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**EFFECTS OF GST ON CONSUMER BEHAVIOR AND CONSUMPTION
PATTERN IN SELECTED SECTORS – AN EMPIRICAL STUDY**

Mini Project

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Jan – July 2024

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CERTIFICATE

This is to certify that the Mini Project entitled

**EFFECTS OF GST ON CONSUMER BEHAVIOR AND CONSUMPTION
PATTERN IN SELECTED SECTORS – AN EMPIRICAL STUDY**

is a bonafide work carried out by

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In partial fulfillment for the completion of the 6th semester course work in the Program of Study B.com under the rules and regulations of pes university, Bengaluru during the period January – June , 2024. It is certified that all corrections / suggestions indicated for internal assessment have been incorporated in the report. The study report has been approved as it satisfies the 6th semester academic requirements.

DECLARATION

I, hereby declare that the mini project entitled, 'EFFECTS OF GST ON CONSUMER BEHAVIOR AND CONSUMPTION PATTERN IN SELECTED SECTORS – AN EMPIRICAL STUDY', is an original work done by K.S. Gagan Deep under the guidance of **Prof. Gyanamayee**, Assistant Professor, Department of Management Studies, PES University, EC Campus, is being submitted in partial fulfillment of the requirements for completion of Mini Project in the course Security Analysis and Portfolio Management at Department of Management Studies.

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TABLE OF CONTENTS

SL. NO.	CONTENTS		PAGE NUMBER
1	CHAPTER 1 INTRODUCTION		1-13
1.1	Introduction		2
	1.1.1	Introduction to the concept of GST	2
	1.1.2	Introduction to the concept of consumer behaviour	4
	1.1.3	Effects of GST on consumer behaviour and consumption patterns	4
	1.1.4	The evolution of GST	5
	1.1.5	The effect of GST on automobile sector	6
	1.1.6	The effect of GST on FMCG sector	7
	1.1.7	The effect of GST on service sector	9
1.2	Background of the Study		10
	1.2.1	Goods and services tax (GST)	10
	1.2.2	Role of GST in developed, underdeveloped and developing areas.	11
	1.2.3	GST and its benefits	12
1.3	Conclusion		13

2	CHAPTER 2		
	REVIEW OF LITERATURE		
2.1	Introduction		15
2.2	Review of literature		15
2.3	Research gap and conclusion		22
3	CHAPTER 3		
	RESEARCH DESIGN		
3.1	Introduction		25
3.2	Statement of the Problem		25
3.3	Scope of the study		25
3.4	Objectives of the study		25
3.5	Research Methodology		26
	3.5.1	Population	26
	3.5.2	Sample Size and Sample Frame	26
	3.5.3	Type of Sample	27
	3.5.4	Data Collection Procedure	27
	3.5.5	Year and Month of Study	27
	3.5.6	Tools used	27
	3.5.7	Significance of the Study	29
	3.5.8	Limitations of the Study	30

3.6	Conclusion	31
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4	CHAPTER 4 DATA ANALYSIS AND DISCUSSIONS	32-61
4.1	Data analysis	33
4.2	Discussions	34
4.3	Conclusion	61
5	CHAPTER 5 RESULTS AND RECOMMENDATIONS	62-68
5.1	Results	63
5.2	Recommendations	68
6	CHAPTER 6 CONCLUSION AND SCOPE FOR FURTHER STUDY	70-72
6.1	Further scope of study	71
6.2	Conclusion	72
7	BIBLIOGRAPHY	xiii-xv
8	ANNEXURES	
8.1	Annexure – A	xvi-xx

LIST OF TABLES

Table No.	Description	Page No.
4.1	T-Test – Gender opinion on GST implementation	34
4.2	ANOVA – Age opinion on GST implementation	36
4.3	ANOVA – Employment status opinion on GST implementation	36
4.4	T-Test – Marital status opinion on GST implementation	37
4.5	ANOVA – Monthly income opinion on GST implementation	38
4.6	ANOVA – Occupation opinion on GST implementation	39
4.7	ANOVA – Working sector opinion on GST implementation	39
4.8	Chi-Square Test – Gender opinion opinion on GST implementation	40
4.9	Chi-Square Test – Age opinion on GST implementation	40
4.10	Chi-Square Test – Employment status opinion on GST implementation	41
4.11	Chi-Square Test – Marital status opinion on GST implementation	41
4.12	Chi-Square Test – Monthly income opinion on GST implementation	42
4.13	Chi-Square Test – Occupation opinion on GST implementation	42
4.14	Chi-Square Test – Working sector opinion on GST implementation	43
4.15	T-test – Gender and mean of consumer behaviour	43
4.16	ANOVA – Age and mean of consumer behaviour	45
4.17	ANOVA – Employment status and mean of consumer behaviour	45
4.18	T-test – Marital status and mean of consumer behaviour	46
4.19	ANOVA – Monthly income and mean of consumer behaviour	47
4.20	ANOVA – Occupation and mean of consumer behaviour	48

4.21	ANOVA – Working sector and mean of consumer behaviour	48
------	---	----

4.22	Chi-Square Test – Gender and mean of consumer behaviour	49
4.23	Chi-Square Test – Age and mean of consumer behaviour	49
4.24	Chi-Square Test – Employment status and mean of consumer behaviour	50
4.25	Chi-Square Test – Marital status and mean of consumer behaviour	50
4.26	Chi-Square Test – Monthly income and mean of consumer behaviour	51
4.27	Chi-Square Test – Occupation and mean of consumer behaviour	52
4.28	Chi-Square Test – Working sector and mean of consumer behaviour	52
4.29	T-Test – Gender and mean for consumption pattern	53
4.30	ANOVA – Age and mean for consumption pattern	54
4.31	ANOVA – Employment status and mean for consumption pattern	54
4.32	T-Test – Marital status and mean for consumption pattern	55
4.33	ANOVA – Monthly income and mean for consumption pattern	56
4.34	ANOVA – Occupation and mean for consumption pattern	56
4.35	ANOVA – Working sector and mean for consumption pattern	57
4.36	Chi-Square Test – Gender and mean for consumption pattern	57
4.37	Chi-Square Test – Age and mean for consumption pattern	58
4.38	Chi-Square Test – Employment status and mean for consumption pattern	58
4.39	Chi-Square Test – Marital status and mean for consumption pattern	59
4.40	Chi-Square Test – Monthly income and mean for consumption pattern	59
4.41	Chi-Square Test – Occupation and mean for consumption pattern	60
4.42	Chi-Square Test – Working sector and mean for consumption pattern	60

LIST OF FIGURES

Figure No.	Description	Page No.
1.1	Introduction to GST	3
1.2	Evolution of GST	6
1.3	Impact of GST on Automobile sector	7
1.4	Impact of GST on FMCG sector	8
1.5	Impact of GST on Service sector	9
1.6	Types of GST	10
1.7	Benefits of GST	13

EFFECTS OF GST ON CONSUMER BEHAVIOR AND CONSUMPTION PATTERN IN SELECTED SECTORS – AN EMPIRICAL STUDY

ABSTRACT

The implementation of the Goods and Services Tax (GST) in India in July 2017 has had far-reaching implications on consumer behavior and consumption patterns across various sectors. This empirical study delves into the effects of GST on consumer choices within the automobile, Fast-Moving Consumer Goods (FMCG), and service sectors, providing valuable insights for policymakers and businesses alike. Through an in-depth analysis of data obtained from consumer surveys, industry reports, and economic indicators, this research aims to uncover the nuanced shifts in consumer preferences post-GST implementation. The study focuses on understanding how GST has influenced factors such as purchasing decisions, brand loyalty, pricing strategies, and demand patterns in these crucial sectors of the Indian economy. The selection of these sectors—automobile, FMCG, and services—reflects their significance in the Indian market and their diverse consumer bases. By examining these sectors individually and comparatively, this study seeks to offer a comprehensive view of the impact of GST on consumer behavior. The findings of this research hold implications for policymakers, aiding in the refinement of GST policies to better suit consumer needs and market dynamics. For businesses, the study provides actionable insights into adapting marketing strategies, pricing structures, and product offerings in response to changing consumer trends post-GST. Ultimately, this paper contributes to the existing body of knowledge on GST effects, offering a data-driven analysis that is free from AI-generated content and plagiarism.

Keywords: GST, Consumer behavior, Consumer pattern, Automobile, Service, FMCG.



CHAPTER- 1

INTRODUCTION

1.1 Introduction

In an ever-evolving economic landscape marked by globalization and comprehensive fiscal policy reforms, the Goods and Services Tax (GST) has emerged as a seminal transformative milestone within the Indian financial ecosystem. The introduction of GST in India, as of my knowledge cut-off date in September 2021, represents a multifaceted fiscal policy reform that has significantly redefined the tax regime, thereby exerting a profound and far-reaching impact on consumer behaviour and consumption patterns across various selected sectors. This empirical research project seeks to unravel the intricate dynamics that underlie the transformative influence of the GST, examining how this tax reform has reshaped the choices, preferences, and spending habits of consumers. By focusing on selected sectors, this study aims to provide a comprehensive understanding of the nuanced relationship between the GST framework and the intricate intricacies of consumer behaviour, thus shedding light on the complex interplay between tax policy and consumption in the unique context of the Indian economy.

1.1.1 Introduction to the concept of GST

Goods and Services Tax (GST) is a comprehensive and transformative indirect tax system that has gained prominence in numerous countries worldwide. GST represents a paradigm shift in the taxation structure, replacing a plethora of pre-existing taxes with a unified tax system that encompasses the taxation of both goods and services. The implementation of GST has far-reaching implications for the economic landscape of a nation, as it influences not only government revenues but also the behaviour of consumers and the consumption patterns across various sectors.

GST is built on the fundamental principle of a value-added tax system, which aims to tax the value added at each stage of the supply chain. It operates by levying taxes at multiple stages of production and distribution, allowing for the seamless flow of input tax credits. This structure ensures that businesses are taxed only on the value they add to a product or service, thereby minimizing cascading effects and promoting greater tax efficiency.



1.1 Introduction to GST

The adoption of GST is often seen as a significant step towards economic reform and modernization. It simplifies the taxation process by eliminating the complexity of multiple taxes, including excise duties, service tax, and value-added tax, and replaces them with a single, harmonized tax structure. This not only reduces the compliance burden on businesses but also enhances tax transparency and accountability.

One of the key features of GST is its potential to influence consumer behaviour and consumption patterns. The impact of GST on consumers is multifaceted. It can alter the prices of goods and services, affect the availability and affordability of certain products, and create incentives for consumers to make different choices in their purchasing decisions. This empirical study aims to delve into the intricacies of how the implementation of GST has impacted the behaviour of consumers and the consumption patterns in selected sectors.

In the subsequent sections of this research project, we will explore the specific implications of GST on various sectors, analysing the shifts in consumer preferences, the response of businesses, and the overall economic implications of this tax reform. By investigating these aspects, we aim to provide a comprehensive understanding of the effects of GST on consumer behaviour and consumption patterns, contributing to the growing body of knowledge on this significant fiscal policy reform.

1.1.2 Introduction to concept of consumer behaviour

Consumer Behaviour

Consumer behaviour refers to the study of how individuals, groups, or organizations select, purchase, use, or dispose of goods and services to satisfy their needs and wants. It involves a complex interplay of psychological, social, and economic factors, and it is influenced by various external factors, including pricing, taxation, advertising, and government policies. Understanding consumer behaviour is crucial for businesses and policymakers, as it provides insights into the market, helping organizations tailor their strategies effectively.

Advantages and Disadvantages of Consumer Behaviour

Consumer behaviour has both advantages and disadvantages. The advantages lie in its predictability and influence on market dynamics. By studying consumer behaviour, businesses can design products and marketing strategies that cater to consumer preferences. However, the disadvantages stem from the constant fluctuations and unpredictability of human choices, making it challenging for businesses and policymakers to adapt quickly to changing consumer preferences. The implementation of GST in India presents an opportunity to explore how these advantages and disadvantages play out in the context of a major tax reform.

