

GST Awareness for Consumer Empowerment and Financial Literacy – An Exploratory Case Analysis

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Abstract

Financial literacy is one of the key aspects of any consumer empowerment initiative. Basic understanding of conducting transactions, availability of various payment and settlement systems and the prevailing taxation system applicable for goods and services are some essential ingredients of financial literacy. This minimum level of financial literacy will enable the consumers to protect their economic interest while making purchases and conducting transactions. GST being an indirect taxation on goods and services and the recipient consumers are supposed to incur Goods and Services Tax along with the purchases consideration, some basic knowledge and understanding of GST is essential for realizing consumer empowerment and financial literacy. This study, based on exploratory approach, intends to identify the essential concepts of GST that is required to be aware of by the consumers from the perspective of consumer protection and consumer empowerment. It also aims to identify the constructs and variables in relation to the public awareness on GST. This will enable researchers to undertake further research in areas such as public awareness on GST and consumer empowerment through GST awareness. This study mainly uses literature review as an exploratory method of secondary data collection and discussion with experts and consumers as the source of primary data.

Keywords: (GST awareness, GST literacy, consumer empowerment, financial literacy, financial inclusion)

Introduction

Financial literacy is a pre-requisite for the effective empowerment of consumers. Tax literacy forms an integral part of financial literacy. Knowledge and understanding on the basic concepts of tax helps individuals to protect their economic interest and facilitate for taking informed decisions. Consumers are required to pay indirect tax to their suppliers on goods and services unless specifically exempted from tax. Goods and Services Tax (GST) is an indirect tax which is collected by suppliers from the recipient consumers and remits to the Government. As empowered and rational consumers, the knowledge and understanding on the basic conceptions of GST are usually expected. This kind of tax literacy and general awareness on GST will not only help to minimize the cost of purchase but also essential for contributing to the process of nation building as responsible citizen. An exploratory study intending to

identify the variables and constructs related to the GST awareness will help researchers to conduct empirical investigations in future, on the topic of public awareness on GST and the level of awareness leading to the financial literacy and consumer empowerment.

Objectives

- To explore the role and importance of GST awareness on the empowerment of consumers
- To identify major constructs and variables involved in the public awareness on GST leading to empowerment of consumers.

Review of Literature

Review of the existing literature shows that there were limited number of research studies on the topic related to GST. Also, studies related to consumer awareness or public awareness on GST was found to be very limited. The available literature on consumer awareness or public awareness on GST was found to be more peripheral in nature. Data collected for such studies were mostly related to the general awareness on the basic aspects of GST and the benefit it provides. There exists a predominant deficiency of an in-depth study into the GST awareness from the perspective of learned and knowledgeable consumers. Some of the existing studies reviewed were provided below:

1. Thripurasundari, et al. (2018) in their journal article titled “Public awareness towards GST in Tenkasi taluk” describes perception and expectation of people through an empirical study. Basic features of GST given as variables and the result shows that to a large extent the public had positive perception and expectations.
2. Garg and Anand (2022) in their article titled “A study on consumer awareness and perception about GST” found that consumers differ significantly on their perception towards GST based on their awareness level and there exists strong relationship between consumer perception and awareness level.
3. Veeravel and Rinku (2018) conducted a study on “level of awareness about GST with special reference to Puducherry” and reported that there were low level of awareness on GST among consumers. They used constructs such as basic features of GST, reasons for introduction of GST, and potential benefits of GST.
4. Murguaiyan et al. (2017) in their study, attempts to measure public awareness and perception on GST during the pre-introduction period of GST. They found that people do not have awareness on many aspects of the proposed GST Bill and mostly a negative perception towards the new tax regime.
5. Somasekharan (2021) in their journal article made a study on the consumer awareness on GST and its impact among different demographical categories of consumers by using chi-square test. They found high level of awareness among respondent categories such as male, age between 40-50, employed, married and post graduates.
6. Gupta and Agarwal (2017) in their journal article titled “Awareness and understanding of GST among Indian consumers: an empirical study” reports that consumers are aware about the GST and the correlation between awareness and acceptance is very high.

