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EVALUATING TAX KNOWLEDGE AND AWARENESS AMONG SELECTED WORKING INDIVIDUALS IN AHMEDABAD

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ABSTRACT
An essential part of personal financial planning is tax management. Understanding various aspects of taxes and tax policy helps individuals determine how much they will be able to save after fulfilling their tax responsibilities. Those who have not studied taxation find it challenging to understand tax savings, tax filing, and tax liability. This study aims to determine the tax literacy level of working individuals selected from Ahmedabad city. The outcome of the study suggests that the general tax Literacy among respondents is very low. Findings suggest that the level of tax literacy among respondents differed from one another. Place of work, gender, Nature of employment, age, income, and education have an impact on tax awareness among the selected individuals.
KEYWORDS: *Tax knowledge, working individuals, Tax literacy, Income tax regimes, awareness of Tax filing.*

INTRODUCTION
In today's growing world, it is really important to plan one's finances wisely. One of the main components of financial planning is tax planning. Some common components of tax planning are tax literacy, tax saving, filing Income Tax Return, paying taxes on time, etc. A person can do proper tax planning when he or she is aware of all the taxation laws applicable and also know the basics of filing process. The present study aims to analyse how tax literacy plays a vital role in managing finances properly.

Tax literacy refers to an individual's ability to understand, interpret, and apply tax-related knowledge, enabling individuals to fulfil their tax obligations effectively and make informed financial decisions. It includes awareness of tax laws, filing procedures, deductions, exemptions, compliance requirements, and the broader role of taxation in economic development. However, understanding the whole taxation system is quite difficult. Even after having some knowledge of taxation laws, people find it difficult to file ITR on their own. Individuals with no prior knowledge or awareness of taxation laws have no idea about the filing process as well as its advantages. Few individuals might also feel that filing of ITR is unnecesarry as their income is quite low.

As they do not file taxes, the government generates less revenue, which affects the development of the country. Less generation of revenue generated can also lead to fewer facilities given to the public. When the government has a poor collection of tax revenue, it can disturb the relationship between the government and the citizens. This can impact the ability of the government to support economic growth.

In the world, many countries have the highest tax rates such as Ivory Coast (60%), Finland (56%), Japan (55%), Austria (55%), Denmark (55%), Sweden (52%), Aruba (52%), Belgium (50%), Israel (50%), and Slovenia (50%).

In India, we follow the Income Tax Act of 1961. According to the act, we have 5 heads in which we can classify the income of a person; they are: Profits and Gains from Business and Profession, Income from Capital Gains, Income from Salary, Income from House Property, Income from Other Sources.

In India, the top 1% of ITR filers pay 50% of the total personal income tax collection of India, while the top 9% pay 87% of the total tax, highlighting significant inequality and the challenges in widening the tax net. That's a huge burden on the top 10% of filers.
Basically, taxes are divided into two types that are: Direct tax and Indirect tax. The tax that is paid by the person directly to the government is known as a Direct tax. E.g., Income tax. The tax, which is paid indirectly to the government, is known as an Indirect tax. E.g. GST.
The major benefits of filing taxes on time are to avoid penalties and legal consequences, income proof and financial documentation, easy loan approval, visa processing, buying insurance with high cover, government tenders and contracts, income proof for freelancers and self-employed individuals, avoiding tax notices, and easy processing of loans and credit cards.

In India, the normal tax filing deadline is up to 31st July. A person can also file a belated return filing, and its deadline is up to 31st December with applicable penalties and interest. As per budget 2025, a person can file ITR within the span of 48 months from the assessment year, which is known as ITR-U (Updated Return). Example: If the assessment year or the financial year is 2024-25, then the tax filing of the previous year, i.e., 2023-24, is to be done till 31st July 2024. And a belated return file can

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be done till 31st December 2024. And ITR-U can be filed till 31st March 2028.

To go deep into this survey, we asked our friends and family members who are earning to fill out a questionnaire about how much information they have about tax literacy, do they file ITR or not, and how they stay updated about the tax laws and regulations daily. We have collected 43 responses. This data will help us understand how much people know about taxes, including important concepts, rules, and common mistakes.

By analysing these responses, we can find areas where people need more information and work on improving tax awareness. Our goal is to make tax-related knowledge easier to understand and help more people make informed financial decisions. Moving forward, we will study the data carefully and look for ways to reach more people with useful tax information.

LITERATURE REVIEW

1. AmishaShah (2025) aimed to understand how much people know about income tax laws, the deductions they can claim, and how they file their returns. Her main objectives were to assess how aware taxpayers are, how they file their returns (either independently or with assistance), which tax regime they prefer, and how effectively they plan their taxes. Shah found that while many people file their taxes on time and try to save money through investments, many still don't clearly understand things like income types, which ITR form to use, or how to choose the right tax regime. Although the old tax system is still more popular, some people are slowly shifting toward the new one.
2. ALAGAPPAN (2019) emphasizes the importance of tax payments as a duty for every citizen and a crucial tool for the government to support economic growth. He states that income tax not only generates revenue but also helps reduce economic inequality. However, the Indian tax system faces several challenges, such as poor administrative coordination, high direct tax rates with low revenue contributions, and widespread tax evasion and avoidance. The study also observes that although tax exemption limits have increased, national income levels have not kept up. A key reform discussed is the introduction of the Goods and Services Tax (GST), which represents a step toward economic liberalization. The objectives of the study were to examine the Indian tax structure, analyse revenue from both taxable and non-taxable sources, and determine the costs of tax collection. The research was conducted using secondary data from government websites, textbooks, journals, online articles, newspapers, and other internet sources.
4. Bansal & Bansal & Sharma (2023) examine the current structure of personal income tax in India, focusing on how it impacts low- and middle-income groups. They highlight that high tax rates and a complicated tax system make it challenging for many people, causing frustration and sometimes leading to tax evasion. While people recognize that taxes are vital for the country's welfare, the burden of high taxes discourages honest compliance. The authors recommend immediate reforms such as increasing the basic exemption limit, lowering tax rates, adjusting income slabs, and simplifying the entire tax process to make it more taxpayer-friendly. The main goals of the study are to analyse the growth of income tax collections over the past decade, evaluate the current state and future potential of the tax system, and propose ways to improve it. Data was gathered from secondary sources, including the Income Tax Act, Finance Acts, reports from the Comptroller and Auditor General (CAG), and official websites of the Income Tax Department and Ministry of Finance, covering the years 2011–12 to 2021–22.
5. Dr.DianWahyudin(2023) conducted by Wahyudin (2015), explores how tax understanding, taxpayer awareness, and perception of the tax amnesty program affect taxpayer compliance at the East Semarang Pratama Tax Office in Central Java, Indonesia. The main objectives of the research were to examine how these three factors influence personal income taxpayer behaviour and to study the impact of gender on tax compliance. The study found that a better understanding of taxes and higher awareness significantly improve taxpayer compliance, and that female taxpayers tend to be more compliant than males. The research method used was quantitative, with data collected from 200 taxpayers through a structured questionnaire using a 5-point Likert scale. The design was ex-post facto, meaning it used data from events that had already occurred. The sampling technique used was convenience sampling, selecting participants who were easily accessible. Data were analysed using descriptive statistics and multiple linear regression. The results suggest that continuous taxpayer education is essential to improve tax compliance in the long run.
6. Asrinanda & Diantimala (2018) A survey is conducted by Asrinanda and Yossi Diantimala to find out how tax knowledge, the self-assessment system, and tax awareness affect taxpayer compliance in Banda Aceh City. The main objective was to see whether these three factors have a meaningful impact on how well people follow tax rules. The researchers used a simple random sampling method and collected data from 100 taxpayers. The study showed that both individually and together, tax knowledge, the self-assessment system, and awareness have a strong and significant effect on taxpayer compliance. These three factors account for 93.1% of the variation in tax compliance, while only 6.9% is influenced by other factors outside the study. The authors suggest that the government should continue promoting tax education and awareness to improve public understanding and compliance with tax laws.
7. Moučkov (2018) conducted by researchers at the University of Economics, Prague, aimed to measure tax literacy among bachelor's degree students in the Taxation and Tax Policy program. The main objective was to see how students' knowledge of personal income tax and value-added tax (VAT) is influenced by two key factors: (1) whether they had taken advanced tax courses and (2) whether they had practical experience filing tax returns. The researchers used questionnaires sent to 150 students (with a 63% response rate), and applied descriptive statistics and hypothesis testing to analyse the results. Most questions were practical, testing students' ability to apply their tax knowledge to real-life situations. The findings showed that more than half of the students had good to excellent tax knowledge, even some who had not taken advanced courses. For VAT, knowledge significantly improved with advanced coursework, but for

