

Full Length Research Paper

Information collection concern, procedural justice, and intention to use online tax software: A process model

Xiaoyan Chu^{1*}, Xun Li², Jeffrey J. Haynie³ and Yu Zhang⁴

¹Department of Accounting and Finance, College of Business Administration, Nicholls State University, United States.

²Department of Management and Marketing, College of Business Administration, Nicholls State University, United States.

³Department of Management, College of Business Administration, Louisiana Tech University, United States.

⁴Department of Accounting, School of Business, Mount St. Joseph University, United States.

Received 27 July, 2022; Accepted 28 September, 2022

The purpose of this research is to investigate the relationships among the privacy concern for information collection, procedural justice, and intention to use online tax preparation software to file tax returns. Both experimental design and survey data were utilized in this study. The experiment treatment is a privacy policy/statement that presents the procedures that the online tax software companies may use to protect clients' information privacy. A t-test was conducted for paired samples to compare the participants' information collection concern before and after the treatment. The results show support for the suggested positive effect of a privacy policy on addressing the information collection concern. Furthermore, through examining the mediation model on the survey data, we find that the taxpayers' perceived procedural justice mediates the relationship between their post-experiment information collection concern and intention to use online tax preparation software.

Key words: Information collection concern, procedural justice, intention to use online tax software.

INTRODUCTION

The market size of online tax preparation and filing services has grown rapidly in recent years. According to recent data from the Internal Revenue Service (IRS, 2022), 137.2 million tax returns out of total 145.4 million individual income tax returns (about 94%) were filed electronically in 2022. Despite the many advantages of using an online software service to prepare and file tax returns, such as reduced risk of errors, convenience, and expedited refunds (Brink and Lee, 2015), disclosing personal information online may put users at risk of privacy invasion.

The proliferation of data breaches and other misuses of online personal information in recent years have bolstered consumer concerns about their information privacy. In a recent survey conducted by Pew Research Center, about 79% of customers are concerned about how companies use their personal information (Auxier et

al., 2019). In the context of online tax software companies, Pot (2022) analyzed the top four online tax preparation companies and concluded that those companies may share the taxpayers' personal information for marketing purpose.¹ In addition, online tax preparation software (hereafter, "online tax software"), like any other computer software, is subject to potential hacking, viruses, account breaches, and software failures (Schwartz, 2008). For example, in July 2021, Intuit, a financial software company, announced that some of their TurboTax customers' accounts were hacked, and

¹ "Section 301.7216-3 provides that, unless section 7216 or §301.7216-2 specifically permits the disclosure or use of tax return information, a tax return preparer may not disclose or use a taxpayer's tax return information without obtaining a consent from the taxpayer" (Rev. Proc. 2013-14, 2013-3 I.R.B. 283).

customer information was exposed. Intuit claimed that they blocked those compromised accounts immediately and notified the impacted customers (Gatlan, 2021). Other online tax software companies, such as TaxSlayer LLC and TaxAct, have also suffered similar information security breach (Saunders, 2016). In response to the growing risk of data breaches and identity theft, the IRS recently mandate the multi-factor authentication for all online tax preparation software to protect both taxpayers and tax professionals (IRS, 2020).

Based on their finding that taxpayers have a high information collection concern (ICC) in making their decisions about using online tax software, Chu et al. (2019) call for more research to investigate intervening mechanisms that individual firms can adopt to reduce taxpayers' concerns and increase their intentions to choose online tax software to prepare and e-file tax returns. However, most studies in the literature have mainly focused on what causes information privacy concerns (Kauffman et al., 2011; Bansal et al., 2010; Malhotra et al., 2004), the mediating mechanism in the linkage between taxpayers' ICC and their willingness to use online tax software are understudied.

Literature review reveals the following gaps. First, privacy policy, as a powerful mechanism to reduce information privacy concerns, has been investigated in many fields, such as human resource management, management information systems, marketing, and e-commerce (Li et al., 2020; Martin et al., 2020; Tsai et al., 2011; Li and Santhanam, 2009; Hui et al., 2007). Meanwhile, the study of privacy policy is limited in the context of online tax preparation, which requires the collection of comprehensive and highly sensitive personal information. Second, the procedural justice theory has provided a theoretical lens to explain the effect of privacy policy (Malhotra et al., 2004).

However, taxpayers' perception of the justice or fairness of the procedures in the privacy policy and what role it plays in this linkage between taxpayers' ICC and their intentions to prepare and file tax returns online are not explicitly investigated.

