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GST Rate Rationalisation and Household Consumption Behaviour: Evidence from the Hosur Region of Tamil Nadu, India

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Abstract

This study explores the perceptions and consumption-behavioural changes of the household in the region of Hosur, Tamil Nadu (India) due to the rationalization of the GST rate known as GST 2.0. The study has selected the themes for the changes in household consumption patterns, the decisions on consumption expenditure in various product and service categories, price-sensitive consumption, and life style adjustment. Data were gathered using a structured questionnaire and the number of valid responses was 425 analyzed using IBM SPSS Statistics. To address the research objectives, descriptive statistics, Cronbach's alpha, Pearson's chi-square test, one-sample t-tests and one-way ANOVA were used. The results show that a lot of price comparing is going on, that essential spending is being thought more of, that there is a keen interest in lower tax or lower price options, and that discretionary spending is being done more cautiously.

There was also significant variation in consumption-behaviour scores between income and occupation groups, and between education groups, but not between family sizes. The overall consumption-behaviour-level was significantly related to gender.

The study provides evidence of the region, which is relevant to the industrializing urban economy, and showcases the need to consider socio-economic heterogeneity in the study of household reactions to indirect-tax reform. The results are to be understood as perceived and reported behaviour adjustment, not as causation, as they are based on a cross section convenience sample.

Keywords: GST rate rationalisation, GST 2.0, household consumption behaviour, consumer spending, price sensitivity, life style adaptation.

1. Introduction:

Since the inception of Goods and Services Tax (GST) in India in 2017, various progressive changes have been made in the rates and procedures of the tax. The 2025 next generation GST changes, significantly simplified the rate structure with the primary structure being 5% and 18% and a 40% demerit rate on selected luxury and sin goods, with the revised rates coming into effect from 22

September 2025. According to official government material, the changes are aimed at making tax easier, facilitating the affordability of tax and enhancing ease of living.

Household responses are an important area of empirical research because changes in indirect taxes may lead to changes in the perceived prices, how the household prioritizes spending, the substitution between commodities, and the household's budgeting. The revenue, compliance, business costs, inflation and sectoral effects of GST reform have had the most prominent focus in most discussions. A complementary micro level approach is to ask what households think of price changes resulting from taxes and whether they change their purchasing patterns.

The issue is more relevant in the industrial and commercially important Hosur area which is more urbanized and has diversified employment and income pattern of households. A regional study can thus highlight behavioural differences which could be diluted in the national-level evidence. The current study therefore looks at the reported changes in consumption and purchasing of reported household consumption in the context of GST 2.0. Where appropriate in the revised manuscript the terms 'perceived impact', 'reported change', 'association', and 'difference' are used to avoid overstating the evidence. The results are not interpreted as a causal effect of GST 2.0, as the design is cross-sectional and non-probability based..

2. Policy Context: GST 2.0:

The 2025 agenda for GST rationalisation consolidated the previous multi-rate regime. The new structure is reported to be mainly comprised of 5% rates and 18% rates, and includes a 40% rate for selected luxury and demerit goods. The new rates for goods and services will apply from 22 September 2025, with certain exceptions and transition provisions.

The policy arguments were simplification, affordability, redress of inverted duty regime and ease of living. The institutional setting in which household purchasing responses are considered is the frame of the policy goals.The policy goals are the frame in which household purchasing responses are examined. Importantly, the present empirical study is based on the perceptions of the respondents as well as self-reported behavioural changes.

It does not make any attempt to calculate the real pass-through of the GST rates to retail prices, nor does it make use of administrative household expenditure data. The results are, therefore, interpreted as evidence on perceived and reported adjustment at the household level, and should be interpreted in that context.

3. Statement of the Problem:

Rationalisation of rates can impact on the tax element of prices, and can affect the affordability of goods and services for consumers. But lowering a tax rate does not automatically lead to a lowering of the final tax on the household by the same amount. Tax changes may affect purchasing decisions depending on retail margins, market conditions, characteristics of the product and what consumers know about the taxes. There are three reasons that inspire this study. First, evidence of the impact of rationalisation of the GST rate at the domestic level is less prominent than the evidence at the macro level.

Secondly, households have different price-sensitivity, potentially creating a source of heterogeneity in income, occupation, education and gender.

