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-RESEARCH ARTICLE-

INVESTIGATING FACTORS INFLUENCING THE ADOPTION OF INCOME TAX E-FILLING IN SOUTH AFRICA

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─Abstract─

Operational workflows across numerous sectors have been fundamentally reconfigured as organisations transition from conventional paper-based systems to digitally mediated administration, commonly termed e-administration. Within this broader transformation, the Government of South Africa has similarly adopted digital mechanisms, most notably through the introduction of an electronic filing platform for annual income tax declarations. This study aims to examine the determinants influencing the uptake of electronic income tax filing within the South African context. To achieve this objective, a quantitative methodological approach was employed, supported by a descriptive research design. Empirical findings indicate that four of the five examined constructs performance expectancy, effort expectancy, social influence, and trust in government exert a statistically significant influence on taxpayers' propensity to adopt the e-filing system. In contrast, trust in the internet was found to have no meaningful or statistically significant effect on user adoption behaviour. Given the evidence that taxpayers are increasingly inclined towards submitting annual returns via digital platforms, it is recommended that policymakers strengthen regulatory and institutional frameworks to further incentivise e-filing utilisation, particularly through platforms such as the SARS Mobile App. Concurrently, the government should sustain and reinforce its credibility as a dependable public institution, specifically through the South African Revenue Service, while ensuring continuous optimisation of the e-filing infrastructure, with a strategic focus on enhancing system performance and user expectations. Strengthening institutional trust alongside improving functional system efficiency will be critical in fostering sustained adoption of electronic income tax submission mechanisms in South Africa.

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Keywords: Income Tax; E-Filing; Mobile App; SARS App; Government; South Africa.

INTRODUCTION

Among the emerging economies on the African continent, South Africa often informally referred to as Mzansi or by its international code ZA stands out for its relatively advanced infrastructural base and delivery of public services. The country has invested substantially in key sectors, including transport networks, sporting venues, healthcare institutions such as hospitals and clinics, educational establishments ranging from schools to universities, social welfare programmes, and policing services. These infrastructural advancements contribute directly to national development by facilitating tourism, as visitors benefit from efficient mobility systems and improved accessibility (Africa, 2025).

Furthermore, an expanded law enforcement presence has contributed to a reduction in major safety concerns across various regions. A defining milestone in the country's global profile was its successful hosting of the 2010 FIFA World Cup, making it the first African nation to do so. The event highlighted the country's capabilities in transport infrastructure, public safety management, and utilisation of world-class stadium facilities, while simultaneously stimulating economic growth (Meler, 2018). The responsibility for planning, developing, and maintaining such infrastructure and services rests with the national government. Governance in South Africa is structured across three tiers: national, provincial, and local. The President, elected by parliament, serves concurrently as both head of state and head of government (Africa, 2025). Supporting this structure are various administrative actors including premiers, mayors, and councillors tasked with managing affairs within their respective jurisdictions. Their primary mandate involves ensuring that service delivery and developmental initiatives are prioritised at municipal, provincial, and national levels. Sustaining these functions requires a stable and continuous revenue stream.

As a socioeconomically diverse nation characterised by multiple racial, cultural, and linguistic groups, South Africa relies on income generated through both formal employment and self-employment. To finance public expenditure, the state enforces a taxation system requiring individuals to contribute a portion of their earnings, commonly operationalised through the Pay-As-You-Earn mechanism (Investec, 2025). Income tax, therefore, represents the compulsory financial contribution levied on individuals earning income (Africa, 2025; Liberty, 2025). Historically, this obligation was formalised under the Income Tax Act of 1962, which mandates that all income earners within the country are subject to taxation. The Act further establishes a progressive taxation framework, whereby liability varies according to income brackets—for instance, individuals earning between R237,101 and R370,500 annually are subject to a 26% tax rate (PWC, 2025). Revenues collected by the South African

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Revenue Service are subsequently allocated to finance governmental operations and public service provision.

Despite the structured taxation system, discrepancies such as over- or under-assessment may occur during collection. These inconsistencies are typically rectified through the annual tax return process, during which taxpayers reconcile their financial records. Traditionally, this process required individuals to physically visit SARS branch offices. However, in response to technological advancements, the government introduced an electronic filing platform commonly referred to as the e-filing system to facilitate online submission of annual income tax returns. E-filing denotes a digitally enabled process through which taxpayers submit their returns via an online platform, thereby eliminating the necessity for in-person visits to SARS offices Africa (2025). Users can access the system through the official SARS website, authenticate their accounts, and complete submissions remotely using devices such as computers, laptops, or smartphones. Although the system had been operational for several years, it was formally declared fully functional on 17 October 2018 Africa (2025). With continued technological evolution, SARS further expanded accessibility by launching the SARS E-Filing App, enabling mobile-based tax submissions. This platform offers enhanced convenience by allowing users to file returns at any time and from any location, provided they have internet connectivity and a compatible smartphone.

