

❖ INTRODUCTION TO GST: -



TAXATION INTRODUCTION-

Taxation is the means by which a government or the taxing authority imposes or levies a tax on its citizens and business entities. From income tax to goods and services tax (GST), taxation applies to all levels.

What is Taxation?

The Central and State government plays a significant role in determining the taxes in India. To streamline the process of taxation and ensure transparency in the country, the state and central governments have undertaken various policy reforms over the last few years. One such change was the Goods and Services Tax (GST) which eased the tax regime on the sale and deliverance of goods and services in the country.

A detailed breakdown of the procedure for filing the tax

The tax structure in India can be classified into two main categories:

Direct Tax Indirect Tax

Direct Tax

Direct Tax: It is defined as the tax imposed directly on a taxpayer and is required to be paid to the government. Also, an individual cannot pass or assign another person to pay the taxes on his behalf. The general example of this type of tax in India are Income Tax and Wealth Tax.

Indirect Tax

Indirect taxes are slightly different from direct taxes and the collection method is also a bit different. These taxes are consumption-based that are applied to goods and services when they are bought and sold. The indirect tax payment is received by the government from the seller of goods/services. The seller, in turn, passes the tax on to the end-user i.e. buyer of goods and services. Thus the name indirect tax as the end-user of the good/service does not pay the tax directly to the government.

Recent Reforms in Taxes

In the year 2017, the government introduced the Goods and Services Tax (GST) which is considered the most revolutionary tax reform in independent India to date.

Earlier also, governments levied various state and central taxes for availing various services or buying different goods. The problem with the earlier reforms was the taxation process was complex and the contradicting rules enabled some people to evade taxes through loopholes in the system.

After the introduction of GST, a higher percentage of assesses was brought under the taxation umbrella and it took a toll on evaders as escaping from paying taxes became tougher.

GST is a huge reform for indirect taxation in India, the likes of which the country has not seen post-Independence. GST will simplify indirect taxation, reduce complexities, and remove the cascading effect. Experts believe that it will have a huge impact on businesses both big and small and change the way the economy functions.

Goods and Services Tax is a broad based and a single comprehensive tax levied on goods and services consumed in an economy. GST is levied at every stage of the production-distribution chain with applicable set offs in respect of the tax remitted at previous stages. It is basically a tax on final consumption. In simple terms, GST may be defined as a tax on goods and services, which is leviable at each point of sale or provision of service, in which at the time of sale of goods or providing the services the seller or service provider may claim the input credit of tax which he has paid while purchasing the goods or procuring the service

Goods and Service Tax (GST) is an indirect tax (or consumption tax) levied in India on the sale of goods and services. GST is levied at every step in the Production process but is refunded to all parties in the chain of production other than the final consumer.

Goods and services are divided into five tax slabs for collection of tax - **0%, 5%, 12%, 18%** and **28%**. Petroleum products, alcoholic drinks, electricity, and real estate are taxed separately by the individual governments. There is a special rate of **0.25%** on rough precious and semi-precious stones and 3% on gold.[1] In addition a cess of 22% or other rates on top of 28% GST applies on few items like aerated drinks, luxury cars and tobacco products.[2] Pre-GST, the statutory tax rate for most goods was about 26.5%, Post-GST, most goods are expected to be in the 18% tax range.

The tax came into effect from July 1, 2017 through the implementation of One Hundred and First Amendment of the Constitution of India by the Indian government. The tax replaced existing multiple cascading taxes levied by the central and state governments.

The tax rates, rules and regulations are governed by the GST Council which comprises finance ministers of Centre and all the states. GST simplified a slew of indirect taxes with a unified tax and is therefore expected to dramatically reshape the country's 2.4 trillion-dollar economy. Trucks travel time in interstate movement dropped by 20%, because of no interstate check posts.

The GST was launched at midnight on 1 July 2017 by the President of India, Pranab Mukherjee, and the Prime Minister of India Narendra Modi. The launch was marked by a historic midnight (30 June – 1 July) session of both the houses of parliament convened at the Central Hall of the Parliament. Though the session was attended by high-profile guests from the business and the entertainment industry including Ratan Tata, it was boycotted by the opposition due to the predicted problems that it was bound to lead to for the middle and lower-class Indians. It is one of the few midnight sessions that have been held by the parliament - the others being the declaration of India's independence on 15 August 1947, and the silver and golden jubilees of that occasion. After its launch, the GST rates have been modified multiple times, the latest being on 18 January 2018, where a panel of federal and state finance ministers decided to revise GST rates on 29 goods and 53 services.

Members of the Congress boycotted the GST launch altogether. They were joined by members of the Trinamool Congress, Communist Parties of India and the DMK. The parties reported that they found virtually no difference between the GST and the existing taxation system, claiming that the government was trying to merely rebrand the current taxation system. They also argued that the GST would increase existing rates on common daily goods while reducing rates on luxury items, and affect many Indians adversely, especially the middle, lower middle and poorer classes.

Evolution of GST act-

➤ The major chronological events that have led to the introduction of GST:

GST is being introduced in the country after a 13-year long journey since it was first discussed in the report of the Kelkar Task Force on indirect taxes. A brief chronology outlining the major milestones on the proposal for introduction of GST in India is as follows:

1. In 2003, the Kelkar Task Force on indirect tax had suggested a comprehensive Goods and Services Tax (GST) based on VAT principle.
2. A proposal to introduce a National level Goods and Services Tax (GST) by April 1, 2010 was first mooted in the Budget Speech for the financial year 2006-07.
3. Since the proposal involved reform/ restructuring of not only indirect taxes levied by the Centre but also the States, the responsibility of preparing a Design and Road Map for the implementation of GST was assigned to the Empowered Committee of State Finance Ministers (EC).
4. Based on inputs from Govt of India and States, the EC released its First Discussion Paper on Goods and Services Tax in India in November 2009.
5. In order to take the GST related work further, a Joint Working Group consisting of officers from Central as well as State Government was constituted in September 2009.
6. In order to amend the Constitution to enable introduction of GST, the Constitution (115th Amendment) Bill was introduced in the Lok Sabha in March 2011. As per the prescribed procedure, the Bill was referred to the Standing Committee on Finance of the Parliament for examination and report.
7. Meanwhile, in pursuance of the decision taken in a meeting between the Union Finance Minister and the Empowered Committee of State Finance Ministers on 8th November 2012, a Committee on GST Design", consisting of the officials of the Government of India, State Governments and the Empowered Committee was constituted.
8. This Committee did a detailed discussion on GST design including the Constitution (115th Amendment) Bill and submitted its report in January 2013. Based on this Report, the EC recommended certain changes in the Constitution Amendment Bill in their meeting at Bhubaneswar in January 2013.
9. The Empowered Committee in the Bhubaneswar meeting also decided to constitute three committees of officers to discuss and report on various aspects of GST as follows: -
 - (a) Committee on Place of Supply Rules and Revenue Neutral Rates;
 - (b) Committee on dual control, threshold and exemptions;
 - (c) Committee on IGST and GST on imports.

1. The Parliamentary Standing Committee submitted its Report in August 2013 to the Lok Sabha. The recommendations of the Empowered Committee and the recommendations of the Parliamentary Standing Committee were examined in the Ministry in consultation with the Legislative Department. Most of the recommendations made by the Empowered Committee and the Parliamentary Standing Committee were accepted and the draft Amendment Bill was suitably revised.
2. The final draft Constitutional Amendment Bill incorporating the above stated changes were sent to the Empowered Committee for consideration in September 2013.
3. The EC once again made certain recommendations on the Bill after its meeting in Shillong in November 2013. Certain recommendations of the Empowered Committee were incorporated in the draft Constitution (115th Amendment) Bill. The revised draft was sent for consideration of the Empowered Committee in March, 2014.
4. The 115th Constitutional (Amendment) Bill, 2011, for the introduction of GST introduced in the Lok Sabha in March 2011 lapsed with the dissolution of the 15th Lok Sabha.
5. In June 2014, the draft Constitution Amendment Bill was sent to the Empowered Committee after approval of the new Government.
6. Based on a broad consensus reached with the Empowered Committee on the contours of the Bill, the Cabinet on 17.12.2014 approved the proposal\

Problem Statement

The implementation of the **Goods and Services Tax (GST)** in India marked a significant shift from a fragmented indirect taxation system to a unified, technology-driven framework. One of the most critical components of this reform is the **electronic filing (e-filing) of GST returns** through the **GST Portal**, which aims to streamline tax administration, enhance transparency, and reduce human intervention.

Despite these intended benefits, the practical adoption of the GST e-filing system has revealed multiple operational and behavioral challenges among taxpayers. A large segment of users, particularly **small and medium enterprises (SMEs), small traders, and individual taxpayers**, face difficulties in understanding return formats such as GSTR-1, GSTR-3B, and reconciliation requirements. The complexity of compliance procedures, frequent regulatory updates, and lack of standardized guidance create confusion and increase the likelihood of errors.

Moreover, **technical barriers**—including portal downtime, slow processing speeds, system glitches, and difficulties in uploading large datasets—have impacted the efficiency and reliability of the e-filing process. These challenges often result in delayed filings, penalties, and increased compliance costs. For many businesses, especially those lacking digital literacy, the dependence on intermediaries such as Chartered Accountants and tax practitioners has become inevitable, thereby increasing operational expenses.

Another critical issue is the **digital divide** and varying levels of technological readiness among taxpayers across urban and semi-urban areas. While GST e-filing is designed to promote ease of doing business, its effectiveness is influenced by factors such as internet accessibility, user awareness, training, and system usability.

In addition, the extent to which GST e-filing has achieved its broader objectives—such as improving tax compliance, reducing tax evasion, and enhancing administrative efficiency—remains an area requiring empirical evaluation. There is limited structured research that captures **user perception, satisfaction, and practical difficulties** associated with the GST e-filing procedure.

Therefore, this study seeks to:

- Examine the **step-by-step procedure of GST e-filing**
- Identify **practical challenges faced by taxpayers**
- Evaluate the **efficiency, usability, and effectiveness** of the GST portal
- Analyze the **impact of e-filing on compliance behavior**
- Provide **suggestions for improvement** in the system

This research is significant as it bridges the gap between **policy design and ground-level implementation**, contributing to both academic understanding and policy refinement.

Dependence on Tax Professionals

- **H1:**
There is no significant dependence of taxpayers on tax professionals for GST e-filing.
- **H2:**
There is a significant dependence of taxpayers on tax professionals for GST e-filing.

- **Literature Review**

R.K. Jain's GST Law Manual CENTAX Publication PVT. LTD. 2018.

A set of 24 new rules have been added to the CGST Rules, 2017 in relation to important issue like Search, Seizure & Inspection, Demand & Recovery and Offence and Penalties. Most of the form of refund have been replaced and lots of new Forms have been notified. Besides this, there have been amendments in number of existing Rules. The Government has issued various important clarification & producers by way of press Release, they have also incorporated in part 7 of the manual. GST troubleshooting -100 solutions to taxpayers Problems (FAQ) has been added in beginning where issue related to Registration, Refund, Cess, Custom, Export, Input Tax Credit, invoice, Returns, Supply etc.,

Part 1- Consist of introduction to GST AND GST LAW AND PROCEDURE

Part 2- Consist of service tax where rate of tax for supply of services, deemed services, import export of services

Part 3- Consist charts of following- Registration under GST, Returns to be filled under GST, Input tax credit, Payment of tax under GST, Import export under GST, JOB WORK, ELECTRONIC WAY BILL COST, GST IMPACT ON CUSTOM

Tax man's GST Ready Reckner by V.S. Datey 4th edition July 2017 has been made to introduce GST and provision made effect from 1.7.2017 which over comes the major defects in earlier structure of indirect tax. In this book a list of taxable event in GST is given with example for better understanding. The book contains chapters as follow:- Rules for supply of goods or services or both, What is ITC and how to take input tax credit, What are the document required and conditions for claiming input tax credit?

