A Study on the Factors Responsible for Tax Payers' Convenience Towards Income Tax E-filing with Reference to City of Raipur

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Abstract

Income tax is an annual tax on income which is levied by the central government. In the modern era digitization is at its emerging stage in developing countries like India. Digitization means converting and organizing information into a digital format and E-filing is one of its major components. E-filing is the new effective way of filing income tax by the use of digital devices and internet and making E-payments of taxes. E-filing was introduced by Income Tax department during the assessment year 2006-2007 in India. The present study tries to identify the factors responsible for tax payers' convenience towards income tax e-filing with reference to people in Raipur, Chhattisgarh. Based on empirical data collected from a survey conducted on 220 respondents from Raipur, the study seeks to validate the factors identified that influence taxpayers' convenience on Income tax E-filing, with the help of Confirmatory Factor Analysis(CFA) technique. The study focuses on confirmation of the factors identified by reviewing the literature published in last fifteen years. The major factors identified are procedure of e-filing, accuracy, confidentiality, accessibility to past data and ease of use which are responsible for tax payers' convenience for E-filing, but individual tax payers are not aware and E-filing is not widely accepted by the individual Tax payer, so steps like, E-filing experts coming forward and helping individuals for motivating them for E-filing are required for creating more awareness about the benefits of Income Tax E-filing in the minds of tax payers. This paper can be used by future scholars to conduct further research on understanding the risks perceived by those individuals who pay professionals to file Income tax returns on behalf of them.

Keywords: Income Tax, E-filing, Tax Payers, Convenience, Factors Analysis.

INTRODUCTION

Income Tax

Tax on annual income which is levied by the central

government is called Income Tax. Section 4 of the Income Tax Act, 1961 states that for the total income in the previous year of every person, the income tax should be calculated according to the rates stated by the finance act for the assessment corresponding to

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the assessment year. Section 14 of the Income Tax Act also states that all the incomes shall be defined under the heads of income for the purpose of computation of income tax and calculation of total income.

The gross income from all five heads of income is determined for each head as of April 1 of any financial year, according to the provisions of the Income Tax Act of 1961. Professionalism and justice in tax collection are public priorities for every government. All tax-related activities are the responsibility of the Department of Income Tax. The Central Direct Tax Board (CBDT) oversees the Income Tax Department, which is a division of the Department of Revenue under the Ministry of Finance. (Muthulakshmi, 2017).

E-filing

In the modern era digitization is at its emerging stage in developing countries like India, digitization means converting and organizing information into a digital format and E-filing is one of its major components. Electronic-filing is the effective way of filing income tax by the use of digital devices and internet and making E-payments of taxes. E-filing was introduced by Income Tax department during the assessment year 2006-2007 in India.

E-filing is a mechanism for submitting tax records via internet or direct attachment to the income tax office, generally without submitting paper files. As standalone business use, different tax return computation soft-wares with e-filing capacities are accessible. E-file is the word for electronic registration or transmission to the tax authority of the ITR from tax soft-ware through the Internet.

The department wanted a scheme to render the method of registering income tax reports simpler for taxpayers as well as to decrease the time needed to enter information at the end of the phase upon completion of income tax returns. The most feasible response to the requirements of the department was

to enable to file income tax returns through the internet. While the center would benefit taxpayers, the income tax department had to build an atmosphere in which the tax payers would feel safe about filing their income tax returns through internet. Electronic-filing helped in furnishing of tax returns through approved intermediaries called intermediaries of e-return. There was a significant drop in time for processing returns of income tax and as claiming its refund. These intermediaries have eliminated duplication of efforts and, most of all; taxpayers do not need to be physically available to file the return through online procedure.

E-filing Procedure

www.incometaxindiaefiling.gov.in is an independent and integrated portal launched by the income tax department, for the effecting filing of income tax through internet i.e., E-filing. As per the procedure, income tax return can be filled by the use or without the use of a digital signature or aadhar card. Those file return without e-verification require a copy of the form ITR-V, register it and post it to a designated address as mentioned in the above website, by regular or speed post within a given period of time (120 days). If the return has been electronically-verified by the use of digital signature or aadhar card, you do not need to send the ITR-V by post.

