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An Analytical Study of CRM in Enhancing Client Experience and Retention in ITR Filing

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Abstract

This research provides the role of Customer Relationship Management (CRM) in enhancing client experience and improving retention within digital Income Tax Return (ITR) filing services, with a specific focus on Clear Tax. As digital tax platforms continue to transform financial compliance in India, the effectiveness of CRM has become a critical driver of user satisfaction, trust, and repeat usage. The research employs descriptive and analytical methods, using primary data collected from 60 respondents through structured questionnaires and secondary data from academic literature and industry sources. Findings reveal that CRM responsiveness, clarity of guidance, and timely issue resolution significantly influence user confidence and perceived accuracy in filing. Most users—largely novice filers—prefer fintech platforms for convenience and rely heavily on chat-based CRM support. The study highlights strong positive correlations between CRM quality, error reduction, and user trust, ultimately leading to higher satisfaction and recommendation rates. However, improvement areas such as faster response time, enhanced personalization, and stronger error-detection mechanisms remain. Overall, the research underscores CRM as a pivotal component in building trust-driven digital tax ecosystems and strengthening customer loyalty in fintech-based compliance services.

The paper emphasizes that digital ITR filing platforms like Clear Tax are no longer evaluated solely on their technical capabilities but increasingly on the quality of customer support and personalized engagement they deliver through CRM systems. With a majority of respondents being new or inexperienced taxpayers, CRM becomes a critical bridge between complex tax regulations and user understanding. The findings demonstrate that effective CRM reduces anxiety associated with tax filing, builds trust through transparent communication, and significantly enhances the overall user journey—from onboarding to final submission. Moreover, the research highlights that CRM-driven interactions contribute to creating a positive brand perception, which is essential for platform loyalty in an intensely competitive fintech environment. Despite its strengths, the study also identifies the need for continuous improvement in CRM personalization, proactive follow-ups, and AI-based error prediction to meet the evolving expectations of digital users.

Keywords: Customer Relationship Management (CRM), Client Experience, Customer Satisfaction, Fintech Platforms, Service Quality, Customer Retention, Technology Adoption, Client Loyalty, Digital Compliance.

INTRODUCTION

In the digital world we live in today, the mindset of individuals and organizations relating to tax and compliance has fundamentally changed, and is driven by platforms rooted in technology. Digital Income Tax Return (ITR) solutions go beyond creating efficiencies; they are now also a valuable method of keeping engagements reliable, functional, and user-centric. With the acceptance of online platforms for taxation, the measure of satisfaction and continued loyalty of customers is revolving more and more around customer experience and quality of service.

Clear Tax, as one of the premier tax digital platforms in India, is at the forefront of that evolution. With the introduction of customer relationship management (CRM) tools, Clear Tax's view of their business model has shifted from a platform for tax filing to providing ongoing service. They are running a service platform that reaches out to clients personally and individually, addresses their inquiries in a timely manner, and offers them solutions to their inquiries. Clear Tax's point of view fits into a broader FinTech trend of keeping consumer loyalty that is not based on technology to assist, but on the engagement, trust, and quality of service experience.

The customer experience has the greatest impact in forming trust and reliability perceptions. Positive experiences will produce repeat usage and referrals, while negative experiences will result in customer attrition. In “An Analytical Study on the Role of CRM in Enhancing Client Experience and Retention in ITR Filing Services” we discuss how CRM strategy can impact satisfaction and loyalty and provide recommendations for enhancing digital tax service platforms.

Platform expanded its services beyond income tax. It introduced offerings for Goods and Services Tax (GST) compliance, helping businesses navigate new regulations after GST was rolled out in India in 2017. Clear Tax also entered the domain of investment advisory, enabling users to explore tax-saving mutual funds and wealth management options. By diversifying its portfolio, it transitioned from being just a tax-filing portal to becoming a holistic fintech platform.

Clear Tax serves millions of individuals, freelancers, startups, and enterprises across India. Its success lies in combining automation, expert consultation, and technology-driven customer support. From a small startup addressing a basic problem, Clear Tax has grown into one of India’s leading financial technology firms. Its journey reflects the broader transformation of the Indian fintech ecosystem, where innovation and accessibility are making financial compliance simpler for all.

