

Compliance Complexity under GST: Challenges Faced by Micro and Small Enterprises in India

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ABSTRACT

The Goods and Services Tax (GST) was introduced in India to simplify indirect taxation and promote formalisation. However, compliance requirements under GST have posed significant administrative challenges for micro and small enterprises. The Present study examined GST compliance complexity and its implications for micro and small enterprises in India using a secondary data-based analytical approach. The study integrated statutory GST notifications issued by the Central Board of Indirect Taxes and Customs, enterprise structure data obtained from Udyam Registration statistics, and international benchmarking indicators from the World Bank Enterprise Survey. GST compliance complexity was assessed through the analysis of return filing obligations, procedural amendments, and legal requirements. The findings indicated that compliance complexity arose from frequent regulatory changes and recurring return filing requirements, with repeated deadline extensions signalling persistent compliance difficulties rather than transitional issues. Procedural and legal amendments further increased interpretational demands for enterprises with limited administrative capacity. The dominance of micro enterprises within the Micro, Small and Medium Enterprises (MSME) sector amplified the overall impact of such compliance burdens. International benchmarking evidence suggested that Indian firms devoted a substantial share of managerial time to regulatory compliance, reinforcing the broader administrative context within which GST operates. The study highlighted the need for simplifying and stabilising GST compliance procedures, particularly for micro and small enterprises. By linking regulatory compliance changes with enterprise structure, the study offered policy-relevant insights for improving the effectiveness and inclusiveness of India's GST regime.

Keywords: Goods and Services Tax; Compliance Complexity; Micro and Small Enterprises; GST Administration; MSMEs in India

1. INTRODUCTION:

One of the most radical reforms of any type of indirect tax that sought to streamline the taxation process and create one national market was the Goods and Services Tax (GST), which was introduced in India in the year 2017. GST was anticipated to enhance efficiency in the administration of taxation, removing the cascading impacts of the implementation of several central and state-level taxes. The implementation of GST nevertheless formed a technologically-oriented compliance framework that required the submission of returns on a regular basis, the utilization of digital records and continuous regulation updates.

Micro and small enterprises are the backbone of Indian Economy, since they contribute significantly to generation of employment and economic activity. Despite their weight, these businesses are likely to operate at the margins of subsistence and lack sufficient institutionalisation to internalise regulatory shocks. It has been highlighted in the literature that tax reforms are beneficial in the long term, but that they can disproportionately impact smaller businesses due to higher relative compliance and adjustment expenses

(Mukherjee, 2020). These issues have been compounded through adapting formalisation and online compliance within the GST regime, in which, sustainability and competitiveness of micro and small firms have become even more of a challenge (Evans, 2003).

In theory, the difficulty of the tax compliance generally relates to the time, financial resources, and mental effort required to meet the conditions of the statute. The administration of tax has also become digitized, which has also changed the nature of compliance under GST. Although digital systems are meant to enhance transparency and efficiency, new complexity has been introduced in terms of technological preparedness, system stability, and the cost of learning a procedure. Small businesses, particularly the ones, which are situated in semi-urban and rural locations, frequently have problems with adapting to the technology-driven compliance frameworks, which may amplify reliance on outside tax firms and boost compliance expenses (Awasthi and Engelschalk, 2018). These issues demonstrate that the complexity of GST compliance should be analysed not only in accordance with the law but also in terms of administrative and technical aspects.

There is also international evidence of the additional

burden of regulation on firms in emerging economies. Surveys on the enterprise level show that Indian companies also spend a significant portion of the time of senior management on addressing regulatory demands, which is an indication that tax compliance acts in a broader context of administrative outreach (World Bank Enterprise Surveys, 2022). It is on this background that the current research aims to examine the complexity of GST compliance and its effect on micro and small businesses in India by combining statutory, enterprise-structure, and international benchmarking information. In this way, the research will make a contribution to the policy deliberation about making GST compliance easier and increasing the MSME sector resilience.