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personal income tax, prior experience filing returns didn't make a clear difference. The study concluded that structured education plays a bigger role in tax literacy than filing experience, and highlighted the importance of integrating practical, clear, and readable tax content in the learning process.

8. Cvrlje (2015) highlights the importance of tax literacy as a part of overall financial literacy, focusing on the need for individuals to understand tax systems, calculations, and public spending. The main objective of the paper is to show that low tax morale and poor compliance—especially in countries like Croatia—can be improved not just through punishment, but by promoting tax education and awareness. The author argues that citizens who are better informed about taxes are more likely to comply with tax rules, manage their finances responsibly, and support government policies. Unlike traditional approaches that rely on penalties and public shaming, Cvrlje suggests that incentives and educational programs would be more effective in boosting compliance. Although no empirical method or data collection was used, the paper is based on a literature review and international examples, calling for future research to assess Croatia's actual tax literacy levels. The paper concludes with a recommendation for policymakers to introduce national campaigns and education efforts to build a more tax-aware and financially responsible society.
9. ShahParesh & ShahNilam (2020) studied how two fast-growing cities in Gujarat—Ahmedabad and Surat—collect tax income to provide basic services to their citizens. With rising migration, population growth, and industrial activity, the demand for services is increasing, and the municipal corporations need reliable income sources. The main goal of the study was to compare and analyse property tax and water tax income in these two cities. The researchers used the t-test statistical method to compare averages and patterns of growth. They found that Ahmedabad Municipal Corporation (AMC) earns almost double the amount from property tax compared to Surat Municipal Corporation (SMC), although Surat's tax collection was more stable over time. On the other hand, water tax income was similar for both cities, even though Ahmedabad has a larger population and area. Interestingly, Ahmedabad showed more consistency in water tax collection. The study concludes that while AMC earns more from property tax, both cities perform similarly when it comes to water tax.
10. Dr.J.A.Sarvaiya & Dr.RajeshP.Ganatra (2019) conducted a study to understand how taxpayers in Ahmedabad think and behave when it comes to tax-saving deductions under sections 80C to 80U of the Income Tax Act. Their main goal was to analyze which tax-saving options—like PPF, LIC, home loan interest, education loan, donations, etc.—people prefer and whether these preferences vary based on age, education, income, or job type. The researchers surveyed 384 taxpayers using a convenience sampling method, collecting responses through a structured questionnaire based on a 5-point Likert scale. The data was analysed using tabulations and One-Way ANOVA tests to find differences in perception. Key findings show that male taxpayers, especially those aged 18–30, with professional education, and earning over ₹10 lakh, are the largest group. Business owners were found to pay the highest taxes. Most respondents preferred deductions under Section 24B (home loan interest) the most, while Section 80D (medical insurance) was the least preferred. Interestingly, the study found no major difference in people's views on home loan interest deductions based on their age, education, income, or occupation.
11. Patel, Sathvara, Patel, & A (2015) conducted a study to explore how people in North Gujarat understand and feel about India's income tax system. The main goal was to understand taxpayers' views on tax slabs, deductions, filing methods, and the role of tax consultants, as well as how aware they are of income tax rules and their rights. The researchers looked into the history and evolution of taxation in India, from ancient times to the present, and highlighted how the Income Tax Act of 1961, based on the old British model, still influences today's system. The study didn't rely on a formal research method like surveys or experiments; instead, it offered an informative and descriptive review of the tax system, tax laws, amendments, and services offered by tax consultants. The authors also pointed out a major concern—only about 1.6% of India's adult population files income tax, showing how limited awareness and understanding are still serious issues. The paper recommends stronger awareness efforts and better guidance to help individuals follow the tax rules properly and make use of available benefits.

RESEARCH METHODOLOGY

Table 1. Research Methodology

Research Design	Descriptive
Sample Method	Non-probability – convenient sampling method
Data Collection Method	Primary Method
Data Collection Method	Structured Questionnaire
Type of Questions	Closed ended
Data Collection Mode	Online through a Google form
Data Analysis Methods	Charts
Data Analysis Tools	Excel
Sampling Size	43
Survey Area	Ahmedabad
Sampling Unit	Working Individuals

Source: Author's Compilation

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OBJECTIVE

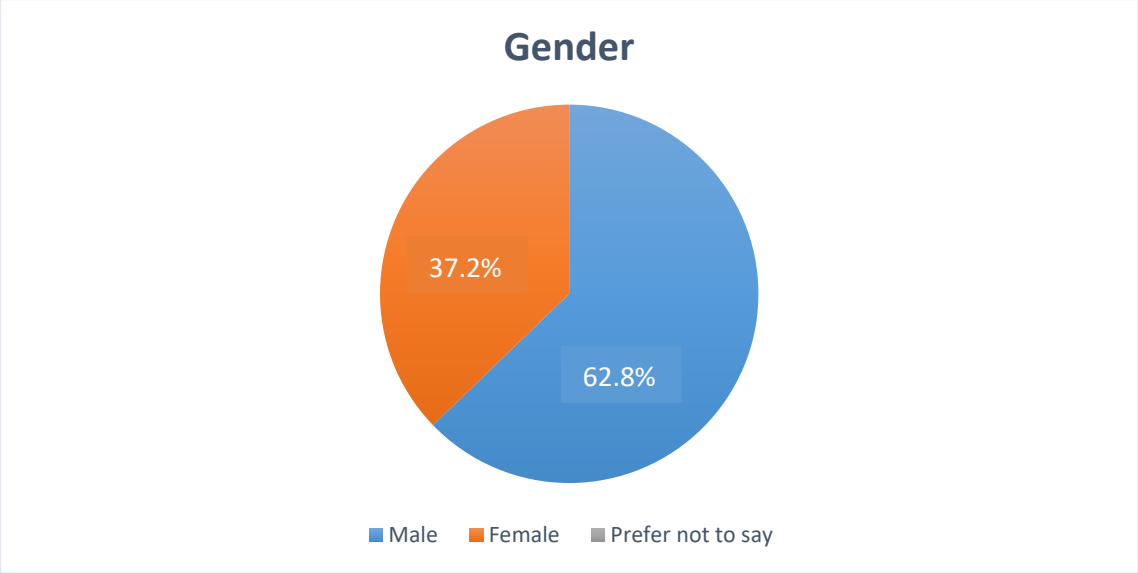
The ultimate aim of this sample survey is to measure the knowledge about tax literacy that people have and to understand the tax-related concepts, rewards, and duties. It helps us to determine the fundamentals of taxation principles, including deductions, exemptions, and filing procedures. Also helps to analyse where people lack the knowledge and have misunderstandings about tax filing. Also determines how people are updated about the rules and regulations on a day-to-day basis.

