

# GOODS AND SERVICE TAX COMPLIANCE ISSUES IN INDIAN SMES: A SYSTEMATIC LITERATURE REVIEW

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**Abstract-** GST implementation has had a considerable impact on businesses in India, particularly on small and medium sized businesses. With the implementation of GST, the tax burden on small and medium enterprises (SMEs) has been lowered, and the unified tax system has simplified the tax structure. Therefore, it is essential for the government of India to support SMEs grow further by helping them overcome the challenges they face GST raises many challenges to Indian SMEs.

**Keywords:** Indian SMEs, Good and Service Tax compliance challenge, complications in GST compliance, and GST compliance issues.

## 1. INTRODUCTION

In India, the Goods and Service Tax (GST) was introduced on 1st July 2017. The major aim of introducing GST in India was to streamline the complicated taxation system in the country (Dandona et al, 2024). In addition to this, the implementation of GST was expected to enhance the revenue performance of Indian economy through improved tax compliance (Shacheendran, 2024). However, even after seven years of its implementation, non-compliance among GST taxpayers continues to be a major challenge for the Indian government (Garg et al, 2024). Basavanagouda, & Panduranga (2022), in their study, evidenced that the Indian GST system was still in its evaluation phase five years after its implementation. In India, one of the important aspects that will make GST system successful is the GST compliance rate among businesses (Patkar, 2024). The complexities involved in understanding GST laws, technological complications, high compliance cost, lack of awareness, cash flow issues, burden of multiple returns, inadequate training etc. have increased the non-compliance with GST among businesses. The increasing non-compliance implies that the GST has failed to meet taxpayers' expectations (Shacheendran, 2024).

GST implementation has had a considerable impact on businesses in India, particularly on small and medium sized businesses (MG & Babu, 2021). With the implementation of GST, the tax burden on small and medium enterprises (SMEs) has been lowered, and the unified tax system has simplified the tax structure. However, increased compliance cost, difficulties in availing input tax credit, cash flow constraints etc., lead to low compliance with GST among SMEs (Bhalla et al, 2023). Small and medium enterprises, along with corporations, play a crucial role in the Indian economy. Small firms are major employment providers in India and they make significant contribution to economic growth, national prosperity and innovation (Nikita and Aashika, 2024). Therefore, it is essential for the government of India to support SMEs grow further by helping them overcome the challenges they face (Das & Rangarajan, 2020). GST raises many challenges to Indian SMEs. Of these challenges, issues that Indian SMEs face in terms of GST compliance are critical. In the present research, the researcher aims to analyse the GST compliance issues in Indian SMEs in order to suggest policy makers strategies to address these challenges and thereby fostering the growth of Indian SMEs.

## 2. MATERIALS AND METHODS

### 2.1 Study design

This systematic review has considered primary researches that followed quantitative, qualitative and mixed research approaches.

