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The Economic Recession Due to Age-Related Cognitive Bias: Survey Evidence of Reticence to Embrace Technology by the Senior Business and Political Elites in India

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Abstract

Business and political elites are frequently observed to be elderly people belonging to the age group of 65 and above. Post-pandemic discourse refers to certain cognitive characteristics of elderlies as "negative" traits in leadership. Those characteristics include "worry about health matters", "alcohol addiction" and "reticence to embrace technology". We studied cognitive biases of elderly business and political elites in the specific type of activities, i.e., income tax/GST e-filing. In certain circumstances, for example, the in-house tax professional's demise or the detection of a proliferative disease, the elite would have a necessity to learn the e-filing system. The end results have, however, been disappointing due to an inordinate delay in tax compliance. New tech-tax-advisers he employs are frequently witnessed exacerbating complicities. Furthermore, there is evidence of misalignment between economic theories and technical implementation methods across various sectors, including health care, agriculture, technology, crisis management, monetary policymaking, income tax and GST. The reticence to embrace technology in tax e-filing by elderly elites could be due to either the elderly's cognitive biases or the sense of "social malaise" arises from the pursuit of gap, especially evolved post-February 2020, in the alliance between tax theories and their practical implementation methods. In case the senior taxpayer fails to meet his statutory obligations in tax e-filing, it could pose a risk to the self, his business and the broader economy as well.

Keywords

Compliance Burden, Disease Phobia, Misalignment between Theory and Techniques, Nowcasting, Purposive Sampling, Tax Non-Compliance,
JEL Classification: H26, H3, D03, O33, E62

1. Introduction

The pandemic-triggered economic recession of 2020-2023 was described by few post-pandemic scholars as an economic recession due to age-related cognitive bias. For example, Majumder (2021) referred to an academic debate between two economists held on March 31, 2021 organised by the University of Calcutta on the topic, "How did the COVID-19 pandemic affect public policies in liberal democracies?". In the debate, one of the invitees made an effort to illuminate the problem in the line that plenipotentiaries in federal democracies, lawmakers and proprietors are frequently observed to be elderly people, and some are veterans. Amid the COVID-19 pandemic, the invitee emphasised that 1) imprudent decisions by elderly elites, 2) unplanned expenses, and/or 3) frivolous lawsuits by the rivals attract certain costs, which were not known beforehand, that lumberingly influence the escalation of total expenditure to an unmanageable level, resulting in enormous deficits.

There are some old age characteristics, e.g., forgetfulness, worry in health matters, reticence to embrace technology, etc., cited in few post-March 2020 intellectual discourse as "negative" traits in leadership (Majumder, 2021, 2023, 2024; Majumder & Bhattacharjee, 2026). In some English novels/prose, some of those traits, however, were depicted as virtuous. For example, Robert Lynd, a renowned Irish writer, in his essay "Forgetting" expounded on the main causes of forgetting: "But a man who is like a remembering machine is never a wise man. Forgetfulness is a virtue because it shows that the absent-minded man is getting the most in life and has no time for ordinary things to remember". He added, "The present-day statesmen do not have the genius of memory and of intellect combined; nevertheless, policies are mostly the outcome of an old mindset". While the essays of Robert Lynd have been praiseworthy, some of the above traits are perceived as "negative" in specific types of activities. For instance, e-filing income tax returns. Lee & Coughlin (2015) argued that notwithstanding the fact that the technology acceptance model has been used for many years, recent results have been disappointing, specifically for older adults, for whom the technology adoption rate remains significantly low. In a survey-based research conducted by the research scholars at the University of North Bengal, West Bengal, India, with the help of M/s Hansa Research among a group of 160 elderly Indian proprietors, the author[1] of this paper has been the only respondent who self-filed his income tax return (ITR) for AY 2025-2026. An elderly lady, who is in the respondent's group and holds a senior position in a premier financial institution, commented about the author, "You deserve appreciation". The question is, "Instead of being a simple, routine type of work, why is it considered by many elegant seniors as a work that deserves appreciation?" And, after 27 years of rendering service at a premier financial institution, why could the lady not self-file her ITR? Schratzenstaller (2025) did a systematic review of the empirical literature on the behavioral impact of taxation. Shedding

[1]A senior Indian businessman who was the part of the respondents' group.

light on the nature of potential interrelations between tax sensitivity and taxpayers' age, the above study infers that tax sensitivity is positively correlated with age. Particularly in the context of inheritance and gift taxation, higher tax sensitivity among the very wealthy elderly has been discovered.

In the institutional routine and standardised practices, we encompass negative consequences of natural or man-made events in different thematic areas: food safety, climate change, chemicals, nanotechnology, etc. Incapability to file income tax returns, however, has never been a reason for any risks to us yet. Regrettably, our organisation was dismayed by the sudden demise of our in-house chartered accountant (CA) in December 2024 from multiple organ failures caused by COVID-19. The unexpected death triggered some unusual consequences associated with filing the author's income tax returns. This paper framed a case study based on the author's anomalous experiences while he initiated self-filing his ITR for the assessment year (AY) 2025-2026. In the aftermath of the Great Lockdown of 2020-2021, "small" unethical practices, e.g., filing income tax returns by some technocrats without OTP, flourished. Unfortunately, factual, non-accusatory documentation of these small unlawful activities is hardly available.

In the face of COVID-19 related hullabaloo and the growing disease burden post-June 2020, the black swan event led to a large number of incidents of improper synchronisation of established theories and real-world techniques in the different sectors, which was termed as the "pandemic paradox" in the post-pandemic literature (see, e.g., Majumder & Bhattacharjee, 2026). Some scholars argued that biases can creep into the process when the method tends to popularise a specific type of statistical/optimisation/programming/networking technique at the inopportune time (Majumder & Bhattacharjee, 2026). We framed another case study on incidents where computer calibrated inflation projections lack cross-verification. The inability to embrace new technologies by elderly business and political elites reported by us could be due to either their cognitive biases or other deterrent factors stemming from the misalignment between theory and techniques. The paper is organised as follows. Section 2 provides a survey of literature that includes some short transcripts from select post-pandemic intellectual discourse. Survey results on adaptation to technological change for income tax for elderly proprietors are reported in Section 3. Section 4 demonstrates a case study based on the author's anomalous experiences while he initiated self-filing his ITR for the AY 2025-2026. Section 5 provides a case study on incidents where computer calibrated inflation projections lack cross-verification, followed by a conclusion in Section 6.

