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## Challenges on the Road towards E-filing Tax Returns-Pre & Post Covid-19 Pandemic

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### ABSTRACT

*Covid-19 Pandemic was challenging for all individuals worldwide. Its adverse impact was seen in every economic sector, including taxation. Individuals faced additional challenges in e-filing the return despite the existing challenges. The study intends to examine the number of individuals filing returns themselves or through a tax professional and the challenges they faced before and after the pandemic. 210 responses across India were gathered using a close-ended structured questionnaire. A reliability test was done, followed by percentage and mean. Cross Tabulation, and Related-Samples Wilcoxon Signed Rank Test were done to check the hypotheses. Individuals moved towards tax professionals for e-filing their returns due to the pandemic. Also, there is a significant relationship between individuals' challenges in e-filing the return themselves or through a tax professional before and after the pandemic. The insight into this study will help the Government frame relevant policies for such unforeseen circumstances and will guide individuals to face such challenges. It will guide future research in the area.*

### KEY WORDS

**E-filing Return, Covid-19 Pandemic, Challenges, Self-filing of Return, Tax Professionals.**

### INTRODUCTION

In 2019, a virus known as COVID-19 first surfaced in Wuhan, China. The WHO confirmed this virus as a pandemic, which eventually happened in

India and worldwide (Vieira *et al.*, 2020). As a result of the pandemic, several changes occurred, including sacrificing individual freedom, long-term societal disruptions, and the loss of economic prospects (Leung *et al.*, 2020). The global spread of COVID-19 has been unprecedented, with significant economies declaring regulatory relaxations amid lockdowns (Sonik, 2020). The pandemic has had a considerable impact, particularly on the taxation industry (Putri & Saputra, 2020). In the June quarter of 2020, taxes on goods and services were cut in half compared to the same period the previous year, income tax receipts were down 36%, and corporation taxes were down 23% (Chowdhury, 2020). As a result, tax revenues and national income have fallen, economic development has slowed, and expenditure and finance have risen (Ramadhani & Sitorus, 2021). Taxpayer compliance in India has also declined due to the country's limited and underdeveloped economic activity. Taxation is one of the state's revenues streams that play a vital role in financing national growth (Pacewicz, 2013), improving people's welfare through enhancing and adding public services (Timmons, 2005), and demonstrating economic independence (Sayfieva *et al.*, 2019). According to one study, there is a strong link between tax collection and economic growth in ASEAN nations, including India. Higher tax revenues are known to decrease the losses caused by the epidemic, hence encouraging economic development (Nguyen & Darsono, 2022). On the other hand, many nations are attempting to expand non-tax funding, such as bond issuance. Still, national revenue from taxes will continue to be essential in the future (Zamzam *et al.*, 2022).

The Government of India made nearly potential evidence in the direction of electronic filing that the taxpayers have succumbed to their tax returns online with the assistance of the website, in this day when contemporary people employ exclusive technology. Income taxpayers can electronically file their online returns anytime, day or night (Kumar & Anees, 2014). Assurance of transfer and timely validation ensures that the tax administration receives instant confirmation that returns have been received (Gwaro *et al.*, 2016). The Government of India guarantees taxpayers privacy and security when getting refunds (Ambali, 2009). Different disadvantages exist, such as the possibility of data entry mistakes, yet, online transactions may be completed electronically with the touch of a button (Kinyua, 2019). It is simple to handle and save data and documents (Arora, 2016). It is the swiftest option to file electronic returns and aids in getting things through swiftly, even if the due date has passed (Thakar *et al.*, 2021). Paper returns (manually) typically take four to six weeks to complete (Chen, 2010). If you file your taxes electronically and choose direct deposit of your reimbursement, the money will be sent proximately into your bank account within limited days (Beverly *et al.*, 2006). It is free for income taxpayers who want to file their taxes (Ojha *et al.*, 2009). It is a secure method that uses a private network created to fulfill the highest security requirements (Kumar & Sachan, 2017). Satisfaction of taxpayers indicates that they are pleased with electronic filing and know the website's functions. The safety or perceived danger represented the user's feeling of security while filling out their returns. Taxpayers encounter network issues during peak months and need help remembering their registration number and password (Kumar & Gupta, 2017). People feel nervous about filing e-return because they lack knowledge, don't have computer proficiency, and want the income tax department's website to be more user-friendly (Narayan, 2020). In addition to the existing benefits and problems, the Covid-19 pandemic created several other problems for the taxpayers, like a lack of knowledge regarding additional exemptions and rebates provided by the Government, etc., which need to be looked at so that a recommendation can be made for future unforeseen circumstances.

