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Consumer Experience Regarding E-Filing in South Africa: A Gender Perspective

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Abstract: The South African government implemented the E-filing system as an innovative approach to collect income tax from both South African citizens and foreign nationals employed within the country. Income taxpayers' include both male and female individuals; however, limited research exists on their experiences with the E-filing system. Existing literature suggests that behavioural differences exist between males and females, which may influence their engagement with digital tax platforms. Considering this, the primary objective of this study was to examine potential gender differences in consumer experiences regarding E-filing in South Africa (SA). A quantitative research methodology was employed to analyse these differences. The findings revealed that among the six dimensions of E-filing, only four factors namely: Performance Expectancy, Computer Anxiety, Government Trust, and Internet Trust showed statistically significant for gender differences. Based on these insights, it is recommended that South African government officials focus on improving these four dimensions to enhance user experience and bridge the gender gap in E-filing experience.

Keywords: Income Tax; Gender; Government; SARS; E-filing

JEL Classification: according to the JEL Classification System

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1. Introduction

The South African Revenue Services (SARS) is tasked with collecting taxes in South Africa, and the organisation has adopted the e-filing system for taxpayers to process their tax documents. The SARS e-filing website is a free, online process for the submission of tax returns and declarations and other related services (Jankeeparsad, Jankeeparsad & Nienaber, 2016). Additionally, Naape (2022) submits that e-filing is a system that utilizes electronic processes to file tax returns, submit and process tax documents without the use of hard paper. Regarding e-filing, Naape (2022) further clarify that “this system has the potential to alleviate tax administration deficiencies and enhance tax revenue collection by enabling taxpayers to file annual tax returns with ease, apply for different tax types, retrieve their tax compliance status and certificates, lodge complaints and receive technical support. Naape (2023) add that e-filing has greater benefits such as tax calculation accuracy, tax submission done timeously during any time of the day, and tax improvement efficiency. The e-filing system is also credited with reducing time and the cost of compliance, resulting in improved tax compliance (Mashabela & Kekwaletswe, 2020). In addition, e-filing facilitates faster refunds for taxpayers, provides immediate acknowledgement of receipt and ability to track refunds by taxpayers (Hermanto, Windasari & Purwanegara, 2022).

Various concerns and challenges have however been raised regarding e-filing. In their study, Mashabela and Kekwaletswe (2020) indicate that it is inevitable for taxpayers’ personal information to be subjected to security risks as the e-filing uses internet platform, resulting in taxpayers being afraid to use the platform due to threats to their private information, forgery and identity theft.

The adoption and utilization of the e-filing platform by taxpayers is influenced by various issues. Naape (2023) explained that the usage of e-filing is influenced by issues such as individual, demographic, social economic and organizational factors. This paper seeks to investigate the demographic impact on e-filing, in particular the behavioural differences between males and females in their engagement with this tax collection platform.

2. Performance Expectancy

Performance expectancy (PE) has been highlighted as one of the key factors that influence the user’s intention to accept the use of technology (Rumangkit, Surjandy

& Billman, 2023; Alblooshi & Hamid, 2022; Sewandono, Thoyib, Hadiwidjojo & Rofiq, 2023; Razkallia et al., 2023). Performance expectancy is defined as an individual's perception of the extent to which using technology will increase their performance or effectiveness in carrying out a specific task (Rumangkit et al., 2023). In concurrence, Alblooshi and Hamid, (2022) posit that performance expectancy entails to what extent individuals believe that their performance will improve if they adopt certain technology. On the other hand, Utomo, Kurniasari and Purnamaningsih (2021) explain that performance expectancy relates to an individual's belief that technology will facilitate their daily activities. Furthermore, performance expectancy has been found to be a major driving factor in the adoption of technology and a significant predictor of using technology in the long term. Performance expectancy is underscored by elements such as perceived usefulness, job fit, relative advantage, outcome expectation and extrinsic motivation (Camilleri, 2024; Moeliadi et al., 2023).

Fundamentally, individuals generally believe that the adoption of technology will yield benefits such as saving time and access to information (Kurniasari et al., 2021). In their study, Moeliadi et al. (2023) concluded that the higher the expectation of PE, the greater the desire to use the technology. In his study, Camilleri (2024) indicates that performance expectancy is the degree to which individuals believe that using the certain system will help them attain gains in job performance. In addition, Sewandono et al. (2023) indicate that PE entails the expected impact of technology's functional advantages even in uncertain conditions. As a result, when using applications such as e-filing, performance expectancy is an indicator that influences an individual's willingness to use the application (Rizkallia et al., 2025).

H1: Performance expectancy regarding e-filing experience differ between male and female

3. Effort Expectancy

In quoting Venkatesh et al. (2003), Camilleri (2024) submit that effort expectancy is significant when individuals are acquainting themselves with certain technology. Effort expectancy can be defined as the ease of use and operation of a system (Rizkallia, Tannady & Bernado, 2023). Kurniasari et al. (2021) submit that effort expectancy entails the ease of using technology, where users feel relief when only little effort is required in using technology. In addition, Camilleri (2024) explain that

“individuals are intrigued to use clear and understandable technologies that are uncomplicated and easy to use”. Razkallia et al. (2023) further submit that technology users do not only consider the benefits of using an application, but the ease of using it also affects their willingness to use such application. In citing Thusi and Maduku (2020), Rizkallia et al. (2023) indicate that effort expectancy involves consumer confidence that a technology is easy to learn and use. Importantly, effort expectancy is one of the factors that influences behavioural intention and the ease of using an application is a fundamental factor that drives users to the application in the long term (Utomo, Kurniasari & Purnamaningsih, 2021). The same holds true for e-filing, its ease-of-use increases the likelihood of taxpayers to continue using it in the long term (Camilleri, 2024).

H2: Effort expectancy regarding e-filing experience differ between male and female

4. Social Influence

According to Windasari et al. (2022) and Rizkallia et al. (2023) social influence (SI) entails how people that are considered essential to a person, such as coworkers, friends and family influence that person to utilize a particular application or technology. Essentially, when people around an individual use an application, the individual has a tendency to use the same application (Rizkallia et al., 2023). In their study, Windasari et al. (2022) found SI to have a positive and significant effect on the taxpayer's intention to process their tax through e-filing. Camilleri (2024) submits that there are three interrelated social forces, including subjective norm, voluntariness and image, that can influence the users' adoption or rejection of a system.

H3: Social influence regarding e-filing experience differ between male and female

5. Computer Anxiety

Computers have become central in the workplace and for individual usage in recent years and in the era of technology. Individuals use computer applications for various tasks, such as the internet, E-mail, word processing, databases, spreadsheets, power-point slides and others (Shah et al., 2012). However, new users and untrained employees may have a feeling of anxiety on using computers and technology devices

(Achim & Al Kassim, 2014). This is referred to as computer anxiety, defined by (Achim & Al Kassim, 2014) as a complex combination of negative emotional responses that include worry, fear, apprehension and agitation towards computers. Demirkol et al. (2025) further refer to computer anxiety as a negative emotional or cognitive state that an individual experiences while using a computer or related equipment. A study by Shah et al. (2012) clarifies that a feeling of frustration while using computers occur either when applications are complicated or too advanced to cope when the system is down or malfunction. Furthermore, this anxiety is usually a fear of unknown and frustration and result in individuals avoiding the computer and are less likely to use it to its full extent (Demirkol et al., 2025).

Fundamentally, individuals with computer anxiety lose the opportunity to utilise the advantages offered by the computer such as internet which in turn limit the use for creativity (Demirkol et al., 2025). Additionally, computer anxiety is a definite anxiety with several effects, such as feelings of frustration, potential embarrassment, disappointment and fear on the unknown (Papoola & Adedokun, 2023). Various studies, albeit limited have been conducted in relation to gender computer anxiety. A study conducted in South Africa (SA) found that users from economically well-off families had less computer anxiety than users from lower socioeconomic classes due to having computers at home (Jahan et al., 2025). An earlier study by King et al. (2002) revealed that males have more positive attitudes and less computer anxiety than females. While citing a study by Clark-Carter, Jahan et al. (2025) indicate that gender significantly affected anxiety among students. In addition, a prior study by Schumacher & Morahan-Martin (2001) explained that gender differences in internet experiences, competency and comfort indicate that males dominate the internet while females lag behind which leads to computer anxiety, although the use of internet has increased dramatically in recent years. Based on this discussion it can be hypothesized that:

H4: Computer anxiety regarding e-filing experience differ between male and female

6. Government Trust

According to Windasari et al. (2022) government trust is a belief by taxpayers that the government will provide effective managerial and technical resources required to implement and secure the online tax system or e-filing. Munyoka and Maharaj

(2019) indicate that taxpayers' trust is based on two fundamental issues, the trust on the internet and trust in the e-government system. Vitally, trust in the government agency (SARS) providing the electronic services rests upon the belief that it can provide electronic tax services effectively and confidentially (Jankeeparsad et al., 2016). Moreover, regarding trust in the government and the use of e-filing, perceived trust is expected to have a positive effect on both behavioural intentions to adopt and use behaviour and to reduce perceived risk (Munyoka & Maharaj, 2019). Trust is generally associated with the security and confidentiality of users' data (Pane & Simanjuntak, 2024). Accordingly, e-filing security has to do with the taxpayers' belief that the information system provided is free from theft and hacking, while confidentiality explains that taxpayers believe that their personal information is well protected and confidential (Pane & Simanjuntak, 2024). In particular, trust in data security will ensure that taxpayers feel comfortable sharing their personal information as they believe that the application they are using guarantees security (Windasari et al., 2022).

H5: Government trust regarding e-filing experience differ between male and female.

7. Internet Trust

Jankeeparsad et al. (2016) submit that the e-Government entails the process whereby government delivers information to its citizens, business and public administration electronically. The SA government has implemented e-Government across many spheres of government and has invested vast amounts of money in implementing these internet services (Kibona, 2025). Internet trust entails an individual's perception about transmitting sensitive information over the internet as well as conducting transactions using the internet (Jankeeparsad et al., 2016). Internet trust is a subjective perception of the fulfilment of a promise by a party in electronic transaction, which has a greater risk due to uncertain environment and issues that cannot be controlled Windasari et al. (2022). The individual's intention to use the system is influenced by the source's attractiveness, likeability and credibility in terms of its trustworthiness (Camilleri, 2024), since tax return submission requires submission of very personal and sensitive information (Jankeeparsad et al., 2016). Fundamentally, trust is one of the most important catalysts affecting taxpayers' decision to adopt and use the e-filing system (Munyoka & Maharaj, 2019). Moreover, taxpayers must believe that the government agency has deployed the

necessary resources and possesses the required expertise, skills and the ability to deliver reliable and secure internet-based services (Jankeepsad et al., 2016).

H6: Internet trust regarding e-filing experience differ between male and female

8. Theoretical Framework

The study is underpinned by the Unified Theory of Acceptance and Use of Technology (UTAUT) and Commitment trust theory. Both theories UTAUT and CTT are discussed below to assist in understanding of taxpayers in relation to e-filing in South Africa.

Venkatesh created the Unified Theory of Acceptance and Use of Technology, or UTAUT for short description, in 2003. UTAUT was created with the intention of forecasting consumer acceptance of tech products. Performance expectations, effort expectations, social influence, and Facilitating conditions are the four predictors that make up the model. These variables determine behavioural intentions, which in turn drive use behaviour. The approach also incorporates four moderators: age, gender, experience, and voluntariness of use. This model was chosen to serve as the study's theoretical foundation for forecasting the adoption of tech products same as the current study. In addition, the model has been widely used by many studies examining the adoption of tech products from different industries.

Morgan Hunt developed the commitment trust theory, or CTT for short, in 1994. The goal of CTT was to show that trust and commitment are necessary for all organizations to establish and preserve solid customer relationships. Thus, trust and commitment are positioned as mediators between independent variables and predictive variables by Mogarn (1994). Because this study examines taxpayers' trust in the government with reference to the adoption of e-filing in South Africa, CTT was chosen as the grounding theory.

The combination of commitment trust theory (CTT) and the Unified Theory of Acceptance and Use of Technology (UTAUT) provide a strong theoretical basis and advances our understanding of user experience with relation to gender-based e-filing systems. The major dimensions performance expectancy, effort expectancy, and social influence as well as how computer anxiety affects users' reactions to e-filing systems in the context of gender disparities are explained by UTAUT. Simultaneously, commitment trust theory expands the analysis by highlighting the

distinction between government trust and online trust in promoting involvement between men and women. When combined, these two frameworks offer a complementary perspective that includes relational and psychological aspects that are especially pertinent in e-public services. By bridging technology adoption and relationship marketing within the context of e-filing usage in South Africa, these two combined theories enable a greater understanding of gender differences evaluation of the system and trust relationship with e-government services system, thereby making a significant contribution to theory.

9. Methodology

To accomplish the established research goals, this study used a quantitative research approach and a descriptive research design. During the data gathering procedure, convenience sampling, a type of non-probability sampling, was employed. The study's target individuals classified as working class and those consisted of self-employed people with incomes beyond the tax exemption threshold. Data was gathered via a self-administered questionnaire. With 517 completed questionnaires, this sample is deemed enough for the kind of analysis needed for this study (Malhotra, 2010; Blanche et al., 2006). The sample size of this study is considered satisfactory for statistical analysis, including group comparisons (male and female), and enhances the robustness of the findings. The inclusion of both male and female allows for meaningful comparative analysis. In addition, the sample of the study includes participants with prior experience using e-filing systems, thereby strengthening the validity of the findings. Overall, the sample structure and size of the study support both the internal and external validity of the study.

10. Results

For every construct namely: performance expectancy, effort expectancy, social influence, computer anxiety, government trust, and internet trust, the Cronbach alpha and correlation coefficients were calculated. All Cronbach alpha values were higher than the 0.6 cut-off point suggested by Malhotra (2010). As a result, Table 1 shows the study's satisfactory internal consistency dependability.

Table 1. Reliability and correlation results

Items	(α)	PE	EE	SI	IT	GT	CA
Performance expectancy	0.864	1					
Effort expectancy	0.808	0,369**	1				
Social influence	0.855	0,240**	0,166**	1			
Internet Trust	0.867	0,444**	0,389**	0,289**	1		
Government Trust	0.867	0,354**	0,250**	0,205**	0,565**	1	
Computer anxiety	0.941	-0,151**	-0,093*	0,195**	-0,126**	-0,137**	1

The study employed a two independent samples t-test to determine whether the adoption of e-filing in South Africa differed significantly between male and female respondents. The standard 0.05 threshold was chosen as the significance level. Table 2 below shows the t-statistic and p-values for the genders with reference to the adoption of e-filing in South Africa.

Table 2. Results of Gender Difference between Male and Female Respondents

	Male Mean n=157	Male Std. Dev.	Female Mean n=339	Female Std. Dev.	t-value	p-value	Decision
Performance expectancy	5.85	1.247	6.18	1.055	-3.138	0.001	Accepted
Effort expectancy	5,78	1.319	5.97	1.341	-1.551	0.061	Rejected
Social influence	4.89	1.884	5.17	1.886	-1.571	0.058	Rejected
Government Trust	5.63	1.359	5.94	1.280	-2.531	0.006	Accepted
Internet Trust	5.52	1.394	5.83	1.05	-2.398	0.008	Accepted
Computer anxiety	3.89	2.062	3.23	2.131	-3.366	0.001	Accepted
* Statistically significant at $p < 0.05$							

P-value of $p < 0.05$ was calculated for the statistically significant difference between males and females in terms of the experience of e-filing in South Africa.

The results of the analysis suggest that Performance expectancy ($p=0.001$) is significant between males and females regarding e-filing usage experience. These results confirm that performance expectancy for e-filing system between male and females differ. Therefore, H1 is supported.

The results of the analysis suggest that Effort expectancy ($p=0.061$) is not significant between males and females regarding e-filing usage experience. These results deny that effort expectancy for e-filing system between male and females differ. Therefore, H2 is rejected.

The results of the analysis suggest that social influence ($p=0.058$) is not significant between males and females regarding e-filing usage experience. These results deny that social influence for e-filing system between male and females differ. Therefore, H3 is rejected.

The results of the analysis suggest that Government Trust ($p=0.006$) is significant between males and females regarding e-filing usage experience. These results confirm that government trust for e-filing system between male and females differ. Therefore, H4 is supported.

The results of the analysis suggest that Internet Trust ($p=0.008$) is significant between males and females regarding e-filing usage experience. These results confirm that internet trust for e-filing system between male and females differ. Therefore, H5 is supported.

The results of the analysis suggest that Computer anxiety ($p=0.001$) is significant between males and females regarding e-filing usage experience. These results confirm that computer anxiety for e-filing system between male and females differ. Therefore, H6 is supported.

11. Theoretical Contributions

Unified Theory of Acceptance and Use of Technology and Commitment-Trust Theory provide stronger theoretical background in understanding gender differences regarding E-filing adoption as the results of the study showed that users' experiences are shaped by both functional technologies related beliefs and trust-based factors. The significant results of performance expectancy suggest that male and female users' experience regarding e-filing is strongly influenced by whether users believe that the system improves efficiency, submit annual tax returns successfully and save time. In contrast, insignificant results of effort expectancy suggest that ease of use is no longer a differentiating factor, possibly because users have become more familiar with the e-filing system. In the same way, insignificant results of social influence imply that e-filing system usage may be driven more by

personal initiatives and institutional requirements than social pressure from friends, family or colleagues.

The government trust and Internet trust aligns very strong with commitment trust theory, which claims that trust is a central in maintaining a committed relationship between users and service providers of e-government service. In the context of e-filing, taxpayers are more likely to continue using e-filing system as they trust South African Revenue Service (SARS) with its digital innovations aligned with safety online transactions. The significant results of computer anxiety further extend Unified Theory of Acceptance and Use of Technology by showing that emotional and psychological barriers remain important in explaining males and females experience regarding e-filing. Therefore, Unified Theory of Acceptance and Use of Technology describe the technology acceptance side through performance expectancy, Effort expectancy and social influence. While Commitment-Trust Theory describes the relational side through government trust and internet trust.

The findings of the study contribute to the theory by demonstrating that males and female's differences in e-filing cannot be fully explained by traditional technology acceptance factors only. The results suggests that performance expectancy, trust, and computer anxiety are more important than effort expectancy and social influence in explaining gender differences regarding e-filing usage. These results challenge the assumptions that ease of use and social influence are always central drivers in technology adoption studies. In doing so, the study extends UTAUT by showing that in an e-government context, usefulness and anxiety may be more influential than ease of use. While commitment trust theory strengthens the explanation of how government and internet trust shape continue usage of e-filing system. Overall, the combination of these two theories offers a more comprehensive framework for understanding e-filing adoption by combining functional, psychological and relational dimensions.

12. Discussion and Managerial Implications

The results indicated a statistically significant confirming gender difference for performance expectancy ($P < 0.001$). These results are in line with the results of Wang and Wang (2010) where the study confirmed gender differences for performance expectancy to use internet. The findings of the current study suggest that female users perceive the e-filing system as more useful and beneficial in enhancing task

performance compared to male users. From the perspective of the UTAT performance expectancy is the most influential predictor of behavioural intentions and the current results support its central role in technology adoption. The higher the evaluation among females may indicate that women place greater emphasis on efficiency, accuracy and convenience when using public e-service such as e-hailing. This align with prior research suggesting that female users are more outcome oriented when evaluating technology usefulness, particularly in structured task such as annual income tax returns submissions.

These findings provide important insight for government policy makers and system developers particularly from South African Service Revenues Service (SARS) responsible for e-filing in south Africa. Firstly, the stronger perception of performance expectancy among female users suggests that communications strategies should emphasise the functional benefit of e-filing such as convenience and saving time. Secondly, given that male users report lower on performance expectancy, targeted awareness campaign may be required to better demonstrate the system value proposition among male users possible through tutorial and testimonials. Lastly, system developers must continue to enhance features that improve efficient and reliability as these drives user perceptions of usefulness.

The results regarding effort expectancy between male and female towards e-filing revealed no statistical significance ($P > 0.0061$). In other words, there is no difference between males and females in effort expectancy towards e-filing. These results are in line with Wang and Wang (2010) where it was found that males and females differ when it comes to performance expectancy towards internet usage. From the perspective of UTAUT, effort expectancy influences behavioural intentions particularly during the stage of technology adoption. However, the insignificance of this relationship presented in the current study suggest that effort expectancy is no longer a critical differentiating factor between male and female users in the context of e-filing. This may be due to the increased digital literacy, exposure to online transactions and familiarity with e-government services across male and female.

From managerial perspective, particularly for government institutions such SARS, the findings suggest that efforts to promote e-filing adoption should not focus on gender based. Since both male and female user perceive e-filling the same. Therefore, resources may be better allocated toward enhancing and communicating other value driven factors such as system benefits. System reliability and system trust. However, maintaining a user-friendly interface remains essentials to ensure

continued and positive user experience both group male and female. Importantly, the non-significant difference between male and female implies that the system upgrade and training can be implemented across gender both male and female without the need for gender specific customisation.

The results regarding social influence between male and female towards e-filing revealed no statistical significance ($P > 0.058$). within the framework of UTAUT, social influence reflects the extent to which individuals perceive the important of other people such a friend and family who believe that they should use a particular system. The results of this current study contrast Wang and Wang (2010) where it was found that male and female differ in terms social influence towards internet usage. The insignificance of this current study suggests that the decision to use e-filing is largely independent on users not friends and family or social pressure across both genders. Therefore, e-filing is as mandatory or highly individual activity. In other words, personal responsibility and compliance requirements outweigh social considerations.

From managerial perspective, particularly government organisations such as SARS, the findings suggest that strategies aimed at increasing e-filing adoptions should not heavily merely on social influence such as friends and family since users both male and female are not influenced by their other people in their decision-making regarding e-filing. Therefore, resource must be reserve and allocated in strengthening factors that direct impact individual perceptions such system trust, reliability and performance. In addition, the absence of gender differences implies that consistent communication strategies can be implemented across both male and female without the need of gender specific messaging related to social norms.

The results regarding Government trust between male and female towards e-filing revealed to be statistical significance ($P < 0.006$). These results are in response to Carter et al. (2021) where the study recommended future studies focusing on gender differences regarding e-filing. This results of the current study indicates that female exhibit stronger trust in government institution referring to SARS for e-filing use compared to male. From the perspective of CTT, trust is a foundational determinant of sustained engagement as it reduces uncertainty and perceived risk in interactions between user's and service providers. In the context of e-government, higher levels of trust among female users may reflect greater confidence in the reliability, transparency and security of government platforms. On other hand, lower trust level

among male users may suggest sensitivity to risk related to data privacy and system reliability.

From managerial perspective, particularly government organisations such as SARS, the findings highlight the need to strengthen and maintain government trust as a key driver of e-filing adoption. Given that female users already exhibit higher level of trust, strategies should focus on sustaining this level through consistency system performance and reliable service delivery. For male users with a lower trust level, interventions may require addressing government trust related issues. In doing so, SARS can enhance communications around data security, privacy protection and system integrity. In addition, provision of clear assurance regarding the confidentiality of taxpayers' information. Importantly, strengthening government trust across male and female will not only enhance adoption but also promote long term engagement and compliance among taxpayers.

The results regarding Internet trust between male and female towards e-filing revealed to be statistical significance ($P < 0.008$). These results are in response to Carter et al. (2021) where the study recommended future studies focusing on gender differences regarding e-filing. These results of the current study suggest that female users exhibit confidence towards internet or online platforms used for e-filing transactions than male users. From the perspective of CTT, trust play a central role in reducing perceived risk and fostering continued engagement with digital systems. In the context of e-filing, higher level of trust among female users may indicate stronger perceptions of data security and privacy protection which are critical in financial and government related transactions. On the other hand, the lower level of internet trust among male users may reflect greater uncertainty towards online environments particularly concerning cyber risk and data breaches.

From managerial perspective, particularly government organisations such as SARS, the findings underline the importance of strengthening internet trust to enhance e-filing adoption. Given that female users dominated male users with a higher level of internet trust, efforts should focus on maintaining this confidence through consistency system reliability and transparent communication regarding data protection measures. For male users, SARS must develop strategies necessary to address trust shortfalls. This could be done by enhancing awarenesses of cybersecurity and visible communication system assuring Security. In addition, implementing educational workshops that can build confidence among male users. The presence of significant gender difference suggests that a specific approach to

communication and trust building strategies may be more effective than the same message directed to male and female users. Eventually, prioritising internet trust as a strategic focus, SARS policy makers can improve user confidence, increase adoption and proper support and sustain engagement with e-filing system.

The results regarding computer anxiety between male and female towards e-filing revealed to be statistical significance ($P < 0.001$). The results of this study contradict with (Sobrina & Kramer, 2020) where it was found that there are no gender differences in computer anxiety towards computer usage. These findings suggest that male users experience higher level of computer anxiety when conducting transaction with e-filing system. Within the context of UTAUT, computer anxiety is treated as an inhibiting factor that can weaken behavioural intentions by increasing perceived complexity and uncertainty. The higher the level of computer anxiety observed among males' users may reflect concerns related to system errors and fear of making costly mistakes in a sensitive transaction such as annual income tax returns. On the other hand, female user lower level of computer anxiety suggests greater comfort and confidence in using computer for e-filing transactions.

From managerial perspective, particularly government organisations such as SARS, the findings underline the need to attend to computer anxiety as a barrier to e-filing adoption especial to male users. To address this, SARS policy makers must focus on reducing anxiety through user friendly system with clear instruction that will allow user to avoid making mistakes. Secondly, implementation of step-by-step tutorials, chat bot support and help desk service to boost confidence among e-filing users. Thirdly, developing campaigns emphasising on simplicity and safety of e-filing usage to calm down fear regarding digital transaction. Given that male user exhibit lower-level anxiety level, efforts should prioritise male users through tailored communications and training programmes aimed at building digital confidence.

13. Limitations and Future Research

This study project has certain limits, just like any other research projects. The study employed a quantitative research methodology. The study's data collection participants were situated in Johannesburg, Gauteng province. There are nine provinces in South Africa, including Gauteng. As a result, the data does not accurately represent all South African taxpayers. It is advised that future studies concentrate on different provinces to support or refute the current study's findings.

Furthermore, it is highly advised that future research use mixed methodologies or qualitative research methods.

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