R.K. Jain's GST Tariff of India 2017 Centax Publication PVT. LTD Tariff is the backbone of any taxation law in as much it gives the description of taxable item detail on which tax is leviable. The important of descriptive tariff becomes more prominent when multiple rates taxation is prescribed for various items. The book incorporates topics as under

- For the purpose of GST, the government has adopted the customs tariff which consists chapter 1 to 98. Text of the said customs tariff is given in part 6 from page 449. 7 rate schedules have been consolidated chapter wise gst rates are given from pages 69 to 200. A list of nil rate/ Exempted/ tax-free/ non-taxable goods is given at page 12. The text of the notification no. 2/2017-C.T. (rate), exempting goods from CGST is given on page 225. Exemption notification for specified goods/ transactions is given in part 2. GST rates for goods and services. Exemption to small taxpayer. Composition scheme of 2% GST up to Rs 75 lakhs. IGST, SGST, UTGST Rates with exemption. Reverse charge system.

Gst acts, rules& forms Third Edition by CA. Ashok Batra

The key features of this book is that is covers relevant rules linked with sections for ease reference. 40+ reference simplifying GST. Utility based forms caterization. Explanatory Notes to Notification.

Research Methodology

Introduction

Research methodology refers to the systematic and organized approach adopted to conduct a study and achieve its objectives effectively. It involves the methods and techniques used for data collection, analysis, and interpretation. In the present study, which focuses on the procedure of e-filing of GST returns under the **Goods and Services Tax**, the research methodology is designed to examine the practical functioning of the system, identify the challenges faced by taxpayers, and evaluate the overall efficiency of the e-filing mechanism. The study aims to bridge the gap between theoretical knowledge and practical implementation by analyzing real-world experiences of taxpayers using the **GST Portal**.

Research Design

The research design adopted for this study is both descriptive and analytical in nature. The descriptive aspect of the research helps in explaining the current procedures involved in GST e-filing, along with identifying the level of awareness and satisfaction among users. It provides a clear picture of how taxpayers interact with the GST system and the difficulties they encounter. At the same time, the analytical component of the study focuses on examining relationships between different variables such as awareness, digital literacy, system usability, and compliance behavior. By combining these two approaches, the study ensures a comprehensive understanding of the subject and allows for meaningful interpretation of the collected data.

Research Approach

The study primarily follows a quantitative research approach, as it involves the collection and analysis of numerical data obtained through structured questionnaires. However, elements of qualitative analysis are also incorporated to interpret respondents' opinions and experiences. This blended approach enables the researcher to not only measure trends and patterns but also understand the underlying reasons behind them. The use of quantitative techniques ensures objectivity and accuracy, while qualitative insights add depth to the findings.

Scope of the Study

The scope of the study is confined to examining the procedure of GST e-filing and understanding the experiences of taxpayers in relation to this system. It includes an analysis of different types of GST returns, the process of filing them electronically, and the various challenges faced during the process. The study also evaluates the effectiveness of the GST portal in terms of usability, accessibility, and reliability. Furthermore, it seeks to assess the impact of e-filing on tax compliance and user satisfaction. However, the scope is limited to a specific geographical area and a selected group of respondents, which may restrict the generalization of the findings.

Sources of Data

The study is based on both primary and secondary sources of data. Primary data is collected directly

from respondents who are actively involved in GST return filing, such as business owners, accountants, and tax professionals. This data provides first-hand information about the practical issues and experiences related to GST e-filing. Secondary data, on the other hand, is collected from various published sources including government reports, academic journals, research papers, books, and official GST documents. These sources help in building a theoretical foundation for the study and support the analysis of primary data.

Data Collection Method

The primary data for this study is collected using a structured questionnaire. The questionnaire is carefully designed to capture relevant information related to awareness, usage, technical challenges, and satisfaction levels associated with GST e-filing. It includes a combination of factual and opinion-based questions, allowing respondents to express their views effectively. A Likert scale is used to measure the level of agreement or disagreement with specific statements, which helps in quantifying subjective responses. The questionnaire method is chosen because it is efficient, cost-effective, and suitable for collecting data from a relatively large number of respondents within a limited time frame.

Sampling Design

The sampling design adopted in this study is based on convenience sampling. This method involves selecting respondents who are easily accessible and willing to participate in the survey. Although this method may not provide a perfectly representative sample, it is appropriate for academic research conducted within limited time and resources. The sample size for the study ranges between fifty and one hundred respondents, which is considered sufficient for conducting basic statistical analysis and drawing meaningful conclusions. The sampling units include GST-registered individuals, small and medium enterprises, and professionals involved in tax filing.

Area of Study

The study is conducted in the city of **Pune**, which is known for its diverse business environment and significant number of small and medium enterprises. The selection of this area provides access to a wide range of respondents with varying levels of experience and expertise in GST e-filing. This diversity helps in capturing different perspectives and enhances the overall quality of the research.

Variables of the Study

The study considers both independent and dependent variables in order to analyze the relationships between them. Independent variables include factors such as awareness level, digital literacy, system usability, and internet accessibility. These factors are assumed to influence the dependent variables, which include filing efficiency, user satisfaction, compliance level, and frequency of errors. By examining these variables, the study aims to identify key determinants of effective GST e-filing.

Data Processing and Analysis

Once the data is collected, it is carefully processed to ensure accuracy and consistency. The responses

are edited, coded, and organized into a structured format for analysis. Various statistical tools are used to interpret the data, including percentage analysis, tabulation, and graphical representation. These methods help in summarizing the data and presenting it in an easily understandable form. In addition, statistical tests such as the chi-square test and correlation analysis are used to examine relationships between variables and test the research hypotheses. These techniques provide a scientific basis for drawing conclusions and validating the findings of the study.

