

## E-FILING-AWARENESS AND SATISFACTION EVIDENCE FROM DELHI-NCR

---

Dr. Neeru Vasishth\*  
Varun Panwar\*\*

### ABSTRACT

*E-governance is a powerful tool for management of operations due to rise in technology and education. E-filing of income tax returns is one of the vital tools of e-governance that helps the government to collect taxes effectively and efficiently. The government continues to improve the e-filing website and ITR forms, to reduce the complexity and present e-filing in a simple manner. Many sections of the society still face difficulty in e-filing of income tax returns by themselves. This paper has attempted to study the impact of income and occupation on the level of awareness and satisfaction of 250 respondents in Delhi-NCR towards e-filing with the objective to know their knowledge of tax structure and the tax portal. The primary survey data is collected through snowball sampling technique, based on a structured questionnaire. One-way ANOVA test is used to result in findings indicating that income and occupation impact the level of awareness and satisfaction towards e-filing of income tax returns. Not much difference is found in tax literacy with respect to gender.*

---

**Keywords:** e-Filing, Income Tax Portal, Tax Regime, ITR Forms.

---

### Introduction

E-filing of tax returns is one of the important e-government services adopted by developed and developing countries, where taxpayers use online tax filing. In India, e-filing of income tax was introduced in September, 2004, initially on a voluntary usage basis but from assessment year 2007- 2008, it became mandatory for all companies and firms that required statutory audit under section 44AB of the Income Tax Act. From 2013-14, with revolutionary changes in information technology, India launched the electronic tax filing system to control tax evasion as revenue from direct taxes was a significant share of Government's revenue. The contribution of direct taxes rose from Rs. 68,305 crores (36.31% to total taxes) in 2000-01 to Rs. 11,37,685 in 2018-19 (54.78% to total taxes)<sup>1</sup>.

E-filing of Income Tax Return became mandatory; vide CBDT notification No. 34/2013 dated 01.05.2013 for all assesseees other than an individual who:

#### Files ITR-1 or ITR-4

Is a super senior citizen and does not have income from regular business or profession.

In these two situations, he can file paper return but may still file electronic return if he wants. To facilitate electronic filing, a website was introduced, <http://incometaxindiaefiling.gov.in/> where tax payers could file their returns anytime during the day, with the provision of immediate confirmation from tax administration regarding receipt of returns, privacy and security, saving the draft, fast handling and storing of data.

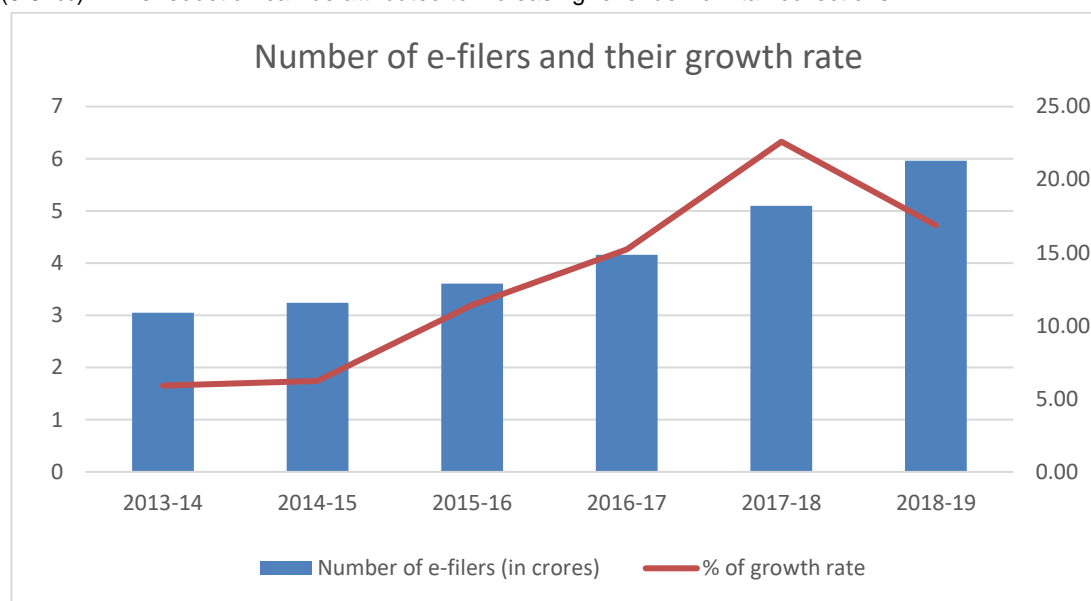
---

\* Associate Professor, Janki Devi Memorial College, University of Delhi, Delhi, India.

\*\* Assistant Professor, Shyam Lal College, University of Delhi, Delhi, India.

<sup>1</sup> Income Tax Department, Time Series Data, Financial Year 2000-01 to 2018-19

As indicated in figure 1, the number of individuals filing returns increased from 3,04,97,487 in financial year 2013-14 to 5,95,44,767<sup>1</sup> in 2018-19<sup>2</sup>, recording an increase of 48.78%. To smoothen the growth of e-filing, huge cost is involved in maintaining the software. From Rs. 929 crores in 2000-01 (1.36% as Total expenditure/Total collections, the cost increased to Rs. 7,074 crores in 2018-19 (0.62%).<sup>3</sup> This reduction can be attributed to increasing revenue from tax collections.



**Figure 1: Growth rate and number of e-filers**

The figure reflects the steady and continuous growth of e-filing in India, except decline in the year 2018-19. Upto FY 2017-18, returns of two assessment years (current assessment year + belated returns of previous assessment year) could be filed. However, due to change in law, returns of only the current assessment year can be filed from FY 2018-19 onwards. Hence, the marginal decline in returns filed in FY 2018-19.

Step-by-step guide to file returns is available on the Income Tax Department's e-filing website, but some people have concerns about error free and user friendly tax administration. They find the procedure daunting and tedious and find numerous problems to postpone this activity. The process is found tricky by some resulting in filing incomplete or inaccurate information. Many do not have sufficient knowledge about their tax structure and ITR forms.

While some of the ITRs are simple to fill, others need expert advice of tax return preparers. Increasing use of third party services points to the fact that many tax payers are not comfortable in filing their returns. Despite the rapid adoption of e- tax filing, people are not aware of the e-filing system.

With not-so-complete knowledge of e-filing concepts, for many people, the ITRs are filed by someone else, though income at hand is taxable. Many want to use it but they perceive it to be a complex process. If a user himself files the returns, he can save money on CA/Consultants etc.

This requires a positive mind-set towards knowledge of e-filing concepts. Understanding the e-filing process is essential for an assessee who pays tax. To bring the tax payers under the net of smooth e-filing, a new website has been launched, e-filing 2.0 w.e.f AY 2021-22 to ensure a win-win outcome for all the stakeholders. With focus on system reliability, it is believed to be a taxpayer friendly website with its recommended features and facilities.

There are several studies that document the state of e-filing in India. In terms of behavioural intentions to use e-filing services, many researchers focus on investigating the likely antecedents of young Indian professionals' behavioural intention to use the e-filing services (Ojha et al., 2009).

<sup>1</sup> Income Tax Department, Time Series Data, Financial Year 2000-01 to 2018-19

<sup>2</sup> Complete information for the year 2019-20 is not available and, therefore, not included.