2. Survey of Literature: Some Short Transcripts from Select Post-Pandemic Intellectual Discourse

2.1. Significant Risk of Worsening the Elderly Leaders' Health

Majumder (2021) has well portrayed the enthusiasm of a former chief minister at age 70 to serve the nation even in the abnormal circumstances of the COVID-19 pandemic, albeit there remained a significant risk of worsening the elderly's health. He stated that during the pandemic it is not uncommon for elderly leaders to express their anguish about their own health, and/or the health of their fellow citizens. The issue remains controversial notwithstanding, policymaking during the COVID-19 pandemic by the elderly would have been replete with bias, e.g., disease phobia (Majumder, 2023, 2024).

2.2. Elderly Power Elites' Alcoholism and Associated Risk Factors

During the early pandemic period, a widespread phenomenon was observed in the citizens' common bad habits towards maladaptive practices of celebrating alcohol as a way to drown sorrow in hard times. In some high-income countries in North America and Europe, alcohol was declared to be an "essential good" (Neufeld et al., 2020). Subsequently, alcohol sales and delivery services in many middle-income countries were proactively included in the list of essential services. There is no denying that, as reported in Neufeld et al. (2020), Majumder (2021), Almeida Andrade et al. (2026) and many other post-pandemic public health discourses, although alcohol was used as a disinfectant during the COVID-19 pandemic, the increase in alcohol consumption during the early lockdown of 2020-2021 caused alcohol-related illnesses, addictions, violence and accidents. Some post-pandemic scholars, e.g., Roop (2022), Majumder (2024) and many others, have even criticised senior business, labor union, political, civil servant elites for their habitual alcohol intake during- and post-universal lockdown of 2020-2021. Notwithstanding the fact that liquor consumption gives temporary relief to the elderly from their stress, their habitual alcohol intake exceeds their personal tolerance level on certain days and this has a retarding influence on accomplishing difficult tasks. Furthermore, as argued in Majumder (2024), during the pandemic, senior leaders have been observed to be partial towards the liquor business. There were instances of public protests post-June 2020 against the "ethnocentric" policies, viz., disparities in penalties/punishments between liquor and non-liquor suppliers for evading taxes (Majumder, 2024). The "small" immoral practices by the business and political elite during- and post- pandemic could pose a risk to the self and to the democracy as well.

2.3. A Survey among 200 Political Elites Aged 65+

The multidisciplinary research scholars at the University of North Bengal conducted a survey-based research[2] with the help of two civil society organisations in India in October 2025. Purposive sampling was framed to survey a group of 200 senior politicians in India to explore 1) their general awareness in economics, politics and the tax system and 2) the general uncomfortableness in the digital GST administration post-2024. Besides the survey questionnaire, which includes

[2]A short transcript of the research is included in this paper. The full-text article is available in the library of the University of North Bengal, West Bengal, India.

dichotomous questions to provide respondents with two mutually exclusive options, respondents were given provisions to provide feedback/comments on their overall satisfaction/discomfort during the survey/ or on anomalous experiences stemming from their GST return filing in the preceding years. Methodological pathways for elite research, as emphasised in López (2023) and others, commonly focus on 1) inclusion/exclusion criteria, 2) strategies to interview high positioned individuals and 3) confidentiality assurances by the surveyor because disclosing data would bear a significant reputational/ or political risks for senior political leaders. Since the objective of the survey is to develop a better understanding of complex social phenomena, the survey researchers had more flexibility in selecting survey eligibility criteria, survey mode and consent process. The process involved repeated and recursive efforts in designing survey templates for 200 senior political leaders in India in the age range of 65 and above and strategically aligning them with political meetings/summits. The multiple and iterative endeavors by survey researchers to arrange short interview sessions in-between/ or post-meetings produced strategic success in extracting required data. Managing interviews in-between/ or post-meetings, however, requires balancing active communication with organised tracking to contribute effectively without affecting the meeting momentum. The surveyors, however, faced risks in the incidents of their failure to show the desired respect in accordance with the elite status of respondents, which could cause discomfort. In this survey, however, no discomfort incidents were experienced. The summary results from the political elite survey are reported in Table 1.

Table 1. The summary results from a political elite survey.

Panel A: Summary results			
Questions	**Total number of respondents given correct answer**	**Total number of respondents given incorrect answer**	**Total number of respondents unwilling to participate**
1) Does food price inflation significantly drive headline inflation in India?	189	11	0
2) Will Indian exports be negatively affected by the reciprocal tax imposed by Donald Trump?	180	10	10
3) The name of the victim in R.G. Kar Medical College case in West Bengal	160	18	22
4) In the Goods and Services Tax (GST) portal, there is an option to select or deselect the checkbox for the following: "Is the supply eligible to be taxed at differential percentage (%) of the existing rate of tax?" (see Figure A2 in Appendix A). When a taxpayer select the checkbox?	2	100	98

Continued

5) In the GST portal, there is an option to select between two types of authentication, DSC and EVC. Which one is based on OTP? (For reference, see GSTN, 2025).	11	138	51
6) Does, in the Indian tax system, contribution to a registered political party by an individual allow him to claim a tax deduction?	160	32	8
7) The name of the worst-hit state by COVID-19 in the current wave of 2025.	174	16	10

*The respondents are senior leaders in India in the age range of 65 and above.

Panel B: Select comments from feedback provided by respondents

During 2024-2025, GST officers have detected 25,009 fake firms involved in fraudulently passing input tax credit (The Hindu, 2025).

Dealing with fake "input tax credit" (ITC) has been a major challenge for the GST administration as unscrupulous elements were creating fake firms just to claim ITC and defraud the exchequer (The Hindu, 2025). In addition, a noticeable rise in swear words or profanity on social media has been observed post-pandemic.

The GST portal since 2016 has been suffering from "technical glitches" and many taxpayers have suffered a lot. The recent research article by Raja (2025) studied court cases post-February 2020 related to "technical glitches" on the GST portal.

I am taking the opportunity to incorporate an anecdote in my comments/feedback. Although it happened rarely, Mr. Amal Das has discovered that somebody, whom he does not know, issued two wrong GST invoices as a supplier without supplying goods and also did not provide him invoices previously for the same. The same has created issues of GST return mismatches. Given that Mr. Amal Das was unable to reach the offender, there have been following options to resolve the issues of GST return mismatches:

1) Lodge an FIR to the police station. However, Mr. Amal Das needs to confirm that the same was not a result of "technical glitches" on the GST portal.
2) File a complaint on the GST portal.
3) File a complaint on the national cybercrime reporting portal if the supplier is found to have fake GST registration.

Unfortunately, the procedural formalities and an inordinate delay in resolution have led to the case being unresolved for a longer time. Alas! at the end, the GST authority has revoked the registration of the company of Mr. Amal Das.

The question, "The name of the victim in R.G. Kar Medical College case in West Bengal", assesses the level of political awareness of respondents since the medical college case has been a significant political event in India. The study concludes that elderly political elites in India have good knowledge in economics, politics and the Goods and Services Tax (GST) administration in India. However, the large proportion of incorrect answers[3] to questions 4) and 5) by political elites in India reveals the fact that the elites have a limited understanding about the GST e-filing system (see Panel A of **Table 1**). A lamentable reticence to embrace new technology in GST among senior political elites has been discovered, with few exceptions, despite the potential benefits of advancement of technology.

