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Factors Influencing the Behavioral Intention to Use Electronic Tax Filing System in India: An Empirical Study of Teachers in Delhi, NCR Region

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Abstract

Electronic tax filing is an emerging area of e-government. In this study an amended version of the Unified Theory of Acceptance and Use of Technology (UTAUT) model is used to investigate the factors influencing the behavioral intention to use electronic tax filing system in Delhi, NCR. Multiple regression method is used for analyzing the data. The study concluded that out of five independent variables performance expectancy, effort expectancy, social influence, facilitating conditions and tax knowledge only three have significant impact on the behavioral intention of the taxpayers to use electronic tax filing.

Key words: Electronic tax filing, UTAUT Model, Behavioral Intention, India.

1. Introduction

In this technology driven world, every sector in the Indian economy is partly or completely affected by the world's most important invention of the modern times `Internet'. Income tax department is not an exception to it. The use of internet has been widespread and diversified. The diversified use of internet will relatively be increased which also benefits the users. In this digital era, governments of many countries are using the internet to provide public services to its citizens, known as E-governance.

India and E-filing: E-filing or electronic filing is submitting your income tax returns online. E-filing of income tax is a method of submitting the details of your income and other details through electronic media. In India, e-filing of income tax 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 and from 2013 Individuals having more than INR 10 lakh income are mandate for filling income tax

2. The Unified Theory of Acceptance and Use of Technology Model

The unified theory of acceptance and use of technology UTAUT is one of the most popular frameworks in the field of technology acceptance models. It aims to explain user intentions to use an IS and further the usage behavioral. Venkatesh et al. (2003) created this synthesized model to present a more complete picture of the acceptance process than was possible with any previous individual models. Eight models previously used in the IS field were merged in an integrated model. These models are the TRA, TPB, TAM, TAM2, the Motivational Model (MM), the Model of PC utilization (MPCU), DOI, and Social Cognitive Theory (SCT). A unified model was created based on conceptual and similarities across these eight models.

The UTAUT has four core determinants that influence behavioral intention (BI) to use a technology; these determinants are defined as follows:

- **Performance expectancy (PE):** "The degree to which an individual believes that using the system will help him or her to attain gains in job performance."
- **Effort expectancy (EE):** "The degree of ease associated with use of the system."
- **Social influence (SI):** "The degree to which an individual perceives that important others believe he or she should use the new system."

- **Facilitating conditions (FC):** "The degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system."

Table 1: Showing studies and articles performed in the field of electronic taxation system using Technology acceptance & UTAUT Model

S. no	Title of the paper	Authors/Year
1	Antecedents to e-file adoption: The U.S. Perspective	Carter et al./2008
2	A Study of Taxpayers' Intention in Using E-Filing System: A Case in Labuan F.T s	Ilias et al./2008
3	Efficacy and Acceptance in E-file Adoption	Carter & Schaupp/2008
4	An integrated model on online tax adoption in Malaysia	Hussein et al. /2010
5		
6	Impact of quality antecedents on taxpayer satisfaction with online tax-filing systems—An empirical study	Chen /2010
7	Electronic Tax Filing: The Impact of Reputation and Security on Adoption	Schaupp et al. /2010
8	The Acceptance of the e-Filing System by Malaysian Taxpayers: A Simplified Model	Azmi and Bee /2010
9	Tax Payers' Perception towards E-File Adoption: An Empirical Investigation	Brahmbhatt /2012
10	The Effects of Website Quality on Adoption of E-Government Service: An Empirical Study Applying UTAUT Model Using SEM	Alshehri et al. /2012
11	Factors influencing the adoption of e-government services in Pakistan	Ahmad et al. /2012
12	Factors influencing E-filing usage among Malaysian taxpayers: Does tax knowledge matters?	Tallaha et al. /2014
13	The influence of e-Participation on e-Filing Participation: A Study of Citizen Adoption on e-Government Services	Ling et al. /2014
14	A study of the models for adoption of e-tax returns from the perspective of taxpayers	Barati et al. /2014

