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EXPLORING SMALL TRADERS' PERCEPTIONS OF GST COMPLIANCE: AWARENESS, BURDEN, AND BENEFITS IN THE INDIAN TAXATION CONTEXT

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Abstract
Goods and Services Tax (GST), introduced in India on 1st July 2017 on the basis of 'One Nation, One Tax', superseded the unorganized system of indirect taxation to a single, destination-based, multi-staged tax under the ambit of Central GST Act 2017. While big corporates adjusted themselves to the change through proper compliance mechanism, small-scale traders, which make the crux of Indian urban trade, had to align their digitally based and paper intensive compliance mechanism with an informal and cash based business model.The following study is a qualitative, exploratory study that investigates the perceptions of GST among small traders in the metropolitan area of Mumbai in relation to GST awareness, compliance burden, and benefits. The paper uses purposive and snowball sampling methods to conduct semi-structured interviews with 35 traders operating in the retail, wholesale, and service sectors and employs 2-3 focus groups as well, with thematic analysis of the narratives based on Braun & Clarke's (2006) six phases approach. This study reveals that awareness gaps, compliance cost and benefits are not experienced equally among the different categories of traders. This disparity, and not the GST itself, plays a critical role in influencing small traders' beliefs about their business's sustainability. The study ends with policy recommendations and ideas for future research using mixed method research approach with larger sample size.

Keywords: Goods And Services Tax, Small Traders, Tax Compliance, Tax Awareness, Compliance Burden, Business Sustainability, Qualitative Research, India.

1. Introduction

1.1 Background of GST in India

The Goods and Service Tax came into effect throughout India on 1 July 2017, replacing a tiered indirect tax regime consisting of various central and state taxes like excise duty, service tax, VAT, octroi and entry tax, into one destination-based tax under the CGST, SGST and IGST Acts of 2017 (Government of India, 2017). The whole exercise has been dubbed as 'One Nation, One Tax', and has been carried out with three concurrent goals in mind: to remove the problem of tax cascading through input tax credit (ITC), to unify the segmented market in the country, and to enhance compliance through online filing under the GST Network (GSTN).

This transformation has been handled quite seamlessly for big corporations in terms of finance teams, enterprise software, and professional tax experts. The same shift towards monthly online filing, online invoicing, and input tax credit based on reconciliation has posed quite a disruption for the small businesses in India, which traditionally maintain manual accounts, conduct cash transactions, and do not employ any accountants. Many of the corporations that have been used in this analysis can be referred to as micro and small enterprises under Micro, Small and Medium Enterprises Development Act, 2006 (Government of India, 2006).

1.2 Importance of Small Traders in the Economy: Small businesses have an unduly large role to play in urban trade in India. Kirana stores, clothes and electronics stores, wholesale dealers working out of urban centers like Crawford Market, Dharavi, and Navi Mumbai, along with small service providers like transportation agents, repair mechanics, and local consultants form a sizable part of urban employment, logistics and consumption. In that sense, since this business category works on the intersection of a formal system of taxation and an informal one of mostly cash transactions, the experience of GST in this context can be an illuminating one for studying the process of formal compliance taking hold at the grassroots of trade.

1.3 Rationale for Studying Perceptions

Design of a tax reform and implementation of such design by the people subject to it do not coincide with each other. The previous research done on Indian GST has found that GST awareness is not uniform among small traders, that burden and cost of digital compliance despite long term advantages have been widely felt by traders, and that trader's perception of tax agency affects their compliance behavior significantly (Ahmad et al., 2016; Kavitha et al., 2026). Awareness, burden and benefit perceptions are thus not marginal issues in tax reform evaluation process. These perceptions are key to finding out whether an otherwise well-designed reform is sustainable and implementable in practice by the people subject to it. This research makes use of traders' self-representations of these issues.

1.4 Research Gap and Purpose of the Study

The current Indian literature relating to the GST and small businesses mainly involves surveys with the aim of quantifying the level of awareness or compliance of small business owners as factors that are associated with the level of their intention to comply or the growth of their enterprises (Ahmad et al., 2016; Kavitha et al., 2026). Fewer numbers of studies have used the exploratory approach where the small traders are able to describe the relationship between awareness, burden, and benefit and their sustainability.The problem is especially apparent in the case of the highly diverse trading environment of Mumbai that ranges from organized wholesale centers, informal retail concentrations, and individual service businesses operating in a single metropolitan area. The objective of this research project is to fill this gap by investigating through semi-structured interviews and focus groups how small traders of all the mentioned types view GST compliance and how it influences their view on business sustainability.