DATA ANALYSIS

We approached respondents to fill out an online questionnaire that measures their awareness of tax literacy. Our sample size is 43. Now, here are the responses that are provided by the responders.

⇒

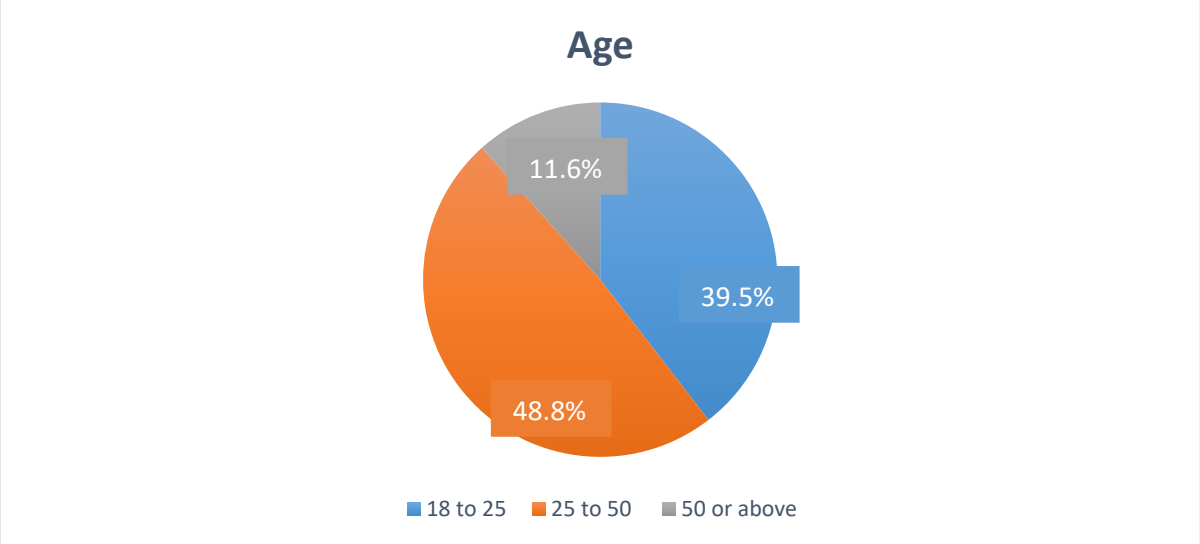
⇒ **Gender**



Interpretation

Out of 43 responders, the majority were males, that are 62.8% responders, and 37.2% responders were female.

⇒ **Age**

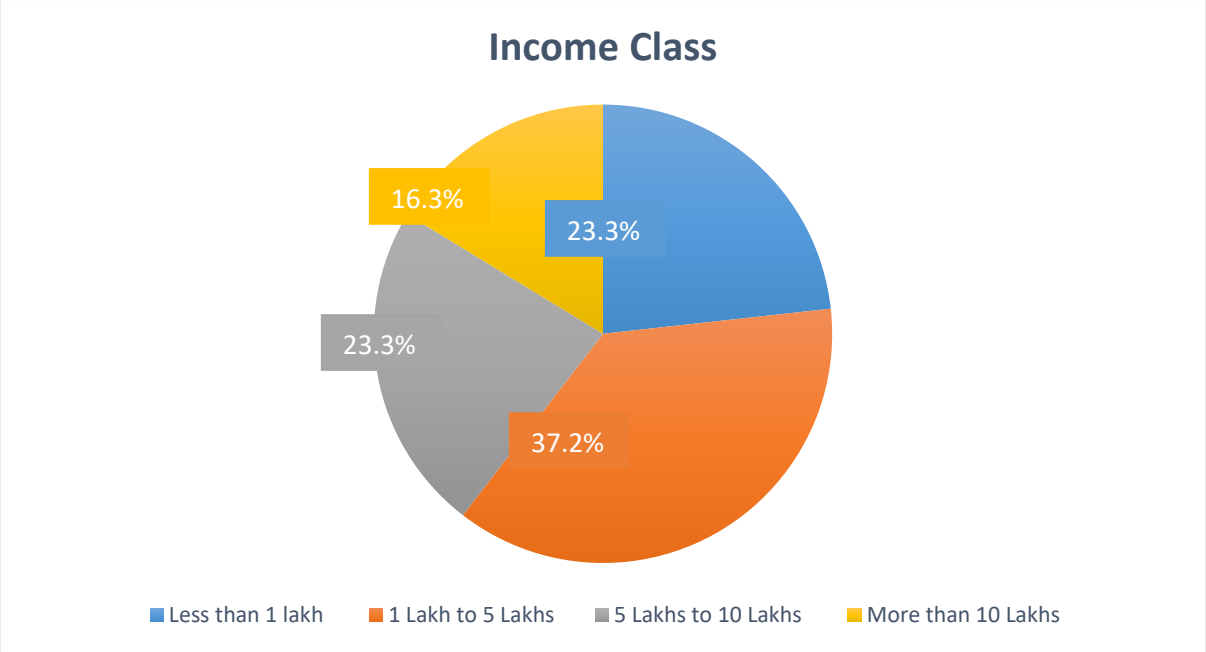


Interpretation

Out of 43 responders, 39.5% responders were between the age group of 18 to 25, 48.8% responders were between the age group of 25 to 50, and 11.6%responders were in the age group of 50 or above.

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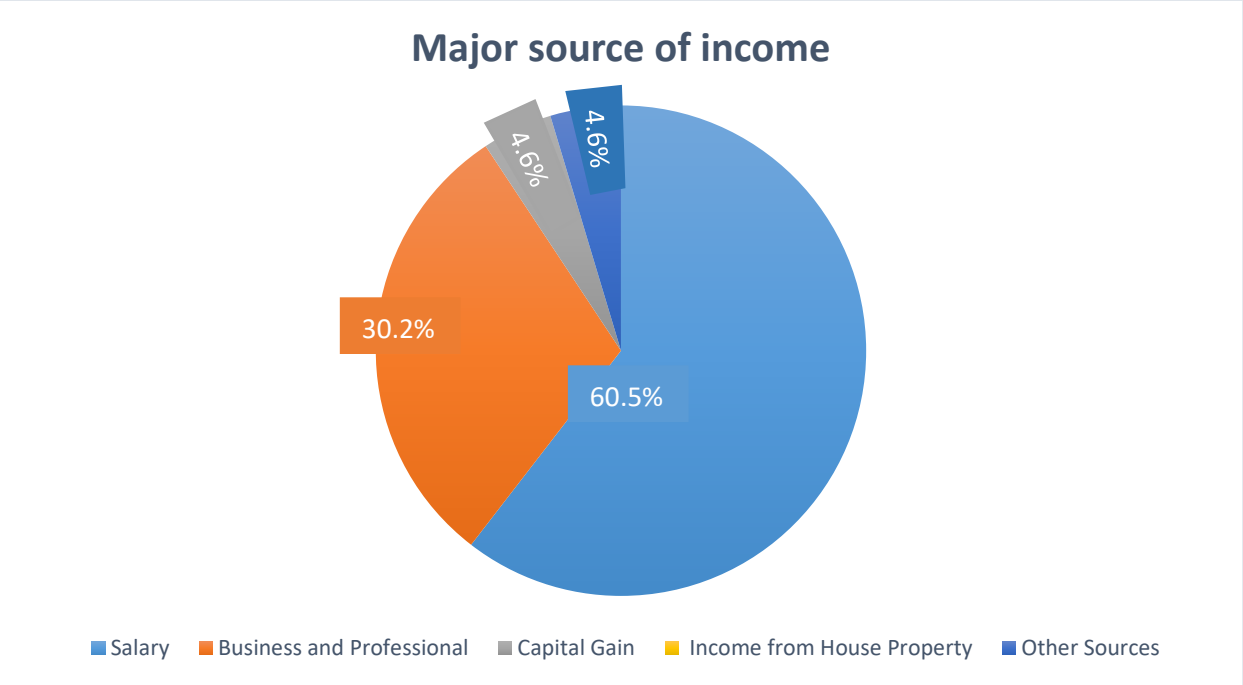
⇒ **Income**