Existing literature reflects substantial scholarly attention to mobile application adoption, including studies conducted within the South African context. For example, research has examined applications such as COVID-19 contact tracing tools, vaccination platforms, and mobile health (mHealth) systems, focusing on their adoption, usability, and integration into healthcare environments (Albertus & Makoza, 2023; Barron et al., 2018; Barron et al., 2016; Fischer et al., 2019; Kinyili et al., 2023; Mahmood et al., 2023; Mawela et al., 2017; Ogundaini et al., 2021). These investigations largely centre on government-supported digital health initiatives, including programmes like MomConnect and NurseConnect, as well as broader e-government adoption challenges.

However, despite this extensive body of work, limited attention has been directed towards understanding taxpayer behaviour in relation to the SARS mobile e-filing platform. This omission highlights a notable gap in the literature. Accordingly, the present study seeks to address this deficiency by systematically analysing the determinants influencing the adoption of mobile-based income tax e-filing in South Africa, thereby contributing to both academic discourse and policy development.

THEORETICAL BACKGROUND

The present study is grounded in the Unified Theory of Acceptance and Use of Technology 2 proposed by Venkatesh et al. (2012). This extended framework has been

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extensively applied in empirical research published in high-quality academic journals to analyse user engagement with mobile applications across diverse sectors (Apau et al., 2025; Binyamin & Zafar, 2021; Chopdar et al., 2018; Farzin et al., 2021; Palau-Saumell et al., 2019; Suzuki et al., 2023; Thusi & Maduku, 2020) (Schretzlmaier, et al., 2022). Within the Unified Theory of Acceptance and Use of Technology 2 framework, user behaviour is conceptualised as being influenced by seven principal constructs: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. These determinants exert their effects through behavioural intention, which functions as a mediating mechanism linking antecedent variables to actual usage behaviour. Additionally, the model incorporates three moderating variables age, gender, and experience which condition the strength and direction of relationships between the independent constructs and the dependent outcome, as illustrated in Figure 1.

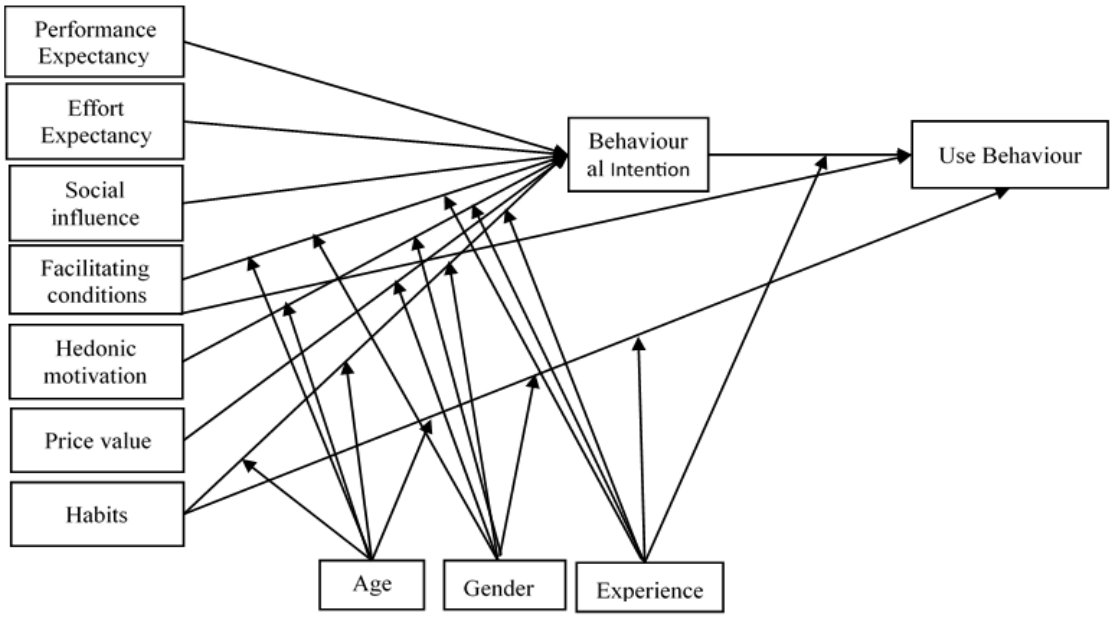

Figure 1: Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)
Source: Venkatesh et al. (2012)

The Unified Theory of Acceptance and Use of Technology 2 framework posits that individuals' adoption and utilisation of technological systems are shaped by multiple interrelated determinants. In alignment with this perspective, the present study advances the proposition that taxpayers' acceptance and usage of electronic filing systems for annual income tax submissions to the South African Revenue Service are similarly contingent upon a set of influencing factors. To enhance the explanatory power of the baseline Unified Theory of Acceptance and Use of Technology 2 model, the current investigation extends its construct set by incorporating additional trust-related dimensions, specifically internet trust and government trust. These extensions are

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theoretically justified, as trust is widely recognised as a critical determinant of user behaviour across multiple domains, including information systems and business research. Accordingly, the inclusion of trust constructs is intended to provide a more comprehensive predictive framework for analysing how taxpayers in South Africa engage with e-filing platforms, particularly in terms of their willingness to adopt and consistently utilise such digital services.

