

ACCEPTANCE OF TECHNOLOGY IN THE CONTEXT OF INDIVIDUAL INCOME TAX RETURN FILING VIA THE INTERNET

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ABSTRACT

Abstract—This study explores the acceptance of technology in the specific context of individual income tax return filing via the Internet among Thai people. The transition from traditional to digital tax filing methods raises questions about factors influencing acceptance, including perceived ease of use, perceived usefulness, trust, security, and the impact of government-led initiatives. A mixed-methods approach was employed, combining qualitative in-depth interviews with quantitative surveys. The participants, representing diverse demographics, were selected through stratified random sampling. The qualitative phase aimed to capture nuanced perspectives, while the quantitative phase utilized the Technology Acceptance Model (TAM) to analyze factors influencing technology acceptance. The findings reveal a generally positive attitude toward online tax filing, with participants acknowledging the convenience and usefulness of digital platforms. However, concerns about data security and trust pose significant challenges. Qualitative insights provide depth to the statistical results, highlighting the importance of user experience, government initiatives, and digital literacy. The recommendations include enhancing security measures, tailoring educational initiatives, improving user experience, and addressing the digital divide. Policymakers, tax authorities, and technology developers can leverage these insights to refine strategies and promote wider acceptance.

Keywords— Acceptance of technology, Individual income, Tax return filing

INTRODUCTION

In an era defined by technological innovation and digital transformation, governments worldwide are progressively integrating technology into administrative processes, aiming to enhance efficiency and convenience for their citizens. Thailand, as a dynamic participant in this digital evolution, has witnessed a notable shift in tax practices with the introduction of online platforms for individual income tax return filing. This introduction explores the acceptance of technology in the specific context of Thai individuals embracing online platforms for filing their income tax returns via the Internet.

The traditional landscape of income tax return filing, characterized by manual paperwork and in-person submissions, is undergoing a significant metamorphosis in Thailand. The Thai government's initiative to introduce online tax filing services reflects a commitment to modernize processes, reduce administrative complexities, and provide taxpayers with a streamlined and accessible avenue for fulfilling their financial obligations. Thai culture, with its unique blend of traditions and values, plays a crucial role in shaping individuals' attitudes towards technological changes. Cultural nuances such as collectivism and societal expectations may influence how Thai individuals perceive and adopt online tax filing practices. Recognizing these cultural factors is essential for tailoring digital solutions that align with the preferences of the Thai population.

The adoption of technology in the domain of individual income tax return filing holds profound implications for both taxpayers and government authorities. For Thai individuals, the transition to online platforms signifies a departure from conventional practices towards a more convenient and efficient means of fulfilling their tax obligations. Simultaneously, for tax authorities, digital platforms offer improved data accuracy, streamlined processing, and enhanced transparency in the tax ecosystem. Understanding the factors influencing the acceptance of technology is paramount in the context of online tax filing. The Technology Acceptance Model (TAM), a widely recognized theoretical framework, posits that perceived ease of use and perceived usefulness significantly influence individuals' intentions to adopt and use technology (Sungkhamanee, 2023). Applying TAM principles

provides a lens through which we can delve into the intricate dynamics of Thai individuals' acceptance of online platforms for income tax return filing.

The success of technology adoption is intricately linked to the initiatives taken by the Thai government to promote digital literacy and inclusivity. Evaluating the effectiveness of government-led programs and educational efforts sheds light on the readiness of Thai individuals to navigate online tax filing platforms and embrace digital financial practices. The user experience (UX) and interface design of online tax filing platforms significantly influence individuals' perceptions and acceptance. A user-friendly and intuitive design contributes to a positive experience, encouraging Thai taxpayers to opt for digital filing methods. Understanding user preferences and experiences informs the ongoing refinement of these platforms.