2. Literature review

Few studies have been conducted on the GST compliance in terms of taxpayer behaviour and administrative burden at the micro level. According to empirical research on district-level, there is an indication that assessee experience challenges in grasping procedural requirements, compliance with digital records, and that they meet deadlines in filing under GST, which points to the complexity of compliance at operational levels (Malini and Saranya, 2021). The results of such findings note that compliance issues are not only temporary but also found in various groups of taxpayers, especially the smaller ones with less accounting assistance. A number of studies have examined GST in India in a much wider policy and structural view. The initial post implementation reviews underscored the fact that even though GST was expected to streamline the process of indirect taxation, the various rates, the volatility of the procedures, and the use of technology imposed new compliance burdens (Nayyar and Singh, 2018). These studies are critical in terms of providing background information on how the nature of the design features of GST can be translated into administrative costs to the firms, particularly in the first years of implementation. Additionally, the literature on digital taxation sheds more light on the complexity of compliance issues by connecting the pressure of formalisation to technology-based tax systems. The literature on the transformation of the developing world has demonstrated that formalisation in the face of digitised tax systems may result in premature formalisation, in which a firm is forced to adhere to formal tax systems before it develops the administrative capacity (Roy and Khan, 2021). This view is especially applicable to GST in India, where digital compliance is also obligatory and applied uniformly to firms of different sizes.

Such comparative and international researches have also examined how governments are trying to enhance the adoption of digitalisation to enhance tax compliance among MSMEs. There is evidence that even though digital tools can help to boost transparency and enforcement, they can also increase compliance expenses on the part of small businesses in the absence of suitable support systems (Gunawan, 2025). These results highlight the need to balance the enforcement goals and capacity-building of MSMEs. In terms of theory, the overall results of the studies on tax compliance in the developing countries clearly suggest that the small and medium-sized

enterprises are disproportionately affected by the compliance costs since they lack financial, human, and informational advantages (Musimenta et al., 2017). This literature offers a conceptual basis for the analysis of the complexity of GST compliance as a retrogressive burden having a greater impact on smaller firms as compared to larger organisations.

The tax compliance cost aspect has been studied widely in the literature of public finance. Research that concentrates on the measurement of the compliance costs highlights that the size and the risk of compliance costs may have an impact on the behaviour of firms and perspectives on taxation systems (Eichfelder and Hechtner, 2018). These lessons are essential in understanding the GST-related compliance issues, where the high rate of adjustments in regulations can augment direct and indirect costs incurred by the firms. Studies that are India-based and specifically target MSMEs have also indicated that GST has both positive and negative opportunities and challenges. Although GST can enhance market access and tax cascading, compliance procedures of registration, filing of returns, and documentation have been a great burden to MSMEs, especially in the initial years of its implementation (Pandit, 2017). These studies point to the two-sided nature of GST as a reform and regulatory burden.

Empirical evidence on the effect of GST on MSMEs has been further given by recent state-level empirical work. The results of regional studies indicate that compliance with GST has an impact on the operational costs and working capital management of small businesses, depending on the industry and the size of firms (Garg et al., 2024). These investigations support the idea that context-specific measurements of the GST compliance results should be taken. Survey-based evidence has also been used to establish a relationship between GST and formalisation. Studies have found that GST has led to faster formalisation of informal businesses, although there has not been a consistent pattern, and it has, in many cases, added to the adjustment costs of smaller firms (Ghosh, 2022). These results are part of the current debate on the issue of whether formalisation as a GST-driven phenomenon can lead to higher productivity in the long-term or to an increase in compliance stress in the short-term.

Previous research on GST compliance costs, especially in small and medium enterprises, offers a useful comparison. The indirectly negative relationship between tax compliance systems and the turnover of smaller firms is supported by the evidence of GST regimes in other countries showing that compliance costs are more likely to become higher than the turnover of the company (Ramli et al., 2015). The literature on the digitalisation of taxation in the context of the Indian GST reveals that despite the fact that digitalised systems have helped to streamline tax collection and formalisation processes, they have also increased the cost of compliance among micro and small businesses with low administrative capacity (Roy and Khan, 2021, Ghosh, 2022). These results along with the analysis support the suggestion that complexity of GST compliance may be viewed against the background of micro and small businesses in India.

Although the introduction of the Goods and Services Tax

(GST) has been introduced to facilitate the indirect taxation system in India, the compliance requirements remain complex to the micro and small businesses. Regular adjustments of regulations, periodic filing of returns on diverse occasions and mandatory digital operations have imposed administrative expenses on such firms. The complexity associated with such compliance may nullify the gains of GST that are supposed to be achieved as a result of their limited managerial and financial capacity. However, systematic relationship between GST compliance shift and structure of the micro and small businesses is one of the areas where limited empirical evidence has been established. This study seeks to fill this gap by giving empirical evidence using the secondary data.

Research Objectives

To investigate the nature and prevalence of GST compliance-related regulatory responses and their impact on complexity of compliance of micro and small enterprises in India.

