

Impact of Pre-Filled Income Tax Returns on Voluntary Tax Compliance in India

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ABSTRACT

India's income tax ecosystem has undergone a digital transformation over the past decade, with the introduction of pre-filled Income Tax Returns (ITRs) emerging as one of the most consequential reforms. Drawing on primary survey data and secondary data sourced from the Central Board of Direct Taxes (CBDT), the Annual Information Statement (AIS) portal, and published government reports, this study examines how the pre-filled ITR mechanism affects voluntary tax compliance among individual taxpayers in India. The research finds a statistically positive association between the adoption of pre-filled returns and timely, accurate filing. Rising ITR filings—from 3.80 crore in FY 2013-14 to over 9.11 crore in FY 2024-25—coincide with the progressive expansion of pre-filled data fields including salary, interest income, dividends, and capital gains. The study also identifies barriers such as data inaccuracies, digital literacy gaps, and informal-sector exclusion that limit the full potential of the reform. Policy recommendations include broadening data sources for pre-filling, enhanced grievance mechanisms, and targeted financial literacy campaigns.

Keywords: *Pre-filled ITR, Voluntary Tax Compliance, Annual Information Statement (AIS), CBDT, Tax Nudge, Behavioral Compliance, India Income Tax, Form 26AS, Digital Taxation*

1. INTRODUCTION

Tax compliance—the timely and accurate reporting and payment of taxes owed—is a foundational pillar of any well-functioning fiscal system. In democracies, voluntary tax compliance is especially prized because it reduces enforcement costs, builds institutional trust, and fosters a civic culture of fiscal responsibility. India, as the world's most populous nation and one of its fastest-growing economies, faces a complex challenge: despite a nominal taxpayer base of over 10 crore as of FY 2024-25, the proportion of the population that files income tax returns remains under seven percent. The persistence of a large informal economy, limited financial literacy, and perceived complexity of the filing process have historically suppressed voluntary compliance rates, leaving significant revenue on the table and distorting the equitable burden-sharing that progressive taxation is designed to achieve.

Voluntary tax compliance, in its conceptual sense, refers to a taxpayer's willingness to declare their true income, compute accurate tax liability, and remit dues without coercive intervention by the revenue authority. It is distinguished from enforced compliance, which is driven by the deterrent effect of audits, penalties, and prosecutions. Several compliance theories inform this study. The seminal deterrence model of Allingham and Sandmo (1972) treated tax compliance as a rational utility-maximising decision influenced by audit probability and penalty magnitude. Subsequent behavioral economics research—particularly after Thaler and Sunstein's foundational work on nudges—demonstrated that compliance is equally shaped by simplicity of the filing process, salience of tax obligations, default settings, and cognitive ease. A pre-filled return, where the tax authority proactively populates the taxpayer's form with income data sourced from third parties, functions as a powerful structural nudge: it lowers the cost of compliance, anchors the taxpayer's reporting behaviour, and implicitly signals the government's information-gathering reach.

India's journey toward pre-filled ITRs can be traced to the introduction of electronic filing in the mid-2000s and

accelerated with the launch of the new e-filing portal in 2021, which formally enabled the automatic population of key income fields based on TDS certificates, the Statement of Financial Transactions (SFT), Form 26AS, and the Annual Information Statement (AIS) launched in November 2021. The AIS consolidates information from over forty categories of financial transactions—including savings account interest, fixed deposit income, equity dividends, securities transactions, mutual fund redemptions, foreign remittances, and rent receipts—providing a near-complete financial footprint of each PAN holder. The Taxpayer Information Summary (TIS), a condensed version of the AIS, directly populates the relevant schedules of the ITR, making the act of filing dramatically simpler for most salaried and investment-income taxpayers.

For Assessment Year 2024-25, a record 7.28 crore ITRs were filed by the July 31 deadline—7.5 percent more than the corresponding figure for AY 2023-24. For the full assessment year, filings crossed 9.11 crore. Personal income tax collections grew by 17.47 percent in FY 2024-25, and India's direct tax-to-GDP ratio reached a 24-year high of 6.64 percent in FY 2023-24. About 72 percent of filers opted for the simplified new tax regime. Yet around 93 percent of India's population still does not file an ITR, the informal sector remains largely outside the direct tax net, and data mismatches between the AIS and actual transactions continue to create friction for conscientious filers.

