

## **Impact of GST on online purchase behaviour: A study of Bangalore consumers**

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**Abstract**---The implementation of the Goods and Services Tax (GST) in India has significantly transformed the indirect taxation system, influencing pricing transparency and consumer behaviour, particularly in the e-commerce sector. This study examines the impact of GST awareness, digital consumer engagement, and pricing perception on online purchase behaviour among consumers in Bangalore. The study adopts a descriptive and analytical research design, using primary data collected through a structured questionnaire from 434 respondents, of which 389 valid responses were analyzed. A 5-point Likert scale was employed, and data were analyzed using SPSS, incorporating descriptive statistics, Cronbach's Alpha, correlation, regression, and ANOVA techniques. The results indicate strong reliability across constructs ( $\alpha > 0.79$ ) and significant positive relationships among variables ( $p < 0.01$ ). Regression analysis reveals that the model explains 50% of the variance in purchase behaviour ( $R^2 = 0.50$ ). Among the predictors, digital consumer engagement has the highest impact ( $\beta = 0.35$ ), followed by pricing perception ( $\beta = 0.31$ ) and GST awareness ( $\beta = 0.28$ ). All hypotheses are supported, indicating that GST plays a significant role in shaping online consumer decisions. The study provides valuable insights for policymakers and e-commerce firms to enhance transparency and consumer trust.

**Keywords**---GST, Online Purchase Behaviour, Consumer Engagement, Pricing Perception, E-commerce, Bangalore Consumers, Digital Marketing.

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## Introduction

The introduction of the Goods and Services Tax (GST) in India marked a significant transformation in the country's indirect taxation system, aiming to unify multiple taxes into a single, streamlined structure. Implemented in July 2017, GST was designed to eliminate cascading taxes, enhance transparency, and create a more efficient tax regime conducive to economic growth and ease of doing business (Kumar & Gupta, 2018; Ministry of Finance, 2020). By subsuming various indirect taxes such as VAT, service tax, and excise duty, GST introduced a standardized tax framework that directly influences pricing mechanisms across industries, including the rapidly expanding e-commerce sector. In the context of digital markets, where pricing transparency and consumer trust are critical, GST has emerged as a key institutional factor shaping consumer perceptions and purchase decisions. The shift towards a unified tax system has also contributed to increased formalization of the economy, thereby impacting both businesses and consumers in terms of compliance, pricing clarity, and transactional efficiency (Sharma & Singh, 2021).

The growth of e-commerce in India, particularly in metropolitan cities like Bangalore, has been exponential over the past decade, driven by increased internet penetration, smartphone usage, and digital payment adoption (IBEF, 2023). Consumers are increasingly engaging in online shopping due to convenience, variety, and competitive pricing. However, taxation policies such as GST play a crucial role in influencing online purchase behaviour by affecting product pricing, perceived value, and transaction transparency. Studies have shown that consumers are highly sensitive to price changes and tax structures, especially in digital environments where price comparisons are instantaneous (Verma, 2019; OECD, 2022). GST, by providing uniform tax rates and reducing hidden charges, enhances price transparency, which in turn influences consumer trust and engagement. In cities like Bangalore, which serve as major IT and digital hubs, the interaction between GST and online consumer behaviour becomes even more pronounced due to higher digital literacy and awareness levels (Reddy & Kumar, 2022).

Consumer behaviour in the digital age is shaped by multiple factors, including awareness, engagement, and perceived value, all of which are influenced by external regulatory frameworks such as taxation. GST awareness among consumers plays a pivotal role in determining how individuals interpret pricing structures and make purchase decisions. According to the Technology Acceptance Model (TAM), perceived ease of understanding and usefulness significantly influence user behaviour in digital platforms (Davis, 1989; extended in recent studies by Alalwan, 2020). In this context, GST simplifies complex tax structures, thereby reducing cognitive load and enhancing user confidence in online transactions. Furthermore, consumer engagement, defined as the level of interaction and involvement with digital platforms, has been identified as a critical determinant of online purchase behaviour (Brodie et al., 2019; Kumar et al., 2021). When consumers are more engaged, they are likely to spend more time evaluating options, comparing prices, and making informed decisions. GST indirectly contributes to this engagement by fostering a transparent and trustworthy digital environment.

