

Tax Payers' Perception towards E-File Adoption: An Empirical Investigation

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This paper attempts to develop an understanding of the factors that influence citizens' adoption of electronic tax-filing services and to discuss taxpayer perception and satisfaction with an online system for filing individual income tax returns. A survey has been used to collect primary data and questionnaire approach was used in final analysis. Single cross sectional descriptive research design was used to determine taxpayers' perception. SPSS and Microsoft Excel have been used to analyze and interpret the data. The data collected has been analyzed through a series of tools and procedures. Cross tabulation, Graphical Representation, Rank Analysis and Anova have been used. With proper assistance from the tax-filing system and service centers, people can be made familiar to filing income taxes online. Replications among other samples are needed to validate the current finding. The study is confined to the taxpayers located in Ahmadabad city of Gujarat. So, the conclusion derived from the research cannot be made applicable as it is for the other parts of the states or other states. This paper makes a valuable contribution given the fact that there are only a limited number of comprehensive studies dealing with the Taxpayers' Perception towards E-File Adoption in Gujarat.

Keywords: Electronic tax filing, Perception, Taxpayers.

INTRODUCTION

E-FILING IN INDIA:

Indian Income Tax Department's Vision Document 2010 focused on quality tax-payer service as their main area of concern. In this regard the main aim of the department is: "to enable taxpayers to meet their normal tax obligations in a convenient manner without visiting Income Tax Office" (FINMIN, 2008, p. 137). To accomplish this objective, the department's high priorities are: e-delivery of taxpayer services, increase of departmental computer infrastructure and the setting up of Tax Information Network (TIN). In India, income tax e-filing was introduced in September, 2004, initially on a voluntary usage basis for all categories of income tax assessee. But from July, 2006, it was made mandatory for all corporate firms to e-file their income tax returns. Taking this process further, from assessment year 2007 to 2008, e-filing of income tax return was made mandatory for all companies. For all other categories of income tax assessee, which includes salaried individuals, the use of income tax e-filing service continues to be voluntary.

An income tax return could be e-filed in three ways. 1. An assessee could e-file his tax return digitally signed. 2. The return was filed on the internet, but without a digital signature. 3. To e-file their return through an e-return intermediary who on payment of a prescribed fee, would do the e-filing and also assisted the assessee in submitting the ITR-V to Income Tax Department.

METHODS OF E-FILING: THEORETICAL FRAMEWORK

An income tax return could be e-filed in three ways. In the first option, an assessee could e-file his tax return digitally signed. This is an anytime, anywhere, and paperless filing process which did not require visit to the income tax office. But an assessee could use this facility only if he has a digital signature. In the second e-filing option, the return was filed on the internet, but without a digital signature. At the end

of such e-filing process, the assessee prints out a single page receipt cum verification form (ITR-V) which he was required to sign in ink. This ink-signed ITR-V form is to be physically delivered in duplicate to the income tax office and one copy of it is returned to the assessee, duly acknowledged. This physical filing of ITR-V must be done within 15 days or else the date of filing ITR-V will be deemed as the date of income tax return filing. The third option provides for assessee to e-file their return through an e-return intermediary who on payment of a prescribed fee, would do the e-filing and also assisted the assessee in submitting the ITR-V to Income Tax Department. There are millions of salaried taxpayers in India. Of these, only few of them had submitted paperless income tax returns during previous assessment years. Hence, the main aim of the research is to develop an understanding of the perception of taxpayers towards the e-filing.

LITERATURE REVIEW

Previous studies found that a combination of positive and negative beliefs about technology underlies the domain of technology readiness (Dabholkar, 1994; Mick and Fournier, 1998). In particular, Dabholkar (1994) found that individuals simultaneously harbour positive (favorable) and negative (unfavorable) beliefs about technology. The positive beliefs propel individuals towards new technologies, while negative beliefs may hold them back.

Siriluck R. (2008) studies government service quality and risk perceptions of personal income taxpayers on e-government service value. The findings suggested that perceived value of e-government service is e-government service quality, which consists of service design, web site design, technical support, and customer support quality.

Ramlah Hussein,
Norshidah Mohamed,

Abd Rahman Ahlan, Murni Mahmud¹(2011) aimed to investigate the factors influencing citizens' intention to use e-filing in the Malaysian context. The study used quantitative approach methodology.

