

MSME Sentiments Towards GST in India: A Cross-sectional Qualitative Analysis from Karnataka State

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Abstract

India's Goods and Services Tax (GST) was formulated to provide clarity to the abstract nature of the tax system in India. However, its effect on micro, small, and medium enterprises (MSMEs) and their advisers Chartered Accountants (CAs) is under researched and uneven. With the MSMEs being the backbone of the economy, and the legal and digital complexities needed to address compliance gap, CAs are tasked with navigating/ deskilling these CAs to explain emerging compliance regimes and guides. This study attempts to fill in the gap. Stakeholder sentiments were captured through qualitative interviews with 24 CAs and 20 entrepreneurs of MSMEs in the state of Karnataka, done between November 2024 and March 2025. The researcher utilized the NVivo software for manual coding and sentiment analysis. This research systematically divides these sentiments with respect to ease of compliance and digital accessibility and the financial burden. Results indicate a huge gap, with CAs being negative with requests to explain the niggling issues of delays in refunds, errors in invoice matching and increasing administrative burden. Due to this registration, liquidity, and digital, CAs are optimistic about the GST and the prospects of easy inter-state trade. The study posits that while GST serves to enhance transparency, it also simultaneously serves to hinder compliance and therefore identifies a need for reforms such as AI based reconciliation tools, compliance clinics, digital literacy, and simplification of tax processes to improve the MSME ecosystem and foster more inclusivity and efficiency.

Keywords: CMOS, High Frequency, Low Phase Noise, Varactor-based VCO, X-band.

Introduction

The implementation of the Goods and Services Tax (GST) is one of the most notable fiscal reforms in India's history, reshaping the entire system of indirect taxation in the country. Prior to the implementation of the GST, indirect taxes in India were unorganised and included Value Added Tax (VAT) and excise duty, as well as service taxes at both the central and state levels. The multi-layered taxation system increased administrative burden, created obstacles in compliance, and resulted in inefficiencies in the movement of goods and services across state borders. The introduction of GST removed the vertical and horizontal tax layers and encouraged tax compliance, eliminated cascading taxation, and improved tax transparency (1). By merging different taxes, GST aims to promote border-less markets and reduce the number of tax complaints and increase the overall tax compliance (2). Before the introduction of the Goods and Services Tax (GST) in India, a study state that the administrative burden and costs of multistate operators increased significantly as a result of varying tax laws, documentation, and

reporting requirements (3). Due to the cascading tax effect, prices of products increased, thereby decreasing the ability to compete in the international markets. GST established a dual regime: Central GST (CGST) and SGST, where both Central and State governments can be revenue-sharing partners with fiscal decentralization (4, 5). Within the context of this study, these elements constitute the structural framework shaping transparency and operational behavior, as well as compliance in MSMEs. Although the anticipated advantages were obvious, the implementation of GST has been a great challenge, particularly for MSMEs. A study indicates that the technological requirements and complexity of GST are significant barriers for small firms. In contrast, large firms and organizations, which are better resourced and have compliance and operational teams, find it easier to adjust to the requirements of GST. On the other hand, MSMEs are often not tax literate and do not have sufficient trained personnel and digital resources to meet compliance requirements. Many of them struggle with the rapidly changing policies

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and the digital reporting and filing systems (6) especially in underdeveloped and developing countries. In the theoretical framework of Figure 1, the challenges described above show the interrelation between the operational dynamics of MSMEs and compliance behaviour and administrative burden.

The economic impacts have been assorted due to the varied nature of the sectors. The manufacturing and FMCG sectors of the e-commerce industry have enjoyed less tax obfuscation and improved tax-related operational logistics and price transparency. This has improved their operational supply chain and made them more competitive. On the other hand, the sectors of agriculture, construction, and real estate industries have had more tax obfuscation, more complicated (or higher number of) documentation requirements, and more tax classification ambiguity (4, 7). For instance, construction firms have had difficulties with the documentation required to claim input tax credits. This has contributed to increased costs of construction projects, and more expensive construction costs to consumers (8). There are differences in the sectors and industries regarding the complexity of the regulations (or more complicated) and the breadth or nature of their impact.

Another consideration of the impacts of GST has been significant on the states. Different states have demonstrated the divergent impacts on their net revenue as a result of the initial years of implementing the GST. The central government may have developed compensation mechanisms, but there are still questions (or concerns) regarding the net revenue impact on the states post the compensation mechanisms (9). This has been a reflection of the other debates on the impacts of fiscal federalism and the need to strike a balance between a central government having a federal tax policy and a state government having a federal policy of tax collection. This has led to the need to determine the balance between autonomy and centralization.

The importance of technology in GSTN is evident in its functions for taxpayer registration, document submission, and compliance management. GSTN aims to simplify processes, but there were complaints regarding system bugs, login failures, and slow processing times (6). This is especially problematic for MSMEs that do not have good

digital skills or reliable internet connectivity. Although there have been some updates, the success of these updates is contingent upon the user digital skills and adequate user training.

GST has increased the degree of unified and transparent tax system, improving the country's tax compliance and ease of interstate commerce. Large corporations and industries that are digitally mature enjoyed the benefits of streamlined documentation and management of supply chains. MSMEs, particularly those involved in commerce, transport, and agriculture, face the challenges of administrative burdens, technology obsolescence, and increased compliance costs. This is why there is a need for further investments to address these specific challenges. Improving tax compliance technologies, tax literacy, and compliance flexibility is the way to go (9).

The latest tools and techniques have risen to improve compliance using digital payments, AI technologies, and cloud tools that automate reporting (10–12). To achieve greater productivity and competitiveness, improving the GSTN system is necessary (13). Improved infrastructure is shown to lower transaction costs, enhance transparency, and ease the process of formalization (10, 13).

The COVID-19 pandemic brought greater attention to the need for digital preparedness and administrative efficiency. While some states had fluctuating GST compliance, for others, it was stable as a result of better infrastructure (14). MSMEs were financially burdened by the unavailability of working capital to meet compliance and reporting obligations (15, 16). Scholars have suggested reforms and greater technological support to ease processes for MSMEs in times of disruption (16).

In accordance with the theoretical framework presented in Figure 1, which incorporates GST provisions, transparency, operational mechanics, and compliance outcomes, this study explores the experience of the relevant stakeholders in the MSME GST ecosystem. Thus, this study aims to assess the perceptions and experiences of Chartered Accountants and MSMEs on the implementation and operational impacts of GST, pinpoint the challenges related to compliance, and provide recommendations to enhance policy frameworks and improve the functionality of GST concerning MSMEs.