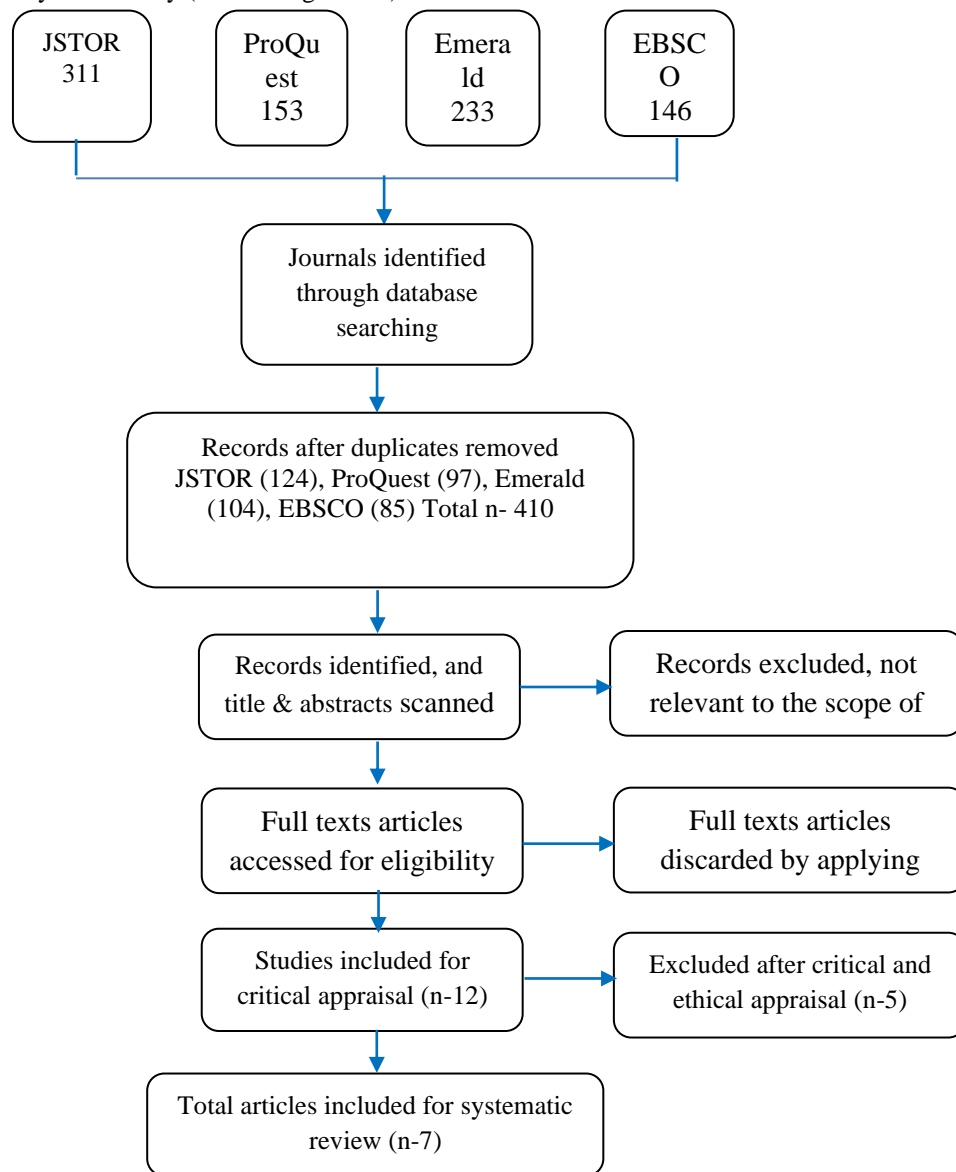
### 2.2. Search strategy

To explain the rationale for the present systematic review, the researcher conducted an initial review of existing literature (Purssell & McCrae, 2020). For this, the researcher utilised various online research databases including, JSTOR, Emerald Insight, ProQuest, Springer Link, Google scholar, and Research Gate. The researcher followed Preferred Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA) guidelines for the systematic reviews to carry out a comprehensive search of literature published on GST compliance issues in Indian SMEs. The databases selected for this search include JSTOR, Emerald Insight, EBSCO and ProQuest. To determine the search keywords, the researcher used SPIDER search tools (Methley et al, 2014) (Sample, Phenomenon of Interest, Design, Evaluation and Research type).

**Table-2.1 SPIDER Search Tool**

S- Sample	Small businesses and medium enterprises in India
PI- Phenomenon of Interest	Issues with GST compliance
D-Design	Questionnaire, Survey, Focus Group Discussions, interview
E- Evaluation	Impacts of GST on Indian SMEs
R- Research type	Qualitative, quantitative and mixed-methods

To further focus and improve the search, the Boolean operators (AND, OR, NOT) were used (Rau, 2004). The keywords used for the search in combination include: "Indian SMEs" or "small business in India" or "medium enterprises in India" and (1) "Goods and Service Tax compliance issues" or "Good and Service Tax compliance challenge" or "Goods and Service Tax regulations" and (2) "impacts of GST" or "barriers to GST compliance" or "complications in GST compliance". The online research databases retrieved a total of 843 articles. They were screened and selected systematically (refer to Figure 2.1).