<sup>3</sup> Income Tax Department, Time Series Data, Financial Year 2000-01 to 2018-19

(Matharu, 2015) comprehend the factors of e- taxation in India in the recent past, the present position and the future prospects. Four factors of TAM (Technology Acceptance Model) are explained for adoption of e-filing systems that enhance strategic planning for e-taxation service investments.

(Maji & Pal, 2017) study the factors that influence the adoption of e filing in India. The technology model and a structured questionnaire acquired the opinion of online taxpayers. The study reveals that users are satisfied with its easy functioning but the perceived risk of using the portal affects their behaviour negatively. Some studies focus on reasons for making e-filing compulsory. (Kumar & Anees, 2014) in their study point out the reasons for making the e-filing compulsory for selected classes of assesseees. Mass awareness is required to make e-filing successful.

Several studies are done on awareness and satisfaction level of e-filing of returns. (Saravanan & Muthu Lakshmi, 2017) focus on awareness and satisfaction level of taxpayers about e filing of income tax returns at Trichy city. The study reveals that most of the individual taxpayers are aware of e-filing and because of its easy operation. (Kumar & Gupta, 2017) focus on taxpayers' perception towards electronic filing and conclude that taxpayers demand the website to be friendlier to follow the step-by-step guide for filing the returns. This will help them become self-sufficient in electronic filing.

(Kumar & Annes, 2017) focus on Creating New Revolution in Taxation of India to save time, energy, cost and tension in filing returns. The main challenge of e filing is studied as risk of security. (Arora & Gupta, 2017) study the awareness of taxpayers related to e-filing of returns. Though taxpayers are in favour of new technology, they want the IT staff to reply to public grievances from time to time. (Dalvadi & Chavda, 2019) study the opinion of taxpayers regarding merits of e-filing and conclude that majority of taxpayers perceive cost and time saving and round the clock facility as the most preferred benefits.

The need for updating the e-filing portal is studied by (Namburajan & Kesavan, 2020). They suggest how policy makers can frame policies to prevent tax evasion. The Government has been continuously updating the e-filing portal to avoid tax evasion. Unaccounted income should be brought under the tax net to prevent revenue loss.

No prior study is found to have worked on the responses of those who do not file their own returns and finding reasons for the same. This article, using primary data collected through a structured questionnaire based on snowball sampling, measures the level of tax literacy related to e-filing concepts of people residing in Delhi-NCR, across income and occupation, these being the dominant factors affecting the learning of e-filing concepts, and to explore the reasons behind not filing the returns. The study is divided into 6 sections including the current one. Methodology is discussed in section 2, followed by data and sample profile, findings and discussion in subsequent sections. Section 5 explores variation in e-filing concepts followed by summing up and policy recommendation.

### **Methodology**

We use the structured questionnaire to get responses regarding those who file/don't file the tax returns. Surprisingly, 38.8% of the respondents file their returns themselves and 61.2% do not. The following discussion on tax literacy gives a detailed description of the responses that test how much a person is inclined/ aware of e-filing his income tax return.

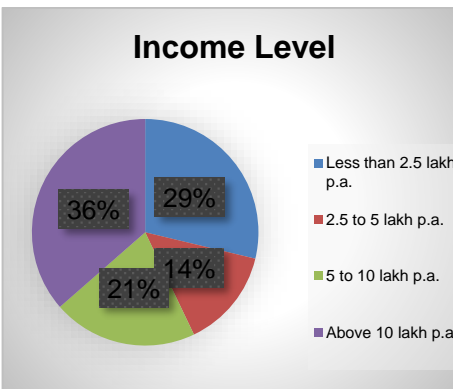
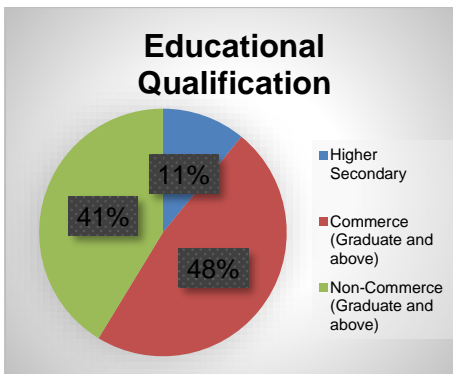
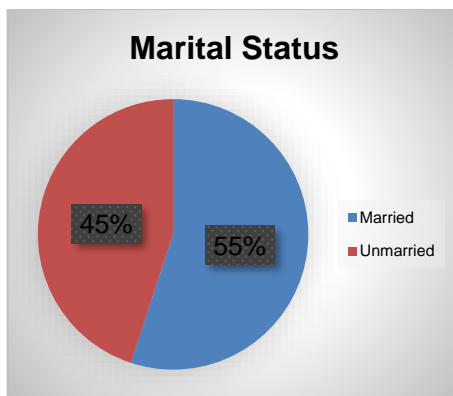
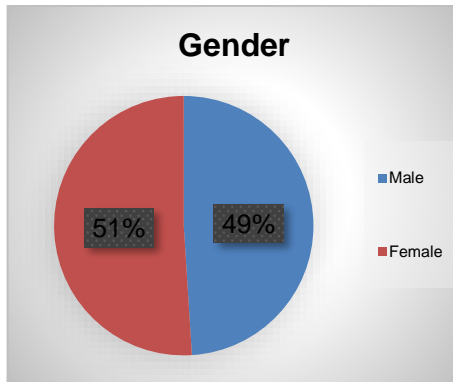
These responses are collected on a Likert scale. The final score is computed by adding the scores for responses and dividing by three in case of awareness and five in case of other parameters. Awareness, safety and satisfaction are graphically presented against various characteristics of respondents to understand the categories where e-filing concepts represent significant knowledge. For non-filers of returns, graphical representations explain the reasons behind not doing so.

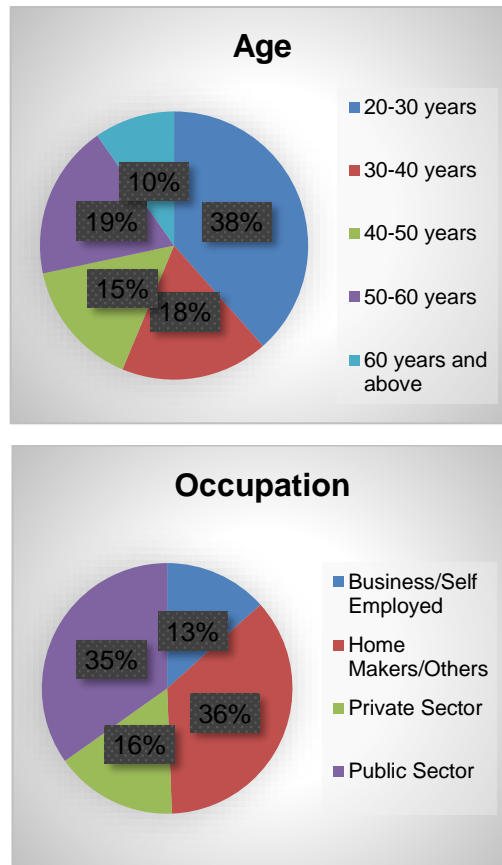
The cronbach's alpha test used to measure the reliability of questionnaire was found to be 0.882 which represents reliability with high internal consistency

ANOVA test is applied on those who file their returns to test variation in combinations of awareness, safety and satisfaction along income level and occupation.

### **Data and Sample Profile**

Responses were collected from 250 respondents through a primary survey, through online and offline mode, face-to-face interaction, and telephonic conversations. Figure 2 gives an overview of the respondents' profile in terms of gender, age, qualification, marital status, occupation and annual income.