Research Gap

A brief review of existing literature reveals that only little research were made on the indirect taxation

matters and especially related to the GST. There were no significant empirical studies regarding the consumers / public awareness on GST. For conducting empirical studies we often require concepts, constructs and variables associated with the topic for framing questionnaire or interview schedule. Exploratory studies can be undertaken for obtaining information related to the existing literature, nature and scope of previous studies, variables and constructs used for data collection and the tools and techniques used for analyzing data. As there was no significant research on the topic of consumer empowerment through GST awareness and lack of validated questionnaires for studying such a topic, there exists as a Research Gap for a study related to the GST awareness from the perspective of consumer empowerment and financial literacy. Therefore an exploratory study for identifying the concepts, constructs and variables related to the public awareness on GST leading to the consumer empowerment and financial literacy can be justified.

Methodology

The type of study undertaken is exploratory in nature. Source of data includes both primary and secondary sources. Primary data used for this study was collected from the discussion with experts and consumers. Secondary data were collected from the published sources through literature review of books, journals, articles, websites, social media postings, and educational videos. The Scope of the present study is limited to an exploratory analysis intended for identifying the constructs and variables involved in the public awareness on GST. This will be helpful for further extensive research in this area using empirical methods.

Discussion and Analysis

Goods and Services Tax (GST) is an important indirect tax touching the lives of almost all consumers. Consumers who buy goods and services are required to pay GST indirectly. That is the tax is paid to the supplying trader, who in turn remits this amount to the Government. The tax collected by such intermediary suppliers were remitted to the exchequer after deducting the tax they paid while purchasing the goods. This Input Tax Credit mechanism is a unique feature of GST regime. Thus, the tax collected by the suppliers at the time of sales need not be deposited to the exchequer; instead the net amount after deducting ITC from the output tax liability is remitted. Consumers should be aware of the indirect taxation under the GST regime so that they can avoid exploitation and constructively participate in the nation building process. This sort of financial literacy and taxation knowledge will be a prerequisite for consumer empowerment.

Consumers will be exploited by the trading intermediaries in many ways. Some of such manners are:

- Charging excess price over and above the MRP
- Not issuing tax invoice at the time sales and provides a quotation or estimate
- Charging a higher rate of tax for goods and services than the actual rate
- Charging tax on goods and services which are exempted from GST
- Charging GST on goods and services even without GST registration
- Charging GST on goods and services even though suppliers are forbidden from collecting tax from the customers
- Invoice or Bills are issued but not showing tax component in it
- Invoice or bills are issued without showing the GSTIN of the supplier
- Invoice or bills are issued without showing the details of the seller

• Tax invoice issued by collecting CGST and SGST for an inter-state supplies

Consumers need to have some basic understanding about the GST in order to avoid such unethical practices of traders. GST awareness will enable consumers to safeguard their economic interest and exhibit consumer empowerment for which they can be proud of. Also, the national interest will be protected by avoiding tax evasion by traders and ensuring revenue generation for the government, which will be used for social welfare and nation building programmes. For exhibiting this kind of progressive consumer behavior, they must be empowered with requisite knowledge and understanding on the basic aspect of GST. An empowered consumer who is GST literate will have the following attributes or requisites

- Ask for a bill or invoice at the time of purchases
- If product bears MRP, check whether the tax is inclusive on the quoted price
- Ask for a tax invoice if GST is charged on purchase
- Check whether the details of the supplier including the GSTIN is written in the tax invoice
- Ensure that the tax component is specifically mentioned in the tax invoice along with its breakup of CGST, SGST, IGST, etc. and the rate of tax applicable
- Ensure that the essential goods of common use and agriculture produces are exempt from the GST and not taxed
- Check whether exempted goods and services are charged for tax or not
- Ensure the GSTIN of the supplier is depicted prominently in the business premises
- Ensure that a supplier under the composition scheme not collecting any GST from the public
- Check whether the composition dealer prominently displays board that the firm falls under the composition scheme
- Check whether the composition dealer issues a bill of supply rather than tax invoice
- Check whether the trader is charging GST on each HSN coded items separately based on different tax slabs
- Ensure that the trader is not charging GST at a flat rate on the aggregate value of all supplies
- Ensure that the items of common usage are charged at the prescribed lower tax rate and the luxury goods are charged at the higher rate.
- Check whether CGST and SGST are levied on intra-state supply and IGST is levied on inter-state supplies

Consumer empowerment happens mainly through knowledge and awareness. Tax literacy forms one of the essential ingredients of financial literacy and financial inclusion. GST being an indirect tax on goods and services which the consumers are knowingly or unknowingly pays, is touching the daily life of every consumers. Therefore awareness on the basic aspects of GST becomes a pre-requisite for visualizing consumer empowerment and financial literacy. The following are some of the essential elements of GST that a common man or consumers in general are supposed to be aware of:

- Basic aspects of GST as single taxation system for the entire country
- Different types of tax levied such as the CGST, SGST and the IGST and its applicability
- E-Way Bills and Transportation of Goods
- Registered suppliers under GST and the way to identify them
- Tax Invoice and Bill of Supply
- Taxable, non-taxable and exempted supply of goods and services under the GST
- GST slab rates and their nature

- Taxing for composite supply and mixed supply
- Composition scheme under the GST and its essential features
- The logic behind the ITC and to whom it is available
- Anti-profiteering measures
- Grievance redressal system

Awareness on the above mentioned aspects will make the consumers knowledgeable and equip them to take rational and informed decisions on their purchases. When they behave logically and rationally in their dealing with suppliers and ensure their economic interest and public interest at large, the consumer market ecosystem will witness transformational changes. Conscious efforts are required to impart adequate knowledge and spread awareness on the GST among the general public at large. There were tremendous public relation efforts on the part of the central and the state governments to create awareness among general public about the GST and its potential benefits during the initial period of its introduction. Campaigning through the mass media such as the print media, electronic medias including TV channels, social media platforms were widely used to spread basic aspects of GST for public interest. Seven years has elapsed after introduction of GST in India and now it is apt to make a study into the level of awareness and understanding on the GST by common man. This kind of research study requires an empirical work consisting of data collection from the public and analyzing the collected data using appropriate tools and techniques. The present study is a preparatory work with an exploratory intent to identify the variables and the underlying constructs regarding the awareness level of people at large and more specifically the consumers on the Goods and Services Tax. The outcome of this study can be used for preparing questionnaire for a more detailed descriptive study involving empirical data collection and analysis.

Basic aspects of GST as single taxation system for the entire country

GST was introduced as an unified tax regime subsuming multiple tax laws of the central and state governments. Central taxes such as Central Sales Tax, Central Excise Duty, Service Tax, CVD and Special CVD, etc., were subsumed in the GST. Some of the state tax subsumed in to the GST consists of Sales Tax, Entry Tax and Octroi, Luxury Tax, etc.,. Therefore GST provides a single and uniform tax regime across all part of India paving the way for making the slogan “One Nation, One Market, One Tax” a truism. In India we follow the Dual GST model, meaning thereby both central and state government simultaneously levies tax on goods and services. As a glaring example of co-operative federalism, the GST Council was created as an advisory body consisting of representatives of Central and State Governments. The GST Council decides and recommends policy matters related to the tax rates on goods and services, revision of tax rates, excepting items from the tax, including new items in to the purview of GST, suggesting changes in the rules and regulations and suggesting measures for improvement of GST system and GST tax regime. As GST is envisaged as an online system for all its processes and services, an SPU called GST Network was created as a technological backbone for looking after all the technological aspects under the GST regime.

Different types of tax levied such as the CGST, SGST and the IGST and its applicability

Central Government passed the CGST Act and IGST Act in the parliament. State Governments enacted their own SGST Act in their respective legislature by keeping the central laws as model laws. For Union Territories, the UTGST Act was passed in the Parliament. UTs having legislative capacity like Delhi and

Pondicherry were given the status of State for the purpose GST matters. Based on the principle of dual GST model, both central and state governments were levying GST simultaneously. Tax levied by the central government is called the CGST (Central Goods and Services Tax) and tax levied by the state government is called the SGST (State Goods and Services Tax). In the case of union territory the UTGST (Union Territory Goods and Service Tax) is levied in place of the SGST. Tax rate applicable for goods or services will be split in two equal parts between CGST and SGST or UTGST. In the case of intra-state supply (supplier and the recipient buyer are from the same state), the CGST portion of tax goes to the central government and the SGST portion goes to the respective state government. If the supply is inter-state (supplier and the recipient buyer are from different states), the IGST is levied by the central government at full rate and the SGST portion of the consuming state (the state of the recipient buyer) will be divulged to the respective state government by the central government afterwards.

There may be a chance of revenue loss to the consuming state if the recipient buyer is careless about the place of supply mentioned in the tax invoice. Suppliers by default prepares tax invoice considering the supply as intra-state, until the recipient buyer discloses its place and insists for that should be printed in the invoice. Even though levying IGST or CGST and SGST will not make any immediate difference to the buyer, it will affect the revenue of the consuming state. Also, there may be inspection of goods in transit by the tax authorities on random basis. If inter-state supply is marked as intra-state supply and CGST and SGST is levied in place of IGST, there it may cause some difficulties to the recipient buyer in the form of temporary detention of goods.

