International Journal of Business and Management Invention (IJBMI)
ISSN (Online): 2319 – 8028, ISSN (Print): 2319 – 801X
www.ijbmi.org || Volume 14 Issue 11 || November, 2025 || PP—01-09

GST Audits in the Digital Age: Exploring Fintech's Role from Auditors' Perspectives

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Abstract
India has taken many major reforms in its economy after its independence; the major focus of Union government is to make India self-reliant and a major economy in the world. GST audit software help to gst auditor to audit. Fintech software has important role in GST audit. Its helps in Ensures whether stringent financial control are in place and throws light on areas of improvement, Get analysis in terms of average output GST rate and average input credit and how much credit is accumulated at respective locations, This tool inherits validations used by the Government department to send notices. This study is to make recommendations to fintech- How they can acknowledge the futuristic opportunities in GST audit to develop an understanding of GST audit through fintech and to study the challenges and opportunities through fintech so we can make easier use of fintech in the GST.In this research paper use likert scale to manage the data, ranging from strongly agree to disagree strongly. The researchers used excel sheets and SPSS software to analyse the data and representing in the bar graph, ratio, percentage.

Key Words: Fintech applications, GST audit,

Date of Submission: 01-11-2025 Date of acceptance: 08-11-2025

I. Introduction

The success of any country depends on the success of its economic policies, measures and reforms taken from time to time. Similarly, India has seen many reforms over the decades. India is one of the world's youngest and most ambitious countries with a population of 135 crore (60% youth under 35), we are the second largest country by population and the sixth largest economy in the world (3 trillion). This makes India one of the major economies of the world.

India has taken many major reforms in its economy after its independence, the major focus of Union government is to make India self-reliant and a major economy in the world. The major reform was back in 1947 soon after the independence of India but the most effective economic policy that was introduced in India was in 1956 when the Mahalanobis model was introduced in India. It was a socialistic approach with the closed economy approach to attain the growth rate in all sectors of India with the social development of the poorest to the poorest section of our society. After this many more minor reforms were also introduced by GOI between 1960 & 1984.

A major economic reform that was started in 1984 by GOI but never got any majority in parliament to pass the Bill but in 2015 GOI under the finance minister of India late Arun Jaitley introduced a finance Bill as "One Nation, One Tax" which was named as the GST and got full majority in both Lok Sabha and Rajya Sabha. The bill finally saw the day and became the GST act on 1 July 2017, after the introduction of the 101st constitution amendment in 2016. The voting results were overwhelming as all opposition parties voted in the favour of this bill. After getting approval from the President of India the GST bill finally become the GST ACT with a GST council which has a representative from all States and UTs of India. The GST council is chaired by the Finance Minister of India.The GST bill is also known as one of the major reforms introduced by GOI after 1991.

It changed the way of the Indian indirect tax collection system and for the last five years, GST collection is breaking all the records. In the last FY year, GST Collection was 815262.7 crore showing a growth of 48.11% and 18.15% (PIB Data) over the year.

Digital India is an initiative taken by GOI to make India digitally empowered. The E-governance system was introduced initially in 1990. The National e-Governance Plan (NeGP), a national-level e-government initiative, was launched in 2006. The Digital India programme was launched by the Indian Prime Minister in 2015. The plan is to ensure that residents may access government services online through enhancing online infrastructure and boosting Internet access, or by giving the nation digital empowerment in the technology sector.

India has observed major growth in our digital world. India has recently surpassed China in the digital payment sector. As the world is getting easy day by day as the digital sector is booming and many new solutions are coming day by day. Even the sky is not the limit of the digital world. They can bring solutions to the major

problems of India. We have seen the Digital sector exploring the health sector, payment sector, education sector, urban solutions, rural solutions, fintech sector and many more.

'Fintech' is not a very new word although it has got popularity in the last few years. If we see the first fintech example it was ATMs and if we go deeper into it then in the 1860s when banks first started using signature verifying technologies.In simple words, fintech is an amalgamation of Finance & Technology which means if we see any product that is solving any problem or providing a solution to any financial problem we can say it is a fintech.

"Fintech is a company that enables a flow of financial services through the technological channel that has a pre-defined set of rules and algorithm".Fintech is a portmanteau for "financial technology." It serves as a blanket word for any technology used to improve, modernise, digitise, or destabilize conventional financial services.

Global FinTech Adoption Index cites the adoption rate of fintech as more than two-thirds (64%) globally, up from 16% in 2015 (Ernst and Young's 2019).The fintech sector over the years had tried to provide many solutions to our day-to-day problems like providing Easy money transfer, payment of bills, booking tickets for Railway buses and even cinema halls etc.

