Factors Affecting Taxpayers' Satisfaction with E-Filing Tax System of Books and Stationery in Butwal Sub-Metropolitan City

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Abstract

This study aims to identify and analyze the key determinants influencing taxpayer satisfaction with the electronic filing (e-filing) system of Books and Stationery Business in Rupandehi district. It applies the Information System (IS) Success Model to evaluate the impact of prior experiences with the Inland Revenue Department (IRD), confidence in government websites, and trust in technology on user satisfaction. A quantitative research approach was employed using a structured questionnaire. Total populations are 236 out of them 195 distributed survey questionnaires, 136 valid responses were collected from taxpayers in Rupandehi district. Simple random sampling technique is used. Statistical tools SPSS and PLS SEM were used to assess the relationship between trust in technology, website quality, service quality, information quality and users' levels of satisfaction. The analysis revealed that all four factors service quality, information quality, and trust in technology, positively affect taxpayer satisfaction however, IRD website quality is not significant. Among these, information quality has the most consistent and significant influence on both trust and satisfaction, highlighting the importance of clear and accurate content. The study recommends that the IRD enhances the quality of information on its platforms and build stronger relationships with taxpayers to improve overall satisfaction and trust. This research provides original insights by applying the IS Success Model in Nepal's e-governance context, offering empirical evidence on user perceptions of digital tax services in a developing region.

Keywords: Website quality, trust in technology, information quality and service quality, taxpayers' satisfaction.

Introduction

The electronic filing (e-filing) system has become a key innovation in modern tax administration worldwide, offering taxpayers the ability to file returns online with greater convenience, transparency, and efficiency. By reducing paperwork and face-to-face interactions, e-filing improves compliance, builds trust, and enhances data accuracy for governments and taxpayers alike(Azmi & Kamarulzaman, 2009; Hamilton, 2021; Lu & Nguyen, 2016). Globally, it is also part of broader e-governance initiatives, where digital technologies are used to strengthen accountability, reduce corruption, and improve service delivery (Junquera-Varela & Lucas-Mas, 2024). Despite these benefits, the success of e-filing varies across countries, especially in developing economies, where challenges such as limited internet access, low digital literacy, technical glitches, and data security concerns often reduce user confidence and satisfaction (Pomeranz & Vila-Belda, 2019; Younus et al., 2025).

In Nepal, the Inland Revenue Department (IRD) introduced e-filing in fiscal year 2068/69 with the aim of improving compliance, ensuring transparency, and making tax administration more efficient (IRD Annual Report, 2071/72). The system was expected to reduce administrative burden, support a paperless tax process, and increase voluntary compliance through convenience and reliability (Bhandari & Rijal, 2024). However, as in many countries, the overall effectiveness of Nepal's e-filing system depends on taxpayers' satisfaction, which determines whether users adopt and continue using the platform (Ari & Arifin, 2024). Studies in other contexts, such as Malaysia, Thailand, and China, show that factors like ease of use, perceived usefulness, information quality, system quality, and service quality significantly influence satisfaction and behavioral intention toward e-filing (Md. Aminul Islam, 2012; Poolsuk & Methavasaraphak, 2019; Woldemariam Birru, 2022) Yet, in Nepal, research has not fully examined critical factors such as website quality and perceived trust in technology, leaving important gaps in understanding taxpayer behavior.

This study addresses that gap by examining the factors influencing taxpayers' satisfaction with the e-filing system of Books and Stationery Business in Rupandehi, Nepal. The objectives are (i) to identify the factors affecting taxpayers' satisfaction and (ii) to analyze the relationship among the variables and their experiences in using the e-filing system. The problem lies in the fact that while e-filing is widely promoted, taxpayers report varying levels of satisfaction, raising concerns about how information quality, service quality, website design, and trust in technology shape their experiences. Without addressing these issues, the government risks reduced compliance and inefficiency in revenue collection.

The significance of this research lies in its contribution to improving Nepal's tax administration. By identifying the determinants of satisfaction, the findings will help policymakers and the IRD enhance system design, strengthen service quality,

and build user trust. In doing so, the study supports Nepal's broader digital governance agenda and sustainable revenue mobilization, which are essential for economic development (Devi et al., 2025).

