



A Study on Consumer Awareness and Perception about GST

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ABSTRACT

Taxes play a major role in any economy to fund public spending and for redistribution of wealth. Before the introduction of Goods and Services Tax (GST), there were multiple taxes charged by the Centre and states in India making the overall tax structure more complicated. To harmonize the system of indirect taxes in India, GST was implemented on 1st July 2017, replacing various indirect taxes such as VAT, custom duty, excise duty, etc. It is a comprehensive tax in which large number of central and states taxes were merged into a single tax. The main aim of GST was to reduce the double or cascading tax burden on taxpayers, making the indirect taxation system easy and transparent. The common people are affected by the GST and they have different opinion regarding its fairness. It may be possible due to different level of awareness and understanding. The purpose of this paper is to find out the degree of consumers' awareness and perception about GST. This study uses primary data which is collected through the well structured questionnaire from the consumers belonging from different age groups. Furthermore, the study looks to examine the relationship between customer's awareness and perception about GST.

Keywords: *Goods and services tax (GST); Value added tax (VAT); Cascading tax burden; Awareness; Perception; Simplification of tax structure.*

1.0 Introduction

National Goods & Service Tax (GST) was recommended by Kelkar Taskforce in 2004. According to the Taskforce, "All India GST would be in the nature of bringing revolution in India's indirect tax structure since independence". The committee has also recommended that GST implementation would integrate the Indian economy with the

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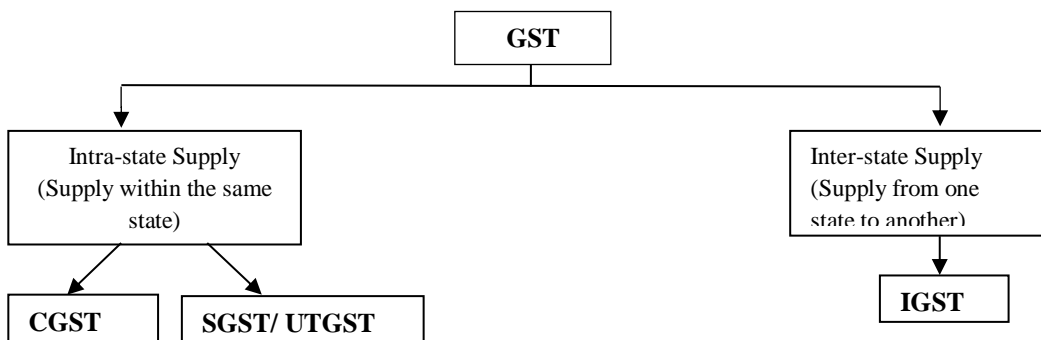
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rest of the world. Most importantly, it will reduce tax burden by reducing the cascading effects by providing tax credit in all stages of making a product. P. Chidambaram, the Union Finance Minister while presenting the Budget for 2007-2008, announced that GST would come into force from 1st April, 2010. The Empowered Committee was appointed to prepare the roadmap of GST in India.

The Committee has set up a Joint working group which further divided into three sub-groups. These groups had many rounds of discussions and interactions with industry experts and Members of Chambers of Commerce and Industry. These sub groups submitted their report to joint working group. The joint working group consolidated reports of all three groups and discussions were held in the meeting of the Empowered Committee with states for their observations and to make any necessary modifications. The final report was prepared sent to Government of India for approval. The Central Government expressed some changes to be considered before approval. The Empowered Committee accepted those changes and the first discussion paper (FDP) was released on GST in November 2009. This paper defined the proposed model and features of GST and has prepared the ground for discussion between the centre and the state.

GST is a tax on goods and services, which is levied at each point of supply or provisions of services in which, the seller or the service provider may claim the input tax credit which he/she has paid while purchasing the goods or producing the services. It is a destination based consumption tax that is levied on every value addition. It is comprehensive and multi stage tax. GST is one indirect tax for one country. The greatest advantage of implementing GST is that it opened up the whole of India as one unified market facilitating free movement of goods or services across state frontiers. India because of its unique federal nature has adopted concurrent dual model of GST.

Figure 1: Dual Model of Indian GST



Source: Compiled by researcher

Figure 1 represents the dual model of GST, under which tax is levied on a common base i.e. supply of goods or services or both within the state by the centre (CGST) and the state government (SGST/ UTGST) [Article 246A of the constitution of India]. The rates of CGST and SGST/UTGST are uniform across the country i.e. there is equal sharing of tax revenue between the centre and the states. The parliament has notified 4 laws namely CGST Act, UTGST Act, IGST Act and GST (Compensation to states) Act on 12th April, 2017.