Interpretation

Out of 43 responders, 23.3% responders have an income is less than 1 lakh, 37.2% of responders have an income between 1 lakh to 5 lakhs, 23.3% responders have an income between 5lakhs to 10 lakhs, and 16.3% responders have an income of more than 10 lakhs.

⇒ **Major source of income**

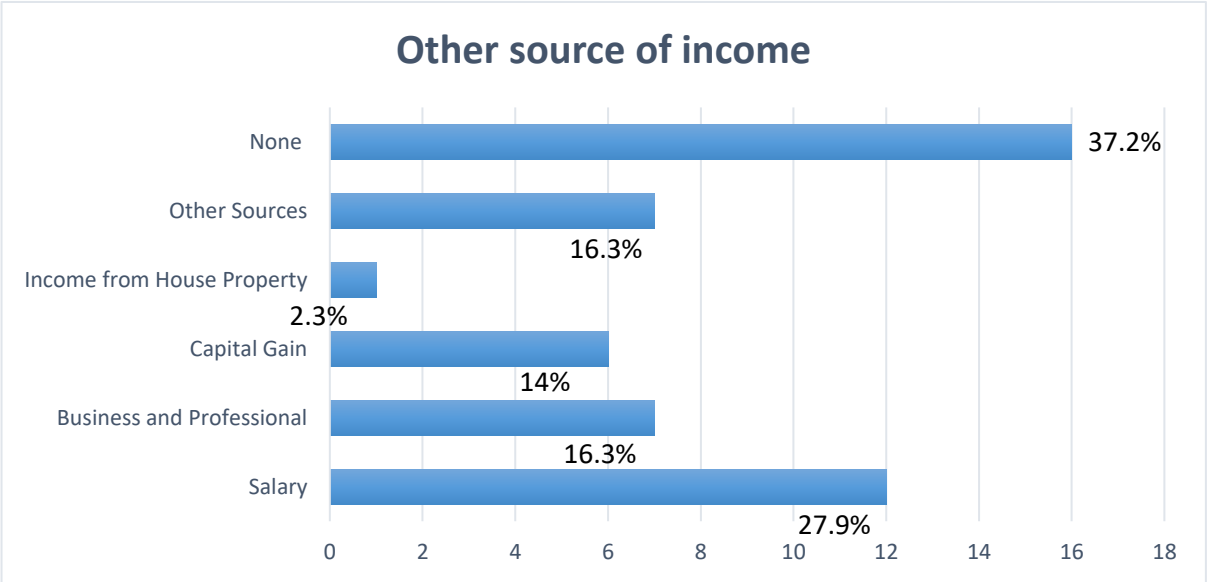


Interpretation

Out of 43 responders, 60.5% responders' major source of income is salary, whereas 30.2% responders' major source of income is business and professional, 4.6% responders' major source of income is capital gain, and 4.6% responders' major source of income is other sources.

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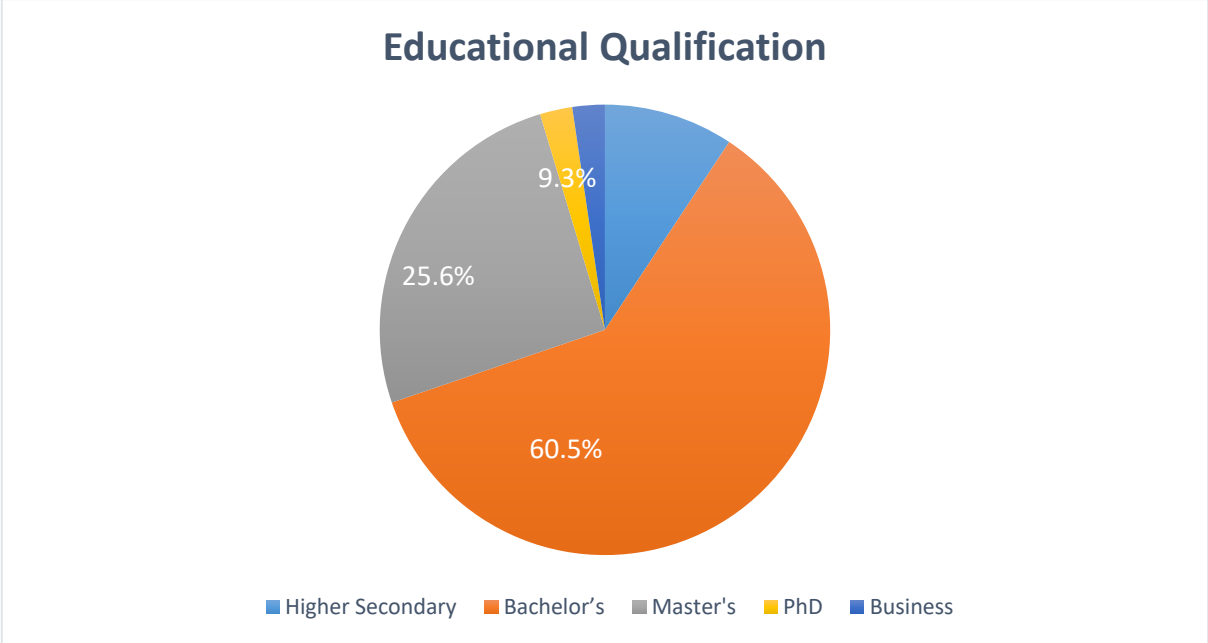
⇒ **Other sources of income**



Interpretation

Out of 43 responders, 37.2% responders has no other sources of income, 16.3% responders other sources of income is other sources, 2.3% responders other sources of income is income from house property, 14% responders other sources of income is capital gain, 16.3% responders other sources of income is business and professional, 27.9% responders other sources of income is salary.