¹ Ramlah Hussein, Norshidah Mohamed, Abd Rahman Ahlan, Murni Mahmud¹(2011) "E-government application: an integrated model on G2C adoption of online tax", *Transforming Government: People, Process and Policy*, Vol. 5 Iss: 3, pp.225 – 248

In total, 500 self-administered questionnaires were distributed and 411 were found usable for data analysis; 14 hypotheses were formulated and tested. Perceived ease of use and perceived usefulness, trust of the government, image, compatibility and service quality are found to be significant predictors of citizens' intention to use e-filing. Lemuria Carter, Ludwig Christian Shaupp, Jeffrey Hobbs, Ronald Campbell²(2011) investigated the influence of six determinants on taxpayers' intention to adopt e-file systems. A survey was administered to 304 US taxpayers to capture their perceptions of e-filing. The survey was developed using existing scales in the literature. The findings of this research show that theoretical constructs from the UTAUT model are well suited in explaining intentions to use multiple e-government services. Specifically, the results indicate that three factors from the UTAUT model (performance expectancy, effort expectancy, and social influence) play a significant role in predicting taxpayers' e-filing intentions. More importantly, the research findings indicate that personal factors (web-specific self-efficacy (WSSE) and perceived security control), along with UTAUT factors, have a significant impact on taxpayers' e-file intentions. Mohamed Gamal Aboelmaged³ (2010) intended to predict e-procurement adoption through integrating the constructs of the technology acceptance model and the theory of planned behavior. Researchers found from the survey result that behavioral intention toward e-procurement technology is mainly determined by user's attitude and additionally influenced by perceived usefulness and subjective norm. The paper provides procurement system developers and managers with a useful adoption model that demonstrates the significance of perceived usefulness of e-procurement system in influencing the adoption decision. This highlights the importance of maximizing the benefits of e-procurement system for potential users to facilitate the adoption process. Kun Chang Lee, Melih Kirlidog, Sangjae Lee, Gyoo Gun Lim⁴(2008) compared 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 tax filing systems are presented along with a background of such systems and their usability parameters. The study shows that users in the two countries felt differently in such factors as ease of work, adequacy of the amount of information, display speed, convenience to

² Lemuria Carter, Ludwig Christian Shaupp, Jeffrey Hobbs, Ronald Campbell²(2011) "The role of security and trust in the adoption of online tax filing", *Transforming Government: People, Process and Policy*, Vol. 5 Iss: 4, pp.303 – 318.

³ Mohamed Gamal Aboelmaged, (2010) "Predicting e-procurement adoption in a developing country: An empirical integration of technology acceptance model and theory of planned behaviour", *Industrial Management & Data Systems*, Vol. 110 Iss: 3, pp.392 – 414

⁴ Kun Chang Lee, Melih Kirlidog, Sangjae Lee, Gyoo Gun Lim (2008) "User evaluations of tax filing web sites: A comparative study of South Korea and Turkey", *Online Information Review*, Vol. 32 Iss: 6, pp.842 – 859

life, job productivity, and help service. Although Turkey has a complex tax system Turkish users did not find the tax filing system difficult to use and that may be attributable to the fact that they are accounting professionals who frequently use the system. José Carlos Pinho, Isabel Maria Macedo⁵(2008) aimed to analyze the antecedents and consequences of online satisfaction within the context of e-government, which increasingly play an important role in modern public administrative management. Specifically, the taxation services offered through the web-based electronic declaration system. A quantitative methodological approach, a survey was applied to a sample of 351 certified accountants to empirically test the conceptual model. The results of this empirical study validate four out of five hypotheses. It was found that convenience is an important antecedent of both satisfaction and online service quality. Additionally, findings suggest that both the degree of satisfaction and online service quality impacts on the intention of using the taxation website. Siriluck Rotchanakitumnuai⁶(2008) studied the e-government service quality and risk perceptions of personal income taxpayers on e-government service value. The study used qualitative in-depth interview and content analysis to explore the determinants of e-government service quality and risk dimensions of e-government service value. The findings suggested that perceived value of e-government service is e-government service quality, which consists of service design, web site design, technical support, and customer support quality. On the other hand, the three perceived risk concerns are performance, privacy, and financial audit risk. Reyes Gonzalez, Jose Gasco, Juan Llopis⁷ (2007) analyzed the evolution and current status of e-government, trying to deduce a series of basic principles for its success. A case study method was used to achieve that aim, but prior to its presentation, a short review of the e-government literature along with some facts and figures have made. The authors concluded that E-government lays emphasis on technology; however, the internal processes through which public administrations offer their services to citizens need careful reengineering. Julian Teicher, Owen Hughes, Nina Dow⁸(2002) examines the concept of quality and its application to the public sector and discusses e-government, the latest

