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Goods and Services Tax (GST) in India: Recent Problems, Prospects and Challenges

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Abstract

The Goods and Services Tax (GST) is one of the most important indirect tax reforms implemented in India from 1st July 2017, which is set to bring a new dawn in the economy of the country by introducing a unified national market and simplifying the complex taxation system of the country. The goal of GST was to introduce a single tax regime instead of multiple indirect taxes, which would help in tax compliance, increase transparency, minimize cascading effect of taxes and boost economic growth. However, even with these goals, the rollout of GST has faced some practical difficulties, such as multiple changes in tax rates, burden on micro, small, and medium enterprises (MSMEs), technical glitches with the GST Network (GSTN) portal, slow payment of input tax credit refunds, and the complexity of filing returns. This research paper reviews the issues, opportunities and challenges of the new GST regime in India. The research is based on a mixedmethod approach using both secondary and primary data, Primary data were collected by survey of 150 tax payers including business owners and tax professionals through a structured questionnaire and using convenience sampling. The report examines the implications of GST on businesses, consumers and on the economy as a whole, and underlines the role of GST in enhancing tax administration and digital governance. The results show that while GST has improved tax transparency to a great extent, increased tax base and helped in formalization of the economy, compliance problems, technical hurdles and policy uncertainty remain to have a negative impact on its effectiveness.

***Keywords**: Indirect Taxation, Goods and Services Tax (GST), Implementation of GST, Tax Compliance, Input Tax Credit (ITC), GST Council, Digital Taxation, Economic Growth, MSMEs, Tax Reforms in India.*

Introduction

The Goods and Services Tax (GST) is considered to be one of the most comprehensive and far-reaching indirect tax reforms in the history of Indian taxation system. The GST was introduced on 1 July 2017 with the Constitution (One Hundred and First Amendment) Act, 2016, which is an attempt to replace multiple and complicated indirect tax procedures on both Central and State levels with a single and destination-based tax system. The pre-GST indirect taxation regime in India comprised a number of taxes including Central Excise Duty, Service Tax, Value Added Tax (VAT), Central Sales Tax (CST), Entry Taxation, Luxury Tax, Entertainment Tax, Octroi etc., which a number of times led to tax cascading, compliance hassles and administrative complexities in the system. The GST was introduced to streamline this complicated tax system and to make a taxation system easier to understand, more transparent and efficient which was based on the principle of ‘One Nation, One Tax, One Market.’

The main aims of introducing GST were to remove the cascading effect of taxes, ease the process of doing business, increase tax compliance, create transparency, strengthen cooperative federalism and create a common national market. Taxation in the framework of GST is levied at each stage of the value addition while providing seamless Input Tax Credit (ITC) which helps in lessening the tax burden of businesses and consumers. The tax structure features Central Goods and Services Tax (CGST), State Goods and Services Tax (SGST), Integrated Goods and Services Tax (IGST) and Union Territory Goods and Services Tax (UTGST) to ensure proper coordination between the Central and State Government. The introduction of GST Council has further reinforced the coordination in policy making by reaching consensus among various states on tax rates, exemptions and procedural changes.

With the introduction of GST, the overall business landscape in India has undergone a paradigm shift, fostering digital governance and technology-driven tax collection. Online registration, electronic return filing, e-way bills, e-invoicing and electronic payment systems have enhanced transparency, besides reducing tax evasion and better efficiency in tax collection. GST has also helped broaden tax base, formalisation of the informal sector, inter-state trade and also enhanced government revenue. It has also pushed companies to use digital accounting infrastructure and to follow standardized compliance protocols thus supporting the government's dream of Digital India.

