

Awareness of GST Provisions among Local Business Owners: Evidence from an Empirical Study

Tafzeel Ahmad Khan¹, Dr. Syed Afzal Ahmad^{2*}, Dr. Kshitij Shukla³, Khushbu Gupta⁴

¹Research Scholar, Department of Business Management, Integral Business School, Integral University, Lucknow-India.
Email: tafzeelahmadkhan@gmail.com

^{2*}Associate Professor, Department of Business Management, Integral Business School, Integral University, Lucknow-India.
Email: safzal@iul.ac.in, ORCID: 0000-0003-3516-0605

³Assistant Professor, Department of Commerce, Techno Group of Institutions, Lucknow-India

⁴Assistant Professor, Department of Commerce, Techno Group of Institutions, Lucknow-India

*Corresponding Author: Dr. Syed Afzal Ahmad

Abstract: One of the biggest reforms to India's tax system is the implementation of the Goods and Services Tax (GST). Simplification and transparency of the tax system are the goals of the GST, but micro business owners would argue the most important part of the GST is understanding how it works. Even after the GST has been implemented for multiple years, small businesses, especially in rural and semi urban areas, still struggle with not just understanding how GST works, but also how to apply it. This study attempts to fill that gap. The main purpose of this study is to determine if certain variables, including gender, business type, location, experience, etc., assist in determining how GST is understood by business owners. Data for analysis was collected when 307 GST registered micro-entrepreneurs were surveyed. The collected data was analyzed with the help of statistical tools. Lack of understanding of GST exists, and it is not uncommon, but the study found that the understanding of GST is not as affected by gender. Understanding and experience of GST is still reliant on business location. Businesses in rural areas have less understanding and experience with GST compared to their urban counterparts. Understanding of GST is almost intuitive and so the authors of the study recommend that any future studies should attempt to deliver the benefits of the GST to rural entrepreneurs, especially those with less experience, by developing access to resources to teach GST to rural entrepreneurs and providing hands-on aid to rural entrepreneurs with GST.

Keywords: GST familiarity, Micro-business owners, Entrepreneurial experience, Rural–urban differences, GST implementation, Tax compliance

1. Introduction:

The introduction of the Goods and Services Tax (GST) represented a major change in India's indirect taxation system since it was intended to simplify the tax system, increase transparency, and promote the formalisation of the economy (Garg et al., 2024; Singh, 2025; Kumar & Gokhru, 2025). Although the reform is conceptually sound, its actual impact on Micro, Small, and Medium Enterprises (MSMEs), particularly on microenterprises, has been different. Present studies indicate that the GST has increased compliance requirements through digital means. The changes involving filing systems, the frequent need to resubmit forms, and the procedural requirements have posed difficulties for small businesses that have limited financial and technological resources (Ghosh, 2020; Harishekar & Manoj, 2021; Sureka & Bordoloi, 2024). As a result, the extent to which GST is successful depends greatly on how aware and well-informed business owners are this awareness does not just mean having a basic understanding of GST; it also involves knowing the procedures, getting used to technology, and being familiar with the compliance requirements (Maddileti and Gautami, 2026). Research indicates that many owners of microenterprises still rely on



intermediaries such as accountants or traders when it comes to GST-related matters. This dependence hinders their ability to understand the system on their own (Mittal & Raman, 2021; Singh, 2018). There is an uneven distribution of The fact that awareness is influenced by a number of socio-economic and enterprise-specific factors was pointed out by Joshi and Chaudhary (2020); among them, gender emerges as a significant demographic factor affecting GST awareness.

2. Gender and GST Awareness

Gender does a great deal to affect micro enterprise owners' awareness of the GST. Men generally have better access to formal financial systems, business networks, and information on regulations (Kamaruddin & Mustapha, 2017; Hassan, 2020; Jain, 2025; Tashfeen et al., 2025). They are often more at ease with GST procedures simply because they already are

Connected to these systems, however, women entrepreneurs usually face a different situation: they encounter greater obstacles, such as less access to credit and a smaller presence in formal business

The existence of physical and cultural obstacles which prevent them from gaining knowledge about taxation (Kaur, 2019; M et al., 2021) means that the gap becomes wider when you also take into account their lower level of digital literacy and the fact that they have fewer opportunities to take part in training programs. It has been shown that businesses run by women are less likely to take part in GST awareness campaigns or to use digital compliance tools. As a result, many of them feel less confident, are more confused and have to rely more on outside assistance, which in turn reduces their direct experience of the GST system (Deepa et al., 2019). In conclusion, because of this, they end up relying even more on outside help and that limits how much They themselves become involved with GST systems, and since awareness generally arises from actually dealing with something, it seems that gender can indeed have an effect on how aware micro enterprise owners are of GST. H_{01} : There is no significant difference in GST awareness amongst micro enterprise owners according to gender.

