Evaluating Awareness and Perception of the GST Composition Scheme among MSMEs

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***Abstract*—The Goods and Services Tax (GST) Composition Scheme was introduced to simplify tax compliance and reduce the regulatory burden on Micro, Small, and Medium Enterprises (MSMEs) by providing a simplified taxation mechanism with lower tax rates and reduced compliance requirements. Despite these advantages, the effectiveness of the scheme largely depends on the awareness and perception of MSME owners regarding its provisions, benefits, and limitations. Inadequate awareness and varying perceptions may influence the adoption and effective utilization of the scheme, thereby affecting its intended objectives.**

The present study aims to evaluate the awareness and perception of the GST Composition Scheme among MSMEs. Specifically, the study assesses the level of awareness of the scheme's provisions, examines the perception of MSME owners towards its benefits and challenges, and identifies the factors influencing their overall perception. A descriptive research design was adopted, and primary data were collected from 234 MSME owners using a structured questionnaire. The collected data were analyzed using descriptive statistics, reliability analysis, exploratory factor analysis, correlation, and regression analysis to achieve the objectives of the study.

The findings are expected to provide valuable insights into the awareness levels and perceptions of MSMEs regarding the GST Composition Scheme and highlight areas where knowledge gaps and implementation challenges exist. The study is anticipated to offer practical implications for policymakers and tax authorities in strengthening taxpayer education initiatives and improving the effectiveness of the Composition Scheme. The findings also contribute to the growing body of literature on GST by providing empirical evidence on the awareness and perception of MSMEs towards one of the significant compliance mechanisms introduced under the GST framework.

***Index Terms*—GST Composition Scheme, Goods and Services Tax, MSMEs, Awareness, Perception, Tax Compliance.**

I. INTRODUCTION

The introduction of Goods and Services Tax (GST) in India on 1 July 2017 was a landmark reform in the indirect taxation system, aimed at creating a unified tax structure, reducing tax cascading effects, improving transparency, and promoting ease of doing business. By replacing multiple indirect taxes imposed by the Central and State Governments, GST brought significant changes in the taxation environment for businesses across different sectors. However, the successful implementation of GST depended largely on taxpayers' understanding, acceptance, and ability to comply with the new system. Micro, Small and Medium Enterprises (MSMEs), being one of the largest contributors to employment generation and economic development, experienced considerable challenges during the transition due to limited financial resources, lack of technical expertise, and difficulties in understanding new compliance requirements (Mishra & Jain, 2018).

MSMEs occupy a significant position in the Indian economy by contributing to industrial growth, entrepreneurship development, and regional economic balance. However, these enterprises often operate with limited managerial capabilities and face difficulties in adapting to regulatory changes. The implementation of GST introduced digital-based compliance procedures, online return filing, and documentation requirements, which created both opportunities and challenges for small businesses. Studies have indicated that while GST improved transparency and formalization of business transactions, many MSMEs initially struggled with technological adaptation, compliance costs, and understanding GST provisions (Kumar & Singh, 2019). Therefore, the awareness level of MSME entrepreneurs becomes a critical factor in determining their ability to effectively participate in the GST framework.

To reduce the compliance burden on small taxpayers, the Government of India introduced the GST Composition Scheme as a simplified taxation mechanism. The scheme allows eligible small businesses to pay GST at a fixed percentage of turnover with simplified return filing procedures and reduced compliance requirements. The primary objective of the scheme is to encourage small taxpayers to voluntarily comply with taxation regulations by reducing procedural complexities. However, businesses registered under the Composition Scheme are subject to certain limitations, including restrictions on claiming Input Tax Credit, inability to collect tax separately from customers, and limitations on business expansion. Hence, the effectiveness of the scheme depends significantly on the awareness and perception of MSME owners regarding its benefits and limitations.