3. Review of Literature

Alshehri et al. (2012), proposed a model investigating the effect of the website quality (WQ) factor on the acceptance of using e-government services (G2C) in the Kingdom of Saudi Arabia by adopting the Unified Theory of Acceptance and Use of Technology Model. Survey Data collected from 400 respondents and examined using the structural equation modeling (SEM) technique and utilizing AMOS tools. **Andriani et al. (2017),** proposed an integrated model of Unified theory of acceptance and use of technology & Information system success model to analyze the factors that influence users acceptance of e-filing information system. Some of the variables used from UTAUT models are performance expectancy, effort expectancy, facilitating condition, behavioral intention and use behavior. And variable used from IS Success Model are information quality, service quality, system quality and user satisfaction. The Sample size was 346 taxpayers. **Aziz & Idris (2012),** in their research study modified the unified theory of acceptance and use of technology model and investigated the determinants of behavioral intention to use e-filing system. Apart from four constructs of UTAUT model two moderators were added which are volume and design. **Aziz & Idris et al. (2014),** proposed an integrated technology acceptance model with an expansion, modification and alteration to study the gap between technology assistance and acceptance among tax preparers. Additional moderating variable "Design" (was added to independent variables which are performance expectancy, effort expectancy, social influence and facilitating conditions having effect on the dependent variable behavioral intention to adopt the e-filing system. The sample size of the

research study was 231 taxpayers. **Azmi & Bee (2010),** proposed a model using technology acceptance model consisting of three constructs which were perceived usefulness, ease of use and risk which influences tax payers intention to use e-file system. Convenience sampling method was used for this study and the sample size was 200 respondents. Questionnaires were distributed through emails. Salaried taxpayers and taxpayers who file their own tax were chosen as a sample. **Barati & Bakhshayesh (2015),** investigated the barriers and problem of implementing the e-tax system and to find influencing factors on accepting e-tax system past theories and researches using Unified Theory of Acceptance and use of technology model. Interaction and in-depth interviews with IT professionals and tax experts was used. They took seven dimensions namely expected expectancy, effort expectancy, perceived risk, access to information, social implications, regulatory issues, technical infrastructural for measuring the factors affecting the adoption of the electronic tax returns. **Carter & Schaupp (2008),** proposed a model of e-filing adoption that identified adoption factors and personal factors that impact citizen acceptance of electronic filing systems. A survey was conducted on 260 participants via online. The results were analyzed using multiple linear regression in SPSS 15.0. The results showed that Performance expectancy, social influence, trust of the e-filer and web-specific self-efficacy all have a significant impact on intention to e-file whereas effort expectancy and previous use of an e-file system did not increase one's intention to use an e-file system and those who e-filed last year were less likely to e-file in the future. **Carter et al. (2008),** developed a model of e-file adoption incorporating perceived risks and optimism bias to use e-filing system. A survey was conducted on 250 participants. The results of multiple regression showed that performance expectancy, effort expectancy, social influence, perceived risks and optimism bias influence the intention to use e-filing system. **Chen (2010),** measured the taxpayer satisfaction with an online system for filing individual income tax returns. Online tax-filing system quality encompasses information, system, and service qualities, which are the antecedents of user satisfaction with any system. A second order measurement model was tested using higher-order confirmatory factor analysis to measure online tax service quality. Three main hypotheses were developed and tested. **Ling et al. (2014),** proposed a model comprising of information quality, system quality, user satisfaction, facilitating conditions, performance expectancy and effort expectancy which are constructs of unified theory of acceptance and use of technology & information success quality models to examine the e-participation behavior of taxpayers in e-filing system. **Lu & Nguyen (2016)** in their research article "Online tax filing: e-government service adoption case of Vietnam" proposed a research model integrating the Unified theory of acceptance and use of technology & Information system success model to analyze the adoption behavior of taxpayers. They included performance expectancy, effort expectancy, facilitating conditions and website quality (service, system, information) in their research model. **Mahadeo (2009),** combined the two technology models technology acceptance model & diffusion of innovation in order to examine the taxpayers perceptions and intentions to use electronic tax system. Other relevant constructs were also added to the model. Social influence, perceived usefulness & ease of use, facilitating conditions, trust, cultural factors, civic mindedness, attitude and behavioral intention were the dimensions of this study. The sample size was 200 respondents. **Ramayah et al. (2009)** determined the methods taxpayers will choose between manual & email to file tax returns. The theory of planned behavior was used to model the behavioral intentions of taxpayers, hypothesized to be influenced by their attitudes, subjective norms and perceived behavioral controls. The sample size was 125 respondents. Multiple regression analysis of their responses found that attitude, perceived behavioral control and subjective norm positively influenced the behavioral intention of taxpayers—to choose the email option to file tax returns.

