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South Asian Journal of Management Research (SAJMR), is a scholarly journal that publishes scientific research on the theory and practice of management. All management, computer science, environmental science related issues relating to strategy, entrepreneurship, innovation, technology, and organizations are covered by the journal, along with all business-related functional areas like accounting, finance, information systems, marketing, and operations. The research presented in these articles contributes to our understanding of critical issues and offers valuable insights for policymakers, practitioners, and researchers. Authors are invited to publish novel, original, empirical, and high quality research work pertaining to the recent developments & practices in all areas and disciplined.

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Dr. Pooja M. Patil
Editor

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Examining Goods and Services Tax Compliance Behaviour among Businesses: A State-Level Analysis from Goa, India.

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Abstract

The Goods and Services Tax (GST) was implemented in India on 1st July 2017 with the primary objective of simplifying the complex structure of multiple indirect tax laws and reducing the compliance burden for businesses. By consolidating various taxes under a single framework, GST aimed to enhance tax efficiency and ensure better compliance. As GST completes seven years since its rollout, assessing its impact on compliance behaviour among businesses has become a critical area of study. This research focuses on GST compliance in the state of Goa, India, which serves as an ideal case due to its highest per capita income in the country, economic diversity, and tourism-driven economy. The study utilises secondary data on GST return filings published by the Government of India for the period from July 2017 to June 2024, specifically for the state of Goa, to analyse compliance behaviour. Descriptive analysis, Homogeneity of Variances Tests, and Independent Sample T-Tests were employed using Jamovi statistical software to identify patterns and trends in GST compliance, offering insights into the extent of adherence to GST laws among businesses in the region. Additionally, deterrence theory has been incorporated to understand the influence of penalties and fines on GST taxpayers' compliance behaviour of the businesses in Goa. This integration adds to the existing deterrence theory literature by exploring its application in a state-specific context. This study seeks to address the gap in understanding GST compliance at the state level while contributing to the broader discourse on tax compliance. The findings will assist tax authorities and policymakers in identifying potential challenges faced by businesses and in designing targeted interventions to improve compliance. By addressing the regional dimension of GST compliance, the research offers valuable lessons that can inform strategies in other regions with similar economic dynamics, fostering better tax administration and compliance globally.

Keywords: Goods and Services Tax (GST), Indirect Tax, GST Returns, Compliance Rate and Deterrence Theory.

Introduction

The economic development of any country depends of how the taxation system is performing in that economy. In India the Taxation system is divided into direct tax and indirect tax. Direct tax in India mainly consists of Income tax act and indirect Tax consist of Goods and services tax (GST) (Salim et al., 2019; Muduli et al., 2022). GST was introduced from 1st July 2017 merging together different indirect taxes and to reduce the complex compliance burden on businesses GST law in India has only completed around seven years and the success of any tax law will depend on how much is the compliance rate towards the law (Kumar and Babu, 2018; Haldankar and Patkar, 2022). Tax compliance means the willingness of the taxpayers to act according to the direction of tax law (James and Alley, 2002). To comply with the provision of GST act the businesses in India has to file different GST returns as applicable to the businesses. The tax authority of India has notified many GST returns but the current returns which have to be filed by the taxpayers in India are GSTR 1 and GSTR 3B. In GSTR 1 return the taxpayers has to mention business sales of goods or services and in GSTR 3B summary of sales and purchases of goods or services have to be mentioned. Currently in India GSTR 1 return has to be filed by monthly who's turnover of sales is more than Rs. 5 crores and in case of taxpayer's whose sales is less than Rs. 5 crores than they can either file GSTR 1 return monthly or quarterly. When GSTR 3B return was notified, the filing had to be done monthly but currently the filing of GSTR 3B is Monthly or quarterly who's turnover is less than Rs. 5 crores. Currently, if a taxpayer fails to file their GST 3B return by the due date, a penalty is imposed as a deterrent, calculated on a per-day basis. The deterrence theory by Allingham and Sandmo (1972) suggests that compliance is more likely to improve when fines and penalties are stringent. The GST law in India is still evolving, making it crucial to study the compliance behaviour of different types of businesses under the regime. While existing literature explores GST across various domains at both national and global levels, there is a notable gap in research examining the compliance dynamics of businesses under the GST framework. This research aims to address this gap by contributing in several ways. First, it examines the compliance levels of businesses towards GST, with a specific focus on the filing patterns of GSTR-1 and GSTR-3B returns in Goa, the smallest state in India. Goa, with the highest GDP per capita among all Indian states, offers a unique context for understanding GST

