Identifying the Reasons of Taxpayers' Disusing Types of Electronic Tax Services Presented by Tax Administration of Yazd Province

Zoheir Zakeri, Nasim Shahmoradi*, Mahmoud Moeinadin

Department of Accounting, Yazd Branch, Islamic Azad University, Yazd, Iran

*Corresponding Author

Abstract: Tax is one of the main tools of revenue for government on the way to access the economic and social objectives. The expansion and diversification of economic activities and the increasing role of governments in creating and expanding public services, social security and the expansion of the Government's obligations in the economic and social fields are efforts in order to realize economic growth. Also fair distribution of income has caused paying and receiving tax as the most important and effective issue. Using information technology in the implementation of the electronic taxation and mechanizing tax system of the country can increase the satisfaction of taxpayers and ease of getting tax. The aim of this study was to identify the reasons of taxpayers' disusing electronic tax services. The subjects were evaluated through the questionnaire of the researcher, which consists of two criteria that can be studied by using 29 questions. The statistical society of the research has consisted of tax experts of the tax administration in Yazd province and by using Cochran formula, 140 samples were determined and by using the method of random sampling, the sample was selected and single sample t-method was used in order to test hypotheses. The results indicate that the most important factors are not using electronic tax services "lack of culture in using electronic services", "lack of feeling guilt and shame by taxpayers for disclosure of system's information", "weakness of clear rules about the lack of running" and "the weakness of pursuit the tax evasionists due to lack of a strong judicial system".

Key words: taxpayers, tax electronic-services

INTRODUCTION

Taxes and revenues are noticed from three points in most countries of the today's world. Revenue for funding of public services expenditure is the tool or object in the direction of moving towards installment and social justice and it is the important tool and object of economic policy (Maleki et al., 2015). Achieving goals are possible such as improving income distribution, supporting vulnerable strata, offering more public services by the government, and improving infrastructures for the activities of the private sector through tax. In our country's tax system, the culture of paying tax is voluntary based on their low self-reporting, because the tax system is not viable and effective as well as there is no mutual trust between officers and taxpayers (Lashkari Zadeh et al, 2009). Normally, tax compliance means tax legality of taxpayer and the amount of non-compliance measured with tax gap. Since the taxpayers are as one of the basic components of implementation of the tax systems, any action has further awareness and satisfaction of these economic agents, will help the tax system to run more efficiently. Satisfying taxpayers to comply is the challenge that facing all of the tax systems and it should be considered in corrective policies of the tax system to achieve the optimal results. Undoubtedly, there are strong and obvious relationship between the service quality, satisfaction of the taxpayers and the performance of tax administration.

Turning to various methods in order to improve information services to the taxpayers such as SMS, email, advertising and mass media such as newspapers and radio and television can help to more satisfaction of the taxpayers from executive system. The taxpayers' lack of knowledge towards their legal responsibilities

causes dissatisfaction of taxpayers and delay in tax collection. The subject of the provision of services to the clients from the administrations can be mentioned in the tax system in the framework of taxpayer services' approach. The taxpayer services' approach is designed in order to support the compliance activities of the taxpayers. The intellectual basis of this approach is that if the level of presented service to the taxpayer were higher, the cost of the obedience in financial and psychological levels would decrease and the level of voluntary obedience would increase. The taxpayers' service is collection of managements that is adopted by tax administration to help taxpayers in obedience of tax laws. It has a wide range of services, such as presenting e-services, tax simplification and educating taxpayers (Haji Mohammadi et al, 2011). That is why the tax departments always and with different ways are following the audit and in the wake of the audit and challenging the revenue and recognition of real expenses. In this regard, with different legislation and considering various crimes, for guilty people as well as incentives try to increase participation of members of society in payment on time and raise the tax culture. With regard to the presented topics, it has tried in this study to identify the reasons of disusing types of tax electronic services. In order to achieve the goals of the research, the following questions will be asked that has been answered at the end: What are the reasons of taxpayers' disusing electronic tax services?

