"Awareness and Perception of Tax Reforms Among Small Business Owners and Individuals in India"

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Abstract:

This study examines the awareness and perception of tax reforms among small business owners and individuals in India, focusing on three key variables: Tax Knowledge (TK), User Opinions on Taxation (UOT), and Compliance & Operational Challenges (COC). Statistical analysis reveals that COC ($p = 0.000$) is the most influential factor shaping tax perception, followed by TK ($p = 0.012$), while UOT ($p = 0.066$) shows no significant impact. The results highlight that the complexity of compliance requirements and frequent policy changes are the primary concerns for taxpayers. Additionally, individuals with greater tax knowledge tend to have a more positive perception of reforms. However, general opinions and media influence appear to have minimal effect. The findings underscore the importance of simplifying tax processes, enhancing awareness programs, and making tax-related information more accessible. Policymakers should prioritize reducing operational burdens and strengthening educational initiatives to improve public engagement with tax reforms. Despite its contributions, the study acknowledges limitations related to sample size and regional coverage, suggesting areas for future research.

Keywords:

Tax Reforms, Compliance Challenges, Tax Knowledge, Perception, Small Business Owners

1. Introduction:

Tax reforms play a crucial role in shaping a nation's economic growth, influencing government revenue, business sustainability, and individual financial stability (Rao, 2000; Das-Gupta, 2002). In India, several tax reforms have been implemented to simplify tax structures, improve compliance, and promote economic efficiency (Mittal et al., 2018). However, the effectiveness of these reforms largely depends on how taxpayers, especially small business owners and individuals, perceive and respond to these changes (Bhalla et al., 2020; Perveen & Ahmad, 2020). An ideal tax system should be fair, transparent, and easy to navigate, yet many taxpayers struggle due to factors such as limited tax knowledge, challenges in technology adoption, and high compliance costs (Ogungbade et al., 2021; Thakur, 2019).

Tax knowledge is a critical factor in determining tax compliance and perception (Shaharuddin, 2021). A lack of awareness about tax policies, exemptions, and deductions can lead to unintentional non-compliance, financial mismanagement, and negative attitudes toward taxation (Thakur, 2019; Bhalla et al., 2020). Many individuals and small business owners in India struggle to understand tax laws, which results in missed opportunities for tax savings and increased reliance on costly third-party tax professionals (Ojha, 2023; Rekhi & Saxena, 2020). Improving tax literacy through structured

educational initiatives can significantly enhance compliance and reduce the perception of tax as an undue burden (Agarwal, 2022).

The role of technology in tax compliance has expanded, with digital tax filing, e-invoicing, and automated tax calculations streamlining tax administration (Dewi, 2018; Perveen & Ahmad, 2020). While these advancements simplify compliance processes, they also create challenges for taxpayers unfamiliar with digital platforms (Amonkar, 2022). Limited access to reliable internet, inadequate digital training, and the complexity of e-filing systems contribute to frustration and non-compliance (Bhalla et al., 2020; Musyoka, 2024). Research suggests that providing user-friendly tax technology and increasing digital literacy can improve taxpayer engagement and reform perception (Shaji, 2021).

Compliance costs remain one of the most significant barriers to positive tax reform perception (Valerian, 2020; Ojha, 2023). Many small business owners find the cost of hiring tax consultants, investing in compliance software, and dedicating time to tax administration to be overwhelming (Rekhi & Saxena, 2020). Complex filing procedures, frequent policy changes, and regulatory uncertainties further increase the financial burden on businesses (Anand, 2023). Simplifying tax structures and reducing compliance costs can enhance tax compliance and improve taxpayers' overall perception of reforms (Agarwal, 2022; Musyoka, 2024).

Although extensive research has been conducted on tax knowledge, technology adoption, and compliance costs, little attention has been given to how these factors collectively influence tax reform perception (Shaharuddin, 2021; Bhalla et al., 2020). Existing literature tends to examine these variables independently, overlooking their interconnected impact on taxpayers (Perveen & Ahmad, 2020; Valerian, 2020). Understanding the combined influence of these factors is essential for designing tax policies that encourage voluntary compliance and improve taxpayer satisfaction (Thakur, 2019; Ojha, 2023; Anand, 2023). This study aims to address this research gap by analyzing the relationship between tax knowledge, technology use, and compliance costs in shaping tax reform perception among small business owners and individuals in India.