Although e-filing has been introduced to improve convenience, transparency, and efficiency in tax administration, many taxpayers in Nepal still report mixed levels of satisfaction. Technical issues such as poor website design, limited user support, and system downtime, combined with low trust in online platforms, continue to undermine the effectiveness of the system (Adhikari, 2022; Ari & Arifin, 2024)transparent and prompt service delivery of tax revenue administration. The main objective of the research was to examine the cost efficiency in tax administration through ICT. The secondary data was collected from Ministry of Finance, GON, Economic survey and various years' annual report of IRD. Similarly, primary data was gathered through the questionnaire survey from the business organization registered in VAT at Inland Revenue offices New road conducted during November 2021 to April 2022. The sample size was 140 purposive judgmentally in which 89.29% (125. Research shows that taxpayers' satisfaction depends not only on ease of use and service quality but also on their confidence in the reliability and security of the system (Sisay, 2018). However, there is a lack of empirical evidence in Nepal that systematically examines how factors like website quality, service responsiveness, information accuracy, and trust in technology influence satisfaction. Without such evidence, it becomes difficult for the IRD to design effective strategies that encourage voluntary compliance and improve service delivery. Therefore, this study seeks to address this gap by identifying the key determinants of taxpayers' satisfaction with the e-filing system in Nepal.

The growing use of digital platforms in tax administration highlights the importance of understanding how technology affects taxpayer behavior and satisfaction. E-filing not only improves efficiency but also plays a crucial role in strengthening voluntary compliance, enhancing transparency, and reducing administrative costs (Seitzer et al., 2024). In the Nepalese context, taxpayers' satisfaction is particularly important because it directly influences compliance levels and the government's ability to mobilize revenue for development (Pandey, 2023). By examining factors such as website quality, information quality, service delivery, and trust in technology, this study contributes to both academic research and practical policymaking. The findings will support the Inland Revenue Department (IRD) in improving e-filing services, strengthening digital governance, and fostering a more sustainable tax system in Nepal.

Research Gap

While global studies have investigated factors such as ease of use, system quality, and service quality in shaping user satisfaction with e-filing (Mascagni et al., 2021; Md. Aminul Islam, 2012; Poolsuk & Methavasaraphak, 2019), limited research has addressed these issues in Nepal. Existing studies largely focus on usability and compliance but have

overlooked critical aspects like website quality and perceived trust in technology, which are essential in building confidence among taxpayers. In a country like Nepal, where digital literacy, internet reliability, and trust in government services vary widely, these factors can play a decisive role. This study fills that gap by systematically analyzing how website quality and perceived trust, alongside established factors like information and service quality, influence taxpayers' satisfaction with e-filing of Books and Stationery Business in Rupandehi, Nepal.

Literature review

Theoretical foundations

Research on user acceptance and information systems provides strong theoretical grounding for studying taxpayers' satisfaction with e-filing. The Technology Acceptance Model (TAM) explains how perceived usefulness and perceived ease of use shape users' attitudes toward an information system and their satisfaction with it (Davis, 1989). The DeLone & McLean IS Success Model identifies information quality, system quality (closely related to website quality), and service quality as primary determinants of net benefits and user satisfaction in information systems contexts (DeLone & McLean, 2004; 2003). Trust models in IS research (Harrison McKnight et al., 2002a; McKnight & Chervany, 2006) emphasize that trust both in the institution and in the enabling technology affects adoption and satisfaction. Finally, service quality frameworks such as SERVQUAL and its e-service adaptations (E-SERVQUAL, E-S-QUAL) provide theory and measurement for how responsiveness, assurance, and empathy shape perceived service performance online (Parasuraman et al., 1988; 2005). Together these theories suggest that website/system characteristics, the quality of information provided, service support, and technology trust jointly determine users' satisfaction with e-filing systems.

Perceived Website Quality and Users' Satisfaction (H_1)

Theory & measures Website or system quality in IS models corresponds to system reliability, usability, interactivity, navigability and responsiveness (DeLone and McLean, 2003). Web-specific literature treats interactivity and customizability as core attributes that shape users' evaluations (Jeon & Jeong, 2017; Wu & Wu, 2006). Higher interactivity and better design reduce cognitive load and increase perceived ease of use key antecedents of satisfaction under TAM.

Empirical studies across e-government and online service contexts consistently show that better website quality (fast load times, clear layout, mobile responsiveness, interactive help) significantly improves user satisfaction and continuance intention (Kumar & Benbasat, 2006; Wang & Liao, 2008). Jeon and Jeong (2017) and Wu and Wu (2006) found that tailored content and interactivity positively influence website evaluations. In tax e-filing specifically, system usability and interface quality are repeatedly linked to higher voluntary adoption and satisfaction (Chen et al., 2015; Koong et al., 2019).

H_1. Theoretical models (TAM; DeLone &

McLean) and multiple empirical studies indicate that better website quality increases perceived ease of use and perceived usefulness, which in turn raises users' satisfaction. Therefore, **H_1** (Website Quality and Users' Satisfaction) is strongly supported by both theory and evidence.