## Review of Literature

According to Sharma & Yadav (2011), perceived simplicity of use, perceived utility, perceived legitimacy, and computer awareness impact customers' adoption of E-filing. Schaupp *et al.* (2010) uncover that factors such as confidence in technology, peer influence, ease of use, and a positive outlook all play a crucial role in determining the intention to e-file. Meanwhile, belief in the internet and the e-file service provider significantly impact perceived risk. Correspondingly, Gupta (2012) asserts that accepting the E-filing of Tax Returns is considerably superior to the traditional method of paying Income Tax. Gallant *et al.* (2007) found that people

who e-file their taxes perceive it to be less useful, less expensive, and safer than those who don't e-file. The benefits of electronic filing show the importance of technological progress. Sifile *et al.* (2018) found that "E-filing has revolutionized the ease of conducting business with significant improvements in efficiency, reduction of errors, and elimination of mispostings. Furthermore, Geetha & Sekar (2012) show that existing customers are satisfied with the E-filing services. Nonetheless, most individual taxpayers are uninformed of the E-filing and E-payment procedures. As a result, further efforts are required to increase taxpayer awareness of income tax e-filing. On the same note, Kumraswamy & Shivakumara (2022) uncovers that current e-filers are content with the service. However, the majority of individual taxpayers remain uninformed about the e-filing process. Thus, more efforts are needed to increase awareness and educate taxpayers on the benefits of e-filing income taxes. Similarly, Dorasamy *et al.* (2012) imply that taxpayers are eager to embrace e-filing, seeing it as a more convenient way to submit their taxes. The perceived readiness to use technology is key to their belief in E-filing's effectiveness. Contrarily, Kumar & Kumar (2018) found that electronic filing tools and submissions are more complicated than paper filing and are not technically efficient. Software malfunctions and internet issues generate unforeseen challenges if people file electronically and wait until the last minute. Similarly, Layton (2007) asserts that a crucial technological barrier noted in his research is information security and privacy, a well-documented concern for e-Government deployment worldwide. Moreover, Arora (2019) found that taxpayers are annoyed because they either spend much time learning the e-filing system or their anxiety levels grow when they encounter problems with the system's operation. Furthermore, Mauliza *et al.* (2022) find that a complete lack of knowledge of e-filing and e-form processing systems frequently causes perplexity among taxpayers. According to Mannan *et al.* (2021), the biggest problem with E-filing is the security risk. Security involves maintaining the confidentiality of data received via E-Return and the integrity of data accurately so that no one may modify data received via E-Return. However, Hambali (2020) said that satisfied taxpayers would continue to use e-filing because they feel it will enhance their functioning, make their work easier in completing and declaring taxes, and speed up filling and declaring tax, particularly in the present COVID-19 pandemic. Correspondingly, Gayathri & Jayakumar (2016) concludes that e-filing income tax returns is a win-win for taxpayers and the Government. Putri & Saputra (2022) stated that MSME taxpayers value the simplicity and benefits provided by the e-filing system. On the other hand, MSME taxpayers continue to be confused about how the system works, demanding further direction and training from tax officers. Abdul Manaf *et al.* (2010) determined that the two crucial determinants for an individual taxpayer's embrace of e-filing are perceived usefulness and perceived ease of use.

The literature review of various studies shows a general agreement that e-filing income tax returns have revolutionized the process of tax submission and improved efficiency, reduced errors, and eliminated mispostings. However, some challenges are associated with adopting e-filing, including lack of awareness and technical knowledge, information security and privacy, and complexity in using electronic filing tools. None of the studies above dictated the addition of the challenges faced by individuals in e-filing returns after the Covid-19 pandemic. The current study tries to fill this gap.

