

A STUDY ON THE VARIABLES INFLUENCING GST NONCOMPLIANCE AMONG SELECTED SMALL-BUSINESS OWNERS.

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Abstract

GST is indirect tax which is levied on consumptions of any goods and services. In this study, owners of small businesses from several areas (talukas) in Gujarat's Sabarkantha district were analyzed about their perspectives and factors contributing to their noncompliance of GST. The purpose of the current study is to determine how GST non-compliance is affected by factors such as knowledge of tax, complexities of tax, compliance cost, service quality of GSTD and probabilities of detection. Primary data has been utilized through 160 structured questionnaires which were distributed to targeted respondents and out of which 156 responses were collected. By applying simple percentage analysis, reliability, Factor analysis, and Multiple Regression analysis, data has been analyzed. Research indicates that non-compliance of GST is influenced by factors such as knowledge of tax, complexities of tax, service quality of GSTD and probabilities of detection, but doesn't affect compliance costs. Policy makers need to lower tax complexity and compliance costs, as well as increase small business owners' tax knowledge, in order to alter the general perception of GST non-compliance.

Keywords: *GST, Non-Compliance, Small business, Variables.*

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1. Introduction

India's much-awaited goods and services tax is designed to reduce all indirect taxes that are already in place throughout the economy. A revolutionary movement towards a more equitable tax structure is supposedly occurring in all Indian corporate units falling under this regime. Since its introduction by the then-prime minister Atal Bihari Vajpayee in 2000, the GST has been discussed in the Indian system for the past 20 years. The GST framework has been created by the prime minister's committee under the panel ever since. The GST Act was approved by the legislature on March 29, 2017, and it became operative on July 1st, 2017.

The implementation of the Goods and Services Tax (GST) required an amendment to the Indian Constitution in order to integrate state VAT, additional duties, central excise duty, and certain state-specific taxes into a single, comprehensive Goods and Services Tax. This also gave the states and the central government the authority to levy and collect the GST. The 101st Constitutional Amendment Act created Article 246A of the Constitution, which grants the authority to impose GST. This article gives States the authority to enact legislation pertaining to SGST and the Centre the authority to enact laws regarding IGST and CGST. The 2017 CGST Bill, also known as the Central Goods and Services Tax Bill. The 2017 bill titled "Integrated Goods and Services Tax" (IGST Bill). The UTGST Bill, also known as the Union Territory Goods and Services Tax Bill of 2017. The Compensation Bill, also known as the Goods and Services Tax (Compensation to the States) Bill of 2017. CGST, SGST, IGST, and UTGST are the four types of GST. The amount of the central government's goods and services tax (CGST) is levied on intrastate transactions involving supplies, goods, or both. SGST is a tax that is levied on intrastate supply or products transactions, or both, and the state government receives the tax revenue. An interstate goods or supplies transaction (IGST) is subject to a tax, the amount of which is sent to the central government.

The GST Council, which is made up of the central government, 29 states, Delhi, and Pondicherry, will ratify all tax-related decisions. The Union Finance Minister leads the GST Council, which also includes the Union State Ministers of Finance and Revenue as well as the Ministers in charge of Finance and Taxation from each State. By virtue of Article 279A, the GST Council is a constitutional entity. The Constitution (One Hundred

and First Amendment) Act of 2016 introduced it, and it provides recommendations to the Union and State Governments for matters pertaining to the Goods and Service Tax. The federal government has one-third of the votes in the council, while the states have the remaining two-thirds. To make a decision, a three-fourth majority is needed. In India, several indirect taxes have been replaced by goods and services tax. Every value addition and delivery of goods and services is subject to GST. In contrast to the previous notion of manufacturing things, selling any items, or providing any services, GST is applicable to the supply of goods and services. Whereas it was previously an origin-based tax, the GST is founded on the idea of destination-based consumption taxation. It is a dual GST, meaning that taxes are simultaneously levied by the central government and the states. State GST refers to the tax imposed by the states, while Central GST is the tax administered by the central government. GST was first levied at four different rates. The GST Council prepares a list of items that fall within the following numerous slabs: 5%, 12%, 16%, and 28%.

2. Literature Review

Tax noncompliance includes both deliberate and inadvertent violation. Unintentional noncompliance may occur owing to the complexity of tax rules, which may result in the taxpayer failing to repay the correct amount of tax, or due to other circumstances. Tax evasion and tax avoidance are both examples of intentional noncompliance. Tax evasion happens when people underreport income or overstate deductible costs while reporting their returns. Tax avoidance, on the other hand, is the practice of avoiding paying taxes by using loopholes in income tax legislation.

