

## E-FILING OF INCOME TAX: AWARENESS AND SATISFACTION LEVEL OF INDIVIDUAL TAX PAYERS IN INDIA

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### ABSTRACT

It is common practise to refer to the process of successfully submitting one's income tax return through the internet as "e-filing." E-governance has established the concept and tactics of electronically submitting income tax returns over the internet. This may be done via the use of the internet. Therefore, the department of income tax has made it easier for taxpayers by outlining the laws that must be followed, the types of income tax returns that may be submitted, and the procedures for filing income tax returns, all for the advantage of tax payers as well as the government. At current time, there are 92 intermediates operating in this capacity throughout 61 cities in the Indian subcontinent. Despite the fact that e-filing of income tax returns has its own set of limitations, such as slow processing and frequent system crashes, among other things, the government has taken the necessary steps, such as hiring 5,000 formerly unemployed individuals

to work as tax return preparers after providing them with training from NIIT. They are scheduled to play in a total of 80 cities and 100 venues across the nation. Each year, the government makes changes to certain rules in order to improve the quality of e-filing and make things more convenient for the beneficiaries.

**Keywords- Income tax, E-filing of income tax, tax planning, tax provisions**

## INTRODUCTION

The Income Tax Department of the Ministry of Finance, Government of India is one of the most significant departments of the ministry. In the year 1860, when the first Income Tax Act was put into effect, it began operating as intended. People were made aware of the true intent and mission of the Income Tax Department after the passing of this Act and its subsequent execution. The Department of State adhered to the provisions of this legislation for a period of five years before the second act became effective in 1865. When compared to the original Legislation, this act has a number of significant amendments. This Act marked the beginning of the department's work with a revised understanding of revenue from agriculture. On the other hand, the beginning of the history of income tax may be traced back to 1922, when the Income Tax Act of that year was passed into law. It was a significant departure from the previous legislation in that it imposed the fee during the year of assessment on the revenue from the previous year. In addition to this, it specified that the finance acts would be the ones to publish the tax rates. Following this, in 1956, the government updated this statute, making just a few minor modifications but preserving the overall structure of the first document. A committee was established for the purpose of looking into it. In April of 1961, this committee presented the Income Tax Bill to the Lok Sabha after making a small number of amendments to it. On September 13, 1961, the President gave his approval to this law. This Act has been used by our government to manage our system ever since it was passed in 1961.

## ORIGIN AND EVOLUTION OF INCOME TAX IN INDIA

### Ancient Period

There is sufficient evidence to suggest that even in ancient and prehistoric cultures, some kind of tax on income was applied. This tax may have taken the form of a wage levy or a property tax. Both "Manusmriti" and "Kautilya's Arthashastra" include information about the administration of taxes in ancient India. According to Manu, an old wise man who is also known as a law giver, a monarch should impose taxes in accordance with sastras. He said that taxation ought to be proportional to one's income and ought not to be exorbitant. He decreed that merchants and craftsmen should hand up one-fifth of their earnings in the form of gold and silver, while farmers were required to hand over one-sixth, one-eighth, or one-tenth of their harvest, depending on the specifics of their situation. Even in ancient times, according to the comprehensive study that Manu provided on the topic, there was already in place a taxing system that had been well devised. The Arthashastra was the first authoritative work on public finance, administration, and the fiscal rules. Kautilya is credited with having written it. During the time of the Mauryan Empire, the collection of income tax was highly efficient. According to Arthashastra, the schedule of tax payments, the time of tax payments, the mode of tax payments, and the quantity of tax

payments were all established. It is amazing that the taxation system used now is, in many respects, comparable to the taxation system outlined by Kautilya 2300 years ago.

### **Initial Period (1860-1886)**

Income tax in its present form was first implemented in India in 1860 by the British Government in an effort to alleviate the country's deteriorating financial situation in the wake of the events that occurred in 1857. In the beginning, the government did this as a short-term strategy for increasing income in accordance with the Income Tax Act of 1860 for a time period of five years. Depending on the type of income, a taxpayer would be subject to a varied tax rate. It was renamed the "licence tax on trade and profession" in the year 1867 after it underwent this change. In the year 1869, the income tax once again succeeded the licence tax as the primary form of taxation. The assessments were determined in a haphazard manner, which resulted in inequity, widespread unpopularity, and widespread tax cheating. 1874 was the year when the Income Tax was eliminated. Following the devastating famine that occurred between 1876 and 1878, the government passed various income tax acts at the provincial level. These Acts remained in effect until 1886 while undergoing a number of modifications. Therefore, the years 1860 to 1886 were a time of experimentation with regard to the income tax in India.

