FACTORS INFLUENCING INTENTION TO USE ELECTRONIC TAX FILING

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ABSTRACT

Purpose - Electronic tax filing is an emerging area of e-governance. This research reviews the model of e-filing adoption that identifies adoption factors and personal factors that impact citizen acceptance of electronic filing and presents a refined integrated conceptual framework in this field.

Design/Methodology/Approach – A review of available literature was summarized to identify the factors influencing the behavior intention using Unified theory of acceptance and use of technology (UTAUT) model so that most studied factors will be taken into consideration for future empirical research.

Findings – The majority of the earlier studies showed that the performance expectancy (PE), Effort expectancy (EE), Social influence (SI) and Facilitating conditions (FI) are the most studied variables and most important variables affecting the behavior intention of the taxpayers to use electronic tax filing.

Paper type - Review

Key words: Electronic tax filing, UTAUT Model, Behavior Intention.

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.

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. There are two ways to file your income tax returns. The traditional way is the offline way, where you go the Income Tax Department’s office to physically file your returns. The other way is when you e-file through the internet. Over the past few years, e-filing has become popular because it is easier, doesn’t require prints of documents, and can be done for free.

Objectives of the Study and Methodology

In view of all the above issues, this paper makes an attempt to bring to light the major factors affecting and influencing the behavior intention and presents a refined integrated conceptual framework in this field. This would help the researchers in further empirical studies to find and confirm the major influencing factors of electronic tax filing in their research work. The study is based on extensive review of literature so as to trace out the factors influencing the intention to use electronic tax filing.
Development in the Conceptual Framework

The UTAUT Model

The unified theory of acceptance and use of technology UTAUT (Venkatesh et al., 2003) 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 behavior. 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 eight models are as follows:

1. The Theory of Reasoned Action (TRA)
2. The Technology Acceptance Model (TAM)
3. The Motivational Model (MM)
4. The Theory of Planned Behavior (TPB)
5. A combined theory of Planned Behavior/Technology Acceptance Model (C-TPB-TAM)
6. The Model of PC Utilization (MPCU)
7. Innovation Diffusion Theory (IDT)
8. Social Cognitive Theory (SCT)

The UTAUT has four core determinants that influence behavioral intention (BI) to use a technology; these determinants are defined as follows (Venkatesh et al. 2003, pp 447-453):

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

<table>
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<th>Model</th>
<th>Dependent variables</th>
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<td>Behavioral Intention, Behavioral</td>
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<td>Technology Acceptance Model</td>
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<td>IS Success Model</td>
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<td>System quality, Information quality</td>
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<td>Model of PC utilization</td>
<td>Utilization</td>
<td>Long term consequences, Job fit, Complexity, Social factors, Facilitating conditions</td>
<td>Thompson et al. (1991)</td>
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<td>Innovation Diffusion Theory</td>
<td>Adoption</td>
<td>Relative advantage , Compatibility, Complexity, Trialability, Observability</td>
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<td>TAM Extension (TAME)</td>
<td>Behavioral intention</td>
<td>Situational involvement, Intrinsic involvement, Perceived usefulness</td>
<td>Jackson et al. (1997)</td>
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<td>Extended TAM (TAM2)</td>
<td>Intention to use, Usage behavior</td>
<td>Subjective norm, Image, Job relevance, Result demonstrability, Perceived usefulness, Perceived ease of use</td>
<td>Venkatesh &amp; Davis (2000)</td>
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Much has been written about the factors contributing, influencing and affecting the behavior intention to use and adopt the electronic tax filing system but most of these studies were conducted outside of India. The few studies of factors affecting the behavior intention is studied in India. Following are the various factors influencing behavior intention to use electronic tax filing system identified on the basis of earlier studies.