4. Research Model and Methodology

Objective of the study

- To assess the impact of factors influencing the behavioral intention to use electronic tax filing system among teachers.

Hypotheses

- **H_0** There is no significance impact of performance expectancy on behavioral intention to use electronic tax filing system.
- **H_0** There is no significance of effort expectancy on behavioral intention to use electronic tax filing system.

- **H_0** There is no significance of social influence on behavioral intention to use electronic tax filing.
- **H_0** There is no significance impact of facilitating conditions on behavioral intention to use electronic tax filing system.
- **H_0** There is no significance impact of tax knowledge on behavioral intention to use electronic tax filing system.

Model: The focus of the study is to assess the impact of the various predictors on the behavioral intention of the taxpayers to use electronic tax filing system. We employ an extension of the UTAUT model developed by Venkatesh, Morris, Davis and Davis 2003. We excluded constructs related to voluntariness and added additional construct tax knowledge and proposed additional relationship as presented in Figure 1 below:

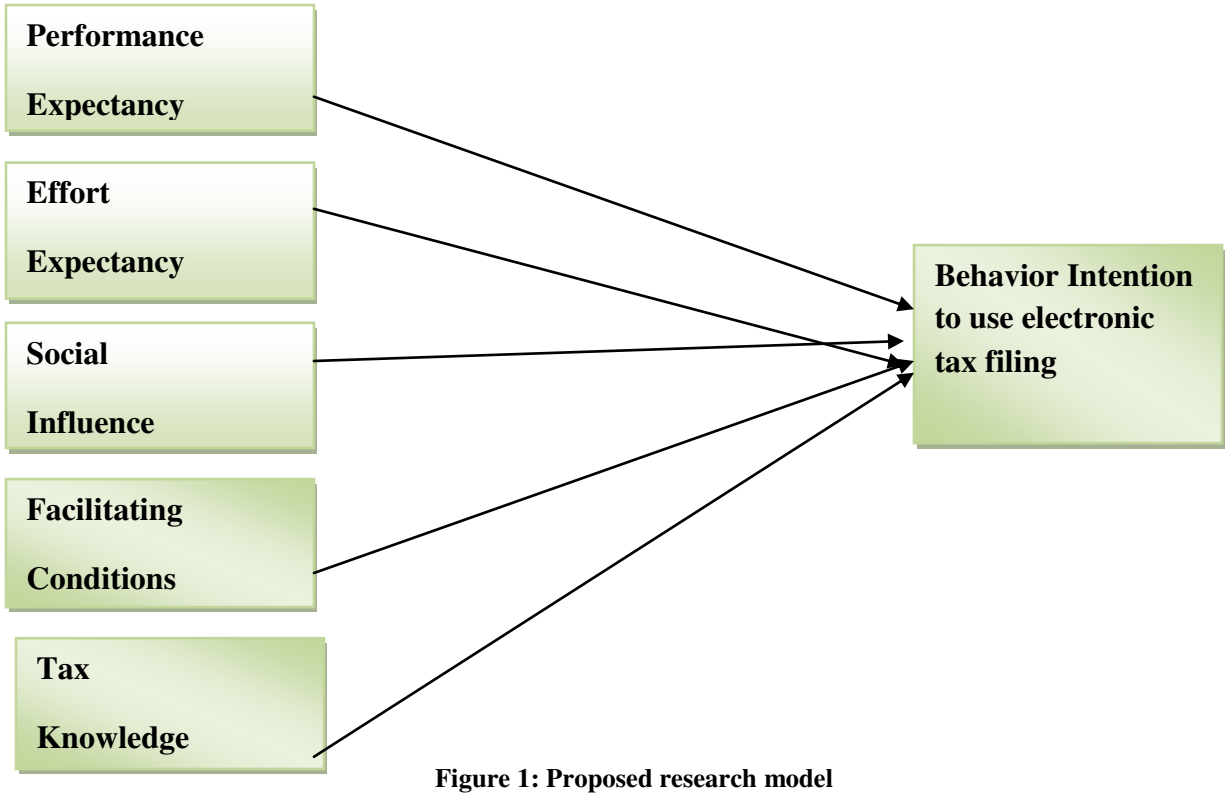

Figure 1: Proposed research model

Methodology : The present study is exploratory in nature The type of data is primary data collected through questionnaire survey, a structured 5 point likert based questionnaire (ranging from strongly disagree to strongly agree) consisting 45 statements was prepared to collect data from the individual tax payer of the Delhi, NCR Region. The constructs used in questionnaire were adopted from Venkatesh et al., 2003. The data was collected from Faridabad, Ghaziabad, Gurugram, Sonepat, Delhi and Meerut. In the present study a sample of 350 teachers were selected by convenience sampling method from Delhi, NCR region but only 281 usable questionnaires were used for further study.