**Figure 2: Profile of the Respondents**

The sample comprises 49% males and 51% females. 11% of respondents have qualification below graduation, 48% are graduate and above in the commerce stream and 41% are graduate and above in non-commerce stream. 38% respondents fall in the age group of 20-30 years. 18%, 15%, 19% and 10% are in the age group of 30-40, 40-50 and 50-60 and 60 years and above respectively. 55% of respondents are married and 22% are unmarried. 29% report annual income of less than Rs. 2.5 lakh, 14% lie in the range of Rs. 2.5 to 5 lakh, 21% in the range of Rs. 5 to 10 lakh and 36% have annual income of Rs. 10 lakh and above. Occupation wise, 13% of the respondents are in business/self-employed, 16% in private sector, 35% in public sector and 36% are home makers.

### Findings and Discussion

Table 1 shows descriptive statistics including mean, minimum score, maximum score, coefficient of variation, standard deviation and standard error.

**Table 1: Summary Statistics of e-Filing Concepts and its Parameters**

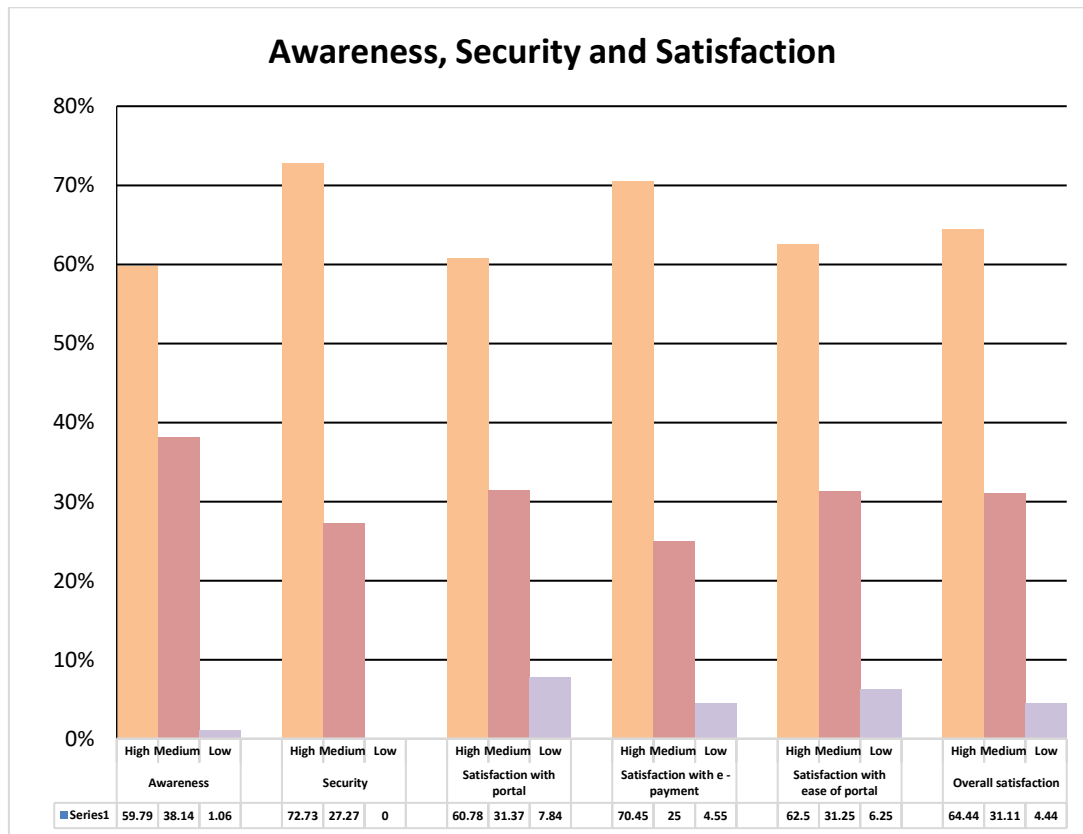
Variables	Mean	Std. Deviation	C.V.	Std. Error	Min	Max	Mean as a % of maximum
Awareness regarding e-filing	2.57732	0.536871	20.83059	.05451	1	3	85.91065
Safety regarding e-filing	4.298969	0.843664	19.62481	.08566	1	5	85.97938
Satisfaction with e-filing portal	4.061856	1.068629	26.30888	.10850	1	5	81.23711
Satisfaction with e-payment procedure	4.309278	0.905548	21.01391	.09194	1	5	86.18557
Satisfaction towards ease of e-filing	4.195876	0.985723	23.49266	.10008	1	5	83.91753
Satisfaction towards overall e-filing	4.268041	0.930003	21.78992	.09443	1	5	85.36082

Source: Primary Data, SPSS

The mean awareness score for the entire sample is 2.57 that is 86% of maximum score; mean safety score is 4.30 (86% of maximum), mean score for satisfaction with e-filing portal is 4.06 (81% of maximum), satisfaction with e-payment procedure is 4.31 (86% of maximum), satisfaction with ease of e-filing is 4.20 (84% of maximum), and mean score for satisfaction with overall e-filing procedure is 4.27 (85% of maximum).

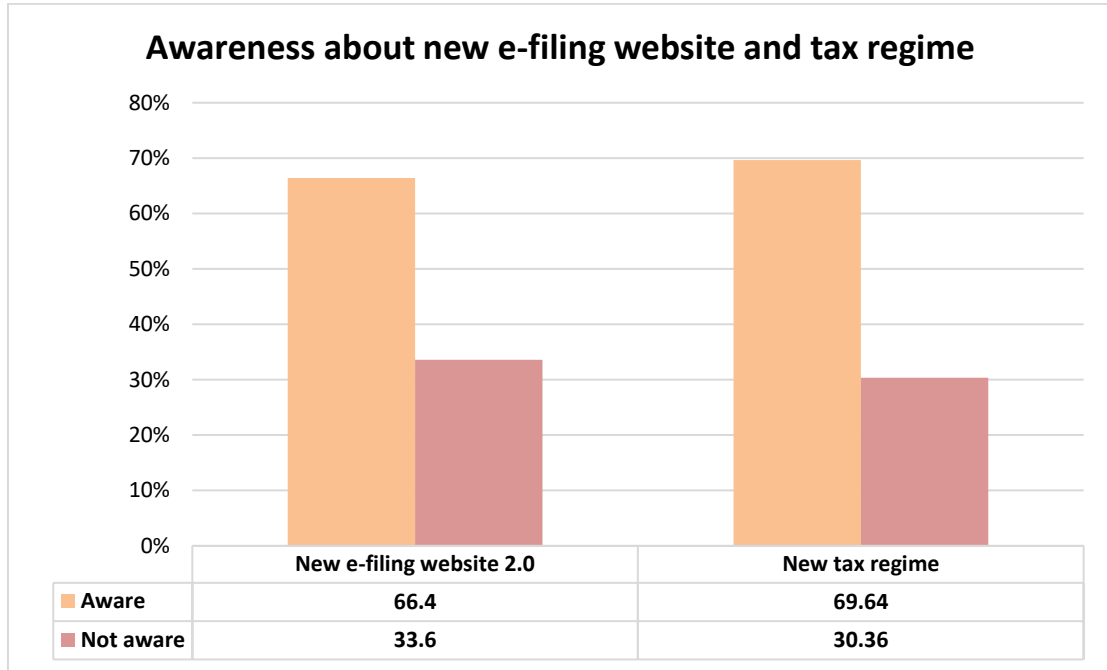
The minimum and maximum scores are 1 and 3 for awareness and 1 and 5 for other variables.

