



Taxpayers' Perception Towards E-filing of Income Tax Returns

Dr. B. Angamuthu*

Abstract

Tax is one of the major sources of income of our country because it should be utilized for various development programmes for the public. For every few years, the Govt. should implement various schemes regarding control of tax evasion and reduce the risk among taxpayers. So, the Govt. introduced the concept of “E-Filing of Income Tax Returns” (e-filing of ITRs). In the present era, e-filing is the easiest way to pay tax. In order to implement it the Income Tax (IT) Department introduced the e-filing facilities and educated the taxpayers through various awareness programs and advertisements. Hence, this empirical research aims to assess and analyze the taxpayers' perception towards e-filing of ITRs and also to study the difference in their perception among various groups. The self-designed questionnaire has been used for collecting primary data. The data were collected from 100 individual taxpayers of Coimbatore city of Tamil Nadu, using purposive sampling technique. The taxpayers accepted the present e-filing system because it has simplified procedures, e-filing facilities, ease of use, accuracy and safety, cost effectiveness. The taxpayers' perception towards e-filing of ITRs is not significantly different among genders, age groups, educational qualifications and occupations. Finally, this study suggests that sufficient steps should be taken to create more awareness among the taxpayers regarding e-filing of ITRs and its various aspects.

Key words: E-filing, Online payment, E-payment, E-government, E-governance

*Assistant Professor of Commerce, Kovai Kalaimagal College of Arts and Science, Coimbatore



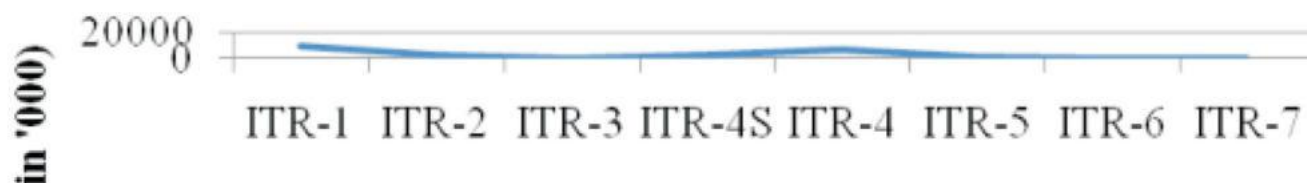
1.1 Introduction

The e-governance has developed the concept and strategies of e-filing of ITRs through the internet. For the benefit of tax payers as well as of the Government, the IT Department has facilitated the taxpayers by defining the provisions to be followed, and explaining how to file the income tax returns. In many taxpayers' minds, filing of ITRs has always been a very tedious process. Filling the long and complicated forms, standing in queues for getting the returns filed, and then eventually finding out that the timings have ended, and the need to visit the regional office yet again is a tedious problem. Online IT filing assures that one can file ITRs in the most convenient manner, at any time, besides getting an extended timeline to file the acknowledgement at the regional office. A quick and sure-shot method of instantly filing of tax is e-filing of income tax. The main advantages of e-filing of tax returns are convenience, hassle free and user-friendly process, accuracy of data, facility being available on 24X7 basis, downloadable challans, and multiple check points to ensure safety of documents in transit. Now, there are 92 intermediaries performing this function in 61 cities throughout India. The e-filing of ITRs has its own limitations like, slow processing, frequent crashes etc., but the IT Department has taken necessary steps like, employing 5000 unemployed people to perform as tax return preparers after their getting training from NIIT. They will perform in 100 centers in 80 cities across the country. For the best e-filing, the Govt. and IT Department are modifying provisions every year for the convenience of both beneficiaries.