1. Research Literature and Theoretical Framework
2-1. Electronic Tax
One of the most important types of application of electronic government is presenting electronic tax services of government to the taxpayers, in which, the taxpayers are filling the electronic declaration online (Web-based), while they pay their tax with significant saving in time and reducing costs with the best possible ways. Compared to present other online services by the government, completing a tax declaration electronically is one of the most advanced and most extensive services that has been used. In the public sector with the move toward online services, the tax authorities tend to be led in the use of technology (Shin et al., 2006). The system of electronic tax declaration is a subset of the e-tax, and it has implied to declaration and receiving tax electronically that if it has done properly, it would cause significant savings in time and cost of government and the people. This saving in cost is annual 90 million Euro in Italy, 2.7 million Euro in Sweden, 132 million dollars in United States, and 12 million dollars in Canada (Parmita et al, 2005).

2-2. Electronic payment systems
The electronic payment systems are applied to the systems that provide paying the cost of goods and services through electronic methods. According to the existing different terms for e-payment, it has been raised different ways to provide electronic payment services. In categories based on the possibility of payment, the electronic payments are divided into two categories of in-person and unattended: 1-in-person payments: In in-person payments, the buyer pays the amount of the goods or service in person, such as paying by credit card at the stores. 2- Unattended payment: The unattended payments are independent to the location of the buyer and the buyer does not have a physical presence in the place of the supplying good or services. In unattended payments, the buyer paid the price of the desired goods or services through an electronic communication channel, such as the purchase of goods through the port of Internet payments (Nasri, 2012). The unattended payment of the tax, which for example in the forms of electronic payment could be done by ATM, card reader devices, the Internet, and automated telephone. It can have a lot of benefits for the organization and taxpayer, and it has earned the customer satisfaction due to the ease of taxpayer's work, removing the limitation of time and place, beng safe and secure payment and reducing the costs of paying (Haji Mohammadi et al., 2011).

2-3. An Overview on the Background of the Research
Chen et al. (2015) studied in the research the effective factors on online filing taxes by using a model of success and trust theory, so the results showed that trust to technology, trust to government and previous experiences affect directly the three dimensions of the quality of success model of information system.

From these three dimensions, it is considerably influential on the satisfaction and perceived usefulness. Generally, it shows that the current system in Philippines has some of the potentials for derived satisfaction, the usefulness, and the benefits from it. Li and Lin (2005) introduced the quality of the online service, the dimensions of the Web design, reliability, being answerable, ensuring, personalization in order to clear the adaptive factors based on the traditional Servqual model. They study has examined the relationship between the dimensions of electronic service quality, the overall quality of services and customer satisfaction in their research. According to their research, trust is the most important factor in the quality of service and customer satisfaction and then being responsive and reliable. After these dimensions, the Web design dimension is there. Finally, the matter that has surprised them, being personalization at the end of the list is as the lowest effective dimension.

Chatama (2013) did a research by the aim of studying how to use information and communication technology in modernization of tax management practices and improve tax receipt in great tax department in Tanzania. The results of his research showed that using information technology will facilitate the processing, preservation and accessing to the registered information, reducing operator's costs and deception in the payment of taxes, and in general the application of information technology cause to improve tax management system. Ludwig and Lemuria (2010) in the research by the title of effective factors on the acceptance of electronic declaration in America has achieved the following results, feeling risk, optimistic judgemnet, ease of using, utility and social impacts were known as effective factors on the acceptance of electronic declaration in America. Optimistic judgment means a systematic error in receiving true position by individuals towards the averages of the group. Optimistic judgment means a systematic error in receiving true position by individuals towards the averages of the group. Elizabet et al. (2008) in the research under the title of the customer's payment and technology acceptance have mentioned that by using survey and data collection, they would provide a solution to expand the use of POS in the sales centers. Also they have concluded that tendency in the use of electronic payment instruments is more than the electronic traditional tools.

2. Research Methodology

Type of method

The present research method in terms of the aim is applied one, because the obtained results can be applied in practice. In terms of the implementation way, the present research is exploratory-survey, because by using a tool of questionnaire, it seeks to identify the reasons of taxpayers' disusing electronic tax services' types.

Population and Sample

The Statistical society of the present research was supervisors of the region, assistants, heads of the department, and totally the experts of tax administration of Yazd province which their number was 220 individuals and 140 samples were determined by using Cochran formula and the chosen sample was selected by using random sampling method. The sample of the research was selected and questionnaires have been completed by selected experts.

Data Collection

The method of data collection is the library, the required information of research literature is collected by Persian and English specialized books and magazines and extracted articles from Internet and the library method, the data of the research was collected through questionnaires and by using field method over the year 2016 and then was examined by SPSS software. The tool of the research in this study is the questionnaire of the researcher, which includes 29 questions.

