



GST Compliance In India: Challenges, Costs, And Administrative Burden On Businesses

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Abstract:

This paper examines the issues, expenses, and administrative strains encountered by businesses in the process of meeting the India Goods and Services Tax (GST). It dwells upon the problems of the layered tax system, the constant shifts in taxation, and the inconsistencies in regulations implemented in different states, which also impacts SMEs with few resources, specifically. The administrative burden, such as a large amount of paperwork, several returns filing, and the adherence to the regional differences are examined. The paper also looks at the efforts by the government to make the life of GST easier, including easy filing of returns, GST help desks and online training programs. It also puts focus on technology, such as ERP software and artificial intelligence-based applications that are capable of automating compliance. Suggestions on how to lessen the compliance burden are given as well as policy recommendations on how to simplify the processes. Lastly, the research directions in the future are also defined with the emphasis on industry-specific issues and geographic differences in the GST implementation processes that will help improve compliance and assist businesses.

Keywords: GST compliance, administrative burden, SMEs, GSTN portal, digital transformation, tax filing simplification, government initiatives.

1. Introduction:

The Goods and services Tax (GST) is an Indian tax revolution. It was implemented to streamline the system of indirect taxation, foster uniformity and reduce the evasion of taxation in the country. GST is a consumption tax that is imposed on the supply of goods and services which has superseded various previous taxes including VAT, excise duty and the service tax. It is charged at each point of the supply chain but with the advantage of input tax credit, the end consumer is the only person who will bear the entire tax burden. The chapter aims to explore the issues, expenses, and administrative pressures that companies experience in the course of managing GST in India, an issue of paramount significance to the companies, especially small and medium-sized enterprises (SMEs)(Dana, 1993a).

Goods and services tax (GST) is a single multi-stage destination-based indirect tax that seeks to consolidate a range of central and state taxes into one tax. The GST applies to Goods and services, sales and purchases as well as consumption of goods and services with the aim of simplifying the taxation process and making the taxation system transparent and equitable. It is structured to streamline the taxation procedure by establishing a single market within India and hence removes the cascading impact of taxes that the businesses had suffered earlier in the old system(Tran-Nam, 2001).

GST in India was initially suggested in the year 2006 by the then Union Finance Minister, P. Chidambaram. It however took more than a decade before GST became a reality. There were a number of committees and working groups that were set up to lay the groundwork to this landmark reform. After much consultation, which included the federal structure problems and opposition by various industries, GST was finally adopted on July 1, 2017. It was a historic moment in the history of the Indian tax system as it initiated a new era in the tax system which was formerly characterized by a wide range of indirect taxes and the introduction of an integrated market. GST implementation necessitated a radical shift of the tax administration, accounting procedures, and compliance systems, all of which posed a challenge to the businesses (Ramli et al., 2015).

The major aim of GST was to streamline indirect taxation in India. Prior to GST, a business was required to contend with a complex network of various taxes imposed by the central and state governments, which resulted in overlapping of taxes and complications in compliance. The aim of GST was to remove these inefficiencies by establishing a single tax system and, therefore, prevented the cascading tax effect, whereby taxes were imposed on taxed goods which further increased the overall tax burden on the consumer. It also motivated businesses to maintain better records and adopt digital technologies in order to accurately report and track their records through the changes in the emphasis of production towards consumption. Moreover, GST was likely to lead to increased ease of doing business in the whole country and the establishment of a single national market where goods and services could be sold and bought (Singh et al., 2016).

The effect of GST on businesses has been comprehensive especially on small and medium size businesses (SMEs). First of all, a lot of companies encountered serious difficulties in grasping the peculiarities of the new system and changing their work in this way. Although GST introduced transparency, it also brought with it a high degree of compliance, including keeping electronic records, e-filing returns, and complex rules about input tax credit (ITC). Such modifications posed an administrative pressure on the businesses particularly those that have little resources to deal with compliance. In the case of bigger businesses, GST implementation also contributed to the easier adjustment of tax requirements in the different branches and business units of the business and made their internal operations easier. But in the case of smaller businesses, the move was tedious and many of them could not cope with the expenses of compliance, poor training on how GST works, and the necessity of digital infrastructure (Sapiei et al., 2017a).

The idea of a common tax was already developed a long time before it was actually executed in India. The first deliberations on wholesome reform of indirect tax can be dated back to 2000 when the then Union Finance Minister, P. Chidambaram, introduced the concept of a Goods and Services Tax to substitute the current indirect tax system that comprised of excise duties, sales tax and service tax. Nevertheless, the implementation of GST did not occur instantly, due to a mixture of political issues, resistance on the state level, and administrative issues. The task force on GST was formed in 2004 and a draft paper was tabled that described the possible structure of GST in India. In the course of the following few years, various committees and professional teams were engaged in designing, designing GST, and its mechanism. Integration of the federal nature of the taxation system in India was one of the major problems at the design stage. The federal government of India where taxation powers were distributed among the central and state governments needed a complicated solution to promote a harmonious implementation. The political challenges were also big and various states feared losing revenues and the difficulty of having a single tax system. Nevertheless, the Goods and Services Tax Bill was enacted in the Indian Parliament in 2016, after a long debate and negotiation. It was a legislation that needed to be approved by at least half of the Indian states in order to become effective and this was achieved by mid-2017 (Geeta et al., 2019).

1.1 Structure of goods and services (GST)

The Goods and Services Tax is designed as an environment of a multi-tiered tax system, meant to impose tax at every point of the supply chain, with an input tax credit to make sure that eventually the tax burden is passed to the consumer. In India, the GST structure is a dual tax structure, which implies that the central government and state governments have the right to impose taxes on goods and services (Evans, 2020).