As we discussed earlier that GST is a simple tax system as the government tried to create it as simple as possible but still there are many complexities on which work needs to be done. If we see it from a layman's perspective it's hard to understand the GST system for them.It's hard to define the GST process to a man who is a street vendor with a low education level and fails to comprehend the GST system.

Now the question here is can we make a system of fintech that can provide an easy solution to our GST system as it had provided for other finance-related activities. That a common can use and easiness of that service.

II. Literature Review

1. Mukherjee (2021) have published their report 'Emerging Issues in GST Law and Procedures: An Assessment'. The purpose of this study was to assess the system's two main flaws: the lack of a system to bring value additions made after the first point of sale within the purview of taxation and the absence of a method to confirm that taxes were paid at the first point of sale. The research found that while GST is a futuristic and progressive system, it needs to be supported by a strong infrastructure and a dynamic learning process for both tax officials and stakeholders in order to be successful.
2. Goel (2018) has published her report 'AUDIT AND ASSESSMENT IN THE GST REGIME'. The findings of the report are to protect the interest of revenue, if the officer comes across any evidence that demonstrates a tax liability of a person, he may proceed with assessing that person's tax liability and issuing an assessment order with the prior consent of Additional Commissioner or Joint Commissioner, if he has sufficient grounds to believe that any delay in doing so may negatively affect the interest of revenue..
3. A report was published in the journal of Public Audit and Accountability (2018). The title of the report was 'Understanding of GSTN System GST Subidha Providers (GSPs)'. The purpose of this study was to study the complexities of GST. The research proposed that GSTN would make the process of tax assessment and compliance simpler, be able to curtail tax evasion and corruption and to eliminate harassment of ordinary and honest taxpayers by tax inspectors. It has the potential to end the Inspector Raj.
4. Noor et al. (2017) have published their report 'Moderating Effect of Audit Probability on the Relationship between Tax Knowledge and Goods and Services Tax (GST) Compliance in Malaysia'. The purpose of this study was to evaluate the impact of tax knowledge on Goods and Services Tax is positive. The methodology used in this research was- the findings of the report are to protect the interest of revenue, if the officer comes across any evidence that demonstrates a tax liability of a person, he may proceed with assessing that person's tax liability and issuing an assessment order with the prior consent of Additional Commissioner or Joint Commissioner, if he has sufficient grounds to believe that any delay in doing so may negatively affect the interest of revenue.
5. Nayyar & Singh (2017) have published their report 'A Comprehensive Analysis of Goods and Services Tax (GST) in India'. The objectives of this study are to gain a thorough understanding of the evolution of the GST taxation system, a thorough understanding of the new taxation system introduced in India—the GST—as well as its features, workings, and differences from the country's current taxation system. It also aims to assess the benefits and difficulties of the GST, as well as the future prospects for the taxation of different goods and services in India. This research paper is based on the exploratory research methodology, and the secondary sources used to gather the data were The goals of the study are established, and a highly descriptive research design is developed. According to the study's conclusions, the GST will have an influence on all industries in India, including manufacturing, services, and communications, the car industry, and small SMEs. One of the largest tax reforms, the GST, will subject the entire country to a single rate of taxation. GST will improvise

tax collecting and boost up India's economic development and abolish all tax barriers between Central and State Governments.

6. Sukhpal et al. (2015) have published their study 'ROLE OF CBEC IN THE GST REGIME'. The report has suggested that CBEC concentrate on the field of indirect taxes and implement an auditing system in Central Excise and Service Tax that is based on accounting standards. creation of a high-quality back-end IT system for Central GST, a joint independent audit and enforcement organization that is both federal and state GST capable, a digital mechanism for refunding GST to visitors from other countries.
7. Mathur & Sharma (2015) have published their report 'An Overview of Goods and Services Tax in India'. The purpose of the study is to highlight the scope, objects and benefit of Goods and Service Tax in India. The main objectives of this study are: to study the future of Goods and Service Tax, the objects of GST, the benefits of GST. The secondary data used in this study was gathered from publications such journals, periodicals, articles, and news stories. According to the study's conclusions, the GST will offer a straightforward and transparent tax structure that will be advantageous for both the government and consumers. Main objective of GST is to eliminate cascading effect on taxation of goods and services. Benefits can be reaped by business organizations, both state and central government and ultimate consumers.

Scope of Study

The scope of this research is to contribute to the future of Fintech and the GST opportunities. Fintech has contributed a lot to the different sectors but now with this research, we are trying to provide future suggestions and a futuristic approach to the fintech sector on GST. The research will help to create an easy understanding of the audit process and how the whole fintech sector can contribute to the GST audit process. Every sector comprises "SWOT"- Strengths, weaknesses, opportunities and threats. This research will study the SWOT of GST through fintech and will provide the solutions for them. How fintech can work on threats into opportunities and weaknesses to strengths?