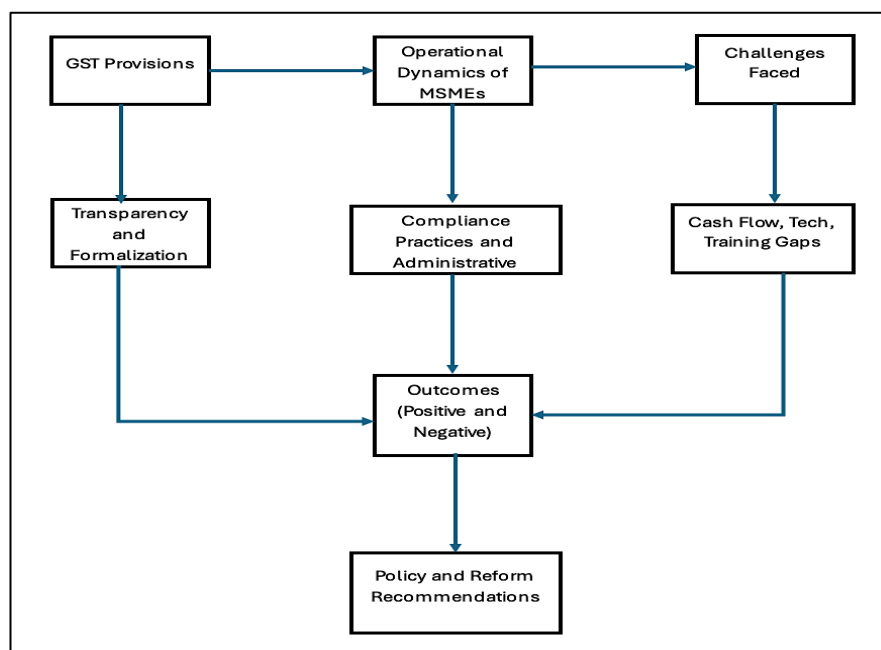


Figure 1: Framework of GST Compliance Dynamics in MSMEs

Methodology

The researcher has adopted a qualitative research method consisting of semi-structured interviews with Chartered Accountants (CAs) and with Micro, Small and Medium Enterprises (MSMEs) in Karnataka State India (approximate GPS coordinates 15.3173° N 75.7139° E), conducted from November 2024 to March 2025. The captured interviews were transcribed and analyzed with the aid of NVivo software, which captures, indexes, and allows the user to code sentiment as well as code and categorize themes (17–19).

Operational Definitions of Sentiment Categories

Sentiment categories were defined a priori to capture sentiment in a constant manner. Positive sentiment referred to an expression of satisfaction, comfort or benefit in relation to GST (Goods and Services Tax) or a tax; Negative sentiment referred to an expression of dissatisfaction, frustration, or burden; moderately positive/negative referred to an expression of qualified or mixed or imprecise sentiment; and very positive/negative referred to an expression of sentiment with strong and emphatic attitude. The operational definitions of the categories were recorded in the coding manual before the analysis (20).

Coding Principles and Reliability

The coding principles were formed in a deductive manner, from the literature of the sentiment of tax

compliance, and were refined inductively during the process of the pilot coding of three of the transcripts. Two separate coders applied the coding framework to the transcripts. The evaluative framework for intercoder reliability of the transcripts was made in Cohen's Kappa, which was equal to 0.82. The value was a substantial agreement; for the Kappa value comparison, it is consensus for the inter-rater agreement to be in the Kappa value range of 0.5 to 0.85 (21, 22).

Sentiment Scores Computation

Sentiment evaluation was conducted using NVivo's text-mining and frequency analysis tools, but all coding was carried out manually by the researchers to preserve contextual nuance. NVivo's auto-coding functions were not employed; instead, sentiment categories were consistently applied by human coders, ensuring that classification was based on interpretive judgment rather than lexicon-based or machine-learning models. Each coded segment was assigned a sentiment value, and aggregate sentiment scores were computed by summing values across categories, thereby exposing sentiment intensity and enabling meaningful comparisons between Chartered Accountants (CAs) and MSMEs. The Constant Comparative Method guided this process, with ongoing reflection on differences between the two groups ensuring that data analysis remained grounded in participant responses while validating

the robustness of the coding framework and the confidence in findings derived from systematically streamlined data (20, 23).

Qualitative Rigor

To improve the credibility of the results, member checking was conducted; summaries of the interviews were provided to a few of the participants and they were asked to assess whether the summaries were accurate and true to their responses (24, 25). Reliability was achieved by establishing an audit trail of coding decisions and NVivo outputs; it was reasonable to concede that an element of reflexivity had been achieved by documenting the researcher position and the CAs' practitioner/informant dual role, however, this was little comfort. The potential for bias was also mitigated through the triangulation of the data set (CAs and MSMEs), peer debriefing among research

team members, and the candidness in the process of reporting coding (26, 27).

These measures have ensured that the analysis of MSME and CA perceptions of GST through sentiment analysis was both systematic and rigorous, thereby establishing the rigor and relevance of the perceptions.

Results and Discussion

The sentiment analysis summarised in Table 1 shows that Chartered Accountants (CAs) and Micro, Small, and Medium Enterprises (MSMEs) in Karnataka hold different degrees of satisfaction with the national Goods and Services Tax (GST). The data is arranged by sentiment strength-positive, neutral, moderate, and negative, and the table notes how often each category was recorded for the two professional groups.

Table 1: References Frequency for Sentiments for Chartered Accountants and MSME

Survey Respondent Sentiment	Chartered Accountant	MSME
A : Positive	54	59
B : Moderately positive	43	40
C : Very positive	11	19
D : Negative	166	98
E : Very negative	40	29
F : Moderately negative	126	69

Looking first at positive responses, both cohorts lean toward optimism about GST, yet they diverge in intensity. 59 instances MSME owners reported a plainly positive view, outnumbering the 54 instances CAs answered the same way. This edge suggests that smaller firms feel more benefit-from easier compliance or cheaper interstate movement-than the accountants who guide them. Moderately positive replies were also common, with 43 instances CAs and 40 instances MSMEs acknowledging gains while still airing doubts. Still, extremely positive replies remained scarce across the board, though MSMEs cite 19 such cases and CAs only 11. The broader answer pattern indicates that many filers appreciate swifter inter-State clearances and a single return format, even if lingering technical glitches temper full enthusiasm. In sharp contrast, the sentiment analysis reveals a clear gap in the volume and intensity of negative feedback reported by chartered accountants and MSMEs. A total of 166 instances CAs voiced negative feelings about the GST framework, far exceeding the 98 negative comments logged by small businesses. This disparity may stem from the

accountants' day-to-day responsibility for guiding clients, especially resource-limited firms, through the regulatory maze that GST has become. On top of that, CAs were more likely to issue very negative ratings, 40 responses in that category versus only 29 from the MSME group-which highlights the serious obstacles they continue to encounter. Moderately negative scores also tilted toward CAs, with 126 reports against 69 from small firms, suggesting that dissatisfaction with the regime is not limited to a vocal few but spread widely through the accounting profession.

