



Evaluating Consumer Awareness and Perception of Goods and Services Tax in Belagavi City, India: A Quantitative Case Study

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Authors' contributions

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

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ABSTRACT

The Goods and Services Tax (GST) was introduced in India with the goal of simplifying the indirect tax system, ensuring uniformity among states, increasing transparency, and promoting ease of doing business. Having these objects, consumer awareness and perception towards GST remain limited, especially in Belagavi City. The study's main motive is to analyze the level of awareness and perception of consumers towards GST. It explores how well consumers understand GST, such as its system, advantages, and impact on pricing and transparency. This study is both analytical and descriptive in nature. Primary data was collected from 100 respondents by a structured questionnaire with close-ended and Likert scale questions. And secondary data is also used for

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study. A convenience sampling method was adopted. The data was analyzed by Microsoft Excel and Chi-square test and regression analysis to assess the association between variables. The findings say many consumers are aware of GST as a unified tax replacing multiple indirect taxes with inadequate understanding of key components such as tax slabs, ITC, and procedures. The study also highlights that personal curiosity and peer discussion are the most influential factors. Consumers perceive GST to bring uniformity and transparency but also direct concern of price increases and lack of clarity. This study highlights the need for awareness campaigns, programs, educational initiatives, and government communication to bridge the gap between GST and consumer understanding. It summarizes the findings' applicability or policy significance.

Keywords: GST; awareness; perception; indirect tax system; Belagavi City.

1. INTRODUCTION

GST stands for Goods and Services Tax. GST has changed the Indian tax system from a dual system to "one tax one nation". In 2000 the idea of a GST in India was first suggested by the Kelkar Task Force on Indirect Taxes. The main motive and objective were to replace the existing complex and uneven tax system with a unified system. So the move was expected to make simpler compliance, reduce tax cascading, and promote economic integration. The empowered commission of state finance ministers planned a roadmap by releasing the first discussion paper in 2009. Although a constitutional amendment bill was introduced in 2011 to facilitate the way for its implementation, it faced early challenges.

After many years of struggle and negotiations among the central and state governments, the Constitution Bill 2014 was proposed in the parliament. In 2015 Lokha Sabha passed the constitution amendment bill. Furthermore, the bill with some amendments was approved in 2016 by the Rajya Sabha and Lok Sabha. After doing all the things, the GST council was established to make key decisions on various aspects about tax rates, exemptions, and administrative procedures. On July 1, 2017, GST laws were officially implemented by replacing a previous compound web tax system. Under this GST are classified into 5%, 12%, 18% and 28%. Additionally, the GST exempts some essential commodities. The GST system follows a dual system of IGST, CGST, SGST and UTGST, respectively.

As we know, consumers are the end users in the supply chain, and they are going to bear a final burden of taxes. For that purpose awareness and perception of GST significantly impact their purchasing behavior, confidence, and mindset. The level of awareness in consumers regarding GST benefits, provisions, rates, and exemptions varies based on the many aspects. Some

consumers point to GST as a positive reform because it simplifies the taxation system and transparency, but others see it as a complex and burden because of the increased prices of goods and services. It is a duty of the final consumer to pay taxes to the government on purchased goods and services. It is essential for consumer to know the slabs of GST, provisions, and exemptions. However, many consumers do not have idea about the system of GST due to lack of awareness and knowledge. In GST system the GST will be levied and collected by central and state governments on each stage of the sale or purchase of goods and services. The consumers who have better knowledge make rational decisions, demand tax invoices and question about pricing. But other consumers are being overcharged due to lack of awareness. So the awareness and perception show the transparency, fairness, and accountability in the GST framework. Understanding the consumer perception is important to identify areas where the GST fails to connect with its beneficiaries.

It examines how consumers in Belagavi City, in particular, perceive and understand GST at the grassroots level. By offering empirical data on end users' perceptions and understandings of taxation reforms, it closes a significant research vacuum and contributes to the improvement of tax compliance and transparency. The results of the study can help financial institutions, educators, and legislators create outreach and awareness campaigns that are more successful. Additionally, it adds to the body of knowledge on public finance, behavioral economics, and tax literacy in the context of emerging nations like India. As it bridges a critical gap in regional consumer behavior studies under reformed tax systems like GST. By focusing on Belagavi City, it provides localized insights that can inform larger, pan-India policy frameworks. The study contributes empirical evidence on the correlation between consumer awareness and perception,

which is vital for developing effective tax education strategies.