LITERATURE REVIEW

1. Background of the Study

At present, there are literatures that focus on the factors responsible for convenience and satisfaction of e-filing systems. Maximum of the literatures are related to factors effecting E-filing adoption and satisfaction describes perceived ease of use, risk, external influence, and facilitating condition (Wang, 2003), and many literature have identified major factors responsible for convenience and satisfaction are E-filing procedures, safety, accuracy, time limit, payment procedures, ease of use, features provided by e-filing, procedures of payment, accessibility,

acknowledgement generated by E-filing system and services through banks (Geetha R & Sekar M, 2012), (Gayathri & Jayakumar, 2016) and various factors that explain e-filing behavioral intention of tax payers with the integrated model are perceived behavior control, attitude of tax payers, ease of use, subjective norm, self-efficacy, and facilitating conditions, all have significant influence on tax e-filing behavior intention, perceived usefulness (Chu, & Wu, 2007). To find-out the gap in the literature, the review of earlier works been done and summarized as below:

(Jain, 2017), The study showed that e-filing is gaining popularity with each passing day since it saves time, easily accessible anytime from anywhere, it reduces interface between the citizens and income tax department and moreover it ensures accuracy of data. The tests conducted in the study shows that Individual taxpaying citizens are pleased with the functionality (e-filing procedures, safety, accuracy, easiness, easy of refund, etc.) of e-filing returns.

The study's consumer-based model highlighted the prerequisites for effective e-government adoption. The findings indicate that awareness, accessibility, training, user support, local language, trust, attitudes, benefits, education, and compatibility are all essential for e-government adoption (Asianzu & Maiga, 2012).

(Muthulakshmi, 2017) in the paper said E-filing saves time, resources, and money while also lowering our stress levels. As a result, tax payers are encouraged to use e-filing and e-payment services. According to the report, existing users are delighted with the e-filing services, and the majority of individual tax payers are aware of e-filing in Trichy.

2. Factor Identification

After reviewing the literature following dimensions have been identified, which are responsible for tax payers' convenience towards income tax E-filing.

Table 1: Income Tax E-filing Convenience Dimensions

Dimensions	Description	Source
Perceived Benefits	It is described as the extent to which the beliefs of taxpayers to use the E-filing scheme to improve their job performance. Moreover, the perceived usefulness had a powerful impact on the intentions of people. It has a substantial effect on attitude, which subsequently affects behavioral intent to adopt the scheme.	(Chavda, 2018), (Ilias, 2011)
Reliability	It means the degree of consistency of a measure. E-filing is integrated process and provides electronic connectivity which is faultless and helps minimize mistakes which is more reliable as compared to paper based tax filing	(Chavda, 2018), (Hung, Chang, & Yu, 2006)
Convenience	It refers to the quality of being suitable to one's comfort, purposes, or needs. E-filing is accessible, faster, comfortable and effective as compared to the manual paper tax filing and also does not require much technical knowledge to file tax also easy to do.	(J. Arora, 2016), (Chopra et al., 2017),

Ease of Use	It is referred as the extent to which tax payers' looks at the effort-less use of the E-tax filing system. Ease of use has a lower but substantial effect that dissipated over time. Ease of use is also found to have an overall impact on the attitude, thus affects behavior intentions.	(K, Gor 2015), (Ilias, 2011)
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Figure 1: Conceptual Model for convenience of Income Tax E-filing

OBJECTIVE OF THE STUDY

The objective is to find out more about the major factors which are responsible for tax payers' convenience for income tax E-filing. Other clear and comprehensive objectives are outlined below, based on this primary objective:

- To identify the motivating factors for E-filing.
- To study the impact of identified factors on overall Convenience of E-filing.

