

The Intersection of GST, E-Governance, and AI in India: A Critical Evaluation of Its Framework

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Abstract - In the rapidly changing world where Artificial Intelligence (AI) has started taking over on varied activities in different spheres of life, the concept of E-Governance ensures transparency and public accountability. With the introduction of G.S.T in the year 2017 and the launch of G.S.T Portal, it signifies a landmark moment with respect to digitisation of taxation system and E-Governance in India. This paper aims to evaluate the transformational impact of digitisation in efficacy of administration of Taxation mechanism in India and also identifies the notable achievements in better E- governance, including the elimination of cascading tax effects, reduction of inter-state trade barriers, and establishment of unified national market conditions. E-governance, while being at the core of advancement towards digitisation which has enabled real-time data validation, automated return pre-population and integrated grievance redressal systems, substantially improving the taxpayer experience while strengthening government revenue collection mechanism, there remains persistent challenges particularly for small and medium enterprises in form of compliance requirements or for that matter the limitations in form of technological infrastructure in rural areas and also the constant need for upgradation with ever changing introduction of new technologies like rapid development of AI in today's world.

Key Words: AI, E-Governance, Tax Administration Efficacy, G.S.T, India

INTRODUCTION

According to Cambridge Dictionary, E-Governance is defined as the “ use of the internet by governments to make it possible for people to use government services and be involved in making decisions”¹. With the implementation of the unified Goods and Services Tax (GST) regime on July 1, 2017, India saw a significant paradigm change in both taxation and the country's overall approach to governance. An unwavering commitment to e-governance was demonstrated by the choice to centralise indirect tax administration through the Goods and Services Tax Network (GSTN) portal, with the goals of streamlining compliance, increasing transparency, and enhancing revenue efficiency across a geographically diverse and expansive economy. As the foundation of "One Nation, One Tax," this digital infrastructure was supposed to facilitate interstate commerce, lessen cascading effects, and eventually create a more favourable business climate. Even though the GSTN has clearly reached important milestones, as shown by steady increases in monthly revenue collections and a significant expansion of the tax base, a closer look reveals a more nuanced picture². The efficiency narrative frequently ignores the complex difficulties that come with such a significant digital shift, especially in a developing nation like India. According to this paper, the GSTN's and the e-governance initiative's overall success is to be determined by how well it addresses two current and interconnected challenges: the ongoing technological divide among taxpayers, particularly small and micro enterprises having an increased compliance burden, and the changing ramifications of incorporating artificial intelligence (AI) into tax administration.

LITERATURE REVIEW

The pre-GST regime was characterised by multiplicity of taxes, cascading consequences, and a considerable compliance burden due to state-specific rules³. Eliminating these inefficiencies, creating a common market, and encouraging fiscal cooperation between

¹“ E-Governance” <<https://dictionary.cambridge.org/dictionary/english/e-governance>> accessed 4 December 2025

² Richa Goel & Prof. V.N. Sharma, ‘Impact of GST on Small and Medium Enterprises (SMEs) in India’ International Educational Journal of Science and Engineering (2025) 8, 4-10.

³ A.V. Keerthana, M.R. Reddy, & R. Srilekha, ‘A Study on Impact of GST on MSME and Small Traders in India’ International Journal of Engineering Research and Science & Technology (2025) 21(2), 2810-2817.

the central government and the states were the goals of the GST's implementation⁴. The GST Portal functions as a centralised online platform for registering taxpayers, filing returns, paying taxes, and resolving grievances. The platform has accelerated interoperability between digital systems, significantly shortened processing times, and included capabilities like auto-populated returns and real-time data validation⁵.

RESEARCH METHODOLOGY

Mixed approach has been used where in the quantitative analysis has been done through the GSTN Annual Report, PIB releases, and official government statistics which includes statistical data on GST collections, compliance rates, GST Portal usage, and revenue growth.

Qualitative analysis involves examining the content of recent industry papers, case studies, policy documents etc. Official government and statutory sources provide the primary data, while credible tax professionals, scholarly publications and authoritative business portals provide the secondary insights.