2.0 CGST and SGST/ UTGST Model

2.1 CGST Act, 2017

The Central Goods and Services Tax Act, 2017 defines CGST as “An Act to make a provision for levy and collection of tax on intra-state supply of goods or services or both by the Central Government and for matters connected therewith or incidental thereto.” GST levied by the centre is known as central GST (CGST/ Central Tax). This Act covers all the important provisions about GST like amount of tax liability, input tax credit, valuation, penalties, offences etc.

2.2 SGST/UTGST Act, 2017

GST levied by the states is known as state GST (SGST/ State Tax). SGST Act was passed by each state; it is just a copy of CGST Act except the change was only in respect of states authority instead of central authority and state tax instead of Central Tax. It is a tax levied on all intra-state taxable supplies of goods and services by the state government. It covers all 28 states along with 3 Union territories (Delhi, Jammu & Kashmir and Puducherry).

In case of union territories, State GST is replaced by UTGST (Union territory tax). It is a tax levied on all intra-state taxable supplies of goods and services by the Union territories. It extends to the union territories of Andaman & Nicobar Islands, Lakshadweep, Daman & Diu, Chandigarh and other territory. It does not cover the Union territories viz. Delhi, Jammu & Kashmir and Puducherry because they have their own separate legislature.

The rates of CGST and SGST/ UTGST are uniform all over India and do not vary from state to state. At present, SGST rates are also same all over India and are equal to CGST rates. As per the recommendation of 14th Finance commission, 42% of CGST collection will be distributed to the state government.

2.3 The IGST Act, 2017

Integrated Tax or IGST shall be levied on all inter-state supply of goods or services or both [i.e. supply from one state to another state]. The IGST model is considered as a special contribution in the field of VAT. IGST is levied by the centre which is nothing but integration of CGST and SGST i.e. the rate of CGST plus the rate of SGST is equal to the rate of IGST which is imposed on all inter-state transactions. The revenue generated from IGST is apportioned between the centre and the state as per the recommendations of GST council. [Article 269 A (2) and Article 270 (A) of the Indian constitution]. The apportionment of IGST input tax credit can be used to pay tax liability under SGST and CGST.

However, CGST, SGST/ UTGST & IGST shall not be applicable if goods are sent for Job Work outside the location of taxable person. In GST system, both Centre & States government charge tax on manufacturing cost which is to be collected at a point of sale. The cascading burden is expected to reduce and it will benefit the individuals as prices are likely to come down resulting in more consumption but the consumers in the market have different perceptions and awareness due to different level of understanding about GST. So, the present study seeks to analyze the perception, awareness and views of the consumers regarding GST.

3.0 Literature Review

This segment provides review of literature in the field of GST. Moreover, most of the researches have considered theoretical framework of GST, scant literature is available on empirical analysis.

Ubais & Kuriakose (2016) has conducted a sample study at kanjirapallythaluk of Kottayam district in the state of Kerala to understand the perceptions and general attitude of traders about GST. The study suggests that the traders have positive perception towards GST and most of them are aware about the basic framework of GST but zeal efforts are needed to create more awareness with the help of training programs.

Suresh & Kumar (2018) carried an in-depth analysis to measure the awareness, understanding and perception of GST in the Bangalore city. The study also focused on identifying the understanding differences about GST based on demographic profile (viz. educational qualification and occupation). It has been observed that awareness about GST varies significantly across various respondents based on demographic profile. It also reveals that post graduates; IT professionals and entrepreneurs are more aware about structure and design of GST than any other category of respondents. Furthermore,

perceptions of the respondents are greatly impacted by the level of understanding or awareness about GST.

Garg *et al.*, (2020) according to the researchers, “GST implementation was delayed in India due to several reasons, one of the major reason which delayed its implementation was the perception of states regarding the loss of revenue after GST implementation”. This is because many state taxes were subsumed in GST. Therefore, the researcher examined the impact of GST on the indirect tax collections of states in pre & post GST era. The relevant data of states indirect tax revenue was obtained from the official website of the government. The outcome of the study mentions that tax collections of the states have increased after imposition of GST but there is more variability in tax collections among states.

Menon & Ali (2018) conducted a survey to find out the attitude & opinion of the public towards the implementation of GST and the awareness level of people in Tanur Municipality, Kerala. The sample size is of 50 respondents. The data was collected through opinionnaire and analysis was done using charts, graphs diagrams etc. The study concluded that awareness level among respondents was low and the government shall put more efforts in educating the citizen to foresee the positive change after GST implementation.