In figure 3, we explore e-filing concepts in terms of awareness, safety and satisfaction by aggregating their scores as “High”, “Medium”, “Low” on the basis of their responses on the Likert scale. Satisfied and highly satisfied are classified as “High”, neutral as “Medium” and dissatisfied and highly dissatisfied as “Low”. An overall representation reflects high score for all the concepts. However, around 60% respondents score high for awareness, 61% are satisfied with the portal and 62.5% are satisfied with ease of filing. There can be augmented efforts to create awareness about the portal which will also enhance satisfaction with portal and ease of filing. The new portal is launched with effect from Assessment Year 2022-23 which will make it easy for assesseees to file their own returns. The percentage of respondents in the low category is below 10 (it is zero for security concerns) for all concepts so that remaining respondents fall in the “Medium” category. Slight effort on the part of educators and the assesseees themselves can be motivating to promote awareness of the e-filing concepts. When people have taxable income, it is desired that they are aware of the e-filing portal and its concepts.



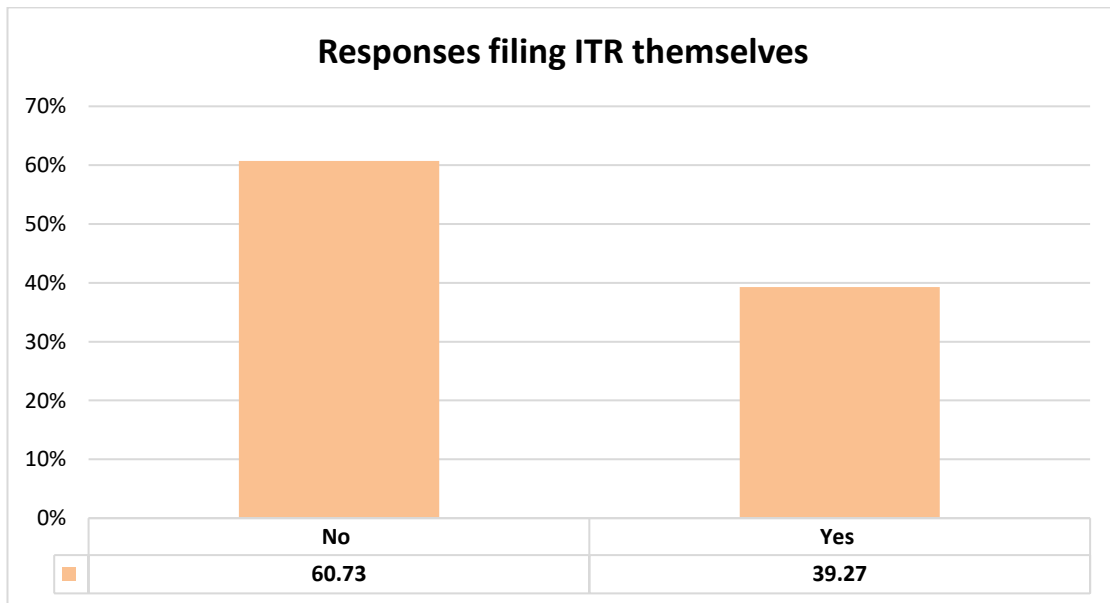
**Figure 3: Percentage of respondents in “High”, “Medium” and “Low” categories of e-filing awareness, security and satisfaction**

Figure 4 presents information about awareness of the new tax regime and e filing website. 66.4% of the respondents are aware of the new website and 69.64% are aware of the new tax regime. Those unaware perhaps could be not filing their returns themselves and so not much aware of these concepts. The practical reality calls for increasing this percentage because whether one files his return himself or takes third party assistance, he must be aware of his tax liability.



**Figure 4: Awareness about the new tax regime and the website**

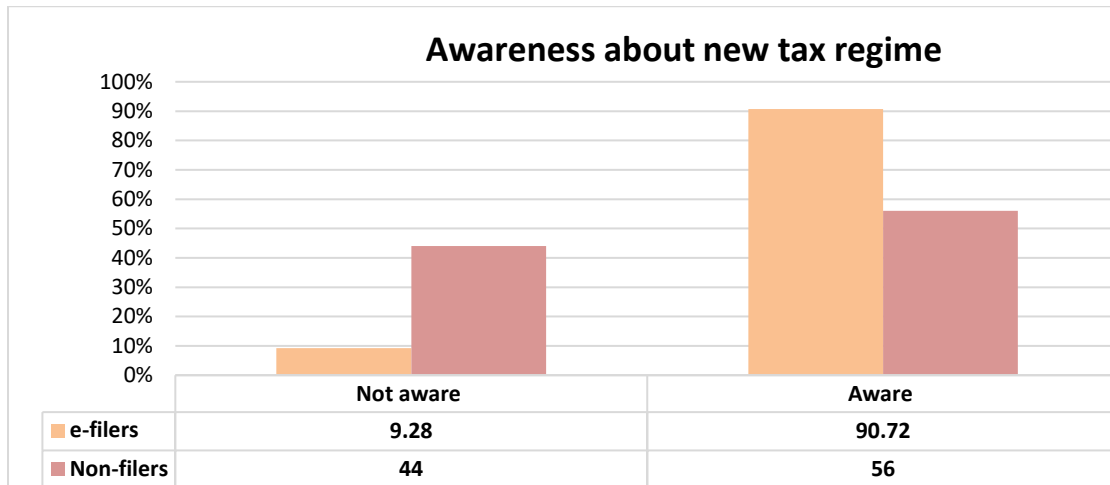
Figure 5 presents the status of respondents to e-filing of returns. Amongst those who file ITRs, only 39.27% file it themselves and 60.73% take third party assistance. Most of the returns are filed as ITR1 and 2 and can be filed by oneself. There is need to augment efforts to make people knowledgeable about e-filing. To file at one's convenience with knowledge of one's income structure and savings pattern promotes financial literacy also and one can know where savings can be made to reduce tax liability.



**Figure 5: Percentage of Respondents who file/don't file their Income Tax Returns**

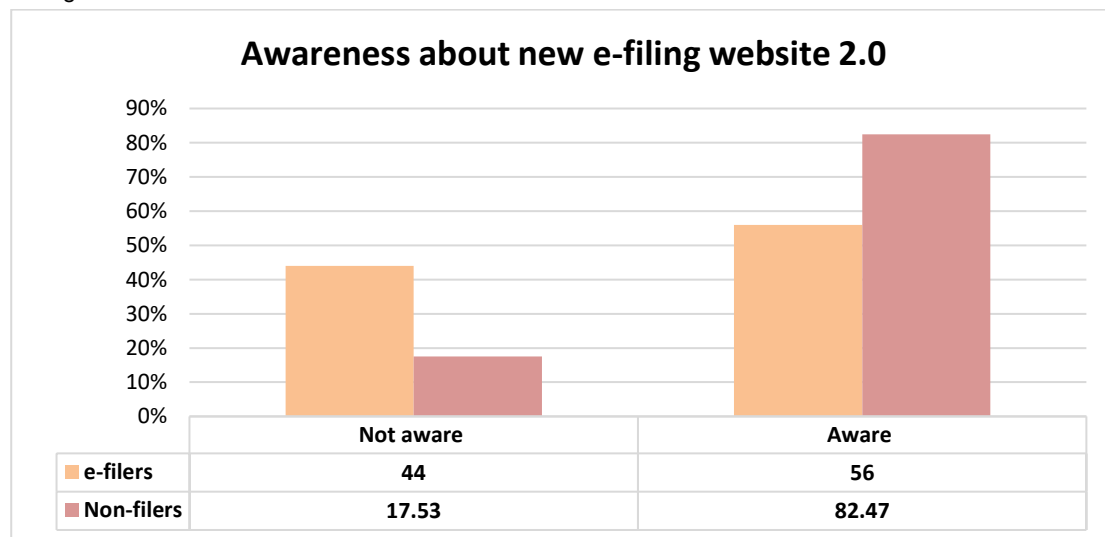
Figure 6 presents awareness of e-filers and non-filers about the new tax regime. Surprisingly, amongst those who file their tax returns, 9.28% respondents are not aware of the new tax regime. Though the percentage is less than 10, people who file their returns should be aware of the rates at