To determine validity of the structure in the research in preparation of the questionnaire, the experts of tax administration and opinions of professors as well as previous researches that initially required ways were collected and during several stages of various experts and professors' comments, 29 questions were selected and used in two groups of factors related to administration and government and factors related to

taxpayers. The reliability of the questionnaire or being trustable was calculated by using measuring method of Cronbach alpha. Based on the obtained results, the Cronbach alpha's coefficient is equal to 0.887 that is close to number one and shows that the questionnaire has high reliability. In the following table, it has presented Cronbach alpha coefficient to study the reliability. As it has seen, the amount of the alpha coefficient for all the agents and each agent is over 70% at high level.

Table 1. Cronbach's alpha coefficient

The calculated Cronbach's alpha in overall level of the reasons of disusing types of tax e-services		
Agents	Number of question	Cronbach's alpha coefficient
All agents	29	0.887
Agents related to the taxpayers	15	0.79
Agents related to the organization and government	14	0.76

Data Analysis

The present analysis includes the test about the marked items "reasons of taxpayers disusing electronic tax services" having 29 components determined and distributed to determine the reasons of taxpayers' disusing electronic tax services. Of these, 140 have been approved and analyzed. The coefficient Alpha that is used for reliability, is 0.887 that is in a high level. In following, according to the point that the factors were identified, the appropriate test for assessing each of the factors were designed and studied the importance of each question and factor through the single sample t-test.

5. Findings of the Research
5-1. Study the statistical significance of components from the perspective of interviewees

Table 2. Average and standard deviation factors

Descriptive statistics of the factors			
Factors	Number	Average	standard deviation
Factors related to taxpayers	140	49.9000	4.66319
Factors related to administration and government	140	46.2357	4.33591

Table 3. Comparison of the average, impact of each question with an average of 3

Comparison of the average score, the impact of each question in identification of the reasons of taxpayers' disusing electronic tax services' types with hypothetical average of 3

Number of questions	Average	Standard deviation	t	Degree of freedom	Significance level	Deviation of the average	Confidence interval	
							minimum level	Maximum level
1	3.3714	.82534	5.325	139	.000	.37143	.2335	.5093
2	3.3143	.96772	3.843	139	.000	.31429	.1526	.4760
3	3.3571	.83167	5.081	139	.000	.35714	.2182	.4961
4	3.2429	1.14346	2.513	139	.013	.24286	.0518	.4339
5	3.5286	.90118	6.940	139	.000	.52857	.3780	.6792
6	3.3357	1.04991	3.783	139	.000	.33571	.1603	.5112
7	3.2643	.97899	3.194	139	.002	.26429	.1007	.4279
8	3.1929	1.08553	2.102	139	.037	.19286	.0115	.3743

9	3.2714	1.09835	2.924	139	.004	.27143	.0879	.4550
10	3.2143	1.06471	2.381	139	.019	.21429	.0364	.3922
11	3.4571	.97723	5.535	139	.000	.45714	.2938	.6204
12	3.4071	.92834	5.189	139	.000	.40714	.2520	.5623
13	3.2786	1.18788	2.775	139	.006	.27857	.0801	.4771
14	3.3786	1.25502	3.569	139	.000	.37857	.1689	.5883
15	3.4786	.90138	6.282	139	.000	.47857	.3279	.6292
16	3.2857	1.25398	2.696	139	.008	.28571	.0762	.4953
17	3.3643	.93077	4.631	139	.000	.36429	.2088	.5198
18	3.2929	.97077	3.569	139	.000	.29286	.1306	.4551
19	3.2143	1.15544	2.194	139	.030	.21429	.0212	.4074
20	3.4786	1.02113	5.545	139	.000	.47857	.3079	.6492
21	3.5714	.84089	8.041	139	.000	.57143	.4309	.7119
22	3.2500	.89060	3.321	139	.001	.25000	.1012	.3988
23	3.4214	.87382	5.706	139	.000	.42143	.2754	.5674
24	3.1857	1.06336	2.066	139	.041	.18571	.0080	.3634
25	3.1929	.98840	2.309	139	.022	.19286	.0277	.3580
26	3.2143	.88785	2.856	139	.005	.21429	.0659	.3626
27	3.2214	.99689	2.628	139	.010	.22143	.0548	.3880
28	3.3000	1.00144	3.545	139	.001	.30000	.1327	.4673
29	3.2429	1.11156	2.585	139	.011	.24286	.0571	.4286

