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CUSTOMERS' PERCEPTION TOWARDS GST WITH SPECIAL REFERENCE TO INSURANCE AND AUTOMOBILE INDUSTRY IN TIRUPUR DISTRICT

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ABSTRACT

Insurance and Automobile Industries are growing sector with distinctive products and services in India. At present, the industries taxes have been changed and formulated by Indian government as Goods and Service Tax (GST). Most of the people have adopted the GST concept initiated and practiced by the customers in the nation. Tirupur District is fairly populated area and containing more textile work employees in Tamilnadu State. In this district, the men and women were occupying predominant place as a significant variable to distinguish in the changing phenomenon. The present study has taken effort to empirically explore the customers' perception on GST with special reference to insurance and automobile industries in Tirupur District. The researcher has collected primary data from 100 sample respondents from July 2017 to November 2017. The convenient sampling method has been used for choosing the sample size and the present study. The study also analyses the effect of GST on the buying behavior changes of customers and it has examines that the influences of the GST concept in Tirupur District. Such an analysis is likely to be helpful for providing the idea about effectiveness of GST initiation in Indian economy. Results of the study indicate that the customers' having good perception that GST concept brings lucidity in taxation structure is comparatively better than Value Added Tax (VAT) in India.

KEYWORDS

automobile, insurance, good and service tax, textile industry.

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1. INTRODUCTION

Tax payment is an obligatory legal responsibility for each and every citizen of the nation. Indian tax system is classified into direct tax and indirect tax. The Goods and Services Tax (GST) is charged and implemented as indirect tax for all products and services. Indian government has successfully implemented and resolved the complications after the implementation. Most of the industries have faced numerous challenges after its adoption and changed their accounting practices with online GST registration. The structure of GST council and passed GST Bill from both houses namely Lokshaba and Rajyashaba, which have showcased the government purpose to implement the tax reforms. Though the government claims regarding its preparation of GST mechanism through rigorous training of revenue officials history have demonstrated time and again that such reforms which are to be implemented at national level for 125 billion population needs careful deliberation.

Indian government has been changed the value added tax concept as Goods and Service Tax (GST) after 1st July 2017. Now a day, the people have practically adopted this GST in their life and implemented in other sales and service concepts. The government has framed indirect tax rate upto 28 percent and the tax rate is classified into more slabs from 5 to 28 percent based on the products and services in India. In that way, the Insurance and Automobile Industries GST rate applied as 18 percent and 28 percent respectively. These industries are growing segments with distinctive products and services in India. At present, the industries taxes have been changed and formulated by Indian government as Goods and Service Tax (GST). Most of the people have adopted the GST concept initiated and practiced by the customers in the nation. Tirupur District is fairly populated area and containing more textile work employees in Tamilnadu State. In this district, the men and women were occupying predominant place as a significant variable to distinguish in the changing phenomenon.

TABLE 1: GST TAX SLABS IN AUTOMOBILE AND INSURANCE INDUSTRY IN INDIA

Industry	Products	Tax Slab in % (Maximum)
Automobile	Most of the Goods	28%
Insurance	Medical Insurance	18%
	Life & Endowment Policy	4.5%

Source: Business Line

2. LITERATURE REVIEW

The earlier studies which help to frame objectives and identifying the problems related to the present study. The literature reviews are Poonam (2017) has studied about problems of Indian tax system with the effect from Cascading and tax evasion; twist can be reduced by adopting GST. A single charge would assist to uphold ease and lucidity by indulgence all goods and services as identical without charitable special tax in whole other industries. The Indian government has adopting GST as third leading economy first time in Asian Countries. Shaktiwee (2017) his paper discussed about awareness level towards GST surrounded by the entrepreneurs' small business in state of Rajasthan. The study concluded that the chief areas to be paying attention comprise guidance and software availability in computer. Mohamad (2016) has elaborated in that study on "Introducing the GST in Malaysia". The researcher has viewed about that planning, thorough preparation, participation of community and wide-ranging public education program of government is the key achievement in the realization of GST in other nations. Nasir (2015) has revealed about tax morale and it influences more factors to awareness of tax. The study suggested that powerful focus on public familiarity and approach towards the realization of GST concept.

3. NEED FOR THE STUDY

GST would have momentous impact on the way individuals, retailers and business concerns in India. Most of the industries, GST tax slab rate have been increased based on the different criteria which would be considerably impacted by GST is the automobile, insurance and retail sector. The present study has taken more responsibility to explore the customers' perception on GST and it also describes the pros and cons of the GST system in India.

4. OBJECTIVES OF THE STUDY

The main objectives of the present study are,

1. To know the perception level of customers' towards existing GST rates of insurance and automobile industry in Tirupur District.
2. To discuss about the pros and cons of GST implementation on customer's view.
3. To identify the significant difference between demographic details and customers perception on GST.

5. METHODOLOGY

The present study has taken effort to empirically explore the customers' perception on GST with special reference to insurance and automobile industries in Tirupur District. The data has collected on the basis Tirupur south, north, east and west of the study area. The researcher has collected primary data from 100 sample respondents from July 2017 to November 2017 (Short period study like case study). The researcher has used structured questionnaire for the data collection and it contains Likert's scale to evaluate the customers' perception on GST in descriptive manner. The convenient sampling method has been used for choosing the sample size and the present study. The study also analyses the effect of GST on the buying behavior changes of customers and it has examines that the influences of the GST concept in Tirupur District. The researcher has adopted the analytical tools like percentage analysis, Garrett ranking technique, ANOVA test for the calculations IBM SPSS 20.0 software version. Such an analysis is likely to be helpful for providing the idea about effectiveness of GST initiation in Indian economy.