Objectives of Study-

1. To understanding GST Audit through Fintech from Auditor's point of view.
2. To study the challenges and opportunities through Fintech in GST Audit.
3. To develop suggestions on Fintech applications for GST audit.

III. Research Methodology

In this research, researchers have collected the primary data through a questionnaire. A well-framed structure questionnaire has collected a total of 122 responses. A Likert scale was used to manage the data, ranging from strongly agree to disagree strongly. The researchers used excel sheets to maintain the data and the bar graph representing the data.

Finding of study

The findings of the study on data collected through a well-designed composition questionnaire are presented in a table, chart, ratio, percentage.

Table 1, descriptive data of study

Descriptive of data									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
GST audit through fintech application is simple and convenient as compared to previous tax audit systems	Rural	32	3.3750	1.26364	.22338	2.9194	3.8306	1.00	5.00
	Semi-Urban	43	3.0930	1.01920	.15543	2.7794	3.4067	1.00	5.00
	Urban	46	2.6304	.97431	.14365	2.3411	2.9198	1.00	4.00
	Total	121	2.9917	1.10677	.10062	2.7925	3.1909	1.00	5.00
fintech application for GST audit is highly costly as compared to previous indirect tax audit software?	Rural	32	2.2500	1.01600	.17961	1.8837	2.6163	1.00	5.00
	Semi-Urban	43	3.1395	1.16663	.17791	2.7805	3.4986	1.00	5.00
	Urban	46	2.4565	1.06888	.15760	2.1391	2.7739	1.00	5.00
	Total	121	2.6446	1.14644	.10422	2.4383	2.8510	1.00	5.00

Source – SPSS output from primary data

The overall perception regarding the statement, "GST audit through fintech application is simple and convenient as compared to previous tax audit systems," is largely neutral, with the total mean for all respondents (N=121) resting almost exactly at the neutral point of 2.9917. However, a clear divergence in opinion exists when

comparing different geographical locations. Rural respondents show a slight tendency toward agreement (Mean: 3.3750), suggesting this group finds the fintech-based GST audit to be a comparatively simpler and more convenient system. Conversely, Urban respondents express slight disagreement (Mean: 2.6304), indicating they generally do not find the new system to be an improvement in terms of simplicity or convenience over their previous tax audit methods. Opinions in Semi-Urban areas are essentially neutral (Mean: 3.0930). This pattern suggests that while the fintech application is perceived positively by rural users, who may have lower prior exposure to complex audit software, it is viewed with skepticism by urban users, who likely have higher expectations or familiarity with established, sophisticated audit tools.

The Total Mean (2.9917) is virtually neutral, indicating the respondent base is almost equally split or generally undecided on whether the fintech application is simpler and more convenient than previous systems.

Rural vs. Urban Divide: A clear contrast exists between locations. Rural respondents show the highest agreement (3.3750), suggesting they find the fintech-based GST audit relatively simpler. Conversely, Urban respondents show the strongest disagreement (2.6304), possibly due to familiarity with advanced pre-existing audit software, making the new fintech application seem less simple or convenient in comparison.

Variability: The opinions in Rural areas (Std. Dev.=1.26364) are the most diverse, indicating a higher polarization of views regarding simplicity and convenience.

The overall perception of high cost concerning the fintech application for GST audit is one of slight disagreement, with the total mean across all locations (N=121) at 2.6446, indicating respondents generally do not consider it "highly costly" compared to previous software. However, the data reveals a notable exception in Semi-Urban areas, where the mean of 3.1395 shows a slight tendency toward agreement, making this the only segment that perceives the fintech solution as slightly more expensive. In stark contrast, both Rural (Mean: 2.2500) and Urban (Mean: 2.4565) respondents clearly disagree with the high-cost assertion. This suggests that while stakeholders in developed and remote areas find the solution cost-effective, those in semi-urban areas may be facing a higher perceived or actual cost barrier to adoption.

Total Mean (2.6446) falls below the neutral point, suggesting that, on average, respondents do not view the fintech application as "highly costly" compared to previous software.

Semi-Urban Anomaly: The Semi-Urban group is the only category where the mean (3.1395) crosses into the agreement range, indicating this segment perceives the fintech application as slightly more costly than previous software. This suggests a potential barrier to adoption in semi-urban areas.

Cost Efficiency Perception: Both Rural (2.2500) and Urban (2.4565) groups show clear disagreement with the high-cost statement, suggesting these populations find the fintech solution more cost-efficient or reasonably priced compared to older alternatives.