Thirdly, some rapidly industrialising zones like Hosur have different sets of consumers whose reaction may not be the same as the national averages. The study thus focuses on how households perceive and

report having made behavioural changes but does not make causal statements which are not warranted by the study design.

4. Need and Significance of the Study:

- To offer empirical evidences to support house hold perception of GST rate rationalization at the regional level.
- To investigate if there are changes in the priority of expenditures by households in different essential and discretionary expenditures.
- To recognize behavioural changes like price comparison, brand switching, delaying high cost purchases & promotion usage.
- To investigate if there is a significant difference in reported consumption-behaviour scores between selected socio-economic groups.
- To present evidence to support the debate on consumer-awareness and household-welfare issues relating to indirect-tax reform.

5. Review of Literature

Introduction of GST reforms and impacts on consumption patterns in households. Goods and Services Tax (GST) is one of the major tax reforms in India that brings together a complex tax regime under indirect taxes to a single destination based tax system. It has helped enhance tax management, market integration and supply-chain efficiency. Its impacts on household welfare and consumption behavior, however, can also serve as indicators of its success. GST rate changes can impact the cost of both essential and discretionary items, which can impact household spending, priorities and choices about spending. In their study, Nilakantan et al. (2024) noted that the welfare effects of the GST were not uniform and less favourable in the case of economically weaker sections. Studies based on the Household Consumption Expenditure Survey (HWDS) of India suggest that the reduction or increment in the rate of GST has an impact on the effective tax burden on households. Mukherjee (2025) observed that restructuring the GST rates could lead to a decrease in the overall GST burden on the households and also result in a shift in the composition of the household consumption expenditure. The results suggest that indirect tax reform has an impact on both affordability and spend. Consumer Behaviour under indirect taxation The economic, psychological, social and cultural factors affect consumer behaviour. Thaler and Sunstein (2008) describe how economic incentives affect consumer decision-making and can alter consumer behavior. Likewise, Kotler and Keller (2016) have concluded that price is one of the key factors influencing the decision to purchase as it influences perceived value and affordability. Such changes in indirect taxes may also make products more price conscious, provide incentive to comparison shop, encourage substitution to cheaper products, motivate household decision to cut down on discretionary spending or purchase essentials first. Therefore, taxation affects prices as well as household budgeting, financial planning and consumption decisions. This is a community-based study that examines the factors affecting household expenditures by examining socio-economic determinants. Adverse reactions of the household to taxation have been demonstrated to differ by income, education, occupation and family size in previous studies. Higher income households are more likely to be able to cut back on some expenditure, while lower income households are more likely to cut back on some discretionary expenditure. Thus, the impact of the GST reforms can vary between the different socio-economic groups. The regional economic situation also affects consumption, in countries

with fast-growing urban and industrial populations. Hence, the differential impacts of GST should be investigated through the region-specific studies to have a clear understanding of the impacts of GST levy on households.

6. Research Gap

There are three gaps. GST literature has focused on macroeconomic and business impacts, with less attention paid to the household-level behavioural response to the rationalisation of GST rates in 2025. Second, there may be variation in household responses according to their socio-economic position, but there is not very much evidence in the provided literature that is regional and specifically compares differences in socio-economic position. Thirdly, the integration of consumption pattern, spending decisions, purchasing behaviour and the adaptation of lifestyle in one framework at the household level is not much developed in the context of a region undergoing industrialization like Hosur. The present study tackles the above gaps by collecting primary survey data and testing for differences and associations amongst selected socio-economic traits.

7.Theoretical Foundation

7**.1 Consumer Behaviour Perspective** The consumer-behaviour approach's premise is that consumer buying behaviour is based on economic considerations, value, preference and environmental factors. Thus, a shift in the tax-inclusive prices will affect the allocation of expenditure and product selections.

