

Behavioural and Cognitive Determinants Influencing Timely GST (GST) Compliance among Entrepreneurs

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Abstract—The GST in India has increased the importance of the timely e-filing of tax returns. Although there have been several procedural changes to make it easier to file tax returns, many entrepreneurs continue to experience delays with their filings and do not comply with all of the requirements. This descriptive study explores the behavioral characteristics and cognitive understanding that influence timely GST compliance. Primary data were collected from 211 entrepreneurs throughout India, and the data were analyzed. Eight factors (behavioral and cognitive) explained 59.0% of total variance, while both of these categories combined explained 62.7% of the variance related to timely compliance. Compliance priority, penalty awareness, and an entrepreneur's sense of ethics all had positive impacts on behavior. However, social pressure orientation to comply with the law (compliance awareness) and an entrepreneur's tendency to be socially orientated (social influence orientation) are the most significant predictors of an entrepreneur's behavior to comply with the law in a timely manner; an entrepreneur's ability to use technology and complete tax return forms accurately (technical competence) is not a significant predictor. The study suggests that there is a need for entrepreneurs to plan their time more effectively when completing tax return forms as well as receive training regarding government regulations and other forms of professional advice to assist them with timely compliance. Ultimately, timely compliance with the GST will depend on an entrepreneur's cognitive clarity and the behavioral discipline they possess.

Index Terms—Behavioral Determinants, Cognitive Factors, GST Compliance, Entrepreneur Behaviour, Tax Awareness.

I. INTRODUCTION

The introduction of the GST in 2017 was one of the largest indirect tax reforms in India. The GST aimed to have a unified indirect tax structure for all Indian

states; therefore, it would enable the creation of a common national market. In addition to this, the GST was a major structural reform that would transform many areas of the behaviour and administration of businesses across India; as such, seven years after the GST was implemented, state-level gross GST collection data reflects increased maturity of the system, increased compliance at the individual business levels, and increased digitalisation of the tax collection process (TOI Business Experts, 2026, January 30). Additionally, in 2024-25, gross GST collections reached an all-time high of ₹22.08 lakh crore; gross GST collections increased by 9.4% compared to the previous fiscal year, with average monthly gross GST collections of ₹1.84 lakh crore. These numbers show increasing institutional strength and increasing tax participation, but they do not show how these numbers affect the timeliness of compliance at the entrepreneurial level.

Recent developments in policy have once again demonstrated that compliance under GST remains dynamic. The removal by the GST council in their 2025 reform of the obligation to link every credit note to an invoice significantly decreased the amount of procedural requirements for fast-moving consumer goods companies who are continually handling high-volume transactions (Sidhartha, 2025, September 8). Prior to the elimination of this obligation, reconciling billions of invoices was an administrative nightmare. This new reform has aligned the legal obligation of compliance with the business practical reality of compliance, which will reduce compliance costs. Such examples demonstrate that compliance is not simply a function of tax rates; it is additionally a function of the perception of the administrative process as being fair, the administrative process itself, and the cognitive

ability of the taxpayer to understand the compliance obligations.

At the same time, India's tax policies were also tweaked in 2025. Strengthening of the new personal income tax regime, rationalisation of GST slabs to 5% and 18% for most goods and services, removal of higher TDS provisions under Sections 206AB and 206CCA and extension of the revised return filing window of 48 months, etc., seem to reflect a gentle nudge towards reassurance and discontinuity (Yadav, 2025, December 31). The passing of the Income Tax Act 2025, consisting of 536 sections, and the concept of the tax year also reflect the ushering in of more smatterings of technology and facelessness into compliance in our tax system.

Entrepreneurs continue to face obstacles to compliance despite the trend towards structural design that facilitates compliance. In many ways, ease of doing business in India today is about reduction in blockage of working capital, seamless movement of Input Tax Credit (the credit businesses can claim for taxes paid on inputs), and minimisation of complexity of audits and litigation. The current GST registration limits of ₹20 lakh for services and ₹40 lakh for goods could lead to the imposition of compliance responsibilities on micro-enterprises when they may not have the requisite administrative bandwidth. Differences in the economic structure across states seem to influence patterns of compliance too. Haryana and Maharashtra have seen their GST-to-GSDP ratios shoot up from 7.6 to 17.6% and from 5.6 to 13.8 per cent, respectively, while the increase for Odisha is from 4.1 to 10.9% (TOI Business Experts, 30 January 2022). Clearly, therefore, apart from issues of structural design, compliance patterns also depend on the level of institutional capacity, familiarity with the use of digital tools and adaptation of behaviours.

