

Title: Awareness and Perception regarding GST among Small Traders, Retailers and Shopkeepers

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Abstract

The Goods and Service Tax is an eminent topic of discussion since the very first day that it has been implemented in India. This tax regime was introduced for the very first time in France in the year 1954 and has been implemented in almost 160 economies worldwide. Rolled out on 1st July 2017 with the motto of “One Nation, One Tax, One Market”, GST has matured over these years and has economically unified the country by integrating numerous taxes into one. This research paper seeks to investigate the awareness and perception among small retailers, traders and shopkeepers regarding the goods and service tax. A primary survey was conducted taking a sample size of 90 retailers, traders and shopkeepers to collect data and analyse the results. Factor Analysis is used to derive the appropriate results. All the dimensions associated with the levels of perception, awareness and government competency are in reality related to one another in some or the other way and therefore there exists some correlation between the factors.

Key Words: GST, Awareness and Perception, Retailers and Traders, One Nation One Tax, Government competency

Introduction

Creating a common market nationally, the primary motive of GST is to uphold a uniform tax and promote domestic products while introducing them in the international market. It is a destination based tax and is levied by the supplier on the value addition to the product at the time the goods and services are being supplied. It was implemented with the view of reducing the tax burden, eliminating complexity in tax structure and ensure payment of taxes. GST has had a considerably great impact on various sectors especially those including the retail sector, wholesale sector, and the Fast Moving Consumer Goods sector. The existing business activities of traders with special focus on retail traders have been severely affected since the implementation of GST (Roy et al., 2018). There is a diversity in tax slabs which are applicable on the various category of goods across different sectors with 6 major slab wise division of 0%, 0.25%, 5%, 12%, 18% and 28% (Clear tax, in). A deliberation among the GST council members to merge the 5 rates into three was also being explored prior to the 2020-21 Union budget, however the idea was not seen floating. Furthermore, there is also an additional cess of 15% or 28% which is applicable on some selected or shortlisted items like tobacco products, luxury cars, and aerated beverages (Agarwal. M., 2017).

Taxes play the important role in being an integral source of government revenue for a developed, developing, underdeveloped or any modern economy for that matter (Maria S.Coxet al., 2018). The way of living or the living standards of any country can be raised through an effective and efficient taxation policy which has an economic effect of accelerating the consumption and saving patterns of a particular country (Britannica, in). Keeping a tab on simple facts, the tax rates and Value added tax structure of a tax regime

differs state wise. Economists have observed and deliberated that in order to gain an investor's attention towards increased investments, states usually refuge to cutting or slashing down these tax rates which have an impact on the tax pool of the Central and state governments through loss in revenue collected from taxes (*Dr.YogeshKailashchandra Agrawal, 2017*). On the global front, India has seen quite a few inefficiencies in terms of its productive capacity and has faced difficulties in expanding its export share in the world economic market. The producers and traders associated with the different segments of the economic framework in India have for a long time faced problems arising out of the skewed taxation structure where these small, informal and even the formally engaged big shot Indian producers have to comply with paying a duty on taxed inputs which, even though are domestically produced, but in some other part of the country result in diminishing their level of competition in the world market. Studies have shown that for the face of trading scenario to be improvised in India the important step is to withdraw or completely eliminate, to whichever extent possible, the barriers of internal as well as external trade. This will prove to be fruitful for the country in terms of the countries international and domestic trade relationships (*livemint.com*). The integration of the country into a single unified economic market and the deletion of the various inverted tax structure distortions to improve not only the domestic industry competitiveness but also increasing the countries global participation has been the primary objective of GST.

Policymakers and experts enlist benefits which are covered under the GST umbrella such as subsuming all indirect taxes to centre and state level, widening the tax regime and making the process transparent and enhancing the ease of setting up and doing business in India among many other objectives which it is expected to fulfil. However, empirical studies point out that even though the manufacturing sector of a country is not growing, countries like India and several African economies such as Tanzania and Ethiopia have experienced growth led by their service sector (*Businessstoday.in*). There have also been some discussions around the fact that the success of the proposed GST structure rests on the shoulders of a highly technologically advanced IT structure, and it is not less known that India still has a long way to catch the pace along these lines(*Dani, 2016*). Thus, keeping great expectations such as the above listed benefits of driving growth through introducing a new tax regime may be debatable.