2. REVIEW OF LITERATURE

The researcher highlighted that this study helps to recognize the awareness and perception of the customers towards GST. According to the findings, most of the consumers are dissatisfied with the determinations made by the government to make them educate about GST. However, the study is limited in scope as it primarily focused on a specific geographic region, and the researcher reveals a gap in understanding the effectiveness of different awareness programs (Kelageri, 2024). Observed that GST has marked an important milestone in tax reform by removing cascading effects and establishing standardization in taxation nationwide. It focused on awareness levels, price sensitivity, and trust in the GST system. Over the year, many new amendments have been introduced to enhance user-friendliness. The researcher aim is to analyze the impact of GST on customer perceptions in a specific district. The study findings say that 95% of the customers possess a basic understanding of GST (Patel & Solanki, 2024). As per the researcher GST is inclusive, multi-level, usage based. The researcher mainly focused on the restaurant sector, recognizing it as one of the fastest-growing businesses. The study highlighted that frequent changes in the tax collection framework are affecting the development of the business. The researcher studied the perception of the customers and found out the benefits of the newly implemented tax system of GST. The study was limited in scope by focusing only on a specific industry. This leaves a research gap in understanding the broader impact of GST on various consumer-facing industries (Grace, 2022). The study highlighted that the tax system was implemented in more than 165 developed and developing countries, but in India it has taken time to implement because of the political interference. And in 2017 India also introduced the GST system, adding transparency and removing the cascading effect of tax. So the main motive of the researcher is to understand the level of awareness of consumers in GST. The researcher finds out that the Uttarakhand people have moderate awareness towards GST. This indicates a research gap in understanding nationwide awareness levels and making awareness campaigns to improve public knowledge about GST (Rahi, 2021). As per the researcher, the purchase decision of customers

relied on GST. The prices of the products differ because of the GST slabs. The main primary aim of the study is to understand consumer perception, relationship, and behavior of the consumer. As we know, GST is an indirect tax; it seems to decrease the spending power of the consumers because consumer think it is a tax burden. So the study was limited by its focus on a specific consumer segment and did not account for factors such as consumer awareness, income level and regional differences which could affect the consumer perception (Ramkumar & Chitra, 2020). In another study, examined that consumer reply to GST and noted it as a considerable variation in understanding across the regions (Poorani and Vidiya, 2019). The researcher specifically investigated that GST is effect on retail operations, recording difficulties during the start of rollout (Antony and Johan, 2020). Supporting this, examined in their Odisha-based research that transparent billing in GST helped improve consumer trust (Dey et al. 2020). Author detected that consumer awareness levels were carefully linked to education and urban exposure (Sumangala and Barki, 2020). According to the author GST rates varied widely, especially with respect to essential goods; like a rice, wheat, milk curd and salt many more (Sureshbabu, 2019). In their review, pointed to GST-induced price changes in the food sector, which directly impacted consumption choices (Tapkir and Peswani, 2019). Identified persistent misconceptions among the public regarding GST processes and objectives. In a sector-focused analysis (Kaur, 2019). The researcher studied its effects on FMCG products and found mixed reactions depending on product categories (Sreekumar and Chithra, 2018). Further explored public perception and found that implementation of GST is good but we can see transparency in tax collection system (Rathi and Sreeraj, 2018). Reported that while general awareness was present, knowledge of practical components like ITC remained low (Jayalakshmi, 2018). The study identified introduction of GST from an economic viewpoint, it helped consumers to make decision in purchasing time (Ramkumar, 2018). Conducting research in Tamil Nadu, found that awareness was particularly low in less urbanised areas during the launch phase (Karthick, 2017). Studied Malaysia's GST rollout and drew parallels with the Indian scenario, especially in terms of public hesitation and adaptation issues (Goh et al. 2017). Discussed both the challenges and long-term potential of GST for India's tax system (Lourdunathan and

Xavier, 2017). Who noted cautious optimism just prior to the tax's introduction (Anshu, 2017). Found that Consumer's knowledge and understanding about GST increased step by step when they learned and practiced with real-world situations (Agarwal, 2017).