⁵ José Carlos Pinho, Isabel Maria Macedo, (2008) "Examining the antecedents and consequences of online satisfaction within the public sector: The case of taxation services", *Transforming Government: People, Process and Policy*, Vol. 2 Iss: 3, pp.177 – 193

⁶ Siriluck Rotchanakitumnuai, (2008) "Measuring e-government service value with the E-GOVSQUAL-RISK model", *Business Process Management Journal*, Vol. 14 Iss: 5, pp.724 – 737

⁷ Reyes Gonzalez, Jose Gasco, Juan Llopis, (2007) "E-government success: some principles from a Spanish case study", *Industrial Management & Data Systems*, Vol. 107 Iss: 6, pp.845 – 86

⁸ Owen Hughes, Nina Dow(2002) "E-government: a new route to public sector quality", *Managing Service Quality*, Vol. 12 Iss: 6, pp.384 – 393

manifestation of attempts to improve quality in government. The paper also reports on a survey of senior personnel across the three levels of government in Australia. The results of the survey and other published research materials suggested that the impact of e-government on service delivery is modest and not well distributed. While there has been widespread adoption of e-government measures, these have generally been lacking in sophistication and have been disproportionately beneficial to city dwellers without addressing problems of equity and access.

PROBLEM STATEMENT

The total number of tax payers during 2011-12 was 33579839 out of which of which 1% of tax payers were done through e-filing. Ninety nine percent of tax returns are filed manually. Income tax department requires extra ordinary efforts to enter the data from hard copies into the system. Considering the potential e-filing brings to benefit both the government and the taxpayers, it is important too to have majority of the tax-payers e-file. This requires an understanding of the tax payer's perception towards the service. Hence, the main aim of the research is to develop an understanding of the perception of taxpayers towards the e-filing.

RESEARCH QUESTIONS

1. Do the tax payers find that e-filing system is easy to use?
2. Is e-filing system is efficient to be use?
3. Do the tax payers own enough facility to use e-filing system?

RESEARCH OBJECTIVES

- To know whether the tax payers feel easy to use e-filling system.
- To investigate whether the tax payers have problems/ (or facilities) in using the e-filing system.
- To study the perception of taxpayers towards the e-filing.

RESEARCH INSTRUMENT

The survey instrument is a 5 point Likert scale questionnaire survey divided into two sections. Section A contained questions on tax payers demography. Section B contained questions to measure tax payer's

perception on different attributes of e-filing system. With respect to the measurement of the variables, the study adopted the scales developed and used by Venkatesh, Morris and Davis in their famous article on the Unified Theory of Acceptance and Use of Technology UTAUT.

RESEARCH METHODOLOGY

The researchers conducted pilot study before distributing to the respondents. 30 respondents were chosen in order to know the questionnaires constructed are reliable and understood by the respondents. Single Cross Sectional Descriptive Research design had been adopted to determine the Direct tax code conceptual understanding and perception of taxpayers towards e-filing for the Ahmedabad and Gandhinagar cities of Gujarat state. A convenience Sampling was used to elicit information regarding perception of taxpayers towards the e-filing and areas covered are Ahmedabad and Gandhinagar. A five-point Likert-type scale is used in this study, anchored by “strongly disagree” to “strongly agree”. The data were analyzed using statistical software tool (SPSS 17.0) with the uses of, rank analysis, Anova and Descriptive Statistic. The research sample size is determined using sample size calculator which is 246 tax payers as the researcher's respondent. Sample size was determined using following formula.

$$n = \frac{z^2 pq}{d^2}$$

$$n = \frac{(1.96)^2(0.20)(0.80)}{(0.05)^2} \quad n = 245.8624 \approx 246$$

DATA ANALYSIS AND INTERPRETATION

The component analysis and rotated components' analysis reveals that three variables do not form any constructs, (not a part of any of the grouping variables). From the communality table also it can be stated that these components explain very less variability. So, these variables are deleted from the further survey and analysis. So, there are total 22 variables/dimensions remaining and they are divided into six groups namely Perceived Ease of Use (Effort Expectancy), Performance Expectancy, Behaviour intention, Risk perceived, Social Influence and System Expertise.