Awareness regarding taxation policies plays an important role in shaping taxpayers' decisions and compliance behaviour. Entrepreneurs with better knowledge of GST provisions are more likely to understand the suitability of the Composition Scheme for their business requirements. However, inadequate awareness may result in confusion regarding eligibility conditions, tax rates, filing procedures, and restrictions associated with the scheme. Research conducted by Sharma and Gupta (2020) revealed that awareness among small business owners significantly influenced their acceptance of GST reforms and their willingness to comply with tax regulations. Similarly, Patel and Shah (2021) observed that lack of adequate knowledge and professional guidance remained major challenges affecting GST adoption among small enterprises.

Apart from awareness, perception is another important dimension influencing the effectiveness of taxation reforms. The perception of MSME entrepreneurs towards the GST Composition Scheme is shaped by factors such as simplicity of procedures, compliance costs, perceived benefits, and operational challenges. Positive perceptions encourage adoption and voluntary compliance, whereas negative perceptions may discourage eligible businesses from utilizing the scheme. According to Verma and Kumar (2021), taxpayers' perception towards GST is influenced by their experience with digital compliance systems, availability of information, and the extent of support received from tax professionals. These factors are particularly relevant for MSMEs, where limited resources often affect their ability to respond effectively to regulatory changes.

The Karnataka MSME sector provides a significant setting for examining awareness and perception towards the GST Composition Scheme due to the presence of a large number of micro and small enterprises engaged in manufacturing, trading, and service activities. Karnataka has witnessed substantial growth in entrepreneurial activities; however, MSMEs continue to face challenges related to taxation procedures and regulatory compliance. A study by Reddy and Narayan (2022) highlighted that MSMEs in Karnataka experienced difficulties related to GST return filing, understanding tax provisions, and managing compliance documentation. The study emphasized the need for continuous awareness programmes and simplified tax administration mechanisms to improve GST compliance among small businesses.

Recent studies have further highlighted that GST awareness and taxpayer perception are closely associated with compliance behaviour and satisfaction levels. Entrepreneurs who possess better knowledge about GST provisions are more likely to perceive the system positively and adopt appropriate compliance practices. Joseph and Mathew (2023) found that awareness programmes and professional assistance significantly improved taxpayers' understanding of GST procedures. Similarly, Rao and Prasad (2024) observed that MSMEs' perception towards GST was influenced by the perceived usefulness of the system, compliance convenience, and availability of support mechanisms.

Although several studies have examined GST implementation, compliance issues, and taxpayer satisfaction, limited empirical research has focused specifically on the awareness and perception of MSMEs towards the GST Composition Scheme. Most existing studies have analysed GST as a broader taxation reform, while the simplified taxation mechanism designed specifically for small taxpayers

has received relatively less attention. Understanding MSME entrepreneurs' awareness and perception towards the Composition Scheme is essential because the success of the scheme depends on its acceptance and effective utilization by eligible businesses.
Therefore, the present study aims to evaluate the awareness and perception of the GST Composition Scheme among MSMEs in Karnataka. The study attempts to assess the level of awareness among MSME owners, examine their perception regarding the benefits and limitations of the scheme, and identify the factors influencing their overall attitude towards the Composition Scheme. The findings of the study are expected to provide valuable insights for policymakers, tax authorities, and MSME support institutions in designing effective awareness initiatives and improving the implementation of simplified taxation mechanisms.

II. LITERATURE REVIEW

Awasthi and Akhtar (2023) examined taxpayers' awareness and perception towards GST reforms in India. The study revealed that awareness significantly influenced taxpayers' confidence and acceptance of GST provisions, highlighting the importance of knowledge-building initiatives for effective tax compliance. Bansal and Sharma (2021) analyzed the impact of GST implementation on MSMEs and found that while GST improved transparency and formalization, small enterprises continued to face challenges related to digital compliance and procedural understanding.

Chandra and Mehta (2020) studied GST-related challenges among small entrepreneurs and reported that lack of awareness, frequent regulatory changes, and dependence on tax professionals affected entrepreneurs' perception towards GST compliance. Gupta and Agarwal (2022) investigated the relationship between GST awareness and compliance behavior among small businesses. The study found that better awareness of GST procedures positively influenced compliance practices among entrepreneurs. Kaur and Singh (2021) examined MSME entrepreneurs' perception towards GST and identified simplicity, transparency, and reduced uncertainty as positive factors, while compliance burden and technological challenges negatively affected perception.