TRANSFORMATIONAL IMPACT OF E-GOVERNANCE AND GST PORTAL

Firstly, with the introduction of GST Portal, the pre-GST tax cascade has been essentially eliminated by the digitally enabled input tax credit system, which permits credit to move across state lines and supply chains which gets substantiated through the fact of Higher rates of utilisation of input tax credits, which lower manufacturing costs and lessen inflationary spikes.

Secondly, is the Reduction in Inter-State Barriers wherein Entry tariffs, octroi and other types of inter-state trade restrictions have been removed. Prior to GST, in Inter-state Transportation there were several checkpoints resulting in delay and higher logistics costs (because of compliance and time). However, following the introduction of GST there was smooth mobility and more so over with the introduction of electronic e-way bills along with reduced supply chain effectiveness.

Thirdly, comes digitisation and the Unified tax Structure, the GST has greatly improved the simplicity of doing business by replacing a complex taxation structure with a single, clear system. Today, all tax-related procedures—registration, filing returns, and payments—are housed on a single portal that is available across the country.

Then comes the Availability of Data in Real Time and Auto-populated Returns. AI-driven reconciliation and e-invoicing have significantly decreased human error and increased compliance accuracy. By the middle of 2025, more than 1 billion electronic invoices had been completed without any issues⁶.

System of Integrated Grievance Redress wherein a thorough grievance redressal procedure is available on the GSTN portal, which addresses anything from payment reconciliations to registration errors. Further prior to GST, Input Tax Credit was cumbersome and paper based and grievance handling being done manually requiring frequent office visits whereas post-GST, there is a digitalised single Input Tax Credit Account which reflects real-time credit with grievance redressal being online reducing the hassle. India's tax administration environment has completely changed as a result of the GSTN's introduction, which has led to previously unheard-of increases in operational effectiveness and revenue collection capacity. Under the disjointed state-wise tax regime, real-time data aggregation and analysis throughout the whole indirect tax ecosystem was previously unfeasible, but the system's centralised architecture has made this possible. Consistent growth in GST revenue collections is the most obvious example of this shift. The financial year 2017–18 which was the first year of implementation saw an initial collection of ₹7.19 lakh crore. By 2024–25, it saw an increase to ₹22.08 lakh crore, or an average of ₹1.84 lakh crore⁷ each month. This growth pattern shows that the tax base has expanded, but that digital monitoring and cross-verification capabilities have also improved compliance efficiency.

The automated reconciliation aspects of the system have greatly decreased the opportunity for tax evasion through bogus input tax credit claims and fictitious invoices. An extra layer of verification has been established by the e-invoicing system, which became required for companies with annual revenue over ₹5 crore starting in August 2023 and this system compares supplier declarations with buyer claims in real-time and further that since May 2023, this has led to the discovery of more than 29,273 fraudulent companies suspected of evading input tax credits of ₹44,015 crore.⁸

⁴ M.S. Dhillon & Dr. R.K. Gautam, 'A Critical Assessment of the Impact of GST on MSMEs in the State of Punjab' Gyan Management Journal (2022) 16(2), 1-9.

⁵ S. Manoj, 'Goods and Services Tax (GST) in India - An Overview and impact' Advances in Management (2019) 12(1), 59-61.

⁶ <https://informatics.nic.in/>

⁷ "Record Gross GST collection in 2024–25," Press Information Bureau, Ministry of Finance, June 30, 2025

⁸ Elets eGov, "AI Ensuring Fair and Bias-Free Tax Assessments" (Elets eGov, August 2, 2024) <<https://egov.eletsonline.com/2024/07/ai-ensuring-fair-and-bias-free-tax-assessments/>>.

With the help of machine learning models, the Advanced Analytics in Indirect Taxation (ADVAIT) system offers tax administrators extensive analytical tools for spotting compliance outliers, export-import trends, and revenue trends. The best use of administrative resources and more focused enforcement actions have been made possible by this data-driven strategy.