The survey data show that both groups see pros in the Goods and Services Tax, including simpler tax rules and clearer reporting, yet they also voice serious worry. Chartered Accountants, who handle complicated filings for dozens of clients, edge toward a harsher critique, while MSMEs, hampered by cash-flow shocks and low digital skills, still believe the system can clean up tax work. They too see fault, especially in mobile access and the bulky GST portal.

Taken together, sentiment scoring paints a mixed picture of GST. Chartered Accountants own the

bulk of the negative score, mainly because compliance work keeps getting heavier. MSMEs, though they wrestle with slow refunds and tech crashes, sound more hopeful about long-run gains

once early glitches fade. Still, both camps insist that faster refunds, lighter paperwork, and friendlier online tools are not optional; they are the fix GST needs to live up to its promise.

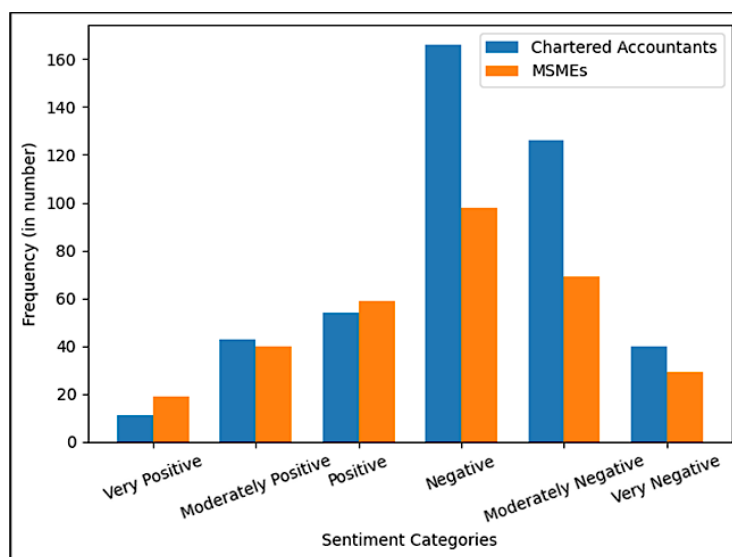


Figure 2: Bar Chart Showing the Sentiments of Chartered Accountants and MSMEs on GST in India

Figure 2 presents a bar chart that visually compares the sentiments expressed by Chartered Accountants (CAs) and MSMEs regarding GST in India. The chart categorizes the responses into positive, moderately positive, very positive, negative, and very negative sentiments, illustrating

the frequency of each sentiment within the two groups. It highlights that while both CAs and MSMEs express mixed feelings, CAs tend to have more negative sentiments, whereas MSMEs show a more balanced or positive outlook on the GST system.

Table 2: Top 10 Reasons for Positive Sentiment by Chartered Accountants

Reason	Description	Reference Frequency	Direct Statemen from Interview
Quarterly Filing	Chartered Accountants appreciate the quarterly filing options which help reduce the compliance burden for small businesses.	5	"Quarterly filing options help, but the system still lacks features to ease the compliance load on small businesses."
Digital Infrastructure	The improvement in digital infrastructure from the old VAT system has streamlined GST filing and processes.	5	"Digital infrastructure has improved processes significantly, especially compared to the VAT regime."
Standardization of Taxation	GST has simplified taxation by standardizing it across states, making interstate trade smoother.	5	"GST has brought some positives like making interstate trade smoother and improving transparency."
Better Record-Keeping	With the help of basic tax knowledge, businesses have become more organized in maintaining their records.	4	"Better record-keeping and compliance have been made easier with basic tax knowledge."
Support from CA Networks	Chartered Accountants rely heavily on local CA networks to	5	"Local CA networks have been instrumental in helping MSMEs understand GST."

	support MSMEs in complying with GST requirements.		
Simplified Filing System	The filing system has been simplified, making it more accessible, especially for small businesses.	4	“The simplified filing system makes it easier for businesses to comply.”
GSTN Webinars and Workshops	Government-organized webinars and workshops have helped businesses understand GST better, despite some shortcomings.	3	“GSTN's webinars are helpful, but there is a need for more interactive sessions.”
Reduced Tax Fraud	GST has contributed to reducing tax fraud, promoting a more transparent system.	3	“Tax fraud has reduced due to better documentation and increased transparency.”
Flexible Tax System	The flexible nature of GST, such as adjustments in return filing deadlines, is beneficial for small businesses.	4	“The flexible tax system provides a cushion for businesses facing difficulties in filing on time.”
Easier Filing with QRMP	The QRMP scheme allows businesses to file GST returns on a quarterly basis, easing the compliance process.	3	“QRMP offers businesses the option to file GST returns quarterly, which helps ease the process.”

Table 2 outlines the key reasons for the positive sentiments expressed by Chartered Accountants (CAs) about the Goods and Services Tax (GST) system. The reasons provided in the table, along with direct statements from interviews, reflect the aspects of GST that CAs appreciate, but also highlight some of the areas that still need improvement. Each reason is followed by two direct statements from the interviews, which offer a more in-depth understanding of CAs' perspectives on GST.

Although positive remarks in Table 2 imply widespread goodwill towards the Goods and Services Tax, the plainspoken feedback from Chartered Accountants signals a more complex picture. CAs credit GST for easing the tangle of monthly filings, curbing tax evasion, and rolling out basic digital tools, yet they quickly point to unfinished business. Quarterly returns are a welcome option, they say, but further tweaks to thresholds, relaxed deadlines, and streamlined forms are still needed, especially if compliance is to weigh less heavily on small firms. Likewise, the upgraded e-filing portal helps, yet many CAs wish for a single dashboard where every levy-trail - income tax, excise, customs settlement - can be handled in one smooth click.

Regional uniformity was one of GST's big selling points, and CAs concede that the central stamp has

cut the patchwork, still micro-discrepancies in rate classification between, say, Maharashtra and Karnataka persist and confuse. Better record-keeping is another general gain, but many tiny businesses lack dedicated clerical muscle or digital literacy to compile and store invoice files on guard. That makes the nationwide network of CAs invaluable; their guidance fills the gap, yet the reliance on outside experts shows that many micro, small, and medium enterprises don't yet stand on their own feet when it comes to crisp, error-free GST compliance.

In summary, chartered accountants acknowledge the benefits that the goods and services tax has delivered, yet they continue to identify persistent shortcomings in the framework. The reform has undeniably curbed tax evasion and enhanced record-keeping clarity, but numerous small firms still wrestle with its procedures. Stakeholders therefore advocate additional adjustments aimed at simplifying, relaxing, and making compliance genuinely attainable for these enterprises.

