

A Study On Tax Payers' Perception Towards E-Filing System

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ABSTRACT

E-filing is the best tool that can bring significant social and economic benefits. It can offer a strong support to the government for good governance. Filing of Income Tax Returns is compulsory for all assessee whose taxable income exceeds the basic exemption limit.

A basic exemption limit is an amount fixed by the Government in the interests of social justice. Individuals whose taxable income falls below the threshold limit are exempted from the commitment to pay income tax. In case the income earned by an individual exceeds the basic exemption limit, an assessee faces the requirement both to pay income-tax and also file the income-tax returns. Both the payment of tax and filing of the returns should be performed on or before the due date. The due date varies depending on whether an assessee is corporate or an individual. It also varies depending on whether an assessee is covered by a mandatory tax-audit or not. In earlier years, the process of filing tax returns was manual and thus not only huge but also highly liable to errors and clerical mistakes. At present, an Income Tax Department has brought together the mechanism of e-filing for the purpose of making a tax system that creates the procedure of income-tax assessment easy and suitable.

Introduction

Income tax is a direct tax that a government controls on the income of its citizens. Income does not only mean money got in the form of salary. It also contains income from house property, profits and gains from business, or profession income from capital gains, and 'income from other sources. Income taxes are a source of revenue for governments. They are used to supply public services, pay government requirements, and offer infrastructure.

The maximum common type of tax benefit comes in the form of a tax deduction. When you claim a tax deduction, it reduces the amount of your income that is subject to tax. The amount of the deduction you are adequate to claim is specifically the amount of the reduction to your taxable income.

In this period, the modern people use the exclusive technology then the government of India creates some possible facts towards electronic filing that the taxpayers have been submitted their tax returns online with the help of the website i.e., <http://incometaxindia.gov.in>.

Electronic filing comes with several benefits like Income Tax Payer can file their online return anytime in day or night. Certainty of delivery and quick confirmation offers immediate confirmation from tax administration that returns have been received. Tax payer receiving repayments to get them sooner, privacy and security is assured by government of India. Different disadvantage related like chance of data entry mistakes however in online the transaction can be done electronically with a click of button.

Electronic filing is the technique of submitting tax returns over the internet, using tax preparation software that has been pre-approved by relevant tax authority that means the income tax imposed on the individual or entities that varies with the income or profit of the taxpayers. While every year the due date for filing tax returns is December 31st, the Government may offer a grace period of 3 months to file the returns online or physically.

Objectives of the study

1. To know the satisfaction level on e-filing among the tax payers
2. To examine the problems of e-filing of tax payers.

Statement of the problem

Tax payers' perception towards e-filing of income tax has extended great attention among many revenue authorities in the developed countries. This study is in the area of e-filing of income tax in South TamilNadu. Tax payers find it difficult to use e-filing system of income tax return because some of them are not aware with electronic transaction and some of them were not computer know-how. Some of the tax payers are not able to use internet and have less computer skill. Some of the tax payers are

concerned about the security problem. All these result in low usage of electronic system. Therefore it is very imperative to study the satisfaction level and dares of individual tax payers towards e-filing of income tax return.

Review of literature

K.Rajeswari¹ and T.SusaiMary²Research Centre in Commerce, SFR College for Women, Sivakasi, TamilNadu, India Corresponding author. **“E-Filing of Income Tax returns: Awareness and Satisfaction level of salaried employees”** Highlighted that the Income Tax Department has established a system for centralized processing of returns and one prominent type of e - government is the introduction of the e-filing system for income tax. The department desired a system that would make the process of filing of Income Tax Returns (ITR s) easier for tax payer as well as reduce the time required for data entry at their end on receipt of ITR s. The biggest impediment to the proper functioning of the IT department is the severe shortage of officers and staff. It is widely accepted that a significant portion of potential tax revenue is not collected because of poor tax administration and high tax evasion in India. The e-filing is the new effective method of filing income tax return through online and make e-payment tax. Despite many benefits associated with e-filing, tax authorities face some major challenges towards the implementation of the e-filing system.

