



# A Study of the Impact of E-Filing of Taxes on Tax Compliance among Indian Businesses and Individuals

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## ABSTRACT

This study investigates how tax compliance among Indian enterprises and individuals is impacted by the e-filing of taxes. The impact of electronic filing on tax compliance practices has not been fully examined, though. businesses and people file their taxes, as well as how e-filing influences compliance rates, reporting accuracy, and on-time tax payments.

The survey method mentioned in the research study is quantitative. The purpose of the survey is to collect numerical data that can be analyzed statistically to assess the relationship between businesses and Individual file their taxes, as well as how e-filing influences compliance rates, reporting accuracy, and on-time tax payments. The first chapter of the study the deals with Introduction of the study, Statement of the Problem, Research Objective, Limitations and Theoretical Framework. The second chapter Consists of Literature Review. The third chapter deals with the research methodology, Research design, Sampling Method, Data Collection, Data Analysis and Hypothesis of the study. In while chapter four will give information about data Analysis and its Interpretation. Chapter Five comprises Research Findings and Conclusion. And the last chapter comprises Recommendations and references.

**KEYWORD:** Taxation, Tax Compliance and E-Filing.

## Introduction

Tax compliance is a critical aspect of any modern society, as it ensures the necessary revenue for governments to function effectively and provide essential public services. Traditionally, tax compliance has relied on manual processes, which can be time-consuming, error-prone, and often burdensome for both taxpayers and tax authorities. However, the advent of electronic filing, or e-filing, has revolutionized the way tax returns are prepared, submitted, and processed. E-filing refers to the electronic submission of tax returns and related documents using digital technologies, such as the internet or specialized software.

This case study explores the impact of electronic tax collection on taxpayer compliance in India. More specifically, it looks to understand the extent to which electronic information influences tax compliance behavior and the fundamental principles that contribute to tax compliance. Examining the relationship between electronic filing and tax compliance, this study is designed to supply a better understanding of the effectiveness and impact of the use of electronic data in the Indian tax government.

The survey method mentioned in the research study is quantitative. The purpose of the survey is to collect numerical data that can be analyzed statistically to assess the relationship between e-filing and tax compliance behavior. The survey will include closed-ended questions with pre-defined response options, allowing for the quantification and comparison of participants' perceptions, compliance behavior, and factors influencing tax compliance. The survey responses will be analyzed using statistical techniques to identify patterns, trends, and correlations, providing quantitative insights into the impact of e-filing on tax compliance among Indian businesses and individuals.

Overall, the purpose of this research is to provide a complete examination of the influence of electronic tax filing on tax compliance among Indian enterprises and individuals. It aims to contribute to continuing efforts to establish a better tax system by investigating the challenges and ramifications of digital tax filing systems.

## Research Objective

The primary objectives of this study are as follows:

- a. To assess the level of adoption of e-filing among Indian businesses for tax compliance purposes.
- b. To identify the key factors influencing the adoption and effectiveness of e-filing systems in India.
- c. To analyze the impact of e-filing on tax compliance behavior among Indian businesses.
- d. To explore the benefits and challenges associated with the implementation of e-filing systems in the Indian tax regime.
- e. To propose recommendations for policymakers and tax authorities to enhance the effectiveness of e-filing systems and improve tax compliance among businesses.

## 2. Review of Literature

### 2.1 Taxation

Bird, R. M., & Zolt, E. M. (Eds.). (2003). "The Role of Taxation in Fiscal Reform: A Case Study of Taxation in Canada." This book examines the role of direct taxes in fiscal reform, using Canada as a case study. It explores various aspects of taxation, including tax policy, tax administration, and tax compliance, providing insights into

the challenges and opportunities in tax reform efforts.

Besley, T., & Persson, T. (2013). "Taxation and Development." In *Handbook of Public Economics*, Vol. 5. This chapter explores the relationship between taxation and development, emphasizing the role of taxation in promoting economic growth, reducing income inequality, and financing public goods. It discusses different types of taxes, their effects on behavior and incentives, and the importance of tax policy design in achieving development goals.

Keen, M., & Slemrod, J. (Eds.). (2017). "The Oxford Handbook of the Economics of Taxation." This comprehensive handbook provides a collection of essays that cover various topics related to taxation from an economic perspective. It includes chapters on tax incidence, tax evasion, international taxation, and tax policy design, offering a broad overview of the economics of taxation.