⇒ **Educational Qualification**

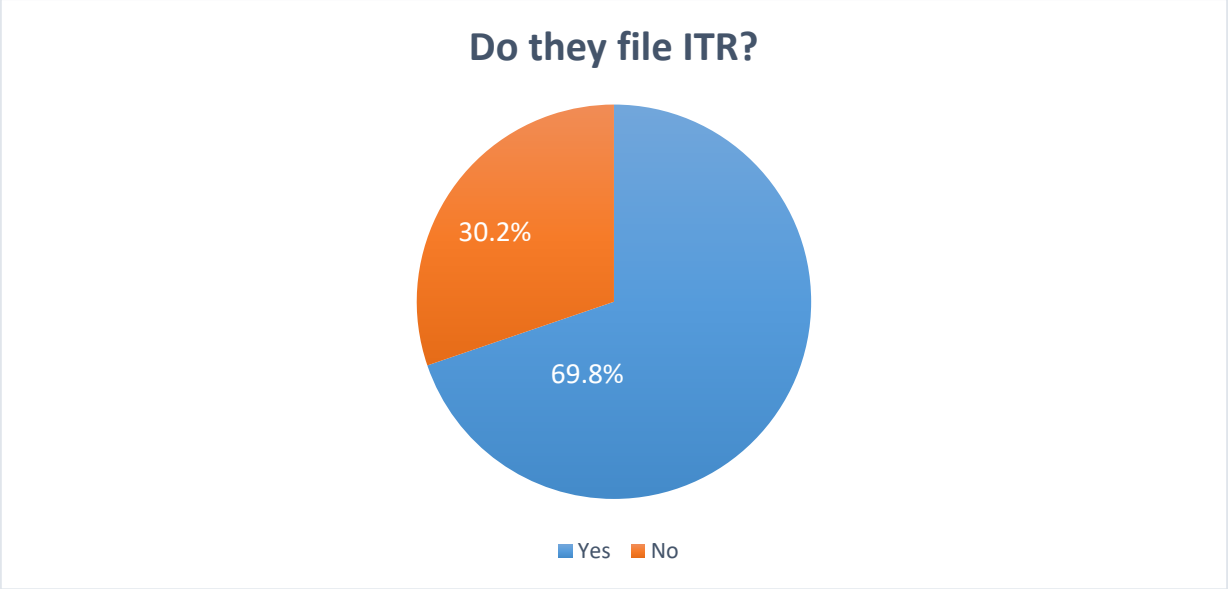


Interpretation

Out of 43 responders, 9.3% responders have completed their higher secondary only, 60.5% responders have completed their bachelor's only, 25.6% responders have completed their master's only, 2.3 % Responders have completed their PhD only, and 2.3% responders have chosen business.

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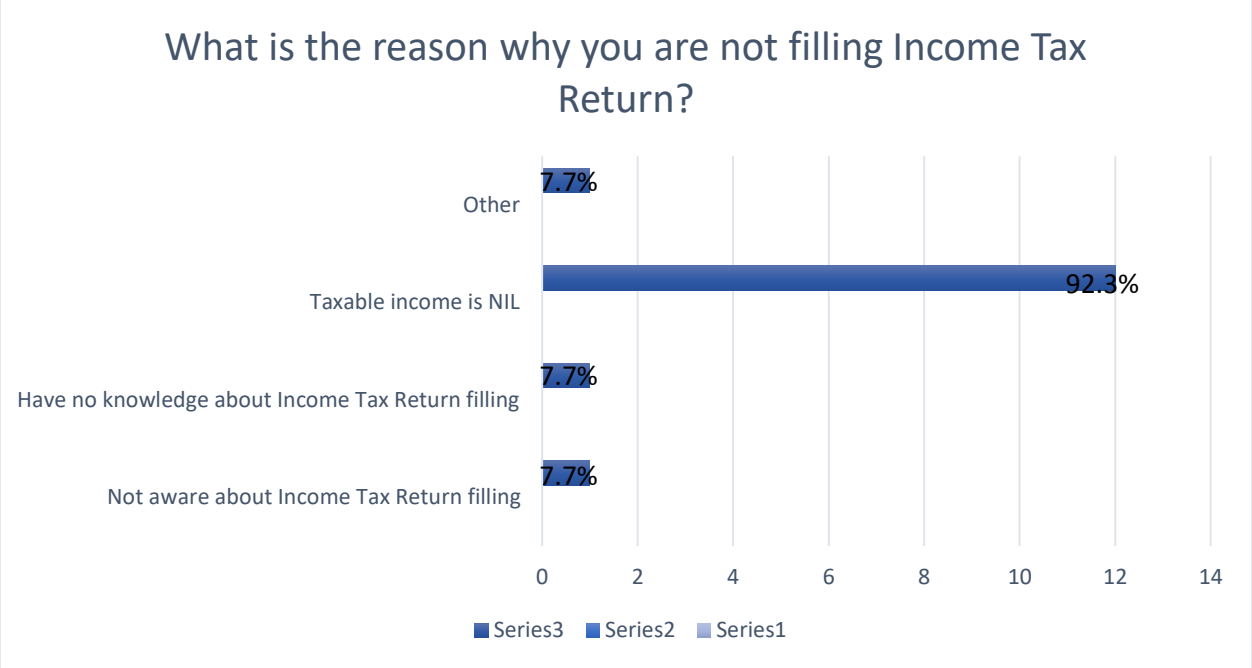
⇒ **Do they file ITR?**



Interpretation
Out of 43 responders, 69.8% responders fill their ITR, 30.2% responders don't fill their ITR.

If they don't file ITR?
Out of 43 responses, there were 30.2% responders who were not filing their ITR, and here are their reasons for it.

⇒ **What is the reason why you are not filing an Income Tax Return?**

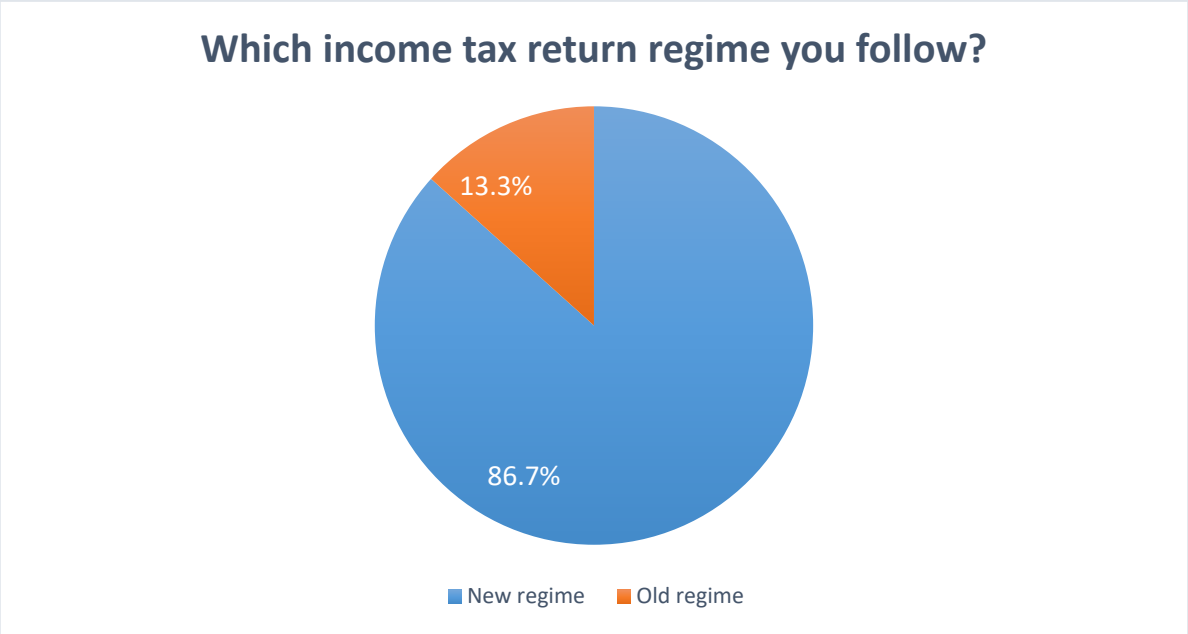


Interpretation
Most of their income is NIL.

