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The GST Burden: How Compliance Affects Work-Life in Finance Roles

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ARTICLE INFO **ABSTRACT**

The Cost of Compliance: In the Race to Meet GST Norms, Personal Time Pays the Price. While India's Goods and Services Tax (GST) promises streamlined taxation and economic efficiency, it silently imposes a heavy toll on the professionals tasked with its compliance. This exploratory study investigates the lesser-known cost of GST—its impact on the work-life balance of finance and accounting employees. Drawing from empirical data gathered from 80 professionals across sectors in Moradabad, the findings reveal a stark reality: prolonged work hours, disrupted family life, stress-induced health issues, and diminishing personal time are common consequences of intense GST-related workloads. Statistical analyses confirm strong negative correlations between GST compliance and work-life balance (r = -0.78) and personal time availability (r = -0.72), alongside a moderate positive correlation with stress levels (r = +0.65). The paper not only exposes a critical gap in employee well-being within compliance-heavy roles but also proposes actionable HR interventions such as flexible schedules, mental wellness programs, automation of filing processes, and customized work-life balance policies. As the tax regime evolves, so must our support for the silent workforce behind it—lest we compromise both their wellness and organizational productivity

Keywords: - GST Complianc, Work-Life Balance, Accounting and Finance Professionals, Work-Related Stress, Tax Reforms in India

INTRODUCTION

WORK-LIFE BALANCE

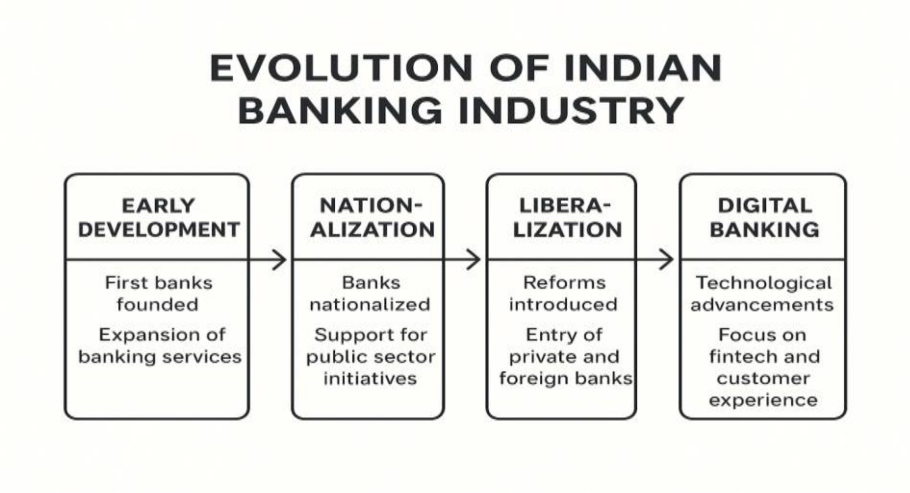
Work-life balance in the Indian banking sector is significantly impacted by the contrasting operational models of private and public sector banks. Private Banks, driven by performance and profitability, foster a culture of high expectations, aggressive targets, and performance-linked incentives, leading to extended working hours, constant availability, and increased stress, potentially resulting in burnout. Conversely, public sector banks, known for stability and job security, operate within a structured, bureaucratic framework, which can lead to inefficiencies, understaffing, and outdated technology, contributing to workload stress, especially for frontline employees. The emphasis on social responsibility and government initiatives in public banks further complicates work-life balance with complex, time-consuming tasks, while the slower adoption of technology can increase manual work. The evolving digital landscape, with its 24/7 customer expectations, has blurred work-life boundaries in both sectors, creating both opportunities and challenges. As the banking workforce changes, with younger employees prioritizing well-being, both private and public banks are recognizing the need for employee-centric policies like flexible hours and wellness programs, though their effectiveness depends on organizational culture and management support. Ultimately, achieving work-life balance in the banking sector is a complex interaction of organizational culture, operational efficiency, technological advancements, and individual preferences.

