

## Mind Over Matter: Navigating GST Compliance among MSES through the Lens of TPB

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### ABSTRACT

As India's economic landscape continues to evolve, the Goods and Service Tax (GST) has emerged as a game-changer, but for Micro and small Enterprises (MSEs), the journey to compliance is paved with challenges- and understanding the psychological drivers behind their behaviour is key to unlocking a more compliant future. The present study applies the Theory of Planned Behaviour (TPB) to investigate the factors influencing Goods and Service Tax (GST) compliance behaviour among Micro and Small enterprises (MSEs) of Punjab region. For this, the quantitative research approach was employed, with well-structured questionnaire distributed to 450 registered taxpayers. The sample was collected through Purposive Random Sampling Technique. The collected data was analysed Using SPSS and AMOS software. The Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA) and Structural equation Model (SEM) was employed to analyse the data. After the process of analysis the study reveals a significant and positive relationship among the factors taken in the study. The Attitude and Perceived behaviour Control have significant and positive relationship while the Social Norms have negative relationship with behavioural intention and hence, tax compliance. The findings of this study provide insights into challenges and opportunities face by MSEs in compliance with GST regulations. The study's results will have significant implication for policy makers and tax authorities, informing the development of effective strategies to promote GST compliance among MSEs.

**Keywords:** GST, Micro and Small Enterprises, Theory of Planned Behaviour, Tax Compliance.

### Introduction

Taxation is a vital component of a country's economy, playing a crucial role in generating revenue for the government. Taxes are essential for the government to fund public goods and services regulating economic activity such as infrastructure, education, healthcare and defence (Smeets, 1954). Therefore, to run the nation prudently government needs to collect the tax from eligible citizens. The tax system can also influence economic activity by encouraging or discouraging certain behaviour such as investment, consumption and savings (S.Saxena, 2003). Taxes can be collected in any form such as central government tax, State government tax, and other taxes charged by local bodies. All these taxes are directly and indirectly paid by the citizens. No matter where one lives in the world paying taxes to the local government is an integral part of everyone's life. The ability to tax citizens and collect revenues efficiently is a cornerstone for formation and survival (P.Modak, 2010). Greater is the fiscal capacity, greater will be access to the resources needed for the welfare and development of society. Developing countries must incur more expenditure as these countries have to invest more in

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development and welfare projects. The Republic of India is one of the developing nations. Taxes can be broadly classified into two categories: Direct taxes and indirect taxes. Direct taxes are levied on individuals and businesses such as income tax, value- added tax (VAT), and excise duty. The tax system in India is a complex framework, with multiple tax authorities and law governing tax collection. In Indian tax system economy undergone significant changes over the year, with the introduction of the Goods and Service tax (GST) being one of the most notable reforms (U.Gaikwad, 2016).

The goods and service tax (GST) has been a landmark reform in the Indian tax landscape, implemented to streamline the indirect tax structure and promote economic growth. Since its introduction in 2017, GST has significantly impacted various stakeholders, including Micro and Small Enterprises (MSEs) which play a vital role in the Indian economy (Lapalikar, 2017). They are life blood of the nation, MSEs are crucial for employment generation, innovation and economic development, providers of livelihood for millions of Indians, contributing substantially to the country's GDP. GST has replaced various indirect taxes, such as Value added Tax (VAT), Service Tax and central excise duty, simplifying the tax regime and reducing tax evasion. By providing input tax credits, GST aims to minimize cascading taxes and promote economic efficiency. GST has also introduced new era of transparency and accountability, with the use of technology to track transaction. However, the effectiveness of GST effected significantly on tax compliance, which refers the adhering to statutory obligation and regulation set forth by tax authorities.

A well-structured GST compliance framework helps businesses maintain accurate records, ensure timely filings and minimize errors. It also enables businesses to claim input tax credits, reducing tax liabilities and improving cash flows. Compliance with GST regulations is essential for MSEs to operate efficiently, avoid penalties and contributing to the economy (Bhadra, 2002). However, despite their importance MSEs often grapple with the complexities of GST compliance, struggling to navigate the labyrinthine tax system, and facing challenges.

Numerous Indian scholars have been studying tax compliance since the mid-1990. To better understand the factors contributing to tax non-compliance an in-depth study is necessary. The theory of planned behaviour has been employed by several researchers to investigate tax compliance behaviour (Damayanti, 2012; Laghan et.al. 2012). Bobek et.al. (2003) used this theory to assess taxpayer's morale and its importance on tax compliance behaviour. Damayanti (2012) applies the theory of planned behaviour to examine taxpayer's behaviour following changes to the tax culture. Langham et.al. Also utilize this theory to highlight various tax compliance strategies. Research on tax knowledge has shown a positive correlation with tax compliance (Zulaikha, 2012; Siregar et.al. 2012; Fuadi and Mangoting, 2003; Murti et.al. 2014). Additionally, studies have found that behavioural intention influences tax compliance (Hidayat and Nugroho, 2010). So, in the present study aim is to investigate the GST compliance behaviour of Micro and Small Enterprises (MSEs) through the lens of the Theory of Planned Behaviour (TPB).