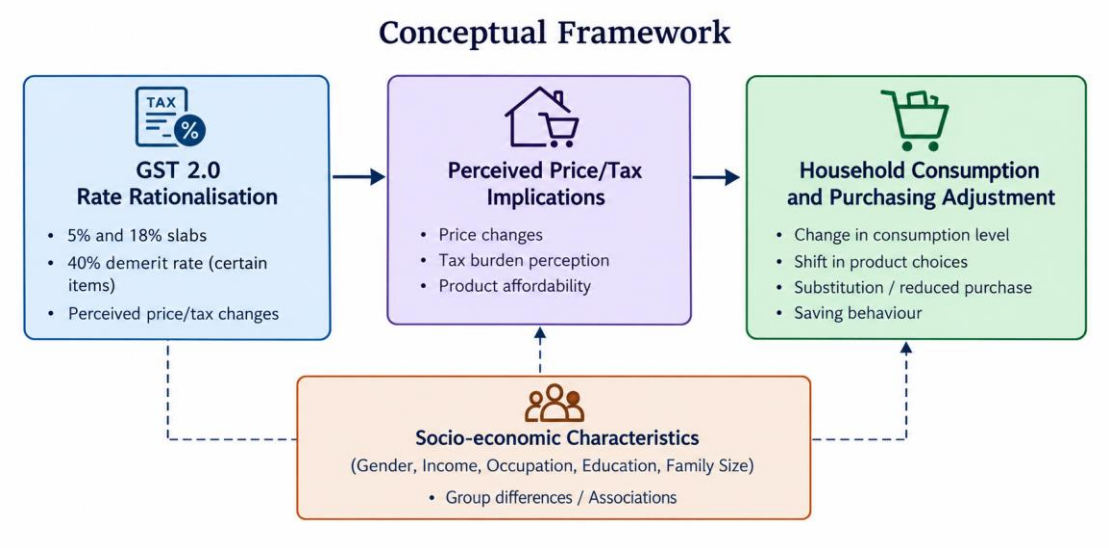
7.2. Theory of Planned Behaviour Theory of Planned Behaviour offers a behavioral perspective on how attitudes and perceived control and social influences influence behavior. Perceptions of affordability and control of household finances may affect purchases in response to the tax-related price change in the present context.

7.3 Engel–Kollat–Blackwell Consumer Decision Model The Engel–Kollat–Blackwell model can be used to explain the stages of need recognition and information search, followed by evaluation, purchase and post-purchase assessment. Price information for GST could lead to more information seeking and comparison of alternatives especially for discretionary and/or higher value items.

8. Conceptual Framework

Consumption adjustment is realized in the form of consumption pattern, spending decisions, price comparison, product/brand substitution, postponement of purchases, budgeting and lifestyle adaptation. Socio-economic characteristics are not used as causal moderators but rather as grouping variables that could be linked to variations in these outcomes.

Conceptual model:



9. Objectives of the Study

- To examine households' reported consumption-pattern changes in the context of GST 2.0 rate rationalisation in the Hosur region.
- To examine reported changes in household spending decisions across selected categories of goods and services.
- To assess household purchasing behaviour and lifestyle adaptation associated with GST 2.0.
- To determine whether household consumption-behaviour scores differ across selected socio-economic groups.
- To identify the major challenges perceived by households and the policy measures they consider important.

10. Research Questions

1. What changes in household consumption behaviour are reported in the context of GST 2.0?
2. Which categories of household expenditure are perceived to be most affected?
3. What purchasing and lifestyle adaptations are reported by households?
4. Do consumption-behaviour scores differ significantly across selected socio-economic groups?
5. What challenges and policy measures are most strongly perceived by respondents?

11. Hypotheses

H01: There is no significant association between gender and the categorised overall household consumption-behaviour level.

H02: The mean scores for household expenditure decisions on basic, packaged, and luxury/non-essential items do not differ significantly from the specified neutral test value.

H03: There is no significant difference in household lifestyle-adaptation scores across annual-income groups.

12.Methodology

12.1 Research Design A cross-sectional descriptive research design was used. The design is suitable for the presentation of respondents' perception and reported behavioural changes at one particular time. The study lacks an experimental manipulation and longitudinal observation, so the results are not causal. To write code for accessing and using data sources and instruments. A structured questionnaire was used to gather primary data, which was then completed using Google Forms. The instrument included the demographic characteristics, consumption behaviour, spending decision, purchasing behaviour and lifestyle adaptation. Secondary data were obtained from Government publications, GST Council documents, research literature and statistical sources.

12.2 Sampling & Sample Size: Sample size of 425 in order to present it. The frequencies of the demographic groups have been reallocated proportionately so that they sum to 425. Convenience sampling was used. 437 responses were initially gathered, but 12 responses were excluded during screening and 425 responses were valid. The non-probability design reduces the generalisability of the findings, and is thus dealt with as a study limitation.