The questionnaire is divided into two parts- part A dealt with demographic information and part-B dealt with the factors influencing the behavioral intention of taxpayers to use electronic tax filing system. In order to ascertain the impact of the factors the multiple regression method was applied.

5. Analysis and Findings

(A) Demographic Profile

Table: 2 Descriptive statistics on the demographic characteristics of respondents

Demographic characteristics		Frequency	Percentage
Age	Below 25 years	14	5.0
	26-35 years	113	40.2
	36-45 years	77	27.4
	46-55 years	60	21.4
	Above 55 years	17	6.0
Gender	Male	193	68.7
	Female	88	31.3
Marital status	Married	231	82.2
	Unmarried	50	17.8
Education level	Up to 12^{th}	6	1.4
	Graduation	65	23.1
	Above Graduation	212	75.4
Employment area	Rural	129	45.9
	Urban	152	54.1
Teaching level	Primary	40	14.2
	Secondary	138	49.1
	College	71	25.3
	University	32	11.4
Monthly family income	Less than 25,000	1	.4
	25,000-50,000	54	19.2
	50,000-75,000	81	28.8
	75,000-1,00,000	71	25.3
	Above 1,00,000	74	26.3
Years of filing tax returns	1-2 years	67	23.8
	3-5 years	80	28.5
	Above 5 years	134	47.7
Experience of working with computer and internet	Below 1 year	50	17.8
	1-2 years	61	21.7
	3-5 years	54	19.2
	Above 5 years	116	41.3
How do you file your tax returns	By your own	96	34.2
	By help of colleague	79	28.1
	By help of relative	33	11.7
	By CA or any professional	73	28.1
Guidance source	CA/Professional	91	32.4

Demographic characteristics		Frequency	Percentage
	Internet	69	24.6
	Friends	61	21.7
	Colleagues	60	21.4
Place where e-filing is completed	At home	113	40.2
	At work	108	38.4
	At internet cafes	58	20.6
	Post office	1	.4
Time spent to complete a tax return	Less than 15 minutes	24	8.5
	15-30 minutes	163	58.0
	30-60 minutes	78	27.8
	More than 60 minutes	16	5.7

Table 2 shows the demographic profile of the respondents. Age, gender, monthly family income, residential area, area of teaching, their level of teaching and their experience and familiarity with the electronic tax filing is measured.

(B) For testing the hypotheses multiple regression was applied as follows:

Before applying the multiple regression the reliability of data was check through reliability test as follows:

Table: 3 Reliability Statistics

S. no.	Reliability	Statements	Cronbach's Alpha
1	Total / overall reliability	45	**.888**

To examine the consistency reliability, we calculated cronbach's alpha for all theorized constructs. The reliability of seven factors gets confirmed from the table 3 since the overall composite reliability of the variables is higher than the minimum threshold of 0.7 that is **0.888**, so it represents the consistent reliability.

To run the regression model following main assumptions should be fulfilled:

1. Model Fit: F is significant
2. Significance of independent variables.
3. No Multicollinearity
4. Normality of residuals
5. Homoskedasticity

In order to run the multiple regression, **behavioral intention** towards the use of electronic tax filing returns is taken as dependent variable. The independent variables are:

- **Performance Expectancy**
- **Effort Expectancy**
- **Social Influence**
- **Facilitating Conditions**
- **Tax Knowledge**

The results of multiple regression are as follows:

I. Model fit

Table: 4 ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	75.707	5	15.141	89.163	**.000[a]**
	Residual	46.530	274	.170		
	Total	122.238	279			

a. Predictors: : (Constant), Tax Knowledge, Social Influence, Effort Expectancy, Performance Expectancy, Facilitating Conditions
b. Dependent Variable: Behavioral Intention

The ANOVA table 4 depicted that regression model is fit for all the data set because probability of F-statistic is highly significant at 5 percent level of significance. That means the model is highly significant.