1. Motivation for the research

According to statistics on IT department's website, e-filings in Financial Year 2018-2019 was 5.87 crores, up from 4.98 crores in the previous fiscal year. There is no doubt that the Income Tax Department encourages the online filing of tax returns to digitize the associated information of all tax payers, but the department still needs extra ordinary efforts to convert the data (financial statement) of tax payers from hard copies into the scheme. Given the potential of e-filing, which has a positive aspect for both government and taxpayers, it would be easy for governance if majority of the taxpayers to choose e-filing rather than offline filing of tax returns. Therefore, it is very encouraging to study taxpayers' behavioral intention and factors responsible for convenience when using this e-filing system.

RESEARCH METHODOLOGY

1. Scale Development and Instrument

This research is causal in nature; the development of the instrument was mainly based on the acceptance and convenience scales proposed by various researchers in the area of income tax E-filing. The used survey instrument is a 7 point Likert Scale, ranging from 1= Very Strongly Agree to 7 = Very Strongly Disagree) questionnaire survey. After reviewing the relevant literature, a questionnaire containing two sections was prepared: Section 'A' containing four questions to identify tax payers' demographics and Section 'B' containing fifteen questions to identify the variables which affect the convenience of tax payers towards E-filing.

For the purpose of applying CFA (Confirmatory Factor Analysis) a conceptual model was developed. Statistical software package (SPSS-20 & AMOS-21) was used to analyze the collected data, and possibly prove the model and verify the goodness of fit model index.

2. Sampling Design

The data were collected through an e-mail questionnaire survey. This empirical study was

conducted in the Raipur city. As no sampling frame was accessible, the method of non-probability sampling was adopted. Judgmental sampling, a form of convenience sampling, was used to identify respondents as the researchers' decision was that maximum people who have knowledge of Income Tax E-filing (Chartered Accountants & Students pursuing CA) be targeted. Responses were sought from 220 respondents but 20 responses were not

considered due to zero variance and blanks in responses.

3. Respondent's Profile

Table 2 shows the demographic variables (gender, age, education and profession) of the 200 respondents.

Table 2: Profile of Respondents

Demographic Variables		Percentage
Gender	Male	61
	Female	39
Age (Years)	Under 25	49
	25-35	15
	35-45	23
	45 Above	14
Education Qualification	High School	3
	Diploma	5
	Graduates	55
	Post Graduates	36
Profession	Service	42
	Self Employed	58

DATA ANALYSIS AND DISCUSSION

1. Exploratory Factor Analysis

The EFA was used to define multiple variables affecting the convenience towards income tax E-filing. For the extraction of factors and orthogonal

rotation with Varimax, the Principle component analysis was used. From the results of KMO and Bartlett's Test mentioned in below Table 3. It was clearly concluded that samples taken were accurate and sampling accuracy was 0.877, which was greater from 0.6 according to (Coakes & Steed, 2001).

Table3 : KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.877
Bartlett's Test of Sphericity	Approx. Chi-Square	877.402
	Degree of Freedom	105
	Sig.	0.000

Harman's single factor test was also done, and all items (measuring latent variables) are combined into a single factor. The maximum variation for a single factor was found to be 36.97%, which is less than 50%, implying that CMB has no effect on the data and therefore the findings are trustworthy.

Since latent root criterion was used to extract variables, only factors with latent roots of Eigen values which were greater than one were considered important; all other factors which were less than one latent roots were disregarded and considered insignificant. The names of the factors, the statements, the labels and factor loading with

Cronbach's Alpha Scores have been summarized in Table 4.

The 15 items were subjected to EFA and a final three-factor model was created, the below Table 4 highlights the factor loading with coefficient value

equal to or greater than 0.6 value. The three factor solution accounted for 54.344% of the total variance. Large number of variance was observed for the factor solution, which was indicated by larger Communalities.