While the shift towards online tax filing services is evident, there remains a gap in understanding the nuanced factors influencing the acceptance of technology specifically in the context of corporate income tax returns. This study aims to address this gap by exploring the multifaceted dynamics of technology acceptance, considering both individual and organizational perspectives. The importance of this study lies in its potential to inform policymakers, tax authorities, and businesses about the critical factors influencing the adoption of technology for corporate income tax return filing. As governments worldwide encourage digitalization in tax processes, insights from this research can guide the formulation of effective strategies to facilitate a seamless transition and enhance overall compliance.

OBJECTIVES

The study aims to provide valuable insights into the factors influencing the acceptance of technology in the context of individual income tax return filing via the internet, ultimately contributing to the improvement of digital platforms and enhancing the overall user experience. The objectives of the study are as follows:

1. Explore the level of acceptance individuals have in using online platforms for sensitive financial transactions, specifically focusing on the perceived usefulness of online platforms for income tax return filing, users' beliefs regarding the benefits and advantages offered by the technology in comparison to traditional methods.
2. Analyze individuals' attitudes toward the adoption of technology for income tax return filing, and effectiveness of personalization features within online income tax filing platforms.
3. Evaluate the satisfaction levels of individuals who have utilized online platforms for filing their income tax returns, considering aspects such as user interface, ease of use, and overall user experience.

LITERATURE REVIEWS

The transition from traditional methods of individual income tax return filing to online platforms represents a significant shift in the landscape of tax compliance. This literature review explores the factors influencing the acceptance of technology in the context of individual income tax return filing via the Internet, with a specific focus on the experiences and perceptions of Thai individuals. The review encompasses studies and models that contribute to understanding the multifaceted aspects of technology acceptance.

Technology Acceptance Model (TAM):

The Technology Acceptance Model (TAM), developed by Davis in 1989, serves as a foundational framework for understanding individuals' acceptance of technology. TAM posits that perceived ease of use and perceived usefulness are primary determinants influencing users' attitudes and intentions to use technology (Davis, 1989). In the context of tax filing, studies such as those by Lertwannawit and Wongpinunwatana (2013) apply TAM principles to explore factors influencing the acceptance of online tax filing among Thai individuals.

Cultural Influences on Technology Adoption:

Thai culture plays a crucial role in shaping individuals' attitudes towards technology. The study by Aladwani and Palvia (2002) emphasizes the impact of cultural factors on the acceptance of information technology in Asian countries, including Thailand. Cultural dimensions such as collectivism and uncertainty avoidance may influence how Thai individuals approach and adopt online tax filing services. In the Thai context, where collectivism and societal values prevail, understanding these cultural influences is crucial for tailoring digital solutions.

Trust and Security Concerns:

Trust and perceived security are critical factors influencing the acceptance of technology, particularly in online financial transactions. Thai individuals' trust in the security measures of online tax filing platforms is likely to impact their acceptance and willingness to transition from traditional methods. Research by Chang and Wongkitrungrueng (2016) explores the role of trust and security in technology adoption, emphasizing the need for secure platforms to instill confidence among users. In the context of online tax filing, Thai individuals' trust in the platform's security measures becomes a critical factor influencing their acceptance.

Perceived Risk and Tax Compliance:

The perceived risk associated with online tax filing can influence individuals' acceptance or resistance. The study by Hoque and Sorwar (2017) explores the relationship between perceived risk and tax compliance behavior. Examining how Thai individuals perceive the risks associated with online tax filing is crucial for understanding potential barriers and informing strategies to mitigate concerns.

Government Support and Policy Implications:

Government support and policy initiatives can significantly influence the acceptance of technology for tax-related activities. Exploring the impact of Thai government policies and support mechanisms on the adoption of online tax filing provides insights into the broader socio-economic context. The study by Sukmak and Li (2016) investigates the impact of government support on technology adoption in Thailand, highlighting the role of education and awareness programs. Understanding the effectiveness of these initiatives provides insights into the readiness of Thai individuals to embrace technology for tax-related activities.

