

THE INTERSECTION OF TAXATION AND CONSUMPTION: GST'S ROLE IN BUYER DECISIONS

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ABSTRACT

However marketers through their effective strategies manage to offer some differentiation for the consumers, in terms of price, to the consumers. Goods and Services Tax plays a major role in deciding the purchase decision of the consumers. This is because, it plays a major role on the pricing decision of different members of channels of distribution. The prices of the products differ according to the taxation slab in which they are grouped under GST. The study will explore the changes in consumer purchasing patterns, preferences, and decision- making processes post-GST implementation, focusing on various sectors and demographic groups. The findings of this study will contribute to a better understanding of the implications of GST on consumers and provide insights for policymakers and businesses.

Keywords: Consumer preferences, decision-making processes, consumer buying behavior, GST implementation, Goods and Services Tax, purchasing patterns,.

INTRODUCTION

In this paper, we delve into the multifaceted impact of GST on consumer buying behavior, exploring how this transformative tax regime has altered consumer perceptions, preferences, and purchasing decisions. The Goods and Services Tax (GST), introduced in 2017 in India, marks a significant milestone in tax reform, aiming to streamline the complex web of indirect taxes prevalent in the pre-GST era. Since its implementation, GST has not only reshaped the economic landscape but has also wielded a profound influence on consumer buying behavior. Understanding the impact of GST on

consumer behavior is crucial as it illuminates the dynamics of how taxation policies intersect with consumer choices, spending patterns, and market trends. By examining the various dimensions of this impact, ranging from price sensitivity to shifts in product preferences and changes in buying patterns, we gain insights into the intricate relationship between tax policies and consumer behavior. Furthermore, we explore how GST has influenced consumer savings, investments, and the formalization of economic activities, underscoring its far-reaching implications for businesses, policymakers, and consumers alike.

According to the navigation through the complexities of GST and its repercussions on consumer behavior, one can unravel a narrative that not only elucidates the immediate effects but also hints at the broader transformations underway in the economic landscape. By dissecting the impact of GST on consumer buying behavior, the aim of this paper is to contribute to a deeper understanding of the evolving dynamics between taxation policies and consumer choices, shedding light on the intricacies of modern market economies in the GST era.

REVIEW OF LITERATURE

1. **Chitra, D. V. (2020)** in her study titled '**Impact of GST on spending behaviour of the consumers**' concludes that since July 1, 2017, the Goods and Services Tax (GST) has been in force to replace earlier indirect taxes, which has an impact on expenditure trends. Electronics and sports equipment show a substantial correlation with spending behaviour, but not necessities like food and clothing. According to the report, essential items are more heavily impacted by GST than non-essential ones.
2. **C Bala Nageswara Rao & Neeraja, B. (2018)** in their article titled '**The Impacts of Goods and Services Tax (GST) on Middle Income Earners in India**', found the effect of the Goods and Services Tax (GST) on India's business environment. GST, the only indirect tax that applies to all industries, taxes products and services equally in an effort to establish a single market. Although price increases benefit individuals, firms, and the economy overall, middle-class incomes are severely affected, raising worries. Through controlled questionnaires, the study looks at consumer readiness, views, and purchasing patterns and calls for government action to reduce financial pressures.
3. **Dr. Amulya M (2019)** in her article titled '**Impact of gst on the spending habits of the**

consumers in mysore' states the impact of taxes on consumer purchasing behaviour is substantial. Consumer spending was impacted by the Goods and Services Tax (GST) reform in India, which combined multiple tax regimes into one. When it was first implemented two years ago, customers expressed concerns, which prompted research on awareness and how it affected spending patterns. Although the goal of GST is to create a single national market, its impact on consumers is still being investigated.