compliance behaviour. Studying how businesses in a small but economically significant state comply with GST laws provides valuable insights into region-specific patterns and challenges. Additionally, this study adds to the existing deterrence theory literature by exploring the role of penalties and fines in influencing GST compliance in Goa.

Objectives of the study

The research has been undertaken to accomplish the following objectives

- To evaluate the level of compliance of GST among the businesses in Goa since its introduction.
- To compare the level of compliance before due date between GSTR 1 & GSTR3B returns filing amongst the businesses in Goa.

Review of Literature

Numerous studies have been undertaken by the researchers around the globe in the related to the field of GST. In one study in Malaysia (Palil and Ibrahim, 2011) studied the impact of Goods and Services tax (GST) on middle income earners in Malaysia with main objective to study the consumers perception towards GST law through primary questionnaire method. The authors concluded that consumers were worried about the GST introduction and proper awareness should be provided to consumers about GST law. (Buchan et al., 2012) studied increase in compliance cost due to increase in rate of GST in New Zealand businesses. The research methodology adopted was by way of semi structed interview, discussion and direct observation. The authors finding suggested that as a result of increase of GST rates there was negative impact on compliance cost. (lingnier and Evans., 2012) studied the rise of tax compliance costs for small businesses in Australia by questionnaire method. In their study authors tried to measure and analyse the tax compliance costs amongst small businesses. They also tried to compare the compliance cost in different countries. (Firth and Mckenzie., 2012) studied the application of GST to the financial sector in Canada. They provided many recommendations to improve the manner in which GST is applied in the sector of financial services in Canada. Again (Palil et al., 2013) studied the different elements of GST compliance costs of Malaysian Companies. The objective of the research paper was to identify the compliance cost associated due to implementation of GST law and to provide suggestion to the tax authorities regarding the same. The data was collected through questionnaire method and the authors suggested that the government should provide special tax benefits to companies in order to reduce the compliance burden. In one more study from Malaysia (Bidin and Shamsudin, 2013) studied the taxpayer's intention to comply with GST using theory of reasoned actioned. Data was collected through questionnaire method and multiple regression was employed to examine the relationship between different factors. The result of the study revealed that attitude and subjective norms had a significant impact towards GST compliance. (Eichfelder and Vaillancourt, 2014) studied in detail tax compliance cost. They suggested that there is high compliance burden of Tax on small businesses and self-employed tax payers due to increase in different administration and paper work. In Canada (Gendron, 2015) was of the opinion that GST is not the best tax law available. He proposed to eliminate some of the relief which were offered in GST law and calls for review of GST act in the country for better functioning. (Mansor et al., 2016) studied the compliance towards indirect tax among SMEs in Algeria. The authors had used questionnaire survey method and suggested that the Algeria government should review the current tax policy and should reduce the high compliance cost. (Adam and Yusof., 2017) compared the GST compliance costs amongst companies in Malaysia and abroad and they presented the amount of compliance costs borne by the companies and suggested steps to reduce it. (James, 2018) in Australia studied government decision to extend GST law to imports on low value goods. The author was of the opinion that due to the government decision there has been an increase in GST compliance cost amongst the businesses involved in imports. (Yong et al., 2019) studied the impact of GST imposition on stock market of Australia and Malaysia exchanges. The authors revealed that an increase of transaction costs through GST imposition has a significant relationship with stock market overreaction in Malaysia, but did not have an impact on Australian stock market. (Khalid et al., 2022) studied the determinants of tax compliance intensions amongst Jordan businesses. The Model adopted for the study was theory of planned behaviour. The authors concluded that the, subjective norms, attitude towards behaviour, perceived behavioural control and patriotism were significant determinants factors having impact on the intentions towards in GST tax compliance. Different researchers also have recently tried to study GST Compliance in India. (Agrawal, 2019) studied the GST law in India with main objectives of understanding the main advantages of GST and also analysed the impact of GST on different sectors. The author stated that for the business the GST will reduce the overall compliance. (Beemabai, 2019) tried to study the overall GST law in India and he was of the opinion that GST will reduce the compliance cost by simplified GST tax compliance in India. (Malini and Saranya, 2021) studied the compliance towards GST in Madurai District and advocated that proper knowledge of tax law will lead to increase in voluntary tax compliance towards GST. In one more study (Bhargava et al., 2021) tried to predict the tax evasion in GST by taking into account no filing of GST returns. The authors have developed statistical model for predicting the GST tax defaulters. (Desai, 2020) studied the impact of GST on business of Hotel industry in the state of Maharashtra. The authors concluded that the compliance and complexity towards GST has increased since the introduction but at the same time the respondents were of the opinion that GST return filing were easy as compared to earlier Vat or