PROPOSED RESEARCH MODEL

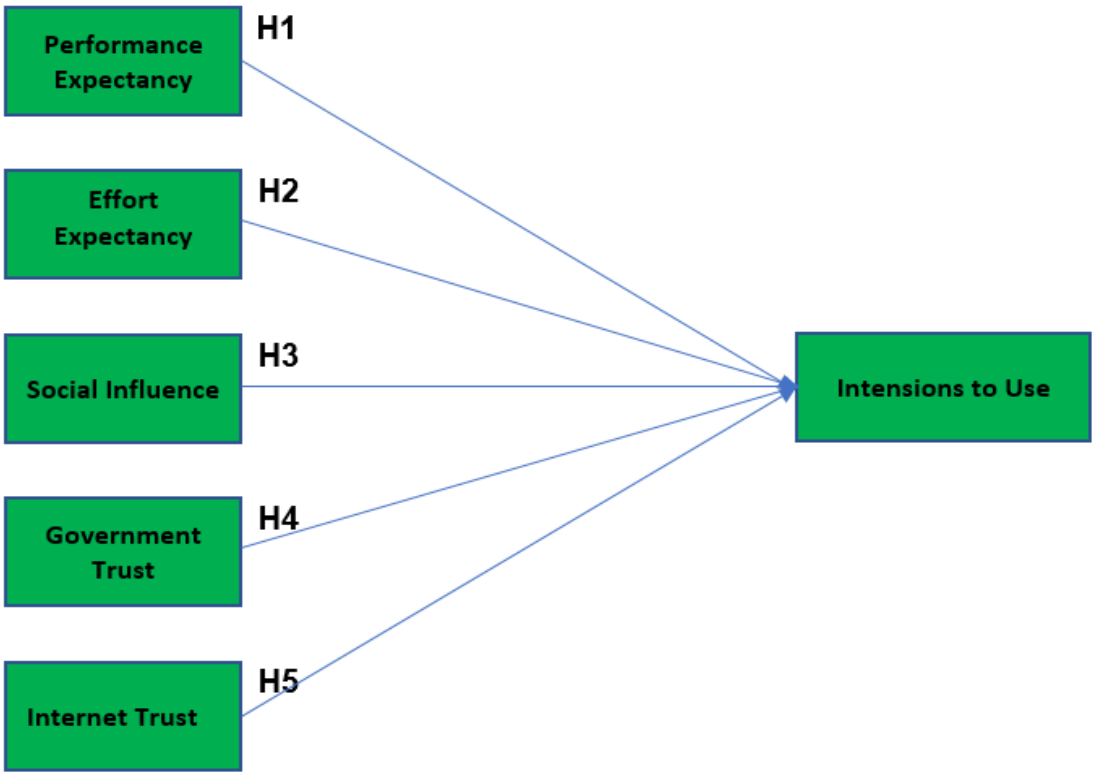

Figure 2: Conceptualised Model
Source: Authors Own Compilation

LITERATURE REVIEW

Intensions to Use

Intention to use is conceptualised as an individual's propensity or willingness to adopt a particular product or service (Alalwan et al., 2017). Within the scope of this study, this construct specifically denotes taxpayers' inclination to adopt and utilise the mobile e-filing application for the submission of their annual income tax returns to the South African Revenue Service. In accordance with the conceptual framework outlined in Figure 2, intention to use is operationalised as the dependent variable. Conversely,

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constructs including performance expectancy, effort expectancy, social influence, government trust, and internet trust are treated as independent variables in examining the acceptance of mobile e-filing among taxpayers in South Africa. The hypothesised interrelationships among these variables are elaborated in the subsequent section.

Performance Expectancy

Performance expectancy is defined as the extent to which an individual perceives that adopting a technological innovation will enhance task performance (Venkatesh et al., 2003). Within the context of mobile e-filing applications, this construct refers to the degree to which taxpayers believe that using such platforms will improve convenience and efficiency in completing and submitting their annual income tax returns. More broadly, performance expectancy captures the perceived functional benefits derived from utilising advanced technological systems (Apau et al., 2025). A substantial body of empirical research has consistently demonstrated the significant role of performance expectancy in shaping behavioural intention towards mobile application usage across various industries (Chopdar et al., 2018; Lee et al., 2021; Lee et al., 2019; Leong et al., 2021; Palau-Saumell et al., 2019; Thusi & Maduku, 2020) (Schretzlmaier, et al., 2022). For instance, Chopdar et al. (2018) established that performance expectancy significantly influences user engagement with mobile shopping applications in both the United States and India.