**Fig. 2.1 PRISMA Chart**

## 2.4 Study Selection

**Table-2.2 The Inclusion and Exclusion Criteria**

	<b>Inclusion</b>	<b>Exclusion</b>
<b>Sample (S)</b>	Small and medium enterprises in India operating in any sector.	Large corporations, Micro enterprises or any other non-SMEs.
<b>Phenomenon of Interest (PI)</b>	Studies addressing the challenges faced by Indian SMEs in complying with GST.	Studies addressing the general impacts or challenges of GST on Indian SMEs.
<b>Design (D)</b>	Questionnaire, Survey, Focus Group Discussions, interview.	Intervention research, case study
<b>Evaluation (E)</b>	Impacts of GST on Indian SMEs due to non-compliance.	General discussions on GST without a focus on compliance.
<b>Research Type (R)</b>	Studies conducted within last 10 years (from 2014 to 2024). Articles in English language only. Primary researches including, Quantitative, qualitative and mixed- method.	Studies conducted before 2014. Articles other than in English language. Studies other than primary research.

A total of 843 articles were retrieved by the researcher through an online search of research data bases including JSTOR (311), ProQuest (153), Emerald (233), and EBSCO (143) using determined search keywords. After removing 433 duplicate articles, 410 articles were included in the records identified and abstracts screened. Upon finding irrelevant and inappropriate to the scope of the study, 189 articles were also discarded. 221 articles were screened by applying eligibility criteria. As a result of the screening process 209 articles were eliminated by the researcher. 12 articles were critically and ethically appraised. Finally, 7 articles were selected for final review.

## 2.5 Data Abstraction

A data abstraction table is prepared. The in-text citation of the article, study design, sample size, research aim, sources of information, key findings of research, and limitations of the study were included in the data abstraction table.

## 2.6 Data Analysis

In this systematic review, since the researcher uses data from both quantitative and mixed -method researches, the meta-analysis couldn't be carried out. The data extracted from the included studies were organised and analysed using Microsoft Excel. Afterwards, a textual narrative synthesis was conducted.

## 2.7 Critical Appraisal

To evaluate the strengths and weakness of the included studies in terms of their methodology, credibility of the research, reliability of the research findings, and presence of biases, 23 studies were critically appraises using Critical Appraisal and Skills Programme (CASP).

## 2.8 Ethical Statement

No perspectives of the authors and participants of the original studies were misinterpreted. Moreover, the researcher is not biased while searching, selecting, and analysing included studies in the review.

## 2.9 Outcome of critical appraisal

Of the 13 studies appraised, 6 were excluded due to inconsistent research findings. Finally, 7 relevant, quality and credible studies were selected and included in the final review (the results are given in table 3).

**Table-2.3 CASP tool for critical and ethical appraisal of 12 studies**

References	Was there a clear statement of aims & objectives ?	Methodology appropriate?	Was the res. Design appropriate ?	Was the Data Collected in a way that addressed the research Issue?	Relationship between Researcher and Participants Been Adequately Considered?	Have Ethical Issues been Taken into Consideration?	Was the Data Analysis Scientifically Rigorous?	Is There a Clear Statement of Findings ?	How Valuable Is Research ?
Rani et al, 2024	+	+	+	+	+	+	+	+	+
Harishekhar et al, 2021	+	+	+	+	+	+	+	+	+
Haldankar et al, 2022	+	+	+	+	+	+	+	+	+
Digal, 2024	+	+	+	+/-	+	+	+	+	+
Nandal and Diksha, 2021	-	-	+/-	-	+	-	+	-	-
Nandal et al, 2022	+	-	-	+	+/-	+/-	-	-	+/-
Bindu, 2022	+	+	+	+/-	+	+	+	+	+
Basavanagouda, &Panduranga	+	-	-	+	+/-	+/-	-	-	+/-
Kumar et al, 2023	+	-	-	+	+/-	+/-	-	-	+/-
Antony, 2023	+	-	-	+	+/-	+/-	-	-	+/-
Mohammed &Aswale, 2023	+	-	-	+	+/-	+/-	-	-	+/-
Monachan et al, 2024	+	-	-	+	+/-	+/-	-	-	+/-