However, there are several practical and administrative problems with the implementation of GST. The smooth implementation of the tax regime is still hampered by frequent changes in the GST law and rates, complexities in returning, technical issues on the GST Network (GSTN) portal, delay in processing of Input Tax Credit (ITC) and refund claims, classification issues and burden on Micro, Small, and Medium Enterprises (MSMEs). There has also been a concern from businesses about policy uncertainty, costs of compliance and the need for businesses to constantly adjust to new regulations. In addition, there are concerns regarding tax inconsistencies, tax evasion and fake invoicing, which are still relevant for tax administrators and tax policy makers.

To address all these challenges in the operations, the Government has implemented various reforms in recent years. For example such streamlining the return filing process, introducing e-invoicing, enhancing compliance monitoring measures, and implementing technological advancements. The government's efforts are toward further to strengthen the GST framework and enhancing taxpayers' services. The indirect tax system has been revolutionized by GST, and it has opened up a lot of opportunities for the growth of the Indian economy. However it is crucial that the policy is continuously fine-tuned, technology is introduced, administration is done efficiently, and the government, businesses, and taxpayers cooperate in the long term.

In view of this, the current study looks into the problems, prospects, and challenges of GST which created in India recently. It aims to assess the performance of GST in meeting its goals, discuss in practice the challenges faced by taxpayers and tax administrators, and identify future opportunities to enhance the GST system. The study also seeks to offer valuable insights into the role of GST in fostering sustainable economic development. This study attempt to provide a new view for improving tax compliance, bolstering fiscal governance, and advancing India's path toward a future with a more transparent, efficient, and competitive taxation framework.

- **Background of the Study**

Prior to the introduction of GST, India had a wide range of indirect taxes, levied at both the Central and State levels which often overlapped, leading to cascading of taxes, high compliance costs and inefficiencies in the movement of goods and services.

While the introduction of GST has enhanced transparency and tax compliance, multiple challenges are facing businesses, including frequent changes in policies, technical problems with the GST portal, classification conflicts, delays in refunds, and compliance expenses. It is crucial to appreciate these issues to assess the success of GST and to outline the reforms required to further enhance the indirect tax system in India.

- **Statement of the Problem**

The Goods and Services Tax (GST) was on the agenda to streamline the indirect tax regime in India, enhance tax compliance and integrate the Indian economy. Yet, in spite of its accomplishments, it is plagued with a number of operational and administrative problems in its implementation. Constant changes in GST rules and tax rates have generated uncertainty among the taxpayers and businesses and thus complicated the tax compliance. In particular, small and medium sized businesses (MSMEs) are experiencing difficulties with financial statements and technical matters related to the filing of returns and keeping digital records in the face of changing GST regulations.

Another serious issue is the delay in the Input Tax Credit (ITC) and refund claims, impacting on the liquidity and working capital of businesses. The technical glitches in the GST Network (GSTN) portal, disputes regarding classification and complexities in filing of returns have also made the compliance process cumbersome for taxpayers. Moreover, tax authorities still find themselves facing problems with tax evasion, fake invoicing and inconsistent treatment of the provisions of GST.

While GST has generated transparency and expanded the tax base, these issues do not make it very effective and therefore make it hard to do business. Thus, it is important to critically analyse the issues, opportunities and continuing challenges of implementation of GST in India in recent times. This study aims to find out these problems and propose solutions for efficiency, stability and effectiveness of the framework of the GST for sustainable economic development.

- **Research Gap**

As we see, the existing literature on India's GST regime has mainly focuses on either its theoretical framework or on early transitional impacts (2017–2018). However, there is a lack of recent empirical research evaluating the current ongoing operational challenges—such as e-invoicing compliance, ITC refund delays, and GSTN portal glitches etc . These are specifically impacting MSMEs in the post-stabilization phase (2019–2025). Most of the prior studies rely only on secondary data. This research bridges this gap by providing recent empirical insights from both primary taxpayer surveys and secondary policy data.Additionally, there is a lack of comprehensive studies that comparative-analyse primary responses across diverse business scales—ranging from MSMEs to large enterprises—and tax practitioners simultaneously.