Growth cannot be defined as something that can be attained at will, it is in fact a complex interplay of global and domestic outcomes derived in the past and continuing in the present that accrue to it. A dramatic change that may be brought about by major economic developments in the way an economy, industry or market operates can be termed as a structural change and GST is one such structural change that has occurred domestically and it is the lagged effect which has impacted growth of various sectors in the economy, both positively and negatively. One area where GST may have contributed, in case of the Indian economy, to the overall economic difficulties is in its service sector. The efficiency gains which are accruing to all logistic providers as well as goods might have been overpowered or superseded by the difficulties or complexities which have been faced by the Indian service sector. Even though GST was seen experiencing some teething issues, there exists no systematic study that as of now which showcases GST as being unable to deliver the benefits which had been assured and expected of it. It now stands somewhat stabilized and is forecasted to show results in the coming time.

A form of a multistage tax, GST has been introduced as a simpler taxation system with the motive of economic development as has been the case in Malaysia where the government idea of making Malaysia a developed nation by 2020 was the vision (*Ahmad et al., 2016*). Most of the countries such as Japan, Germany, South Korea, Italy, where GST has been adopted, already had been following a single unified tax structure which created less difficulties in its implementation. A dual GST tax system has been followed only in a very few countries like in Canada where the taxes are first collected by the centre and then disperse to the states (*Radhakrishnan et al., 2019*). In the case of the Indian economy, GST has influenced various sectors of the economic framework such as pharmaceutical, e-commerce, agriculture, telecommunications, textiles and FMCG. However, the Retail and Trading Industry has always been kept away from much activity except for the ones dealing in single brand products, in terms of FDI and global markets reasons accruing to the traditional unorganised activities which are carried out in these sectors. It is evident that GST has opened up opportunities for some sectors as has also created uneasiness for some other few sectors in India. The researcher chose small shopkeepers, traders and retailers as the target group of this research paper as the retail trading and wholesale sector generate humungous amount of employment opportunities especially in the unorganised sector. According to some studies considering the global scenario, India is preferred as the fifth largest retail destination in the world market (*Viji, 2018*)

The research paper thus seeks to gain insight and investigate whether the people such as small retailers, traders and shopkeepers, who have a colossal contribution towards the growth and development of the economy, have enough knowledge regarding this historic reform of the Indian Economy of changing the taxation regime from Value added tax to goods and service tax. The researcher aims at analysing the awareness and perception among the target group regarding GST and further assess the competency of the Indian government in providing for literacy related to the tax regime and how successful the journey has been.

Review of Literature

(*Roy et al., 2018*) analysed that there are evident existential difficulties among retail traders post implementation of GST. It has not yet been attained to a satisfactory level and the perception seems to be inclined in a negative direction due to inadequate information available. Better understanding may be provided through training, organising talks and through public education programmes.

(*Dr. Manoj Kumar Aggarwal, 2017*) suggests that there is a contradiction in how people perceive GST, which is that it has been introduced for the betterment of the economy at large but at the same time people also agree with the fact that there has been an increase in the inflation level as well as the tax burden for the common man.

(*Diksha & Nandal, 2018*) study and investigate the perceptions of GST among manufacturers and traders stating that mostly all respondents have agreed that GST would be beneficial in the longer run and the proper account maintenance will make the entire system more transparent, that it has eased the doing business in India, boosted the “Make in India” campaign and has to an extent reduced the taxations cascading effects; but at the same time

the respondents also harmonize with the fact that it is a complex tax structure to comprehend and that return filing with GSTN is very technical, tedious and challenging.

(Rametse.N& Pope. J, 2012) have carried out a study in Western Australia to analyse the impact of GST on small businesses especially accruing to services like training fees, equipment costs, consultancy fees and startup compliance costs. It has been concluded that the preparation for compliance to GST requirements becomes costlier as the size of business is small, however as the business increases in size, the startup cost goes down as a total percentage of the turnover. The study also states that investment in IT, and better techniques for accounting of GST records will help improve efficiency and management of small businesses. *(Gautami, 2018)* too in her research paper studies and concludes that business people with a usual turnover of 1.5 crore and above are found to have higher knowledge related to GST are more aware regarding the provisions, perceived problems and other issues related to the tax structure. The size of business does infact hold a positive relationship in respect of awareness level of GST.