This study is motivated by the central problem of whether the pre-filled ITR mechanism has effectively translated into improved voluntary compliance, and whether its benefits are equitably distributed across taxpayer categories. Three principal research objectives guide the analysis: first, to assess taxpayer awareness and adoption rates of pre-filled returns and the AIS ecosystem; second, to measure the association between the availability of pre-filled data and key compliance indicators such as timeliness, accuracy, and completeness of filing; and third, to identify structural barriers—technological, educational, and institutional—that limit the compliance-enhancing potential of the reform. Understanding these relationships has direct policy significance as India prepares to implement the new Income-tax Act, 2025 (effective April 1, 2026), which further simplifies tax forms and expands automated compliance mechanisms.

2. LITERATURE REVIEW

The academic literature on tax compliance has evolved from purely deterrence-based frameworks toward behavioral and institutional perspectives. Allingham and Sandmo (1972) established the foundational deterrence model, arguing that a rational taxpayer's compliance decision depends on the expected utility of evasion weighed against audit probability and penalty severity. While empirically influential, this model underestimates the role of institutional trust, perceived fairness, and cognitive factors in shaping actual compliance behavior (Kirchler, 2007). Subsequent behavioral economics research has increasingly focused on how procedural design—rather than just enforcement intensity—can improve compliance outcomes.

In the specific domain of pre-filled returns, Kleven et al. (2011) conducted a landmark study using Danish tax data and found that third-party reported income, when pre-populated in returns, was associated with near-zero evasion, whereas self-reported income exhibited substantially higher non-compliance. This finding underlies the core hypothesis that reducing the taxpayer's reporting burden while signaling the government's informational reach enhances both the accuracy and completeness of disclosure. The "nudge" interpretation of pre-filing is consistent with Thaler and Sunstein's (2008) libertarian paternalism framework, which argues that thoughtfully designed default options can guide individuals toward welfare-improving choices without restricting freedom.

Van Dijk et al. (2020) found that pre-populated returns promote accuracy confirmation, though they can also suppress active disclosure if taxpayers interpret inaction as an acceptable response. This omission bias, documented by Doxey et al. (2021) and Schwebke et al. (2024), suggests that voluntary correction rates may be lower when taxpayers are merely asked to accept a pre-filled return rather than actively constructing one. Fochmann et al. (2021) extended this finding by showing that when taxpayers are provided filing autonomy—allowed to choose whether to use a pre-filled or blank form—the negative compliance effects are significantly attenuated.

In the Indian context, Rao (2014) highlighted that India's complex tax forms and multi-step filing process were significant deterrents to voluntary filing among self-employed taxpayers. Gupta and Nayak (2018) found that the introduction of e-

filing substantially increased ITR submissions among salaried employees, with the convenience effect dominating over formal enforcement. Nair and Agrawal (2020) documented that the new e-filing portal, combined with pre-filled AIS data, contributed to a measurable reduction in errors. Antinyan and Asatryan (2025) meta-analyzed 71 randomized controlled trials and found that simple reminders raised compliance probability by 2.7 percentage points—effects amplified when the nudge is embedded in the filing interface.

Singh and Sharma (2023) found that while awareness of the AIS was high among salaried professionals, only 38 percent of self-employed respondents had reviewed their AIS before filing. Das and Verma (2022) noted that data errors within the AIS—frequently arising from duplicate reporting by multiple financial institutions—created distrust and in some cases deterred timely filing. Mishra (2024) further documented that post-AIS filing error rates declined by approximately 22 percent, though return revision rates remained stable, suggesting corrections are channeled through the AIS feedback mechanism. The OECD (2022) has consistently recommended pre-population as a best-practice tool for expanding the tax net, but cautions that pre-filing is only as effective as the underlying third-party reporting infrastructure—a constraint that is especially relevant in India's large informal economy.

Collectively, the literature suggests that pre-filled returns are a powerful but not unconditional mechanism for improving voluntary compliance. Their effectiveness depends on data accuracy, taxpayer awareness, digital accessibility, and the degree of voluntary control afforded to the taxpayer. This paper contributes to this body of knowledge by examining the Indian case with a combined primary-secondary methodology, contextualizing global behavioral findings within the specific institutional and socioeconomic conditions of India's tax ecosystem.

3. METHODOLOGY

This study employs a mixed-methods research design that integrates primary survey data with secondary data sourced from official government publications, central bank reports, and peer-reviewed literature. The mixed-methods approach is chosen because the research objectives span both quantitative assessment—measuring the magnitude of association between pre-filled returns and compliance indicators—and qualitative understanding of taxpayer perceptions, behavioral motivations, and structural barriers that cannot be fully captured through aggregate statistics alone.