E-Filing of Income Tax Returns in India

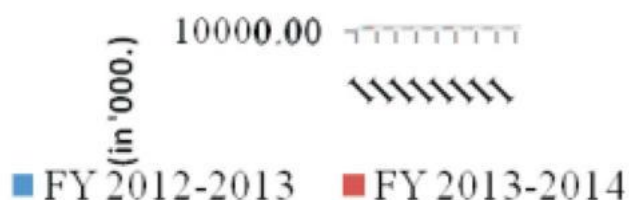
In the beginning of 2014, 3.50 crore taxpayers were using e-filing facilities across India. The Dept has processed 23.92 millions e-returns of FY 2013-2014 in all categories of ITRs. Eight different ITR forms are used to submit the ITRs in India. These forms are named as ITR-1, to ITR-7. E-returns filed for the FY 2012-2013 is 21.49 million as against FY 2011-2012 was 16.43 million. The form-wise e-filing of ITRs across India for the FY 2013-2014 (01-04-2013 to 28-02-2014) is given in figure– 1 and it is reported that the highest number of e- returns were received by the Income tax Department through the ITR-1 form. On the other hand the lowest e-return is submitted through ITR-7. Further, year by year growth of e-return across eight different forms is given in figure– 2 and it can be reported that the actual growth of e-return in the FY 2013-2014 has a more positive trend than FY 2012-2013.

Figure - 1: Form-wise Performance of e>Returns filed for the FY 2013-2014 in India



Source: Secondary data

Figure - 2: Year on Year Summary of e-filed ITR Forms (From 01st April to 28th February)

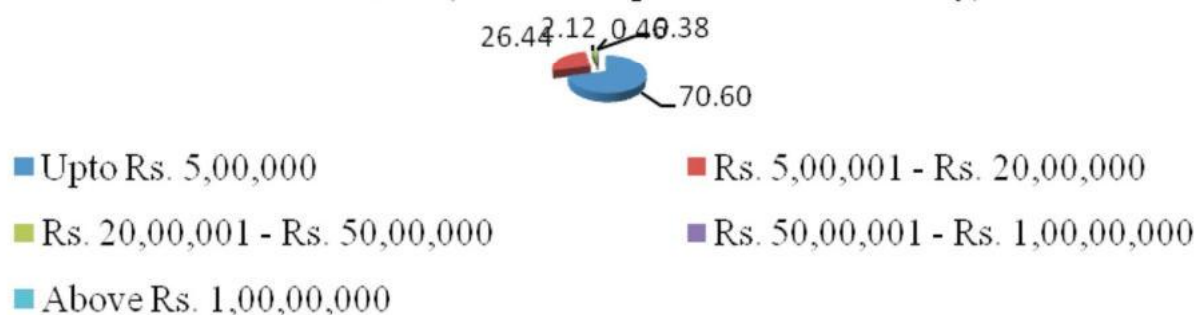


Source: Secondary data

Income Range-wise e-filing of ITRs in India

Classification of the performance of e-filing of ITRs across various income groups is given in figure-3 and it is inferred that 7/10th of e>Returns belong to the income groups upto Rs. 5,00,000. This is followed by 26.44% of e>Returns filed by the income groups of Rs. 5,00,001 to Rs. 20,00,000.

Figure - 3: Percentage of Income Range wise E-Filing of ITRs for FY 2013-2014 (From 1st April to 28th February)



Source: Secondary data

1.2 Statement of the Problem

The process of electronically filing of income tax returns through the internet is known as e-filing. In the present era, e-filing is the easiest way to pay tax, in this busy world. This e-filing of income tax returns facilitates the process to taxpayers to file their returns easily, and avoid standing in queues, thus saving valuable time. In spite of all the efforts made by the government to implement the e-filing facilities to the public and in spite of various awareness programs and advertisements tried by the government and other related departments through various media many people are still not aware of this facility and even those who know are not utilizing this facility. The merits and convenience related to e-filing of ITRs highlighted the importance and reliance of the study. Realizing the importance of the e-filing of ITRs the researcher has undertake this study entitled “*Taxpayers' Perception towards E-Filing of Income Tax Returns*”.

Objectives of the study

To assess and analyze the taxpayers' perception towards e-filing of ITRs

To compare the difference on perception towards e-filing of ITRs among various groups of taxpayers

Hypotheses

Based on the above objectives, the researcher has framed the following hypotheses for the study and these hypotheses are tested with suitable tools.