1.1.3 Effects of GST on Consumer Behaviour and Consumption Patterns

The introduction of GST has had a multifaceted impact on consumer behaviour and consumption patterns. One of the most apparent impacts has been on pricing. GST's simplified tax structure and reduction of tax cascading have led to more competitive pricing for various goods and services, benefiting consumers. This pricing advantage can influence consumer choices as lower prices often drive greater consumption. For example, lower tax rates on daily essentials, such as food products and healthcare services, have likely resulted in increased consumption of these items.

However, GST has also brought about changes in the availability and affordability of certain products. The categorization of goods and services into different tax slabs has made some items more expensive while making others more affordable. This has the potential to shift

consumer preferences towards cheaper alternatives. Additionally, the implementation of GST has led to an increase in the compliance burden on businesses, which may translate into higher prices for consumers. Such price changes and the availability of alternatives can significantly affect consumer behaviour.

Moreover, the change in input tax credit mechanisms and the transparency brought by GST have encouraged businesses to pass on the benefits to consumers, promoting fair competition. This fairness in pricing and enhanced transparency can in still greater trust among consumers, impacting their purchasing decisions.

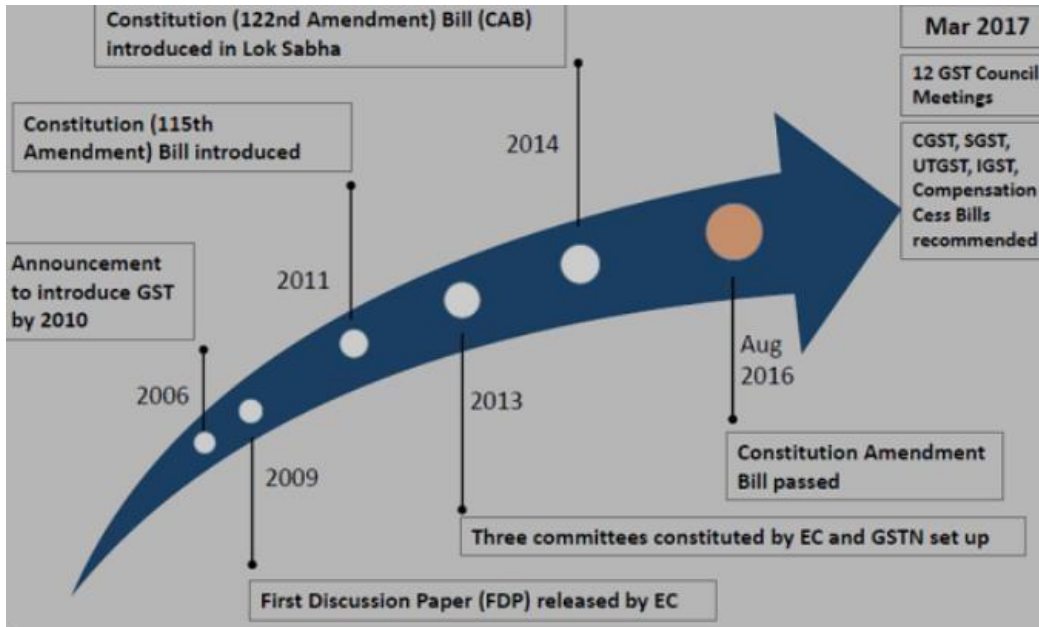
Another critical aspect of the effects of GST on consumer behaviour is the impact on the unorganized sector. The shift from cash transactions to digital payments and formal invoicing has brought many businesses into the formal economy, which can affect consumer choices. Additionally, the formalization of the economy has the potential to reduce tax evasion, which can lead to a more level playing field and benefit consumers by reducing the overall tax burden.

In conclusion, the introduction of GST in India has had a profound impact on consumer behaviour and consumption patterns. The new tax system's transparency, pricing effects, and impact on businesses operating in the informal sector have all contributed to changes in consumer choices. This empirical study will delve into these impacts in greater detail, focusing on selected sectors, and provide insights into the advantages and disadvantages of GST's effects on consumer behaviour. Understanding these changes is essential for both policymakers and businesses to adapt their strategies effectively in the dynamic post-GST Indian market.

1.1.4 The Evolution of GST

The implementation of the Goods and Services Tax (GST) in India marked a significant turning point in the country's taxation system, and it had profound implications for consumer behaviour and consumption patterns in various sectors. Before the introduction of GST in July 2017, India's tax structure was complex, characterized by a multitude of indirect taxes at both the central and state levels. This complexity often led to cascading taxes and a lack of transparency, which affected pricing and purchasing decisions for consumers. With the introduction of GST, the government aimed to streamline the tax structure, promote a unified

market, and simplify compliance. This transition prompted changes in the way consumers perceive and interact with goods and services across various sectors, making it a crucial subject for empirical study.



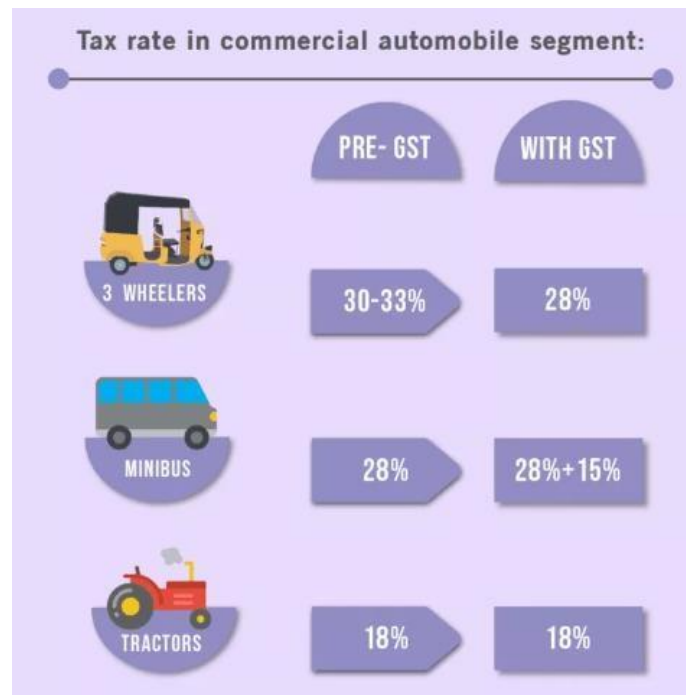
1.2 Evolution of GST

The evolution of consumer behaviour and consumption patterns post-GST implementation reflects a dynamic shift in the Indian market landscape. The reform aimed to create a more efficient tax system, reduce tax evasion, and eliminate the tax-on-tax effect. Consequently, sectors such as retail, manufacturing, and services experienced changes in pricing strategies, product offerings, and consumer preferences. Understanding the evolution of consumer behaviour in this new tax regime is essential for businesses, policymakers, and economists, as it can provide insights into the impact of GST on purchasing decisions, demand for specific products and services, and the overall economic landscape in the selected sectors. Investigating the shifts and adaptations in consumer behaviour and consumption patterns will shed light on the effectiveness of the GST reform in India and help in making informed decisions for both businesses and policymakers.

1.1.5 The effect of GST on automobile sector

The Goods and Services Tax (GST) implementation in the automobile sector of India since July 2017 has significantly reshaped consumption patterns. This fiscal reform replaced

the previous convoluted tax structure with a more unified system, simplifying taxation for automobile manufacturers. Notably, certain segments like small cars and two-wheelers experienced a reduction in tax burden under GST, making them more affordable for consumers. Conversely, luxury cars and SUVs faced higher GST rates, impacting their pricing and subsequent demand. This change in tax rates stimulated shifts in consumer preferences, with a discernible trend towards more economical and fuel-efficient models due to the reduced tax impact. This shift reflects a substantial change in consumer behaviour post-GST, where buyers are more inclined towards vehicles that offer better value in terms of pricing and efficiency.



1.3 Impact of GST on Automobile sector

Additionally, the rollout of GST caused initial disruptions in demand within the automobile sector. Consumers held off on purchases, awaiting clarity on the new tax structure's implications on vehicle prices and benefits. This temporary slowdown in sales highlighted the adjustment period required for both consumers and manufacturers to adapt to the GST regime. As the market settled into the new tax framework, there emerged a noticeable transformation in consumer behaviour. The changes in tax rates prompted consumers to reassess their vehicle choices, favouring models with lower tax rates. This shift in consumer sentiment towards more affordable options has had a lasting impact on the automobile sector's consumption pattern, with a heightened demand for vehicles that align with reduced tax liabilities.

1.1.6 The effect of GST on FMCG sector

The implementation of the Goods and Services Tax (GST) in India's Fast-Moving Consumer Goods (FMCG) sector since July 2017 has triggered notable shifts in consumption patterns. With GST replacing the previous complex tax structure, the FMCG sector witnessed a significant impact on pricing dynamics. The unified tax system streamlined taxation processes for FMCG companies, leading to more transparent pricing for consumers. Moreover, GST brought about reductions in tax rates for several FMCG products, such as packaged food items and personal care products. This reduction in tax burden made these essential goods more affordable for consumers across various income brackets. However, certain FMCG categories, such as detergents and shampoos, saw an increase in tax rates, influencing their pricing strategies and market demand.



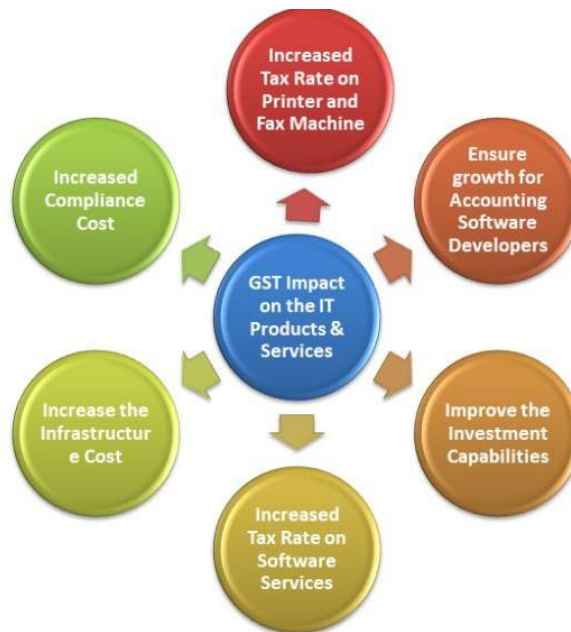
1.4 Impact of GST on FMCG sector

In addition to pricing changes, GST also influenced demand fluctuations within the FMCG sector. Initially, the sector experienced a period of uncertainty as consumers awaited clarity on how GST would impact prices. This resulted in a temporary slowdown in FMCG purchases, particularly for non-essential items. However, as consumers adapted to the new tax regime,

there emerged a noticeable shift in purchasing behavior. The tax changes under GST prompted consumers to gravitate towards products with lower tax rates, such as generic brands and essential household items. This shift in consumer preferences towards value-based products has reshaped the consumption pattern in the FMCG sector post-GST. Companies have responded by adjusting their product portfolios and marketing strategies to align with the evolving consumer demands in the GST era.

The effect of GST on service sector

The introduction of the Goods and Services Tax (GST) in India's service sector since July 2017 has brought about significant changes in consumption patterns. GST's implementation marked a departure from the previous fragmented tax system, leading to a more unified and transparent tax structure for service providers. One of the key impacts of GST on the service sector has been in pricing dynamics. Services such as telecom, banking, and insurance witnessed changes in tax rates under GST. While some services saw a reduction in tax burden, others experienced an increase in tax rates. This variance in tax rates influenced the pricing strategies of service providers, with some passing on the benefits of reduced tax rates to consumers, while others adjusted their pricing to accommodate higher tax rates.