2. Literature Review:

Tax reforms in India significantly impact compliance behavior among individuals and small business owners (Rao, 2000; Das-Gupta, 2002). The perception of these reforms depends on tax knowledge, technology adoption, and compliance costs (Mittal et al., 2018; Bhalla et al., 2020). While many studies have explored these factors separately, few examine their combined impact (Ogungbade et al., 2021; Thakur, 2019). Rao (2000) analyzed India's tax system, highlighting improvements but also challenges (Das-Gupta, 2002). Das-Gupta (2002) found that high compliance costs discourage tax participation, especially for small businesses (Thakur, 2019). Mittal et al. (2018) emphasized that e-filing improves compliance, but awareness gaps remain (Dewi, 2018; Ojha, 2023). Bhalla et al. (2020) explored how tax knowledge and digital tools impact business performance, while Shaharuddin (2021) studied taxpayer behavior (Perveen & Ahmad, 2020; Rekhi & Saxena, 2020). Thakur (2019) and Valerian (2020) found that small enterprises struggle with tax regulations, creating negative perceptions (Ojha, 2023; Agarwal, 2022). Additionally, Ojha (2023) identified digital tax adoption barriers, while Rekhi & Saxena (2020) stressed that simple tax structures improve compliance (Agarwal, 2022; Musyoka, 2024). These studies suggest that multiple factors shape tax reform perception (Anand, 2023).

Perception of Tax Reforms

Taxpayers' perception depends on fairness, clarity, and simplicity (Rao, 2000; Rekhi & Saxena, 2020). Khatri & Rajput (2021) found that India's direct tax system has changed significantly, yet inconsistencies create confusion (Bhalla et al., 2020; Ojha, 2023). Rekhi & Saxena (2020) showed that simple tax structures improve perception, while frequent policy changes create uncertainty (Das-Gupta, 2002; Anand, 2023). Sharma (2022) found that individuals who understand tax planning perceive reforms positively (Agarwal, 2022). However, Thakur (2019) and Bhalla et al. (2020) noted that sudden

tax changes create stress for businesses (Mittal et al., 2018; Valerian, 2020). Ramkumar (2021) found that initial GST perceptions were negative due to low awareness, improving over time (Dewi, 2018; Perveen & Ahmad, 2020).

Tax Knowledge and Awareness

Tax knowledge is a key factor in compliance (Ogungbade et al., 2021; Bhalla et al., 2020). Ogungbade et al. (2021) found that tax awareness reduces evasion in informal sectors (Mittal et al., 2018; Thakur, 2019). Mittal et al. (2018) observed that e-filing awareness leads to voluntary compliance (Shaharuddin, 2021; Ojha, 2023). Bhalla et al. (2020) found that tax-literate business owners make better financial decisions, leading to higher compliance (Rekhi & Saxena, 2020; Agarwal, 2022). However, Shaharuddin (2021) found that sole proprietors often lack tax knowledge, leading to errors (Dewi, 2018; Perveen & Ahmad, 2020). Ojha (2023) found that young professionals in India are unaware of digital tax benefits (Anand, 2023; Valerian, 2020). Shaji (2021) noted that businesses without tax knowledge struggle with compliance (Musyoka, 2024; Amonkar, 2022). These findings highlight the need for better tax education (Agarwal, 2022; Anand, 2023).