- ❖ H_{0_1} : There is no significant difference in perception towards e-filing of ITRs between male and female taxpayers.
 $H_{0_1(a)}$: There is no significant difference in perception towards e-filing of ITRs between male and female taxpayers.
- ❖ H_{0_2} : There is no significant difference in perception towards e-filing of ITRs among various age groups of taxpayers
 $H_{0_2(a)}$: There is no significant difference in perception towards e-filing of ITRs among various age groups of taxpayers
- ❖ H_{0_3} : There is no significant difference in perception towards e-filing of ITRs among various educational levels of taxpayers

Ho₃(a): There is no significant difference in perception towards e-filing of ITRs among various educational levels of taxpayers

❖ Ho₄: There is no significant difference in perception towards e-filing of ITRs among various occupations of taxpayers

Ho₄(a): There is no significant difference in perception towards e-filing of ITRs among various occupations of taxpayers

Methods And Materials

The following methodology was used in the present empirical study.

Data and Source

Both primary and secondary data were used, but this study is mainly based on primary data. The primary data has been collected from individual taxpayers through a self-designed questionnaire. The questionnaire has been used to collect primary data regarding the personal profile (gender, age group, education and occupation) of individual taxpayers and their perception towards e-filing of ITRs. Secondary data like number of e-filing returns filed by the tax payers in India and other e-filing statistics have been collected from various reports published by the Income Tax Department.

Sample and sampling technique

Several individuals file their returns through the e-filing mode in Coimbatore city. Among them one hundred taxpayers were taken as sample by adopting purposive sampling technique as regards assessing their perception towards e-filing of ITRs. The taxpayers' perception towards fifteen statements was gathered through a 5-point scale and proper scoring technique.

Area of study

The study area is limited to Coimbatore city of Tamil Nadu state. Coimbatore is the third largest city and one of the most industrialized cities in Tamil Nadu, known as the textile capital of South India or the Manchester of the South. This district has several successful entrepreneurial enterprises.

Period of Study

The primary data were collected from October'2013 to February' 2014.

Software and Tools used for the study

The researcher has used SPSS 13.0 software and Microsoft Excel packages to perform all editing and analysis work related to this study. The statistical tools employed include percentage analysis, Kaiser-Meyer-Olkin Measure of Sampling Adequacy, Bartlett's Test of Sphericity Factor analysis, t-test and One way ANOVA.

Review Of Literature

Shih-wu and Hsi-peng (2013) investigate factors that influence the willingness to adopt online tax filing services among the early adopters (existing users) and late adopters (potential adopters) in Taiwan. This study shows that the perceived attributes of trialability and observability significantly influence the desire for adoption among the late adopters. However, these attributes did not have a significant influence on early adopters. Social norms and the perceived attributes of relative advantage, compatibility, and complexity significantly influence the adoption intention of current users. For potential adopters, only social norms had a significant effect on their intention to use the online tax filing system. Sudalaimuthu et al. (2012) give the auditors' perception towards tax payers' satisfaction level and problems of e-filing of ITRs. The auditors opine that their customers/clients are highly satisfied about IT submission through electronic mode, and lack of computer awareness is the major problem about usage of e-filing system. Sudalaimuthu and Angamuthu (2011) studied the impact of e-filing of ITRs among taxpayers as regards their awareness, satisfaction and their problems. This empirical and experimental research reported that little more than 1/5th of the taxpayers were having high awareness of e-filing and half of the taxpayers were having higher satisfaction with e-filing. The technical process of operation, documentation, lack of computer literacy and cost are the major problems of tax payers under e-filing of ITRs. Jaspal and Poonam (2010) studied the attitude of Indian taxpayers as regards tax policy design and implementation. In order to study it, 414 respondents were taken from the major cities of Punjab, Delhi and Chandigarh. Factor analysis had been applied for identifying the factors influencing the attitude of taxpayers. The findings reveal that the taxpayers have shown more concern for