Table 2

Test of Homogeneity of Variances

		Levene Statistic	df1	df2	Sig.
GST audit through fintech application is simple and convenient as compared to previous tax audit systems	Based on Mean	2.622	2	118	.077
	Based on Median	1.169	2	118	.314
	Based on Median and with adjusted df	1.169	2	89.297	.315
	Based on trimmed mean	2.479	2	118	.088
Do you think that fintech application for GST audit is highly costly as compared to previous indirect tax audit software?	Based on Mean	.651	2	118	.523
	Based on Median	.906	2	118	.407
	Based on Median and with adjusted df	.906	2	116.444	.407
	Based on trimmed mean	.899	2	118	.410

Source – SPSS output from primary data

For both statements analyzed, the Levene's Test results indicate that the assumption of homogeneity of variances is satisfied, as the significance values (0.077 and 0.523) are both greater than the standard alpha level of 0.05. Therefore, the variation in responses across the Rural, Semi-Urban, and Urban groups is considered statistically equal for the purpose of further parametric statistical tests like Analysis of Variance (ANOVA).

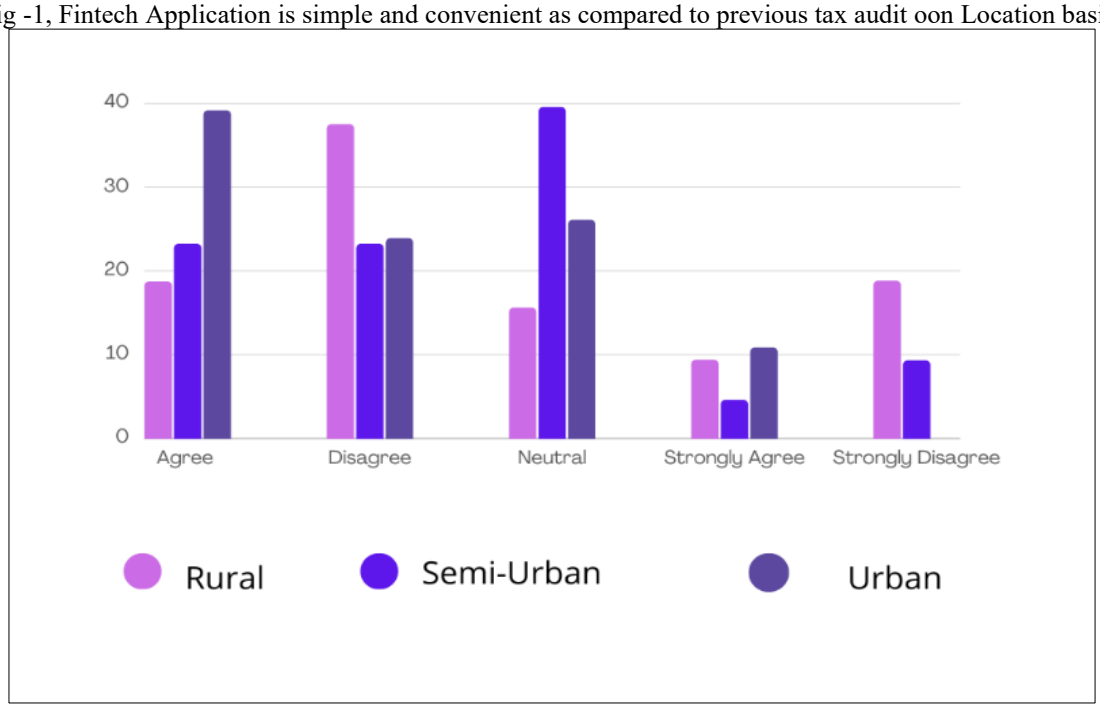
Table 3

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
GST audit through fintech application is simple and convenient as compared to previous tax audit systems	Between Groups	11.146	2	5.573	4.841	.010
	Within Groups	135.845	118	1.151		
	Total	146.992	120			
fintech application for GST audit is highly costly as compared to previous indirect tax audit software?	Between Groups	17.143	2	8.572	7.195	.001
	Within Groups	140.576	118	1.191		
	Total	157.719	120			

Source – SPSS output from primary data

Table 1 shows the descriptive values of the variable's standard deviation & standard error &Table 2 shows that Homogeneity of Variances. Table 3 shows the ANOVA test results. The standard deviation of the rural area is much higher than the other variables and urban area has lowest in "GST audit through fintech application is simple and convenient as compared to previous tax audit systems". similarlythe standard deviation of the semi-urban area is much higher as comparative other variable in"fintech application for GST audit is highly costly as compared to previous indirect tax audit software". P vaule is less than 0.05 that means null hypothesis rejected and alternate hypothesis accepted.

Fig -1, Fintech Application is simple and convenient as compared to previous tax audit oon Location basis.