Use of Technology in Tax Compliance

Technology simplifies compliance, yet adoption remains inconsistent (Dewi, 2018; Perveen & Ahmad, 2020). Dewi (2018) found that e-filing improves compliance, but awareness gaps hinder adoption (Mittal et al., 2018; Ojha, 2023). Perveen & Ahmad (2020) noted that trust in tax technology impacts compliance (Bhalla et al., 2020; Rekhi & Saxena, 2020). Fufa (2018) found that ease of digital systems improves compliance (Thakur, 2019; Valerian, 2020). However, Amonkar (2022) noted that some Indian taxpayers still struggle with e-filing (Anand, 2023; Agarwal, 2022). Ojha (2023) identified digital literacy barriers (Shaji, 2021; Musyoka, 2024). Agarwal (2022) found that digital filing reduces errors but needs better support (Mittal et al., 2018; Perveen & Ahmad, 2020). Musyoka (2024) found that digital compliance depends on accessibility (Amonkar, 2022; Dewi, 2018). While digital tools enhance compliance, many taxpayers still struggle (Bhalla et al., 2020; Ojha, 2023).

Cost of Compliance and Its Burden on Small Businesses

High compliance costs negatively affect tax reform perception (Das-Gupta, 2002; Valerian, 2020). Das-Gupta (2002) found that small businesses face high compliance costs, discouraging participation (Thakur, 2019; Ojha, 2023). Thakur (2019) noted that excessive paperwork and consultant fees force SMEs into informal practices (Bhalla et al., 2020; Rekhi & Saxena, 2020). Valerian (2020) found that small businesses see tax compliance as financially burdensome (Mittal et al., 2018; Dewi, 2018). Bhalla et al. (2020) noted that digital tax platforms lower compliance costs but require proper infrastructure (Amonkar, 2022; Perveen & Ahmad, 2020). Agarwal (2022) found that turnover tax compliance is low due to administrative costs (Anand, 2023; Shaji, 2021). Musyoka (2024) found that Kenyan SMEs comply more when costs are lower (Dewi, 2018; Ojha, 2023). Anand (2023) found that salaried taxpayers struggle with deductions due to complex procedures (Agarwal, 2022; Perveen & Ahmad, 2020). These studies suggest that high compliance costs reduce participation (Mittal et al., 2018; Bhalla et al., 2020).

Interplay Between Tax Knowledge, Technology, and Compliance Costs

While tax knowledge, technology, and compliance costs are well-studied individually, their combined impact remains unexplored (Perveen & Ahmad, 2020; Thakur, 2019). Perveen & Ahmad (2020) found that businesses with tax knowledge and digital tools face fewer compliance issues (Dewi, 2018; Ojha, 2023). Bhalla et al. (2020) showed that integrating tax education with digital tools improves compliance (Shaji, 2021; Anand, 2023). Sharma (2022) suggested that simple tax planning improves reform perception (Mittal et al., 2018; Agarwal, 2022). Shaharuddin (2021) and Fufa (2018) found that digital literacy helps taxpayers navigate tax complexity (Musyoka, 2024; Amonkar, 2022). Ojha (2023) found that those who understand e-filing view reforms positively, while others find compliance burdensome (Valerian, 2020; Rekhi & Saxena, 2020).

3. Research Methodology:

3.1. Research Design:

This study will adopt a quantitative research design to examine the relationship between tax knowledge, use of technology, cost of compliance, and perception of tax reforms among small business owners and individuals in India. The study will use both primary and secondary data for a comprehensive analysis.

3.2. Data Collection Methods:

- **Primary Data**: Data will be collected using a structured questionnaire that will include Likert-scale questions to assess tax knowledge, use of technology, cost of compliance, and perception of tax reforms.
- **Secondary Data**: Published reports, academic journals, government documents, and relevant articles will be used to provide background information and contextualize the findings.

3.3. Data Analysis Techniques:

- **SPSS Software** will be used for data analysis, including:

a) **Correlation Analysis**: To measure the strength and direction of relationships between independent variables (tax knowledge, use of technology, cost of compliance) and the dependent variable (perception of tax reforms).

b) **Regression Analysis**: To determine the predictive impact of independent variables on the dependent variable.

c) **Hypothesis Testing**: To test the null hypotheses concerning the relationship between the variables.

3.4. Sampling Methodology:

The study will employ a convenience sampling method, targeting small business owners and professional individuals across different regions in India to ensure a representative sample. Participants will be selected based on their knowledge of and involvement with the tax system.