the broadening measures of tax base, like effective linkage between social welfare and the utilization of tax revenue, voluntary disclosure of income scheme and so on. Further, the complexity of tax procedure has emerged as an important issue. Technology has also been identified as a major factor as it can provide e-filing facility. **Azleen et al. (2009)** examined the difference in taxpayers' attitude to use e-filing among genders, levels of education, experience of handling and learning the system in Labunan. Besides, this study employs Technology Acceptance Model (TAM) to examine the relationship between taxpayers' attitudes and perceived usefulness, perceived ease of use, information system quality, information quality and perceived credibility. The result shows significant difference between experienced and non-experienced taxpayers in handling and learning the e-filing system. The educational background of taxpayers has also played an important role in encouraging the attitude of taxpayers to use e-filing. However, the gender of taxpayers provides no difference in terms of their attitude in using and applying the system. In addition, this study found strong relationship between the attitude and TAM determinants, namely, perceived usefulness, perceived ease of use, information system quality, information quality and perceived credibility. Kun Chang et al. (2008) in their study compare the web-based tax filing systems of Turkey and South Korea. The comparison is based on user satisfaction which has parameters such as ease of work, adequacy of the amount of information, display speed, convenience to life, job productivity, and help service. The authors reported that users in Turkey and South Korea felt differently in various factors.

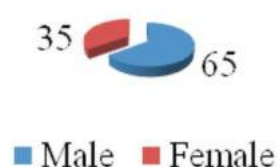
Results and Discussion

The collected primary data from the respondents are analyzed with the help of various tools and it has been presented in tabulation and graphical form.

Gender-wise classification of the Respondents

Distribution of the respondents based on their gender is given in figure- 4 and it shows that nearly $2/3^{\text{rd}}$ of the respondents are male and the remaining $1/3^{\text{rd}}$ are female.

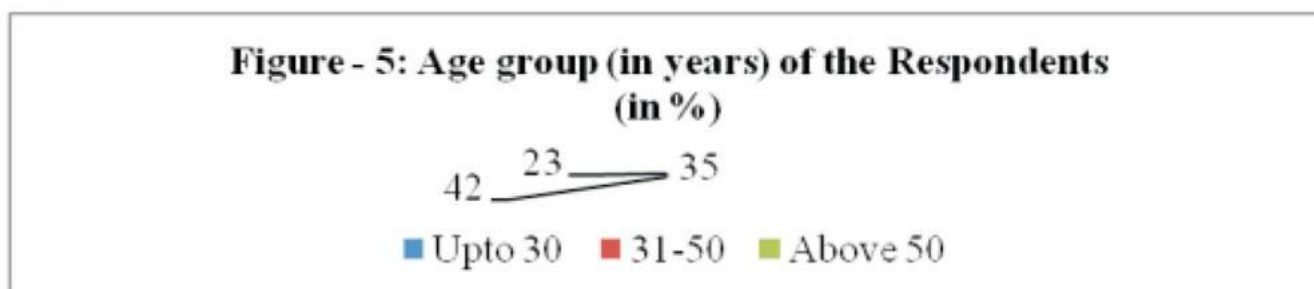
Figure - 4: Gender of the Respodents (in %)



Source: Primary data

4.2 Age-wise classification of the Respondents

Distribution of the respondents based on their age group is given in figure– 5 and it is inferred that majority (42%) of the respondents belong to the middle age group (31-50 years).



Source: Primary data

Educational qualification of the Respondents

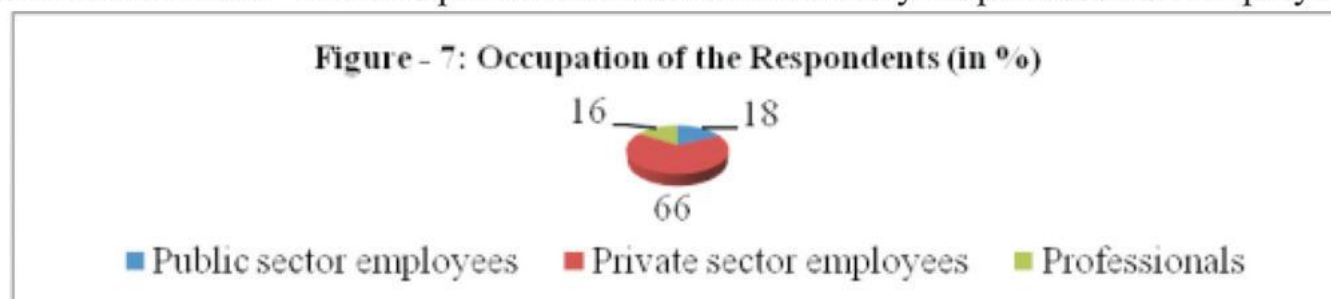
The distribution of the respondents based on their educational qualification is given in figure – 6 and it is observed that nearly $\frac{3}{5}^{\text{th}}$ of the respondents have completed their education at under graduation level.