12.3 Variables

Role	Variables
Context/Independent variable	GST 2.0 rate rationalisation
Outcome constructs	Household consumption behaviour; spending decisions; purchasing behaviour/lifestyle adaptation
Socio-economic variables	Age; gender; educational qualification; occupation; household income; family size

12.4 Reliability:

The supplied SPSS results report acceptable-to-good internal consistency for most constructs: consumption-behaviour items (α = .741), basic items (α = .914), packaged items (α = .802), luxury/non-essential items (α = .668), and the lifestyle construct (α = .763). The α = .668 value should be reported transparently and discussed as marginal rather than described as strongly reliable.

12.5 Statistical Analysis

Technique	Purpose in the revised study
Frequency and percentage	Describe respondent characteristics.
Mean and standard deviation	Summarize item-level perceptions and behavioural indicators.
Cronbach's alpha	Assess internal consistency of multi-item constructs.
Pearson chi-square	Test association between gender and categorized consumption-behaviour level.
One-sample t-test	Compare construct means with the stated neutral test value of 3

One-way ANOVA	Test differences in lifestyle/consumption scores across income groups.

13. Results and Discussion

13.1 Demographic Profile

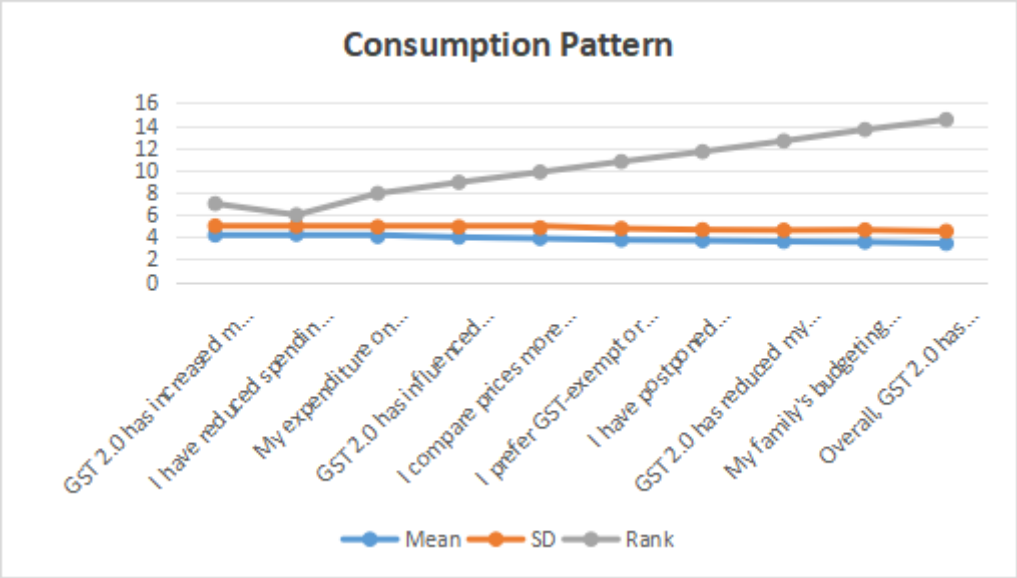
Variable	Category	n	%
Gender	Male	177	41.6
	Female	248	58.4
Age	Below 20	82	19.3
	21–30	149	35.1
	31–40	119	28.0
	41–50	44	10.4
	Above 50	31	7.3
Education	SSLC	41	9.6
	HSC	75	17.6
	Degree/Diploma	210	49.4
	Postgraduate	75	17.6
	Others	24	5.6
Occupation	Government employee	31	7.3
	Private employee	201	47.3
	Business	44	10.4
	Self-employed	64	15.1
	Others	85	20.0
Annual income	Below ₹100,000	153	36.0
	₹100,001–₹200,000	34	8.0
	₹200,001–₹300,000	112	26.4
	₹300,001–₹400,000	61	14.4
	₹400,001–₹500,000	24	5.6
	Above ₹500,000	41	9.6

The sample is characterised by a relatively high representation of respondents aged 21–40 years, degree/diploma holders, private-sector employees and lower-income households. These characteristics should be interpreted as describing the achieved sample rather than as representing the complete household population of Hosur.