Table: 5 Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	**.787[a]**	**.619**	.612	.41209	.619	89.163	5	274	.000

a. Predictors: (Constant), Tax Knowledge, Social Influence, Effort Expectancy, Performance Expectancy, Facilitating Conditions
b. Dependent Variable: Behavioral Intention

The Model summary table 5 depicts that R square value tells how much variance in the dependent variable (behavioral intention) is explained by the model. In this model the value of R square is .619, which means our model constructs accounts for 61.9% variation in the Behavioral intention and the remaining 38.1% is explained by some other variables. The proposed model is highly significant as the significant value is .000 which is less than .05. So the model is highly significant.

II. Significance of independent variables

All the independent variables entered in the model are significant except social influence and tax knowledge. It is depicted in the coefficients table 6:

Table: 7 Coefficients[a]

Model		Unstd. Coefficients		Std. Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.664	.170		3.914	.000		
	Performance Expectancy	.451	.052	**.473**	8.641	**.000**	.464	2.154
	Effort Expectancy	.087	.045	.103	1.951	.052	.494	2.025
	Social Influence	.063	.043	.072	1.462	.145	.573	1.746
	Facilitating Conditions	.229	.058	**.229**	3.977	**.000**	.419	2.384
	Tax Knowledge	.037	.046	.040	.807	.420	.579	1.727

a. Dependent Variable: Behavioral Intention

Coefficient table 6 let us know that which of the variables included in the model contributed to the prediction of dependent variable. We look for largest value of beta coefficients that is .473 which is for performance expectancy. This means that this variable makes the strongest unique contribution to explaining the dependent variable, when the variance explained by all other variables in the model is controlled for. And tax knowledge accounts for .046 which means a lowest contribution to explaining the dependent variable. Performance expectancy and facilitating conditions are the predictors which are significant having value of (p=.000). Whereas effort expectancy (p=.052), social influence (p=.145) and tax knowledge (p=.420) are not significant.

III. No multicollinarity

The results indicated that most cross-correlation terms for the explanatory variables are fairly small, thus giving no cause for concern about the problem of multicollinearity among the explanatory variables. The VIF value in table 6 is also less than 10 that means there exists no multicollinearity.

IV. Normality of residuals

While fitting a model, there should be normality of residuals. The table 7 given below depicted the descriptive statistics about the residuals of the model.

Table: 7 Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.3517	5.0035	4.0971	.52092	280
Residual	-1.30287	1.38227	.00000	.40838	280
Std. Predicted Value	-3.351	1.740	.000	1.000	280
Std. Residual	-3.162	3.354	.000	.991	280
a. Dependent Variable: Overall Behavioral Intention					

The normality of the residuals is presented through the following figure 2:

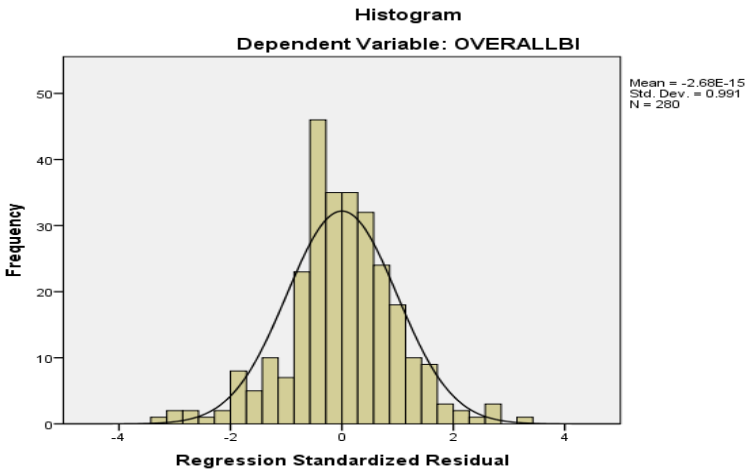

Figure 2: Normality of residual

Normal P-P plot of regression standardised residuals is presented through the figure 3:

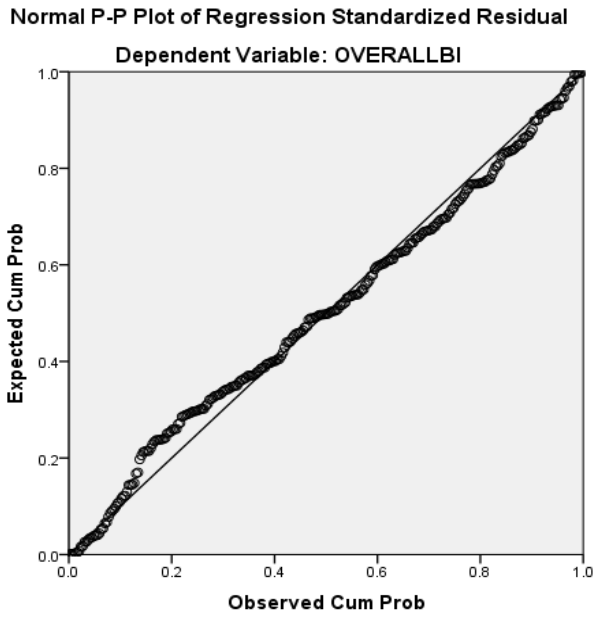

Figure 3: Normal P-P Plot

The Normal P-P plot figure 2 shows that that expected probability line and observed probability line are very close to each other. So, regression model is a good prediction of factors influencing behavioral intention of the taxpayers towards the electronic tax filing.

After all the interpretation we concluded that our model explains the 61.9% of variance in overall behavioral intention. Of all the predictors performance expectancy and facilitating conditions have statistically significantly affected the behavioral intention of taxpayers to file their taxes electronically. Whereas, social influence, effort expectancy and tax knowledge were found to be insignificant. Or we can say that they had no influence over the behavioral intention of taxpayers to file their taxes electronically.

6. Discussion of the Findings

The proposed research model was empirically tested through a series of processes and steps to effectively carry out the research result and finding for quantitative data. This section will discuss the results and findings with respect to the variables in the proposed research model: performance expectancy, effort expectancy, social influences, facilitating conditions and tax knowledge and their relationship with the dependent variable behavioral Intention.

Performance expectancy: In this study, performance expectancy is understood as the degree to which the user believes that using e-filing system will facilitate communication with government in terms of benefits, saving time and money, improving the quality of electronic filing system and increasing equity between all citizens. The effect of performance expectancy on behavioral intention was significant (p=.000) and strong, that definitely reflects the benefits obtained from using e-filing system.

Effort expectancy: The effort expectancy variable in this study is defined as the degree of ease associated with the use of e-filing system. It was measured by the perception of ease by which one could learn, use, and become skillful at using these systems. The effect of effort expectancy on behavioral intention was insignificant (p=.052).

Social influence: The social influence construct was defined as the extent to which an individual perceives that it is important in the opinions of others that he or she should use e-filing system. This was measured by the perception of how social communications will affect user's intention to use e-filing system. The study result revealed the insignificant impact (p=.145) of social influence on behavioral intention of e-filing system.

Facilitating conditions: Facilitating conditions refers to the availability of technological and organizational resources used to support the use of the e-filing system. Facilitating conditions were measured by the perception of accessing required resources,

and the necessary knowledge and technical support needed to use e-filing system. The effect of facilitating conditions on behavioral intention was significant (p=.000) and strong, that definitely reflects the benefits obtained from using e-filing system.
Tax knowledge: Tax knowledge construct was defined as the general knowledge of tax used to support the use of the e-filing system. Tax knowledge was measured by the tax knowledge, tax rates, rebates and penalties on non filing of tax on time. The results showed that the tax knowledge have insignificant impact on behavioral intention, (p=.420).

7.Conclusion

The proposed research model including performance expectancy, effort expectancy, social influence, facilitating conditions and tax knowledge explains 61.9% of variance in total behavioral intention. Of these five variables, performance expectancy and facilitating conditions makes the largest statistically significant (p=.000) unique contribution (beta= .473) The study concluded that out of five independent variables namely: performance expectancy, effort expectancy, social influence, facilitating conditions and tax knowledge only two variables have significant impact on the behavioral intention of the taxpayers to use electronic tax filing system remaining three variables have no impact or have insignificant impact on the behavioral intention.

8. Suggestions

Although the results of this study are interesting, they are limited to a group of adopters of e-filing system. For that reason, the perceptions of the non-adopters of e-filing system should be studied in future research. Other factors can be included to study the impact on behavioral intention of the taxpayers. Similar study can be made for a much larger population to get more generalized conclusions. In the present study, the sample was limited to Delhi, NCR only; further study can be taken on other areas.

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