2.1 Type of Enterprise and GST Awareness

Gender is only one factor; the type of business also makes a difference. Whether an individual runs a manufacturing business, a trading business, or a service-based one affects the complexity of their operations and the extent to which they have to deal with GST rules. For example, manufacturers have to manage complicated supply chains, keep track of inventory, handle input tax credits, and cope with various stages of tax—all of which usually means that they need to understand GST in greater depth (Sureka & Bordoloi, 2024; Upadhyay & Negi, 2025). Service-based businesses, on the other hand, do not have to face the same level of difficulty. Their compliance is usually Although it is simpler, their awareness of the GST still varies according to the size of their business and their level of market reach. Traders, similar to small shopkeepers, usually allow intermediaries to deal with compliance matters. As a result, their awareness is often incomplete or only indirect (Guna & Anuradha, 2021). GST awareness is not the same among all kinds of enterprises; it changes depending on the way they operate and the extent of their involvement with official procedures. Which is why it is important to examine these differences if you want to gain a clear understanding.

A picture of awareness trends. Null hypothesis H_{02} : There is no significant difference in GST

awareness among micro enterprises. When it comes to comparing different kinds of businesses, location is another major factor. The place where a business is based can affect how much its owners know about GST. For example, urban businesses generally have better internet access, it is easier for

them to contact professionals, and there are more government-run programmes aimed at spreading information about GST (Ghosh, 2020). Entrepreneurs who are based in cities are usually quicker to adopt digital tools and keep up with new policies, so they have fewer problems when dealing with GST requirements. But in the case of micro enterprises located in rural or semi-urban areas, the situation becomes more difficult. They usually suffer from poor internet connections, have a limited understanding of technology, and lack formal training (Purohit & Anuradha, 2025;

Singhi, 2022). Rather than being able to access clear and reliable information, they have to depend on local traders or agents—and in some cases these sources are not very accurate. The fact that GST compliance is now mostly carried out digitally only serves to widen these gaps, placing rural businesses at a disadvantage. Therefore, location does really matter when it The level of knowledge micro-enterprise owners have about GST is examined. Hypothesis H0₃ states that, when location is taken into account, there is no significant difference in GST awareness among micro-enterprise owners:

3. Years of Operation and GST Awareness

business experience is also a factor that seems to influence how well micro-enterprise owners understand GST. Firms which have been operating for a long time generally gain more exposure to tax systems, to the day-to-day management of their finances, and to the wider regulatory environment, and this increased exposure usually makes it easier for them to understand and keep up with GST requirements (S et al., 2026; Salim et al among other things, as they grow more mature, enterprises are usually in a better position to invest In staff training it is necessary to make use of digital tools and to take a more active part in meeting compliance requirements. Meanwhile, newer businesses have generally not had the time or the resources needed to develop such familiarity. As a result, many of them end up depending almost completely on external assistance—such as accountants, tax consultants, or local agents—in order to handle GST-related tasks, and this causes the owners to remain only somewhat involved with the system and so leads to a less thorough understanding of it (Basavanagouda & Panduranga in 2022; Muppa Neetha Sai in 2025; Nandal and Jaggarwal in 2021; S et al. in 2026). Newly established businesses are also more likely to concentrate on immediate operations.

concerns — getting sales going, managing cash flow, setting up basic processes —rather than investing time in understanding tax regulations in depth, which can further

They have kept their awareness of GST aside. Taken as a whole, this suggests that the length of time they have been in operation is a factor which could have a significant effect on how aware owners of micro enterprises are of GST.

The provisions indicate that H0₄ states there is no significant difference in GST awareness among

micro enterprise owners according to the number of years they have been in operation. Overall, the discussion above shows that GST awareness among micro enterprise owners does not rely on any one factor but rather results from a combination of demographic, structural, and experience-related influences. Gender influences the extent of access that owners have to financial knowledge and the level of their engagement with the system; the type of enterprise determines the amount of GST complexity to which they are exposed; and location affects how easily they can obtain information.

The fact that they have been in operation for several years shows the experience and adaptability that they have developed over time, and this helps to account for the noticeable differences in awareness levels among the owners of different micro enterprises.