2.1 Statement of the Problem

The introduction of the GST in India is to streamline the complex indirect tax system, ensure uniformity across states, and promote ease of doing business. In Belagavi city we have a mix of educated and semi-educated consumers; the level of awareness and cognition of GST remains unclear. Most consumers are unaware of what GST means, its calculation, how it affects their purchases, and transparency. Moreover, the perception of consumers is often influenced by misconceptions, which may lead to dissatisfaction, and loss of trust. This study seeks to analytically study the awareness and perception of consumers in Belagavi City towards GST.

2.2 Objective of the Study

- To assess the overall level of consumer awareness about the structure and functioning of the Goods and Services Tax (GST) system.
- To analyse consumer perceptions about the impact of GST on prices, transparency, and overall taxation framework.
- To identify the major key factors influencing consumer awareness and perception towards GST within the selected study area.

2.3 Need of the Study

The Goods and Services Tax aimed at mixing various indirect taxes into a single, unified system to promote economic efficiency, transparency, and ease of obedience. However, numerous consumers are either unaware of the basic principles of GST or hold misconceptions about GST functions. Hence, this study is necessary to provide observed data and analytical insights into the awareness and perception of consumers in Belagavi city, which can aid policymakers, tax professionals, and educators in improving the effectiveness of GST.

2.4 Scope of the Study

This study is geographically limited to Belagavi City. It narrowed to assessing the level of

awareness and the perception of consumers related to the GST in Belagavi city. The research emphasizes on assessing how well consumers know the basic concepts of GST, how consumers perceive its impact on their day to day purchases, and the factors influencing their beliefs, such as education level, income, and access to information. The insights derived may not be directly generalizable to rural areas or other cities but will provide a useful reference for future region-specific studies.

3. RESEARCH METHODOLOGY

3.1 Nature of the Study

The study is analytical and descriptive in nature. The descriptive focuses on demographic characteristics and awareness level, while the analytical part evaluates the relationship between socio-economic variables and their perception of GST.

3.2 Sources of Data

The study primarily relies on primary data, which was gathered through a structured questionnaire with close-ended and Likert scale questions to evaluate awareness and perception of GST. In addition, the study is also based on secondary data collected from various sources like research papers, articles and government reports.

3.3 Sampling Design

The researcher used convenience sampling technique, due to the ease of access to respondents and time constraints.

3.4 Sampling Size

The sample size was 100 respondents from Belagavi City.

3.5 Data Analysis Tools

Microsoft Excel was used to analyse the data. A Chi-square test and regression analysis was used to examine the associations between variables.

Hypotheses

- 1) H_{01} : There is no significant association between a consumer's age and their awareness of GST.

- H₁₁: There is a significant association between a consumer's age and their awareness of GST.
- 2) H₀₂: There is no significant linear relationship between a respondent's education level and their awareness of GST.
- H₁₂: There is a significant linear relationship between a respondent's education level and their awareness of GST.

4. LIMITATION OF THE STUDY

The research is geographically only limited to Belagavi city and based on a sample of 100 respondents, which may not be representative of the entire population of Belagavi City. The data is collected based on a questionnaire, and the result of the study would vary due to personal interpretation and knowledge levels. The research highlights the situation at the time of data collection. However, GST laws and procedures are changes frequently.