services tax law. (Mukherjee, 2020) had assessed the GST revenue and compliance performance of states of India and further estimated the GST compliance Gap. (Ramkumar et al., 2023) emphasized that taxpayers' perceptions of GST laws in India are largely shaped by their level of tax knowledge and their views on the fairness and equity of the system. Likewise, (Desai et al., 2024) outlined various difficulties faced by small business traders under the GST system, including issues related to the implementation of E-way bills, confusion over HSN codes, constant changes in GST tax rates, and challenges in claiming input tax credit (ITC), among other

From the above review of the literature, it is clear that no concrete studies have been undertaken to study the level of compliance towards GST by taking into consideration GST returns filing data and there exist a research gap hence in this research paper the author are trying explore this research gap.

Research Methodology

The present research study is based on already published data on Goa GST return filing. As per the availability of data from www.gst.gov.in/download/gststatistics period of the study is restricted from July 2017 to June 2024. In this study GSTR 1 and GSTR 3B returns filing compliance of Goa have been studied in detail as both this returns account for major returns to be filed under GST provisions of India. For achieving objective of the study graph analysis, descriptive analysis and Independent sample T-Test has been employed using Jamovi statistical software.

Data analysis and Interpretation

A) Following analysis have been undertaken to evaluate the level of compliance of GST in Goa since its introduction.

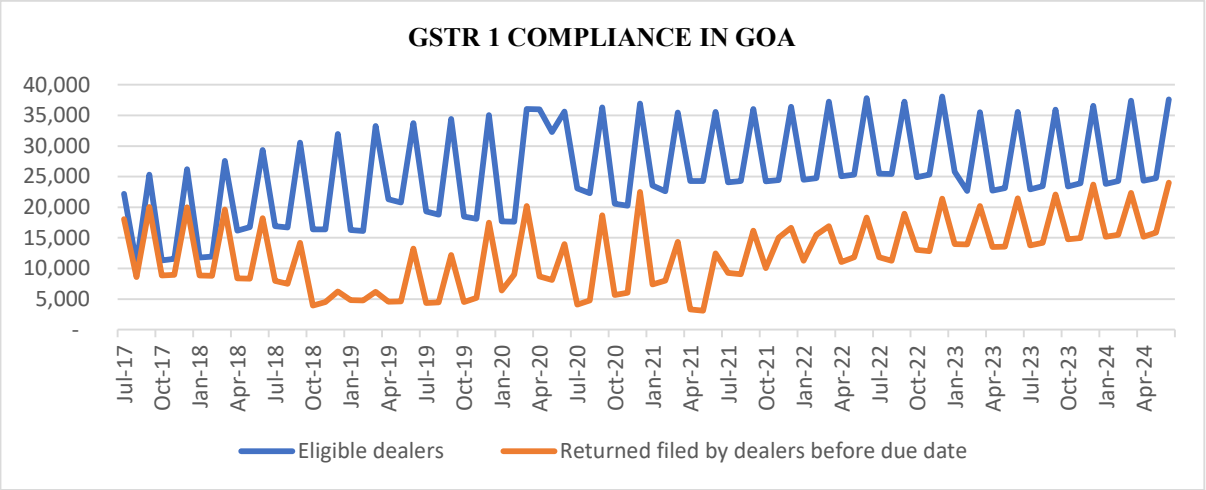
Table 1: Data of filing of GSTR 1 and GSTR 3B returns from July 2017 to June 2024 in Goa.