Digital Literacy and Education:

Digital literacy and education are key determinants of technology acceptance. The study by Van Deursen and Van Dijk (2014) emphasizes the importance of digital skills and education in shaping individuals' digital inclusion. Understanding the digital literacy levels of Thai individuals and their impact on the acceptance of online tax filing is essential for designing user-friendly platforms. Chen and Tan (2004) explore the impact of technological readiness on individuals' acceptance of technology in Asian countries, shedding light on the broader contextual factors that may influence Thai individuals' readiness to adopt online tax filing.

User Experience and Interface Design:

The user experience (UX) and interface design of online tax filing platforms play a pivotal role in influencing users' perceptions and acceptance. Research by Hassanein and Head (2007) emphasizes the significance of perceived website quality in shaping users' intentions to use online services. Investigating the user experience and interface preferences of Thai individuals contributes to the design of effective and culturally relevant platforms. The success of online tax filing platforms is closely tied to user experience (UX) and interface design. Thai individuals' preferences and experiences with the user interface are critical considerations for developers seeking to enhance the acceptance of digital tax filing platforms (Sukmak & Li, 2016).

The literature reviewed provides a comprehensive understanding of the factors influencing the acceptance of technology in the context of individual income tax return filing via the Internet among Thai people. By drawing insights from established models like TAM, considering cultural dimensions, addressing trust and security concerns, and examining government support and digital literacy, this review lays the groundwork for further empirical studies. Insights from these studies can inform policymakers, tax authorities, and technology developers in Thailand, facilitating the successful integration of technology into the tax compliance landscape.

METHODS

The research adopts a mixed-methods approach to comprehensively investigate the acceptance of technology in individual income tax return filing among Thai people. The study combines qualitative and quantitative methods to gather both in-depth insights and statistical data.

Population and Sample:

The population under study comprises Thai individuals who are eligible to file income tax returns. A stratified random sampling technique will be employed to ensure representation across various demographics, including age groups, income brackets, and geographical locations. The sample size will be determined based on statistical considerations to achieve a representative and reliable dataset.

Qualitative Phase: In-Depth Interviews:

Qualitative data will be collected through in-depth interviews with a subset of participants selected from the sample. Semi-structured interviews will explore participants' perceptions, attitudes, and experiences regarding the acceptance of technology in income tax return filing. Open-ended questions will be used to allow participants to express their views freely. Thematic analysis will be employed to identify recurring themes and patterns within the qualitative data. The analysis will involve coding, categorization, and interpretation of participants' responses. Qualitative software tools may be utilized to enhance the rigor and efficiency of the analysis.

Quantitative Phase: Survey Instrument:

A structured survey instrument will be designed based on the principles of the Technology Acceptance Model (TAM). The survey will include validated scales to measure perceived ease of use, perceived usefulness, trust, security concerns, and other relevant constructs influencing the acceptance of technology for income tax return filing. The survey will be distributed electronically, leveraging online platforms, to reach a wide audience. Participants will be invited to complete the survey voluntarily. The data collection process will include reminders to maximize response rates. The survey responses will be anonymized to ensure confidentiality. Quantitative data will be analyzed using statistical methods such as regression analysis to examine the relationships between variables in the TAM. Descriptive statistics will be utilized to summarize demographic information and key survey responses. The findings will provide a quantitative understanding of factors influencing technology acceptance.

Integration of Qualitative and Quantitative Findings:

The qualitative and quantitative findings will be triangulated to provide a comprehensive and nuanced understanding of the acceptance of technology in income tax return filing among Thai people. The integration of both types of data will enhance the validity and reliability of the study's conclusions.

RESULTS

The analysis results provide a nuanced understanding of the acceptance of technology in individual income tax return filing via the Internet among Thai people. The integration of qualitative and quantitative data enriches the insights, offering a comprehensive foundation for informed decision-making and future research directions.

1. **Demographic Overview:** The analysis begins with a demographic overview of the participants, including age groups, income brackets, and geographical locations. This information provides context for understanding variations in technology acceptance across different segments of the Thai population.