4.1 Data Analysis and Interpretation

The demographic analysis gives insights into the background features of the respondents who

participated in the study. 57% of the respondents are male, and 43% are female. When it comes to age, the majority of the respondents fall in the age groups of 21-30 (45%) and 31-40 (35%) years; it reflects a study concentrated on young to middle-aged individuals. The respondents below 20 years are 10%, and those in the 41-50 and above 50 categories are comparatively low at 8% and 2%. With respect to educational qualification, the greater part of the respondents are from UG, with 34%, followed by PG at 30%. A remarkable 16% have completed PUC, while 12% have professional and technical education. Only 8% have education below SSLC. Additionally, the salaried class forms the major segment at 33%, followed by self-employed individuals 25%, and business professionals 23% and only 1% are retired, representing that the majority of participants are economically good and engaged. In terms of monthly income, the most signified income is ₹10,001 to ₹25,001, accounting for 48%, it shows a dominance of lower middle income individuals in the sample. 18% earn below ₹10,000, while 20% fall in the ₹25,001 to ₹50,000 range. A smaller size earns between ₹50,000 to ₹1,00,000 with 10%, and only 4% report earning above ₹1,00,000. The demographic distribution indicates that the study covered a wide range of participants.

Table 1. Demographic Profile of the Respondents

Demographic Variables	Categories	Frequency	Percentage %
Gender	Male	57	57
	Female	43	43
Age	Below 20	10	10
	21 – 30	45	45
	31 – 40	35	35
	41 – 50	08	08
	Above 50	02	02
Education	Below SSLC	08	08
	PUC	16	16
	UG	34	34
	PG	30	30
	Professional/Technical	12	12
Occupation	Students	18	18
	Self-Employed	25	25
	Salaried	33	33
	Business	23	23
	Retired	01	01
Monthly Income	Below ₹10,000	18	18
	₹10001 - ₹25000	48	48
	₹25001 - ₹50000	20	20
	₹50000 - ₹100000	10	10
	Above ₹100000	04	04

Source: Primary Data

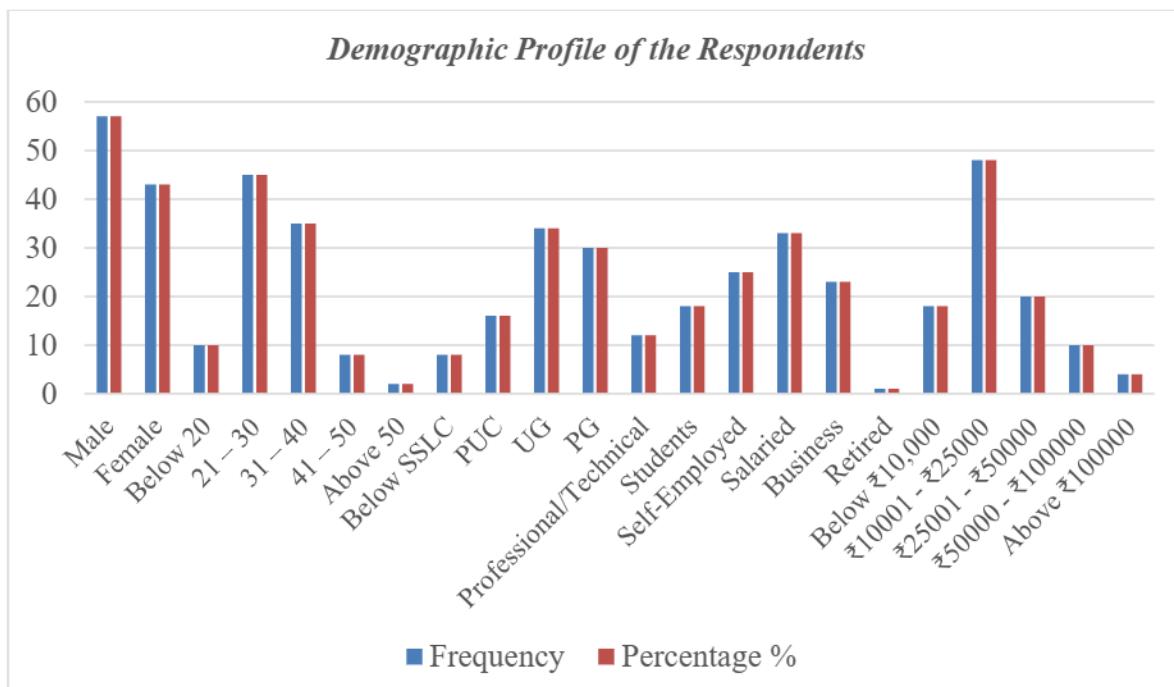


Fig. 1. Demographic profile of the respondents

Source: Primary Data

Table 2. Current awareness level of consumers

Variables	Frequency	Percentage (%)
Not Aware	17	17
Moderately Aware	34	34
Fully Aware	49	49