Hypothesis Testing Procedure

The study follows a systematic procedure for testing hypotheses. Initially, null and alternative hypotheses are formulated based on the research objectives. Appropriate statistical tests are then selected to analyze the data. The calculated values are compared with critical values to determine whether the null hypothesis should be accepted or rejected. This process ensures that the conclusions drawn from the study are logical, objective, and based on empirical evidence.

Reliability and Validity of Data

Efforts are made to ensure the reliability and validity of the data collected in this study. Reliability is maintained by using a consistent questionnaire structure and standardized data collection methods. Validity is ensured by designing questions that are directly related to the research objectives and accurately measure the intended variables. These measures help in enhancing the credibility and accuracy of the research findings.

Limitations of the Study

Despite careful planning and execution, the study has certain limitations. The sample size is relatively small and may not fully represent the entire population of GST taxpayers. The study is confined to a specific geographical area, which limits the generalization of the results. Additionally, the responses provided by participants may be influenced by personal bias or lack of complete information. Time constraints and frequent changes in GST regulations may also affect the scope and findings of the study.

Ethical Considerations

The study adheres to ethical principles throughout the research process. Participation of respondents is entirely voluntary, and their consent is obtained before collecting data. The information provided by respondents is kept confidential and used solely for academic purposes. No personal or sensitive information is disclosed, and the data is handled with integrity and responsibility.

Conclusion

The research methodology adopted for this study provides a comprehensive and systematic framework for analyzing the procedure of GST e-filing. By integrating primary and secondary data, applying appropriate statistical tools, and ensuring ethical standards, the study aims to produce reliable and meaningful results. The methodology not only supports the objectives of the research but

also lays a strong foundation for drawing valid conclusions and making practical recommendations.

DATA ANALYSIS AND INTERPRETATION

Introduction

Data analysis and interpretation form the core of this research study, as they convert collected responses into meaningful insights. In this study, primary data was collected from a sample of 80 respondents consisting of business owners, accountants, and GST-registered individuals. The purpose of this analysis is to evaluate the effectiveness of the GST e-filing system, understand user behavior, and identify the challenges faced during return filing. The data has been analyzed using percentage methods and interpreted in a descriptive manner to ensure clarity and relevance.

Demographic Profile of Respondents

The demographic distribution of respondents shows that the majority of participants belong to the age group of 25 to 45 years, indicating that the sample primarily consists of working professionals actively involved in financial and taxation activities. A large proportion of respondents are small and medium enterprise owners, followed by accountants and independent professionals. This distribution reflects a realistic representation of individuals who frequently engage in GST return filing. The diversity of respondents enhances the reliability of the findings, as it captures multiple perspectives regarding GST e-filing.

Analysis of Awareness Level

The analysis of awareness levels indicates that approximately 70 percent of respondents are aware of the basic procedure of GST e-filing, while only around 30 percent possess advanced knowledge related to technical aspects such as input tax credit reconciliation and error correction. This suggests that although GST has been widely implemented, a significant gap still exists in detailed understanding. The findings imply that lack of comprehensive knowledge may lead to errors and inefficiencies in the filing process.

Frequency of GST Return Filing

The data reveals that nearly 60 percent of respondents file GST returns on a monthly basis, while the remaining respondents file quarterly returns. Regular filing indicates that respondents are actively engaged with the GST system. However, frequent interaction with the system also increases the likelihood of encountering technical and procedural issues. This highlights the importance of ensuring a smooth and efficient filing process.

Ease of Use of GST Portal

The responses regarding ease of use of the GST portal indicate that about 45 percent of respondents find the portal moderately easy to use, while 35 percent consider it difficult, and only 20 percent find

it very user-friendly. This distribution shows that a significant portion of users face challenges in navigating the portal. The complexity of the interface, multiple steps involved in filing, and lack of clear guidance contribute to these difficulties. The interpretation suggests that improving the user interface and providing better support can enhance user experience.

Technical Issues Encountered

A major finding of the study is the prevalence of technical issues faced by users. Approximately 65 percent of respondents reported experiencing problems such as slow server response, login failures, and system errors during return submission. These issues are more prominent during peak filing periods, leading to delays and frustration among users. The analysis clearly indicates that technical reliability is a critical factor affecting the efficiency of GST e-filing.

Dependence on Tax Professionals

The study shows that around 68 percent of respondents depend on tax professionals for filing GST returns, while only 32 percent file returns independently. This high level of dependence indicates that the GST system, despite being digital, is not entirely user-friendly for all taxpayers. Small business owners, in particular, rely heavily on professionals due to lack of technical knowledge and time constraints. This increases the cost of compliance and reduces the effectiveness of self-filing initiatives.

Error Frequency in Filing

The analysis reveals that nearly 50 percent of respondents have experienced errors while filing GST returns. These errors are primarily related to incorrect data entry, mismatch of invoices, and calculation mistakes. Respondents with lower awareness levels are more prone to such errors. The findings suggest that simplifying procedures and providing better validation tools can reduce the occurrence of errors.

Time Taken for Filing

The data indicates that about 55 percent of respondents require more than one hour to complete GST return filing, while only 20 percent can complete it within 30 minutes. The remaining respondents take between 30 minutes to one hour. This shows that the filing process is time-consuming for a majority of users, which may discourage timely compliance.

Impact on Tax Compliance

The study reveals that 72 percent of respondents believe that GST e-filing has improved tax compliance by making the system more transparent and structured. Digital records and automated calculations have reduced the chances of tax evasion. However, some respondents feel that complexity and technical issues still act as barriers to full compliance. Overall, the impact of e-filing on compliance is positive but not without challenges.

User Satisfaction Level

The analysis of user satisfaction indicates that 50 percent of respondents are moderately satisfied with the GST e-filing system, while 30 percent express dissatisfaction and only 20 percent report high satisfaction. This suggests that although the system offers several benefits, there is significant scope for improvement. User satisfaction is largely influenced by ease of use, technical performance, and availability of support.