It is in this changing milieu that punctual submission of GST returns has emerged as the most relatively trustworthy reflection of entrepreneurial good intentions, the compliance behaviour of which is governed by a blend of moral behavioural dispositions (moral onus, risk perception, habit, and aversion to deadline) and other cognitive dispositions (cognisance of GST provisions, learning of filing procedure, knowledge of penalty consequences, and comfort with operating platforms). In rapidly changing market conditions, entrepreneurs attach value to their limited

resources; deterrence theories cannot solely explain compliance behaviour.

Modern adoption reforms aim for a middle ground of simplicity and accountability: eliminating the need for a credit note to also be invoice-matched reduces administrative friction (Sidhartha, 2025, September 8), and rate rationalisation is intended to cure the instability of indirect taxation (Yadav, 2025, December 31). However, the ultimate effect of the reform will depend on how the entrepreneur themselves conceptualises and internalises it. If the reform clarifies the process and therefore reduces psychologically driven avoidant cognitions, the compliance rate might improve if the entrepreneur chooses to comply. However, when reforms play into ambiguity and perceived complexity, timely filing becomes difficult even if all structural boxes have been checked.

Thus, grasping GST compliance necessitates moving beyond pure structure to behaviour- and cognition-orientated research. The current study situates itself within this domain. It aims to study how behaviour orientations, namely, compliance priorities, cognisance of penalties, moral correctness and discipline in filing, drive timely submission of GST returns for entrepreneurs, along with cognitive drivers such as clarity of procedures, clarity of GST regulations, awareness, digital knowledge and other such awareness of the impact of non-compliance on the timely submission of GST returns by entrepreneurs in India.

A. Statement of the Problem

The introduction of GST changed the indirect tax structure in India from a multitude of taxes to one single tax with the establishment of a structured process for filing GST returns. Although the electronic filing processes and compliance mechanisms have made tax administration easier than it once was, many entrepreneurs continue to experience difficulty submitting GST returns on time. Many small and medium-sized business owners delay or make mistakes when filing GST returns or do so sporadically. Both administrative/technical issues and behavioral issues of entrepreneurs (e.g., procrastination, perceived risk, financial responsibility, etc.) are thought to affect compliance; however, relatively little research exists that examines

whether these behaviors cause late submission of GST returns.

Behavioural factors influence the compliance behaviour of entrepreneurs, but so do cognitive factors. Cognitive factors are also important to compliance behaviour and include awareness of GST provisions, knowledge of how to file GST returns, perception of penalties for non-compliance with statutory deadlines, information processing ability, decision-making competence and other factors that affect an individual's capacity to understand and process tax regulations. Entrepreneurs usually operate under difficult circumstances of resource constraint and dynamic environmental conditions, which can result in increased cognitive load and make it more difficult to complete GST return submission by statutory deadlines. Despite their importance, there is insufficient systematic evidence on the role of these psychological and knowledge-based determinants of GST compliance. Therefore, this study will provide a structured analysis of behavioral and cognitive factors that affect timely GST return submission among entrepreneurs, which will provide the basis for analysing compliance behaviour in the context of the GST regime.

B. Objectives of the Study

1. To study the behavioral factors influencing timely GST return submission among entrepreneurs.
2. To examine the cognitive factors affecting GST compliance behaviour among entrepreneurs.

II. REVIEW OF LITERATURE

Research into GST compliance has progressed from relying solely on deterrence-based approaches to explaining why businesses comply with taxes to behavioral and cognitive approaches, specifically regarding entrepreneurs and small business owners. The traditional models for explaining how people are going to comply with taxes were primarily determined by the likelihood of an individual or business being audited and the potential penalties they could face for non-compliance. In contrast, modern studies have demonstrated that there are other factors that influence an individual's behavior when it comes to complying with a tax law, such as the person's attitude about the law, the social norms associated with compliance, whether the individual feels they have the ability to be

compliant, the individual's moral beliefs, their level of knowledge about the law, and their perception of whether the law is fair. The shift to these newer approaches to studying tax compliance is especially important for GST since the law operates in a digital and self-assessment environment, and voluntary compliance is expected to play a major role in ensuring compliance.