(Nitin Kumar, 2014) emphasises in his research paper on the fact that the problem of economic distortion which persists in India can be taken care of with the help of implementation of GST as it is an unbiased tax regime and indifferent towards the diversity of geographical locations pertaining to India. *(Barhat, 2017)* has observed that the general public is fully aware regarding the proposed benefits that GST provides irrespective of their type of business. Majority of the respondents believe that they will experience monetary gains in their businesses in the long run and a uniform tax rate will bring down the material costs, GST will keep a check on the long existing problem of tax evasion and tax compliance costs are not anticipated to be boosting. The major problem arising especially in smaller towns or areas which are less developed is the lack of availability of information as no orientation programmes to sensitize and educate the people residing in smaller towns have been undertaken on the part of the government.

(Uppal et al., 2019) in a study carried out to assess the awareness and perception regarding GST among small business persons found that even though the government assistance was provided, but it was at a later stage post implementation whereas the small business persons believed that the need was required initially before the tax was being implemented so that they could be prepared well in advance. Thus it would help in ensuring that the new tax structure being introduced was better accepted by the people. *(PriceWaterCoopers India, 2006)* report state that the one most efficient way to increase the awareness among traders and retailers regarding GST is to educate them regarding the same with special focus in respect of their respective businesses for deeper understanding and connectivity or association to the tax structure.

(Thehindubusinessline, 2018) published an article stating the concerns of the trading community in which both positive as well as negative dimensions of GST have been pondered upon. On one hand it is the reduced paper work and complications in tax procedure whereas on the other hand it is the decades old clutches of the technologically handicapped section where only 35% of the people who are in the trading business know how to operate computers and thus it creates a huge compliance issue.

Objectives

1. To analyse the awareness and perception regarding GST among small traders, retailers and shopkeepers
2. To examine the competency of the government in providing assistance for better implementation of GST

Research Methodology

Research Design:

The research design that has been used to undertake this study is an exploratory research design because GST is a recently occurred phenomenon and does not have a large pool of literature and research work available on it. An exploratory research design helps in exploring the varying levels of depth of the research area or topic, it is flexible and effective for laying the foundation for future research work.

Exploratory research involves focused group interviews, either personal interviews or through questionnaires, and the main objective which is satisfied through this research design is the identification of the key variables or the key issues as per the topic of research.

Data Source and Data Collection:

The research is conducted through a primary survey. A questionnaire has been designed to collect information from the respondents of the target group which includes small traders, retailers and shopkeepers. The questionnaire includes statements which assess the awareness and perception among the small traders, retailers and shopkeepers regarding GST and to analyse the competency of the government in providing assistance for implementation of this tax regime.

Sampling Method and Sample Size:

A sample size of 200 respondents was selected on the basis of purposive and judgemental sampling to carry out the research through a structured questionnaire where the respondents were required to respond to the statements by choosing one option on a 5 point Likert scale ranging from strongly agree to strongly disagree. This research was carried out in different areas of South, North and West Delhi on a random sampling basis. Only 90 respondents reverted and gave answers to the questions asked by the researcher. One major reason was that the respondents thought of the researcher as a government official on site visit irrespective of disclosing to them that it was a research being carried out for educational purposes and that all information would be kept confidential. Another reason being time constraint, some respondents were not willing to spend time on research that they were not aware of. An effort was made by the researcher to establish a rapport with the respondents so that authentic and intimate information could be revealed to the maximum extent possible.

Tools used for Analysis: SPSS

Since the objective of the research is to analyse the level of awareness and perception regarding GST among small shopkeepers, traders and retailers and to examine the competency of the government in providing assistance to this target group for better implementation of GST, Factor Analysis is used to derive the appropriate results. All the dimensions associated with the levels of perception, awareness and government competency are in reality related to one another in some or the other way and therefore there exists some correlation between the factors. Likert scale has been used to figure out the varied opinions with regard to the level of awareness and perception regarding GST.

Data Analysis

Objective 1

(A) Factor Analysis on Perception

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.752
Bartlett's Test of Sphericity	Approx. Chi-Square	1124.187
	df	253
	Sig.	.000

Interpretation:

i). KMO

The adequacy of factor analysis using twenty three factors is reliable as the Kaiser-Meyer-Olkin Measure of sampling Adequacy is coming out to be 0.752.

ii). Bartlett's Test of Sphericity

It is used to test hypothesis regarding interrelationship between the variables in which:

- *Null Hypothesis* - There is no statistically significant interrelationship between factors affecting perception regarding GST.
- *Alternative Hypothesis* - There may be a statistically significant interrelationship between factors affecting perception regarding GST.