Similarly, Thusi and Maduku (2020) found that performance expectations affect user behaviour in the context of mobile banking applications in South Africa. Comparable findings have been reported in diverse application domains, including food delivery services in Korea (Lee et al., 2019), restaurant applications in Spain (Palau-Saumell et al., 2019), and mHealth platforms in Germany (Schretzlmaier, et al., 2022). Further evidence from Malaysia (Leong et al., 2021) confirms the influence of performance expectancy on the adoption of e-wallet applications, while research conducted in New England by Lee et al. (2021) demonstrates a similar effect in the context of ride-sharing platforms such as Uber. Drawing on these established findings, the present study investigates the role of performance expectancy in shaping taxpayers' acceptance of mobile e-filing applications in South Africa. Accordingly, the following hypothesis is proposed:

H1: *Performance expectancy positively influences Intensions to adopt mobile e-Filing app.*

Effort Expectancy

Effort expectancy refers to the degree of perceived ease associated with the adoption and utilisation of a technological system (Venkatesh et al., 2003). Stated differently, technologies that require lower cognitive and operational effort tend to generate higher user acceptance and willingness to adopt (Apau et al., 2025). In the context of this study,

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effort expectancy denotes the extent to which taxpayers perceive the process of submitting their annual income tax returns to the South African Revenue Service via mobile e-filing applications as straightforward and uncomplicated. This suggests that where minimal effort is required to complete filing procedures, the likelihood of adoption and continued use of mobile e-filing platforms in South Africa is expected to increase.

A considerable volume of empirical literature supports the significance of effort expectancy in shaping behavioural intention towards mobile application usage across multiple domains. Studies conducted by Alalwan et al. (2017), Chopdar et al. (2018), Palau-Saumell et al. (2019), Lee et al. (2019), Thusi and Maduku (2020), Leong et al. (2021), Schretzlmaier, et al. (2022), Martinez and McAndrews (2022), Baptista and Oliveira (2015), and Liu et al. (2019) consistently demonstrate that perceived ease of use plays a critical role in influencing user acceptance behaviour. Accordingly, drawing on these theoretical and empirical insights, the present study posits that effort expectancy is a key determinant in explaining taxpayers' behavioural intention to adopt mobile e-filing applications.

In a study conducted by Alalwan et al. (2017), the determinants influencing the adoption of mobile banking among Jordanian users were examined, with effort expectancy identified as a significant predictor. Similarly, Chopdar et al. (2018) investigated mobile shopping application adoption in the United States and India, reporting that effort expectancy exerts a positive influence on user adoption behaviour. In the context of Spain, Palau-Saumell et al. (2019) analysed the uptake of restaurant mobile applications and confirmed that perceived ease of use significantly shapes adoption decisions. Furthermore, Lee et al. (2019) explored continuance intentions related to food delivery applications in Korea. However, divergent findings are also evident within the literature. Several studies including Alalwan et al. (2017), Chopdar et al. (2018), Palau-Saumell et al. (2019), Thusi and Maduku (2020), Leong et al. (2021), Baptista and Oliveira (2015), and Liu et al. (2019)—report that effort expectancy does not exert a statistically significant effect on continuance intentions in certain application contexts, particularly within food delivery platforms.

In the South African context, Thusi and Maduku (2020) examined the acceptance of retail mobile banking applications and established that effort expectancy significantly influences adoption behaviour. Likewise, Leong et al. (2021) analysed e-wallet adoption in Malaysia and found that perceived ease of use plays a critical role in shaping user intentions. In contrast, Schretzlmaier, et al. (2022), in their investigation of lifestyle and therapeutic mobile health applications in Germany, reported that effort expectancy does not significantly affect user acceptance, thereby supporting the findings of Lee et al. (2019) while contradicting several earlier studies. Further extending this line of inquiry, Su and Zhanh (2020) evaluated mobile payment adoption and similarly concluded that effort expectancy does not significantly influence behavioural intention, a finding that

stands in opposition to the results reported by Alalwan et al. (2017), Palau-Saumell et al. (2019), Thusi and Maduku (2020), Leong et al. (2021), Baptista and Oliveira (2015), and Liu et al. (2019).

Conversely, Baptista and Oliveira (2015), in their study on mobile banking adoption in Mozambique, found that effort expectancy significantly affects users' behavioural intentions. Similarly, Liu et al. (2019), in a Chinese context, demonstrated that perceived ease of use influences individuals' intentions to adopt mobile applications related to physical activity. Drawing on the cumulative evidence presented in the literature—while acknowledging the inconsistencies reported in studies such as Lee et al. (2019), Schretzlmaier, et al. (2022), and Su and Zhanh (2020) the present study examines the acceptance of mobile e-filing applications among taxpayers in South Africa. Accordingly, the following hypothesis is proposed:

H2: *Effort expectancy positively influences Intensions to adopt mobile e-Filing app.*

Social Influence

Social influence refers to the extent to which an individual perceives that important others—such as family members, friends, or peers believe they should adopt a particular innovation (Venkatesh et al., 2003). In practical terms, this implies that an individual's technology adoption decisions may be shaped by perceived expectations from their social environment; for instance, a parent may feel encouraged to adopt digital tools if younger generations (e.g., Gen Z) are perceived to favour such technologies. A substantial body of empirical research has examined the role of social influence in shaping consumer behavioural intention towards mobile applications across various sectors, including Alalwan et al. (2017), Chopdar et al. (2018), Palau-Saumell et al. (2019), Lee et al. (2019), Thusi and Maduku (2020), Leong et al. (2021), Schretzlmaier, et al. (2022), Su and Zhanh (2020), Baptista and Oliveira (2015), and Liu et al. (2019).