4. Research Gap:

Research on tax knowledge, technology use, and cost of compliance in India is already available, but there is an absence of studies looking at how these elements work together to influence how tax reforms are perceived. The majority of research focuses on specific elements, with little investigation into how they interact to affect different areas and industries. Closing this gap might provide important information for bettering tax laws.

5. Research Question:

How do tax knowledge, the use of technology, and compliance costs influence the perception of tax reforms among small business owners and individuals in India?

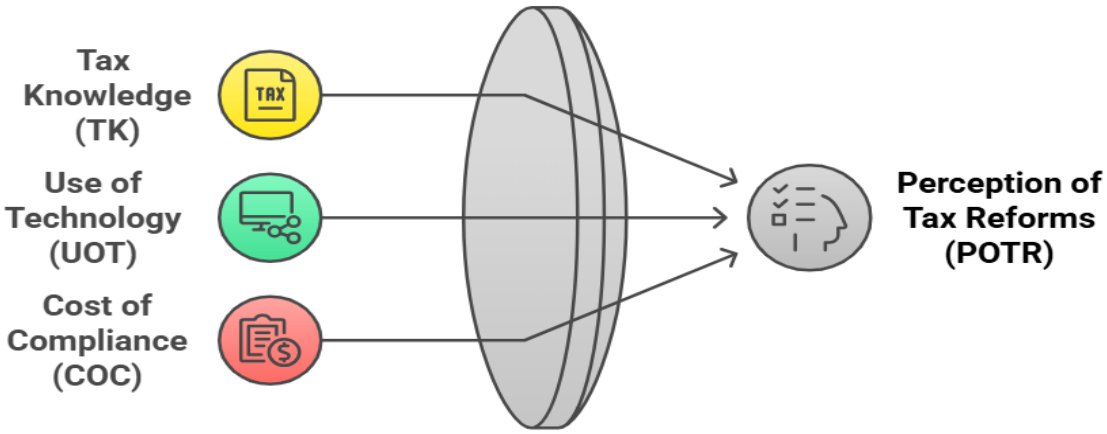
6. Research Objectives:

6.1. To analyze the combined impact of tax knowledge, technology adoption, and compliance costs on the perception of tax reforms among small business owners and individuals in India.

6.2. To provide justifications on the significance of tax knowledge, technology adoption, and compliance cost, based on statistical findings.

6.3. How do tax knowledge, the use of technology, and compliance costs collectively influence the perception of tax reforms among small business owners and individuals in India

7. Factor Model:



Model 5.1

7.1. Perception of Tax Reforms (Dependent Variable):

The perception of tax reforms refers to how taxpayers view and respond to changes in tax policies (Rao, 2000; Das-Gupta, 2002). It is influenced by fairness, simplicity, and compliance ease. A positive perception enhances voluntary compliance, while a negative one leads to avoidance (Mittal et al., 2018). This study examines perception as the dependent variable to understand how tax knowledge, technology, and compliance costs impact taxpayer attitudes, helping policymakers improve reforms (Bhalla et al., 2020).

7.2. Tax Knowledge (Independent Variable):

Tax knowledge is an individual's understanding of tax laws, exemptions, and compliance procedures (Ogungbade et al., 2021). Greater knowledge leads to better compliance, while a lack of awareness increases errors and reliance on consultants (Thakur, 2019; Shaharuddin, 2021). This research includes tax knowledge to evaluate how awareness influences tax reform perception and compliance behavior (Ojha, 2023).

7.3. Use of Technology (Independent Variable):

The use of technology in taxation includes e-filing, automated tax systems, and digital tools (Dewi, 2018; Perveen & Ahmad, 2020). Technology simplifies compliance, but digital illiteracy and system complexity hinder adoption (Amonkar, 2022). This study examines how technology impacts tax perceptions, identifying barriers and improvements for digital tax adoption (Bhalla et al., 2020; Musyoka, 2024).