## **Literature Review and Hypothesis Formulation**

### **Definition of Variables and Literature Review**

The Theory of Planned Behaviour is a psychological theory that explains human behaviour by identifying the factors that influence an individual's actions. This theory was developed by Icek Ajzen in 1985 it suggests that behaviour is result of three main factors that is:

- Attitude towards the behaviour.
- Subjective Norms.
- Perceived Behaviour Control.

These three factors influence an individual's behavioural Intention which is the immediate precursor to actual behaviour. This theory is applied to study different behaviour so it is one of the best theories to determine the behaviour. In the present study the behaviour of GST registered taxpayers is determined. The constructs and their literature review are shown below:

- **Attitude**

Attitude refers to a person's overall evaluation or feeling towards a particular object, person, idea or behaviour. After reviewing literature it is evidenced that attitude construct has been extensively studied in various fields including psychology and marketing. In the context of Goods and Service Tax compliance attitude plays a crucial role in determining compliance behaviour. Research suggests that

MSEs attitude towards GST is influenced by their awareness and understanding of tax system (Saraswathi & Tandon, 2019) a positive attitude towards GST can lead to increased acceptance and compliance among MSEs, while a negative attitude can result in resistance and non-compliance (Kaur & Kaur, 2020). Studies have also shown that MSE's attitude towards GST is influenced by their perceived benefits and costs of compliance, as well as their trust in government and tax authorities (Singh & Sharma, 2020). Furthermore, research has highlighted the importance of education and awareness programs in shaping MSE's attitude towards GST and promoting compliance (Gupta & Kumar, 2020). Additionally, a positive attitude towards GST can lead to increased compliance among MSEs while a negative attitude can result in non-compliance (Kaur & Kaur, 2020). MSE's attitude towards GST influence their acceptance level of the tax system (Gupta & Kumar, 2020). Overall, the literature suggests that attitude is a critical factor in determining MSE's compliance behaviour with GST.

On the basis of literature the objective and the hypothesis are formulated that are shown below:

**To examine the effect of Attitude on the behavioural intention of the taxpayers.**

**H1:** "There exists a significant relationship between Attitude and Behavioural Intention.

• **Social Norms**

Social norms refer to an individual's perception of social pressure to perform or not perform a particular behaviour. Social norms play a significant role in shaping Micro and Small Enterprise's compliance behaviour with Goods and Service tax regulations. Research suggests that MSE's perception of what others think about GST compliance such as their peers and competitors influences their own compliance behaviour (Ajzen, 1991; Bobek & Hatfield, 2003). Studies have shown that Social Norms including subjective norms and social pressure can impact MSE's decision to comply with GST regulations (Singh & Sharma, 2020). For instance, if MSEs perceived that their peers and competitors are complying with GST regulations, they are more likely to comply themselves. Conversely, if they perceived that non-compliance is widespread, they may be less likely to comply. Furthermore, research has highlighted the importance of professional associations and industry groups can shape social norms and promotes GST compliance among MSEs by advocating for compliance and providing guidance on GST regulations (Gupta & Kumar, 2020). Overall, social norms are a critical factor in determining MSE's compliance behaviour with GST regulations and policymakers.

On the basis of literature the objective and hypothesis was formulated:

**To study the effect of Social Norms on the Behavioural Intention of the taxpayers.**

**H2:** "There exists a significant relationship between Social Norms and Behavioural Intention.

• **Perceived Behaviour Control**

Perceived behaviour control refers to an individual's perception of ease or difficulty of performing a specific behaviour. It reflects the extent to which a person believes they have control over the behaviour (Ajzen, 1991). Research suggests that MSE's perception of their ability to comply with GST regulations, including their knowledge, skills and resources influences their compliance behaviour (Singh & Sharma, 2020; Gupta & Kumar, 2020). For instance, if MSEs perceived that they have the necessary knowledge and resources to comply with GST regulations, such as understanding tax rates, filing returns and maintaining records they are more likely to comply themselves. Conversely, if they perceived that compliance is complex and beyond their capabilities they may be less likely to comply. Furthermore, factors such as complexity of GST regulations, availability of technical support and access to training and resources can impact MSEs perceived behaviour control and compliance behaviour (Kaur & Kaur, 2020). Overall, perceived Behaviour Control is a critical factor in determining MSE's behaviour with GST regulations and policymakers.