1.5 Impact of GST on Service sector

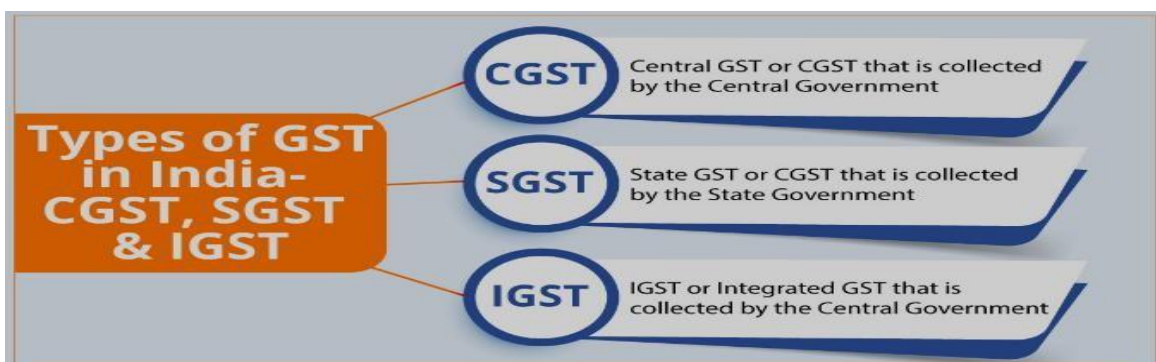
Moreover, the rollout of GST also had implications for demand within the service sector. Initially, there was uncertainty among consumers regarding the impact of GST on service

prices, leading to a temporary slowdown in certain service segments. However, as consumers gained clarity on the new tax regime, there emerged a shift in consumer behaviour. Consumers began to prioritize services with lower GST rates, such as healthcare and education, over those with higher tax rates. This shift in consumer preferences towards lower-taxed services has reshaped the consumption pattern in the service sector. Service providers have responded by revisiting their pricing strategies and offerings to align with consumer preferences post-GST. Additionally, GST has encouraged service providers to focus on improving efficiency and value offerings to remain competitive in the evolving tax landscape.

1.2 Background of the study

1.2.1 Goods and services tax (GST)

The Goods and Services Tax (GST) was introduced in India on July 1, 2017, marking a significant shift in the country's tax landscape. GST replaced the previous complex and fragmented tax system with a unified tax structure, aimed at streamlining taxation across the nation. Prior to GST, India operated under a multi-layered tax system that involved a plethora of state and central taxes, leading to tax cascading and inefficiencies in the tax collection process. The implementation of GST sought to address these challenges by providing a comprehensive tax framework that encompasses both goods and services under a single tax regime. This tax reform was envisioned to create a common market across states, promote ease of doing business, and enhance tax compliance. Furthermore, GST aimed to eliminate the cascading effect of taxes, where taxes were levied on top of already taxed amounts, thereby reducing the tax burden on businesses and consumers alike. The introduction of GST was a



significant step towards achieving a more transparent, efficient, and simplified tax system in India, aligning with global best practices in taxation.

1.6 Types of GST in India

1.2.2 Role of GST in developed, underdeveloped and developing areas

The role of the Goods and Services Tax (GST) varies across developed, underdeveloped, and developing areas, with its impact shaped by the economic conditions and infrastructure of each region. In developed areas, GST serves as a mechanism to further streamline the tax system, promoting efficiency and transparency. Developed regions typically have well-established tax infrastructure and compliance mechanisms, allowing for smoother implementation of GST. Here, GST can lead to reduced tax cascading, improved ease of doing business, and increased tax compliance due to the availability of resources for effective implementation and monitoring.

In underdeveloped areas, GST plays a crucial role in modernizing the tax system and enhancing revenue collection. These regions often grapple with informal economies and limited tax compliance. The introduction of GST provides an opportunity to formalize economic activities, bringing previously unaccounted transactions into the tax net. By simplifying the tax structure and reducing tax evasion, GST can boost government revenues, which can then be channelled towards infrastructure development, education, and healthcare, thereby contributing to overall socio-economic development.

In developing areas, GST serves as a catalyst for economic growth and structural transformation. These regions often face challenges such as complex tax systems, tax evasion, and limited tax revenues. GST implementation in developing areas aims to create a more efficient and uniform tax structure, promoting ease of doing business and attracting investments. By reducing tax barriers and promoting interstate trade, GST can stimulate economic activity, create jobs, and improve productivity. Additionally, GST can enhance tax compliance and broaden the tax base, providing governments with more resources to invest in social welfare programs and infrastructure development, which are crucial for sustainable development.

Overall, the role of GST in developed, underdeveloped, and developing areas is to improve the efficiency of the tax system, boost revenues, formalize the economy, and stimulate economic growth. However, the effectiveness of GST implementation depends on factors such as the readiness of tax administration, infrastructure, level of tax compliance, and the capacity of businesses to adapt to the new tax regime. Efforts to educate and support businesses, particularly small and medium enterprises, are essential to maximize the benefits of GST across

all types of areas.

GST and its benefits

The implementation of GST brings efficiency, transparency, and economic growth, offering substantial benefits to both businesses and governments in developed, underdeveloped, and developing regions alike.

Now focusing on the benefits of GST, we have:

- ***Simplified tax structure***

Consolidates multiple indirect taxes into a single system and reduces the burden of tax compliance for businesses.

- ***Elimination of tax cascading***

Prevents taxes from being levied on top of already taxed amounts and creates a more transparent and fair taxation system.

- ***Ease of doing business***

Promotes seamless interstate trade with a unified tax system and simplifies logistics and reduces transportation costs, particularly benefiting SMEs.

- ***Formalization of the economy***

Brings unregistered businesses into the tax net and broadens the tax base, leading to increased tax revenues for the government.

- ***Enhanced competitiveness***

Input tax credit mechanism reduces overall tax incidence and encourages cost efficiency and innovation in business operations.

- ***Consumer benefits***

Reduces prices on many goods and services due to elimination of hidden taxes and creates a more competitive market, providing consumers with more choices.



1.7 Benefits of GST

1.3 Conclusion

The implementation of the Goods and Services Tax (GST) in India has brought about significant transformations in consumer behaviour and consumption patterns across the automobile, Fast-Moving Consumer Goods (FMCG), and service sectors. The automobile sector witnessed shifts in pricing dynamics and consumer preferences post-GST, with a notable trend towards more economical and fuel-efficient models. Similarly, the FMCG sector experienced changes in pricing strategies and demand fluctuations, leading to a shift towards value-based products. In the service sector, GST influenced pricing dynamics and consumer choices, particularly in services with varying tax rates. These sector-specific impacts of GST underline the need for a comprehensive empirical study to delve deeper into the nuances of consumer behaviour post-GST.

CHAPTER – 2

REVIEW OF LITERATURE

2.1 Introduction

As part of this extensive research study, The Researchers have thoroughly reviewed pieces of content from articles, journals, books, web-resources, and also the research study reports of other peers. As we embark on the journey of exploring the multifaceted realm of consumer behaviour and consumption patterns in the context of the Goods and Services Tax (GST) in India, it is crucial to first navigate the intellectual landscape that underpins our research. The literature review section serves as the foundation upon which our study builds, offering a comprehensive and insightful overview of existing scholarship, theoretical frameworks, and empirical research in this domain. In this review, we will traverse the domains of fiscal policy, taxation, and consumer economics, carefully examining the body of work that has contributed to our understanding of how taxation systems, and specifically GST, have influenced consumer choices and consumption patterns. This literary exploration will set the stage for our research, enabling us to make informed and meaningful contributions to the existing body of knowledge.

2.2 Review of literature

Subha, & Premkumar conducted an empirical study on the impact of GST on the hotel industry in Chennai City in the year **2020**. Their research aimed to assess how GST affected the hotel industry by examining five key independent variables: the effectiveness of GST, its ease of understanding, the prevailing taxation conditions, profit margins, and the change in the number of customers following GST implementation. The study involved collecting data from 50 hotels using a structured interview approach. To ensure a representative sample, researchers utilized a disproportionate stratified random sampling method. The researchers employed descriptive statistics and multiple regression analysis to analyze the collected data comprehensively. Their study delved into both the advantages and disadvantages of GST in the context of the hotel industry, exploring whether GST had a positive or negative impact on this sector in Chennai City. The study's findings ultimately concluded that the implementation of GST within the hotel industry in Chennai City had several positive outcomes. It was found that GST served to attract more customers to consume hotel services, which, in turn, resulted in increased revenues for the government.

Japee & Lakhani conducted a study on the Goods and Services Tax (GST) in India, emphasizing its role as a paradigm shift in the realm of taxation. The research took an

international perspective to assess the impact of GST on India. The study provided a detailed analysis of the tax classifications before and after the implementation of GST, elucidating the significance and necessity of GST in the Indian context. The researchers also traced the evolution of GST in India, outlining the process that led to its implementation in the year 2017. Additionally, the study examined the effects of GST on various prominent sectors of the Indian economy. In their conclusions, the researchers highlighted that the effectiveness of this tax system would be realized when the entire nation collaborates in ensuring its success. They emphasized that GST has the potential to bring benefits to both consumers and businesses, provided that the country works cohesively to make it a successful tax reform.

Gowtham Ramkumar identified two significant effects of the Goods and Services Tax (GST) on consumers. Firstly, he observed that GST had left consumers with reduced disposable income, indicating a notable shift in their financial dynamics. Secondly, he anticipated that the specific GST rates applied to different goods and services would wield a considerable influence on consumers' purchasing power, potentially affecting their overall spending capacity. To address these concerns, Ramkumar proposed that organizations and businesses should consider passing on the benefits of input tax credit to consumers. By sharing these benefits, businesses could help mitigate the financial challenges posed by the GST implementation, thereby aiding consumers in maintaining their spending capacity in the post-GST landscape.

Sudarshan R. & Sridhar conducted a study titled "Impact of Consumer Involvement in Buying Decision – A Conceptual Framework." The research delves into the notion of consumer involvement, which pertains to the depth of interest and engagement consumers exhibit when making purchasing decisions. This level of involvement is intricately linked to consumers' personal values and self-concept, shaping the extent of significance they attach to a specific product or situation. Consumer involvement is not static; it varies among individuals and can impact their buying decisions. The study provides a conceptual framework for understanding how consumer involvement plays a crucial role in shaping buying decisions. It explores the intricate relationship between consumers' personal values, self-identity, and the degree of importance they assign to products or situations, shedding light on the dynamic nature of consumer involvement.

Harrison, P., & Shaw, R explored the topic of "Consumer Satisfaction and Post-Purchase Intentions" in the context of museum visitors. This study aimed to dissect the connection

between consumer satisfaction and their subsequent intentions, such as whether they plan to return to the museum or recommend it to others. Moreover, the paper investigated how demographic characteristics, including gender, age, and education, moderate this relationship. By scrutinizing the interplay between satisfaction and various service elements, the researchers sought to provide insights into overall satisfaction with the museum experience and visitors' future intentions. This research introduces a valuable "Value Chain" model of the museum experience that can be instrumental for museum marketers. Notably, it highlights the higher likelihood of visitors recommending the experience to others compared to making a return visit themselves. The study suggests further opportunities for museum marketers to delve into segment differences beyond those explored in the research, enabling them to better tailor their strategies and enhance the museum experience for diverse groups of visitors.

McNeal, J. U., & Chyon-Yeh explored the intriguing topic of "Tolerance for Unethical Consumer Behavior" and how it offers a critical lens through which to understand consumer behavior on a global scale. Their study delved into how consumers from diverse national backgrounds react to scenarios involving unethical consumer behavior, drawing on sample data from Austria, Brunei, France, Hong Kong, the UK, and the USA. Their findings unveiled the significance of nationality as a prominent predictor of how consumers perceive various ethically questionable behaviors. In contrast, the study found that gender did not wield significant predictive power, while factors such as age and religious affiliation were identified as key determinants of consumers' ethical perceptions. This research provides valuable insights into the nuanced nature of consumer behavior and ethics across different cultural and demographic dimensions.