Criteria: (+) refers to item adequately addressed, (-) refers to item not adequately addressed, (+/-) refers to item partially addressed

### 3. RESULTS

#### 3.1 Characteristics of the included studies

The review included seven studies conducted in four different states in India. Of these seven studies, two were conducted in Karnataka, two in Tamil Nadu, two in Haryana, and one in Goa. Out of these seven studies, four aimed to analyze the challenges faced by Indian SMEs in GST compliance, while three analyzed the overall impacts of GST on Indian SMEs, including issues in GST compliance. Among these studies, five used a quantitative design, and two employed a mixed-method design.

**Table-3.1 Data Extraction for the Review of 7 Articles with Summary Details**

References	Study Design & Method	Sample size	Aims/objectives clearly specified	Aim of the study	study specific to green marketing, consumer trust and behavior	Sources of information	Key findings	Limitations
Rani et al, 2024	Quantitative study- Questionnaire based approach	200 small businesses owners in Chennai.	yes	To analyse the challenges faced by small business entities in Chennai, following GST implementation.	Yes	Survey participants	Mandatory registration, digital compliance, procedural complexities, lack of digital literacy, and increased compliance costs are the major issues small business face in complying with GST.	The study utilised one-way ANNOVA for analysis; thus the complexities and interdependencies between influential factors cannot be evaluated.
Harishkhar et al, 2021	Mixed-method approach- Descriptive and exploratory design	120 SMEs in the Peenya Industrial area of Bangalore	Yes	To evaluate the impacts of GST on small and medium-sized enterprises.	Yes	Survey and interview participants	GST has simplified the tax structure and improved tax compliance among SMEs. However,	The use of convenience sampling method may involve a higher risk of selection bias.

							face issues like increased compliance cost, difficulty in understanding GST laws and negative impacts on the cash flows.	
Haldankar et al, 2022	Survey method-questionnaire based-approach.	100 GST-registered businesses in Goa	Yes	To examine the level of awareness about GST among small businesses and their opinions on GST compliance.	Yes	Survey participants	Most of the participants are unaware about how GST affects their profit, demand and tax compliance. Moreover, majority of the participants believe that the tax burden should be reduced and that the tax laws are complicated.	The sample size seems inadequate.
Digal, 2024	Mixed-method approach-exploratory and cross-sectional design	200 SMEs in Uduppi	Yes	To examine how GST impacts SMEs in Uduppi district in terms of procedural challenges,	Yes	Survey and interview participants.	The challenges that SMEs face in complying with GST include procedural	Data gathered through survey and interview methods may be subject to the personal

				digitalization, and cost of compliance			1 challenge, threshold limit adjustments, digitalisation requirements, and increased compliance costs.	bias of the respondents.
Nandal and Diksha, 2021	Quantitative research design-structure questionnaire	728 SMEs in Haryana.	Yes	To analyse GST compliance, tax fairness and tax complexity among SMEs located Haryana.	Yes	Survey participants	GST compliance and tax perception were low among SMEs. Tax complexities negatively affect GST compliance among SMEs. Tax fairness positively influences GST compliance among SMEs.	The study did not consider the external factors affecting tax perception.
Nandal et al, 2022	Quantitative research design-semi-structured questionnaire	658 Small enterprises in Haryana	Yes	To analyse how GST knowledge impacts GST compliance among small enterprises.	Yes	Survey participants	Low GST knowledge lowers the rate of GST compliance among small enterprises.	The study did not take into account the factors influencing GST knowledge.
Bindu, 2022	Survey method-semi-structured questionnaire	247 small business units	Yes	To assess the GST compliance burden of small business enterprises	Yes	Survey participants	The GST compliance costs for the small business enterprise	The generalizability of the findings is limited due to an



	based-approach			in relation to compliance costs.			s in Tamilnad uare 1.45 % of their annual turnover.	inadequate sample size.
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### 3.2 Lack of GST Knowledge and Procedural Complications