The theory of planned behaviour has been extensively used as an explanation for GST compliance intentions. Garg, Narwal, and Kumar (2024) demonstrated that there are three aspects of the theory: attitude toward GST, subjective norms, and perceived behavioural control, and they combine to account for a significant amount of variation in GST compliance behaviour amongst Indian taxpayers. Their results confirm that positive attitudes and supportive social norms will increase compliance intentions. Building on these studies, Garg et al. (2024) have extended the theory with a six-factor scale which includes Perceived Complexity of the tax system, Trust in Authorities and Moral Obligation as well as the traditional TPB constructs. Their study demonstrates that GST compliance behaviour can be dynamic and influenced by a combination of psychological and institutional factors.

The empirical results from entrepreneurs further support this finding. Krishna and Shacheendran (2024) show that with respect to the Kerala-based entrepreneurs, both attitudes and subjective norms have positive effects on the intention to file GST returns by their deadline, and the perceived moral obligation has a strong positive effect on compliance intentions. They also show that the perceived behavioural control was often not statistically significant, showing that able taxpayers may delay in filing for non-compliance-related reasons or because of other motivations or normative influences. Similar findings were obtained by Shweta and Mittal (2025), who examined micro- and small enterprises in Punjab, which showed that attitudes and perceived behavioural control had positive effects on the intention to comply; however, subjective norms were negatively associated with compliance at times, as it shows that some entrepreneurs are rationally justifying their non-compliance through peer influences.

The most important factors in determining how people comply with a tax system go beyond just their intentions. The factors most important to determining

how people comply with a tax system are cognitive-based, including their knowledge of tax laws and whether or not they think it is fair and easy to understand. Narwal and Garg (2022) state that for Indian businesses to be compliant with GST (GST), it will depend on business owners' knowledge of taxes, the perceived fairness of the tax system and the clarity of the rules. Zainan et al. (2017) determined that both knowledge of taxes and perception of fairness would increase GST compliance, but if there is a greater level of knowledge about taxes, then the perceived level of complexity will have less effect. The studies also indicate that having knowledge of tax laws can reduce the amount of time taken to file tax returns and improve their timeliness. Further, Appiah et al. (2024) indicate that for small and medium-sized enterprises (SMEs), tax knowledge and perceived fairness increase the likelihood of voluntary compliance with tax laws, and fairness mediates the relationship between tax knowledge and compliance.

Administrative burden can also affect how likely businesses are to comply with regulations. For example, Bhalla et al. (2023) state that, while the implementation of GST has helped to improve the formalisation of MSMEs in India, administrative compliance burdens contribute to reporting pressures and dependency on technology. Similarly, Agrawal (2025) reports that lack of usability of GST portals and differences between input tax credits reported on GST returns filed create barriers to timely completion of returns. Therefore, compliance behavior is a product of both an individual's willingness to comply and their ability to comprehend procedures and utilise digital platforms.

Moral and trust-based factors appear to have equal significance. Garg et al. (2024) identify moral obligation and trust as two separate predictive factors for GST compliance. Krishna & Shacheendran (2024) affirm that moral accountability has a positive effect on the intention to file on time. Across contexts, research has shown that tax morale, fair perceptions of the taxing authority, and trust in the taxing authority increase the likelihood of voluntary compliance (Trifan et al., 2023; Nawi et al., 2020). On the other hand, excessive complexity and unfair perceptions decrease compliance motivation (Ayuba et al., 2020). In essence, a synthesis of the existing body of research indicates that timely GST compliance from the perspective of entrepreneurs as a whole can be

explained through a combination of the individual's behavioural discipline, social influence, moral commitment, tax knowledge, their perception of fairness, and their experience with the GST compliance process being relatively easy to manage. Although structural reform may facilitate simplification of the compliance process itself, it is the way that entrepreneurs view, interpret, and prioritize their GST obligations that ultimately determines whether they will comply with GST requirements. The lack of empirical research examining both behavioural and cognitive dimensions of timely GST return submissions by entrepreneurs in India was identified as a key limitation providing the basis for this current research project, which aims to investigate behavioural aspects of timely GST filings and assess cognitive factors contributing to GST compliance behaviours among Indian entrepreneurs.