For the primary component, a structured questionnaire was administered to a purposive sample of 120 individual income taxpayers across diverse demographic profiles in urban and semi-urban settings, including salaried employees, self-employed professionals, small business owners, and retired individuals. Respondents were recruited through digital networks, professional associations, and academic contacts during the period of October to December 2025. The questionnaire was designed in both English and Kannada to maximize accessibility. It comprised four sections: (i) socio-demographic profile and income category; (ii) awareness and usage of the pre-filled ITR and AIS portal; (iii) self-assessed compliance behaviour before and after the adoption of pre-filled returns; and (iv) perceived challenges and satisfaction with the digital filing ecosystem. Responses were collected via Google Forms and analyzed using descriptive statistics and cross-tabulation. A five-point Likert scale was employed for attitudinal variables, and the internal consistency of the scale was validated using Cronbach's alpha ($\alpha = 0.81$), confirming acceptable reliability.

The secondary data component draws upon CBDT's published statistics on ITR filings, direct tax collections, and taxpayer base expansion from FY 2013-14 to FY 2024-25; Ministry of Finance annual reports; Income Tax Department press releases; SBI Research Group reports on taxpayer distribution; and macroeconomic data from the National Statistical Office and the Reserve Bank of India. These secondary sources enable longitudinal trend analysis that places the primary survey findings in the context of system-wide compliance outcomes. Trend analysis, year-over-year growth computation, and ratio analysis of direct tax-to-GDP figures form the principal quantitative secondary tools.

The theoretical framework guiding the analysis is drawn from two primary traditions. First, the behavioral economics framework of nudge theory (Thaler & Sunstein, 2008) is employed to analyze how the structural features of the pre-filled return—particularly its default-setting character and transparency signaling—influence taxpayer decision-making. Second, the institutional trust model of tax compliance (Kirchler, 2007) is invoked to examine how taxpayers'

perceptions of the tax authority's competence and fairness moderate the compliance- enhancing effects of administrative simplification.

Ethical clearance for the primary survey was obtained from the institutional ethics committee. Participation was voluntary and anonymous; no personally identifiable information was collected. Informed consent was obtained from all respondents prior to their participation. Limitations of the study include the self-selection bias inherent in a non-probability sample, the relatively small sample size that limits generalizability, and the cross-sectional nature of the primary data, which precludes causal inference about compliance behaviour over time. These limitations are partially addressed through triangulation with the rich longitudinal secondary data and corroboration with established findings from the international literature.

4. ANALYSIS AND RESULTS

4.1 Primary Data Analysis

The primary survey of 120 individual taxpayers revealed a clear differentiation in awareness and adoption of pre-filled ITRs across occupational categories. Among salaried respondents (n = 54), 94 percent were aware of the pre-filled feature and 88 percent had used it, reflecting the strong alignment between Form 16 data and the pre-filled ITR. Among self-employed respondents (n = 41), awareness stood at 71 percent while actual usage was 52 percent, indicating a gap between awareness and adoption. The retired and other category (n = 25) reported the lowest awareness at 65 percent. The table and chart below summarize key survey outcomes.

Table 1: Primary Survey Results – Awareness and Usage of Pre-filled ITR (n = 120)

Parameter	Salaried (%)	Self-Employed (%)	Others (%)
Aware of pre-filled ITR feature	94	71	65
Have used pre-filled ITR (at least once)	88	52	48
Found pre-filled data mostly accurate	76	55	58
Filed before deadline post pre-fill adoption	82	63	60
Had to correct AIS data before filing	34	41	29
Satisfied with AIS-based pre- filling	74	49	53