To address those gaps in current literature, a process model was developed as shown in Figure 1, combining the within-subjects experiment design with survey research. The process starts with surveying the background of experiment participants (taxpayers) and their privacy concerns of information collection. Then, the privacy policy was given to them to read as the experiment treatment. After that, we survey the participants again regarding their post-experiment ICC, perceptions of procedural justice, and their willingness to use online software to prepare and e-file tax return. We argue that after reading the privacy policy, which

describes the procedures that online tax software vendors use to protect the information collected from clients, the experiment participants (taxpayers) will reduce their information collection concern. Furthermore, it was expected that the participants' perception about the fairness of the procedures presented in the privacy policy will mediate the linkage between their post-experiment ICC and their intentions to use online tax software.

The study makes the following contributions. First, it adds to the prior literature that examines how the privacy policy/statement alleviates consumers' privacy concerns. It was found that providing a privacy statement that enhances participants' perception of procedural justice does reduce their privacy concerns and thus they are more willing to use online tax software.

Second, the study contributes to the procedural justice literature by providing another example of how the perceived procedural fairness may affect people's decisions. Our evidence suggests that perceived procedural justice mediates the relationship between information collection concern and the intentions to use online tax software.

Finally, the findings provide tax practitioners and commercial tax software companies with a way to address potential customers' privacy concerns. The authors demonstrate that the procedural justice conveyed to the taxpayers through the privacy statements can alleviate their privacy concerns, thus increasing their willingness to use online tax software.

The remainder of this paper is organized as follows. Section 2 contains hypothesis development through a discussion of existing studies and theories used in the literature. Section 3 presents the research method. Section 4 focuses on analysis and results. Section 5 concludes this study with the discussion of contributions, limitations, and future research.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

This part of the study provides a brief review of prior studies on customers' information privacy concerns, privacy policy, perceived procedural justice, and behavior intentions. Based on the review, we postulate the hypotheses on the relations among the variables as shown in Figure 1.

Privacy concerns and privacy policy

Prior studies have shown that information privacy concerns influence individuals' willingness and intentions to engage in online transactions, especially in the current

*Corresponding author. E-mail: xiaoyan.chu@nicholls.edu.

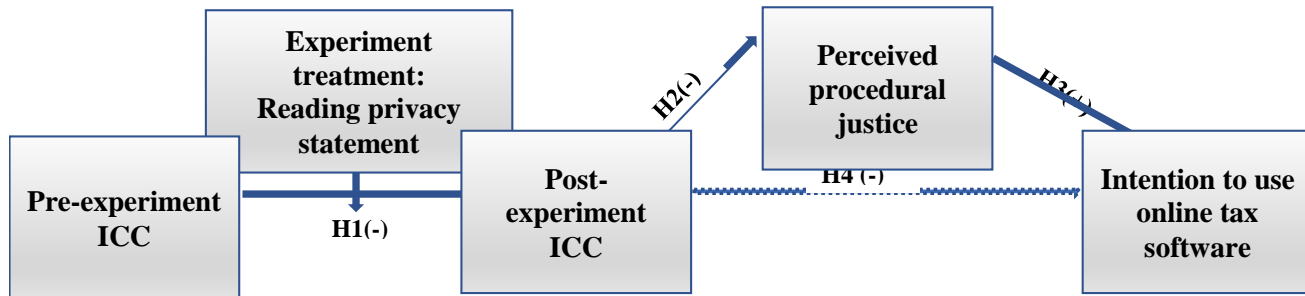


Figure 1. The process model for information collection concern (ICC), perceived procedural justice, and intention to use online tax return.

Source: Authors

era of big data and advanced data analytics (Anic et al., 2019; Dinev and Hart, 2006; Ichihashi, 2020; Malhotra et al., 2004; Martin et al. 2020; Okazaki et al., 2020; Stewart and Segars, 2002; Van Slyke et al., 2006). Customers with strong concerns may think that the requests for personal information are invading their privacy, and it is not safe to disclose information, especially online. As a result, they may react negatively to the requests by refusing to provide information or even ending the online transaction (Li et al., 2010, 2020; Okazaki et al., 2020). To address customer privacy concerns, prior studies have explored how companies implement novel techniques for privacy protection, such as data minimization, privacy-by-design architecture, or strong data security systems and reveal that customers are more willing to conduct the online transaction with the company only when they perceive the protection as well regulated (Martin et al. 2020).