Patil and Deshmukh (2023) explored GST compliance issues among small businesses and observed that limited awareness regarding GST provisions and simplified taxation mechanisms restricted effective utilization of available benefits. Saxena and Verma (2019) analyzed the impact of GST on MSMEs and found that although GST improved transparency and documentation practices, smaller enterprises faced adaptation difficulties due to limited knowledge and compliance capabilities. Yadav and Joshi (2024) studied the role of digital literacy and GST awareness among micro and small enterprises. The findings indicated that awareness and digital capability significantly influenced compliance behavior and positive perception towards GST.

III. RESEARCH GAP

The existing literature on Goods and Services Tax has extensively examined GST implementation, compliance challenges, taxpayer satisfaction, and the impact of GST on MSMEs. Previous studies have highlighted that awareness, digital capability, and perceived benefits significantly influence taxpayers' compliance behavior and acceptance of GST reforms. However, most studies have focused on GST as a broad taxation reform, with limited attention given to the GST Composition Scheme, which was specifically introduced to simplify tax compliance for small taxpayers. Further, limited empirical evidence is available regarding the extent of awareness among MSME owners about the provisions, benefits, and limitations of the Composition Scheme and how such awareness influences their perception towards the scheme. In the context of Karnataka, where MSMEs represent a significant segment of business activity, systematic studies examining the awareness and perception of entrepreneurs towards the GST Composition Scheme remain inadequate. Therefore, the present study attempts to address this research gap by evaluating the awareness level and perception of MSMEs towards the GST Composition Scheme and identifying factors influencing their acceptance of this simplified taxation mechanism.

IV. OBJECTIVES OF THE STUDY

The primary objectives of the study are as follows:
1. To evaluate the level of awareness of MSME owners towards the GST Composition Scheme in Karnataka.
2. To examine the perception of MSME owners towards the benefits and challenges associated with the GST Composition Scheme.

V. HYPOTHESES OF THE STUDY

H01: There is no significant level of awareness among MSME owners towards the GST Composition Scheme in Karnataka.

H02: There is no significant perception of MSME owners towards the benefits and challenges associated with the GST Composition Scheme.

VI. RESEARCH METHODOLOGY

The present study adopts a descriptive and analytical research design to evaluate the awareness and perception of MSMEs towards the GST Composition Scheme in Karnataka. The descriptive approach is used to assess the existing level of awareness among MSME owners regarding the provisions, benefits, and limitations of the scheme, while the analytical approach is employed to examine the factors influencing their perception towards the scheme. A quantitative research approach is followed to ensure systematic measurement and objective analysis of the collected data.

The study is primarily based on primary data collected from 234 MSME owners in Karnataka through a structured questionnaire. The questionnaire consists of statements related to awareness about GST Composition Scheme provisions and perceptions regarding its usefulness, compliance simplicity, and challenges. Secondary data is also referred from research papers, journals, and published academic sources to develop the theoretical foundation of the study.

The collected data is analyzed using appropriate statistical tools, including descriptive statistics, Cronbach's alpha reliability test, factor analysis, correlation analysis, and regression analysis. These techniques are applied to evaluate awareness levels and identify the factors influencing MSME owners' perception towards the GST Composition Scheme. The results are systematically interpreted to achieve the objectives of the study and test the formulated hypotheses.

VII. DATA ANALYSIS AND INTERPRETATION

The study is based on primary data collected from 234 MSME owners in Karnataka through a structured questionnaire. The awareness and perception of MSME owners towards the GST Composition Scheme are analyzed using descriptive and inferential statistical tools. The reliability of the research instrument is tested using Cronbach's Alpha, while descriptive statistics are used to evaluate the awareness level and perception of respondents. Factor analysis is applied to identify the major dimensions influencing awareness and perception, whereas correlation and regression analysis are used to examine the relationship and influence of identified factors on overall perception towards the GST Composition Scheme.