Source: Primary Data

Current awareness level of consumers

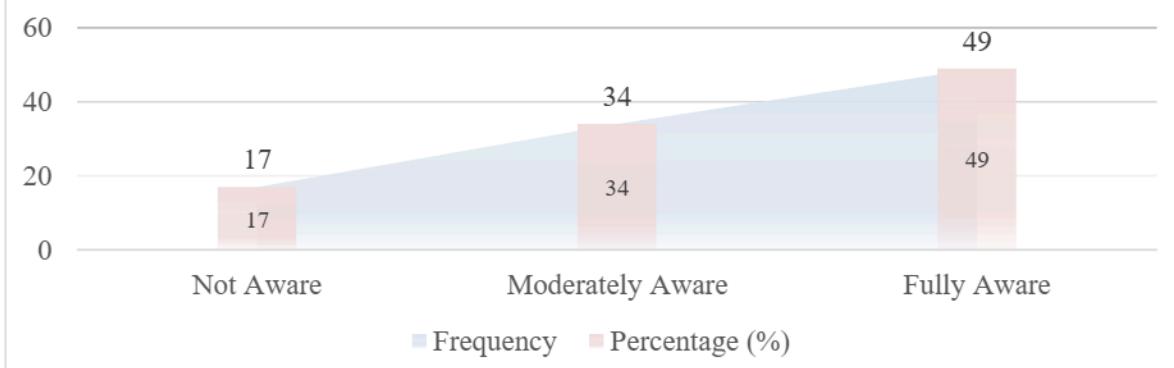


Fig. 2. Current awareness level of consumers

Source: Primary Data

The study reveals the awareness level among respondents regarding the GST. Out of the total sample, 49% of the respondents are fully aware of GST, highlighting a strong understanding of the concept. Likewise, 34% are moderately aware,

indicating they have partial or basic knowledge. A smaller portion, 17%, are not aware, showing a lack of familiarity. This study shows the most of the respondents have at least some level of awareness.

Table 3. Perception of GST among consumers

Criteria	Perception					Total	Mean	S.D	Ranks
	S.D (1)	D (2)	N (3)	A (4)	S.A (5)				
GST has increased the prices of goods and services I use.	05	08	20	36	31	100	3.80	1.11	10
GST has brought more transparency to the tax system.	00	02	03	25	70	100	4.63	0.64	5
I can clearly see the GST amount mentioned in my purchase bills.	00	00	5	15	80	100	4.75	0.54	3
GST has simplified the previous complex tax structure.	00	04	10	20	66	100	4.48	0.83	6
GST has reduced the tax burden on end consumers.	04	10	13	28	45	100	4.00	1.16	9
I understand how GST is applied to different goods/services.	01	05	13	23	58	100	4.32	0.95	7
GST has created uniform pricing across states.	00	05	05	12	78	100	4.77	0.53	2
GST favors businesses more than common consumers.	00	00	02	08	90	100	4.88	0.38	1
The GST system is fair and consumer-friendly.	01	00	18	33	48	100	4.27	0.82	8
GST has increased economic growth of country	00	00	03	22	75	100	4.72	0.51	4

Source: Primary Data

Mean score calculation formula:

$$\text{Mean} = \frac{(fSD*1) + (fD*2) + (fN*3) + (fA*4) + (fSA*5)}{f\text{Total}}$$

S.D. Calculation formula:

$$S.D. = \sqrt{\frac{fSD(1-x)^2 + fD(2-x)^2 + fN(3-x)^2 + fA(4-x)^2 + fSA(5-x)^2}{f\text{Total}}}$$