As discussed in Wang et al. (2019), the growing challenges of data breaches and misuse of collected data trigger the governments around the world to implement more strict regulations to protect customers' personal information online, such as the European Union's General Data Protection Regulation (GDPR 2018) and the California Consumer Privacy Act (CCPA, 2018) (Wang et al., 2019). Recent studies show that GDPR had made some progress in protecting users' data and in reducing customers' online privacy concern, but more progress is warranted (Zaem and Barber, 2020; Linden et al., 2020; Martin et al., 2020).

The literature has examined the effect of a privacy policy as an important tool for organizations to display their regulations for addressing privacy concerns (e.g., Hui et al., 2007; Li and Santhanam, 2009; Malhotra et al., 2004; Pavlou et al., 2007; Tsai et al., 2011). In terms of the online customers' information privacy concerns, Malhotra et al. (2004) find that customers' awareness of privacy practices offered by online companies significantly affect their concerns for information privacy. Using a field experiment, Hui et al. (2007) invite the participants to visit an experimental website with or without a privacy statement and find that the participants

are more likely to share their personal information online when there is a privacy statement displayed by the website. Furthermore, as shown in Tsai et al. (2011), customers are more willing to engage in transactions and purchase items with a higher price from a website that displays the privacy policy and practices.

Comparatively speaking, the e-commerce settings in previous research only involve the disclosure of relevant basic personal information, while a tax return requires more private and comprehensive data from taxpayers. However, the privacy statement used by the online tax software companies has been understudied. Li and Santhanam (2009) find that, to reduce prospective employees' concerns about the collection of highly sensitive information, the privacy statement should have detailed explanation for the following components: what information will be collected, how the information will be used, the procedures for securing the information and giving self-control, and how to communicate concerns and questions. Therefore, to test the effect of a privacy policy in the setting of online tax return, besides consulting various privacy policies for online tax software, we developed a privacy statement that incorporated all the above-mentioned components.² It was argue that, by explicitly displaying such a privacy statement for the research participants (taxpayers) to read, their ICC will be reduced. Hence, we posit that:

Hypothesis 1: *After reading the privacy statement, taxpayers will be more likely to have less ICC for using online tax software.*

The role of perceived procedural justice

Procedural justice/fairness is about the perceived fairness of the procedures by which decisions are made to resolve disputes and allocate resources (Leventhal, 1980; Thibaut and Walker, 1975; Tyler, 1990). According to Leventhal (1980), people will perceive the procedures

² Available upon request.

to be fair if they feel the procedures are to: (1) be applied consistently across people and across time, (2) be free from bias, (3) have accurate information collected and used in making decisions, (4) have some mechanism to correct flawed or inaccurate decisions, (5) conform to personal or prevailing standards of ethics or morality, and (6) have the opinions of various groups affected by the decision taken into account. The literature has shown that people are more likely to accept an organization's decisions and follow its directions when people feel that that organization's procedures are fair (Murphy, 2004).

In the research field of information privacy, prior literature has demonstrated that the awareness of fair procedures can alleviate privacy concerns associated with the collection and usage of personal information (Culnan, 1995; Culnan and Armstrong, 1999; Li and Santhanam, 2009). Based on an analysis of the data from the 1991 Harris-Equifax Consumer Privacy Survey, Culnan (1995) finds that consumers who are aware of the opportunity to remove their names from mailing lists are less likely to have privacy concerns than consumers who are unaware. Li and Santhanam (2009) find that the alleviation of prospective employees' information privacy concerns is associated with their perception of the justice of the procedures presented in the company's privacy policy. It was anticipated that the attitude changes of the experiment participants will follow the same reasoning. Therefore, we posit that:

Hypothesis 2: *Post-experiment ICC is negatively related to perceived procedural justice.*

The procedural justice theory predicts that the perceived procedural justice leads to people's obedience or disobedience behavior (Tyler, 1990). In the context of the workplace, procedural justice has been shown to favorably affect job performance and work attitudes (Colquitt, 2001; Cheng, 2014). Colquitt (2001) use the structural equation modeling to show the positive impact of procedural justice on leader evaluation, rule compliance, commitment, and helping behavior. By conducting a survey of employees working in manufacturing companies in Taiwan, Cheng (2014) find that perceived procedural justice is highly associated with employees' performance standards.