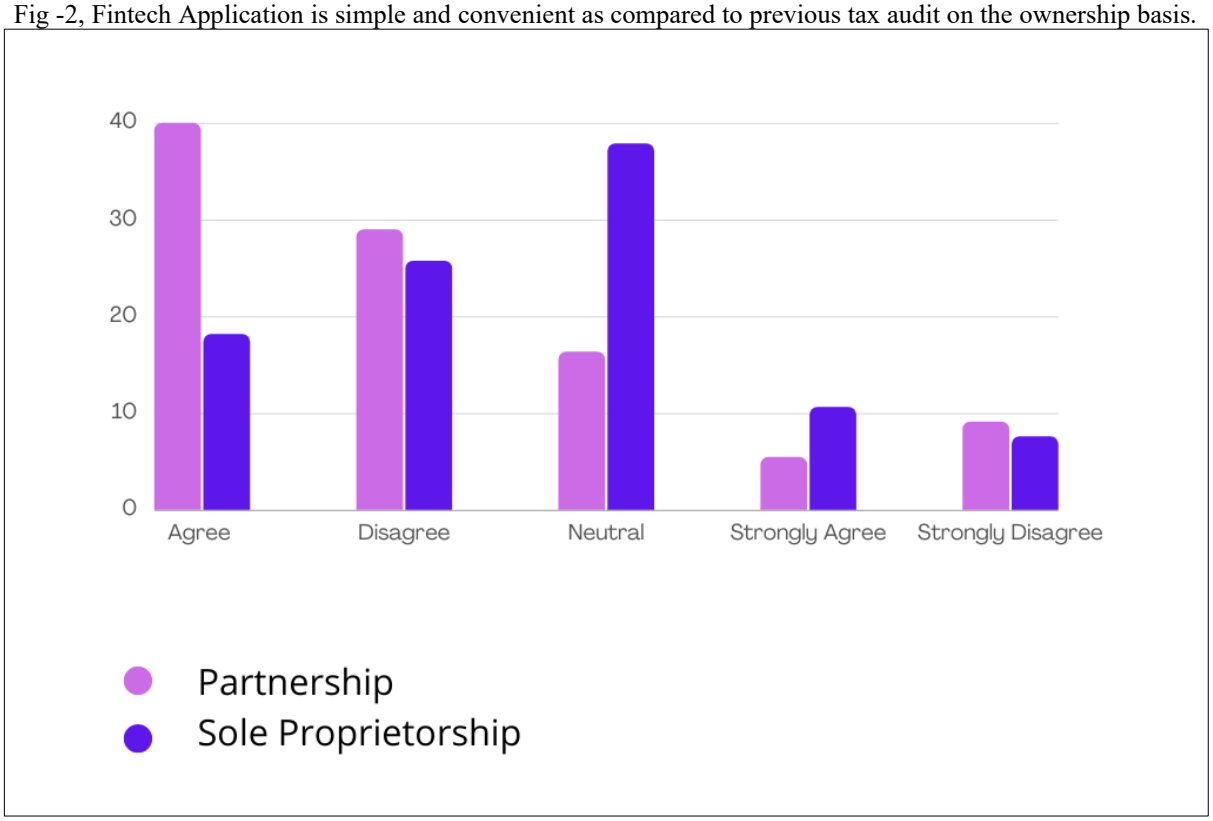


Source – Author compilation from primary data

Figure 1 represents a data of 121 in the form of bar graph out of which 26.4% are rural, 35.5% are Semi-Urban and 38.1 % are Urban. 32 are rural, 43 are Semi-urban and 46 are Urban. The question for figure 1 was "Do you think that GST audit through fintech application is simple and convenient as compared to previous tax audit systems?"

18.75% rural, 23.25% Semi-Urban and 39.13% Urban respondents have agreed with the given question. 37.5% rural, 23.25% Semi-Urban and 23.91% Urban disagreed with the given question. 15.62% rural, 39.53% semi urban and 26.08% Urban respondents were neutral with this question. 9.37% rural, 4.65% Semi-urban and 10.86% of urban respondents said that they strongly agree with the question given in figure 1. 18.75% rural, 9.3% Semi-Urban and 0% Urban respondents strongly disagreed with the given question.

Fig -2, Fintech Application is simple and convenient as compared to previous tax audit on the ownership basis.