On the basis of literature the objective and hypothesis was formulated:

**To study the effect of perceived behaviour control on the Behavioural Intention of the taxpayers.**

**H3:** "There exists a significant relationship between behavioural intention and tax compliance."

• **Behavioural Intention**

Behavioural Intention refers to an individual's plan or decision to perform a specific behaviour which significantly predicts their actual behaviour. Research suggests that MSE's intention to comply with GST regulations is influenced by their attitude towards compliance, subjective norms, perceived behaviour control (Singh & Sharma, 2020; Gupta & Kumar, 2020). Lots of studies on intentional

behaviour have been done in the past (Benk et.al. 2011; Efebera et.al. 2004). The intention is defined as the desire to perform a behaviour according to the will of the individual (Jogiyanto, 2013). Intention to behave obediently is an intermediary variable in shaping individual behaviour (Ajzen, 1991). Generally, people act according to the intention or tendency to do a certain task. (Bobek and Hatfield, 2003) concentrated on broad human activity that prompts the goal or inclination. Intention to behave has two indicators of trends and decisions. A decision is a personal decision of a tax professional that chooses to comply with the tax laws (Mustikasari, 2007). The intention has a significant positive impact on tax compliance. This suggests that the greater a person's intention to behave obediently against taxes, the more likely the person is to display submissive behaviour to tax obligations (Bobek and Hatfield, 2003; Mustikasari, 2007; Hidayat and Nugroho, 2010). Intentions may vary according to the will of the individual concerned over time. The wider the time, the greater the change in intention will be experienced, and a low gap, may minimize the change of intention. Intentions relate to behaviours or actions and can be predicted with a high degree of accuracy.

On the basis of above literature the objective and hypothesis are formulated:

To study the effect of behavioural intention on tax compliance of the taxpayers.

**H4:** “There exists a significant effect of behavioural intention and tax compliance.

## **Conceptual Framework of the Study**

The conceptual framework of study is based on the Theory of Planned Behaviour (TPB) and is designed to explore the factors influencing GST compliance behaviour among Micro and Small enterprises (MSEs). The conceptual framework posits that MSEs attitude towards GST compliance, Subjective norms and perceived behaviour Control influence their GST compliance behaviour. This conceptual framework provides a clear structure for understanding the complex dynamics. Figure 1 shows the complete framework of the present study.

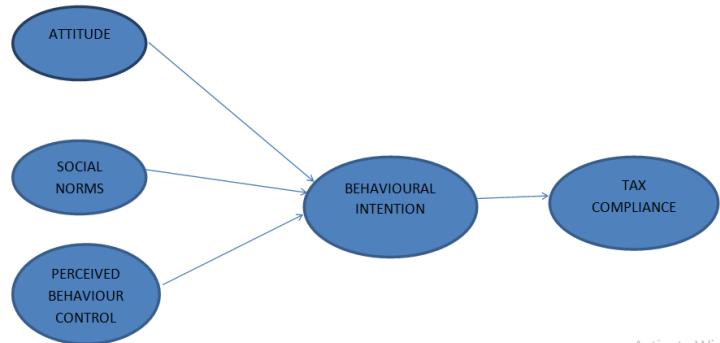


Figure 1: Conceptual framework of the study

## Research Methodology

Research Methodology refers to the systematic and scientific approach used to conduct research, encompassing the methods, techniques and procedures employed to collect, analyse and interpret data. The research methodology for this study is designed to explore the factors influencing GST compliance behaviour among Micro and Small Enterprises in India, using the Theory of Planned Behaviour (TPB) as a theoretical framework. The sub-heads involved in research methodology is provided briefly underneath:

## • Research Design

The study begins with clearly stated research problem and framed hypothesis then arrives at the conclusions on the basis of hypothesis testing. In this sense, the study adopted the descriptive research design.

## • Population and Sampling

In the present study the population is MSEs (Micro and Small Enterprises) of Punjab that are registered under Goods and Service Tax (GST). There were 3.14 lakhs registered MSEs in Punjab according to the report of (Micro, Small and Medium Enterprises of March, 2022). The sampling technique chosen for the study is Purposive Random Sampling method.

- **Sample Size**

As stated above, at present there are 3.14 lakhs MSEs that are registered under GST in Punjab and it is taken as population for the study. The next step is to calculate the sample size, for this, the formula given by Cochran (1977) was employed which yielded a total of 384 respondents. The following formula is given by Cochran:

$$n_0 = \frac{z^2 pq}{e^2}$$

Where:  $n_0$  is the sample size

Z is the abscissa of normal curve that cuts off an area a

(Z= 1.96 for 95% confidence Level)

P is the estimation proportion of an attribute that is present in the population.

q= 1-p

And, e is the desired level of precision (5% in this case)

$$\begin{aligned} \text{Hence, } n_0 &= \frac{(1.96)^2 (0.5) (0.5)}{(0.05)^2} \\ &= \frac{3.8416(0.25)}{0.0025} \\ &= 384 \end{aligned}$$

- **Data Collection**

The study collected both primary and secondary data. Primary data was collected with the help of a structured questionnaire. The questionnaire was send through on-line mode. The validation of questionnaire was checked prior to the collection of data. Secondary data was collected through already published sources, government magazines, journals, newspapers, government websites etc.