Tax non-compliance refers to failure of taxpayers to file all necessary tax returns on time or with accuracy. Tax non-compliance involves understating income and overstating expenses, failing to file or submit all required tax returns on time, failing to correctly record the tax responsibility in accordance with tax rules, and failing to pay the tax due on time. (Singh, 2023)

(Abodher, Ariffin, & Saad, 2020), conducted a study to examine the tax noncompliance behaviour among the self-employed in Libya. The nature of research was empirical. Primary data was collected through simple random sampling technique. Self-

administered questionnaire was distributed to 498 self-employed taxpayers in Tripoli, the capital city of Libya out of which 312 questionnaires were collected and used for further analysis. The data were analyzed by partial least squares structural equation modelling, which empirically examines the relationship between latent variables. Results showed that negatively relationship between tax knowledge, tax penalty and noncompliance.

(Vincent, 2021), explores the determinants of small and medium enterprises (SMEs) tax noncompliance behaviour in Sub-Saharan Africa. The research instrument was web based and sent to 3,568 small and medium companies, and a response rate of 11% was recorded, which translates to 392 completed questionnaires from the participating companies. The data was analyzed by using descriptive analysis, reliability, normality and factor analysis. The study's findings reveal that tax system complexity, tax deterrence sanction, tax non-compliance opportunity, tax information and tax attitude and perception are important determinants of tax compliance behaviour, while tax rate and tax compliance cost may not necessarily exert significant influence.

(Hanapi, 2022), identify the relationship of ethics, government quality and tax knowledge to the tax non-compliance. Theory of Reasoned Action is the research framework in this study. Based on the study framework, three hypotheses are tested. Questionnaires were sent to lecturers at Polytechnic Kota Bharu, Kelantan, as the research instrument for this study. The total 33 samples were collected from taxpayer through purposive sampling. The data was analysed through person's correlation analysis and multiple regression analysis. The findings revealed that ethics and government quality have a considerable impact on tax non-compliance, whereas tax knowledge had a little impact.

(Twum, et al., 2020), investigated the effect of dimensions of tax knowledge on tax compliance in the Ghanaian context using small and medium enterprises. The survey includes 130 managers of small business enterprises (SMEs) in Ghana. The data was analysed using a Descriptive Statistics, Reliability and Validity, Correlation and Fornell-Lacker Criterion Analysis and structural equation modelling approach. The results of the study suggest that knowledge were found to have a positive and significant relationship with tax compliance. The findings of the study suggest that knowledge of

tax rights and responsibilities, and awareness of sanctions are the strongest determinants of tax compliance in the SME sector.

(Khamis & Mastor, 2021), examine the determinants of tax non-compliance among e-commerce enterprises in Malaysia and discusses three factors of tax compliance namely service quality, tax awareness and tax fairness. A content analysis method was utilized to identify the relevant precursors of tax compliance among e-commerce enterprises owners. Based on hypotheses testing it implies that compliance in e-commerce tax is influenced by service quality, tax awareness and perception of equity and fairness. This means that the greater the service quality, tax awareness and tax fairness, the higher the compliance among e-commerce enterprises in taxation and vice versa.

(Mat Jusoh, Mansor, Abd Razak, & Wan Mohamad Noor, 2021), examines the relationship between tax knowledge, tax complexity and tax morale with the tax compliance behaviour among salaried group in Malaysia. A structured questionnaire was distributed to the private and government sector employees. The data analysis from 152 completed responses revealed that tax knowledge, complexity and morale proved to have significant influences on the tax compliance behaviour among the salaried group. This study provides insights to the governing bodies and the tax authorities of the needs to improve the current tax policy and develop strategic movement in improving tax literacy among the taxpayers.

(Nguyen H. , 2022), evaluates factors affecting tax compliance of small and medium enterprises in Hung Yen province, Vietnam. The primary data was collected from the survey using a detailed survey questionnaire with a 5-level Likert scale. Total 350 questionnaires were distributed out of which 310 valid survey questionnaires were included in the study. The study uses statistical software SPSS 20 for descriptive statistical, Cronbach's Alpha test to assess the reliability of the scale, EFA, linear regression model to determine the correlation between factors and the tax compliance. The findings indicate that tax complexity, tax rates, tax knowledge, tax penalties, and the potential of discovery (tax inspection) all significantly impacted the tax compliance.