McLure Jr, C. E. (2014). "Taxation and Economic Growth." In *Handbook of Public Economics*, Vol. 5. This chapter examines the relationship between taxation and economic growth, focusing on the impact of different types of taxes on investment, savings, and productivity. It discusses theoretical frameworks and empirical evidence to provide insights into the role of taxation in economic development.

Martinez-Vazquez, J., & McNab, R. M. (2006). "Taxation and Economic Development: The State of the Economic Literature." Working Paper, Andrew Young School of Policy Studies, Georgia State University. This working paper provides a comprehensive review of the economic literature on taxation and economic development. It analyzes the effects of taxation on growth, investment, and entrepreneurship, and discusses the challenges and opportunities in tax policy for developing countries.

Tanzi, V., & Zee, H. H. (2000). "Tax Policy for Emerging Markets: Developing Countries." This book focuses on tax policy issues specific to emerging markets and developing countries. It addresses topics such as tax reform, tax administration, tax incentives, and the challenges of implementing effective tax systems in these contexts.

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## 2.2 Tax Compliance

J. Alm, G. H. McClelland, and W. D. Schulze (1992). "Why Do People Have to Pay Taxes?" *Journal of Public Economics*, vol. 48, no. 1, pp. 21-38. This seminal study investigates the elements that influence tax compliance behaviour. It investigates the impact of economic, social, and psychological elements in taxpayer decision-making and offers insights into the incentives for voluntary tax compliance.

Kleven, H. J., M. B. Knudsen, C. T. Kreiner, S. Pedersen, and E. Saez. "Are you unwilling or unable to cheat?" Evidence from a Danish Randomised Tax Audit Experiment." *Econometrica*, vol. 79, no. 3, pp. 651-692. This study examines the influence of discovery risk on tax compliance using a randomised tax audit experiment in Denmark. It presents evidence on how the likelihood of being audited influences taxpayer compliance behaviour and explores the implications for tax policy.

B. Torgler. "Tax Compliance and Tax Morale: A Theoretical and Empirical Analysis." Edward Elgar Publishing, Cheltenham, UK. This book provides a thorough examination of tax compliance and tax morale, combining theoretical insights with empirical evidence from a variety of nations. It investigates the connection between tax compliance and societal norms, as well as the efficiency of tax enforcement tactics.

S. James and C. Alley. "Tax Compliance, Self-Assessment, and Tax Administration." *Journal of Public Economics*, 86(1), 1-27. The purpose of this research is to look into the impact of self-assessment systems on tax compliance. It investigates the relationship between taxpayer reporting behavior, tax system complexity, and the role of tax administration in fostering compliance.

Torgler, B., and F. Schneider. The "Shadow Economy, Tax Morale, and Governance." Arguments for a Better World: Essays in Honour of Amartya Sen, Vol. 2, 363-392, edited by S. Basu and R. Kanbur. The connections between the shadow economy, tax morale, and government are examined in this chapter. It examines how the size of the informal economy and the quality of governance influence tax compliance behavior, as well as the policy implications of tackling the shadow economy.

Feld, L. P., and B. S. Frey. "Tax Compliance as a Result of a Psychological Tax Contract: The Roles of Incentives and Responsive Regulation." 102-120 in Law & Policy, 29(1). To explain tax compliance behaviour, this article presents a psychological tax contract structure. It emphasizes the significance of incentives and responsive regulation in shaping taxpayers' willingness to comply with tax obligations.

Wadesango Ongayi, Wadesango Newman, N Mwandambira, and Wadesango Newman 22(4), 1–15, 2018 International Journal of Entrepreneurship, this desk study's objective was to assess how tax knowledge affects small and medium-sized businesses (SMEs) compliance with tax laws in a developing nation. The study reviewed the literature to determine whether SMEs in the developing country under study have tax knowledge and to pinpoint the potential components of tax knowledge among SMEs. According to the survey, SMEs in this particular emerging nation break the tax code. The study advises the introduction of an introductory tax course, possibly as an elective subject at the start of higher education, to ensure that students are aware of their obligations as future taxpayers.

Adrian J. Sawyer and Maryann Richardson, Australian Tax File No. 16,137, 2001, Plato remarked on the issue of noncompliance with income tax rules in his writings more than two thousand five hundred years ago [Tanzi and Shome, 1994]. Despite its long history, the subject of tax law compliance generated little interest and garnered little attention until recent decades. But since the 1970s, there has been an increase in tax compliance studies, with both academics and governments giving the topic major attention. According to Webley et al. [1991], the recent rapid expansion of the public sector in the majority of economies is to blame for the rise in interest in studies on tax compliance.