III. RESEARCH METHODOLOGY

A. Research Design and Sampling

The study employed a descriptive research design to assess the impact of behavioral and cognitive factors on timely GST compliance with respect to entrepreneur behavior. Primary data were obtained through both online and direct survey methods from 211 respondents throughout India. The purposive sampling technique was utilized to obtain entrepreneurs actively engaged in preparing and submitting GST returns and compliance activities. Respondents included businesses with various forms of ownership (sole proprietorship, partnership, etc.), experience levels, and revenue categories to ensure representative samples. Data were collected via a structured questionnaire that consisted of sections that included business profiles, behavioral determinants, cognitive determinants and timeliness of GST compliance

B. Analytical Framework

Statistical methods within the software package SPSS were used to code and analyze the data. Descriptive statistics (mean, %, standard deviation, etc.) that provide a summary of respondents' demographic information and the distribution of each variable were utilized for both variable-level and respondent-level descriptive statistics. Reliability testing was performed to measure the internal consistency of all

scale items used in this study. A correlation analysis was conducted to identify whether there is an association between behavioral determinants of timely GST compliance, cognitive determinants of timely GST compliance and the actual timely GST

compliance of entrepreneurs. Multiple regression analysis was performed to examine how much of the variation in timely GST compliance among entrepreneurs can be explained by behavioral and cognitive variables.

IV. ANALYSIS AND INTERPRETATION

Table 1. Demographic Profile of the respondents

Variable	Category	Frequency	Percent
Type of Business Ownership	Sole Proprietorship	107	50.7
	Partnership Firm	53	25.1
	Limited Liability Partnership (LLP)	21	10.0
	Private Limited Company	26	12.3
	Public Limited Company	4	1.9
	Total	211	100.0
Years of Business Experience	Below 3 Years	37	17.5
	3 – 5 Years	69	32.7
	6 – 10 Years	61	28.9
	Above 10 Years	44	20.9
	Total	211	100.0
Annual Business Turnover	Below ₹20 Lakhs	41	19.4
	₹20 Lakhs – ₹1 Crore	93	44.1
	₹1 Crore – ₹5 Crores	51	24.2
	Above ₹5 Crores	26	12.3
	Total	211	100.0

Table 1 results stated that the majority, 50.7%, are operating as sole proprietorships, which reflects an overwhelming predominance of individually owned businesses in the study. The greatest percentage of respondents, 32.7%, indicated they had 3–5 years of business experience, which suggests that many of those who responded to this survey are in the initial

stages of developing their own businesses. The largest percentage of businesses by annual turnover is the 44.1% which falls into the ₹20 Lakhs to ₹1 Crore category, indicating that medium-sized, high-revenue-generating businesses represent the largest segment surveyed for this study regarding factors determining GST compliance.

Table 2. Descriptive Statistics of Behavioral Determinants, Cognitive Determinants, and Timely GST Compliance

Behavioral Determinants	Mean	Std. Deviation
GST returns are filed before the due date.	3.882	1.047
GST deadlines are regularly monitored.	3.891	1.109
GST compliance is treated as a business priority.	4.019	1.100
Proper GST records are maintained.	3.886	1.008
Tax-related tasks are not postponed.	3.588	1.111
Moral responsibility toward GST compliance is recognized.	3.787	1.063
GST notices are responded to promptly.	3.905	1.091
Professional assistance is sought when required.	4.000	1.125
Penalty risks influence compliance behavior.	4.009	1.056
Peer compliance practices influence filing behavior.	3.393	1.135
GST payment status is reviewed regularly.	3.924	1.048