13.2 Consumption Pattern

Indicator	Mean	SD	Rank
GST 2.0 has increased my monthly household expenditure.	4.18	0.81	2
I have reduced spending on non-essential goods after GST 2.0.	4.24	0.74	1
My expenditure on essential goods has changed due to GST 2.0.	4.05	0.86	3
GST 2.0 has influenced my overall household consumption pattern.	3.98	0.92	4

I compare prices more carefully before purchasing products.	3.87	0.95	5
I prefer GST-exempt or lower-tax products whenever possible.	3.74	1.02	6
I have postponed purchasing expensive goods after GST 2.0.	3.68	0.97	7
GST 2.0 has reduced my discretionary spending.	3.6	1.01	8
My family's budgeting practices have changed after GST 2.0.	3.55	1.08	9
Overall, GST 2.0 has significantly affected my household consumption behaviour.	3.42	1.1	10

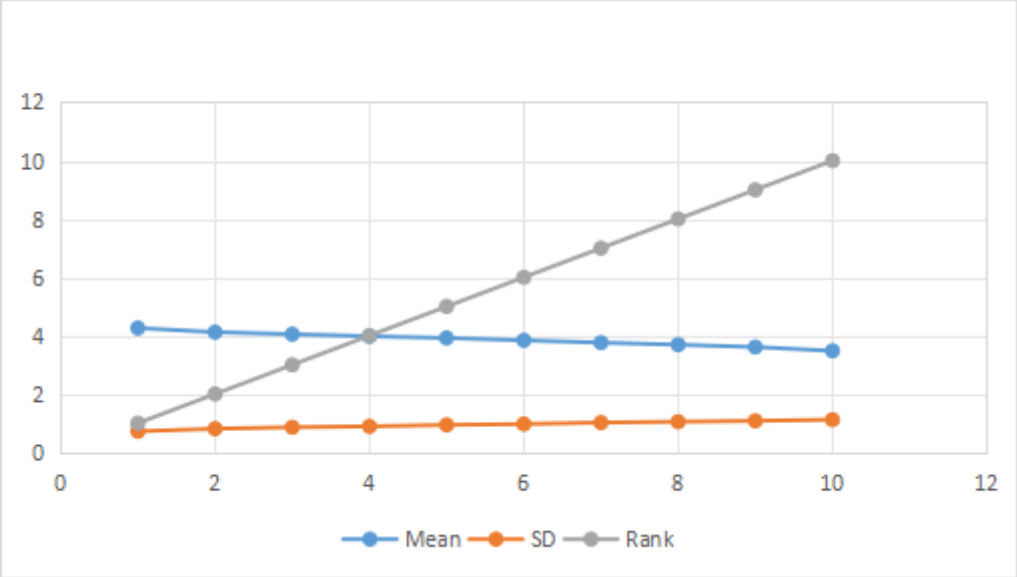


Respondents reported the strongest agreement with reducing non-essential spending and changes in monthly household expenditure. Price comparison and preference for lower-tax products were also rated above the scale midpoint. The comparatively lower overall item mean indicates that the perceived overall effect was less pronounced than some specific behavioural responses. This pattern supports a more cautious interpretation: households report particular adjustments rather than a uniform transformation of consumption behaviour.

13.3 Spending Decisions Across Categories

Category	Mean	SD	Rank
Food and grocery products	4.26	0.72	1
Healthcare and medicines	4.12	0.81	2
Education expenses	4.05	0.86	3
Transportation expenses	3.98	0.89	4
Electricity, LPG and utility bills	3.92	0.94	5
Clothing and footwear	3.84	0.97	6
Household appliances	3.76	1.02	7
Entertainment and recreation	3.69	1.05	8
Online shopping	3.61	1.08	9
Luxury goods and premium products	3.48	1.12	10