The main benefactors of the GST digital transformation have been found to be large organisations and technologically advanced businesses. These organisations no longer have to deal with the hassle of negotiating different tax jurisdictions because of the standardisation of tax processes across states, which has effectively created a single national market for goods and services⁹. For compliant enterprises, the smooth input tax credit flow made possible by the digital platform has greatly enhanced working capital management. For businesses with strong accounting systems and technology infrastructure, automated invoice matching and pre-population of return forms based on supplier data have increased data accuracy and decreased compliance costs. Large enterprises have integrated their ERP systems with the GSTN, leading to automated and efficient tax compliance with fewer errors and less manual work. This digital integration allows these businesses to benefit from improved efficiency and reduced compliance burdens. Enhanced digital audit trails from GSTN provide greater transparency and predictability during assessments, reducing risks for well-prepared businesses. Additionally, the faceless assessment scheme, originally from Section 144B of the Income Tax Act, 1961 and adopted in GST, further minimises subjective judgment in tax administration¹⁰. This particularly helps businesses that maintain robust documentation and transparent operations.

CHALLENGES

The GSTN's benefits have not been evenly spread throughout India's diversified corporate ecosystem, despite its impressive technological accomplishments. A multifaceted discrepancy that includes digital literacy, infrastructure availability, and financial capability for technology adoption is the "technological gap" in GST compliance¹¹. Barriers to digital literacy are arguably the most basic issue. Many small business owners lack the fundamental computer skills required to use the GST portal efficiently, especially those from rural and small trading communities¹². The mandate for online return filing, digital invoice uploads, and electronic payment procedures marks a substantial shift from long-standing manual record-keeping procedures. Although the two-factor authentication (2FA) regulations, which are mandatory for companies with a turnover of more than ₹5 crore from 1st February, 2025 and for almost all businesses from 1st April, 2025, having reduced the risk and improved the security, they have also made things more difficult for businesses who are not tech-savvy¹³.

An equally important hurdle to the adoption of technology is the economy. For small businesses with narrow profit margins, the expense of GST-compliant accounting software, frequent system updates, and expert IT support can be a significant financial strain. Many MSMEs are caught between the requirement for compliance and the financial limitations that prevent them from investing in suitable technological solutions¹⁴. Even for companies with few transactions, the necessity to file returns on a monthly basis has resulted in an excessive administrative burden. Many small business owners who previously used basic cash-based accounting systems are now forced to keep thorough digital records and seek tax experts, and consultants which raises their operating expenses considerably¹⁵.

⁹ Grant Thornton Bharat, 'Driving digital transformation: Reflecting on six years of GST'

<<https://www.granthornton.in/en/insights/articles/driving-digital-transformation-reflecting-on-six-years-of-gst/>> accessed 5 December 2025

¹⁰ 'Faceless GST System A Step Towards Transparency & Growth - efiletax' (*efiletax*) <www.efiletax.in/blog/faceless-gst-system-a-step-towards-transparency-growth/> accessed 5 December 2025

¹¹ Entrepreneurs and survey participants and others, "UNDERSTANDING INDIAN MSME SECTOR PROGRESS AND CHALLENGES" (2025)

<https://www.sidbi.in/uploads/Understanding_Indian_MSME_sector_Progress_and_Challenges_13_05_25_Final.pdf> accessed 5 December 2025

¹² Nidhi Kesari, "GST Implementation and Its Impact on Small Business Tax Compliance Costs in India" [2025] Journal of Information Systems Engineering and Management 1193 <<https://www.jisem-journal.com/>>.

¹³ "Goods & Services Tax (GST) | News and Updates" <<https://www.gst.gov.in/newsandupdates/read/561>>

¹⁴ Mohd Imad Abdullah Warsi and others, "Compliance Burden of RCM under GST for Small and Medium Enterprises in India" (2025) 5 International Journal of Advanced Research in Science, Communication and Technology <<https://ijarsct.co.in/Paper25676.pdf>>.

