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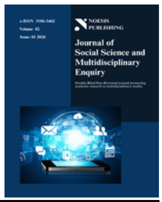

Research paper

Knowledge, Attitude, and Practices towards E-Tax Return Filing in Bangladesh: A Qualitative Study

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ABSTRACT

Why do even the educated taxpayers still not use the digital tax system after a decade since its inception? To examine the main reasons behind this ongoing issue, this qualitative study explores the contexts of knowledge, attitudes, and practices (KAP) regarding e-tax return filing among the taxpayers in Bangladesh. Data were collected through 45 in-depth interviews with individual taxpayers and five key informant interviews with tax officials, selected purposively to capture the socio-demographic diversity. Thematic analysis following Braun and Clarke (2006) was applied. Results showed that the taxpayers' knowledge on e-tax systems is quite incomplete, particularly lacking procedural understanding. Attitudes are mixed and shaped by misperceptions of transparency and accountability rather than the technical features. Such evidence of knowledge and attitude culminated into practice where technical complexities, digital skill gaps, and poor system interface create a holistic reliance on the intermediaries who discourage independent filing thoroughly. The study concludes that low e-filing adoption comes of multiple barriers beyond technical factors, including knowledge deficits, distrust, and intermediary gatekeeping which requires trust-based and capacity-building reforms.

1. Introduction

Electronic tax submission (e-filing) allows taxpayers to complete returns online, offering potential gains in efficiency, transparency, and compliance. This is an alternative way of filing tax returns that enables taxpayers to fill out tax forms, declare income, receive rebates, and pay taxes electronically. Historically, taxation systems have evolved from the early agrarian levies and trade duties, reflecting the expanding role of the state in public finance and governance (Kerr et al., 2025). Therefore, taxation emerged not merely as a revenue collection mechanism but as a legal public institution guided by public interest and social relations. Contemporary taxation objectives include income redistribution, resource management, and economic stabilization (Nazarov, 2016; Szilovics, 2022). Where the contextual and contemporary, industrial revolution has led a massive digitalization across economies, prompting changes to the taxation system sooner became an area of interest. Hereafter, modernizing tax system became a central strategy for improving the efficiency, transparency, and voluntary compliance of the entire system sooner (Bassey et al., 2022; Hesami et al., 2024a). Empirical experiences from both the developed and developing countries indicate that a properly designed e-tax system have reduced costs, saved time, and curbed discretionary corruption (Saptono et al., 2023; Slimani, 2025). E-filling also performed strategically in alleviating burdens and promoting equity, especially for low-income taxpayers (Pippin & Tosun, 1999). In Bangladesh, e-tax filing aligns with the "Digital Bangladesh" and "Smart Bangladesh" visions

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additionally (Dr. Jebunnessa et al., 2024; Rahman, 2019). It played an instrumental role in influencing the citizens' potential to engage in online public services as well (Asadullah & Bhattacharjee, 2022). Yet despite a decade of availability, Manual and intermediary-assisted filing remain dominant (Hossain & Shah, 2019; Mannan et al., 2021). The country continues to have one of the lowest tax-to-GDP ratios in the region, accompanied by a comparatively narrower tax base, high levels of informality, and inefficiencies in the tax system (Ashiquzzaman, 2018 ; Ahmed, 2019 ; Sarkar, 2022).

In the existing research works, several determinants of e-tax adoption has been tracked, including perceived usefulness, ease of use, trust, digital literacy, and facilitating conditions. Previous research from Indonesia, Malaysia, Vietnam, and India demonstrated that the e-tax system improve when the service platforms remain user-friendly, awareness campaigns are sustained, and institutional trust is adequately addressed (Hamid et al., 2022; Pranoto et al., 2023). Evidence from Indonesia shows that even where the e-filing had been made mandatory, it was system quality that increased the citizenry satisfaction towards e-filing system (Pane & Simanjuntak, 2024). Similar findings from Malaysia and Vietnam show that the attitude toward e-filing mediates the relationship between system quality and compliance behavior (Hamid et al., 2022; Ha Thi Hai Do et al., 2022). Prior studies in Bangladesh have focused on studying the behavioral intention, technical acceptance as determinants of e-tax adoption rather than examining the actual e-tax filing behavior (Kotnal, 2017; Nisha et al. 2016 ; Hossain & Shah, 2019 ;Mannan et al., 2021). However, limited attention has been given to how taxpayers experience e-filing in practice, particularly in relation to trust, transparency, and intermediary dependence. Moreover, no prior study has systematically applied the Knowledge, Attitude, Practice (KAP) framework to examine the disconnect between awareness, attitudes, and actual e-filing behavior in Bangladesh.