This procedural justice theory also has been widely used in the tax compliance research (Doyle et al., 2009; Faizal et al., 2017; Murphy, 2003). Murphy (2003) finds that when taxpayers view the tax collection procedure as being unfair, they are less likely to comply with the tax law. By analyzing the compliance behaviors related to three different types of reminder letters sent to 347 actual taxpayers who didn't file their tax return by the due date in Ireland, Doyle et al. (2009) find that the communications regarding the principles of procedural justice encourage the taxpayers' voluntary compliance. Faizal et al. (2017) used questionnaires to collect

perceptions from individual taxpayers and find that procedural justice affects tax compliance. Based on the previous studies, we argue that after reading the privacy statement, taxpayers who perceive the procedures as being fair are more likely to use online tax software to prepare and file tax returns. In another words, perceived procedural justice mediates the relationship between post-experiment ICC and willingness to use online tax software. As a result, we posit that:

Hypothesis 3: *Perceived procedural justice positively relates with intention to use online tax software.*

Hypothesis 4: *Perceived procedural justice mediates the relationship between post-experiment ICC and intention to use online tax software.*

METHOD

Participants and procedures

To test hypotheses, experiment design and survey design for data collection was employed. A number of methods are utilized to improve the experiment validity. First, we adopt the within-subjects design, which allows us to control the individual differences in the experiment and compare ICC for the same participants before and after the experiment treatment. Second, students (taxpayers) enrolled in several sections of accounting and management courses at a public university in the United States participated in the research. To reduce sample bias, those course sections were randomly selected, students' participation was completely voluntary, and consent forms were obtained prior to the study. Third, the participants were blinded to the experiment, unaware of what the experiment treatment was. They were only informed that the research was about information privacy concerns when using online tax software, and their response and identities were kept confidential.

In addition, to enhance internal validity, the experiment in all engaged course sections utilizes the following standard steps. First, the participants were given a pre-experiment questionnaire to collect information about their background and to measure their pre-experiment ICC. Next, the privacy statement (Appendix), used as the experiment treatment, was distributed to each participant to read. After reading the privacy statement, participants completed a questionnaire to measure their post-experiment ICC, perceived benefits (control variable), perceived procedural justice, and intention to use online tax software.

Of the 167 students who volunteered for participation, 144 completed all variables of interest (86% response rate); their average age is 21.92 years ($SD = 3.13$) and 54.86% are female. The majors of those participating in the study include 11.81% accounting, 27.78% business administration, 9.72% computer information systems, 2.08% culinary arts, 9.72% finance, 0.69% mathematics, 19.44% management, 11.81% marketing, 0.69% nursing, 0.69% psychology, and 5.56% unspecified.

Measures

Pre-experiment ICC

Information collection concern was measured with three items adapted from Smith et al. (1996) on a seven-point scale anchored with strongly disagree and strongly agree. The three items relevant in the online tax return settings are "I am bothered by the requested

personal information that most online tax software companies require," "I think twice about supplying my personal information that most online tax software companies require," and "I am concerned that online tax software companies may be collecting too much information about me." The Cronbach alpha was 0.84.

Post-experiment ICC

The same three items were used to measure participants' information collection concerns following the experiment treatment (Cronbach alpha = 0.90).

Perceived procedural justice

Five items on a scale ranging from 1 (strongly disagree) to 7 (strongly agree) were generated for assessing perceived procedural justice. Those items were based on the procedural justice instrument developed in Colquitt (2001) and adapted in accordance with the online tax return context. The scale items are "Overall, the online tax software company appears to be bias free," "I believe I can count on the online tax software company to be fair and consistent with my personal information," "The online tax software company upholds ethical and moral standards with my information," "I understand the protection the online tax software company offers for my sensitive information," and "The online software company is fair in clearly offering information concerning privacy" (Cronbach alpha = 0.92).

Intention to use online tax software

The intention to use online tax software was based on two items adapted from MacKenzie and Spreng (1992). The items are "Specify the extent to which you would like to use online tax software for your tax return" (1 = very unlikely and 7 = very likely), and "Specify your willingness to use online tax software for your tax return" (1 = willingly and 7 = unwillingly) (Cronbach alpha = 0.74).

Control variables

Prior studies have shown that age and gender may be related to information privacy concerns (Chu et al., 2019), and perceived benefits could be associated with the intentions to use online tax software (Brink and Lee, 2015). Therefore, in addition to age and gender, a seven-item scale was used to assess perceived benefits and was included as a control variable in this study. Those items adapted from Xu et al. (2010) are "With online tax software, I am able to access the relevant information/services at the right place," "With online tax software, I can get the immediate information/service," "With online tax software, I am able to access the relevant services whenever I want to," "Online tax software can provide me with personalized services tailored to my tax return," "Online tax software can provide me with the kind of service I might like," "Using online tax software can save me time and money on filing my tax return," and "Using online tax software costs less" (Cronbach alpha = 0.85).