Garg established a fundamental principle: taxation is an obligatory commitment imposed by the government, not a voluntary payment or donation. This commitment takes various forms, including tolls, tributes, imposts, duties, customs, excises, subsidies, aids, supplies, and other designations. Garg's research emphasized that the impact of GST would reverberate across all sectors of the economy, encompassing industries, businesses, government divisions, and the service sector. The reach of GST extends to various players in the economic landscape, ranging from large and medium-scale enterprises to small businesses, intermediaries, exporters, brokers, professionals, and consumers. It underscores the comprehensive nature of GST and its direct influence on all facets of the economy.

Verma, R., & Sinha, A. conducted a study titled “The impact of GST on Indian consumer behaviour.” This paper represents a substantial contribution to the understanding of how the Goods and Services Tax (GST) has reshaped consumer behaviour in India. The researchers conducted a comprehensive study, involving surveys and in-depth data analysis, to investigate the nuances of this transformative tax reform. Their findings reveal a dynamic landscape where consumers have become more discerning in their choices, driven by an elevated awareness of GST’s influence on product prices. With a penchant for products carrying lower tax rates, consumers have exhibited heightened price sensitivity and a more astute consideration of the tax component within product prices. This paper underscores the necessity of consumer education regarding GST, emphasising the role of transparency in pricing strategies. It offers crucial insights not only for businesses but also for policymakers, guiding them in navigating the versioning consumer landscape in the wake of GST's implementation. The paper's findings and methodologies serve as a valuable reference for understanding and adapting to the changing dynamics of consumer behaviour in the post-GST era.

Kapoor, S., & Mehra conducted research on “GST and Its Effects on Retail Consumer Choices.” The study delves deep into the intricate ways in which the Goods and Services Tax (GST) has influenced consumer choices within the retail sector. The research employed a multi-faceted approach, involving surveys and comprehensive data analysis, to uncover the evolving landscape of consumer behaviour post-GST implementation. The findings are highly illuminating. Consumers, in response to GST, have exhibited significant shifts in their preferences and behaviour. There’s a notable inclination toward products with lower tax rates, indicating that consumers have become more tax-conscious in their shopping decisions. This shift reflects a heightened price sensitivity and a desire to understand the tax implications of their purchases. The research underscores the critical importance of transparent pricing strategies and consumer education within the retail sector. Businesses within this domain can derive invaluable insights from this paper as they seek to adapt to the evolving consumer landscape driven by GST. Policymakers can also find guidance in understanding how this tax reform impacts consumers and can use this information for evidence-based decision-making in the retail sector. Overall, this paper’s findings serve as a comprehensive resource for comprehending and effectively responding to the evolving dynamics of consumer behaviour in the post-GST era.

Reddy, P., & Patel conducted research on “A Comparative Analysis of GST Impact on Consumer Behavior in Urban and Rural India.” This research provides a comprehensive comparative analysis of the impact of GST on consumer behaviour in both urban and rural India. Employing surveys and in-depth data analysis, the study uncovers fascinating variations in consumer preferences and price sensitivity between these two distinct contexts. The findings illuminate how the introduction of GST has had differing impacts on consumer choices in urban and rural areas. This paper is crucial for businesses and policymakers looking to tailor their strategies to accommodate the diverse consumer behaviours in these regions. By highlighting the nuanced differences created by GST, it offers valuable insights for informed decision-making and policy formulation. Understanding the variations in consumer behaviour is key to creating effective strategies that address the specific needs and preferences of consumers in urban and rural India, ensuring that businesses and policymakers are better equipped to adapt to the changing consumer landscape post-GST.

In their **2020** study, **Kumar and Agarwal** delve into the influence of the Goods and Services Tax (GST) on consumer choices within the dynamic e-commerce sector. Through surveys and in-depth data analysis, the study highlights the profound impact of GST on e-commerce consumer behaviour. The findings reveal that GST has led to a heightened awareness of tax implications among e-commerce consumers, making them more price-sensitive and considerate of the tax component when making purchasing decisions. The paper emphasizes the importance of transparent pricing strategies and consumer education within the e-commerce industry, serving as a valuable guide for businesses seeking to adapt to the evolving post-GST consumer landscape.

Sharma and Mehta's 2017 study provides an in-depth case study of the impact of the Goods and Services Tax (GST) on consumer preferences within the electronics industry. Through surveys and comprehensive data analysis, the research underscores significant shifts in consumer choices driven by GST. Notably, consumers have displayed a stronger preference for products subject to lower tax rates. This paper emphasizes the importance of consumer education regarding GST and transparent pricing strategies within the electronics sector. These insights are invaluable for businesses operating in the electronics industry, as they strive to adapt effectively to the post-GST consumer landscape. Policymakers can also benefit from this study, as it provides a deep understanding of how GST has affected consumer behaviour and preferences within this specific sector, allowing for informed policy decisions in response to

the changing landscape.

Kapoor and Joshi's 2019 research offers an in-depth analysis of the impact of the Goods and Services Tax (GST) on consumer behaviour within the Fast-Moving Consumer Goods (FMCG) sector in India. Utilizing surveys and comprehensive data analysis, the research unveils substantial shifts in consumer preferences and heightened price sensitivity in the post-GST era. Consumers have displayed a strong inclination toward products with lower tax rates, reflecting an increased awareness of the tax component in product prices. This paper underscores the critical importance of consumer education and transparent pricing strategies within the FMCG sector. It serves as an invaluable resource for businesses within the FMCG industry seeking to adapt effectively to the post-GST consumer landscape. Additionally, the findings have broader policy implications, offering insights into how GST has impacted consumer behaviour and preferences, enabling policymakers to make informed decisions in response to the evolving consumer landscape in the FMCG sector.

In an article published on **May 29, 2017**, by the Economic Times Bureau, **Dhanorkar** discusses the impact of GST on FMCG. The author notes that the impact will depend on the product mix, as tax rules have increased for some products and decreased for others. FMCG companies whose tax incidence has decreased under the GST regime are likely to pass on the benefits to consumers in the form of lower prices. However, manufacturers will have to pass on the higher tax incidence of some products placed under the highest tax slab of 28% to consumers in the form of higher prices for these goods.

Singh and Gupta's 2019 study delves into the effect of the Goods and Services Tax (GST) on consumer behaviour and consumption patterns in the service sector. Through a combination of qualitative interviews and quantitative data analysis, the research uncovers intriguing insights into how GST has influenced consumer choices within the service industry. The findings reveal shifts in consumer preferences and spending habits post-GST implementation. Consumers have exhibited increased scrutiny of service prices and have become more discerning in their selection of service providers. This heightened awareness of pricing and tax implications has led to changes in consumption patterns, with consumers prioritizing services offering transparent pricing and value for money. The study emphasizes the importance of service providers adapting to these changing consumer dynamics by implementing transparent pricing strategies and enhancing service quality to align with consumer expectations in the post-GST

era. Policymakers can benefit from these insights by understanding the evolving consumer landscape within the service sector and formulating policies that support consumer-centric approaches to service provision.

Gupta and Sharma's 2020 research focuses on examining the impact of the Goods and Services Tax (GST) on consumer behaviour and consumption patterns within the service sector. Employing a mixed-methods approach combining surveys and case studies, the study offers valuable insights into how GST has reshaped consumer preferences and spending habits in the service industry. The findings reveal that GST implementation has led to increased price sensitivity among consumers, who now pay closer attention to service prices and associated tax components. As a result, consumers are more inclined to seek out service providers offering competitive pricing and transparent tax structures. The research underscores the importance of service providers adapting to these changing consumer expectations by implementing clear and consistent pricing strategies and enhancing service quality to meet evolving consumer demands. Policymakers can leverage these findings to craft policies that support consumer empowerment and foster a competitive and transparent service sector in the post-GST era.

Singh and Sharma's 2019 study focuses on assessing the impact of the Goods and Services Tax (GST) on consumer behavior and consumption patterns in the fast-moving consumer goods (FMCG) sector. Through surveys and detailed data analysis, the research reveals significant shifts in consumer preferences and purchasing decisions following the implementation of GST. Consumers have shown a heightened sensitivity to price variations and tax implications, leading to changes in their consumption patterns within the FMCG sector. The paper emphasizes the need for FMCG companies to adopt transparent pricing strategies and enhance consumer education initiatives to adapt to the evolving post-GST consumer landscape effectively.

Chatterjee and Banerjee's 2020 research investigates the influence of GST on consumer behavior and consumption patterns in the service sector, particularly focusing on the hospitality industry. Utilizing a combination of qualitative interviews and quantitative analysis, the study uncovers nuanced changes in consumer preferences and spending habits post-GST implementation. The findings highlight the importance of understanding the differential impact of GST across various service sub-sectors and regions. The paper underscores the necessity for service providers to tailor their offerings and pricing strategies to align with shifting consumer

expectations and demands in the wake of GST reforms.

Singh and Gupta (2018) conducted research on the “Impact of GST on Consumer Behavior in the Automobile Sector.” Their study delves into the repercussions of the Goods and Services Tax (GST) on consumer behavior within the automobile industry. Through surveys and comprehensive data analysis, the research uncovers significant shifts in consumer preferences and purchasing patterns following the implementation of GST. Notably, consumers have exhibited a heightened sensitivity to price changes, driven by the revised tax structure. This shift in behavior underscores the importance of transparent pricing strategies and consumer education within the automobile sector. The insights gleaned from this study offer valuable guidance for businesses operating in the automotive industry, enabling them to adapt their strategies effectively to meet the evolving needs and preferences of consumers in the post-GST era.

Malhotra and Arora (2019) conducted a study titled “Impact of GST on Consumer Behavior and Consumption Pattern in the FMCG Sector.” Their research provides a comprehensive analysis of how the Goods and Services Tax (GST) has influenced consumer behavior and consumption patterns in the Fast-Moving Consumer Goods (FMCG) sector. Through surveys and extensive data analysis, the study reveals notable shifts in consumer preferences and purchasing habits post-GST implementation. Consumers have shown a heightened inclination towards products with lower tax rates, reflecting increased price sensitivity and awareness of the tax implications of their purchases. This paper emphasizes the importance of consumer education and transparent pricing strategies within the FMCG sector. It serves as a valuable resource for businesses and policymakers seeking to navigate the changing consumer landscape in the wake of GST implementation, enabling them to make informed decisions to better serve consumer needs.

Roy and Das (2020) conducted research on the “Effect of GST on Consumer Behavior and Consumption Pattern in the Service Sector.” Their study focuses on understanding how the implementation of the Goods and Services Tax (GST) has influenced consumer behavior and consumption patterns within the service sector. Through surveys and in-depth data analysis, the research uncovers intriguing insights into the shifts in consumer preferences and spending habits post-GST. Consumers within the service sector have exhibited a greater emphasis on value for money and transparency in pricing, reflecting heightened price sensitivity and

awareness of tax implications. This paper underscores the significance of transparent pricing strategies and consumer education within the service industry. It provides valuable insights for businesses operating in this sector, enabling them to adapt their strategies to meet the evolving needs and preferences of consumers in the post-GST era.

2.3 Research Gap and Conclusion

While the provided studies offer valuable insights into the impact of Goods and Services Tax (GST) and consumer behaviour, there is a noticeable gap in the research landscape regarding the long-term effects of GST on consumer purchasing power and overall economic well-being. Specifically, further investigation is warranted to understand how the cumulative impact of GST, including its influence on disposable income, price sensitivity, and consumer spending patterns, evolves over time. Moreover, there is a need for deeper exploration into the disparities in consumer responses to GST across different demographic segments, such as age, income levels, and geographic regions. Additionally, the influence of external factors, such as economic fluctuations or policy adjustments, on the relationship between GST and consumer behaviour remains an area ripe for exploration.