Perceived Trust in Technology and Taxpayers' Satisfaction (H_2)

Trust in technology refers to users' belief that the technical infrastructure (platform, encryption, digital certificates) will perform reliably and securely (Bélanger & Carter, 2008a; Harrison McKnight et al., 2002a). Trust constructs in IS combine cognitive assessments (competence, predictability) and affective responses (felt safety), and they operate as direct antecedents to intention and satisfaction (Harrison McKnight et al., 2002b).

Studies in e-government and e-commerce show that trust in the platform and the managing institution reduces perceived risk and increases satisfaction and continued use (Bélanger & Carter, 2008b; Paul A. Pavlou, 2003). In public sector ICT, perceived security and privacy protections are strong predictors of user satisfaction; where users trust the technology they report fewer barriers to sharing sensitive information and higher satisfaction (Beldad et al., 2011; Srivastava & Teo, 2009). In tax contexts, fear of data breaches or identity theft lowers willingness to e-file, whereas confidence in secure systems supports satisfaction and compliance (Fu et al., 2018a; Pomeranz & Vila-Belda, 2019).

H_2. Trust in the technology underpinning e-filing reduces perceived risk and increases perceived reliability and ease of interaction, which raises satisfaction so H_2 (Trust in Technology and Users' Satisfaction) is both theoretically and empirically justified.

Information Quality and Taxpayers' Satisfaction (H_3)

In DeLone & McLean's IS Success Model, information quality (accuracy, completeness, relevance, timeliness) directly influences user satisfaction and decision quality (DeLone & McLean, 2004b). High information quality reduces user effort and increases perceived usefulness.

Across e-government and tax studies, users cite the clarity, correctness, and relevance of online instructions, calculation outputs and help content as decisive factors in satisfaction (Carter & Bélanger, 2005; Kaur et al., 2022). Empirical work shows that where information is personalized, complete, and easy to understand, users report better experiences and are more likely to comply (DeLone & McLean, 2004a; Poolsuk & Methavasaraphak, 2019). In tax filing, accurate automated calculations, clear guidance on deductions and confirmations (email receipts) strongly affect satisfaction (Mascagni et al., 2021).

H_3. Given IS success theory and supporting empirical results, H3 (Information Quality and Taxpayers' Satisfaction) is well supported: better information quality increases users' perceived usefulness and satisfaction with e-filing.

Service Quality and Taxpayers' Satisfaction (H_4)

Service quality captures the human and technical support around the system responsiveness, assurance, empathy, and reliability (SERVQUAL; (Parasuraman et al., 1988). For online services, E-S-QUAL adapts these dimensions to digital contexts (Parasuraman et al., 2005b). In the DeLone & McLean model, service quality affects use and user satisfaction.

Empirical studies of e-government and online tax services indicate that timely helpdesk support, clear escalation pathways, and proactive communication (e.g., status updates, confirmation emails) substantially raise user satisfaction (Chen et al., 2015; Pena et al., 2013)and in the context of the Philippine online tax filing system. Additionally, attributes such as trust in technology, trust in government, trust in e-government websites, and prior experience with government services which act as important antecedents to the model are analyzed in this study. The results show that trust in technology, trust in government, and prior experience directly affected the trust in e-government websites, which in turn directly influenced all three IS quality dimensions. Of these three dimensions, information quality was found to be the most consistently and significantly influence perceptions of usefulness and satisfaction, implying that this dimension is the most critical one beyond the service quality and system quality for taxpayers to use the system. Generally speaking, Philippine taxpayers do value the online system, indicating the fact that the current system does have some potential to elicit favorable perceptions on usefulness, satisfaction, and subsequent net benefits. Other theoretical and managerial implications are further discussed. Where taxpayers experience poor support or slow problem resolution, satisfaction and future use decline (OECD reports; World Bank case studies). In Nepal's IRD context, documented security measures (digital certificates, PAN/ password, SSL-secure sockets layer) are part of perceived service assurance, but users still emphasize the importance of user-friendly procedures and prompt support (IRD Annual Report, 2071/72) (Adhikari , 2022).