- **Questionnaire Framing**

First phase of research comprised of questionnaire development and reliability testing. The questionnaire composition is firstly, by writing the opening paragraph comprised of brief introduction of researcher, then about the purpose of conducting study. All the instructions about filling the questionnaire were written. Additionally, the statement highlighting the confidentiality of the information is provided to respondents in the opening paragraph of research questionnaire. Further, the questionnaire was divided into two sections; first section comprised of questions related to demographic profile of business owners contains total eight questions (Age, Gender, Qualification, Type of business carried, Type of ownership, kind of product, years of establishment, annual aggregate turnover). Second part of questionnaire comprised of questions regarding constructs chosen under study. The instrument for data collection was firstly send to 60 targeted respondents. The final responses receive were tested for validity and reliability. The validity was tested for face validity, construct validity and criterion validity. For reliability the cronbach Alpha was calculated. The Cronbach's Alpha values for every construct exceed 0.70 which is within threshold limit. Therefore, the pilot analysis extended the sufficient ground to continue with the final survey for the study.

- **Sample Characteristics**

In the present study the primary data was collected from 450 indirect tax payers that are registered under GST tax regime. Although, by using cronbach formula the sample size appears to 384 but it was intentionally increased to reduce the likelihood of biases affecting the results. After screening the data 14 responses found unengaged. So the final sample 436 was chosen for further analysis. Out of 436 respondents, 321 are male whereas 115 were found to be female. Most of the respondents are graduate (26.4%), around 25% are having secondary education and 24.5% are matric. Further it is found that people mostly indulges in service sector (57.8%). The majority of businessmen are sole proprietors (26.4) and company form of organisation (26.1%). Most of the entrepreneurs are indulge in wood, Bamboo and rattle, Handicraft industry. Below table 1 depicts the demographic information of the respondents.

**Table 1: Demographic Profile of the Respondents**

| Variables         | Level                                          | Frequency | Percentage |
|-------------------|------------------------------------------------|-----------|------------|
| Gender            | Male                                           | 321       | 73.6       |
|                   | Female                                         | 115       | 26.4       |
|                   | Transgender                                    | 0         | 0          |
| Education         | Matric                                         | 107       | 24.5       |
|                   | 10+2                                           | 111       | 25.5       |
|                   | Graduation                                     | 115       | 26.4       |
|                   | Post-Graduation                                | 103       | 23.6       |
| Type of Business  | Service                                        | 289       | 57.8       |
|                   | Manufacturing                                  | 79        | 15.8       |
| Kind of ownership | Sole proprietor                                | 115       | 26.4       |
|                   | Partnership                                    | 104       | 23.9       |
|                   | Company                                        | 114       | 26.1       |
|                   | HUF                                            | 103       | 23.6       |
| Type of Business  | Food, Beverage and Cigarette industries        | 98        | 22.5       |
|                   | Wood, Bamboo and rattle Handicraft industries. | 108       | 28.0       |
|                   | Metal Craft Industry                           | 108       | 24.8       |
|                   | Any other                                      | 122       | 24.8       |

### Data Analysis

The present study employed a quantitative research approach using survey method to achieve its objectives. Quantitative research is well-suited for measuring respondent's behavior, knowledge, intention and opinion particularly for questions related to frequency, quantity, timing and other specific details (Cooper & Schindler, 2014). The survey method was chosen to collect primary data, enabling the description of a larger population that would be impractical to observe directly. Before the analysis of data, the data preparation process was done. The data was checked for missing values, outliers, normality of data, equality of variance, multicollinearity of data, correlation of data was done. The result of all these are shown underneath:

#### Data Preparations

- **Missing Values:** No missing value found as whole data was collected through on-line mode.
- **OUTLIERS:** No outlier found. Both types of outliers were checked i.e. Univariate and multivariate are shown below:
  - **Univariate:** the Z score values of all variables i.e. Minimum and Maximum are lies between the threshold limit of less than 5.
  - **Multivariate:** Mahalanobis method was employed. The higher Mahalanobis distance indicates a multivariate outlier. If P-value are less than 0.001 there is no outlier. After testing data the threshold limit was met.
- **Normality:** data is normally distributed if its values are symmetrically distributed around the mean. In the present study both type of normality was checked i.e. Univariate and Multivariate. The results of both analysis are shown below:
  - **Univariate:** when value of one variable is in bell-shaped i.e. symmetric about mean. All the values are within threshold limit for Skewness and Kurtosis of less than 5.
  - **Multivariate:** when multiple random variables are normally distributed. It is tested by Mardia's coefficient. All values are within threshold limit of Kurtosis (Less than 50) and Critical Ratio (less than 5).
- **Multicollinearity:** In this two or more variables are highly correlated with each other. Two tests were performed:
  - **Tolerance test:** all values are within threshold limit more than 0.10.
  - **VIF (Variance Inflation Factor):** Value should be less than 3 and all are within limit.

- **Correlation among Variables:** it is second measure to check correlation among independent variable. Threshold limit is 0.80 and all constructs are correlated within threshold limit value.

### Exploratory Factor Analysis (EFA)

It is multivariate statistical tool that is helpful to find out relationship among the large set of variables by breaking them into small set of observation (Yong & Pearce, 2013). In the present study data was analyzed by performing the FEA. Firstly to perform EFA, the suitability of data has been checked by performing two important statistical tests i.e. Kaiser-Meyer-Olkin (KMO) test and the Bartlett's test. The KMO test was performed to check the adequacy of the sample data by assessing the proportion of variance among the variables that might be common variance. The statistical range of KMO statistic should range from 0 to 1 and after checking the data through KMO statistics the value appears as .909 that is in between the threshold limit. Secondly, Bartlett's test has been performed to test data spherically whether the correlation matrix is significantly different from an identity matrix. The threshold limit for this test is all diagonal elements should be 1 and off diagonal elements should be 0. After testing the data the Chi- Square was 8523.423 with significance at zero level. This shows the fulfillment of requirement of Bartlett's test. Hence, the data find suitable to perform EFA further.

**Table 2: Results of tests to perform EFA.**

| <b>Kaiser-Meyer-Olkin Sampling Adequacy</b> | <b>Measure of Approx. Chi-Square</b> | <b>.909</b> |
|---------------------------------------------|--------------------------------------|-------------|
| Bartlett's test of Sphericity               | Df                                   | 630         |
|                                             | Sig.                                 | 0.000       |

- **Principal Component Analysis**

In the present study principal component has been analysed with the communalities by checking all variables with initial and extraction values. Here, all the variables are shown with their communalities (Initial and Extraction) values are shown. The various constructs studied in the present study are coded i.e. ATT (Attitude), SON (Social Norms), PBC (Perceived Behaviour Control), BIT (Behavioural Intention), CMP (Compliance Behaviour). All the items were found to have factor loadings values more than 0.5 and also communalities values greater than 0.5. As the result, all the items were kept in the current study.

- **Extraction of Factors**

It is cumulative percentage of variance in data and is used to summarize the most of variability in data with fewer components. Principal component analysis with 'varimax rotation' has been used for the extraction of factors. It is used to create matrix comprising the factor loadings that explain the correlations of factors and variables. All the items were found loaded to their respective components.

### Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis (CFA) is used for determination, if observed variables accurately represent their underlying latent variables. It is also known as measurement model that investigates the dimensionality and validity of constructs (Kline, 2010). CFA is used mainly to accomplish three objectives:

- **Assessment of Normality of Data**

The First of all the factor loadings for each construct was measured. Factor loading is the measurement of relationship between an item and its underlying constructs. They indicate extend to which the items explains the variance in the construct. The factor loadings typically range between the 0 to 1. The higher loadings indicate the stronger relationship between the items and the constructs. The common minimum cut-off for factor loadings i.e. 0.5.

**Table 3: Factor Loadings**

| <b>Variables</b> | <b>Items</b> | <b>Statements</b>                                                                                  | <b>Loadings</b> |
|------------------|--------------|----------------------------------------------------------------------------------------------------|-----------------|
| <b>Attitude</b>  | <b>ATT01</b> | I believe not to evade paying tax even I have chance too.                                          | <b>0.671</b>    |
|                  | <b>ATT02</b> | I think I should honestly declare all my tax liability.                                            | <b>0.762</b>    |
|                  | <b>ATT03</b> | I would feel guilty if I exclude some turnover while filing tax return under GST.                  | <b>0.691</b>    |
|                  | <b>ATT04</b> | I think it is ethically wrong to exclude even small amount of turnover when filing GST tax return. | <b>0.739</b>    |