This gap is especially significant in the context of Bangladesh where positive attitudes alone do not guarantee the comprehensive adoption especially when the procedural knowledge is weak and intermediaries shape behavior, as Rana & Rahman (2022) claimed. Furthermore, persistent digital divides along with entrenched socio-economic constructs continue to impede the effective utilization of digital services (Shahadat et al., 2020; Sabur, 2019; Alam & Hossain, 2025). These disparities are exacerbated by institutional fragmentation and inequitable access to digital infrastructure, which collectively hinders the inclusive e-service integration (Toba, 2024). Previous studies significantly confirmed that although the citizens often hold favorable attitudes toward digital service-bound initiatives, the actual usage remains limited due to the continuous infrastructural barriers, lack of procedural knowledge, and inadequate support mechanisms (Sharmin Khadiza & Nur Ullah, 2020; Saha, 2022; Hasan, 2016). Consequently, these evidence states that a positive attitude alone is not sufficient enough for ensuring the sustained adoption, it must be underpinned by system reliability and perceived usefulness (Rana & Rahman, 2022). These findings dictate the critical demand of more detailed examination of the nexus between knowledge, attitudes, and practices (KAP) in the digital service landscape. In doing so, this study further contributes to the literature of digital taxation and e-governance- demonstrating the relationship between procedural knowledge gaps, disrupting service attitude; role of intermediaries who actively shape taxpayer's behavior as insufficiently explored in prior Bangladeshi studies (Hossain & Shah, 2019; Mannan et al., 2021) and offering policy-relevant insights for strengthening e-tax adoption in similar other developing countries beyond short-term compliance campaigns, consistent with broader e-governance reform debates. (Rahman & Malik, 2020; Bassey et al., 2022). Accordingly, the main objective of this study is to assess the dynamics of e-tax return practices in Bangladesh. More specifically, the present study intends to- (i) Assess taxpayers' knowledge of e-tax return systems in Bangladesh. (ii) examine attitudes toward e-tax adoption. (iii) analyze current practices and suggest evidence-based policy strategies in relation to e-tax return system awareness. Hereafter, this study intends to contribute to the literatures of e-governance and digital taxation by applying the KAP framework to e-tax filing, uncovering the role of intermediaries who act as gatekeepers rather than facilitators while explaining why technical solutions alone cannot overcome the continued resistance which is solely rooted in distrust of transparency.

2. Data and Methodology

This study adopted a qualitative research design using the Knowledge, Attitude, Practice (KAP) framework (Liao et al., 2022). The KAP framework was chosen in this study for its wide usage in examining relationships between individual knowledge, attitudes, and practices (behavior) in technology adoption and public service delivery contexts (Kebede et al., 2025); Michael et al., 2025) (*see Table 1*). We operatively implemented KAP as follows:

Table 1: KAP Framework for E-Tax Filing Adoption

KAP Dimension	Definition	Measured Indicators
Knowledge	Awareness and procedural understanding of e-tax filing	Awareness of e-tax filing steps & required documents
Attitude	Judgment toward e-tax system among the taxpayers	Trust in the system, perceived transparency, perceived accountability, data security concerns
Practice	Actual e-filing behavior	Practices of self-filing, Intermediary use, Encountered challenges