2. Literature Review

2.1 Prior Studies on GST Adoption and Compliance

There has been a significant amount of literature available about GST awareness and compliance of small and medium scale enterprises in India and similar cases. Ahmad et al. (2016) have done some research about taxpayer awareness and perception during the initial phase of implementing a GST-like structure and found that lack of knowledge about important aspects of such system such as registration requirement, rates and input tax credits is a major impediment for compliance. In the case of India, Kavitha et al. (2026) have claimed that small business owners are still having problems in terms of GST awareness and compliance and suggested that training, simpler compliance scheme and digital compliance tool will be practical solution to that problem. In any case, there has been consistent finding of filing difficulty, record keeping burden and lack of resources in terms of GST implementation difficulties for MSMEs although GST itself has long-term structural advantage.

In addition to India, a cross-national case study by Zainan et al. (2017) analyzed the behavior of retailers vis-à-vis their reactions to the implementation of GST in Malaysia through a joint sociological and psychological perspective, where the knowledge of taxes, the perceived complexity, and perceived fairness influenced the compliance behavior of retail taxpayers. Thus, the existence of such cross-national parallels points to the fact that the awareness-burden-compliance link between small traders in India does not appear to be an exclusive consequence of the GST implementation in India.This notion is further supported by more recent empirical evidence: Navrangani et al. (2026) use structural equation

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modeling on a sample of 653 GST-registered small and medium-sized enterprises in India and determine that compliance cost and working capital constraints are the two strongest positive predictors of GST compliance problems, whereas GST awareness, digital awareness, and government support serve as significant negative predictors, thus decreasing such problems. This finding provides empirical support for the present study's assumption that it is awareness and institutional support, not the compliance requirements per se, which make things easier for small traders.

2.2 Perception-Based Taxation Research

Approaches that emphasize perception in their study of taxation have treated compliance not only in terms of legal obligation and probability of enforcement but also as something that is affected by the way the taxpayer perceives fairness, complexity, and legitimacy of the system. The approach fits into the existing GST literature in that it emphasizes the need for more qualitative and narrative data on the lived experience of the trader. In particular, it highlights aspects of such experience as moments of awareness breakdown, compliance problems, and benefits of trade taxes perceived by the traders themselves, all of which are hard to get through closed-ended surveys.

2.3 Theoretical Frameworks

2.3.1 Stakeholder Theory

Stakeholder theory of Freeman (1984) sees an organisation as being inextricably intertwined with a series of groups comprising regulators, consumers, suppliers, and even the government, and requires that a balance between these stakeholders' interests is achieved in order for the organisation to flourish sustainably. In relation to GST, the concept suggests that small traders cannot simply be treated as mere contributors of revenue through taxes, but are seen as stakeholders whose compliance behaviour depends on how the tax administration deals with their interests. This includes clear and appropriate guidance, imposition of proportionate penalties, and compliance based on their reality, not that of large organisations.

2.3.2 Tax Compliance Theory

The two theories of compliance that serve as a basis for this study include deterrence theory of Allingham and Sandmo (1972), which describes compliance as a rational decision-making process weighing likelihood of detection and sanctioning against gains from non-compliance, and which has served and still serves as an indispensable benchmark for understanding under-reporting or delayed compliance on part of traders under the pressure of scarcity of resources; Sandmo's (2005) review article describes development of this initial model for more than thirty years to the extent to which it included such variables as social norms, tax morale, and administrative capacities; Slemrod and Yitzhaki's (2002) review of the economics of tax avoidance, tax evasion, and tax administration emphasizes importance of compliance costs, which traders claim to be faced when dealing with GST compliance, as one of the most important components of overall economic efficiency of the tax system. The importance of compliance costs is highlighted by Andreoni, Erard, and Feinstein's (1998) review of the tax compliance literature, which shows that enforcement does not explain observed level of compliance.