4. **Sailaja Nimmagadda (2023)** in his article titled '**Impact of gst on consumer purchasing decisions in service sector**', explains that in India, several indirect taxes, including Value Added Tax (VAT), were superseded by the Goods and Services Tax (GST), which went into effect on July 1, 2017. This study examines how the Goods and Services Tax (GST) affects consumer choice in banking, hospitality, entertainment, education, and hotel/restaurant services in Vijayawada, Andhra Pradesh. A statistical research indicates that the GST has no apparent effect on service industry consumer behaviour.
5. **Gupta (2017)** in his study titled '**GST- impact on common man**', concludes removing obstacles and promoting a single market, the Goods and Services Tax (GST) is poised to completely transform India's indirect tax structure. The GST intends to support economic growth by streamlining compliance and lowering prices for necessities. A new era of efficiency and growth is ushered in by the integration of state and central taxes into an open, self-policing framework, which is ready to tackle current tax system difficulties.
6. **Gowtham Ramkumar and Dr Chaitra Srinivasan (2019)** in their article titled '**Role Of Goods And Services Tax In Influencing Common Man's Purchasing Power**' states that the study looks into how the Goods and Services Tax (GST) affects consumers' purchasing power and offers strategies to guarantee customer gains. 50 participants were used in the study, which was conducted using IBM SPSS 22. The results indicate that 43.7% of implementation strategies and 13.5% of GST rates have an impact on spending ability. It suggests that for the benefit of consumers, necessities should fall under the lowest GST bracket.
7. **Sanjeeb Kumar Dey & Ch. Sudipta Kishore Nanda and Madhumala pathy (2020)** in their article titled '**Impact of Goods and Services Tax (GST) on Costumers' Perception in Odisha: An Empirical Study**' states the objective of the Goods and Services Tax (GST), which went into effect in India in July 2017, is to guarantee market homogeneity and do rid of cascading consequences. Customer acceptability is still critical even after multiple simplifications. An

Odisha study assesses how the GST affects consumers' perceptions. Results indicate that over 95% of consumers are aware of the GST, and that opinions on prices, expenditure, and consumption are influenced by factors such as geography, occupation, and education.

8. **Harshita Bhatnagar (2018)** in her article titled '**An Investigation on impact of GST and Demonetization on buying Behaviour of Common people in Udaipur City**' concludes consumer purchasing behaviour includes decisions about attitudes, preferences, and what to buy when it comes to products and services. There have been major changes in lifestyles due to recent political developments. This study, which focuses mostly on Udaipur, Rajasthan, investigates consumer awareness and knowledge levels following the demonetization and installation of the GST. Results point to a psychological worry among customers that influences payment methods and purchase behaviours. Notwithstanding early obstacles, government programmes seek to move towards a cashless, greener economy.
9. **Kaur Harjinder (2019)** in his article titled '**Public awareness, Knowledge and Understanding of GST in India**', explains about the Goods and Services Tax (GST), which went into effect in India on July 1, 2017, has had a big influence on the population by affecting living standards, inflation, and economic stability. The public is still confused about how the GST works, despite government efforts to clear things up. In order to shed light on the consequences of GST implementation on Indian consumers, a study is necessary to assess public awareness, knowledge, and understanding of the tax.
10. **Shivam Agnihotri (2018)** in his article titled '**Goods and service tax: a study of impact on Indian economy and common man**' explains the Vajpayee government proposed the Goods and Services Tax (GST) in 2000, and it went into effect on July 1st, 2017. The GST is India's biggest indirect tax reform since 1947. It seeks to standardize state-to-state taxation, do away with cascade effects, and simplify taxation. Multiple taxes such as VAT, excise, and service tax are replaced by GST, which encourages economic growth, lowers manufacturing costs, and makes tax payments easier for consumers.

STATEMENT OF THE PROBLEM

Examining the complex effects of GST on consumer purchasing behaviour is the goal of this study. The specific objective is to determine how the Goods and Services Tax (GST) has affected consumers' attitudes, preferences, and buying habits for goods and services. Additionally, the study intends to

investigate how the GST affects various product categories, socioeconomic backgrounds, and demographic segments differently. The implementation of the Goods and Services Tax (GST) has made a substantial impact on the economy and may have an impact on consumer choices in a number of different areas.

OBJECTIVES OF THE STUDY

1. To examine benefits and opportunities of goods and service tax
2. To study the relationship between factors affecting purchases decisions of the consumers after GST implementation
3. Impact of GST on consumer

RESEARCH METHODOLOGY

Sources of Data	Primary Data with Structured Questionnaire
Research Design	Quantitative and Empirical
Sampling Design	Simple Random Sampling
Sample Area	Bengaluru
Sample Size	104
Statistical Design	Descriptive Analysis, Chi-Square Test
Independent Variables	Gender
Dependent Variables	Income and Impact of GST on consumers

DATA ANALYSIS

Before delving into the data analysis for our study on the Impact of GST on Consumer Buying Behavior, it's essential to acknowledge the pivotal role that taxation policies play in shaping consumer behavior. The introduction of the Goods and Services Tax (GST) represents a significant shift in the tax landscape, with far-reaching implications for businesses and consumers alike and this helps in exploring how GST has influenced various aspects of consumer buying behavior, including price sensitivity, product preferences, buying patterns, savings, and investments. By analyzing empirical data, we aim to uncover insights into the nuanced ways in which GST has impacted consumer decision-making processes.

With this preliminary note in mind, let us now proceed to analyze the data and uncover the intricate dynamics underlying the impact of GST on consumer buying behavior. A questionnaire has been framed with 24 questions and it has been circulated to the consumers and got respondents for the Data Analysis.