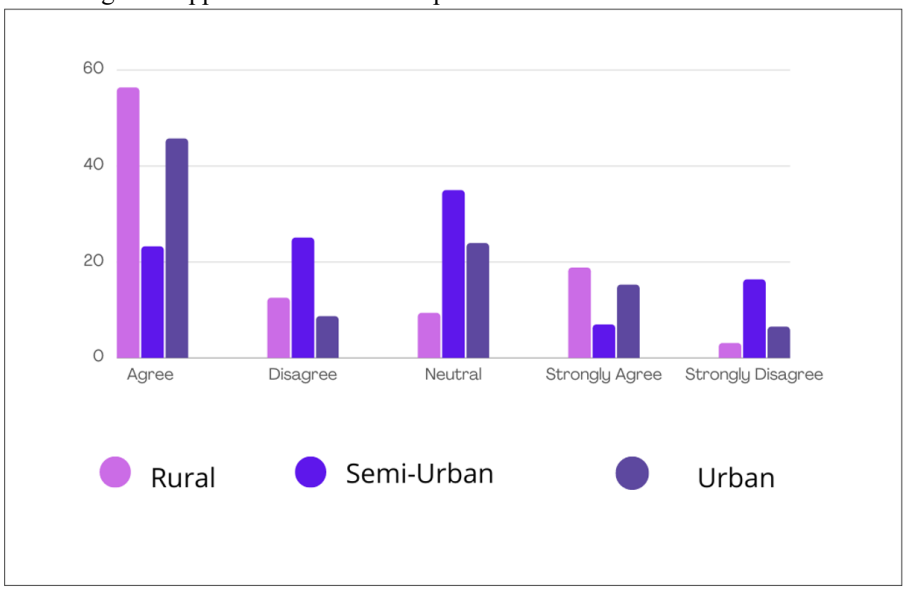


Source – Author compilation from primary data

Figure 2 represents a data of 121 in the form of bar graph out of which 45.4% are partnership Firms and 54.6% are sole proprietorship. 55 are partnership Firms and 66 are sole proprietorship. The question for figure 2 was "Do you think that GST audit through fintech application is simple and convenient as compared to previous tax audit systems?"

40% partnership Firms and 18.18% of sole proprietorship agreed with the given question. 29% of partnership Firms and 25.75% of sole proprietorship disagreed with the given question in figure 2. 16.36% partnership Firms and 37.87% of sole proprietorship are neutral for this question. 5.45% of partnership Firms and 10.6% of sole proprietorship have strongly agreed with the question given in figure 2. 9.09% partnership and 7.57% sole proprietorship have shown strongly disagreed.

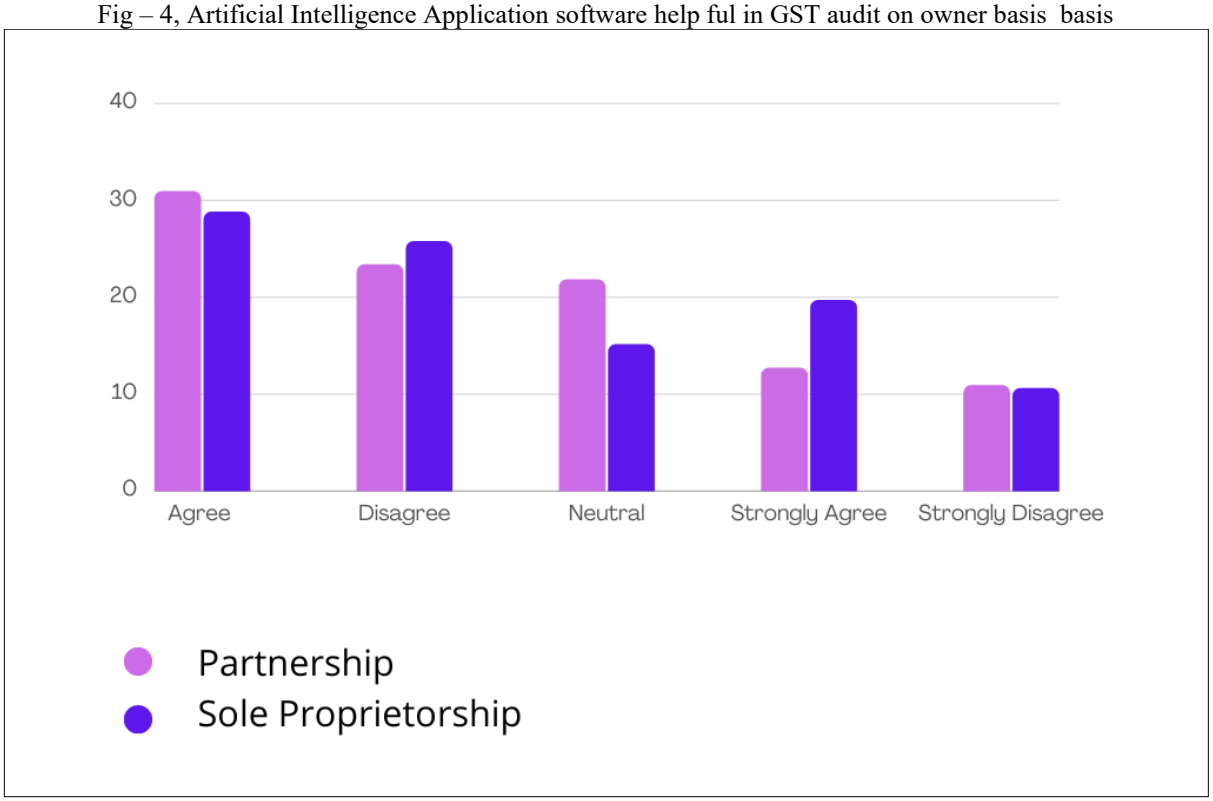
Fig –3, Artificial Intelligence Application software help ful in GST audit on Location basis