1. To determine the degree to which GST returns filing, procedural changes and legal requirements are the administrative burden on micro and small businesses.
2. To examine the structure distribution of micro and small enterprises and benchmark the complexity of GST compliance with enterprise level and international benchmarking indicators.

3. Methods

3.1 Research Design

The study research design was a descriptive and analytical research design which employed only secondary data in analysing the complexity of the GST compliance and its effects on micro and small businesses in India. The secondary data method was considered appropriate since the problem under study was regulatory and policy-related in nature. With the help of the integration of legal, enterprise-level, and international benchmarking information, the study helps to record both structural and procedural features of GST compliance. The research design helped conduct triangulation through various sources of authority, which promoted the rigour and reliability of the analysis.

3.2 Data Sources and Data Collection

The research was based on the use of three major secondary data sets, which were gathered using official and internationally acclaimed sources. The data on the GST compliance was collected in the form of Central Board of Indirect Taxes and Customs (CBIC) notifications and changes in the rules. The data on the enterprise structure were obtained at the MSME dashboard in both the MSME Annual Report and the Udyam Registration statistics. The World Bank Enterprise Survey was the source of international benchmarking indicators. The systematic identification, downloading, and documentation of the relevant reports, notifications, and indicators were used in data collection. Data that were only directly relevant to compliance procedures, enterprise size classification and regulatory burden were included to keep the focus and consistency.

3.3 Operationalisation of GST Compliance Complexity

The complexity of GST compliance has been operationalised through a structure of coded frameworks through statutory notification and amendments to the rules. Selected document related to GST was categorized as per area of compliance, and these areas were return filing, registration procedures and dispute resolution. The changes were then coded according to their effect on the complexity of compliance as either raising or lowering procedural burden. The extensions of filing deadlines were considered as proxy measures of compliance stress, and the amendments of the rules implying the introduction of new procedures were coded as complexity-promoting initiatives. This operationalisation enabled the possible qualitative changes in regulations to be transformed into analyzable indicators that could be analysed using the trend and thematic analysis.

3.4 Enterprise Structure and Contextual Variables

Data on enterprise structure were analysed to know the size and dispersion of firms that are impacted by GST compliance requirements. The number of micro and small enterprises captured during the reference period was obtained through Udyam Registration statistics. The analysis was limited to micro and small enterprises, and medium enterprises were not included. The data on sectoral distributions were provided to render contextual knowledge about compliance heterogeneity in manufacturing, services, and trading activities. These variables helped the study to associate regulatory complexity with the structural nature of the MSME sector, which enhanced the policy relevance.

3.5 Ethical Considerations

Only secondary data collected in publicly available and trusted sources were used to conduct the study, comprising government publications and international databases. No direct interview with human subjects was made, and thus, the issues of informed consent, confidentiality, or anonymity of a respondent were excluded. Every source of data was also credited accordingly in order to facilitate transparency and academic integrity.

4. Results

4.1 Trends in GST Compliance-Related Regulatory Changes

CBIC notification analysis showed that there was a trend of regulatory changes in GST compliance processes with frequency. The changes that occurred in the course of the study mostly focused on the return filing, registration procedures and dispute resolution systems. Several notifications were given at a short time span of time, signifying continuous restructuring of the GST framework. This was because the recurring changes indicated instability in the regulation, making it more difficult to monitor the continued compliance by the enterprises. Though there were some notifications that helped in the provision of temporary relief regarding the extension of the deadline, the general trend indicated a changing and moving environment of compliance. This regulatory uncertainty was especially heavy on the micro

and small enterprises that have low administrative capacity. Table 1 provides a summary of the selected GST notifications published in 2025, which impacted the main areas of compliance, revealing the nature of the regulatory changes and their suggestive effect on compliance complexity for enterprises.

Table 1. GST Compliance-Related Regulatory Changes and Their Impact

Notification No.	Year	Compliance Area	Nature of Change	Complexity Impact
02/2025-CT	2025	Return filing	GSTR-3B due date extension	Reduce
05/2025-CT	2025	Return filing	GSTR-7 due date extension	Reduce
07/2025-CT	2025	Registration	Introduction of Rule 16A	Increase
11/2025-CT	2025	Appeals & refunds	Amendment to Rule 164	Increase

Source: Author's compilation based on notifications issued by the Central Board of Indirect Taxes and Customs (CBIC), Ministry of Finance, Government of India

Note: The table presents selected GST notifications issued during the study period that directly affected compliance procedures relevant to micro and small enterprises.