The results of single-sample t test show that the average of interviewees' responses in the components is not equal to the number 3 (average response rate); therefore, the assumption of the affectless of components in the reasons of disusing types of electronic tax services' types will be rejected (P-Value< 0.05). In the next step, in order to find the answer whether the interviewees have agreed the questions of questionnaire or have opposed opinions, it must be paid attention to the minimum and maximum limit of the amount t in the test. If in single sample t-test, the minimum and maximum limit are positive both, it means that the amount of average in society about that variable is more than the test value. Therefore, it can be argued in this test that the interviewees were agreed about the importance of the existing components in the questionnaire.

5-2. Identifying the Reasons of Disusing Electronic Tax Services

The purpose of this questionnaire is to determine the reasons of disusing types of electronic tax services, in other words, this questionnaire has studied the impact of two general factors of the reasons of disusing types of electronic tax services. So, it has used a single sample t-test for testing the following hypothesis.

Table 4. Single-sample t- test

The comparison of average of each question's effective score of the reasons of disusing any electronic tax services with hypothetical average									
The reasons of disusing any electronic tax service	Average	Standard deviation	Significance level	Degree of freedom	t statistics	Deviation of average	Confidence interval		Results of the test
							Lower limit	Upper limit	
Factors related to taxpayer	119.002	139	.000	46.90000	46.1208	47.6792	119.002	139	Hypothesis is confirm
Factors	117.98	139	0.000	43.2357	42.5112	43.9603	117.98	139	Hypothes

related to organizatio n and governmen t	5			1			5		is confirm

Description: The factors were tested at the error level of 95%.

According to table 4, the results of single sample t-test show that the average of managers' responses is not equal to number 3 (average amount of responses); therefore, all the defined hypotheses have been verified for this test (P-Value < 0.05). It can be concluded that both factors have impact on disusing types of electronic tax services, in other words, these factors have impact on disusing types of electronic tax services. In the next step, in order to find the answer to whether these factors have positive or reverse relationship with disusing types of electronic tax services or not, it must be paid attention to the low and upper limit of the amount of t statistic in the test. If in single sample t-test, the high and lower limit are both positive, it means that the average of society about that variable is more than the test value. Therefore, it can be argued in this test that the managers believe that the tested factors have a positive impact on disusing types of electronic tax services.

Discussion and Conclusions

The research question was studying the identification of the reasons of taxpayers' disusing types of electronic tax services, which has examined by using a single sample t-test and the results showed that all the studied factors in this study has impact on disusing of electronic tax services by taxpayers. Stalans and Franklin covers believe that the cultural citizens in comparison with businesspersons escape from paying less tax. So, the lack of knowledge and awareness causes inattention to the importance of paying taxes. In order to expand tax culture, it has provided two fundamental solutions: being systematic in getting tax procedures and cause the tax laws being understandable for the general public, the results of this research is confirmed to improve the tax culture laws which should be transparent, simple, and the procedure of getting the tax should be logical. Taxpayers' familiarity with tax laws cause to reduce the tax officers' problems and lead to develop tax culture. Therefore, the tax proctors must think about fundamental solutions for promotion of this culture. On the other hand, the fundamental condition of improving the tax culture is simplification of tax system. The law's lack of clarity causes confusion and ambiguity of the people and the tax authorities, which makes possible the tax evasion, and shall cause the image of an unbalanced system with endless interpretation with dissertations. Therefore, the design of a proper tax law is essential to identify the implementation of the laws through effective and easy ways, which cause the employees to try reducing complexity of the laws. The lack of awareness of taxpayers from the advantages of using e-services is also located on the second-order. In order to notify the taxpayers about the benefits of electronic tax, it is not only essential to emphasize primary benefits of the electronic tax such as savings in time, cost, etc., but also the public interests of using it must be mentioned, such as reduction of fuel consumption, reduction of traffic, reduction of environmental pollution, reduction of the costs of banknotes printing, etc. Also, according to the findings of the study, complicated index and not being lengthy and ease of use, have more impact on decision of using electronic tax services. Davis in 1989 concluded that the perceived ease of use could be casual introduction to productivity of perception as a result of direct index is using the system. Therefore, in general, it can be said that if people feel more comfortable towards using electronic tax services Web site, the possibility of their use will increase. The perceived benefit in the organization may not be understood in two ways: Firstly, the lack of proper planning by the organization that creates this feeling in the users, the efforts for using system do not cause them to reach their goals. Secondly, when the benefits of new system are not tangible for users, and they feel that the new system does not have impact on their effectiveness and efficiency and finally feel that the system is not beneficial for them. The results of research of Masoumi and Yousefi (Masoumi et al., 2014) suggest that the implementation of the electronic tax system on the process of tax services is