## Statement of Problem

The Corona virus (COVID-19) has created significant disruption and far-reaching influence on all aspects of our life. While Governments' primary aim was to stop the virus's spread, they also had the difficult challenge of handling the epidemic's economic impact. Given the economic circumstances at that time, the Government relaxed several major compliance timeframes for individual taxpayers, so there were no penalties for delays beyond the taxpayers' control. Given the difficulties and challenges, taxpayers e-filed the returns themselves through some tax professionals or others known to them. Tax payers encountered several challenges in the return filing process.

## Objectives

1. To check the demographic profile of the individuals.
2. To check whether an individual was filing a tax return themselves or through tax professionals before and after the pandemic.
3. To examine the challenges faced during tax return filing before and after the pandemic and the relation between the two situations.

## Research Methodology

### Sample Design

The study aims to examine the number of people who e-file their taxes alone or through a tax professional before and after the Covid-19 outbreak and the problems they confront. For this purpose, 210 responses were collected from respondents across India using snowball sampling.

### Variables used for the study

Gender, Educational Qualification, Residential Location, Academic Stream, Occupation, Income, Access to the Internet and Mobile Services, and Proficiency with E-Services are the demographic variables (independent variables) used to check their impact on how many individuals e-file the return themselves or through a tax professional before and after the pandemic (dependent variables). Other factors used for the study are challenges faced by an individual in e-filing returns himself and through a tax professional before and after the Covid-19 pandemic to make a comparative study amongst them.

### Statistical Tools used for the Study

In this study, closed-ended questionnaires were used to investigate the stated aims. A proper reliability test was conducted with 210 samples to assess the questionnaire's efficacy. Shelby (2011) asserts that an alpha value of 0.60 or higher is considered favorable in social sciences. The questions were kept for additional examination based on the Cronbach Alpha score. Percentage, Mean was used for data analysis. Cross tabulation was done to check the affiliation amongst demographic variables and the e-filing of returns by the individual himself or through a tax professional before and after the Covid-19 pandemic. Related-Samples Wilcoxon Signed Rank Test was used to find the difference between the challenges faced in return filing before and after the Covid-19 pandemic.

## Results and Discussions

The demographic profile of the responders is shown in Table 1. Out of 210 respondents, 60% are male and rest are female. 61% of respondents reside in urban areas. 46.7% and 43.8% of respondents have completed higher and professional education, respectively. 67.6% of respondents are from the commerce stream. Considering occupation, 39% of respondents are salaried employed, followed by 25.7% self-employed, and others constitute 35.2% who are students. 100% of the respondents have access to the internet and mobile services. 62.8% of respondents have more proficiency in e-services than others. 69.5% of respondents have income less than 5 lac, and 23.8% have income in the range of 5,00,001-10,00,000.

**Table 1:** Demographic Profile of the Respondents

S. No.	Particulars	Category	Frequency	Percentage
1	Gender	Male	126	60.0
		Female	84	40.0
2	Residential Location	Rural	44	21.0
		Urban	128	61.0
		Semi-urban	38	18.0

3	Education Qualification	Secondary	4	1.9
		Higher Secondary	16	7.6
		Higher Education	98	46.7
		Professional Education	92	43.8
4	Academic Stream	Science	34	16.2
		Commerce	142	67.6
		Arts & Humanities	18	8.6
		Others	16	7.6
5	Occupation	Self-Employed	54	25.7
		Salaried Employed	82	39.0
		Others	74	35.2
6	Access to the internet and mobile services	Yes	210	100.0
7	Proficiency with e-services	Completely Non-Proficient	16	7.6
		Less Proficient	10	4.8
		Neutral	52	24.8
		Proficient	108	51.4
		Highly Proficient	24	11.4
8	Income	Less than or equal to 5,00,000	146	69.5
		5,00,001-10,00,000	50	23.8
		10,00,001-15,00,000	8	3.8
		More than 15,00,000	6	2.9

(Source: Primary Data)

**Table 2:** Reliability test on study's factors

Particulars	Total no. of Items	Cronbach's Alpha
Challenges if self-filed return before Covid-19	7	0.885
Challenges if self-filed return after Covid-19	11	0.925
Challenges if tax professionals filed returns before Covid-19	7	0.935
Challenges if tax professionals filed returns after Covid-19	11	0.944

(Source: Compiled from SPSS)

Cronbach's Alpha was used to perform the reliability test. The test was designed to see if the framed questions for each element were reliable. The factors and their related variables were reliable since the computed value for each factor was more than 0.7.