Taking a 95% level of significance we obtain $\alpha = 0.05$. The p value (Sig.) of $.000 < 0.05$, hence we can proceed with the method of factor analysis, considering that $p < \alpha$. Hence, we reject the null hypothesis indicating that there exists certain level of correlation among the factors and dimensions of perception regarding GST. Non fulfilment of any of these two criteria's of sample adequacy test would make Factor Analysis and inappropriate method to

arrive at concrete results. So, at 1%, 5% as well as 10%, the Bartlett's test of Sphericity is significant and hence, due to the adequacy and reliability of data, we continue with our factor analysis.

Out of the twenty three components extracted explaining total variance through Factor Analysis, six components have eigen value greater than 1 with a cumulative variance of 70.064% thus indicating that 70.064% of the level of perception regarding GST can be explained through these 6 core components.

Rotated Component Matrix ^a						
	Component					
	1	2	3	4	5	6
GST has reduced the cascading effect of taxation	.101	.413	.192	-.365	.387	.537
GST has reduced the time in delivery of goods	-.102	-.077	.000	.108	.014	.853
GST will check the problem of tax evasion	-.196	.586	.356	.289	-.305	.131
GST has eased the doing business in India	-.243	.420	.377	.251	.201	.295
GST has reduced the material costs	-.136	-.074	.036	.839	.042	.021
GST will be helpful in overall development of economy	-.241	.647	.331	.031	-.080	.047
GST facilitates the ease in compliance in comparison to the previous indirect tax regime	.045	.011	-.110	.498	.629	.022
GST improved the transparency in taxation system and prices	-.253	.797	.019	.080	.001	.010
GST transformed the Indian economy as a common economic market	.123	.770	.102	-.149	.325	-.204
GST will give the managerial benefits due to proper accounting record maintenance for legal Compliances	-.544	.634	.047	-.130	-.109	-.132

GST will give the benefits in long run	-.021	.359	.513	.011	.132	-.434
GST will broaden the tax base	.191	.012	.856	-.075	-.063	.002
GST will improve the exports of the country	-.137	.355	.725	-.068	.044	.065
GST is complex to understand	.773	-.225	.204	-.207	.005	-.059
GST has increased the inflation in country	.671	.049	.126	-.374	-.069	-.099
GST has increased the tax burden	.579	.036	.248	-.398	.380	-.212
GST has increased the compliance costs	.743	-.238	.152	-.201	.131	-.097
In GST return filing formalities is too tedious	.911	-.091	-.030	-.026	.031	-.065
GST has increased the accounting record maintenance work	.790	-.212	-.266	-.055	-.094	-.043
The motto of GST "one nation and one tax" is only a illusion	.641	-.286	-.059	-.072	-.295	.118
GSTN has too many technical problems and further difficult the return filing and getting ITC on proper timing	.450	.009	-.058	-.107	-.674	-.109
GST is affecting the business very badly	.769	-.002	-.312	-.025	-.323	.080
GST has improved the profitability of your business	-.256	.141	-.056	.646	.138	.025
Extraction Method: Principal Component Analysis.						
Rotation Method: Varimax with Kaiser Normalization.						
a. Rotation converged in 10 iterations.						

From the above listed factors, the 6 core components are broadly classified and explained as component 1 being technical challenges of GST, Aids and advantages as component 2, outcomes of the long run as component 3, viability of GST as component 4, ease of compliance as component 5 and effect on causal sequence of taxation as component 6.

(B) Factor Analysis on Awareness**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.756
Bartlett's Test of Sphericity	Approx. Chi-Square	371.855
	Df	45
	Sig.	.000

Interpretation:

i). *KMO*

The adequacy of factor analysis using ten factors is reliable as the Kaiser-Meyer-Olkin Measure of sampling Adequacy is coming out to be 0.756.

ii). *Bartlett's Test of Sphericity*

It is used to test hypothesis regarding interrelationship between the variables where the:

- *Null Hypothesis* - There is no statistically significant interrelationship between factors affecting level of awareness regarding GST.
- *Alternative Hypothesis* - There may be a statistically significant interrelationship between factors affecting level of awareness regarding GST.