Objectives of the Study

- To study Goods and Services Tax (GST) concept and structure in India.
- To discuss Major Problems Faced under GST
- To discuss the Perceived Benefits of GST
- To GST Satisfaction Level of Respondents
- To study Suggested Improvements in GST System

Scope and Significance of the Study

Scope of the Study

- The focus of the study is on Goods and services tax (GST) in India.
- It discusses the issues, future and challenges of implementation of GST.
- The study is based on a primary survey of 150 taxpayers, complemented by secondary data from official government publications and academic literature.
- It deals with the effects of GST on businesses, consumers, tax administration and Indian economy.
- The analysis is limited to after the GST implementation in India.

Significance of the Study

- Helps in comprehending the impact of GST system in India.
- Identifies real-life challenges associated with taxes and business.
- Offers an understanding of the advantages and disadvantages of GST.
- Helps policy makers identify areas that need policy changes.
- Is engaged in academic research into taxation and public finance.
- Provides valuable resources for students, researchers, tax practitioners and corporate entities.
- Offers suggestions for enhancing the GST administration and tax compliance.

Review of Literature

V. Balachandran (2018)V. Balachandran discussed the introduction of 'Goods and Services Tax' (GST) in India and analysed its effects on the indirect tax system in India. The study revealed that GST has simplified the tax regime of the country in that it has replaced multiple indirect taxes with a single tax regime. It also has enhanced tax transparency and lessened cascading effect of taxes. The author noted though, that the frequent editing, the technological hurdles, and the compliance requirements brought some initial problems for businesses, especially MSMEs. The study found that there is a need for constant policy changes to reap the maximum benefit of GST.

Girish Ahuja (2019) Girish Ahuja discussed the Legal and Practical implications of GST in India. The study highlighted that GST has made the taxation system of the country up-to-date and revolutionised tax administration in the country by adopting digital tax model and enhancing revenue collection. It pointed out issues like changing tax rates, tax return complexities and tax classification conflicts. To make GST more effective, the author proposed to simplify the compliance procedures and enhance the taxpayer education.

Ravi Gupta (2020) Ravi Gupta has done a study on the effect of GST on Micro, Small, and Medium Enterprises (MSMEs). The study found that while GST has led to a greater transparency in the business, and has encouraged the economy to move towards formality; many small businesses are still struggling in maintaining digital records, filing returns and claiming Input Tax Credit (ITC). The study suggested that compliance procedures be streamlined and that there be more technology available for small businesses.

B. B. Lal (2021)B. B. Lal studied the contribution of the Goods and Services Tax (GST) in making the indirect tax system so much better in India. The study found that GST has contributed significantly to increasing tax revenue, improving tax compliance, and reducing tax evasion. But there are still problems on refunds, fake invoicing, technical issues on the GST Network (GSTN) portal etc which is now affecting the taxpayers. The author highlighted strengthening digital infrastructure and administrative coordination.

R. K. Jain (2022) The performance of GST was assessed by R. K. Jain after a couple of years of its implementation. The study found that GST has helped to promote interstate trade, improve the efficiency of supply chain, and increase transparency in tax administration. Still, there is uncertainty in the businesses with frequent changes in the policies and complicated compliance processes. The author said tax measures should be stable and return filing procedure should be simplified to boost taxers' confidence.

Sanjiv Agarwal (2023) Sanjiv Agarwal discussed the latest updates and emerging issues on the GST regime. The report emphasized the rising significance of e-invoicing, digital tax compliance, and tax administration based on data. Technological advancements have made tax monitoring more effective and tax evasion more difficult, but the author noted that MSMEs still encounter challenges in their operations because of compliance expenses and regulatory changes. The study proposed the ongoing improvement of technologies and policy streamlining.