Table 3 shows the relationship between demographic variables and the e-filing of returns before and after the pandemic. Out of 84 women, 44 self-file the return before the pandemic, and the rest through a tax professional. No significant reduction has been observed in the situation after the pandemic. Talking about the males, out of 126 males, 74 self-file the return before the pandemic, and the rest through a tax professional. A significant reduction of 13.5% is observed in the situation after the pandemic. Out of 128 urban residents, 68 self-filed the return before the pandemic, and the rest through a tax professional. No significant reduction has been observed in the situation after the pandemic. 50 respondents out of 98 who have completed higher

education self-file the return before the pandemic and a significant reduction of 20% are observed after the pandemic. Out of 92 professionally educated respondents, 56 self-file the return, and no significant difference is observed after the pandemic. Out of 142 respondents from the commerce stream, 84 self-file the return, and the rest through a tax professional, and a significant reduction of 16.67% is observed after the pandemic. Of 82 salaried employed respondents, 46 self-file the return, and no difference is observed after the pandemic but in the case of self-employed respondents, 22 out of 54 self-file the return, and a significant reduction of 31.25% is observed after the pandemic. For respondents with income less than 5 lac, 88 out of 146 self-file the return, and a significant reduction of 13.64% is observed after the pandemic.

**Table 3:** Cross-tab of demographic variables with e-filing of return

S. No.	Particulars	Category	Before Covid-19 Pandemic		After Covid-19 Pandemic	
			Self	Tax Professional	Self	Tax Professional
1	Gender	Male	74	52	64	62
		Female	44	40	42	42
2	Residential Location	Rural	26	18	18	26
		Urban	68	60	64	64
		Semi-Urban	24	14	24	14
3	Education Qualification	Secondary	2	2	2	2
		Higher Secondary	10	6	8	8
		Higher Education	50	48	40	58
		Professional Education	56	36	56	36
4	Academic Stream	Science	18	16	22	12
		Commerce	84	58	70	72
		Arts & Humanities	8	10	4	14
		Others	8	8	10	6
5	Occupation	Self-Employed	32	22	22	32
		Salaried Employed	46	36	46	36
		Others	40	34	38	36
6	Access to the internet and mobile services	Yes	118	82	106	104
7	Proficiency with e-services	Completely Non-Proficient	2	14	6	10
		Less Proficient	6	4	4	6
		Neutral	28	24	22	30
		Proficient	62	46	54	54
		Highly Proficient	20	4	20	4
8	Income	Less than or equal to 5,00,000	88	58	76	70
		5,00,001-10,00,000	22	28	22	28
		10,00,001-15,00,000	4	4	4	4
		More than 15,00,000	4	2	4	2

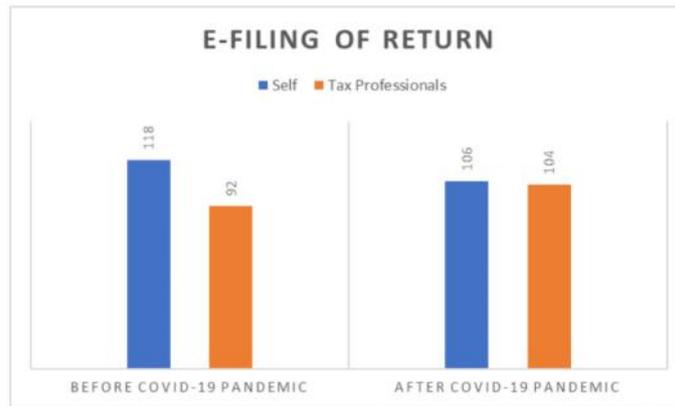
(Source: Compiled from SPSS)

**Table 4:** No. of individuals filing returns themselves or through a tax professional

E-filing of Return	Before Covid-19 Pandemic	After Covid-19 Pandemic
Self	118	106
Tax Professionals	92	104

(Source: Primary Data)

**Figure 1:** Return e-filing preceding and following the Covid-19 Pandemic



(Source: Primary Data)

According to table 4 and figure 1, it can be seen that there is a fall of 10.17% in the return filing by an individual himself after the Covid-19 Pandemic, indicating that after the pandemic, 10.17% of individuals moved toward tax professionals for return filing.