EVOLUTION OF WORK-LIFE BALANCE IN INDIA

In India, the idea of work-life balance has changed significantly throughout the years due to socioeconomic advancements and generational changes. Growing up in post-independence India, baby boomers saw employment as a way to define themselves and survive. They valued long-term employment, loyalty, and job security since they had few other options and frequently saw the workplace as an extension of their family. The modern concept of work-life balance was mainly lacking.
Gen X and Millennial saw a change in the 1990s when the economy became more liberalized. New job opportunities and exposure to other work cultures were brought about by economic growth and globalization. These generations combined conventional notions of employment security with an increasing need for personal fulfillment to demand flexibility, remote work, and wellness initiatives.
Growing up in a more connected and safe India, millennial and Gen Z today place a higher value on quality of life, mental wellness, and purpose-driven careers. Due to the gig economy, entrepreneurship, and social media impact, which moulds career identity and promotes frequent changes, job mobility is widespread. For them, employment is a component of a well-rounded existence rather than a key component of identity
In response, contemporary businesses are adopting inclusive workplaces, employee experience initiatives, flexible work schedules, and mental health services. Work-life balance's development is a reflection of a larger cultural shift away from stability and survival and towards fulfillment and overall well-being[i].

Generation	Birth Years	Work-Life Balance Focus
Baby Boomers	1946–1964	Seeking job security and stability, less focus on balancing work and personal life.
Generation X	1965–1980	Striving for work-life balance, emphasizing flexibility and family time.
Millennials	1981–1996	Prioritizing work-life balance, desiring purposeful work and well-being.
Generation Z	1997–2012	Valuing work-life integration, expecting autonomy and digital connectivity.

EVOLUTION OF INDIAN BANKING INDUSTRY



The banking sector in India has experienced a remarkable transformation through four distinct phases. During the pre-independence period, early institutions such as the Bank of Hindustan (established in 1770) and the Presidency Banks established the groundwork for contemporary banking, primarily catering to urban elites. Following independence, the Banking Regulation Act of 1949 granted significant authority to the Reserve Bank of India (RBI), and major nationalization efforts in 1969 and 1980 aimed to broaden banking access to rural populations. The liberalization era that began in 1991 saw the emergence of private banks like ICICI and HDFC, alongside the introduction of technological advancements such as ATMs and internet banking by the mid-1990s. From 2010 onwards, India has experienced a digital transformation characterized by innovations like the Unified Payments Interface (UPI), mobile wallets, and the Jan Dhan Yojana, all of which have fostered financial inclusion. The emergence of neo-banks and the RBI's initiatives regarding digital currency further underscore this evolution. Looking forward, advancements in technologies such as artificial intelligence, blockchain, and open banking are poised to reshape the future landscape, while compliance with environmental, social, and governance (ESG) standards is becoming increasingly important. This progression illustrates India's dedication to fostering inclusive and technology-driven financial development.

What is the Goods and Services Tax (GST)?

Goods and Services Tax (GST) signifies a substantial change in India's indirect tax system. It was put in place to combine many Central and State taxes into one, which would make the national market more unified. GST makes it easy for credit to flow through the supply chain and cuts down on the cascading effect of taxes. This change makes Indian goods and services more competitive in India and around the world. It decreases the overall tax burden, which was thought to be between 25 and 30 percent, and it increases economic growth by making it easier for people to pay their taxes and adding more people to the tax base.
The idea of GST initially came up in the Union Budget for 2006–07. The framework was established by the Empowered Committee of State Finance Ministers, and the First Discussion Paper came out in 2009. This set the stage for further talks that led to the creation of GST laws.

Important Parts of GST

• Dual Structure: The Centre (CGST) and the States (SGST) both impose GST on goods that are sent within the same state. It is applied by the Centre as Integrated GST (IGST) on inter-state supplies.
• Coverage: GST applies to all goods and services, excluding alcohol for human consumption and initially, petroleum products. Tobacco products are subject to both GST and Central Excise.
• Tax Subsumed: Central taxes like Excise Duty, Service Tax, and Customs duties (CVD and SAD) along with State taxes like VAT, Entry Tax, and Luxury Tax are included under GST.
• Input Tax Credit (ITC): Credit on inputs is provided, although CGST and SGST cannot be used alternately. IGST credit can be used across all.
• Destination-Based Tax: GST is charged at the place where the product is consumed, not at the point of origin. This supports fair revenue distribution.

