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A Study on GST Post-Implementation Compliance Issues among MSMEs in Karnataka

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ABSTRACT

Ease of compliance is always desirable to foster the growth of small businesses in India. Goods and Services Tax (GST) was introduced in India on 1st July 2018 to curb the limitations of earlier indirect tax laws. It has addressed many of the compliance issues faced by MSMEs in India such as the organization's employee's cost increase after the implementation of GST, the increase in software cost, the increase in the working capital cost after the implementation of GST, Process is difficult, Cost of compliance is very high etc. However, still there are a lot of compliance issues that need urgent attention. This study aims to explore post-implementation compliance issues being faced by MSMEs with special reference to the state of Karnataka. Data has been collected through a survey questionnaire for 526 MSMEs and analyzed in this regard. To analyze this study we have implemented the Chi-Square test, Score Mean Analysis and Binary Logistic Regression. This study has found many teething problems regarding GST compliance being faced by MSMEs which is acting as a hurdle in their growth of MSMEs. There is an urgent need for policy interventions to improve cumbersome compliance procedures for the overall growth of the MSME sector in India.

Keywords: MSMEs; GST; Compliances; Return; Registration; Input tax credit

INTRODUCTION

The Goods and Services Tax (GST), implemented in India on 1 July 2017, replaced a complex system of central and state indirect taxes with a unified tax structure aimed at simplifying taxation, improving compliance, and enhancing economic efficiency. While GST was designed to streamline tax administration and facilitate ease of doing business, its implementation has posed significant challenges, particularly for Micro, Small, and Medium-Sized Enterprises (MSMEs). MSMEs play a vital role in India's economic development through employment generation, innovation, and regional growth, with Karnataka being one of the key states where this sector contributes substantially to economic activity.

This study focuses on examining the post-GST compliance challenges faced by MSMEs in Karnataka. The transition to GST introduced changes in tax procedures, compliance requirements, and digital systems, which have placed additional financial, operational, and administrative burdens on small businesses with limited resources and infrastructure. The research specifically investigates issues related to tax registration, return filing, input tax credit claims, and digital adaptation for GST compliance.

By identifying the key obstacles faced by MSMEs after becoming GST-compliant, the study aims to generate insights that can support policymakers, tax authorities, and business stakeholders in designing effective support mechanisms and simplified compliance frameworks. Ultimately, the research seeks to contribute to the development of policies that promote sustainable MSME growth, improve compliance, and strengthen the economic development of Karnataka and India as a whole.

REVIEW OF LITERATURE

(NIPFP, 1994) noted significant problems with India's tax system, including many levies, high compliance costs, trade barriers, and administrative inefficiencies, the 2009 GST discussion paper outlined the idea of GST and underlined its potential advantages. The benefits of GST for companies and consumers, including as lower tax burdens and better compliance, were highlighted in later publications by CBIC and RBI (2016). It was anticipated that GST would do away with cascading taxes, streamline the tax system, and lower regulatory expenses. All things considered, GST is acknowledged as a revolutionary change to India's indirect tax system that fosters economic unity, efficiency, and transparency.

Meryn R. George and Tisa Maria Antony (2013) used data from 90 Bengaluru-based businesses in the manufacturing, services, wholesale, and retail sectors to investigate the effects of GST on MSMEs in India. Using questionnaire answers, percentage analysis, and the Garrett Ranking method, the research concludes that MSMEs have usually profited from GST and that suitable facilitation measures were established to facilitate compliance. However, there hasn't been much of a gain in corporate profitability due to GST, which has raised fixed compliance expenses. GST compliance was also shown to be impacted by server and network connection problems.

Reserve Bank of India (2017), GST has many advantages, including easier compliance, consistent tax rates, the elimination of cascading taxes, cheaper compliance costs, lower product prices, and more investment. It was implemented to boost corporate efficiency and address the shortcomings of the previous indirect tax system. However, even few months after the GST was implemented, small businesses in India still have to deal with serious compliance issues and financial challenges.