A majority of the respondents have perception that GST favors business more than common consumers with highest mean score of 4.88, it shows concern for common consumers. Other side another highest rated perception was GST has created uniform pricing across states, reflected by a mean score of 4.77, so it shows the price consistency. Additionally, most respondents agreed that they could clearly see the GST amount mentioned in their purchase bills with a mean score of 4.75. The idea that

GST has increased economic growth of country also generated strong support, with mean of 4.72 and a minimal S.D. 0.51. A significant respondents expressed that GST has brought more transparency to the tax system, which achieved a mean score of 4.63, relatively low S.D. of 0.64. Likewise, the perception that GST has simplified the previous complex tax structure was widely endorsed, by a mean score of 4.48, so it indicates unified tax system. And also a good number a researcher seen that the

consumers understand how GST is applied to different goods/services, means is 4.32. The belief that the GST system is fair and consumer-friendly score mean of 4.27. In contrast, perception about the reduction in tax burden on end consumers received a moderate mean score

of 4.00, it shows some consumers feel relieved. So lastly, the statement GST has increased the prices of goods and services I use received the lowest mean score of 3.80, it reflects some level of mixed opinions among respondents.

Table 4. Factors influencing GST awareness and perception

Criteria	Perception					Total	Mean	S.D	Ranks
	S.D (1)	D (2)	N (3)	A (4)	S.A (5)				
My education helps me understand GST better.	00	04	15	25	56	100	4.33	0.87	7
I became aware of GST through TV, newspapers, and social media.	01	00	07	30	62	100	4.52	0.71	5
My occupation requires or motivates me to learn about GST.	00	01	02	25	72	100	4.67	0.62	3
I have attended any session or seminar on GST.	00	00	06	33	61	100	4.55	0.61	4
Friends or colleagues helped me understand GST.	00	00	00	19	81	100	4.81	0.39	2
Government advertisements and campaigns improved my GST knowledge.	02	05	20	28	45	100	4.09	1.01	10
I take personal interest in staying informed about tax matters like GST.	00	00	02	10	88	100	4.86	0.40	1
I now understand GST better than when it was first introduced.	04	03	15	23	55	100	4.22	1.06	9
GST websites or mobile apps have helped improve my awareness.	00	02	07	43	48	100	4.35	0.78	6
Local shopkeepers explaining GST on bills improved my understanding.	04	05	10	22	59	100	4.27	1.08	8

Source: Primary Data

Mean score calculation formula:

$$\text{Mean} = \frac{(fSD*1) + (fD*2) + (fN*3) + (fA*4) + (fSA*5)}{f\text{Total}}$$

S.D. Calculation formula:

$$S.D. = \sqrt{\frac{fSD(1-x)^2 + fD(2-x)^2 + fN(3-x)^2 + fA(4-x)^2 + fSA(5-x)^2}{f\text{Total}}}$$

The analysis of factors influencing consumer's awareness and perception of GST reveals. Among all factors, personal interest emerged as the most significant driver in enhancing GST awareness, with the highest mean score of 4.86. Following the influence of friends and colleagues also ranked high, with a mean and standard deviation of 4.81 and 0.39. Additionally, occupational relevance of GST was influenced by many respondents who indicated that their job either required or encouraged them to understand GST by achieving a mean score of 4.67. Another contributor is participation in seminars or awareness sessions with a mean of 4.55, showing that structured learning environment. It demonstrated that mass media like television,

newspapers, and social media influenced consumers about GST with a mean of 4.52. The use of GST websites or mobile applications to gain knowledge about the system influenced moderately, as reflected by a mean of 4.35. Respondents also acknowledge that their educational background contributed to their understanding of GST, scoring of mean of 4.33. Local shopkeeper's explanations of GST amounts on bills had a lower influence, with a mean of 4.27. Following that, the statement that respondents understand GST better now than at the time of its introduction received a mean of 4.22. At the lower end, government advertisements and campaigns had the least influence, with a mean score of 4.09 and the highest standard deviation.

Hypotheses Testing:

- 1) H_0 : There is no significant association between a consumer's age and their awareness of GST.
- H_1 : There is a significant association between a consumer's age and their awareness of GST.

Chi-square test:

Chi-square test was conducted using Microsoft excel.