Range of Products and Product Profiles

Clear Tax has evolved from a tax-filing platform into a comprehensive fintech service provider. Its range of products caters to individuals, businesses, and professionals, ensuring tax compliance, investment opportunities, and financial management. Below are the major product categories with their profiles:

a. Income tax filing solutions

- Self-Filing Platform: Allows individuals to upload Form 16 and automatically generate tax returns with minimal manual effort.

- CA-Assisted Filing: Offers expert support for users with complex tax needs such as freelancers, consultants, or those with multiple income sources.

- NRI Tax Filing: Specially designed services for Non-Resident Indians handling foreign income and double taxation issues.
- Error-Check and Guidance: Built-in tools highlight mistakes and suggest corrections to ensure smooth filing and timely refunds.

b. Goods and Services Tax (GST) Services

- GST Registration: Simplifies the registration process for businesses by providing guided support and documentation help.
- GST Return Filing: Assists small and medium businesses in filing accurate GST returns.

REVIEW OF LITERATURE

1. Chang (2005) stipulates that both system quality and service quality influence perceived usefulness and ease of use. Therefore, with respect to considering a CRM in ITR filing services, this suggests a need for a highly intuitive interface that is user-friendly and a service support system that offers responsive assistance to improve client experiences. Additionally, platforms like Clear Tax could utilize CRM tools to offer personal service, ensuring that they inform clients of value, when compliance was the event of use instead.

2. Wang, Y.-S. (2003) - Adoption of Electronic Tax Filing Systems Wang extended the TAM model to introduce perceived credibility through security, trust, and privacy. Taxpayer adoption of e-filing arguably relies on acknowledging protection of data and secondly on security of their personal and financial information. This is once again applicable to CRM strategies in ITR services, such as to support trust and retention through secure management of sensitive tax information.

3. Puttur et al. (2019) — Taxpayer Satisfaction & Intention to Reuse E-Filing Systems. The study pointed to trust, perceived usefulness, and ease of use as vital factors leading to satisfaction and influencing the intention to re-use e-filing systems. Advisory support can lend to perceived usefulness in CRM based ITR services, as it helps to navigate clients through tax complexities, increasing the likelihood of repeat use and loyalty

4. Shukla (2019) — Role of Trust in Adoption of Online Tax Services (GSTN) Shukla noted that trust, reliability, and transparency are fundamental to continued use of e-filing services. CRM initiatives can build upon these factors by providing expert-based advice, responding in a timely manner, and ensuring processes are transparent, which in turn will bolster client perceptions of confidence in using the service and retention over time.

5. Studies on the TAM/UTAUT Adoption Models (Various Contexts) Research involving the models of TAM and UTAUT indicates that elements of social influence, facilitating conditions and performance expectancy influence adoption. For ITR services, satisfied clients who receive quality advisory supported through their CRM is likely to become advocates for a digital tax platform and thereby attract additional users by reinforcing the platforms credibility.

6. IJFMR (2025) - Awareness and Satisfaction of E-File Taxpayer Research suggests that one of the main drivers of satisfaction and repeat usage of digital tax services has been awareness of the services. The use of a CRM model that educates clients about the platform features, value add services and advisory support, could improve knowledge deficits and user experience thus potentially improving retention rates.

7. Komenda (IJM) — AI and Analytics as a nexus for Personalization in Financial Services Komenda's survey

highlights that the use of AI to personalize the fintech experience can positively impact retention through providing personalized recommendations and support. In the case of ITR services, AI-enabled advice may be possible with CRM, potentially increasing the perceived value and satisfaction by communicating relevant and contextual ideas to each individual client.

RESEARCH METHODOLOGY

The methodology for this study is grounded in a both a descriptive and an analytical research design. It is descriptive in nature because it revolves around capturing and describing individuals' experiences, satisfaction, and perceptions with respect to the use of CRM support as part of ITR filing services. A descriptive research design has enabled this study to recognize patterns of client interactions, establish common and repeated issues, and thus gain some understanding of how CRM contributes to the filing process overall.