### **Pre Independence Period (1886-1947)**

A whole new Income Tax Act was enacted in 1886, and it had significant enhancements over its predecessors. This Act, which underwent a number of revisions during the years, remained in effect until 1918. In 1918, a new law was enacted that overturned every law that had come before it. This Act is responsible for introducing the notion of aggregating income under several headings for the purpose of charging tax for the very first time. The "All India Income Tax Committee" was established by the government in 1921, and on the basis of the recommendations made by this committee, a new law (Act XI of 1922) was adopted the following year. This Act represents a significant turning point in the annals of the Indian Income Tax system's history. Through the implementation of this Act, the administration of income tax was moved from the jurisdiction of the several provincial governments to that of the central government. During this time period, the Board of Revenue (Central Board of Revenue) and the Income Tax Department both came into existence, each with their own distinct administrative structure.

### **Post Independence Period**

The Income Tax Act of 1922 remained relevant to an independent India after it was passed. In the early years after the country's declaration of independence, the Income Tax Act had already evolved to the point where it was extremely difficult to understand. During this time period, there was a widespread practise of evading taxes, and the process of collecting taxes was extremely costly. The Government of India sent the Act to a Law Commission in 1956 with the intention of simplifying, rationalising, and making the Income Tax Act more focused on revenue. In September of 1958, the Law Commission delivered its report, and in the interim, the government also appointed a Direct Taxes Administration Enquiry Committee to make recommendations regarding how the administration of direct taxes could be improved in order to

reduce the burdens placed on taxpayers and curb instances of tax evasion. 1959 was the year that this committee handed up its report. Under the direction of Professor Nicholas Kaldor, the Government of India conducted an investigation into the proposals made by the Law Commission and the Enquiry Committee, and it also initiated a comprehensive programme to restructure the country's tax system. On April 24, 1961, the Income Tax Bill 1961 was presented to the Lok Sabha after having been drafted on the basis of the recommendations made by the Committee as well as the comments made by the Chamber of Commerce. The legislation was approved by the Lok Sabha in September of 1961. On April 1, 1962, the Income Tax Act of 1961 was officially put into effect. The whole country of India, including the state of Jammu and Kashmir, is included in its scope of application. It is an all-encompassing body of law that has a total of 23 Chapters, 298 Sections, a variety of Subsections, and 14 Schedules. Since 1962, the Finance Act of each year has been used to make a number of changes to it so that it can keep up with the rapidly shifting political and economic landscape of India. In addition, the Central Board of Direct Taxes is authorised to make amendments to the regulations and to provide clarifications whenever and wherever they are deemed appropriate. In addition to this, a number of Amendment Acts have been passed, such as the Taxation Laws Amendment Act of 1984, the Direct Taxes Amendment Act of 1987, the Direct Taxes Law (Amendment) Acts of 1988 and 1989, the Direct Taxes Law (Second Amendment) Act of 1989, and finally the Taxation Law (Amendment) Act of 1991. All of these acts have contributed to the modification of the Direct Taxes Law. In point of fact, the Income Tax Act of 1961 has been subjected to a number of significant amendments. Because of this, it has become highly complex for the administration as well as for the taxpayers.

### **Recent Tax Reforms**

The economic crisis that hit India in 1991 paved the way for structural tax changes, the primary goal of which was to address the country's fiscal imbalance. Following that, the Tax Reforms Committee, led by Raja Chelliah (Government of India, 1992), and the Task Force on Direct Taxes, led by Vijay Kelkar (Government of India, 2002), both presented a number of recommendations for enhancing the Income Tax System. The government has been working to put these suggestions into action, although in stages and at varying intervals. In terms of the individual income tax, the highest possible marginal tax rate has been significantly decreased, the tax brackets have been reorganised to include lower tax rates, and the exemption ceiling has been increased. In addition to this, the government streamlined a number of other incentive schemes and broadened the scope of TDS. In the area of corporate taxation, the government has lowered the rates that are applicable to both local and international businesses, implemented depreciation on intangible assets, and rationalised a number of different incentive provisions. Several new types of taxes, such as the Minimum Alternative Tax and the Dividend Distribution Tax, as well as the Securities Transaction Tax, the Fringe Benefit Tax, and the Banking Cash Transaction Tax, have been implemented. The Fringe Benefit Tax and the Banking Cash Transaction Tax, on the other hand, were eliminated by the Finance Act of 2009. The administration of the income tax was reorganised on August 1, 2001 to make room for the adoption of new computer technology. This change took effect immediately. In addition, the department has made significant efforts in the past several years to reform the tax administration