3.1 Research Methodology

The study adopts a descriptive and empirical approach in order to find out how well local business owners understand the GST regulations. The primary data used in this study was obtained

using a structured questionnaire that focused on the main aspects of GST and included Likert scale questions. As the precise size of the population was unknown, the sample was

arrived at using the Cochran formula, and a convenience sampling method was used to reach respondents — with one condition kept firm throughout: only businesses that

The responses were included because they were actually submitted by GST-registered micro entrepreneurs, so that the responses gathered would truly represent informed experience rather than mere guesses. A total of 307

responses from GST-registered micro entrepreneurs were analysed. The Since the data are of an ordinal type (they are based on Likert-scale ratings), non-parametric statistical methods were needed rather than parametric ones, and the tests were carried out using SPSS version 26. In order to compare the level of awareness between male and female respondents, the Mann–Whitney U test was used, whereas for the differences among the various enterprise types, the number of years the enterprises have been in operation, and the location, the Kruskal-Wallis test was applied. The tests were all conducted at the 5% level of significance, so any p-value less than 0.05 was considered to indicate a statistically significant difference.

4. Result and Findings:

Table 1: Mann-Whitney U Test for Gender						
Ranks						
	Gender	N	Mean Rank	Mann-Whitney U	Asymp. Sig. (2-tailed)	
I am aware of the recent changes in GST tax slabs.	Male	175	154.23	11510.000	.957	
	Female	132	153.70			
	Total	307				
I understand that GST has replaced multiple indirect taxes.	Male	175	155.36	11311.500	.745	
	Female	132	152.19			
	Total	307				
I know that businesses above a certain turnover are required to register under GST.	Male	175	146.98	10322.000	.095	
	Female	132	163.30			
	Total	307				
I am familiar with the process of GST registration.	Male	175	156.20	11164.500	.598	
	Female	132	151.08			
	Total	307				
I am aware of the GST Identification Number (GSTIN) given to registered businesses.	Male	175	154.06	11539.500	.989	
	Female	132	153.92			
	Total	307				
I know the GST rates applicable to my products or services.	Male	175	153.11	11394.500	.835	
	Female	132	155.18			
	Total	307				
I am familiar with the GST portal used for registration, return filing, and tax payments.	Male	175	156.98	11029.000	.472	
	Female	132	150.05			
	Total	307				
I understand how to file GST returns online.	Male	175	153.34	11434.500	.876	
	Female	132	154.88			
	Total	307				
I am aware of the concept of Input Tax	Male	175	157.34			

Credit (ITC) under GST.	Female	132	149.57	10965.500	.432
	Total	307			
I understand how to claim Input Tax Credit (ITC) for business transactions.	Male	175	151.01	11027.500	.474
	Female	132	157.96		
	Total	307			

4.1 Interpretation (Table 1 — Gender)

When we look at Table 1, all of the p-values from the Mann–Whitney U test are above the 0.05 level—none of them are below it. In practical terms, this indicates that male

Women respondents do not really differ from one another in the amount they know about the GST, for example in regard to the recent changes to the tax slabs, the fact that the GST has replaced a number of older indirect taxes, who is required to register, what a GSTIN is, the applicable rates, using the GST portal, filing returns online, or in their understanding and claim of Input Tax Credit. Yes, the mean ranks do shift a little from one statement to another — sometimes slightly.

Giving preference to men, at times to women—yet in no case do these changes become large enough to be considered statistically significant. Therefore the null hypothesis remains valid: gender doesn't

Seem to be a factor influencing GST awareness among those surveyed.

Table 2: Kruskal Wallis Test for Other Demographic Variables											
G r o u p i n g V a r i a b l e s	Test Statistics										
		AW1	AW2	AW3	AW4	AW5	AW6	AW7	AW8	AW 9	AW 10
T y p e o f E n t e r p r i s e	Chi-square	1.151	.614	.571	.289	1.418	.154	3.243	2.834	.864	.657
	df	2	2	2	2	2	2	2	2	2	2
	Asymp. sig	.562	.736	.751	.866	.492	.926	.198	.242	.649	.720
	Mean Rank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Y e	Chi-square	6.769	17.161	4.758	11.161	5.483	10.698	18.466	5.409	14.369	5.307

a r s o f B u s i n e s s O p e r a t i o n	df	2	2	2	2	2	2	2	2	2	2
	Asymp. sig	.034	.000	.093	.004	.064	.005	.000	.067	.001	.070
	Mean Rank	NA	191.6 (Above 10 Years)	NA	180.05 (Above 10 Years)	NA	181.71 (Above 10 Years)	192.86 (Above 10 Years)	NA	189.19 (Above 10 Years)	NA
L o c a t i o n o f E n t e r p r i s e	Chi- square	.024	.839	8.579	2.170	14.244	9.958	.592	5.081	7.661	8.428
	df	2	2	2	2	2	2	2	2	2	2
	Asymp. sig	.988	.657	.014	.338	.001	.007	.744	.079	.022	.015