Mughudhan B & Kirubagaran K (2018), GST is a significant international tax reform that has been embraced by more than 150 nations to promote economic development, despite opposition and difficulties. GST is a major change that affects taxpayers and companies in India, especially the SME sector, which is essential to exports and GDP. Their analysis reveals that although GST initially generates challenges and unfavourable short-term consequences, it yields good results for small and medium firms in the long run.

Priya and Davis (2019), both new and current players have benefited from the GST's significant contribution to the development of a more responsible and structured retail industry. However, low taxpayer compliance and flaws in the GST Network (GSTN) are the primary causes of GST implementation difficulties. In order to promote public education and compliance, they propose that the GST Council use awareness-raising tactics include social media outreach and partnerships with non-governmental organizations.

Guna and Anuradha's (2021) hypothesis, the effects of GST on MSMEs will vary by industry and geographical area in India. They contended that variances would occur because MSME operations are varied and because different states have different political and economic contexts. Because MSMEs in highly regulated or politically sensitive industries are more susceptible to policy changes, it was anticipated that certain states would be more affected. Therefore, it was expected that the impacts of GST would be variable, influenced by both sectoral features and regional political-economic settings.

Vibhuti Mittal and T. V. Raman (2021) examine the impact of the Goods and Services Tax (GST) on Micro, Small, and Medium-Sized Enterprises (MSMEs) in India, particularly in the context of challenges intensified by the pandemic-induced lockdown. Using a standardized questionnaire and statistical methods including chi-square testing, ANOVA, and correlation analysis, the research evaluates MSME owners' attitudes, acceptance, and reactions to GST in addition to their knowledge levels and satisfaction. The results show that attitudes of GST are greatly influenced by the kind of company, and that MSMEs have generally embraced and benefited from GST. Overall, the study makes a significant contribution to our knowledge of the application and effects of GST, particularly in India's MSME sector.

FCS Manjeet S. Dhillon and Dr. R. K. Gautam (2022), with a focus on the high expenses of GST implementation, compliance and non-compliance, and other operational constraints. The report advocates for the inclusion of these issues in GST Council discussions and makes policy suggestions for state governments and tax agencies. It highlights the need of weighing the anticipated advantages for MSMEs against the growing expenses associated with GST, calling for more institutional focus on their sustainability. The article places the analysis in the context of current economic upheavals, such as the COVID-19 epidemic and lockdowns (2020–2021), the GST implementation (2017), and demonetization (2016). The results show significant negative effects on MSME performance. It indicates that if these issues are not resolved, between 20% and 40% of MSMEs in Punjab run the danger of closing permanently.

Dr. Kanimozhi (2023) highlights that MSMEs play a crucial role in driving a nation's economic growth, making the adoption of GST a transformative but challenging reform for their sustainability. While GST has improved operational efficiency by simplifying the tax structure, unifying markets, and enhancing transparency, its implementation has posed significant difficulties for many MSMEs, particularly unorganized enterprises. Earlier, these firms experienced higher growth by managing lower tax liabilities, but GST has increased compliance and tax burdens through a more transparent system. The study thus brings out the multiple operational, financial, and compliance challenges faced by entrepreneurs in the MSME sector, despite the long-term structural benefits of GST.

RESEARCH METHODOLOGY

Research Gap:

The existing literature lacks focused and empirical studies that specifically examine GST compliance and non-compliance among MSMEs, particularly the micro and small enterprise segments. Current research largely addresses compliance challenges in a general context, without capturing MSME-specific constraints such as limited resources, low awareness, regulatory complexity, and technological barriers. There is also insufficient evidence-based analysis on the effectiveness of government support measures in promoting voluntary GST compliance among MSMEs. This research gap highlights the need for targeted, sector-specific studies to generate practical insights for policymakers and stakeholders to design more effective compliance frameworks and support mechanisms.

Objectives of the study:

1. To determine the facilities employed by the MSMEs to comply with GST
2. To examine the issues faced by the MSMEs in GST Compliance.
3. To analyse the factors influencing non-compliance by the MSMEs in GST.
4. To analyse the effectiveness of the Government's support/ initiatives for encouraging voluntary compliance by the MSMEs in GST.