Constitutional and Legal Framework

The 122nd Constitutional Amendment provided both the Centre and States the right to implement GST and established the GST Council, a forum for shared decision-making. The Council determines tax rates, exemptions, threshold limitations, and processes for resolving disputes and compensating States.

Implementation Mechanism

The GST Network (GSTN) operates as the technology backbone, coordinating registration, returns, payments, and credit matching. A standard law (Model GST Law) was produced, addressing time and location of supply, valuation, compliance, and penalties.

Advantages

GST simplifies compliance, saves down on litigation, and enhances transparency. Tax returns and payments are done electronically, decreasing face-to-face encounters between taxpayers and authorities. It provides an atmosphere free from corruption, minimizes compliance costs, and enhances the ease of doing business. Refund processes have been streamlined, and timelines are enforced to ensure it's convenient for taxpayers. [ii]

Work-Life Balance of Employees in Finance and Accounting Roles

Work-life balance is the harmony between job responsibilities and personal life. In the financial and accounting business, achieving this balance is typically challenging due to the demands of the job. Employees usually confront stringent deadlines, complex financial reporting, long working hours during closing seasons, and regular audits, leading to high stress levels and restricted personal time.
The accounting and financial sector has cycles of high-pressure occasions, such as fiscal year-end, tax filings, and audits. These peak seasons can lengthen work hours dramatically, making it challenging for employees to maintain healthy daily routines. Additionally, professionals are expected to sustain high standards of accuracy and compliance with rules, which adds to their mental strain and tiredness.

Key challenges affecting work-life balance in finance and accounting roles include:

- Rigid deadlines and high accountability
- Unpredictable work hours, especially at month-end and year-end closings
- Limited flexibility in work arrangements in traditional firms
- Work overload, especially in lean teams or understaffed departments

Despite these hurdles, many firms realize the necessity of supporting employees' work-life balance. Flexible hours, hybrid work models, job rotation, mental wellness programs, and automating repetitive chores are approaches being adopted to decrease burnout and boost productivity. With technology like AI-powered book keeping, cloud accounting, and automated reporting systems, some of the burden is lifting.
Maintaining a strong work-life balance benefits both employees and enterprises. Employees who attain balance tend to be more productive, engaged, and loyal. In contrast, poor work-life balance can lead to high turnover, absenteeism, and low morale.
To tackle this issue effectively, both companies and employees must work together. Employers should establish a supportive work cultureg that focuses on employee well-being. Employees should create clear limits, manage their time properly, and take regular breaks to recover.
In conclusion, while the finance and accounting profession is naturally demanding and time-sensitive, supporting work-life balance is crucial for the long-term health of people and the success of companies. Sustainable practices, supportive leadership, and wise use of technology can considerably enhance the work-life experience for people in this industry.[iii]

LITERATURE REVIEW

Abraham and Philip (2025) explore work-life balance (WLB) among business personnel. They address the rising difficulty in keeping business and personal life separate. Their study finds primary elements that influence WLB, including organizational culture, workload, flexible work arrangements, and individual coping methods. The authors point out that poor WLB can result in stress, burnout, low job satisfaction, and lower productivity. They advise that organizations should adopt supporting policies and build a culture that values employee well-being. The report finishes with advice for organizations and people to develop a balanced work-life environment.
Raikwar (2025) carried out a comparative examination of the GST frameworks in Australia, Canada, and the European Union (EU) to identify insights pertinent to India's GST system. Although India's GST intends to unify indirect taxes, the report notes persistent issues such multi-rate structures, complicated compliance, and fiscal disputes between the Centre and the States. In contrast, Australia's single-rate GST, Canada's dual-tier federal-provincial model, and the EU's harmonized VAT system show excellent techniques for simplification and administrative efficiency. The analysis demonstrates that enhancing digital infrastructure and fostering coordination across ministries can significantly make India's GST regime more effective and equitable.
Mohideen and Varshini (2025) evaluated the quality of work life (QWL) among women employees in the banking sector. They focused on its impact on well-being and organizational success. The study found crucial QWL elements such job stability, working conditions, career progression, psychological environment, and work-life balance. It pointed out continued obstacles encountered by women, including gender bias, work-