Source – Author compilation from primary data

Figure 3 represents a data of 121 in the form of bar graph out of which 26.4% are rural, 35.5% are Semi-Urban and 38.1 % are Urban. 32 are rural, 43 are Semi-urban and 46 are Urban. The question for figure 3 was "Do you think artificial intelligence application software (Fintech application) helpful in GST audit?"
28.12% rural, 23.25% Semi-urban and 36.95% of urban respondents agreed with the question. 25% rural, 23.25% semi-urban and 26.08% urban respondents disagree with this given question in figure 3. 21.87% rural, 11.62% semi-urban and 21.73% respondents are neutral. 12.5% rural, 30.23% semi-urban and 6.52% of urban respondents strongly agreed with the figure 3 question. 12.5% rural, 11.62% semi-urban and 8.69% urban respondents strongly agreed with the given question.

Fig – 4, Artificial Intelligence Application software help ful in GST audit on owner basis basis



Source – Author compilation from primary data

Figure 4 represents a data of 121 in the form of bar graph out of which 45.4% are partnership Firms and 54.6% are sole proprietorship. 55 are partnership Firms and 66 are sole proprietorship. The question for figure 4 was "Do you think artificial intelligence application software (Fintech application) helpful in GST audit?"
30.9% partnership Firms and 28.78% of sole proprietorship agreed with the given question. 23.36% of partnership Firms and 25.75% of sole proprietorship disagreed with the given question in figure 4. 21.81% partnership Firms and 15.15% of sole proprietorship are neutral for this question. 12.72% of partnership Firms and 19.69% of sole proprietorship have strongly agreed with the question given in figure 4. 10.9% partnership and 10.6% sole proprietorship have shown strongly disagreed.

IV. Survey Findings

1. Ease of Error Detection for GST Auditors using Fintech

- **Overall Sample:** 121 respondents (55 Partnership Firms, 66 Sole Proprietorships).
- **Agreement:** A higher percentage of Partnership Firms (32.72%) agreed compared to Sole Proprietorships (28.78%).
- **Disagreement:** Partnership Firms also showed a higher rate of disagreement (32.72%) than Sole Proprietorships (22.72%).
- **Strong Agreement:** Very few respondents strongly agreed, with Sole Proprietorships (9.09%) slightly higher than Partnerships (7.27%).

2. Ease of E-invoicing with ERP Systems (by Business Type)

- **Overall Sample:** 121 respondents (55 Partnership Firms, 66 Sole Proprietorships).
- **Agreement:** Partnership Firms (38.18%) were more likely to agree that e-invoicing is easier than Sole Proprietorships (28.78%).

- **Strong Agreement:** Levels of strong agreement were similar for both groups (Partnerships: 9.09%, Sole Proprietorships: 10.6%).

3. Ease of E-invoicing with ERP Systems (by Location)

- **Overall Sample:** 121 respondents (32 Rural, 43 Semi-Urban, 46 Urban).
- **Agreement:** Urban respondents (45.65%) were significantly more likely to agree than Semi-Urban (23.25%) or Rural (28.12%) respondents.
- **Strong Agreement:** This sentiment was strongest in Rural areas (21.87%) and absent entirely among Urban respondents (0%).

4. Ease of GST Return Process using Fintech (by Business Type)

- **Overall Sample:** 121 respondents (55 Partnership Firms, 66 Sole Proprietorships).
- **Agreement:** Partnership Firms (29.09%) showed slightly higher agreement than Sole Proprietorships (24.24%).
- **Neutral/Disagreement:** A large portion of both groups were neutral or disagreed, with Sole Proprietorships showing a higher rate of strong disagreement (24.24%).

5. Ease of GST Return Process using Fintech (by Location)

- **Overall Sample:** 121 respondents (32 Rural, 43 Semi-Urban, 46 Urban).
- **Agreement:** Urban respondents (36.95%) agreed more frequently than those in Semi-Urban (18.6%) or Rural (21.87%) areas.
- **Strong Disagreement:** Strong disagreement was notably high among Rural (25%) and Semi-Urban (23.25%) respondents.