1. **Central GST (CGST):** The CGST refers to the amount of the tax paid to the central government. It is applicable to intra-state transactions, in which both the seller and the buyer are in the same state. The central government retains the revenue raised under CGST. The CGST would come to replace a number of indirect taxes which the central government would impose on its citizens in the past which include the central excise duty, the service tax and the central sales tax.
2. **State GST (SGST):** Intra-state transactions are collected by the respective state government in the form of the SGST. Similar to CGST, the SGST removes a number of taxes at the state level, such as value-added tax (VAT), entertainment tax, and luxury tax. The amount of revenue that is raised through the SGST is retained in the respective states and is critical to the fiscal wellbeing of the states and the provision of public services.
3. **Integrated GST (IGST):** IGST has to be applied to inter-state transactions i.e. where goods or services are supplied in one state to another. IGST is generated and paid to the central government, however the revenue is divided between the center and the destination state according to a specific formula. The IGST scheme has made sure that it does not interfere with inter-state trade and the taxation is distributed equally between the central and the state government.
4. The dual GST model of India is special in the sense that it is focused on the federal policy of the country. It also brings about a smooth transition of tax credit between one level to another, which makes it possible to have a cascading free taxation system. It is however accompanied with complications relating to compliance, businesses must contend with several levels of tax administration, submit returns in both CGST and SGST, and deal with inter-state transactions under IGST.

1.2 Classification of Rates structure of Goods and Services:

There are four major tax rates in GST in India 5, 12, 18, and 28 with some essential goods being taxed at a lower rate (0 or tax-free). Also, sin goods and luxury goods including aerated drinks, tobacco and luxury cars are taxed at the highest rate of 28. One of the most important characteristics of the GST system is the category of goods and services. An apex decision making body, the GST council constantly changes the list of goods and services charged under each tax slab, and it is therefore important that businesses remain aware of the changes so that they can pay the correct tax. There are also some products and services that are not subject to GST and this also makes the classification process more difficult to business (Basavanagouda & Panduranga, 2022).

GST Compliance Framework: The introduction of GST in India attracted major change of how business is conducted in terms of taxation. The GST compliance framework aims at making it transparent, reducing evasion and simplification of the process of filing returns and payment. But in case of business, especially the small and medium enterprises (SMEs), compliance process may be complicated and entails a set of matters and procedures (Srivastava & Bharadwaj, 2024).

1. **Registration Process under GST:** When the turnover of any business surpasses a specified threshold, he must be registered on GST. Registration: It is done by acquiring a special GST Identification Number (GSTIN) with the tax authorities. With this registration, the businesses are allowed to pay GST on their sales, receive the input tax credit and adhere to the statutory obligation of submitting returns. Voluntary registration can be done by businesses whose turnover is less than the threshold and this permits the businesses to enjoy the input tax credit yet place them under the GST structure.
2. **Invoicing, Return Filing and Paying of taxes:** Issuance of GST-compliant invoices is one of the main elements of GST compliance. Such invoices need to include GSTIN, tax rates and amounts and they have to be submitted electronically. Depending on the nature of operations, businesses are to submit monthly, quarterly and annual returns. These returns contain information about outward supply (sales) and the inward supply (purchases) and the tax paid on every transaction. The GST returns are filed through GSTN portal that has automated systems to verify the accuracy of data filed.
3. **E-filing of Returns and Documentation Requirements:** E-filing of returns has been a part of GST compliance process in India. GSTN portal is a single portal through which businesses can file their returns and it can also integrate any form, such as GSTR-1 (outward supplies), GSTR-3B (summary outward and inward supplies), and GSTR-9 (annual return). Besides, it is mandatory that the

businesses keep electronic transactions, purchases, and sales records to be audited. This transition to digital documentation has made compliance easier, yet has also resulted in a steep learning curve of businesses that have hitherto been unacquainted with digital tax filing.

1.3 Difficulties in compliance of Goods and Services Tax (GST)

The Goods and Services Tax (GST) has clearly changed the taxation system in India, which is meant to streamline the indirect tax system. Nevertheless, the introduction and the adherence to this new tax regime has become a major challenge to companies in the nation. These issues are due to a number of reasons, which include the complexity of the GST regulations, insufficiency in training, technological difficulties, misconception of the taxable and the Input Tax Credit (ITC) and increasing compliance expenses. We discuss these issues at length in this section, noting the challenges that businesses, especially small and medium-sized enterprises (SMEs) have in ensuring that they remain GST compliant (Chandra & Muchan, 2024).

It is one of the main difficulties businesses encounter in their efforts to comply with GST because the rules are difficult to understand. India has a multi-layered tax system (GST), and there are various provisions, regulations and forms that business organizations are supposed to comply with and this brings about a complex compliance environment. GST has a dual taxation system, which consists of central government (CGST) and state governments (SGST), and an integrated tax (IGST) on inter-state transactions. This is complicated by the fact that various categories of goods and services have to be subject to various tax slabs - 5, 12, 18 and 28 percent. The various tax rates possess certain regulations on categorization of goods and services and therefore businesses cannot easily know what rate of tax to pay on their transactions. The necessity to be at the alert at all times when classifying items correctly and paying the correct tax rate is a great administrative burden (Tran-Nam, 2001b).

With GST, companies will have to establish whether a transaction is taxable, tax-free, or beyond the scope of GST. This involves a subtle interpretation of GST laws because the categorization of goods and services as exempt, zero-rated or taxable is subject to a number of circumstances. Indicatively, some of the agricultural products are not subject to GST, and some can be subject to other tax brackets. What makes it worse is that the list on exemptions is constantly being updated, which causes confusion and mistakes in tax returns. Most of the companies especially in the industry where the products offered are complex do not know what transactions should be taxed and what rates to apply.