|                                    |              |                                                                                                 |              |
|------------------------------------|--------------|-------------------------------------------------------------------------------------------------|--------------|
|                                    | <b>ATT05</b> | I think all the tax payers should obey and follow the tax laws.                                 | <b>0.847</b> |
| <b>Social Norms</b>                | <b>SON01</b> | I fear to be looked negative by the society for non-payment of tax.                             | <b>0.663</b> |
|                                    | <b>SON02</b> | People whose opinions are valued, would prefer that should comply with tax norms.               | <b>0.663</b> |
|                                    | <b>SON03</b> | I think family approval on tax compliance is important.                                         | <b>0.756</b> |
|                                    | <b>SON04</b> | If I got caught evading tax, I would feel ashamed.                                              | <b>0.772</b> |
|                                    | <b>SON05</b> | It is socially acceptable to avoid paying taxes by any means.                                   | <b>0.761</b> |
| <b>Perceived Behaviour Control</b> | <b>PBC01</b> | I think, it is easy to get GST registration number and its use in business for tax purpose.     | <b>0.677</b> |
|                                    | <b>PBC02</b> | I believe that understanding the GST system does not require lot of mental effort.              | <b>0.772</b> |
|                                    | <b>PBC03</b> | Based on my perception regarding GST, I believe GST is fair tax system.                         | <b>0.631</b> |
|                                    | <b>PBC04</b> | I assume that the GST system reduced overall tax liability.                                     | <b>0.810</b> |
|                                    | <b>PBC05</b> | Claiming ITC requires lots of efforts and knowledge under GST.                                  | <b>0.802</b> |
|                                    | <b>PBC06</b> | GST had made the small business trapped in hardship.                                            | <b>0.817</b> |
|                                    | <b>TAK05</b> | I know how to avail ITC while paying output tax credit.                                         | <b>0.754</b> |
| <b>Behavioural Intention</b>       | <b>BIT01</b> | I would always pay tax as it contributes in the development of my country.                      | <b>0.734</b> |
|                                    | <b>BIT02</b> | I would like to evade tax if I get a chance to do so.                                           | <b>0.774</b> |
|                                    | <b>BIT03</b> | My intention to comply with GST is affected by knowledge about GST.                             | <b>0.736</b> |
|                                    | <b>BIT04</b> | I would never attempt to claim wrong ITC while filing GST return.                               | <b>0.735</b> |
|                                    | <b>BIT05</b> | My intentions are always to comply with GST rules and regulations.                              | <b>0.849</b> |
| <b>Tax Compliance</b>              | <b>CMP01</b> | I pay GST because I regard it a duty as citizen.                                                | <b>0.640</b> |
|                                    | <b>CMP02</b> | There are several public services and facilities provided by government, so I comply with tax.  | <b>0.698</b> |
|                                    | <b>CMP03</b> | I prefer to discharge my GST liabilities, even if GST audit is withdrawn by the authorities.    | <b>0.751</b> |
|                                    | <b>CMP04</b> | By paying right amount of tax, I believe that other people especially poor will get benefit.    | <b>0.750</b> |
|                                    | <b>CMP05</b> | I know the penalty for non-compliance is lower than my tax saving under GST so, I don't comply. | <b>0.711</b> |
|                                    | <b>CMP06</b> | The government does not waste too much money on unnecessary things.                             | <b>0.673</b> |

- Analysis of Model's Validity**

In research reliability and validity are critical concept for evaluating the quality and accuracy of data collection instrument i.e. questionnaires and surveys (Hair et.al. 2017; Gaur et.al. 2011). The term reliability refers to a measure's constancy. For assessing the validity of converging data items the average variance extracted (AVE), and composite reliability (CR), maximum shared variance (MSV), Average shared variance (ASV) and Cronback Alpha were calculated to evaluate the validity of converging data (Hair et al., 2017; Gaur et al., 2011). The output results of the composite reliability values are more than the threshold value of 0.80 indicates the good reliability for the constructs. Moreover the output results of AV, MSV, ASV and Cronback alpha is showing the valid results i.e. AVE should be greater than 0.5 suggests that the construct capture a reasonable amount of variance relative to measurement error. Higher AVE suggests that construct is well-represented by its indicator. MSV and

ASV values are lower than AVE indicates good discriminant value. the present study, indicates the greater internal consistency. Hence, the internal consistency of our research is established.