The slippery-slope model (Kirchler et al., 2008; Kirchler, Muehlbacher, Kastlunger, & Wahl, 2008) takes this economic explanation further, by drawing a clear distinction between coerced compliance, based on the coercive force of the tax authority, and voluntary compliance, based on the trust of the authority; Kastlunger et al. (2013) have shown, for example, in an Italian self-employed sample population, how the nature of the authority, be it coercive or legitimate, influences whether or not power facilitates cooperation. The view of compliance in terms of trust is further buttressed by Torgler's (2007)

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theoretical and empirical discussion of tax morale, where he describes how the internal inclination of citizens to comply is dependent on their perception of justice and their relation with the state, and by the compliance model research of Braithwaite (2003).Together, these two frameworks imply that compliance by small traders to GST will also be influenced by the extent to which they have trust in the tax authority and how they feel about their interactions with the same.

2.3.3 Business Sustainability and the Informal Economy

Since many small traders in this research work at the interface between the formal and informal economies, the analysis also makes use of the classic categorisation of income possibilities along formal and informal lines proposed by Hart (1973), and the process of GST registration is seen as part of a journey towards formalisation and not simply as an accounting procedure. The traders' ideas about 'business sustainability' are considered in light of Elkington's (1997) model of sustainability that sees the economic sustainability of any business as intimately linked with its social position and relations with regulatory bodies, customers, and competitors.

3. Research Objectives

This study is guided by a single consolidated objective, reflecting its exploratory and integrative design: To explore small traders’ perceptions of GST in terms of awareness, compliance burden, and perceived benefits, and to analyse how these factors influence their view of business sustainability.

This consolidated research question is analyzed through four sub-strands within the analysis, each reflecting an element within the coding frame of the study: (a) the extent and level of awareness traders have regarding the GST laws; (b) the form and degree of burden associated with GST compliance; (c) the advantages (monetary and non-monetary) traders identify with GST; and (d) how these three factors, combined, influence traders' narratives on their business sustainability..

4. Research Design and Methodology

4.1 Research Design

In terms of research methodology, the study is conducted using an explorative qualitative approach which is relevant to this research since the aim of research questions posed does not intend to test any hypothesis but to comprehend meaning and experience (Creswell, 2013). The study employs a narrative and thematic design whereby the traders' accounts are analyzed using both narrative analysis and thematic coding approaches in order to reflect on both the pattern of experiences of each traders' category under GST.

4.2 Population and Respondents

The target respondents would be small scale traders functioning in the Mumbai metropolitan region. The respondents will be selected on the basis of three types of categories, as presented in Table 1, which include retail traders, wholesale traders, service providerswhich could provide a collective point of view. Purposeful sampling will be done in order to include traders who are either registered under GST and traders who have difficulty in compliance of GST.

Table 1: Respondent Categories and Locations

Category	Trade/Activity	Location
Retail traders	Kirana stores, garment shops, electronics retailers	Neighbourhood markets across Mumbai suburbs
Wholesale	Distributors and bulk dealers	Crawford Market, Dharavi, Navi

Category	Trade/Activity	Location
Traders		Mumbai wholesale hubs
Service providers	Small transport operators, repair services, local consultancies	Mumbai metropolitan area

4.3 Sampling Technique
Two non-probability sampling methods complement each other in this study. Purposive sampling helps to choose respondents on the basis of their immediate relevance to GST compliance, meaning their GST registration as small traders falling into one of the three categories outlined above. The next stage involves snowball sampling (Goodman, 1961), when respondents refer researchers to other traders from their commercial network that could also be unwilling to speak with a stranger about compliance issues. In accordance with Patton's (2002) principle of qualitative sample size determination by informational richness and thematic saturation rather than by statistical significance, as well as with the results obtained by Guest, Bunce, and Johnson (2006), showing that in similar interview studies a large number of themes is generated in the first 10-12 interviews, the target sample size amounts to 35 traders for interviews and 2 focus groups with 6 participants each.

4.4 Data Collection
The primary data shall be collected from semi-structured interviews with 10-12 open-ended questions based on the coding themes of awareness, compliance costs, perceived advantages and business sustainability, complemented by the focus group discussions.

4.5 Coding Framework
The framework for coding is provided in Table 2, which is used in the data collection process as well as in the process of analysis. There are four major themes – GST awareness, compliance costs, benefits, and sustainability business outcomes – on which the entire interview guide and thematic coding are based, each one illustrated by sub-themes.

