

“Digital Transformation and Taxpayer Behavior: Revisiting the Technology Acceptance Model (TAM) under India’s Goods and Services Tax (GST) Framework”

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Abstract—The digital transformation of tax administration has reshaped public finance systems worldwide, enhancing transparency, efficiency, and compliance. India’s Goods and Services Tax Network (GSTN) stands as a landmark initiative integrating automation, analytics, and artificial intelligence into indirect taxation. This bibliographic review synthesizes scholarly studies between 2018 and 2025 to analyze how digitalization affects taxpayer behavior and compliance under India’s GST regime through the lens of the Technology Acceptance Model (TAM). The review highlights three behavioral determinants perceived usefulness (PU), perceived ease of use (PEOU), and trust that influence the adoption of digital tax systems. Findings suggest that beyond technological efficiency, voluntary compliance depends significantly on taxpayer trust, digital literacy, and system transparency. The paper develops an Extended TAM for Digital Tax Compliance and an applied Research Model for GST Digitalization Impact, contributing to theoretical enrichment and policy design for future e-governance initiatives.

Index Terms—Digital taxation, Goods and Services Tax (GST), Technology Acceptance Model (TAM), tax compliance, e-governance, trust, digital transformation.

I. INTRODUCTION

Over the past decade, digital transformation has become the cornerstone of fiscal governance. Governments globally are re-engineering their tax systems through automation, artificial intelligence (AI), and big data analytics to improve compliance and administrative efficiency (OECD, 2024; World Bank, 2024). In this global movement toward digital governance, India’s Goods and Services Tax (GST) reform represents a transformative leap. Implemented in 2017, GST unified multiple indirect taxes into a single system and introduced an online compliance

infrastructure known as the Goods and Services Tax Network (GSTN) (Ministry of Finance, 2025).

The GSTN has evolved into a comprehensive digital platform that integrates taxpayer registration, return filing, payment tracking, and audit analytics in real time (EY India, 2025). By leveraging digital infrastructure, India moved from paper-based to automated tax administration, achieving record compliance levels. However, as the IMF (2025) notes, the success of such systems depends not solely on technological advancement but also on human acceptance and trust.

Despite technological gains, challenges persist especially for small and medium enterprises (SMEs) and rural taxpayers, who encounter usability issues, digital literacy gaps, and trust concerns (Singh & Bhat, 2022). Consequently, understanding the behavioral dynamics underlying digital tax adoption has become essential for ensuring sustainable compliance.

This paper adopts the Technology Acceptance Model (TAM) as a theoretical lens to analyze taxpayers’ perceptions, intentions, and behaviors regarding GST digitalization. By examining scholarly works and policy reports from 2018 to 2025, it explores how perceived usefulness, ease of use, and trust shape compliance behavior in the context of digital tax governance.

II. OBJECTIVES OF THE STUDY

This bibliographic review paper pursues three primary objectives:

1. To synthesize global and Indian literature on the behavioral and technological dimensions of tax digitalization.
2. To analyze how TAM constructs—Perceived Usefulness (PU), Perceived Ease of Use (PEOU),

and Trust affect taxpayers' willingness to adopt GSTN systems.

3. To propose a conceptual framework linking behavioral, technological, and institutional factors that explain compliance behavior in digital tax systems.

These objectives collectively bridge the gap between technology adoption theories and fiscal behavior studies, offering an integrated understanding of taxpayer–technology interaction.

III. THEORETICAL BACKGROUND

3.1 The Technology Acceptance Model (TAM)

Developed by Davis (1989), the Technology Acceptance Model (TAM) remains a foundational theory for understanding individual technology adoption. It postulates that two perceptions usefulness and ease of use determine behavioral intention and actual system use. TAM has since been extended (TAM2, TAM3, UTAUT) to include constructs such as trust, social influence, and facilitating conditions (Venkatesh & Bala, 2008).

In e-governance contexts, TAM explains how citizens' trust and perceptions influence adoption of public digital services (Carter & Bélanger, 2005; Rana et al., 2017). For taxation systems, perceived usefulness often relates to efficiency, speed, and reduced errors, while ease of use concerns simplicity and accessibility. Trust serves as a psychological enabler of compliance, particularly where government

systems manage sensitive financial data (Gupta & Arora, 2021; Iyer, 2022).