	GSTR 1			GSTR 3B		
Months	**Eligible dealers**	**Returned filed by dealers before due date**	**Percentage Compliance of GSTR 1 before due date (%)**	**Eligible dealers**	**Returned filed by dealers before due date**	**Percentage Compliance of GSTR 1 before due date (%)**
Jul-17	22,196	18,039	81	22,196	10,043	45
Aug-17	10,774	8,605	80	23,786	8,001	34
Sep-17	25,339	20,038	79	25,339	11,312	45
Oct-17	11,292	8,877	79	25,168	12,599	50
Nov-17	11,570	8,962	77	25,951	13,476	52
Dec-17	26,231	19,986	76	26,231	15,466	59
Jan-18	11,769	8,863	75	26,753	15,607	58
Feb-18	11,924	8,797	74	27,195	15,535	57
Mar-18	27,578	19,628	71	27,578	15,496	56
Apr-18	16,168	8,365	52	27,947	9,495	34
May-18	16,758	8,307	50	28,752	16,053	56
Jun-18	29,346	18,231	62	29,346	16,448	56
Jul-18	16,933	7,953	47	29,813	18,214	61
Aug-18	16,723	7,494	45	30,274	15,660	52
Sep-18	30,576	14,192	46	30,576	18,211	60
Oct-18	16,399	3,936	24	30,975	16,857	54
Nov-18	16,366	4,535	28	31,465	17,280	55
Dec-18	31,956	6,255	20	31,956	17,446	55
Jan-19	16,274	4,837	30	32,499	16,216	50
Feb-19	16,105	4,792	30	32,886	19,796	60
Mar-19	33,254	6,210	19	33,254	15,871	48
Apr-19	21,309	4,590	22	33,353	17,206	52
May-19	20,779	4,600	22	33,480	18,371	55
Jun-19	33,757	13,260	39	33,757	18,735	55
Jul-19	19,308	4,383	23	34,090	19,770	58
Aug-19	18,815	4,453	24	34,201	18,287	53
Sep-19	34,397	12,228	36	34,397	16,764	49
Oct-19	18,492	4,499	24	34,642	18,296	53
Nov-19	18,104	5,174	29	34,765	21,249	61
Dec-19	35,044	17,483	50	35,044	18,472	53
Jan-20	17,705	6,414	36	35,365	21,905	62
Feb-20	17,648	9,035	51	35,756	21,313	60