Another crucial factor influencing online purchase behaviour is pricing perception, which refers to how consumers interpret and evaluate the fairness and transparency of product prices. The implementation of GST has significantly altered pricing structures by integrating taxes into the final price, thereby enhancing price visibility. From the perspective of Prospect Theory (Kahneman & Tversky, 1979; revisited in Thaler, 2016), consumers evaluate gains and losses based on perceived value, and transparent pricing reduces uncertainty and perceived risk. Empirical studies suggest that transparent tax structures positively influence purchase intentions by increasing trust and reducing ambiguity (Gupta & Sharma, 2020; OECD, 2023). In the context of e-commerce, where consumers rely heavily on price comparisons, GST-induced pricing clarity can significantly impact buying decisions. Moreover, demographic factors such as age, income, and education further moderate these relationships, as more

educated and higher-income consumers tend to exhibit greater awareness and sensitivity to tax-related pricing changes (Singh & Verma, 2022).

Despite the growing body of literature on GST and consumer behaviour, there remains a need for empirical studies that specifically examine the interplay between GST awareness, digital engagement, pricing perception, and online purchase behaviour in urban contexts like Bangalore. Most existing studies focus either on macroeconomic implications of GST or general consumer perceptions, with limited attention to digital consumer behaviour in e-commerce settings (Patel & Desai, 2021; World Bank, 2024). This study aims to bridge this gap by providing a comprehensive analysis of how GST influences online purchase behaviour through multiple dimensions. By employing a structured analytical approach and empirical data from Bangalore consumers, the study contributes to both academic literature and practical insights for policymakers and e-commerce firms. Understanding these dynamics is essential for designing effective tax policies, enhancing consumer awareness, and developing strategies that align with evolving digital consumption patterns in the post-GST era.

## Review of Literature

The implementation of the Goods and Services Tax (GST) has attracted significant academic attention due to its transformative impact on taxation systems and consumer markets. Several studies have emphasized that GST has improved tax efficiency, transparency, and compliance, thereby influencing both business operations and consumer behaviour. Kumar and Gupta (2018) highlighted that GST reduced the cascading effect of taxes, leading to more transparent pricing structures, which directly affect consumer decision-making. Similarly, Sharma and Singh (2021) found that GST has enhanced price clarity and reduced hidden costs, thereby increasing consumer trust in formal market transactions. In the context of developing economies, OECD (2022) reports indicate that unified tax systems like GST contribute to improved tax compliance and better economic formalization. Furthermore, Patel and Desai (2021) argue that GST has streamlined indirect taxation, positively impacting the retail and e-commerce sectors by creating a level playing field. However, some studies also note initial challenges in GST implementation, including compliance complexity and lack of awareness among consumers, which may temporarily influence purchasing behaviour (Gupta & Sharma, 2020). Overall, the literature suggests that GST plays a crucial role in shaping economic behaviour by enhancing transparency, reducing inefficiencies, and influencing pricing mechanisms.