DATA ANALYSIS AND RESULTS

Descriptive statistics and correlation analysis

Table 1 displays the means, standard deviations, and correlations for our study variables. As shown in Table 1,

the variables are related as we expected. For example, post-information collection concerns are negatively related with perceived procedural justice, and procedural justice is positively related with the intention to use online tax software.

Analysis results for Hypothesis 1

Hypothesis 1 states that the experiment treatment of privacy policy would reduce ratings of pre- and post-information collection concern. A paired samples *t*-test compares the means of pre-information collection concern (*Mean* = 4.64, *SD* = 1.32) and post-information collection concern (*Mean* = 4.03, *SD* = 1.51). The results show the privacy statement significantly reduced participants' information collection concern ($t(143) = 3.91$, $p < .001$), supporting Hypothesis 1.

Analysis results for Hypotheses 2 through 4

Confirmatory factor analysis results for model fit testing

Before proceeding with hypothesis testing, the authors assess the fit of their proposed model structure using Mplus software (Muthen and Muthen, 2007). This confirmatory factor analysis (CFA) examines the model fit of their four-factor hypothesized structure (post-experiment ICC, procedural justice, intention to use online tax software, and perceived benefits [control]). The four-factor structure fit the data relatively well: $\chi^2(113) = 218.50$, $p < 0.001$; the comparative fit index (CFI) = 0.93; the Tucker-Lewis index (TLI) = 0.91, and the standardized root mean squared residual (SRMR) = 0.06, using criteria established by Hu and Bentler (1999). Also, because both perceived procedural justice and perceived benefit are argued to be related with the behavior intentions, we combined these two factors into one construct. This produced a poorer fit: $\chi^2(116) = 535.96$, $p < 0.001$; CFI = 0.71; TLI = 0.66; SRMR = 0.15. This result is significantly different from the hypothesized structure: $\Delta\chi^2(3) = 317.46$, $p < 0.001$. Given the hypothesized model test and our nested model comparison, we proceed with using the proposed factor structure in our following hypothesis tests.

Mediation model testing results

A linear regression model was examined to test the remaining hypotheses using SPSS (Norusis, 2010). Hypothesis 2 states that post-experiment ICC is negatively related to procedural justice and Hypothesis 3 states that procedural justice is positively related to intention to use online tax software. The results of this regression analysis are shown in Table 2. As can be

Table 1. The means, standard deviations, and correlations among study variables.

	Mean	SD	1	2	3	4	5	6	7
Gender	0.55	0.50	---						
Age (in years)	21.92	3.13	0.15	---					
Pre-experiment ICC	4.64	1.32	0.10	0.09	(0.84)				
Post-experiment ICC	4.03	1.51	-0.02	0.06	0.11	(0.90)			
Perceived Benefits	4.82	0.84	-0.16	-0.11	-0.14	-0.16	(0.85)		
Perceived Procedural Justice	4.41	1.17	0.04	0.07	-0.06	-0.44***	0.28**	(0.92)	
Intention to Use Online Tax Software	3.85	1.66	0.08	-0.03	-0.03	-0.49***	0.20*	0.56***	(0.74)

n = 144; Cronbach alphas appear along the diagonal in parentheses, **p* < 0.05; ***p* < 0.01; ****p* < 0.001.
Source: Authors

Table 2. The regression results for Hypotheses 2-4.

	Procedural justice			Intentions to use online tax software		
	<i>b</i>	<i>SE</i>	95% <i>CI</i>	<i>b</i>	<i>SE</i>	95% <i>CI</i>
Intercept, <i>b</i> ₀	3.13***	0.88	[1.39, 4.87]	2.52*	1.18	[0.18, 4.86]
Gender, <i>b</i> ₁	0.14	0.18	[-0.21, 0.48]	0.23	0.23	[-0.22, 0.67]
Age, <i>b</i> ₂	0.04	0.03	[-0.01, 0.10]	-0.03	0.04	[-0.10, 0.05]
Perceived benefits, <i>b</i> ₃	0.33**	0.11	[0.12, 0.54]	0.09	0.14	[-0.19, 0.37]
Post-experiment ICC, <i>b</i> ₄	-0.32***	0.06	[-.43, -0.21]	-0.32***	0.08	[-0.48, -0.15]
Perceived procedural Justice, <i>b</i> ₅				0.60***	0.11	[0.38, 0.81]
<i>R</i> ²		0.26***			0.39***	

n = 144. *b* is the unstandardized regression coefficient, **p* < .05. ***p* < 0.01. ****p* < 0.001.
Source: Authors

Table 3. Indirect and direct effect estimates for mediation test.