Months	Eligible dealers	Returned filed by dealers before due date	Percentage Compliance of GSTR 1 before due date (%)	Eligible dealers	Returned filed by dealers before due date	Percentage Compliance of GSTR 1 before due date (%)
Mar-20	36,052	20,196	56	36,052	2,018	6
Apr-20	35,971	8,714	24	36,015	4,252	12
May-20	32,261	8,150	25	35,551	7,270	20
Jun-20	35,630	13,986	39	35,630	10,369	29
Jul-20	23,074	4,118	18	35,883	11,013	31
Aug-20	22,269	4,755	21	36,112	15,141	42
Sep-20	36,289	18,702	52	36,289	18,972	52
Oct-20	20,568	5,691	28	36,624	19,521	53
Nov-20	20,258	6,052	30	36,792	20,298	55
Dec-20	36,918	22,521	61	36,918	22,678	61
Jan-21	23,527	7,394	31	23,527	10,488	45
Feb-21	22,628	8,005	35	22,584	10,488	46
Mar-21	35,459	14,325	40	35,459	20,167	57
Apr-21	24,272	3,307	14	24,272	3,744	15
May-21	24,257	3,107	13	24,257	4,714	19
Jun-21	35,597	12,472	35	35,597	18,516	52
Jul-21	24,050	9,261	39	24,050	13,291	55
Aug-21	24,263	9,072	37	24,263	12,869	53
Sep-21	36,018	16,168	45	36,018	22,905	63
Oct-21	24,216	10,082	42	24,216	14,182	59
Nov-21	24,425	15,044	62	24,425	14,212	58
Dec-21	36,434	16,657	46	36,434	23,443	64
Jan-22	24,471	11,256	46	24,471	14,149	58
Feb-22	24,769	15,508	63	24,769	14,279	58
Mar-22	37,269	16,919	45	37,269	22,757	61
Apr-22	25,038	11,057	44	25,038	15,458	62
May-22	25,302	11,822	47	25,302	15,172	60
Jun-22	37,823	18,336	48	37,823	24,356	64
Jul-22	25,469	11,856	47	25,469	15,622	61
Aug-22	25,404	11,275	44	25,404	15,420	61
Sep-22	37,238	18,928	51	37,238	24,354	65
Oct-22	24,904	13,046	52	24,904	15,774	63
Nov-22	25,338	12,825	51	25,338	16,225	64
Dec-22	38,074	21,394	56	38074	26,398	69
Jan-23	25,812	13,968	54	25,812	13,968	54
Feb-23	22,633	13,953	62	22,633	17,198	76
Mar-23	35,534	20,223	57	35,534	24,640	69
Apr-23	22,737	13,484	59	22,737	16,834	74
May-23	23,122	13,570	59	23,122	17,364	75
Jun-23	35,582	21,441	60	35,582	26,622	75
Jul-23	22,911	13,789	60	22,911	17,030	74
Aug-23	23,450	14,168	60	23,450	17,022	73
Sep-23	35,915	22,067	61	35,915	27,137	76
Oct-23	23,414	14,738	63	23,414	17,672	75
Nov-23	23,927	14,951	62	23,927	18,045	75
Dec-23	36,551	23,698	65	36,551	28,314	77
Jan-24	23,833	15,204	64	23,833	18,593	78
Feb-24	24,292	15,504	64	24,292	19,106	79
Mar-24	37,393	22,355	60	37,393	27,236	73
Apr-24	24,355	15,173	62	24,355	18,356	75
May-24	24,747	15,842	64	24,747	19,097	77
Jun-24	37,604	24,042	64	37,604	28,789	77

Source: Author's compilation

Figure 1: GSTR 1 compliance in Goa.

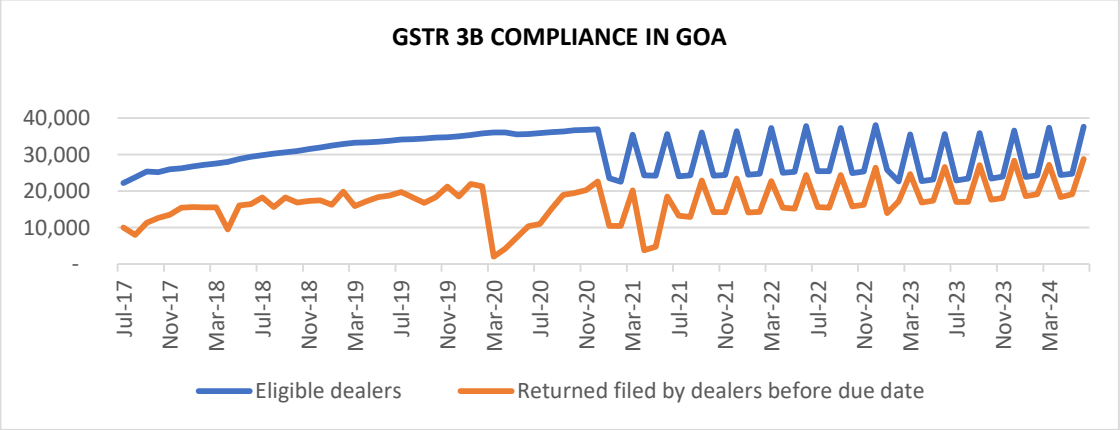


Source: Author's compilation

The data in Table 1 and Figure 1 provide a detailed view of GSTR-1 compliance in Goa from July 2017 to June 2024. GSTR-1 filing compliance, which involves the timely submission of outward supply details, reflects the adherence of taxpayers to GST regulations. Most taxpayers in Goa follow quarterly filing, with a smaller percentage opting for monthly filing as per GST provisions.