[3]The proportion of incorrect answer is computed by the percentage of respondents who provided incorrect answer over the total number of respondents.

2.4. Assessing Tax Compliance Behavior in Low- and Middle-Income Countries Post-February 2020

In the aftermath of the COVID-19 pandemic, as stated in Santoro (2021) and Musah et al., (2026), the cases of non-filing income tax returns in many low- and middle-income countries have been phenomenally high. These countries include Ghana, Rwanda, Eswatini, Malawi, Uganda and Nigeria in the sub-Saharan Africa (SSA) region, Romania in the European Union (EU), Malaysia, Vietnam and India in South Asia as reported in post-pandemic discourse. Despite successive administrative reforms and modernisation initiatives, tax compliance remains low, largely due to deeper structural problems in the economy (Umar & Masud, 2020; Musah et al., 2026). As stated in Paleka & Vitezić (2023), Trifan et al. (2023) and in the systematic review of post-pandemic literature by Schratzenstaller (2025), the IT-led tax administrations failed to manage the problem of growing tax non-compliance in many countries. In some cases, systematic actions by corporations to reduce payment of legitimate taxes by circumventing the intent and goals of tax law have embryonic potential to delegitimise the tax system, distort trust and ultimately delegitimise the federal democratic rules (Birks & Downey, 2015). Tax avoidance, however, is legal and involves full disclosure of information to tax authorities (Bird & Davis-Nozemack, 2018; Bird, 2026). Recent research on the interconnection between tax avoidance behavior and corporate ownership structure in India by Ajmal et al. (2026) reveals that family-owned businesses in India engage in less tax avoidance than non-family firms. In India, as argued by Choudhary & Gupta (2025), firms manipulate their reported growth in revenue by around 14 percentage points or roughly 42% of their average growth in response to a revenue-based tax registration threshold indicating an evasion response rather than a real response by tax-registered firms.

While tax avoidance and tax evasion are willful contravention of the tax system, non-willful tax non-compliances were reported in many post-pandemic publications and media discourse, e.g., Paleka & Vitezić (2023), Trifan et al. (2023) and news articles in Indian English dailies during January-2021 to March-2024. The complexity in tax compliance via the new electronic tax platform could be an additional factor behind prevalent tax non-compliances. More specifically, the online portal displayed legal acts and rules that, albeit technically dense, have been complex in nature, making it difficult for users to navigate and understand. In this context, it is relevant to cite Santoro (2021) and Brockmeyer et al. (2019), as they brought up the issue that, despite its empirical importance, the traditional literature of public finance pioneered by Nobel laureates Gary Stanley Becker and William Vickrey had paid little attention to the phenomenon of tax non-compliance, particularly in the context of digital transformation. In the digital age, tax administration has undergone a fundamental transformation, shifting from manual, document-heavy compliance systems to a real-time, data-driven ecosystem leveraging advancements in Artificial Intelligence (AI), machine learning and big data.

3. The Adaptation to Technological Change for Income Tax: A Survey among Elderly Business Proprietors

Business owners in India commonly belong to the age range of 65 and above, as per the database maintained by the Ministry of Corporate Affairs (MCA). A survey among a group of 160 proprietors aged 65+ has been conducted by the research scholars at the University of North Bengal, West Bengal, India, with the help of M/s Hansa Research. The author, who has not been an active member of the survey team, offered guidance to the team when they were stuck and needed to move forward.

3.1. Survey Methodology

Sampling methods are the statistical processes for selecting a subset of a population to study, allowing researchers to make inferences about the whole population. There are two main types of sampling: 1) probability sampling (random selection) and 2) nonprobability sampling (non-random selection). In probability sampling, each element in the population has a known nonzero chance of being selected through the use of a random selection procedure. There are different probability sampling strategies, e.g., simple random sampling, systematic sampling, stratified sampling, cluster sampling, etc., that aim to have a representative sample from a larger population. These sampling strategies are well grounded in statistical theory and have long been used in quantitative research (Cornesse et al., 2020). In certain cases, however, random selection is not possible. In those cases, nonprobability sampling techniques, for example, purposive sampling, are recommended in the literature (Groholt et al., 1972; Goldstein, 2002; Etikan et al., 2016; Denieffe, 2020). Nonprobability sampling, as emphasised in Cornesse et al. (2020), has limitations due to its subjective nature of selecting the sample, and therefore, it is possible that the selected sample is not a good representative of the population. However, the method has advantages when 1) the population is very large and the surveyor has limited resources, and/or 2) the surveyor faces a difficulty in obtaining responses from the majority of respondents belonging to an elite population group. While probability sampling is suitable for large-scale studies and is more concerned with representativeness of the sample, nonprobability sampling is more appropriate for in-depth qualitative research or for case studies, where the primary focus is on understanding complex social phenomena.

In our case, we have collected the details (e.g., names and contacts) of business owners in India from the database maintained by the Ministry of Corporate Affairs (MCA). However, our initial initiatives to carry out random sampling have been impeded because we have experienced a difficulty regarding: 1) business owners in India have been reluctant to answer survey questionnaire, being extremely busy in their high-profile job and 2) business owners are commonly found unwilling to disclose their identity and also details of their company. Therefore, in such a situation, it would be practically difficult for the researcher to carry out the survey. The challenges involved in gaining access to business, labor union, political and civil servant elites, conducting structured interviews with them, and gathering interview data have been discussed by a number of scholars (see, e.g., Groholt et al., 1972; Goldstein, 2002).

We made an effort to send formal requests to all the business owners in India through a cabinet minister and were successful in obtaining 160 elderly proprietors' consent to complete the survey questionnaire upon the condition that their identity would not be disclosed publicly and only a summary report would be shared with the publication house if anyone from the survey team is desirous to publish the report in future. Confidentiality assurances have been a critical concern in our survey because disclosing data would bear a significant reputational/ or political risks for elites. Purposive sampling is frequently recommended in the literature to use in case studies, as in our case, when there is a limited number of respondents who have given their consent to participate in the survey and the majority of elites in the elite population have remained inaccessible (López, 2023; Etikan et al., 2016; Denieffe, 2020). Denieffe (2020) argued that purposive sampling can be framed to generate new knowledge through the processes of comparison and contrast that can be utilised to comprehend complex social phenomena. Nyimbili & Nyimbili (2024) have reviewed the purposive sampling types employed in the post-pandemic literature. The sixteen purposive sampling types have been discussed by them including 1) extreme case sampling, 2) deviant case sampling, 3) Intensity sampling, 4) maximum variation sampling, 5) homogeneous sampling, 6) typical case sampling, 7) stratified purposeful sampling, 8) critical case sampling, 9) snowball or chain sampling, 10) criterion sampling, 11) theory-based sampling, 12) opportunistic sampling, 13) random purposeful sampling, 14) sampling politically important cases, 15) convenience sampling and 16) mixed purposeful sampling. In all these methods, the selection is based on non-random criteria/ or subjective judgment.