Input Tax Credit (ITC) system is a critical aspect of GST and through it a business can offset the tax charged on inputs against the tax charged on its output. Businesses however, have a lot of difficulty in claiming and verifying ITC. This is done by comparing purchase invoices and sales invoices and the tax credit should not be taken on exempt and nontaxable transactions. Moreover, the inability to reconcile invoices or data input mistakes may lead to the rejection of ITC, which will raise the tax bill.

1.4 GST Business Compliance Costs

Although the introduction of the Goods and Services Tax (GST) system in India was aimed at streamlining the already complicated taxation system in the country, it has resulted in serious financial consequences on enterprises, especially the small and medium-scale (SME) ones. Compliance cost of GST is not a one dimensional cost but rather a multidimensional aspect that incurs direct and indirect expenses and long term financial effects that may overstretch the resources of a business. In this segment we are going to discuss these costs in details offering a clear picture of the financial toll that the businesses would incur to meet the requirements of GST (Breen et al., 2002).

Direct Costs of GST Compliance

1. Expenses of GST Consultants and Accountants: Probably one of the most important direct costs of the GST compliance is the necessity to resort to the services of professional services, including GST consultants and accountants. The GST structure is so complex in terms of multi-tiered tax regime and regular amendments that businesses do not have an option but to engage the services of experts who are aware of the complexity of the law. These experts assist the businesses to sail

through the registration of GST, calculate the correct rate at which they should pay tax on their goods and services, file returns and keep proper records.

The following table shows the average spending SMEs make on hiring GST consultants and accountants among other related direct compliance expenses per annum.

Table 1: Direct Costs of GST Compliance (Average Annual Expenditure by SMEs in India)

Expense Category	Average Annual Cost (INR)	Percentage of Total Costs
GST Consultant/Accountant Fees	₹50,000 - ₹2,00,000	15% - 20%
Accounting Software/ERP Systems	₹25,000 - ₹1,50,000	10% - 15%
Training and Workshops for Employees	₹10,000 - ₹50,000	5% - 10%
Technology Infrastructure (Hardware, Internet, Security)	₹20,000 - ₹1,00,000	5% - 10%
Miscellaneous Compliance Costs	₹5,000 - ₹25,000	3% - 5%
Total Direct Compliance Costs	₹1,10,000 - ₹5,25,000	38% - 60%

Source: SME Chamber of India Report, 2020; Deloitte India GST Survey, 2021

This table shows the main direct expenses incurred by SMEs to ensure compliance with GST including consultancy expenses to technology and training expenses. To businesses, particularly SMEs, such expenses may have a huge effect on profitability with some incurring expenses of up to 5 25,000 every year in the GST compliance. This sum is dependent on the size of operations and the magnitude of the business.

- Business Technology Costs to maintain on Compliance:** The other area of high cost is founded on the technology requirements that would be required in order to adhere to the provisions of the GST. Enterprise Resource Planning (ERP) software and other computerized applications would require businesses to possess detailed accounting software, to ensure that they are able to do correct calculation of GST, invoicing and filing. These are not only required to satisfy the law but to ensure that the tax returns are filed on time as well as the input tax credits (ITC) is addressed.
- Cost of Training and Educating Employees on GST Processes:** Companies have also to invest in employee training in order to manage the details of GST compliance. The price of training will depend on the size of the business and the number of employees that will undergo the compliance process. Although a company with big size may have a special division to attend to tax related issues, the SMEs may need to participate in external workshops or courses to equip their employees with GST related procedures including how to file returns, how to manage invoices and how to handle input tax credits. The repetitive character of such training programs, in particular, in case of changes in the tax system, contributes to the continuous cost of compliance.
- Indirect Costs GST Compliance:** Besides the direct costs, indirect costs are also incurred by the businesses in the compliance of GST. These expenditures usually appear in form of time and opportunity costs which, even though less tangible, can be of great effect in the long term of a business in terms of its growth and competitiveness.

Financial Long Term Effects of GST Compliance

Financial effects in the long term of the compliance of GST may have a long-term effect on the cash flow and profitability of a business. In the case of SMEs, such effects are especially acute, because the financial cost of compliance may weaken their reinvestment in the business or their operational requirements (Sapiei et al., 2017).

Effects of GST Compliance on Cash Flow of businesses, particularly SME: The effect of GST compliance on the cash flow of a business is one of the major long-term effects of GST compliance. GST normally involves businesses paying taxes in advance to get credit of input tax (ITC). The time lag in the delivery of ITC, especially when a business is experiencing problems with documentation or

invoices that do not match, can put a strain on cash flow and bring about liquidity difficulties. In the case of SMEs, where a healthy cash flow is a key ingredient to the day-to-day operations, such delays can be devastating and it is hard to meet suppliers, employees and other creditors on time.

Impact on Profitability As a result of the Cost of Compliance: GST compliance costs have both direct and indirect cumulative costs which make an overall cut in the profitability of a business. In case of SMEs, profit margins can be lost when it comes to the financial cost of consultancy fees, software, training of employees and opportunity costs. Also, these extra charges are usually transferred to the consumers by businesses hence resulting in an increase in prices of goods and services.

Table 2: Indirect Costs of GST Compliance for SMEs (Time and Opportunity Cost Estimates)

Cost Category	Estimated Annual Time Spent per SME	Opportunity Cost (INR)
Time spent on GST registration and filing	15 - 30 hours/month	₹50,000 - ₹1,50,000
Time spent on reconciling invoices and returns	10 - 20 hours/month	₹30,000 - ₹1,00,000
Time spent on training employees	5 - 15 hours/month	₹10,000 - ₹50,000
Opportunity costs (diverting attention from core activities)	-	₹50,000 - ₹2,00,000
Total Indirect Costs	-	₹1,40,000 - ₹5,00,000

Source: CII Survey on GST Impact on SMEs, 2019; KPMG Report on GST Compliance Costs, 2020.