If they file ITR?
Out of 43 responses, there were 69.8% responders who were filling their ITR, and here is the information gathered from them.

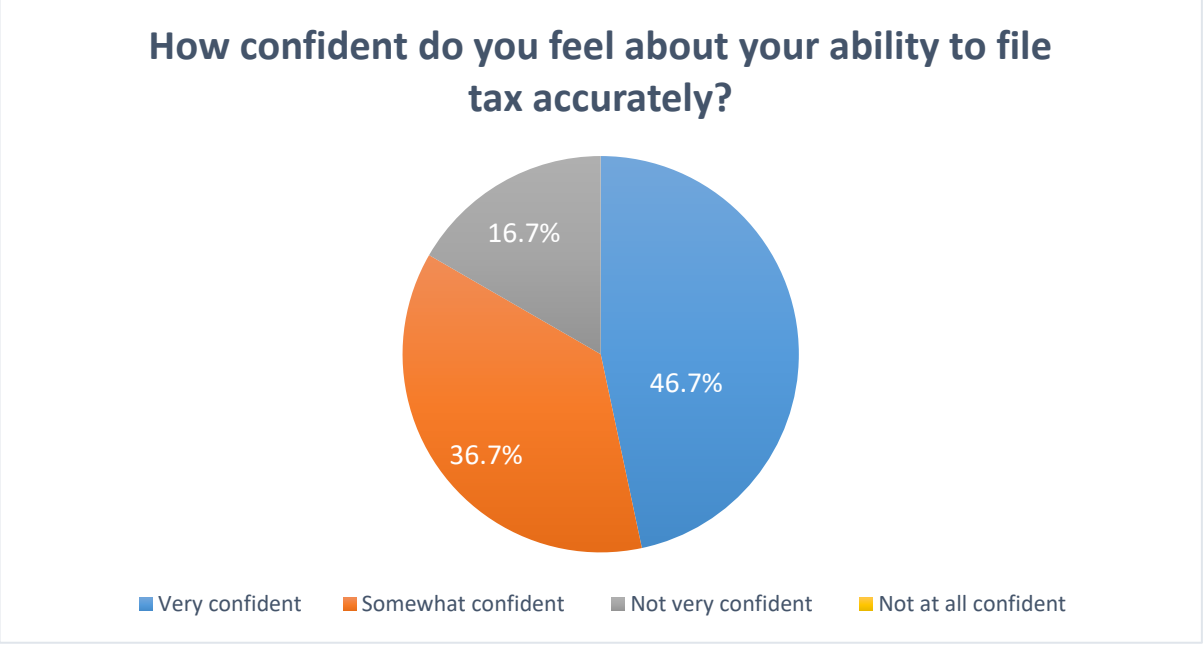
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⇒ **Which Income Tax Return Regime do You Follow?**



Interpretation
Out of 30 responders, 86.7% responders use the **new regime** and the other 13.3% responders use the **old regime**.

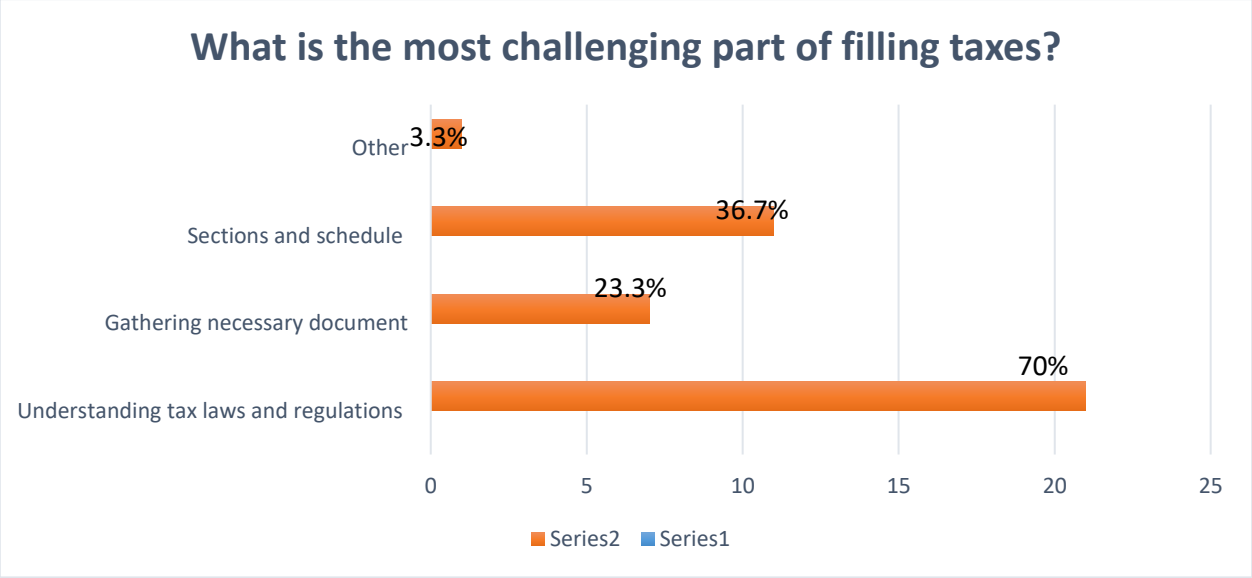
⇒ **How confident do you feel about your ability to file taxes accurately?**



Interpretation:
Out of 30 responders, 46.7% responders feel they are very confident, 36.7% responders feel they are somewhat confident, and 16.7% responders feel they are not very confident about their ability to file taxes accurately.

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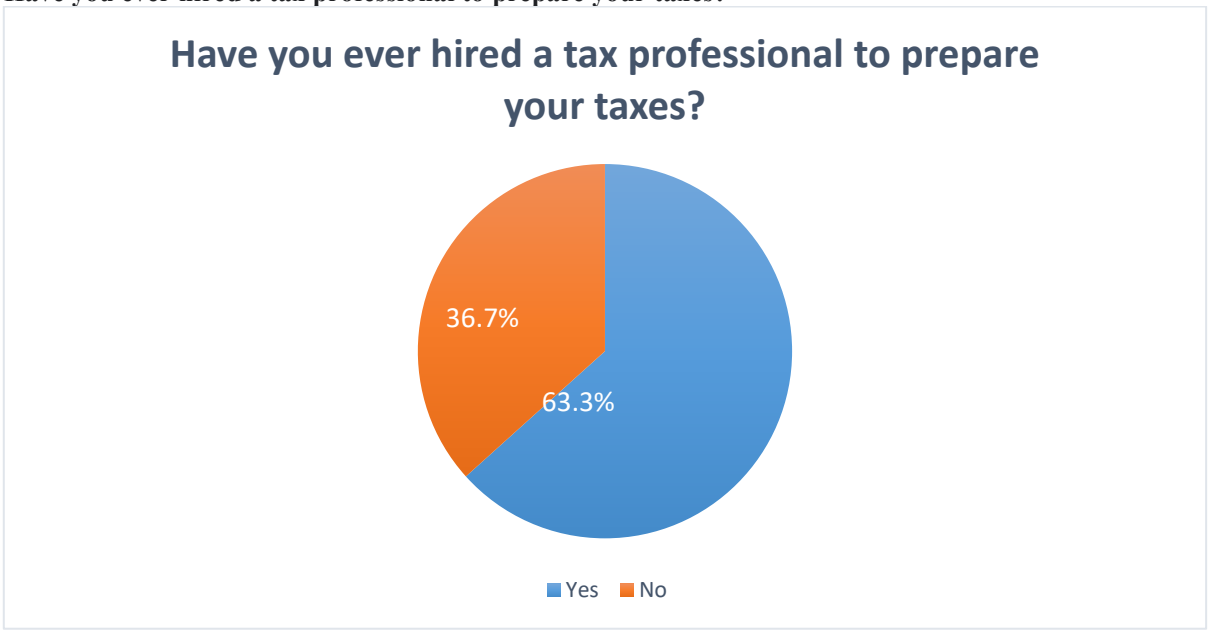
⇒ **What is the most challenging part of filing taxes?**