At the same time, it is analytical in nature because it aims to evaluate the relationship between CRM practices and customer outcomes such as satisfaction, trust, and retention. An analytical dimension enables the evaluation of CRM at it relates to customer experiences, error reductions, and seamlessness of the taxation activity experience.

Combining both descriptive and analytical approaches, this study captures customer experiences, while also analysing the relationships specific CRM practices (respondents' responsiveness, clarity of responses, and timeliness to issues) might have in contributing to the trustworthiness and loyalty of customers. Thus, the research design is holistic, with a focus on providing practical insights regarding the role of CRM in a transaction-based experience in ITR filing services.

This study uses convenience sampling, a popular non-probability sampling approach. This method of selection is excellently usable in this research, given the time and resources available with an academic piece of work. Respondents were chosen based on their convenience and willingness to participate, with the stipulation that respondents should have had at least some experience in completing ITR and interacting with CRM support services.

STATEMENT OF PROBLEM

One of the main issue the growing adoption of digital platforms for Income Tax Return (ITR) filing, many users—especially first-time and inexperienced filers—continue to face challenges related to understanding tax regulations, reducing filing errors, and receiving timely support during the compliance process. While platforms like Clear Tax provide automated tools and online assistance, gaps still exist in continuous client engagement, personalised advisory support, and real-time problem resolution. Users often struggle with complex tax information, multiple income sources, and frequent regulatory changes, which increases the likelihood of errors, confusion, and dependency on customer support.

OBJECTIVES OF STUDY

a. To examine how CRM practices influence customer satisfaction and overall experience in digital ITR filing services.

b. To assess the role of CRM in improving accuracy, reducing errors, and enhancing the efficiency of the tax filing process.

c. To analyse the impact of CRM support on customer trust, loyalty, and retention in platforms like Clear Tax.

SCOPE OF STUDY

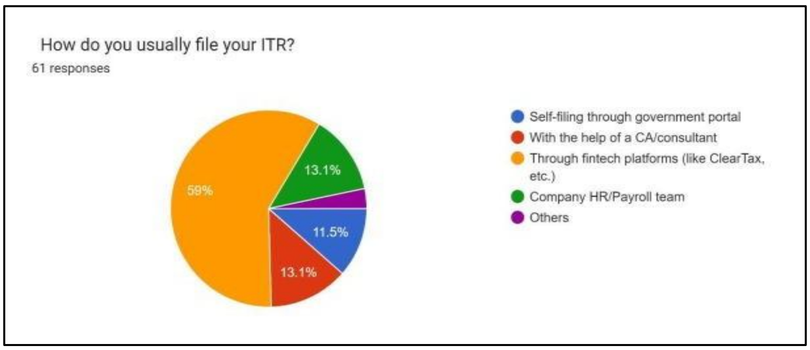
They focus on understanding how CRM practices influence client experience and retention in digital Income Tax Return (ITR) filing services, with specific reference to Clear Tax users in India. It covers users who have filed ITR and interacted with CRM support systems such as chat, email, and phone assistance. The scope includes evaluating CRM responsiveness, accuracy, error reduction, trust-building, and overall satisfaction. Both primary data from respondents and secondary data from existing literature are used to assess how CRM contributes to smoother filing processes and improved user confidence. The study is limited to individual taxpayers, digital filing experiences, and CRM-related factors within the Clear Tax platform.

LIMITATIONS OF STUDY

This study has several limitations that affect the extent of its findings. Due to privacy and confidentiality policies, access to detailed client interactions, CRM records, and actual tax- related communication was restricted, limiting deeper analysis of CRM performance. The research was conducted within a short internship duration, which prevented observation during peak ITR filing periods when CRM usage is typically higher and more insightful. The sample size of 60 respondents, selected through convenience sampling, may not fully represent the diverse population of Indian taxpayers, leading to limited generalisability. Additionally, CRM models and support systems vary across different digital tax platforms, so the results based on Clear Tax may not be applicable to other services. Finally, the study relies on self-reported responses, which may include personal bias or subjective evaluation. These limitations suggest that while the study provides valuable insights, further research with broader data and longer observation periods is needed for more comprehensive conclusions.

