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A STUDY ON INDIVIDUAL TAX PAYERS' PERCEPTION TOWARDS e-FILING SYSTEM IN INDIA WITH SPECIAL REFERENCE TO BALLARI CITY

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ABSTRACT

Recent days, getting or transmitting information is much faster because of internet. In this regards, government also take major initiative programs with the usage of internet in order to make implementation of E-Governance, a transparency and rapid the policies to the public. One among that is E-Filing. Payment of Income Tax via internet to government's account directly is a reforming concept in order to overcome from the drawbacks of offline payments. It is widely accepted that a major portion of potential tax revenue is not collected because of poor governance and high tax evasion in India. Adoption of the E-filing system for income tax is a prominent type of E-governance. Government makes use of information and communication technology to collect tax from citizens. This study attempts to find out tax payer perception towards an online system for filing individual income tax returns and also aims to find out awareness and level of satisfaction towards e-filing. Tax payers are moving towards e-filing for accurate and easy returns, convenient options, safety and secure, faster refunds and payment flexibility. It benefited to both taxpayers and government. Presently only few individual tax payers are using this new effective method of filing income tax return through online and make e-payment tax.

KEYWORDS

e-governance, information and communication technology, e-filing, e-payment, income tax.

1. INTRODUCTION

Recent days if we want to get anything information means we never search books or never meet any one personally but simply we use to search through internet. Innovation in technology has touched our lives in one form or the other. This advancement in technology has made our life much easier as almost everything is available on a fingertip. By getting things done electronically, we are moving towards a paperless environment, which is the need of the hour in light of global warming. Even use of internet by the government to provide its services at the door step of customers, business and other stakeholder is common. Population of India is above 130 crores government unable to serve all citizens at right time and services of government are not reaching to all citizens. There is a lack of transparency in the governing process; losing of time due to provision of services through multiple windows; increase in corruption and inconvenience. E-Governance helps to eliminate these drawbacks by best possible using of internet technology to communicate and provide information to common peoples and businessman.

Currently there are two methods of tax-filing systems, manual filing and electronic filing. Manual filing is the traditional of filing individual tax returns in India. Taxpayers' have to perform complex calculations and fill out the standard printed form in manual filing. When using the manual method of filing, taxpayers' need to understand the individual tax table and to ensure there are no errors through writing and/or calculations. This manual method of filing is tedious work for the tax collection department because they have to enter the taxpayer's data into their computer system quickly and accurately. Now government understood that the importance of computerisation and thus it prepares e-filing of all income tax returns rather than the traditional mode of offline filing. E-filing is one of the most important and advanced e-government services. It provides convenience to taxpayers for tax assessments and payment. Internet allows consumers to conduct transactions within a few mouse clicks. This convenience can serve as a key driver of e-filing adoption. E-filing provides many aspects of convenience to taxpayers. The process of electronically filling Income Tax returns/forms through the internet is known as e-filing. The benefits of e-filing have made it increasingly popular in recent years. E-filing saves the tax agency time and money, because the tax data is transmitted directly into its computers, significantly reducing the possibility of keying and input errors. In India, e-filing of 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 made mandatory for all corporate firms to e-file their income tax returns. E-filing of income tax return was made mandatory for all companies and from AY 2013-14 all assesses having more than INR 5,00,000 total income are mandate for filling income tax online.

2. OBJECTIVES OF THE STUDY

1. To know the concept of 'E-Filing'
2. To identify awareness of the respondents with regard to e-filing.
3. To analyse the level of satisfaction of the respondents towards E-filing.
4. To study individual's beliefs or motives to use the electronic tax-filing system.

3. METHODOLOGY OF THE STUDY

In order to meet the objectives of the study, the required data is collected from both primary and secondary sources. Primary data is collected through the personal interviews and structured questionnaire from the select individual tax payers. The secondary data is meant for various sources like newspapers, magazines, articles etc.

SAMPLE SIZE: The sample size is taken as 50 respondents.