One of the major issues that the small and Medium Enterprises in India face in complying with GST is the difficulties in understanding the GST laws accurately. The multiple provisions, rules and regulations included in the GST laws, which vary according to the type of goods and services, tax rates applicable and tax exemptions, make it difficult for the SMEs to understand the GST laws (Harishekhar et al, 2021). Even after 5 years of implementation, SMEs are unaware of how GST impacted their operations, profits, demands and tax compliance. It indicates that Indian SMEs did not understand the aims and reasons for the GST implementation. The most important thing that the government of India should have initiated before implementing GST was to make taxpayers aware and informed about the purpose of GST and its prospective impacts including both positive and negative (Haldankar et al, 2022). Small and Medium Enterprises in India are unable to interpret the complicated GST laws. They often made to seek the experienced professionals' assistance for understanding the laws and comply with it. It is found that SMEs with better knowledge of GST laws show a higher compliance level. Therefore, sound GST knowledge is to be treated one of the important factors that positively influence GST compliance. The GST knowledge of SMEs can be improved through education programmes and trainings. This will enhance tax compliance rate and help government improve overall tax revenue generation (Nandal et al, 2022). The procedural complications in GST, including complexity in filling returns, Input Tax Credit reconciliation, threshold limit adjustments, and mandatory registration are another major issue that reduce compliance with GST among small and medium enterprises in India (Rani et al, 2024; Harishekhar et al, 2021; Digal, 2024). The GST complexities arising from difficulties in understanding, implementing and adhering to GST procedures and provisions were found to be fierce among Small and Medium Enterprises in India. Tax complexities impose regulatory and procedural burden on SMEs, which in turn increases their compliance burden and reduces their compliance. GST complexities cause low perceived GST fairness among Indian SMEs. The taxpayers feel that the system does not treat them with equity. The GST system should be made equitable and transparent to improve perceptions of tax fairness among SMEs. Tax fairness positively influences tax compliance (Nandal and Diksha, 2021).

### 3.3 Increased Compliance Cost and Digitalization Requirements

For small firms, the costs incurred for hiring experts or acquiring resources for GST compliance are the major concerns that negatively impact their GST compliance (Rani et al, 2024). It is found that the small and medium firms are made to spend large amounts on accounting and bookkeeping (Digal, 2024). It has been found that compliance costs significantly impact SMEs in Tamilnadu, as they form a significant portion of their annual turnover. Compliance costs pose more challenges for small and medium enterprises than for large companies because SMEs have to pay this amount from their small income. As far as large companies are concerned, compliance costs are affordable. Therefore, it can be stated that in relation to compliance with GST, compliance costs are a challenge for small and medium enterprises only (Bindu, 2022).

