
Perceived Social Pressure	.018	.018	.038	.989	.325
Perceived Cost	.033	.023	.052	1.426	.157
Perceived Risk	.018	.023	.031	.784	.435
Computer Awareness	.145	.058	.161	2.489	.014

a. Dependent Variable: Acceptance Rating of e-filing

According to the standardized regression coefficients, the relative order of preference of the predictive factors over the acceptance of e-filling can be summarized as follows: Perceived ease of use (B=0.347), Perceived usefulness (B= 0.278), Perceived credibility (B = 0.246) and Computer awareness (B= 0.161). When t - test results pertaining to the significance of regression coefficients was analyzed, it is observed that the explanatory variables and their coefficients, PEOU (t = 5.326, p <0.05), PU (t = 4.490, p <0.05), Perceived Credibility (t = 4.120, p <0.05) and Computer awareness (t = 2.489, p <0.05), are statistically significant. Hence, it is proved that Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Perceived Credibility (PC) and Computer Awareness (CA) significantly affect the acceptance of e-return filing thereby accepting the null hypothesis (H1, H2, H3 and H7). The other factor perceived cost (PC), Perceived Social pressure (PSP) and Perceived risk (PR) don't significantly affect the acceptance of e-return filing. Hence, the null hypothesis (H4, H5, and H6) are rejected at the 5% level of significance.

CONCLUSION AND MANAGERIAL IMPLICATIONS

The basic objective of this research study was to analyze various factors that affect the acceptance of new information system in light of the some previous tested model like TAM. The study deliberately extended the original postulates of TAM to include some new factors which have been derived from the available literature and content analysis study conducted in the first phase of the research. Therefore, some new conceptual foundation is proposed in this study that systematically explores the critical success factors in acceptance of e-return filing in India. The study is unique because it investigated the customer acceptance of e-return filing from the perspective of some established research and its empirical generalization in developing economies like India. It validates the applicability of TAM in understanding the acceptance of e-return filing. The study posits that acceptance of e-return filing can be improved by focusing perceived ease of use, perceived usefulness, perceived credibility and computer awareness. The study reveals the importance of focusing on enhancing a positive attitude of how easy e-return filing is to use and the degree it is useful to the focused group. In this parlance, the tax authorities should keep the ease of use and perceived usefulness in their priority. When designing the software for e-return filing, the ease of use and personalization should be kept in mind. This move will motivate customers in developing beliefs around the e-return filing services and in turn will lead to customers accepting of e-return filing. The decision makers need to understand that the familiarity with new information system varies from person to person so they are required to develop mechanism to familiarize customers with the procedure of their services. Tax authorities can provide a manual reference or video presentations at the various points to explain ease of use. The study also reveals that perceived credibility also plays a substantial role in the customer acceptance of e-return filing. The study founds the role of perceived cost, perceived social pressure and perceived risk statistically insignificant in relation to other factors.

Furthermore, this study suffers from three major limitations. The first limitation is related to the sample size which is relatively small in comparison to similar other studies. The second limitation is related with the scope to analyze acceptance of e-return filing comprehensively by including additional independent variables like trust in its domain. The third limitation which is prominent in nature is that the present study is tested using correlation and regression analysis among variables. However, this technique can only examine a single relationship at a time (Hair, at el, 1998). An area of upcoming research is to test the proposed model using Structural Equation Modeling (SEM). SEM is a multivariate statistical technique used to estimate a number of interrelated dependence relationship simultaneously.

Finally, in this information communication technology era, every government is required to develop a reliable, fast and customized channel for service delivery under various e-governance initiatives. The present study is a systematic attempt in this direction to explore customer acceptance of one such input in the form of e-return filing. Future studies may be conducted to validate the findings of this study.

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