Initially, during the rollout phase from July 2017 to March 2018, compliance rates were relatively high, averaging above 70%, with the highest compliance of 81% recorded in July 2017. However, a gradual decline in compliance was observed in subsequent years, with rates dropping to as low as 20% in December 2018 and 19% in March 2019. The COVID-19 pandemic in 2020–21 further disrupted compliance, with several months showing compliance rates below 30%. For example, April 2020 recorded a compliance rate of 24%, and May 2020 was only slightly better at 25%. Following the pandemic, compliance rates began to recover. From late 2021 onwards, there was a notable upward trend, with compliance reaching 63% in October 2022 and peaking at 65% in December 2023. The data for 2023–24 indicate a continued positive trajectory, with compliance rates consistently above 60%, culminating at 64% in June 2024. This improvement suggests that businesses have adapted better to GST requirements, possibly supported by increased awareness and improved administrative measures. When examining yearly compliance trends, there was an overall decline in compliance percentages in the early years of GST. Compliance dropped from 89% in 2017–18 to 72% in 2018–19 and further to 68% in 2019–20. The pandemic year, 2020–21, witnessed the lowest average compliance of 61%. However, in subsequent years, compliance steadily improved, with the rate increasing to 80% in 2021–22, 85% in 2022–23, and further reaching around 87% by 2023–24. Despite this progress, timely filing of GSTR-1 returns before the due date remains a challenge. While the average filing rate before the due date was 77% in 2017–18, it declined sharply to 38% in 2018–19 and hovered around 34% in 2019–20 and 2020–21. Improvements were observed post-pandemic, with timely compliance rates rising to 40% in 2021–22, 50% in 2022–23, and reaching 58% by 2023–24.

Figure 2: GSTR 3B compliance in Goa.



Source: Author's compilation

The data in Table 1 and Figure 2 provide a detailed analysis of GSTR-3B compliance in Goa from July 2017 to June 2024. GSTR-3B, a monthly summary return, is critical for reporting taxable supplies, input tax credits, and GST liabilities. The compliance trends during this period reflect the influence of policy changes, external factors such as the COVID-19 pandemic, and the overall adaptability of taxpayers to the GST regime. In the initial phase of GST implementation (July 2017 to March 2018), GSTR-3B compliance rates started at 45% in July 2017 and gradually improved to 59% by December 2017, indicating growing familiarity with the filing process. However, compliance rates fluctuated during 2018 and 2019, ranging from 34% to 61%, highlighting operational challenges faced by businesses in meeting monthly filing requirements. The COVID-19 pandemic in 2020–21 had a significant impact, with compliance rates dropping to an all-time low of 6% in March 2020. The nationwide lockdown and economic disruptions severely affected businesses' ability to adhere to GST filing timelines. Although there was marginal recovery in subsequent months, compliance remained subdued, averaging around 20–30% during the peak pandemic period, underscoring the vulnerability of businesses during such crises. Post-pandemic, GSTR-3B compliance began to recover steadily. By late 2021, compliance rates showed consistent improvement, reaching 61% in December 2022 and peaking at 77% by June 2024. This recovery reflects increased awareness among taxpayers, better support from tax authorities, and the normalization of business operations. Improvements in the GST filing system and enhanced digital infrastructure also contributed to this positive trend. A yearly analysis of compliance patterns reveals mixed results. In 2017–18, the average compliance rate was 56%, but it declined to 50% during 2018–19 and 2019–20. The year 2020–21 marked the lowest compliance rates, primarily due to the pandemic, with averages as low as 20–30%. However, a significant turnaround was observed in 2021–22, with average compliance rising to 63%, followed by further improvements in 2022–23 and 2023–24, where compliance rates exceeded 70%.