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Table 3: Top 10 Reasons for Positive Sentiment by MSMEs

Reason	Description	Reference Frequency	Direct Statement from Interview
GST as a Single Tax	GST has simplified business operations by making it a single tax, which is especially beneficial for interstate trade.	6	"GST as a single tax system has eliminated the confusion of multiple taxes."
Government Support	Significant improvement in government support such as online FAQs, customer care helplines, and workshops.	5	"Government support through online FAQs, videos, customer care helplines have improved significantly."
Better Documentation	GST has improved documentation and has helped MSMEs become more organized, reducing errors in filing.	4	"Documenting and maintaining GST records has improved due to a simplified process."
Mobile App	A more robust, user-friendly mobile app would have helped MSMEs significantly, making filing smoother and more efficient.	6	"A more robust and user-friendly mobile app would have helped MSMEs significantly."
Concessions in GST Rates	Concessions in GST rates and simpler filing requirements would greatly help MSMEs in managing their finances.	5	"Concessions in GST rates and simpler filing requirements would greatly help businesses like ours."
GST System as an Enabler	If the system becomes more MSME-friendly, it will be a great enabler, but right now, it	5	"If the system becomes more MSME-friendly, it can be a great enabler, but right now, it feels

	feels more like an administrative hurdle.		more like an administrative hurdle."
Online Training Resources	Government initiatives like online workshops, videos, and training resources have improved significantly.	5	"Government initiatives like GSTN videos and online workshops exist, but few MSMEs proactively attend."
Simplified GST Filing	Simplifying the filing process and eliminating unnecessary complications would significantly ease MSME operations.	5	"Simplifying forms, enabling AI-powered portals, and launching efficient mobile applications would significantly ease the compliance process for MSMEs."
Improved Knowledge and Familiarity	Initially, MSMEs struggled due to lack of knowledge and resources, but now they are more familiar with GST operations.	5	"Initially, MSMEs struggled due to lack of resources and knowledge, but now even micro and small industries are familiar with GST operations."
Financial Planning and ITC	MSMEs with better financial planning can track ITC claims and manage their liabilities more effectively.	5	"Financial planning has helped MSMEs manage ITC claims and liabilities more effectively."

Table 3 summarises the main reasons Micro, Small, and Medium Enterprises (MSMEs) view the Goods and Services Tax (GST) more favourably than unfavourably. Each reason is matched with verbatim comments from interviews, providing a richer picture of how GST affects their daily work. Data in Table 3 confirm the upbeat mood across the sector: most firms see GST as a simpler, more transparent levy that forces them to keep cleaner records. Yet interviews reveal a persistent learning curve; many still struggle with filing due dates, rate changes, and staggered input adjustments. Owners appreciate that a single nationwide tax, together with occasional official workshops, has cut red tape, but they would welcome more timely alerts and step-by-step manuals. Such proactive support, they argue, would turn a valuable streamlining tool into the truly user-friendly system the law promised, allowing even the smallest firm to file with certainty.

Several micro, small, and medium enterprises in India argue that the GST mobile application and the recent rate concessions are still not as straightforward as policymakers intend. Although awareness and comfort with the regime have increased over the years, a substantial number of

MSMEs continue to characterise the compliance cycle as bulky and rely on accountants for reassurance. Streamlined return formats and free online workshops receive praise, yet obstacles such as basic digital literacy gaps and intermittent motivation prevent many entrepreneurs from adopting these aids consistently. Overall, firms acknowledge that GST has reduced gateway fees and harmonised markets, yet persistent complexity, patchy guidance, and fluctuating penalty regimes threaten their operations. Consequently, the sector remains hopeful about the reform but urges policymakers to enact clear-cut filing thresholds, expand real-time chat support, and refine user-centred technology so compliance feels routine rather than reactive.

Table 4 summarises the primary reasons Chartered Accountants (CAs) voiced dissatisfaction with the Goods and Services Tax (GST) regime. Accompanying quotations from the interviews shed light on the specific difficulties that, in CAs' view, hinder the smooth functioning of GST. Collectively, the comments point to recurring system faults, intricate rules, and heavier record-keeping demands as the most pressing issues warranting reform

Table 4: Top 10 Reasons for Negative Sentiment by Chartered Accountants

Reason	Description	Reference Frequency	Direct Statement from Interview
Glitches in GST Refund Portal	The GST refund portal often experiences glitches, which causes delays in refunds and disrupts cash flow.	7	"GST refund portals often experience glitches, delaying claims and disrupting cash flow."
Complexity in Exporter GST Clearance	The GST system fails to provide priority clearance or fast refund mechanisms for small exporters.	7	"The GST system fails to provide priority clearance or fast refund mechanisms for small exporters."
Frequent Errors in Invoice Matching	Errors in HSN codes, exchange rates, and invoice matching are common, leading to compliance issues.	6	"Frequent errors in HSN codes and exchange rates contribute to GST filing issues."
Increased Administrative Load	GST compliance has led to an increased administrative load, especially for smaller businesses.	7	"GST compliance increases operational costs, as businesses must pay for consultants and software."
Dependency on Consultants	Business owners often rely on accountants even for minor tasks, as the GST portal isn't user-friendly.	5	"Business owners often rely on accountants even for minor tasks, as the GST portal isn't user-friendly for beginners."
Mobile Accessibility Issues	Mobile access to the GST portal is limited, making it difficult to complete filings.	5	"Mobile access to the GST portal is limited, making it difficult to complete filings."
Power Cuts and Internet Connectivity Issues	Power cuts and poor internet connectivity, especially in rural areas, create compliance risks.	5	"Power cuts and lack of tech support add to the compliance challenges for small businesses."
Inconsistent Government Sessions	Sessions conducted by government agencies tend to be generic and not helpful for specific GST issues.	6	"Government sessions tend to be too generic and fail to address specific GST issues."
Manual Data Entry and Reconciliation Errors	Manual data entry and reconciliation errors cause delays, penalties, and last-minute rushes.	5	"Manual data entry errors and reconciliation problems are frequent, adding to compliance delays."
Lack of GST Knowledge	Lack of basic accounting knowledge among MSMEs often leads to penalties and financial errors.	6	"Lack of GST knowledge leads to penalties, making businesses more reliant on external help."

The grievances summarised in Table 4 present a chain of fundamental flaws that CAs say must be addressed without delay. Chief among these is the erratic performance of the GST refund portal, a bug still crippling the cash flow of countless companies. Exporters bear a double burden; intricate clearance procedures knock many small firms out of fast refunds or priority lanes, adding yet another layer of pressure to already fragile operations.