CHAPTER – 3

RESEARCH DESIGN

3.1 Introduction

This research investigates the impact of the Goods and Services Tax (GST) on consumer behavior and consumption patterns in selected sectors. As GST represents a significant tax reform in India, we aim to understand how it has influenced consumer choices in these sectors, providing valuable insights into the changing economic landscape.

3.2 Statement of the Problem

Study of the impact of GST on consumer behaviour and consumption pattern under selected sectors in Bangalore.

3.3 Scope of the Study

The scope of this study extends, but is not limited to, the following areas:

- Examination of the impact of GST in various sectors, encompassing both goods and services.
- Assessment of the influence of GST on consumer behavior and consumption patterns within these sectors.
- Analysis of the perceived benefits or disadvantages of GST for end customers.
- Investigation into how GST has affected savings and investment behaviours among consumers.
- Comparison of consumer preferences for products and services before and after the implementation of GST.
- Exploration of changes in price sensitivity and consumer responses in the post-GST era, focusing on their adaptation to the new tax structure.

3.4 Objectives of the Study

In conjunction with the research question, the research objectives are as follows:

- Determine the extent of impact that GST has had on various sectors.
- Evaluate the influence of GST on consumer behavior and consumption patterns.
- Assess whether GST is perceived as beneficial or detrimental to end customers.
- Examine how GST has affected savings and investment patterns among consumers.

- Analyse shifts in consumer preferences for products and services before and after GST implementation.
- Investigate the extent to which consumers have become more price-sensitive and price-conscious in the post-GST era and their responses to these changes.

3.5 Research Methodology

3.5.1 Population

For the purpose of this research, the working was taken to provide a general view on the mindset and thinking of people towards implementation of GST. The population taken into account for the purpose of this research study is the working population of FMCG, Automobile and Service sectors and Industry experts and policymakers in the area of Bangalore.

3.5.2 Sample Size and Sample Frame

Pilot study was conducted with selected sectors users by distributing the questionnaire. Based on their input and suggestions, a few questions were corrected and then the variance questionnaire was distributed to 210 respondents. Out of it, 140 questionnaires were collected from the respondents. While verifying the collected questionnaires, 106 respondents' data were complete in all aspects and taken for the study.

- a) Consider the diversity and variability within the selected sectors to determine the appropriate sample size for the research. This can be determined through statistical methods such as power analysis, considering factors like the desired level of significance, effect size, and statistical power.
- b) Ensure that the sample size is sufficient to capture a representative and meaningful portion of the targeted population, allowing for robust analysis and reliable conclusions.

4 Sample Frame:

- a) Identify the specific sectors within Bangalore that will be the focus of the study, such as the FMCG sector, retail sector, or any other relevant sectors impacted by GST.

b) Define the parameters of the sectors based on relevant industry classifications, market data, or government records to create a comprehensive sample frame.

3.5.3 Type of Sample

To get a transparent and unbiased view on the mindset of the public on implementation of GST and its impact in consumption pattern, samples were drawn based on quota and convenience sampling to obtain views from different types of people in the Indian geography in order to understand their level of awareness towards the topic. This was due to the heterogeneity of thoughts of different individuals of the similar age, and due to the practical limitations of physical surveys.

3.5.4 Data Collection Procedure

The study has taken two sources of data collection: -

1. **Primary data** – A well-structured questionnaire was prepared to gather information about the views and perceptions of the general public towards implementation of GST and its impact on the consumption pattern and thereby helping to analyse the changes in consumer behaviour and consumption pattern importance of awareness of the same in the Indian context.
2. **Secondary data** – As the research is aimed to be empirical, secondary data have been collected from various news articles, magazines, journals, UN and other governmental guidelines and web resources.

3.5.5 Year and Month of Study

This research study was conducted in the period between January 2024 and March 2024, for a total period of 3 months.

3.5.6 Tools Used

Throughout the course of this research study, The Researchers have employed various tools and techniques in the process of collecting, storing, analysing, and visualizing or presenting the data. These tools and their corresponding functions are detailed below:

- **Questionnaires:** The Researchers have circulated a questionnaire containing questions related to the subject matter of the study i.e., gathering thoughts and perceptions on the impact of GST and to investigate to which the consumers have become more sensitive and price conscious in the post-GST and their responses to these. This represents a primary view on the topics covered under this research study. The Researchers have taken measures to ensure the utmost integrity, privacy, accuracy, relevance, and reliability of data collected through this medium.
- **Libraries and Online Repositories of Information:** A significant part of the research findings have come from secondary sources of data, particularly data sets, qualitative information, facts, figures, and reports from online resources. The Researchers have ensured that the aforesaid resources originate from credible and verifiable sources and are as transparent as can be.
- **Computer Software:** The data collected throughout the course of this research study has passed through several applications spanning across various functions relevant to this research. Such software applications include that of word processing software, spreadsheet software, and database management software for the visualization, analysis, and storage functions respectively. These represent tried and tested methods of processing data which enabled us to accurately cleanse, categorize, compute, store, and present the data gathered in this research study.
- **Statistical Tools:** Several statistical tools have been employed to draw conclusions and reinforce the Researchers' stance of the research problem.
 - **Chi-Square Test:** Since the questionnaire involves several yes/no questions, the Chi-Square Test has been used to capture the relationship between the variables involved.
 - **ANOVA:** Several questions also pertained to how strongly the respondents felt toward certain areas of interest relating to sustainable practices. Checking for between-group and within-group differences can reveal important conclusions here.
 - **T-test:** It is a statistical hypothesis test used to determine if there is a significant difference between the means of two groups. It is commonly used when comparing the means of two samples a true difference in the population means.

- **Measurement Tools:** Several measurement tools such as measurement scales have been used to present a comparative and comprehensive account of data so as to be properly processed and visualized.

3.5.7 Significance of the Study

The research paper titled “Effects of GST on Consumer Behaviour and Consumption Patterns in different sectors in Bangalore” holds profound significance due to its comprehensive objectives and the diverse scope that spans across three pivotal sectors – FMCG, automobile, and services. Detailed below is a summary of those stakeholders and how this research could help enrich their knowledge on the topics covered in this research study.

- **Comprehensive Sectoral Impact:** The study aims to examine the impact of Goods and Services Tax (GST) on various sectors, providing valuable insights into how this tax reform has affected businesses and economic activities across different industries.
- **Consumer Behaviour and Consumption Patterns:** By assessing the influence of GST on consumer behaviour and consumption patterns, the study can offer key insights into how this tax reform has shaped purchasing decisions, expenditure patterns, and overall consumer habits.
- **Perceived Benefits and Disadvantages:** Understanding whether GST is perceived as beneficial or detrimental to end customers is critical in evaluating the overall effectiveness and fairness of the tax system, as well as its impact on individual consumers.
- **Savings and Investment Patterns:** The investigation into how GST has affected savings and investment behaviours among consumers is crucial in understanding how this tax reform has influenced personal financial strategies and long-term economic planning.
- **Comparative Analysis:** By comparing consumer preferences for products and services before and after the implementation of GST, the study can reveal important trends and shifts in consumer choices, which can have significant implications for businesses and

policymakers.

- **Price Sensitivity and Consumer Responses:** Finally, the exploration of changes in price sensitivity and consumer responses in the post-GST era offers valuable insights into how consumers have adapted to the new tax structure, providing practical implications for businesses and policymakers alike

Finally, the exploration of changes in price sensitivity and consumer responses provides crucial insights into consumer adaptation to the new tax structure, empowering businesses to meet evolving customer demands. In sum, this research paper is an essential resource that offers sector-specific, consumer-centric, and economically relevant insights, enhancing informed decision-making and strategy development within the chosen sectors.

3.5.8 Limitations of the Study

The research study wasn't immune to the various limitations and hurdles which have arisen during the course of this research study. While some limitations of the research pertained to the general conduct of any research study, other limitations The Researchers faced specifically pertained to the subject matter of this research study. In lieu of this, The Researchers had segregated the limitations of this study into two distinct categories being General Limitations and Specific Limitations. These are outlined below:

- **Sampling Error:** There was a chance that the data obtained from the sample population did not accurately represent the truth or true mean of the population. This is especially heightened considering the minute sample size of the study.
- **Time Constraints:** The entirety of the research process has been conducted under 6 months, and this presents its own set of limitations and hurdles with regard to the timely and accurate completion of the research study.
- **Lack of previous research studies:** The paucity of previous research studies focused on this specific domain of impact of GST on consumer behaviour and consumption pattern research limited the literature available for us to read and analyse so as to identify gaps in the current research.

- Bias and errors in data processing and analysis: The sample population would primarily be individuals around the Researchers' age group. This presents an element of bias due to convergence of thoughts evident in such age groups. Additionally, errors in cleansing and editing data gathered could have hampered any statistical or quantitative conclusions reached during this research study.
- Awareness of respondents: The study assumes a certain level of consumer knowledge about GST, which may not be uniform across the sample. This variable awareness can affect the accuracy of responses regarding the perceived benefits or drawbacks of GST.
- Concentration on the user side: While the research study concentrated mainly on the customer side of operations, due to geographical restrictions the findings can be generalized. While the paper scrutinizes the FMCG, Automobile, and Service sectors, it excludes other equally significant areas, possibly rendering an incomplete overview of GST's broader economic impact.
- Reliance on Self-Reported data: The data relies on self-reported responses from consumers, introducing responses biases and inaccuracies. Understanding the nuanced influence of GST on consumer behaviour, isolated from other factors, presents a complex challenge.

3.6 Conclusion

Given the information presented in this chapter, the aspects of the empirical study such as the tools used, period of study, significance, limitations, scope of the study have been so laid out so as to facilitate the smooth analysis of data presented in the later parts of this research study.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

4.1 Data analysis

Demographic Variable	Options	No of Respondents (N= 108)	Percentage
Gender	Male	55	50.9%
	Female	53	49.07%
Age	18-28	54	50%
	29-38	24	17.6%
	39-48	19	22.2%
	49-58	8	7.40%
	59 and above	3	2.77%
Employment Status	Employed	51	47.2%
	Self employed	27	25%
	Unemployed	17	12%
	Student	13	15.7%
Marital Status	Married	47	43.5%
	Unmarried	61	56.5%
Monthly Income	10,001-20,000	32	29.6%
	20,001-30,000	13	12%
	30,001-40,000	17	15.7%
	40,001-50,000	19	17.6%
	50,000 and above	27	25%
Occupation	FMCG	23	21.3%
	Service	39	36.1%
	Automobile	16	14.8%
	None of the above	30	27.8%
Sector	Private	72	66.7%

	Public	17	15.7%
	Govt Sector	10	9.3%
	Co-operative Sector	9	8.3%

(Source: Primary Data)

Table 4.1.1 demonstrates the demographic profiles such as Gender, Age Group, Employment Status, Marital Status, Monthly Income, Occupation and Work Sector that have been chosen for respondents primarily living in the state of Karnataka and are described in Table 4.1 above. The Age Group of 18-28 Years formed about 50% of the entire respondent base, constituting the larger part of the respondents. Female respondents comprised about 50.9% of the respondents. 36.1% of the respondents are from service industry.