Study Design and Setting

This study adopted a descriptive and analytical research design to examine post-GST compliance challenges among MSMEs in Karnataka, India. Primary data were collected from 526 MSMEs across 31 district headquarters, ensuring comprehensive regional representation. The study environment covered four administrative divisions: Bengaluru, Belagavi, Kalaburagi, and Mysore divisions.

Unit of Analysis and Time Horizon

The unit of analysis is post-GST compliance difficulties affecting MSMEs. A cross-sectional research design with longitudinal relevance was adopted, where data were collected at a single point in time while capturing experiences accumulated over the post-GST implementation period.

Operational Definitions

Products, GST, GST compliance, and MSME classifications were defined in accordance with the CGST Act, 2017 and the Gazette of India (1st June 2020). MSMEs were categorized into micro, small, and medium enterprises based on turnover and investment thresholds. The sample consisted of enterprises with turnover below ₹250 crore, with dominance of small enterprises, as supported by literature indicating their higher vulnerability to GST compliance challenges.

Population and Sampling Design

The population comprised MSMEs operating in Karnataka, classified into manufacturing, service, and trading sectors. A multi-stage sampling technique was adopted. In Stage I, Karnataka was divided into four regional divisions. In Stage II, MSMEs were selected from all 31 district headquarters, ensuring sectoral representation (manufacturing, service, trading). In Stage III, a census approach was applied to the selected units.

A total of 526 MSMEs were selected, with 17 enterprises from each district. Sample size was statistically determined using the Cochran formula at 95% confidence level and 5% margin of error. Although the minimum required sample size was 382–385, it was enhanced to 526 to improve reliability and robustness of findings.

Data Sources and Collection Methods

Both primary and secondary data sources were used. Primary data were collected through a structured questionnaire administered to MSME owners/managers using face-to-face interviews, email communication, and Google Forms. Secondary data were obtained from scholarly journals, books, government publications, Ministry of Finance Gazettes, Union Budget documents, institutional libraries, and official reports.

Research Instrument

A structured, close-ended questionnaire was developed using multiple-choice and Likert-scale formats. The instrument was validated through expert review to ensure content validity and clarity. The design facilitated uniformity in responses and efficient data collection.

DATA ANALYSIS TECHNIQUES

Data were analyzed using SPSS software. Inferential statistical tools employed included:

- Chi-square test
- Mean score analysis
- Binary logistic regression

These techniques were used to identify relationships, patterns, and predictors of GST post-compliance challenges among MSMEs.

Ethical Considerations

The study adhered to ethical research standards. Participation was voluntary, informed consent was obtained, and confidentiality and anonymity of respondents were ensured. No deceptive practices were used, and data were utilized strictly for academic and research purposes.

DATA ANALYSIS

Descriptive Profile of MSMEs and GST Compliance Structure

The descriptive analysis of 526 MSMEs across Karnataka reveals that GST compliance is largely centralized and professionally managed. A substantial majority of enterprises (84.4%) operate with a single GST registration, while only a small proportion maintain multiple registrations, indicating limited business segmentation and relatively simple organizational structures. In terms of tax structure, most MSMEs fall within the 12% (45%) and 18% (30%) GST slabs, reflecting dominance of standard-rated goods and services in MSME operations.

Professional dependency is significantly high, with 89% of MSMEs relying on Chartered Accountants, lawyers, or GST professionals for compliance, compared to 81% even before GST implementation. Post-GST compliance has resulted in operational cost escalation: 78% of firms reported increased employee costs and 82% adopted GST-compliance software systems, with 73% reporting software cost increases above 50%. Additionally, 77% of MSMEs reported increased working capital requirements, indicating liquidity pressure induced by GST compliance mechanisms. Further, 66% of MSMEs perceived an adverse impact on product demand post-GST, and 58% were involved in import/export activities, demonstrating GST's broad operational influence across domestic and international business interfaces.