In the course of studying a phenomenon, specifically for elite surveys, as in our case study, the typical case sampling method has been suggested by Nyimbili & Nyimbili (2024) and many others to be utilised. In this sampling, the surveyor selects the sample based on who they believe to be relevant to study the very phenomenon. Since the objective of the survey is to develop a better understanding of complex social phenomena, the surveyor has more flexibility than the common random sampling strategies. The process involved repeated and recursive efforts in designing survey templates for 160 elderly business proprietors and strategically aligning them with high-level corporate meetings. The multiple and iterative endeavors by our researchers to arrange short interview sessions in-between/ or post-high level corporate meetings produced strategic success in extracting required data. Managing interviews in-between/or post-meetings, however, requires balancing active communication with organised tracking to contribute effectively without affecting the meeting momentum.

Despite the method's apparent bias, it has been observed that because of the prior written agreements obtained by us from the proprietors to complete the questionnaire, the responses received were of good quality. Apart from the survey questionnaire, as reported in **Table 2**, which requires responses in rating scale, yes/no, respondents were given provisions to include feedback/comments on their overall satisfaction/discomfort during the survey/or on anomalous experiences stemming from their ITR filing in the preceding years. It has been discovered that, in addition to providing solicited feedback, many respondents have also shared unsolicited comments, including 1) social media posts by them or others and 2) their experiences/or anecdotes, which have not been directly related to our survey.

3.2. Survey Results

Out of 160 respondents, 111 respondents filed their ITR with the help of tax professionals, while 49 respondents initiated self-filing their ITR. Unfortunately, out of 49 respondents, 48 respondents could not complete filing their ITR. I[4] have been the only respondent who has self-filed my ITR for AY 2025-2026. The survey results[5] are reported in **Table 2**.

Table 2. Summary results from a survey conducted among 160 elderly business proprietors in India.

Panel A: Survey Results			
Question	**Answer in favour**	**Answer not in favour**	**Select comments from feedback provided by respondents**
Have you self-filed income tax return for the AY 2025-2026?	1*	159	**Comment 1:** I have started to self-file my ITR. Unfortunately, I could not complete due to the fact that two of my family members got sick unexpectedly and I was anxious about their health. **Comment 2:** I have not enough technical expertise to self-file ITR-3/ or ITR-4. I do not deny that the respondents in this survey who are capable of self-filing ITR-3/ or ITR-4 deserve appreciation.
Have you initiated self-filing income tax return for AY 2025-2026?	49	111	I have initiated self-filing my ITR for AY2025-2026 and AY 2024-2025. Unfortunately, I could not complete due to "technical issues" associated with e-filing.
Have you heard about tax exemptions via the Agnipath scheme under Section 80CCH?	152	8	One of my relatives missed out to avail tax exemptions via the Agnipath scheme under Section 80CCH of the income Tax Act, 1961 on account of technical bug on the e-filing portal and inordinate delay in resolving the issue (ITD, 2025; Bhardwaj, 2025).

[4]The word "I" refers to the author. The names of survey respondents are not disclosed.
[5]The survey field work report is available in the library of the University of North Bengal, West Bengal, India.

Continued

Have you employed any tax professional for your company?	139	21	For years, our company's in-house accountant has been filing my income tax returns. Dishearteningly, the accountant had to discontinue his job at the end of 2024 because of a sudden attack of a malignant disease.
Have you experienced any unauthorised TDS deductions in previous three assessment years?	142	18	I have experienced unauthorised TDS deductions in AY 2023-2024, a smaller amount albeit. In India, digital transformation was accomplished by technocrats from an information technology company. Because the electronic tax platform was developed by non-economists, it cannot be denied that there are issues with the synchronisation of the theory and technique.
If answer of the previous question is "yes", have you raised grievances through the e-Filing portal?	118	24	The in-house tax professional of my company made an effort to submit grievances via the online portal. Unfortunately, the documents required to be uploaded by the assessee were found difficult to procure, while elderly assessees, who are business owners, are busy making other plans for their company. The integration of advanced technologies has made the tax process smoother and more efficient, however, the main objection has been from a legal perspective, e.g., integrity and transperancy, taxpayers' right, etc. Two years ago I won a legal case against the Income Tax Department. However, the Income Tax Department had intimated that they do not have any provision to give money for harassment.
The income tax refund for an individual for AY 2025-2026 was kept on hold by the Income Tax Department until the taxpayer responds to his outstanding demand. The outstanding demand, however, was witnessed to have arisen due to the TDS credit mismatch in the previous year. Is it morally acceptable to keep his refund on hold?	22	138	**Comment 1:** I have come across a similar experience in AY 2024-2025. Upon reviewing Form 16 given by my employer and Form 26AS, it appears that the employer successfully deposited the TDS, but the Income Tax system failed to update the same to Form 26AS. **Comment 2:** In India, a TDS credit mismatch is legally not considered the Income Tax Department's fault, but rather the fault of the deductor. It seems unfair for a taxpayer to face penalties/or delayed income tax refunds because of a "system error".
Under standard income tax law, Form 6 is assigned for declaration of the Black Money (undisclosed Foreign Income and Assets) in India.	102	58	I was not aware about the procedure for declaring the black money in India. The in-house CA of our business firm also has not been well versed regarding this. I have gained from taking part in this event, as this survey has provided me with some insight regarding the subject.
In the income tax portal, two primary methods are used to authenticate and e-verify taxpayer's Income Tax Returns (ITR); DSC and EVC. Is DSC based on OTP? (For reference, see ITD, 2025).	137	23	I lack the necessary technical knowledge to comprehend the issue.

Note: The respondents belong to the age range of 65 and above. The author of this paper is a survey respondent.