This table deals with the time and opportunity cost of GST compliance. Companies have to redirect their thoughts instead of concentrating on their business operations to comply with regulations. GST-related exercise like filling returns and reconciling invoices can be a significant time cost and the opportunity cost because of the lost focus can be 1,40,000 to 5,00,000 per annum. This influences the productivity of the businesses, particularly the less-endowed ones.

Effects on Cash Flow and Liquidity (Survey Results): The table below shows the effects of GST compliance on the cash flow of the SMEs, which are the liquidity limitations that business faces because of delays in receipt of input tax credit and higher working capital requirements.

Table 3: Impact of GST Compliance on Business Cash Flow (Survey Results for SMEs)

Cash Flow Impact	Percentage of SMEs Reporting Impact	Estimated Impact on Business Liquidity
Delays in Receiving Input Tax Credit	50%	10% - 15% reduction in liquidity
Increased Working Capital Requirement	45%	5% - 10% increase in working capital
Administrative Overheads Leading to Increased Costs	40%	10% - 20% rise in overhead costs
Overall Impact on Cash Flow	60%	15% - 30% negative impact on cash flow

Source: Indian Chamber of Commerce (ICC) Survey on GST, 2020; PwC India GST Impact Report, 2021.

The table shows the extent to which the impact of adherence to GST can be substantial in the regards to cash flow of business especially SMEs. The percentage of SMEs who observe delays in receiving Input Tax Credit (ITC) is high and this can lead to liquidity complications. In addition, the cash flow issues are also worsened by the fact that the working capital and administrative costs are also rising and it may jeopardize the financial stability of the business.

GST compliance is expensive to the business and more so to the SMEs both in the short term aspect of the operations budget of the businesses and the financial sustainability in the long run. The direct cost

i.e. professional services, technology infrastructure and training present a huge financial burden. The indirect costs are also a strain on the businesses such as time devoted in compliance and opportunity costs of business focus diversion particularly within businesses with limited resources.

GST Burden on Administration of Businesses.

Although the introduction of the Goods and Services Tax (GST) in India was intended to simplify the taxation system in the country, the taxation has contributed to a massive growth in the administrative cost to businesses. The necessity to act in accordance with the GST rules, complicated documentation, and regular audits have led to the situation, when the companies must not only learn the peculiarities of the tax system but also have to complete the administrative work(Ojha &Vrat, 2019).

Requirements of Paperwork and Documentation.

The administrative burden of GST is one of the most important ones since the businesses have to handle a lot of paperwork and documentation. Businesses must keep precise records of all transactions, purchases, sales and invoices in order to address the GST regulations in a system that is based on transparency, record keeping and prompt filing.

Paperwork Detailed Paperwork is needed on Tax Returns, Invoices, credit claims, etc.

Businesses are required to keep comprehensive records under the GST system which include tax returns, invoices, input tax credit (ITC) claims, and receipt of payments. Business should also make sure that every invoice has the required information like GSTIN, taxes amounts and proper tax rates with documents to support the tax amount and credits claimed.

The necessity to have detailed documentation has added the administrative burden to the businesses, which demand more resources; both human and technology. To remain in compliance, companies may be required to recruit new employees or even invest in accounting programs to be able to handle and track these records in an orderly manner.

GST Returns and Filing

The other important point related to GST compliance is filing of returns that includes various types of returns and possible mistakes in entering or reconciling data. GST imposes on businesses the requirement of monthly, quarterly, and annual returns depending on the magnitude of the business operations, which increases the administrative burden.

There are several forms of returns (GSTR-1, GSTR-3B, GSTR-9, etc.):

GST proposes a number of returns including GSTR-1 (outward supplies), GSTR-3B (monthly summary of inward and outward supplies) and GSTR-9 (annual return) which have varied filing requirements. The number and the complexity of filing returns would differ in relation to size and nature of the business. As an example, businesses whose annual turnover is more than 5 crore must submit monthly returns and smaller business may be permitted to submit quarterly returns.

All these returns entail business to monitor and report enormous data, including sales and purchases, payment of taxes and input tax credit claims. The need to keep proper records of these returns causes a lot of administrative work because business has to assure that its internal accounting systems are in line with the tax filings. The situation is made more complicated where the business is located in more than one state because the business will be required to submit both CGST and SGST returns in case of intrastate transactions and IGST returns in case of interstate transactions.

Problems in Timely Filing, Data Entry, and Reconciling of Returns: Timeliness in the filing of returns is one of the biggest challenges that businesses have encountered in the GST compliance process. GST returns have strict deadlines and failure to submit them on time is punishable by imposing penalties and interests. In the case of businesses, especially those with high volume of transactions, or

those that have manual systems, there are high possibilities of defaulting deadlines or errors in filing. In addition, since there is a requirement of reconciliation of GSTR-1 with GSTR-3B, there is a tendency that businesses have difficulties in ensuring that there is alignment in the data entries, which may cause differences and rejection of returns by the GST portal.

Checks and Audits Compliance: The GST system is underpinned by strict compliance inspection and audits, which are supposed to ensure that businesses are reporting their transactions correctly and paying what they should pay in terms of paying taxes. Nevertheless, being audited and having all documents in order is another administrative complex to the process.

Effects of the Frequent Audits by the Tax authorities: One of the key elements of the GST compliance system is regular audits of tax authorities. These audits are aimed at establishing the correctness of the tax returns submitted by businesses and to identify whether the relevant taxes have been paid and input tax credits have been duly claimed.