Alfred Kimea¹, Cyril Chimilila² and Joyce Sichone³Institute of Tax Administration, P.O.Box 9321,Dar es Salaam,Tanzania. **“Analysis of Taxpayers’ Intention to Use Tax E-Filing System in Tanzania: Controlling for Self-Selection Based Endogeneity”**In their research work observed that this paper aims at analyzing factors that influence taxpayers’ intention to use electronic tax filing system. The paper employs Technology Acceptance Model (TAM) framework. We first estimated traditional TAM model using OLS. Further, they found that these factors affect users and non-users intentions differently, calling for differentiated strategies in influencing e-filing use intention. Results of endogenous switching model show that risk, social influence and performance expectancy have significant effects on intention to use e-filing. Further, They found that these factors affect users and non-users intentions differently, calling for differentiated strategies in influencing e-filing use intention. Lastly, they recommended both administrative and technical issues to be considered for enhanced intention to use and adoption of e-filing system. Perceived risk was found to have a negative association with intention to use e-filing.

Mogaramedi Frans Mashabela¹ Unisa Graduate School of Business Leadership (SBL), Corner Janadel and Alexandra Avenues, Midrand, 1685 Gauteng Province, South Africa.**Professor Ray M Kekwaletswe²** Unisa Graduate School of Business Leadership (SBL), Corner Janadel and Alexandra Avenues, Midrand, 1685 Gauteng Province, South Africa **“A Model for Adopting and Using E-Filing”** In their article have viewed that the adoption and usage of e-filing applications is a phenomenon most governments, including South Africa are still grappling with, and therefore, an ongoing information systems business leadership research is a key issue. The research problem is that despite the e-Government application being implemented and maintained at a high cost, there is little uptake and optimal use. The revenue application has greater benefits such as tax calculation accuracy, tax submission done timorously during any time of the day, improving tax efficiency by reducing administration cost.This paperfocuses on explaining and explore adopting and using e-filing as reasons why some of taxpayers accept and use the revenue application while others are not using it are still unknown. Argument is that despite South Africa implemented a cutting-edgesystems since 2006, taxpayers still queue at its branches for manualsubmissions. This study shared more inside information for exploring reasonswhy othertaxpayers adopt and use the e-filing while others do not. This study has come up with a solution to the research problem by developing a model for adopting and using the e-filing.

Simi Baby Tattil, Assistant professor M.D college, Kunnamkulam, Kerala **“Individual tax payers attitude towards E-filing of income tax return with reference to Thrissur districts”**

In their research work highlighted that new technologies are introduced and improved very fast in all fields day by day. Now more technological advancement is taken place in the field of filing of income tax. Electronic filing is the process of submitting income tax through internet. It helps to reduce cost, time and tension. This study examines that the exiting users are satisfied with the e-filing facilities. The objectives of the study are to study the satisfaction level of individuals tax payers towards e-filing of income tax return and to study are to study examine that the exiting users are satisfied with the e-filing facilities but it is required to create more awareness among tax payer’s regarding e-filing. One of the main challenges in e-filing is the mismatch with TDS. Preventive and predictive measures should be taken on a timely basis to ensure acceptance among the non-users of e-filing. **Latifah Hanum**Department of Business Administration University of Brawijaya Malang, Indonesia**“Tax Payers’ Perception Using E-Filling System”** In their article have viewed thatA survey of 100 individual taxpayers in Malang City who has used the e-filing system in SPT reporting (Notification) was conducted to collect the data. The results indicate that perceived usefulness, perceived benefits, and perceived of behavioral control significantly related with behavioral intention of using the e-filing system. While the perception of ease of use and perceived risk does not affect behavioral intention of using the e-filing system. This study concludes that the perceived usefulness, benefits of e-filling system and behavior control influence behavioral interest of using e-filing system. Meanwhile, perceived of e-filling system ease of use and perceived risk does not affect the behavior interest using e-filing system.

Hypotheses

In this study the following hypotheses have been framed to analysis the perception of tax payers towards e filing of income tax return.

- There is no significant relationship between Age, Gender, Educational qualification, Employment, Income level, Reason for filing return, and duration for filing return of the respondents and their level of satisfaction on E-filing of income tax return.

Research Methodology

This study is a descriptive in nature conducted to know the level of satisfaction and challenges of individual taxpayers towards e-filing of income tax returns. This study is conducted through non-random sampling techniques and convenience sampling method is used. The sample size of this study is 200 and Interview schedule is used for collecting the primary data.

Sample Size

The sample sizes of the 200 tax payers were selected from South TamilNadu.

Statistical Tools

After the completion of the survey, the researcher has thoroughly verified the data.

Afterwards the data have been edited. After the processing the data have been entered on a master table. To analysis, the researcher has used the manual process with the help of a calculator.

The statistical tools such as percentage, chi-square test and Garret ranking have been used in analysis the perception of the tax payers.