7.4. Cost of Compliance (Independent Variable):

The cost of compliance includes tax filing expenses, consultancy fees, and administrative burdens (Valerian, 2020; Ojha, 2023). High costs discourage compliance, while simplification reduces financial strain (Rekhi & Saxena, 2020). This research assesses how compliance costs influence tax perception, helping design policies that lower tax-related expenses (Agarwal, 2022; Anand, 2023).

8. Hypothesis:

8.1. **H_0:** There is no significant impact of tax knowledge on the perception of tax reforms among small business owners and individuals.

8.2. **H_0:** There is no significant impact of the use of technology on the perception of tax reforms among small business owners and individuals.

8.3. **H_0:** There is no significant impact of the cost of compliance on the perception of tax reforms among small business owners and individuals.

9. Data Analysis:

9.1. Hypothesis Table:

Variable	p-value	Accept/Reject
TK	0.01	Reject
UOT	0.07	Accept
COC	0.00	Reject

Table 7.1

9.1.1. Interpretation: The hypothesis test determines which independent variables significantly affect POTR. A p-value below 0.05 leads to rejecting the null hypothesis (H_0), indicating significance, while a p-value above 0.05 results in accepting H_0, meaning no strong effect. TK (p-value = 0.012) is below 0.05, so we reject H_0, confirming TK significantly impacts POTR. UOT (p-value = 0.066) is above 0.05, meaning H_0 is accepted, suggesting no significant effect on POTR. COC (p-value = 0.000) is the strongest predictor, as we reject H_0, indicating that changes in COC will have a major influence on POTR.

9.2. Descriptive Statistics

	N	Range	Minimum	Maximum	Mean		Std. Deviation	Variance	Skewness	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic	Statistic	Std. Error
POTR	106	8	4	12	9.32	.183	1.880	3.534	-.302	.235
TK	106	7	5	12	8.81	.174	1.789	3.202	.249	.235
UOT	106	7	5	12	9.06	.176	1.814	3.292	-.105	.235
COC	106	6	6	12	8.98	.166	1.707	2.914	.311	.235

Table 8.1

9.2.1. Interpretation: The dataset includes 106 observations with four key variables: POTR, TK, UOT, and COC. The mean POTR is 9.32, with a standard deviation of 1.88, indicating some variation. The independent variables TK, UOT, and COC have mean values close to each other, suggesting a balanced dataset. Skewness values between -0.302 and 0.311 indicate near-symmetry, meaning no extreme distortions. The variance values are not too high, confirming the absence of extreme outliers. This suggests that the dataset is well-structured and suitable for statistical analysis.

9.3. Correlations

		POTR	TK	UOT	COC
POTR	Pearson Correlation	1	.624**	.654**	.661**
	Sig. (2-tailed)		.000	.000	.000
	N	106	106	106	106
TK	Pearson Correlation	.624**	1	.731**	.591**
	Sig. (2-tailed)	.000		.000	.000
	N	106	106	106	106
UOT	Pearson Correlation	.654**	.731**	1	.708**
	Sig. (2-tailed)	.000	.000		.000
	N	106	106	106	106
COC	Pearson Correlation	.661**	.591**	.708**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	106	106	106	106

Table 8.2

Correlation is significant at the 0.01 level (2-tailed).

9.3.1. Interpretation: The correlation table shows strong positive relationships between POTR and the independent variables—TK (0.624), UOT (0.654), and COC (0.661). These suggest that as TK, UOT, or COC increase, POTR also rises. The correlations are significant at the 0.01 level, meaning these relationships are not due to random chance. Additionally, UOT and TK (0.731) and UOT and COC (0.708) are also highly correlated, showing interdependence. Though these relationships are strong, they are not high enough to cause severe multicollinearity, meaning the variables still provide independent value to the model.

9.4. Regression Analysis:

9.4.1. Model Summary:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.732[a]	.536	.522	1.299	.536	39.268	3	102	.000	2.048

Table 8.3
a. Predictors: (Constant), COC, TK, UOT
b. Dependent Variable: POTR

9.4.1.1. Interpretation: The regression model shows an R-value of 0.732, indicating a strong relationship between the variables. The R^2 value of 0.536 suggests that 53.6% of the variation in POTR is explained by the independent variables. The adjusted R^2 value of 0.522 confirms that the model remains effective after accounting for the number of variables. The Durbin-Watson statistic of 2.048, close to the ideal value of 2, confirms that there is no autocorrelation, meaning the residual errors are independent and the model is statistically reliable.