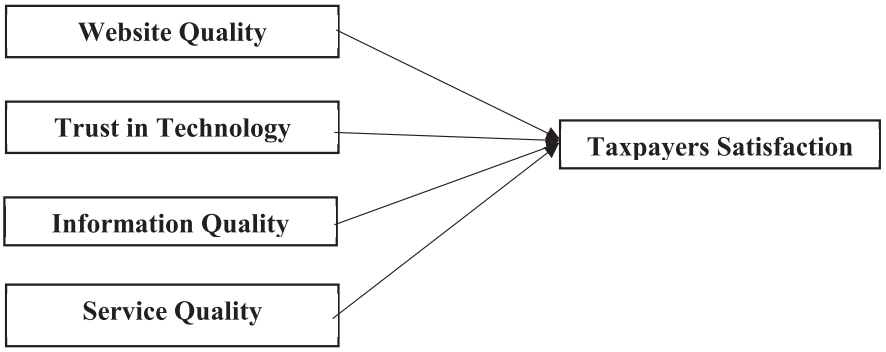
H_4. Combining theory and evidence, H_4 (Service Quality and Taxpayers' Satisfaction) is justified: higher perceived service quality leads to greater satisfaction with the e-filing system.

Integrated model and empirical relationships

Synthesizing the above, the DeLone & McLean IS Success Model together with TAM and trust theory suggests the following model: Website Quality (system quality), Information Quality, Service Quality, and Trust in Technology are direct antecedents of Taxpayers' Satisfaction. Empirical studies in e-government and tax filing contexts repeatedly confirm these direct paths (Bélanger & Carter, 2008c; DeLone & McLean, 2004a; Fu et al., 2018b; Poolsuk & Methavasaraphak, 2019). Additionally, website quality and trust often indirectly influence satisfaction through perceived usefulness and ease of use (i.e., partial mediation by TAM constructs), and

service quality can moderate the trust satisfaction link (stronger support amplifies the effect of trust).

Conceptual Framework



The information quality and service quality independent variables are selected from DeLone and McLean IS Success Model and TAM and website quality also from IS Success Model instead of system quality and trust in technology variable is selected from research gap all variables are linked with the research objectives, which are relevant altogether, satisfaction of taxpayers.

Methodology

This research employed quantitative research techniques with a focus on four major independent variables website quality, faith in technology, information quality, and service quality. This study attempts to investigate the elements influencing taxpayers' satisfaction with the e-filing system. The methodology, data collecting techniques, and philosophical presumptions used to accomplish the study objectives are described in the research design. This study follows the deductive approach to test the existing IS Success Model. Assuming that reality is stable, objective, and measurable, the research takes a positivist ontological stance. It makes the assumption that taxpayer satisfaction is a genuine phenomenon impacted by observable technological and system-related elements and this study employ the SPSS and PLS SEM for analysis of results.

The study adopts a positivist paradigm, which holds that knowledge may be acquired via statistical measurement and empirical observation. In order to demonstrate generalizable cause-and-effect linkages between independent factors and taxpayer satisfaction, it depends on quantitative data gathered through structured surveys questionnaire.

The study is on individual taxpayers who use the e-filing system for tax reasons in Rupandehi district's Books and Stationery Business. According to Federation of Nepal Books and Stationery Business (FNBSB); there are 236 taxpayers registered in the association but the researcher distribute 195 structures

questionnaire throughout the total population (N). At a 95% confidence level and a 5% margin of error, the sample size (n) is calculated to be 132 using the finite population sampling formula (Yamane, 1967), which guarantees enough representativeness and reliability of the results. Out of sample size there are 107 male and 29 are female involved this study. Random sampling is used to attain inclusivity while taking into account significant taxpayer attributes including age, gender, employment, level of education, and frequency of tax payments. This strategy reduces bias and ensures that the study offers reliable insights into how taxpayer satisfaction with the e-filing system is influenced by website quality, information quality, technological trust, and service quality.

Data Collection and Analysis Techniques

A standardized questionnaire using a 5-point Likert scale 1 being strongly disagree and 5 being strongly agree has used to gather data for this study. To guarantee accuracy and consistency, the questionnaires include verified customers for the independent and dependent variables. A number of statistical methods applied to the analysis of the gathered data. First, the overall patterns of answers summarized using descriptive statistics like mean, standard deviation, and frequency. Cronbach's Alpha used to assess the constructions' reliability and verify internal consistency. Factor analysis used to evaluate the measuring items' validity. To evaluate the direction and degree of relationships between the variables, correlation analysis was performed. The significance and size of the correlations between the independent variables such as website quality, information quality, faith in technology, and service quality and taxpayers' satisfaction with the e-filing system will then be ascertained using multiple linear regression.

Ethical Considerations

To guarantee equity and respect for each participant, ethical issues will be given top importance in this study. Before participating in the study, each respondent will be asked to give their informed permission, ensuring they are fully aware of its goals and methodology. With the option to discontinue participation at any moment without incurring any penalties, participation were completely voluntary. Every piece of information gathered will be kept completely private and utilized exclusively for scholarly and research reasons. Additionally, ethical standards will be upheld throughout the research process by conducting the study in a way that guarantees participants won't be mistreated, pressured, or deceived in any way.

