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Enhancing user Trust and Loyalty through Post-Sales Customer Support in Digital Tax Services: An Empirical Study at Clear Tax

Saumyadip Das, Sudip Kumar Samanta, Dr. Kanchan G. Rajput

Post Graduate, Diploma in Management, Dayananda Sagar Business School, Bangalore, Karnataka, India

ABSTRACT: The rapid integration of digital platforms in financial services has positioned post-sales customer support as a critical driver of user trust, loyalty, and long-term engagement. This study investigates the role of post-sales operations—such as query resolution, documentation assistance (e.g., Form 26AS and AIS), and service upgrade guidance—in fostering emotional connections, trust, and perceived usefulness among users of ClearTax, a leading Indian online tax filing platform. Drawing parallels to AI-driven support systems, the research examines how attributes like adaptability, communication clarity, and empathetic guidance influence user sentiments. A quantitative survey design was employed, collecting responses from 53 ClearTax users via Likert-scale items. Spearman's correlation analysis revealed strong positive relationships between support features and user outcomes, moderated by usage frequency. Findings indicate that clear communication and prompt resolution are key determinants of trust, while empathetic guidance strengthens emotional bonds, particularly for infrequent users. The study recommends hybrid models combining AI chatbots with human oversight to enhance scalability and personalization, echoing insights from educational AI applications. This research underscores the need for functional and emotional competence in digital financial services to promote sustained user loyalty.

KEYWORDS: Post-Sales Support, Digital Tax Services, User Trust, Emotional Connection, Personalization, ClearTax

I. INTRODUCTION

Platforms like ClearTax, which provide easy filing, investment tracking, and regulatory support, have completely transformed tax compliance in the rapidly changing world of digital financial services. But post-sales operations, where users frequently run into complications like technical problems, documentation queries, and service upgrades, are where the real test of success lies. In this stage, converting one-time users into repeat customers requires effective customer service to foster loyalty and trust.

In contrast to pre-purchase interactions, post-sales support emphasises personalised guidance and real-time problem-solving. To help users download Form 26AS (Tax Deducted at Source statement) or AIS (Annual Information Statement), for example, clear instructions and empathy are needed to reduce frustration. Like AI chatbots in other fields, users—from businesses to salaried individuals—expect 24/7 availability and responsiveness as digital access grows.

Emotional elements such as perceived utility and trust, however, are crucial for user retention. While sympathetic and effective interactions promote loyalty, poor support can undermine confidence. Depending on how often they interact, users interact differently. While infrequent users rely on first impressions, frequent users develop deeper trust through repeated positive experiences. Three fundamental support qualities are examined in this study: guidance and empathic support (GES), communication clarity and style (CCS), and adaptability and personalisation (AP). It examines how they affect Perceived Usefulness (PUL), Trust & Conviction (TC), and Emotional Connection (EC), with support frequency acting as a moderator. Drawing on AI chatbot applications in education (e.g., Sirish et al., 2025), this study demonstrates similarities in fostering trust via empathy and personalisation, providing guidance for enhancing digital tax platforms.

II. REVIEW OF LITERATURE

Research already conducted highlights how crucial post-purchase assistance is to raising client satisfaction and loyalty in service-oriented sectors. An After-Sales Service Portal was created by Gurap et al. (2024) to expedite repairs and replacements, with a focus on coordination and efficiency for improved user experiences. According to Nasir et al.

(2024), reputation in the appliance industry moderates the positive effects of perceived after-sales service quality on brand attitude and purchase intention.

Chawla and Singh (2022) emphasised aspects like staff support and complaint handling, while Gupta and Raman (2022) identified employee behaviour, service quality, and processes as important drivers of satisfaction in the automotive industry. Guttha (2024) examined Salesforce Sales Cloud for scalable support and sales, highlighting the role of AI in user adoption and personalisation.

Customer service AI integration is becoming more and more important. In order to improve user engagement and offer 24/7 adaptive support, Challa and Kishore (2024) argued for the use of generative neural systems in financial services. In their study of AI's effects on post-purchase care, Deepa and Abirami (2024) found that chatbots improved efficiency and personalisation.