Indian Journal of Finance 15 (5-7), 61-74, 2021. Silky ViggKushwah, NavitaNathani, and ManavVigg, this study explored into Indian corporate taxpayers' tax compliance practises. Three factors—tax knowledge, tax penalties, and electronic filing—were used to analyse tax compliance behaviour based on the body of previous literature. The results demonstrated that while tax knowledge did not exhibit a statistically significant relationship with tax compliance, tax fines and electronic filing had a statistically significant impact on corporate taxpayers' tax compliance. The outcomes might shed light on innovative tax policy instruments and administration tactics to improve taxpayer compliance, which would raise tax revenues for the country. It is possible to do additional research to comprehend how tax compliance relates to other determinants.

KetutBudiarta and NyomanWirya Sentanu, 207–213 in the 6th issue of the International Research Journal of Management, IT, and Social Sciences in 2019, this study intends to investigate the impact of administrative fines, e-filing, and e-billing on individual taxpayer compliance in Badung Regency. Tax potential that can be netted may be lowered as a result of noncompliance with taxpayers. It is anticipated that switching to a technology-based tax reporting system will enhance tax compliance. The study's findings demonstrate that electronic filing, electronic billing, and administrative fines all have an advantageous effect on taxpayer compliance.

Nadine Riedel and Clemens Fuest, For the UK Department for International Development (DFID), a report was prepared on page 44 in 2009, Many emerging nations struggle to collect the taxes needed to fund their public sectors. In the industrialised world, the average ratio of tax revenue to GDP in 2005 was about 35%. It was 15% in the emerging nations, and just 12% of GDP was generated by taxes in the lowest-income, least developed nations. The mobilization of revenue is often thought to be hampered by tax avoidance and evasion. In the following article, tax expenditures and other factors are discussed in relation to existing empirical estimates of tax gaps, or tax revenue losses from tax evasion and avoidance in developing nations.

## **Research Methodology**

Research is done for collecting information that helps to solve certain problems effectively. It is a framework with specific logic from the researcher to find out a reasonable solution for a problem. It is a step-by-step activity which needs to be an accurate and reasonable solution to a problem. The study will employ a quantitative research design to examine the impact of the e-filing of taxes on tax compliance among Indian businesses and individuals is done in June 2023. This design will allow for the collection of numerical (Categorical Data) data that can be analysed statistically through chi-square statistic and Percentage analysis. The survey method of data collection was used in this research. The primary data were collected using a structured questionnaire. A sample size of 200 was selected. The samples were chosen by using the purposive sampling technique, which is a non-probability sampling technique, because the exact population size is unknown, and the accessibility to all the Individuals and Indian Business is difficult.

## **Hypothesis of the study**

### **NULL HYPOTHESIS(H<sub>0</sub>)**

H<sub>0</sub>: There is no significant difference in tax compliance levels between Indian businesses and individuals who adopt e-filing and those who do not.

### **ALTERNATIVE HYPOTHESIS(H<sub>a</sub>)**

H<sub>a</sub>: There is a significant difference in tax compliance levels between Indian businesses and individuals who adopt e-filing and those who do not.

## **Result and Discussion**

EfillingAdoption * TaxCompliance Crosstabulation				
Count				
		TaxCompliance		Total
		high Tax Compliance	Low Tax Compliance	
EfillingAdoption	No	47	18	65
	Yes	91	44	135
Total		138	62	200

From the above Cross Tabulation and Contingency table it is clear that the no. of Individuals and Indian businesses who don't adopt E-filing and Experience high tax Compliance is 47, the no. Individuals and Indian businesses who don't adopt E-filing and Experience low tax Compliance is 18, the no. Individuals and Indian businesses who adopt E-filing and Experience low tax Compliance are 44 and the no. Individuals and Indian businesses who adopt E-filing and Experience low tax Compliance is 91.



Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.493 <sup>a</sup>	1	.483		
Continuity Correction <sup>b</sup>	.290	1	.590		
Likelihood Ratio	.498	1	.480		
Fisher's Exact Test				.518	.297
N of Valid Cases	200				

From the above table, it can be seen that the p-value is 0.489 which is greater than 0.05. therefore, we reject the null hypothesis, which indicates that there is significant difference in tax compliance levels between Indian businesses and individuals who adopt e-filing and those who do not. And shows statistical significance suggests that observed relationship between tax compliance levels between Indian businesses and individuals who adopt e-filing and those who do not due to a true relationship.