¹⁵ 'GST at 8: MSMEs continue to face rising compliance costs and hurdles' (Moneycontrol, July 4 2025) <www.moneycontrol.com/news/business/gst-at-8-msmes-continue-to-face-rising-compliance-costs-and-hurdles-13229352.html/amp> accessed 5 December 2025

MSMEs operating in industries with a large number of unregistered suppliers or customers have faced frequent hurdles as a result of the e-invoicing mandate. The technical requirements of creating compliant invoices and keeping the required records for audit purposes are frequently difficult for these enterprises to adhere to. Compliance demands have been exacerbated by the 30-day upload requirement for e-invoices, which was extended to companies having a turnover of ₹10 crore starting in April 2025¹⁶. Smaller MSMEs that struggle to achieve in technological criteria can often be excluded by larger companies who favour digitally compliant suppliers and This practice can lead to caused supply chain disruptions¹⁷. For these MSMEs, this restricts their access to markets and growth prospects. Additionally, small business owners are experiencing a great deal of stress, uncertainty and anxiety due to frequent regulatory changes and technical demands. They struggle with the intricacies of the changing digital tax system and fear fines for non-compliance.

AI IN E-GOVERNANCE AND GST& ITS CHALLENGES

The next stage of digital transformation is represented by the incorporation of artificial intelligence into India's GST administration, which provides previously unheard-of capabilities for automated compliance monitoring and fraud detection. More than 50 AI-powered tools for risk assessment and anomaly detection have been implemented by the Business Intelligence and Fraud Analytics (BIFA) system, which was created in partnership with Infosys¹⁸. These days, machine learning algorithms examine enormous datasets that include filing histories, transaction trends, and taxpayer demographics in order to spot possible fraud and compliance issues. Over 9 billion invoices and 1.42 billion e-way bills can be processed by the technology, which can also spot suspicious trends that manual analysis might miss¹⁹.

With the use of AI, risk-based targeting has advanced considerably. Taxpayers who exhibit suspect transaction patterns, odd input tax credit claims, or notable departures from sectoral norms may be flagged by the system for closer examination. This has significantly increased audit efficiency and revenue recovery by allowing tax authorities to concentrate their scarce human resources on high-risk cases²⁰. An important development in compliance monitoring is the automatic return inspection system, which is made possible by the ACES-GST backend program. When inconsistencies are found, the system automatically creates notices in Form ASMT-10, expediting the exchange of information between taxpayers and tax authorities²¹. Because of this automation, processing times have decreased and compliance enforcement has become more consistent. This can be seen in case wherein Government of the state of UP was deeply affected by way of fake and bogus ITC claims where in it invested in AI module in collaboration with IIT,Lucknow with an amount of Rs. 18,00,000 which generated about six lakh notices and the department got GST deposits of over Rs. 980 crore for FY 2023-24 which was round about 21% growth shown in terms of collection for said period.²²

Policy planning and revenue forecasting have improved due to predictive analytics capabilities. AI algorithms may evaluate the possible effects of policy changes on various taxpayer categories, detect new risks, and forecast future compliance trends by analysing patterns in previous data. When deciding how to allocate administrative resources and create tax policies, this information helps make better decisions.

One major issue with automated tax assessment systems is algorithmic bias²³. AI models that have been trained on previous data may reinforce current discriminatory or unjust treatment practices, including disproportionately targeting particular business sectors,

¹⁶ GST Council Resolution on E-invoicing Expansion, 56th GST Council Meeting, 2024

¹⁷FE News Desk , ' Complex GST compliance to sell online among reasons for MSMEs' low digital penetration: FISME (Financial Express,15 May 2022)< <https://www.financialexpress.com/industry/sme/msme-eodb-complex-gst-compliance-to-sell-online-among-reasons-for-msmes-low-digital-penetration-fisme/2525276/>> accessed 5 December 2025

¹⁸ Infosys Limited, "Unlocking The Value Of Data: GSTN Adopts Advanced Analytics to Improve Tax Compliance" (2020)

¹⁹ Ibid 3.