Table 4: Exploratory Factor Analysis Results

Statement	Ease of E-filing	Reliability	Convenience	Communalities	Cronbach's Alpha
VAR00013	.815			0.682	0.77
VAR00012	.755			0.641	
VAR00015	.692			0.585	
VAR00007		.763		0.603	0.758
VAR00011		.741		0.633	
VAR00004		.715		0.549	
VAR00009		.656		0.556	
VAR00005			.788	0.696	0.722
VAR00002			.781	0.648	
VAR00010			.635	0.523	
% of Variance	20.189	18.392	15.763		
Cumulative %	20.189	38.581	54.344		

1.1 Factor Definition

Ease of E-filing

Ease of E-filing means the extent to which a user looks at the effort-free use of the e-filing system because it is fast and accurate and even easy to learn the online tax filing procedures and payment system. Ease of E-filing also has a significant effect on attitude, thus affects the behavioral intentions and makes E-filing more convenient.

Reliability

Reliability of income tax E-filing means the ability of it to provide services as per the commitment. This includes strong and trustworthy security system to protect tax payers' information; it has better security than manual paper filings since your data is not accessible to anyone either by design or by chance. It also allows to do work more effectively and efficiently.

Convenience

It refers to the quality of being suitable to one's comfort, purposes, or needs. E-filing is accessible, faster, comfortable and effective as compared to the manual paper tax filing and also does not require much technical knowledge to file tax also easy to do.

2. Confirmatory Factor Analysis

CFA was done using AMOS 21 software to confirm the factor structure discovered during EFA. Construct validity was done on the factors. Construct validity is the effect to which the theoretical latent structure represents a collection of measured items. Thus, it deals with measurement precision (Hair, 2007). The construct validity is further split into convergent and discriminating validity. Construct validity can be determined by empirically evaluating uni-dimensionality of the construct. Confirmatory Factor Analysis offers better

control of uni-dimensionality assessment. Convergent and discriminating validity was evaluated using confirmatory factor analysis in this study. Specific steps can be used to evaluate the model fit in CFA. The use of three to four fit indices as per Hair et al., (2009) provides adequate proof of model fit. Apart from the chi-square value and the related degrees of freedom (DF), the researcher must report minimum one incremental index and one complete index. Reporting the chi-square value and degrees of freedom, the Comparative Fit Index and the Root Mean Square Error Approximation will generally provide sufficient unique results to evaluate a model.

2.1 Convergent Validity

The articles indicating a particular construct should contain convergent validity which means more

common variance (Hair et al., 2007). The following techniques were used to measure convergent validity in this research:

- Analysis of Factor Loading
- Average Variance Extracted
- Construct Reliability

In terms of high convergent validity, higher factor loading shows that they are converging on some popular points and factor loading of more than 0.6 have been considered in this study which suggests excellent convergent validity. The factor loading of all items in this study are given in the Table 5.3 along with the AVE values and CR values. To indicate convergent validity, AVE value should be near or higher than 0.5. Table 5 demonstrates that all AVE values of all the income tax e-filing variables of the income tax E-filing are close to or above 0.5 suggesting good convergent validity.

Table 5 : Convergent Validity of the Identified Factors

Factors	Statements	Factor Loading	AVE Values	CR Values
Ease of E-filing	VAR00013	0.815	0.533	0.773
	VAR00012	0.755		
	VAR00015	0.692		
Reliability	VAR00007	0.763	0.441	0.759
	VAR00011	0.741		
	VAR00004	0.715		
	VAR00009	0.656		
Convenience	VAR00005	0.788	0.470	0.726
	VAR00002	0.781		
	VAR00010	0.635		

High reliability of the construct shows that there is internal consistency, meaning that all measurements continuously represent the same latent structure. The thumb rule for estimating the reliability of the construct is that 0.7 or greater indicates excellent reliability of the construct. Table 5 demonstrates that the importance of their reliability is higher than 0.7 for all factors of income tax E-filing constructs and indicates good construct reliability.