Results

Table 1

Demographic information

Descriptive Statistics									
	N	Mini-mum	Maxi-mum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Q1	136	1	5	2.14	.862	.570	.208	-.152	.413
Q2	136	1	5	1.21	.411	1.416	.208	.005	.413
Q3	136	1	5	2.16	.752	-.277	.208	-1.183	.413
Q4	136	1	5	1.56	.593	.957	.208	2.196	.413
Q5	136	1	5	1.68	1.095	1.156	.208	-.361	.413

195 questionnaire were distributed to the respondents but only 136 responses are collected which is 69.74 percentage however all responses are included in analysis. The demographic insights from the primary questions reveal that the majority of respondents were relatively young taxpayers, most likely falling between the ages of 31 and 40. In terms of gender, the survey was dominated by male participants. Regarding education, most respondents held at least a bachelor's degree, reflecting a fairly educated sample group. When looking at profession, the majority of respondents were paid employees, suggesting a stable working population. Finally, with respect to tax filing habits, while filing frequency varied across individuals, the largest proportion of respondents reported filing their taxes either once a year, quarterly and on a monthly basis.

Model Assessment

Table 2

Measurement Items and Construct Assessment

Variables	Items	Mean	Standard Deviation	VIF	Loading
IQ	IQ1	3.801	1.056	1.404	0.725
	IQ2	3.757	0.974	1.522	0.789
	IQ3	3.691	0.887	1.753	0.833
	IQ4	3.471	0.985	1.301	0.672

Variables	Items	Mean	Standard Deviation	VIF	Loading
PTIT	PTIT1	3.257	1.043	1.223	0.881
	PTIT4	3.647	0.827	1.316	0.759
SERV	SERV3	3.551	0.946	1.319	0.740
	SERV4	3.287	1.098	1.523	0.790
	SERV5	3.566	0.937	1.528	0.804
US	US1	3.382	0.963	1.192	0.793
	US2	3.257	1.000	1.528	0.690
	US4	3.919	0.796	1.307	0.748
	US5	3.890	0.837	1.414	0.760
WQ	WQ1	3.691	0.966	1.396	0.615
	WQ2	3.618	1.022	1.418	0.721
	WQ3	3.544	0.954	1.521	0.635
	WQ4	3.860	1.195	1.389	0.785
	WQ5	3.816	0.868	1.193	0.688

Table 3

Summary

Construct	Mean (Range)	Loading Range	Reliability	Collinearity (VIF)
IQ	3.47–3.80	0.672–0.833	Acceptable	No issues (<2)
PTIT	3.26–3.65	0.759–0.881	Strong	No issues (<1.5)
SERV	3.29–3.57	0.740–0.804	Good	No issues (<1.6)
US	3.26–3.92	0.690–0.793	Good	No issues (<1.6)
WQ	3.54–3.86	0.615–0.785	Moderate	No issues (<1.6)

The results of the measurement model confirm that it is acceptable for analysis. All factor loadings are above the threshold of 0.6, which indicates that the indicators used in the study are valid and reliably represent their respective constructs. Additionally, the Variance Inflation Factor (VIF) values are all below 3.3, suggesting that there are no issues of multi-collinearity among the variables. In terms of descriptive results, user satisfaction (US) and website quality (WQ) obtained the highest mean scores, reflecting overall positive experiences from the respondents with the e-filing system. Furthermore, both

information quality (IQ) and perceived trust in technology (PTIT) demonstrated strong internal consistency, further validating the reliability of the constructs. These findings collectively strengthen the credibility of the measurement model and provide a solid foundation for further structural analysis.

Table -4

Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average Variance extracted (AVE)
IQ	0.749	0.757	0.842	0.574
PTIT	0.656	0.713	0.801	0.576
SERV	0.689	0.712	0.822	0.606
US	0.738	0.743	0.836	0.560
WQ	0.702	0.729	0.810	0.518

The Construct Reliability and Validity data for the five constructs IQ, PTIT, SERV-Qual., US, and WQ are shown in Table 4. Information quality, perceived trust in technology, service quality, user satisfaction, website quality, and so on are probably latent variables in a research that uses questionnaires. The validity and reliability of the constructs utilized in this investigation are shown in Table 4. Cronbach's Alpha values for all constructs are higher than the conventional cutoff point of 0.6 moderate to strong explanatory power. Adjusted R-Square 0.563. Slight adjustment confirms model's robustness and validity (Bland & Altman, 1997), suggesting robust scales for measuring each construct and high internal. Furthermore, the constructs' validity and reliability are demonstrated by the Composite Reliability (CR) values (rhoa and rho_c), which are above 0.70 (Saari et al., 2021; J. Hair & Alamer, 2022a). The convergent validity of all constructs is confirmed by the Average Variance Extracted (AVE) values above the 0.50 criterion (J. Hair & Alamer, 2022c) Consequently, Table 2's findings satisfy every quality criterion.