Consistent filing habits are maintained.	3.839	1.006
Average Score	3.844	1.075
Cognitive Determinants	Mean	Std. Deviation
GST filing procedures are clearly understood.	3.673	1.114
Applicable GST return forms are known.	3.858	1.064
Penalty provisions under GST are understood.	3.834	1.102
Updates in GST rules are regularly followed.	3.545	1.100
Input tax credit mechanisms are understood.	3.626	1.124
GST regulations are perceived as clear.	3.412	1.111
Required GST documentation is known.	3.962	1.037
Digital filing procedures are understood.	3.844	1.069
GST liability calculation methods are understood.	3.578	1.120
GST audit requirements are understood.	3.493	1.114
Consequences of GST non-compliance are known.	4.000	1.060
Confidence in handling GST matters is evident.	3.754	1.067
Average Score	3.715	1.090
Timely GST Compliance	Mean	Std. Deviation
GST returns are submitted within due dates.	4.028	1.009
GST dues are paid on time.	4.024	1.039
Late filing penalties are avoided.	3.929	1.037
GST submissions are accurate.	3.919	0.994
Backlogs in GST filing are minimized.	3.815	1.032
GST compliance is voluntary in nature.	3.616	1.095
Errors in GST returns are corrected promptly.	3.777	1.043
GST compliance status is monitored regularly.	3.919	1.018
GST records are reconciled periodically.	3.758	1.044
Compliance is maintained during busy periods.	3.559	1.087
Proper documentation is maintained for GST purposes.	4.038	0.965
Consistent compliance is maintained every financial year.	3.924	1.002
Average Score	3.859	1.031

From Table 2, the descriptive statistics for the behavioural determinants show that treating GST compliance as a business priority scored the highest mean value of 4.019, followed by penalty risk in relation to compliance at 4.009, then seeking help from a professional when needed at 4.000. The mean scores for monitoring your GST payment status and quickly responding to your GST notices were both high as well. However, the mean value for peer compliance practices that influence your filing behavior was the lowest (3.393), indicating that it has significantly less influence than the others. Regarding the cognitive determinants, respondents had the most

knowledge about the consequences of GST noncompliance (mean = 4.000), followed by knowledge of necessary GST documentation (mean = 3.962) and knowledge of which GST return forms are applicable (mean = 3.858). Respondents showed moderately high levels of agreement on their understanding of how to file their GST return electronically and their level of understanding regarding penalties for non-compliance. Conversely, respondents had the least amount of agreement that GST regulations are clear (mean = 3.412). With regard to timely GST compliance, respondents indicated that maintaining appropriate documentation was the most

important (mean = 4.038), followed by submitting their GST return in a timely manner and making timely payments of their GST due. The respondents indicated that they have the least amount of agreement in regard

to their ability to be compliant during busy times (mean = 3.559), which suggests that workload pressures do create some variability in their ability to comply.

Table 3. KMO and Bartlett’s Test of Sampling Adequacy for Behavioral and Cognitive Determinants

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.775
Bartlett's Test of Sphericity	Approx. Chi-Square	1113.651
	df	276
	Sig.	.000

Table 3 shows a KMO value of 0.775, which is indicative of excellent sample appropriateness; thus, these data can be used as appropriate for factor analysis. A very low p-value (0.000) from the

Bartlett’s Test of Sphericity suggests the variables in this study are appropriately related to each other to perform an exploratory factor analysis.

Table 4. Rotated Component Matrix of Behavioral and Cognitive Determinants Influencing Timely GST Compliance

Factors	Component								Communalities
	1	2	3	4	5	6	7	8	
GST deadlines are regularly monitored.	.64								0.556
Consequences of GST non-compliance are known.	.57								0.535
Professional assistance is sought when required.	.52								0.503
Peer compliance practices influence filing behavior.	.50								0.527
Input tax credit mechanisms are understood.	.48								0.581
Updates in GST rules are regularly followed.		.74							0.605
GST filing procedures are clearly understood.		.57							0.637
GST compliance is treated as a business priority.		.50							0.657
Applicable GST return forms are known.		.45							0.644
Tax-related tasks are not postponed.			.76						0.658
GST notices are responded to promptly.			.54						0.697
Penalty risks influence compliance behavior.			.51						0.691
Penalty provisions under GST are understood.			.44						0.481
Digital filing procedures are understood.				.78					0.704
GST returns are filed before the due date.				.64					0.666
Moral responsibility toward GST compliance is recognized.				.45					0.506
GST regulations are perceived as clear.					.74				0.564
GST payment status is reviewed regularly.					.58				0.608
Consistent filing habits are maintained.					.43				0.487
Confidence in handling GST matters is evident.						.73			0.654
Proper GST records are maintained.						.56			0.577
GST audit requirements are understood.							.76		0.598
GST liability calculation methods are understood.								.57	0.390
Required GST documentation is known.								.47	0.631
Eigenvalues	5.2	1.5	1.5	1.3	1.3	1.2	1.1	1.0	