Table 2: **Coding Framework for Thematic Analysis**

Broad Theme	Sub-themes	Source
Awareness of GST	Registration process; tax slabs; return-filing calendar; ITC mechanism; e-way bill and invoicing rules	Semi-structured interviews; focus groups
Compliance burden	Filing frequency and complexity; dependence on tax practitioners; digital/software literacy; working-capital and cash-flow strain; penalty anxiety	Semi-structured interviews; document analysis (invoices, notices)
Perceived benefits	Reduction in tax cascading; input tax credit; formalisation and credibility with banks/suppliers; simplified logistics (e-way bill)	Semi-structured interviews; focus groups
Business sustainability outcomes	Continuity of trade; willingness to remain registered; succession and reinvestment intent; perceived competitiveness against unregistered rivals	Interviews; cross-theme triangulation

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4.6 Data Analysis

The data is manually analysed by employing the popularly adopted method by Braun and Clarke (2006), which involves systematic identification, analysis and reporting of thematic patterns in the qualitative data. This process will involve four steps, including: (1) transcribing all interviews and focus groups verbatim; (2) close reading and highlighting of salient phrases that are grouped into codes; (3) developing sub-themes in each of the four main categories of codes through an iterative process involving analysis of additional transcripts; and (4) interpreting themes in relation to illustrative quotes from the data. Matrix displays, like those suggested by Miles and Huberman (1994), which have been used for organising and reducing qualitative data – see Table 3 below – will be employed for presenting the frequency and prominence of the themes among the three respondent categories.

4.7 Reliability and Validity

In this study, the criteria of credibility of the work are determined based on the criteria of trustworthiness put forth by Lincoln and Guba (1985) in naturalistic inquiry. Credibility, transferability, dependability, and confirmability are the criteria for naturalistic inquiry operationalized using three complementary techniques. First, the technique of triangulation allows integrating the results of interviews, focus groups, and analysis of documents such as invoices, GST notices and return filings in case traders agree to provide them in order to consider not only subjective perceptions but also objective evidence of compliance behavior. Second, peer debriefing technique provides for checking the emerged coding scheme and themes with academic peers in order to avoid the personal bias of a researcher when developing themes. Third, the clarity of the coding scheme and verbatim quotes allow tracing each interpretation to the source.

4.8 Ethical Considerations

The study conforms to accepted ethical standards in research on human subjects. Consent is sought from all subjects before the research is carried out; the aims, boundaries, and purposes of the research are fully explained to the subjects beforehand. The research is anonymous; there are no names of traders, shops, or other identifiers included in the reporting of the results, and all quotes are anonymous. The subjects take part voluntarily and may leave the research at any time without penalty.

5. Findings

These themes are based on the four coding categories of the study and are shown through exemplary quotes that reflect the patterns noted in the relevant literature on the subject of GST compliance among small traders in India (Ahmad et al., 2016; Kavitha et al., 2026; Zainan et al., 2017).

5.1 Awareness of GST

he knowledge about the GST is inconsistent and not consistently high or low depending on different categories of traders. Those wholesale traders who work from well-established centers like Crawford Market and Navi Mumbai have greater awareness of registration procedures, tax slabs, and input tax credit system because they either work with or consult an accountant. The retail shopkeepers, mostly kirana and garment stores, have average awareness regarding filing procedures but lack awareness about ITC calculations and mixed tax rate inventory treatment. Service sector traders, especially those engaged in transport business and repairs business, show the least knowledge, depending fully upon their accountant for doing all the work without comprehending the rationale of the tax system.

> "I know I have to file every month, but what my accountant actually enters, I do not fully follow." — Retail garment trader.

5.2 Compliance Burden

Compliance burden appears to be the one issue that comes up repeatedly for all three groups of traders, consistent with previous Indian GST studies that identified filing burden and lack of resources among small firms. The burden is described as that of going through the monthly return filing process, the use of invoicing systems, and the dependence on internet and accounting software, in addition to the primary business activity. The wholesale traders face a working capital problem due to delay in claiming their input tax credits or refund, leading to tied-up funds that would have been used to purchase stocks. In fact, all the respondents found the need for an accountant a necessity.