Spending Decisions Across Categories

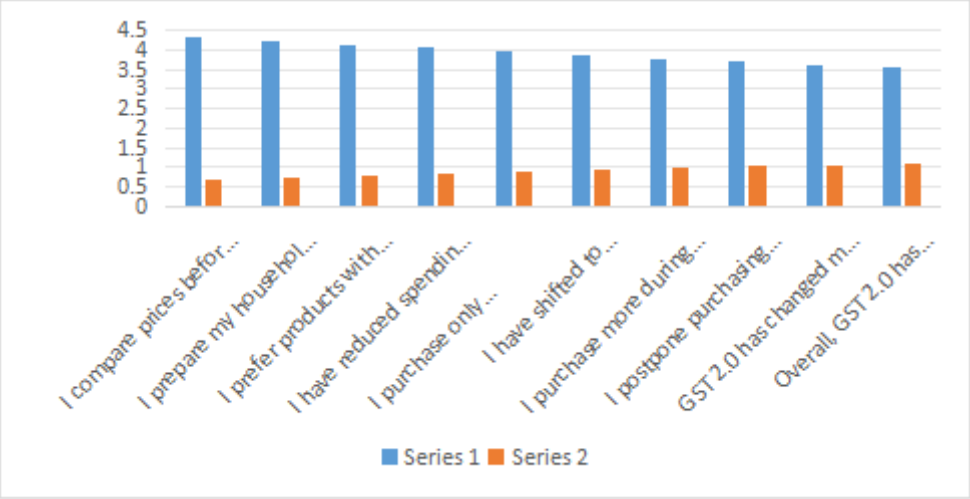


Essential categories received higher mean scores than discretionary categories. Food and groceries recorded the highest mean, followed by healthcare and education. Luxury and premium products recorded the lowest mean among the listed categories. The result is consistent with a household budgeting response in which essential consumption is prioritised while discretionary expenditure is more adjustable.

13.4 Lifestyle Adaptation and Purchasing Behaviour

Indicator	Mean	SD	Rank
I compare prices before purchasing goods and services.	4.31	0.69	1
I prepare my household budget more carefully after GST 2.0.	4.22	0.76	2
I prefer products with lower GST rates whenever possible.	4.14	0.81	3
I have reduced spending on luxury and non-essential products.	4.05	0.84	4
I purchase only essential items when prices increase.	3.96	0.9	5
I have shifted to alternative or lower-priced brands.	3.88	0.94	6
I purchase more during discounts and promotional offers.	3.76	0.98	7
I postpone purchasing expensive products until necessary.	3.69	1.03	8
GST 2.0 has changed my family's lifestyle and spending habits.	3.61	1.07	9
Overall, GST 2.0 has significantly influenced my purchasing behaviour.	3.54	1.11	10

Lifestyle Adaptation and Purchasing Behaviour



Price comparison was the highest-rated behavioural indicator, followed by more careful budgeting and preference for lower-tax products. These results indicate that the strongest reported response was not necessarily a complete lifestyle transformation but increased price awareness and financial caution.

13.5 Socio-economic Differences

Variable	Statistic	p-value	Decision
Annual income	F = 6.214	.001	Significant
Occupation	F = 4.873	.003	Significant
Educational qualification	F = 5.426	.002	Significant
Family size	F = 1.742	.179	Not significant

Household consumption-behaviour scores differed significantly across annual-income, occupation and educational groups. Family size did not show a statistically significant difference. These findings suggest socio-economic heterogeneity in reported responses to GST-related changes, but they should not be interpreted as causal effects.

13.6 Gender and Consumption Behaviour:

H01: There is no significant association between gender and the categorised overall household consumption-behaviour level.

Chi-square Test

Test	Value	df	p-value
Pearson chi-square	9.786	2	.007
Likelihood ratio	10.248	2	.006
Linear-by-linear association	5.669	1	.017

The Pearson chi-square result is statistically significant ($\chi^2(2) = 9.786$, $p = .007$). Therefore, the null hypothesis of no association is rejected. Gender is associated with the categorised overall consumption-

behaviour level in the achieved sample. The result should be described as an association, not an effect or causal relationship.

13.7 One-Sample t-tests

H02: The mean scores for household expenditure decisions on basic, packaged, and luxury/non-essential items do not differ significantly from the specified neutral test value.

Construct	N	Mean	t	df	p-value
Basic items	425	3.97	424	124	<.001
Packaged items	425	4.02	424	124	<.001
Luxury & non-essential items	425	3.69	424	124	<.001

Using a test value of 3, all three mean scores were significantly different from the neutral point. The results indicate that respondents' ratings were significantly above the stated test value for basic, packaged, and luxury/non-essential expenditure decisions. Because a one-sample t-test compares the sample mean with a benchmark rather than directly measuring pre- and post-reform expenditure, the finding should not be described as proof of an actual expenditure change.

13.8 One-way ANOVA Across Income Groups

H03: There is no significant difference in household lifestyle-adaptation scores across annual-income groups.