3.2 TAM in the Context of Digital Taxation

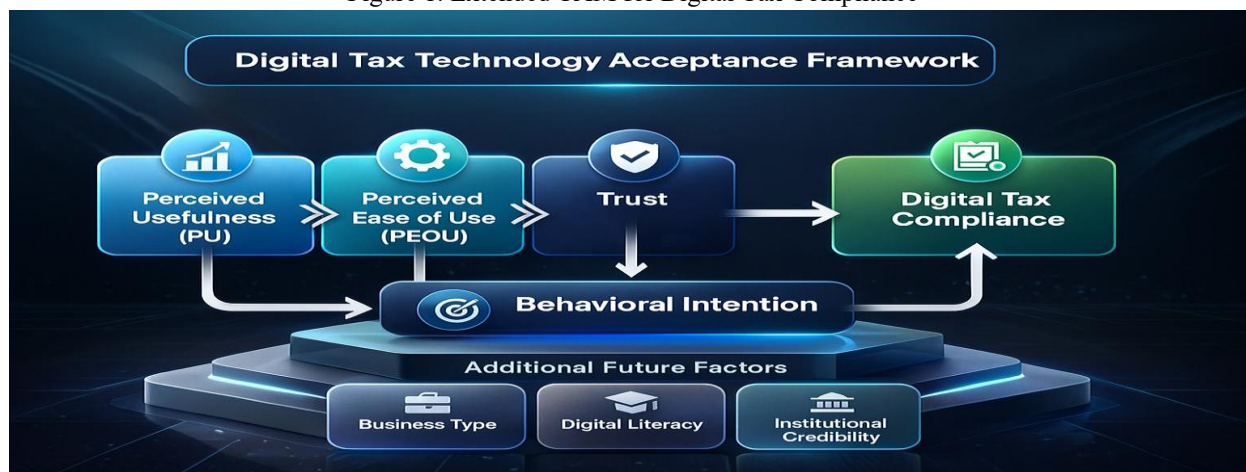
TAM has been applied extensively in taxation research. In Malaysia, perceived usefulness and trust significantly influenced taxpayers' intention to use e-filing systems (Azmi & Bee, 2021). In Taiwan, Hung et al. (2018) reported that information quality and system responsiveness improved user confidence and adoption. In India, similar patterns emerged—Gupta and Arora (2021) found that trust and reliability were central to GSTN adoption, while Sharma and Kapoor (2024) identified user satisfaction as a function of responsiveness and real-time accessibility.

Collectively, these findings suggest that technological efficiency must coexist with perceived fairness and transparency to sustain digital compliance. Thus, behavioral trust acts as a bridge between technology design and fiscal integrity.

IV. EXTENDED TAM FOR DIGITAL TAX COMPLIANCE

While traditional TAM emphasizes usefulness and ease, digital taxation systems introduce additional dimensions such as data privacy, institutional credibility, and technological literacy. This necessitates an extended framework. The Extended TAM for Digital Tax Compliance integrates trust as a mediating factor and contextual moderators that influence adoption among diverse taxpayer groups.

Figure 1. Extended TAM for Digital Tax Compliance



Source - Self-created conceptual model

Explanation:

Figure 1 illustrates the proposed Extended TAM, conceptualized for digital taxation systems. The model posits that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) positively influence Trust, which mediates their impact on Behavioral Intention to use digital tax systems such as GSTN. Behavioral Intention, in turn, predicts Actual Use and Sustained Compliance. Additionally, Moderating Factors such as business type, digital literacy, and institutional credibility influence the strength of these relationships. For example, SMEs may perceive high usefulness but low ease of use due to limited technical resources. This conceptual structure highlights that digital trust and perceived fairness are as vital as interface design in promoting long-term compliance (Rana et al., 2021; OECD, 2024; EY India, 2025).

The Extended TAM therefore provides a behavioral foundation for understanding digital tax compliance, serving as the theoretical anchor for this review.

V. SIGNIFICANCE OF THE STUDY

This study contributes to both theory and practice. Theoretically, it enriches TAM by embedding trust and contextual diversity within a fiscal framework. Practically, it informs policymakers designing taxpayer-centric digital systems by identifying the behavioral antecedents of compliance. In the case of India's GSTN, applying behavioral theory can guide the development of more accessible, transparent, and trust-based digital governance.