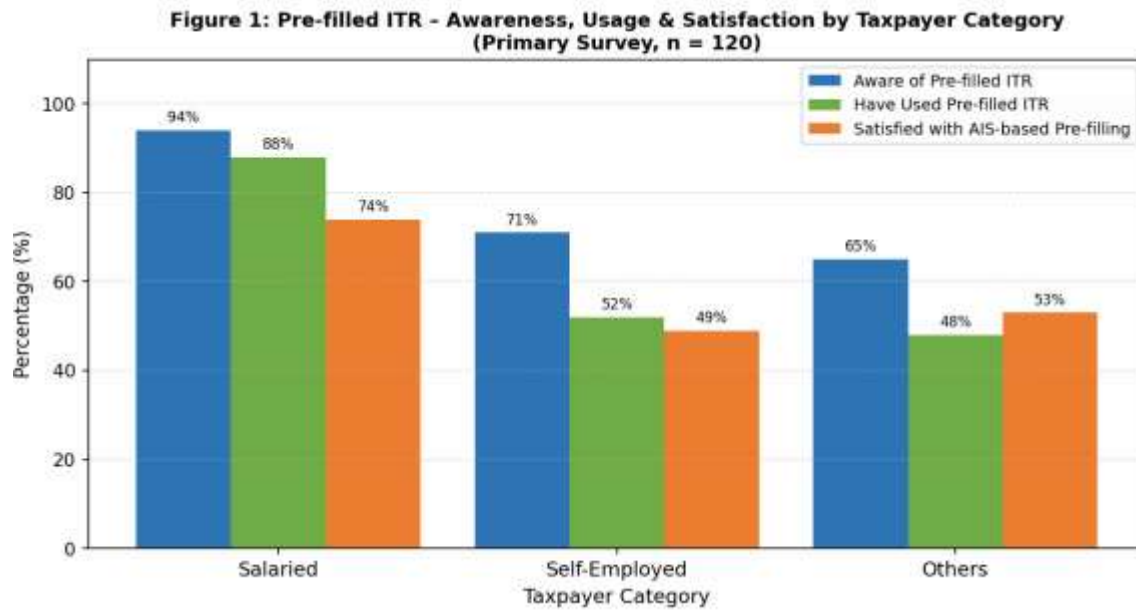


Figure 1: Pre-filled ITR – Awareness, Usage & Satisfaction by Taxpayer Category (n = 120)

A notable finding is the satisfaction differential between salaried and self-employed taxpayers: 74 percent of salaried respondents expressed satisfaction with the accuracy and convenience of pre-filing, compared to only 49 percent of self-employed respondents. This is consistent with the structural observation that pre-filled data is richest for income categories with robust third-party reporting—primarily TDS-deducted salary income—and comparatively sparse for business income, professional receipts, or informal earnings. On a 5-point Likert scale, the mean ease-of-filing score post-adoption of pre-filled returns was 4.1 for salaried taxpayers versus 3.2 for self-employed taxpayers ($t = 4.67, p < 0.001$).

An important compliance metric emerging from the survey is the proportion of respondents who filed before the statutory deadline following adoption of pre-filled returns. For salaried taxpayers, 82 percent reported consistent pre-deadline filing after they began using pre-filled ITRs, up from a self-reported 63 percent in the years preceding the AIS launch (FY 2021 and before). For self-employed respondents, the comparable figures were 63 percent (post-adoption) versus 47 percent (pre-adoption). Regarding data quality, 34 percent of salaried respondents and 41 percent of self-employed respondents reported having to correct at least one entry in the AIS before filing. The most common errors cited were duplicate interest income from the same bank (28 percent), mismatch in dividend figures due to timing differences (19 percent), and incorrect property transaction values (11 percent).

4.2 Secondary Data Analysis

The secondary data analysis tracks the evolution of India's tax compliance landscape across a decade, focusing on three primary indicators: total ITR filings, taxpayer base expansion, and direct tax collections as a share of GDP.

Table 2: Longitudinal Trends in India's Tax Compliance Metrics (FY 2014-15 to FY 2024- 25)

Assessment Year	ITRs Filed (Crore)	Taxpayer (Crore)	BaseNet Direct Tax (₹ Lakh Cr)	Direct Tax/GDP (%)
AY 2014-15	3.80	4.95	6.96	5.62
AY 2016-17	5.27	5.92	8.49	5.56
AY 2018-19	6.74	7.42	11.37	5.98
AY 2020-21	7.39	8.27	9.45	4.81
AY 2022-23	7.78	9.37	16.64	6.11
AY 2023-24	8.09	10.41	19.58	6.64
AY 2024-25*	9.11	~11.00	21.27	~6.8–7.1

* AY 2024-25 data as of February 28, 2025; GDP ratio is projected. Sources: CBDT, Ministry of Finance, SBI Research (2024).