Model Fit Assessment

Table -5

SRMR, NFI, Chi-square, RMSEA

	Original sample (O)	Sample mean (M)	95%	99%
Saturated model	0.093	0.072	0.083	0.120
Estimated model	0.093	0.072	0.083	0.120

We examined the goodness of fit indices for the model, specifically using the standardized root mean square residual (SRMR). The SRMR value is 0.072, which is below the threshold value of 0.08, indicating a good fit. The normed fit index (NFI) value is 0.83, which is slightly below the critical value of 0.90. Despite this, the model is fit, as suggested by (Hu & Bentler, 1998).

Table-6

R-Square

	R-square	R-square adjusted
US	0.576	0.563

Even after adjusting for the number of predictors, the model's explanatory power is stable, as seen by the adjusted R-Square of 0.563. The model's robustness is confirmed by this slight drop from 0.576 to 0.563, which shows that the independent variables regularly account for a moderate-to-strong percentage of the variation in User Satisfaction (US).

Table-7

Overview: Path Coefficient Analysis

Path	Coefficient (O)	T-statistic	P-value	Significance
IQ → US	0.518	7.920	0.000	Significant
PTIT → US	0.155	2.292	0.022	Significant
SERV → US	0.334	3.778	0.000	Significant
WQ → US	-0.072	0.897	0.370	Not Significant

The findings of the path analysis show that User Satisfaction is positively impacted by Information Quality (β = 0.518, p < 0.001), Perceived Trust in IT (β = 0.155, p = 0.022), and Service Quality (β = 0.334, p < 0.001) in statistically significant ways. Information quality has the most influence among these. On the other hand, User Satisfaction is not substantially impacted by Website Quality (β = -0.072, p = 0.370), indicating that consumers may place more importance on other factors such service timeliness and information dependability than on the technical or aesthetic quality of the website.

Construct Reliability and Validity

Table -8

Heterotrait-Monotrait

	IQ	PIT	SERV	US	WQ
IQ					
PIT	0.588				
SERV	0.392	0.650			
US	0.881	0.641	0.720		
WQ	0.520	0.380	0.498	0.402	

In order to evaluate discriminant validity, one metric is the Heterotrait-Monotrait ratio of correlations (HTMT). A constructs (or concept's) discriminant validity reveals if it is indeed different from other constructs. The average correlations within a single construct (HTMT method correlations) and the average correlations between distinct constructs (heterotrait-eteromethod correlations) are compared using HTMT. The HTMT ratio of correlations for each of the variables utilized in this investigation is shown in Table 8. The value of the HTMT ratio fall between 0.365 to 0.898. Although values as high as 0.90 may be acceptable, the commonly recognized cutoff point for HTMT levels is less than 0.85 (Henseler et al., 2015). Consequently, discriminant validity has been proven for the reflective constructs in this study as all HTMT values are within the permissible range(J. Hair & Alamer, 2022a).