6. Perception of Fintech Application Cost (by Business Type)

- **Overall Sample:** 121 respondents (55 Partnership Firms, 66 Sole Proprietorships).
- **Agreement:** A majority in both groups agreed the software is costly, with Partnership Firms (43.63%) agreeing more than Sole Proprietorships (37.87%).
- **Strong Agreement:** Partnership Firms (18.18%) were twice as likely to strongly agree with the cost being high compared to Sole Proprietorships (9.09%).

7. Perception of Fintech Application Cost (by Location)

- **Overall Sample:** 121 respondents (32 Rural, 43 Semi-Urban, 46 Urban).
- **Agreement:** A high percentage of Rural (56.25%) and Urban (45.65%) respondents agreed the software is costly, compared to only 23.25% of Semi-Urban respondents.
- **Neutral:** Semi-Urban respondents had the highest neutral response rate (34.88%), indicating more uncertainty on the cost issue.

V. Conclusion

The study focused on the role of fintech application or software in GST auditing process in India. What future role fintech can play in GST auditing process and how we can improve it for future and to study the significant challenges and opportunities of fintech in GST.

Most of the respondents who live in urban area and partnership forms think that fintech has made the GST process simple and convenient. The respondents who live in rural area and partnership firms agreed that AI application software is helpful in GST audit process. The respondents who live in rural area and partnership have disagreed that fintech applications have helped them to easily detect errors. The respondents who are in urban areas and partnership firms have agreed that it is now easy to generate and manage e-invoices. Most of the respondents from urban area and partnership firm have agreed that fintech has made the process of GST return, verification and return filing easy. Mostly respondents from rural areas and partnership firms have agreed that fintech software's for GST audit process is expensive as compared to previous ones.

VI. Suggestions

The findings from this research reveal critical insights into user perceptions based on business type and geographical location. To build upon this work and effectively contribute to the future of Fintech in GST, the following suggestions are proposed for the scope of subsequent research and development:

1. Develop Tiered and Customized Fintech Solutions:

- The study clearly shows that a one-size-fits-all approach is ineffective. Fintech developers should create tiered application versions:
    - For Urban & Partnership Firms: Develop advanced versions with robust features, AI integration, and deep analytics to meet their complex needs and higher expectations.
    - For Rural & Sole Proprietorships: Create simplified, intuitive, and "lite" versions focused on core functionalities like return filing, e-invoicing, and basic error detection. These should prioritize user-friendliness over advanced features.

- For Semi-Urban Areas: Address the specific cost concerns in this segment by offering flexible pricing models, such as subscription-based plans or feature-based pricing, to overcome the perceived cost barrier.

2. Launch Targeted Awareness and Training Programs:
   - The neutral and disagreeing responses, particularly regarding ease of use and error detection, indicate a knowledge gap.
     - For Rural Areas: Implement training programs in local languages that demonstrate the practical benefits and simplicity of Fintech applications, moving beyond basic functionality to show how they simplify complex audit processes.
     - For Sole Proprietorships: Conduct workshops and create tutorial content that addresses their specific concerns, showing how Fintech can save time and reduce compliance risks for smaller businesses.
3. Enhance Affordability and Demonstrate Return on Investment (ROI):
   - The perception of high cost, especially among Partnership Firms and Rural/Urban respondents, is a significant barrier.
     - Conduct and disseminate cost-benefit analyses that clearly demonstrate the long-term ROI of Fintech applications (e.g., time saved, penalties avoided, improved accuracy).
     - Advocate for, or develop, government-subsidized schemes or tax incentives for small and medium businesses in rural and semi-urban areas to adopt GST Fintech solutions.
     - Fintech companies should transparently communicate their pricing structure and offer scalable plans.
4. Bridge the Urban-Rural Digital Divide in GST Compliance:
   - The stark contrast between Urban and Rural perceptions of simplicity highlights a digital divide.
     - Future research should investigate the specific "simplicity" factors valued by rural users (e.g., language, data entry simplicity, offline capabilities) and the "inconvenience" factors perceived by urban users (e.g., clunky interface, lack of advanced integrations).
     - Policy efforts should focus on improving digital infrastructure in rural areas to support the seamless use of cloud-based Fintech applications.
5. Deepen the Integration of Artificial Intelligence (AI):
   - Given the general agreement on the helpfulness of AI, there is a significant opportunity for deeper integration.
     - Focus development on AI-powered features for predictive analytics, automated reconciliation, and fraud detection, which can directly address auditors' needs for error detection.
     - Research should explore specific AI functionalities that would be most valuable, such as automated transaction categorization or anomaly detection in input tax credits.

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