E-Way Bills and Transportation of Goods

E-Way Bills are required for the movement of goods having a value more than ₹50,000. Therefore consumers should aware about this requirement. E-Way Bills are required for both intra-state and inter-state supply of goods. Though the supplier or the transporter is required to prepare e-way bills, before moving the goods from the premises of the supplier, it is advisable that the buying consumers should have adequate knowledge about the requirement of E-Way Bills.

Registered suppliers under GST and the way to identify them

GST regime provides many type of registration for different categories of persons such as Normal Taxpayers, Composition Taxpayers, E-Commerce Operators (ECOs), Casual Taxable Persons (CTPs), Non-Resident Taxable Persons (NRTPs), Online Information and Database Access or Retrieval service providers (OIDAR), Input Service Distributors (ISD), and persons required to deduct TDS under the GST. But from the perspective of consumers or the general public the first two categories are important, that is the normal taxpayers and the composition taxpayers. Normal taxpayers are required to collect output GST from their customers at the prescribed slab rates and remit the net tax amount to the government exchequer after availing the Input Tax Credit (ITC). ITC is the amount GST paid by suppliers while making purchase of their inward supplies and normal taxpayers are allowed to deduct this input tax amount from their output tax liability and only the net amount is payable to the government making the GST a real value added tax. All registered taxpayers will be given a GSTIN (GST Identification Number). GSTIN is a 15-digit alpha numeric code consisting of the state code, PAN of the registered person, entity code and the check digit. GST law mandates every registered person to display their GSTIN in front of the place of business. Consumers can identify a registered normal taxpayer through their GSTIN displayed in the place of business. Normal taxpayers collect GST (CGST

/SGST/IGST) at the normal rate notified by the GST authorities against each item of goods and services based on their HSN or SAC of such items.

On the other hand a composition dealer opted for composition levy are not allowed to collect any GST from the buyers. They are not paying GST at the prescribed normal slab rate. Instead composition taxpayers remit a marginal rate of GST based on their turnover. They pay GST at a considerably low rate from their pocket, without collecting output tax from the customers. They are not eligible for taking ITC on their inputs. GST law mandates every composition taxpayers to display prominently in their place of business that firm is opted for the composition scheme by depicting the GSTIN followed by the word "Composition Taxable Person". Composition dealers are prohibited from issuing tax invoice. Bill of Supply is used in place of the tax invoice. Consumers can identify composition dealers by seeing sign boards or stickers showing the person is opted for composition scheme and a composition dealer. The awareness on composition scheme will enable the buyers not to pay any GST to the dealer supplier for their purchases. Lack of knowledge in this regard will lead to exploitation by the intermediary suppliers.

Tax Invoice and Bill of Supply

Registered normal taxable persons are required to issue tax invoice for their supply to customers with certain minimum contents in it. The contents of tax invoice includes the name and address of the supplier, GSTIN of the suppliers, date of invoice, invoice number, details of the recipient including his/her address and state code, place of supply, details of goods or services supplied with HSN number, tax rate applicable, quantity purchased, unit price of items, taxable value, tax amount, discount allowed if any, total amount, gross total of the invoice bifurcation of tax amount into the CGST and SGST or the IGST, E-Way Bill Number if any, signature/seal of the supplier, etc.,. GST invoice is mandatory for every supply involving value of supply exceeding ₹200. It is treated as a conclusive proof of supply of goods or services. Therefore, consumers should ask for a tax invoice from registered GST dealers.

Bill of supply is used for the supply of goods or services which are exempted from GST and therefore no GST is leviable on it. Also, the bill of supply is issued by composition taxpayers who are not supposed to collect GST from the customers. Persons not liable to take GST registration may also use the bill of supply for their sales. There will not be any tax component in the bill of supply.

A clear understanding of the tax invoice and bill of supply will help the consumers to identify the nature of the supplier and safeguard their consumer interest. Consumers can ask for a tax invoice from a registered supplier for all the taxable goods or services. They can verify the taxable value shown in the invoice, rate of tax on each items, tax charged, break-up of tax in to CGST/SGST or IGST, the state code mentioned for the place of supply, etc.,. If there is any discrepancy in the invoice, it can be brought to the notice of the supplier immediately and get it corrected or can seek legal remedies for getting adequate compensation for damages or losses. State code given in the invoice as place of supply is important as it is crucial for the type of tax to be levied and the tax revenue to be divulged to the states. Also, if a dealer opted under the composition scheme issues a tax invoice and collects tax from the consumers, it can be brought to the notice of authorities and such tendencies can be prevented.