Adherence to State-Specific Regulations: The federal nature of India implies that GST implementation might not be uniform across the states and thus lead to regional differences in the process of compliance. These regional regulations pose further problems to companies that have operations in more than one state.

GST Regional differences in implementation and compliance processes: Some provisions in GST may not be applied uniformly across the states despite the fact that it is meant to be a single taxation system. As an illustration, registration of GST, filing returns and refund claim process might not be the same in all states. Also, there might be certain provisions or even extra taxes in some states, on certain goods or services, which complicates further compliance among businesses operating in more than one region.

These geographical differences also demand that companies remain abreast of the needs in each state in which they conduct business, and this entails extra administrative work. Businesses should also make sure that they abide by the central and state specific regulations which may be cumbersome particularly to businesses that operate multi-state.

Inequality in Enforcement by State: GST regulations may not be enforced in all states in a similar manner and some states may be more strict in the enforcement than others. This brings contradictions in the audit and regulation of businesses, and it makes the compliance process even more complicated. Unequal treatment of businesses based on their geographical location due to disparities in enforcement may contribute to the complexity of the whole administrative process.

GST and the Small and medium Enterprises (SME)

GST and Small and Medium Enterprises (SMEs). Goods and Services Tax (GST) is touted as one of the most radical changes in taxation in India, which targets the simplification of the Indian taxation regime and the facilitation of a smooth movement of goods and services across state borders. Although it is a progressive move towards the establishment of a common taxation system, the effects of GST on Small and Medium Enterprises (SMEs) have had an overwhelming effect, and it is usually a case of its own (Harishekar & Manoj, 2021).

Case Studies: SMEs that deal with the GST challenges.

Case Study 1: A Gujarat based Textile Manufacturer: A small Gujarat based textile manufacturing unit with an annual turnover of 90 lakh has decided to use the Composition Scheme to ease out compliance with the GST. The business had significant problems within the beginning as it was complicated with the tax filing and it was not easy to comprehend the various changes in tax rates. It was forced to install GST compliant software at an initial cost of 40,000. Also, the unit was required to hire a part time accountant at 25,000/month to process the returns and tax payments.

This notwithstanding, the business experienced major problems in reconciling its sales and purchases data, thus delays in submitting returns. The impossibility of proper documentation and invoicing mistakes caused some problems in claiming the Input Tax Credit (ITC), which led to financial fines. The business later changed to the Composition Scheme to minimize such complexities, and this minimized their tax liability, but at the cost of restricting their claiming of ITC, which negatively affected their overall profitability.

Case Study 2: Start-Up in the IT Industry in Bengaluru: A start-up company in Bengaluru, which offers IT services to its clients in India, was facing GST compliance challenges because of the fast rate of its growth. Originally, the start-up used manual accounting systems to handle transactions but with GST compliance the company had to revamp its accounting system and invest in GST-compliant software. This transition would have cost us around 1 lakh of money, including the cost of consultancy to learn about the GST laws.

As the company started expanding, it had to struggle against challenges of the frequent changes of the GST rates, more so in regard to the software exports, and other service based offerings. The management of the company, had problems on which services were not subject to GST charges and the services that were liable to taxation. This was the cause of poor filing as well as fault in entering the data which caused failure to meet deadlines and fines. The start-up was forced to employ a specific compliance officer to solve these problems, which would cost 60,000 monthly operating costs. The financial burden of GST compliance slowed down the expansion plans of the company since the business was compelled to use the resources to comply and not investing it in its core businesses.

The Indian business has undergone significant changes with the introduction of GST.

The role of technology in the GST compliance

Introduction of the Goods and services tax (GST) in India was not only a transformation of the taxation system but a big leap towards digitalization in taxation administration. With an excessively ambitious goal to have a clear, smooth, and efficient system of taxation, the GST compliance relies upon technology through the use of the GST Network (GSTN) portal and other digital resources. The presence of such technological developments has transformed the manner in which businesses conduct their operations with the tax system, automation has been realized and the filings are realized in a timely and accurate manner. However, technology has simplified the compliance in most of the ways but has also brought up the business concerns particularly to small and medium sized enterprises (SMEs) who will have to be more familiar with the digital processes. In the section, the importance of technology as essential in the compliance with the GST, the GSTN portal, digitalisation of business operations, and technological solution to facilitate compliance will be discussed

GSTN Portal and E-Filing

The GSTN role in Enabling GST Online Filings: The GST Network (GSTN) is the infrastructure of the GST in India which allows registering online, filing returns, paying taxes, and claiming the input tax credit (ITC). It is important in ensuring that businesses are able to use a single platform in all their tax related needs hence bringing about transparency and compliance ease.

GSTN allows businesses to conduct some of the major processes in electronics, without the manual filing, which resulted in errors, delays, and frauds in most cases. The system enables businesses to submit GST returns (GSTR-1, GSTR-3B, and GSTR-9), pay taxes and claim input tax credits without any hassles. The centralized system guarantees data is recorded, done and stored in a safe place and there is no possibility of errors and discrepancies. This paper to e-filing has enabled quicker and more efficient administration of tax as it has benefited both the government and businesses as it has accelerated the whole compliance process.

The main characteristics of the GSTN Portal and the most common pitfalls encountered by businesses: To ease compliance, the GSTN portal comes with a number of tools. Among the main characteristics it has are:

Real-Time GST Return Filing: The business will be able to submit their returns on portal, which saves time that will be taken on the manual procedures.

Input Tax Credit (ITC) Management: GSTN manages the ITC process, and the businesses are in a position to claim credits on taxes collected on purchases and rectify their tax obligations.