which their income is taxed. Annual sensitization programmes at the institutional level can be a step forward in this regard. Surprisingly again, amongst those who do not file their returns, 56% of the respondents are aware of the new tax regime. Unless the returns are a little complicated (ITR 4 or 5), this knowledge should be used to promote self-filing of returns.



**Figure 6: Awareness about new tax regime amongst e-filers and non-filers**

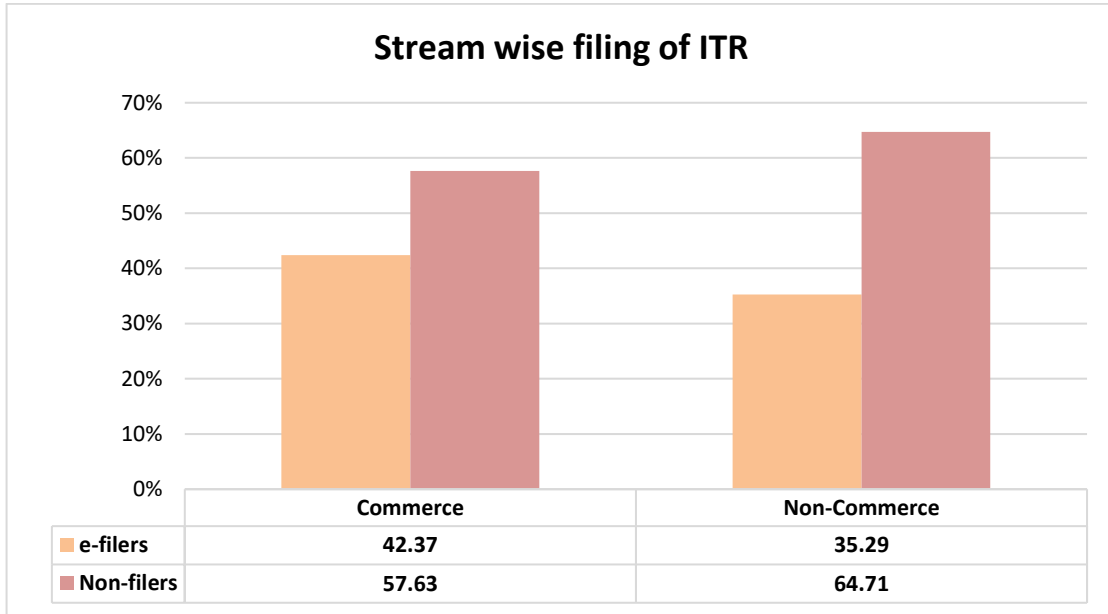
Figure 7 presents awareness of e-filers and non-filers about the new e-filing website. Amongst those who file their returns, 44% respondents are not aware of the new tax portal, which is indeed a matter of dismay. Programmes at the work place besides the private platforms can create a climate for awareness. In the contemporary environment, people are largely digitally literate and such platforms can ease their tax returns. Amongst those who do not file their returns, 82.47% of respondents are aware of the new tax portal. Connecting knowledge with application is the need to create a favourable climate for e-filing.



**Figure 7: Awareness about new e-filing website amongst e-filers and non-filers**

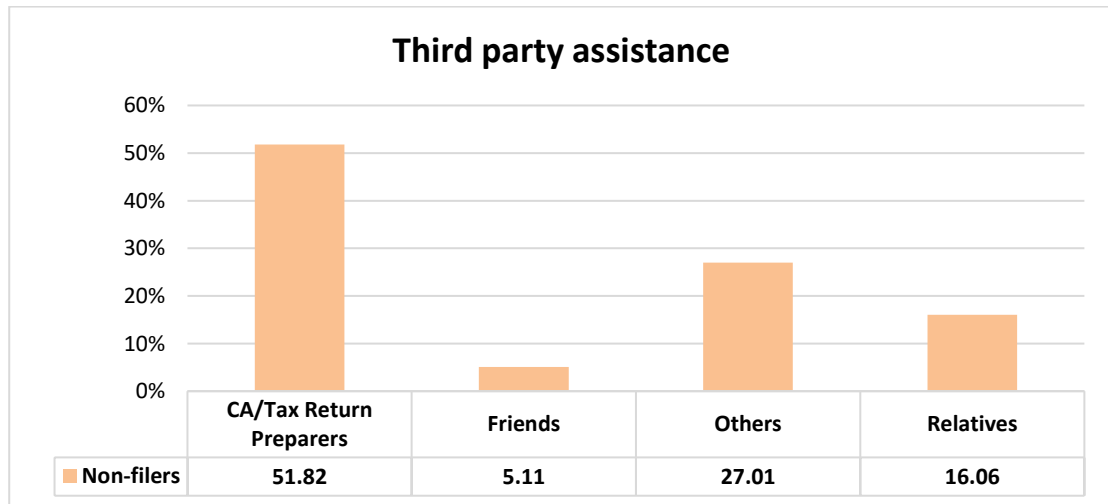
Figure 8 presents e-filing situation related to education stream. While 42% of filers belong to commerce stream, almost 65% non-filers belong to non-commerce stream. This clearly indicates that education can promote the learning of e-filing concepts. As it relates to filing one’s own returns, whichever stream one may belong to, orientation towards e-filing is a step forward in knowing the e-filing concepts. As digital world has become the new norm, knowing how to e-file the returns is a must-learn concept.





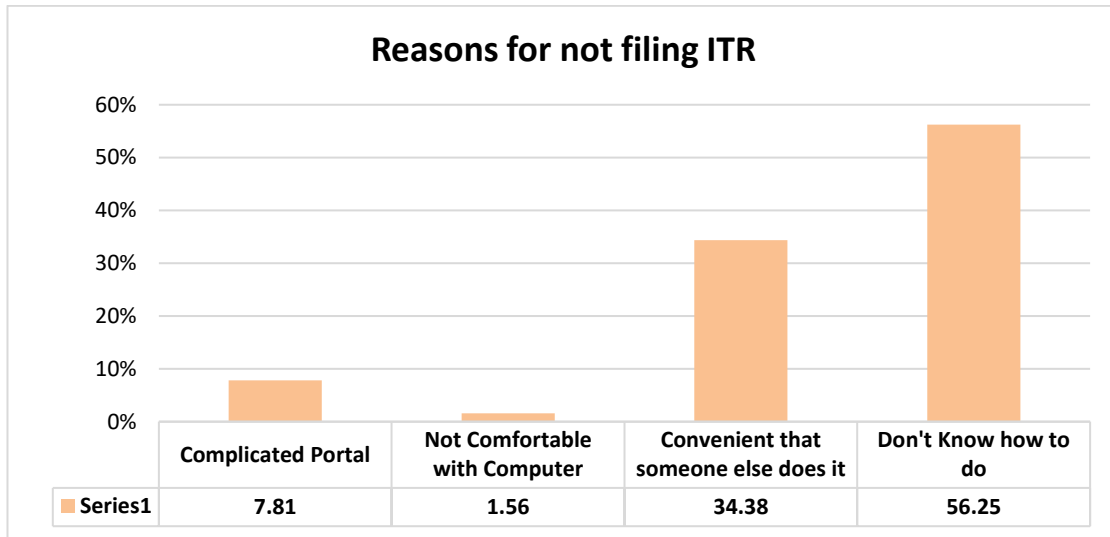
**Figure 8: Stream wise status of e-filers and non-filers**