Taking a 95% level of significance we obtain $\alpha = 0.05$. The p value (Sig.) of $.000 < 0.05$, hence we can proceed with the method of factor analysis, considering that $p < \alpha$. Hence, we reject the null hypothesis indicating that there exists certain level of correlation among the dimensions of awareness regarding GST. Non fulfilment of any of these two criteria's of sample adequacy test would make Factor Analysis and inappropriate method to arrive at

concrete results. So, at 1%, 5% as well as 10%, the Bartlett's test of Sphericity is significant and hence, due to the adequacy and reliability of data, we continue with our factor analysis.

Out of the ten components extracted to explain the total variance through factor analysis, three core components have eigen value greater than 1 with a cumulative variance of 67.495% thus indicating that 67.495% of the level of awareness regarding GST can be explained through these three core components.

Rotated Component Matrix ^a			
	Component		
	1	2	3
I am well aware of the tax rates applicable to different products	.797	.413	-.013
I know about the goods which are exempted and come under provisions of GST	.764	.477	.030
GST will evade the cascading effect of earlier tax system	.738	.042	.081
GST will bring uniformity in tax rates	.182	.783	.140
GST is a simplified taxation system when compared to the earlier tax system	.020	.149	.796
Under GST tax is charged at every point of sale	.055	.573	-.549
GST rate is the lowest tax rate in the world	.367	.069	.701
GST is not imposed on exported goods and services	.765	-.107	.267
I have enough knowledge about the various provisions of GST	.417	.584	.294

I know about the voluntary registration option available under GST for traders whose turnover is less than 20 lakhs	.009	.851	-.007
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 5 iterations.			

From the above listed factors, the 3 core components explaining the dimensions of awareness are broadly classified and explained as component 1 being the primary information about GST, modalities of GST as component 2, and knowledge of GST in accordance with other tax structures as component 3.

Objective 2

(A) Factor Analysis on Government Competency

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.797
Bartlett's Test of Sphericity	Approx. Chi-Square	662.210
	df	45
	Sig.	.000

Interpretation:

i).KMO

The adequacy of factor analysis using ten factors is reliable as the Kaiser-Meyer-Olkin Measure of sampling Adequacy is coming out to be 0.797.

ii). Bartlett's Test of Sphericity

It is used to test hypothesis regarding interrelationship between the variables where the:

- *Null Hypothesis* - There is no statistically significant interrelationship between factors affecting the competency of the government in providing assistance for better implementation of GST.
- *Alternative Hypothesis* - There may be a statistically significant interrelationship between factors affecting the competency of the government in providing assistance for better implementation of GST.

Taking a 95% level of significance we obtain $\alpha = 0.05$. The p value (Sig.) of $.000 < 0.05$, hence we can proceed with the method of factor analysis, considering that $p < \alpha$. Hence, we reject the null hypothesis indicating that there exists certain level of correlation among the factors affecting the competency of the government in providing assistance for better implementation of GST. Non fulfilment of any of these two criteria's of sample adequacy test would make Factor Analysis and inappropriate method to arrive at concrete results. So, at 1%, 5% as well as 10%, the Bartlett's test of Sphericity is significant and hence, due to the adequacy and reliability of data, we continue with our factor analysis.

Out of the ten components extracted for explaining the total variance through factor analysis, two core components have eigen value greater than 1 with a cumulative variance of 70.001% thus indicating that 70.001% of the level of competency of the government in providing assistance for better implementation of GST can be explained through these two core components.

Rotated Component Matrix ^a		
	Component	
	1	2
Filing of returns is more simple under GST	-.261	.863
I can easily handle the new GST accounting software	-.149	.898
GST implementation forced me to take technical expertise from outside	.736	-.160
Tax rates applicable on promotional offers has resulted in reduction of sales	.836	-.126
Strict documentation procedures for claiming input tax credit has created difficulties	.790	-.126
The revision of tax rates has created problems in price fixation	.840	-.179
Preparation of bills after GST implementation has become a difficult task	.733	-.254
I started receiving customer complaints after GST implementation	.840	-.266
Purchase from unregistered dealers does not allow me to claim input tax credit	.736	-.154

I feel quantity of goods purchased by customers has declined after GST coming into effect	.816	-.302
Extraction Method: Principal Component Analysis.		
Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

From the above listed factors, the two core components explaining the competency of the government in providing assistance for better implementation of GST are broadly classified and explained as component 1 being the provisions of the GST Network (GSTN), and ease of doing business as component 2.