Significant level 5%

And the observed data were shown in the below table.

Observation (O)

Table 5. Results of the chi-square test

Age	Not aware	Moderate aware	Fully aware	Total
BELOW 20	02	03	05	10
21 – 30	01	10	34	45
31 – 40	10	18	07	35
41 – 50	03	02	03	08
ABOVE 50	01	01	00	02
Total	17	34	49	100

Expected (E):

Expected frequencies were calculated using this Formula

$$E = \frac{(\text{Row Total} * \text{Column Total})}{\text{Grand Total}}$$

Table 6. Expected frequencies after using the formula

Age	Not aware	Moderate aware	Fully aware	Total
BELOW 20	1.7	3.4	4.9	10
21 – 30	7.65	15.3	22.05	45
31 – 40	5.95	11.9	17.15	35
41 – 50	1.36	2.72	3.92	8
ABOVE 50	0.34	0.68	0.98	2
Total	17	34	49	100

$X^2 = \sum \frac{(O-E)^2}{E}$, were calculated using this formula,

Table 7. Table based on the above formula

Age	Not aware	Moderate aware	Fully aware
BELOW 20	0.05294118	0.04706	0.00204
21 – 30	5.78071895	1.83595	6.4763
31 – 40	2.75672269	3.12689	6.00714
41 – 50	1.97764706	0.19059	0.21592
ABOVE 50	1.28117647	0.15059	0.98

X² 30.88169

df 8 (No. of Rows – 1 * No. of Columns – 1)

p-value 0.000147/0.0147%

Significant level 5%

Hence, the calculated p-value (0.000147) is less than the significance level (0.05); we reject the null hypothesis. This indicates that there is a statistically significant association between the respondent's age group and their level of awareness regarding GST.

- 2) H_0 : There is no significant linear relationship between a respondent's education level and their awareness of GST.
 H_1 : There is a significant linear relationship between a respondent's education level and their awareness of GST.

Regression Analysis: Used excel to analyze the Regression.

Significant level 5%

Output

Table 8. Output of regression analysis

Regression Statistics	Value
Multiple R	0.094302954
R Square	0.008893047
Adjusted R Square	-0.001220289
Standard Error	1.091073238
Observations	100

Table 9. Co-efficient

Coefficient	Value	Standard Error	T stat	P-value	95% of confidence Interval
Intercept	2.912	0.356	8.17	1.05E-12	[2.21, 3.62]
Education Level	0.137	0.146	0.937	0.351	[-0.15, 0.43]

Calculation of predicted awareness

$$\text{Predicted Awareness} = 2.912 + 0.137 \times (\text{Education Level Code})$$

Table 10. Table based on the calculation of predicted awareness

Education Level	Code	Predicted Awareness
Below SSLC	1	3.05
PUC	2	3.19
UG	3	3.32
PG	4	3.46
Professional/Technical	5	3.60

Table 11. Result of Hypotheses

Hypotheses	Results
H ₀₁ : There is no significant association between a consumer's age and their awareness of GST.	Significant (P < 0.05)
H ₀₂ : There is no significant linear relationship between a respondent's education level and their awareness of GST.	No Significant (P > 0.05)

A simple linear regression analysis was applied to assess the relationship between the respondents' education level and their awareness of GST. Level of significance is 5%. The results show that the coefficient for education level is 0.137, with a standard error of 0.146, and a p-value of 0.351. Meanwhile the p-value is higher than the 0.05 significance level, the relationship between education level and GST awareness is not statistically significant. Furthermore, the 95% confidence interval for the coefficient [-0.15, 0.43] includes zero, confirming the lack of statistical significance. The R-squared value of 0.0089 recommends that only 0.89% of the variation in GST awareness can be explained by the education level of the respondents. Additionally, the adjusted R-squared value is -0.0012, indicating a poor model fit and suggesting that education level does not meaningfully contribute to explaining variations in GST awareness. While predicted awareness scores increased from 3.05 to 3.60, the lack of statistical significance suggest that this trend may not be reliable. Based on the results, we fail to reject the null hypothesis (H₀₂).