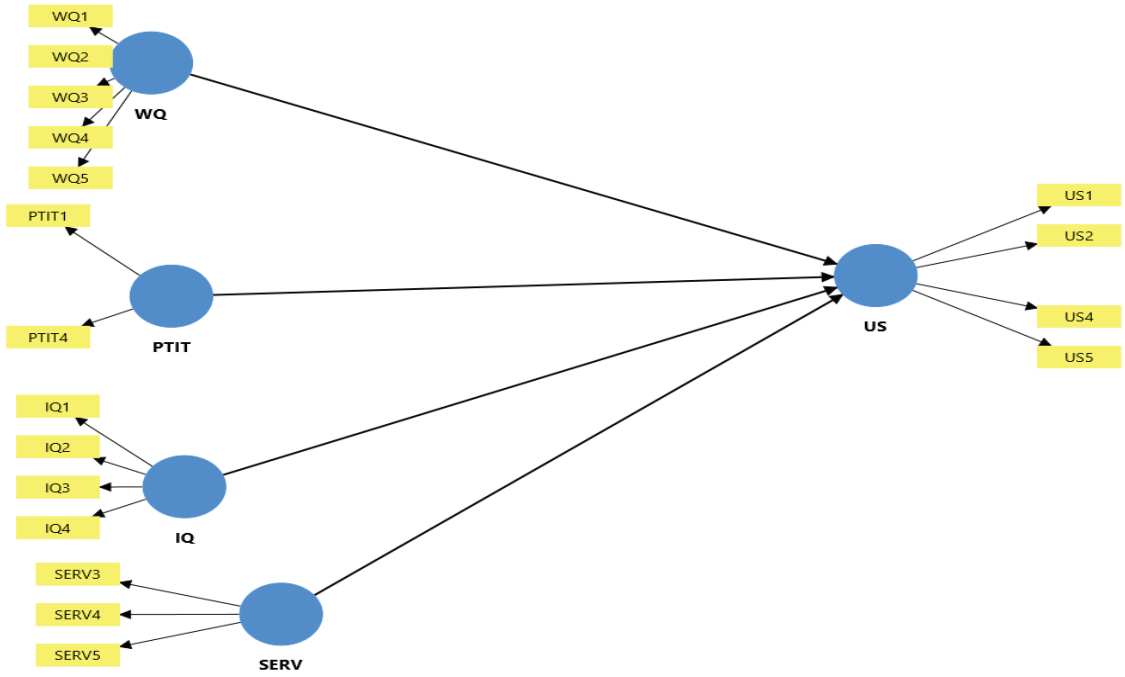
Table-9

F-Square

Relation	f^2	Effect Size
IQ to US	0.467	Large effect
PTIT to US	0.039	Small effect
SERV o US	0.194	Small effect
WQ to US	0.009	Very small effect

The f-square analysis provides insights into the effect sizes of the independent variables on the dependent construct, user satisfaction. Results show that information quality (IQ) has the strongest influence, with an effect size of 0.467, which exceeds Cohen's threshold for a large effect, indicating that the quality of information provided plays a critical role in shaping user satisfaction. In contrast, perceived trust in technology (PTIT) demonstrates a very small effect size of 0.039, suggesting that trust in technology contributes only minimally to user satisfaction in this context. Similarly, service quality (SERV) shows a medium effect size of 0.194, highlighting that the quality of services provided has a moderate but meaningful influence on user satisfaction.

On the other hand, website quality (WQ) records an effect size of 0.009, which falls below the 0.02 threshold, implying that the quality of the website has no significant impact on user satisfaction. Overall, the findings emphasize that while information quality and service quality are important determinants of satisfaction, perceived trust in technology and website quality play comparatively minor roles.



According to Chin,(1998) the interpretation of R-Square values helps in understanding the explanatory power of a model. An R-Square value of 0.67 or higher reflects a substantial effect, 0.33 indicates a moderate effect, and 0.19 represents a weak effect. Similarly, (J. F. Hair et al., 2011) provide additional guidelines specifically for marketing research, where an R-Square of 0.75 or above is considered substantial, 0.50 is viewed as moderate, and 0.25 is regarded as weak. Together, these benchmarks suggest that the strength of an R-Square value is context-dependent but generally provides a clear indication of how well the independent variables explain the variance in the dependent construct. In essence, higher R-Square values reflect stronger predictive accuracy of the model, while lower values suggest limited explanatory power.

Discussion

This study was guided by the objective of examining the factors influencing taxpayers' satisfaction with the e-filing system Books and Stationery Business in Rupandehi district with a particular focus on information quality, service quality, perceived trust in technology,

and website quality. The research questions sought to determine the extent to which each of these factors contributes to taxpayers' satisfaction, while the hypotheses predicted that all four constructs would have a positive effect on the dependent variable.

The statistical analysis strongly supports the hypotheses regarding information quality and service quality. The findings reveal that when taxpayers perceive the system to provide clear, accurate, and reliable information, their satisfaction with e-filing significantly improves. This result is consistent with studies in both developed and developing contexts, such as those by (Alryalat, 2024; H.-C. Wang et al., 2007). which confirmed that information quality is a critical determinant of user satisfaction in e-government services. Similarly, service quality was found to have a considerable influence on satisfaction, aligning with earlier works by (DeLone and McLean, 2003; Parasuraman et al., 1988) who highlighted responsiveness, reliability, and assurance as core dimensions of service quality driving user experience.

In contrast, the influence of perceived trust in technology was found to be weaker, although still positive. This indicates that while security, privacy, and system reliability are important for adoption, once a baseline level of trust is established, other variables, such as information and service become more dominant in shaping satisfaction. This partially supports findings by (Gefen et al., 2003), who emphasized trust as a central factor in online systems, but diverges from studies in contexts where digital literacy and cybersecurity concerns are much higher, suggesting that in Rupandehi, taxpayers may already hold a minimum trust level in the system.