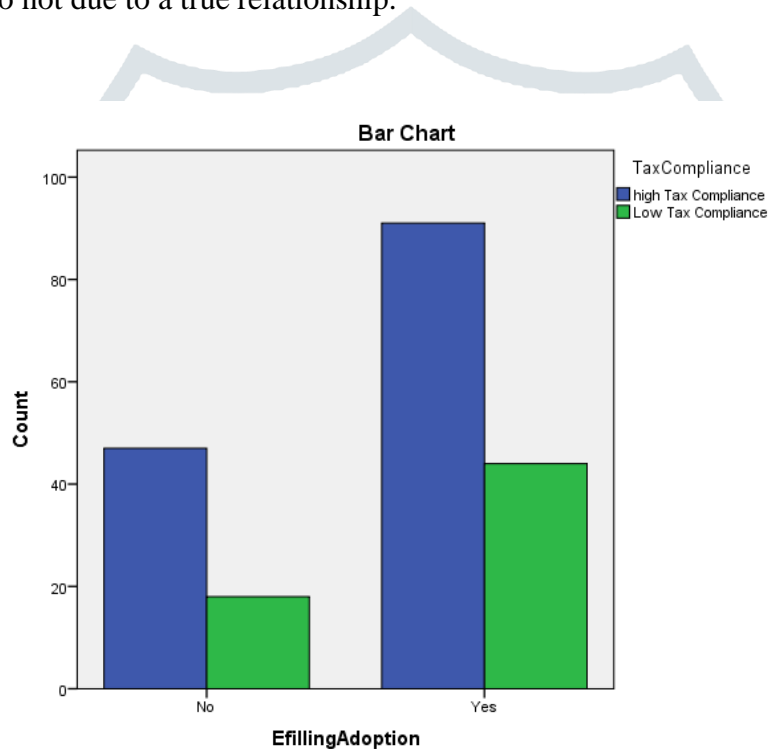


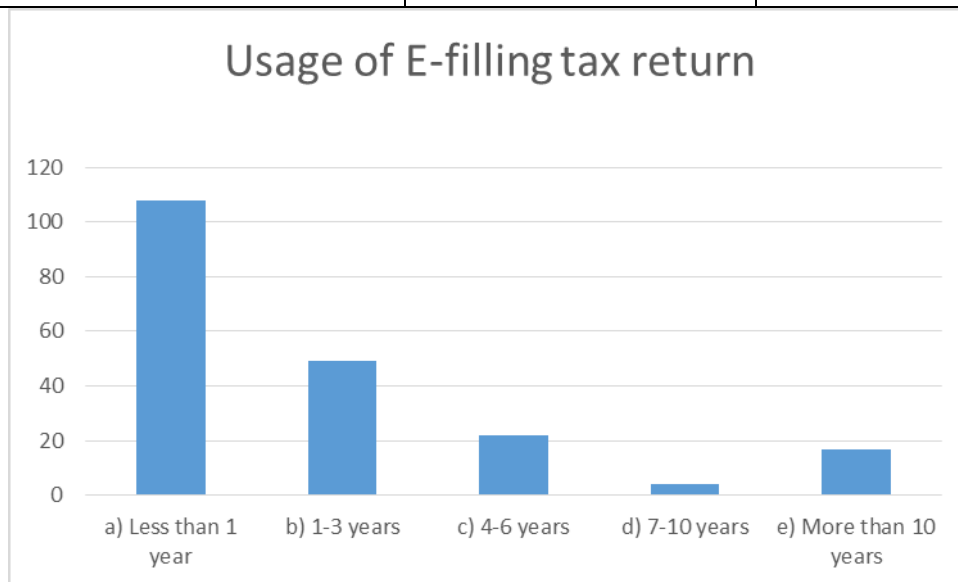
Figure 4.1

From the above table, it can be seen that tax compliance is higher in Individuals and Business who uses E-filing than those who do not use E-filing for taxation which verifies test statistic and support Alternative Hypothesis and shows true relationship between E-filing and Tax Compliance