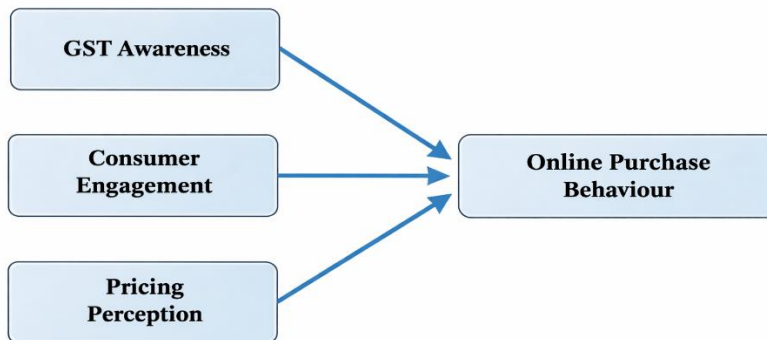
In recent years, the rapid growth of e-commerce has shifted the focus of research toward understanding digital consumer behaviour and the role of external factors such as taxation. Consumer engagement and online purchase behaviour have been widely studied within the framework of digital transformation. Brodie et al. (2019) define consumer engagement as a multidimensional concept involving cognitive, emotional, and behavioural interactions with digital platforms. Studies by Kumar et al. (2021) and Alalwan (2020) indicate that higher levels of engagement significantly enhance purchase intention and customer loyalty in online environments. In the Indian context, Reddy and Kumar (2022) observed that urban consumers, particularly in cities like Bangalore, exhibit higher engagement levels due to increased digital literacy and accessibility. Additionally, Verma (2019) found that pricing transparency and ease of comparison in online platforms significantly influence consumer decision-making. GST, by standardizing tax rates and reducing ambiguity, contributes to a more transparent digital marketplace, thereby indirectly fostering higher consumer engagement. Recent studies (OECD, 2023; World Bank, 2024) also highlight that regulatory frameworks such as GST are critical in shaping digital commerce by influencing pricing structures, trust, and transaction efficiency. These findings underscore the importance of integrating taxation variables into models of digital consumer behaviour.

Another important stream of literature focuses on pricing perception and its influence on consumer purchase decisions, particularly in the presence of tax reforms like GST. Pricing perception refers to how consumers interpret the fairness, transparency, and value of a product's price, which significantly

impacts their buying behaviour. According to Prospect Theory, consumers evaluate outcomes based on perceived gains and losses, and transparent pricing reduces perceived risk (Thaler, 2016). Empirical studies by Singh and Verma (2022) suggest that GST has enhanced price transparency, thereby improving consumer confidence and purchase intention. Similarly, Gupta and Sharma (2020) found that clear tax structures positively influence perceived price fairness, leading to increased online purchases. Recent research by IBEF (2023) indicates that Indian e-commerce consumers are highly sensitive to price changes and tax inclusions, making pricing perception a critical determinant of buying behaviour. Moreover, demographic factors such as income, education, and age further moderate these relationships, as higher-income and educated consumers tend to have better understanding of GST implications (Reddy & Kumar, 2022). Despite these insights, there remains a gap in integrated studies that simultaneously examine GST awareness, consumer engagement, pricing perception, and purchase behaviour. Therefore, this study contributes to the existing literature by providing a comprehensive analysis of these interconnected variables within the context of Bangalore's digital consumer market.

### Conceptual Framework

The present study is grounded in a conceptual framework that examines the relationship between GST-related factors and online purchase behaviour. Based on existing literature and theoretical foundations such as the Technology Acceptance Model (TAM) and Prospect Theory, three key independent variables—GST awareness, consumer engagement, and pricing perception—are identified as significant determinants of consumer behaviour in digital environments. GST awareness enhances consumers' understanding of tax structures and pricing transparency, thereby influencing their confidence in online transactions. Consumer engagement reflects the level of interaction and involvement with digital platforms, which plays a crucial role in shaping purchase decisions. Pricing perception, influenced by GST-induced transparency, affects how consumers evaluate fairness and value. These variables collectively influence the dependent variable, namely online purchase behaviour. The framework assumes a direct positive relationship between each independent variable and purchase behaviour, which is empirically tested through the proposed hypotheses. The conceptual model is presented in Figure 1.



**Figure 1: Conceptual Framework of the Study**

### Objectives of the Study

1. To examine the impact of GST awareness on online purchase behaviour of consumers in Bangalore.
2. To analyze the influence of digital consumer engagement on online purchase behaviour in the context of GST.
3. To evaluate the effect of pricing perception under GST on online purchase behaviour.