Monika Goel (2024) Monika Goel explored the issues faced by GST in India, its opportunities and future. The study revealed that GST has enhanced revenue collection, facilitated the digitalization and facilitated tax governance. But compliance issues, missed Input Tax Credit (ITC) and classification conflicts and technical issues are all big concerns. The author has finally found that continuous reforms, awareness programmes to the tax-payers and consecutive actions of policy implementation will ensure the overall success of the GST system in the long run.

Research Methodology

- **Research Design**
  - The study adopts Descriptive and Analytical Research Design.
  - Nature of Research: Descriptive.
  - Research Design: analytical and descriptive.
  - Research Approach: Quantitative, plus primary Data-Based.
  - Study Area:India.
  - Research Period covers the recent GST implementation period, from 2018–2025.

- **Sample Size**

Due to time and accessibility constraints, for the analytical part, the study takes responses from 150 business taxpayers, selected using convenience sampling.

N Category	Sample Size
Small Businesses (MSMEs)	60
Medium Enterprises	45
Large Businesses	30
Tax Professionals	15
Total	**150**

- **Data Collection Method**

Primary Data

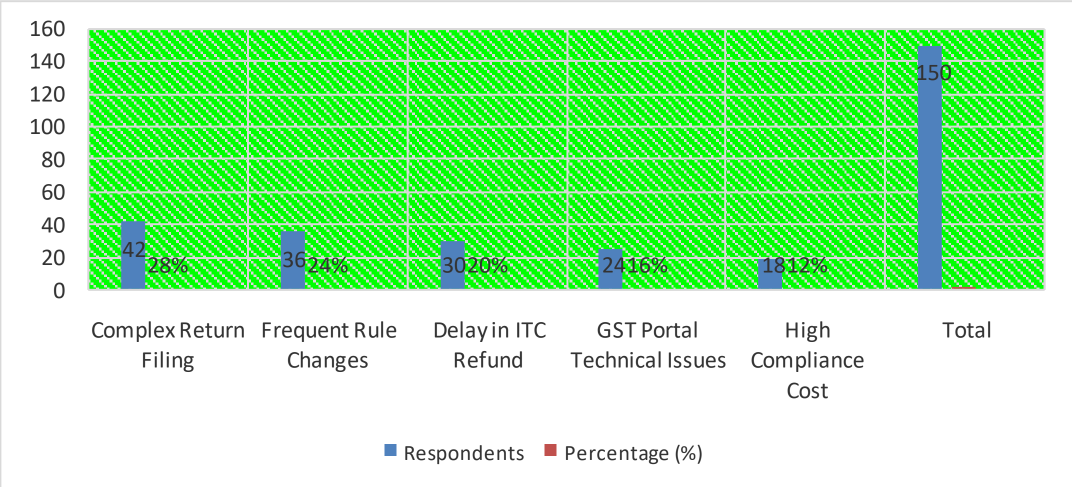
  - **Structured Questionnaire:** Distributed among business taxpayers to collect quantitative responses on GST compliance and challenges.
  - **Expert Interviews:** Conducted with tax professionals and consultants to gather qualitative insights into procedural and legal complexities.
  - **Field Survey:** Direct feedback obtained from small, medium, and large enterprise owners.

- **Secondary Data**
  - GST Council reports
  - Ministry of Finance publications
  - RBI reports
  - Government reports
  - Research articles
  - Journals
  - Official GST portal
- **Limitations of Study**
  - Sample size limited to 150 respondents.
  - Convenience sampling used.
  - Study confined to selected taxpayers.
  - Responses may contain personal bias.