Table 4.4 Usage of E-filing tax return

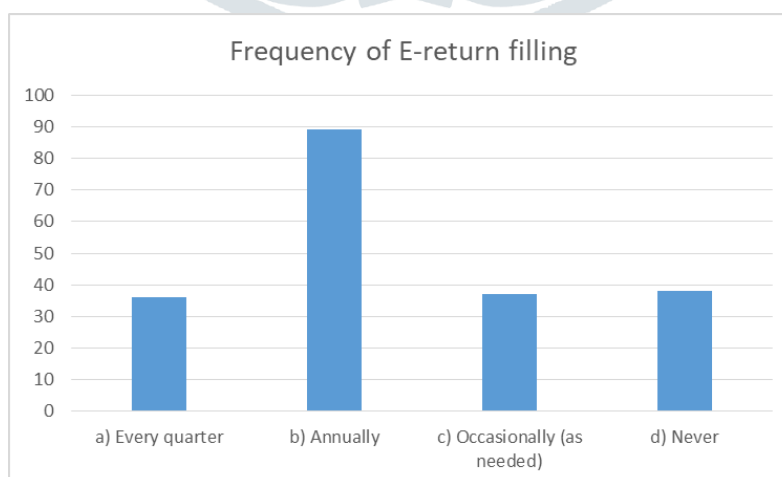
Usage of E-filing tax return	Number	Per cent
a) Less than 1 year	108	54
b) 1-3 years	49	24.5
c) 4-6 years	22	11
d) 7-10 years	4	2
e) More than 10 years	17	8.5

Frequency of E-return filling	Number	Per cent
a) Every quarter	36	18
b) Annually	89	44.5
c) Occasionally (as needed)	37	18.5
d) Never	38	19



**Interpretation:** From the above graph, it is clear that 54% of the respondent are using e-filing for less than 1 year, 24.5% of the respondent are using e-filing for 1-3 years, 11 %of the respondent are using e-filing for 4-6 years, 2% of the respondent are using e-filing for 7-10 years and 8.5% of the respondent are using e-filing for more than 10 years.

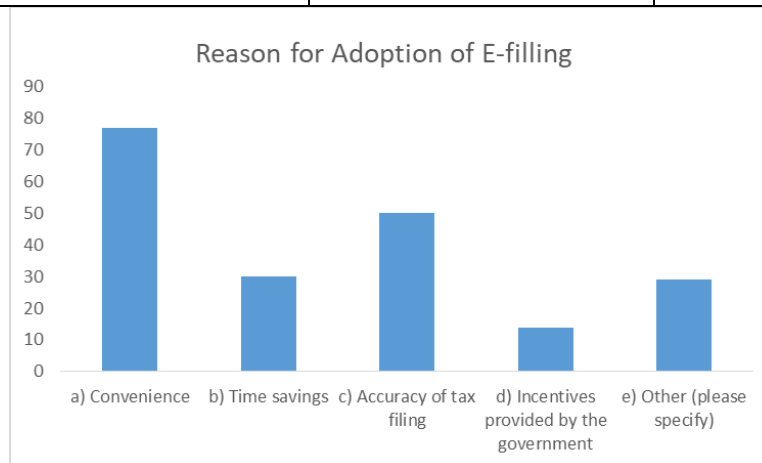
Table 4.5 Frequency of E-return filling



**Interpretation:** From the above graph, it is clear that 18% of the respondent file their E-return Every quarter,44.5% of the respondent file their E-return annually,18.5%of the respondent file their E-return occasionally, 19% of the respondent never filed their E-return.

Table 4.6 Reason for Adoption of E-filing

Reason for Adoption of E-filing	Number	Per cent
a) Convenience	77	38.5
b) Time savings	30	15
c) Accuracy of tax filing	50	25
d) Incentives provided by the government	14	7
e) Other (please specify)	29	14.5