Islam (2025) suggested digital systems for improved retention after evaluating CRM in sales performance. A sales enablement typology that integrates technology for both internal and external performance was put forth by Friend et al. in 2023. The evolution of SalesOps with AI tools like Generative AI for data-driven decisions was covered by Galvin et al. (2025).

Abaddi (2024) optimised sales through CRM-ERP integration through simulations. Legal protections in electronics after-sales were discussed by Ripamole et al. (2025), with a focus on warranties and resolutions. Digital twins for service simulations were introduced by Tkaczyk et al. (2023) to help with after-sales cost control.

In their review of machine learning in automotive after-sales, Kridiawan et al. (2025) concentrated on predictive maintenance. Customer experience was incorporated into product life cycles by Mitrache et al. (2025), who used surveys to validate aspects like durability. The use of chatbots for individualised support in e-commerce was emphasised by Kumar and Metta (2025).

Rana et al. (2025) demonstrated how analytics can revolutionise small business engagement and sales. González-Prida et al. (2025) promoted predictive systems in their review of Industry 4.0 technologies for warranty management. In their analysis of retailer responses during COVID-19, Amaya and Encarnacion (2025) observed operational cultural alignments. Abubakar et al. (2025) investigated customer journeys using AI-CRM in African SMEs. According to Sirish et al. (2025), who cited educational contexts, AI chatbots increase student trust by being flexible and empathetic, with communication clarity serving as the best predictor. These findings have parallels to the use of financial support to increase user conviction.

Though there are still gaps in digital tax services, the literature generally highlights post-sales efficiency, personalisation, and ethics, with AI serving as a major enabler.

III. RESEARCH GAP

Despite advancements in post-sales support, empirical studies on digital tax platforms like Clear Tax are limited, particularly regarding emotional impacts moderated by usage frequency.

Area	What Existing Research Covers	What's Missing (Gap)
Emotional Impact	Focus on usefulness and engagement; some on empathy (Sirish et al., 2025).	Limited measurement of long-term trust and loyalty in financial services.
Usage Frequency	General adoption trends.	Lack of moderation analysis on support qualities and outcomes.
Human vs. AI Support	Comparisons in education (Sirish et al., 2025); anecdotal in finance.	Few studies on hybrid models in tax compliance.
Indian Context	Mostly Western/global; some Indian automotive (Gupta & Raman, 2022).	Limited focus on cultural/technological factors in Indian tax services.
Privacy & Ethics	Treated separately (Ripamole et al., 2025).	Insufficient integration into trust/loyalty models for digital platform

Objectives of the Study

1. To assess how post-sales operations support users post-conversion, including query resolution and procedures.
2. To evaluate assistance with documentation and technical issues (e.g., Form 26AS, AIS).
3. To examine guidance on service upgrades and its impact on user experience.

IV. RESEARCH METHODOLOGY

In order to assess customer experiences and operational effectiveness, the current study on ClearTax's post-sales operations and customer support services uses a descriptive and quantitative research design. The study mostly uses primary data that was gathered using a structured questionnaire that included multiple-choice and Likert-scale questions to gauge respondents' perceptions of technical assistance, documentation guidance, operational support, and service enhancements. Customers who had recently used ClearTax services and communicated with the post-sales support staff were the focus of a convenience sampling technique. 53 responders made up the sample size, guaranteeing sufficient user experience representation for insightful analysis. To ensure accessibility and participation, data was gathered online using Google Forms and direct survey links. Microsoft Excel was used to code and tabulate the responses in a methodical manner, allowing for efficient percentage analysis to spot trends and decipher results. The approach guarantees the study's applicability and dependability while offering insights into how well ClearTax's post-purchase assistance improves customer satisfaction, fixes technical and documentation problems, and directs users towards service enhancements.