Data Analysis

Table 1: Major Problems Faced under GST

Problems	Respondents	Percentage (%)
Complex Return Filing	42	28%
Frequent Rule Changes	36	24%
Delay in ITC Refund	30	20%
GST Portal Technical Issues	24	16%
High Compliance Cost	18	12%
Total	**150**	**100%**

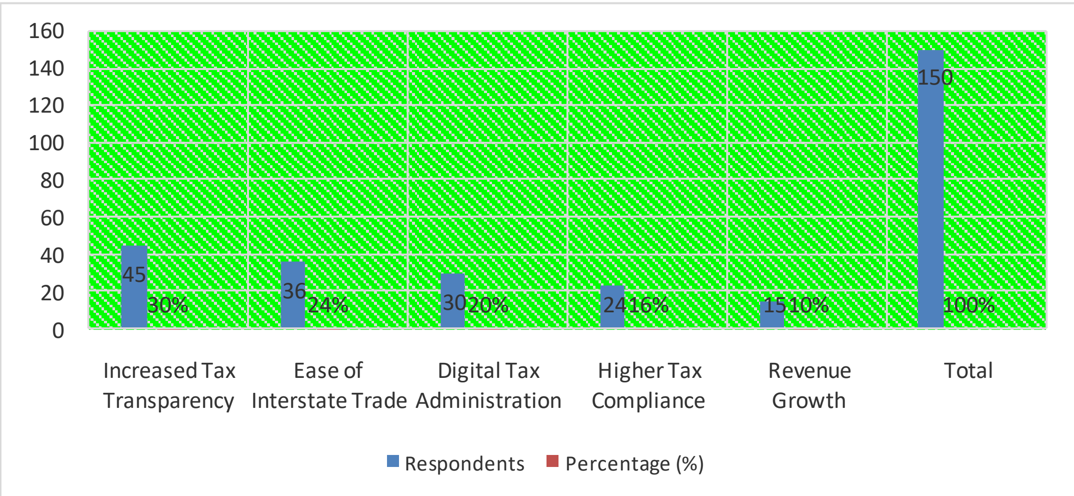


Interpretation

As seen in the table, complex return filing was the top challenge identified under the GST system by 28% of the respondents. The second major issue that was raised was the frequent changes in the GST rules (24% of respondents), which made it unclear for taxpayers. 20% of the respondents suffered a delay in Input Tax Credit (ITC) refunds which impacted their business liquidity. Other technical issues on the GST portal (16%) also posed challenges to compliance and 12% noted that compliance was expensive. These results suggest that the difficulties in implementing GST lie in the procedural complexities and policy uncertainties.

Table 2: Perceived Benefits of GST

Benefits	Respondents	Percentage (%)
Increased Tax Transparency	45	30%
Ease of Interstate Trade	36	24%
Digital Tax Administration	30	20%
Higher Tax Compliance	24	16%
Revenue Growth	15	10%
Total	**150**	**100%**