family conflict, and limited prospects for growth. The authors advocate establishing flexible work regulations, mentorship programs, and gender-inclusive practices to increase QWL. The findings underline the need for supportive workplace arrangements to increase satisfaction, retention, and equality in the banking business.
Sannaila (2024) did an empirical study on public perception of the Goods and Services Tax (GST) in the Suryapet district. The report underlines its revolutionary effect on India's indirect tax structure. It points out that GST is a single tax system aimed to unite the national economy and streamline tax administration. The data reveal that although people generally perceive GST as a value-added tax paid by consumers and remitted by sellers, awareness and perception varied among individuals. The research argues for better public education and simplified compliance processes to boost acceptance and effectiveness of GST at the community level.
Figueroa (2022) examined studied the work-from-home (WFH) experience and its impact on WLB among 265 accounting BPO employees. Using a descriptive-comparative-correlational approach, the study indicated that employees typically regarded WFH positively, although variables driving inefficiency significantly reduced their WLB. Female employees reported a somewhat higher WLB ($\bar{x}$= 3.75) than males ($\bar{x}$= 3.47). Notably, motivational elements in WFH exhibited a moderate positive association (r = 0.48) with WLB, while inefficiency factors had a substantial negative correlation (r = -0.86). The study shows that even if WFH offers advantages, resolving inefficiencies is crucial for preserving WLB.

RESEARCH GAP

1.Absence of Micro-Level Analysis: Previous research has focussed on the macroeconomic effects and public opinion of GST, but has not taken into account the daily issues faced by individual accountants and financial professionals.
2. Failure to Comply The Stressor of Workload: Even though there are research on work-life balance, GST compliance requirements (such as filings, audits, and updates) are rarely found to be a direct source of stress or imbalance.
3. Lack of Employee-Centric Empirical Research: There is no empirical data on how professionals in compliance roles' personal life, stress levels, or job satisfaction are impacted by GST duties.
4. Recommendations for HR Strategy Gap: There aren't many successful HR solutions in the research that are designed to aid staff people who are under a lot of pressure to comply with GST.

Objectives Of The Study

1. To examine the impact of GST-related work on the work-life balance of employees in finance and accounting roles.
2. To assess how GST compliance affects employee stress and personal time.
3. To suggest human resource strategies to manage work-life balance in compliance-heavy roles.

RESEARCH METHODOLOGY

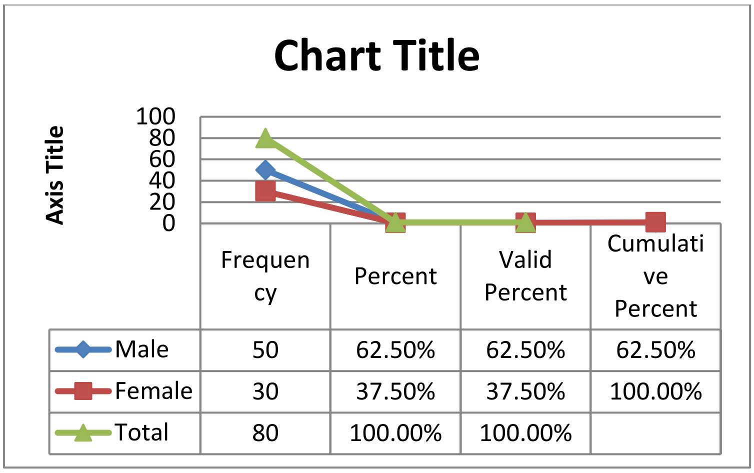
- **Research Design:** Descriptive and exploratory
- **Sampling Technique:** Convenience sampling
- **Sample Size:** 80 finance and accounting professionals working in private and public sectors
- **Data Collection Tool:** Structured questionnaire with Likert-scale items
- **Key Variables:**
  - Independent Variable: GST Compliance Workload
  - Dependent Variables: Work-life balance, Stress Levels, Personal Time Availability.
- **Geographical Scope:** Moradabad Region.