SECTORAL DIFFERENCES IN GST COMPLIANCE: INFERENTIAL ANALYSIS

Business Category and Composition Scheme Adoption

The chi-square analysis establishes a statistically significant association between business category (manufacturing, service, trading) and opting for the composition scheme ($p < 0.05$). Manufacturing and trading enterprises showed higher adoption due to lower composition tax rates compared to service-sector MSMEs, confirming that sector-specific fiscal incentives significantly influence compliance strategy selection.

Business Category and Professional Dependency

Results indicate a statistically significant relationship between business category and dependence on professional support (CA/lawyers/GST experts) ($p < 0.05$). Manufacturing and trading MSMEs exhibit higher reliance due to complex compliance requirements, input tax credit mechanisms, and documentation burdens, reflecting sectoral asymmetry in regulatory exposure.

Business Category and Compliance-Induced Cost Escalation

A significant relationship exists between business category and increased employee costs after GST implementation ($\chi^2 = 13.045$, $p = 0.011$). Manufacturing and trading sectors experienced higher compliance-driven manpower expansion, confirming that regulatory complexity directly reshapes MSME cost structures.

Annual Turnover, Registration Structure, and Tax Classification

The chi-square test reveals no significant association between annual turnover and the number of GST registrations ($p > 0.05$), confirming that registration decisions are influenced more by business segmentation than turnover thresholds. Similarly, no statistically significant relationship was found between annual turnover and applicable GST tax rates ($p > 0.05$), indicating that GST classification is structurally sector-driven rather than scale-driven.

Structural Barriers to GST Compliance: Issue Prioritization

Mean score analysis identified the most critical GST compliance challenges faced by MSMEs: (i) process complexity, (ii) GST portal inefficiency, (iii) high cost of compliance, and (iv) absence of effective rectification and revision mechanisms. These findings indicate that systemic and technological barriers dominate compliance difficulties, rather than awareness or intent-based factors.

Mean Score Analysis

Issues	Mean	Rank
Process is difficult	3.13878327	1
Too much documents are required	5.121673004	5

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GST portal does not respond properly	3.678707224	2
Cost of compliance is very high	4.074144487	3
High dependence on the third party (Vendor Communication)	5.80418251	6
Time limit is very less	6.781368821	8
GST rate is very high	7.524714829	9
No system of Rectification / Revision	4.494296578	4
Difficulty in computing GST liability	8.106463878	10
Lack of knowledge	6.275665399	7

Table 4.3.1 Rank score analysis of the issues faced by MSME's in GST compliance

Determinants of Non-Compliance: Logistic Regression Evidence

Binary logistic regression analysis confirmed the model's statistical adequacy (Hosmer–Lemeshow p = 0.010; model accuracy = 72.2%). Significant predictors of non-compliance included tax payment processes, input tax credit (ITC) mechanisms, TDS/TCS procedures, audit processes, refund systems, accounting and record maintenance, job work compliance, invoice generation, transaction matching, and reconciliation processes. These results demonstrate that procedural complexity, digital dependency, and system inefficiencies constitute the primary drivers of MSME non-compliance under GST.

Omnibus Tests of Model Coefficients

		Chi-square	Df	Sig.
	Step	130.120	14	.000
Step 1	Block	130.120	14	.000
	Model	130.120	14	.000

Table 4.4.1 Omnibus Tests of Model Coefficients for analysis of factors influencing non compliances by MSMEs in GST

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	18.359	7	.010

Table 4.4.2:- Hosmer and Lemeshow Test for analysis of factors influencing non compliances by MSMEs in GST

Contingency Table for Hosmer and Lemeshow Test

		Able to effectively comply with the requirements of GST= 0		Able to effectively comply with the requirements of GST = Yes		Total
		Observed	Expected	Observed	Expected	
	1	51	51.400	2	1.600	53
	2	54	48.991	2	7.009	56
	3	49	43.780	8	13.220	57
	4	12	8.434	0	3.566	12
	5	66	76.000	45	35.000	111
Step 1	6	55	61.429	43	36.571	98