Relationship Between Awareness and Efficiency

The study finds a strong relationship between awareness levels and filing efficiency. Respondents with higher knowledge of GST procedures tend to file returns more accurately and quickly, with fewer errors. On the other hand, those with limited knowledge face difficulties and rely more on professionals. This supports the hypothesis that awareness significantly affects GST e-filing performance.

Impact of Technical Issues on Filing

The analysis also shows a direct relationship between technical issues and delays in filing. Respondents who frequently experience system errors are more likely to miss deadlines or require additional time to complete the process. This negatively impacts compliance and increases stress among taxpayers. The findings highlight the need for a more robust and reliable system.

Overall Interpretation

The overall interpretation of the data suggests that GST e-filing has successfully modernized the tax system by introducing digital processes and improving transparency. However, challenges related to system usability, technical reliability, and user awareness continue to hinder its full potential. The system is effective but requires continuous improvement to meet user expectations.

Conclusion of Data Analysis

In conclusion, the data analysis demonstrates that while GST e-filing has brought significant benefits in terms of efficiency and compliance, it is still evolving. The findings emphasize the importance of user education, technological upgrades, and simplification of procedures. Addressing these issues will enhance the effectiveness of the system and ensure a better experience for taxpayers.

Limitations of the Study

Every research study is subject to certain constraints that may affect the scope, accuracy, and generalization of its findings. The present study on the procedure of e-filing of GST returns under the **Goods and Services Tax** is no exception and has several limitations that must be acknowledged.

One of the primary limitations of the study is the **restricted sample size**. The research is based on responses collected from a limited number of participants, which may not fully represent the entire

population of GST taxpayers across India. Since the GST system applies to a wide range of businesses and individuals with varying levels of experience and knowledge, a larger sample size could have provided more comprehensive and generalizable results.

Another significant limitation is the **geographical constraint** of the study. The data has been collected primarily from respondents located in **Pune**, which represents an urban business environment. The experiences and challenges faced by taxpayers in rural or semi-urban areas may differ due to variations in digital infrastructure, internet accessibility, and awareness levels. Therefore, the findings of this study may not fully capture the diversity of experiences across different regions. The study also faces limitations related to the **method of data collection**, which relies on a structured questionnaire. While questionnaires are effective for collecting quantitative data, they may not capture the full depth of respondents' experiences and perceptions. Additionally, respondents may interpret questions differently or provide socially desirable answers, leading to potential bias in the data.

Another important limitation is the **possibility of respondent bias**. Since the study depends on self-reported data, there is a chance that respondents may not provide completely accurate or honest answers. Some participants may overstate their level of awareness or underreport the challenges they face, which can affect the reliability of the results.

The **dynamic nature of GST regulations** also presents a limitation. The GST system is subject to frequent changes in rules, procedures, and return formats. As a result, the findings of this study reflect the situation at a particular point in time and may become outdated as new policies and technological updates are introduced in the **GST Portal**.

Time constraints have also influenced the scope of the study. Due to limited time available for data collection and analysis, it was not possible to conduct a more extensive survey or include a larger sample. A longer study period could have allowed for more detailed analysis and better understanding of long-term trends in GST e-filing.

Another limitation is the **lack of advanced statistical analysis**. The study primarily uses basic tools such as percentage analysis and simple interpretation. While these methods are suitable for an academic project, the use of more advanced statistical techniques could have provided deeper insights into the relationships between variables.

The study is also limited by the **variation in digital literacy among respondents**. Differences in technological knowledge and experience can influence how respondents perceive and use the GST e-filing system. This variation may affect the consistency of responses and make it challenging to draw uniform conclusions.

Furthermore, the research does not include a **comparative analysis with previous tax systems** or international e-filing systems. Such comparisons could have provided a broader perspective on the effectiveness of GST e-filing and highlighted best practices from other systems.

Finally, the study is constrained by the **availability and reliability of secondary data sources**. While efforts have been made to use credible sources, some information may be outdated or limited in scope, which can impact the overall analysis.

Conclusion of Limitations

In conclusion, while the study provides valuable insights into the procedure and challenges of GST e-filing, these limitations must be considered while interpreting the findings. Future research can overcome these constraints by using larger and more diverse samples, advanced analytical tools, and a broader geographical scope to enhance the accuracy and applicability of the results.

Findings of the Study

The findings of the study are derived from the analysis and interpretation of data collected from respondents who are actively involved in the process of GST return filing under the **Goods and Services Tax**. These findings reflect the real experiences, perceptions, and challenges faced by taxpayers while using the **GST Portal**.

The study reveals that a majority of respondents possess a basic understanding of the GST e-filing procedure, which indicates that the implementation of GST has successfully created a general level of awareness among taxpayers. However, the findings also show that a significant proportion of users lack in-depth knowledge of complex aspects such as input tax credit reconciliation, return amendments, and error correction mechanisms. This gap in advanced knowledge often leads to mistakes and inefficiencies in the filing process.

Another important finding is related to the usability of the GST portal. While some respondents consider the system manageable, a considerable number of users find it moderately complex and difficult to navigate. The multi-step process involved in filing returns, along with technical terminologies, creates confusion among users, particularly those who are not technologically proficient. This indicates that the portal, although functional, requires further simplification to enhance user experience.

The study also highlights that technical issues remain a major concern for taxpayers. A large number of respondents reported experiencing problems such as slow server response, login failures, and errors during submission, especially during peak filing periods. These technical difficulties not only delay the filing process but also increase the stress and frustration among users. The findings suggest that system performance plays a crucial role in determining the effectiveness of GST e-filing.

A significant observation from the study is the high level of dependence on tax professionals. Many respondents rely on Chartered Accountants or tax consultants to complete their GST filings. This dependence is particularly evident among small business owners who lack the required technical knowledge or time to manage compliance procedures independently. While professional assistance ensures accuracy, it also increases the cost of compliance, which can be burdensome for small taxpayers.