Source: Primary data

Occupation of the Respondents

The classification of the respondents based on their occupation is given in figure– 7 and it is concluded that $\frac{2}{3}^{\text{rds}}$ of the respondents included in this study are private sector employees



Source: Primary data



Assessing the Respondents' Perception towards E-Filing of ITRs - KMO Test and Factor analysis approach

The KMO measure of sampling adequacy is an index that compares the sizes of the observed correlation coefficients to the sizes of the partial correlation coefficients. It is derived as follows:

$$= (\sum \sum r_{ij}^2) / (\sum \sum r_{2ij}^2 + (\sum \sum a_{ij}^2))$$

Further, Bartlett's test of Sphericity tests whether the correlation matrix is an identity matrix, which would indicate whether the factor model is inappropriate or appropriate. Here, χ^2 also is considered and it is calculated as follows

$$= [(n-1) - 1/6(2p+1+2/p)] [\ln S + p \ln(1/p) \sum I_j]$$

p=number of variables

k=number of components

I_j =jth eigen value of Sdf=(p-a) (p-2)/2

Table – 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.637
Bartlett's Test of Sphericity	χ^2	1009.062**
df		105
**Sig. @ 1% and * Sig. @ 5% level		

Source: Primary data

Bartlett's test of sphericity is used to test whether the correlation matrix is an identity matrix. The test value (1009.062) and the significance level ($P < .01$) which are given above indicate that the correlation matrix is not an identity matrix, i.e., there exists correlation between the variables. Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy or KMO measure is closer to 1, and hence it is good to use factor analysis. The value of test statistics is given above as 0.6, which means the factor analysis for the selected variables is found to be appropriate to the data. In addition, factor analysis was used. The factor analysis is a generic name given to a class of multivariate statistical methods whose primary purpose is data reduction and summarization. Factor analysis identifies common dimensions of factors from the



observed variables that link together the seemingly unrelated variables and provides insight in the underlying structure of the data. The common intention of factor analytic technique is to find a way of condensing (summarizing) the information contained in a number of original variables into a smaller group of new composite factors with a minimum loss of information. In this current study, the Principal Component Analysis (PCA) was used. The PCA has been described as a mathematical procedure that uses an orthogonal transformation to convert a set of observations of possibly correlated variables into a set of uncorrelated variables called principal components. PCA is usually done when we have a number of observed variables that are believed to influence a given dependent variable, but then these variables are so many that they are correlated. In this situation we want a smaller number of important variables that will account for most of the variance in the observed variables. Further, varimax rotations have been used in order to simplify the factor structure by maximizing the variance of a column of pattern matrix because it is one of the most popular methods used in research papers of several social sciences. In addition Eigen value is also used; it helps to find out the amount of variance in the overall data. Finally, determination of the factors based on the factor score is estimated for each factor with a new name given to the grouped variables. Below is the general form for the formula to compute scores on the first component extracted (created) in a PCA.

$$F_i = W_{i1} X_1 + W_{i2} X_2 + \dots W_{ik} X_k$$

where,

F_i = Estimate of the i^{th} factor

W_i = Factor (weight) score co-efficient

k = Number of variables

Factor Analysis technique has been applied to find the underlying dimensions (factors) that exist in the fifteen variables relating to the **e-filing ITRs. The results are presented here below.** Table 2 gives the rotated factor loadings, communalities, eigen values and the percentage of variance explained by the factors. Out of the fifteen perceptions, only five factors have been extracted and these factors put together explain the total variance of these perceptions towards e-filing of ITRs to the extent of 79 %. In order to reduce the number of factors and enhance the interpretability, the factors are rotated. The rotation increases the



quality of interpretation of the factors. There are several methods of the initial factor matrix to attain a simple structure of the data. The varimax rotation which is one such method to obtain a better result for interpretation is employed and the results are given in Table - 3.