METHOD OF SAMPLING: convenience

4. SCOPE OF THE STUDY

The present study is confined to selected respondents and the study area is confined to Ballari city only.

5. CONCEPT OF e-FILING

The process of electronically filling Income Tax returns/forms through the internet is known as e-filing. Electronic tax filing, or e-filing is also known as a system for submitting tax documents to a revenue service electronically, often without the need to submit any paper documents. Since E-filed returns can be processed much faster than paper returns paper returns, the taxpayer can generally expect a faster tax refund, if applicable.

"The process of submitting tax returns over the internet, using tax preparation software that has been pre-approved by the relevant tax authority". Electronic filing options include,

- Online, self-prepared return, using a personal computer and tax preparation software, or
- Online submission of returns using a tax professional's computer and tax preparation software.

6. STEPS IN e-FILING ONLINE

Step 1: Log on to the Income Tax Department's portal (www.incometaxindiaefiling.gov.in) meant for filing taxes online. Assesses should Register using their Permanent Account Number (PAN), which will act as your user ID.

Step 2: Under the 'Download' menu, go to e-filing AY 2015-16 < Individual and select the appropriate Income Tax Return (ITR) form. Download ITR-1's (Sahaj) return preparation software if assesses are salaried individuals, pensioners, own one house property and/or earn interest income.

Step 3: Open the downloaded Return Preparation Software (excel utility), follow the instructions and enter all the details using your Form 16.

Step 4: Compute tax payable by clicking the 'Calculate Tax' tab. Pay tax and enter the challan details in the tax return (not applicable if your tax liability is nil).

Step 5: Confirm the details entered by clicking the 'Validate' tab. Proceed to generate an XML file, which will be automatically saved on computer. The registration process (Step 1) can also be initiated at this stage.

Step 6: Go to 'Submit Return' on the portal's left panel and upload the XML file after selecting 'AY 2015-2016' and the relevant form.

Step 7: It will be asked whether assesses wish to digitally sign the file. If they have obtained a DS (digital signature) select 'Yes'. Else, choose 'No'.

Step 8: Once the message regarding successful e-filing is flashed on the screen, the process is complete. The acknowledgement form - ITR-Verification (ITR-V)-will be generated and assesses can download the same. It will also be mailed to assesses registered email ID.

Step 9: Take a print-out of the form ITR-V, sign it in blue ink, and send it by ordinary or speed post to the Income Tax Department-CPC within 120 days of uploading assesses e-return. Couriered documents will not be accepted.

Step 10: The IT department will send the acknowledgement by email, which is the final step in the process. If assesses do not receive it from the Income Tax Department in due course, you can send the form ITR-V again.

7. PROCEDURE OF REGISTRATION

- Go to the webpage www.incometaxindiaefiling.gov.in
- Click on Register as new user
- Mention your PAN, as PAN would be the User-Id.
- If the PAN is not registered a new page will open otherwise a message will appear "PAN is already registered"
- The assesses has to submit his Name, Father's Name, Date Of Birth, E-Mail Id, Phone No & Password of his own choice
- Opt one secret question out of four questions given and also provide any answer of choice.
- Fill the verification code given and click on Register.
- After successful registration the user will receive an e-mail on the e-mail id given at the time of registration wherein a link would be given which is to be activated.
- Once the link is activated, the user would be authorized to use all the services offered by Income Tax Department & can e-file his return.