Figure 9 presents the position of non-filers regarding third party assistance. 51.82% of respondents seek the assistance of chartered accountants, 27.01% take the help of others which include official colleagues and office staff, 16.06% seek the help of relatives (spouse, parents, siblings...) and 5.11% get it filled by friends. Maximum people being dependent on professional return preparers must be spending a fee, which can be avoided if they know how to do so. With ITRs 1 and 2, and digital knowledge about the software, it is not much of an effort to file one's return. Personal information like PAN, Aadhaar and bank accounts should remain private as much as possible and so the need to learn e-filing.



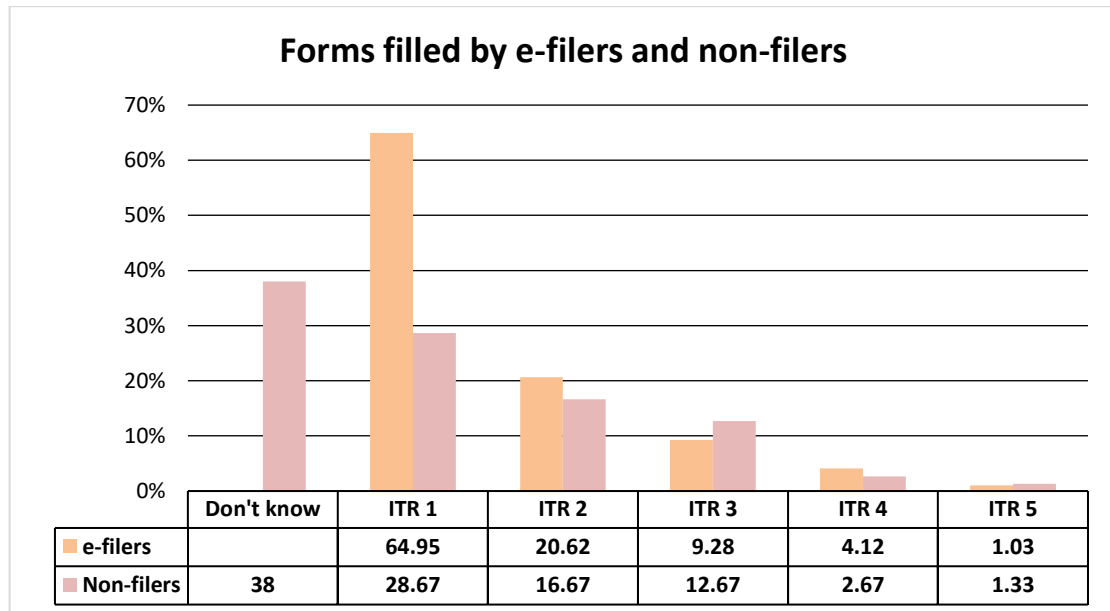
**Figure 9: Third Party Assistance for e-filing**

Figure 10 explains why one does not file his ITR himself. 56.25% respondents do not know how to do it but are otherwise willing to file, if trained to do so (The response as per personal interview). Training sessions at workplace can be a great breakthrough in enabling people to file their returns. 34.38% respondents just find it convenient that someone else does it for them. This approach should be changed to keep one's returns in one's hands. Discomfort with the portal and computers are the least cited reasons for not filing the ITRs but they can also be removed through training sessions.



**Figure 10: Reasons for not filing ITRs amongst non-filers**

Figure 11 presents the ITR forms filed by the respondents. While e-filers file ITRs 1 to 5, and do so by themselves, it is a welcome sign; amongst non-filers, 38% do not even know which ITR they file, which is a surprising finding. Ignorance of the form that one files is surely to be addressed. One must know which ITR he is filing and concepts related with the income structure. Orientation sessions at workplace can help in this regard.



**Figure 11: Type of ITR Filed by the Respondents**

Figure 12 presents gender gap in knowledge of e-filing concepts. 53% of e-filers are males and 47% are females. While females are in the tax net, it is to their benefit to know how to file the returns. Particularly in workplaces, there should be a session for e-filing, close to the date of filing the tax returns so that people learn how to do it. The difference amongst non-filers is not much. They anyways should learn how to file their returns. Amongst those who are/are not aware of the new tax regime and website, the gender gap is not significant, which is a good finding. So, while females are aware of the new tax rates and website, they must also file their returns.

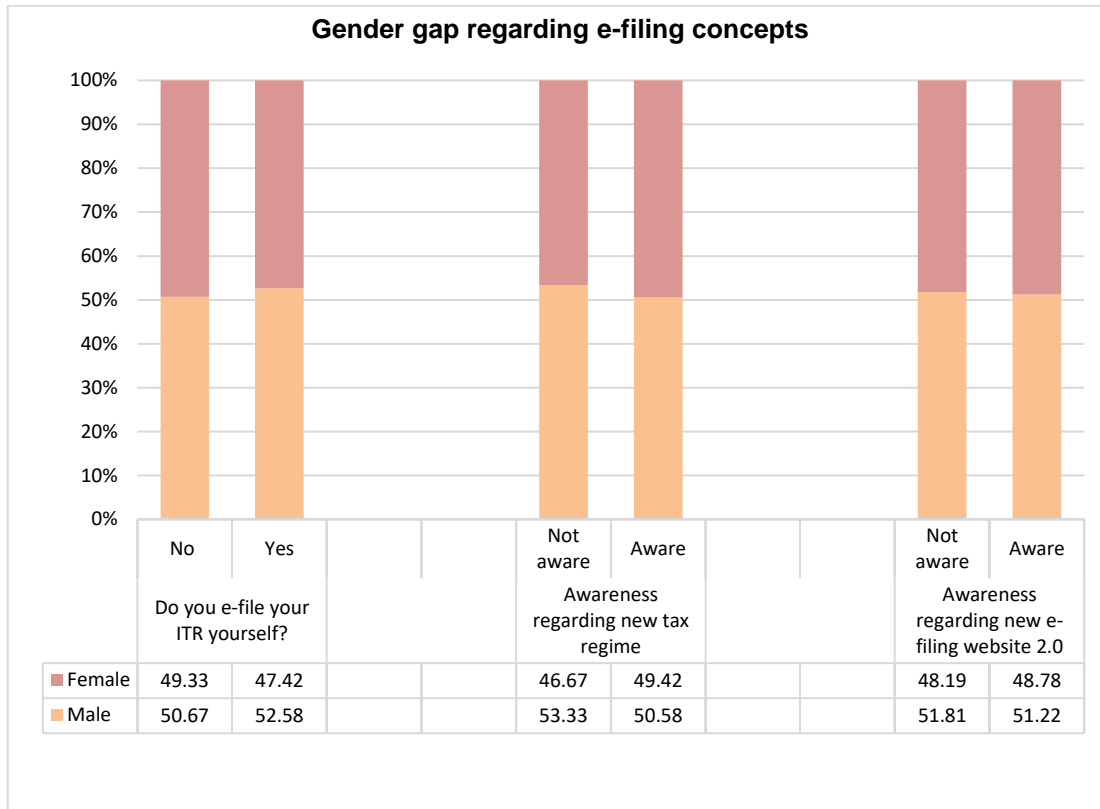


Figure 12: Gender gap in e-filing concepts

Exploring the Variability of e-Filing Concepts

We explore the variation in awareness, safety and satisfaction of e-filing with respect to income and occupation, these being the dominant factors affecting filing of returns. Each of the six variables is tested through one-way ANOVA test.