**H<sub>01</sub>:** There is no difference between the Challenges faced in e-filing returns by an individual himself before and after the Covid-19 pandemic.

Particulars		N	Mean Rank	Sum of Ranks
Challenges after Covid-19 if self-filed return - Challenges before Covid-19 if the self-filed return	Negative Ranks	0 <sup>a</sup>	.00	.00
	Positive Ranks	92 <sup>b</sup>	46.50	4278.00
	Ties	0 <sup>c</sup>		
	Total	92		
a. Challenges after Covid-19 if self-filed return < Challenges before Covid-19 if self-filed return				
b. Challenges after Covid-19 if self-filed return > Challenges before Covid-19 if self-filed return				
c. Challenges after Covid-19 if self-filed return = Challenges before Covid-19 if self-filed return				

Test Statistics <sup>a</sup>	
Particulars	Challenges after Covid-19 if self-filed return - Challenges before Covid-19 if the self-filed return
Z	-8.335 <sup>b</sup>
Asymp. Sig. (2-tailed)	.000
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

The result indicates that after the covid-19 pandemic, there was a significant increase in challenges faced by individuals (average rank of .00 vs. average rank of 46.50), which means that the pandemic brought about more challenges to individuals while filing returns themselves. The null hypothesis is rejected since the significance is .000. It may be interpreted as a substantial difference in the difficulty experienced by an individual in self-filing the return before and after the pandemic.

**H<sub>02</sub>:** There is no difference between the Challenges faced in ITR filing by an individual through a tax professional before and after the Covid-19 pandemic.

Particulars		N	Mean Rank	Sum of Ranks
Challenges after Covid-19 if tax professional filed return - Challenges before Covid-19 if tax professional filed return	Negative Ranks	0 <sup>a</sup>	.00	.00
	Positive Ranks	78 <sup>b</sup>	39.50	3081.00
	Ties	0 <sup>c</sup>		
	Total	78		
a. Challenges after Covid-19 if tax professional filed return < Challenges before Covid-19 if tax professional filed return				
b. Challenges after Covid-19 if tax professional filed return > Challenges before Covid-19 if tax professional filed return				
c. Challenges after Covid-19 if tax professional filed return = Challenges before Covid-19 if tax professional filed return				
Test Statistics <sup>a</sup>				
Particulars	Challenges after Covid-19 if tax professional filed return - Challenges before Covid-19 if tax professional filed return			
Z	-7.678 <sup>b</sup>			
Asymp. Sig. (2-tailed)	.000			
a. Wilcoxon Signed Ranks Test				
b. Based on negative ranks.				

The result indicates that after covid-19 pandemic shows a significant increase in challenges faced by individuals when filing returns through a tax professional (average rank of .00 vs. average rank of 39.50), which means that the pandemic brought about more challenges to the individuals while filing return through a tax professional. The null hypothesis is rejected since the significance is .000, and it may be understood as there is a substantial difference in the difficulty experienced by an individual in completing the return through a tax professional before and after the epidemic.

**H<sub>03</sub>:** There is no difference between the Challenges faced in ITR filing by an individual himself before the Covid-19 pandemic and through a tax professional after the Covid-19 pandemic.

Particulars		N	Mean Rank	Sum of Ranks
Challenges after Covid-19 if tax professional filed return - Challenges before Covid-19 if the self-filed return	Negative Ranks	2 <sup>a</sup>	3.50	7.00
	Positive Ranks	24 <sup>b</sup>	14.33	344.00
	Ties	0 <sup>c</sup>		
	Total	26		
a. Challenges after Covid-19 if tax professional filed return < Challenges before Covid-19 if self-filed return				
b. Challenges after Covid-19 if tax professional filed return > Challenges before Covid-19 if self-filed return				
c. Challenges after Covid-19 if tax professional filed return = Challenges before Covid-19 if self-filed return				

Test Statistics <sup>a</sup>	
Particulars	Challenges after Covid-19 if tax professional filed return - Challenges before Covid-19 if the self-filed return
Z	-4.289 <sup>b</sup>
Asymp. Sig. (2-tailed)	.000
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

The result indicates an increase in the challenges faced by an individual after the covid-19 pandemic when filing a return through a tax professional compared to when filing a return himself before the pandemic (average rank of 3.50 vs. average rank of 14.33). The increase is not too high, which means that when individuals moved towards tax professionals for return filing after the pandemic, they faced an increase in the challenges, but it was not too high. The null hypothesis is rejected since the significance is .000, and it may be read as there is a substantial difference in the obstacles experienced by an individual submitting the return themselves before the pandemic and through a tax professional after the pandemic.