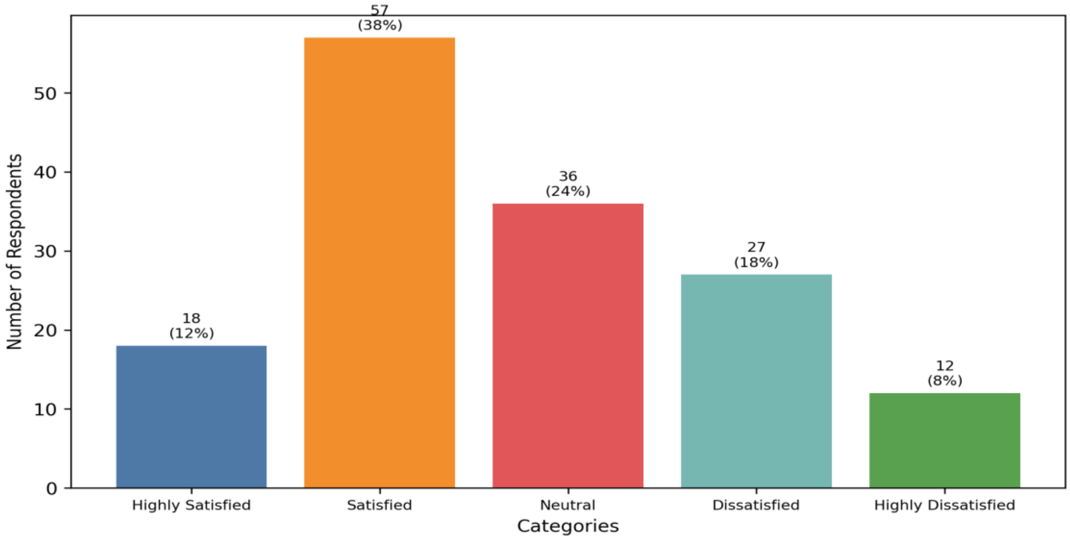


Interpretation

The results show that 30% of the respondents agree that the GST has actually helped in terms of transparency. 24% noted that GST has helped in interstate trade by providing a single tax system. 20% recognized digital tax administration as effective, such as e-invoicing and return filing online. 16% noted that its tax compliance has improved and 10% felt that it has been able to generate more revenue for the government mainly. Overall, the results indicate high economic and administrative advantages of GST, despite the operational difficulties.

Table 3: GST Satisfaction Level of Respondents

Category	Number of Respondents	Percentage (%)
Highly Satisfied	18	12
Satisfied	57	38
Neutral	36	24
Dissatisfied	27	18
Highly Dissatisfied	12	8
Total	150	100%



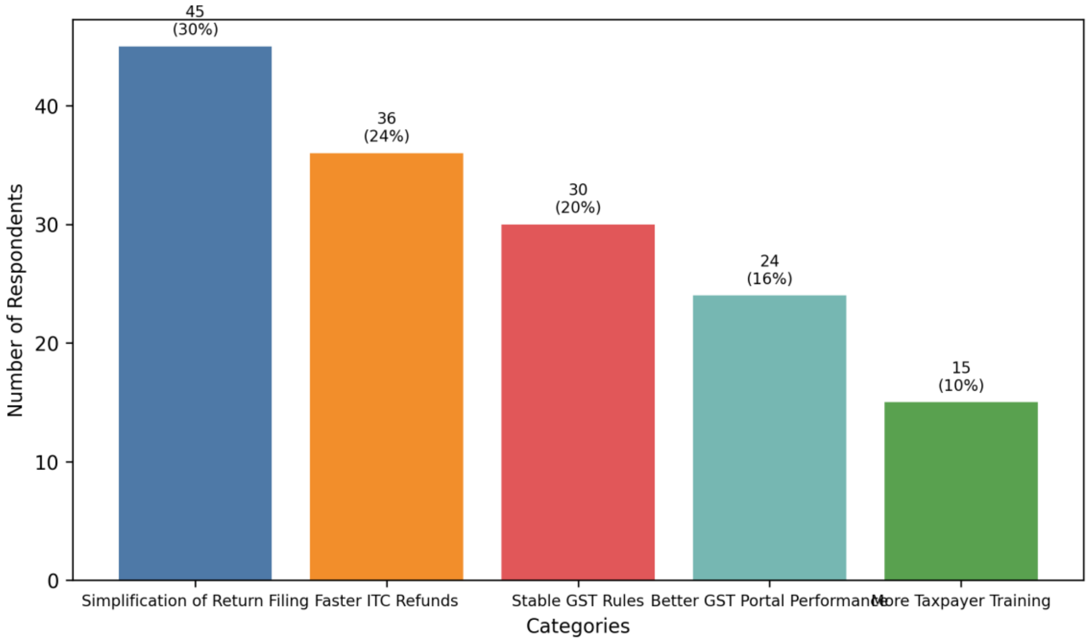
Graphical Representation of GST Satisfaction Level of Respondents

(X-Axis: Categories Y-Axis: Number of Respondents}

Interpretation: The findings indicate that respondents generally hold a positive perception of the GST system. A combined 50% of respondents reported being either satisfied or highly satisfied, demonstrating acceptance of GST among a significant section of taxpayers. However, 26% expressed dissatisfaction, suggesting that certain operational or compliance-related challenges still exist. The presence of 24% neutral responses further indicates that many taxpayers remain undecided about the overall effectiveness of GST. Policymakers may focus on reducing compliance burdens and improving taxpayer services to increase satisfaction levels.