Finding of results

Classification of demographic profile

Gender

Table-1

| Gender | No .of Respondents | Percentage to total |
|--------|--------------------|---------------------|
| Male | 117 | 58.50 |
| Female | 83 | 41.50 |
| Total | 200 | 100 |

From this table, it is understood that out of 200 individual assesses, 117 (58.50%) respondents male and the remaining 83 (41.50%) of them are female. It is concluded that a majority (58.50%) of the individual assesses are male

Age

Table-2

| Age | No .of Respondents | Percentage to total |
|----------------|--------------------|---------------------|
| Upto 30 years | 34 | 17.00 |
| 30-40 years | 50 | 25.00 |
| 40-50 years | 56 | 28.00 |
| Above 50 years | 60 | 30.00 |
| Total | 200 | 100 |

This table reveals that out of 200 Respondents, 17 per cent of the respondents belong to age group of up to 30 years, 25.00 per cent of them belong to the age group between 30 and 40 years, 28 per cent of them belong to the age group between 40 and 50 and the remaining 30.00 per cent of the respondents belong to the age group above 50 years. This study shows that a sizeable number (30.00%) of the Individual Assesses belonging to the age group of above 50 years

Educational Qualification

Table-3

| Education qualification | No .of Respondents | Percentage to total |
|-------------------------|--------------------|---------------------|
| School level | 67 | 33.50 |
| Graduate level | 110 | 55.00 |
| Professional level | 23 | 11.50 |
| Total | 200 | 100 |

This table reveals that out of 200 Respondents, 67 (33.5%) of the respondents are studied school levels, 110 (55.00%) of them have studied graduates and the remaining 23 (11.5%) of the respondents have studied professional levels. It is clear that a considerable number (55.00%) of the individual assesses have studied graduate level.

Employment

Table-4

| Employment | No .of Respondents | Percentage to total |
|--------------|--------------------|---------------------|
| Government | 10 | 5.00 |
| Private | 74 | 37.00 |
| Business | 100 | 50.00 |
| Professional | 16 | 8.00 |
| Total | 200 | 100 |

This table reveals that out of 200 Respondents, 10 (5.00%) of the respondents are working in Government field, 74 (37%) of them are working in Private Sector, 100 (50.00%) of the respondents are doing Business and the remaining 16 (8%) of the respondents are professional. It is clear that a considerable number (50.00%) of the individual assesses are doing business.

Income Level

Table-5

| Income level | No .of Respondents | Percentage to total |
|-----------------|--------------------|---------------------|
| Less than 30000 | 33 | 16.75 |
| 30000-40000 | 56 | 28.00 |
| 40000-50000 | 70 | 35.00 |
| 50000-60000 | 17 | 8.5 |
| 60000 above | 24 | 12.00 |
| Total | 200 | 100 |

This table shows that out of 200 Respondents, 33 (16.75%) of the respondents have yearly income range below less than 30000, 56 (28%) of them are earning the yearly income range between 30000 and 40000, 70 (35.00%) of them are earning the yearly income range between 40000 and 50000, 17 (8.5%) of them are earning the yearly income range between 50000 and 60000 and remaining 24 (12%) of the individual assesses are earning the yearly income range 60000 above. An analysis of the yearly income range of the individual assesses has revealed that a majority (35.00%) of the individual assesses are earning the yearly income range between 40000 and 50000.

Reasons for Filing of Return

Table-6

| Reasons for filing | No .of Respondents | Percentage to total |
|--------------------|--------------------|---------------------|
| Regular provision | 130 | 65 |
| Refund claim | 70 | 35 |
| Total | 200 | 100 |

From this table, it is understood that out of 200 individual assesses, 130 (65%) respondents filed return for regular provision and the remaining 70 (35%) of them filed return for refund claim. It is concluded that a majority (65%) of the individual assesses filed return for Regular provision.

Duration for Filing of Return

Table-7

| Preparation for filing | No .of Respondents | Percentage to total |
|------------------------|--------------------|---------------------|
| Before seven days | 87 | 43.5 |
| Before 6 to 4 days | 53 | 26.5 |
| Before 3 to 1 days | 60 | 30.00 |
| Total | 200 | 100 |

This table reveals that out of 200 Respondents, 87 (43.5%) of the respondents filed their return before seven days, 53 (26.5%) of them filed their return before 6 to 4 days, and the remaining 60 (30.00%) of them filed their return before 3 to 1 days. It is clear that a considerable number (43.25%) of the individual assesses filed their return before seven days

Test of Significance

Chi-Square Test

The chi-square is one of the simplest and most widely used non-parametric tests in statistical analysis. The symbol of the Greek Chi χ^2 . The χ^2 test was first used by Karl Pearson in the year 1900. The quality χ^2 describes magnitude of the discrepancy between theory and observation. The data in chi-square tests is often in terms of count or frequencies. The actual survey data may be on a nominal or higher scale of measurement. If it is higher scale of measurement, it can always be converted into categories.