8. HOW TO GET DIGITAL SIGNATURE

- A. Digital signature can be purchased through:
 - ICAI – For details click on the link below: http://www.icaai.org/post.html?post_id=1847&c_id=227
 - Private vendors.
- B. Format of digital signature
 - pfx file
 - USB token
- C. Update the digital signature with the department
 - Install Java by clicking on the link <http://www.oracle.com/technetwork/java/javase/downloads/index.html>
 - For updating the digital signature with the Department click on 'My Account' button.
 - Then Click on "Updating Digital Signature" button.
 - Next click on the "Register" button and a box shown as 'You have successfully registered your digital signature' would appear.
 - After this Digital Signature would get updated with the Department

9. ADVANTAGES OF e-FILING

- Convenience – Returns can be filed at any time (day or night);
- Fast refunds – It allows taxpayers receiving refunds to get them sooner,
- Taxpayers get instant acknowledgement of receipt.
- Value added services like viewing Form 26AS, tracking of refunds, email, SMS alerts regarding status of processing and refunds.
- Certainty of delivery and quick confirmation – provides immediate confirmation from tax administration that returns have been received,
- Taxpayers can correct their mistakes or make and save changes in their ITR many times before the final submission of ITR form.
- Eliminates error notices from tax administrations caused by data entry errors,
- Increment in freelance job opportunities as Tax Consultant and TRPs etc.
- Reduction in Documents handling and storage space.
- Reduced operating costs for tax administration by reducing the cost of handling paper returns and eliminating unnecessary staff.

10. DISADVANTAGES OF e-FILING

Filing returns electronically may not be as secured as sending them via mail or post. Especially for those who employ an outside or third party service to do the electronic filing for them, you are providing identifiable information that the service may keep on file for a long period of time. This means that more individuals can have access to your information. In a particular case wherein you are supposed to receive tax refunds and you want it done immediately. You will have to provide your bank account number and routing number for the deposit to take place. Thus your data is less secure.

11. DATA ANALYSIS AND INTERPRETATIONS

TABLE NO. 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Variables	Parameter	Frequency	Percentage (%)
Age	Below 25 years	10	20
	26-35 years	20	40
	36-45 Years	14	28
	46-above years	6	12
	Total	50	100
Gender	Male	35	70
	Female	15	30
	Total	50	100
Education	Degree	18	36
	PG	12	24
	Diploma	9	18
	Professional	11	22
	Total	50	100
Income	Rs.250000-300000	12	24
	Rs.300000-Rs.500000	15	30
	Rs.500000-Rs.1000000	20	40
	More than Rs.1000000	03	06
	Total	50	100

(Source: Field survey)

Above table depicts that majority of the respondent (i.e. 40%) fall under age group of 26-35 years. All the respondents having sound educational background and majority i.e. 36% of them were degree holders. Educated respondents were targeted and approached for the study. Among 50 respondents 35 were Male and 15 were Female. 40% of the respondents having income between Rs, 500000 to Rs.1000000.

TABLE NO. 2: RESPONDENTS AWARENESS TOWARDS e-FILING

Source	Friends	Newspaper	Tax Dept.	Tax consultants	Media & Ad.
No. of respondents	3	4	9	32	2
Percentage (%)	6	8	18	64	4

(Source: Field survey)