Together, these technical failures send a clear signal: instead of the promised efficiency, GST's digital backbone has delivered costly bottlenecks that threaten to undermine its original purpose. Persistent inaccuracies in invoice matching - especially with HSN classifications and fluctuating exchange rates - still impose heavy workloads on chartered accountants and expose firms to compliance risks. While India's digital GST

framework has advanced, these systematic failings generate costly correction cycles and reinforce the perception of an overly burdensome filing regime. Increased workloads combined with an almost mandatory reliance on external consultants emerge as prominent pain points across sectors. Smaller enterprises in particular report that the time and money invested in tracking returns, verifying data, and briefing advisers far exceed initial estimates, exposing them to severe cash flow pressures during high-volume reporting periods. Mobile apps and rural infrastructure gaps extend these frustrations. Regular power outages, sluggish broadband, and a shortage of transactional kiosks compel many outlying firms to wait for stable desktop sessions. Until reliable, low-bandwidth alternatives are mainstreamed, the compliance experience will remain uneven, privileging urban businesses with better IT resources while

marginalising MSMEs in less densely wired districts.

Inconsistent release schedules for government updates, along with the necessary manual entry and reconciliation, point to persistent frustrations within the GST education framework. These patterns show that many firms still miss the precise guidance they need to file correctly and on time.

Although the Goods and Services Tax was designed to streamline compliance, feedback from chartered accountants reveals widespread disappointment and a demand for clearer fixes. Lingering technical faults, convoluted workflows, and the absence of intuitive online tools place a heavy burden on businesses, especially small and mid-sized operators. Until these barriers are removed, the system is unlikely to boost growth in the way policymakers originally intended.

Table 5: Top 10 Reasons for Negative Sentiment by MSMEs

Reason	Description	Reference Frequency	Direct Statement from Interview
Overwhelming GST Registration Process	The GST registration process is often overwhelming, especially for business owners with no prior knowledge.	8	"GST registration is overwhelming for business owners with no prior knowledge."
Lack of Practical GST Training	Many workshops and training sessions are theoretical and don't address practical problems faced by MSMEs.	6	"One workshop was conducted at the district industry centre, but it was mostly theoretical and didn't deal with practical problems."
Dependence on Consultants	MSMEs are fully dependent on consultants for handling GST issues, which adds additional costs.	7	"Consultants are needed for handling GST issues, which increases the financial burden on MSMEs."
Disruption of Cash Flow	GST creates a cash flow disruption, as businesses pay taxes on invoices even when payments are pending.	6	"Paying GST on invoices before receiving payment disrupts cash flow for MSMEs."
Lack of Digital Literacy	Many MSMEs lack formal financial training, leading to errors in filing and higher reliance on external help.	6	"Basic operational knowledge of many small business owners is insufficient to handle GST filings."
Challenges with GST Portal	The GST portal is not user-friendly, and issues like language barriers and complexity hinder smooth filing.	6	"The technical language used in the GST portal is difficult for non-accountants to understand."
High Penalties	Penalties for errors in filing are high and often result in financial strain for MSMEs.	6	"High penalties for missed filings create financial stress for small businesses."

Limited GST Suvidha Kendras	GST Suvidha Kendras are scarce in rural districts, making it harder for MSMEs to access support.	7	"GST Suvidha Kendras are few and far between in rural districts, making it difficult for MSMEs to access help."
Mismatch in Data	Mismatch in data, such as invoice errors, causes delays and prevents input tax credit claims.	6	"We once missed a deadline and paid more in fines than our total GST liability."
Lack of In-House Skilled Personnel	MSMEs often don't have skilled staff to handle complex GST filing and reconciliation tasks.	7	"The lack of in-house skilled personnel makes compliance more difficult for MSMEs."

Table 5 summarises the main reasons Micro, Small, and Medium Enterprises (MSMEs) speak negatively about the Goods and Services Tax (GST). The table distils detailed feedback from interviews, showing that compliance burdens weigh heavily on these businesses. Comments point to specific pain points, including the length of the registration and filing procedures, frequent rule changes, and the absence of local, hands-on support from tax authorities.

Analysis of the negative trends shown in Table 5 points to deeper, interconnected challenges built into the GST framework. First, the enrolment procedure overwhelms first-time taxpayers, while second, workshops and seminars rarely translate theory into the on-the-ground tips that smaller firms urgently need. For many business owners coming from a non-taxing background, the combination leaves them trapped in confusion, frustrated by rules they perceive as designed for larger, resource-rich companies.

Many micro, small, and medium enterprises (MSMEs) find themselves highly dependent on outside consultants because the Goods and Services Tax (GST) framework is simply too intricate for smaller operators to handle alone. While professional advice may be necessary, the fees involved chew through already thin margins and squeeze working capital, especially when compliance-related payments hit at the same time as other obligations. Adding to the pressure, the requirement to remit tax on sales invoices that have not yet been settled locks up cash and compounds liquidity shortfalls, particularly in sectors where payment cycles stretch over several months.

Digital dexterity further complicates the picture, as a sizable portion of MSME owners lack the confidence or training to interact with the online GST portal in a precise manner. Severe financial penalties for even minor mistakes, coupled with the stress of periodic audits, discourage many entrepreneurs from taking proactive steps to master the system. In addition, the sparse network of GST Suvidha Kendras outlets that were intended to serve as one-stop support centres remains concentrated in urban hubs, leaving rural and semi-urban MSMEs with few alternatives and forcing them to rely even more heavily on costly intermediaries.

Data mismatches between the business's own records, the GST system, and multiple supply-chain partners, combined with a persistent shortage of in-house accounting talent, keep compliance hurdles firmly in place. Absent skilled staff who can reconcile invoices, update returns, and track ITC claims on an ongoing basis, small firms repeatedly miss deadlines or submit flawed filings, exposing them to fines that further erode profitability.

Although the Goods and Services Tax has delivered notable advantages, MSME operators still voice strong dissatisfaction because concrete obstacles remain unresolved. Cross-company variance in compliance, inconsistent data-sharing, and frequent process updates amplify uncertainty, while limited training, thin support networks, and a shortage of skilled staff compound the strain. Moving forward, real gains for small firms will demand streamlined procedures, stronger outreach, upgraded digital tools, and sustained assistance, especially in rural districts where resources are scarce.