Taxable, Non-taxable and Exempt supply of goods and services under the GST

Supply of all goods and services are taxable under the GST except the non-taxable supplies and exempt supplies. Non-taxable supplies refers to supply of certain items such as alcoholic liquor for human consumption and the five petroleum products (petrol, diesel, crude oil, natural gas and ATF) which are

kept outside the purview of GST but are taxed under the previous indirect tax regime. Exempt supply refers to those goods and services which were specifically exempted from the GST and no tax is levied are called as the exempt supply or the nil rated supply. Nil rated supplies includes goods of daily usage consisting of nearly 149 categories of items such as unbranded aatta, maida, besan, unpacked food grains, salt, milk, curd, lassi, fresh vegetables, fresh fruits, fresh meat, fish, live animals and live chicken, egg, etc. The detailed list can be accessed from the website of CBIC. Exempted services includes essential services such as services rendered by government, educational services, health services, services in connection with religious and cultural practices, etc. A comprehensive list of exempted service which attracts nil rate of tax is given in the CBIC website consisting of 116 categories. Awareness of these exempted goods and services will help the consumers to verify whether they are charged with GST on any these exempted items. Empowered and knowledgeable consumers who are able to identify exempted goods and services will deter the traders from wrongly levying tax on such items and will force them to practice fair trade practices, leading to the social welfare and common good.

GST slab rates and their nature

GST Council makes recommendations to the Government on the rate of tax, goods and services coming under each slab rates, inclusion or exclusion of items from a slab, exempt certain items from the GST, and other matters concerning the GST. The nature of GST rate is such that the essential items of daily usage were exempted from GST by keeping it as “Nil Rated” and consumer items of common usage were put under a low rate of 5%. Luxury items were charged with a higher rate of 28%. For services also the same methodology was followed in fixing tax rates. Essential services are exempted from tax and basic services concerning the public life were charged at a lower rate of 5% and luxury services such as hotel accommodation in star hotels were charged with higher rate of 28%. Taxpayers opted for composition schemes does not collect tax from the customers; instead they pay tax from their pocket. Therefore a nominal rate of tax was prescribed for the composition dealers.

Basic Slab Rates of GST for goods and services are 0%, 5%, 12%, 18% and 28%
Special Rate of GST on specified precious stones and diamonds is 0.25% and for diamond and precious stones items not specified is 1.5%
Special Rate of GST on gold, silver and jewelry items is 3%
Special Rate of GST on construction of affordable residential apartments is 1.5%
Special Rate of GST on construction of commercial apartments is 7.5%
Special Rate of GST under the composition scheme for Manufacturers and Traders deals in Goods is 1% of turnover
Special Rate of GST under the composition scheme for Restaurants not serving alcoholic liquor for human consumption is 5% of turnover
Special Rate of GST under the composition scheme for the Service Providers is 6% of turnover
Special Rate of GST under the composition scheme for the manufacturers of bricks is 6% of turnover

Taxation for composite supply and mixed supply

Composite supply is a bundled supply consisting of two or more goods or services or both or any combination thereof which are naturally bundled and supplied in conjunction with each other in the ordinary course of business and one of which is a principal supply. Composite supplies are taxed at the rate of principal supply. Mixed supply implies bundling of two or more goods or services or any combination thereof which are not naturally bundled and are independent of each other. Mixed supplies are taxed at the highest rate of its individual supply. Consumers should be aware of this difference and exercise caution when purchasing bundled goods and services. So whenever there is offers for bundled goods and services, check whether it is composite supply or mixed supply. If it is mixed supply, verify whether it is economical to purchase in bundled mode or in separately as individual supply. The savings in the bundled offer should justify the mixed supply of goods and services. In the case of composite supply, consumers should check whether the supplier charges a tax rate of the principal supply as the single rate of tax for the entire offer price.