(Abdul-Jabbar, 2009), carried out research to provides evidence of the influence of tax complexity and probability of detection (tax audit) and compliance costs on corporate SME tax non-compliance in Malaysia. The study adopts a traditional large-scale postal survey questionnaire technique for data collection. The outcome demonstrates that tax noncompliance is influenced by tax complexity, compliance costs, and detection probability.

Research Gap

The majority of study is focused on income tax and VAT noncompliance; however, no Indian researchers have studied GST noncompliance, and none have looked at Gujarat and Sabarkantha area. The majority of research on tax noncompliance is done abroad.

3. Research methodology

3.1 Objectives of study

The main objective of this study is to understand the attitudes and variables influencing GST non-compliance by selected small business owners and to investigate the relationship between knowledge of tax, complexities of tax, compliance cost, service quality of GSTD, probabilities of detection and GST non-compliance by selected small businesses owners.

3.2 Research Design

In present study Inferential statistical research design has been applied.

3.3 Data Collection

Primary data has been collected with the help of structured questionnaire that was given to small business owners whose GSTIN is cancelled. Secondary data has been gathered from newspapers, journals, websites, and other sources.

3.4 Size of sample.

Total 160 structured questionnaires were distributed to selected owners in various taluks of Gujarat's Sabarkantha district, out of which 156 responses were collected and used for analysis.

3.5 Scale of constructs.

Questionnaires consist of two sections in which section-1 includes the demographic profile of the respondents, while Section-2 includes the dependent and independent variables. 3 to 5 questions are included for each variable (constructs). 5-point Likert scale has been used to assess the constructs and items which range from “strongly disagree” to “strongly agree. Scale of constructs were adopted from (Foon, Ng, Teh, Wong, & Yee, 2018).

3.6 Sampling Technique.

Non-probability Convenience sampling technique has been used to collect respondents.

3.7 Tools.

To analyse the primary data, SPSS was utilized to perform simple percentage analysis, reliability, Factor analysis, and Multiple Regression analysis.

3.8 Hypothesis

H₀₁: There is no significant relationship between knowledge of tax and GST non-compliance.

H₀₂: There is no significant relationship between complexity of tax and GST non-compliance

H₀₃: There is no significant relationship between compliance cost and GST non-compliance

H₀₄: There is no significant relationship between probability of detection and GST non-compliance

H₀₅: There is no significant relationship between service quality of GSTD and GST non-compliance

4. Data analysis and Interpretation

4.1 Demographic profile

Following table explains demographic profile of respondent of present study

Table-1 Demographic profile

		Frequency	Percent
Gender	Male	142	91%
	Female	14	9%
	Total	156	100%
Education	Below HSC	9	6%
	Diploma	12	8%
	Graduate	79	51%
	Post Graduate	55	35%
	Other	1	1%
	Total	156	100%
Age	18 to 30 years	11	7%
	31 to 40 years	48	31%
	41 to 50 years	62	40%
	51 to 60 years	29	19%
	Above 60 years	6	4%
	Total	156	100%
Taluka	Himmatnagar	26	17%
	Idar	19	12%
	Prantij	22	14%
	Talod	18	12%
	Poshina	15	10%
	Khedbrahma	24	15%
	Vadali	17	11%
	Vijaynagar	15	10%
	Total	156	100%

(Source: Primary data)

Of all responders, 91% are men and 9% are women. Graduates make up the highest percentage of responders (51%), while HSC make up the lowest (6%). Within the total respondents, the percentages are as follows: 7% are between the ages of 18 and 30; 31% are between the ages of 31 and 40; 40% are between the ages of 41 and 50; 19% are between the ages of 51 and 60; and 4% are above 60. Out of all the responders, 17% are from the Himmatnagar taluka and only 10% are from Poshina.

4.2 Reliability Test

The dependability of the questions that the researcher sets has been tested using Conbach's alpha. Research has been done to determine the reliability of tax knowledge, tax complexity, compliance costs, service quality, detection probability,

and non-compliance with GST. According to the results, every variable is over 0.7, which is acceptable.

Table-2 Reliability analysis

Variable	N of Items	Cronbach's Alpha
GST Non-Compliance	5	0.894
Complexity of Tax	3	0.798
Probability of Detection	5	0.878
Knowledge of Tax	5	0.888
Service Quality of GSTD	4	0.864
Compliance Cost	5	0.964

(Source: Primary data)

4.3 Factor Analysis

In the current study, factor analysis has been used to investigate the factors related to 27 items. Factor analysis requires a KMO value of 0.60 or greater. The accompanying table illustrates that the variables were appropriate for factor analysis, with KMO and Bartlett's Test of Sphericity both showing high levels of significance (0.840).