VI. REVIEW METHODOLOGY

This bibliographic review is based on a systematic and thematic analysis of scholarly publications, policy documents, and institutional reports between 2018 and 2025. A comprehensive search was conducted using databases including Google Scholar, Scopus, OECD iLibrary, ResearchGate, and Indian government repositories (ICAI, NITI Aayog, Ministry of Finance). The inclusion criteria were:

1. Studies explicitly related to digital taxation, tax compliance, or e-governance systems.
2. Research employing behavioral or technology adoption models such as TAM, UTAUT, or TPB.

3. Empirical or conceptual studies providing insights into India's GST system or comparable international tax systems.

A total of 46 academic works were analyzed, comprising:

- 20 international studies (OECD, IMF, World Bank, Malaysia, Singapore, UK, Brazil, etc.)
- 26 national studies (India-specific GST and digital governance works).

Of these, 31 were peer-reviewed journal articles, 7 were institutional research reports, and 8 were conference or policy papers. The data were organized thematically into four clusters:

1. Digital Transformation in Tax Administration
2. Behavioral Dimensions of Taxpayer Compliance
3. Applications of TAM and Related Models
4. Comparative Global Insights

VII. DIGITAL TRANSFORMATION IN TAX ADMINISTRATION

Digitalization has revolutionized tax administration by automating manual procedures, ensuring transparency, and improving efficiency. The OECD (2024) highlights that advanced tax administrations increasingly rely on AI, data analytics, and blockchain to reduce evasion and enhance service delivery. India's Goods and Services Tax Network (GSTN) is one of the largest digital tax infrastructures in the developing world, facilitating real-time invoice matching, return filing, and audit automation (World Bank, 2024).

Empirical evidence confirms measurable gains. ICRA Analytics (2022) reported that the GSTN's data integration reduced filing discrepancies by 37% between FY2019–FY2023. Similarly, EY India (2025) found that predictive analytics within GSTN helped identify input tax credit (ITC) fraud worth over ₹11,000 crore. Deloitte (2023) also recognized India as a global leader in e-invoicing implementation, ahead of most emerging economies.

However, the literature simultaneously identifies implementation and accessibility challenges. Awasthi and Verma (2024) observed that small enterprises still depend heavily on tax consultants due to technical complexity. Singh and Bhat (2022) demonstrated that rural entrepreneurs face infrastructural and literacy constraints, limiting participation in digital compliance systems. Thus, while digitalization

enhanced efficiency, it also created a digital divide among taxpayers, emphasizing the need for inclusive design and behavioral adaptation.

Globally, Brazil's e-invoicing system and Singapore's myTax Portal offer comparable cases. The IMF (2025) found that digital tax reforms in these countries improved voluntary compliance but required consistent trust-building initiatives. The parallel suggests that India's experience reflects broader global lessons: technological modernization must be accompanied by user empowerment.

VIII. BEHAVIORAL DIMENSIONS OF TAXPAYER COMPLIANCE

The success of digital tax systems depends not only on technological infrastructure but also on behavioral willingness to adopt and use digital platforms. The Technology Acceptance Model (TAM) provides an explanatory lens, suggesting that behavioral intention is shaped by perceived usefulness (PU), perceived ease of use (PEOU), and trust (Davis, 1989; Venkatesh & Bala, 2008).

In India, behavioral compliance under GST has been widely studied. Gupta and Arora (2021) empirically validated TAM in the GST context, finding that trust significantly mediates between perceived usefulness and behavioral intention. Sharma and Kapoor (2024) highlighted that mobile GST applications improved satisfaction levels primarily through perceived ease of use. Similarly, Banerjee and Paul (2024) observed that digital transparency enhances taxpayers' sense of fairness, directly influencing compliance motivation. Behavioral economics studies reinforce these findings. Iyer (2022) concluded that taxpayers' trust in system security, fairness, and grievance redressal mechanisms is pivotal for sustained digital compliance. Jain and Tripathi (2025) demonstrated that digital literacy and self-efficacy determine how individuals perceive system complexity. Low digital confidence correlates with reliance on intermediaries and lower satisfaction, especially in rural and small business segments.