2.2 Discriminant Validity

Discriminating validity is the degree to which a construct is significantly different from one other. Thus, high discriminating validity offers proof that a structure is unique and capture some phenomena which others measures do not (Hair et al., 2007). Discriminant validity is ensured if a measure does not very closely correlate with other measures it

should vary from (O'Leary-Kelly and Vokurka, 1998).

According to Fornell and Larcker (1981), discriminant validity was evaluated by comparing AVE and inter-construct squared correlation estimates. In Table 6, the square root of the AVE

values is diagonal components in the construct correlation matrix, and the off-diagonal components show inter-construct correlations. The diagonal components are larger than the off-diagonal components, promoting the constructs discriminant validity.

Table 6 : Discriminant Validity Analysis for the Dimensions

Dimensions	Reliability	Ease of Use	Convenience
Reliability	0.664		
Ease of Use	0.500	0.730	
Convenience	0.552	0.667	0.686

2.3 Measurement Model Fit

To check model fit of factors responsible for tax payers' convenience towards income tax e-filing, the Chi-square/df, Comparative Fit Index value, Standardized Root Mean Square Residual and Root Mean Square Error of Approximation were used (Table 7).

According to Gaskin, J. & Lim, J. (2016) a value of CMIN/DF (2.066) indicates excellent Model Fit, value of CFI (0.934) indicates Acceptable Model Fit, value of SRMR (0.040) indicates excellent Model Fit, value of RMSEA (0.078) indicates acceptable model fit and p-close (0.045) indicates acceptable model fit. The goodness of fit indices suggests a well-established factor structure for the suggested three constructs. We therefore say that the factors responsible for tax payers' convenience towards income tax e-filing include (1) Ease of Use, (2) Reliability and (3) Convenience. Previous assessment validated the following study model.

Figure 2 : Confirmatory Factor Analysis Model of Income Tax E-filing

3. Structure Equation Modeling

Path analysis was carried out using AMOS 21 software to study the impact of different factors of the income tax E-filing on the convenience. Figure 5.2 shows the path analysis with standardized regression weights and results with interpretation are presented in Table 7.

AMOS provides coefficients and calculated t-values for each path from the two dimensions of income tax E-filing to overall convenience from income tax E-filing. Therefore, it was found that Ease of use and Reliability has a powerful effect on the convenience of tax payers' with respect to Electronic tax filing.

According to Rex Gaskin, J. & Lim, J. (2016) a value of CMIN/DF (1.684) indicates excellent Model Fit, value of CFI (0.954) indicates excellent Model Fit, value of SRMR (0.054) indicates excellent Model Fit, value of RMSEA (0.062) indicates acceptable model fit and p-close (0.226) indicates excellent model fit . As the results shows the goodness of fit indices suggests a well-established factor structure for the suggested three constructs. Therefore it can be concluded that Ease and reliability has a impact on

Figure 3: Structural Model of Income Tax E-filing.

the convenience of income tax e-filing.

Figure 3 provided standardized regression weights for all the convenience factors of income tax e-filing. Those factors having a greater standardized regression weight means the dimension has a greater effect on the convenience from e-filing of income tax. It also demonstrates that it is a significant factor in predicting the convenience from income tax e-filing.

Table 7 : Impact of dimensions on Convenience of Income Tax E-filing.

Path	Estimate	T-value	P-value	Adjusted R ²
Ease → Convenience	.535	4.915	.000	.693
Reliability → Convenience	.170	2.027	.043	

In the above table, P value of ease is less than 0.01 at 99% confidence level, which means ease make strong impact on convenience whereas, p value of reliability is less than 0.05 at 95% confidence level which means reliability makes a moderate impact on convenience. The R-square is the percentage of variation accounted for by the independent variables in the dependent variable of 0.693 which suggests that the model explains a healthy variability of the response data about its mean.