Table-3 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.840
Bartlett's Test of Sphericity	Approx. Chi-Square	3610.549
	df	351
	Sig.	.000

(Source: Primary data)

Table-4 Communalities

	Initial	Extraction
TK1	1.000	.720
TK2	1.000	.774
TK3	1.000	.804
TK4	1.000	.657
TK5	1.000	.594
TC1	1.000	.617
TC2	1.000	.585
TC3	1.000	.539

CC1	1.000	.927
CC2	1.000	.837
CC3	1.000	.931
CC4	1.000	.832
CC5	1.000	.927
DP1	1.000	.709
DP2	1.000	.706
DP3	1.000	.629
DP4	1.000	.721
DP5	1.000	.661
SQ1	1.000	.620
SQ2	1.000	.625
SQ3	1.000	.667
SQ4	1.000	.730
GNC1	1.000	.769
GNC2	1.000	.708
GNC3	1.000	.659
GNC4	1.000	.733
GNC5	1.000	.664
Extraction Method: Principal Component Analysis.		

Table-5 Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.283	30.678	30.678	8.283	30.678	30.678	4.385	16.240	16.240
2	4.628	17.141	47.819	4.628	17.141	47.819	3.383	12.529	28.769
3	2.655	9.833	57.652	2.655	9.833	57.652	3.371	12.485	41.255
4	1.669	6.182	63.834	1.669	6.182	63.834	3.216	11.911	53.165
5	1.333	4.937	68.771	1.333	4.937	68.771	3.075	11.388	64.553
6	1.121	4.152	72.923	1.121	4.152	72.923	2.260	8.370	72.923
7	.913	3.381	76.305						
8	.732	2.711	79.016						
9	.668	2.474	81.489						
10	.550	2.037	83.526						
11	.538	1.992	85.518						
12	.480	1.777	87.295						
13	.449	1.662	88.957						

14	.410	1.517	90.474						
15	.366	1.354	91.827						
16	.322	1.192	93.019						
17	.288	1.067	94.086						
18	.264	.979	95.065						
19	.233	.861	95.926						
20	.224	.828	96.754						
21	.215	.797	97.551						
22	.192	.711	98.263						
23	.164	.607	98.869						
24	.149	.551	99.421						
25	.064	.237	99.657						
26	.059	.219	99.876						
27	.034	.124	100.00 0						

Extraction Method: Principal Component Analysis.

(Source: Primary data)

Table-6 Rotated Component Matrix^a

	Component					
	1	2	3	4	5	6
CC5	.953					
CC3	.942					
CC1	.934					
CC4	.929					
CC2	.901					
SQ3		.853				
SQ2		.790				
SQ1		.781				
SQ4		.776				
TC2			.761			
TC3			.757			
TC1			.744			
GNC4				.809		
GNC5				.773		
GNC1				.773		
GNC2				.767		
GNC3				.690		
TK3					.729	
TK2					.703	

TK1					.617	
TK4					.615	
TK5					.602	
DP1						.734
DP4						.727
DP2						.723
DP3						.692
DP5						.666
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 6 iterations.						

(Source: Primary data)

Loadings exceeding a predetermined threshold 0.500 are considered significant which signifies the strength of association between items and respective components.

4.4 Multiple Regression Analysis

The degree of association between the dependent and independent variables is examined using regression analysis. Regression analysis has been used in this study to test the hypothesis.

Table-7 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.783 ^a	.667	.618	.45596
a. Predictors: (Constant), Service Quality of GSTD, Compliance Cost, Probability of Detection, Complexity of Tax, Knowledge of Tax				

(Source: Primary data)

Table-8 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.295	5	5.459	26.258	.000 ^b
	Residual	31.185	150	.208		
	Total	58.481	155			
a. Dependent Variable: GST Non-Compliance						
b. Predictors: (Constant), Service Quality of GSTD, Compliance Cost, Probability of Detection, Complexity of Tax , Knowledge of Tax						

(Source: Primary data)