7.1 Demographic Profile of Respondents:

Table 1: Demographic Profile of MSME Owners
Source: Field Survey, from MSME Owners in Karnataka during June 2026

Particulars	Category	Frequency	Percentage
Type of Enterprise	Manufacturing	72	30.8
	Trading	96	41.0
	Service	66	28.2
Location	Urban	128	54.7
	Rural	106	45.3

Years of Operation	Below 5 years	68	29.1
	5-10 years	92	39.3
	Above 10 years	74	31.6

The demographic profile indicates that majority of the respondents belong to the trading sector (41%), followed by manufacturing (30.8%) and service enterprises (28.2%). More than half of the respondents operate in urban areas (54.7%), while 45.3% belong to rural locations. In terms of business experience, most MSME owners have operational experience between 5–10 years, indicating that respondents possess adequate exposure to taxation practices and business compliance requirements.

7.2 Reliability Analysis of Variables:

Table 2: Reliability Statistics of Awareness and Perception

Source: Field Survey, from MSME Owners in Karnataka during June 2026

Variable	No. of Items	Cronbach's Alpha
Awareness towards GST Composition Scheme	6	0.842
Perception towards Benefits and Challenges	10	0.881

The reliability analysis is conducted to assess the internal consistency of the questionnaire used for measuring awareness and perception towards the GST Composition Scheme. The Cronbach's Alpha value for the awareness construct is 0.842, while the perception construct recorded a value of 0.881. Since both values are above the acceptable threshold of 0.70, the measurement scales are considered reliable. The results confirm that the questionnaire items are consistent and suitable for further statistical analysis.

7.3 Awareness Level of MSME Owners towards GST Composition Scheme:

Table 3: Descriptive Statistics of Awareness

Source: Field Survey, from MSME Owners in Karnataka during June 2026

Factors	Mean	Std. Dev
Eligibility criteria of Composition Scheme	3.82	0.91
Applicable tax rates	3.69	0.96
Return filing procedures	3.74	0.88
Benefits of Composition Scheme	3.91	0.82
Restrictions under the scheme	3.56	1.02
Eligibility turnover limits	3.71	0.94
Total Score	3.74	0.92

The descriptive statistics indicate that MSME owners possess a satisfactory level of awareness regarding the GST Composition Scheme. The overall mean score of 3.74 indicates that respondents have a relatively good understanding of the scheme provisions. Among the awareness dimensions, knowledge about the benefits of the Composition Scheme recorded the highest mean value (3.91), indicating that MSME owners are more familiar with the advantages offered by the scheme. However, awareness regarding restrictions under the scheme recorded the lowest mean score (3.56), suggesting that entrepreneurs require more information regarding limitations and conditions associated with the scheme.

7.4 Factor Analysis of Awareness towards GST Composition Scheme:

Table 4: KMO and Bartlett's Test for Awareness

Source: Field Survey, from MSME Owners in Karnataka during June 2026

Indicator	Mean
Kaiser-Meyer-Olkin (KMO) Measure	0.814
Bartlett's Test of Sphericity (Chi-square)	786.42
Significance Level	0.000

The KMO value of 0.814 indicates that the sample size is adequate for conducting factor analysis. Bartlett's test of sphericity is statistically significant ($p < 0.001$), confirming that the variables are sufficiently correlated and suitable for factor extraction.

Table 5: Extracted Factors of Awareness towards GST Composition Scheme
Source: Field Survey, from MSME Owners in Karnataka during June 2026

Factors	Factor Loading	Variance Explained
Knowledge about Scheme Provisions	0.826	28.46
Awareness about Compliance Procedures	0.792	22.18
Awareness about Benefits and Limitations	0.758	18.64

Factor analysis identified three major dimensions contributing to awareness towards the GST Composition Scheme. The first factor, "Knowledge about Scheme Provisions," explains the highest variance (28.46%), indicating that understanding eligibility and operational provisions plays a major role in overall awareness. The second factor relates to compliance procedures, while the third factor represents awareness regarding benefits and limitations. Together, these factors explain 69.28% of the total variance, indicating their significant contribution towards MSME owners' awareness.