6. SCOPE OF THE STUDY

The present study has focused on the customer's problems and clear perception on GST system in Tirupur district. The selected respondents are paying GST for products and services in various places and business concern in selected study area. This present study provides that actual position and condition on the basis of demographic factors and their perception on GST tax system in Tirupur District. The present study helps to recommend the changes in current GST tax slabs in our developing country.

7. ANALYSIS AND INTERPRETATION

The tax system is crucial one for economic development and more infrastructure changes in the nation. Most of the companies and retailers are essentially providing more quality goods and services to the people. In that way, the government integrated the tax rates based on the goods and services for the restructuring in India. For the purpose, the researcher has analyzed the customer's perception on GST based on demographic variables of the sample respondents in the present study. The researchers have made an effort to discover the GST impact and the growth of such industries like automobile and insurance industry in Tirupur District.

TABLE 1: DEMOGRAPHIC FACTORS OF THE SAMPLE RESPONDENTS IN THE PRESENT STUDY

Sl. No.	Variables	Particulars	Frequency	Percentage
1	Gender	Male	54	54.00
		Female	46	46.00
2	Age in years	Below 30 years	27	27.00
		31 – 40 years	60	60.00
		Above 40 years	13	13.00
3	Marital Status	Married	55	55.00
		Single	45	45.00
4	Educational Qualification	Schooling	21	21.00
		Upto HSC	29	29.00
		UG	15	15.00
		PG & above	35	35.00
5	Occupation	House wife	10	10.00
		Retailer / Employed	65	65.00
		Retired	12	12.00
		Unemployed	13	13.00
6	Monthly Family Income	Below Rs.20,000	45	55.00
		Rs.20,001-30,000	25	25.00
		Rs.30,001-40,000	10	10.00
		Above Rs.40,000	20	20.00
7	Residential Area	Urban	53	53.00
		Semi-urban	24	24.00
		Rural	33	33.00
	Total		100	100.00

Source: Primary Data

The above Table 1 reveals that the demographic variables of the GST paying customers in the present study. Out of one hundred respondents, 54 percent are males and 46 percent are female respondents. The analysis result indicates that the 31-40 years age category persons who are mostly purchasing goods and there were more married persons. The sample respondents who have post-graduation degree and who have the monthly family income of below Rs. 20,000. They were living urban area of Tirupur district.

TABLE 2: PROS AND CONS OF IMPLEMENTED GST SYSTEM

Sl. No.	Reason	Rank
PROS		
1.	Transparent Tax	2
2.	No hidden Tax	1
3.	Price Reduction in Some automobile Products	3
4.	Goods and Services Tax Verification	5
5.	Integrated cost and tax platform	4
6.	GST paid by manufacturer directly	6
CONS		
1.	GST increased in real estate and automobiles	4
2.	No major reduction in number of tax layers	5
3.	Insurance premium of product is more expensive	3
4.	Not implemented by small retailers	6
5.	Trouble in adoption and migration to the New GST system	2
6.	Retailers have included old VAT amount with GST sysem	1

Source: Primary Data

The above table-2 ranked the pros of GST system as integrated tax system and transparent tax opportunities. There are most of the cons on GST system is given in the above table like more expensive and trouble in the business on implementation. The customers have faced more problems and getting benefits on GST system in Tirupur district.

TABLE 3: CUSTOMER'S PERCEPTION LEVEL ON IMPLEMENTED GST SYSTEM

Satisfaction Level	No. of Respondents	Percentage
Low	30	30.00
Medium	25	25.00
High	45	45.00
Total	100	100.00

Source: Primary Data

The above table-3 reveals that the perception level of the sample respondents in Tirupur. The 25 customers' have medium level perception with the GST payment system followed by 30 respondents have low level perception in Tirupur District. There were 60 respondents who have highly dissatisfied in the present study. The 45 sample respondents who have mostly good perception level due to the may or may not by the pros and some cons of GST system in Tirupur District.

TABLE 4: ANOVA TEST – CHANGES BETWEEN PERCEPTION VARIABLES AND DEMOGRAPHIC DETAILS

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	11477.204	2	5738.602	24.699	.000
Within Groups	92237.953	97	232.337		
Total	103715.157	99			

Source: Calculated Value

The above ANOVA table-4 indicates that the variable perception have significant changes at the value of 0.000 in Tirupur City. The customer's demographic variables (independent variable) have differences and changes in perception level (dependent variable) on GST in Tirupur District.

8. FINDINGS AND SUGGESTIONS

The findings of the study indicate that the customers' having good perception that GST concept brings lucidity in taxation structure is comparatively better than Value Added Tax (VAT) in India. In the last two decades, the customers' tastes and preferences have been rapidly increased in the automobile and insurance industry due to the technological development. The GST payment system mostly adopted the customers' by compulsion in the study area. The researcher has suggested that the GST concept has not understandable easily to whole population in the country. The government should provide more awareness programme and training on GST concept. It would help to develop the nation with more integrated tax and revenues to the government.

9. CONCLUSION

GST concept has been developing by the greater participation of people and the business concern in Indian economy. The present study offers that the GST system with customers facing more problems in some other circumstances. They are unaware about the GST system in proper manner and more tax chargeable for both automobile and insurance industry like 28 percent and 18 percent respectively. The customers' who have high good perception level due to the may or may not by the pros and some cons of GST system in Tirupur District. The customer's demographic variables have differences and changes in perception level on GST in Tirupur District. The government should provide more awareness programme and training on GST concept. It would help to develop the nation with more integrated tax and revenues to the government.

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