Table 4: Suggested Improvements in GST System

Category	Number of Respondents	Percentage (%)
Simplification of Return Filing	45	30
Faster ITC Refunds	36	24
Stable GST Rules	30	20
Better GST Portal Performance	24	16
More Taxpayer Training	15	10



Graphical Representation of Suggested Improvements in GST System

(X-Axis: Categories Y-Axis: Number of Respondents)

Interpretation: The most frequently suggested reform is the simplification of return filing procedures, supported by 30% of respondents. Faster ITC refunds rank second with 24%, highlighting concerns regarding working capital and cash flow management. Stable GST rules and better portal performance were also identified as important areas for improvement. The results suggest that taxpayers seek a more predictable, efficient, and user-friendly GST environment. Continuous taxpayer education and training can further enhance compliance and reduce filing errors.

Discussion

The results of the present study show that Goods and Services Tax (GST) has indeed revolutionized the indirect tax regime in India, enhanced transparency, established a digital governance framework, and ushered in a new era of a unified national market. The percentage analysis shows that businesses understand the advantages of GST, especially in making the tax system more transparent and streamlined, and in promoting digital tax compliance. Online registration, e-invoicing, e-way bills and electronic return filing have helped modernize tax administration and cut tax evasion opportunities.

The study also satisfaction level of consumers, business owners and tax professionals and also identifies some practical issues that will impact the implementation of GST in a seamless manner. Most of the respondents have pointed out that the most major issues were related to complex return filing process and frequent changes in the GST rules. The problems raise compliance expenses and induce uncertainty for businesses, especially Micro, Small and Medium Enterprises (MSMEs) that have fewer financial and technological resources. The delay in the Input Tax Credit (ITC) refund additionally impacts on the liquidity and working capital control of enterprises. Problems in the GST Network (GSTN) portal continue to pose challenges in return filing and tax payment and also suggests possible and desired improvements.

The survey findings reveal a close relationship between the challenges faced by taxpayers and the reforms suggested by them. Complex return filing emerged as the most significant challenge (28%), while simplification of return filing was the most preferred reform (30%). In the same way delays in ITC refunds (20%) and the demand for faster refunds (24%) indicate that there is a need for improved refund mechanisms. Frequent changes in GST acts , rules , procedures , changes in portal were also identified as a major issue, they surely highlight the importance of policy stability.

As we see that respondents also recognized several benefits of GST. Increase in tax transparency (30%), ease of interstate trade (24%), and digital tax administration (20%) were perceived as the major big advantages, and it indicates that GST has contributed positively to tax governance and economic integration. However, operational and compliance-related issues stillcontinue to affect its effectiveness.

Our satisfaction analysis show that 50% of respondents were either satisfied or highly satisfied with GST, whereas 26% were dissatisfied and also 24% remained neutral. These findings suggest that no doubt while GST has gained considerable acceptance, further improvements in compliance procedures, refund processing, and taxpayer services are necessary to enhance its overall effectiveness and taxpayer satisfaction.

The results show that the implementation of the GST has been effective in increasing tax base and enhancing tax administration. On the other hand frequent policy changes and complexity in procedures limit the overall efficiency of the tax. Our research highlights the need for tax stability and ease of compliance, and also enhanced digital infrastructure to improve satisfaction of tax payer. Additionally further, improving awareness of tax payer and regular training sessions are very very important for better compliance and minimizing unintentional mistakes.

As per this research of us in Overall, GST has been very successful in achieving many of its goals such as transparency and the elimination of cascading taxes and improving fiscal governance. For the long-term gains from the GST system to maximize and help India's economic development, however, policy changes and technological innovation and efficient coordination between the three bodies is required first is Central Government, second is State Governments and third and most important is our taxpayers, are required.