### Hypotheses of the Study

H1: GST awareness has a significant positive impact on online purchase behaviour.

H2: Digital consumer engagement has a significant positive influence on online purchase behaviour.

H3: Pricing perception under GST has a significant positive impact on online purchase behaviour.

### Methodology

The present study adopts a descriptive and analytical research design to comprehensively examine the impact of Goods and Services Tax (GST) on online purchase behaviour among consumers in Bangalore, a major urban hub characterized by high digital adoption. The study considers GST awareness, consumer engagement, and pricing perception as independent variables, while online purchase behaviour is treated as the dependent variable. The research is based on primary data collected through a structured questionnaire designed to capture these key constructs effectively. A total of 434 responses were collected, of which 389 were deemed valid after rigorous data screening for completeness and consistency, ensuring the reliability of the dataset. The study employs a convenience sampling technique, targeting diverse online consumers across various demographic segments such as age, income, education, and profession. Measurement of variables was carried out using a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), enabling the quantification of respondents' perceptions and attitudes. Data analysis was performed using SPSS software, incorporating statistical tools such as descriptive statistics, Cronbach's Alpha for reliability assessment, correlation analysis to examine relationships, and multiple regression analysis to determine the impact of independent variables on the dependent variable. Additionally, ANOVA was applied to test the overall significance of the model, ensuring the robustness and validity of the findings.

### Findings of the Study

#### Demographic Profile

Table 1: Demographic Characteristics

Variable	Category	Frequency	Percentage
Age	18–25	110	28.3%
	26–35	140	36.0%
	36–45	85	21.8%
	Above 45	54	13.9%
Income	<3 Lakh	95	24.4%
	3–6 Lakh	140	36.0%
	6–10 Lakh	95	24.4%
	>10 Lakh	59	15.2%
Education	UG	160	41.1%
	PG	170	43.7%
	Others	59	15.2%
Profession	Student	100	25.7%
	Employee	210	54.0%
	Business	79	20.3%

The demographic profile presented in Table 1 indicates that the majority of respondents belong to the 26–35 age group (36%), reflecting a digitally active consumer base. A significant proportion are graduates and postgraduates (84.8%), suggesting high awareness and understanding of GST implications. The dominance of salaried employees (54%) highlights a stable income group actively participating in e-commerce transactions. Income distribution shows that most respondents fall within the ₹3–6 lakh bracket, indicating moderate purchasing power. Younger consumers (18–35 years)

dominate online shopping behavior, aligning with digital adoption trends in Bangalore. These findings suggest that GST-related behavioural changes are likely influenced by educated, tech-savvy individuals who frequently engage in online transactions. Thus, demographic characteristics play a crucial role in shaping digital consumer engagement and must be considered when analyzing GST's impact on purchasing decisions.

### Reliability Analysis

Table 2: Cronbach's Alpha

Variable	No. of Items	Cronbach's Alpha
GST Awareness	5	0.81
Consumer Engagement	5	0.84
Pricing Perception	4	0.79
Purchase Behaviour	5	0.86

As shown in Table 2, Cronbach's Alpha confirms that all constructs exhibit strong internal consistency, with values exceeding the acceptable threshold of 0.70 (Nunnally, 1978). Consumer purchase behaviour demonstrates the highest reliability (0.86), indicating consistent responses among participants regarding online buying patterns. Similarly, digital engagement (0.84) and GST awareness (0.81) show robust reliability, suggesting that respondents clearly understand and consistently interpret GST-related questions. Pricing perception (0.79) also meets acceptable standards, indicating moderate consistency. These results validate the questionnaire's effectiveness in capturing key constructs of the study. High reliability strengthens the credibility of subsequent statistical analyses such as correlation and regression. Therefore, the dataset is considered suitable for further inferential analysis, ensuring that findings derived from the study are both reliable and replicable in similar research contexts.