Continued

Panel B: Select unsolicited comments offered by respondents
I shared the following post on X: The Income Tax Department in India nowadays, especially during the last four years, does not timely feed data in Form 26AS and AIS[1]. Usually, I file my income tax return at the last hour after ensuring that the Form 26AS and AIS data are complete.
Filing ITR is challenging in my case because I trade in the stock market daily and provide financing for films. It is surprising to me that the income tax I paid for AY 2025-2026 is greater than the total tax paid by the RBI Governor. I suspect that the CA whom I assigned to file ITR-3 did not calculate properly. However, the Income Tax Department processed my IT return.
I shared the following post on X recently. The issue of tax compliance is of considerable interest to policymakers in India post-pandemic. The traditional literature of public finance, pioneered by Nobel laureate Gary Stanley Becker, explains that tax compliance is based on the assumption that tax payments are made only because of the economic consequences that follow in the case of non-compliance. Some scholars in the last decade argued that non-economic factors also affect the voluntary tax compliance behavior. My research reveals that the factor evolved from "the post-pandemic requirements for taxpayers to have the ability to navigate the complex e-filing platform; coupled with the common taxpayers' lack of technical knowledge to meet the requirements" could be the major factor behind tax non-compliance in India recently.
One of the CEOs of my company intimated me and also shared a post on Facebook and Instagram that he has experienced unauthorised TDS deductions, smaller amounts albeit, over the previous three years by M/s Standard Chartered Bank, although he does not have any accounts with this bank. His CA made an effort to submit grievances to the Centralised Processing Center (CPC) through the e-filing portal. Unfortunately, the procedural formalities and an inordinate delay in getting resolution led to the eventual abandonment of the process.

[1]Form 26AS is a statement issued by the Income Tax Department containing all the information about the TDS deducted by the deductors and TCS collected by the collectors linked to the taxpayer's PAN. The Annual Income Statement (AIS) is the comprehensive view of information for a taxpayer available in Income Tax Department's online return filing portal.

4. A Case Study Based on the Author's Experiences

4.1. Death of the In-House Chartered Accountant: Interviewing Tax Professionals

Our business firm's in-house CA passed away unexpectedly in December 2024. He was trustworthy and has been providing service for our entrepreneurial firm for the past fifteen years. The consensus was that this unexpected problem was a temporary difficulty, and a simple solution could be to get a replacement. We arranged an interview.

During the interview, Dr. Roy, a local tax professional, made a comment, "I got a sizable number of cases in the current assessment year 2025-2026 where figures in Form 16[6] and the Form 26AS have not been matching. In those cases, I advised my clients that using Form 16 is the preferred way to file a tax return". We turned down the interviewee who possessed a special knowledge of a phenomenon of mismatch of figures in Form 16 and Form 26AS that, however, the interviewer was not interested in. Nevertheless, he was endeavoring to establish himself as an expert tax practitioner, rather than an in-house tax professional for a business

[6]Form 16 is a mandatory certificate issued annually by employers in India to their salaried employees under Section 203 of the Income Tax Act. It serves as an official receipt and proof of Tax Deducted at Source (TDS) deposited with the government on behalf of the employee.

firm. Another interviewee, Mr. Biswas, a CA, expressed a viewpoint during the interview, "Since many exemptions and deductions are not available under the new tax regime, I generally prefer old tax regime for my clients. However, I shall compare the tax liability as per new and old tax regimes before filing your return of income. If it is found that your tax liability is less under the old tax regime, I shall file your return under that regime only". The strategy demonstrated by Mr. Biswas might not be worth to follow by an in-house tax professional because switching is permissible for the taxpayer, who has business/professional income, once in a whole lifetime. An entry-level professional, Mr. Sharma, who was an interviewee, remarked, "The e-Filing portal permits the taxpayer to submit grievances as many times as possible. If a taxpayer submits his income tax return and many grievances simultaneously, it has been observed that his filed return will be processed early". The interviewer did not find justifications for his arguments.

Nine local tax professionals have been interviewed, however, the interviewees seem to have thought more about their pay packages and less about proper evaluation of taxpayers' documents. Further, a few comments by the interviewees have been intended to create a sense of malaise for the interviewer. Finally, I have decided to file my ITR-4 for the AY 2025-2026 without any professional assistance.

4.2. Self-Filing Income Tax Return: Facing Multiple Problems

It was discovered a mismatch between my FORM 16[7] and AIS. The in-house CA, who was trustworthy and has been providing service for our entrepreneurial firm for many years, commented earlier, "In that particular case, Sir, it is advisable to do income tax return following AIS to get a quick processing of your filed return". I cherish a happy moment with him in an adda around one year ago: a remark made by him serves for me as a cautionary note today, "The fact is that the Income Tax Department will not process your return if you are too honest". Notwithstanding the fact that his remark is difficult to justify, he had been unequivocally more knowledgeable to me in the subject.

I discovered that some TDS, albeit smaller amount, was deducted unlawfully by Indusind Bank, where I have no account. At this critical point, a former director of our company offered me his guidance: "It is possible that on any occasion you have given both your Aadhar and PAN cards to your driver, who has used them in a malfunctional way and did not disclose the same to you". I retrieve remote autobiographical memories of an event, which are eventually forgotten over time, that I took my driver's assistance during the time of purchasing a laptop with an in-built SIM card. The man took my Aadhar and PAN cards to the shopkeeper. He could be held accountable for causing my TDS malfunction. I had an option to fire him the next day, however, I did not do the same because I believe it would

[7]Proprietors are both deductees (if earning salary) and deductors (for payments they make), requiring them to manage various TDS certificates. A proprietor can also earn a salary, either from his own proprietorship or from another job, and in that case, he will receive Form 16. Non-salaried individuals, however, can get Form 16 by registering on the TRACES (TDS Reconciliation Analysis and Correction Enabling System) website.

embitter my relationship with him. At the end of the day, it is true that he is a competent driver.

4.2.1. Too Many Breakups of Legal Acts: Difficult to Understand

I have discovered a query in the online system while e-filing my income tax return for AY 2025-2026, "(A23) Have you exercised the option u/s 115BAC(6) of Opting out of new tax regime in Form 10-IEA in AY 2024-2025?" (see Figure A1 in Appendix A). The rationale behind the question incorporated regarding AY 2024-2025 when the current assessment year is AY 2025-2026 has been difficult to comprehend. The informal English, which breaches linguistic decorum, e.g., incorrect capitalisation and punctuation marks placed in-between characters in the alphanumeric section- or form-names, could cause a sense of malaise for taxpayers. When I sought small help in technical matters by paying consultancy fees to techno-tax consultants, it was witnessed that the consultant frequently made prevaricated remarks on complexities of provisions of the Income Tax Act. One or two remarks, difficult to justify albeit, are reported below:

1) Wrong income tax return may land you in trouble. Any mistake in filing an income tax return could attract a penalty of Rs. 10,000. In my view, the reason to support the system is because it saves other taxpayers.

2) Sir, if you provide your Aadhar and PAN card numbers, you do not have to think anything about your income tax return filing. It is not obligatory to provide the OTP to be generated on your mobile number. Your responsibility will be entirely mine.

3) Sir, the old tax regime is more attractive for senior citizens who are 60+. Tax exemptions via the Agnipath scheme under Section 80CCH are available only in the old tax regime and not in the new tax regime.

It is possible that their remarks were intended to create a sense of unease in order to clarify that professional assistance was essential when dealing with complex issues like e-filing ITR-3 or ITR-4.