Chouhan *et al.* (2017) evaluated the awareness level of small business owners about GST and issues encountered by them while its implementation. The research concluded that the awareness level of the small businessmen is average as most of the respondents were not willing to accept GST. They had the perception that customers will not pay GST. However, small business owners are willing to focus on training and education about GST rather than making it a technical and complex problem.

Garg & Anand, (2019) the introduction of GST has been considered as a historical development in the Indian taxation system. This paper focuses on the impact of goods & service tax on the exports of Indian carpets & floorings industry since exports are zero rated under GST i.e. no tax is levied. The study attempts to find out the impact of GST on the average exports of carpets & floorings industry during pre & post two consecutive years of GST. It has been observed that GST has no significant impact on the exports of carpets & floorings industry in India; it may be due to chance or other factors. However, in long run, GST has the potential to attract international corporate investments which will enhance exports.

Shamsuddin *et al.* (2014) in their research aimed to observe the awareness and differences of opinions among educators on the acceptance of GST. A study was administered by collecting information through questionnaire of 244 educators from private and public institutions. The sample of 113 educators (46.3% of total respondents)

were then analysed by applying non parametric test such as Mann Whitney V & Kruskal- Wallis to notice the differences between variables. The finding shows that there was comparatively low level of awareness and reasonable level of acceptance among educators regarding GST. Therefore, the government should take responsibility to create awareness and to change the perception of people that GST implementation will increase their tax burden.

Shaari *et al.* (2015) conducted a survey to check the awareness and knowledge of students on the execution of GST in Malaysia. They collected random sample of 250 students studying in different years of study. The opinions of the students were collected through 5 point Likert Scale questionnaire. The statistical analysis concluded that students possess limited knowledge and awareness about GST structure and the government needs to provide adequate information by conducting seminars, training, talks etc. to create awareness among young generation.

Shanti & Murty (2019) believe technology will play an important role in creating awareness about GST in India. Initially, GST implementation caused high inflation rate in Indian economy and the research was carried out to find out the people's perception & knowledge about GST and the impact of its implementation on the buying behaviour of the consumers. The data was collected by distributing questionnaire to 200 respondents at Vijayawada. The data analysis revealed that GST has a very significant impact on the perception of the consumers and their buying behaviour. The significance level in the research shows that people have knowledge about GST but the accuracy of the results may differ if sample size is increased.

Al-Dalaien & Al-Kasabeh (2018) analyze the primary data for studying the impact of GST on the performance of business. They collected responses from businessmen of Aligarh, Mathura and Agra. The responses were collected on a five-point Likert Scale and the analysis of the data was done by using t-test. They results shows that GST has no significant impact on business. However, government has to take necessary steps to simplify and reduce the current rates of GST to create positive impact on business.

Ahmad *et al.* (2016) conducted a survey to find out the awareness level and perceptions of taxpayers towards GST in Malaysia. GST was implemented in Malaysia on 1st April 2015 so the study holds its relevance because it was believed that many communities were confused and had negative perception towards the new tax structure GST, before and after its initial year of implementation. The study consist opinions of 256 civil servants of secondary school teacher. The findings suggest that the awareness level was not satisfactory and many respondents had negative perception towards implementation due to which the public could accept the adoption of GST in Malaysia.

The study also reveals that lack of information, default in planning, unclear provisions etc. caused negative perceptions which eventually lead opposition from taxpayers.

Maheshwari & Mani (2019) examined the awareness and perception level of Indian consumers towards GST implementation. The study uses the descriptive analysis to measure the perception of consumers towards GST acceptance. The sample size of the survey was 200 which include respondents from different sections of the economy such as businessmen, service class and professionals. The reliability of the questionnaire was above 0.70 which ensures authenticity.

The results of the study indicate that the awareness level and understanding of consumers is good and they are willing to accept GST as a new tax structure. It has also been observed that demographic factors such as gender, qualification, age, income, and profession did not affect the awareness & perception level. The study also mentions that the role of the government will be important in enhancing the acceptability of GST by increasing awareness drives through training programs, campaigns, and other knowledge based initiatives on GST.

Agarwal (2017) in his exploratory study have analyzed the perception of people regarding GST. The study includes a sample size of 200 people from Agra who have some basic knowledge about GST. The researcher has used the judgment sampling method to analyze the results. The study found that people believe that GST is a good tax reform for India but it has also increased the compliance cost & tax burden on businessmen as well as consumers. The study further propounded that the perception of people regarding GST is mix i.e. both positive and negative. GST will be beneficial in long run and it would increase the tax revenues of the government. On the other hand, the structure of GST is complex in understanding and it will also increase the price of goods & services. Therefore, the government should conduct online and offline platforms for open talk about GST.