Table-9 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.988	.467		8.547	.000
	Knowledge of Tax	-.222	.065	-.276	-3.436	.000
	Complexity of Tax	.372	.179	.389	3.456	.000
	Compliance Cost	.101	.099	.102	-1.030	.118
	Probability of Detection	-.165	.091	-.128	-1.572	.002
	Service Quality of GSTD	-.216	.180	-.248	-2.709	.001
a. Dependent Variable: GST Non-Compliance						

(Source: Primary data)

To determine the strength of the association between the dependent and independent variables, regression analysis is utilized. Regression analysis has been used to assess the study's hypothesis. According to the above analysis, the regression model's five independent variables have an R^2 value of 0.667, meaning that independent variables account for almost 66% of the variation in GST noncompliance and the model is useful for identifying the association. Null hypothesis rejection occurs when Sig is less than 0.05; null hypothesis accepted when Sig is greater than 0.05. Regression analysis yields the following conclusion:

H₀₁: There is no significant relationship between knowledge of tax and GST non-compliance.

Regression analysis results indicate that the P value is less than 0.05, which means that the hypothesis is rejected in this case. Therefore, there is a substantial correlation between knowledge of tax and GST non-compliance. Given that the beta value is -0.276, a negative relationship is indicated.

H₀₂: There is no significant relationship between complexity of tax and GST non-compliance

Given that the P value is less than 0.05, the null hypothesis is rejected in the present study, and it is thus determined that there is a significant relationship between

complexity of tax and GST non-compliance. As beta value is 0.389 which indicate positive normal relationship.

H₀₃: There is no significant relationship between compliance cost and GST non-compliance

It is concluded that there is no significant association between compliance cost and GST non-compliance since the regression analysis result indicates sig. value of 0.118, which is more than acceptable limit 0.05. Here, the null hypothesis is accepted.

H₀₄: There is no significant relationship between probability of detection and GST non-compliance

Regression analysis results indicate that the P value is less than 0.05, hence in this case, the hypothesis is rejected. Thus, there is a strong correlation between the probability of detection and GST non-compliance. Given that the beta value is -0.128, a negative connection is indicated.

H₀₅: There is no significant relationship between service quality of GSTD and GST non-compliance

Given that the P value is less than 0.05, the null hypothesis is rejected in this situation, and it is thus determined that there is a significant correlation between service quality of GSTD and GST non-compliance. The association is negative, as indicated by the beta value of -0.248.

5. Major Findings.

1. From the total respondent's majority 91% are male.
2. Highest qualification of respondents is graduate 51%.
3. From the total respondent's majority 41 to 50 years of age are 40%.
4. From the total respondents 17 % are belongs to Himmatnagar area.
5. According to the results of reliability test, every variable is over 0.7, which is acceptable.
6. All the variables were appropriate for factor analysis, with KMO and Bartlett's Test of Sphericity both showing high levels of significance (0.840).
7. According to regression analysis, model's five independent variables have an R² value of 0.667, meaning that independent variables account for almost 66% of the variation in GST noncompliance.

8. The results of regression analysis reveals that four variable namely knowledge of tax, complexity of tax, service quality of GSTD, probability of detection have significant relationship with GST noncompliance while there is no significant association between compliance cost and GST non-compliance

6. Limitation.

- The Sabarkantha district of Gujarat is the sole focus of this study.
- Questionnaires used to collected primary data may have been biased by respondents.
- Only 156 responses from different areas (talukas) of Gujarat's Sabarkantha district were included in this study, therefore they might not accurately reflect the actual population.

7. Scope for Future Research.

This research might be conducted in various regions of the country. Additional factors influencing tax compliance and the structure of the tax regime may be taken into account in future research. A comparative evaluation of the degree of tax compliance before and after-tax education might be done in future research.

8. Conclusion.

This study was conducted to identify the variables influencing noncompliance of GST by selected owners of small businesses in Sabarkantha district of Gujarat. Primary data has been utilized through 160 structured questionnaires which were distributed to targeted respondents and out of which 156 responses were collected. By applying simple percentage analysis, reliability analysis, Factor analysis, and Multiple Regression analysis, data has been analysed. The majority of responders 91% are men between the ages of 41 and 50 who have completed their graduation. The reliability test indicates that all of the variables are over 0.7, which is acceptable. One variable compliance cost has an insignificant association with noncompliance with noncompliance of GST, according to the study, out of the five variables four variable namely knowledge of tax, complexity of tax, service quality of GSTD, probability of detection has significant relationship with GST non-compliance. Policy makers should have to make arrangement for improvement of GST knowledge in Sabarkantha district.

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