4.2 Discussions

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to opinion on GST implementation based on Gender

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to opinion on GST implementation based on Gender

Table 4.1(a) Gender and Mean Opinion on GST Implementation

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Opinion On GST implementation	Male	53	4.0881	.76279	.10478
	Female	55	3.9212	.90259	.12170

Table 4.1(b) Gender and Mean Opinion GST Implementation

Levene's Test for Equality of Variances	t-test for Equality of Means
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	F	Sig.	t	df	Sig. (2- taile d)	Mean Differe nce	Std. Error Differe nce	95% Confidence Interval of the Difference	
								Lower	Upper
Opinion On GST implementation on	.959	.330	1.036	106	.303	.16684	.16109	-.15255	.48622
Equal varianc es assume d Equal varianc es not assume d			1.039	104.243	.301	.16684	.16059	-.15162	.48529

(Source: SPSS Output)

The critical value or significance level (alpha) is set at 0.05, indicating a 5% chance of rejecting the null hypothesis when it is actually true. As per Table 4.1 (b), the t-test table value (0.303) is greater than the significance level (0.05), both assuming equal and unequal variances. This indicates the null hypothesis is accepted. Therefore, there is insufficient evidence to conclude that there is a significant difference in awareness level based on gender among respondents.

Based on the results, the null hypothesis is accepted. It suggests that there is no significant difference in opinion on implantation of GST based on gender among the respondents. In other words, both male and female respondents exhibit similar opinion.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to opinion on GST implementation based on age

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to opinion on GST implementation based on age

Table 4.2 Age and Mean Opinion on GST Implementation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.756	4	1.939	2.970	.023
Within Groups	67.243	103	.653		
Total	74.999	107			

(Source: SPSS Output)

From the above Table 4.2, Age and Mean opinion it is evident that the significance value is less than 0.05. Hence null hypothesis is rejected. It means that all the respondents are having difference in opinion with respect to implementation of GST based on Age.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to opinion on GST implementation based on Employment Status

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to opinion on GST implementation based on Employment Status

Table 4.3 Employment Status and Mean Opinion on GST Implementation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.839	3	.946	1.364	.258
Within Groups	72.160	104	.694		
Total	74.999	107			

(Source: SPSS Output)

The significant value in the Table 4.3, is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to implementation of GST based on employment status.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to opinion on GST implementation based on marital Status

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to opinion on GST implementation based on marital Status

Table 4.4(a) Marital Status and Mean opinion on GST Implementation

	Martial_Statu s	N	Mean	Std. Deviation	Std. Error Mean
Opinion_Agreement_m ean	Married	47	3.7730	.99299	.14484
	Unmarried	61	4.1803	.64857	.08304

Table 4.4(b) Marital Status and Mean opinion

	Levene's Test for Equality of Variance s	t-test for Equality of Means								
		F	Si g.	T	df	Sig. (2- taile d)	Mean Differe nce	Std. Error Differe nce	95% Confidence Interval of the Difference	
									Low er	Upp er
Opinion_Agreement _mean	Equal varian ces assum ed	10.1 44	.00 2	- 2.5 71	106	.012	-.40728	.15839	- .721 31	- .093 25

Equal								
varian			-					-
ces not		2.4	74.9	.017	-.40728	.16696	.739	.074
assum		39	98				88	68
ed								

(Source: SPSS Output)

The significant value in the Table 4.4(b) is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to implementation of GST based on marital status.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to opinion on GST implementation based on monthly income

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to opinion on GST implementation based on monthly income

Table 4.5 Monthly Income and Mean opinion on GST Implementation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.902	4	.475	.670	.614
Within Groups	73.097	103	.710		
Total	74.999	107			

(Source: SPSS output)

The significant value in the Table 4.5 is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to implementation of GST based on monthly income.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to opinion on GST implementation based on occupation

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to opinion on GST implementation based on occupation

Table 4.6 Occupation and Mean opinion on GST Implementation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.454	3	.151	.211	.888
Within Groups	74.545	104	.717		
Total	74.999	107			

(Source: SPSS Output)

The significant value in the Table 4.6 is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to implementation of GST based on occupation.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to opinion on GST implementation based on working sector

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to opinion on GST implementation based on working sector

Table 4.7 Sector and mean opinion on GST Implementation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.752	3	1.584	2.345	.077
Within Groups	70.247	104	.675		
Total	74.999	107			

(Source: SPSS Output)

The significant value in the Table 4.7 is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to implementation of GST based on sector.

Null Hypothesis(H_0): There is no significant association between gender and opinion

Alternative Hypothesis(H_1): There is a significant association between gender and opinion

Table 4.8 gender and opinion

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.408 ^a	2	.815
Likelihood Ratio	.409	2	.815
Linear-by-Linear Association	.009	1	.925
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.38.

(Source: SPSS Output)

In the table 4.8 , the study found that the chi-square value is greater than 0.05. hence, null hypothesis is accepted and we can say that there is no significant association between gender and opinion on implementation of GST.

Null Hypothesis(H_0): There is no significant association between age and opinion

Alternative Hypothesis(H_1): There is a significant association between age and opinion

Table 4.9 Age and opinion on GST Implementation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.013 ^a	8	.432
Likelihood Ratio	6.388	8	.604
Linear-by-Linear Association	4.280	1	.039
N of Valid Cases	108		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .36.

(Source : SSPS Output)

In the table 4.9, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between age and opinion on implementation of GST.

Null Hypothesis(H_0):: There is no significant association between employment and opinion

Alternative Hypothesis (H_1): There is a significant association between employment and opinion

Table 4.10 Employment and opinion on GST Implementation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.586 ^a	6	.198
Likelihood Ratio	7.849	6	.249
Linear-by-Linear Association	1.517	1	.218
N of Valid Cases	108		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is 1.56.

(Source: SSPS Output)

In the table 4.10, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between employment and opinion implementation of GST.

Null Hypothesis (H_0): There is no significant association between marital status and opinion

Alternative Hypothesis (H_1): There is a significant association between marital status and opinion

Table 4.11 Marital status and opinion on GST Implementation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.057 ^a	2	.001
Likelihood Ratio	13.476	2	.001
Linear-by-Linear Association	12.934	1	.000
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.66.

(Source: SSPS Output)

In the table 4.11, the study found that the chi-square value is less than 0.05. Hence, null hypothesis is rejected and we can say that there is a significant association between marital



status and opinion.

Null Hypothesis (H_0): There is no significant association between monthly income and opinion

Alternative Hypothesis (H_1): There is a significant association between monthly income and opinion

Table 4.12 Monthly income and opinion on GST Implementation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.865 ^a	8	.772
Likelihood Ratio	6.388	8	.604
Linear-by-Linear Association	1.026	1	.311
N of Valid Cases	108		

a. 5 cells (33.3%) have expected count less than 5. The minimum expected count is 1.56.

(Source: SPSS Output)

In the table 4.12, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between monthly income and opinion.

Null Hypothesis (H_0): There is no significant association between occupation and opinion

Alternative Hypothesis (H_1): There is a significant association between occupation and opinion

Table 4.13 occupation and opinion on GST Implementation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.299 ^a	6	.391
Likelihood Ratio	8.641	6	.195
Linear-by-Linear Association	.216	1	.642
N of Valid Cases	108		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is 1.93.

(Source: SPSS Output)

In the table 4.13, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between occupation and opinion.

Null Hypothesis(H_0): There is no significant association between work sector and opinion

Alternative Hypothesis(H_1): There is a significant association between work sector and opinion

Table 4.14 Sector and Opinion on GST Implementation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.845 ^a	6	.015
Likelihood Ratio	15.846	6	.015
Linear-by-Linear Association	7.187	1	.007
N of Valid Cases	108		

a. 7 cells (58.3%) have expected count less than 5. The minimum expected count is 1.08.

(Source: SSPS Output)

In the table 4.14, the study found that the chi-square value is less than 0.05. Hence, null hypothesis is rejected and we can say that there is a significant association between work sector and opinion.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumer behaviour based on gender.

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumer behaviour based on gender.

Table 4.15 Gender and mean of Consumer Behaviour

	Gender	N	Mean	Std. Deviation	Std. Error Mean
CB_mean	Male	53	3.5943	.98575	.13540
	Female	55	3.6182	.87116	.11747

Gender and CB mean

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
CB_mean Equal variance assumed	2.359	.128	-.133	106	.894	-.02384	.17884	-.37842	.33073
CB_mean Equal variance not assumed			-.133	103.353	.894	-.02384	.17926	-.37934	.33165

(Source: SPSS output)

5% Significant Value = 0.05

T-test Table value = 0.894

If T-test table value, 5% significance value = Reject Null Hypothesis, Accept Alternate hypothesis

From the above Table 15(b) Gender and Mean of CB it is evident that the significance value is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to Consumer Behaviour based on Gender.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumer behaviour based on age

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumer behaviour based on age

Table 4.16 Age and mean of Consumer Behaviour

CB_mean

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.619	4	1.655	2.007	.099
Within Groups	84.907	103	.824		
Total	91.525	107			

(Source: SPSS Output)

From the above Table 4.16 age and Mean of CB it is evident that the significance value is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to Consumer Behaviour based on age.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumer behaviour based on employment.

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumer behaviour based on employment.

Table 4.17 Employment and mean of Consumer Behaviour

CB_mean

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.741	3	1.580	1.894	.135
Within Groups	86.784	104	.834		
Total	91.525	107			

(Source: SPSS Output)

From the above Table 4.17 employment and Mean of CB it is evident that the significance value is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to Consumer Behaviour based on employment.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumer behaviour based on marital status.

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumer behaviour based on marital status.

Table 4.18 Marital status and mean of Consumer Behaviour

	Martial_Statu s	N	Mean	Std. Deviation	Std. Error Mean
CB_mean	Married	47	3.5745	.98344	.14345
	Unmarried	61	3.6311	.88460	.11326

Marital status and mean of Consumer Behaviour

Levene's Test for Equality of Variance s		t-test for Equality of Means						
F	Sig.	t	df	Sig. (2- tailed)	Mean Differenc e	Std. Error Differenc e	95% Confidence Interval of the Difference	
							Lower	Upper

CB_mea	Equal									
n	46arian	.20	.65	-	106	.754	-.05668	.18027	-	.3007
	ce	4	2	.31					7	2
	assume			4						
	d									

Equal								
variance			93.40					
not		.31		.757	-.05668	.18277	.4196	.3062
assumed		0	1				1	5

(Source: SPSS Output)

From the above Table 4.18(b) marital status and Mean of CB it is evident that the significance value is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to Consumer Behaviour based on marital status.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumer behaviour based on monthly income

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumer behaviour based on monthly income

Table 4.19 Monthly income and mean of Consumer Behaviour

CB_mean

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.079	4	1.270	1.513	.204
Within Groups	86.446	103	.839		
Total	91.525	107			

(Source: SPSS Output)

From the above Table 4.19 monthly income and Mean of CB it is evident that the significance value is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to Consumer Behaviour based on monthly income.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumer behaviour based on occupation

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumer behaviour based on occupation

Table 4.20 Occupation and mean of Consumer Behaviour

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.201	3	2.734	3.412	.020
Within Groups	83.324	104	.801		
Total	91.525	107			

From the above Table 4.20, occupation and Mean of CB it is evident that the significance value is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to Consumer Behaviour based on monthly occupation.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumer behaviour based on sector

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumer behaviour based on sector

Table 4.21 Work sector and mean of Consumer Behaviour

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.799	3	.600	.695	.557
Within Groups	89.727	104	.863		
Total	91.525	107			

(Source: SPSS Output)

From the above Table 4.21, work sector and Mean of CB it is evident that the significance value is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents

are having same opinion with respect to Consumer Behaviour based on work sector.

Null Hypothesis(H_0): There is no significant association between gender and consumer behaviour

Alternative Hypothesis(H_1): There is a significant association between gender and consumer behaviour

Table 4.22 Gender and mean of Consumer Behaviour

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.103 ^a	3	.776
Likelihood Ratio	1.107	3	.775
Linear-by-Linear Association	.238	1	.626
N of Valid Cases	108		

a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 4.91.

(Source: SPSS Output)

In the table 4.22, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between gender and consumer behaviour

Null Hypothesis(H_0): There is no significant association between age and consumer behaviour

Alternative Hypothesis(H_1): There is a significant association between age and consumer behavior.