Interpretation

Out of 30 responders, 36.7% responders feel the most challenging is the sections and schedules,23.3% responders feel most challenging is the gathering of necessary documents, 70%responders feel most challenging is the understanding of tax laws and regulations.

⇒ **Have you ever hired a tax professional to prepare your taxes?**

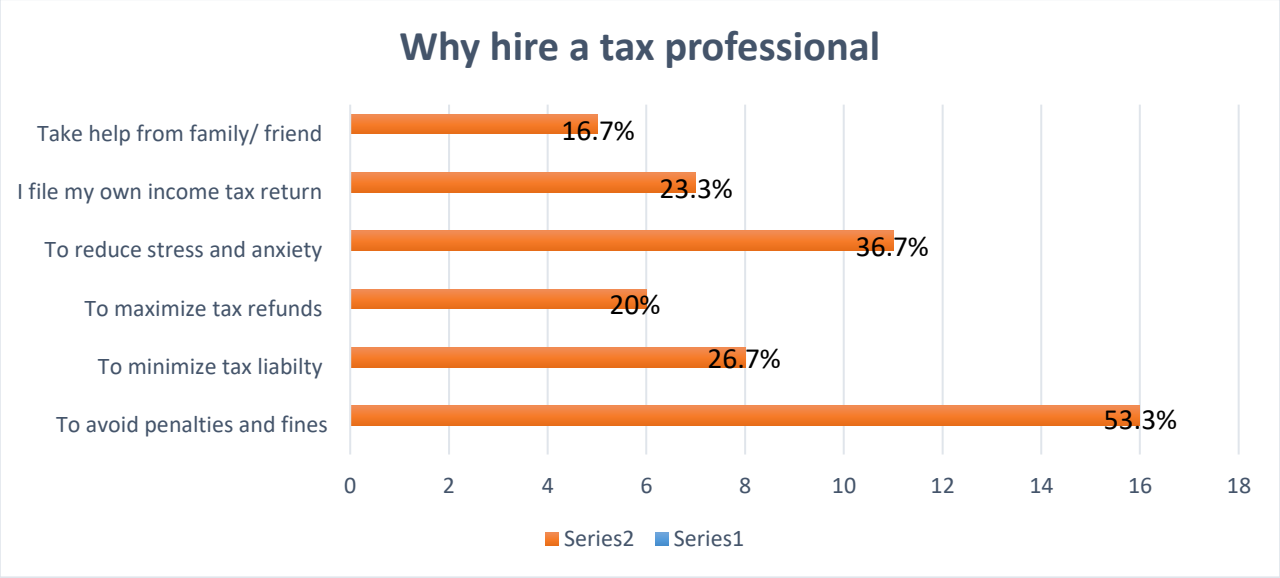


Analysis

Out of 30 responders, 63.3% responders do hire a tax professional, 36.7% responders do not hire a tax professional for tax filing.

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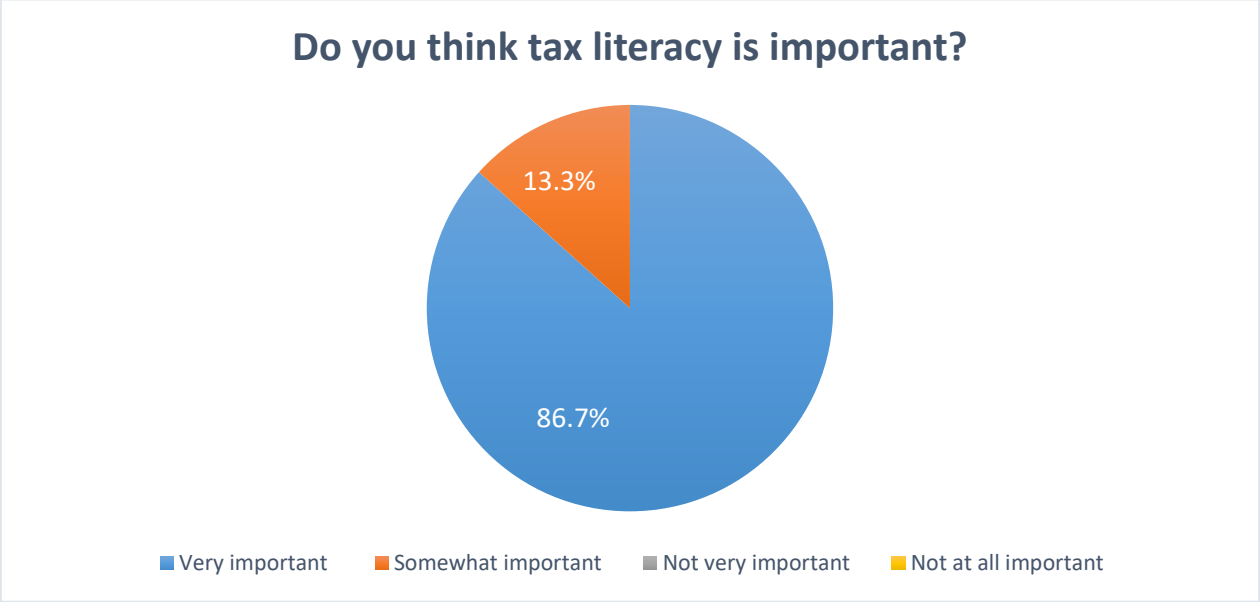
⇒ **Why hire a tax professional?**



Interpretation

Out of 30 responders, 16.7% responders take help from their family and friends, 23.3% responders file their own ITR, 36.7% responders hire a tax professional to reduce stress and anxiety, 20% responders for maximize tax refunds, 26.7% responders hire a tax professional for minimize tax liability, 53.3% responders hire a tax professional for avoiding penalties and fines.