4.2.2. Certain Section/Form Names: Outlandish

During the process of self-filing my ITR, I discovered jargon-heavy phrasing in the income tax nomenclature system. Facing difficulties with section/form names, I sought guidance from a retired school teacher. The presidential award winner ex-mathematics teacher guided me over the phone what is presented in Table 3.

4.2.3. Old and New Income Tax Regimes: Good for Few Taxpayers

The metamorphosis in the tax return filing system over the past ten years provides taxpayers the flexibility to choose between two tax regimes, viz., the old tax regime and the new tax regime. A senior scientist, who is in our sample, commented, "I have simultaneously filed my ITR-4 for AY 2024-2025 under the new tax regime with a late filing fee and for the AY 2025-2026 under the old tax regime". I respect him since many scientific inventions are attributed to him, however, I observed that he is having poor tax-specific financial literacy. Therefore, it might not be worth teaching him the basic concepts, i.e., "the taxpayer, who has business/professional income, is allowed to switch between regimes only once in their lifetime", instead I inquired with him, "Was the mistake made by you or by your advocate?". He replied, "The advocate I paid for is responsible for doing it".

Table 3. Comments by an ex-mathematics teacher* regarding section and form names.

Question	Comments by an ex-mathematics teacher
It is discovered that in the income tax e-filing portal the names of certain sections and forms contain typographical symbols and punctuation marks/ or jargons, for instance, 115BAC(6), Form 10-IEA, etc. Is the way right?	Section/form names should be simple and no punctuation marks, e.g., hyphen, en dash, slash, bracket, etc., should ideally be placed in-between alphabets or numbers. Typographic symbols, like asterisk, at sign, backslash, bullet, circumflex, etc., albeit frequently used in informal writing, ought to be avoided. Names that are difficult to spell or pronounce, or those that use jargon, acronyms, or formulae without explanation, could induce a sense of malaise for the readers.

Note: Certain section/form names in the e-filing portal have been too long, with a combination of alphabets and numbers. In a few cases, brackets, dashes, hyphens, and other symbols have been manipulated. *The name is not disclosed.

5. Pandemic Paradox: A Case Study on Incidents Where Computer Calibrated Projections Lack Cross-Verification

Since 2012, interest in research on policy development has increasingly turned to "nowcasting" due to the model's simplicity, general accuracy and support for timely predictions of economic variables for better-informed monetary policy, where the official data releases are significantly delayed (Majumder, 2024). Therefore, there has been a shift from the conventional forecasting regime, given the necessity for prompt policy decisions within strict deadlines. As emphasised in Majumder (2024) and Majumder (2021), prior to February 2020, nowcast estimates were cross-validated with conventional model-based forecasts. However, since the interest has turned to quick policy implementation post-February 2020, the tradeoff between model performance and a tight timeline has been balanced by employing a naïve estimator and/or non-algorithmic tools (heuristics) to simplify the framework. Amid the relevance of updating inflation projections in a timely manner post-December 2023, machine learning methods, which have the ability to perform a variety of complicated mathematical calculations, have gained attention. There have been a large number of incidents, however, as emphasised in Majumder (2024), during- and post-pandemic where calibrated nowcast estimates lack cross-verification. Unfortunately, policies based on those nowcast estimates precipitated controversies among policy researchers.

There was an anti-regulatory lobby group in Kolkata that manipulated graffiti in November 2025, as reported in **Figure B1** in Appendix B, as a means of persuading their message: "India's inflation rate is significantly high". Further, a recent newspaper article, included in **Figure B2** in Appendix B, covered a topic with the same theme. Majumder & Bhattacharjee (2026) argued that nowcast methods, being heuristic-based, create opportunities for policymakers to manipulate information. Critics from the aforementioned lobby group emphasised that implementing policies based on nowcasting algorithms, without conducting stress tests, is basically "guesstimation".

The press release from the National Statistics Office (NSO) dated November 12, 2025 reveals the fact that the headline inflation in India for October, 2025 drops to 0.25% and food inflation to −5.02% (NSO, MOSPI, GOI, 2025). The nowcast estimates released by the Reserve Bank of India (RBI) went down even more. Critics from the same lobby group raised a question that the survey on wholesale and retail market prices conducted by them during November, 2025 reveals, "Instead of decreasing the food prices in ten metro cities in India, viz., Mumbai, Delhi, Kolkata, Chennai, Bangalore, Hyderabad, Ahmedabad, Pune, Surat and Jaipur, the same have experienced a significant increase over the past four months". Economic policies post-September 2020 were wrapped in misunderstanding (Majumder & Bhattacharjee, 2026).

6. Conclusion and Future Research Directions

An "old mindset" refers to perspectives, beliefs and practices that were once common but are now considered outdated or ineffective due to societal, technological and scientific advancements. It is worth noting that the adoption of new technology for income tax and GST has been difficult for elderly business and political elites we studied. In certain circumstances, for example, the in-house tax professional's demise or the detection of a proliferative disease, the elite would have a necessity to learn the income tax/GST e-filing system. The end results have, however, been disappointing due to an inordinate delay in e-filing the tax return. The elderly proprietors aged 65+ in our sample, who have initiated self-filing their income tax returns, were witnessed to abandon the job, perhaps due to the influence of deterrent factors stemming from 1) "technical issues" associated with e-filing, 2) the sense of "social malaise" arises from the pursuit of imperfect behaviors by techno-tax consultants, 3) their habitual alcohol intake, which exceeds their personal tolerance level on certain days, that has a retarding influence on accomplishing difficult tasks, and/or 4) their anguish over their own health or that of their dependents during- and post-pandemic. New tech-tax-advisers they employ are frequently witnessed exacerbating complications. In case the senior taxpayer fails to meet his statutory obligations in tax e-filing, the same could pose a risk to himself, his business and the broader economy as well. I have, however, learned the online return filing system at the cost of other important works. The Income Tax Department processed my IT return in one month with a good amount of refund.