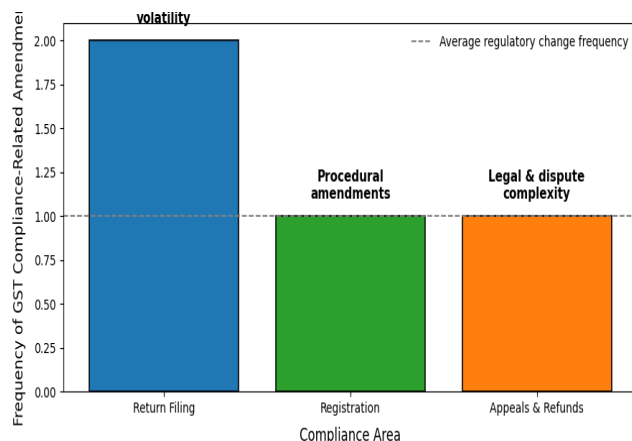


Figure 1. Distribution of GST Compliance-Related Regulatory Changes by Compliance

As illustrated in Figure 1, compliance-based regulatory developments in the course of the study were mainly focused on the areas of the return filing requirements and the registration and the procedures related to the appeals, which implies that the area of the returns filing was the most dynamic and compliance-sensitive area under the GST regime.

4.2 Return Filing Burden under GST

Findings showed that return filing requirements were the

most important constituent of the GST compliance complexity. Core returns Goods and Services Tax Return 3B (GSTR-3B) and Goods and Services Tax Return 7(GSTR-7) extensions of due dates were also indicators of the continuing difficulties in filing. State-wise staggered deadlines also added regional disparity in the compliance timelines. Although deadline extensions removed the immediate pressure of compliance, the frequent use of deadline extensions implied some internal systemic challenges of meeting statutory requirements. The results showed that the costs of compliance, such as time and administration, were high among enterprises due to the obligation to file returns, and this proves the attitude of GST as a tax system that is compliance-heavy.

4.3 Procedural and Legal Complexity in GST Administration

Central Goods and Services Tax (CGST) Rules on registration and dispute resolution were amended, and helped to make the process and law more complex. The introduction of a new system, such as temporary identification numbers and explanations about eligibility in the area of refund, raised the interpretational needs of the taxpayers. Such developments also meant that businesses needed to consult with tax practitioners and lawyers more often. These findings showed that, as much as such amendments were meant to enhance the efficiency of their administration, they also increased the procedural requirements. The small and micro enterprises were hit more because of a lack of in-house expertise, and therefore, their compliance was more reliant on the support systems.

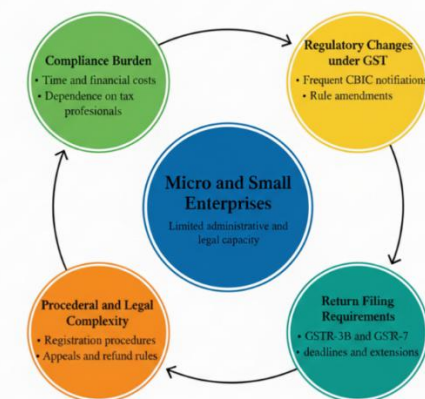


Figure 2. Circular Flow of GST Compliance Complexity Affecting Micro and Small Enterprises

The complex circular and reinforcing nature of compliance complexity of GST has been seen to impact micro and small enterprises as shown in Figure 2. These compliance requirements combine with the poor administrative and legal ability of micro and small businesses, leading to higher compliance expenses, managerial time wastage and the reliance on external tax advisors. The circular form emphasizes the capacity of the compliance burdens to, subsequently, induce more changes in regulations, which would be the perpetuation

of compliance complexity.

4.4 Enterprise Structure and Scale of Impact

According to Udyam Registration data, micro enterprises were found to represent the majority of registered MSMEs. This allocation meant that micro-scale firms were the ones who were mostly affected by GST compliance complexities. Considering their numerical superiority, even small increases in compliance requirements were converted to huge aggregate compliance expenses at the sectoral level. The examples emphasised how microenterprises are susceptible to the complexity of regulations because such enterprises generally have little managerial and financial resources. The effects of the GST compliance requirements were therefore increased in relation to the structural arrangement of the MSME sector. Table 2 indicates the distribution of registered micro and small enterprises in India, indicating that the micro enterprises are significantly dominant in the MSME sector. The distribution shows the inequalities of exposure of micro enterprises to regulatory and GST compliance rules.