**Performance Expectancy**

Performance expectancy is defined as the degree to which an individual believes that using the system will help him or her to attain gains in job performance. The five constructs from the different models that pertain to performance expectancy are perceived usefulness (TAM/TAM2 and C-TAM-TPB), extrinsic motivation (MM), job-fit (MPCU), relative advantage (IDT), and outcome expectations (SCT). Even as these constructs evolved in the literature, some authors acknowledged their similarities: usefulness and extrinsic motivation (Davis et al. 1989, 1992), usefulness and job-fit (Thompson et al. 1991), usefulness and relative advantage (Davis et al. 1989; Moore and Benbasat 1991; Plouffe et al. 2001), usefulness and outcome expectations (Compeau and Higgins 1995b; Davis et al. 1989), and job-fit and outcome expectations (Compeau and Higgins 1995b). Carter et al. (2008) found that performance expectancy have a significant impact on behavior intention of the taxpayers to use electronic tax filing system and it is concluded that performance expectancy significantly influence the intention to use electronic tax filing system. The findings are supported by the Ilías et al. (2008). Carter & Schaupp (2008) again found that performance expectancy significantly influence the intention to use electronic tax filing system. Mcleod et al. (2009) findings also supported that performance expectancy positively significantly influence the behavior intention to use electronic tax filing system. Schaupp et al. (2010) also found that performance expectancy have a significant impact on intention to use an e-file system. Alshehri et al. (2012) study also supported that performance expectancy significantly influence the use behavior to file tax returns electronically. Ahmad et al. (2012) found that relatively high performance expectancy of the e-government service users group can be seen as allowing the users to avoid waiting in long queues and dealing with uncooperative staff in government offices and users have a positive attitude towards using Pakistani e-government services because they are more efficient. Aziz & Idris (2012) in their study predicted that there is a positive relationship between performance expectancy and behavioral intention to accept e-filing in Malaysia among tax preparers. Ling et al. (2014) also found that performance expectancy influences the behavior intention to use electronic tax filing system in Malaysia. Aziz & Idris et al. (2014) again founded that performance expectancy is highly positively relationship toward behavior intention to use electronic tax filing. Haryani et al. (2015) found that Performance Expectancy has an influence on Behavior Intention with significant level of 5 %. Lu & Nguyen (2016) also found that performance expectancy play a significant role in taxpayer’s intention.

**Effort Expectancy**

Effort expectancy is defined as the degree of ease associated with the use of the system. Three constructs from the existing models capture the concept of effort expectancy: perceived ease of use (TAM/TAM2), complexity (MPCU), and ease of use (IDT). As can be seen in Table 10, there is substantial similarity among the construct definitions and measurement scales. The similarities among these constructs have been noted in prior research (Davis et al. 1989; Moore and Benbasat 1991; Plouffe et al. 2001; Thompson et al. 1991). According to Carter et al. (2008) effort expectancy significantly influence intention to use e-filing system. Carter & Schaupp (2008) in their study found that effort expectancy did not increase one’s intention to use an e-file system. McLeod et al. (2009) in their study...
Social influence and behavioral intention to accept e-government services (USE) of e-filing is influenced adoption and usage intention to use in this study and have a positive effect on the behavior intention. Hussein et al. (2010) also supported the previous findings that social influence has a positive effect on citizen's satisfaction of e-filing system. Lu & Nguyen (2016) also concluded that effort expectancy have a significant impact on the behavior intention to use electronic tax filing system. Andriani et al. (2017) found that effort expectancy do not significantly affect the user acceptance of the system.