Assumptions of the ANOVA test prove the data to be normally distributed. The results of Levene Statistic to check the homogeneity of variances are reported in table 2.

Table 2: Test of Homogeneity of Variances

Variables	Income		Occupation	
	Levene Statistic	Sig.	Levene Statistic	Sig.
Awareness regarding e-filing	.880	.455*	3.626	.016
Safety regarding e-filing	1.473	.227*	.111	.954*
Satisfaction with e-filing portal	3.171	.028	2.725	.051*
Satisfaction with e-payment procedure	1.448	.234*	.394	.758*
Satisfaction towards ease of e-filing	2.293	.083*	3.096	.031
Satisfaction towards overall e-filing	2.476	.066*	1.717	.169*

Source: Primary Data, SPSS (\*indicates homogeneity of variances significant at 5 %)

The null hypothesis states that variance between independent variables is homogenous. The Levene Statistic between income and satisfaction with e-filing portal shows that variance is not homogeneous. Variance is homogeneous for other variables of e-filing. The Levene Statistic between occupation and awareness and ease of e-filing shows that variance is not homogeneous Variance is homogeneous for other variables of e-filing.

The results of one-way ANOVA test for income level are reported in Table 3.

**Table 3: One-way ANOVA Results with Reference to Income**

Variables	Sources	Sum of Squares	df	Mean Square	F	Sig.
Awareness regarding e-filing	Between Groups	1.795	3	.598	2.151	.099*
	Within Groups	25.875	93	.278		
	<b>Total</b>	<b>27.670</b>	<b>96</b>			
Safety regarding e-filing	Between Groups	7.943	3	2.648	4.077	.009***
	Within Groups	60.387	93	.649		
	<b>Total</b>	<b>68.330</b>	<b>96</b>			
Satisfaction with e-filing portal	Between Groups	6.050	3	2.017	1.811	.151
	Within Groups	103.579	93	1.114		
	<b>Total</b>	<b>109.629</b>	<b>96</b>			
Satisfaction with e-payment procedure	Between Groups	4.404	3	1.468	1.837	.146
	Within Groups	74.318	93	.799		
	<b>Total</b>	<b>78.722</b>	<b>96</b>			
Satisfaction towards ease of e-filing	Between Groups	5.785	3	1.928	2.050	.112
	Within Groups	87.493	93	.941		
	<b>Total</b>	<b>93.278</b>	<b>96</b>			
Satisfaction towards overall e-filing	Between Groups	5.375	3	1.792	2.146	.099*
	Within Groups	77.656	93	.835		
	<b>Total</b>	<b>83.031</b>	<b>96</b>			

Source: Primary Data, SPSS (\*\* indicates significance at 1 %, \*\* indicates significance at 5 %, \* indicates significance at 10 %)

Income turns out to be significant in considering awareness, safety and overall satisfaction with the e-filing process. Evidently, as income increases, one tends to be more careful about the income tax concepts, particularly awareness about the tax rates and the e-filing portal. Safety issues of the portal are also relevant as taxes increase with increasing income and a wrong entry while e-paying can be burdensome for the assessee. Overall satisfaction can also be different with increasing levels of income. Within the workplace, e-filing awareness can be helpful for assesses with various levels of income.

The results of one-way ANOVA test with reference to occupation are reported in Table 4.

**Table 4: One-way ANOVA Results with Reference to Occupation**

Variables	Sources	Sum of Squares	df	Mean Square	F	Sig.
Awareness regarding e-filing	Between Groups	1.073	3	.358	1.250	.296
	Within Groups	26.597	93	.286		
	<b>Total</b>	<b>27.670</b>	<b>96</b>			
Safety regarding e-filing	Between Groups	3.160	3	1.053	1.503	.219
	Within Groups	65.170	93	.701		
	<b>Total</b>	<b>68.330</b>	<b>96</b>			
Satisfaction with e-filing portal	Between Groups	15.774	3	5.258	5.210	.002***
	Within Groups	93.855	93	1.009		
	<b>Total</b>	<b>109.629</b>	<b>96</b>			
Satisfaction with e-payment procedure	Between Groups	2.869	3	.956	1.172	.325
	Within Groups	75.853	93	.816		
	<b>Total</b>	<b>78.722</b>	<b>96</b>			
Satisfaction towards ease of e-filing	Between Groups	10.603	3	3.534	3.976	.0099***
	Within Groups	82.675	93	.889		
	<b>Total</b>	<b>93.278</b>	<b>96</b>			
Satisfaction towards overall e-filing	Between Groups	6.204	3	2.068	2.503	.064*
	Within Groups	76.827	93	.826		
	<b>Total</b>	<b>83.031</b>	<b>96</b>			

Source: Primary Data, SPSS (\*\* indicates significance at 1 %, \*\* indicates significance at 5 %, \* indicates significance at 10 %)

Occupation is significant regarding satisfaction with the portal, ease of e-filing and overall e-filing of income tax. Across all occupations, e-filing is required for all tax payers. E-filing by oneself is definitely a satisfying feeling. Once learnt, ease of filing results in satisfaction. Compulsory basic training can make e-filing a known concept to all, whatever be the occupation.

### Summing Up and Policy Recommendations

The present study finds variation in income with respect to tax concepts related to awareness, safety and overall satisfaction and occupation with respect to portal, ease of filing and overall satisfaction. Digital illiteracy is not as much a matter of concern as lack of knowledge about how to file. 61.2% of assesses do not know how to file but majority of them are willing to do so if training sessions are arranged. It is important to know one's income, tax calculations and filing of returns.

In the digital world, where more or less tax payers are aware of the digital tools, it is important to know the concepts of e-filing. It will reduce dependence on the third parties, and provide the flexibility of filing at one's own convenience. Knowledge of basic income tax concepts can empower a person in managing tax liability and personal tax planning. There is need for orientation and refresher programmes because of changes in the tax structure every year. While tax filing is part of the curriculum for some university programmes, it can equally be considered important to impart this education to employees at the work place. It is a matter of behavioural change more than digital awareness. Hands-on training at the work place about use of income tax portal can motivate employees to learn these concepts.

Over the past few years, several initiatives are taken by the Government to promote e-filing. Online facilities are provided for most of the tax related issues like, filing of ITR, payment of taxes online, getting tax refunds directly in the bank, e-filing of TDS returns. With apps easily downloadable and portals working efficiently and people digitally literate (only 1.56% of the non-filers are not comfortable with the computer), it is not far from reaching the goal if efforts move in the right direction.

The income tax department<sup>1</sup> has introduced various taxpayer friendly measures that make it easy for the taxpayers to interact with the department, like e-Assessment Scheme (faceless e-assessment scheme between the taxpayer and tax officers), verify the authenticity of tax notices (through DIN), and a robust e-filing platform (a new portal to manage traffic and make tax filing process smooth).