5. DISCUSSION AND RESULTS

1. The study says 57% male and 40% female respondents; it indicates male dominance in the participant pool. So the future studies should aim to focus on more balanced gender representation to understand better.
2. Most of the respondents belonged to the 21-30 (i.e.45%) and 31-40 (i.e.35%) age groups, demonstrating a focus on young and middle-aged consumers. So in my opinion, awareness programs and seminars should be ensure for senior and teenagers.
3. A large proportion of respondents mean out of the 100 held UG 34% and PG 30% degrees. So educational institutions can add GST basics in the academic curriculum to further understanding.
4. The study found that 49 % of respondents are fully aware of GST; the remaining are limited. It indicates most respondents have some knowledge about GST. Likewise, many lack a deeper understanding of its features and benefits. So the government should conduct awareness campaigns, introduce GST education in academic curricula, use digital platforms, and promote transparency to improve consumer understanding.
5. As per the study, most respondents felt GST benefits businesses more than the average consumers; it is reflected by the mean score of 4.88, which is the highest among all the points. Government should highlight GST benefits to consumers through case studies with real-life examples.
6. Out of the 100 respondents, a significant number of respondents, i.e.78 agreed that GST helped to create uniform prices all over states, with a high mean score of 4.77. This benefit should be next promoted to build consumers' confidence in GST reforms.
7. Out of the 100 respondents, the majority of them that is, 80, acknowledged the visibility of GST on bills, with a strong mean score of 4.75, showing better transparency in transactions. Make it mandatory for all sellers to show GST amounts transparently to increase billing clarity.
8. Out of 100 respondents, most of them, 75, believed that GST contributed positively to the country's economic growth. For this I would suggest this perception can be reinforced by sharing economic data in simple terms.
9. As per the study, the most influential factor in building GST was personal curiosity and involvement with 88 respondents; it is the highest among all. So the government should provide self-learning tools and incentives to encourage more consumers to explore the topic.
10. Out of 100 respondents, most of them that is 81, say friends and colleagues played an important role in understanding GST. So peer-to-peer learning models, like community ambassadors, can be developed.

5.1 Contribution to Literature and Industry

This study contributes to the academic understanding of consumer behavior under reformed tax systems like GST. It filled a regional research gap by focusing on Belagavi City and offered evidence on how awareness levels shape perception. However, the findings support government bodies, tax consultants, and consumer rights groups in targeted awareness initiatives and educational interventions to improve GST compliance and public trust.

6. CONCLUSION

This study aimed to analyze the consumer awareness and their perception towards GST, particularly after its implementation. According to the analysis, it was observed that a majority of the consumers are aware of GST as a unified tax that has replaced several indirect taxes. However, consumers' understanding is limited to basic concepts, and many consumers are not fully aware of the detailed features like input tax credits, tax slabs, and filing procedures. And also the perception of GST varies across different groups. Likewise, some believe that GST has helped in reducing tax burdens and improving transparency; others feel that it has led to an increase in the prices of goods and services. The study also says that complexity in the tax structure, lack of proper information and continuous changes in tax rates have created confusion in common consumers. There is a need for more awareness programs, simplified guidelines, and improved communication from the government to educate consumers about the benefits and functioning of GST. In conclusion, GST has carried significant changes to the Indian tax system; its accomplishment largely depends on consumers' understanding and acceptance. Efforts should be made to increase awareness and clarify delusions so that consumers can fully appreciate and benefit from the GST system.

FUTURE SCOPE

The current study is limited to Belagavi City and given importance to consumer awareness and perception towards GST. Future researcher can be studied by expanding the geographical area to include rural regions and urban regions. Moreover, the studies can also focus on particular groups such as small business owners, students, or service professionals to understand

their perspectives. To examine changes in awareness and perception, the future researcher can use longitudinal research: it may be helpful to understand updated GST policies. Additionally, future studies can assess the effectiveness of government awareness programs and educational campaigns in improving consumer understanding of GST.

DISCLAIMER (ARTIFICIAL INTELLIGENCE)

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image generators have been used during writing or editing of this manuscript.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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