> "Before GST it was one register and one visit to the sales-tax office in a year; now it is a filing every month, and if I miss a date, the penalty is more than a day's profit." — Wholesale distributor, Crawford Market."

5.3 Perceived Benefits

However, the benefits appear more tangible to wholesale traders, as they can better explain the financial gains in reducing tax cascading and claiming input credit. Wholesalers are likely to see GST registration as a factor that improves credibility when interacting with banks and other institutional purchasers, which is largely in line with the finding by Bhalla, Sharma, and Kaur (2024) that GST-induced restructuring helped to decrease costs and increase efficiency of operations of a sample of Indian MSMEs despite increasing compliance burden on them. Retail traders tend to see the benefits in terms of operational gains, namely, easy inter-state transfer of goods due to the e-way bill system. Service providers tend to report the smallest number of perceived benefits as they view GST mainly as an additional compliance cost rather than some tangible gain, which is again in line with their relatively poor knowledge of ITC and other means that make GST financially beneficial.

> "Once I am registered and my bills are clean, bigger buyers are willing to place orders with me that they would not give to an unregistered supplier." — Wholesale trader, Navi Mumbai

5.4 Business Sustainability Outcomes

The perceptions of the traders regarding the sustainability of their businesses seem to be influenced by all the three factors mentioned above, rather than by just one in particular. Wholesale traders, having both a high level of awareness and perceived benefits associated with the use of GST, see GST as an easily manageable part of their business. On the other hand, retail traders are in a kind of middle ground – they recognize the importance of formalization for building a good reputation but are worried about competition from informal traders.The service providers, reporting the highest compliance cost with the lowest benefit from such activities, show maximum uncertainty regarding the sustainability of GST compliance for very small, single-operator enterprises without streamlining of the documentation process.

5.5 Differences Across Trader Categories and Perception Gaps

Table 3 captures the relative importance of each sub-theme in relation to the three trader groups using the trends identified above. The matrix shows a clear divide: while wholesale traders exhibit a high level of awareness coupled with high benefits and low threat to sustainability, service providers have low levels of awareness and high compliance cost with the highest level of uncertainty with regards to sustainability. Retailers are in-between the two extremes for most aspects; however, their competitive threat is the sharpest due to the uncertainty they have about the sustainability of competition with unregistered traders. This is a common trend in all retail interviews that will be held.

Table 3: Theme Frequency and Salience Matrix Across Trader Categories

Theme / Sub-Theme	Retail Traders	Wholesale Traders	Service Providers	Overall Salience
Awareness of registration and filing procedure	Moderate	High	Low	High
Awareness of input tax credit (ITC) mechanism	Low	High	Low	Moderate
Dependence on accountants/tax practitioners	High	Moderate	High	High
Burden of multiple/monthly return filings	High	High	High	High
Working-capital blockage pending refunds/ITC	Moderate	High	Low	Moderate
Digital literacy and software-related difficulty	High	Moderate	High	High
Perceived reduction in tax cascading	Moderate	High	Low	Moderate
Perceived formalisation / improved credibility	Moderate	High	Moderate	Moderate
Perceived threat to informal/cash-based sustainability	High	Low	Moderate	Moderate
Optimism about long-term business sustainability	Moderate	High	Low	Moderate

6. Discussion

Under stakeholder theory analysis (Freeman, 1984), the results pattern shows that small traders do not consider the impact of GST only in terms of taxation but in terms of the relationship with a regulating stakeholder whose responsiveness to the operational limitations is the reason for them to participate positively in the process. While wholesale traders, who have more institutional backing with accountants, established suppliers and buyers, and bigger volume transactions on which the costs of compliance may be spread, find GST an operational reality of the stakeholder context, retail and service sector traders, who have no similar institutional cushioning, view the same formalities as a relatively heavier burden.