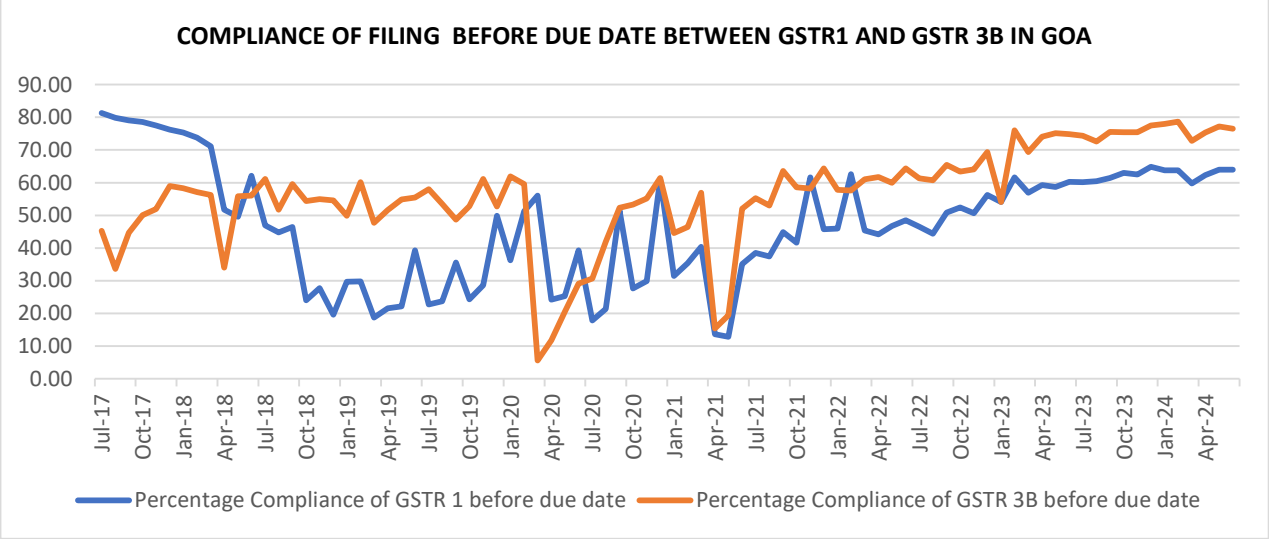
B) Following analysis have been undertaken to compare Level of compliance before due date of GSTR 1 and GSTR 3B returns in Goa.

Hypotheses of the Study

H0: There is no significant difference between filing of return before due date between GSTR 1 and GSTR 3B returns filing in Goa

H1: There is significant difference between filing of return before due date between GSTR 1 and GSTR 3B returns filing in Goa

Figure 3: Comparison of Compliance of filing before due date between GSTR1 and GSTR 3B Goa.



Source: Author's compilation

Table 2: Descriptive statistics of level of Compliance of GSTR 1 and GSTR 3B return in India

Level of Compliance	N	Mean	Minimum	Maximum	SD	Kolmogorov -Smirnov p
Percentage Compliance of GSTR 1 before due date	84	47.5	13	81	17.6	**0.054**
Percentage Compliance of GSTR 3B before due date	84	56.4	6	79	15.2	

Source: Author's calculation using jamovi

The above figure 3 and table 2 provides a comparative detail of GSTR 1 and GSTR 3B filing before due date in Goa for the period from July 2017 to June 2024. The highest compliance rate for GSTR 1 filing in Goa was for the month of July 2017 i.e., 81 percent, whereas for GSTR 3B the highest filing was for the month of February 2024 i.e., 79 percent. The lowest compliance for filing GSTR 1 before due date was 13 percent for the month May 2021 and for GSTR 3B filing before due date was only 6 percent for the month of March 2020. The average filing of GSTR 1 before due date was 47.5 percent and for GSTR 3B filing before due date was 56.4 percent.