GST Payments: The portal enables businesses to make payments electronically, and hence it is expected that there is no delay in making payments and the chances of mistakes are minimal.

Streamlined Access to GSTs Forms: The portal offers all the forms required in registering and filing their returns in the GST and thereby simplifying the tasks required by the businesses.

Nevertheless, even with such benefits, companies tend to experience a number of issues related to the utilization of the GSTN portal:

Technical Glitches and Server Downtimes: Sometimes the businesses especially on the high filing times suffer server downtimes or can no longer access the portal, which may delay the filing and cause penalties.

Data Reconciliation Problems: The reconciliation of data between GSTR-1 (sales) and GSTR-3B (summary returns) may be not easy, and the differences can cause mistakes in the filing of taxes.

User Interface Issues: To most users, especially those with small business or non-technical backgrounds, the interface of the portal is complicated, which results in inefficiency and errors when completing forms.

Significance of Incorporation of GST Systems into the current Business Processes: Although the introduction of ERP systems is vital, it is also necessary to incorporate the GST compliance into the current business processes. To take full advantage of the opportunities of GST-compliant software, businesses should interlink their financial, inventory and sales systems. This integration guarantees that all business dealings, be it purchase, sales, or even a return are automatically updated in the accounting system thus doing away with manual errors.

In addition, GST systems combined with inventory management and sales tracking software will be able to give real-time information on tax payments and credits that could be claimed in order to enable the businesses make well-informed decisions. By making sure that GST-compliant systems are properly integrated with the existing processes, businesses may also create the relevant reports and prevent mismatch in the filings, which will enhance the work process as a whole.

II. Objective of Study:

The aim of this research is to provide an in-depth discourse of the problems, costs, and administrative needs that corporations must suffer to comply with GST in India. The objectives of the research are the following:

Understanding of the things that are stipulated by GST that businesses struggle to comply with.

Explanation of the Expenses that the Businesses must pay in order to be GST Compliant.

A study of the Administrative Burden on Businesses in the GST Environment.

The research will be grounded on workload and organizational impacts of these compliance requirements. The current study will examine the administrative issues faced by businesses in different sectors through the case studies and personal experiences of the companies and include technical issues related to the e-filing systems and the administrative issue of deadline.

III. Literature Review:

The current academic literature is now more likely to view GST as not just a tax reform, but an institutional change mechanism that remakes the processes of market integration, regulatory compliance behaviour, digital governance formation and processes of organizational adaptation. Recent sources place GST in the greater paradigm of regulatory digitalization and fiscal federalism, where GST is seen to be a dual concept in terms of administrative efficiency (as a mechanism) and compliance (as an institutional structure) in the redistribution of administrative functions at the firm level to state levels(Pope & Rametse, 2001).

One of the main directions of the current research presents a rather powerful school of thought that conceives GST as a project of structural simplification that somehow leads to the creation of operational complexity. Although the integration of various indirect taxes into a single system has alleviated macro-level disintegration, micro-level compliance has been compounded by multilayered procedures, regular regulatory adjustments, and technology based systems of governance. It is said by scholars that the shift towards harmonized taxation, as opposed to fragmented taxation, has not removed complexity but only changed the nature of the multiplicity of taxes into procedural density. This procedural density is characterised by continuous reporting requirements, real time data reconciliation requirements, algorithmic verification systems, and platform mediated compliance regimes that combine to heighten administrative, cognitive and financial burden on firms(Zhao et al., 2010).

Recent researches are tending to conceptualize GST compliance as institutional capability and not as a legal requirement. The companies must come up with regulatory interpretation, digital literacy, financial system integration, and data governance as organizational competencies. Compliance has ceased to be merely restricted to the accounting functions but it has become a cross functional process in an organization, which includes finance, operation, IT systems, human resource and strategic planning work. This change is indicative of the rise of the so-called compliance embeddedness whereby regulatory compliance is now structurally incorporated into the essential business operations it is no longer an administrative edge case. This embeddedness has been noted in the literature to have a disproportional negative impact on resource starved enterprises especially SMEs who do not have sufficient infrastructural depth, technological capital and specialized human resources needed to institutionalize such compliance architecture(Dana, 1993).

The asymmetry of the burden created by the introduction of GST is the focus of the SME-centric literature. Large enterprises enjoy economies of scale, integrated ERP systems and professionalized systems of compliance; however, small enterprises undergo GST as a regulatory shock with serious consequences, which alters the traditional business models, informal accounting records and cash flows. The recent scholarship defines GST as a formalization catalyst, which compels informal and semi-formal businesses to go digital in terms of traceability, and thus changing the established standard of operation. This compelled formalization creates transitional stress with liquidity constraints, distortion of working capital, higher transaction cost, and operational inefficiency due to compliance(Ching et al., 2017).

The other theme which has emerged in the current research is the concept of compliance cost externalization where regulatory systems devolve administrative as well as enforcement costs to be assumed by the state in favor of the private enterprises. The GST compliance systems obligate companies to issue some sort of regulatory roles such as verification of invoices, authentication of tax credit, validation of counterparties, and reconciliation at the transactional level. Companies thereby get to become co regulators of the tax ecosystem and they are in charge of ensuring that the tax system remains intact by internal controls and reporting systems. The phenomenon is shifting businesses into the role of regulators, and the line between the institution of governance and the market players is becoming blurred(Uppal et al., 2019).

In contemporary GST literature, digital infrastructure is at the center-stage. GSTN platform is not just a mere filing portal but it is a digital architecture of governance that facilitates interactions between states and firms. The authors of academia tend to interpret GSTN in the context of the platform governance theory, emphasizing the impact of automated compliance scoring, data-driven surveillance, and

algorithmic validation of compliance on the nature of compliance. Platformization of taxation creates asymmetries of power of algorithms, where compliance risks may arise regardless of the purpose of a firm due to errors in the system, data mismatches, and technical failures. This forms a novel category of new technological compliance risk, which is not explicitly legal or procedural non-compliance, but by system design, complexity in the interface, and lack of digital literacy(Tran-Nam, 2001).