	Indirect effect			Direct effect		
	Effect	<i>SE</i>	95% <i>CI</i>	Effect	<i>SE</i>	95% <i>CI</i>
Post-experiment ICC --> procedural justice --> intentions to use online software	-0.19**	0.06	[-0.32, -0.08]	-0.32***	0.08	[-0.48, -0.15]

95% *CI* = 95% confidence intervals. The standard error (*SE*) is based on bootstrapped estimates, ***p* < 0.01. ****p* < 0.001.
Source: Authors

seen in Table 2, post-experiment information collection concern negatively influences perceived procedural justice (*b* = -0.32, *SE* = 0.06, *p* < 0.001) and perceived procedural justice positively influences intentions to use online tax software (*b* = 0.60, *SE* = 0.11, *p* < 0.001) which aligns with arguments in hypotheses 2 and 3, respectively.

Next, Hypothesis 4 proposes that procedural justice mediates the relationship between post-experiment ICC and intention to use online tax software. Using the regression estimates in Table 2, the indirect effect pertaining was tested to this linkage. Because indirect effects tend to violate normality (MacKinnon et al., 2002), the authors bootstrapped 5,000 samples from their initial 144 responses for generating 95% confidence intervals

for our indirect effect estimates.

As presented in Table 3, post-treatment information collection concern was found to have an indirect influence on intentions to use online tax software via procedural justice (*Indirect effect* = -0.19, 95% *CI* [-0.32, -0.08]) with post-experiment ICC still exerting a direct influence on intentions to use online tax software (*Direct effect* = -0.32, 95% *CI* [-0.48, -0.15]) after accounting for procedural justice. Taken together, these findings support Hypothesis 4.

DISCUSSION AND CONCLUSION

Research on online customers' information privacy

concerns has increased rapidly, yet knowledge gaps exist regarding the mechanism/mediator linking privacy concerns with behavior intentions. This study fills in the gaps in current knowledge about the mediating role of procedural justice. First, through the within-sample experiment, it was found that the privacy policy, which is developed in line with the procedural fairness criteria from Leventhal (1980), significantly reduced participants' information collection concerns. Second, the results from the structural equation modeling technique show that it is through the perceived procedural justice that the taxpayers alleviate their information collection concern and enhance their intention to use online tax-return software. These findings suggest that privacy policy must be appropriately designed to enhance taxpayers' perception of the procedural justice/fairness. By strategically using such a privacy policy, vendors' online tax software could attract and retain customers.

This study has limitations, but limitation also brings research opportunities. First, the sample consists of college students. They are also taxpayers, but to check the generalization of the results from this study, future research may consider a sample with larger variance in income, age, race, culture, and education background. Second, organization justice is a construct with three dimensions (Colquitt, 2001). In contrast with procedural justice, distributive justice is conceptualized as the fairness associated with the distribution of rights and resources, and interactional justice refers to the respect and propriety in the treatment that an individual receives as decisions are made and explanations for decisions are provided. In the context of an online tax return, future research can investigate the effects of distributive justice and interactional justice as well as the interaction effects among the three justice components. Third, it is possible that there are other mediators linking information collection concern and behavior intentions, which may or may not relate to organization justice. For example, prior studies reveal that online customers who primarily use mobile or social channels are less likely to be concerned about their privacy when they prioritize the benefits (e.g., convenience) over risks or threats to privacy (Barth and deJong, 2017). In this study, the authors took benefits as a control variable. In future study, they can compare benefits with policy justice in terms of their mediating effects. We need to continue to explore the mediating mechanism for a deep understanding of the behavior intentions of customers with high privacy concerns.

CONFLICT OF INTERESTS

The authors have not declared any conflict of interests.