Based on the outcomes in Table 7, Ease and reliability have a impact on convenience towards income tax e-filing and are significant dimensions for assessing or predicting the convenience. It can be concluded that ease of use have a greater effect on the convenience towards income tax e-filing

FINDINGS & DISCUSSION

The CFA model was well-fitted as a result of the initial estimation. The researcher could see from the

results of KMO and Bartlett's Test (Table 3) that the samples taken were very reliable, with a sampling accuracy of 0.877, which was significantly higher than 0.6. (Coakes & Steed, 2001). From the EFA results (Table 4) it is found that Ease of E-filing was loaded with significant variables fast and accurate(.755), learning will be easy (.815) and more convenient than manual E-filing (.692). For reliability was loaded with significant variables strong security system (0.763), trustworthy (0.741), effectiveness (0.715) and efficiently (0.656) and for convenience was loaded with significant variables features (0.788), satisfied with E-filing (0.781) and Online portal for e- filing (0.635). From the factor analysis it is clear that Ease of Use, Reliability and convenience are the important factors responsible for income tax e-filing.

Results from Path analysis showed that ease of e-filing has stronger regression coefficients than reliability which indicates it has a greater effect on convenience from e-filing of income tax.

SCOPE OF THE STUDY

This study has the potential of helping Government, tax payers, policy makers and technology developers around the world in understanding how Income tax e-filing online portal users access the online tax payment service. A pool of indicators for the factors of online income tax payment services and E-filing stood out. These act as a guide for government and tax payers in understanding and knowing the online e-filing services.

The findings also have governmental implications. The study identified income tax e-filing dimensions that have strong impact on overall online e-filing and payment services. Furthermore, the results of the study can be very useful in making income tax e-filing to be more attractive to tax payers.

This study might also include various kinds of respondents, such as paid tax preparers and various kinds of taxpayers. The right of their customers to

schedule their taxes is provided to paid tax preparers. They use the e-filing scheme for various kinds of customers and are more often e-filing users than individual taxpayers. The reasons why individuals employ tax preparers instead of filing taxes themselves would be exciting to understand.

The items measuring tax payers' convenience towards income tax e-filing dimensions and overall e-filing factors were tested and refined. In any future study of the relationships between these constructs in an extended context, the reliability and validity instrument used in this research can be used.

Since the current analysis is focused on a moderate sample size and the region covered is Raipur, the findings cannot be generalized. Future study might aim at a wider respondent base across India's cities, with a more diverse sample. Also the model is based on 15 attributes and an expanded list of attributes could lead to development of a better understanding of the structure of the convenience factor construct. The model mainly identified the factors which are responsible for convenience towards E-filing, which leaves out some of the factors that affect taxpayers' like subjective norms, self-efficacy etc. which can be important to improve the convenience of tax payers. The model can be used for multi-group analysis for rural & urban population or on the basis of income group. The model can further be analyzed for moderation and mediation.

CONCLUSION

This study considered the factors responsible for taxpayers' convenience towards income tax e-filing. There has been very little empirical study on convenience factors of income tax e-filing. Furthermore, no systematic research has been undertaken in the field of convenience. With the boom of internet and digitization, the study will definitely benefit the government as well as IT developers. The convenience was classified into three factors in the study paper. The first factor- Ease of Use: the extent to which a user looks at the effort-free use of the Internet tax filing system because it is

fast and accurate and even easy to learn how to use online tax filing and payment system. Second factor Reliability: the ability of it to provide services as per the commitment which includes strong and trustworthy security system to protect tax payers' information. Third factor convenience: a positive attitude towards E-filing due to the features and different attributes like e-filing fees, functioning of e-filing website, e-payment facility and other intermediaries services which directly affects the behavioral intention of tax payers.

Path analysis was used to define the dimensions that affect the convenience towards income tax e-filing. It was found that ease of use and reliability has an important effect on the convenience general towards income tax e-filing. This shows that they are significant dimensions for the income tax e-filing convenience measurement or prediction.

The study results could also be used by the policy makers and IT developers to formalize and make strategies to attract the tax payers who pay the tax preparers to file income tax on behalf of them. The parameters and model introduced in this study, which have been conceptualized, will be used in a larger research analysis to further understand different areas not covered in the report.

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