Statistic	Value
Levene statistic	2.066
Levene df	5, 119
Levene p	.074
F	5.910
df	5, 119
p	<.001

Levene's test was non-significant ($p = .074$), supporting the homogeneity-of-variance assumption. The one-way ANOVA was significant, $F(5,119) = 5.910$, $p < .001$, indicating that lifestyle scores differed across income groups. A post-hoc test should be reported in the final submission if it was conducted; the supplied manuscript does not provide post-hoc output, so specific pairwise group differences are not claimed here.

14.Discussion:

The study reveals a consistent trend of rising price consciousness and greater focus on household budgeting. Reducing non-essential spending was the strongest consumption-pattern response, and price comparison was the highest rated purchasing response. The essential categories (food, healthcare and education) scored higher than the luxury and discretionary categories. These results indicate that households can maintain their essential consumption and reduce their flexible consumption in response to changes in tax-inclusive prices. There are large variations by income, occupation and education, suggesting that household reactions are not uniform. This is in theory consistent with the notion that economic resources, information and purchasing constraints influence the capacity to adjust to price changes. The gender association also indicates that the adjustment of behaviour is not consistent across the groups of respondents. The results of this study, however, should be viewed as empirical associations within the sample and not as general causal effects, due to the cross-sectional self-report design and the convenience sample. The results complement the provided GST literature by adding the household dimension to a regional industrial setting. The study's contribution is thus mainly empirical and contextual, as it documents the changes in purchasing priorities, price comparison, budgeting and discretionary spending reported by the respondents in Hosur during the period corresponding to GST 2.0.

15.Theoretical Contributions:

The results support an interpretation of consumer behaviour that relates perceived price and affordability to purchasing priorities. The results are consistent with the Theory of Planned Behaviour as perceived financial control and affordability are captured in budgeting and purchasing responses, but the present study does not directly estimate a TPB structural model. The results are also in line with the Engel-Kollat-Blackwell approach as it is reported that the behavioural responses are increased price comparison and evaluation of alternatives. The study adds regional evidence by combining consumption, expenditure and lifestyle indicators in a single household survey.

16.Practical and Policy Implications

The communication of policies should be clear and unambiguous, and should include information on the effective date of the tax change and the rate of the tax change. Consumer-awareness initiatives should focus on tax-inclusive pricing, receipts and informed price comparison. Monitoring mechanisms should support transparency in the pass-through of tax changes to retail prices. Financial-literacy programmes can assist households in budgeting and discretionary spending when prices or taxes are changing. Socio-economic differences should be taken into account when evaluating policy, not assuming that all households will respond in the same way.

17.Limitations:

The study is limited to the Hosur region and hence has limited geographical generalisability. Convenience sampling limits representativeness and increases the possibility of selection bias. The sample size of 425 is sufficient for the basic analyses reported here but restricts the power and generalisability of more complex modelling. The study is cross-sectional and does not allow for causal effects or long-term behavioural change to be determined. Responses are self-reported and may be affected by recall and perception bias. The study does not directly measure actual amounts of GST paid, retail price pass-through or administrative household expenditure data.

18.Recommendations for Future Research

Apply probability sampling and larger sample size of urban and rural households. Conduct longitudinal or repeated cross-sectional studies to compare household behaviour over time. Use survey information to supplement actual spending or price information to estimate the relationship between tax changes and household spending more directly. Use regression, structural equation modelling or multigroup analysis where the measurement model and sample size support such techniques. Compare Hosur with other industrial areas and see if the patterns observed are region specific or more general.

19.Conclusion:

This study explored the perceptions and reported consumption changes of the households in Hosur region due to GST 2.0. The findings indicate high price comparison, increased focus on budgeting, a preference for lower-tax or lower-priced options, and increased protection of essential expenditure compared to discretionary expenditure. There were significant differences between income groups, occupation and education groups, but not between family size groups. The categorised consumption-behaviour level was significantly related to gender. The main strength of the study is the region-specific household evidence in an industrialising economy. The results indicate that the assessment of indirect-tax reform should not only rely on macroeconomic and administrative indicators, but also on consumer perceptions and behavioural adjustment. Concurrently, the cross-sectional convenience sampling design limits the interpretation of the results to reported associations and not causal estimates. Larger probability samples and the use of actual expenditure data and longitudinal designs in future research will yield more robust evidence of the welfare and behavioural impacts of GST reform.

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