Conclusion

After conducting the research it has been observed that the awareness and perception regarding GST among the small retailers, traders and shopkeepers is based on two main sources of information, the primary source being newspaper, TV and online portals and secondary source being Chartered Accountant (CA) and family or friends. These two are the only sources which account for the awareness spread and providing updated information among the subjects or the target group. There is no such provision or programmes undertaken by the government to sensitize and educate them regarding the basics of the tax structure. The factor analysis helped extract Six core components which best explain the dimensions of perception namely technical challenges of GST, Aids and advantages, outcomes of the long run, viability of GST, ease of compliance, and effect on causal sequence of taxation. Three core components explaining the dimensions of awareness were identified as primary information about GST, modalities of GST, and knowledge of GST in accordance with other tax structures and two core components explaining the governments competency in providing assistance for better implementation of the tax system were identified as provisions of the goods and service tax network and ease of doing business. It has also been observed that since there is no provision of programmes to educate the target group, they do not have expertise for operating the GST software for filing returns online and find the process tedious. Instead, the smallest of the shopkeeper, retailer or trader finds it convenient to outsource the task of filing GST Returns to a CA. This observation in fact brings into realization the fact that the way the job of a chartered accountant was only restricted to or perceived as that of manipulating the accounts and balance sheet has now been shifted and

the CA is now working as a mediator to facilitate the retailers, trader and shopkeepers as well as working on behalf of the government to help educate them by becoming the secondary medium of information.

The literature reviewed by the researcher followed that the tax structure will take its time to be able to get accepted by the people in general. However, the research that had been carried out suggests that it has already been long enough and that people have adopted to the new tax structure and are now comfortable with the idea of one nation one tax and believe that its positive outcome will surely be witnessed in the following years.

Suggestions

In order to address the loopholes in the post implementation phase such as those related to addressing the grievances of the traders, retailers and shopkeepers, there may be a producer redressal committee ensuring better implementation on the part of the government. Online programmes may be floated to educate them regarding return filing, handling the GSTN as well as notifying them regarding the basic and upgraded provisions of GST.

The initiation of a process brings along its loopholes which are not difficult to identify and misuse in some cases. Therefore being aware about the different challenges which may arise and being aware about such activities taking place in the system may be done via surveillance. Stringent laws may be enforced and a system may be established on the GST network in which different stages of screening can help to minimize the extent to which people can take advantage of the loopholes and exploit the entire GST model.

Discussions

While carrying out the survey, the researcher was able to gain insights into what general view or perception do people hold regarding GST. Most of the respondents were comfortable with the whole idea and functioning of GST now and believed that it is better to accept a change and move ahead than crib about it and make things difficult for oneself as nothing can be changed. Almost all the respondents held an optimistic approach towards the changed tax regime, however many of them did accept the fact that it was not an easily acceptable change and that it took them time to acquaint themselves and bring acceptance to comfortably run their businesses with as much ease as possible. The Demographic variables do not seem to

have an influence on the level of awareness and perception among the target group mainly due to the reason that the source of information is accessible via media and secondary sources like a chartered accountant and therefore the demographic factors such as education level, number of years in business, sex, age and need for training regarding GST do not exhibit any definite relationship among one another or in relation to the dimensions of perception and awareness.

A challenge experienced by the researcher was in acquiring information regarding one particular aspect of the questionnaire which was handling of the GST return filing or online GSTN operation. Only 2 out of the 90 respondents were handling the online GSTN return filing on their own. Rest, the smallest of the trader, retailer and shopkeeper had appointed a CA to carry out this tedious task. They believed that there was already a lot in hand to deal with and they did not feel like having another mammoth task of GST return filing which could easily be outsourced.

Another piece of information shared by few of the respondents on being questioned about the extent to which GST has brought transparency in the taxation system was that wherever there is the introduction of a new system or structure, people find a way to escape from it. They find ways to escape the taxation through diverting funds in different accounts or manipulate accounts. No plan is full proof and brings along some or the other loophole which people manage to explore soon enough.

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