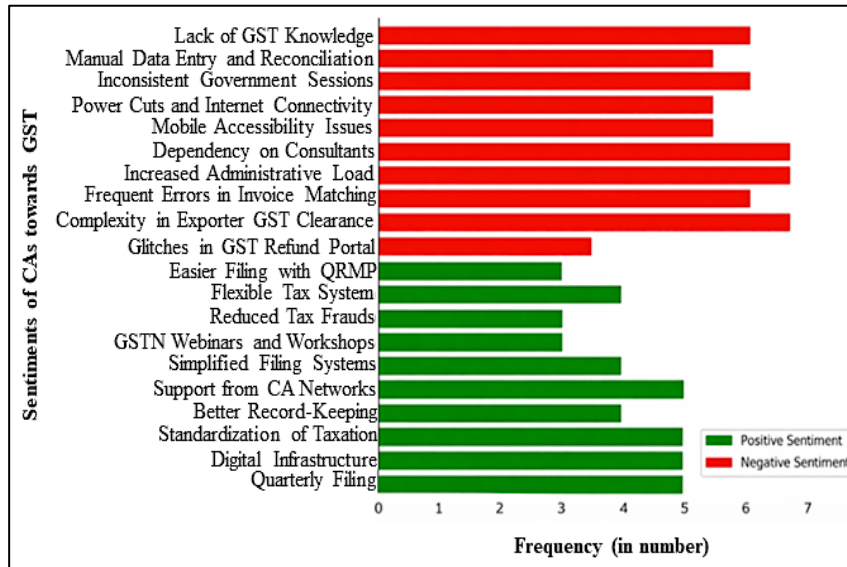


Figure 3: Chartered Accountant Sentiments Towards GST for MSMEs

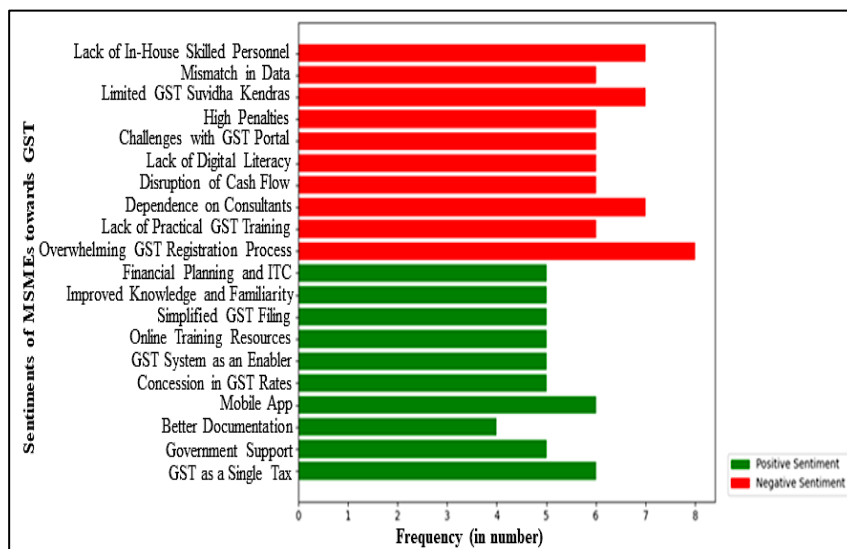


Figure 4: MSME Entrepreneurs and Promoters' Sentiments Towards GST for MSMEs

Examinations of the charts displayed in Figures 3 and 4 reveal a clear divergence between Chartered Accountants (CAs) and MSME entrepreneurs in how they judge the overall impact of the Goods and Services Tax in India. Although members of both audiences acknowledge the potential advantages that a unified tax system can deliver, each cohort also highlights distinct implementation hurdles, and these obstacles heavily shape their attitudes toward the regime.

Chartered Accountants typically adopt a critical view of the Goods and Services Tax framework, citing compliance intricacies, intermittent system failures, and heightened record-keeping demands as major concerns. Their criticisms often target specific technical glitches such as delays on the refund portal, mismatches during invoice

reconciliation, and cumbersome protocols for exporting clearance data. Such hurdles stretch the resources of CAs, particularly when they assist their primary clientele - small enterprises - that rely on timely and accurate tax management. They point to cumbersome manual uploads, persistent dependence on external advisers, and the sheer volume of paperwork as additional sources of friction. Mobile access remains sporadic and portal navigation lacks intuitive design, compounding these hurdles and deterring clients from self-service compliance. Moreover, sporadic government seminars and training sessions fail to reflect day-to-day operational realities, leaving many practitioners feeling that capacity-building initiatives do not meaningfully relieve systemic pressures faced by business users.

Although micro, small, and medium enterprises (MSMEs) still encounter challenges under the Goods and Services Tax (GST), most report an overall sense of confidence about its long-term advantages. Entrepreneurs regularly mention that merging a dozen levies into one tax has simplified record-keeping, reduced border harassment, and made interstate sales far less cumbersome. They also appreciate auxiliary measures such as online FAQs, dedicated call-centre lines, and hands-on seminars, arguing that these resources have demystified the GST and widened voluntary compliance. Nonetheless, they still cite pain points: the registration portal is often daunting, field-level training remains sporadic, and the official mobile app sometimes crashes or times out. Outsize penalties for minor mistakes, the requirement to pay GST upfront even before customer

remittances, and lingering reliance on costly consultants for filing all contribute to uneasy cash-flow forecasts and rising overheads.

In summary, while both CAs and MSMEs acknowledge the advantages of GST, CAs appear to be more critical due to the complexity and compliance challenges they face on behalf of small businesses. MSMEs, on the other hand, show a more balanced or positive sentiment, recognizing the potential of GST to streamline operations but calling for improvements in the system’s user-friendliness and support infrastructure. The contrasting sentiments reflect the different roles each group plays in the GST ecosystem CAs as advisors managing the complexities for businesses, and MSMEs as the entities directly impacted by the tax system's implementation.

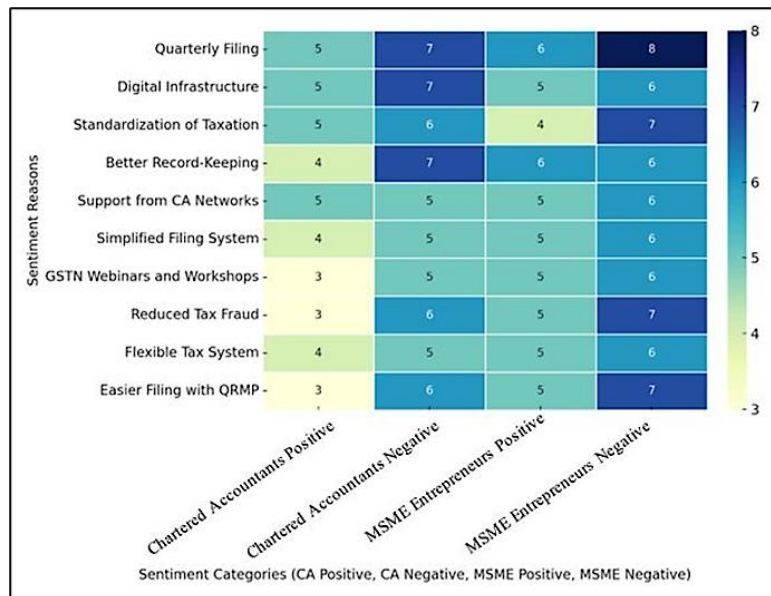


Figure 5: Heatmap Showing the Sentiment Reasons of Chartered Accountants and MSME Entrepreneurs about GST