**H<sub>04</sub>:** There is no difference between the Challenges faced in ITR filing by an individual through a tax professional before the Covid-19 pandemic and by himself after the Covid-19 pandemic.

Particulars		N	Mean Rank	Sum of Ranks
Challenges after Covid-19 if self-filed return - Challenges before Covid-19 if tax professional filed return	Negative Ranks	0 <sup>a</sup>	.00	.00
	Positive Ranks	14 <sup>b</sup>	7.50	105.00
	Ties	0 <sup>c</sup>		
	Total	14		
a. Challenges after Covid-19 if self-filed return < Challenges before Covid-19 if tax professional filed return				
b. Challenges after Covid-19 if self-filed return > Challenges before Covid-19 if tax professional filed return				
c. Challenges after Covid-19 if self-filed return = Challenges before Covid-19 if tax professional filed return				

Test Statistics <sup>a</sup>	
Particulars	Challenges after Covid-19 if self-filed return - Challenges before Covid-19 if tax professional filed return
Z	-3.308 <sup>b</sup>
Asymp. Sig. (2-tailed)	.001
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

The result indicates that there is an increase in the challenges faced by an individual after covid-19 pandemic while filing return themselves as compared to when filing return through a tax professional before the pandemic (average rank of .00 vs. average rank of 7.5). The increase is not too high, which means that when individuals started filing the return themselves after the pandemic, they faced an increase in the challenges, but it was not too high. But the critical aspect to consider here is that only 14 respondents are of this opinion. The null hypothesis is rejected since the significance is .001, and it may be understood as there is a substantial difference in the obstacles experienced by an individual in submitting the return through a tax professional before and by himself after the pandemic.

## CONCLUSION

The covid-19 pandemic was challenging for all individuals and the country at large (Maqsood *et al.*, 2021). Measures attempted to slow the spread of the SARS-CoV-2 virus have widened the pandemic's

impact on health systems, economics, and society worldwide (Vieira *et al.*, 2020). Its adverse effect was also on the taxation industry and return filing method. The pandemic created various other challenges for an individual regarding the e-filing of returns regardless of the existing challenges in e-filing the return before the pandemic. The study observes the effect of the Covid-19 pandemic on the challenges faced by an individual in e-filing of returns himself or through a tax professional. Individuals face challenges during the e-filing of returns, such as the possibility of data entry mistakes, network issues during peak months, difficulty remembering their registration number and password (Kumar & Gupta, 2017), and lack of knowledge and computer proficiency (Narayan, 2020). During the pandemic, more individuals filed returns through a tax professional because of their challenges, and some filed returns themselves. It is evident that after the pandemic, the challenges faced by individuals in return filing increased in every situation. Thus, it can be inferred that the pandemic brought additional challenges for an individual irrespective he files the return himself or through a tax professional. Also, very few respondents switched from filing returns through a tax professional to file returns themselves. The additional challenges they faced are comparatively less than those who filed returns through a tax professional preceding and following the pandemic.

## Recommendation

According to the suggestions from respondents, taxpayers want the ITR portal to be more user-friendly, which means that when taxpayers file the e-return, the website provides the procedures for submitting the returns. Income taxpayers will no longer rely on others for electronic filing if these changes occur. The Government is also concerned with income taxpayers' expectations of what difficulties may arise when submitting returns online, which will assist income taxpayers in completing income tax returns. To improve the portal, the Government should emphasize the website server so that it works correctly during peak months and employ more advanced technology to make it easier for taxpayers to file their income tax returns. In times of the pandemic, the Government should inform the citizens more comprehensively while providing additional rebated or exemptions. Training programs must be organized online so that individuals can learn about the e-filing of returns and the recent amendments at their convenience. The primary issue is system security; widespread knowledge is required to make e-filing more successful.

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