⇒ **Do you think tax literacy is important?**

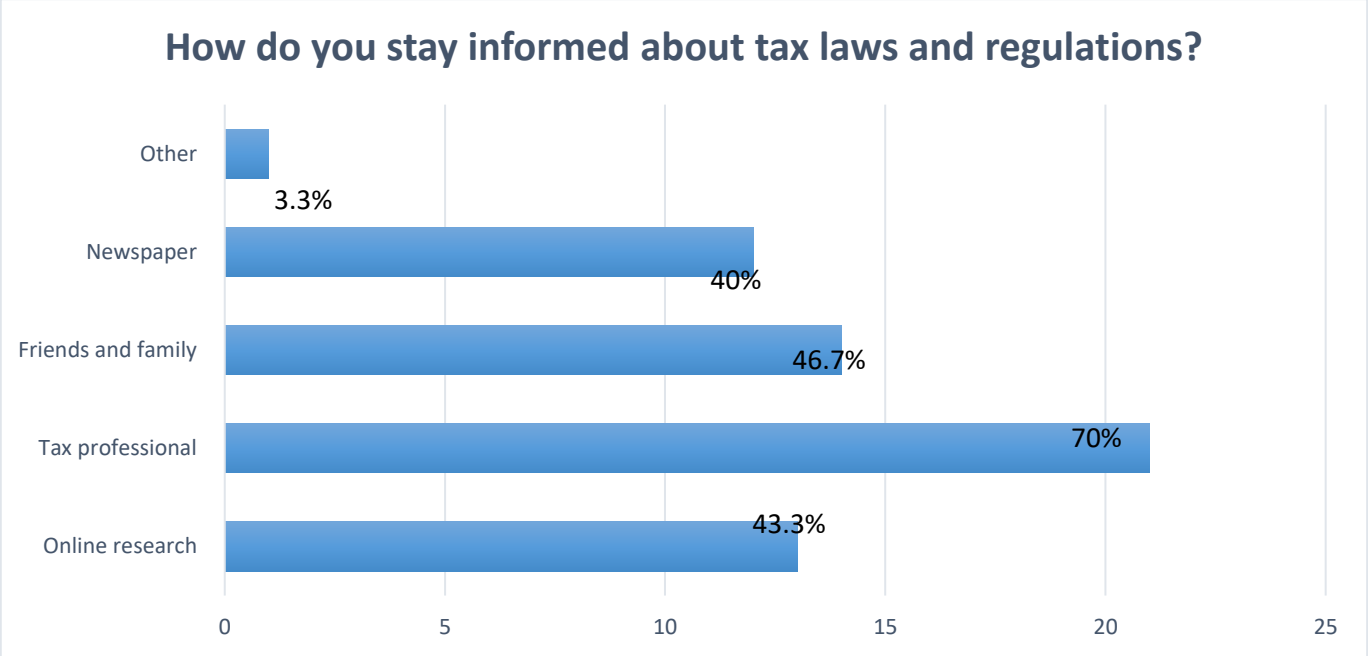


Interpretation:

Out of 30 responders, 86.7% responders think tax literacy is very important, 13.3% responders think tax literacy is somewhat important.

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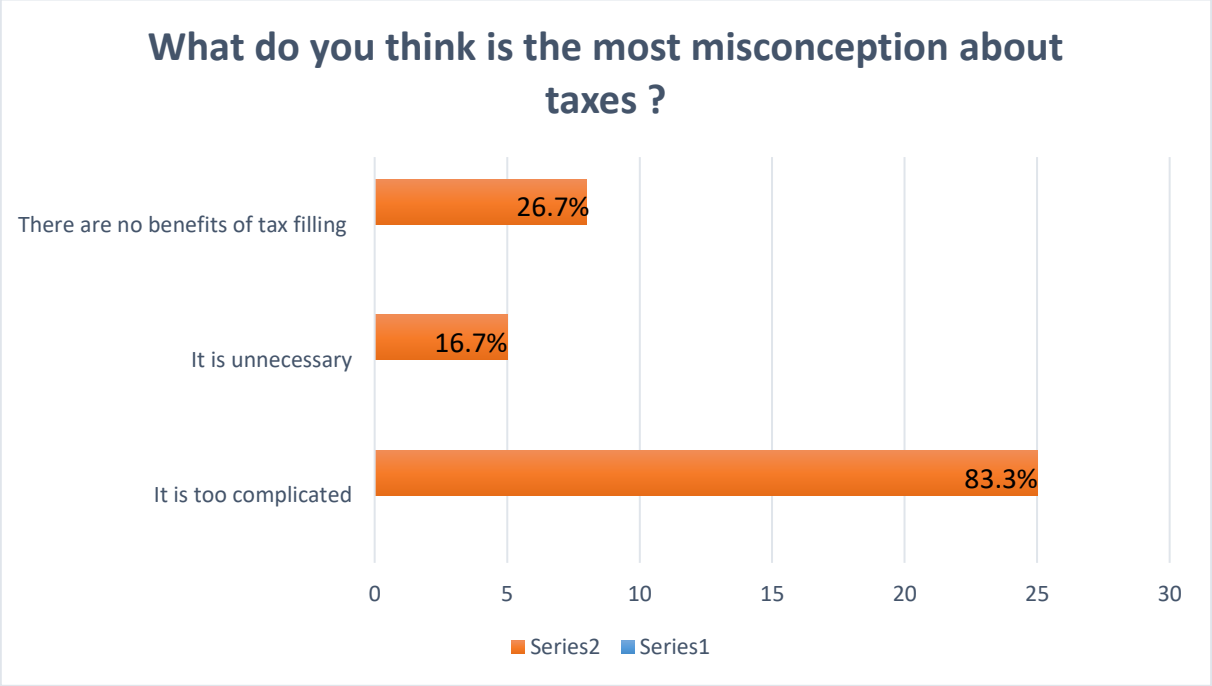
⇒ **How do you stay informed about tax laws and regulations?**



Analysis

Out of 30 responders, 3.3% responders stay updated by other resources, 40% responders stay updated by newspaper, 46.7% responders stay updated by friends and family, 70% responders stay updated by a tax professional, and 43.3% responders stay updated by online research.

⇒ **What do you think is the most common misconception about taxes?**



Interpretation

Out of 30 responders, 26.7% responders have the misconception about tax that there are no benefits of tax filing, 16.7% responders have the misconception about tax that it is unnecessary, and 83.3% responders have the misconception about tax that it is too complicated.

CONCLUSION

As per the analyses of the study, it is seen that there are majority of males, i.e., 60% and the rest are females. The majority of the sample lies between the ages of 25 to 50, i.e., 48.8%. 37.2% of the income group lies between 1 lakh to 5 lakh. Their major source of income is salary, i.e., 60.5%. And also, most of them

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have no other source of income. Most of them have their higher education as a bachelor's degree. It is also seen that out of 43, 30 individuals file their ITR, i.e., around 70%. The remaining 30% say that their income is NIL.

Out of these 30 individual's majority of them follow the new regime, which shows they accept the new change in the rules and regulations, i.e., around 86.7%. It is seen that most of them face the common challenges in understanding the tax laws and regulations. 63.3% of them hire a tax professional for filing ITR. Even asked that tax literacy is important, and 86.7% said yes, it is very important. Even asked how they keep themselves informed about tax laws and regulations, they take different kinds of ways to keep themselves updated.

As a result, we can say that there is a lack of tax literacy, which shows that people should increase their knowledge regarding the tax laws and regulations through social media platforms and by authentic, proven websites by the government.

Future Scope

- Future study aims to large number of participants to increase the level of results and accuracy.
- People from a range of different age groups, income levels, and educational backgrounds shall be included to ensure the result reflects the Opinion of the larger population.
- Extending the research to other areas and locals, to analyse knowledge regarding how taxes differ in various contexts.

Limitations

- The results of this study might not fairly represent the general scenario among individuals because this study only included 43 participants which is quite less.
- The present study has included only major literacy aspects and hence a few of them might not have been covered.
- Some individuals might feel uneasy about revealing their actual income.

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