For example, Alalwan et al. (2017) investigated determinants of mobile banking adoption in Jordan. Comparable studies were conducted by Baptista and Oliveira (2015) in Mozambique and Su and Zhanh (2020) in the United States, both focusing on mobile payment systems. In the South African context, Thusi and Maduku (2020) examined the adoption of retail mobile banking applications among millennials. Similarly, Chopdar et al. (2018) explored mobile shopping application usage in both the United States and India. Collectively, these studies reported that social influence did not exert a statistically significant effect on behavioural intention towards mobile application usage.

In contrast, evidence from other contexts presents differing conclusions. Palau-Saumell et al. (2019) investigated mobile restaurant applications in Spain, while Palau-Saumell et al. (2019) examined continuance intention in Korean food delivery applications.

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Leong et al. (2021) focused on e-wallet adoption in Malaysia, Liu et al. (2019) studied physical activity applications in China, and Schretzlmaier, et al. (2022) analysed mobile health applications in Germany. These studies collectively support the proposition that social influence significantly affects users' behavioural intentions towards mobile application adoption across different domains. Considering these mixed but largely supportive findings across varied contexts, the present study examines the acceptance of mobile e-filing applications among taxpayers in South Africa. Accordingly, the following hypothesis is proposed:

H3: *Social influence positively influences Intensions to adopt mobile e-Filing app.*

Government Trust

Government trust is defined as the belief that a governmental institution is capable of delivering electronic services in a reliable, efficient, and secure manner (Carter et al., 2011). Within the context of this study, government trust specifically refers to taxpayers' confidence that the South African Revenue Service can provide digital tax-related services in an effective and confidential way through electronic platforms. In practical terms, higher levels of trust in government institutions are expected to increase taxpayers' willingness to adopt e-services, as individuals are more likely to engage with digital systems when they perceive the provider as competent and dependable. Consequently, such trust is anticipated to positively influence the acceptance of mobile e-filing applications for the submission of annual income tax returns in South Africa.

Empirical evidence in this area remains relatively limited, although emerging studies have begun to examine the role of government trust in shaping adoption behaviour towards mobile and e-government applications. For instance, Chuah et al. (2024) investigated e-government health applications in Malaysia and found that trust in government significantly influences citizens' intentions to use such services. Similarly, Hooda et al. (2022), through a systematic review of existing literature on e-government adoption, confirmed that government trust is a consistent determinant of behavioural intention across various contexts. These findings collectively suggest that when citizens perceive government institutions as trustworthy, their behavioural intention to adopt digital services increases substantially. In line with this theoretical and empirical evidence provided by Chuah et al. (2024) and Hooda et al. (2022), the present study examines the impact of government trust on taxpayers' acceptance of mobile e-filing systems in South Africa and proposes the following hypothesis:

H4: *Government Trust positively influences Intensions to adopt mobile e-Filing app.*

Internet Trust

Internet trust refers to individuals' perceptions regarding the security, reliability, and regulatory protection of the internet environment, which collectively influence their

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sense of safety when engaging in online activities. Similarly, McKnight et al. (2002) conceptualise internet trust as users' confidence in digital environments when performing activities such as sharing personal data or conducting online transactions. In essence, internet trust reflects the perceived assurance of privacy protection, system security, and error-free transactions during online interactions (Chen & Dhillon, 2003)

In the context of this study, internet trust is defined as taxpayers' perceptions of the security and privacy safeguards provided by internet service environments when engaging in digital tax-related activities. These perceptions are expected to play a critical role in shaping taxpayers' willingness to adopt mobile e-filing applications when submitting annual income tax returns to the South African Revenue Service. A growing body of literature has examined the influence of internet trust on user behavioural intentions across different digital platforms, including banking, government services, and other mobile applications (Alalwan et al., 2017; Liu et al., 2023; Sharma et al., 2018; Zhou, 2011 & Belmonte et al., 2024).