A measure of construct reliability (Cronbach's Alpha) was computed for each dimension to assess the reliability of the set of items forming that dimension. The coefficients range from 0.8746 to 0.7325. As a rule 0.70 or more represent satisfactory reliability of the items measured.

Table 1 Cronbach's alpha (α) value

Dimensions	Cronbach's alpha (α)
Effort Expectancy	0.7647
Performance Expectancy	0.8679
Behavior intention	0.8236
Risk perceived	0.7325
Social Influence	0.7962
System Expertise	0.8746

Table 2 Profile of Respondents

	Category	Frequency	%
Age	<30 years	43	17
	30- 45 years	144	59
	45- 59 years	52	21
	60- 80 years	7	3
	Total	246	100
Education	Undergraduate	23	9
	Graduate	134	54
	Post graduate	89	36
	Total	246	100
Occupation	Salaried employees	189	77
	Professionals	57	23
	Total	246	100
Gender	Male	179	73
	Female	67	27
	Total	246	100

Descriptive Data

Researcher asked survey respondents' opinions on how much experience (in years) they having of using computers, the findings show that 5.285% has less then 1 year experience, 41.87% of the respondents having 1-5 years of experience and 52.85% of the respondents having experience of more than 5 years. About 36.99% of the respondents have 1-5 years internet usage experience, around 44.31%, 16.26% and 2.44% of the respondents have 6-10 years, 11-15 years and 16-20 years of years internet usage experience respectively. Merely 9.35% of the respondents' uses internet for 11-15 hours in a day, 67.89% of the respondents uses the internet for 1-5 hours in day. Only 6.91% of the respondents do not file their tax personally while 93.09% of the respondents file tea returns personally. Out of those who file their return personally (i.e. 229 respondents) only 76 respondents are e-filers and remaining 153 are

non e-filers. All the 76 e-filers are filing e-returns from their respective offices.

Profiles of the e-filers:

Out of 246 respondents only 229 have filed their returns personally, and out of those only 33.19% had attempted e-filing, majority of the e-filers are professionals and aged between 30-45 years. There are only 67 female respondents, but then only proportionate female e-filers are less than male respondents. So, it can be concluded from the survey results that males appeared to be more technology adopters than females; females experienced greater difficulty with e-filing as compared to males; older people tended to be less optimistic about e-filing and older people experienced more discomfort with e-filing as compared to younger people. The survey result found that all e-filers are filing their returns from their office/work place only. In respect of time taken to e-file successfully, 78.7% of the e-filers indicated that they took less than 30 minutes to 1 hour, remaining of them (21.3%) have completed between 1-2 hours. The reasons for using e-file are summarized as follows:

Table 3 Reasons for using e-file

Parameters	1	2	3	4	5	Weighted score	Mean Score
Hoping to get faster tax refund	14	27	31	3	1	2.342105	4
	18.42%	35.53%	40.79%	3.95%	1.32%		
Convenience	1	3	8	22	42	4.328947	1
	1.32%	3.95%	10.53%	28.95%	55.27%		
Speed of filing	2	4	14	19	37	4.118421	2
	2.63%	5.26%	18.42%	25.00%	48.68%		
To gain experience	0	7	15	22	32	4.039474	3
	0.00%	9.21%	19.74%	28.95%	42.11%		

With regards to reason for using e-file, 84.22% of the e-filers are agree that they choose e-filing over manual filing for convenience and 73.68% of the e-filers are agree that they choose e-filing for speed, while 5.27% of e-filers were hoping to get faster returns. Overall, it can be concluded from the survey results that on of the most important reasons for e-filing is convenience followed by speed. The overall experience of e-filers is summarized in the following table.