effective to the taxpayers in terms of information services to taxpayers, the stage of how to get, complete, and send declaration, the electronic forms of tax bills. Ultimately, service to taxpayers is effective after the steps of collection tax. So, from the perspective of tax experts and professionals and informatics units, creating and delivering these services makes improvement in electronic tax system and the ease of implementation and reduction of the costs for tax administration and taxpayers. The research results of (Moshki et al. 2013) show that the factors have effect on getting electronic tax and leading to use this service; those are respectively as effort expectation, social impact, and efficiency expectation. In addition, digital signature factor has positive and significant impact on efficiency expectation; while, it does not have significance impact on effort expectation. Also, the factor of technical-infrastructural topics has positive and significant impact on the factors of effort expectation and efficiency expectation.

Result-based Proposals

According to the obtained results of this study, the following suggestions are presented:

◄ If they use the electronic tax, there would be special discounts to taxpayers.

◄ Notifying taxpayers of public interests of using electronic tax services, such as reducing the cost of printing the banknotes, reducing fuel consumption, reducing traffic, reducing environmental pollution, etc. through the mass communication channels

◄ If the taxpayers understand the increasing of provided quality of information on the Web site, the speed of existing interactions and security in tax system, their attitude to use these services will be more positive.

◄ It is suggested to tax agents about the electronic tax benefits and advantages to educate their taxpayers to inform by correct advertising and in this way, they affect the perception of taxpayers.

◄ Advertising and informing taxpayers have designed and run effectively in order to encourage the taxpayers more to understand the advantages, benefit, and usefulness of using payment service via the Internet in comparison with traditional ways.

◄ The quality of designing site is very effective in absorbing new taxpayers. Essentially, fascinating and high quality sites make the taxpayers to stop and cause them eager to see and study more.

◄ If the websites follow in similar pattern, so working by them can be repetitive and normal and the users can use them with at least intellectual conflict. Hence, the users do not require learning how to use it in any user's visiting of different Websites.

◄ Improvement and development infrastructure equipment of this technology must be in such a way that the users feel more comfortable in using Website.

◄ Easy and convenient access is hidden dimension in easy using of technologies that their use is optional. In this regard, providing computer kiosks, that connects to the organization's Website in public places or beside the ATM of banks causes increasing in the accessibility and convenience of using e-tax.

◄ The fastest method of provision of services with existing facilities and infrastructure was offered to the taxpayers that makes significant and tangible savings in taxpayers' time.

◄ Preparation and distribution of appropriate training packages to departments and providing enough information and knowledge about how to use the electronic tax services

◄ Designing the organization's site in a quickway and without any extra effort, choose the required services.

◄ Using efficient and expert individuals in the support section of the site and other electronic services section in case of a problem in presenting electronic services solving quickly the above problem.

◄ Providing security and privacy statement in the sight of the users is the first step in this way. More important than this issue is ensuring the security of website with international security certificate that has a great impact on the confidence of taxpayers.

◄ Another important dimension in ensuring is online security assurance; this subject can be done expressly by mentioning used security features on the website.

◄ The security facilities such as firewalls, filtering routers, call back modems, hiding, smart cards, digital certificates, and confirmation of authenticity can be effective in increasing the understanding of the trust.

≺ International contracts to make the insurance and supply security of banking transactions, guarantee compensation in case of hacking taxpayers or Internet fraud.

≺ Educating taxpayers in the context of how to create, maintain, and change confidential profile in order to reduce the possibility of abuse in the virtual environment, present the accurate and up-to-date information and statistics on the rate of abused transactions to all of the e-tax transactions and establish confidence between taxpayers about reduction of theft.

≺ Clear and accurate expression of all laws about combat crime, internet fraud and accurate determining of responsibility limitation in the field of implementation of these laws, accurate and complete introduction all of the technological infrastructure and how to support this infrastructure from taxpayers step effectively in confidence of taxpayers.