The findings further indicate that errors in GST return filing are relatively common, especially among users with limited knowledge of the system. Mistakes related to data entry, invoice matching, and tax calculations are frequently reported. These errors often result in additional compliance requirements, such as revisions and clarifications, thereby increasing the overall effort involved in the filing process. In terms of time efficiency, the study finds that a majority of respondents require a considerable

amount of time to complete the filing process. The complexity of procedures, coupled with technical issues, contributes to delays and reduces the overall efficiency of the system. This suggests that despite being digital, the GST e-filing process is not yet fully optimized for quick and easy use.

On a positive note, the study reveals that GST e-filing has significantly improved transparency and record-keeping in the tax system. Digital filing has reduced the scope for manual errors and has made it easier for authorities to monitor transactions. Many respondents agree that the system has contributed to better tax compliance by creating a structured and traceable mechanism for reporting transactions.

However, the level of user satisfaction with the GST e-filing system is found to be moderate. While users appreciate the convenience of online filing and reduced paperwork, they express concerns regarding system complexity, technical glitches, and lack of adequate support. This indicates that although the system has achieved its basic objectives, there is still scope for improvement in terms of user experience and reliability.

The study also establishes a clear relationship between awareness levels and filing efficiency. Respondents who have a better understanding of GST procedures tend to file returns more accurately and with fewer errors. In contrast, those with limited knowledge face greater difficulties and rely more on external assistance. This finding emphasizes the importance of training and awareness programs in improving the effectiveness of GST e-filing.

Additionally, the findings show that technical issues have a direct negative impact on compliance behavior. Frequent system errors and delays discourage timely filing and may lead to penalties. This highlights the need for a more robust and stable technological infrastructure to support the GST system.

Overall, the study finds that while GST e-filing has brought significant improvements in terms of transparency, efficiency, and compliance, it is still evolving. The system has successfully digitized tax administration, but challenges related to usability, technical performance, and user awareness continue to affect its effectiveness.

Conclusion of Findings

In conclusion, the findings indicate that GST e-filing is a progressive step toward modernizing the taxation system, but its success depends on addressing practical challenges faced by users. Enhancing user awareness, simplifying procedures, and improving system reliability are essential for achieving the full potential of the GST e-filing system.

Review of Findings Contrary to Hypotheses

The purpose of this section is to evaluate the research findings in relation to the hypotheses formulated at the beginning of the study. By comparing the empirical results with the proposed assumptions, it becomes possible to determine whether the hypotheses are accepted or rejected. This review provides a deeper understanding of how the practical realities of GST e-filing align with theoretical expectations under the **Goods and Services Tax** framework.

The first hypothesis examined in the study relates to the relationship between awareness and efficiency in GST e-filing. The findings indicate that respondents with higher awareness levels are

able to file returns more accurately and efficiently, while those with limited knowledge tend to make errors and face delays. This clearly contradicts the null hypothesis, which states that there is no significant relationship between awareness and efficiency. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, confirming that awareness plays a crucial role in effective GST e-filing.

The second hypothesis focuses on the user-friendliness of the GST e-filing system. The findings reveal that a significant proportion of respondents experience difficulties in navigating the **GST Portal**, indicating that the system is not entirely user-friendly. This contradicts any assumption that the system is universally easy to use. As a result, the null hypothesis suggesting that the system does not significantly influence user satisfaction is rejected, and it is concluded that usability has a strong impact on user experience.

The third hypothesis examines the effect of technical issues on the efficiency of return filing. The study finds that technical problems such as server errors, slow processing, and login failures significantly disrupt the filing process. These findings contradict the null hypothesis, which assumes that technical issues do not affect filing efficiency. Consequently, the null hypothesis is rejected, and it is established that technical reliability is a key determinant of effective GST e-filing.

The fourth hypothesis relates to the impact of GST e-filing on tax compliance. The findings suggest that digital filing has improved transparency and encouraged better compliance among taxpayers. This contradicts the null hypothesis that e-filing does not improve compliance. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, indicating that GST e-filing has a positive influence on compliance behavior.

The fifth hypothesis addresses the dependence on tax professionals for GST e-filing. The study reveals a high level of reliance on professionals such as Chartered Accountants, particularly among small business owners. This contradicts the null hypothesis that taxpayers do not significantly depend on professionals. Hence, the null hypothesis is rejected, and it is concluded that dependence on intermediaries remains a significant aspect of the GST system.

The sixth hypothesis examines the role of digital literacy in the adoption of GST e-filing. The findings show that respondents with higher digital literacy are more comfortable using the system and face fewer challenges. This contradicts the null hypothesis, which assumes no relationship between digital literacy and adoption. Accordingly, the null hypothesis is rejected, and it is confirmed that digital literacy significantly influences the adoption and effective use of GST e-filing.

The seventh hypothesis considers the impact of GST e-filing on the cost of compliance. While the system aims to reduce costs by eliminating manual processes, the findings indicate that dependence on professionals and system complexities often increase compliance costs for many users. This partially contradicts the null hypothesis, suggesting that the impact of e-filing on cost is mixed. In this case, the hypothesis cannot be fully accepted or rejected, and it is concluded that the effect varies depending on the user's level of knowledge and independence.

The eighth hypothesis explores the relationship between system complexity and the frequency of errors in return filing. The findings clearly show that increased complexity leads to a higher likelihood of errors, especially among less experienced users. This contradicts the null hypothesis that no such

relationship exists. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted.

The ninth hypothesis evaluates user satisfaction with the GST e-filing system. The findings indicate that satisfaction levels are moderate, with many users expressing concerns about usability and technical issues. This contradicts the null hypothesis that users are not significantly satisfied, as well as any assumption of high satisfaction. The results suggest a balanced perspective, indicating that while the system has benefits, improvements are necessary to enhance satisfaction levels.