Table 4 Overall experience of filing e-returns

Parameters	1	2	3	4	5	Weighted score	Mean Score
Good and pleasant	2	6	13	27	28	3.960526	2
	2.63%	7.89%	17.11%	35.53%	36.84%		
Convenient & easy to use	1	3	8	22	42	4.328947	1
	1.32%	3.95%	10.53%	28.95%	55.26%		
Unpleasant and tedious	33	29	4	6	4	1.934211	3
	43.42%	38.16%	5.26%	7.89%	5.26%		

From the above table it can be concluded that more than 83% of the e-filers agree to the fact that e-filing is Convenient & easy to use. 13% of e-filers feels that e-filing is Unpleasant and tedious.

Profile of non e-filers: Out of those who file their return personally (i.e. 229 respondents) only 76 respondents are e-filers and remaining 153 are non e-filers. To explore further researcher have asked them the reason for not using e-filing system. The following table represents the findings.

Table 5 Reasons for not using e-filing

Parameters	1	2	3	4	5	Weighted score	Mean Score
No computer and no internet access	59	41	28	14	11	2.196	6
	38.56	26.80	18.30	9.15	7.19		
Unsuccessful attempt to e-file	67	41	22	16	7	2.052	7
	43.79	26.80	14.38	10.46	4.58		
No incentive to use e-filing	34	31	29	26	33	2.954	3
	22.22	20.26	18.95	16.99	21.57		
Do not have digital certificate or PIN to do	11	14	18	53	57	3.856	2
	7.19	9.15	11.76	34.64	37.25		
Lack of experience and knowledge to e-file	9	11	23	48	62	3.935	1
	5.88	7.19	15.03	31.37	40.52		
E-filing is better than manual filing	64	37	21	18	13	2.209	5
	41.83	24.18	13.73	11.76	8.50		
Do not trust e-filing	53	39	24	21	16	2.399	4
	34.64	25.49	15.69	13.73	10.46		

More than 72% of the non e-filers agree on the fact that they had no experience and knowledge of e-file, the second highest reason for not using e-filing is lack digital certificate /PIN required for e-file. About 62% of non e-filers disagree that they do not have computer and internet. These findings indicate that taxpayers have computers/internet, but they are not technology savvy. Around 15% of the non e-filers are agree upon the fact that they had attempted to use e-file but were unable to do it successfully. More than 60% of the non e-filers disagree on the fact that they do not have trust in e-file. To explore them further, researcher investigated them on the question what parameters/factors can influence/ motivate them to use e-file in future. The findings of this question are summarized in the below mentioned table. Faster tax return is one of the most influencing factors followed by extension of filing deadline for e-filers to motivate the non e-filers.

Table 6 Factors that motivates for the use of e-filing

Parameters	1	2	3	4	5	Weighted score	Mean Score
Extension of filing deadline for e-filers	7	3	33	42	68	4.052	2
	4.58%	1.96%	21.57%	27.45%	44.44%		
Faster tax refund if use e-filing	3	2	29	44	75	4.216	1
	1.96%	1.31%	18.95%	28.76%	49.02%		
Special cash rebate for e-filers	61	53	27	7	5	1.967	4
	39.87%	34.64%	17.65%	4.58%	3.27%		
Lucky draw prize for e-filers	61	45	40	4	3	1.974	3
	39.87%	29.41%	26.14%	2.615%	1.96%		
Incentive in-kind(voucher, coupons)	69	35	43	4	2	1.922	5
	45.10%	22.88%	28.10%	2.61%	1.31%		

The difference between the mean score of the statements extension of filing deadline for e-filers and faster tax refund if use e-filing is insignificant, so tax authority can treat them as equal and most desirable incentive and decide their action accordingly. Surprisingly, less than 4% of the non e-filers suggested lucky draw and incentive in-kind.

Inferential statistics

Hypothesis: - 1. There is no difference between respondents with Gender and Risk Perceived. For this *t*-test was conducted, ($0.064 > 0.05$). Researchers can conclude that there is no difference between Gender and risk perceived means whether male or female perceive the same level of risk while doing e-filing.

Hypothesis:-2 There is no correlation between respondents Perceived Usefulness (Overall Performance Expectancy and behavior intent for e-filing. From the survey result, researcher rejected the H_0 , means there is correlation between that performance expectancy and Behavior intent for e-filing and degree of correlation reported is 0.548.