²⁰ Aaryan Singh, "AI in GST: Transforming Compliance & Audits | CaptainBiz" (CaptainBiz Blog -, June 12, 2025) <<https://www.captainbiz.com/blogs/gst-and-the-use-of-artificial-intelligence-ai/>>.

²¹ Athena Rebello, "Automated Return Scrutiny for GST Returns: Guidelines and Checklist" (Cleartax, May 25, 2023) <<https://cleartax.in/s/automated-return-scrutiny-for-gst-returns>>.

²² Gupta A, "GST: Deploying AI Solutions for Data Mining, Generating Automated Notices & Driving Govt Revenues" ETGovernment.com (May 24, 2024) <<https://government.economictimes.indiatimes.com/news/technology/gst-deploying-ai-solutions-for-data-mining-generating-automated-notices-driving-govt-revenues/110370822>>

²³ Subholaxmi Mukherjee, "Algorithmic Bias and Discrimination: Legal Accountability of AI Systems" (2025) <<https://www.ijrmps.org/papers/2025/4/232659.pdf>>.

demographic groups, or geographical areas²⁴. These problems may be made worse by the absence of bias testing procedures in AI development and the lack of diversity in training datasets. In tax administration powered by AI, the right to explanation becomes very challenging. Taxpayers frequently do not have access to concise, intelligible explanations of the circumstances that led to the action when they receive automatic letters or are chosen for examination based on algorithmic evaluations. This opacity may make it more difficult for taxpayers to contest inaccurate assessments or successfully respond to enforcement efforts.

When AI algorithms make decisions that impact taxpayer rights without sufficient human review, procedural fairness issues surface. Algorithmic evaluations that lack suitable review procedures may jeopardise natural justice norms. It might be difficult to assign blame and obtain suitable remedies when algorithmic evaluations lead to incorrect fines or unwarranted enforcement measures. There is uncertainty regarding the final location of accountability due to the distributed nature of AI development, deployment, and operation²⁵. The use of AI has made privacy and data protection issues more complicated. AI applications in tax administration may clash with new data processing regulations set forth by the Digital Personal Data Protection Act 2023 (DPDPA)²⁶. Data minimisation, purpose limitation, and consent requirements must all be carefully considered in order to strike a balance between the justifiable demands of tax enforcement and individual privacy rights.

BRIDGING THE GAP AND POLICY RECOMMENDATIONS

One of the foremost issue being that of the technological divide wherein to address and cater the people having no access to the technology and to address it digital literacy programs can be conducted especially for the MSMEs and rural areas . Although the GSTN is a strong system, small firms may find its interface confusing. The creation of extremely streamlined, possibly mobile-first, portal versions or specialised apps with streamlined compliance features catered to micro-enterprises is required²⁷. Vernacular language support and easily navigable guided forms may be examples of this.

Incentives for the creation and use of inexpensive, user-friendly GST compliance software for MSMEs should be looked upon by the government. In order to replicate the success of mobile money integration in other industries, this may entail partnerships with FinTech companies, open-source initiatives, or subsidies to directly integrate GST compliance into popular mobile payment platforms²⁸.

With rapid growth of AI and its usage, a legal and ethical framework shall be developed in order to safeguard the rights of a person. There should be a clear legal requirement that tax authorities give intelligible justifications for decisions made by use of AI, such as flagging or detection of fraud, mismatches etc through way of AI algorithms, especially when the system flags a taxpayer for investigation or determines a liability²⁹. This could go beyond simply displaying data points and provide condensed explanations of the algorithm's considerations and how they influence the result. To ensure that AI algorithms used in tax administration are impartial, accurate, and equitable, procedures for independent audits should be put in place. Strict data governance guidelines are also necessary to guarantee the ethical source, quality, and integrity of the data utilised to train these AI models with an audit of these systems at regular intervals³⁰.

In order to explicitly address complaints resulting from automated determinations, the current appeals procedure needs to be strengthened. In order to maintain human judgment as the final arbiter, this should involve a human review stage for all AI-flagged situations prior to any final adverse action being taken.