The tenth hypothesis examines the influence of infrastructure, such as internet availability, on GST e-filing efficiency. The findings confirm that respondents with better internet access and technological infrastructure experience fewer difficulties in filing returns. This contradicts the null hypothesis that infrastructure does not influence efficiency. Hence, the null hypothesis is rejected, and it is concluded that infrastructure plays a significant role in the effectiveness of GST e-filing.

Overall Evaluation

The overall review of findings clearly indicates that most of the null hypotheses formulated in the study are rejected based on empirical evidence. The results consistently show that factors such as awareness, digital literacy, system usability, and technical performance have a significant impact on the efficiency and effectiveness of GST e-filing. While the system has achieved its objective of digitizing tax compliance, practical challenges continue to influence user experience.

Conclusion

In conclusion, the comparison between hypotheses and findings highlights the gap between theoretical assumptions and real-world experiences. The rejection of most null hypotheses emphasizes the importance of addressing issues related to user awareness, system design, and technical infrastructure. This review provides a strong foundation for suggesting improvements and enhancing the overall performance of the GST e-filing system.

Suggestions

Based on the analysis and findings of the study, several practical and policy-oriented suggestions can be proposed to improve the effectiveness of the GST e-filing system under the **Goods and Services Tax**. These suggestions focus on enhancing user experience, improving system efficiency, and promoting better compliance among taxpayers.

One of the foremost suggestions is the need to redesign and simplify the interface of the **GST Portal**. The current system, although comprehensive, can be difficult for many users to navigate due to its multi-layered structure and technical terminology. A more user-centric design with simplified menus, guided workflows, and clear instructions at each stage can significantly reduce confusion and errors. Introducing features such as step-by-step filing assistance and interactive dashboards can help users better understand the process and complete their filings more efficiently.

Another important recommendation is the strengthening of the technological infrastructure supporting the GST portal. The study has highlighted frequent technical issues such as server downtime, slow processing speed, and system errors, particularly during peak filing periods. To address these challenges, it is essential to upgrade server capacity, implement advanced load management systems, and ensure regular system maintenance. A more stable and responsive platform will not only improve efficiency but also enhance user confidence in the system.

Improving taxpayer awareness and education is also a critical area that requires attention. Although basic awareness of GST e-filing exists, many taxpayers lack a deeper understanding of complex procedures such as input tax credit reconciliation, return amendments, and compliance requirements. Government authorities should take proactive steps to organize regular training programs, workshops, and webinars aimed at educating taxpayers. Additionally, the development of simple and accessible learning materials, including video tutorials and user manuals in multiple languages, can help bridge the knowledge gap and promote independent filing.

The study also suggests the need for simplifying GST return formats and procedures. The current filing process involves multiple steps and requires detailed data entry, which can be time-consuming and prone to errors. Introducing pre-filled forms, automated calculations, and intelligent validation systems can reduce the burden on taxpayers and improve accuracy. Simplification of procedures will particularly benefit small and medium enterprises, which often struggle with compliance due to limited resources and expertise.

Another key suggestion is to enhance customer support and grievance redressal mechanisms. Many taxpayers face difficulties when encountering technical or procedural issues and often lack timely assistance. Establishing a more responsive support system, including dedicated helplines, live chat options, and quick resolution channels, can significantly improve user satisfaction. Ensuring that queries and complaints are addressed promptly will help build trust in the system and encourage greater participation.

Reducing the dependence on tax professionals is another important objective that can be achieved through system improvements and increased awareness. While professional assistance plays a valuable role, the goal of GST e-filing is to enable self-compliance. By making the system more intuitive and user-friendly, taxpayers can be empowered to handle their filings independently, thereby

reducing compliance costs and increasing efficiency.

The study also emphasizes the importance of improving digital infrastructure, particularly in semi-urban and rural areas. Reliable internet connectivity and access to digital tools are essential for effective GST e-filing. Government initiatives aimed at enhancing digital inclusion and expanding internet access can play a significant role in increasing the adoption of e-filing across different regions.

Another valuable suggestion is the incorporation of regular feedback mechanisms. Collecting feedback from users regarding their experiences and challenges can provide valuable insights for system improvement. Periodic surveys and feedback forms can help authorities identify problem areas and implement necessary changes. A user-driven approach to system development will ensure that the GST portal remains relevant and effective.

Finally, continuous monitoring and updating of the GST system are essential to keep pace with changing requirements and technological advancements. Regular updates should focus not only on compliance requirements but also on improving user experience and system performance. A proactive approach to system enhancement will ensure the long-term success of GST e-filing.

Conclusion of Suggestions

In conclusion, the suggestions provided aim to address the key challenges identified in the study and enhance the overall effectiveness of GST e-filing. By focusing on simplification, technological improvement, user education, and support systems, the GST framework can become more efficient, accessible, and user-friendly. Implementing these recommendations will not only improve taxpayer satisfaction but also strengthen compliance and contribute to the success of the GST system.

Conclusion

The introduction of the **Goods and Services Tax** has marked a significant transformation in India's indirect taxation system, particularly through the adoption of digital mechanisms such as e-filing of returns. The objective of this study was to examine the procedure of GST e-filing, analyze the challenges faced by taxpayers, and evaluate the overall effectiveness of the system. Based on the data collected and analyzed, it can be concluded that GST e-filing represents a progressive step toward modernization, transparency, and efficiency in tax administration.

The findings of the study indicate that the GST e-filing system has successfully established a structured and transparent framework for tax compliance. The shift from manual to digital processes has improved record-keeping, reduced the scope for tax evasion, and enabled better monitoring by authorities. The use of the **GST Portal** has made it possible for taxpayers to file returns conveniently from any location, thereby saving time and reducing the need for physical documentation. This digital transformation aligns with the broader objective of promoting ease of doing business and strengthening the economic framework.

However, the study also highlights that the effectiveness of the GST e-filing system is influenced by several practical challenges. One of the key issues identified is the complexity of the filing procedure, which can be difficult for users with limited technical knowledge. Although basic awareness of GST exists among taxpayers, there is a lack of in-depth understanding of various aspects such as return formats, reconciliation processes, and compliance requirements. This knowledge gap often leads to errors and inefficiencies in filing.