Table – 2: Respondents' Perception towards e-filing of ITRs

Attributes	I	II	III	IV	V	Communalities
P1	-0.030	0.060	0.750	0.171	0.422	0.775
P2	0.022	0.230	0.730	-0.385	-0.261	0.804
P3	0.001	0.907	0.102	-0.077	0.100	0.849
P4	0.241	0.758	0.283	0.251	-0.082	0.783
P5	0.342	0.199	0.724	0.347	-0.233	0.855
P6	0.414	0.608	0.453	0.100	-0.030	0.757
P7	0.524	0.496	0.063	0.221	-0.176	0.604
P8	0.785	0.348	0.205	-0.042	0.086	0.788
P9	0.914	0.146	-0.011	0.045	0.160	0.884
P10	0.558	-0.327	0.485	-0.032	-0.370	0.791
P11	0.742	0.095	0.060	0.088	-0.444	0.769
P12	0.246	0.779	-0.006	-0.192	0.252	0.846
P13	0.373	0.142	0.102	0.937	-0.109	0.921
P14	-0.071	-0.109	-0.049	-0.099	0.820	0.701
P15	0.582	0.687	0.152	-0.405	0.125	0.747
Eig. Value	0.55452	3.01	2.237	1.828	1.724	11.874
% of variance	20.489	20.068	14.913	12.191	11.497	79.158
Cum. % of variance	20.489	40.557	55.471	67.662	79.158	
Extraction Method: Principal Component Analysis.						
Rotation Method: Varimax with Kaiser Normalization.						

Source: Primary data

Table - 3: Clustering parameters into Factors on E-filing of ITRs

Factor	Attributes
I - 20.489	P9 - Filling the Chelan for payment
	P8 - Aware of payment
	P11 - Terms and conditions
	P10 - Computer software for e-filing
	P7 - List of banks for payment
II - 20.068	P3 - Aware of forms
	P4 - Availability of e-filing intermediaries
III - 14.913	P1 - Education and Satisfaction of filing tax
	P2 - E-filing procedure
	P5 - Easiness of e-filing
IV - 12.191	P13 - Accuracy of e-filing
	P12 - Safety of e-filing.
V - 11.497	P14 - The cost of e-filing

Source: Primary data

Five factors were identified as accounting for maximum percentage variance. The 5 perceptions P9, P8, P11, P10 and P7 were grouped together as factor I that accounts for 20.489 % of the total variance. The 4 perceptions P3, P4, P15 and P6 constituted the factor II and it accounts for 20.068% of the total variance. The 3 perceptions P1, P2 and P5 constituted the factor III and accounts for 14.913 % of the total variance. The 2 perceptions P13 and P12 constitute the factor IV and accounts for 12.191% of the total variance. The perception of P14 constituted the factor V and accounts for 11.497% of the total variance. Thus the factor analysis condensed and simplified the fifteen perceptions and grouped into five factors explaining 79.158% of the variability of all the variables. They are simplified procedures, e-filing facilities, ease of use, accuracy and safety, cost effectiveness.

Difference in perception of E-filing of ITRs between male and female Respondents

Table - 4: Perception towards E-filing of ITRs between Male and Female

Perception	Gender	N	Mean	SD	t	df	S/NS	Result
Simplified procedures	Male	65	2.491	0.851	0.285	98	Not Significant @ 5% level	Accept H_{01} & Reject H_{01a}
	Female	35	2.439	0.919				
E-filing facilities	Male	65	2.284	0.655	- 0.014	98	Not Significant @ 5% level	Accept H_{01} & Reject H_{01a}
	Female	35	2.286	0.783				
Ease of use	Male	65	3.882	1.505	1.086	98	Not Significant @ 5% level	Accept H_{01} & Reject H_{01a}
	Female	35	3.562	1.199				
Accuracy and Safety	Male	65	3.085	1.522	0.171	98	Not Significant @ 5% level	Accept H_{01} & Reject H_{01a}
	Female	35	3.029	1.640				
Cost effective	Male	65	3.646	1.037	- 0.561	98	Not Significant @ 5% level	Accept H_{01} & Reject H_{01a}
	Female	35	3.771	1.114				

Source: Primary data; * Sig. @ 5% and ** Sig. @ 1% level

Here, t-test has been used to study the difference in perception of e-filing of ITRs between males and females with the testing of the following hypothesis.