While the confusing and dizzying array of remarks has been the tenet of techno-tax practitioners post-pandemic, "small" unethical practices, e.g., filing income tax returns by some of them without OTP, as discussed in ii) of Section 4.2.1 of the text, have emerged that could endanger the federal democratic rules. In addition, Indian firms post-pandemic manipulate their reported growth in revenue for a revenue-based tax registration system, indicating an evasion response by them rather than a real response. While tax evasion is the willful contravention of the tax system, the non-willful contravention of the tax system, for instance, failure to meet statutory obligations in tax e-filing, has been less severe than the willful. We made an effort to illuminate the problem of growing tax non-compliance in many low- and middle-income countries, as discussed in Section 2.4 of the text, in the line that "the post-pandemic requirements for taxpayers to have the ability to navigate the complicated e-filing platform, coupled with the common taxpayers' lack of technical knowledge to meet the requirements" have been a major factor behind the problem. The COVID-19 pandemic exposed a significant gap in the alliance between theoretical models and their practical applications across various sectors, including health care, agriculture, technology, crisis management, monetary policymaking, income tax and GST, which was termed as the "pandemic paradox" in the post-pandemic literature. Since the interest post-February 2020 has turned to the timely implementation of policies, the tradeoff between model performance and a tight timeline has been balanced by non-algorithmic tools (heuristics) to simplify the framework. Our case study on nowcasting models adds to the understanding that there have been a large number of incidents during- and post-pandemic in India where calibrated nowcast estimates lack cross-verification. Unfortunately, policies based on some models that were not well grounded precipitated controversies among policy researchers.

In light of these findings, it may be inferred that without proper integration, transformation in tax administration can create a heavy compliance burden, particularly for high net worth individuals. The lamentable reluctance of elderly business and political elites to embrace new technology in income tax and GST could result from either 1) their cognitive biases, which include "worry about health matters", "alcohol addiction" and "reticence to embrace technology", or 2) the sense of "social malaise" arises from the pursuit of gap, especially evolved post-February 2020, in the alliance between tax theories and their practical implementation methods. The review of post-pandemic literature by different scholars reveals the fact that empirical evidence-based research on the general discomfort in the digital tax administration has been growing recently but are still rather limited. Further research on the subject may be encouraged by heeding the lessons learned from our case studies.

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Data Availability Statement

Metainformation (or metadata) has been shared in Appendix C. The disclosure of elite survey fieldwork reports, however, could pose significant reputational/ or political risks to elites. Therefore, survey fieldwork reports were not shared.

Competing Interest Declaration

The author declares that he has no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper. This paper's views are solely those of the author and not of the organisation he is affiliated with.

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Conflicts of Interest

The author declares no conflicts of interest regarding the publication of this paper.

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Appendix A. Select Screenshots from the Income Tax and GST e-Filing Portal

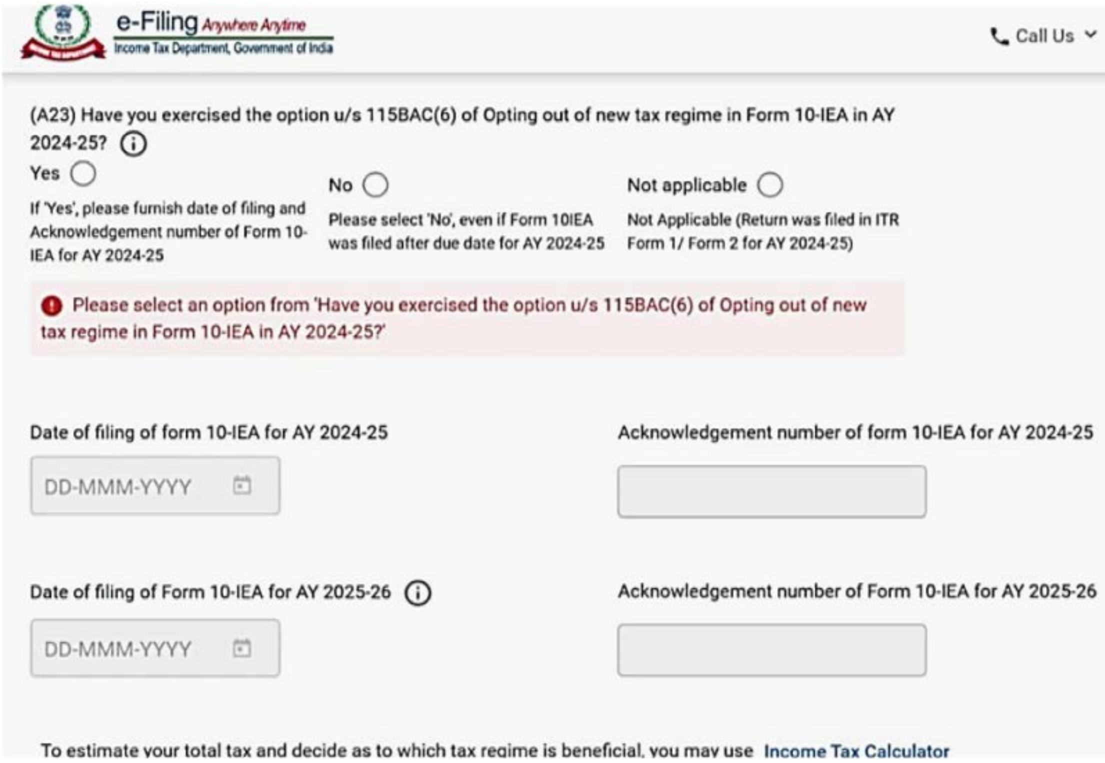

Figure A1. A screenshot from the Income tax return filing portal.