Percentage of variance explained	21.8	6.4	6.1	5.5	5.4	4.8	4.6	4.3	
The cumulative percentage of variance explained	21.8	28.2	34.4	39.9	45.3	50.1	54.7	59.0	

Table 4 presents the rotated component matrix of behavioural and cognitive determinants influencing timely GST compliance among entrepreneurs. The eight factors that explain the greatest amount of the variance (59%) include all those factors whose eigenvalue is 1 or higher. The first factor of compliance awareness and social influence orientation has the largest amount of variance explained by any single factor (21.8%). It also explains the most significant dimension of compliance behavior related to GST. The second factor, regulatory knowledge and compliance prioritisation, explains 6.4% of the variance. The third factor of proactive responsiveness and risk sensitivity explains 6.1% of the variance and represents an action-orientated approach to compliance.

Component 4 (Ethical commitment and timely digital compliance) and Component 5 (Perceived clarity and habitual compliance monitoring) are each responsible for 5.5% and 5.4% of the explained variance, respectively. Component 6 (Compliance self-efficacy and record management), Component 7 (Audit preparedness awareness), and Component 8 (Technical competence in GST computation and documentation) account for 4.8%, 4.6%, and 4.3% of the explained variance, respectively. This is evidence that a multidimensional framework exists to explain how the cognitive and behavioral factors related to timely GST compliance among entrepreneurs are structured.

Table 5. Model Summary and ANOVA Results of Multiple Regression Analysis for Behavioral and Cognitive Determinants on Timely GST Compliance

Model Summary ^b										
Model	R	R ²	Adj. R ²	Std. Error	Change Statistics					D W
					ΔR ²	F	df1	df2	Sig.	
1	.792a	.627	.612	3.55011	.627	42.421	8	202	.000	1.834
a. Predictors: (Constant), Technical Competence in GST Computation and Documentation, Audit Preparedness Awareness, Compliance Self-Efficacy and Record Management, Perceived Clarity and Habitual Compliance Monitoring, Ethical Commitment and Timely Digital Compliance, Proactive Responsiveness and Risk Sensitivity, Regulatory Knowledge and Compliance Prioritization, Compliance Awareness and Social Influence Orientation										
b. Dependent Variable: Timely GST Compliance										
ANOVA ^a										
Model		SS	df	MS	F	Sig.				
1	Regression	4277.110	8	534.639	42.421	.000b				
	Residual	2545.866	202	12.603						
	Total	6822.976	210							
a. Dependent Variable: Timely GST Compliance										
b. Predictors: (Constant), Technical Competence in GST Computation and Documentation, Audit Preparedness Awareness, Compliance Self-Efficacy and Record Management, Perceived Clarity and Habitual Compliance Monitoring, Ethical Commitment and Timely Digital Compliance, Proactive Responsiveness and Risk Sensitivity, Regulatory Knowledge and Compliance Prioritization, Compliance Awareness and Social Influence Orientation										

Table 5 presents the model summary and ANOVA results of the multiple regression analysis examining the influence of behavioral and cognitive determinants on timely GST compliance. The values are R = .792 (indicating a positive relationship), R Square = .627 (which means that 62.7% of the variance in timely GST compliance can be attributed to the eight factors

used to create the model), and F = 42.421 (significant at p = .000, indicating that the entire model has a high degree of validity). The Durbin-Watson statistic of 1.834 provides no indication of serious autocorrelation, which would indicate that the model is appropriate as a means of predicting timely GST compliance among entrepreneurs.