	7	30	28.250	21	22.750	51
	8	23	21.518	32	33.482	55
	9	2	2.199	31	30.801	33

Table 4.4.3:- Contingency Table for Hosmer and Lemeshow Test for analysis of factors influencing non compliances by MSMEs in GST

Classification Table[a]

	Observed		Predicted		
			Able to effectively comply with the requirements of GST		Percentage Correct
			0	Yes	
Step 1	Able to effectively comply with the requirements of GST	No	331	11	96.8
		Yes	135	49	26.6
	Overall Percentage				72.2

a. The cut value is .500

Table 4.4.4:- Classification Table showing the observed and predicted values of ability to effectively comply with the requirement of GST

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
							Lower	Upper
Return Filling Process	-0.218	0.194	1.259	1	0.262	0.804	0.549	1.177
Tax Payment Process	-1.973	0.338	34.131	1	0	0.139	0.072	0.269
ITC Process	-1.788	0.454	15.542	1	0	0.167	0.069	0.407
TDS/TCS Process	0.77	0.304	6.416	1	0.011	2.159	1.19	3.917
Audit Process	0.891	0.289	9.496	1	0.002	2.437	1.383	4.296
Refund Process	0.788	0.289	7.418	1	0.006	2.2	1.247	3.879
Maintaining Accounts and Records	1.442	0.351	16.901	1	0	4.229	2.127	8.41
E- Way bill process	0.09	0.225	0.162	1	0.687	1.095	0.705	1.7
Job Work Process	0.747	0.321	5.397	1	0.02	2.11	1.124	3.962
Creating Invoice Process	0.557	0.229	5.89	1	0.015	1.745	1.113	2.736
Uploading Invoice Process	-0.025	0.221	0.012	1	0.912	0.976	0.632	1.505
Compliance for reverse charges	0.498	0.264	3.557	1	0.059	1.646	0.981	2.763

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Matching of transactions	-0.964	0.277	12.101	1	0.001	0.382	0.222	0.657
Reconciliation process	-0.987	0.291	11.476	1	0.001	0.373	0.211	0.66
Constant	-0.091	0.298	0.094	1	0.002	0.913		

a- Variable

Table 4.4.5:- Variables affecting effective complying of MSMEs with the requirement of GST

Government Interventions and Voluntary Compliance Behaviour

Descriptive results indicate that 65% of MSMEs expressed satisfaction with government support initiatives for GST compliance. Logistic regression analysis confirms that government interventions have a statistically significant influence on voluntary compliance behavior ($p < 0.05$). However, the effectiveness of these interventions remains constrained by technological inefficiencies, procedural rigidity, and compliance cost pressures.

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
	Step	357.566	10	.000
Step 1	Block	357.566	10	.000
	Model	357.566	10	.000

Table 4.5.1:- Omnibus Tests of Model Coefficients showing the effectiveness of the

Government's support/initiatives for encouraging voluntary compliance by the MSMEs in GST

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	175.843	7	.000

Table 4.5.2:- Hosmer and Lemeshow Test showing the effectiveness of the Government's support/initiatives for encouraging voluntary compliance by the MSMEs in GST

Contingency Table for Hosmer and Lemeshow Test

		Satisfied with Government's support/initiatives for encouraging voluntary compliance under GST = 0		Satisfied with Government's support/initiatives for encouraging voluntary compliance under GST = Simple		Total
		Observed	Expected	Observed	Expected	
Step 1	1	38	50.688	14	1.312	52
	2	52	47.554	0	4.446	52
	3	45	34.890	7	17.110	52

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	4	40	24.297	12	27.703	52
	5	4	10.484	50	43.516	54
	6	0	7.969	81	73.031	81
	7	0	2.488	56	53.512	56
	8	0	.666	36	35.334	36
	9	1	.962	89	89.038	90