The heatmap in Figure 5 illustrates the distribution of positive and negative sentiments expressed by Chartered Accountants (CAs) and MSME entrepreneurs across ten key GST-related themes. The values represent sentiment frequencies, with darker shades indicating stronger intensity.

a) Chartered Accountants: Positive Sentiments: CAs expressed relatively strong positive views on Quarterly Filing [5] and Digital Infrastructure [5], acknowledging that these features reduce compliance burdens and streamline processes. Standardization of Taxation [5] and Support from CA Networks [5] also received favorable recognition, reflecting

appreciation for uniformity and peer support. However, GSTN Webinars and Workshops [3] and Reduced Tax Fraud [3] attracted the lowest positive scores, suggesting limited perceived benefit from training initiatives and fraud reduction measures.

b) Chartered Accountants: Negative Sentiments: Negative sentiments were more pronounced among CAs, particularly regarding Quarterly Filing [7], Digital Infrastructure [7], and Better Record-Keeping [7]. These scores indicate that while these features are acknowledged positively, they simultaneously generate frustration due to administrative load and

technical inefficiencies. Other areas such as Flexible Tax System [6], Standardization of Taxation [6], and Easier Filing with QRMP [6] also drew criticism, pointing to persistent complexity in filing and reconciliation.

- c) MSME Entrepreneurs: Positive Sentiments: MSMEs reported stronger optimism overall, with Quarterly Filing [6], Better Record-Keeping [6], and Easier Filing with QRMP [5] receiving notable positive scores. These reflect appreciation for simplified schedules and improved documentation practices. Support from CA Networks [5] and Digital Infrastructure [5] also scored positively, highlighting reliance on professional guidance and recognition of digital improvements. In contrast, Standardization of Taxation [4] and GSTN Webinars and Workshops [4] were less impactful, suggesting that uniform tax rules and training programs are not perceived as transformative advantages.
- d) MSME Entrepreneurs: Negative Sentiments: Despite their optimism, MSMEs expressed significant negative sentiments toward Quarterly Filing [8], Better Record-Keeping [6], and Easier Filing with QRMP [7]. These results suggest that while these mechanisms are valued, they remain burdensome in practice due to documentation demands and technical glitches. Reduced Tax Fraud [7] also drew criticism, indicating that compliance measures aimed at transparency may feel punitive for smaller firms.

The heatmap reveals that both groups simultaneously recognize benefits and frustrations within the same GST features. For CAs, the dual sentiment around Quarterly Filing and Digital Infrastructure reflects appreciation for systemic improvements but dissatisfaction with execution and workload. MSMEs, while more optimistic, still struggle with record-keeping and filing processes, underscoring the operational strain of compliance. The divergence highlights how CAs, as compliance intermediaries, experience heavier administrative burdens, whereas MSMEs balance optimism about simplification with persistent concerns over practical usability.

Theoretical Integration

There are different perspectives that help to understand why Chartered Accountants (CAs) and Micro, Small and Medium Enterprises (MSMEs)

view GST differently. According to role theory, the difference between the two has to do with the role designations: CAs, in the role of advisors, have to deal with the mentally taxing task of coping with the needs of many clients, while MSMEs, in the role of operators, have to deal with the frustrations while offsetting the burden through a contract (28).

CAs are more embedded in the system, while MSMEs are more at the surface of that system. The system in question is GST, and it is a multilayered system with a set of rules that keep on changing and are digital. This is the theory of institutional complexity (29).

It is the same theory of the burden of compliance that explains the stronger negativity. The compliance costs (in terms of money, time, effort, and administration) are paid more by CAs than by MSMEs, as the latter tend to shift that burden by employing an accountant, and CAs must bear the opposite end of the burden more than the MSMEs (30).

Last, but not the least, MSMEs' mixed form of optimism is best understood through the theory of digital divide. Because of limited digital literacy and infrastructure, MSMEs cannot fully enjoy the benefits from GST portals and e-filing, while CAs, who have the digital skills, suffer from systemic inefficiency (31).

When considered from these viewpoints, the observed disparity extends beyond the mere description, and stems from differences in role, institutional exposure, compliance engineering, and digital capacity. These differences empirically confirm the study's contribution by providing the necessary theoretical framework in positioning the findings within the larger scope of taxation and institutional framework.

Suggestions

For Chartered Accountants

For practicing Chartered Accountants, treating Goods and Services Tax compliance as a once-a-year task is increasingly impractical. Persistent malfunctions in the refund portal instances when the system crashes, claim status is mislabeled, or authentication fails slow down repayments and sap working capital. These failures highlight why many advisers are now exploring automated reconciliations and real-time HSN-code checks powered by artificial intelligence, tools that can trim paperwork, minimise errors, and bolster

client confidence. Moving in this direction, however, calls for some upfront cash for software licenses, perhaps cloud subscriptions, plus time spent training staff, an investment that sole proprietors or smaller partnerships may find hard to swallow without clear proof of payback. In that light, a candid profession-wide debate on shared licensing models, perhaps led by local CA societies negotiating volume discounts, will be vital if the benefits of intelligent automation are to reach firms of every size.

Beyond the gadgetry, the traditional one-way webinar format appears to have reached its limit. Feedback suggests that GSTNs online seminars are informative, yet participants yearn for deeper, interactive dialogue, revealing a disconnect between knowledge transfer and day-to-day troubleshooting. Forming industry-specific, peer-led clinics that analyse live invoices, mismatched HSN codes, and unusual balance-sheet entries can turn passive viewing into hands-on problem solving. Keeping interest high demands thoughtful selection of themes, a rotating roster of knowledgeable speakers, and a systematic review of past sessions to address the stickiest issues. Absent this iterative structure, such clinics may fade into yet another compliance checkbox rather than become a genuine springboard for mastery.

Chartered accountants need to strengthen their collective voice by funneling user feedback directly to the GST Network on a regular basis. Although countless practitioners sigh that the GST portal confounds newcomers, isolated remarks seldom spark the kind of broad reform that is needed. If mobile glitches, cryptic error alerts, and unpredictable session time-outs are collected under a single Chartered Accountants Manifesto, CAs can demand that these issues be treated as a priority in the user-interface overhaul. The document should go beyond airing complaints it must feature detailed wireframe sketches and clear user-journey diagrams that illustrate how each tweak will save time and reduce errors. Ultimately, overcoming slow-moving administration will require not only solid design ideas but also persuasive arguments that link smoother screens to faster revenue flows and wider taxpayer buy-in.