while bearing in mind the developments that have occurred on a worldwide scale. The introduction of mandatory quoting of Permanent Account Number (PAN), electronic filing of returns, electronic tax deduction and collection (e-TDS), electronic payment, Tax Information Network (TIN), Annual Information Return (AIR) for high value transactions, Integrated Taxpayer Profiling System (ITPS), Refund Banker Scheme in certain cities, etc. are some important measures that have been taken in this direction. The primary objective of these reforms has been to increase tax revenue by broadening the base of taxpayers, improving the operational efficiency of the tax administration, encouraging voluntary tax compliance, developing an environment that is welcoming to taxpayers, and streamlining the rules governing procedural matters.

### Review of Literature

According to the findings of Hite and McGill2011's study, tax practitioners are required to be a reliable source of information for taxpayers if they are to provide tax advise and obtain a receipt for it. Taxpayers, faced with an increasingly complicated tax system, increasingly seek the guidance of tax practitioners.

According to the findings of Kalyani2012's research on the subject of tax preparation for salaried employees in Ujjaincity during the fiscal year 1998-1999. It was discovered that the older the age. Greater the amount of tax that must be paid. Workers in the private sector often earn more money than their counterparts in the public sector. When employees opted to invest in life insurance, company provident fund, and national savings certificates, tax payment decreased, which increased tax savings together with income. Tax payment decreased when tax saving investment increased along with income.

According to the research carried out by Kennedy and Henry (2013). A, the Income Tax Act may give the impression that it is difficult to learn; nevertheless, once a methodical approach is utilised in reading and utilising it, comprehending the income tax legislation becomes simpler. The reader has to find out who is responsible for paying the tax, the basis upon which the tax will be imposed, the tax rates that will be applied to the tax base, and how or when the tax is to be paid in order to properly understand the document. These are the four stipulations that a tax legislation must meet, and you can find them outlined in the subsections of each section of the act. When these are located, it won't be hard to grasp any of the other structural components because they'll all fit together.

### Benefits of E-filing:

i. Convenience; returns can be filed at any time (day or night); ii. Certainty of delivery and quick confirmation; provides immediate confirmation from tax administration that returns have been received; iii. Fast refunds; allows taxpayers receiving refunds to get them sooner; iv. Taxpayer privacy and security are assured; v. Use of online commercial tax preparation software; vi. Elimination of error notices from tax administrations caused by data entry errors; vii. The tax return itself The processing of documents and their storage has been simplified.

### Hypothesis



Objectives and Hypothesis of the study: i. To assess the tax payer's perception, awareness towards e-filing of income tax returns. ii. To analyze the level of satisfaction among the tax payers towards e-filing of income tax returns.

## Results and Discussion

The survey was only carried out in the city of Ujjain, which is one of the limitations of the study. Because of this, the findings that were obtained from this study might not be relevant to other topics. ii. The primary purpose of this research is to determine the extent to which taxpayers are aware of electronic filing of income tax returns and how satisfied they are with this option.

Tools & Techniques: ANOVA: In the context of the overall issue, where we wish to investigate the substantial mean differences between more than two groups, it is an essential strategy to use. The findings of the analysis of variance (ANOVA) will reveal, as shown by the F statistic, whether or not there is a significant difference between the means of the individual groups.

Chi-square analysis is a statistical test that determines whether or not the effect of one factor is significantly greater than the influence of another factor. In order to do this, the elements were divided into two distinct categories.

An investigation on the levels of knowledge and contentment held by individual taxpayers: According to the results presented in Table-1, there are a total of 56% male respondents and 44% female respondents. From what has been stated thus far, one may deduce that the majority of individuals who file their own taxes are men (56%).

Table-1 categorization of the individual tax filers according to their gender

Sex	No. of respondents	Percentage
Male	56	56
Female	44	44
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary data.

categorisation of individual tax payers according to their level of educational attainment: According to Table-2, out of a total of 100 respondents, 37 percent of individual tax payers have completed their S.S.L.D or HSC, 34 percent of individual tax payers have earned degrees, 15 percent of individual tax payers have earned diplomas, and 14 percent of individual tax payers have earned postgraduate degrees. From what has been stated so far, one may deduce that the vast majority of individuals who file their own taxes have completed their secondary and high school educations. Table-3 reveals that out of 100 individuals, 44 percent of the individual tax

payers are aware about e-filing through the newspaper, 23 percent of the individuals are availed e-filing information through their friends, 23 percent of the individuals are aware about e-filing through auditors, 9 percent of the individuals are got awareness through various advertisement made by the income tax departments, and only one individual are availed e-filing information. Sources of awareness: Table-3 reveals that the sources of awareness It may be deduced from the information shown above that newspapers are responsible for bringing e-filing to the attention of 44% of individual tax filers.