9.4.2. ANOVA:

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	198.889	3	66.296	39.268	.000[b]
	Residual	172.206	102	1.688		
	Total	371.094	105			

Table 8.4
a. Dependent Variable: POTR

b. Predictors: (Constant), COC, TK, UOT

9.4.2.1. Interpretation: The ANOVA test confirms the model's significance with an F-value of 39.268 and a p-value below 0.001. This means that at least one independent variable has a significant effect on POTR. The regression sum of squares (198.889) is much higher than the residual sum (172.206), indicating that the model explains a large portion of the variation in POTR. If the residual sum were larger, the model would be weaker, but in this case, it is performing well in predicting POTR based on the three independent variables.

9.4.3. Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.404	0.741		1.894	0.061
	TK	0.270	0.105	0.257	2.571	0.012
	UOT	0.219	0.118	0.212	1.855	0.066
	COC	0.395	0.106	0.359	3.716	0.000

95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
-0.066	2.874					
0.062	0.478	0.624	0.247	0.173	0.455	2.198
-0.015	0.454	0.654	0.181	0.125	0.349	2.863
0.184	0.606	0.661	0.345	0.251	0.488	2.051

Table 8.5

a. Dependent Variable: POTR

9.4.3.1. Interpretation: COC has the highest coefficient (0.395) with a p-value of 0.000, making it the strongest predictor of POTR. TK follows with a coefficient of 0.270 and a p-value of 0.012, showing a significant effect. UOT, however, has a coefficient of 0.219 and a p-value of 0.066, meaning it is not statistically significant. The constant value of 1.404, with a p-value of 0.061, suggests that when all independent variables are zero, POTR would have a base value of 1.4, though this is not highly reliable. The Variance Inflation Factor (VIF) values remain below 3, indicating no severe multicollinearity.