This framework captures the sequential logic that the knowledge and procedural understanding of e-tax filing shapes attitude, which in turn shapes the actual e-filing practices. This study was carried out in Bangladesh, and the target population was individual income taxpayers who were eligible to file income tax returns, as well as the tax officials who were responsible for tax collection and management. A purposive sampling ensured the diversity in terms of age, gender, occupation, education level, and income level. Initially, this research aimed to conduct a total of 55 In-depth interviews (IDI) and 5 key informant interviews (KIIs) among tax officials. However, data saturation was reached after 45 in-depth interviews (IDIs). So, the data collected was stopped and the sample size was determined following the principle of data saturation. For this study, a total of 45 in-depth interviews were conducted using a semi-structured questionnaire to gather qualitative data. A semi-structured interview guide was utilized which primarily consisted with open-ended questions, mostly aligned with the KAP dimensions to obtain thorough comments from the individual taxpayer's experiences. Key Informant Interviews (KIIs) were conducted with tax officials, provided information on institutional factors, policy intentions, system limitations, and taxpayer practices from a tax administration perspective. Interviews were conducted in face-to-face manner where the language of communication was in Bangla to ensure that the participants felt comfortable and were able to express themselves freely. Before conducting each interview session, the participants were informed about the purpose of the research, and individual consent was obtained in writing format. The data obtained was analyzed using thematic analysis, which was carried out in the six-step process: familiarization, initial coding, theme search, theme review, theme definition, and writing, as (Braun & Clarke, 2006) described. The analysis was done manually to look for patterns in relation to the KAP model. Additionally, all ethical concerns were maintained throughout the research. *Figure 1* presents the analytical framework guiding this study.

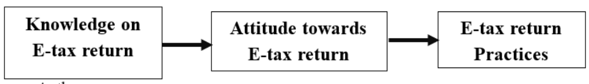

Figure 1: Analytical Framework of the Study

3. Results & Discussion

This section of the study presents the empirical findings, structured around the Knowledge, Attitude, and Practices (KAP) framework, followed by an integrated discussion which interprets the research findings in the context of the existing literature. The socio-demographic profiles of the respondents of this study are defined by gender, age, educational qualification, occupation, and income levels (*See Table 2*).

Table 2: Socio-demographic Profile of the Participants

Characteristic	Category	n (%)
Gender	Male	38 (84.4)
	Female	7 (15.6)
Age	25–34	12 (26.7)
	35–44	18 (40.0)
	45–54	10 (22.2)
	55+	5 (11.1)
Education	Graduate	19 (42.2)
	Postgraduate	26 (57.8)
Occupation	Government job	20 (44.4)
	Business	12 (26.7)
	Private job	10 (22.2)

Other	3 (6.7)

Note: KII participants (n=5) were senior tax officials (3 male, 2 female; 10–25 years of experience).

The results indicate that there is a strong dominance of highly educated middle-aged males as the respondents in this study which primarily identifies the income disparities in Bangladesh. This study also identifies that government employment is the most common occupation (44%), although the business holders with highest incomes. A majority of the respondents have a postgraduate level degree, indicating an educated sample in this study.

3.2.1 Knowledge of e-Tax Return Practices:

This section of the study finds that although the Government of Bangladesh had launched the e-Tax Return system nearly a decade ago, the level of awareness regarding e-filling system remains limited (42.11%) among the taxpayers. Only 30% of the respondents were found as aware of the existence of online tax filing system. Among those who are aware, most of the respondents lacked procedural knowledge which is needed to complete the e-tax return process independently. Respondents have frequently pointed to perceived uncertainty regarding e-tax filing and necessary document submissions. Such results indicate that the level of awareness is yet to be translated into functional literacy at large. More insights from the study revealed that although e-tax return practices had been initiated long before, the campaign began only a few weeks before the yearly tax return submission deadline annually. Such limited exposure results in poor public consciousness. The context is so critical that respondent BX stated that-

> *"I got to know about the e-tax return practices just before the deadline. How can I learn how to submit it immediately? So, I went to consult a tax consultant."*

Another dimension of the study is that although some people know about the provision of e-tax returns and the benefits of submitting income taxes online, they rarely know how to submit it themselves. Information and awareness are two of the most critical factors for the successful implementation of the E tax return in Bangladesh. Without awareness, nobody will take this matter seriously and willingly. One of the Key Informant Respondents confirmed that-

> *"If people get information about E-Tax returns through television, newspapers, or social media, they will be aware of these things. A long, consistent campaign is needed to convey information to taxpayers effectively. The potential benefits must be highlighted by encouraging online tax return submissions."* (KII-02)