REFERENCES

Anic ID, Škare V, Milaković IK (2019). The determinants and effects of

- online privacy concerns in the context of e-commerce. *Electronic Commerce Research and Applications* 36:100868.
- Auxier B, Rainie L, Anderson M, Perrin A, Kumar M, Turner E (2019). *Americans and Privacy: Concerned, Confused and Feeling Lack of Control Over Their Personal Information*. Pew Research Center. Available at <https://www.pewresearch.org/internet/2019/11/15/americans-and-privacy-concerned-confused-and-feeling-lack-of-control-over-their-personal-information/>
- Bansal G, Zahedi FM, Gefen D (2010). The impact of personal dispositions on information sensitivity, privacy concern and trust in disclosing health information online. *Decision Support Systems* 49(2):138-150.
- Barth S, de Jong MDT (2017). The Privacy paradox—investigating discrepancies between expressed privacy concerns and actual online behavior—a systematic literature review. *Telematics and Informatics* 34(7):1038-1058.
- Brink WD, Lee LS (2015). The effect of tax preparation software on tax compliance: a research note. *Behavioral Research in Accounting* 27(1):121-135.
- California Consumer Privacy Act (CCPA) (2018). Available at <https://oag.ca.gov/privacy/ccpa>
- Cheng SY (2014). The mediating role of organizational justice on the relationship between administrative performance appraisal practices and organizational commitment. *The International Journal of Human Resource Management* 25(8):1131-1148.
- Chu X, Xun L, Wei-Chih C, Zhang Y (2019). Taxpayers' online information privacy concerns, antecedents, and behavior intention. *Journal of Accounting and Taxation* 11(4):57-66.
- Colquitt JA (2001). On the dimensionality of organizational justice: A construct validation of a measure. *Journal of Applied Psychology* 86(3):386-400.
- Culnan MJ (1995). Consumer awareness of name removal procedures: implication for direct marketing. *Journal of Interactive Marketing* 9(2):10-19.
- Culnan MJ, Armstrong PK (1999). Information privacy concerns, procedural fairness, and impersonal trust: An empirical investigation. *Organization Science* 10(1):104-115.
- Dinev T, Hart P (2006). An extended privacy calculus model for E-Commerce transactions. *Information Systems Research* 17(1):61-80.
- Doyle E, Gallery K, Coyle M, Commissioners IR (2009). Procedural justice principles and tax compliance in Ireland: A preliminary exploration in the context of reminder letters. *Journal of Finance and Management in Public Services* 8(1):49-62.
- EU General Data Protection Regulation (GDPR) (2018). Regulation (EU) 2018/1725 of The European Parliament and of The Council. Available at <https://eur-lex.europa.eu/legal-content/EN/TXT/?qid=1552577087456&uri=CELEX:32018R1725>
- Faizal SM, Palil MR, Maelah R, Ramli R (2017). Perception on justice, trust and tax compliance behavior in Malaysia. *Kasetsart Journal of Social Sciences* 38(3):226-232.
- Gatlan S (2021). Intuit notifies customers of compromised TurboTax accounts. Available at <https://www.bleepingcomputer.com/news/security/intuit-notifies-customers-of-compromised-turbotax-accounts/>
- Hu L, Bentler PM (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling* 6:1-55.
- Hui KL, Teo HH, Lee SYT (2007). The value of privacy assurance: an exploratory field experiment. *MIS Quarterly* 31(1):19-33.
- Ichihashi S (2020). Online privacy and information disclosure by consumers. *American Economic Review* 110(2):569-595.
- Internal Revenue Service (IRS) (2022). Filing Season Statistics for Week Ending May 20, 2022 Washington, D.C.: United States Department of the Treasury. Available at <https://www.irs.gov/newsroom/filing-season-statistics-for-week-ending-may-20-2022>
- Internal Revenue Service (2020). All tax prep software will offer multi-factor authentication beginning in 2021. Washington, D.C.: United States Department of the Treasury. Available at <https://www.irs.gov/newsroom/all-tax-prep-software-will-offer-multi-factor-authentication-beginning-in-2021>