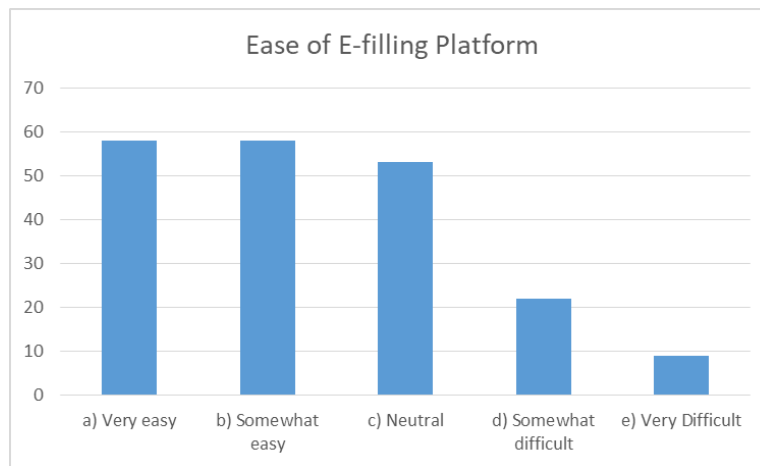


**Interpretation:** From the above graph, it is clear that 38.5% of the respondent adopt e-filing because of Convenience, 15% of the respondent adopt e-filing because they believe it is time-saving, 25% of the respondent adopt e-filing because they find Accuracy of tax filing, 7% of the respondent adopt e-filing due to Incentives provided by the government and 14.5% of the respondent adopts e-filing because of other reason.

Table 4.7 Ease of E-filing Platform

Ease of E-filing Platform	Number	Per cent
a) Very easy	58	29
b) Somewhat easy	58	29
c) Neutral	53	26.5
d) Somewhat difficult	22	11
e) Very Difficult	9	4.5

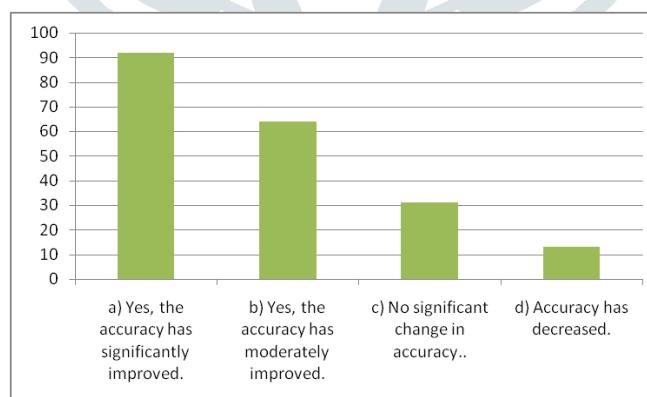




**Interpretation:** From the above graph, it is clear that 58% of the respondent found the E-filling Platform Very Easy to use, 58% of the respondent found the E-filling Platform Somewhat easy to use, 53% of the respondent have neutral opinion about E-filling Platform usage, 22% of the respondent found E-filling Platform Somewhat difficult to, 4.5% of the respondent found E-filling Platform Very Difficult to use.

Table 4.8 Changes in Accuracy after Adopting E-filling.

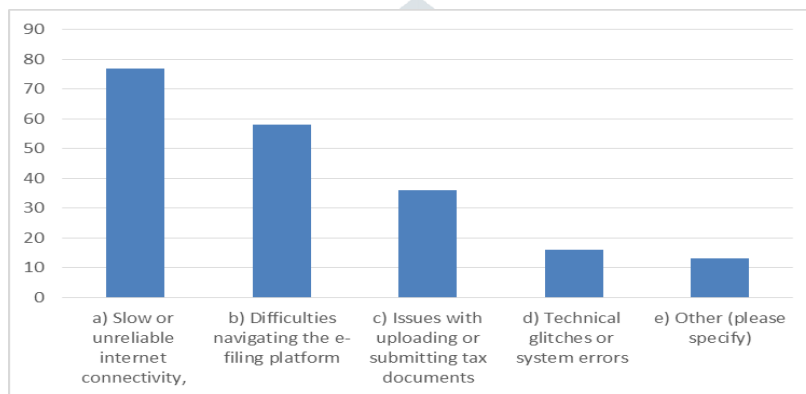
Changes in Accuracy after adopting E-filling	Number	Per cent
a) Yes, the accuracy has significantly improved.	92	46
b) Yes, the accuracy has moderately improved.	64	32
c) No significant change in accuracy	31	15.5
d) Accuracy has decreased.	13	6.5



**Interpretation:** From the above graph, it is clear that 46% of the respondent found the E-filling Platform has significantly improved accuracy, 32% of the respondent found the E-filling Platform has moderately improved accuracy, 15.5% of the respondent found the E-filling Platform has no significant change in accuracy, 6.5% of the respondent found E-filling Platform has decrease accuracy.