This pattern of short-term, last-minute awareness campaigns reflects the findings from earlier studies which argue that such campaigns usually fail to build sustained digital competence among taxpayers (Shahadat et al., 2020; Sabur, 2019), often resulting in limited knowledge of e-tax return systems among taxpayers in Bangladesh. This knowledge gap have been tracked as evident even among the highly educated sample as well which indicates the insufficiency of National Board of Revenue (NBR), "inadequate governmental support" as identified by (Hossain & Shah, 2019 ; Shahadat et al., 2020). Such knowledge gap creates an immediate dependency on intermediaries eventually, fundamentally undermining the self-service ethos of the digital system. This lack of functional literacy is consistent with earlier studies on digital public service delivery in Bangladesh as well, which highlighted the uneven digital skills along with the insufficient institutional support as persistent barriers to adoption (Shahadat et al., 2020; Sabur, 2019). Experiences from Malaysia and India demonstrate that sustained access to free and well-publicized platforms improves compliance behavior, additionally (Hamid et al., 2022; Dhanasekaran, 2023). This evidence indicates that the knowledge gap which is prevailing in the context of Bangladesh is caused by institutional failure rather than informational lapse in nature. Comparative evidence suggests that only a sustained exposure and institutionalization of e-filing can improve the user feedback in Bangladesh.

3.2.2 Attitudes Toward e-Tax Return Practices:

The study further finds that attitudes towards e-tax filing is shaped by deeply rooted institutional and behavioral factors, rather than the technical complexities. The study finds that the taxpayer perceptions were polarized: 15.8% negative, 21.1% indecisive. These results indicate the respondents have lower levels of trust in tax administration, not for any technical difficulties. Although a majority of the respondents acknowledged the potential benefits of e-tax filling system such as convenience and time efficiency, these advantages were frequently outweighed by concerns about data security, transparency, and increased income disclosure. Such apprehensions are consistent with the findings of other studies as well where the institutional trust significantly influenced the attitudes toward digital tax reforms (Hamid et al., 2022; Ha Thi Hai Do et al., 2022). Hereafter, the study categorizes the taxpayers into three attitudinal groups, relating to trust, transparency, and accountability.

1. **Unaware:** Individuals are largely unaware of the e-tax filing system and its procedures.
2. **Low confidence:** Taxpayers with limited awareness who lack technical knowledge or confidence.
3. **Resistant:** Relatively well-informed taxpayers who deliberately avoid e-filing, perceiving that it would reduce opportunities for tax evasion by exposing undeclared income, assets, or properties.

This finding was reinforced by a response of key informant from the income tax administration as the official noted:

> *"The majority of taxpayers hide their actual number of properties to bypass the imposed tax amount. It is mostly prevalent among the well-off ones who earn above average, typically."* (KII 4)

Such insights indicate that most of the respondents perceived the e-tax system as merely a mechanism of increased scrutiny rather than a facilitative reform indeed. Systemic weakness is found as another contributing factor to this distrust, as another key informant stated that-

> *"…At the field level, there is no coordination between government tax departments assigned for inspecting the property, wealth counts and conduct the income auditing."* (KII 2)

With such insight, the results indicate that the distrust in tax administration has emerged as the most significant determinant of e-tax adoption in Bangladesh. Findings from other developing countries also claim that the institutional credibility and perceived fairness significantly influence the trust towards e-tax filing systems around (Hamid et al., 2022; Do et al., 2022). All these factors with the contextual weak inter-departmental coordination and administrative opacity results in the complete distrust in digital tax reforms in Bangladesh (Hossain & Shah, 2019; Mannan et al., 2021). Moreover, the reviews from the key informants reflect a broader civil challenge rather than any mere technological reluctance indeed. One respondent even highlighted the urgency for normative and trust-building interventions. As the respondent YX stated-

> "*At first, it needs to be understood by the citizen that paying taxes is their civic duty. Then the NBR needs to build trust and confidence, ensuring it is a better way to pay taxes than the traditional system."* (KII-04)