The chi-square test is an important test amongst the several tests of significance developed by statisticians. Chi-square, symbolically written as χ^2 (pronounced as chi-square), Chi-square as a test of independence enables a researcher to explain whether or two attributes associated or not and the formula used is furnished below;

1. Age

Row total * column total

$$E = \dots\dots\dots$$

Grand total

D.F = Degree Freedom

$$(D.F) = (c-1)(r-1)$$

Where,

O = Observed frequency

E = Expected frequency

c = Number of columns

r = Numbers of rows

The value obtained as such should be compared with relevant table value and inference can be drawn. If the calculated value is greater than the table value the hypotheses framed will be rejected, otherwise accepted.

Gender and Their Level of Satisfaction on E-Filing

Table-8

| Cell | O | E | O-E | O-E ² | O-E ² /E |
|-------------------------------|----|--------|--------|------------------|---------------------|
| R ₁ C ₁ | 60 | 54.405 | 5.595 | 31.30 | 0.6855 |
| R ₂ C ₁ | 33 | 38.595 | 5.595 | 31.30 | 0.8109 |
| R ₁ C ₂ | 44 | 49.14 | -5.14 | 26.41 | 0.5374 |
| R ₂ C ₂ | 40 | 34.86 | 5.14 | 26.41 | 0.6602 |
| R ₁ C ₃ | 13 | 13.455 | -0.455 | 0.2070 | 0.0153 |
| R ₂ C ₃ | 10 | 9.545 | 0.455 | 0.2070 | 0.0216 |
| | | | | | 2.7309 |

$$\begin{aligned} \text{Degree of freedom} &= (c-1)(r-1) \\ &= (3-1)(2-1) \\ &= 2*1 \\ &= 2 \end{aligned}$$

Table value of χ^2 at 5% level = 5.99

Calculated value of $\chi^2 = 2.7309$

Since of calculated value (2.7309) is less than the table value, the null hypothesis is accepted. It is concluded that there is no significant relationship between the gender of the tax payers and the level of satisfaction on e-filing of income tax return. It is concluded that the gender dose not influence in the perception towards e-filing system.

Age and Their Level of Satisfaction of E-Filing

Table -9

| Cell | O | E | O-E | O-E ² | O-E ² /E |
|-------------------------------|----|--------|--------|------------------|---------------------|
| R ₁ C ₁ | 20 | 16.5 | 3.5 | 12.25 | 0.7424 |
| R ₂ C ₁ | 30 | 25 | 5 | 25 | 1 |
| R ₃ C ₁ | 20 | 28.5 | -8.5 | 72.25 | 2.5350 |
| R ₄ C ₁ | 30 | 30 | 0 | 0 | 0 |
| R ₁ C ₂ | 10 | 12.705 | -2.705 | 7.317 | 0.5759 |
| R ₂ C ₂ | 17 | 19.25 | 2.25 | 5.0625 | 0.2629 |
| R ₃ C ₂ | 23 | 21.945 | 1.055 | 1.1130 | 0.050 |
| R ₄ C ₂ | 27 | 23.1 | 3.9 | 15.21 | 0.658 |
| R ₁ C ₃ | 3 | 3.795 | -0.795 | 0.632 | 0.1665 |
| R ₂ C ₃ | 3 | 5.75 | -2.75 | 7.5625 | 1.3152 |
| R ₃ C ₃ | 14 | 6.555 | 7.445 | 55.42 | 8.454 |
| R ₄ C ₃ | 3 | 6.9 | -3.9 | 15.21 | 2.204 |
| | | | | | 17.9639 |

$$\begin{aligned} \text{Degree of freedom} &= (c-1)(r-1) \\ &= (3-1)(4-1) \\ &= 2*3 \\ &= 6 \end{aligned}$$

Table value of χ^2 at 5% level = 12.59

Calculated value of $\chi^2 = 17.9639$

Since of calculated value (17.9639) is more than the table value, the null hypothesis is rejected. It is concluded that there is a significant relationship between the age of the tax payers and the level of satisfaction on e-filing of income tax return. It is concluded that the age influences the perception towards e-filing system.