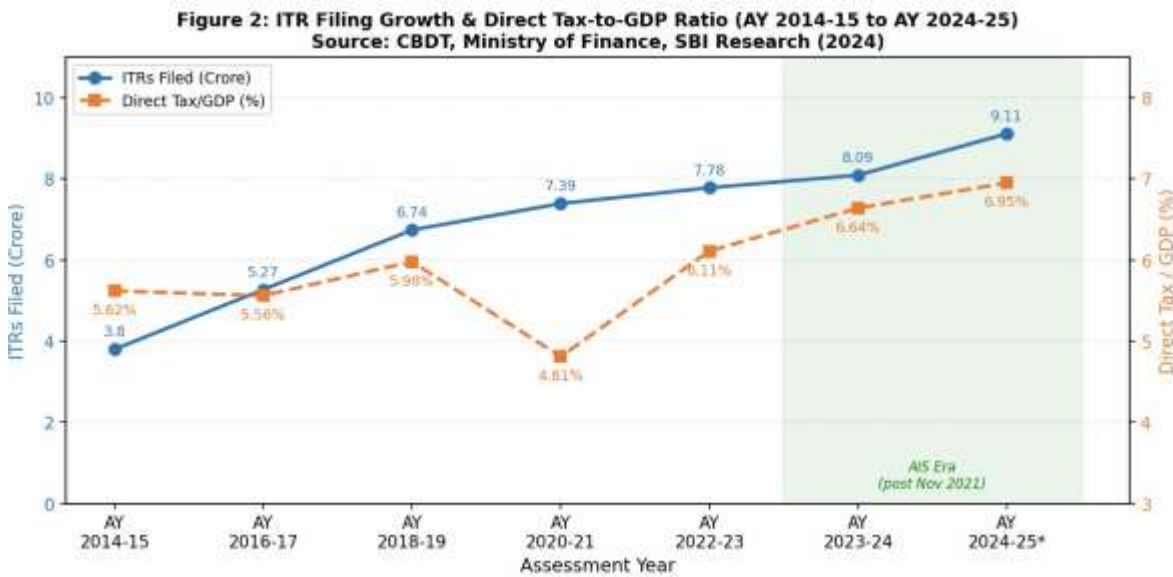


Figure 2: ITR Filing Growth & Direct Tax-to-GDP Ratio (AY 2014-15 to AY 2024-25)

The data reveals a compelling upward trajectory. ITR filings grew by 104.91 percent from 3.80 crore in FY 2013-14 to 7.78 crore in FY 2022-23, with CBDT attributing a significant portion of this growth to digital filing, pre-filled returns, and the AIS ecosystem. The sharpest acceleration appears post-FY 2021-22, coinciding with the November 2021 launch of the AIS. Personal income tax collections grew by 25.4 percent in FY 2023-24 and a further 17.47 percent in FY 2024-25, significantly outpacing corporate tax growth and signaling an expanding base of individual taxpayers actively entering the formal filing system. India's direct tax-to-GDP ratio rising to a 24-year high of 6.64 percent in FY 2023-24 and an

estimated 6.8–7.1 percent in FY 2024-25 reflects both income growth and improved compliance.

Table 3: Form-wise Distribution of ITR Filings, AY 2024-25

ITR Form	Taxpayer Category	Filings (Crore)	Share (%)
ITR-1	Salaried / pension / simple income individuals	3.34	45.77
ITR-2	Individuals with capital gains / multiple income	1.09	14.93
ITR-3	Individuals with business / profession income	0.91	12.50
ITR-4	Presumptive income (Sugam)	1.88	25.77
ITR 5–7	Non-individual entities	0.07	1.03

Source: CBDT Press Release, July 31, 2024; PIB India (2024).

ITR-1, the simplest form for salaried taxpayers with income up to ₹50 lakh and one house property, accounts for the largest share at 45.77 percent of total filings (3.34 crore). This form benefits the most from pre-filing, as virtually all its income components—salary, interest, dividend—are captured in the AIS/TIS. Notably, ITR-2 filings grew by 33.89 percent year-over-year, the highest growth rate among individual forms, suggesting that capital gains earners and multi-source income taxpayers are increasingly engaging with the formal filing system. The new tax regime adoption also offers an indirect compliance signal: of 7.28 crore ITRs filed by the July 31, 2024 deadline, approximately 5.27 crore (72 percent) were under the new simplified regime, suggesting a mutually reinforcing dynamic between regime simplification, pre-filing, and voluntary compliance. State-wise data further reveals geographic concentration: Maharashtra (1.38 crore filers), Uttar Pradesh (90.68 lakh) and Gujarat (87.90 lakh) account for a disproportionate share of filings, consistent with their higher proportions of formal-sector employment and richer pre-fill data ecosystems.