Table 4.9 Challenge of E-filing Platform

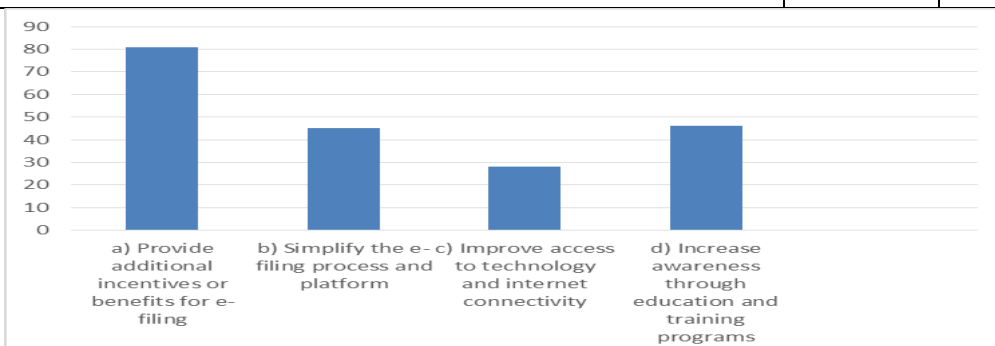
Challenge of E-filing Platform	Number	Per cent
a) Slow or unreliable internet connectivity,	77	38.5
b) Difficulties navigating the e-filing platform	58	29
c) Issues with uploading or submitting tax documents	36	18
d) technical glitches or system errors	16	8
e) Other (please specify)	13	6.5



**Interpretation:** From the above graph, it is clear that 38.5% of the respondent faces Slow or unreliable internet connectivity while using E-filing, 29% of the respondent faces Difficulties navigating the e-filing platform while using E-filing, 18% of the respondent faces Issues with uploading or submitting tax documents while using E-filing, 8% of the respondent faces Technical glitches or system errors while using E-filing, 6.5% of the respondent faces Other challenges while using E-filing.

Table 4.10 Measures must be taken by Govt. to promote filing.

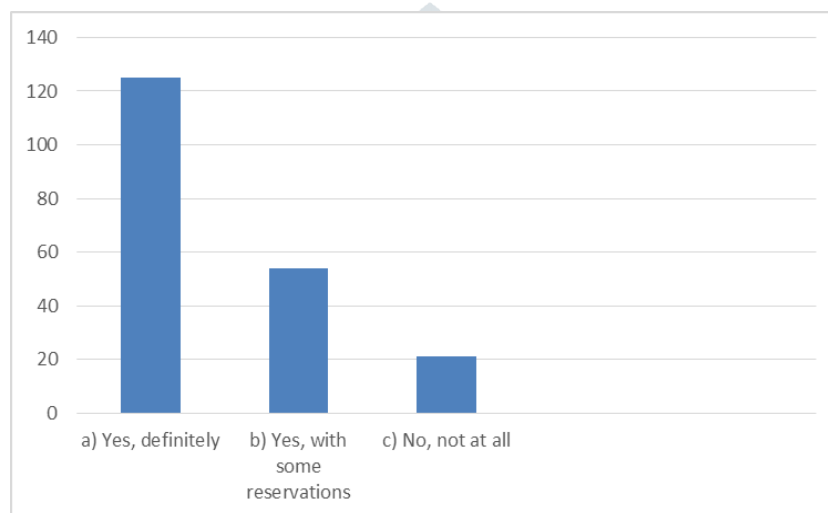
Measures must be taken by Govt. to promote E-filing	Number	Per cent
a) Provide additional incentives or benefits for e-filing	81	40.5
b) Simplify the e-filing process and platform	45	22.5
c) Improve access to technology and internet connectivity	28	14
d) Increase awareness through education and training programs	46	23



**Interpretation:** From the above graph, it is clear that 40.5% of the respondent want Govt. to Provide additional incentives or benefits for e-filing, 22.5% of the respondent wants Govt. to Simplify the e-filing process and platform, 14% of the respondent want Govt. to Improve access to technology and internet connectivity, 23% of the respondent want Govt. to Increase awareness through education and training programs.

Table 4.11 Do people want to recommend e-filing?

Do people want to recommend e-filing	Number	Per cent
a) Yes, definitely	125	62.5
b) Yes, with some reservations	54	27
c) No, not at all	21	10.5



**Interpretation:** From the above graph, it is clear that 62.5% of the respondents want to recommend e-filing, 27% of the respondents want to recommend it with some reservations, 10.5% of the respondents don't want to recommend E-filing.