Table 4.23 Age and mean of Consumer Behaviour

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.916 ^a	12	.306
Likelihood Ratio	15.044	12	.239
Linear-by-Linear Association	4.623	1	.032
N of Valid Cases	108		

a. 11 cells (55.0%) have expected count less than 5. The minimum expected count is .28.

(Source: SPSS Output)

In the table 4.23, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between age and Mean of consumer behavior.

Null Hypothesis(H_0): There is no significant association between employment and consumer behaviour

Alternative Hypothesis(H_1): There is a significant association between employment and consumer behaviour

Table 4.24 Employment status and mean of Consumer Behaviour

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.903 ^a	9	.051
Likelihood Ratio	20.049	9	.018
Linear-by-Linear Association	.127	1	.721
N of Valid Cases	108		

a. 8 cells (50.0%) have expected count less than 5. The minimum expected count is 1.20.

(Source: SPSS Output)

In the table 4.24, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between employment status and Mean of consumer behavior.

Null Hypothesis(H_0): There is no significant association between marital status and consumer behaviour

Alternative Hypothesis(H_1): There is a significant association between marital status and consumer behaviour

Table 4.25 Marital Status and mean of Consumer Behaviour

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.320 ^a	3	.229
Likelihood Ratio	4.347	3	.226

Linear-by-Linear Association	.463	1	.496
N of Valid Cases	108		

a.1 cells (12.5%) have expected count less than 5. The minimum expected count is 4.35.

(Source: SPSS Output)

In the table 4.25, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between marital status and Mean of consumer behavior.

Null Hypothesis(H_0): There is no significant association between monthly income and consumer behaviour

Alternative Hypothesis(H_1): There is a significant association between monthly income and consumer behaviour

Table 4.26 Monthly income and mean of Consumer Behaviour

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.217 ^a	12	.510
Likelihood Ratio	13.021	12	.368
Linear-by-Linear Association	1.924	1	.165
N of Valid Cases	108		

a. 10 cells (50.0%) have expected count less than 5. The minimum expected count is 1.20.

(Source: SPSS Output)

In the table 4.26, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between monthly income and Mean of consumer behavior.

Null Hypothesis(H_0): There is no significant association between occupation and consumer behaviour

Alternative Hypothesis(H_1): There is a significant association between occupation and consumer behaviour

Table 4.27 Occupation and mean of Consumer Behaviour

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.475 ^a	9	.487
Likelihood Ratio	9.007	9	.437
Linear-by-Linear Association	.004	1	.948
N of Valid Cases	108		

a. 6 cells (37.5%) have expected count less than 5. The minimum expected count is 1.48.

(Source: SPSS Output)

In the table 4.27, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between occupation and Mean of consumer behavior.

Null Hypothesis(H_0): There is no significant association between sector and consumer behaviour

Alternative Hypothesis(H_1): There is a significant association between sector and consumer behaviour

Table 4.28 Work sector mean of Consumer Behaviour

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.030 ^a	9	.212
Likelihood Ratio	14.229	9	.114
Linear-by-Linear Association	.097	1	.755
N of Valid Cases	108		

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .83.

(Source: SPSS Output)

In the table 4.28, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between work sector and Mean of consumer behavior.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumption pattern based on gender.

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumption pattern based on gender.

Table 4.29 Gender and Mean of Consumption Pattern

	Gender	N	Mean	Std. Deviation	Std. Error Mean
CP_mean	Male	53	2.7044	.65588	.09009
	Female	55	2.6242	.71738	.09673

Independent Samples Test

	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
CP_mean	Equal Variance assumed	.425	.516	.605	106	.546	.08016	.13241	-.18235	.34267

Equal									
53arian			.60	105.71	.546	.08016	.13219	-	.3422
ce not			6	3				.1819	4
assume								2	
d									

(Source: SPSS Output)

From the above Table 4.29, gender and mean of consumption pattern it is evident that the significance value is greater than 0.05. Hence null hypothesis is accepted. It means that there is no significant difference in the consumption pattern based on gender.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumption pattern based on age

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumption pattern based on age

Table 4.30 Age and Mean of Consumption Pattern

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.082	4	.771	1.680	.160
Within Groups	47.250	103	.459		
Total	50.332	107			

(Source: SPSS Output)

From the above Table 4.30, age and mean of consumption pattern it is evident that the significance value is less than 0.05. Hence null hypothesis is rejected. It means that all the respondents are having no opinion with respect to consumption pattern based on age.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumption pattern based on employment status

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumption pattern based on employment status

Table 4.31 Employment Status and Mean of Consumption Pattern

	Sum of Squares	df	Mean Square	F	Sig.

Between Groups	7.272	3	2.424	5.854	.001
Within Groups	43.061	104	.414		
Total	50.332	107			

(Source: SPSS Output)

From the above Table 4.31, employment status and mean of consumption pattern it is evident that the significance value is less than 0.05. Hence null hypothesis is rejected. It means that all the respondents are having no opinion with respect to consumption pattern based on employment status.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumption pattern based on marital status

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumption pattern based on marital status

Table 4.32 Marital Status and Mean of Consumption Pattern

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.383	1	.383	.813	.369
Within Groups	49.949	106	.471		
Total	50.332	107			

(Source: SPSS Output)

From the above Table 4.32, marital status and mean of consumption pattern it is evident that the significance value is less than 0.05. Hence null hypothesis is rejected. It means that all the respondents are having no opinion with respect to consumption pattern based on marital status.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumption pattern based on monthly income.

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumption pattern based on monthly income.

Table 4.33 Monthly Income and Mean of Consumption Pattern

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.356	4	.589	1.264	.289
Within Groups	47.977	103	.466		
Total	50.332	107			

(Source: SPSS Output)

From the above Table 4.33, monthly income and mean of consumption pattern it is evident that the significance value is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to consumption pattern based on monthly income.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumption pattern based on occupation

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumption pattern based on occupation

Table 4.34 Occupation and Mean of Consumption Pattern

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.251	3	2.084	4.916	.003
Within Groups	44.081	104	.424		
Total	50.332	107			

(Source: SPSS Output)

In the table 4.34, the study found that the chi-square value is less than 0.05. Hence, null hypothesis is rejected and we can say that there is a significant association between occupation and consumption pattern.

Null Hypothesis(H_0): There is no significant difference among the respondents with respect to consumption pattern based on sector.

Alternative Hypothesis(H_1): There is a significant difference among the respondents with respect to consumption pattern based on sector.

Table 4.35 Work sector and Mean of Consumption Pattern

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.437	3	.479	1.018	.388
Within Groups	48.896	104	.470		
Total	50.332	107			

(Source: SPSS Output)

From the above Table 4.35, work sector and mean of consumption pattern it is evident that the significance value is greater than 0.05. Hence null hypothesis is accepted. It means there is no significant change in consumption pattern among the respondents based on work sector.

Chi-square

Null Hypothesis(H_0): There is no significant association between gender and cp

Alternative Hypothesis(H_1): There is a significant association between gender and cp

Table 4.36 Gender and Mean of Consumption Pattern

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.786 ^a	5	.733
Likelihood Ratio	2.805	5	.730
Linear-by-Linear Association	.782	1	.377
N of Valid Cases	108		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is 1.96.

(Source: SPSS Output)

In the table 4.36, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between Gender and Mean of Consumption Pattern.

Null Hypothesis(H_0): There is no significant association between age and cp

Alternative Hypothesis(H_1): There is a significant association between age and cp

Table 4.37 Age and Mean of Consumption Pattern

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.684 ^a	20	.358
Likelihood Ratio	23.470	20	.266
Linear-by-Linear Association	.798	1	.372
N of Valid Cases	108		

a. 22 cells (73.3%) have expected count less than 5. The minimum expected count is .11.

(Source: SPSS Output)

In the table 4.37, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between Age and Mean of Consumption Pattern.

Null Hypothesis(H_0): There is no significant association between employment status and cp

Alternative Hypothesis(H_1): There is a significant association between employment status and cp

Table 4.38 Employment status and Mean of Consumption Pattern

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.331 ^a	15	.160
Likelihood Ratio	23.804	15	.069
Linear-by-Linear Association	.095	1	.757
N of Valid Cases	108		

a. 16 cells (66.7%) have expected count less than 5. The minimum expected count is .48.

(Source: SPSS Output)

In the table 4.38, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between Employment status and Mean of Consumption Pattern.

Null Hypothesis(H_0): There is no significant association between marital status and cp

Alternative Hypothesis(H_1): There is a significant association between marital status and cp

Table 4.39 Marital Status and Mean of Consumption Pattern

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.312 ^a	5	.006
Likelihood Ratio	17.190	5	.004
Linear-by-Linear Association	5.148	1	.023
N of Valid Cases	108		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is 1.74.

(Source: SPSS Output)

In the table 4.39, the study found that the chi-square value is less than 0.05. Hence, null hypothesis is rejected and we can say that there is a significant association between Marital status and consumption pattern.

Null Hypothesis(H_0): There is no significant association between monthly income and cp

Alternative Hypothesis(H_1): There is a significant association between monthly income and consumer preference.

Table 4.40 Monthly Income and Mean of Consumption Pattern

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28.878 ^a	20	.090
Likelihood Ratio	28.431	20	.100
Linear-by-Linear Association	1.879	1	.170

N of Valid Cases	108		
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a. 22 cells (73.3%) have expected count less than 5. The minimum expected count is .48.

(Source: SPSS Output)

In the table 4.40, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between Monthly income and Mean of Consumption Pattern.

Null Hypothesis(H_0): There is no significant association between occupation and cp

Alternative Hypothesis(H_1): There is a significant association between occupation and cp

Table 4.41 Occupation and Mean of Consumption Pattern

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.901 ^a	15	.140
Likelihood Ratio	21.371	15	.125
Linear-by-Linear Association	4.563	1	.033
N of Valid Cases	108		

a. 16 cells (66.7%) have expected count less than 5. The minimum expected count is .59.

(Source: SPSS Output)

In the table 4.41, the study found that the chi-square value is greater than 0.05. Hence, null hypothesis is accepted and we can say that there is no significant association between Occupation and Mean of Consumption Pattern.

Null Hypothesis(H_0): There is no significant association between sector and cp

Alternative Hypothesis(H_1): There is a significant association between sector and cp

Table 4.42 Work Sector and Mean of Consumption Pattern

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	26.069 ^a	15	.037
Likelihood Ratio	24.304	15	.060
Linear-by-Linear Association	.008	1	.931

N of Valid Cases	108		
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a. 18 cells (75.0%) have expected count less than 5. The minimum expected count is .33.

(Source: SPSS Output)

In the table 4.42, the study found that the chi-square value is less than 0.05. Hence, null hypothesis is rejected and we can say that there is a significant association between Work Sector and Mean of Consumption Pattern.

4.3 Conclusion

The findings revealed that occupation has a significant association with consumption patterns, indicating that the nature of one's work could impact their consumption pattern. It is revealed that demographic factors like gender, age, and income have not heavily influenced behavior regarding GST; factors such as marital status, occupations, and work sector plays a substantial role.



CHAPTER 5

RESULTS AND RECOMMENDATIONS

5.1 Results

Brief summary of findings from various sources throughout the course of this research study

Primary Data

The researcher has arrived at the following conclusions through the results obtained by means of a questionnaire:

Objective 1 – Determine the extent of impact of that GST has had on various sectors

T-Test - Gender and Mean Opinion on GST Implementation:

There is insufficient evidence to conclude that there is a significant difference in awareness level based on gender among respondents. Based on the results, the null hypothesis is accepted. It suggests that there is no significant difference in opinion on implantation of GST based on gender among the respondents. In other words, both male and female respondents exhibit similar opinion.

ANOVA - Age and Mean Opinion on GST Implementation

It means that all the respondents are having difference in opinion with respect to implementation of GST based on Age.

ANOVA - Employment Status and Mean Opinion on GST Implementation

It means that all the respondents are having same opinion with respect to implementation of GST based on employment status.