**Table 4: Results of CR, AVE, MSV, ASV and Cronback Alpha**

| Variables                  | CR    | AVE   | MSV   | ASV   | Cronback Alpha |
|----------------------------|-------|-------|-------|-------|----------------|
| Attitude                   | 0.858 | 0.549 | 0.268 | 0.127 | 0.854          |
| Subjective norms           | 0.887 | 0.570 | 0.270 | 0.174 | 0.844          |
| Perceived behavior Control | 0.863 | 0.512 | 0.268 | 0.210 | 0.883          |
| Behavioural Intention      | 0.877 | 0.588 | 0.270 | 0.187 | 0.871          |
| Tax Compliance             | 0.846 | 0.525 | 0.253 | 0.208 | 0.871          |

- Appraisal of the Measurement Model's Fitness**

In CFA, the model fit is also evaluated. The goodness of model fit evaluates how well the actual data matches the hypothesized model. It assess whether the data collected supports the hypothesized structure. The good model fit represents the adequately structured data. To determine the fitness of the model different fit indices is available like RMSEA, CFI, TLI and SRMR. The brief explanations are shown underneath:

**Table 5: Values for Model Fitness**

| Category of the index | Name of the Index | Cut off points      | CFA Output |
|-----------------------|-------------------|---------------------|------------|
| Absolute fit          | GFI               | Shall be close to 1 | 0.864      |
|                       | RMSEA             | Less than 0.08      | 0.058      |
|                       | SRMR              | Less than 0.06      | 0.0563     |
| Incremental fit       | CFI               | 0.95                | 0.91       |
|                       | TLI               | 0.75 to 0.95        | 0.9        |
| Parsimonious fit      | Chi. Sq./df       | < 2                 | 0.733      |

Hence, the above indices assure that our theoretical foundation matches our data and the proposed theoretical measurement scale relationships are acceptable.

**Structural Equation Modelling (SEM) and Hypothesis Testing**

SEM is the comprehensive statistical technique that is used to analyze the structural relationship between measured variables and the latent constructs. SEM is widely used to test complex models that involve multiple variables including both direct and indirect relationship. in the present study, the structured model of compliance behavior of taxpayers was crafted and it was analyzed by adopting maximum likelihood estimates (MLE) along with bootstrapping technique of 200 replicates. The goodness of model fit of structural model equation is also measured and the values of all the fit indices are within range limit of below 3. The various measures are shown below:

**Table 6: Model Fit Indices**

| Model fit Indices                               | Structured Model |
|-------------------------------------------------|------------------|
| Absolute Goodness of Fit                        |                  |
| Chi-Square                                      | 2268.876         |
| Probability                                     | 0.000            |
| Chi-Square degree of freedom (CMIN/DF)          | 2.372            |
| Goodness of Fit (GFI)                           | 0.863            |
| Root mean Residual (RMR)                        | 0.064            |
| Root Mean Square Error of approximation (RMSEA) | 0.056            |
| Incremental Fit Index                           |                  |
| Comparative fit Index (CFI)                     | 0.915            |
| Normed Fit Index(NFI)                           | 0.862            |
| Tucker Lewis Index(TLI)                         | 0.906            |

- Hypothesis testing results and Estimates of path.**

The hypothesis testing was conducted using SEM analysis. The entire hypothesis related to the structured model and the results indicated whether a hypothesis is accepted or rejected. The results show that out of five one variable is rejected. Another four variable were acceptable as there found significant with p-value <0.05. It was hypothesized that Attitude has significant effect on behavior

intention; similarly, Social norms have not significant effect, perceived behavior control also have significant and positive impact. Behavioral Intention have significant effect on the tax compliance. The estimated path has been summarized in the table below. All the variables taken in the study have shown path with values of standardized Estimates, Critical Ratios, and P-Values.

**Table 7: Path Analysis**

| Hypothesis | Paths            | Standardized Estimates | S.E.  | C.R.  | P-Value | Remarks     |
|------------|------------------|------------------------|-------|-------|---------|-------------|
| H1         | <b>BIT ← ATT</b> | 0.285                  | 0.067 | 4.796 | 0.000   | Significant |
| H2         | <b>BIT ← SON</b> | 0.070                  | 0.076 | 1.112 | 0.266   | Significant |
| H3         | <b>BIT ← PBC</b> | 0.341                  | 0.074 | 5.702 | 0.000   | Significant |
| H5         | <b>CMP ← BIT</b> | 0.118                  | 0.047 | 2.014 | 0.044   | Significant |

Hence, these are the various analysis performed to analyses the data. Based on the results the discussions of findings are underneath.

### Discussion

The implementation of Goods and Service tax (GST) in India has been a significant tax reform aimed at simplifying the indirect structure, promoting economic growth and enhancing the overall business environment. However, the compliance behaviour of business operators in Punjab remains a critical concern. The study explores the topology of business operator's compliance with GST in Punjab. The main aim of study is to investigate the factors influencing Goods and Service Tax (GST) compliance among Micro and Small Enterprises of Punjab. On the basis of above analysis, we can conclude that there is positive relationship of Attitude, perceived behaviour control, subjective norms in shaping compliance behaviour. There is also significant relationship between Behavioural intention and Tax compliance. There is over 70% of the respondents that are aware of GST mechanism, indicating that business operators possess sufficient knowledge to handle the mechanism associated with GST implementation.