²⁴ Costa Manico Henrique and Erenice Barbosa Da Silva Francisca, "Ethical Challenges in the Implementation of Artificial Intelligence: Privacy, Algorithmic Bias, and Governance" (2024) 17 Journal of Global Communication 95 <<https://doi.org/10.5958/0976-2442.2024.00014.2>>.

²⁵ Mukherjee (n 23).

²⁶ Taxmann, "Overview of Digital Personal Data Protection Act (DPDP Act) 2023" <<https://www.taxmann.com/post/blog/overview-of-digital-personal-data-protection-act-dpdp-act>>

²⁷ Rishabh Chauhan and Satakshi Nagar, "Evaluating the Impact of the Goods and Services Tax (GST) on the Growth and Compliance of Small and Medium Enterprises (SMEs)" (International Journal of Research Publication and Reviews 2025) <<https://ijrpr.com/uploads/V6ISSUE6/IJRPR49136.pdf#:~:text=micro%20and%20small%20enterprises%20with%20limited%20digital%20infrastructure>>.

²⁸ Ministry of Electronics and Information Technology, 'e-Governance Policy Initiatives under Digital India' (www.meity.gov.in, March 2024) 42-47, 74-78, 161-198

²⁹ Antonio Lopo Martinez, "Artificial Intelligence in Tax Administration: Enhancing Compliance, Transparency, and Ethical Governance" [2025] SSRN Electronic Journal <<https://doi.org/10.2139/ssrn.5285760>>.

³⁰ Ajay Kumar Sood and others, "India AI Governance Guidelines" (2021) <<https://static.pib.gov.in/WriteReadData/specificdocs/documents/2025/nov/doc2025115685601.pdf>>.

Further, the tax department should be open about the areas and methods in which AI is being used to its operations. This increases public confidence and makes it possible for the public to discuss and examine these potent technologies in an informed manner reinforcing the core principles of transparency, accountability for which E- governance stands for. It is essential to create and establish thorough ethical rules for the planning, creation, and application of AI in tax administration. These guidelines should be based on international best practices for responsible AI. Consultations with multiple stakeholders should be part of this and may be set up a different Commission altogether to draft and make recommendations.

CONCLUSION

India's transformation of its tax administration through the GSTN is truly a landmark in the country's drive towards digital governance. The scale and ambition behind creating a single platform capable of handling millions of transactions and tying together a vast array of taxpayers is not only impressive but, in many ways, unprecedented for a country of India's diversity and size. The GSTN has played a pivotal role in increasing government revenues, reducing bureaucratic friction, and shaping a more unified nationwide market. However, the challenges persist. It is increasingly clear that, while large corporations and those with the means and skills to adapt have flourished in this new digital environment, many smaller businesses, particularly within the MSME sector and rural areas, have been left grappling with persistent hurdles. Poor internet connectivity, limited technological know-how, and the cost of digital compliance tools continue to create barriers. For these businesses, the promise of "ease of doing business" has at times felt more aspirational than real. Without targeted efforts to close these gaps, the GST's full, inclusive potential will remain out of reach.

The recent integration of artificial intelligence into tax administration adds another layer of complexity. On the one hand, AI enhances the government's ability to spot fraud and manage risks more efficiently. On the other, it creates new questions about transparency and fairness, especially when the logic behind an AI-driven decision is difficult for taxpayers—or even officials—to understand. If left unchecked, these opaque systems could unintentionally worsen existing inequities or limit access to fair redress for ordinary entrepreneurs. Looking ahead, the next phase of India's GST journey should be guided as much by the principles of inclusivity, transparency, and ethical governance as by technological progress. Bridging the digital divide through widespread digital education, better access to affordable compliance tools, and improved infrastructure must become a policy priority. At the same time, policymakers should move proactively to set clear ethical and legal standards for the use of AI in tax administration—ensuring that technology is wielded as a force for fairness and trust, not as a barrier.

India's GST experience with regards to digitisation and E-governance serves as a testament and also as an example to countries all over the world and serve as a valuable model and roadmap for any nation seeking to modernise tax systems in the digital age.

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