GRAPH NO. 1: GRAPH SHOWING SOURCES OF AWARENESS TOWARD e-FILING

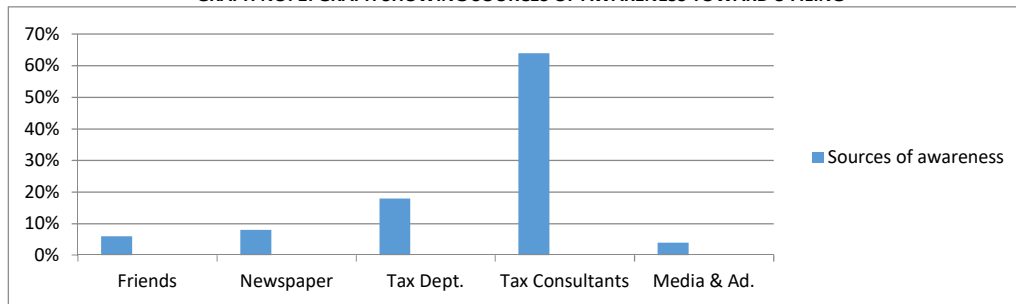


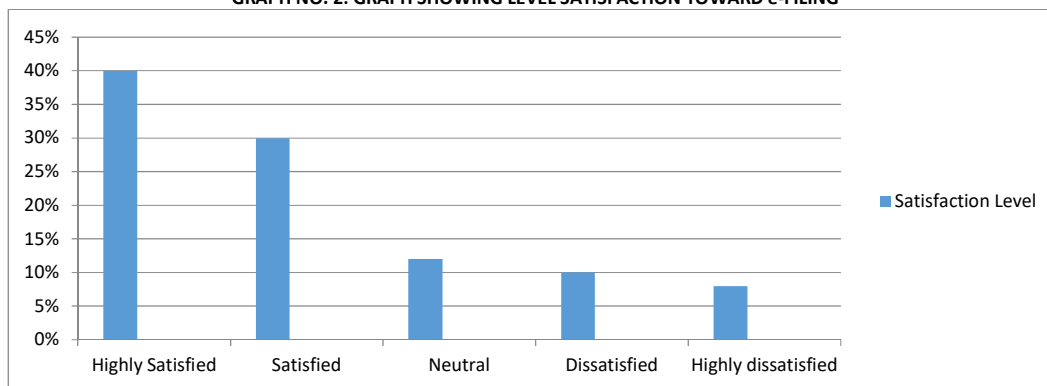
Table no. 2 Depicts that out of 50 respondents, 32 respondents collect information about e-filing through Tax Consultants (64%), 9 respondents know about e-filing through Tax Dept.(18%), 4 respondents collect information about e-filing through newspaper (8%), 3 respondents know about e-filing through friends(6%), Two respondents know about e-filing through media & Advertisement.(4%).

TABLE NO. 3: LEVEL OF SATISFACTION TOWARDS e-FILING

Variable	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied
No. of respondents	20	15	6	5	4
Percentage (%)	40	30	12	10	8

(Source: Field survey)

GRAPH NO. 2: GRAPH SHOWING LEVEL SATISFACTION TOWARD e-FILING



Above table showing that an attitude scale for measuring the level of satisfaction of e-filing of income tax return was used. It depicts that Majority of the respondents i.e. 40% are highly satisfied with e-filing, 15% of the respondents are satisfied with e-filing, 12% of the respondents gave neutral result, remaining 10% & 8% of the respondents are dissatisfied and highly dissatisfied respectively with e-filing system.

TABLE NO. 4: INDIVIDUAL TAX PAYER'S PERCEPTION TOWARD e-FILING OF INCOME TAX

SN.	Statements	Yes	No
1	Online tax filing enables you to utilize tax filing services more quickly.	74%	26%
2	Online tax filing improves your performance of utilizing tax filing system.	67%	33%
3	Using e-Filing system would improve your productivity in preparing income tax filing	59%	41%
4	Online tax filing system is more interactive.	81%	19%
5	Using online tax filing enhances your effectiveness in tax filing.	88%	12%
6	Learning online tax filing is easy.	72%	28%
7	It is easy to organize information needed in online tax filing.	69%	31%
8	Online tax filing is more flexible.	63%	37%
9	Online tax filing makes you more skilful while using.	83%	17%
10	Online tax filing system easier than manual filing.	89%	11%
11	Can you trust on the technology used in online tax filing?	83%	17%
12	Can you trust in the ability of tax authorities to protect submitted information?	71%	29%
13	Can you believe that submitted information is not subject to alteration/loss?	58%	42%
14	Can you believe that online tax filing system is well tested and documented?	79%	21%
15	Your social circle motivates you to file tax online.	28%	72%
16	Celebrities and other promotional stimuli influence your decision to file tax online.	33%	77%
17	People who are your ideal/ important influence your decision of online tax filing	54%	46%
18	Filing tax online saves your physical effort cost.	84%	16%
19	Is online tax filing more economic?	88%	12%
20	Online tax filing is more prone to psychological risk.	71%	29%
21	Online tax filing may harm to your privacy.	54%	44%
22	You can file e-return simply going through user manuals.	91%	9%
23	You can file e-return more comfortably if anybody demonstrates it.	81%	19%
24	Tax authorities should provide help in case you got stuck somewhere while filing e-return.	100%	0%