Mohanty & Chandran (2017) focuses to highlight the benefits and issues related to implementation of GST. According to the researchers, the transition to GST is far more challenging than the benefits derived from it in short run. GST is likely to increase the operational cost, emphasizing more dependency on e-resources, illogical allocation of GST rates which has increased the prices of many essential items and confusion because of multiple state registrations. In addition, the drift between centre and the states over the autonomy, revenue sharing and compensation cess was also a major concern. However, GST is a major tax reform but its success depends on its impact and magnitude on Indian economy in the long run. Though, it is expected that GST would simplify the existing tax structure, lead to more transparency and create a common market place which will be reward for the small business units. The study further

mentions that continuous monitoring and regular amendments in GST law can make things better for the economy in the long run otherwise GST as 'One Nation, One Tax' can only be mooted as a catchy phrase.

Nandal & Diksha (2018) investigated a study to explore the perceptions of traders and manufacturers towards GST, their satisfaction level from GST's implementation and significant differences between their perceptions and satisfaction. The result shows that majority of the respondents are satisfied from the implementation of GST and they also believe that GST would be beneficial in the long run. The research also discovered that GST implementation will bring more challenges for the traders and manufacturers along with benefits. So, the government needs to organize training and awareness programs to overcome the issues related to GST and to improve the understanding of traders and manufacturers about the new tax structure.

4.0 Research Gap

The above review of literature clearly brings out that numerous studies have been conducted in the ground of indirect taxes in India, but no exclusive and in-depth study has been conceded till date to find out the degree of consumer's awareness and perception about GST and to examine relationship between them. Most of the above studies were either conducted on assumption or when GST framework was in evolving stage. So, the results of previous studies provide general overview about GST. Over the years, the proposed law has already been reviewed and various issues have been duly resolved by passing amendments. Hence, there is a great need to carry out extensive study showing the consumer's awareness and perception about GST and to examine relationship between them. The comprehensive analysis shall be carried out on the data collected through primary sources like well structured questionnaire.

5.0 Objectives of the Study

- To identify the degree of consumer's awareness about GST.
- To discover the degree of consumer's perception about GST.
- To examine the relationship between consumer's awareness and perception about GST.
- To identify the factors affecting consumer's positive perception about the GST.

6.0 Research Methodology

The research study is descriptive in nature. Therefore, the primary data is collected by researchers through a well structured questionnaire. The questionnaire was

based on GST survey conducted by various public and private entities over the period of time. The multiple choice questions (MCQ's) were asked from the respondents in a definite order. All the questions were measured on 5 point Likert scale. The total sample size is 164. Simple random sampling is conducted to draw inferences about the consumers of Delhi and NCR region. The profile of the respondents is divided into various segments based on gender, occupation and income level. In the total sample size 65.4% respondents were male and 34.6% were female, majority of them belonging from business class, jobs and professionals with different income levels.

The final inference taken from the primary research is checked and analysed by using statistical tools like adjusted R², correlation, regression etc. The reliability and sampling adequacy of the data mentioned in the questionnaire was checked through cronbach's Alpha (α) and by using KMO & Bartlett test, as results are shown in Table 1.

Table 1: Results

Tools	Values
Cronbach's Alpha (α)	0.7
KMO & Bartlett test	0.6

The value of Cronbach's Alpha (α) is 0.7, which is quite satisfactory whereas the sampling adequacy of each variable in the model verified by KMO & Bartlett test is 0.6.

7.0 Data Analysis

In our model, we have considered fairness construct of GST as dependent variable and awareness about GST, knowledge about GST returns, simplification of indirect tax structure, reduction in prices of goods & services and transparency are considered as independent variables. The results of the study are as follows:

Fairness- Score of Likert scale in the context of "GST is a fair tax."

Awareness- Score of Likert scale in the context of "level of awareness about the current model of GST in India."

Simplification- Score of Likert scale in the context of "GST has simplified India's indirect tax structure."

Reduction in prices- Score of Likert scale in the context of "Implementation of GST has reduced the Price of goods and Services."

Better than VAT- Score of Likert scale in the context of "GST has overcome the problems of VAT."

Return knowledge- Score of Likert scale in the context of “Knowledge about GST software to be used while filing returns.”

Transparency- Score of Likert scale in the context of “GST aims to make the tax system more efficient, comprehensive and transparent.”