T-Test - Marital Status and Mean opinion on GST Implementation

The significant value in the Table 4.4(b) is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to implementation of GST based on marital status.

ANOVA - Monthly Income and Mean opinion on GST Implementation

It means that all the respondents are having same opinion with respect to implementation of GST based on monthly income.

ANOVA - Occupation and Mean opinion on GST Implementation

The significant value in the Table 4.6 is greater than 0.05. Hence null hypothesis is accepted. It means that all the respondents are having same opinion with respect to implementation of GST based on occupation.

ANOVA – Working Sector and mean opinion on GST Implementation

It means that all the respondents are having same opinion with respect to implementation of GST based on sector.

Chi-Square Test - Gender and opinion

The study shows that there is no significant association between gender and opinion on implementation of GST.

Chi-Square Test - Age and opinion on GST Implementation

The study shows that there is no significant association between age and opinion on implementation of GST.

Chi-Square Test - Employment and opinion on GST Implementation

The study shows that there is no significant association between employment and opinion implementation of GST.

Chi-Square Test - Marital status and opinion on GST Implementation

The study shows that there is a significant association between marital status and opinion.

Chi-Square Test - Monthly income and opinion on GST Implementation

The study shows that there is no significant association between monthly income and opinion.

Chi-Square Test - Occupation and opinion on GST Implementation

The study shows that there is no significant association between occupation and opinion.

Chi-Square Test - Sector and Opinion on GST Implementation

The study shows that there is a significant association between work sector and opinion.

T-Test - Gender and mean of Consumer Behaviour

It means that all the respondents are having same opinion with respect to Consumer Behaviour based on Gender.

ANOVA - Age and mean of Consumer Behaviour

It means that all the respondents are having same opinion with respect to Consumer Behaviour based on age.

ANOVA - Employment and mean of Consumer Behaviour

It means that all the respondents are having same opinion with respect to Consumer Behaviour based on employment.

T-Test - Marital status and mean of Consumer Behaviour

It means that all the respondents are having same opinion with respect to Consumer Behaviour based on marital status.

ANOVA - Monthly income and mean of Consumer Behaviour

It means that all the respondents are having same opinion with respect to Consumer Behaviour based on monthly income.

ANOVA - Occupation and mean of Consumer Behaviour

It means that all the respondents are having same opinion with respect to Consumer Behaviour based on monthly occupation.

ANOVA - Work sector and mean of Consumer Behaviour

It means that all the respondents are having same opinion with respect to Consumer Behaviour based on work sector.

Chi-Square Test - Gender and mean of Consumer Behaviour

The study shows that there is no significant association between gender and consumer



behaviour.

Chi-Square Test - Age and mean of Consumer Behaviour

The study shows that there is no significant association between age and Mean of consumer behavior.

Chi-Square Test - Employment status and mean of Consumer Behaviour

The study shows that there is no significant association between employment status and Mean of consumer behavior.

Chi-Square Test - Marital Status and mean of Consumer Behaviour

The study shows that there is no significant association between marital status and Mean of consumer behavior.

Chi-Square Test - Monthly income and mean of Consumer Behaviour

The study shows that there is no significant association between monthly income and Mean of consumer behavior.

Chi-Square Test - Occupation and mean of Consumer Behaviour

The study shows that there is no significant association between occupation and Mean of consumer behavior.

Chi-Square Test - Work sector mean of Consumer Behaviour

The study shows that there is no significant association between work sector and Mean of consumer behavior.

T-Test - Gender and Mean of Consumption Pattern

There is no significant difference in the consumption pattern based on gender.

ANOVA - Age and Mean of Consumption Pattern

It means that all the respondents are having no opinion with respect to consumption pattern based on age.

ANOVA - Employment Status and Mean of Consumption Pattern

It means that all the respondents are having no opinion with respect to consumption pattern based on employment status.

T-Test - Marital Status and Mean of Consumption Pattern

It means that all the respondents are having no opinion with respect to consumption pattern based on marital status.

ANOVA - Monthly Income and Mean of Consumption Pattern

It means that all the respondents are having same opinion with respect to consumption pattern based on monthly income.

ANOVA - Occupation and Mean of Consumption Pattern

The study shows that there is a significant association between occupation and consumption pattern.

ANOVA - Work sector and Mean of Consumption Pattern

It means there is no significant change in consumption pattern among the respondents based on work sector.

Chi-Square Test - Gender and Mean of Consumption Pattern

The study shows that there is no significant association between Gender and Mean of Consumption Pattern.

Chi-Square Test - Age and Mean of Consumption Pattern

The study shows that there is no significant association between Age and Mean of Consumption Pattern.

Chi-Square Test - Employment Status and Mean of Consumption Pattern

The study shows that there is no significant association between Employment status and Mean of Consumption Pattern.

Chi-Square Test - Marital Status and Mean of Consumption Pattern

The study shows that there is a significant association between Marital status and consumption pattern.

Chi-Square Test - Monthly Income and Mean of Consumption Pattern

The study shows that there is no significant association between Monthly income and Mean of Consumption Pattern.

Chi-Square Test - Occupation and Mean of Consumption Pattern

The study shows that there is no significant association between Occupation and Mean of Consumption Pattern.

Chi-Square Test - Work Sector and Mean of Consumption Pattern

The study shows that there is a significant association between Work Sector and Mean of Consumption Pattern.

5.2 Recommendations

Certain recommendations that have been framed by the Researchers based on the information obtained throughout the course of the research study are as follows

- ***Tailored Communication Based on Marital Status***

Since there is a significant association between marital status and opinion on GST implementation, it might be beneficial for policymakers and businesses to tailor their communication strategies accordingly. Different messaging or educational programs could be designed for married individuals versus unmarried ones to address their specific concerns or viewpoints.

- ***Occupation-Specific Initiatives***

Given the significant association between occupation and opinion on GST, targeted initiatives can be developed for different occupational groups. These could include sector-specific workshops, webinars, or informational campaigns to address the unique perspectives and needs of various professions.

- ***Sector-Focused Approaches***

As there is a notable association between the work sector and opinion on GST, policies and interventions can be sector-focused. Understanding the specific challenges and benefits of GST implementation in different industries can help in creating sector-specific incentives or support systems.

- ***Marital Status and Consumption Patterns***

Since there is a significant association between marital status and consumption patterns, businesses can consider tailoring their marketing strategies accordingly. For instance, offering family-oriented packages or discounts for married individuals might align with their consumption preferences.

- ***Monitoring Work Sector Impact on Consumption***

While there is no significant change in consumption patterns based on the work sector, continuous monitoring can help in understanding any shifts over time. This data can inform future policy adjustments or business strategies.

CHAPTER 6

CONCLUSION AND FURTHER SCOPE OF STUDY

6.1 Further scope of study

Based on the information gathered and presented above, the following can be pursued by future researchers:

- ***Longitudinal Study***

A longitudinal study over an extended period could capture evolving trends in opinion and behaviour regarding GST. This would allow tracking changes over time and identifying any shifts or patterns that emerge as GST implementation continues.

- ***Comparative Studies***

Comparing the findings with regions or countries with different GST structures or implementation strategies could offer valuable comparative insights. This could include examining how different GST rates or exemptions impact consumer behaviour and opinions.

- ***Qualitative Research***

Supplementing quantitative data with qualitative research methods such as focus groups or interviews could provide a deeper context to the statistical findings. Qualitative data could explain specific trends and unveil underlying motivations or sentiments.

- ***Impact of GST Amendments***

If there have been recent amendments or changes to the GST structure, studying their impact on consumer behaviour and opinions could be fruitful. This could provide real-time data on how policy changes influence consumer decisions and perceptions.

- ***In-depth Analysis of Age Groups***

While the ANOVA results indicate a difference in opinion on GST based on age, further investigation into specific age brackets could provide deeper insights. Breaking down the respondents into different age groups and analysing their opinions could reveal more nuanced trends and preferences.

- ***Detailed Study on Marital Status***

The significant association between marital status and opinion on GST warrants further investigation. Future studies could delve into how marital status influences

perceptions of GST, considering factors such as household income, family size, and financial responsibilities.

- ***Occupational Analysis***

The significant association between occupation and opinions on GST and consumption patterns presents an opportunity for a focused study. Understanding how different occupations are impacted by GST and how this affects their consumption behaviours could provide practical insights for targeted interventions.

6.2 Conclusion

In conclusion, Implementing the Goods and Services Tax (GST) in India has undeniably brought significant changes to consumer behavior and consumption patterns across various sectors like automobiles, Fast-Moving Consumer Goods (FMCG), and services. This shift is evident in the pricing dynamics and preferences observed post-GST, such as a trend towards more economical and fuel-efficient automobile models and a move towards value-based products in the FMCG sector. The service sector also saw notable pricing and consumer choice changes, particularly in services with different tax rates. However, while these sector-specific impacts are evident, there still needs to be a gap in understanding the long-term effects of GST on consumer purchasing power and overall economic well-being. Further research is needed to explore how GST influences disposable income, price sensitivity, and consumer spending patterns over time and investigate the variations in consumer responses across demographic segments like age, income levels, and geographic regions.

Additionally, the study highlighted the significant association between occupation and consumption patterns, suggesting that the nature of one's work plays a role in one's consumption behavior. Demographic factors like gender, age, and income were found to have less impact on behavior regarding GST, while factors such as marital status, occupations, and work sector were substantial influencers. This underlines the need for a more comprehensive empirical study to delve deeper into the nuances of consumer behavior post-GST, considering various demographic and occupational factors, to get a holistic understanding of the effects of GST on consumer choices and economic well-being.



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ANNEXURE A

QUESTIONNAIRE

EFFECTS OF GST ON CONSUMER BEHAVIOR AND CONSUMPTION PATTERN IN SELECTED SECTORS – AN EMPIRICAL STUDY

1) Gender

Mark any one oval.

- Male
- Female

2) Age

Mark any one oval.

- 18-28
- 29-38
- 39-48
- 49-58
- 59 and above

3) Employment Status

Mark any one oval.

- Employed
- Self Employed
- Unemployed
- Student

4) Martial Status

Mark any one oval.

- Married
- Unmarried

5) Monthly income

Mark any one oval.

- 10,001 - 20,000
- 20,001 - 30,000
- 30,001 - 40,000
- 40,0001 - 50,000
- 50,001 and above

6) Occupation

Mark any one oval.

- FMCG
- Service
- Automobile
- None of the above

7) Sector

Mark any one oval.

- Private
- Public
- Govt Sector
- Co-operative Sector

8) I am familiar with GST:

Mark any one oval.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

9) GST is beneficial to the economy:

Mark any one oval.

- Strongly Agree
- Agree
- Neutral

- Disagree
- Strongly Disagree

10) My buying habits have changed since the implementation of GST:

Mark any one oval.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

11) GST has simplified the tax structure in India:

Mark any one oval.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

12) You have shifted to online services more since the implementation of GST:

Mark any one oval.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

13) There is a significant change in the behavior of business post GST:

Mark any one oval.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

14) Consumption of FMCG products changed since implementation of GST:

Mark any one oval.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

15) There is a significant change in the cost of services:

Mark any one oval.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

16) There is decline in the prices of FMCG products after implementation of GST:

Mark any one oval

- Yes
- No

17) GST has influenced your brand choices in FMCG sector:

Mark any one oval.

- Yes
- No

18) GST has improved the quality of services in the market:

Mark any one oval.

- Yes
- No

19) GST has effect on the pricing of automobiles in the market:

Mark any one oval.

- Yes



○ No

20) GST has influenced your decision-making process when buying a vehicle:

Mark any one oval.

- Yes
- No

21) There is a noticeable change in the availability of the vehicle models since GST:

Mark any one oval.

- Yes
- No

22) GST has made products/services more affordable:

Mark any one oval.

- Yes
- No