Social Influence

Social influence is defined as the degree to which an individual perceives that important others believe he or she should use the new system. Social influence as a direct determinant of behavioral intention is represented as subjective norm in TRA, TAM2, TPB/DTPB and C-TAM-TPB, social factors in MPCU, and image in IDT. Thompson et al. (1991) used the term social norms in defining their construct, and acknowledge its similarity to subjective norm within TRA. While they have different labels, each of these constructs contains the explicit or implicit notion that the individual’s behavior is influenced by the way in which they believe others will view them as a result of having used the technology. Carter et al. (2008) found that social influence significantly influence intention to use e-filing system. The finding is supported by Carter & Schaupp (2008) that social influence has significant impact on behavior intention to use e-filing system. McLeod et al. (2009) found that the social influence questions loaded on the same factor as effort expectancy. This implies that the impact of social influence and effort expectancy are correlated. Mahadeo (2009) found that Social Influence’ was found to be next most determining factor in users’ decision to accept the technology and have a positive impact on the behavior intention. Hussein et al. (2010) also supported the previous findings that social influence has positive relationship with the intention to use electronic tax filing system. Schaupp et al. (2010) finding is also consistent with the previous findings that Social influence is a significant predictor of intention to use in this study and have a significant impact on behavior intention to use electronic tax filing system. Alshehri et al. (2012) concluded that Social influence (SI) did not have a positive and significant influence on usage behavior to use e-government services (USE) rather it have negative or insignificant impact on usage behavior this finding is not consistent with the previous findings. Ahmad et al. (2012) findings showed that participants prefer to use e-government services, but some factors might influence adoption and usage and therefore, the adopts of e-government services in Pakistan are socially influenced. Aziz & Idris (2012) also found a positive relationship between social influence and behavioral intention to accept e-filing in Malaysia among tax preparers. Tallaha et al. (2014) supported the Aziz & Idris (2012) findings that social influence variable is also positively associated with intention to use electronic tax filing system. Again Aziz & Idris et al. (2014) found that Social Influence is significant at p<0.001 level. Jankeeparsad et al. (2016) found that subjective norms, taxpayers with family, friends and influences who encourage the use of E-Filing are more likely to use this option. Lu & Nguyen (2016) also concluded that social influence have significant impact and have positive effect on the behavior intention to use electronic tax filing system.

Facilitating Conditions

Facilitating conditions are defined as the degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system. This definition captures concepts embodied by three different constructs: perceived behavioral control (TPB/DTPB, C-TAM-TPB), facilitating conditions (MPCU), and compatibility (IDT). Each of these constructs is operationalized to include aspects of the technological and/or organizational environment that are designed to remove barriers to use. Studies have shown that Facilitating Conditions construct was not significant enough to predict intention, however, was found significant in determining usage (Venkatesh et al., 2003). Facilitating conditions have insignificant impact on the behavior intention to use electronic tax filing system (Mahadeo, 2009). Alshehri et al. (2012) findings confirmed that the facilitating conditions (FC) have a direct and significant effect on usage behavior (USE) of e-government services. Ahmad et al. (2012) mentioned that there is a lack of awareness, and more than half (58.89%) of the respondents emphasized the lack of assistance and effective guidelines. The
respondents also blamed government personnel and the media for not broadcasting the dozens of existing services along with their benefits. The findings showed that lack of awareness, proper help, and guidelines influence the acceptance and adoption of e-government services by Pakistani citizens. Aziz & Idris (2012) formulated a hypotheses based on past studies that there is positive relationship between facilitating conditions and behavior intention to use electronic tax filing system. Tallaha et al. (2014) Ling et al. (2014) found that there is no significant relationship between facilitating conditions and intention to use electronic tax filing system. Aziz & Idris (2014) finding was consistent with the past studies that facilitating conditions is not the determinant of behavior intention towards an acceptability of e-filing of tax returns in Malaysia. The findings were supported by Aziz & Idris (2016) that facilitating conditions have insignificant impact on behavior intention to use electronic tax filing system. Puthur et al. (2016) found that facilitating conditions is the strongest factor influencing the behavior intention to use electronic tax filing system. Facilitating conditions have insignificant impact and it did not affect the behavior intention of the taxpayers to use electronic filing system (Andriani et al. 2017).

**Perceived risk**

Risk perceptions have a significant impact on use intentions (Fu et al. 2006). Perceived risk is defined as the citizen’s belief that he will incur a loss while pursuing a given outcome (Warkentin & Gefen, 2002). Perceived risk is composed of behavioral and environmental uncertainty. Behavioral uncertainty exists due to the impersonal nature of the Internet. Since it is such a distal medium, online service providers could behave opportunistically and take advantage of the user. Barati (2015) concluded that Perceived risk has a significant & negative impact on the attitudes of taxpayers. The ANOVA test indicated that there is no difference between respondents with different level of education with perceived risk (Brahmbhatt 2012). Schaupp et al. (2010) found that lower levels of perceived risk increase intention to use an e-file system and have significant impact on behavior intention to use electronic tax filing system. Perceived risk \( r=0.002 \) was not related to intention to use (Hussein et al. 2014). Belanger and Carter (2008) found a positive relationship between perceived risk and intention to use in e-government context. Carter et al. (2008) stated that perceived risk have a significant impact on intention to e-file. Trust in security and perceived risk loaded on the same factor with an inverse relationship. It confirms that individuals see security and risk as being interrelated concepts (Mcleod et al. 2008).