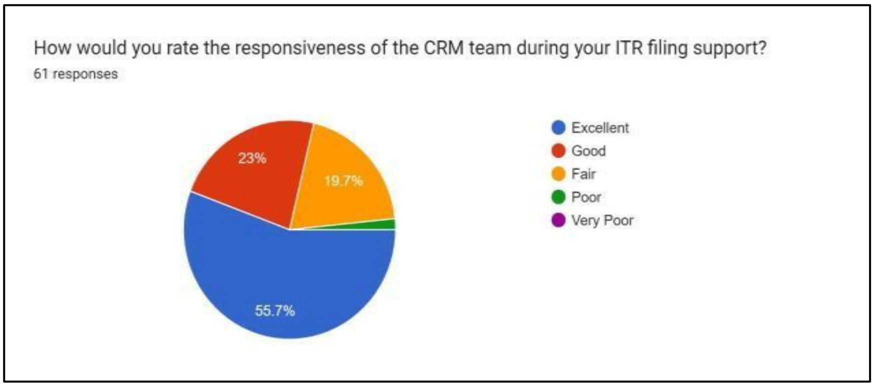
DATA ANALYSIS AND INTERPRETATION

The research focus on understanding the Client's satisfaction, Client experience, Customer retention and was conducted on data collected from 60 participants, who were purposely chosen to capture the perspective of clients who had experience completing ITR filings and had experience using CRM support services.



Interpretation:

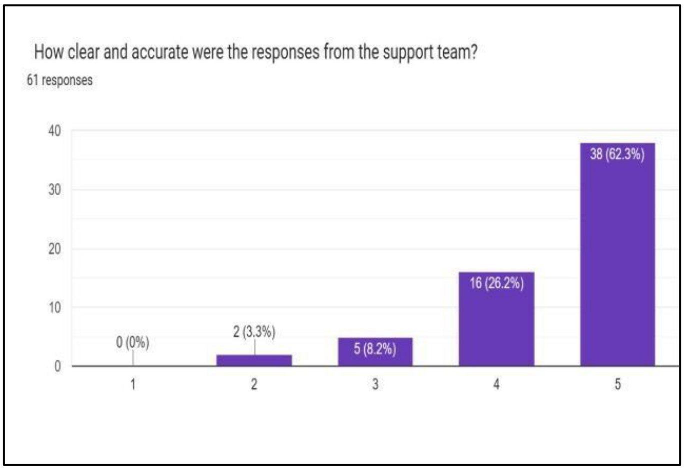
The table clearly shows that an overwhelming majority of respondents, 59% in total, file their tax returns Through fintech platforms (like Clear Tax, etc.). This is by far the largest-category, indicating that most users choose to file their taxes with commercial apps and websites because they offer speed, simplicity, and a guided experience. Self-filing through government portal (11.5%) is accounted for, as this is the smallest major category, indicating that not many people feel they can, or are in fact comfortable, accessing, and using, the official likely more complicated, government website to file taxes independently.



Interpretation:

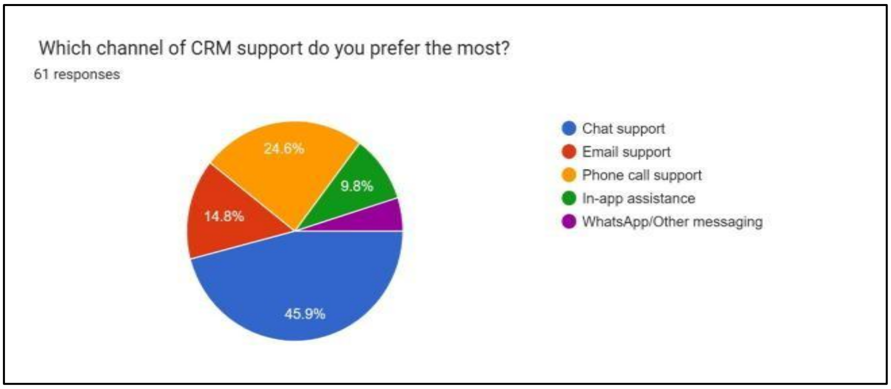
The chart clearly shows an overwhelming 78.7% of survey participants rated the CRM team's responsiveness to queries/concerns as either Excellent (55.7%) or Good (23%). The Excellent rating alone made up the majority of the responses to our survey and provide a very high level of satisfaction in terms of the speed and quality of support received.