Conclusion

Based on the findings of this study/research paper , we can conclude that Goods and Services Tax (GST) is one of the biggest tax reforms in India. GST was effective since its introduction in 2017, aiming to replace the multitude of indirect taxes with a single tax system, with a view to not only enhancing tax transparency, but also eliminating cascading effect of taxes and ensuring free movement of goods and services. The reform has helped in enhancing tax compliance, improving digital governance, broadening the tax base and formalization of the Indian economy and much more things.

The results highlight so many positive effects of GST, such as increased transparency in tax administration, reduced cross-border trade barriers, and enhanced revenue collection. Additionally further, digitalisation of tax procedures like e-invoicing and online tax filing have been introduced. These changes have improved our tax administration efficiency, and made it harder for taxpayers to evade taxes.

The present study, in my viewas shown above has successfully achieved its research objectives by examining the concept and structure of GST, identifying the major problems faced by the Indian taxpayers, evaluating the perceived benefits of GST, assessing taxpayer satisfaction levels, and also gathering many important suggestions for improving the GST system. The findings of this research indicate that GST has no doubt contributed significantly to improving tax transparency, promoting digital tax administration, facilitating interstate trade, and strengthening tax compliance in India. These results / outcomes suggest that GST has largely fulfilled its core objective of creating a more integrated, transparent, and efficient indirect tax system.

This study of ours has also identified many operational challenges that still affect taxpayers, including complex return filing procedures, frequent changes in GST rules, delays in Input Tax Credit (ITC) refunds, technical issues in the GST portal, and compliance-related difficulties, particularly for small businesses. The satisfaction analysis has also shown that while a majority of respondents hold a positive view of GST, a considerable proportion still expect improvements in administration and compliance processes.

The study also draw our focus/attention that the reforms suggested by respondents are very closely aligned with the challenges identified during the survey, indicating clear directions for policy improvement. Simplification of return filing, timely processing of refunds, greater policy stability, enhanced digital infrastructure, and continuous taxpayer education can surely further strengthen the effectiveness of the GST framework. Overall, the findings suggest that GST has achieved many of its intended objectives ,however, its long-term success will depend on continuous reforms, administrative efficiency, and a taxpayer-friendly compliance environment and a user friendly GST portal.

The study suggests that long-term success of GST will require making compliance more simple, enhancing the digital infrastructure, timely refunds, minimising procedural difficulties, and frequent taxpayer education. The effectiveness of the GST system would also be improved by the stability of tax policies and effective coordination between the Central Government, State Governments and taxpayers.

Some quantitative findings as we found that:

- 28% respondents identified return filing as major issue.
- 30% viewed transparency as biggest benefit.
- 50% respondents satisfied with GST.

Overall, GST has shown very significant potential to help India's economic development and fiscal stability. The GST framework can be made far more efficient, tax-payer friendly and promote sustainable economic development through continuing reform and better implementation.

Future Scope of Research

Future research may examine the sector-wise impact of GST on manufacturing, services, MSMEs, and e-commerce sectors. Further studies can analyse the effectiveness of recent GST reforms, e-invoicing, and digital compliance systems. Researchers if they wish so may also use larger sample sizes and advanced statistical techniques to provide more comprehensive findings regarding the long-term impact of GST on the Indian economy and tax administration.

Suggestions

- Make the filing of GST returns simpler.
- Keep changing of GST rules and rates to a minimum.
- Process Input Tax Credit (ITC) refunds in a timely fashion.
- Make improvements to the GSTN portal for technical performance.
- Organize regular awareness and training of tax payers on GST.
- Ensure special support for compliance for MSMEs and start-up businesses.
- Improve anti-tax evasion/fake invoicing efforts.
- Make AI enabled GSTN support system.

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