The psychological and behavioural aspects of compliance are also predicted in the recent literature. GST is also becoming an object of study as a system of cognitive burden but the complexity of regulation leads to a phenomenon of decision fatigue, uncertainty, and risk aversion among business owners and managers. Uncertainty regarding compliance due to constant regulatory changes, shifting tax status, and adjusting the norms of procedures, impact the strategic decision-making, investment planning, and growth orientation. This ambiguity is especially sharp among SMEs, as their owners can easily be in many positions, which is why cognitive overload and the need to conform increases(Uppal et al., 2019).

A compliance temporality change is also found in the literature. The conventional tax systems worked through periodic compliance cycles where GST uses continuous compliance where real-time reporting is carried out as well as continuous reconciliation and continuous documentation. This time change transforms compliance as an episodic process into one that is continuous in its operation so that regulatory requirements are incorporated in day-to-day business activities. Constant adherence results in inflexibility of operations, less flexibility of managers and greater administrative control, thus redefining organizational autonomy(Dhoke, 2025).

Modern literature places GST further in the discourse of regulatory sustainability. Although fiscal reforms have the benefit of increasing efficiency and transparency, scholars have doubts about the sustainability of high-intensity systems of compliance to small businesses over time. According to regulatory sustainability models, the high density of procedures is disruptive to the resiliency of entrepreneurs, capacity to innovate and inclusivity of the market. When GST is too complicated, compliance may become the source of regulatory exclusion, as small firms may be driven out of formal markets by the enormous administrative burden of compliance, not by economic inefficiency.

More contemporary interdisciplinary research integrates GST analysis and theory of digital economy, institutional economics and models of regulatory governance. GST is now being seen as a composite structure that brings fiscal policy, digital governance, institutional reform and market formalization to one regulatory structure. The two features combined together are what make this hybrid nature socio-economically so far reaching that it is not just confined to taxation but also to formalization of labor, supply chain transparency, financial inclusion and restructuring of markets(Dana, 1993).

In short, modern literature comes to the same conclusion that GST is not only another tax reform but an institutional revolution that reorganizes compliance ecosystems, reallocates administrative costs, digitizes regulatory governance, and realigns relationships between business and state. Although the macro-level goals of efficiency, transparency and integration have been generally recognized, the micro-level effects show a complicated scenario of administrative deepening, cost growth, dependence on technology and strains within an organization. The literature, therefore, contextualizes GST as a system of dual outcomes, which is structurally rational at the policy level but operationally cumbersome at the enterprise level, especially to SMEs

IV. Research Methodology:

The proposed study will rely on a qualitative dominant mixed analytic design of the interpretation of the institutional analysis approach. The secondary research data used to inform the study is in the form of policy reports, government reports, regulatory frameworks, industry surveys, SME-specific assessment, and institutional publications on the issues of GST implementation and compliance systems. The thematic analysis methodology was structured in such a way that it permitted an equal systemic categorization of the compliance aspects in regulatory complexity, financial cost structure, administrative intensity, technological dependence, and mechanisms of organizational adaptation.

Dominating trends, relationship links and structural responsibilities between compliance variables were determined by applying conceptual coding techniques. In its analysis, the comparative sectoral perspective is integrated with the SME-oriented perspective in such a manner that it captures the dissimilar effects. Regulatory, organizational and technological narrative cross validation was performed through analytical triangulation, which ensured conceptual consistency and interpretive validity. This will make it possible to study compliance as an economic, administrative, technological, and organizational phenomenon in an interconnected way in order to consider GST as an institutional system, but not a fiscal mechanism.

V. Conclusion:

Technology has also been a crucial component of the modern GST compliance, and in these days, businesses can afford to handle their tax obligations and meet them in a proper manner. GST Network (GSTN) portal has been instrumental in the computerization of the GST filing process and centralization of the process even though issues such as technical hiccups and reconciliation issues still exist. ERP systems and accounting software that is GST compliant have made compliance easier to companies, particularly, SMEs, which have been able to maintain the appropriate records and automate most of the processes. The compatibility capabilities have also increased as a result of technological solutions such as invoicing programs and error detection based on AI, which ensures that the firms are not infringed but that the mistakes are minimized to the minimum.

As the technology is further advanced, the load of compliance may decrease even further, as the more advanced digital solutions come into the focus, and the company will be able to focus on the growth and innovations rather than on the administration. However, the fact that these technological advancements have made compliance with GST a little more easier does not mean that the businesses should not be flexible and active when it comes to utilizing these tools.

Regulatory and Policy Interventions to relieve GST Compliance. The Goods and Services Tax (GST) that was introduced in India transformed the indirect tax structure of this country significantly. In spite of ease of taxation that GST is expected to bring, the complications of its application have exposed businesses (more so the small and medium-sized enterprises, SMEs) to excessive compliance cost.

The Indian government too has been planning different facilitation mechanisms to assist businesses in meeting the needs of their GST compliance requirements. These programs are also to counter the difficulty of GST regulations and provide businesses with the instruments and resources which they may count on to stay within the scope of the regulations.

Government Compliance Measures on GST: Some of the major steps that the government has taken to ensure that GST is complied with include the creation of a centralized and online portal, which the government named the GSTN Portal through which it is easier to file the returns, pay tax, and claim the input tax credit (ITC). It is through this portal that the businesses are in a position to avail out of many services which may include registration, returns, payment of tax and ITC reconciliation.