Table 6. Regression Coefficients of Behavioral and Cognitive Determinants Influencing Timely GST Compliance

Coefficients ^a						
Model		Unstandardized		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	46.308	.244		189.477	.000
	Compliance Awareness and Social Influence Orientation	2.444	.245	.429	9.978	.000
	Regulatory Knowledge and Compliance Prioritization	1.874	.245	.329	7.651	.000
	Proactive Responsiveness and Risk Sensitivity	1.630	.245	.286	6.652	.000
	Ethical Commitment and Timely Digital Compliance	2.116	.245	.371	8.638	.000
	Perceived Clarity and Habitual Compliance Monitoring	1.275	.245	.224	5.203	.000
	Compliance Self-Efficacy and Record Management	.632	.245	.111	2.582	.011
	Audit Preparedness Awareness	1.281	.245	.225	5.230	.000
	Technical Competence in GST Computation and Documentation	.282	.245	.049	1.150	.251

a. Dependent Variable: TimelyGST Compliance

Table 6 shows how many of the behavioral and cognitive factors that determine timely GST compliance have an effect. The greatest effect was compliance awareness and social influence orientation ($\beta = 0.429$), which was found to be highly significant ($p = 0.000$). A number of other factors were found to have a positive relationship with timely GST compliance, including ethical commitment and timely digital compliance; regulatory knowledge and

compliance prioritisation; proactive responsiveness and risk sensitivity; perceived clarity and habitual compliance monitoring; audit preparedness awareness; and compliance self-efficacy and record management. However, the factor of technical competence in GST computation and documentation had no effect on timely GST compliance, as indicated by a non-significant p-value ($p = 0.251$).

Table 7. Residual Statistics of the Regression Model for Timely GST Compliance

Residuals Statistics ^a					
Measure	Min.	Max.	Mean	SD	N
Predicted Value	33.2956	52.9882	46.3081	4.51300	211
Residual	-10.97514	9.46870	.00000	3.48183	211
Std. Predicted Value	-2.883	1.480	.000	1.000	211
Std. Residual	-3.091	2.667	.000	.981	211

a. Dependent Variable: TimelyGST Compliance

Table 7 presents the residual statistics of the regression model for timely GST compliance. The mean of the residuals is 0.000; as such, the residuals will be symmetrically arranged around a mean of zero (indicating that they are being drawn from a normal distribution). The minimum and maximum values of the standardized residuals were -3.091 and 2.667,

respectively, which fall well within the expected limits; this supports the view that there were no extreme outliers in the data set. Therefore, the results suggest that the assumptions of normality have been met for the regression model and collectively support the overall model adequacy.