To comply with Goods and Service tax, the small and medium sized enterprises in India should adopt technology for tax return filing, invoicing, reporting and maintaining books and records. Digital compliance is an essential part of GST compliance. As far as small and medium sized enterprises are concerned, digital compliance can be a major challenge that affects their GST compliance (Rani et al, 2024). Digitalisation may be a new experience for small and medium enterprise. For those small enterprises which are unaware of how to use technology for business, such requirements pose severe challenges in GST compliance. Digitisation often creates a high financial burden on SMEs because they have to find extra funds to acquire software, to avail internet connection, and to hire experts to ensure digital compliance (Digal, 2024). SMEs operating in rural areas and semi-urban areas find it difficult to access uninterrupted internet connection, which in turn, disrupts GST compliance on time because poor internet connection delays return filing, create payment issues, delays invoice upload etc. (Rani et al, 2024). The digital literacy of SME owners plays a crucial role in improving GST compliance among SMEs. Programmes that improve the digital knowledge of SME owners should be conducted to enhance GST compliance among SMEs. SME owners who are age may not have even minimum digital literacy, and it will be challenging for them to be digitally literate (Rani et al, 2024). Government should provide small and medium -sized enterprises with certain financial incentives or assistance to help them develop their digital infrastructure (Digal, 2024). This will help Indian SMEs to better manage their challenges in digital compliance and, thereafter, improve their GST compliance.



## DISCUSSION

This study found that the GST law is very complex, and therefore, Indian SMEs find it very difficult to interpret and ensure its compliance. The study by Mehta and Mukherjee (2021), also agreed that various complexities are involved in comprehending and administering GST law. In India, public awareness level about GST is not satisfactory because sufficient information is not provided to the public about GST law. This unawareness created a negative perception of GST implementation among the public (Kaur, 2019). The negative perception of GST implementation caused by lack of knowledge is the main reason for low GST compliance among SMEs due to this lack of GST knowledge. Therefore the primary aim of government tax education and awareness programmes should be changing people's negative perceptions of GST implementation (Mohammed and Aswale, 2023).

This study also pointed out those procedural complications is a major challenge Indian SMEs face in complying with GST laws. Monachan et al (2024) in their research affirmed that GST compliance among Indian MSMEs is subject to various procedural complications, including registration process, return filing, and tax payment procedures. Monachan et al (2024) also stated in their research that a supporting mechanism that helps Indian MSMEs to adapt to the GST system should be developed and executed by the government. The SMEs in India could have been trained enough to tackle the complex procedures in GST. It is analysed that all the issues or challenges that Indian SMEs face today in relation to GST compliance are the outcome of poor initial planning by the government to implement a new tax system (GST). Apart from the challenges inherent in the GST system or law, there are other individual factors influencing the compliance behaviour of taxpayers. These include morality, obligation and trust. Trust towards the government is vitally important for tax compliance. Therefore, it can be analysed that low GST compliance among Indian SMEs may not solely result from the complexities of GST laws; it can be also influenced by the personal desires of the SME owners. At the same time, it remains truth that simplifying tax compliance system can positively impact tax compliance and increase taxpayers' satisfaction (Rani and Kalpana, 2024).

This study identified increased compliance cost as the main compliance issues in Indian SMEs. However, the study by Sury (2022) found that, on identifying the significance of Micro and Small and Medium Enterprises (MSMEs) in Indian economy in terms of generating employment and fostering economic development, the government of India provided many relief and services to MSMEs, including composition levy scheme, soft tax rate policy for MSMEs, sector specific concessions and reliefs, simplified tax procedures (Sury, 2022). Information Technology Infrastructure is the most important aspect required for GST implementation. It is very difficult for developing countries. It was important to assess the digital literacy of business owners, especially of MSMEs owners before implementing GST (Rani and Kalpana, 2024). However, in today's digital world, people are found to be digitally literate even though they are illiterate.

## CONCLUSION

Small and Medium Enterprises in India face many challenges in complying with Goods and Service Tax. These challenges include lack of GST knowledge, procedural complications, compliance cost and digital compliance. Even after 7 years of implementation, SMEs in India cannot improve their tax compliance due to these challenges. It is suggested that the GST laws be simplified to help SMEs overcome these challenges. After Covid-19, majority of the businesses are struggling to make profits. Therefore, the government should take measures to eliminate the high financial burden on SMEs caused by tax compliance. Moreover, Indian SMEs should be supported to have sound digital infrastructure. Public awareness and education programmes for enhancing GST knowledge and digital literacy should be conducted.

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