H_{01} : There is no significant difference in perception of e-filing of ITRs between male and female respondents.

$H_{01(a)}$: There is no significant difference in perception of e-filing of ITRs between male and female respondents.

From table-4, it is observed that the calculated value of 't' comes out greater than 5% level of significant difference between gender of the respondents and their perception towards e-filing of ITRs. Hence, Accept H_{01} & Reject H_{01a} . It is concluded that there is no significant difference in perception of e-filing of ITRs between male and female respondents.

Difference in perception of E-filing of ITRs among various Age groups

Here, One-way ANOVA has been used to study the difference in perception of e-filing of ITRs among various age groups with the testing of the following hypothesis.

Ho₂: There is no significant difference in perception of e-filing of ITRs among various age group of the respondents

Ho₂(a): There is no significant difference in perception of e-filing of ITRs among various age group of the respondents

Table - 5: Perception towards E-filing of ITRs among various Age groups

Perception	Age group	N	Mean	SD	f	df	S/NS	Result
Simplified procedures	Upto 30	35	2.673	0.784	1.602	99	Not Significant @ 5% level	Accept Ho ₂ & Reject Ho _{2a}
	31-50	42	2.410	0.854				
	Above 50	23	2.283	0.997				
E-filing facilities	Upto 30	35	2.446	0.662	1.593	99	Not Significant @ 5% level	Accept Ho ₂ & Reject Ho _{2a}
	31-50	42	2.229	0.697				
	Above 50	23	2.139	0.737				
Ease of use	Upto 30	35	3.971	1.543	1.076	99	Not Significant @ 5% level	Accept Ho ₂ & Reject Ho _{2a}
	31-50	42	3.794	1.410				
	Above 50	23	3.420	1.156				
Accuracy and Safety	Upto 30	35	3.143	1.483	0.75	99	Not Significant @ 5% level	Accept Ho ₂ & Reject Ho _{2a}
	31-50	42	3.190	1.554				
	Above 50	23	2.717	1.684				
Cost effective	Upto 30	35	3.457	1.010	1.869	99	Not Significant @ 5% level	Accept Ho ₂ & Reject Ho _{2a}
	31-50	42	3.714	1.111				
	Above 50	23	4.000	1.000				

Source: Primary data; * Sig. @ 5% and ** Sig. @ 1% level

It is observed from Table – 5 that the calculated value of 'f' comes out greater than 5% level of significant difference between age groups of the respondents and their perception of e-filing of ITRs. Hence, Accept Ho₂ & Reject Ho_{2a}. It is concluded that, there

is no significant difference in perception of e-filing of ITRs among various age groups of the respondents.

Difference in perception of E-filing of ITRs among various Educational qualifications

Ho₃: There is no significant difference in perception of e-filing of ITRs among various education of the respondents

Ho₃(a): There is no significant difference in perception of e-filing of ITRs among various education of the respondents

Table - 6: Perception towards E-filing of ITRs among various Educational qualifications

Perception	Age group	N	Mean	SD	f	df	S/NS	Result
Simplified procedures	School level	17	2.647	0.882	5.68**	99	Significant @ 1% level	Accept Ho _{3a} & Reject Ho ₃
	Under graduate	59	2.248	0.835				
	Post graduate	24	2.900	0.788				
E-filing facilities	School level	17	2.371	0.567	2.617	99	Not Significant @ 5% level	Accept Ho ₃ & Reject Ho _{3a}
	Under graduate	59	2.160	0.766				
	Post graduate	24	2.529	0.538				
Ease of use	School level	17	3.843	1.248	1.291	99	Not Significant @ 5% level	Accept Ho ₃ & Reject Ho _{3a}
	Under graduate	59	3.599	1.340				
	Post graduate	24	4.139	1.642				
Accuracy and Safety	School level	17	3.176	1.334	0.078	99	Not Significant @ 5% level	Accept Ho ₃ & Reject Ho _{3a}
	Under graduate	59	3.017	1.692				
	Post graduate	24	3.104	1.399				
Cost effective	School level	17	3.706	0.985	6.019**	99	Significant @ 1% level	Accept Ho _{3a} & Reject Ho ₃
	Under graduate	59	3.932	1.065				
	Post graduate	24	3.083	0.881				