≺ The higher the tax administration encumbrance by the ethical principles in relation to taxpayers, and acting on that basis, the higher the taxpayers' trust. In emerging and unknown environment of internet, the impact of the reference groups (family, friends, colleagues, etc.) on the subjective norm is more and subsequently the subjective norm has more impact on the intend of individuals' usage. So, paying attention to this variable also cause better prediction of using electronic tax services.

≺ Institutionalizing the culture of using the capabilities of e-tax in the community, which is only as the result of proper fitting of the culture, creating trust in this manner and the implementation of educational and advertising programs that will be possible and practicable.

≺ Compiling the suitable executive programs with cultural and social conditions of the country in line with the establishment of e-tax and providing the required prerequisites.

≺ Total and comprehensive effort of collective media, such as: radio and television, the press, and ... to prepare the cultural contexts to develop the electronic banking in the country.

≺Familiarizing taxpayers with the structure and function of e-tax

≺ Designing the systems as being useful, so that learning to use them would be easy. For example, mostly use graphic options instead of order

≺ Educating new skills of e-tax to the tax officers on the form of in-service courses to help taxpayers more effectively

≺ By holding the courses and workshops, increase the self-efficacy of people in using computer and the electronic tax system

≺With sharing available and ready references (groups or individuals have strong communication skills and suitable educational skills as online, dial-up, and. ...) to guide and help taxpayers when they faced with a problem in the use of electronic tax system, which cause to improve the situation of facilitator resources

≺ If the taxpayers think that, the tax administration has experience in resources of (technological infrastructure, software systems, etc.), the necessary knowledge, and skill to perform electronic tax operations, they use the electronic tax services with more sense of trust.

≺ Approving a set of rules related to creation of executive guarantee, and developin using of electronic tax services in the country

≺ Approving a set of rules related to low payment of taxes by taxpayers in the case of tax payment via e-mails

≺ Establishment of specific and definite regulatory agency to prosecution of crimes and offences of the e-tax

≺ Supporting leading taxpayers in the field of electronic payment of taxes in order to attract social support, create confidence, and encourage them

≺ Increasing the broadband of Internet lines in the country's banking network

≺ Developing required software and hardware facilities in the electronic tax system by taking advantage of existing capacities in the country

≺ Reducing the systematic errors and increasing the speed of performing transaction

References

Chen, J.V., Jubilado, R., Capistrano, E. & Yen, D. (2015). Factors affecting online tax filing- an application of the IS Success model and trust theory, *Computers in Human Behavior*, 43: 251-262.

Chatama, Y. J. (2013). The impact of ICT on Taxation; The case of large Taxpayer department of Tanzania Revenue Authority" Journal of Developing Country Studies.

Haji Mohammadi, F., Aghaie Allah M. (2011). The Promotion of Voluntary Obedience by Reducing the Cost of Obedience: An Approach to the Taxpayer's Services, *Tax Research Journal*, year 19, issue 10-(6-2011).

Lashkari Zadeh, M and Azizi, M. (2009). Identify Some Effective Factors on the Promotion of Tax Culture in Iran". *Management Journal*. Issue 22.

Lee, GG and Lin, HF. (2005). Customer perceptions of eservice quality in online shopping. International Journal of Retail & Distribution Management, 33(2), 161-176.

Ludwig C.S, Lemuria D.C. (2010), Antecedents to e-file Adoption: The U.S. Citizen›s perspective*, ejournal of Tax research* (2009) val. 7, no.2, pp.158-170.

Maleki M.B., Razgah M, Shahriari, M. (2015). Present the Acceptance of Electronic Tax Declaration Model from Taxpayers' Perspective in Semnan province. *Tax Research Journal*, Vol. 31. Continued of 2000. Autumn 13.

Nasri, L.C. (2012). Factors affecting the adoption of Internetbanking in Tunisia, *Journal of High Technology Management Research* 23, 1–14.

Parmita, S., Yanni, Z.H. (2005), Relationship between Online Service Quality and Customer Satifaction: A study in Internet Banking, Masters Thesis, Lulea University of Technology, 13.

Shin -Yuan Hung, Chia - Ming Chang, Ting - Jing Yu. (2006). Determinants of useracceptance of e - government services: the case of online tax filing and payment system. *Government Information Quarterly* 23, 97-122.