- Kauffman RJ, Lee YJ, Prosch M, Steinbart PJ (2011). A survey of consumer information privacy from the accounting information systems perspective. *Journal of Information Systems* 25(2):47-79.
- Leventhal GS (1980). What should be done with equity theory? New approaches to the study of fairness in social relationships. In: Gergen K, Greenberg M, Willis R (eds.), *Social exchange: Advances in theory and research*. New York, NY: Plenum Press pp. 27-55.
- Li X, Santhanam R (2009). Will it be disclosure or fabrication of personal information? An examination of persuasion strategies on prospective employees. *International Journal of Information Security and Privacy* 2(4):91-109.
- Li H, Sarathy R, Xu H (2010). Understanding situational online information disclosure as a privacy calculus. *Journal of Computer Information Systems* 51(1):62-71.
- Li Y, Liu H, Lee M, Huang Q (2020). Information privacy concern and deception in online retailing: The moderating effect of online-offline information integration. *Internet Research* 30(2):511-537.
- Linden T, Khandelwal R, Harkous H, Fawaz K (2020). The privacy policy landscape after the GDPR. *Proceedings on Privacy Enhancing Technologies* 1:47-64.
- MacKenzie SB, Spreng RA (1992). How does motivation moderate the impact of central and peripheral processing on brand attitudes and intentions? *Journal of Consumer Research* 18(4):519-529.
- MacKinnon DP, Lockwood CM, Hoffman JM, West SG, Sheets V (2002). A comparison of methods to test mediation and other intervening variable effects. *Psychological Methods* 7(1):83-104.
- Malhotra NK, Kim SS, Agarwal J (2004). Internet users' information privacy concerns (IUIPC): the construct, the scale and a causal model. *Information Systems Research* 15(4):336-355.
- Martin KD, Kim JJ, Palmatier RW, Steinoff L, Stewart DW, Walker BA, Wang Y, Weaven SK (2020). Data privacy in retail. *Journal of Retailing* 96(4):474-489.
- Muthen LK, Muthen BO (2007). *Mplus user's guide* (5th ed.). Los Angeles, CA: Muthen & Muthen.
- Murphy K (2003). Procedural justice and tax compliance. *Australian Journal of Social Issues* 38(3):379-408.
- Murphy K (2004). The role of trust in nurturing compliance: A study of accused tax avoiders. *Law and Human Behavior* 28(2):187-209.
- Norusis MJ (2010). *PASW Statistics Guide 18 Guide to Data Analysis*. Available at: <https://www.amazon.com/PASW-Statistics-Guide-Data-Analysis/dp/0321690583>
- Okazaki S, Eisend M, Plangger K, Ruyter KD, Grewal D (2020). Understanding the strategic consequences of customer privacy concerns: A meta-analytic review. *Journal of Retailing* 96(4):458-473.
- Pavlou PA, Liang H, Xue Y (2007). Understanding and mitigating uncertainty in online exchange relationships: A principal-agent perspective. *MIS Quarterly* 31(1):105-136.
- Pot J (2022). Tax apps collect your data: How worried should you be? Available at: <https://www.pcmag.com/news/tax-apps-collect-your-data>
- Saunders L (2016). Tax Software Provider Discloses Data Breach. Available at <https://www.wsj.com/articles/tax-software-provider-discloses-data-breach-1454638207>
- Schwartz P (2008). The future of tax privacy. *National Tax Journal* 61(4):883-900.
- Smith HJ, Milberg SJ, Burke SJ (1996). Information privacy: Measuring individuals' concerns about organizational practices. *MIS Quarterly* 20(2):167-196.
- Stewart KA, Segars H (2002). An empirical examination of the concern for information privacy instrument. *Information Systems Research* 13(1):36-49.
- Thibaut JW, Walker L (1975). Procedural justice: A psychological analysis. Available at: [https://www.scirp.org/\(S\(i43dyn45teexjx455qlt3d2q\)\)/reference/ReferencesPapers.aspx?ReferenceID=1656023](https://www.scirp.org/(S(i43dyn45teexjx455qlt3d2q))/reference/ReferencesPapers.aspx?ReferenceID=1656023)
- Tsai JY, Egelman S, Cranor L, Acquisti A (2011). The effect of online privacy information on purchasing behavior: An experimental study. *Information Systems Research* 22(2):254-268.
- Tyler TR (1990). Justice, self-interest, and the legitimacy of legal and political authority. In Mansbridge JJ (ed.), *Beyond self-interest*. University of Chicago Press pp. 171-179.
- Van Slyke C, Shim JT, Johnson R, Jiang JJ (2006). Concern for information privacy and online consumer purchasing. *Journal of the Association for Information Systems* 7(6):415-443.
- Wang L, Near JP, Somani N, Gao P, Low A, Dao D, Song D (2019). Data Capsule: A New Paradigm for Automatic Compliance with Data Privacy Regulations. In: *Heterogeneous Data Management, Polystores, and Analytics for Healthcare* pp. 3-23.
- Xu H, Teo HH, Tan BCY, Agarwal R (2010). The role of push-pull technology in privacy calculus: the case of location-based services. *Journal of Management Information Systems* 26(3):137-176.
- Zaeem RN, Barber KS (2020). The Effect of the GDPR on Privacy Policies: Recent Progress and Future Promise. *ACM Transactions on Management of Information Systems* 12(1):1-20.