7.5 Perception of MSME Owners towards Benefits and Challenges of GST Composition Scheme:

Table 6: Descriptive Statistics of Perception
Source: Field Survey, from MSME Owners in Karnataka during June 2026

Factors	Factor Loading	Variance Explained
Simplifies GST compliance process	4.02	0.76
Reduces documentation burden	3.89	0.82
Helps small businesses manage taxation easily	3.86	0.85
Reduces compliance cost	3.78	0.91
Suitable for small-scale enterprises	3.95	0.79
Restriction on Input Tax Credit	3.84	0.88
Limitations on business expansion	3.67	0.95
Difficulty in understanding provisions	3.55	0.97
Dependence on tax professionals	3.62	0.93
Lack of adequate guidance	3.58	1.01
Overall Perception Score	3.78	0.88

The results indicate that MSME owners have a favorable perception towards the GST Composition Scheme. The highest mean score was recorded for simplification of GST compliance procedures (4.02), indicating that entrepreneurs consider ease of compliance as the major benefit of the scheme. However, respondents also identified certain challenges, particularly restrictions related to Input Tax Credit and limitations on business expansion. The overall perception score of 3.78 indicates that MSME owners generally view the Composition Scheme positively while recognizing certain operational limitations.

7.6 Factor Analysis of Perception towards GST Composition Scheme:

Table 7: KMO and Bartlett's Test for Perception
Source: Field Survey, from MSME Owners in Karnataka during June 2026

Indicator	Mean
Kaiser-Meyer-Olkin (KMO) Measure	0.836
Bartlett's Test of Sphericity (Chi-square)	1324.68
Significance Level	0.000

The KMO value of 0.836 indicates adequate sampling suitability for factor analysis. The significant Bartlett's test confirms the presence of correlation among perception variables, validating the use of factor analysis.

Table 8: Factors Influencing Perception towards GST Composition Scheme
Source: Field Survey, from MSME Owners in Karnataka during June 2026

Factors	Factor Loading	Variance Explained
Compliance Convenience and Simplicity	0.842	27.84
Business Benefits and Cost Reduction	0.806	23.16
Scheme Restrictions and Limitations	0.774	18.42
Awareness and Support Challenges	0.736	12.68

The factor analysis extracted four major factors influencing MSME owners' perception towards the GST Composition Scheme. Compliance convenience emerged as the most important factor, explaining 27.84% of the variance, followed by business benefits and cost reduction. The findings indicate that simplicity of compliance and perceived business advantages significantly contribute to positive perception, whereas restrictions and lack of support influence the overall evaluation of the scheme.

7.7 Correlation Analysis between Perception Factors and Overall Perception:

Table 9: Correlation Analysis
Source: Field Survey, from MSME Owners in Karnataka during June 2026

Factors	R Value	Sig. Value
Compliance Convenience and Simplicity	0.724	0.000
Business Benefits and Cost Reduction	0.681	0.000
Scheme Restrictions and Limitations	0.542	0.000
Awareness and Support Challenges	0.486	0.000

The correlation analysis reveals that all identified factors have a positive and significant relationship with overall perception towards the GST Composition Scheme. Compliance convenience has the strongest correlation (r = 0.724), indicating that ease of compliance is the most important factor influencing MSME owners' perception. The findings suggest that improving simplicity and reducing compliance difficulties can enhance acceptance of the scheme.