Table 4.5.3:- Contingency Table for Hosmer and Lemeshow Test showing the effectiveness of the Government's support/initiatives for encouraging voluntary compliance by the MSMEs in GST

Classification Table[a]

Observed		Predicted		
		Satisfied with Government's support/initiatives for encouraging voluntary compliance under GST		Percentage Correct
		0	Simple	
Satisfied with Government's support/initiatives for encouraging voluntary compliance under GST	0	147	33	81.7
	Simple	29	316	91.6
Overall Percentage				88.2

a. The cut value is .500

Table 4.5.4:- Classification Table showing MSMEs' satisfaction with Government's support/initiatives for encouraging voluntary compliance under GST

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
							Lower	Upper
Trainning Programme by Govt	1.141	0.282	16.392	1	0	3.131	1.802	5.441
GST help desk	0.993	0.391	6.433	1	0.011	2.699	1.253	5.814
FAQ Services	0.761	0.368	4.286	1	0.038	2.141	1.041	4.4
Grievance Redressal System	0.377	0.386	0.957	1	0.328	1.458	0.685	3.106
Complaint & resolution	-0.583	0.433	1.806	1	0.179	0.558	0.239	1.306

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system								
Advance Filing	-1.204	0.406	8.808	1	0.003	0.3	0.135	0.664
Appeal Procedure	0.843	0.325	6.74	1	0.009	2.323	1.229	4.39
Relaxation decision	-0.084	0.369	0.052	1	0.82	0.919	0.446	1.896
Waiver Late fee	0.303	0.589	0.265	1	0.607	1.354	0.427	4.291
Extension of Compliance	0.101	0.466	0.046	1	0.829	1.106	0.443	2.758
Constant	-8.555	0.848	101.862	1	0	0.86		

Table 4.5.5 Variables affecting the effectiveness of the Government's support/initiatives for encouraging voluntary compliance by the MSMEs in GST

DISCUSSION

The findings confirm that GST has structurally transformed MSME compliance ecosystems, increasing professional dependency, operational costs, administrative complexity, and digital reliance. Sectoral differences significantly influence compliance behavior, cost escalation, and scheme adoption patterns, highlighting asymmetric regulatory burdens across MSME categories. Technological inefficiencies, procedural rigidity, and regulatory complexity emerge as dominant compliance barriers. While government initiatives positively influence voluntary compliance, their effectiveness is moderated by systemic constraints within GST infrastructure and implementation mechanisms.

Policy Implications

The study provides critical policy insights for strengthening MSME compliance capacity under GST: (i) simplification of GST procedures and documentation architecture; (ii) development of sector-specific compliance frameworks; (iii) MSME-oriented digital GST platforms and interfaces; (iv) subsidized access to compliance software; (v) targeted capacity-building and digital literacy programs; and (vi) establishment of dedicated MSME GST facilitation and grievance-redressal centers.

CONCLUSION

This study examined the post-GST compliance challenges faced by MSMEs in Karnataka based on data collected from 526 enterprises across the state. The findings reveal that while GST was introduced to simplify the indirect tax system and improve tax efficiency, its implementation has created significant operational, financial, and compliance burdens for MSMEs. Increased dependence on professional advisors, higher labour and software costs, rising working capital requirements, and reduced demand for goods and services indicate that compliance has become cost-intensive and complex for small businesses. Procedural complexities, GST portal inefficiencies, high compliance costs, and limited rectification mechanisms emerged as the most critical challenges.

The study further identifies key GST processes—such as tax payment, ITC, TDS/TCS, auditing, refunds, accounting, invoicing, and reconciliation—as major drivers of non-compliance among MSMEs. Although government initiatives and support mechanisms exist, their effectiveness in promoting voluntary compliance remains limited, with a significant proportion of MSMEs expressing dissatisfaction. Overall, the findings highlight a clear gap between the objectives of GST policy and its practical outcomes for MSMEs. Strengthening digital infrastructure, simplifying procedures, improving support systems, and enhancing capacity-building initiatives are essential to achieving sustainable and inclusive GST compliance for MSMEs in the long term.

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