Taken together, all such evidence reveals a paradox where the very transparency which makes the e-filing effective is perceived as a threat by those who were once benefitted from the opacity of the traditional system. Unlike Vietnam, where the system quality improved attitudes (Do et al., 2022), the attitudes of resistance in Bangladesh is primarily defined by accountability, not technology. This distrust mechanism creates a critical barrier that technical solutions cannot overcome alone. These attitudinal barriers are further compounded by socio-demographic construct based persistent digital divides, which further discourages the technical adoption among the digitally vulnerable groups (Rahman & Malik, 2020; Alam & Hossain, 2025). Such findings provides the crucial empirical explanation for the highly persistence of a highly concentrated tax base, as (Sarkar, 2022) stated

3.2.3 Practices Related to e-Tax Return:

Despite the formal availability of the e-tax return system in Bangladesh, the study found a substantial gap that exists between the intended system use and actual usage. Here, self-filling is an exception rather than the normal practice. The study explored that nearly 80% of among the respondents who submitted e-tax returns, did not complete them independently- instead they relied on several intermediaries such as income tax consultants, computer operators, or informal service providers, commonly known as "Dalal". This widespread dependence on the informal intermediaries reflects that it is caused by a combination of structural lapses and experiential gaps, not just for individual unwillingness. Other reasons for intermediary reliance included- data security and privacy concerns (55%), insufficient procedural knowledge (25%), unstable internet access, limited device availability, and low digital literacy. The poor performance of the e-tax return platform presents additional challenge for user perceptions as nearly 90% of the respondents reported that the e-tax return platform performed worse than expected due to frequent technical malfunctions and poor interface design. Generational digital divides were observed among older respondents who face difficulties with the technologies. One respondent XZ explained that-

> *"I got to learn about computer technology decades after my learning age. Learning and adopting such technology is itself a challenge to middle or, comparatively, elderly people like us."*

Another respondent stated in the same theme and added that these lack of digital skill requirements are indeed resulting in practical limitations. As the respondent stated-

> *"This digital procedure always creates confusion for me because, firstly, I can barely run a computer or an Android phone. Secondly, this e-tax system requires typing skills. Which is a No Job for me."*

However, the study exposed that this limited use of the e-filling system is not confined to digital divides alone. A generation Z respondent AZ reported-

> *"The website crashed frequently, especially when I tried to submit forms. I had to wait because the server was slow, and sometimes it failed. Then, I had to resubmit the same information two or three times before it went through. Even though the payments did not process smoothly."*

Additional complexities further lessened user confidence, as respondent XB stated-

> *"The system requires only the registered SIM card number after the TIN holder individuals. However, since the SIM card number registration was made years ago, I had to find my own number first; only then could I access the interface."*

Another respondent CX complained-

> *"The tax submission process felt overly complicated, especially when I needed to submit details for multiple bank accounts along with the SONCHOY POTRO (Wealth Statement). To make matters worse, the auto-calculation feature on the tax portal often displayed incorrect figures, forcing me to double-check everything manually."*

Cumulatively, all the complaints, complexities, issues, and misses are creating a gap for the intermediaries, mainly in the name of tax consultants, one-stop shop owners, or typical computer operators, to intervene. Several respondents also reported that those middlemen consultants actively discouraged self-filing, portraying the system as overly complex and unsuitable for regulars. As the respondent HX shared-

> *"My colleague who submitted it through a tax consultant told me that the e-Tax return system is unnecessarily complex…So, I was demotivated to submit it on my own."*

This suggests that these intermediaries, who have a vested financial interest in maintaining the status quo, are becoming a significant social barrier to direct adoption, leaving e-tax returns unable to achieve the intended outcomes. As the respondent XH stated-

> *"The system feels designed for experts only. The time and effort required make self-filing impractical, so I rely entirely on hired help."*

These findings suggest that the contextual middlemen functioned not just as facilitators but as gatekeepers with vested interests in keeping the system users as dependent to them only. This creates a self-reinforcing cycle indeed where the technical barriers and user anxiety drives the taxpayers toward intermediaries, who in turn amplify perceptions of complexity to protect their professional relevance, similar intermediary-driven dynamics have been documented in other developing country contexts (Mbise & Baseka, 2022; Pane & Simanjuntak, 2024; Sere A. et al., 2025). A key informant acknowledged all these shortcomings and emphasized that the system needs to be redesigned. The respondent stated that-

