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"SECTORAL ANALYSIS OF GROWTH POTENTIAL IN THE MAJOR ECONOMIC INDUSTRIES AFTER THE GST"



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A STUDY ON BENEFITS OF GOODS AND SERVICES TAX (GST) AMONG SMALL AND MEDIUM TRADERS IN AROUND POLLACHI TALUK

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ABSTRACT

Goods and Services Tax (GST) plays an important role in the present business scenario. It replaces the all indirect tax like Sales tax and Value added Tax (vat) etc., after implementation of GST, it is witnessed that a number of positive changes has been taken in the fiscal domain of India. GST is making sure that “One Nation, One Tax, One Market” becomes the reality of our country. For the purpose of the study both primary and secondary data are utilized. Primary data have been collected from GST taxpayers by distributing questionnaires to them. Secondary data have been collected from journals, magazines, newspaper, books and websites. Convenient sampling method has been adopted for collecting primary data. Of the 250 questionnaire distributed to small and medium traders, 246 were found complete in all respect and they are considered for the study. This study concluded that GST has simplified tax compliance system and have a positive influence at overall industry by creating single unified market. For small scale medium traders and startups, GST has benefited by increasing threshold limit, decreasing cost of logistics and tax payment simplification.

Keywords: *Goods and Services Tax, GST, Small and medium traders, SME's, etc.*

INTRODUCTION

Goods and Services Tax (GST) plays an important role in the present business scenario. It replaces the all indirect tax like Sales tax and Value added Tax (vat) etc., after implementation of GST, it is witnessed that a number of positive changes has been taken in the fiscal domain of India. GST is making sure that “One Nation, One Tax, One Market” becomes the reality of our country.

Tax is a method of collection revenue from people, corporations or different entities by the government so as to finance state expenditure. It is also considered as the most economic growth and achieves the status of a developed country and high income. Goods and Services Tax combine both central and state taxes within the country in to solitary tax, thereby eliminating the twin taxation system and facultative a joint nationwide market. The implementation of this tax permits the government possess an improved hold on the taxpayers, which in turn improves the entire tax pattern and has many alternative advantages. This MSME sector of the market has been deliberated because of the chief development driver of the Indian economy for years. MSMEs have emerged because of the principal employment section in India and have delivered stable growth through numerous sectors of our developing nation. The impact of GST on MSME has brought vast change. This study will be useful for MSMEs to overcome the negative impact through GST implementation.

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STATEMENT OF THE PROBLEM

Hence it is of considerable interest to know:

- What are the benefits enjoyed by the Small and Medium Traders?

OBJECTIVES OF THE STUDY

A systematic study of the extent of using Goods and services Tax used by small and medium traders and their satisfaction are to be studied to find answers to the questions raised. The present study is conducted with the following specific objectives:

- What are the benefits enjoyed by the Small and Medium Traders?

HYPOTHESES OF THE STUDY

In tune with the objectives the following hypotheses are framed:

- There is no association between demographic factors and benefits of GST.

METHODOLOGY

Approach to the study, methods employed to collect the data, sampling method adopted for collection of data and the framework for analysis of data are discussed.

Data

For the purpose of the study both primary and secondary data are utilized. Primary data have been collected from GST taxpayers by distributing questionnaires to them. Secondary data have been collected from journals, magazines, newspaper, books and websites.

Sampling Method

Convenient sampling method has been adopted for collecting primary data.

Sample Size

Of the 250 questionnaire distributed to small and medium traders, 246 were found complete in all respect and they are considered for the study.

Statistical Tools

SPSS 13,0 for windows package was used to analyse the data.

The various statistical tools employed to analyze the data are simple percentage, Chi-square test and Friedman rank test.

Chi-square test is an important non-parametric test and it is used as a test of association between demographic factors and awareness towards GST.

SCOPE OF THE STUDY

After implement GST a great impact on all the sectors taken place especially in India. Through GST India earn more revenue and as well as most of the traders are registered and also it brought forth new insights on effect of new indirect tax regime on MSME in India as well as this study will helps to create awareness and also identify the level of satisfaction about GST among traders and customers also.

LIMITATIONS OF THE STUDY

The data being primary nature, limitations applicable to primary data are equally applicable to present study. The sample is limited to MSME using GST. The study is confined to pollachi and hence utmost care should be taken before generalizing the results.