**Table-2 Following is a list, organised by educational qualification, of all of the individual tax payers.**

<b>Educational qualification</b>	<b>No. of respondents</b>	<b>Percentage</b>
Below S.S.L.C/HSC	37	37
Degree holders	34	34
Diploma	15	15
Postgraduates	14	14
<b>Total</b>	<b>100</b>	<b>100</b>

**Table-3 The categorization of the respondents according to the sources from which they had heard about electronic filing of income tax returns**

<b>Sources of Awareness</b>	<b>No. of respondents</b>	<b>Percentage</b>
Newspapers	44	44
Friends	23	23
Auditors	23	23
Media	1	1
Advertisement	9	9
<b>Total</b>	<b>100</b>	<b>100</b>

The Primary Data Source Is: Table 4 shows that out of a total of 100 respondents, 85% of respondents are extremely aware of the use of software for e-filing, which places it in first place, and 75% of respondents are highly aware of the registration number, which places it in second place. On the other hand, twenty percent of those who participated in the survey are not at all familiar with the practice of filling out the Chelan for payment, which is why it came in dead bottom. The Levels of Satisfaction Experienced by Individual Taxpayers: Table 5 presents the results of an assessment of the degree of satisfaction experienced by individual tax payers on several aspects of the electronic filing of income tax returns. It can be seen from the table 5 that... On the other hand, 4% of respondents are extremely unsatisfied with the acknowledgement that

is created, despite the fact that 89% of respondents are quite satisfied with the e-filing method, which is placed best in terms of overall satisfaction. The conclusion that can be drawn from the data presented in the table above is that the vast majority of those who file their taxes electronically are pleased with its many features.

Analysis of Variance (ANOVA) Test of the Hypothesis: Relationship between an individual's residential status and the amount of awareness of their tax obligations: There is no statistically significant correlation between the taxpayers' residence status and their degree of awareness regarding their tax obligations, according to Ho.

**Table-4 The extent to which individuals are aware of their tax obligations**

S. No	Awareness	H.A	A	N	N.A	H.N.A	Total	Was	Wa	Rank
1	Awareness Of Filing Tax	56	24	3	13	4	100	415	4.15	Viii
2	Awareness Of E-Filing Procedure	60	20	8	10	2	100	427	4.27	Vii
3	Awareness Of E-Forms	59	30	2	8	1	100	439	4.39	Vi
4	Awareness Of Time Limit Of Return	53	27	1	10	9	100	405	4.05	Xi
5	Awareness Of Cost Of E-Filing	60	15	10	10	5	100	415	4.15	Viii
6	Awareness Of Web Site Address	80	15	-	5	-	100	470	4.70	Ii
7	Awareness Of Digital Signature	65	20	5	10	-	100	467	4.67	Iii
8	Awareness Of Itr-V Form	68	20	2	5	5	100	441	4.41	V
9	Awareness Of Payment	35	28	25	2	10	100	456	4.56	Iv
10	Awareness Of Filing The Chelan For Payment	46	24	8	2	20	100	374	3.74	Xii
11	Awareness Of Using The Computer Software For E-Filing	85	15	-	-	-	100	485	4.85	I
12	Awareness Of List Of Banks For Payment	55	20	5	20	-	100	410	4.10	X



13	Awareness Of Tds Returns	35	25	20	15	5	100	370	3.70	Xiii
14	Awareness Of Registration Number	75	20	5	-	-	100	470	4.70	Ii
15	Awareness Of Irs.	60	20	5	15	-	100	425	4.25	Ix
16	Awareness Of Terms And Conditions Of E-Payment	60	10	15	10	5	100	410	4.10	X