Findings

Table 1-Number of Respondents (Gender-wise)

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	50	62.5%	62.5%	62.5%
Female	30	37.5%	37.5%	100.0%
Total	**80**	**100.0%**	**100.0%**	

(Source: Primary Data Analysis using SPSS)

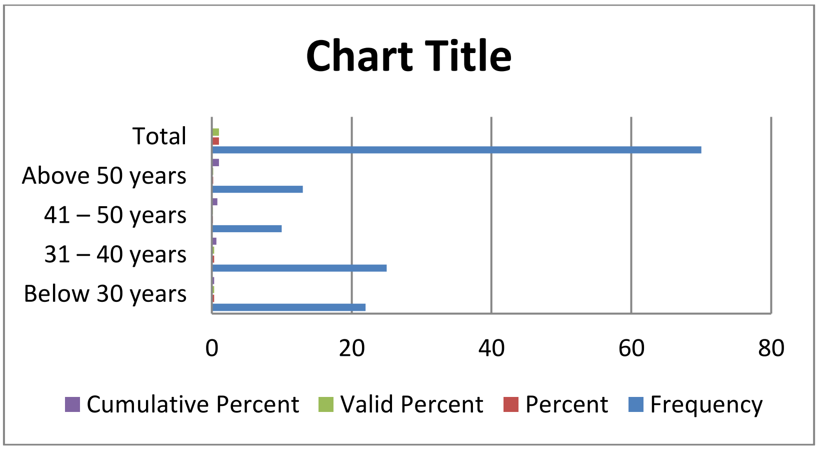


(Source: Primary Data; Visualized using Microsoft Excel)

Table 2-Age-Wise Distribution of Respondents

Age Group	Frequency	Percent	Valid Percent	Cumulative Percent
Below 30 years	22	31.4%	31.4%	31.4%
31 – 40 years	25	35.7%	35.7%	67.1%
41 – 50 years	10	14.3%	14.3%	81.4%
Above 50 years	13	18.6%	18.6%	100.0%
Total	**70**	**100.0%**	**100.0%**	

(Source: Primary Data Analysis using SPSS)



(Source: Primary Data; Visualized using Microsoft Excel)

Table 3-Marital Status Distribution of Respondents (Total = 80)

Marital Status	Frequency	Percent	Valid Percent	Cumulative Percent
Married	63	78.8%	78.8%	78.8%
Single	10	12.5%	12.5%	91.3%
Divorced	5	6.3%	6.3%	97.6%
Widow	2	2.5%	2.5%	100.0%
Total	**80**	**100.0%**	**100.0%**	

(Source: Primary Data Analysis using SPSS)

Table 4-Number of Respondents (Income-Wise) — Total = 80

Income Level	Frequency	Percent	Valid Percent	Cumulative Percent
Less than ₹3 lakh	9	11.3%	11.3%	11.3%
₹3 – 6 lakh	28	35.0%	35.0%	46.3%
₹6 – 9 lakh	22	27.5%	27.5%	73.8%
₹9 – 12 lakh	12	15.0%	15.0%	88.8%
₹12 – 15 lakh	5	6.3%	6.3%	95.1%
More than ₹15 lakh	4	4.9%	4.9%	100.0%
Total	**80**	**100.0%**	**100.0%**	

(Source: Primary Data Analysis using SPSS)

Table 5-Employees' Views on Work-Life Balance Under GST Compliance (N = 80)