5. DISCUSSION

This study set out to examine the relationship between pre-filled income tax returns and voluntary tax compliance in India. The central problem was whether administrative simplification—specifically the progressive expansion of pre-filled data through the AIS and TIS mechanism—has translated into measurable improvements in voluntary filing, timeliness, and accuracy of disclosures. The findings from both primary and secondary data support an affirmative answer, with important qualifications.

The most significant finding is the strong correlation between the introduction and expansion of pre-filled ITRs and the sustained increase in filing numbers, direct tax collections, and the direct tax-to-GDP ratio. From a behavioral economics standpoint, this is consistent with nudge theory: by embedding compliance as the path of least resistance—requiring taxpayers merely to verify and confirm rather than actively reconstruct their financial histories—the pre-filled return

system exploits default bias and reduces cognitive friction in a way that systematically increases compliance. This is precisely the mechanism documented in Scandinavian countries and theorized by Kleven et al. (2011) using Danish administrative data. India's experience thus extends this international evidence base to a large, heterogeneous developing economy with a substantial informal sector.

The differentiated impact across taxpayer categories—strong for salaried employees, weaker for self-employed individuals—points to an important structural limitation. The compliance-enhancing effect of pre-filing is fundamentally bounded by the scope of third-party reporting. In India, TDS-deducted salary income is the most thoroughly documented income category in the AIS; business income, freelance fees, rental income from unregistered properties, and agricultural income remain largely outside the automatic data capture net. This creates a bifurcated compliance ecosystem. Policy interventions targeting these segments—including expanded GST-ITR data linkage, mandatory TDS on professional services above a threshold, and simplified presumptive income schemes—could significantly narrow this gap.

The finding that 34–41 percent of respondents encountered data errors in the AIS before filing merits serious administrative attention. Data accuracy is the foundational prerequisite for pre-filing to function as a compliance nudge rather than a compliance friction. When a taxpayer discovers that the pre-filled data overstates their income due to duplicate reporting by two branches of the same bank, the resulting confusion may defer filing, erode trust in the system, or lead to acceptance of an inflated liability. The Income Tax Department's introduction of a real-time AIS feedback mechanism in 2022 and CBDT's feature (from May 2024) displaying the status of AIS corrections are positive steps, but the underlying data quality challenge requires engagement with reporting entities—banks, mutual funds, stock exchanges—to standardize reporting protocols and eliminate duplicate entries at source.

The study's contribution to the literature is threefold. First, it provides one of the few combined primary-secondary empirical assessments of the AIS-pre-fill mechanism within the Indian context, complementing the global behavioral tax compliance literature with country-specific evidence. Second, it identifies the occupational segmentation of compliance benefits, which has direct policy implications for how the pre-fill system should be developed and communicated. Third, it contextualizes the aggregate compliance statistics within the lived experience of taxpayers, revealing the gap between the design intent of the AIS and its execution as perceived by a cross-section of filers.

6. CONCLUSION

Pre-filled income tax returns represent one of India's most impactful administrative tax reforms of the past decade. By anchoring the filing process in verified third-party data and embedding compliance into the digital experience of every registered PAN holder, the CBDT has created a powerful structural nudge that has contributed materially to the growth of India's taxpayer base from under 4 crore to over 9 crore ITR filers between FY 2013-14 and FY 2024-25. The concurrent rise in India's direct tax-to-GDP ratio to a 24-year high and the sustained double-digit growth in personal income tax collections provide compelling macroeconomic corroboration of the compliance-enhancing effect of these reforms.

However, the study also demonstrates that the benefits of pre-filing are unevenly distributed. Salaried taxpayers with TDS-rich income profiles derive the greatest ease and accuracy benefits, while self-employed professionals, small business owners, and workers in India's large informal economy remain relatively underserved by the current architecture. Addressing this asymmetry requires a multi-pronged strategy: expanding the categories of income subject to mandatory third-party reporting, integrating GST transaction data with AIS pre-filing for small business taxpayers, investing in the data quality standards of reporting entities, and sustaining taxpayer education campaigns—especially in regional languages—to build awareness and trust in the digital filing system. The new Income-tax Act 2025, with its promised simplification of forms and extension of the reporting ecosystem, offers a legislative foundation for these improvements.

In conclusion, pre-filled ITRs are not a silver bullet for India's compliance challenge, but they are a demonstrably effective instrument in the compliance toolkit. Their full potential will be realized only when data quality, digital literacy, and institutional inclusiveness are elevated to match the ambition of the reform. Future research should employ longitudinal panels and natural experiment designs to more rigorously establish causality and quantify the marginal compliance effect of successive expansions of the pre-fill data architecture.

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