For instance, Liu et al. (2023) investigated mobile health application adoption in China and found that internet trust significantly influences users' behavioural intentions. In several other studies, the concept of trust has been operationalised in a broader sense, encompassing internet trust implicitly due to the internet-dependent nature of mobile applications. Sharma et al. (2018), in their study of e-government services in Oman, reported that trust significantly affects users' intentions to adopt government mobile applications. Similarly, Alalwan et al. (2017), in the context of mobile banking adoption in Jordan, found that trust plays a significant role in shaping behavioural intention. Further supporting this view, Belmonte et al. (2024) examined e-wallet adoption in the Philippines and confirmed that trust significantly influences users' intentions to adopt digital payment systems. Likewise, Zhou (2011) empirically investigated mobile payment adoption in China and found that trust is a key determinant of user acceptance behaviour. Collectively, these findings consistently demonstrate that trust—particularly in digital and internet-based environments significantly influences user intention towards mobile application adoption. In alignment with these studies, the present research examines the acceptance of mobile e-filing applications among taxpayers in South Africa. Accordingly, the following hypothesis is proposed:

H5: *Internet Trust positively influences Intensions to adopt mobile e-Filing app.*

METHODOLOGY

Research Design

To achieve the objective of this study, a quantitative research approach was adopted, supported by a descriptive research design.

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Sample and Target Audience

This study examined the utilisation of mobile e-filing applications by taxpayers in South Africa for the submission of annual income tax returns to the South African Revenue Service. Accordingly, the target population comprised South African residents who were either employed or self-employed and formally registered for income tax purposes. Administratively, South Africa consists of nine provinces. However, due to financial and logistical constraints, data collection from all provinces was not feasible. Consequently, the study focused on Gauteng province as the primary data collection site. Gauteng was selected based on its relatively higher concentration of employment opportunities compared to other provinces, which has resulted in significant internal migration towards the region. This demographic trend has positioned Gauteng as the most densely populated province in the country. Eligibility criteria for participation included individuals aged between 18 and 65 years who were either employed or self-employed and registered as taxpayers with the South African Revenue Service.

Measurement and Data Collection

A self-administered questionnaire was employed as the primary data collection instrument in this study. Following the approval of ethical clearance, the data collection process was authorised to proceed. The questionnaire included a cover letter outlining key ethical considerations, specifically confidentiality, anonymity, and voluntary participation, to ensure informed consent from respondents. Prior to distribution, all questionnaire items were critically reviewed to ensure clarity of wording, logical sequencing, and overall structural coherence. The instrument was divided into two main sections. Section A comprised the constructs relevant to the study framework, where respondents evaluated each statement using a seven-point Likert scale ranging from 1 ("strongly disagree") to 7 ("strongly agree"). Section B captured the demographic characteristics of the respondents.

All measurement items were adapted from previously validated and well-established scales in the literature to ensure content validity and reliability. Items measuring social influence, performance expectancy, and effort expectancy were adapted from Venkatesh et al. (2012). In addition, items measuring internet trust and government trust were adopted from Carter et al. (2011). Data collection was outsourced to a professional survey data collection agency, resulting in a total of 517 completed and usable questionnaires being obtained for analysis.

Data Analysis

Data analysis for this study was conducted using descriptive statistics, correlation analysis, and reliability testing. These techniques were applied to summarise the data, examine relationships among variables, and assess the internal consistency of the

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measurement scales. All analyses were performed using the IBM SPSS Statistics package.

RESULTS

Reliability of Scales

The reliability of the measurement scales used in this study was systematically assessed to ensure internal consistency. The evaluation followed the criterion proposed by Malhotra (2010), which recommends a minimum acceptable reliability threshold of 0.60. All six constructs in the study exceeded this benchmark, indicating satisfactory reliability levels across all scales. The lowest recorded reliability coefficient was 0.754 for intention to use, while the highest values were 0.867 for both internet trust and government trust. These results demonstrate that all constructs meet and surpass the minimum acceptable standard, thereby confirming strong internal consistency of the measurement instruments. Overall, the reliability analysis supports the robustness of the scales used in the study. The detailed results are presented in Table 1.

Table 1: Reliability Results

Cronbach Alpha	CONSTRUCTS	IU	PE	EE	SI	TI	TG
0.754	IU	1					
0.864	PE	0,433**	1				
0.808	EE	0,396**	0,369**	1			
0.855	SI	0,188**	0,240**	0,166**	1		
0.866	TI	0,441**	0,444**	0,389**	0,289**	1	
0.867	TG	0,301**	0,354**	0,250**	0,205**	0,565**	1

IU: Intention to Use, PE: Performance Expectancy, EE: Effort Expectancy, SI: Social Influence, TI: Trust of Internet, TG: Trust of the Government.

Correlation Analysis

The correlation analysis conducted in this study was evaluated to examine the relationships among the variables. The results, presented in Table 2, indicate that all variable pairs exhibit positive associations, suggesting a consistent directional relationship among the constructs. These findings provide adequate support for monological validity within the measurement model (Hair et al., 2010; Malhotra, 2010). In addition, multicollinearity diagnostics were performed to ensure that the independent variables included in the analysis of mobile income tax e-filing adoption in South Africa were not excessively interrelated. According to established guidelines, multicollinearity becomes a concern when inter-construct correlations exceed the 0.90 threshold, as this may indicate redundancy or conceptual overlap between variables (Hair et al., 2010; Malhotra, 2010).