S.No	Statement	Agree	No Opinion	Disagree	GST Relevance (Explanation)
1	Are you satisfied with your work-life balance?	51	10	19	GST deadlines affect satisfaction
2	Do you feel that your personal needs are secondary?	52	6	22	Due to compliance pressure
3	Do you take at least one consecutive full week of vacation each year?	18	0	62	GST schedules limit long leave
4	Do you work more than one hour per day after official hours?	70	0	10	GST filings increase overtime
5	Do you get proper rewards for the work you do?	45	2	33	High compliance effort not well rewarded
6	Do you get adequate sleep most nights?	14	6	60	Stress from deadlines disturbs rest
7	Do you miss quality time with family/friends due to work pressure?	74	0	6	GST peaks often impact family time
8	Are you satisfied with the time you spend with family?	18	9	53	Family time is sacrificed during filing season
9	Are you satisfied with co-workers' or supervisors' cooperation?	3	2	75	More pressure often leads to workplace stress
10	Do you find time to exercise, eat well, and stay healthy?	17	2	61	Time scarcity due to GST reporting
11	Do you hire help for personal chores at home?	79	0	1	Delegation at home due to office workload
12	Do you bring work home with you?	61	2	17	Many continue GST-related work at home
13	Do you suffer from any stress-related diseases?	69	0	11	Stress linked with last-minute GST submissions
14	Does good work-life balance improve employee effectiveness?	75	0	5	Employees recognize the need for balance
15	Should WLB policies be customized to individual needs?	66	6	8	Personal GST workload varies
16	Does your job bring happiness to your personal life?	42	2	36	Mixed emotions due to compliance stress

(source: Primary data collected through self-structured questionnaire)

Notes:

- Calculated using % × 80 respondents (e.g., 64% of 80 = 51).
- The GST Relevance column aligns each question with how GST workload affects the response.

1. Work-Life Imbalance

- 64% of respondents (51 out of 80) are satisfied with their work-life balance. However, a considerable portion (36%) are not, showing a moderate impact of GST compliance on personal life.
- 77.5% (62 respondents) cannot take even a week-long vacation due to work pressure,suggesting heavy workload during GST seasons.

2. Extended Work Hours and Stress

- 87.5% (70 responders) regularly work extra hours beyond office time.
- - 86.25% (69 respondents) mention health difficulties due to stress.
- - 75% (60 respondents) do not get adequate sleep because of task stress.

3. Family and Personal Life Impact

- 93% (74 responders) miss quality time with family and friends.
- - Only 22.5% (18 respondents) are content with the time spent with family.

4.Workplace Satisfaction

- - 56% (45 respondents) say they are rewarded fairly.
- - 93.75% (75 respondents) feel unsatisfied with collaboration from co-workers and bosses, probably due to shared stress.

5. Healthy Living Neglected

- 76.25% (61 responses) cannot find time to take care of their personal health and wellness.

6. Increased Domestic Outsourcing

• 98.75% (79 respondents) hire help at home to manage personal responsibilities, suggesting a means to cope with excessive job demands.

7. Need for Flexible Work-Life rules
• 82.5% (66 respondents) think work-life balance rules should be personalized, demonstrating unhappiness with a one-size-fits-all approach.

Suggestions

1. Balanced GST Scheduling - Authorities and organizations could consider distributing GST deadlines more equally across the year to avoid peak pressure periods.
2. Flexible Work Arrangements - Offer choices like remote work, staggered schedules, and time-off policies during peak compliance months.
3. Employee Wellness Programs - Introduce mental health support, counseling, yoga sessions, and health check-ups for financial workers under stress.
4. Training and Automation - Hold regular GST compliance training and encourage the use of automation solutions to reduce manual burden.
5. Team Support Mechanisms - Promote improved teamwork, shared duties, and reward systems to boost cooperation among team members.