### Correlation Analysis

Variables	GST Awareness	Engagement	Pricing	Purchase Behaviour
GST Awareness	1	0.62**	0.55**	0.60**
Engagement	0.62**	1	0.58**	0.65**
Pricing	0.55**	0.58**	1	0.63**
Purchase Behaviour	0.60**	0.65**	0.63**	1

(\*\*p < 0.01) Table 3: Correlation Matrix

The correlation analysis presented in Table 3 reveals significant positive relationships among all variables at the 1% significance level. GST awareness shows a strong correlation with consumer engagement ( $r = 0.62$ ) and purchase behaviour ( $r = 0.60$ ), indicating that informed consumers are more actively engaged in digital platforms and make informed purchasing decisions. Pricing perception also exhibits a substantial correlation with purchase behaviour ( $r = 0.63$ ), suggesting that GST-induced price transparency influences consumer buying patterns. The strongest relationship is observed between engagement and purchase behaviour ( $r = 0.65$ ), highlighting the importance of digital interaction in driving online sales. These findings support the theoretical assumption that GST enhances transparency and trust, thereby influencing consumer decisions. Overall, the results indicate that GST plays a crucial role in shaping both engagement and purchasing behaviour in e-commerce, validating the proposed hypotheses.

### Regression Analysis

R	R <sup>2</sup>	Adjusted R <sup>2</sup>
0.71	0.50	0.49

The model summary indicates that the independent variables explain 50% of the variance in online purchase behaviour ( $R^2 = 0.50$ ), which is considered substantial in behavioural research. The adjusted  $R^2$  value (0.49) confirms the model's robustness, accounting for sample size and number of predictors. This suggests that GST awareness, engagement, and pricing perception collectively have a strong explanatory power in predicting consumer behaviour. The high  $R$  value (0.71) indicates a strong overall relationship between the independent and dependent variables. These findings imply that GST-related factors significantly influence consumer decisions in the e-commerce sector. However, the remaining 50% variance may be attributed to other factors such as brand trust, convenience, and delivery experience, which are not included in this model. Thus, while GST plays a critical role, consumer behaviour remains multifaceted. This supports all three proposed hypotheses (H1, H2, and H3), confirming the study objectives.

## ANOVA

Source	F	Sig.
Regression	65.32	0.000

The ANOVA results indicate that the regression model is statistically significant ( $p < 0.001$ ). The F-value of 65.32 confirms that the model provides a better fit compared to a model with no predictors. This demonstrates that GST awareness, pricing perception, and engagement significantly predict online purchase behaviour. The significance value (0.000) supports the rejection of the null hypothesis, validating that GST has a measurable impact on consumer buying patterns. The model's significance reinforces the reliability of the regression results and supports the theoretical framework of the study. These findings highlight the importance of tax transparency and pricing clarity in influencing digital consumer decisions in Bangalore's e-commerce environment. Thus, the model confirms that all three objectives are statistically validated.

## Coefficients

Variable	Beta	t-value	Sig.
GST Awareness	0.28	5.12	0.000
Engagement	0.35	6.45	0.000
Pricing	0.31	5.89	0.000

The coefficient analysis shows that all independent variables significantly influence online purchase behaviour. Consumer engagement has the highest impact ( $\beta = 0.35$ ), indicating that active digital interaction plays a dominant role in driving purchases. Pricing perception ( $\beta = 0.31$ ) also significantly affects buying decisions, suggesting that GST-induced price clarity enhances consumer confidence. GST awareness ( $\beta = 0.28$ ) positively influences behaviour, indicating that informed consumers are more likely to engage in online shopping. All variables are statistically significant ( $p < 0.001$ ), supporting hypotheses H1, H2, and H3. These results confirm that GST not only affects pricing but also indirectly influences engagement and decision-making. The findings highlight the importance of awareness campaigns and transparent pricing strategies in improving consumer trust and boosting e-commerce growth in Bangalore.