International evidence mirrors these behavioral patterns. In Malaysia, Azmi and Bee (2021) showed that trust and system quality predict e-filing usage. In Thailand, Bhuasiri et al. (2019) found that social norms and cultural trust shape tax technology adoption. Hence, trust is not merely a mediating factor

but a behavioral currency that governs compliance sustainability across contexts.

Overall, behavioral research confirms that technology adoption in taxation is an act of trust, not compulsion. Voluntary compliance arises when users feel empowered, secure, and fairly treated.

IX. APPLICATIONS OF TAM AND RELATED MODELS IN DIGITAL TAX SYSTEMS

Since its inception, TAM has evolved into various extended frameworks TAM2, TAM3, and UTAUT to capture social, contextual, and institutional influences (Venkatesh et al., 2003; Rana et al., 2021). In the domain of taxation, these models help explain the psychological and contextual factors influencing compliance.

In India, TAM-based models have been tested extensively in the GST ecosystem. Gupta and Bhattacharya (2023) demonstrated that machine learning-driven tax analytics improved perceived usefulness among corporate users. Kaur and Gill (2025) integrated TAM with the UTAUT framework to assess micro-entrepreneur readiness, identifying facilitating conditions and social influence as significant predictors of adoption. Aggarwal and Sharma (2021) extended TAM by including trust in government transparency, finding that perceived fairness enhances user confidence and compliance intention.

Internationally, Hung et al. (2018) in Taiwan and Azmi and Bee (2021) in Malaysia confirmed that ease of use and trust are strong predictors of sustained digital usage. Bhuasiri et al. (2019) further incorporated cultural dimensions into TAM, showing how collectivist norms affect technology acceptance in taxation.

Meta-analyses, such as Rana et al. (2017) and Dwivedi et al. (2020), establish TAM's robustness across digital public services, particularly in developing countries. These models highlight that while technological readiness is critical, psychological factors such as trust, self-efficacy, and perceived fairness are decisive for long-term adoption.

X. COMPARATIVE GLOBAL INSIGHTS

Cross-country comparisons provide valuable lessons for India's digital taxation journey. The OECD (2024) identifies Singapore, Brazil, and India as the three

most advanced nations in indirect tax digitalization among emerging economies. Singapore's myTax Portal focuses on simplicity and automation; Brazil emphasizes centralized data validation; while India's GSTN integrates AI-assisted compliance analytics (Deloitte, 2023).

Despite technological variations, all three systems encounter similar behavioral barriers trust, perceived complexity, and data privacy concerns. UNESCAP (2025) highlights that user-centric design and transparent communication strategies increase public confidence in digital fiscal systems. OECD (2025b) adds that ethical AI governance and explainable algorithms are crucial for preserving institutional trust. India's GSTN serves as both a technological and behavioral benchmark. The World Bank (2024) notes that it represents a "digital public good," illustrating how large-scale technological integration can transform fiscal compliance. Yet, as NITI Aayog (2025) observes, digital infrastructure must evolve toward trust-based governance a system where taxpayers view compliance not as obligation but participation in transparent governance.

XI. DISCUSSION

Synthesizing insights from national and international literature reveals four major conclusions:

1. **Technology as a Compliance Enabler:** Automation and analytics significantly improve efficiency and fraud detection, but their full benefits depend on user engagement and literacy (EY India, 2025; Gupta & Bhattacharya, 2023).
2. **Trust as a Behavioral Mediator:** Across contexts, trust mediates the link between perceived

usefulness and behavioral intention. Without confidence in institutional transparency and data privacy, adoption rates stagnate (Banerjee & Paul, 2024; Iyer, 2022).