Table 6: Composite Scores of Key Variables

Variable	Mean Score (Out of 3)
GST Compliance Workload	2.66
Work-Life Balance	2.20
Stress Levels	1.82
Personal Time Availability	1.24

(Source: Primary Data Analysis using SPSS)

Table 7: Pearson Correlation Analysis

Variables	Correlation Coefficient (r)	Interpretation
GST Compliance vs Work-Life Balance	-0.78	Strong Negative Correlation
GST Compliance vs Stress Levels	+0.65	Moderate Positive Correlation
GST Compliance vs Personal Time	-0.72	Strong Negative Correlation

(Source: Primary Data Analysis using SPSS)

Table 8: Regression Analysis Summary

Dependent Variable	R^2 Value	Strength of Relationship	Interpretation
Work-Life Balance	0.61	Strong	61% variation in WLB explained by GST workload
Stress Levels	0.42	Moderate	42% variation in stress levels explained by GST workload
Personal Time Availability	0.52	Strong	52% variation in personal time availability explained by GST workload

(Source: Primary Data Analysis using SPSS)

Based on the correlation and regression studies conducted on the influence of GST compliance workload on employees' work-life balance, stress levels, and personal time available, the following key findings emerged:

1. Significant Negative Impact on Work-Life Balance
A high negative association ($r = -0.78$) was established between GST compliance workload and work-life balance, showing that as workload grows, work-life balance deteriorates. Regression analysis ($R^2 = 0.61$) demonstrates that 61% of the variation in work-life balance is explained by GST workload, proving it as a strong predictor.

2. Increase in Stress Levels
A moderate positive connection ($r = +0.65$) was established between GST workload and stress levels. Regression results ($R^2 = 0.42$) indicate that 42% of the variation in stress levels is due to GST-related effort, highlighting a large psychological toll on employees.

3. Reduced Personal Time Availability
The connection between GST burden and personal time availability was substantially negative ($r = -0.72$), demonstrating that higher compliance effort leads to a large loss of personal/free time. Regression study ($R^2 = 0.52$) reveals that more than half of the variance in personal time available is directly impacted by GST burden.

4. Overall Employee Well-Being is Compromised
Across all dependent variables, GST compliance workload repeatedly appeared as a prominent factor negatively impacting employee well-being.
Patterns identified coincide with increased overtime, fewer time for rest, limited vacation, and stress-related health conditions.

Suggestions

In light of the foregoing findings, the following ideas are advised to promote employee well-being and lessen the negative repercussions of GST compliance workload:

1. Automate and Digitize GST Filing Processes
Implement user-friendly software and automation solutions to eliminate human labour and filing errors. Encourage the use of cloud-based tax solutions for speedier and remote compliance.

2. Introduce Flexible Work Arrangements
Allow employees the choice to work remotely during high-compliance periods.
Provide compensatory leaves after rigorous filing deadlines.

3. Customized Work-Life Balance Policies
Formulate individualized WLB rules depending on employee responsibilities, age, and marital status. Encourage rotational tasks in GST reporting to reduce burnout.

4. Periodic Mental Health and Stress Management Programs
Offer frequent counseling, wellness classes, and meditation/yoga sessions during stressful tax months. Recognize stress as a workplace hazard and integrate it in employee health plans.

5. Recognition and Incentives
Acknowledge the extra effort put in during GST seasons with financial incentives or recognition. Create a reward system that drives compliance without compromising health.

6. Capacity Building and Training \
Train personnel in effective GST compliance processes, paperwork management, and time management techniques.Conduct regular seminars on how to manage workload during filing cycles.

7. Staff Augmentation During Filing Periods
Hire temporary or freelance professionals to assist with workload surges during peak GST deadlines. Divide workload strategically among departments or teams.

CONCLUSION

The study makes it obvious that the workload of GST compliance has a big effect on the work-life balance of people who work in finance and accounting. The tax system is supposed to make things more clear and efficient, but it also puts a lot of stress on professionals who have to execute it, making them work long hours and miss family time. The results show that there is a rising need for individualized work-life balance regulations, more support at work, and a more organized way to divide up work. If firms show empathy and make changes to their structures, they can greatly improve employee satisfaction, retention, and productivity while still satisfying their GST compliance duties.

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