Above table depicts that Individual tax payer's perception toward e-filing of Income Tax. Majority of the respondents said yes that using of e-filing of income tax is quicker (74%), improves their performance (67%) and productivity in preparing income tax filing (59%), more interactive (81%), enhances their effectiveness in tax filing (88%), easy to learn (72%), easy to organise needed information (69%), more flexible (63%), make them more skilful (83%), easier than manual filing (89%), trustable on technology used in e-filing (83%), trustable to protect submitted information by tax authorities (71%). It is believable that submitted information free from loss (58%), dependable that it is well tested and documented (79%). decision to e-filing influence by their important persons (54%). It saves physical effort cost (84%), more economic (88%), suffering from psychological risk (71%), harm to their privacy (56%), go through user manually easily (91%). E-file can do comfortably if somebody demonstrates it (81), need to help from tax authority in urgency (100%). 72% of the respondents not motivated by social circle to e-file, 77% of the respondents not influenced by Celebrities and other promotional stimuli to file tax online.

12. FINDINGS

- Majority of the respondents (i.e. 40%) fall under age group of 26-35 years.
- All the respondents having sound educational background and majority i.e. 36% of them were degree holders.
- Among 50 respondents 35 were male.
- 40% of the respondents having income between Rs. 500000 to Rs. 1000000.
- Majority of the respondents collect information about e-filing through Tax Consultants (i.e. 64 %).
- Majority of the respondents i.e. 40% are highly satisfied with e-filing.
- It is found that e-filing of income tax is easier, quicker, flexible, economic and interactive.
- Majority of the respondents said that, it improves performance using tax filing system (i.e. 67%) and improves productivity in preparing income tax filing.
- 89% of the respondents agreed that online tax filing system easier than manual filing.
- 89% of the respondents trusted in the ability of tax authorities to protect submitted information
- It is found that social circle, celebrities and other promotional stimulus never influence on use of e-filing system.
- It is found that e-filing is comfortable if somebody demonstrate it
- It can use individual through user manual.
- All the respondents required help from Tax authorities in case they got stuck somewhere while filing e-return.
- 56% respondents have feared about online tax filing may harm to their privacy.

13. SUGGESTIONS

- Build user friendly procedure to e-file online.
- Minimise the risk of security.
- Make use of computer software effectively
- Adopt continuous advanced technology to make e-filing system more simple and effective.
- Govt. should create awareness about e-filing of income tax.
- Grievances from the tax payers while using e-filing should be taken seriously and solve timely and promptly by the Tax authorities.
- Educate the tax payers, auditors and tax consultants to make use of e-filing system.
- Make it mandate to all tax payers.
- Information about the tax payers should be kept secret.
- Make it e-payment of tax effective

14. CONCLUSION

World in the 21st century has benefited greatly from information technology in many ways.

Recent days, getting or transmitting information is much faster because of internet. Government also takes major initiative programs with the usage of internet in order to make implementation of E-Governance. Adoption of the E-filing system for income tax in India is a prominent type of E-governance. Payment of Income Tax via internet to government's account directly is a reforming concept in order to overcome from the drawbacks of offline payments. This study attempts to find

out tax payer perception towards an online system for filing individual income tax returns and also aims to find out awareness and level of satisfaction towards e-filing. Based on this study researcher can conclude that the e-filing system in India widely accepted by tax payers in India. Tax payers are moving towards e-filing for accurate and easy returns, convenient options, safety and secure, faster refunds and payment flexibility. It benefited to both taxpayers and government. The tax authorities should keep taxpayers convenience 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. Adoption of continuous advanced technology to make e-filing system simpler and effective. Build e-filing system software user friendly to make progressive in India.

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