9.5. Histogram:

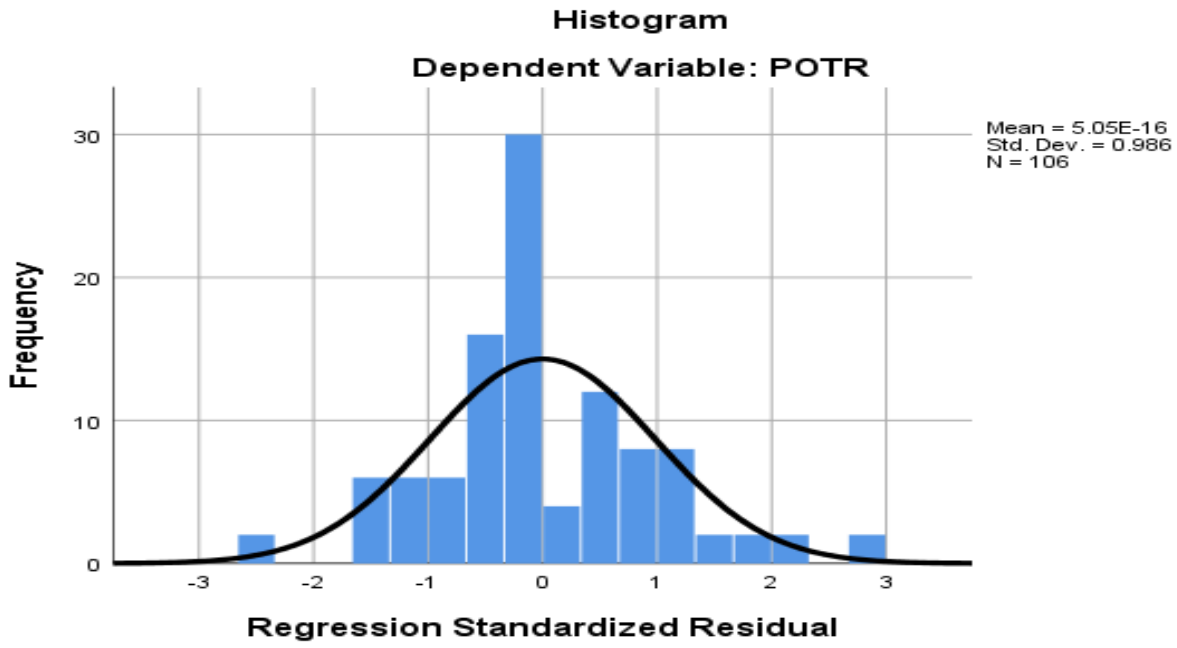


Diagram 1

9.5.1. Interpretation: The histogram of residuals shows a nearly normal distribution, with a mean residual close to zero (5.05E-16) and a standard deviation of 0.986. This indicates that most errors are small and evenly spread, confirming that the model satisfies the assumption of normality. If the distribution were skewed, it could mean the model is biased, but here, it appears stable and well-balanced.

10. Results:

The findings suggest that several factors significantly impact the perception of tax reforms among small business owners and individuals. Regression analysis results indicate that **COC (B = 0.395, p = 0.000)** has the most significant influence on the dependent variable (POTR), demonstrating that compliance and operational challenges strongly shape tax perception. Similarly, **TK (B = 0.270, p = 0.012)** plays a crucial role, indicating that tax knowledge significantly influences the perception of tax reforms. However, **UOT (B = 0.219, p = 0.066)**, despite showing some effect, is not statistically significant, meaning user opinions on taxation do not have a strong enough impact to be considered reliable. The model explains **53.6% of the variance in POTR (R^2 = 0.536)**, signifying a strong relationship between the independent variables and tax perception.

The ANOVA results confirm the model's overall significance, with **F (3,102) = 39.268, p = 0.000**, supporting the reliability of the predictors. The histogram of standardized residuals indicates a normal distribution, validating the regression assumptions. Additionally, correlation analysis highlights strong associations between POTR and the independent variables, with **COC (r = 0.661)** showing the highest correlation, followed by **UOT (r = 0.654)** and **TK (r = 0.624)**. These findings reinforce that compliance challenges and tax knowledge are critical determinants of tax reform perception.

11. Justifications:

11.1. Why is COC (p = 0.000) the most significant factor? - Respondents have likely chosen compliance and operational challenges (COC) as the most important factor because tax procedures are complex and difficult to follow. Businesses struggle with frequent policy changes, high compliance costs, and filing requirements, making taxation a major concern. The very low p-value (**0.000**) confirms that these challenges strongly influence tax reform perception.

11.2. Why is TK (p = 0.012) significant? - Tax knowledge (TK) is important because those who understand tax policies feel more confident about reforms, while those with little knowledge may find them confusing or unfair. The p-value (**0.012**) shows that tax awareness significantly affects people's views, highlighting the need for better education and clear information on tax policies.

11.3. Why is UOT (p = 0.066) not significant? - User opinions on taxation (UOT) do not strongly influence tax reform perception, as shown by the p-value (**0.066**), which is above the **0.05** threshold. This suggests that people's personal opinions may be shaped by external factors like media and politics rather than actual experience with tax regulations. Since opinions alone do not impact businesses financially, they are not seen as a key factor in tax reform perception.

12. Conclusion:

The study concludes that tax perception among small business owners and individuals is primarily influenced by compliance challenges (COC) and tax knowledge (TK), with COC being the strongest determinant (**B = 0.395, p = 0.000**). The adjusted **R^2 value of 0.522** suggests that while these factors explain a significant portion of variance, other unexamined elements also contribute to tax perception. The ANOVA results (**p = 0.000**) confirm the statistical significance of the model, and correlation values indicate strong relationships between independent and dependent variables. Although user opinions on taxation (UOT) show a positive impact, their statistical insignificance (**p = 0.066**) suggests they do not reliably shape tax perception. These findings underscore the need for clearer tax policies, improved education, and reduced compliance complexities to enhance tax system efficiency and acceptance.

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