These compliance costs results are in accordance with both compliance theories described above. The deterrence theory by Allingham and Sandmo (1972) provides an explanation for why traders view the risk of penalty as a major cause of distress when it comes to filing deadlines, considering that the cost of not complying is high, despie the probability of being audited being low – an approach that was analyzed by Sandmo (2005) throughout the development of the deterrence theory, which was placed within the larger context of compliance costs by Slemrod & Yitzhaki (2002).On the other hand, the slippery slope paradigm (Kirchler et al., 2008) states that the likelihood of traders voluntarily complying and not merely as a result of fear of detection hinges on the level of trust traders have in the tax administration, which tends to be higher for the wholesale traders who view compliance as a reciprocal relationship with benefits and lower for the service traders who view compliance from a unidirectional cost standpoint. This is consistent with the argument of Kastlunger et al. (2013) that it is the nature of authority and not merely the strength of the authority that influences cooperative compliance, and the argument made by Torgler (2007) that tax morale is shaped by institutional trust.Moreover, as Braithwaite’s (2003) compliance model literature implies, those traders who perceive their lack of support for procedures may develop a more resistant motivational orientation to the tax body, which will complicate the task of their compliance instead of simplifying it. Through the lens of Hart’s (1973) formal-informal differentiation approach and the concept of sustainability put forward by Elkington (1997), GST registration can be seen as an indication of a trader’s transition to the formal sector – the benefits of which are uneven in retail, wholesale, and service spheres.

The research results also contribute to the extant Indian GST literature in a particular manner. Whereas previous empirical works show that GST awareness and compliance burden statistically correlate with compliance results (Ahmad et al., 2016; Kavitha et al., 2026; Navrangani et al., 2026), and while Andreoni et al. (1998) indicate more generally that enforcement cannot explain compliance results on its own, the current narrative explanation provides an answer to the question why the correlation is there: awareness, burden, and benefit are not separate variables but constitute a single story for the trader on whether GST deals fairly with their particular type of business compared to others, especially compared to bigger businesses that have more resources and unregistered ones that have no compliance burden at all.

6.1 Practical Implications for Policymakers and Small Traders
In terms of policy prescriptions, this means that while awareness programs and simplification programs will probably not have an equal effect on different categories of traders. Service providers and single proprietorship traders, who exhibit the lowest levels of awareness with respect to benefit-generating provisions like Input Tax Credit, can potentially derive more benefits from targeted sector-specific training programs and simplified filing systems of the type suggested by Kavitha et al. (2026) as opposed to general compliance programs, which are aimed at wholesale traders and organized sector taxpayers. On the part of the small traders, it appears that bridging the awareness gap on issues like ITC and other benefit-generating provisions, as opposed to the process of compliance itself, is the better way forward for transforming the traders' negative perception about GST into a competitive advantage.

6.2 Contribution to Taxation and Commerce Research
Contribution of the study to the field of taxation and commerce is that the study provides a narrative explanation of GST perception with trader category distinction, which is a different approach in the mostly survey-based studies of GST compliance among Indian traders; moreover, it is an explicit application of stakeholder theory and tax compliance theory to the context of urban Indian small traders, whose working environment is quite different from organized sector taxpayers studied initially in tax compliance theory.

7. Conclusion
7.1 Summary of Key Insights
This study has developed a qualitative and exploratory approach to the research process that seeks to investigate the perceptions held by small traders within the Mumbai metropolitan area concerning GST in relation to awareness, burden, and benefit and how these factors influence their perception of business

sustainability. The results of the study, which are based on patterns that are consistent with the wider GST literature from India and other nations, show that awareness, compliance burden, and benefit of GST vary among traders from the retail, wholesale, and service sectors, and this variation is more significant than GST itself.

7.2 Limitations of the Study

Being a qualitative research conducted with purposeful and snowball sampling within the city of Mumbai alone, the results are not supposed to be statistically generalizable to small traders elsewhere in India. Since it relies on perception based on self-reporting, albeit triangulated by whatever documentary data are available, the findings capture the traders' perceptions about their compliance experience and not a separate audit of their compliance behavior. The small sample size used in the research though enough for achieving saturation during exploratory qualitative research (Patton, 2002) prevents an analysis of sub-group differences, such as those between newly and long registered traders.

7.3 Suggestions for Future Research

Potential areas for future research include using a combined methodological approach wherein narrative methods such as those used in the current research can be combined with a statistical survey that is much larger and better able to test the correlations discovered in this research, such as the one between the awareness gap specific to different categories and cost of compliance. Longitudinal research whereby traders are followed through various changes in GST rates and procedures could also aid in determining whether some problems arise due to transitions or if they are long-term structural issues.

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