Hypothesis:-3 There is no difference between respondents with different level of education with perceived risk. (PR).

Hypothesis:-4 There is no difference between respondents with different level of education with Perceived ease of use (PEOU).

Hypothesis:-5 There is no difference between respondents with different level of education with perceived usefulness. (PU). (The three hypotheses results are reported in single table.)

Table 7 Anova – Level of education and PR, PEOU and PU

Dimensions	F calc.	Sig.	Result	Hypothesis
Using e-Filing system, I will lose control over the privacy of my personal information	2.269	0.063	$0.063 > 0.05$	Don't reject H_0
Using e-Filing system will expose me to hackers.	1.704	0.151	$0.151 > 0.05$	Don't reject H_0
E-Filing system doesn't have security strong enough to protect my account.	1.428	0.226	$0.226 > 0.05$	Don't reject H_0
It is easy for me to learn the usage of e-filing system.	1.918	0.109	$0.109 > 0.05$	Don't reject H_0
It is easy to find information required for e-filing.	0.429	0.788	$0.788 > 0.05$	Don't reject H_0
It is overall easy for me to e-file.	0.482	0.749	$0.749 > 0.05$	Don't reject

				H ₀
E-filing system will improve my performance.	1.195	0.314	0.314>0.05	Don't reject H ₀
E-filing system will improve my productivity.	1.100	0.358	0.358>0.05	Don't reject H ₀
E-filing system will enhance my effectiveness (fewer errors).	1.908	0.111	0.111>0.05	Don't reject H ₀
E-filing will help me better manage my returns by providing access to previous year's returns.	1.297	0.273	0.273>0.05	Don't reject H ₀

The above ANOVA test indicates that there is no difference between (1) respondents with different level of education with perceived risk. (PR), (2) respondents with different level of education with Perceived ease of use (PEOU) and (3) respondents with different level of education with perceived usefulness. (PU), as $p > 0.05$.

MAJOR FINDINGS

There are four objectives of this research. Firstly, to know whether the tax payers feel easy to use e-filing system. Secondly, to investigate whether the tax payers have problems/facilities in using the e-filing system. Finally, to study the perception of taxpayers towards the e-filing. More than 83% of the e-filers agree to the fact that e-filing is Convenient & easy to use, while more than 71% of the e-filers agree to the fact that e-filing is Good and pleasant. Only, 13% of e-filers feels that e-filing is Unpleasant and tedious. That who uses the e-filing system they feels it is easy. With regard to second objective, it can be concluded that about 62% of non e-filers disagree that they do not have computer and internet. These findings indicate that taxpayers have computers/internet, but they are not technology savvy. Around 15% of the non e-filers are agree upon the fact that they had attempted to use e-file but were unable to do it successfully. More than 72% of the non e-filers agree on the fact id that they had no experience and knowledge of e-file, the second highest reason for not using e-filing is lack digital certificate /PIN required for e-file. So, e-filers they have problems with technology and not with the resources. From the survey result it can be said that most of the tax payers; have the positive perception on e-filing system. A majority of the tax payers have own enough facility to use e-Filing system at home or at the workplace.

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

Few limitations must be acknowledged that suggest caution in generalization. The present study is based on a moderate sample size and area covered are Ahmedabad and Gandhinagar therefore the results of this study cannot be generalized. Future research could examine a wider respondent base across the cities of Gujarat state with more diversified sample. In this study Unified Theory of Acceptance and Use of Technology (UTAUT) scale was used. Comparison of various scales was not attempted.

CONCLUSION AND IMPLICATIONS

Taxpayers should be encouraged to use e-filing as there are many benefits of this system (both to government and to Taxpayers). There has been extensive advertisement in national news papers; this can be extended to local news papers and using radio stations and local channels thru local languages. The awareness can be best spread by introducing the e-filing in the high school or college curriculum. The awareness can be increased by organizing awareness programs in offices/workplaces. For the older generation who are hesitant to technology, the e-filing can influence by organizing awareness camps to ensure that the effort expectancy, system expertise. Thus, the tax authorities should have to develop marketing strategies to reduce and resolve the e-filing related issues.

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