WAS-Weighted average system, WA-Weighted Average

**Table-5 The extent to which individual taxpayers are happy with their experience**

S.NO	Various features of e-filing	HS	S	N	NS	HNS	Total	WAS	WA	Rank
1	E-filing procedure	89	10	1	-	-	100	488	4.88	I
2	Safety of e-filing.	41	56	3	-	-	100	438	4.38	II
3	Accuracy of e-filing	47	42	8	3	-	100	436	4.36	III
4	Time limit given for e-filing	24	58	15	3	-	100	409	4.09	VIII
5	Acknowledgement generated by e-filing systems	40	41	14	1	4	100	414	4.14	VII
6	Easiness of e-filing	19	61	15	3	2	100	392	3.92	XIII
7	Availability of e-filing	27	54	16	2	1	100	405	4.05	XI
8	Satisfaction level of IRS	26	57	15	2	-	100	407	4.07	IX
9	Facilities provides by e-filing	50	35	11	3	1	100	332	3.32	XIV
10	Payment procedure	40	45	9	5	1	100	418	4.18	V
11	Satisfaction level with DGFT online e-payment	32	49	13	3	3	100	404	4.04	XII
12	Services if e-payment banks	35	25	13	2	2	100	320	3.20	XV
13	Satisfy with the payment procedure	37	44	12	3	3	100	406	4.06	X
14	Satisfied with the payment of files	40	41	12	4	3	100	415	4.15	VI
15	Satisfy with the e-payment procedure	43	39	13	4	1	100	422	4.22	IV

WAS-Weighted average system, WA-Weighted Average

Table 6 demonstrates that the estimated value is more than 0.05 when compared to the 5% significance threshold, as the table illustrates. Therefore, the hypothesis is validated. Therefore, it can be concluded that there is no significant relationship between the residential status and the level of awareness regarding the electronic filing of income tax returns, the time limit of returns, the cost of electronic filing, the website address, the digital signature, the usage of ITR forms, e-payment, filing the chelan for payment, using computer software for electronic filing, electronic payment through banks, TDS returns, registration number, usage of IRS forms, and the terms and conditions of electronic payment. Of the association between residential status and the level of

awareness regarding utilisation of e-forms and Awareness of e-filing procedure, the estimated value is lower than 0.05 at a significance level of 5%. This is the case even if the level of significance was set at 5%. As a result, the hypothesis cannot be supported. Therefore, there is a significant association between one's residence status and their degree of knowledge regarding the utilisation of e-forms and their understanding of the method for e-filing.

**Table-6 The residential status of each individual tax payer as well as their level of knowledge**

INDIVIDUAL variable	Groups	Sum of square	Df	Mean square	F	Sig
Awareness of filing tax	Between groups	.013	1	.013	.148	.702
	Within groups	8.737	98	.089		
	<b>Total</b>	8.756	99			
Awareness of e-filing procedure	Between groups	2.224	1	2.224	13.189	.000
	Within groups	16.526	98	.169		
	<b>Total</b>	18.750	99			
Awareness of e-forms	Between groups	5.158	1	5.158	19.272	.000
	Within groups	26.232	98	.268		
	<b>Total</b>	31.390	99			
Awareness of time limit of returns	Between groups	.152	1	.152	.498	.482
	Within groups	29.958	98	.306		
	<b>Total</b>	30.110	99			
Awareness of cost of e-filing	Between groups	.721	1	.721	1.643	.203
	Within groups	42.984	98	.439		
	<b>Total</b>	43.710	99			
Awareness of website address	Between groups	.152	1	.152	.342	.560
	Within groups	43.558	98	444		
	<b>Total</b>	43.710	99			
	Between groups	.211	1	.211	.334	.565

Awareness of digital signature	Within groups	61.789	98	.631		
	<b>Total</b>	62.000	99			
Awareness of ITR-V form	Between groups	.539	1	.539	.852	.358
	Within groups	62.021	98	.633		
	<b>Total</b>	62.560	99			
Awareness of e-payment	Between ups	.506	1	.506	.759	.386
	Within groups	65.284	98	.666		
	<b>Total</b>	65.790	99			
Awareness of filing the chelan for payment	Between groups	.329	1	.329	.411	.523
	Within groups	78.421	98	.800		
	<b>Total</b>	78.75	99			
Awareness of computer software for e-filing	Between groups	.474	1	.474	.793	.375
	Within groups	58.526	98	.594		
	<b>Total</b>	59000	99			
Awareness list of banks	Between groups	.232	1	.232	.703	.404
	Within groups	32.358	98	.330		
	<b>Total</b>	32.590	99			
Awareness of TDS returns	Between groups	.211	1	.211	.471	.494
	Within groups	43.789	98	.444		
	<b>Total</b>	44.000	99			
Awareness of registration number	Between groups	.026	1	.626	.065	.799
	Within groups	38.884	98	.397		
	<b>Total</b>	38.910	99			
Awareness of IRS	Between groups	.001	1	.001	.001	.975
	Within groups	53.789	98	.549		
	<b>Total</b>	53.790	99			