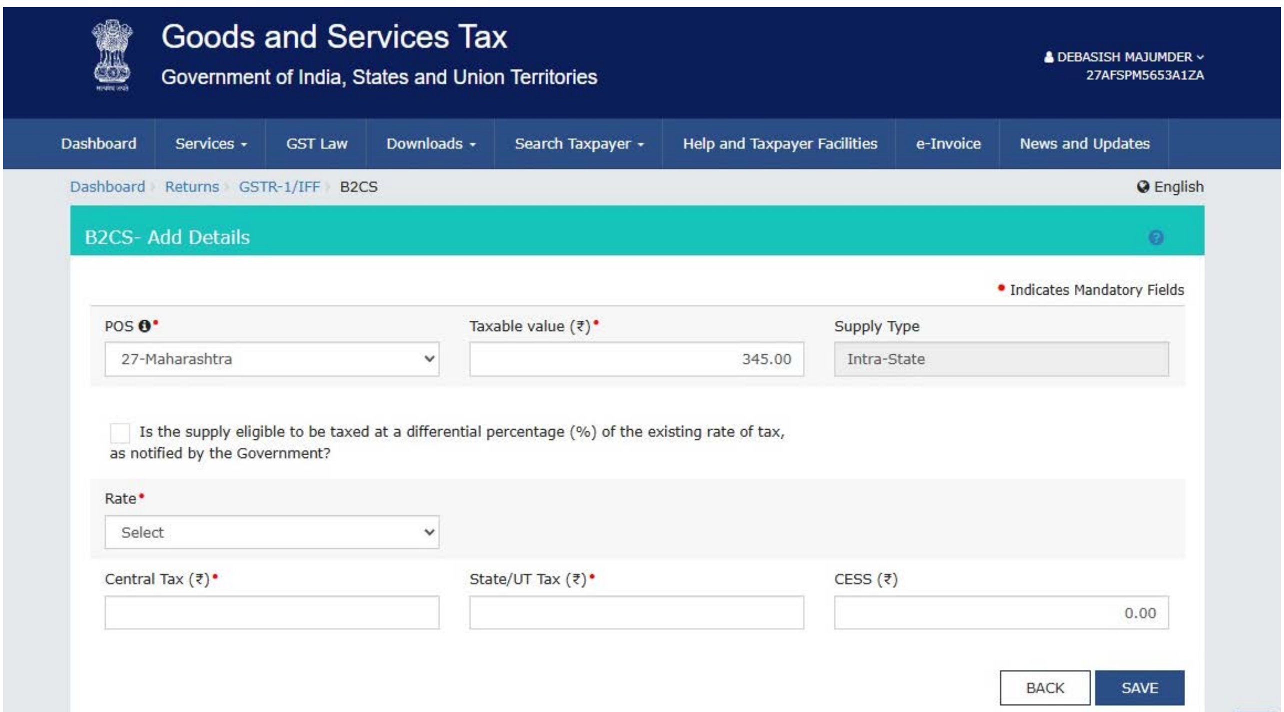

Figure A2. A screenshot from the GST return filing portal.

Appendix B: The Message Conveyed via Political Campaigning during November-December 2025 in India

The Kolkata city has a long tradition to manipulate political graffiti by political parties for political campaigning and propaganda. There is a political. lobby group in North Kolkata manipulated graffiti in November, 2025 as a means of persuading their message: "India's inflation rate is significantly high" (**Figure B1**). This contradicts the press release from the National Statistics Office (NSO) dated November 12, 2025 stating that the headline inflation for October, 2025 drops to 0.25% and a deflation of 5.02% was observed in food prices (NSO, MOSPI, GOI, 2025). Food and beverages carry a weight of 21% in the consumer price index (CPI) basket in South Africa, 26% in Türkiye, 28% in China, 26% in Japan, 26% in Brazil, 25% in Indonesia, and an alarming 65% and 45.86% in Bangladesh and India respectively.

Figure B1. Graffiti as a means of persuading the message, "Inflation rate is significantly high".

The aforementioned political lobby group in North Kolkata in their election campaign in December 2025 supported the facts in the newspaper article in **Figure B2** in the line that there has been a significant increase of veggie prices over the past four months in metro cities in India. Critics made an austere counterpoint to the NSO's stance that the headline inflation rate in November 2025 was near zero. They pointed out that there are measurement issues with NSO's inflation calculations, e.g, the base year of the CPl index has been the year of the global financial recession, the total weight of 25 MSP commodities in the CPI commodity basket has been around 45%, and the total weight of the remaining 274 commodities has been around 55%, etc. However, the government did not agree with their views.


THE TIMES OF INDIA, MUMBAI/THANE
WEDNESDAY, NOVEMBER 26, 2025

TIMES CITY

Veggie prices hit record high; drumstick marches to ₹500/kg

V Narayan, B B Nayak & Bella Jaisinghani | TNN

Mumbai: Skyrocketing vegetable prices continue to scorch the household budget—ironically amid winter when fresh greens normally come cheap. Drumstick, a south Indian staple and Sindhi delicacy, is selling for an astronomical Rs 500 per kilo in Kalyan and Rs 400 in Nerul. A single avocado costs Rs 150 in Thane and Rs 200 in Powai. Common vegetables cost Rs 100-160 per kg.

Traders cite shortage of arrivals owing to a monsoon that lingered till Diwali, combined with early onset of winter. Fresh green peas, normally cheapest during winter, cost a forbidding Rs 200-240 per kg. Tomato is at Rs 60-80, while cauliflower and ridge gourd (torai) are priced Rs 100-120. Even brinjal costs Rs 100. Winter greens like spinach deter buyers given they sell for Rs 40 per bunch. A meagre bunch of coriander costs Rs 30-40, up from Rs 20.

Retailers in Airoli and Ghansoli, Navi Mumbai, sold drumstick for an all-time high of Rs 500-600 per kg Tuesday, while the wholesale rate at ...

... ter beans cost Rs 200 per kg in wholesale and Rs 300 in retail.

Traders at APMC Vashi said arrivals have plummeted over the past month, owing to extended monsoon and late winter harvest. Balasaheb Badade, head of the APMC vegetable traders association, said, "Farmers are upset over ... harvest to hit the market. Supply will normalise by mid-Dec once the winter crop arrives, so prices may drop." Ghansoli retailer Ashok Kumar Sahu said, "I cannot afford to risk buying vegetables at such high prices."

Prices in the Kalyan wholesale market rose sharply as ... uble from two weeks earlier.

Drumstick was scarce at vendor Atmaram Gupta's shop. "Each stick costs around Rs 25-30." Two weeks ago, 250 gm cost Rs 20-30.

Tomatoes sold for Rs 20 a kg 2 weeks ago, and on Tuesday for Rs 60-80. "Retailers buy from us and sell for double ra-

'PRICES COULD REDUCE BY MID-DEC'

Retail rates per kg on Nov 25 in MMR / Normal average (Price in ₹)

	Retail rates per kg on Nov 25 in MMR	Normal average
Drumstick	500	80-100
Green peas	200-240	160-200
Cluster beans (gavar)	200	120-140
Round gourd (tinda)	200	120-140
Tomato	60-80	30
Spinach	40-50	20 (per bunch)
Coriander	30-40	10-20 (per bunch)
Cauliflower	100-120	60-80
Brinjal	100	60-80
Ridge gourd (torai)	100	80-100
Lady finger	80-120	60-80
Avocado	150-200	90 (per piece)

Pic: Sanjay Hadkar

Egg prices cross ₹100 per dozen in Lokhandwala

Mumbai: The price of eggs has scaled Rs 100 per dozen in Andheri Lokhandwala, Rs 94-96 in Bandra and Bhandup, and Rs 90 in Borivli, Mulund and Navi Mumbai. Traders say rates may rise to Rs 110-120—effectively Rs 10 per egg—by Christmas when demand typically increases.

Suresh Paswan of Breadkraft Bakery in Lokhandwala, which sold eggs for Rs 100 Tuesday, said, "We too were happier when rates were lower at Rs 80-84. Now our cost including packaging comes to Rs 94. We expect a single egg to cost Rs 10 by Christmas." TNN

Figure B2. The message persuaded by a newspaper report dated November 26, 2025: Veggie prices hit record high.

Appendix C. Metainformation (or Metadata) in XML Format

<?xml version="1.0" encoding="utf-8"?>

<note>

<date>2026-06-21</date>

<hour>08:30</hour>

<project>**Case studies on the adaptation to technological change by the elderly business and political elites in India**</project>

<programmer_name>Peter Jones</programmer_name>

</note>

<configuration>

<storage>

<server>drive.google.com</server>

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