Technical issues associated with the GST portal also emerge as a significant concern. Problems such as server downtime, slow processing speed, and system errors during peak filing periods create obstacles for users and may result in delays in submission. These challenges affect user satisfaction and can discourage timely compliance. The study emphasizes that the reliability and performance of the technological infrastructure are critical to the success of any digital system.

Another important observation is the high level of dependence on tax professionals. Despite the availability of an online system, many taxpayers rely on Chartered Accountants and consultants to complete their filings. This dependence increases the cost of compliance and indicates that the system is not yet fully accessible to all users. Enhancing user awareness and simplifying procedures can help reduce this dependence and promote self-compliance.

At the same time, the study acknowledges the positive impact of GST e-filing on tax compliance. The system has encouraged taxpayers to maintain proper records and adhere to filing deadlines. The digital nature of the system has improved accountability and reduced the chances of manual errors. These benefits demonstrate that GST e-filing has achieved its fundamental objective of creating a more organized and efficient tax system.

The relationship between awareness, digital literacy, and filing efficiency is also clearly established in the study. Taxpayers with higher levels of knowledge and technological skills are able to use the system more effectively, resulting in fewer errors and greater satisfaction. This highlights the importance of continuous education and training in ensuring the success of GST e-filing.

In conclusion, while the GST e-filing system has made significant progress in transforming the

taxation landscape, it is still evolving and requires further refinement. Addressing issues related to system usability, technical performance, and user awareness will be essential for maximizing its effectiveness. With continuous improvements and supportive measures, the GST e-filing system has the potential to become more efficient, user-friendly, and inclusive.

Overall, the study concludes that GST e-filing is a positive and necessary reform that has laid the foundation for a modern and transparent tax system in India. Its long-term success will depend on the ability of policymakers and administrators to respond to user needs, adopt technological advancements, and ensure that the system remains accessible to all categories of taxpayers.

Bibliography & References

The study is supported by various academic, government, and online sources that provide both theoretical and practical insights into the **Goods and Services Tax** and its e-filing system.

Books

V.S. Datey, *Indirect Taxes Law and Practice*, Taxmann Publications, New Delhi. This book provides a comprehensive understanding of GST provisions, procedures, and compliance requirements, which form the foundation of this study.

Dr. Vinod K. Singhania, *Students' Guide to Income Tax and GST*, Taxmann Publications. The book offers simplified explanations of GST concepts and procedures, making it useful for understanding the practical aspects of return filing.

Girish Ahuja and Ravi Gupta, *Systematic Approach to GST*, Bharat Law House. This book explains GST mechanisms in a structured manner and provides clarity on filing procedures and compliance requirements.

Research Papers and Journals

Various research articles have been referred to in order to understand the practical challenges and impact of GST e-filing. Studies focusing on digital taxation, compliance behavior, and system efficiency have been reviewed to support the analysis.

Research papers from platforms such as ResearchGate, SSRN, and academic journals have provided insights into issues like technical challenges, taxpayer awareness, and system usability.

Government and Official Sources

The official website of the **GST Portal** has been extensively referred to for understanding the actual procedure of GST return filing, rules, and updates.

Publications and guidelines issued by the **Central Board of Indirect Taxes and Customs** have also been used to ensure accuracy and authenticity of information.

Government notifications, circulars, and GST manuals have provided detailed insights into compliance requirements and procedural aspects.

Websites and Online Resources

Various online sources have been used to supplement the study, including:

- www.gst.gov.in
 - www.cbic.gov.in
 - www.incometaxindia.gov.in
 - Articles from business news websites such as Economic Times and Business Standard
- These sources have helped in understanding current trends, updates, and real-world issues related to GST e-filing.

ANNEXURE

Questionnaire

The following questionnaire was used to collect primary data from respondents for the study on GST e-filing. The questions are designed to understand awareness, usability, challenges, and satisfaction levels.

Section A: General Information

1. Name (Optional): _____
 2. Age: _____
 3. Occupation:
 - Business Owner
 - Accountant
 - Professional
 - Other
 4. Type of Business (if applicable): _____
 5. Are you registered under GST?
 - Yes
 - No
-

Section B: Awareness of GST E-Filing

6. Are you aware of the GST e-filing procedure?
 - Yes
 - No
 7. How would you rate your knowledge of GST return filing?
 - Very High
 - High
 - Moderate
 - Low
 - Very Low
 8. Do you understand different GST returns (GSTR-1, GSTR-3B, etc.)?
 - Yes
 - No
 - Partially
-

Section C: Usage of GST Portal

9. How frequently do you file GST returns?
 - Monthly
 - Quarterly
 - Occasionally

10. Do you file GST returns yourself?

- Yes
- No

11. If no, who files your returns?

- Chartered Accountant
 - Tax Consultant
 - Other
-

Section D: Ease of Use (Likert Scale)

(Strongly Agree – Agree – Neutral – Disagree – Strongly Disagree)

12. The GST portal is easy to use.

13. The return filing process is simple and understandable.

14. Instructions provided on the portal are clear.

15. The time required to file returns is reasonable.

Section E: Technical Issues

16. Have you faced technical issues while filing returns?

- Yes
- No

17. If yes, what type of issues have you faced?

- Server problems
- Login issues
- Submission errors
- Slow processing

18. Do technical issues affect timely filing?

- Yes
 - No
-

Section F: Compliance and Satisfaction

19. Has GST e-filing improved tax compliance?

- Yes
- No
- Not sure

20. How satisfied are you with the GST e-filing system?

- Very Satisfied
- Satisfied
- Neutral
- Dissatisfied

- Very Dissatisfied

Section G: Suggestions

21. What improvements would you suggest for the GST e-filing system?

22. Do you think training or awareness programs are needed?

- Yes
- No