Data Collection

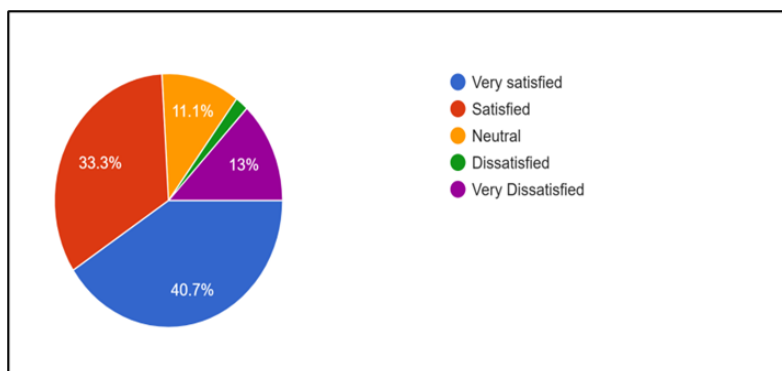
A structured Likert-scale questionnaire (1 = Strongly Disagree to 5 = Strongly Agree) targeted recent ClearTax users. 53 valid responses were collected online from across India.

Data Analysis

The data collected from 53 respondents was analyzed using Microsoft Excel and percentage analysis to evaluate post-sales operations and customer support services at ClearTax. The findings indicate that a majority of respondents expressed satisfaction with the post-sales support provided after purchase, highlighting the effectiveness of the operations team in addressing customer concerns.

Objective 1: To understand the role of operations in supporting customers after sales conversion:

- i) The level of satisfaction with the support provided after the purchase was completed.

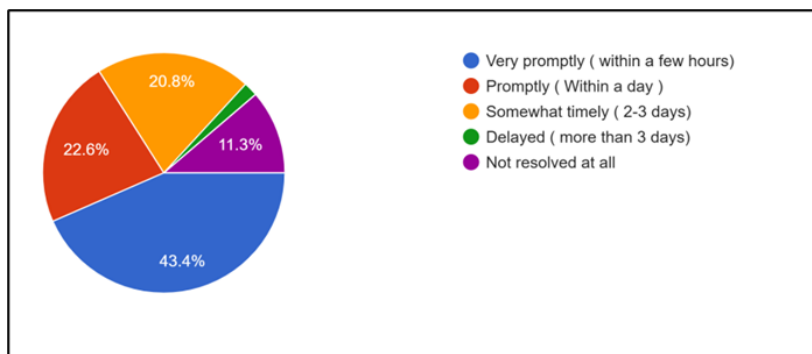


Graph No - 1.1

INTERPRETATION:

40.7% of the 53 respondents said they were extremely satisfied with the post-purchase support, while 33.3% said they were satisfied. Just 1.9% of respondents expressed dissatisfaction, 11.1% were neutral, and 13% were extremely dissatisfied. This implies that the majority of clients were satisfied with the post-purchase assistance they received from the operations team. Nonetheless, a sizable portion of discontent suggests that the support procedure could use some improvement.

ii) The promptness with which post-sale queries or issues were resolved by the operations team



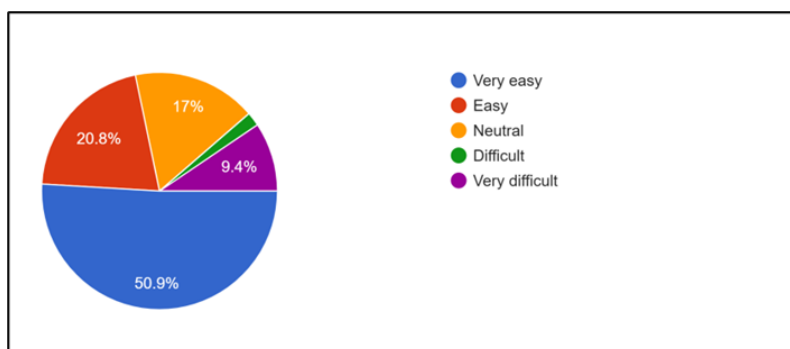
Graph No - 1.2

INTERPRETATION:

Of the 53 respondents, 22.6% reported that their questions were answered promptly within a day, and 43.4% reported that their questions were answered very quickly (within a few hours). Nevertheless, 20.8% reported a delay of two to three days, 1.9% reported delays longer than three days, and 11.3% stated that their problems were not fixed at all. This shows that even though most people received timely assistance, the existence of unanswered or delayed questions points to areas where operational effectiveness can be raised.