A major breakthrough in the e-filing system is the launch of the new portal [www.incometax.gov.in](http://www.incometax.gov.in)<sup>2</sup> by CBDT to provide ease of compliance to taxpayers. This tax friendly portal immediately processes the Income Tax returns for quick refunds, displays pending actions on a single dashboard for follow up action, free of cost ITR preparation software, new call centre for prompt responses to taxpayers' queries, pre-filled income details for easy calculations.

The programmes in themselves are not effective unless there is external intervention. There is need to combine intervention programmes with some complementary interventions.

Awareness should be created across various fronts regarding e-filing concepts. Huge amount of money is spent by the Government on updating the portal and one should know the basics of e-filing, particularly when one is earning income. Mass awareness programmes through training programmes at workplace and other platforms can make the whole concept of e-filing easy to understand. It is the digital world, particularly in the recent pandemic, the digital tools are not an option, they are compulsory. One has access to third party assistance in terms of e-filing but basic knowledge of one's income, tax slabs, ITR forms etc. is essential in the wake of knowledge era.

The new portal is introduced for stricter tax compliance and smoother filing. The digital concepts of e-payment can make tax payments faster and easier. Adequate training can get away with common mistakes at physical counters regarding assessment year and previous year.

The move to include e-filing education at school and college level, as curricular, co-curricular and extra-curricular subject, would help youngsters understand the concepts which can be applied once they start earning and hence make an apt decision to file themselves.

While e-filing is part of the curriculum for commerce courses, it can also be introduced as an additional paper in other streams to provide basic knowledge of tax related concepts.

The way forward, thus, includes a little push at school, college and institutional level to bring the desired change. Policies for overcoming the blocks in the way to e-file returns (understanding the e-filing concepts as tax rates and the portal) and their effective implementation can go a long way in improving tax literacy of people.

<sup>1</sup> For details, please refer to <https://economictimes.indiatimes.com/wealth/tax/5-taxpayer-friendly-initiatives-taken-by-tax-department-in-2019/articleshow/72949120.cms?from=mdr>

<sup>2</sup> For details, please refer to <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1724807>

**References**

1. Adams, D. A., Nelson, R. R., & Todd, P. A. (1992). Perceived usefulness, ease of use, and usage of information technology: A replication. *MIS quarterly*, 227-247.
2. Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In *Action control* (pp. 11-39). Springer, Berlin, Heidelberg.
3. Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211.
4. Ajzen, I., & Madden, T. J. (1986). Prediction of goal-directed behavior: Attitudes, intentions, and perceived behavioral control. *Journal of experimental social psychology*, 22(5), 453-474.
5. Arora, M., & Gupta, H. P. (2018). The Changing Face of Indian Income Taxpayers in E-Filing Era: An Evaluation. *Samvad*, 14, 1-6.
6. Azmi, A. A. C., & Kamarulzaman, Y. (2010). Adoption of tax e-filing: A conceptual paper. *African Journal of Business Management*, 4(5), 599-603.
7. Azmi, A. A. C., Kamarulzaman, Y., & Hamid, N. H. A. (2012). Perceived risk and the adoption of tax e-filing. *World Applied Sciences Journal*, 20(4), 532-539.
8. Bandura, A. (1978). Self-efficacy: Toward a unifying theory of behavioral change. *Advances in Behaviour Research and Therapy*, 1(4), 139-161.
9. Barako, D. G., & Tower, G. (2008). Web communication: An Indonesian perspective. *African Journal of Business Management*, 2(3), 053-058.
10. Bharathi, M. T., & Mathiraj, S. P. (2020). Growth of E-Filing of Tax Returns in India. *ShodhSarita*, 7(28), 81-84.
11. Carter, L., Shaupp, L. C., Hobbs, J., & Campbell, R. (2011). The role of security and trust in the adoption of online tax filing. *Transforming Government: People, Process and Policy*, 5(4), 303-318.
12. Dalvadi, Y. M., & Chavda, M. C. (2019) A Study on Mapping of Perception of Present Direct Taxation Policy of Government. *GH Patel Postgraduate Institute of Business Management*, 21(1), 62-69.
13. Fu, J. R., Farn, C. K., & Chao, W. P. (2006). Acceptance of electronic tax filing: A study of taxpayer intentions. *Information & management*, 43(1), 109-126.
14. Geeta, S. D. T., Mathiraj, S. P., & Bharathi, M. T. (2019). Impact of GST on MSMEs. *Management Research*, 8(2), 91-95.
15. Hung, S. Y., Chang, C. M., & Yu, T. J. (2006). Determinants of user acceptance of the e-Government services: The case of online tax filing and payment system. *Government information quarterly*, 23(1), 97-122.
16. Hanum, L. (2019). Taxpayers' Perceptions Towards E-Filing System Application: A Decomposed Theory of Planned Behavior (DTPB) Approach. *Profit: Journal Administrasi Bisnis*, 13(1), 1-17.
17. Kumar, M., & Anees, M. (2014). E-Filing: Creating new revolution in taxation of India. *Global Journal of Finance and Management*, 6(4), 379-384.
18. Kumar, S., & Gupta, S. (2017). A study on income tax payers perception towards electronic filing. *Journal of Internet Banking and Commerce*, 22(S7), 1.
19. Liu, C., & Arnett, K. P. (2000). Exploring the factors associated with Web site success in the context of electronic commerce. *Information & management*, 38(1), 23-33.
20. Lee, K. C., Kirlidog, M., Lee, S., & Lim, G. G. (2008). User evaluations of tax filing web sites: A comparative study of South Korea and Turkey. *Online information review*, 32(6), 842-859. <https://doi.org/10.1108/14684520810923962>
21. Mamta, B. (2012). Tax Payers' Perception towards E-File Adoption: An Empirical Investigation. *Journal of management and research*, 5, 1-16.
22. Maji, S. K., & Pal, K. (2017). Factors Affecting the Adoption of e-Filing of Income Tax Returns in India: A Survey. *IUP Journal of Accounting Research & Audit Practices*, 16(1).

23. Matharu, S. K. (2015). The Acceptance of the E-Filing System by Indian Taxpayers: A Conceptual Study. *Prestige e-Journal of Management and Research*, 2(2), 1-10.
24. Maji, S. K., & Pal, K. (2017). Factors Affecting the Adoption of e-Filing of Income Tax Returns in India: A Survey. *IUP Journal of Accounting Research & Audit Practices*, 16(1).
25. Mohamed, S., Hitam, J., Mazlan, N. F., & Abd Aziz, N. A. (2019). Case Study of Taxpayers Usage on E-Filing System. In *Proceedings of the Regional Conference on Science, Technology and Social Sciences (RCSTSS 2016)* (pp. 281-290). Springer, Singapore.
26. Muthu Lakshmi, K., & Saravanan, K. (2017). E-Filing of Income Tax Return: A Study on Awareness and Satisfaction Level of Tax Payers in Trichy City. *International Journal for Scientific Research & Development*, 5(9), 269-272.
27. Namburajan N. & Kesavan N. (2020). Growth of E-Filing of Tax Returns in India. *Studies in Indian Place Names*, 40(3).
28. Ojha, A., Sahu, G. P., & Gupta, M. P. (2009). Antecedents of paperless income tax filing by young professionals in India: an exploratory study. *Transforming Government: People, Process and Policy*, 3(1), 65-90.