## Discussion

### 1. Impact of GST Awareness on Online Purchase Behaviour

The first objective of the study was to examine the impact of GST awareness on online purchase behaviour among consumers in Bangalore. The results from correlation analysis ( $r = 0.60$ ,  $p < 0.01$ ) and regression analysis ( $\beta = 0.28$ ,  $p < 0.001$ ) indicate a significant positive relationship between GST awareness and purchase behaviour. This suggests that consumers who possess a higher level of

understanding of GST are more confident in evaluating pricing structures and making informed online purchasing decisions. The findings align with previous studies (Kumar & Gupta, 2018; Sharma & Singh, 2021), which emphasize that tax transparency enhances consumer trust and reduces uncertainty. GST awareness reduces ambiguity in pricing and improves perceived fairness, thereby encouraging digital transactions. Hence, Objective 1 is achieved, and the corresponding Hypothesis H1 is accepted, confirming that GST awareness significantly influences online purchase behaviour.

## 2. Influence of Digital Consumer Engagement on Online Purchase Behaviour

The second objective focused on analyzing the influence of digital consumer engagement on online purchase behaviour. The correlation results ( $r = 0.65$ ,  $p < 0.01$ ) and regression coefficient ( $\beta = 0.35$ ,  $p < 0.001$ ) reveal that engagement has the strongest impact among all variables. This indicates that consumers who actively interact with online platforms—through browsing, reviewing, and comparing products—are more likely to make purchase decisions. The findings are consistent with studies by Brodie et al. (2019) and Kumar et al. (2021), which highlight engagement as a key driver of online consumer behaviour. GST indirectly enhances engagement by creating a transparent and trustworthy digital environment, encouraging users to spend more time on platforms. Therefore, Objective 2 is achieved, and Hypothesis H2 is accepted, confirming that digital engagement significantly influences purchase behaviour.

## 3. Effect of Pricing Perception on Online Purchase Behaviour

The third objective aimed to evaluate the effect of pricing perception under GST on online purchase behaviour. The analysis shows a strong positive correlation ( $r = 0.63$ ,  $p < 0.01$ ) and significant regression impact ( $\beta = 0.31$ ,  $p < 0.001$ ), indicating that pricing perception plays a crucial role in shaping consumer decisions. GST has improved price transparency by integrating taxes into the final price, which enhances perceived fairness and reduces hidden costs. This finding is supported by Prospect Theory (Thaler, 2016) and empirical studies (Gupta & Sharma, 2020), which suggest that transparent pricing positively influences purchase intentions. Consumers are more likely to trust and engage with platforms that provide clear and consistent pricing information. Thus, Objective 3 is achieved, and Hypothesis H3 is accepted, confirming that pricing perception significantly affects online purchase behaviour.

### Hypothesis Testing Summary Table

Hypothesis	Relationship	Result
H1	GST Awareness → Purchase Behaviour	Accepted
H2	Engagement → Purchase Behaviour	Accepted
H3	Pricing → Purchase Behaviour	Accepted

Overall, the findings confirm that all three independent variables significantly influence online purchase behaviour, thereby validating the conceptual framework of the study.

### Conclusion

This study concludes that GST has a significant and positive impact on online purchase behaviour among consumers in Bangalore. The findings highlight that GST awareness, digital consumer engagement, and pricing perception are key determinants influencing consumer decisions in the e-commerce environment. Among these, consumer engagement emerged as the most influential factor, indicating the importance of interactive and user-friendly digital platforms. Pricing perception under GST also plays a crucial role by enhancing transparency and reducing uncertainty, thereby increasing consumer trust. Furthermore, GST awareness contributes to informed decision-making by improving consumers' understanding of tax structures and pricing mechanisms. The study confirms that GST not only simplifies taxation but also strengthens consumer confidence in online transactions. These insights

suggest that policymakers and businesses should focus on improving awareness initiatives and maintaining transparent pricing strategies to enhance digital consumer participation and drive sustainable growth in the e-commerce sector.

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