Educational Qualification and Their Level of Satisfaction of E-Filing –Chi-Square Test

Table -10

| Cell | O | E | O-E | O-E ² | O-E ² /E |
|-------------------------------|----|--------|-------|------------------|---------------------|
| R ₁ C ₁ | 34 | 31.155 | 2.845 | 8.094 | 0.2597 |
| R ₂ C ₁ | 52 | 50.685 | 1.315 | 1.729 | 0.034 |
| R ₃ C ₁ | 7 | 11.16 | -4.16 | 17.30 | 1.550 |
| R ¹ C ₂ | 30 | 28.14 | 1.86 | 3.45 | 0.1226 |
| R ² C ₂ | 44 | 45.78 | -1.78 | 3.16 | 0.069 |
| R ₃ C ₂ | 10 | 10.08 | 0.08 | 0.0060 | 0.0006 |

| | | | | | |
|-------------------------------|----|--------|--------|---------|---------|
| R ₁ C ₃ | 3 | 7.705 | 4.705 | 22.13 | 2.872 |
| R ₂ C ₃ | 13 | 12.535 | -0.465 | 0.2162 | 0.017 |
| R ₃ C ₃ | 7 | 2.76 | 4.24 | 17.9776 | 6.5136 |
| | | | | | 11.4381 |

$$\begin{aligned} \text{Degree of freedom} &= (c-1)(r-1) \\ &= (3-1)(3-1) \\ &= 2*2 \\ &= 4 \end{aligned}$$

Table value of χ^2 at 5% level = 9.49

Calculated value of $\chi^2 = 11.4381$

Since of calculated value (11.4381) is more than the table value, the null hypothesis is rejected. It is concluded that there is a significant relationship between the educational qualification of the tax payers and the level of satisfaction on e-filing of income tax return. It is concluded that the educational qualification influences the perception towards e-filing system.

Problems on E-filing

GARRENT SCORE

The garret are calculated by using appropriate Garret ranks, the garret value is ascertained. The Garret table values and scores of each rank is given in table 4.28. finally by adding each row, total Garret score is obtained

$$10(R_{ij}-0.5)$$

Percent position = -----

$$N_j$$

R_{ij} = Rank given for the ith variable by the jth respondent

N_j = Number of various ranked by the jth respondent

Problems of E-filing

Table-11

| Particulars | I | II | III | IV | V | Total |
|-----------------------------------|-----|-----|-----|-----|-----|-------|
| Complex return | 26 | 33 | 37 | 54 | 50 | 200 |
| Data entry errors | 38 | 24 | 45 | 35 | 58 | 200 |
| Lack of latest technical know how | 38 | 41 | 44 | 37 | 40 | 200 |
| Frequent updating | 51 | 58 | 33 | 26 | 32 | 200 |
| Security issues | 47 | 44 | 41 | 48 | 20 | 200 |
| Total | 200 | 200 | 200 | 200 | 200 | |

Source: Primary Data.

This Table shows that garret scores. Firstly the Garret ranks are calculated by using appropriate Garret ranking formula. Then bases on the Garret ranks, the Garret table and score multiplied to find out source in table which are then multiple by row, the garret scores have been obtained.

Table-12

| Particulars | Total score | Average | Rank |
|-----------------------------------|-------------|---------|------|
| Complex return | 9136 | 45.68 | V |
| Data entry errors | 9355 | 46.77 | IV |
| Lack of latest technical know how | 9953 | 49.76 | III |
| Frequent updating | 10049 | 50.24 | II |
| Security issues | 10587 | 52.93 | I |

Source: Computed Primary Data

It is observed from the table that ‘Security issues’ has been ranked as the first factor to influence the individual assesses to come forwarded to file tax. ‘Frequent updating’ has been ranked as second, ‘Lack of latest technical knowhow’ placed in the third positions, and it is followed by ‘Data entry errors’ the forth rank and ‘Complex return’ ranked as the fifth rank.

Summary of Finding

This study is a human attempt to analysis the various factors that improve the perception of e-filing system in south TamilNadu with the aim of offering some profitable suggestions.

To study the perception taxpayers towards of e-filing system,200 respondents were randomly selected from south TamilNadu and their opinion way obtained.