Table 2. Distribution of Micro, Small and Medium Enterprises in India

Enterprise Category	Number of Enterprises	Share (%)
Micro Enterprises	7,48,93,011	99.30
Small Enterprises	4,88,059	0.65
Medium Enterprises	36,747	0.05

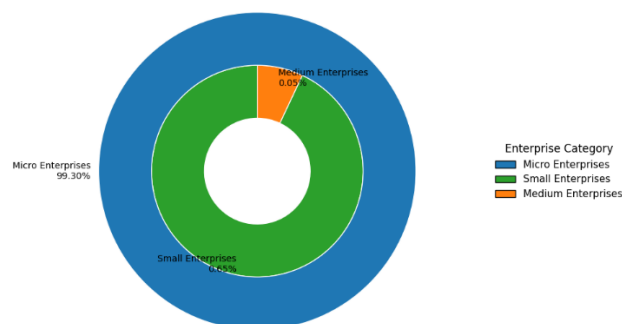


Figure 3. Composition of MSMEs by Enterprise Size in India

Source: Udyam Registration Portal, Ministry of Micro, Small and Medium Enterprises, Government of India (2026).

Figure 3 indicates that there is a disproportionate presence of micro enterprises in the MSME sector. This distribution implies that the complexity of compliance with the GST among the micro enterprises needs to be decreased significantly since micro enterprises are over-represented by the administrative and procedural burdens of the GST structure.

4.5 International Benchmarking of Compliance Burden

International benchmarking based on the data of the

World Bank Enterprise Survey has shown that Indian companies have spent a significant part of their senior management time on regulatory compliance. The share of management time occupied with regulatory requirements reported was greater than that at the regional level, and this indicates a relatively high compliance cost. This finding, when interpreted in conjunction with changes in regulatory changes specific to GST, implied that GST compliance functions in a more comprehensive regulatory intensity environment. The domestic findings were also enhanced by the international evidence, which can lead to the conclusion that the complexity of GST compliance was one of the components of a larger administrative problem of the Indian businesses. Table 3 presents the results of chosen regulatory compliance indicators of India as compared to South Asia and global averages, and the differences between India and the regulatory framework in which firms engage in GST compliance.

Table 3. International Benchmark of Regulatory Compliance Burden

Region	Indicator	Value (%)	Year
India	Senior management time spent on regulatory compliance	12.6	2022
South Asia (avg.)	Senior management time spent on regulatory compliance	6.9	2022
All Economies (avg.)	Senior management time spent on regulatory compliance	8.2	2022

Source: World Bank Enterprise Surveys (2022).

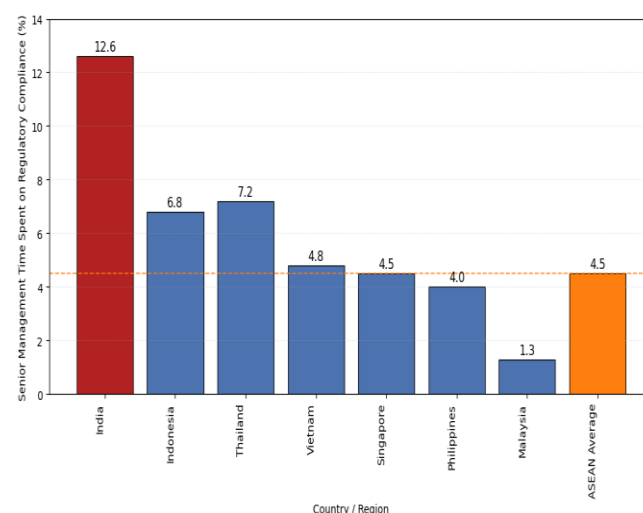


Figure 4: Senior Management Time Spent on Regulatory Compliance India and ASEAN Comparison

Source: World Bank Enterprise Surveys (latest available year for each country).

Note: The values represent the most recent available World Bank Enterprise Survey year for each country and are therefore not strictly contemporaneous. The comparison is intended to provide a broad benchmarking perspective rather than a time-series analysis.

The ratio of hours on regulatory compliance by senior management in each of India and the chosen ASEAN economies, with the latest Enterprise Survey data on each country, is shown in Figure 2. This reveals that the percentage of Indian companies that spend managerial time on regulatory necessities is significantly larger than that of the majority of ASEAN companies. This difference indicates a comparatively greater administrative burden on the Indian enterprises, based on variation in the regulatory intensity, complexity of procedure and environment in enforcing compliance. The comparison points out that compliance as related to GST exists within a wider regulatory environment in India, where the managerial resources are more largely consumed by regulatory requirements than in some of the similarly emerging economies.