There were small minorities that rated the responsiveness to queries/concerns as Fair (19.7%), and a minuscule number who rated it Poor or Very Poor (number is so small it is virtually unreadable - likely combined into less than 2%).



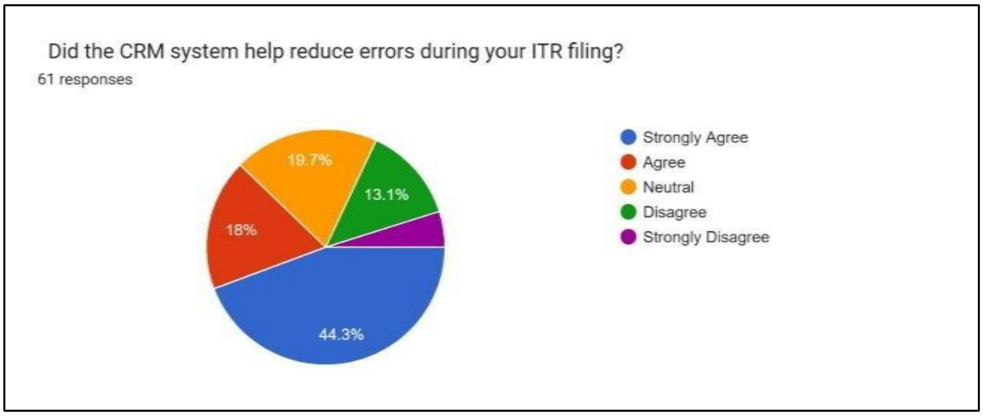
Interpretation:

The Chart shows the results of how reveal how clearly and accurately the support team answered questions as the team assisted clients in filing taxes. The results provide a powerful affirmation of the quality of the responses. An overwhelming 88.5% of all responses rated clarity and accuracy in the top two: Score 5 (62.3%), and Score 4 (26.2%). This is clear evidence of nearly universal excellent confidence in perceived support staff knowledge and the ability to distil dense tax information. The notable statistic is that nearly two-thirds of all responses actually rated a Score 5. There was very little feedback at the bottom end. The neutral Score 3 received 8.2% of responses and Score 2 yielded 3.3%. Importantly, no respondents were at the very bottom with 0% selecting 1 as their score.



Interpretation:

The single most preferred channel is Chat support, and it appears as the channel of choice for nearly half of respondents (45.9%) indicating users value the convenience of real-time answers without being involved in a phone call. The second and third most popular channels are Phone call and Email support with 24.6% and 14.8% respectively; thus, while digital chat is preferred, we see there is still a significant segment of users who value immediacy of a voice conversation or the detailed where they can document ongoing how-to in email. The least preferred channels are In-app assistance (9.8%) and WhatsApp/Other messaging (4.9%).



Interpretation:

The chart shows an overwhelming 62.3% of respondents either Strongly Agree (44.3%) or Agree (18%) that the CRM system assisted them in reducing errors. The Strongly Agree category signifies the single largest section, suggesting that those who agree in this category have much confidence in the system's ability to diminish mistakes. While a significant minority remained Neutral (19.7%), this is an indication that they may not have noticed a demonstrable depression in errors; however, they still did not feel the system increased them. There were only 13.1% who Disagree and a very small number Strongly Disagree (the latter may likely be a part of the Disagree section or simply too small to measure), providing very low negative sentiment towards the system's accuracy.

FINDINGS

The research reveals that 64% of respondents have less than four years of ITR filing experience, with 19.7% being first-time filers. This demographic composition indicates a market segment heavily weighted toward inexperienced taxpayers who have recently entered the workforce or tax compliance system. The data shows a significant "bulge" in the 1-3 years' experience category, suggesting a recent surge in digital tax filing adoption among newer taxpayers who require substantial guidance, simplified processes, and reassurance throughout the filing journey. Strong Digital Platform Adoption An overwhelming 59% of respondents prefer filing through fintech platforms like Clear Tax, demonstrating a decisive shift away from traditional filing methods. Only 11.5% use government portals directly, while 13.1% rely on chartered accountants and another 13.1% depend on company HR/payroll teams.