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The results of the present study confirm that none of the correlation coefficients among the constructs surpassed the recommended 0.90 limit. This indicates that all constructs are empirically distinct and that multicollinearity does not threaten the validity of the estimated relationships. Consequently, each independent variable provides a unique explanatory contribution to the adoption of mobile income tax e-filing applications, allowing the regression results to be interpreted with confidence and without bias arising from excessive intercorrelations.

Table 2: Correlation Analysis

	IU	PE	EE	SI	TI	TG
Intention to Use	1					
Performance Expectancy	0,433**	1				
Effort Expectancy	0,396**	0,369**	1			
Social Influence	0,188**	0,240**	0,166**	1		
Trust of Internet	0,441**	0,444**	0,389**	0,289**	1	
Trust of the Government	0,301**	0,354**	0,250**	0,205**	0,565**	1

Multivariate Regression Analysis

Following the successful assessment of multicollinearity, a multiple regression analysis was conducted to evaluate the overall model fit and the explanatory power of the independent variables in predicting behavioural intention. The analysis examined the influence of performance expectancy, effort expectancy, social influence, government trust, and internet trust on the dependent variable, intention to use, in relation to the adoption of mobile e-filing applications in South Africa.

In this model, five predictors were entered as independent variables, while intention to use was specified as the dependent variable. The results, presented in Table 3, indicate that the overall regression model is statistically significant, with an F-statistic of 61.659 at $p < 0.001$. This confirms that the model provides a good fit for explaining taxpayers' behavioural intention towards adopting mobile e-filing systems for submitting annual income tax returns to the South African Revenue Service. Furthermore, the coefficient of determination (R^2) shows that the independent variables collectively explain 36% of the variance in taxpayers' intention to use mobile e-filing applications. This suggests that while the model has meaningful explanatory power, additional factors beyond those included in the present study may also contribute to adoption behaviour.

Table 3: Regression Model Summary

Model	R	R Square	Adjusted Square	Standard Error of the Estimate	F	Sig
1	.614	.377	.361	.864	61.659	<0.001

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The regression results, as presented in Table 4, indicate that four of the five examined predictors performance expectancy, effort expectancy, social influence, and government trust have a statistically significant effect on taxpayers' acceptance of mobile e-filing in South Africa. Accordingly, hypotheses H1, H2, H3, and H4 are supported and accepted based on the empirical evidence. In contrast, H5 is not supported by the results and is therefore rejected.

Table 4: Beta Coefficients and Hypothesis Statistics

	Standardised Beta Coefficient	T-Value	Significance Level
Performance Expectancy	0.224	5,160	<0,001
Effort Expectancy	0.203	4,922	<0,001
Social Influence	-0.106	-2,726	<0,007
Government Trust	0,223	4,540	<0,001
Internet Trust	0,052	1,296	>0,196

MANAGERIAL IMPLICATIONS AND CONCLUSION

The concept of behavioural intention is critical for government authorities in understanding taxpayers' behavioural responses toward the adoption of the mobile income tax e-filing application in South Africa. It is increasingly important for public sector institutions to identify the determinants that shape taxpayers' acceptance of digital tax filing systems provided by the South African Revenue Service. Accordingly, this study was designed to examine the key factors influencing the adoption of mobile income tax e-filing applications. The findings are intended to assist both government authorities and system developers in improving understanding of adoption behaviour and enhancing system effectiveness.

However, the data for this study were collected exclusively from Gauteng province. As a result, the generalisability of the findings should be interpreted with caution. Gauteng is the most economically developed and digitally advanced province in South Africa, characterised by higher levels of internet penetration, smartphone usage, income levels, and exposure to e-government services compared to other provinces. Consequently, taxpayers in Gauteng are more likely to possess greater digital literacy, familiarity, and confidence in using mobile income tax e-filing applications than individuals residing in less developed or more rural provinces such as Eastern Cape, KwaZulu-Natal, Mpumalanga, Limpopo, or Northern Cape. Therefore, the magnitude and significance of the determinants identified in this study namely performance expectancy (PE), effort expectancy (EE), social influence (SI), government trust (GT), and internet trust (IT) may vary across different provincial contexts due to differences in infrastructure development, socioeconomic conditions, and digital access. Although the findings offer valuable insights into adoption behaviour within a highly urbanised and economically

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active population, they may not fully represent the experiences of all taxpayers across South Africa.