4.2 Interpretation (Table 2 — Enterprise Type, Years of Operation, Location)

Table 2 presents the Kruskal-Wallis results for the ten awareness statements (AW1 to AW10), grouped by three factors. Beginning with enterprise type —

In the cases of manufacturing, trading, or the provision of services, none of the differences are significant since all the p-values are above 0.05; it therefore appears that it makes no difference what kind of business somebody is in, as their understanding of matters such as tax slabs, registration, GSTIN, return filing, or ITC is about the same. However, the length of time a person has been in business tells a different tale, with several statements here showing a real gap — namely, awareness of the latest GST updates, an understanding that GST has replaced a number of older taxes, and knowledge of registration. The level of experience a person has affects significantly their understanding of

the relevant rates, their comfort with the GST portal, and their knowledge of ITC. And in almost each of these situations, it's The businesses which have been in operation for over 10 years are achieving better average rankings—more established businesses appear to have more knowledge. Location Is similar in pattern; the requirements for registration, the GSTIN, the GST rates, and also the concept together with the process of claiming ITC all vary significantly depending on

The location of the business and the semi-urban enterprises always achieve the higher average rankings. Taken together, these two tables present a fairly clear narrative:

The type of enterprise makes very little difference, but the length of time the business has been going and the place where it is located do make a real difference to its awareness of GST.

4.3 Discussion

When you put the results together a few things become clear. Firstly, gender doesn't appear to be having any effect here since men and women had almost identical levels of GST.

This is a bit in conflict with earlier research, which had shown genuine gender gaps in financial literacy and access to tax information (Kaur, 2019; Hassan, 2020). A probable explanation for this change is

that information relating to the GST has become much more accessible. now it is — thanks to digital platforms and campaigns carried out by the government, access has become available to all people, not just a particular group, so the gap that was there before seems to be narrowing. It also turns out that the type of enterprise matters less than one might think; businesses in manufacturing, trading, and the services sector all demonstrated a rather similar level of understanding, which is a bit surprising considering how different their daily compliance activities can be. Part of the The reason may be that the procedures for GST are standardized across different sectors — no matter what a business actually does, the rules regarding registration, filing, and the claim of input tax are essentially the same. It's also worth noting that many small business owners employ accountants to carry out this task (Mittal & Raman, 2021), and this could be eliminating any differences that might otherwise be seen between sectors. As for where things become more interesting It's experience and position—these two factors actually make a difference. Businesses that have been in operation for a longer period of time show considerably greater awareness, a fact that is consistent with the The idea is that as time goes on businesses come into greater contact with tax systems and gain more experience in handling compliance (Salim et al., 2019; S et al., 2026); it is to be expected that newer businesses would They are still getting used to their new situation. As for location, the same pattern is observed: businesses in semi-urban areas perform better than those in rural areas, probably since they have easier access to digital The kind of infrastructure, access to training, and professional assistance which rural areas generally do not have (Ghosh, 2020; Purohit & Anuradha, 2025). To put it plainly, awareness is not only a matter of who is running the business but is also influenced by the environment in which the business operates.

4.4 Conclusion

In summary, the study presents a somewhat mixed but generally encouraging outlook, since gender and the type of enterprise no longer appear to result in significant differences in GST awareness, which This suggests that access to tax knowledge is now more evenly distributed than it might have been in the past, although experience and location still matter a great deal — businesses

that have been around longer understand GST better, and rural enterprises continue to lag behind their semi-urban counterparts, largely due to weaker access to resources

And when it comes to infrastructure, the GST system has made considerable progress in making tax compliance easier, but its real effectiveness still largely depends on narrowing the awareness gap

among younger businesses and those that are more geographically isolated. Taking focused actions—such as providing localized training programs, improving digital access, and offering simpler compliance support—would

make a significant difference in ensuring that every micro-enterprise, no matter its age or where it is located, is able to obtain the full benefits of the GST and thus strengthen its position in the formal economy.

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