The most striking result concerns website quality, which did not show a significant effect on taxpayers' satisfaction. This contradicts many studies from advanced economies (Aladwani & Palvia, 2002; Petter & McLean, 2009), where the visual appeal, navigation, and interactivity of websites strongly influence user perceptions. However, it is consistent with findings from some developing country contexts (Rana & Dwivedi, 2015), where functional aspects of e-government systems outweigh aesthetic design. For taxpayers in Rupandehi, practical concerns such as information reliability and service delivery clearly overshadow the importance of interface design. This suggests that cultural and contextual differences shape user expectations while citizens in more digitally advanced societies demand attractive and interactive websites, users in developing contexts tend to prioritize clarity, reliability, and service effectiveness.

Taken together, these findings highlight both similarities and contradictions with the existing literature. The similarity lies in reaffirming the critical role of information and service quality, as widely reported in prior research. The contradiction, however, lies in the limited effect of website quality, which is often emphasized in Western studies but found to be negligible here. Another nuanced finding is the weaker role of trust in technology compared to expectations, suggesting that

trust functions more as a prerequisite rather than a strong driver of satisfaction in this context.

Based on the hypothesis testing, three factors: information quality, service quality, and trust in technology were found to significantly influence taxpayer satisfaction, while website quality showed no meaningful effect. This means that Nepali taxpayers care more about clear and accurate information, timely support, and secure systems than about the design or interface of the website. These results partly support theories like the DeLone & McLean IS Success Model, TAM, and SERVQUAL, which emphasize quality and trust as key drivers of satisfaction. However, the weak role of website quality suggests that once basic usability is met, taxpayers mainly value reliability, responsiveness, and assurance. In practice, this highlights the need for the Inland Revenue Department to focus on improving information clarity and responsive services rather than prioritizing website design.

Conclusion and Recommendations

This study sets out to examine the factors influencing taxpayers' satisfaction with the e-filing system of Books and Stationery Business in Rupandehi district, focusing on information quality, service quality, perceived trust in technology, and website quality. Guided by the research objectives and questions, the analysis demonstrated that information quality and service quality emerge as the most influential determinants of satisfaction, while trust in technology plays a weaker but supportive role. Website quality, on the other hand, do not show a significant impact, highlighting contextual differences between users in developing regions and those in advanced economies.

The findings conclude that taxpayers of Books and Stationery Business in Rupandehi district the highest value on the accuracy, clarity, and reliability of information, along with the responsiveness and efficiency of services provided through the e-filing system. Trust in technology, while important, acts more as a baseline expectation rather than a strong predictor of satisfaction. The limited role of website quality indicates that functional and practical considerations outweigh concerns for design and aesthetics in this context. Overall, the study contributes to the broader literature by confirming the central role of information and service quality in e-government systems, while also challenging assumptions about the universal importance of website interface design.

Based on the findings, several important recommendations can be drawn for policymakers and practitioners. First, enhancing the clarity, accuracy, and user-friendliness of information within the e-filing system should be prioritized, as reliable and updated information directly strengthens taxpayers' confidence and satisfaction. Equally important is the need to strengthen service responsiveness through well trained support staff, faster grievance handling mechanisms, and user-oriented assistance that ensure taxpayers feel supported throughout the filing process. Although trust in technology was found to have a weaker impact, it remains vital to continuously invest in cyber-security,

maintain transparent data-handling policies, and conduct awareness campaigns to build and sustain long-term public confidence. With regard to website quality, the study suggests that aesthetic appeal has limited influence on satisfaction; however, functionality and accessibility should be maintained with greater emphasis on system reliability and usability rather than design sophistication. At the policy level, the findings highlight that in developing contexts such as Rupandehi, the effectiveness of e-governance initiatives depends more on information quality and service responsiveness than on visual design, which should guide Nepal's broader digital governance strategies. Finally, future research could benefit from comparative studies across municipalities and provinces to capture regional differences in user satisfaction, while also integrating additional variables such as digital literacy, accessibility, and cost-effectiveness to generate more comprehensive insights for policy and practice.

In conclusion, the study highlights that effective e-filing systems in developing contexts succeed not by mirroring Western design standards, but by focusing on information reliability, service responsiveness, and technological trustworthiness. Policymakers in Rupandehi and beyond should thus align their e-governance strategies with local user expectations, ensuring that taxpayer satisfaction is grounded in practical utility rather than aesthetic appeal.

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