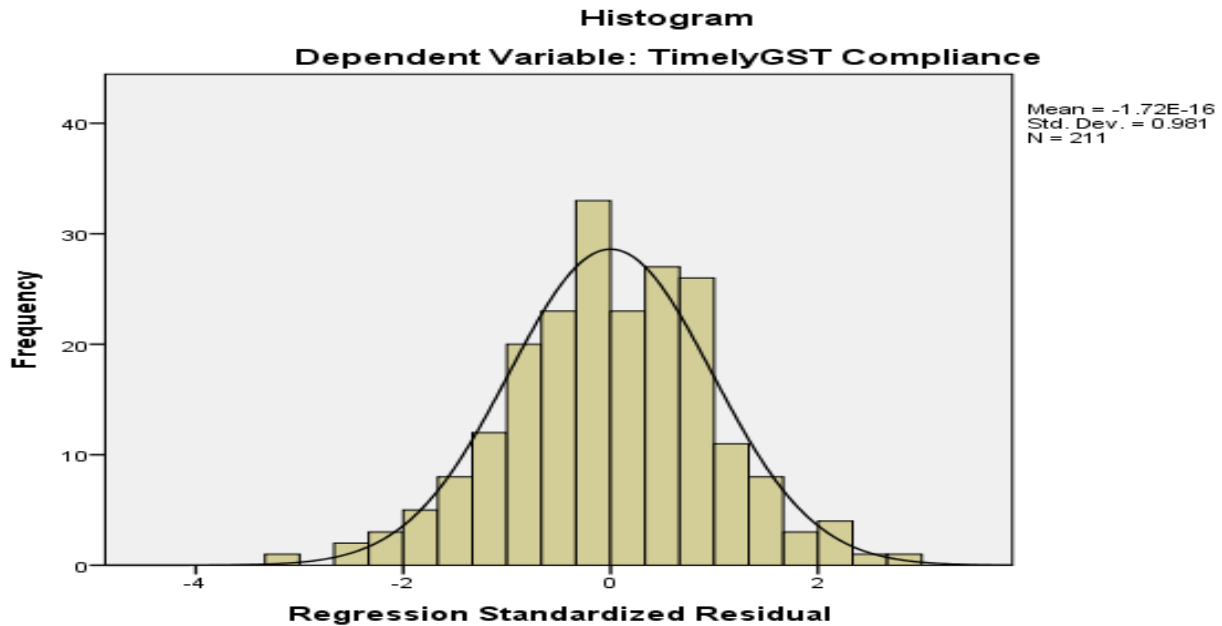


Figure 1. Histogram of Standardized Residuals for Timely GST Compliance

V. RESULTS

The demographics indicated that 50.7% were sole proprietors, 25.1% were partnership firms, and 12.3% were private limited companies. A total of 32.7% had three to five years of business experience, and 28.9% had six to ten years; therefore, the majority of respondents were at an early stage of their enterprise development (i.e., developing). Regarding a respondent's annual sales, 44.1% were within ₹20 lakhs and ₹1 crore, and 24.2% were from ₹1 crore to ₹5 crores. The highest mean for behaviourally related variables was that of treating GST compliance as a business priority (mean = 4.019), followed by penalty risks affecting compliance behavior (mean = 4.009) and seeking professional help (mean = 4.000). Monitoring payment status (mean = 3.924) and peer influence (mean = 3.393) were ranked in order of decreasing mean. Cognitive-related variables had Knowledge of Consequences of Non-Compliance

(mean = 4.000) at the top of this list, followed by Awareness of Required Documentation (mean = 3.962) and Knowledge of Return Forms (mean = 3.858). GST regulations being perceived as clear (mean = 3.412) had the lowest mean. Factor analysis produced eight factors which explained 59.0% of total variance, with compliance awareness and social influence orientation explaining the largest proportion of total variance at 21.8%.

The findings from the regression analysis reveal a high degree of association ($r = .792$) as well as explanatory power ($r^2 = .627$), indicating that a combination of the independent variables accounts for approximately 62.7% of the variability in timely compliance with GST. The two most strongly correlated constructs were Compliance Awareness (beta = .429) and Social Influence Orientation (beta = .371), and also Ethical Commitment (beta = .329). Technical competence did not contribute significantly to the model and was non-significant with a p-value of .251. A residual analysis

confirmed that errors were distributed normally and therefore supports the overall adequacy and reliability of the model.

A. Suggestions

Entrepreneurs should improve regular compliance processes through integration of GST filing and payments with routine business practice; therefore, to improve consistent timely filing and payment, a review mechanism that is internal and is more frequent at peak times for business will be better than the current system. In addition, training programs that focus on updating the regulation and clarifying the process of how to comply with it may increase understanding of the new GST regulations, which could also help in reducing confusion regarding the regulations.

Small business owners need professional help in documenting their affairs and managing risks as well as on a regular basis to receive advice from entrepreneurial organizations or tax advisors on how to comply with the audit requirements, penalties and electronic document filing procedure. This could build compliance confidence and develop habits to maintain accurate records. Awareness and personal ethical commitment play an important role in compliance and are supported by awareness campaigns that highlight the legal and financial consequences of non-compliance, which can lead to sustainable and timely GST compliance. Furthermore, building behavioral self-discipline as well as cognitive knowledge about the law will support long-term and punctual GST compliance.

B. Conclusion

The research found that timeliness in tax compliance by small business owners depends on how well these owners have developed the ability to control their behavior and understand what they are doing. Compliance with filing returns on time and making payments can be achieved through the entrepreneur's own priority for compliance, the entrepreneur's level of awareness of the consequences of non-compliance with regulations and the entrepreneur's sense of ethical obligation. In addition, entrepreneurs who keep systematic records and regularly monitor deadlines tend to be better at complying than those who do not. This study has shown that compliance is more than just having technical knowledge (e.g., knowing about due

dates); it involves both behavioral responses and awareness of the rules and regulations. Also, as shown in the regression analyses, the collective contribution of the behavioral and cognitive variables explains a significant portion of the variation in compliance levels. Overall, this research provides evidence for the need for entrepreneurs to integrate into their daily practice compliance knowledge, an ethical commitment to compliance, and compliance behaviors to consistently file returns and pay taxes on time.

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