5. Discussion

These results have shown that the complexity of GST compliance to micro and small enterprises was attributed to both the procedural changes and the submission of returns. The changes involving the repetition of the filing date meant that there were systemic issues to meet the requirements of the statutes rather than the transitional issues. The change in the procedures regarding registration and dispute resolution also had an increase in interpretational pressures on those enterprises with low administrative capability. The fact that microenterprises have dominated the MSME sector compounded the effect of such compliance requirements. The evidence of international benchmarking supported these findings, indicating that Indian companies spent much managerial time on meeting the regulations and that GST complexity was not an isolated policy problem but a part of a larger group of administrative intensity.

The research has significant policy/managerial implications. To the policymakers, the results indicate the necessity to streamline the compliance processes of GST and stabilise regulations, especially among micro businesses. By simplifying the process of filing a return as well as making the processes less complex, compliance costs can be reduced, and voluntary compliance can be enhanced. In the case of MSMEs, the findings indicate the need to acquire fundamental compliance capacity and use digital support mechanisms. Policy-wise, it is crucial to balance the aims of formulating formalisation and administrative capacity of micro and small enterprises to make sure that GST becomes a contributor to the sustainable growth of enterprises instead of creating an extra-regulatory burden.

The results of the current study are fairly aligned with the previous studies that indicate the disproportionate effects of GST-related policies on MSMEs. Although there are studies that have focused on the contribution and paramount role of financial institutions and state-level support mechanisms in MSME development, their coverage has mostly been on the periphery of the direct

compliance aspect that is the focus of this study (Dileep Kumar, 2024). Empirical studies that have attributed GST revenue performance to macroeconomic growth have indicated a positive long-run performance, but such studies usually focus on the macroeconomic aspect as opposed to the challenges faced by micro and small firms in complying (Garg et al., 2025). Accounting-based evaluations of GST effects on SMEs have also cited that the effects have led to reporting and documentation load, which is consistent with the challenges in the procedure witnessed in this case (Chopra and Modi, 2025). Furthermore, firm-level findings show that GST has neutral or negative impacts on the MSME performance, which supports the conclusion in the present research that the complexity of compliance may be counterbalanced by possible efficiency benefits, especially in smaller businesses (Bhalla et al., 2023). However, the research included secondary data and statistical analysis, which limited the insights into the behaviour of firms.

The review was on sampled GST notifications and corporation-wide data on the GST compliance that might not adequately reflect the industry-specific or geographical differences in compliance experiences. Future studies can integrate the primary survey data in determining the firm-level impressions of the complexity of GST compliance by sector and region. Longitudinal research spanning several years of implementation of the GST would offer a better insight into how compliance is changing and whether policy simplification initiatives are working well with micro and small businesses.

6. Conclusion

The current paper has analysed the complexity of compliance in GST and its implication to the micro and small businesses in India through a combination of statutory regulation analysis, enterprise-structure data, and international benchmarking statistics. This was found to be the case as the complexity of GST compliance is not limited to the requirement to file returns, but also to the constant amendment of the procedure and legal clarifications. Repetitive extensions of filing deadlines revealed chronic compliance challenges as opposed to transitional problems and may indicate that the compliance system is still burdensome to smaller businesses with small administrative capabilities. The prevalence of the micro enterprises in the MSME sector highly increased the net effect of the GST compliance requirements. Even slight procedural increases meant massive compliance costs, given the fact that they were numerically strong, with limited resources to handle them. The analysis also revealed that GST compliance issues were managed in a wider regulatory context, which firms spent a significant proportion of management time to fulfil the statutory requirements. Such a contextualization emphasized the fact that the complexity of GST has an inherent limit of being considered in isolation but it was a composition of a larger administrative ecosystem that drives enterprise performance. In policy terms, the study suggested a higher level of predictability, ease and certainty in the compliance procedures of GST. Though GST has positively impacted in formalisation and transparency, the impact can be counterproductive in case compliance costs are unfairly shifted to the micro and

small enterprises. Results highlighted the importance of establishing goals of formalisation and compatibility of smaller firms based on their compliance ability to ensure inclusive economic growth. In general, the research contributes positively to the appreciation of the complexities of compliance based on empirical evidence.

The results are useful to policy makers, tax administrators and other stakeholders to improve the efficiency and performance of the MSME sector under GST regime in India..

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