## Findings

- There is significant difference in tax compliance levels between Indian businesses and individuals who adopt e-filing and those who do not.
- It is inferred that 54 % of taxpayers have been using e-filing for tax returns for less than 1 year and 24.5% are using it for 1 to 3 years and 11% are using it for 4 to 6 years and 2% are using it for 7 to 10 years and 8.5% are using for more than 10 years.
- It is inferred that most of taxpayers fill in their e -returns, some of them file every quarter and 18.5 % of them occasionally e-file their return and 19% of the respondent never filed their return.
- Most of the taxpayers adopt e filing mostly because of the convenience and accuracy of tax filing and few believe that it is time saving and few are also attracted toward e-filing by the incentive provided by the government.
- It is inferred that most of the taxpayers found e filing platform easy to use and few of them found it difficult to use.
- It is inferred that most the taxpayers believe that accuracy has improved after adopting e-filing and only a few of them disagree with this.

- It is inferred that slow or unreliable internet connectivity and difficulties in navigating e-filing platforms are the most common issues faced by the taxpayers in terms of E-Filing issues with uploading a submitting text document and technical glitches or system errors are also some issues faced by some taxpayers.
- It is inferred that 40.5% of the taxpayer want Govt. to Provide additional incentives or benefits for e-filing, 22.5% of them want Govt. to Simplify the e-filing process and platform, 14% of them want Govt. to Improve access to technology and internet connectivity, 23% of them want Govt. to Increase awareness through education and training programs.
- It is inferred that most people want to recommend e-filing and some of them want to recommend it with some reservation.

## **Conclusion**

This research A Study of the Impact of E-Filing of Taxes on Tax Compliance among Indian Business Individuals contributes to the growing body of knowledge on the relationship between e-filing of taxes and tax compliance in the Indian context. The results revealed that those who adopt e-filing tend to exhibit higher levels of tax compliance compared to those who do not. This is demonstrated by the respondent's awareness of the advantages that electronic filing offers them. However, a variety of reasons that make using e-filing challenging or cumbersome weaken this good perspective. This suggests that e-filing plays a crucial role in promoting and enhancing tax compliance behavior. The findings highlight the potential benefits of e-filing adoption in improving tax compliance levels among businesses and individuals. By implementing the recommendations provided, policymakers and tax authorities can further harness the advantages of e-filing technology to enhance tax compliance, promote revenue collection, and strengthen the tax administration system in India.

## **Limitation of Study**

- The study relies on a relatively small sample size of 200 respondents. This sample may not fully represent the diverse range of businesses and individuals in India, limiting the generalizability of the findings.
- The data collected through a survey method is subject to self-reporting bias. Respondents may provide socially desirable or biased responses, leading to potential inaccuracies or inconsistencies.
- The study focuses specifically on the impact of e-filing on tax compliance. However, tax compliance behavior can be influenced by various external factors, such as tax regulations, enforcement measures, economic conditions, and cultural norms.
- The study solely relies on the Google Form survey method to collect data. While surveys are an efficient way to gather information, using a single methodology limits the opportunity to triangulate findings with other data sources or research methods.
- Time constraint

## **Recommendation**

Based on the findings and analysis of the research study on the impact of e-filing of taxes on tax compliance among Indian businesses and individuals, the following recommendations are suggested:

- Encourage and incentivize Indian businesses and individuals to adopt e-filing as a preferred method of tax filing. Provide education and awareness campaigns highlighting the benefits of e-filing, such as convenience, accuracy, and faster processing times.

- Invest in improving the e-filing infrastructure, ensuring robust and user-friendly online platforms that facilitate smooth and secure tax filing experiences.
- Streamline tax compliance procedures and simplify tax regulations to alleviate the burden on businesses and individuals.
- Regularly seek feedback from businesses and individuals to identify areas for improvement and address any emerging issues.
- Establish dedicated support systems to assist taxpayers in navigating the e-filing process. Offer helplines, online chat services, and in-person assistance centers to address any queries, concerns, or technical difficulties faced by businesses and individuals during the e-filing process.
- Regular forums, workshops, and conferences can serve as platforms for exchanging knowledge, discussing challenges, and identifying innovative solutions to enhance tax compliance.

Implementing these recommendations can contribute to a more efficient and effective tax compliance system in India, leveraging the benefits of e-filing technology. Increased e-filing adoption and improved tax compliance levels will lead to enhanced revenue collection, reduced tax evasion, and a strengthened tax administration system, benefiting both the government and the taxpayers.

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