1. Among the respondents surveyed (58.50) percent is men and (41.50) percent females. A majority (117) of the sample respondents are men.
2. More than half of the taxpayers (30%)surveyed are in the age group of the above 50 years.
3. Among the surveyed respondents (55%) per cent are graduates.
4. Among the surveyed respondents (37%) per cent of the taxpayers’ private sector employees, (5%) per cent of the consumers are government employees, (8) per cent of the consumers are belonging to the group of professionals are business persons.
5. Out of 200 respondents (16.75) per cent of the taxpayers belonging to the income group of less than Rs.30000, (28%) per cent of the taxpayers are in the income group of Rs.30000-40000, (35%) per cent of the taxpayers earn income of 40000-50000, (8.5%) per cent of the tax payers earn income of Rs.50000-60000, (12%) per cent of the taxpayers earn income of above Rs.60000.
6. Among the surveyed respondents (65%) per cent of tax payers were filing their return for regular provision and (35%) percent of tax payers were filing their return for claiming purpose.
7. Among the surveyed respondents (43.5%) percent of tax payers were filing before seven days, (26.5%) per cent of the respondents were filing before 6 to 4 days, (30%)per cent of the respondentswere filing before 3 to 1 days.
8. It is observed from the Factors influencing the problems of e-filing, ‘Security issues’ has been ranked as the first factor to influence the individual assesses to come forwarded to file tax. ‘Frequent updating’ has been ranked as second, ‘Lack of latest technical knowhow’ placed in the third positions, and it is followed by ‘Data entry errors’ the forth rank and ‘Complex return’ ranked as the fifth rank.

Suggestions

As per the finding of the study here are some of the suggestions would like to put onwards;

1. According to this survey that the income taxpayers demand the website more eco-friendly that means when the tax payers operates websites they have to go through various steps as they feel it is a tedious job.
 2. Government must focus about the income tax payers’ expectations that what problem occurs for filing the returns online that will help to the income tax payers for filing the income tax returns.
 3. For the improvement of the website the government must focus on the website server that the website properly works in the peak month.
 4. Government makes definite to use more and more advance technology for make easy website for the income make easy website for the income tax payers for filing the income tax returns.
 5. Government to ensure data security of each tax payers as today electronic data security facing problems in the form of hacking viruses etc.
 6. Individual assesses have been educated to file tax return by self.
 7. Awareness could be made to educate the assesseees about the various deductions to claim more amounts from deduction u/s 80C to 80U.
 8. The government should be reduced the tax rate in moderately and to increase the tax limit to satisfy the individual assesses.
- Earlier, income-tax returns were sending out to CPC Bengaluru, which handled the feature of verification. Income tax returns can now be verified online through the e-verification facility. However, for creation use of the e-filing facility, the

assessee should have an Aadhaar card. In addition, the phone number mentioned in the Aadhaar card should be valid, since the verification OTP (one time password) is sent only to that phone number.

Conclusion

The main attention of this paper is to show the changing scenario of income tax due to implementation of e-filing. The above facts and figure clearly shows that India is in the point of innovative change in information technology in e-filing field of income tax department.

It has painted the benefits and challenge of such a system and has shared some countries experiences with these systems. Many researchers have different opinion regarding the benefits of e-filing however allowing to some researchers many challenge are there concerning adoption of e-filing by bulk population main challenge is risk of security.

This study shows that the e-filing is the new active method of filing income tax return through online and make e-payment tax. It saves our golden time, energy and charge continuous advancement in technology makes it more simple and useful.

This study provided a valued fact that in India the number of tax payers filing their returns through e-filing show a growing tendency, that means here the study which reflects that irrespective of computer literacy and age, taxpayers who belongs to all income categories using e-filing for tax purposes. As tax payers listening the guideline and usage of e-filing from various sources they much get educated.

Reference

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3. Alfred Kimea¹, Cyril Chimilila² and Joyce Sichone³ Institute of Tax Administration, P.O.Box 9321, Dar es Salaam, Tanzania. “Analysis of Taxpayers’ Intention to Use Tax E-Filing System in Tanzania: Controlling for Self-Selection Based Endogeneity”
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5. Mogaramedi Frans Mashabela¹ Unisa Graduate School of Business Leadership (SBL), Corner Janadel and Alexandra Avenues, Midrand, 1685 Gauteng Province, South Africa. Professor Ray M Kekwaletswe² Unisa Graduate School of Business Leadership (SBL), Corner Janadel and Alexandra Avenues, Midrand, 1685 Gauteng Province, South Africa “A Model for Adopting and Using E-Filing”