TABLE 1 PROFILE OF ONLINE CONSUMERS

Particulars	Numbers	Percentage
Age		
Up to 20 years	90	22.50
20-30 years	237	59.30
Above 30 years	73	18.30
Gender		
Male	209	52.30
Female	191	47.80
Marital status		
Unmarried	190	47.50
Married	210	52.50
Educational qualification		
Up to H.Sc	42	10.50
Under Graduate	107	26.80
Post Graduate	168	42.00
Diploma	83	20.80
Type of family		
Joint family	281	70.30
Nuclear family	119	29.20
Number of members		
Up to 3 members	126	31.50
3-6 members	173	43.30
Above 6 members	101	25.20
Monthly income (Rs.)		
Up to Rs.15000	95	23.80
Rs.15001 - Rs. 20000	167	41.80
Above Rs. 20000	138	34.80

Source: Primary data

N=400

Table 1 explains that, majority of the respondents (59.30%) belong to the age group 21-30 years, majority of them (52.30 %) are male; majority of the GST holders (52.50%) are married, most of the respondents (28.90%) are post graduates. majority of the GST holders (70.30%) are in joint family, most of the respondents (43.30%) have three to six members in their family and majority of the respondents (41.80%) monthly income is between Rs.15001 and Rs.20000.

BENEFITS OF GST

The following are the benefits of GST enjoyed by GST Small and Medium traders are as follows:

S. No	Benefits of GST	Rank
1.	Eliminates multiple layers of taxation	3
2.	Removes cascading effects	1
3.	Creates a common national market	2

4.	Ease of doing business	5
5.	Boosts productivity of logistics	4
6.	Regulates unorganized sector under GST	6
7.	Tackles corruption and tax leakages	7

FINDINGS, SUGGESTIONS AND CONCLUSION

The findings of the study are as follows:

Majority of the respondents (59.30%) belong to the age group 21-30 years,

Majority of them (52.30 %) are male;

Majority of the GST holders (52.50%) are married,

Most of the respondents (28.90%) are post graduates.

Majority of the GST holders (70.30%) are in joint family,

Most of the respondents (43.30%) have three to six members in their family and

Majority of the respondents (41.80%) monthly income is between Rs.15001 and Rs.20000

BENEFITS OF GST

The benefits of GST, the first rank given to Removes cascading effects, second rank given to Creates a common national market and third rank given to Eliminates multiple layers of taxation and followed by Boosts productivity of logistics, Ease of doing business, Regulates unorganized sector under GST and Tackles corruption and tax leakages.

SUGGESTIONS OF THE STUDY

Based on the small scale medium concern suggestions and data analyzed in this study as follows

- The impact of GST has highly effect on the small scale industries
- It is suggested that give prior intimation about the late fee collection.
- The tax payers suggested that the provisions for collection of late fees need to be relaxed.
- GST statement return on filing of frequency should be reduced to Single Return Per Quarter.
- Also suggested that the tax payers are login status will automatically logout.
- To create more awareness about RCM.

CONCLUSION

Introduction to the GST the most crucial form in Indian taxation system it simplified tax structure in India consumer good segment delivery cost is reduced and tax rates are changed in the implementation of the GST where the companies whom tax is increased has to increase the price of the goods .GST has simplified tax compliance system and have a positive influence at overall industry by creating single unified market. For small scale medium traders and startups, GST has benefited by increasing threshold limit, decreasing cost of logistics and tax payment simplification.

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DIGITALIZATION OF PAYMENTS: A CATALYST FOR TAX TRANSPARENCY IN INDIA

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ABSTRACT

The rapid transition from a cash-based to a digital-first economy has fundamentally altered the landscape of fiscal governance in India. This paper examines the role of digital payment systems—ranging from UPI and IMPS to digital wallets—as a primary catalyst for enhancing tax transparency. Using a qualitative and descriptive research design based on secondary data from RBI, Ministry of Finance, and World Bank reports, the study explores how the "digital paper trail" reduces the scope for the shadow economy and mitigates tax evasion. Findings suggest that the integration of digital payments with the GSTN and Income Tax portals has led to higher voluntary compliance and a wider tax base. However, the study also highlights significant challenges, including digital illiteracy, rural-urban disparities, and cybersecurity risks. The paper concludes with policy recommendations to further synchronize digital payment infrastructure with tax administration.

Keywords: *Digitalization, Tax Transparency, UPI, Tax Compliance, Fiscal Governance, Shadow Economy, etc.*

INTRODUCTION

In the last decade, India has witnessed a "fintech revolution" that has redefined the relationship between citizens and the state. Historically, the Indian economy was characterized by a high cash-to-GDP ratio, which facilitated unrecorded transactions and fostered a robust shadow economy. The informal sector, which accounts for nearly 45% of India's GDP and employs 90% of its workforce, traditionally operated outside the tax net. The introduction of the Goods and Services Tax (GST) in 2017, followed by the proliferation of the Unified Payments Interface (UPI), created a synergistic environment where financial traceability became the norm. This paper argues that digitalization acts as a structural reform that automates transparency, moving India from a "non-compliant cash society" to a "traceable digital economy."

Research Objectives

- To analyze the growth trajectory of digital payments in India and its correlation with tax revenue.
- To examine the technological mechanisms (Data Triangulation, AI, and Blockchain) that enable tax transparency.
- To identify socio-economic barriers to digital adoption in the informal sector.