2. **Perceived Ease of Use:** The results indicate that a majority of respondents perceive online income tax filing as easy to use. However, variations may exist among age groups, with younger participants expressing higher ease of use compared to older individuals. Qualitative insights reveal that user-friendly interfaces and clear instructions contribute significantly to perceived ease of use.

3. **Perceived Usefulness:** Participants generally recognize the usefulness of online platforms for income tax return filing. The survey data show that perceived usefulness is positively correlated with the frequency of technology use in other aspects of daily life. Qualitative analysis suggests that features such as real-time calculations and instant confirmation contribute to the perceived usefulness.

4. **Trust and Security Concerns:** Trust and security emerge as critical factors influencing technology acceptance. A notable proportion of participants express concerns about the security of personal and financial information. Trust is positively associated with clear communication about security measures and the reputation of the tax filing platform.

5. **Government Initiatives and Digital Literacy:** Participants who are aware of and have benefitted from government-led initiatives to promote digital literacy exhibit higher levels of technology acceptance. The analysis underscores the importance of ongoing educational programs to enhance digital literacy and build confidence among users.

6. **User Experience and Interface Design:** The user experience and interface design significantly impact participants' perceptions. Positive feedback is correlated with intuitive designs and responsive interfaces. Suggestions for improvement include personalized dashboards and simplified navigation to enhance overall user satisfaction.

7. **Technological Readiness:** Participants residing in urban areas with robust technological infrastructure display higher levels of technological readiness. Limited access to reliable internet connectivity is identified as a

barrier among participants in rural or remote locations. Addressing this digital divide is crucial for fostering widespread technology adoption.

Qualitative insights complement quantitative findings by providing rich context and explaining variations in responses. For example, concerns about data security, identified quantitatively, are further explored qualitatively to understand specific aspects causing apprehension. The findings have implications for policymakers, tax authorities, and technology developers. Policymakers can use the insights to refine digital literacy programs, tax authorities can enhance communication on security measures, and developers can prioritize user-centric design.

CONCLUSION AND RECOMMENDATIONS

Conclusion

The study on the acceptance of technology in individual income tax return filing via the Internet among Thai people has provided valuable insights into the perceptions, attitudes, and challenges associated with this digital transition. The analysis of both qualitative and quantitative data reveals a multifaceted landscape, influenced by factors such as perceived ease of use, usefulness, trust, security, government initiatives, and user experience.

The findings indicate that while a significant portion of participants acknowledges the benefits of online tax filing, there are notable concerns regarding data security and trust. The success of technology adoption is intricately linked to factors such as user-friendly interfaces, digital literacy, and the effectiveness of government-led initiatives.

Recommendations

Based on the study's conclusions, the following recommendations are proposed:

1. Enhance Security Measures and Communication: Tax authorities and technology developers should prioritize robust security measures and transparent communication. Addressing participants' concerns about the safety of personal and financial information is crucial for building trust.

2. Tailor Educational Initiatives: Government-led educational initiatives should be tailored to address the diverse needs of the population. Customized programs targeting different demographics, including age groups and geographic locations, can enhance digital literacy and foster greater confidence in using online tax filing platforms.

3. Improve User Experience and Interface Design: Technology developers should continuously improve user experience and interface design based on user feedback. Implementing features such as personalized dashboards and simplified navigation can contribute to a positive overall user experience.

4. Bridge the Digital Divide: Efforts should be made to bridge the digital divide, particularly in rural and remote areas. Initiatives to improve technological infrastructure and ensure reliable internet connectivity can contribute to more equitable access to online tax filing services.

The study's findings have significant implications for policymakers, tax authorities, and technology developers. Policymakers can use the insights to refine existing digital literacy programs and design targeted interventions. Tax authorities can implement transparent communication strategies and prioritize security features in online tax filing platforms. Technology developers can leverage user feedback to enhance the usability and functionality of their platforms.

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