Composition scheme under the GST and its essential features

As mentioned previously, the composition scheme was introduced for the benefit of registered taxpayers running their business on a small scale and the annual turnover is below 1.5 crores. Persons opting for this scheme are relived from the task of collecting tax from the consumers at the prescribed rates. Instead they are required to pay GST at a special nominal rate based on the turnover. They pay GST from their pocket (profit margin) without collecting tax from the public. Therefore the tax rates applicable for the composition dealers were kept at a lower rate of turnover (1% / 5% / 6%) whichever is applicable for them. Applicable tax rates for different categories of composition taxpayers and way for identifying composition dealers were mentioned previously. Consumers should be aware of this scheme and ensure that no GST is collected from them and no tax invoice is generated for the supply. In case any discrepancy, consumers can approach relevant authorities for redressing their grievance and resort to legal remedy, whenever required.

The logic behind the ITC and to whom it is available

Input Tax Credit is unique virtue of the GST regime, through which the intermediary suppliers can Passover the tax liability to the ultimate consumer. The output tax collected by the suppliers from the immediate recipient buyer can be adjusted with the tax already paid by them as input tax and only the net amount needs to be deposited to the government. Seem-less flow of credit across the entire chain of distribution makes the system free from cascading effect of taxation (tax on tax at every sale). Consumers will be benefited by reduced price and transparency in pricing. It is imperative to note that ITC is available only the registered taxpayers and not to the consumers. But registered taxpayers coming under the composition scheme cannot avail the ITC, as they are not collecting any output tax for their supplies to the consumers.

Anti-profiteering measures

Anti-profiteering measure is a unique feature of GST regime. It takes care of the interest of consumers by mandating business firms to pass-on the benefit on account of GST rate reduction and the ITC entitlement to the ultimate consumers in the form of price reduction. Violation of this provision will lead to legal proceedings and penal measures. Therefore consumer should aware that there is strong

mechanism for checking the undue profit making by suppliers. Complaints in this regard will be investigated and if proved guilty, heavy penalty will be imposed.

Grievance Redressal Mechanism

Consumer grievances can be redressed mainly through GST officials. Complaints can also be filed with the consumer courts such as the District Consumer Disputes Redressal Commission, State Consumer Disputes Redressal Commission and the National Consumer Disputes Redressal Commission. Also, legal remedies through judicial courts such as High Court and Supreme Court can be resorted based on the merit of the case. However, it is appropriate to raise the matter with the concerned firm or supplier at first for redressal. If it is not redressed to the satisfaction of the complainant, then such matters can be brought to the appropriate bodies considering nature and merit of the case.

Findings and Observations

The study provides certain insight on identifying the constructs and variables for an empirical study on the public awareness of GST. Question items for each constructs can be framed by taking into account the insights from the discussion and analysis of basic concepts of GST concerning the consumers. The identified constructs are:

- General awareness on the Basic Concepts in GST
- Awareness on Types of Tax under the GST
- Awareness on E-Way Bills
- Awareness on Registered Suppliers under GST
- Awareness on Tax Invoice and Bill of Supply
- Awareness on Taxable, Non-taxable and Exempted Supply
- Awareness on GST Slab Rates
- Awareness on Composite and Mixed Supply
- Awareness on Composition Scheme
- Awareness on ITC
- Awareness on Anti-Profiteering Measures
- Awareness on Grievance Redressal System

Suggested Areas for Future Research

As the basic objective of this exploratory study is for identifying the constructs and concepts concerning the consumer awareness on GST and providing some insight into the possible question items can be fitted under each constructs or concepts, it is highly recommended for an empirical research on the topic of public awareness of GST from the perspective of consumer empowerment. Also, empirical research may be undertaken on the areas such as the effect of public awareness of GST on the consumer empowerment and financial literacy.

Conclusion

GST literacy is an essential ingredient of financial literacy and consumer empowerment. Educated consumers are the backbone of any consumer and social movement. It also serves as bench mark for determining progress and development of civic societies and nationhood. GST being a newly introduced indirect tax regime in the country needs to be assessed for its beneficial effect from the consumers' perspective. Intensive research studies are required for ascertaining the public awareness on GST and its

positive effect in the consumer protection measures and consumer empowerment. Empirical research in this direction requires some basic concepts concerning the public awareness on GST. But the existing literature seldom gives such information as there exist a predominant research gap due to the fact that GST is comparatively a new concept and only little research were made in this areas. This study postulates certain basic constructs for empirical research on the awareness of GST leading to the empowerment of consumers and provides some insights in to the variables and question item that can be framed for data collection and measurement of consumer empowerment through GST awareness.

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