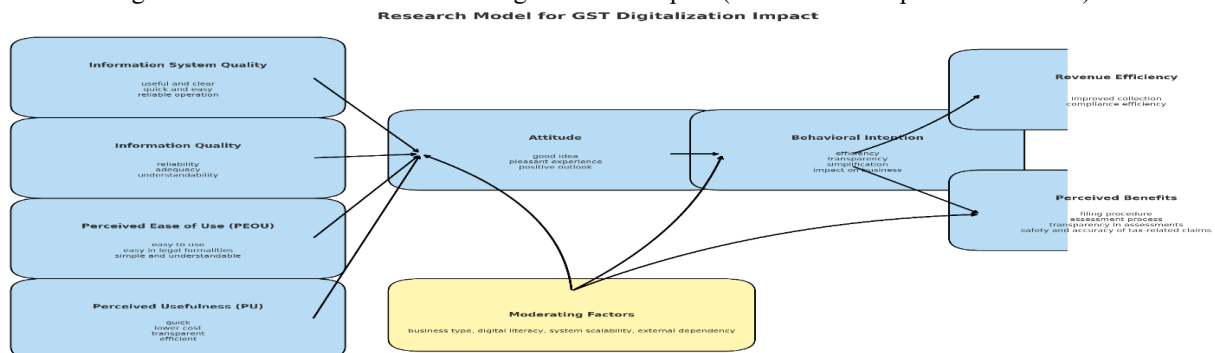
3. **Digital Literacy as a Determinant of Inclusion:** National studies consistently emphasize the digital divide between urban and rural taxpayers (Singh & Bhat, 2022). Inclusive digital training programs can bridge this behavioral gap.
4. **TAM as a Universal Explanatory Framework:** Evidence from India and other economies confirms that TAM and its extensions remain robust for understanding taxpayer behavior in digital environments (Rana et al., 2021; Venkatesh et al., 2003).

Together, these findings establish that behavioral economics and technology adoption theories are converging in the digital taxation domain. India's GST experience demonstrates that trust-based, inclusive digital governance is the cornerstone of successful fiscal transformation.

XII. CONCEPTUAL FRAMEWORK: RESEARCH MODEL FOR GST DIGITALIZATION IMPACT

Building upon the behavioral foundations of the Extended Technology Acceptance Model (TAM) developed in Figure 1, this study introduces a contextual framework titled "Research Model for GST Digitalization Impact", illustrated in Figure 2. This model extends TAM to include both technological determinants (information and system quality) and behavioral mediators (attitude and trust), reflecting the unique characteristics of India's digital tax environment.

Figure 2. Research Model for GST Digitalization Impact (Author's Conceptual Framework)



“Source: Self-created conceptual model”

Explanation:

Figure 2 presents an original conceptual framework integrating behavioral and technological variables relevant to India's Goods and Services Tax (GST) ecosystem. The model proposes that Information System Quality (ISQ), Information Quality (IQ), Perceived Ease of Use (PEOU), and Perceived Usefulness (PU) are key antecedents influencing taxpayers' Attitude toward GST digital platforms. This Attitude serves as an intermediary construct that shapes Behavioral Intention (BI) to use digital tax systems such as the GST Network (GSTN).

Behavioral intention subsequently drives two critical outcome variables Revenue Efficiency (RE) and Perceived Benefits (PB). These outcomes capture both fiscal effectiveness (timely filing, reduced fraud) and taxpayer satisfaction (ease, speed, and convenience). Furthermore, Moderating Factors including business type, digital literacy, scalability, and external dependency are hypothesized to influence the strength of these relationships.

The model is built upon empirical and conceptual findings across Parts 1 and 2, drawing from national and international research (Gupta & Arora, 2021; Sharma & Kapoor, 2024; OECD, 2024). It provides a holistic representation of how technological trust, system quality, and user perceptions converge to determine compliance efficiency in India's indirect tax system.

This model contributes to theory by operationalizing TAM within a fiscal governance context, thereby bridging the gap between information systems theory and behavioral public finance.

XIII. POLICY IMPLICATIONS

The bibliographic synthesis and conceptual modeling reveal vital policy implications for improving digital tax governance under GST and similar frameworks globally.

13.1 Strengthening System Usability and Accessibility
Perceived ease of use remains a key determinant of digital adoption (Sharma & Kapoor, 2024). Tax authorities should enhance interface design, reduce form complexity, and develop multilingual mobile applications. The GST Seva Kendras initiative must expand to rural regions to ensure inclusive access for SMEs and micro-enterprises. Simplification of user

interfaces would reduce compliance costs and foster greater taxpayer confidence (Singh & Bhat, 2022).

13.2 Enhancing Digital Literacy and Awareness

Behavioral research consistently shows that digital literacy correlates with compliance intention (Jain & Tripathi, 2025). Governments should institutionalize taxpayer education programs through partnerships with professional bodies like ICAI and ICSI. Public-private collaborations could organize "Digital Tax Literacy Camps" and provide microlearning content via mobile applications to build sustained user competence.