Table 2 show that the mean of fairness construct of GST is 3.469 whereas the mean of awareness level about GST is 3.049. The mean of reduction in price and knowledge of GST returns is less than 3. Consequently, 69 percent consumers believe that GST is a fair tax system and more than 70 percent believes that GST is more simplified and transparent than previous taxes. Subsequently, there are around 69 percent consumers who believe that GST is better than VAT. However, only 54 percent consumer believes that implementation of GST has reduced the prices of goods & services and 52 percent have the knowledge of filing GST returns.

Table 2: Summary Statistics

	Faress	Awareness	Simplification	Reduction in prices	Better than VAT	Return knowledge	Transparency
Mean	3.469	3.049	3.586	2.710	.494	2.642	3.679
Standard Error	0.085	0.068	0.084	0.077	.077	0.085	0.073
Median	4.000	3.000	4.000	3.000	.000	3.000	4.000
Mode	4.000	3.000	4.000	3.000	.000	3.000	4.000
Standard Deviation	1.076	0.862	1.067	0.982	.980	1.078	0.923
Proportion	69.383	60.988	71.728	54.198	69.877	52.840	73.580

Source: Compiled by the author

Table 3: Correlation Table

	Fairness	Awareness	Returns knowledge	Simplification	Reduction in price	Transparency	Better than VAT
Fairness	1.000						
Awareness	0.296	1.000					
Returns knowledge	0.237	0.547	1.000				
Simplification	0.700	0.272	0.146	1.000			
Reduction in prices	0.494	0.362	0.177	0.525	1.000		
Transparency	0.578	0.301	0.221	0.589	0.431	1.000	
Better than VAT	0.510	0.331	0.215	0.494	0.356	0.513	.000

Source: Compiled by the author

Table 3 shows that the correlation between fairness construct and awareness about GST is 0.296, which is quite low. Similarly, the value of correlation between fairness and knowledge about GST returns is 0.237 which is also low but shows positive relationship. There is a moderate high and positive correlation (i.e. 0.7) between fairness construct and simplification of India's indirect tax structure. The variables like reduction in prices of goods & services, transparency in GST taxation system and overcoming the problems of VAT have moderate degree of correlation with the fairness construct.

Table 4: Summary Output

Regression Statistics				
Multiple R	0.753			
R Square	0.567			
Adjusted R Square	0.550			
Standard Error	0.722			
Observations	162.000			
Significance F	0.00			
ANOVA				
	Df	SS	MS	F
Regression	6.0	105.6	7.6	33.8
Residual	155.0	80.8	.5	
Total	161.0	186.3		
	Coefficients	Standard Error	Stat	P-value
Intercept	0.021	0.285	.075	.940
Awareness	-0.025	0.085	0.294	.769
Knowledge about GST returns	0.092	0.063	.446	.150
Simplification	0.465	0.073	.356	.000
Reduction in prices	0.132	0.071	.855	.066
Transparency	0.196	0.082	.394	.018
Better than VAT.	0.153	0.072	.136	0.034

Source: Compiled by the author

Table 4 states that the value of Adjusted R² of the model is 0.55 which suggests that model is quite appropriate as 55 percent of the variations are explained by the model. The significance F is 0.0 which indicates that overall model is well fitted. However, the awareness construct is insignificantly related with the positive perception of the consumer's in terms of fairness of GST. It means that as and when awareness increases, it does not affect the positive perceptions of the consumers towards GST.

Knowledge of filing GST returns is positively related with the perception of consumers. Though, the coefficient found to be insignificant. Simplification of GST is significant and positively related with the GST fairness construct.

Implementation of GST has reduced the price of goods & services and is related with the fairness construct of GST. However, the coefficient found to be significant only at 10 percent level. Transparency construct is related with the fairness construct and it is found to be significant at 5 percent level. GST has overcome the problem of VAT and is also positively related with the fairness construct of GST and found to be significant at 5 percent level. From the analysis, we found that simplification, transparency and overcoming the barriers of VAT are primary moderators which help in enhancing the positive perception of consumers towards GST.

8.0 Conclusion

The study concludes that majority of consumers believe that GST is a fair tax system as it is much more simplified and transparent than VAT which enhances the positive perception of consumers towards GST. It is found that independent variables viz. simplicity, transparency and removing the shortcomings of VAT are the important factors which support the fairness construct of GST. Reduction in price of goods & services does not have any conclusive evidence. Further, the awareness level is not related with the positive perception of the consumers towards GST. Thus, the government needs to organize training and awareness programs to overcome the issues related with GST. This will not only improve the understanding & knowledge of consumers about the new tax structure but it will be a forward step of Indian economy towards growth and development.

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