To address the feedbacks received by the businesses, the government has also introduced real-time GST returns filing systems, thus reducing the delays and errors. This system will make certain that businesses submit their returns via the portal and minimize paperwork and manual interference. Moreover, the GST Council has also provided mechanisms of simplified filing of returns by small businesses, which makes compliance process to be less complex in the case of the SME.

Efforts such as GST Help Desks, Online Training and Workshops: Since most businesses especially small businesses have difficulties in comprehending and complying with the GST laws, the government has initiated numerous activities to increase awareness and give guidance. GST help desk has been established where businesses can receive real-time assistance in solving the compliance related problems. These help desks are available on the internet and offer a business opportunity to have direct answers to their GST questions which will assist them in getting through the mazes of the law.

The government has also invested in training programs including online training programs and workshops, which address major components of GST, including the filing of returns, record keeping,

and tax credits. The purpose of these initiatives is to equip the owners of the business and their employees with the knowledge that they require to adjust to the new tax regime. Government run workshops and seminars provide businesses with practical advice and explanation of how GST works in liaison with industry associations. This assists the businesses and in particular the SMEs to keep abreast with the dynamic compliance needs.

Since India is still in a process of adjusting and modernizing its Goods and Services Tax (GST) system, there is an increasing necessity of reforms and enhancements to ensure that compliance becomes easier and more efficient to businesses. The recent accelerated digitalization of the tax system that is enhanced by the COVID-19 pandemic is likely to be a key factor in the future of the GST administration. In this part, we discuss the expected changes in GST compliance, the adjustments the pandemic made to tax systems, and a comparison of the functioning of GST across the world.

The government of India has recognized the challenges that businesses have to go through in order to meet the existing GST system. Subsequently, it is likely that a number of changes and enhancements will be made in the next few years to reduce the compliance load, especially with regards to small and medium-sized enterprises (SMEs). Among the much-anticipated reforms is the ease of filing the GST returns. There are efforts to minimize the multiplicity of return forms and introduce one and unified return system. This transformation will help reduce the administrative burden of businesses to a large extent as businesses will not have to file various forms, including GSTR-1, GSTR-3B, and GSTR-9.

The other change that is being proposed is the increased automation by using modern technologies such as artificial intelligence (AI) and machine learning (ML). These technologies may computerize some of data reconciliation, detection of errors and predictive audit, decreasing the chances of human error and facilitating the process of compliance. In addition, digitization of the whole tax process such as pre-filing of the returns, real time updates will assist businesses in complying in a more efficient way since all the manual entries will be automated and submissions will be made more accurate and timely.

VI. Summary of Findings:

The most important obstacles encountered in the process of businesses adhering to GST are the complexity of the multi-layered tax structure, the fact that tax rates are constantly changed, and that the implementation in different states does not align. SMEs specifically are overloaded in terms of resources and they do not have the advanced systems and infrastructure that bigger corporations can afford. Also, GST has led to high administrative expenses since companies have to spend a lot of resources on filing their taxes, keeping records, and making sure that they comply with the changing rules. These are direct (consultancy fees and software investments) as well as indirect costs (time incurred in the training and data reconciliation) that have contributed significantly to financial strain particularly to small firms that have limited budgets.

GST also has a high administrative burden. Businesses are required to keep detailed records of the various transactions that they are involved in, submit various returns and meet a host of documentation requirements. Although GSTN portal was intended to facilitate the compliance process, it has been marred by server failure, data entry and technical hitches. These problems contribute to the pressure on the business and delays in submitting reports and possible fines in the case of non-observance.

VII. Recommendations:

Business can take a number of steps to cut the costs and administrative burden associated with GST compliance. GST-compliant software and ERP systems can also automate accounting and invoicing and, therefore, greatly diminish the number of human errors and time wasted in manual data entry. In addition, companies are advised to invest in frequent training and update of the GST rules to make their workers highly conversant with the system to minimize the chances of inaccuracy in submissions. By using simplified systems of filing returns where necessary like the quarterly returns in the case of SMEs, some of the pressure on the small businesses can be relieved. In addition, the businesses are advised to keep proper documentation at the beginning of the business to ensure smooth audit and filing of returns without any inconvenience of being punished.

To the government, various policy recommendations that can facilitate the compliance process are available. The government needs to aim at making the process of filling the returns easier by cutting the number of forms that need to be filled in order to comply with the regulations and providing more pre-filled returns to reduce the manual work. The process can also be made easier by improving the interoperability of business software and GSTN portal to minimize errors and delays. Also, other reforms like raising awareness, online workshops, and expansion of GST helpdesks would help the businesses, particularly SMEs, to adapt to the system more effectively.

VIII. Future Research Directions:

Future research in the field of GST compliance has a number of ways to be pursued, especially when it concerns SMEs and regional industries. The economic effect of GST compliance on SMEs can be further investigated to determine the effect of the compliance costs on profitability and business sustainability. The other avenue available is to explore industry specific issues, particularly within industries with complex supply chains, or industries with high inter-state trade volumes, where GST implementation poses special challenges. Besides, the investigation of the regional variations in GST implementation and enforcement among the states might bring some useful information regarding the impact of such variations on businesses and the means to be introduced to obtain a more homogenous implementation of GST in the country.

To sum it up, although GST can modernize the tax system in India, its adoption has posed great hurdles to the business, particularly in SMEs. The government can alleviate the compliance burden on businesses through technology adoption, simplification of the compliance process and regional imbalances, which would help in minimizing the compliance costs. The future studies will be very important in perfecting the GST system and make it a very effective and fair taxing system to all businesses, whether big or small, and whether in the metropolitan area or the rural areas.

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