Objective 2: To assist customers with documentation queries and technical issues such as downloading Form 26 AS and Annual Information Statement (AIS):

i) The ease of getting assistance with downloading Form 26AS or AIS

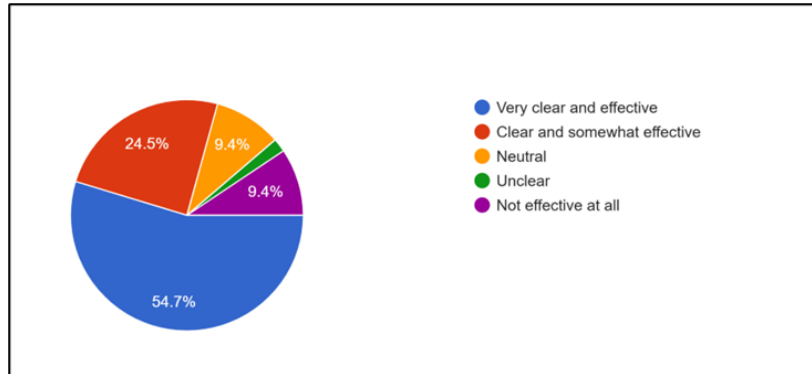


Graph No - 2.1

INTERPRETATION:

According to the analysis, 20.8% of respondents said that downloading Form 26AS or AIS was easy, while 50.9% said that it was very easy. Just 17% said they were neutral, and a tiny percentage said it was difficult (1.9%) or very difficult (9.4%). This implies that most clients had a favorable experience with technical support, demonstrating the potency of ClearTax's post-purchase documentation help. To further enhance the service, however, focus should be placed on the small group that had difficulties.

ii) The clarity and effectiveness of the instructions or help provided for technical and document-related issues



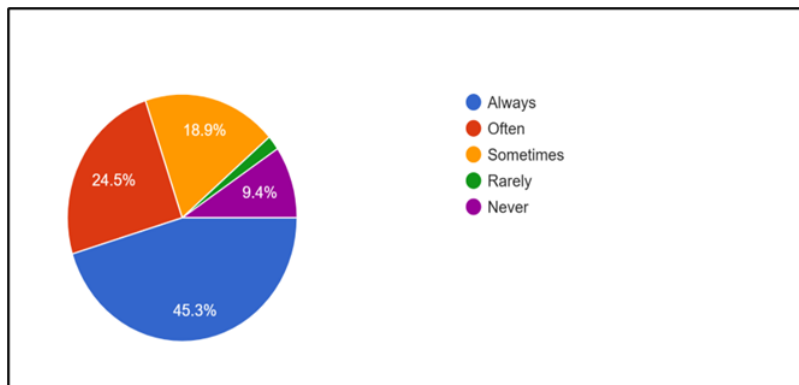
Graph No - 2.2

INTERPRETATION:

According to the data, 24.5% of respondents thought the instructions were only moderately effective, while 54.7% thought they were extremely clear and effective. Just 9.4% of users were neutral, 9.4% said the assistance was completely ineffective, and 1.9% said it was unclear. This demonstrates that most clients received unambiguous assistance with technical and document-related problems, which speaks well of the post-purchase support offered. But a tiny percentage had trouble, indicating that some users might benefit from more streamlined or customized support.

Objective 3: To provide guidance on service upgrades and ensure smooth user experiences

i) The extent to which customers were informed about possible service upgrades or additional offerings after the initial purchase

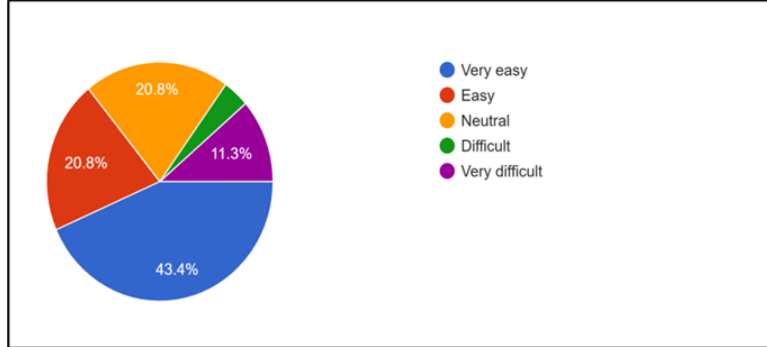


Graph No - 3.1

INTERPRETATION:

45.3% of the 53 respondents said they were always updated on service enhancements, demonstrating ClearTax's proactive communication. In contrast, 18.9% reported being informed occasionally, and 24.5% reported being informed frequently. On the other hand, 1.9% said they were only occasionally informed, and 9.4% said they were never informed. This indicates that even though most users are informed about upgrades in a timely manner, there is still a communication gap that needs to be filled to improve user experience and boost engagement.

ii) The ease of upgrading or changing the service plan



Graph No - 3.2

INTERPRETATION:

43.4% of the 53 respondents gave the process a Very Easy rating, suggesting that ClearTax's upgrade procedure is generally easy to use. A total of 64.2% reported a positive experience, with another 20.8% finding it easy. There is room for improvement in terms of making the upgrade process easier for all users, though, as 11.3% of respondents found it Very Difficult, 3.8% rated it Difficult, and 20.8% remained Neutral. Most people find it manageable overall, but some users continue to have difficulties.

V. FINDINGS

1. Strong Post-Purchase Support:

Customers reported high satisfaction with post-sales assistance, especially in areas like document collection, service activation, and quick query resolution, reflecting the operations team's efficiency in addressing customer needs.

2. Effective Technical and Documentation Assistance:

Users found it easy to get help with documentation processes such as downloading Form 26AS and AIS, supported by clear instructions and prompt technical assistance from the operations team.

3. Proactive Guidance on Service Upgrades:

Many customers appreciated being informed about potential service upgrades and rated the ease of upgrading or modifying service plans positively, showing strong post-purchase engagement.

4. Consistent Need for Ongoing Support:

A significant number of users sought assistance regularly, indicating a continuous requirement for customer support in technical and procedural areas even after purchase.

5. Areas for Improvement in Consistency and Communication:

While overall satisfaction was high, some users reported neutral or unsatisfactory experiences, suggesting the need for more consistent support quality, proactive communication, and regular staff training to enhance customer experience further.

Recommendations

a) Strengthening Post-Sales Operations Support

i) Enhance Follow-up Systems:

Use automated calls, emails, or app alerts after service activation to ensure all customer issues are addressed promptly.

ii) Train Operations Staff:

Conduct regular training to improve staff knowledge, confidence, and professionalism in handling diverse customer queries.

iii) Create a Dedicated Post-Sales Desk:

Set up a single contact point for post-purchase support to reduce confusion and improve customer retention.

b) Improving Documentation and Technical Support (Form 26AS, AIS)

i) Simplify Instructions:

Provide step-by-step guides, visuals, or short videos to help customers complete technical tasks easily.

ii) Add a One-Click Help Option:

Include a visible “Need Help?” button for instant support during documentation processes.

iii) Integrate Chatbots:

Use AI chatbots for 24/7 assistance on basic queries, while complex issues are handled by human agents.

c) Enhancing Service Upgrades and User Experience

i) Proactive Communication:

Notify customers regularly about service upgrade options through calls, emails, or app messages.

ii) Easy Upgrade Process:

Make the upgrade path simple, with clear cost-benefit comparisons to encourage quick decisions.

iii) Personalized Offers:

Use customer data and usage patterns to provide tailored upgrade suggestions that improve satisfaction and loyalty.

VI. CONCLUSION

The study concludes that ClearTax’s operations and customer support teams play a vital role in enhancing customer satisfaction after sales conversion. Most respondents expressed high satisfaction with the support received, particularly appreciating the timely responses, professional guidance, and smooth onboarding process.

Customers found technical and documentation support—such as assistance with Form 26AS and AIS—generally effective, though some reported minor inconsistencies, suggesting the need for more proactive and uniform support.

The study also found that communication about service upgrades and plan modifications was helpful but not always consistent, highlighting the importance of regular updates and personalized communication.

Overall, the findings show that efficient post-sales operations build customer trust, loyalty, and brand reputation. By improving response speed, simplifying technical instructions, and strengthening communication, ClearTax can further enhance its operational excellence and deliver a seamless, trust-based customer experience.

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