Awareness of terms and conditions of e-payment.	Between groups	.771	1	.171	.278	.599
	Within groups	60.189	98	.614		
	<b>Total</b>	60.360	99			

The level of awareness among individual tax filers and the degree to which they are satisfied: Individual Taxpayer Demographics and Characteristics i. Individuals between the ages of 25 and 35 make up the largest portion (34%) of tax payers in the United States. ii. The majority of individuals who file their own taxes are men (56%), followed by female customers. iii. The vast majority of individual tax payers have completed their secondary and/or high school education. iv. The vast majority of people who file taxes as individuals are married (58%). v. Private employees make up the majority (57%) of individuals who file taxes as individuals. vi. Wages and salaries are the primary source of income for the majority (33%) of those who file taxes as individuals. vii. The vast majority of individual taxpayers, or 49%, have between 10 and 20 years of experience in preparing and submitting their income tax forms. viii. The majority of individual taxpayers who owe taxes have a yearly income of between 1,5001 and 2,00000 rupees (56% of the total). ix. The urban core is home to the majority of individual tax filers, which accounts for 72% of the total.

The amount of contentment experienced by individual tax filers: The vast majority of individual tax filers are pleased with the features and benefits offered by electronic filing.

Analyzing the Variance via the Analysis of Variance: Relationship between an individual's residential status and the amount of awareness of their tax obligations: i. According to the findings of the analysis of variance, there is no significant correlation between the residential status and the level of awareness regarding the electronic filing of income tax returns, the time limit of returns, the cost of electronic filing, the website address, the digital signature, the usage of ITR forms, e-payment, filing the chelan for payment, using computer software for electronic filing, epayment through banks, TDS returns, registration number, usage of IRS forms, and the terms and conditions of electronic payment. ii. However, there is a significant association between one's residence status and their degree of knowledge regarding the utilisation of e-forms and their understanding of the method for e-filing.

Qualifications in terms of education and the general degree of awareness of individual taxpayers: i. The results of the Chi-Square test indicate that there is a significant association between the level of education and the amount of awareness of the website URL. ii. On the other hand, there is not a significant correlation between the educational qualification of individual tax payers and their level of awareness regarding the e-filing procedure, e-forms, time limit for return, cost of e-filing, digital signature, ITR form, epayment, filling the chelan for payment, computer software for e-filing, banks for e-payment, TDS return, registration number, and terms and conditions of e-payment.

The most important factor in determining awareness is: An examination of the relevant factors is carried out in order to identify those that are most important for bringing knowledge to taxpayers. The following seven factors have been identified as the most influential factors for creating e-filing awareness among tax payers. This was determined by evaluating fifteen different variables to determine which one had the most impact on finding the most influential factor for creating e-filing awareness. i. Streamlined Processes; ii. Streamlined Payments; iii. Streamlined Forms; iv. Time and Energy Savings; v. Online Capabilities; vi. Payments Made Via Online Banking; vii. Cost-Effectiveness

### Discussion:

- i. To prevent digital signature is better.
- ii. a high level of sensitivity for customers.
- iii. Filing one's income tax return is a very simple process.
- iv. The network is experiencing a significant amount of difficulty at the peak period.
- v. Individuals who are not proficient with computers are unable to carry out this task.
- vi. The vehicle identification number is quite difficult to recall.
- vii. E-filing delivers better protection to our file.
- viii. E-filing delivers extremely exact outcome.
- ix. electronic filing results in an acknowledgement in a very short amount of time.
- x. If an individual's PAN number is changed while they are in the process of submitting their taxes, they will not be able to submit their return.
- xi. The price of renewing a digital signature is rather expensive.

### CONCLUSION

In the modern world, every single day brings about the introduction of new technologies, which are then followed by rapid improvements in all areas. E-filing refers to the modern technology that allows taxpayers to submit their income tax returns electronically through the use of the internet. E-filing, also known as electronic filing, is a modern and more efficient way to file your income tax return and make tax payments online. It helps us save precious time, as well as money and energy, and it also makes us feel less stressed. Therefore, those who are required to pay taxes are urged to make advantage of the electronic filing and payment capabilities. This study reveals that existing users are satisfied with the e-filing facilities. However, the majority of individual tax payers are not aware of the procedures for e-filing and e-payment. As a result, sufficient steps need to be taken to create more awareness in the minds of tax payers regarding the e-filing of income tax.

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