Empirical results indicate that four of the five examined factors PE, EE, SI, and GT—significantly influence taxpayers' acceptance of mobile e-filing applications. In contrast, IT was found to be statistically insignificant as a driver of adoption. This is noteworthy given that users must rely on the internet to download and operate the mobile e-filing application when submitting annual returns to the South African Revenue Service. This suggests that policy attention should be directed toward strengthening citizens' confidence in internet-based transactions. From a managerial perspective, the findings have important implications for SARS authorities. PE (β = 0.224), GT (β = 0.223), and EE (β = 0.203) emerged as the strongest predictors of behavioural intention. This indicates that improving system usefulness, enhancing ease of use, and ensuring data security are essential strategic priorities rather than optional enhancements. Practically, SARS management should invest in robust cybersecurity infrastructure, user support systems, and transparent communication regarding data protection mechanisms. Such measures are expected to increase adoption of mobile e-filing applications while simultaneously strengthening taxpayer trust and potentially reducing unnecessary administrative costs.

SI (β = -0.0106) exhibited a negative and negligible effect on adoption intention. This suggests that increased perceived social pressure may slightly discourage taxpayers from adopting the mobile e-filing application. The result implies that taxpayers primarily rely on individual judgment rather than external social cues when making adoption decisions. This is particularly relevant in contexts involving sensitive financial and personal data, where decision-making tends to be private and cognitively driven. Consequently, SI represents the least critical concern for SARS policymakers in this context. IT (β = 0.052) demonstrated a weak positive effect on adoption intention. This indicates that SARS authorities should continuously reassure taxpayers regarding the safety and reliability of digital platforms. Strengthening communication around cybersecurity and privacy protection may further enhance adoption levels.

In the South African context, the established and widely trusted e-filing system of the South African Revenue Service already functions as a stable and secure platform. Therefore, concerns relating to general internet reliability such as privacy risks, system failures, hacking, or online fraud may contribute to the relatively weak influence of IT on behavioural intention. Instead, taxpayers appear to prioritise institutional trust in SARS and functional system attributes such as PE and EE when making adoption decisions. From a theoretical perspective, the findings contribute to extending the Unified Theory of Acceptance and Use of Technology 2 within an e-government context. First, the results demonstrate that incorporating GT and IT enhances the explanatory capacity of UTAUT2 in public sector digital service environments. While the original UTAUT2 framework was developed primarily for consumer technologies

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in voluntary usage contexts, this study shows that institutional trust variables become more influential than traditional constructs such as SI in government-driven, compliance-oriented systems involving sensitive data.

Second, the insignificant or weak effects of IT and SI indicate that the relevance of UTAUT2 constructs is context dependent. In mobile tax filing systems, adoption is primarily driven by cognitive evaluations (PE and EE) and institutional trust (GT), rather than social or infrastructural perceptions. This suggests that UTAUT2 requires contextual adaptation when applied to mandatory or semi-mandatory e-government services. Third, the study contributes to theoretical refinement by distinguishing between IT and GT. The findings indicate that in mature digital ecosystems such as the South African e-filing system, IT functions as a hygiene factor, while GT emerges as a core determinant of adoption behaviour. This distinction clarifies the different roles of trust dimensions in shaping behavioural intention within e-government systems.

Finally, the South African evidence supports the adaptability of UTAUT2 beyond consumer technology settings to emerging economies and public sector platforms. The results demonstrate that the framework can be meaningfully extended through the inclusion of contextual and institutional variables, thereby improving its external validity. Overall, UTAUT2 should be viewed as a flexible and adaptable theoretical model capable of being refined to capture the unique dynamics of mobile government service adoption.

RECOMMENDATIONS

To encourage adoption among less technologically proficient taxpayers who are willing to use the mobile platform for filing annual income tax returns, officials at the South African Revenue Service are advised to provide clear, simple, and user-friendly instructional guidelines for the mobile e-filing application. In addition, government representatives should implement targeted awareness campaigns to promote the use of the income tax mobile e-filing system among taxpayers in South Africa. These campaigns may be effectively disseminated through mass media channels as well as workplace-based communication platforms to maximise outreach and engagement. Furthermore, SARS should actively highlight the practical benefits associated with the mobile e-filing application, particularly time efficiency, reduced administrative burden, and enhanced convenience in submitting annual tax returns. Strengthening awareness of these advantages is expected to positively influence user attitudes and increase adoption rates. Overall, a well-structured combination of user education, awareness initiatives, and benefit-oriented communication is likely to significantly enhance taxpayers' willingness to adopt and consistently use the mobile e-filing application.

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LIMITATIONS AND FUTURE RESEARCH

Like all scientific investigations, the present study is subject to certain limitations that should be acknowledged when interpreting the findings. A descriptive research design was employed, supported by a quantitative methodological approach to achieve the stated research objectives. In addition, data collection was confined solely to Gauteng province in South Africa. As a result, these constraints may limit the broader generalisability of the findings. Accordingly, future research is recommended to adopt either qualitative or mixed method approaches to gain deeper and more comprehensive insights into taxpayers' behavioural intentions and adoption patterns. Furthermore, subsequent studies should extend data collection beyond a single province and consider incorporating all nine provinces of South Africa, including regions such as KwaZulu-Natal, Mpumalanga, Eastern Cape, Limpopo, and others. This would enhance representativeness and improve the external validity of future research findings.

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