Source: Primary data; * Sig. @ 5% and ** Sig. @ 1% level

It is observed from Table– 6 that the calculated value of 'f' comes out lesser than 5% level of significant difference between educational qualification of the respondents and their perception of e-filing of ITRs (simplified procedures and cost effective). Hence, Accept

H_{03a} & Reject H_{03} . It is concluded that, there is a significant difference in perception of e-filing of ITRs (simplified procedures and cost effective) among various educational qualifications of the respondents.

On the other hand, the calculated value of 'f' comes out greater than 5% level of significant difference between educational qualification of the respondents and their perception towards e-filing of ITRs (e-filing facilities, ease of use, accuracy and safety). Hence, Accept H_{03} & Reject H_{03a} . It is concluded that, there is no significant difference in perception of e-filing of ITRs (e-filing facilities, ease of use, accuracy and safety) among various educational qualifications of the respondents.

Difference on perception towards E-filing of ITRs among various Occupations

H_{04} : There is no significant difference in perception of e-filing of ITRs among various occupations of the respondents

$H_{04(a)}$: There is no significant difference in perception of e-filing of ITRs among various occupations of the respondents

Table - 7: Perception towards E-filing of ITRs among various Occupations

Perception	Age group (in years)	N	Mean	SD	f	df	S/NS	Result
Simplified procedures	Public sector employees	18	2.389	0.845	0.313	99	Not Significant @ 5% level	Accept H_{04} & Reject H_{04a}
	Private sector employees	66	2.522	0.906				
	Professionals	16	2.363	0.780				
E-filing facilities	Public sector employees	18	2.486	0.719	1.105	99	Not Significant @ 5% level	Accept H_{04} & Reject H_{04a}
	Private sector employees	66	2.217	0.703				
	Professionals	16	2.336	0.649				

Ease of use	Public sector employees	18	3.778	1.442	2.159	99	Not Significant @ 5% level	Accept Ho ₄ & Reject Ho _{4a}
	Private sector employees	66	3.611	1.280				
	Professionals	16	4.417	1.749				
Accuracy and Safety	Public sector employees	18	3.639	1.797	1.544	99	Not Significant @ 5% level	Accept Ho ₄ & Reject Ho _{4a}
	Private sector employees	66	2.917	1.505				
	Professionals	16	3.031	1.420				
Cost effective	Public sector employees	18	4.000	1.029	1.084	99	Not Significant @ 5% level	Accept Ho ₄ & Reject Ho _{4a}
	Private sector employees	66	3.591	1.052				
	Professionals	16	3.750	1.125				

Source: Primary data; * Sig. @ 5% and ** Sig. @ 1% level

It is observed from Table – 7 that the calculated value of 'f' comes out greater than 5% level of significant difference between occupation of the respondents and their perception of e-filing of ITRs. Hence, Accept Ho₄ & Reject Ho_{4a}. It is concluded that, there is no significant difference in perception of e-filing of ITRs among various occupations of the respondents.

Conclusion

Information and Communication Technology (ICT) plays a vital role in the implementation of technology oriented services between Government and the Public (e-governance). Among various electronic services, E-filing of ITRs is the easiest and latest technology oriented service between Income Tax Department and Taxpayers. This completed research work focuses on the taxpayers' perception of E-Filing of ITRs and this study concludes that e-filing of ITRs has simplified procedures, ease of use, accuracy and safety, and it is cost effective. The following are the most important suggestions:

- The User manual in the regional language for e-filing and e-payment may be



prepared and distributed to all the taxpayers to create more awareness about e-filing.

- The Audit firm, Auditor and their associations should take necessary steps to conduct seminars and workshops to create awareness in their clients and satisfy them about the use of E-filing.
- The Income Tax Department should take necessary steps to enlarge their server to facilitate the tax payers to upload large files.
- Banks should also create and distribute a user manual in the regional language for effective usage of e-payment facilities.
- The Income tax Department should create awareness in the minds of the public regarding the safety and security of data while using e-filing.

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