This preference pattern reflects growing confidence in technology-driven tax compliance solutions and indicates that users value the convenience, guided experience, and user-friendly interfaces offered by digital platforms over more complex government systems or expensive professional services. Exceptional CRM Responsiveness 78.7% of users rated the CRM team's responsiveness as excellent (55.7%) or good (23%), with the excellent category alone representing a majority of respondents.

This indicates exceptionally high satisfaction with support speed and availability. The data demonstrates that the CRM team successfully manages high volumes of support requests from a predominantly anxious, inexperienced user base during critical filing periods. Only 19.7% rated responsiveness as fair, with minimal poor or very poor ratings, establishing responsiveness as a significant competitive advantage. Superior Support Quality and Accuracy 88.5% of respondents rated the clarity and accuracy of support responses in the top two categories, with 62.3% awarding the highest possible rating. This demonstrates near- universal confidence in the support team's knowledge and ability to translate complex tax information into understandable guidance. The minimal negative feedback (only 8.2% neutral and 3.3% low ratings, with zero at the lowest level) confirms that the support team not only responds quickly but also provides trustworthy, precise information that gives users confidence in their filing decisions Chat Support Dominance Chat support emerged as the overwhelmingly preferred communication channel at 45.9%, nearly double the preference for phone support (24.6%) and triple that of email.

RECOMMEDATIONS

Clear Tax's CRM efficacy and market leadership can be increased through a number of strategic improvements, even with its impressive overall performance. Artificial intelligence (AI)-powered chatbots can handle routine queries while human experts concentrate on complex cases, meeting user demands for faster response times (32.8%) and personalized guidance (21.3%). To provide contextual suggestions, machine learning should build user profiles based on income trends and filing history. The dual expectations of speed and accuracy, which users equally prioritize at 26.2% each, would be met by a tiered advising approach that combines automation with specialized expert advice.

Boost Multi-Channel Support and Error Prevention Despite CRM support, 37.7% of users still occasionally make file errors, therefore error prevention needs to be improved systematically.

Comprehensive pre-filing checklists and post-filing audit features should be used in conjunction with advanced detection algorithms to identify possible errors prior to submission. Specialized expert teams must handle complex cases involving various revenue sources or international taxation, and dynamic staffing models must scale support capacity during busy seasons. Considering that 45.9% of respondents strongly prefer chat assistance, funding should be directed toward this channel while guaranteeing smooth phone and email transitions and unified customer profiles that are available to all agents.

Establish Data-Driven Continuous Improvement Systems Comprehensive analytics systems tracking response times, resolution rates, and satisfaction scores enable data-driven continuous improvement through regular analysis of support conversations identifying emerging issues and training needs. Structured feedback mechanisms via surveys and post filing forms quickly reveal improvement opportunities. Loyalty programs rewarding repeat users and referral programs can capitalize on the strong advocacy potential where 63.9% are likely to recommend the service, transforming satisfied customers into active brand promoters driving organic growth.

CONCULSION

According to this analytical study, CRM is a strategic differentiator that helps Clear Tax improve customer satisfaction and retention for their ITR filing services. With 78.7% giving responsiveness a high rating, 88.5% recognizing the quality of support, and 72.2% reporting increased trust as a result of CRM interactions, the study shows remarkable user satisfaction. Tax filing has been made more approachable by the combination of prompt assistance, clear instructions, and mistake reduction. This is especially true for the 64% of users who have little to no filing experience. The robust advocacy potential—90.2% rating overall effectiveness in top categories and 63.9% likely to recommend—confirms that in competitive fintech marketplaces, high-quality CRM directly promotes brand loyalty and organic growth.

Declaration of Conflicting Interests

The authors declare no potential conflicts of interest with respect to the research, authorship and publication of this article.

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