13.3 Building Institutional Trust through Transparency

Trust is the behavioral foundation of digital governance (Iyer, 2022; Banerjee & Paul, 2024). Transparent data practices, prompt grievance redressal, and proactive communication about privacy safeguards are critical. The OECD (2025b) and UNESCAP (2025) recommend ethical AI frameworks to ensure algorithmic fairness in compliance monitoring. India's GSTN could lead by introducing periodic Algorithmic Accountability Reports, enhancing trust and confidence in automated audits.

13.4 Integrating Predictive and Behavioral Analytics
Data analytics and AI can serve as behavioral tools for promoting compliance (Gupta & Bhattacharya, 2023). Predictive models can identify high-risk taxpayers or habitual defaulters, while "nudge-based" behavioral messaging (timely reminders, comparative compliance scores) can encourage timely filings. Such measures merge digital innovation with behavioral economics to achieve proactive governance.

13.5 Fostering Public-Private Collaboration

India's GSTN success stems from its public-private partnership (PPP) architecture. The government should continue leveraging expertise from IT and fintech industries for iterative design improvement and real-time monitoring. Continuous co-creation between administrators, taxpayers, and developers ensures that policy remains user-centered and technologically adaptive (EY India, 2025).

XIV. RESEARCH GAPS AND FUTURE RESEARCH DIRECTIONS

While the reviewed literature provides extensive insights, several gaps warrant deeper academic inquiry:

1. **Behavioral Personalization:** Future research should examine how adaptive AI tools such as chatbots and user-specific dashboards can personalize compliance support (UNESCAP, 2025). Behavioral personalization could increase perceived usefulness and reduce anxiety among less tech-savvy taxpayers.
2. **Cross-Sectoral Application of TAM:** TAM can be extended to other public finance sectors (e.g., customs, excise) to assess behavioral uniformity in digital compliance.
3. **Inclusion of Ethical and Cultural Factors:** Studies should incorporate ethical transparency and cultural trust variables, as highlighted by Bhuasiri et al. (2019) and OECD (2025b), to reflect socio-cultural determinants of compliance.
4. **Longitudinal Analysis of Compliance Behavior:** Most current research employs cross-sectional designs. Long-term studies could track behavioral shifts as digital maturity increases across different taxpayer groups.
5. **Gender and Demographic Variations:** Research by Mehta and Kaur (2025) suggests gender disparities in digital adoption. Future work should explore intersectional barriers and their implications for equitable digital participation.
6. **Comparative Behavioral Modeling:** A comparative study across developing economies (India, Indonesia, Brazil, South Africa) could generalize the behavioral dimensions of digital tax adoption and refine the global applicability of TAM-based frameworks.

These directions can help scholars and policymakers move toward an integrative understanding of digital taxation that balances efficiency, ethics, and inclusivity.

XV. CONCLUSION

This bibliographic review explored the intersection of digital transformation and taxpayer behavior through the Technology Acceptance Model (TAM) within India's Goods and Services Tax (GST) system. By reviewing 46 scholarly works (20 international and 26

national), it synthesized empirical evidence demonstrating that technological modernization alone cannot guarantee compliance. Sustainable digital compliance arises from trust-based behavioral engagement supported by transparent, user-friendly systems.

The Extended TAM (Figure 1) establishes the theoretical foundation, emphasizing the mediating role of trust between perceived usefulness and behavioral intention. Building upon this, the Research Model for GST Digitalization Impact (Figure 2) contextualizes these relationships within India's indirect tax framework, integrating technological, behavioral, and institutional variables.

Three key conclusions emerge:

1. Technology enables efficiency, but trust sustains compliance.
2. Behavioral inclusion via digital literacy and usability is essential for equitable governance.
3. TAM remains a robust framework for understanding taxpayer behavior, though contextual adaptations are necessary for public finance applications.

India's GSTN experience demonstrates that effective digital governance transcends automation; it requires citizen-centered design and transparent institutional ecosystems. The future of digital taxation lies in ethical AI, data-driven behavioral insights, and inclusive trust architectures where technology not only collects taxes but strengthens the social contract between state and citizen.

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