Inspire to this many business operators face significant challenges in complying with tax liability, including maintain accurate business records, storing documents, hiring new personnel's and training existing staff for GST management. These challenges contribute to increased compliance costs. Additionally, operators struggle with adjusting prices of goods and services, filing GST returns, remitting GST payments and claiming input tax refunds. Study reveals that businesses operators' compliance is influenced by various factors, including the complexity of GST laws and regulations, the availability of technical support and guidance, and the presence of facilitative or obstructive institutional and administrative framework.

The results of this study indicates that MSE's attitude towards GST compliance, subjective norms and perceived behaviour control significantly influence their compliance behaviour. These findings are consistent with previous studies that have applied the Theory of Planned Behaviour to understand tax compliance behaviour (Ajzen, 1991; Bobek& Hatfield, 2003). The study highlights the importance of attitude, subjective norms and perceived Behaviour Control in shaping compliance Behaviour (Kirchler, 2007; Alm, 2012). The study review also suggests that awareness and education are crucial in promoting GST compliance among MSEs which is in line with existing literature (Kasipillai, 2005; Palil, 2010). However, the study's focus on GST compliance among MSEs provides new insight into the specific challenges and opportunities faced by this sector. The study's findings suggests that MSEs faces challenges therefore policy makers and tax authorities need to develop targeted strategies to support MSEs in complying with GST regulations.

The implications of this study are significant for policymakers and tax authorities. The findings suggest that targeted awareness and education programs can enhance GST compliance among MSEs. Policymakers can design effective strategies to promote GST compliance by understanding the factors that influence compliance behaviour. A positive attitude needs to be creating between taxpayers and government which can enhance taxpayers' awareness and inform tax educations. Hence all these element that are discussed are essential for GST's success, a landmark reform that significant impact on India's taxation system which benefits expected to unfold over the long term.

### **Contribution, Limitation and Future Scope of the Study**

#### **Contribution of the Study**

The study makes several significant contributions to the existing literature on GST compliance among Micro and Small Enterprises (MSEs). Firstly, it provides valuable insights into factors influencing GST compliance behaviour among MSEs, including Attitude towards compliance, subjective norms and perceived behaviour control. The findings of this study can inform policy makers and tax authorities in designing effective strategies to promote GST compliance among MSEs. Secondly, this study highlights the importance of Intention in promoting GST compliance among MSEs. The results suggest that MSEs with higher level of intention towards GST compliance are more likely to comply with GST requirements. This finding has implication for policymakers and tax authorities, who can develop targeted Intentional behaviour toward GST compliance among MSEs. Thirdly, this study contributes to the existing literature on the Theory of Planned Behaviour (TPB) by applying it to the context of GST compliance among MSEs. The findings of this study provide support for the TPB model, highlighting the role of Attitude, Subjective norms and Perceived Behaviour control in shaping GST compliance behaviour among MSEs.

Overall, this study provides a comprehensive understanding of the factors influencing GST compliance among MSEs which can inform policy decisions and interventions aimed at promoting GST compliance and reducing non-compliance. The findings of this study can also contribute to the development of more effective GST compliance strategies and policies that cater to the needs of MSEs.

#### **Limitation of the Study**

Although this study sheds light on GST compliance among MSEs, it is subject to several limitations that includes firstly, the sample size and representation may not be generalizable to the entire MSEs population in India, which limit the applicability of the findings. The study's sample may be biased towards specific industries, regions or demographic which could impact the validity of the results. Additionally, the study focus on specific region or industry may not capture the experience and challenges of MSEs in other regions or industries which could have different characteristics and needs. The reliance on self-reported data is also a subject to biases and limitations, such as social desirability bias or respondents fatigue, which could impact the accuracy of the findings. Furthermore, the cross-sectional design of the study may not capture the dynamic nature of GST compliance among MSEs over times, which could be influence GST compliance, such as technological factors, external environmental factors or organisational factors which could provide a more comprehensive understanding of the phenomenon.

#### **Future Scope**

This study highlighting several opportunities for future research to build upon its findings and contribute to the on-going discussions on GST compliance among MSEs. The future research can be conducted by doing longitudinal study; researchers can capture the dynamic nature of GST compliance among MSEs over time and identify the factors that influence compliance behaviour. Other potential area of research could include exploring other factors that influence GST compliance, such as technological factors, external environmental factors, or organisational factors. Increasing the sample size and representation to enhance generalizability and using multiple data collection methods to triangulate findings and enhance validity could also be valuable. Additionally, researchers could investigate the impact of GST compliance on MSEs performance and explores the role of GST compliance in promoting economic growth and development. By acknowledgement of these limitations and suggestions or future research directions on GST Compliance among MSEs and inform policy decisions and interventions.

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