**Optimism Bias**

Weinstein defined Optimism bias as “a systematic error in perception of an individual’s own standing relative to group averages, in which negative events are seen as less likely to occur to the individual than average compared with the group”. Carter et al. (2008) stated that optimism bias has positive significant impact on the behavior intention to use electronic tax filing system. Schaupp et al. (2010) found that optimism bias has negative impact on behavior intention to use electronic tax filing system.

**Trust/Security**

Tung et al (2008) found that ‘trust’ have positive effect on BI and PU. Trust has a positive and significant impact on behavior intention to use e-filing system (Mahadeo 2009). Trust of the internet and trust of the government are moderately related to intention to use. This indicates that the citizen believe e-Filing system is safe and secured enough to perform online transaction (Hussein et al. 2010) and insignificant relationship was also found between trust of the internet and perceived risk. Carter & Schaupp (2008) found that there is significant impact of trust of e-filers on behavior intention to use electronic tax filing system. Jankeerasad et al. (2016) stated that trust have a positive effect on behavior intention to use electronic tax filing system.

**Design**

Aziz & Idris (2012) predicted that if tax preparers perceived the importance of design characteristics on performance and effort expectancies, then behavioral intention toward accepting e-filing would be affected. DC plays an important and constant role in giving a moderation effect on the constructs. This indicates that in initiating any form of technology application or system, DC should not be ignored (Aziz & Idris 2014)

**Website Quality**

Zhong and Ying (2008) stated that website quality (WQ) is the quality of the website itself or the services provided by that web system. Therefore, this definition of quality is based on two pillars: website quality and information quality. Website quality includes many features, such as website design, website functions, security, and information quality; these are measured by reliability, responsiveness, empathy, clarity and accuracy in the information and procedures (Ahn et al. 2003). Alshehri et al. (2012) stated that Website quality significantly affects citizen adoption of e-government services and directly affect the usage behavior (USE) of e-government services. Ling et al. (2014) stated that system quality directly affects the usage satisfaction and information quality does not. Andriani et al. (2017) found that System Quality followed by Service Quality are the most dominant factors in determining Behavior Intention while System Quality is the most dominant factor in determining User Satisfaction, followed by Service Quality and Information Quality. To conclude system quality and service quality are the factors that most influence the behavior intention to
use electronic tax filing system. Lu & Nguyen (2017) concluded that system quality, information quality and also service quality of the website have significant influence on taxpayers’ intention to use the system.

**Perceived Reputation**

Citizen confidence in the ability of an e-filer to provide online services will reduce the behavioral and environmental uncertainty associated with e-services. Schaupp et al. (2010) found that perceived reputation has significant positive impact on the intention to use electronic tax filing system.

**Attitude**

Attitude can be defined as “the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior” (Ajzen, 1991). Intention to use the e-Tax filing systems was largely influenced by PU, EOU and positive Attitude. It was found that the impact of PU on attitude was stronger than that of EOU (Mahadeo 2009).

After having discussion on the factors influencing intention to use electronic tax filing system, it is very important to analyze that which factor is more studied and most important in earlier studies. The table 2 summarizes all the factors taken up by different studies at different times.

**Table 2: Factors (influencing intention to use e-filing) extracted from the Review of Literature**

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The factor based review table 2 revealed that there are 16 factors which are commonly used in earlier studies and are considered as influencing factors for electronic tax filing. So, it is concluded from the table that performance expectancy (PE), effort expectancy (EE), social influence (SI) and facilitating conditions (FC) are the most studied variables and most important variables influencing intention to use electronic tax filing.

Findings
There are numerous factors which influence the behavior intention of the taxpayers to use electronic tax filing. The present study identified the various factors that influence the behavior intention of the taxpayers to use electronic tax filing the most. The results indicated that performance expectancy (PE), effort expectancy (EE), social influence (SI) and facilitating conditions (FC) are the most studied variables and most important variables influencing the behavior intention of the taxpayers. So we can conclude that these four factors are the most studied factors in the past studies.

References: