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Income-Tax Filing Practices Across Taxpayer Profiles: An Experiential Study of a Hybrid Tax-Advisory Workflow in India Taxpayer Classification, ITR Applicability, Old-Versus-New Regime Decisions and Process Controls

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Abstract. Income-tax filing in India is no longer a form-filling task. Pre-filled data, the Annual Information Statement (AIS), a default new tax regime and an expanding set of return forms mean that two taxpayers with similar gross income can face very different filing paths. This paper reports a practice-based study carried out during a twelve-week on-the-job training placement (11 May – 3 August 2026) at a Pune-based tax-advisory firm that combines professional review with workflow automation. It asks (1) how taxpayer profile shapes the filing pathway, (2) when the old tax regime outperforms the new regime for individuals in Assessment Year 2026–27, and (3) which control points in a hybrid advisory workflow reduce avoidable error. The paper contributes a fourteen-stage filing workflow with explicit control points, a rule-based ITR applicability matrix, a transparent regime-comparison model with computed break-even deductions, and a case-complexity score. Using the model, a salaried taxpayer with ₹18 lakh gross salary needs about ₹6.42 lakh of old-regime deductions beyond the standard deduction to match the new regime, a level that few salaried taxpayers reach. Case-mix and process-performance figures in the paper are *illustrative* and are labelled as such; they demonstrate a measurement design and are not verified firm records. The study argues that professional advisory creates most value in classification, reconciliation and decision documentation rather than in computation alone.

Keywords: income-tax filing; taxpayer segmentation; old versus new tax regime; ITR selection; AIS reconciliation; tax advisory; digital tax administration; India

1. Introduction

India's personal income-tax system has moved from paper filing to a data-rich digital environment. The Income Tax Department describes the Annual Information Statement (AIS) as a comprehensive view of information available about a taxpayer, intended to support pre-filing review and seamless prefilling of returns. Pre-filling reduces data entry, but it raises a new professional task: reconciling what the system shows with what the taxpayer has documented. At the same time, the new tax regime is the default for eligible individuals in Assessment Year (AY) 2026–27, so a taxpayer who does nothing is placed in a regime chosen by default rather than by analysis.

These changes shift the value of tax advisory. When data is available to everyone, the scarce skills are classification (which return, which rules), reconciliation (which numbers are right), and decision-making (which regime, which deductions, on what evidence). Practitioner knowledge about how these steps are organised inside an advisory firm is rarely documented in academic form. This paper records such knowledge from a structured on-the-job placement and tests it against the tax rules for AY 2026–27.



Research questions.

- **RQ1.** How does taxpayer profile (salaried, business/professional, freelancer, NRI/RNOR) shape the filing pathway, including documents, return form and review depth?
- **RQ2.** Under what conditions does the old regime outperform the new regime for an individual in AY 2026–27?
- **RQ3.** Which control points in a hybrid professional-plus-technology workflow most plausibly reduce avoidable filing error and rework?

Contribution. The paper offers (i) a workflow model with control points, (ii) an ITR applicability matrix, (iii) a regime-comparison model with computed break-even deductions that practitioners can reuse, and (iv) a case-complexity score to replace raw case counts as a workload measure. Section 2 sets out the sector context, Section 3 the theory and literature, Section 4 the method, Section 5 the analysis, Section 6 the discussion, and Sections 7–9 the recommendations, limitations and conclusion.

2. Sector Context: Digital Tax Advisory in India

The relevant sector sits between taxation, accounting, compliance services and fintech. Direct-tax administration rests with the Income Tax Department and the Central Board of Direct Taxes (CBDT); GST policy is shaped by the GST Council; professional standards are influenced by bodies such as ICAI. Competitors range from large professional-services firms and local Chartered Accountant practices to digital filing platforms and self-service tools. Because reliable public market-share data for the narrow individual-filing niche are not consistently available, the analysis here is qualitative.

Table 1 applies Porter's five forces to the individual tax-advisory segment. The overall reading is that low-cost substitutes and informed buyers put pressure on price, so sustainable advantage must come from judgment, exception handling and trust rather than from form submission.

Table 1. Porter's five forces: individual tax-advisory segment (author's qualitative assessment)

Force	Intensity	Reasoning and implication for an advisory firm
Threat of new entrants	Moderate–High	Digital interfaces lower entry barriers; trained professionals, data-security practice and client trust remain barriers.
Supplier power	Moderate	Skilled tax staff are critical, especially in peak filing months; quality falls if speed outruns review capacity.
Buyer power	High	Taxpayers can compare platforms, CA firms and self-filing; switching costs are low for simple returns.
Threat of substitutes	High	Government portal, calculators, spreadsheets and AI tools substitute for basic filing; judgment-heavy work is harder to replace.
Industry rivalry	High	Competition on price, turnaround, service range and credibility; differentiation through a hybrid model is the main response.

A PESTEL reading points the same way. **Political and legal** change (rates, deductions, forms, portal rules) is frequent; **economic** activity such as capital-market investing, freelancing and cross-border work raises return complexity; **social** factors, notably uneven tax literacy, sustain demand for explanation; **technological** advances (document extraction, reconciliation, workflow automation) reshape cost and speed, while **environmental** gains from paperless filing are modest. The practical consequence is a productivity–quality trade-off: manual review alone does not scale, and automation alone is unsafe for unusual cases.

3. Theoretical Framework and Literature

Four perspectives frame the study. The **Technology Acceptance Model** links adoption to perceived usefulness and ease of use. The **Theory of Planned Behavior** adds attitudes, social norms and perceived control, which explains why a taxpayer who accepts e-filing in principle may still avoid it. A **tax-compliance perspective** stresses knowledge, trust and the practical cost of complying. A **service-quality perspective** (reliability, responsiveness, assurance, empathy) explains why a correct return delivered without explanation can still leave a client dissatisfied. Together they imply that digital tax advisory solves both a technical problem and a behavioural one.



Table 2. Selected literature and its relevance

Study	Focus	Relevance to this paper
Ojha, Sahu & Gupta (2009)	Antecedents of paperless filing among young professionals in India	Digital readiness does not remove the need for help on complex decisions.
Ramayah et al. (2009)	Theory of Planned Behavior and internet tax-filing intention	Attitude and perceived control matter; clear instructions and progress cues reduce friction.
Lai, Obid & Meera (2005)	Tax practitioners and the e-filing system	Practitioners are intermediaries; usefulness, refund speed and security drive their acceptance.
Lymer, Hansford & Pilkington (2012)	Practitioner views on tax e-filing developments	Frontline experience complements formal models, supporting a practice-based design.
Kumar & Gupta (2017)	Taxpayer perception of electronic filing	Convenience gains coexist with peak-period operating difficulty.
Gupta et al. (2015)	TAM, TPB and IS-success integration for e-filing acceptance	Adoption quality depends on usability, trust and perceived control, not only on filing online.
Khurana & Diwan (2014)	Psychological factors in compliance: self-employed vs salaried	Taxpayer category shapes attitudes, supporting profile-based segmentation.
Rao & Tandon (2016)	Prospect theory and tax compliance	Perceived penalties and risk shape behaviour; advice should convey risk accurately.
Bornman & Wassermann (2020)	Tax knowledge for the digital economy	New income streams create new knowledge requirements.

Gap. The literature explains why taxpayers adopt electronic filing, but says little about how an advisory firm organises classification, reconciliation and regime decisions as a controlled process, or how awareness should be measured. Awareness in particular is better treated as a set of specific indicators (ITR-form applicability, regime differences, Chapter VI-A deductions, AIS/TIS) than as a single question about whether a taxpayer 'knows income tax'. This paper addresses the process gap.

4. Research Design and Method

Design. The study is a practice-based, case-oriented design. The author worked as a finance intern at a Pune-based advisory firm from 11 May to 3 August 2026, supervised by a senior tax consultant. Tasks covered document review, taxpayer classification, income aggregation, tax-computation support, regime comparison, AIS/Form 26AS reconciliation, return-preparation support and client clarification. Experience was converted into analysis in three ways: (a) documenting the end-to-end workflow and its work products; (b) building rule-based models from the AY 2026–27 provisions (ITR applicability and regime computation); and (c) constructing generalised, anonymised cases to illustrate decisions.

Workflow and work products. Figure 1 shows the fourteen-stage workflow. Each stage produces a defined record (for example a document verification tracker, a reconciliation statement, an old-versus-new comparison sheet or a quality-review checklist), which makes the process auditable and allows control points to be assigned to specific stages.

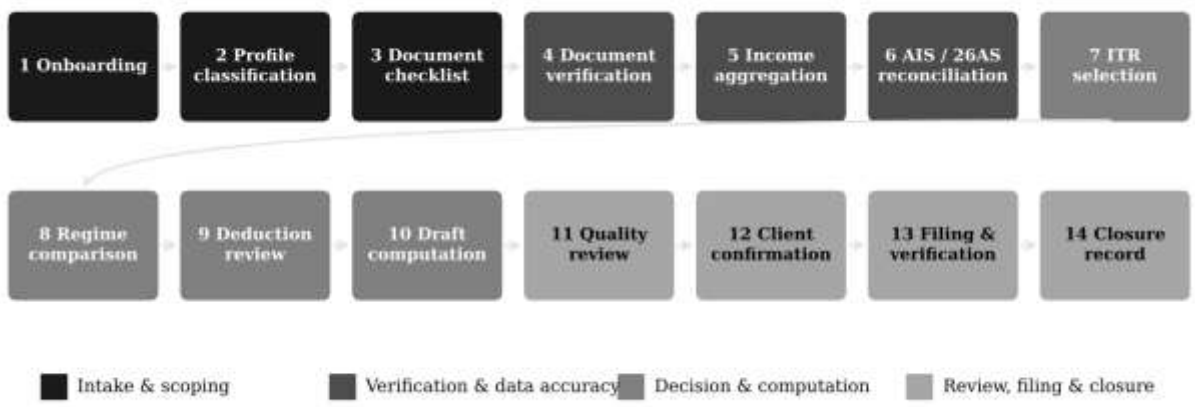


Figure 1. Fourteen-stage tax-return workflow, shaded by function. Source: author, from placement experience.

Table 3. Workflow stages, work products and control points

Stage	Work product	Primary control
1–3 Onboarding to checklist	Client master sheet; classification sheet; profile-specific document checklist	Identity and scope; correct profile before any computation
4–6 Verification to reconciliation	Verification tracker; income summary; AIS / 26AS reconciliation statement	Completeness of documents; variance explained for each mismatch
7–10 ITR to draft computation	ITR applicability matrix; regime comparison sheet; deduction working sheet; draft computation	Right form chosen; regime chosen on quantified basis; deductions mapped to proof
11–14 Review to closure	QC checklist; client approval record; filing record and acknowledgement; closure pack	Independent review; client sign-off; evidence retained for audit

Ethics and confidentiality. No client name, PAN, account number, address or employer identifier appears in this paper. Cases are generalised. Only aggregated or modelled figures are reported.

DATA STATUS

The case-mix and process-performance figures in Section 5.3 (profile mix, ITR mix, error rate, turnaround, satisfaction) come from a **provisional illustrative model of 100 anonymised cases**. They are not verified firm records and must not be read as findings about the firm. All tax-computation results in Sections 5.1–5.2 are **computed from the stated statutory rates** and are reproducible. Replace the illustrative figures with approved internship records before journal submission if empirical claims are intended.

5. Analysis and Results

5.1 ITR applicability by taxpayer profile (RQ1)

Return selection should come before computation, because choosing the wrong form creates rework even when the income figures are right. Table 4 summarises the decision logic used during the placement. It is a screening aid, and the conditions in the notified form and its instructions for the relevant year prevail.



Table 4. ITR applicability matrix (screening logic; verify against the notified form for the year)

Form	Typical taxpayer	Triggers that move a case out of this form
ITR-1	Resident individual with salary/pension, one house property and other-source income (e.g. interest), total income within the prescribed ceiling	Business or professional income; multiple house properties; capital gains beyond permitted limits; foreign assets or income; income above the ceiling
ITR-2	Individual or HUF with no business/professional income but capital gains, multiple properties, foreign income/assets, or higher income	Any business or professional income
ITR-3	Individual or HUF with business or professional income not under presumptive taxation	Eligible for presumptive scheme (may allow ITR-4)
ITR-4	Eligible resident taxpayer opting for presumptive taxation (e.g. small business or specified professions)	Income above limits; foreign assets; certain other income and ineligibility conditions

Profile drives the pathway. **Salaried** cases are usually document-light (Form 16, interest statements, deduction proofs). **Business/professional** and **freelancer** cases add books or receipts, presumptive-scheme eligibility and, for the default-regime opt-out, the relevant form. **NRI/RNOR** cases require a residential-status determination and foreign-income prompts before any computation. A single checklist therefore cannot serve all four groups; a profile-specific checklist is the first control.

5.2 Old versus new regime: a transparent comparison model (RQ2)

For AY 2026–27 the new regime has a nil slab up to ₹4 lakh and rises in steps to 30 percent above ₹24 lakh; a Section 87A rebate of up to ₹60,000 makes tax nil for taxable income up to ₹12 lakh (with marginal relief just above), and salaried individuals receive a ₹75,000 standard deduction. The old regime keeps the 2.5/5/10 lakh structure, a ₹50,000 standard deduction and a ₹12,500 rebate up to ₹5 lakh, but allows exemptions and Chapter VI-A deductions. The model below ignores surcharge (relevant above ₹50 lakh) and treats all claimable old-regime items (Section 80C, 80D, NPS, home-loan interest, HRA and similar) as a single amount D.

Table 5. Individual slab rates, AY 2026–27 (below age 60; 4% health and education cess applies to both)

Slab (taxable income)	New regime rate	Slab (taxable income)	Old regime rate
Up to ₹4,00,000	Nil	Up to ₹2,50,000	Nil
₹4,00,001 – ₹8,00,000	5%	₹2,50,001 – ₹5,00,000	5%
₹8,00,001 – ₹12,00,000	10%	₹5,00,001 – ₹10,00,000	20%
₹12,00,001 – ₹16,00,000	15%	Above ₹10,00,000	30%
₹16,00,001 – ₹20,00,000	20%	—	—
₹20,00,001 – ₹24,00,000	25%	—	—
Above ₹24,00,000	30%	—	—
Tax payable = [Slab tax on taxable income − Section 87A rebate] × 1.04			
Advantage of new regime $\Delta T = T_{old}(S - 50{,}000 - D) - T_{new}(S - 75{,}000)$			
Break-even deductions D^* is the value of D at which $\Delta T = 0$			

Table 6 and Figure 2 apply the model to salaried taxpayers. At the incomes shown, the new regime gives lower tax in every scenario except where very large deductions are claimed. Figure 3 reports D^*, the deductions needed for the old regime to break even.



Table 6. Tax payable incl. cess, salaried individual (computed from Table 5 rates; D = old-regime deductions beyond the standard deduction)

Gross salary	New regime	Old: D = 0	Old: D = ₹1.5L	Old: D = ₹2.5L	Old: D = ₹4.0L
₹8 lakh	₹0	₹65,000	₹33,800	₹0	₹0
₹12 lakh	₹0	₹163,800	₹117,000	₹96,200	₹65,000
₹15 lakh	₹97,500	₹257,400	₹210,600	₹179,400	₹132,600
₹18 lakh	₹150,800	₹351,000	₹304,200	₹273,000	₹226,200
₹24 lakh	₹292,500	₹538,200	₹491,400	₹460,200	₹413,400
₹30 lakh	₹475,800	₹725,400	₹678,600	₹647,400	₹600,600

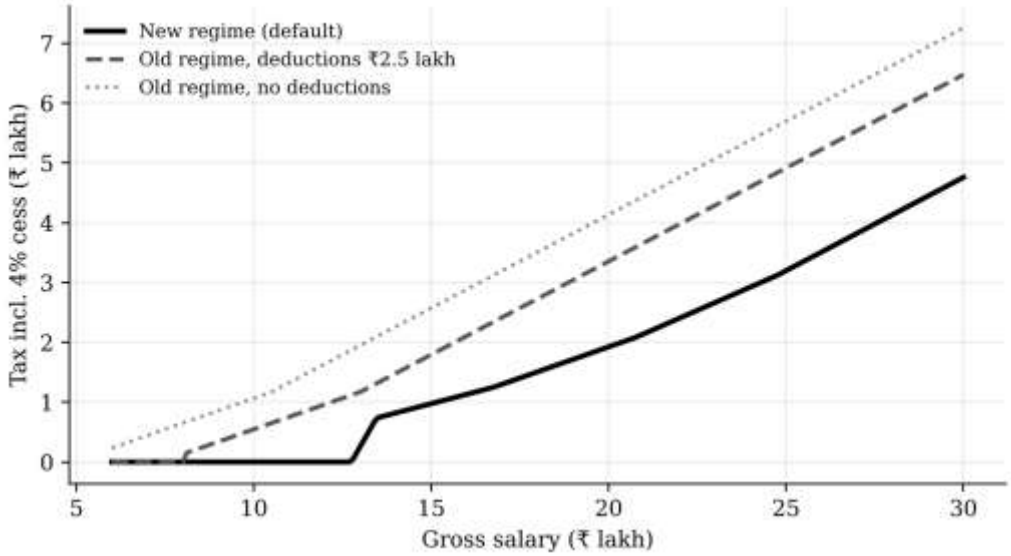


Figure 2. Tax payable by gross salary under each regime (computed model; surcharge ignored).

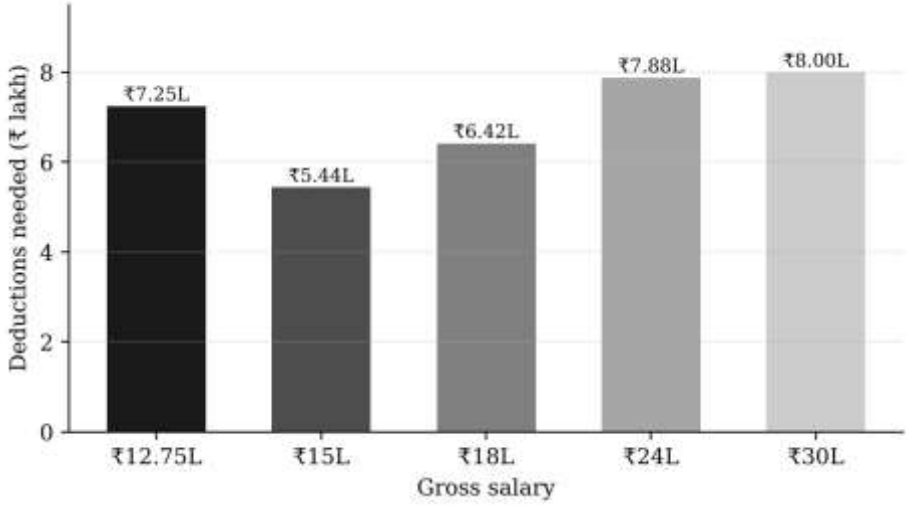
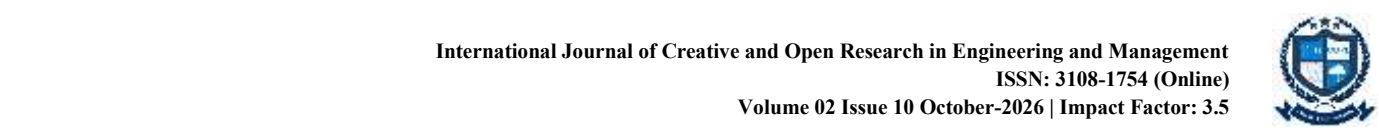


Figure 3. Break-even old-regime deductions D* by gross salary (computed model).

KEY FINDING (RQ2)

For a salaried taxpayer at ₹18 lakh gross, the old regime needs about **₹6.42 lakh** of deductions beyond the standard deduction to match the new regime. At ₹15 lakh the threshold is about ₹5.44 lakh, and at ₹24 lakh about ₹7.88 lakh. Below roughly ₹12.75 lakh gross the new regime tax is nil, so the old regime breaks even only if deductions bring taxable income to ₹5 lakh or less. Headline slab rates are therefore a poor guide: the decision depends on whether the taxpayer's *actual, documented* deductions exceed these thresholds.

Worked illustration (generalised case 1). A salaried taxpayer with ₹18 lakh gross salary and ₹2 lakh of eligible old-regime deductions would pay about ₹1,50,800 under the new regime and ₹2,88,600 under the old regime, a difference



of ₹1,37,800 in favour of the new regime. The taxpayer had always chosen the old regime from habit. The corrective step is not a rule that the new regime is better, but a current-year comparison that records both outcomes and the reason for the choice. Business and professional taxpayers need separate treatment because the opt-out rules and form requirements differ.

5.3 Illustrative case-mix and process indicators (measurement design)

To show how a firm would report segment and process data, a provisional 100-case model was constructed. Figure 4 shows the illustrative profile and form mix; Table 7 shows the indicators the firm should track. The values are placeholders that demonstrate the design.

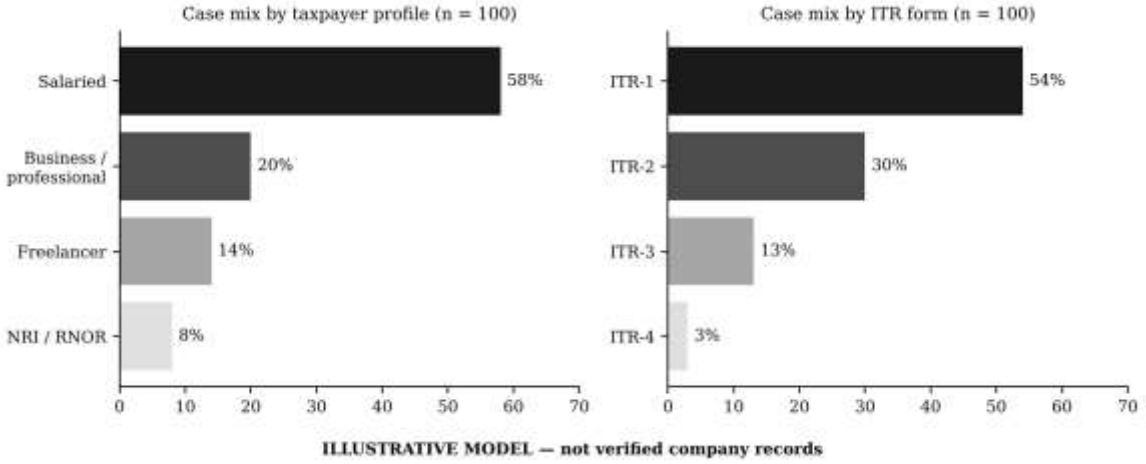


Figure 4. Illustrative case mix by profile and ITR form. Not verified firm data.

Table 7. Proposed indicators with illustrative values (replace with verified records)

Indicator	Definition to adopt	Illustrative value	Data status
Review-stage error rate	Share of drafts needing a material correction at senior review before filing	7.5% before structured review; 1.8% after	Illustrative
Turnaround time	Complete document set received → draft ready for review (excludes client delay)	2.8 days before; 1.9 days after	Illustrative
Client satisfaction	Five-point scale on clarity, responsiveness, confidence, ease and overall experience	4.5 / 5 (target)	Illustrative
Awareness: salary exemptions	Share of clients answering correctly on a short check	82%	Illustrative
Awareness: Chapter VI-A deductions	As above	63%	Illustrative
Awareness: new-regime benefits	As above	55%	Illustrative
Awareness: ITR-form applicability	As above	72%	Illustrative

Two design points matter more than the numbers. First, error and turnaround must be defined with fixed start and end points, or comparisons become misleading. Second, awareness should be asked indicator by indicator, since a client may know Section 80C exists yet misjudge its limit or its interaction with the chosen regime.

5.4 Case complexity score (RQ1, RQ3)

Case counts mislead because ten simple salary cases are not equivalent to ten cases with capital gains, several properties or foreign elements. Table 8 proposes a transparent additive score for triage and capacity planning. The weights are a starting proposal to be calibrated against actual reviewer time.



Table 8. Proposed complexity score (0–3 low; 4–7 medium; 8+ high, routed to senior review)

Factor	Points	Factor	Points
Each income source beyond salary	1	Foreign income or assets present	3
Capital-gain transactions (per 10, rounded up)	1	Business / professional income	3
Each house property beyond one	1	Residential-status question (NRI/RNOR)	2
Documentation gaps open at intake	1–2	Unreconciled AIS / 26AS variance	2

5.5 Two further generalised cases

Case 2: property classification. A taxpayer with several residential properties and housing-loan interest assumed all properties could be treated alike. The advisor recorded the use and status of each property, checked the applicable treatment, verified the loan-interest certificate and documented the reasoning. The lesson is that correct classification, not aggressive planning, drives the result, and that a property schedule (number, occupancy, rent, municipal tax, interest, co-ownership, proof) belongs in the onboarding checklist.

Case 3: structured deduction review. A salaried taxpayer had gathered insurance, investment and savings-interest documents without knowing which qualified. Mapping each document to a tax section, checking limits and recording regime applicability avoided both under-claiming and over-claiming and produced a defensible return. A document-to-section mapping sheet (document, section, eligible amount, claimed amount, regime applicability, reviewer status) is the control.

6. Discussion

The analysis supports four propositions that can be tested in later empirical work.

- **P1 (profile).** Filing effort is better predicted by a complexity score than by case volume, and profile-specific checklists reduce documentation rework.
- **P2 (decision).** For most salaried taxpayers below the break-even thresholds in Figure 3, the new regime yields lower tax, so advice that defaults to habit or to the old regime without comparison is more likely to be wrong than right. Advice must still rest on the taxpayer's own documented deductions.
- **P3 (reconciliation).** Pre-filled data increases, rather than removes, the need for reconciliation; a formal discrepancy log with categories (salary, interest, dividend, securities, property, other) improves first-time-right rates.
- **P4 (hybrid control).** Automation is most useful for repetitive extraction and flagging, and professional review is most valuable on low-confidence or high-complexity cases; routing by confidence and complexity outperforms uniform review.

These propositions align with the technology-acceptance and service-quality literature. Perceived usefulness rises when the system visibly reduces effort, and trust rises when the advisor explains the basis of a recommendation. The regime model shows why explanation matters: the client who sees both computations and the break-even level can judge the recommendation, which supports compliance and satisfaction.



7. Practical Implications and Recommendations

Table 9. Recommendations in what–how–why form

What	How	Why
Profile-specific onboarding checklists	Make fields mandatory by profile: salaried (employers, Form 16, interest, investments, property); professionals (business details); NRI/RNOR (residential status, foreign income/assets).	Taxpayer diversity drives complexity; checklists reduce repeat queries and incomplete files.
Documented regime comparison	Record taxable income, major deductions, tax under each regime, difference, recommendation and reason.	Habit-based choices are common; a quantified record makes advice transparent.
Formal discrepancy log	Classify mismatches (salary, interest, dividend, securities, property, other) and close each with an explanation.	Digital data raises the need for reconciliation.
Controlled automation	Use confidence thresholds: routine items proceed to review; low-confidence or unusual items are escalated to a human.	Automation suits repetitive tasks; tax judgment needs professional review.
Year-on-year client profile	Store prior-year form, income categories, recurring deductions and property data, subject to privacy and retention policy.	Repeat clients should not restart onboarding each year.
Short education aids	One-page guides on HRA, Chapter VI-A, regime choice, AIS reconciliation and ITR forms.	Awareness gaps are specific, so targeted explanation works better than long lectures.
Complexity score in MIS	Apply Table 8 and track reviewer time per score band.	Case count alone does not represent workload.

8. Limitations and Future Research

The main limitation is evidence: the case-mix and process indicators are illustrative, so the paper does not claim empirical effects of structured review. The twelve-week placement covers one part of the filing cycle. The scope is individual filing; corporate tax, transfer pricing and GST litigation are outside it. Confidentiality limits case detail. The regime model ignores surcharge and treats deductions as a single amount, and tax rules change; results apply to AY 2026–27 under the provisions in force for that year. Note also that the Income-tax Act, 2025 applies from 1 April 2026 for later periods, so users should re-check section references and thresholds for tax year 2026–27 onward.

Future work should (i) replace illustrative values with verified, approved case records and test P1–P4 statistically; (ii) survey clients with a standard instrument on awareness and satisfaction; (iii) compare turnaround and error across profiles using the complexity score; (iv) evaluate AI-assisted extraction and reconciliation for accuracy, privacy and human-in-the-loop controls; and (v) extend the regime model to surcharge, HRA and capital-gain interactions.

9. Conclusion

Income-tax filing is best managed as a segmented, controlled process rather than a uniform task. Classification should precede computation, regime choice should be calculated and recorded, reconciliation should be formal, and automation should be governed by human review where cases are complex or uncertain. The computed break-even results show that, for AY 2026–27, the old regime pays off only when documented deductions are large relative to income, which makes evidence-based comparison the core advisory skill. The workflow, applicability matrix, regime model and complexity score offered here give practitioners and researchers a common base for testing these ideas on verified data.

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Appendix A. Pre-Filing Checklist

Area	Check
Identity and status	PAN and identity details verified; residential status considered
Income documents	Form 16 / 16A and other income documents collected; bank interest and dividend income checked; capital-gain statements collected where applicable
Tax information	AIS / TIS / Form 26AS reviewed and variances logged
Property and loans	Property details and loan-interest certificates collected where applicable
Deductions	Investment and deduction proofs checked and mapped to sections
Foreign elements	Foreign assets or income considered where applicable
Decision points	ITR form confirmed; regime comparison completed and recorded
Review and closure	Computation reviewed; client clarifications closed; client approval recorded; filing and verification status recorded