Table 1: Summary of the Survey

Questions	Options	Frequency	Percentage(%)
Gender	Male	54	50%
	Female	54	50%
Age	20-30	26	25%
	30-40	44	42.3%
	40-50	30	28.8%
	50 & above	4	3.8%
Educational Qualification	PUC	6	5.8%
	Graduate	42	40.4%
	Post graduate	49	47.1%
	Doctorate	7	6.7%
Occupation	Business Professional	15	14.4%
	IT Industry	29	27.9%
	Service Industry	25	24%
	Self employed	28	26.9%
	Home maker	7	6.7%
Per annum income	>1,00,000	8	7.7%
	1,00,000-2,50,000	4	3.8%
	2,50,000-5,00,000	56	53.8%
	5,00,000-7,50,000	30	28.8%
	<7,50,000	6	5.8%
Knowledge about the Goods and Service Tax	Very unfamiliar	3	2.9%
	Unfamiliar	4	3.8%
	Somewhat familiar	31	29.8%
	Familiar	51	49%
	Very familiar	15	14.4%
GST has made it easier for me to make purchasing decisions	Strongly disagree	1	1%
	Disagree	4	3.8%
	Neutral	35	33.7%
	Agree	45	43.3%
	Strongly agree	19	18.3%
GST has led to increase in prices of goods and services	Strongly disagree	2	1.9%
	Disagree	3	2.9%
	Neutral	19	18.3%
	Agree	50	48.1%
	Strongly agree	30	28.8%
GST has influenced me to be more conscious of my spending habits	Strongly disagree	1	1%
	Disagree	8	7.7%
	Neutral	17	16.3%
	Agree	59	56.7%

	Strongly agree	19	18.3%
The quality of goods and services has improved since implementation of GST	Strongly disagree	0	0%
	Disagree	15	14.4%
	Neutral	25	24%
	Agree	42	40.4%
	Strongly agree	22	21.2%
GST has encouraged businesses to offer competitive prices, resulting in better value for consumers	Strongly disagree	2	1.9%
	Disagree	11	10.6%
	Neutral	23	22.1%
	Agree	49	47.1%
	Strongly agree	19	18.3%
The transparency introduced by GST in tax calculations and pricing has positively influenced my purchasing decisions	Strongly disagree	0	0%
	Disagree	13	12.5%
	Neutral	27	26%
	Agree	43	41.3%
	Strongly agree	21	20.2%
I believe that the benefits I receive from the implementation of GST justify the amount of tax I pay	Strongly disagree	0	0%
	Disagree	11	10.6%
	Neutral	34	32.7%
	Agree	38	36.5%
	Strongly agree	21	20.2%
Your first preference to purchase	Affordable/ Comfortable goods or services	63	60.6%
	Expensive/Luxury goods or services	41	39.4%
Your preference for purchasing luxurious goods or services	Never	13	12.5%
	Rarely	15	14.4%
	Sometimes	37	35.6%
	Often	28	26.9%
	Always	11	10.6%
GST has introduced challenges for luxury brands in terms of compliance and taxation	Strongly disagree	4	3.8%
	Disagree	8	7.7%
	Neutral	23	22.1%
	Agree	51	49%
	Strongly agree	18	17.3%
GST has influenced me to switch brands or change my buying behavior	Strongly disagree	0	0%
	Disagree	8	7.7%
	Neutral	26	25%
	Agree	46	44.2%
	Strongly agree	24	23.1%
GST has positively impacted the demand for luxury	Strongly disagree	3	2.9%

goods and services	Disagree	33	31.7%
	Neutral	21	20.2%
	Agree	29	27.9%
	Strongly agree	18	17.3%

HYPOTHESIS:

Null Hypothesis (H0): There is no association between consumer demographic factors (such as income level, age, etc.) and the impact of GST on buying behavior.

Alternative Hypothesis (H1): There is an association between consumer demographic factors and the impact of GST on buying behavior.

Correlations

		V1	V2	V3
V1	Pearson Correlation	1	0.187	-0.041
	Sig. (2-tailed)		0.058	0.680
	N	104	104	104
V2	Pearson Correlation	0.187	1	.321**
	Sig. (2-tailed)	0.058		0.001
	N	104	104	104
V3	Pearson Correlation	-0.041	.321**	1
	Sig. (2-tailed)	0.680	0.001	
	N	104	104	104

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

Correlation analysis :

1. Gender (V1):

- There is a positive correlation of 0.187 with income (V2), which suggests a weak relationship between gender and income. However, this correlation is not statistically significant at the 0.05 level (p = 0.058).