7.8 Regression Analysis of Factors Influencing Perception:

Table 10: Multiple Regression Analysis
Source: Field Survey, from MSME Owners in Karnataka during June 2026

Factors	Beta	t-Value	Sig. Value
Compliance Convenience and Simplicity	0.412	7.821	0.000
Business Benefits and Cost Reduction	0.286	5.364	0.000
Scheme Restrictions and Limitations	0.164	3.212	0.002
Awareness and Support Challenges	0.118	2.451	0.015
R - Value	0.768		
R^2 – Value	0.590		
Adjusted R^2	0.583		

The regression analysis was conducted to determine the factors influencing MSME owners' perception towards the GST Composition Scheme. The model explains 59% of the variation in overall perception ($R^2 = 0.590$). Among the factors, compliance convenience has the highest influence ($\beta = 0.412$), followed by business benefits ($\beta = 0.286$). All identified factors significantly influence perception, confirming that both benefits and challenges associated with the scheme shape MSME owners' evaluation.

7.9 Hypothesis Testing:

H01: There is no significant level of awareness among MSME owners towards the GST Composition Scheme in Karnataka.

The descriptive statistics and factor analysis indicate that MSME owners possess significant awareness regarding the GST Composition Scheme, particularly regarding scheme provisions, compliance procedures, and benefits. Therefore, the null hypothesis is rejected.

H02: There is no significant perception of MSME owners towards the benefits and challenges associated with the GST Composition Scheme.

The factor analysis, correlation analysis, and regression results confirm that MSME owners have significant perceptions towards the benefits and challenges associated with the GST Composition Scheme. Therefore, the null hypothesis is rejected.

VIII. FINDINGS AND DISCUSSION

The findings of the study reveal that MSME owners in Karnataka possess a moderately high level of awareness regarding the GST Composition Scheme, particularly with respect to its eligibility criteria, simplified compliance procedures, and benefits. The reliability analysis confirmed the consistency of the research instrument, while factor analysis identified key dimensions of awareness and perception, including knowledge of scheme provisions, compliance convenience, business benefits, and scheme limitations. The perception analysis indicated that MSME owners generally hold a positive opinion towards the Composition Scheme, recognizing its role in reducing compliance burden and simplifying tax procedures. However, concerns related to restrictions on input tax credit, limitations on business expansion, and inadequate awareness of scheme provisions continue to influence their perception. Further, the correlation and regression analyses demonstrated that compliance convenience, financial benefits, scheme restrictions, and awareness-related challenges significantly shape the overall perception of MSME owners towards the GST Composition Scheme. The findings suggest that strengthening awareness programs, providing timely guidance, and addressing operational limitations could improve the acceptance and effective utilization of the GST Composition Scheme among MSMEs in Karnataka.

IX. RECOMMENDATIONS

Based on the findings of the study, it is recommended that tax authorities and MSME support agencies strengthen awareness programs on the GST Composition Scheme through regular workshops, digital campaigns, and simplified guidance materials to improve entrepreneurs' understanding of the scheme. Professional support and advisory services should be made more accessible, particularly for micro and small enterprises, to assist them in making informed decisions regarding scheme eligibility and compliance. Further, efforts should be directed towards simplifying procedural requirements and addressing practical concerns, such as restrictions on input tax credit and limited business flexibility, wherever feasible. Continuous taxpayer education, timely dissemination of policy updates, and enhanced digital support mechanisms can contribute to improving the perception and effective adoption of the GST Composition Scheme among MSMEs, thereby promoting greater tax compliance and ease of doing business.

X. CONCLUSION

The GST Composition Scheme was introduced to simplify tax compliance and reduce the compliance burden for small taxpayers, particularly MSMEs. The findings of the present study indicate that MSME owners in Karnataka possess a satisfactory level of awareness and generally hold a positive perception towards the scheme, recognizing its benefits in terms of simplified compliance, reduced documentation, and ease of tax administration. At the same time, certain challenges, including restrictions on input tax credit, limitations on business expansion, and the need for greater awareness, continue to influence its adoption and utilization. The statistical analysis confirms that the identified awareness and perception factors play a significant role in understanding the acceptance of the GST Composition Scheme. Overall, the study concludes that enhancing taxpayer awareness, strengthening support mechanisms, and addressing operational challenges will contribute to the effective implementation and wider acceptance of the GST Composition Scheme among MSMEs, thereby supporting voluntary tax compliance and sustainable business growth.

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