Table 3: Homogeneity of Variances Tests (Levene's)

	F	Df	df2	P value
Level of Compliance	6.34	1	166	**0.013**

Source: Author's calculation using jamovi

Table 4: Independent Samples T-Test

		Statistic	df	P value	Cohen's *d*
Level of Compliance	Welch's t	-3.49	163	**<.001**	**0.539**

Source: Author's calculation using jamovi

As per the Kolmogorov-Smirnov (table 2) assumption of normality is met as a result parametric Independent sample T-test has been applied. Before applying independent sample T- Test, Levene's test for Homogeneity of Variance assumption was applied. As per the levene's test (table 3) assumption was not fulfilled as p value < 0.005 therefore Independent sample t-/test (Welch's) was used. As per Independent sample t-test (Welch's) (table 4) there is significant difference between level of Compliance for filing GSTR 1 & GSTR 3B before due date in Goa as p value is < 0.005 and it also represented a medium level of effect size i.e., d= 0.539 therefore we fail to accept the Null hypothesis (Ha0).

Discussion and Conclusion of the study

As per the analysis conducted it is clear that in Goa the GST return filing of both major returns i.e., GSTR 1 and GSTR 3B are not satisfactory. If we see the overall filing of GSTR 1 and GSTR 3B returns there are fluctuation taking place for the period from July 2017 to June 2024 as a result there has been widening of compliance gap for filing GSTR 1 and GSTR 3B returns. On the other hand, after analysing the data of filing of GSTR 1 and GSTR 3B returns before due date it can be found out that rate of filing is very poor for both this returns in Goa. The research findings indicate that, based on the Independent Sample T-Test (Welch's), there is a significant difference in the level of compliance for filing GSTR-1 and GSTR-3B returns before the due date, leading to the rejection of the null hypothesis (H0). A comparison of the filing rates reveals that GSTR-3B compliance before the due date is notably higher than that of GSTR-1. Specifically, the average timely filing rate for GSTR-3B is 56.4 percent, whereas for GSTR-1, it is 47.5 percent. This disparity can be attributed to the deterrence measures associated with GSTR-3B, such as penalties for late filing. These penalties act as a strong deterrent, creating a sense of urgency and motivating GST-registered taxpayers to comply with filing deadlines. The findings align with deterrence theory, which asserts that individuals are more likely to adhere to rules when the perceived consequences of non-compliance, such as fines or penalties, are severe. The higher compliance rate for GSTR-3B supports the theory's premise that effective enforcement mechanisms enhance compliance behaviour. Consequently, the results not only highlight the better compliance rates for GSTR-3B compared to GSTR-1 but also contribute to the broader literature on deterrence theory by demonstrating its applicability within the context of GST compliance. The enforcement of penalties for GSTR-3B filing underscores the importance of deterrence mechanisms in promoting timely compliance and ensuring adherence to tax regulations. Overall, as per the research it is evident that there is a compliance gap while filing GST returns specially while filing GST returns before due date in Goa. As per the GST Act it is compulsory to file GST returns on time but as per the analysis it is clear that majority of GST registered taxpayers in Goa are not following the due dates to file the returns.

Implication of the study

From the study it is evident that the GST compliance in Goa is not up to the mark. It is important that the tax authorities of Goa have to look into the reasons why there is low compliance towards GST returns filing i.e., why GST registered taxpayers are not filing returns before due date. The tax authorities of Goa should take necessary steps to improve the filing of GST returns before due dates which can be done in number of ways. Firstly, the tax authorities can strengthen the current deterrence systemin for filing GSTR returns which can surely elevate the GST compliance of Goa. Secondly the tax authorities should support businesses inform of taxpayer's educations, awarenesses on returns filings which will help in improving the overall tax compliance. Finaly Policymakers must also consider the potential utility of integrating behavioural insights with existing enforcement strategies to reduce the compliance gap effectively.

Limitation and Scope for Future research

While the current study provides a number of valuable insights into GST compliance behaviour in the state of Goa, there exist a number of limitations. Firstly, the current research is basely only on secondary data to understand the compliance pattern but it doesn't capture the businesses taxpayers' behavioural aspects which is a significant determinant of tax compliance. Furthermore, the study is focused only in the state of Goa hence the finding of current study will be difficult to be generalisable to another Indian States/UT's with different regional diversification. Future researcher can address the above gaps by adopting the cross-sectional studies in their respective States/UT's to identify the factors resulting in low GST compliance which will definitely help the tax authorities and policy makers to take an appropriate step in future for overall reduction of GST compliance gap.

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