For MSME Entrepreneurs

For entrepreneurs in the micro, small, and medium enterprise sector, familiarity with online tax systems has shifted from a luxury to a foundational

necessity in a GST regime. Many business owners candidly admit that when a system-generated notice arrives, the technical jargon feels alien and they end up relying almost entirely on an outsourced consultant. To reduce this vulnerability, firms should introduce brief, structured sessions covering how to navigate the portal, generate e-way bills, and submit quarterly QRMP returns. Yet organizational leaders must acknowledge the constraints of time and mental bandwidth; expecting a craftsperson or small shopkeeper to master full accounting principles overnight fuels frustration and invites blame toward an already complex system. A kinder, more realistic strategy is to offer micro-learning: ten-minute regional videos, gamified quizzes, and concise checklists that fit into spare moments and honor each owner's unique pace.

Pre-emptive GST outflows "we pay GST on invoices even if payments haven't been received" still create major liquidity headaches for small firms. Cloud accounting apps that document transactions in real time can flag overdue customer remittances, issue automated nudges, and thus soften the sting of unexpected cash drains. That advantage, however, sits alongside the recurring subscription charge and the ever-present risk of data breach, worries especially acute for resource-strapped businesses. To share costs while protecting sensitive records, entrepreneurs can join federation-style purchasing groups or MSME cooperatives that negotiate discounted SaaS licenses, letting unit expenses shrink while power stays concentrated at the grassroots.

A second, larger opportunity lies in concerted demand for a genuinely mobile-first GST portal. Readers will be tired of hearing that "mobile access to the GST portal is limited," yet the claim persists even as smartphone ownership climbs above 85 percent. Local chambers and web forums can pool energy, drafting a simple petition that insists on offline data entry, vernacular menus, and deadline reminders delivered via push alert. Circulating signatures may feel incremental, yet each name educates members, builds civic muscle, and signals to Delhi that desktop-only compliance is no longer acceptable in a nation that lives on mobile.

For Policy Makers

Lawmakers frequently contend with the irony that a tax code meant to unclutter cross-border commerce has, in practice, ended up adding layers

of complexity. One straightforward fix is to allow cash-basis invoicing, so GST is owed only after a payment lands, bringing liability into line with real-world cash movement. That tweak eases the working-capital squeeze many micro-enterprises feel when sales on credit still attract upfront tax. Detractors will cite fears of revenue leaks or tactical wait-and-see payment habits, yet those risks can be managed through sensible turnover caps think firms under ₹10 million and by audit algorithms that spotlight repeat offenders without hammering every firm.

Reducing the current four-slab grid to three bands possibly 5 percent, 15 percent, and 28 percent would shrink the eligibility guesswork that drives countless MSMEs and busy CAs to outside consultants. Although budget neutrality matters, a gradual phase-in spread across two years gives sectors breathing room to revise pricing and absorb the change. Pulling off this reform will demand skillful coalition-building among states and industries, since each group will fight to keep its favoured rate either intact or lower than rivals. Finally, systemic support must reach beyond mere adjustments to tax rates; it needs a readied strategy that anticipates the practical challenges of micro and small firms. A natural first step would be to widen the composition scheme to cover more services and to lift its turnover ceiling to ₹50 million; both changes would immediately lighten compliance burdens for thousands of enterprises still shifting to the Goods and Services Tax. Yet relief on paper counts for little unless it is matched by a “GST Literacy Mission” that works with universities, trade associations, and even telecom providers to run hands-on workshops in Tier 2 and Tier 3 towns. At the same time, regulators should accelerate the launch of faceless audits and the GST Appellate Tribunal, thereby cracking open the logjam in dispute resolution especially the fast-refund hurdles small exporters now face and proving that rigorous enforcement can walk together with a sensible, responsive tax regime.

Conclusion

A sentiment survey of chartered accountants and MSME entrepreneurs in Karnataka paints a mixed picture of the GST landscape. Most small businesses welcome the move toward a single tax, value the push for cleaner records, and appreciate government incentives, yet they still struggle with

cumbersome registration, broken cash flows, and a shortage of practical training that turns rules into workable steps. Chartered accountants, by contrast, respond more sharply, citing persistent portal errors, tangled compliance schedules, and a heavier paper trail that forces many smaller clients to lean hard on external experts at added cost.

These differing viewpoints highlight GST's mixed character: it can open doors yet also trip businesses up. For many MSMEs, the lure of a single tax and digital records is real, but shaky digital skills, spotty mobile Internet, and steep fines for small blunders keep them anxious. Chartered Accountants, meanwhile, wrestle with HSN checks, refund logs, and manual crossmatching, so they want smarter automation, hands-on training, and a sharper portal to serve clients well.

The study's limitations lie both in scope and methodology. First, the study is restricted only to one of the states in India, Karnataka. Therefore, the results may not be applicable to other states when it comes to Chartered Accountants and MSMEs. Second, the number of respondents is limited. 24 CAs and 20 MSME entrepreneurs are enough for qualitative inquiry, but not for quantitative, CAs or MSMEs. Third, there may be a response bias, as participants could have stressed either frustrations or benefits towards GST depending on their experience and expectation. And last, manual coding was done, and inter-coder reliability was conducted to improve consistency, but there is still bias on the manager's part on subjectivity on coding. These limitations are all present in the study, and in the coding process and these limitations are to be taken in consideration when the results are being interpreted.

The study points to three main takeaways. One, focused fixes such as cash-basis invoices for tiny firms and local-language quick lessons can ease compliance costs and tame cash flows. Two, industry-tailored, peer-run GST hubs and joint lobbying let Chartered Accountants push for better portals and stronger client backing. Three, lawmakers should level rates, widen the composition scheme, and roll out faceless audits so the tax system truly backs MSMEs.

Future studies should gather systematic, quantitative data on how the proposed reforms affect compliance expenses and firm performance in diverse Indian regions. Concurrently, long-term

panels can examine whether successive portal updates, along with targeted training, gradually shift stakeholder attitudes in predictable ways. By pairing ongoing practitioner input with methodologically sound evaluation, India's GST structure can become more user-friendly, efficient, and supportive of the country's vital MSME segment.

Abbreviations

Cas: Chartered Accountants, FMCG: Fast-Moving Consumer Goods, GDP: Gross Domestic Product, GST: Goods and Services Tax, GSTN: Goods and Services Tax Network, ITC: Input Tax Credit, MSMEs: Micro, Small and Medium Enterprises, SME: Small and Medium Enterprises, VAT: Value Added Tax.

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Author Contributions

All authors contributed equally to the conceptualization, analysis, drafting, and final approval of the manuscript. All authors have read and approved the final version.

Conflict of Interest

The authors declare that there are no conflicts of interest regarding the publication of this manuscript.

Data Availability

Data sharing is not applicable to this article as the data is of qualitative in nature.

Declaration of Artificial Intelligence

(AI) Assistance

The authors declare that no generative AI and AI-assisted technologies were used in the writing process of this manuscript. The authors take full responsibility for the content's originality, interpretation and accuracy.

Ethics Approval

This study did not involve human participants or animals and therefore did not require ethics committee approval.

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