> *"Faulty software destroys the motivation of using the system. A more user-friendly interface, faster server response, auto-save features, and real-time error notifications would significantly reduce user frustration."* (KII–03)

Although the previous research works suggests that the user-centric design innovations can reduce such dependence intermediaries and improve overall compliance, absence of such reforms is evident in Bangladesh (Mbise K & Baseka L, 2022; Ofosu-Ampong, 2024; Asmah et al., 2025). The study finds that the e-tax return practices in Bangladesh face structural and institutional challenges where technical difficulties, negative attitudes, digital divides, and intermediary dominance reinforce each other and collectively reduce the chances of independent system usage. Such findings of perceived negative attitudes appeared as key barriers to digital tax adoption in earlier studies as well (Mannan et al., 2021; Hossain & Shah, 2019). These findings reinforce the argument that technological reforms alone are insufficient without parallel institutional, procedural, and behavioral interventions.

The applied KAP framework reveals a sequential failure across all three dimensions regarding e-tax return practices in Bangladesh.

- **Knowledge gap:** Procedural understanding is absent due to inadequate government support and last-minute campaigns (Hossain & Shah, 2019).
- **Attitude gap:** Perceptions of transparency and increased accountability have led to distrust and resistance, with respondents treating the system as a potential threat rather than a facilitative tool (A. K. Saha & Akter, 2013).
- **Practice gap:** Technical complexity and poor user experience discourage self-filing and reinforce dependence on informal intermediaries (Mannan et al., 2021; Hossain & Shah, 2019).

Hereafter, it is evident that despite the global experiences of digital taxation as enhancing the system effectiveness, Bangladesh is yet to achieve its intended outcomes (Hesami et al., 2024; Umbet et al., 2025). After all these discussions, it is clear that the adaptation of e-tax return systems in Bangladesh is not constrained by technical lapses but constrained by knowledge deficits, perceived negative attitudes and informal intermediary dependencies. To break this cycle, policy interventions must look beyond mere technical upgrades. Based on such findings, the study hereafter recommends the following evidence-based recommendations:

Finding	**Recommendations**
Last-minute campaigns leading to low procedural knowledge	Launching year-round, multi-channel awareness campaigns that build functional literacy regarding the advantages, procedures, and legal responsibilities associated with e-tax filing, not just last-minute awareness.
System crashes and poor interface causing intermediary reliance	Simplifying the user interface of the e-tax filing platform and ensuring a robust, reliable server to build user confidence.
Distrust due to transparency fears	Implement trust-building measures: public data privacy, third-party security audits, implementation of advanced encryption techniques, two-factor authentication, and clear policies regarding data privacy.
Intermediaries discouraging self-filing	Regulating the role of tax consultants to ensure that they act as facilitators of the digital system, not gatekeepers against independent digital filing.
Low inter-departmental coordination	Encouraging better coordination between different government departments which are involved in tax administration.
No incentive for e-filing	Introduce small rebates or "white money" certificates for first-time self-filers: campaigns by the Government to encourage timely compliance with Government regulations

7. Conclusion

This study investigated the dynamics of e-tax return practices in Bangladesh through the lens of the Knowledge, Attitude, and Practices (KAP) framework. The findings reveal that a decade after its inception, the e-tax system is constrained till date. However, this slow adoption is not caused by the contextual technological shortcomings alone, but a complex web of socio-technical barriers. Insufficient Government campaigning is often observed as fueling the gaps in procedural awareness among the taxpayers. Deeply rooted attitudes of distrust where the very transparency of the digital system is perceived as a threat by those who misuses the lapses in manual tax filing, culminating in a dependency on intermediaries rather than the independent tax filing practices. At the core, the study uncovered a self-reinforcing cycle where the technical complexities, poor user experiences and generational digital divide often creates user anxiety which is exploited by the informal intermediaries who further portray the system as complex to maintain their business model. Hereafter, this study suggests that the success of e-tax return practices in Bangladesh is feasible only with a holistic approach that imparts procedural knowledge, builds trust, and designs a user-friendly interface with simplified technologies indeed.

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