- There is a weak negative correlation of -0.041 with the impact of GST on consumers (V3). This indicates a slight tendency for gender to have a small inverse relationship with the perceived impact of GST, although this correlation is not statistically significant (p = 0.680).

2. Income (V2):

- There is a positive correlation of 0.187 with gender (V1), indicating a weak relationship between income and gender. Again, this correlation is not statistically significant at the 0.05 level (p = 0.058).

- There is a moderate positive correlation of 0.321 with the impact of GST on consumers (V3). This suggests that higher income levels may be associated with a perception of greater impact from GST.

Importantly, this correlation is statistically significant at the 0.01 level ($p = 0.001$), indicating that it's unlikely to have occurred by chance.

3. Impact of GST on Consumers (V3):

- There is a weak negative correlation of -0.041 with gender (V1), suggesting a slight tendency for gender to have a small inverse relationship with the perceived impact of GST. However, this correlation is not statistically significant ($p = 0.680$).

- There is a moderate positive correlation of 0.321 with income (V2), indicating that higher income levels are associated with a perception of greater impact from GST. This correlation is statistically significant at the 0.01 level ($p = 0.001$), suggesting that it's not likely due to random chance.

Overall, while there's a statistically significant relationship between income and the impact of GST on consumers, gender doesn't seem to have a significant relationship with either income or the perceived impact of GST. However, it's essential to note that correlations only measure linear relationships, and other factors not captured in this analysis may influence perceptions of GST impact.

LIMITATIONS OF THE STUDY

1. As the study uses primary data which is collected by consumers, it may not be accurate.
2. The study uses secondary data also. Therefore, limitation of these sources applies to this study.

FINDINGS

Here are the findings on the Impact of GST on Consumer Buying Behavior -

1. Increased Price Sensitivity:

- a) Consumers exhibit heightened awareness of tax components in prices.
- b) More price-conscious behavior observed post-GST implementation.

2. Shift in Product Preferences:

- a) Goods and services with lower tax rates experience increased demand.
- b) Consumers prioritize affordability and value, influencing product choices.

3. Altered Buying Patterns:

- a) Timing and frequency of purchases influenced by GST rate fluctuations.
 - b) Consumers delay purchases to capitalize on price reductions following GST rate cuts.
4. Impact on Savings and Investments:
- a) Changes in disposable income prompt adjustments in saving and investment strategies.
 - b) Preference for tax-efficient investment options observed in response to GST changes.
5. Formalization of Economy:
- a) GST compliance becomes a factor in consumer purchasing decisions.
 - b) Consumers prioritize transactions with GST-compliant businesses for input tax credits and legality assurance.

RECOMMENDATIONS -

The implementation of Goods and Services Tax (GST) in India has undoubtedly influenced consumer buying behavior in various ways. Here are some suggestions or recommendations on its impact:

1. Price Sensitivity and Bargain Hunting: GST simplifies taxes, making consumers more price-sensitive. They compare prices across brands, urging businesses to focus on competitive pricing.
2. Shift in Product Preferences: GST's revised tax structure prompts consumers to favor better value or lower taxed items. Businesses must adapt offerings to meet changing preferences.
3. Brand Loyalty and Trust: GST compliance influences consumer trust. Businesses should prioritize compliance to build loyalty.
4. Impact on High-Involvement Purchases: GST alters pricing for major purchases, requiring thorough consumer education from businesses.
5. Promotions and Discounts: Post-GST, consumers are more inclined to use promotions. Businesses align strategies with GST implications.
6. Educational Initiatives: Businesses should educate consumers about GST's impact to empower informed decisions.

By understanding the impact of GST on consumer buying behavior and implementing appropriate strategies, businesses can effectively navigate the changing landscape and capitalize on emerging opportunities in the market.

CONCLUSION

However, GST has an adverse impact on how customers spend money on necessities. Reconsidering tax rates in a way that does not significantly impact consumers necessities is vital on the part of the government. It significantly affects consumers' ability to make purchases. To sum up, the Indian government has successfully introduced GST. All economic sectors have been impacted. Every consumer is impacted which is likely to cause inflation. People with the lowest income category would be most negatively impacted because they already pay little or no income tax. The cost of commodities won't rise if the government takes appropriate measures, which will spare consumers from any negative effects. With all of the previously mentioned data, it is obvious that the GST would have a mixed effect on consumers, with some products being more affordable and others more expensive. GST is set up to bring in a sizable amount of money for the whole nation as well as state governments. However, GST has a negative impact on how customers spend money on necessities. The government needs to seriously think about reducing the tax. Additionally, both the Indian government and its citizens gain from the collection of indirect taxes.

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