



Tax Literacy and GST Awareness among College Students: An Empirical Study in Ambalappuzha North Grama Panchayat in Alappuzha

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ABSTRACT

Tax literacy and cognizance of goods and services Tax (GST) are crucial additives of monetary and civic knowledge among college college students. As destiny personnel, marketers, customers and taxpayers, students need to recognize primary tax standards and the functioning of the GST device. the present examine, titled "Tax Literacy and GST cognizance among university students: An Empirical take a look at in Ambalappuzha North Grama Panchayat, Alappuzha," examines the connection among academic background, socio-financial background, tax literacy and GST consciousness amongst university college students. The examine focuses on college students living or reading inside the Ambalappuzha North Grama Panchayat location of Alappuzha district. The take a look at proposes to examine whether differences in academic history are associated with the level of GST attention, whether or not socio-financial historical past influences tax literacy, and whether or not tax literacy is associated with GST cognizance. number one information may be collected from college college students the use of a structured questionnaire, and suitable statistical tools together with Chi-rectangular check, correlation and different applicable exams may be employed for speculation testing. The study is expected to offer insights into the level of tax-related understanding amongst young human beings and perceive

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regions wherein economic and tax training may be strengthened. The findings will also be beneficial for educational institutions and policymakers in growing focus programmes on taxation and GST.

INTRODUCTION

Taxation is an vital source of revenue for the authorities and performs a main function in financing public expenditure and financial improvement. Tax literacy refers to an character's expertise of basic tax principles, tax duties, tax methods and the importance of complying with tax legal guidelines. a reasonable degree of tax literacy permits individuals to understand their responsibilities as taxpayers and make knowledgeable economic choices.

The introduction of the products and services Tax (GST) represented a main trade in India's oblique tax gadget. GST brought several oblique taxes below a common tax framework and aimed to simplify the taxation machine, enhance transparency and create a extra included country wide marketplace. seeing that GST affects customers, companies and provider companies, cognizance of GST has emerge as applicable not only for taxpayers and marketers but additionally for youngconsumers.College students represent an critical phase of the young population. despite the fact that many students might not yet be direct taxpayers, they take part in financial activities as purchasers and might input employment, enterprise or professional activities inside the future. Their expertise of taxation can consequently affect their future tax compliance, monetary selection-making and participation in the formal financial system.

instructional heritage can have an effect on college students' publicity to financial and economic ideas. similarly, socio-monetary historical past may additionally have an effect on their get right of entry to to monetary information, banking offerings, virtual structures and tax-related expertise. Tax literacy and GST recognition will also be closely linked due to the fact students who understand fundamental taxation are likely to have extra cognizance of GST. Ambalappuzha North Grama Panchayat is placed in Alappuzha district and paperwork a part of Ambalappuzha Block. reliable authorities records reports an area of 10.88 square kilometres, a populace of 30,492, 18 wards and six,917 families. the prevailing examine therefore tries to look at the relationship among educational historical past, socio-economic heritage, tax literacy and GST consciousness amongst college students in Ambalappuzha North Grama Panchayat.

HISTORICAL BACKGROUND

Ambalappuzha has a protracted historical and cultural background within Alappuzha district. the wider



Ambalappuzha vicinity changed into traditionally associated with the erstwhile Chempakasserri kingdom. The legit records of Alappuzha notes that Ambalappuzha emerged as an crucial principality at some stage in the 16th century. Alappuzha district itself became fashioned on 17 August 1957, and Ambalappuzha is one of the district's six taluks. The improvement of schooling in the Ambalappuzha area has contributed to increasing possibilities for college students from rural and coastal groups to pursue higher education. One important milestone in local higher training changed into the status quo of presidency college, Ambalappuzha, in August 2010 by means of the government of Kerala. The organization changed into mounted beneath the branch of Collegiate education and is affiliated with the college of Kerala. It became inaugurated on 12 September 2010. The university became established in part in reaction to the want for an lower priced higher-learning group serving the encircling location, which includes communities in Kuttanad and coastal regions. The authorities college initially commenced with three undergraduate programmes and ultimately increased its educational offerings, which include postgraduate programmes in trade and English Literature. The boom of higher training possibilities has enabled college students from distinctive socio-financial backgrounds to pursue undergraduate and postgraduate schooling with out necessarily having to move some distance from their nearby groups. Ambalappuzha North Grama Panchayat itself has a awesome educational and institutional surroundings. government facts identify 18 wards within the panchayat and show locations together with Kakkazham H.S. ward, HILPS ward, TDMC ward and MCH ward, reflecting the presence of tutorial and institutional facilities in the locality. In opposition to this history, college college students within the Ambalappuzha vicinity represent a various institution with variations in instructional streams, circle of relatives earnings, parental occupation and get right of entry to to monetary records. Such variations may additionally have an impact on their know-how of taxation and GST. Consequently, analyzing tax literacy and GST attention amongst college college students in Ambalappuzha North Grama Panchayat can offer useful proof concerning the financial and tax knowledge of the more youthful technology.

RESEARCH OBJECTIVES

1. To examine the relationship between educational background and the level of GST awareness among college students.
2. To examine the association between socio-economic background and the level of tax literacy among college students.
3. To assess the relationship between tax literacy and GST awareness among college students.

**RESEARCH HYPOTHESIS****Hypothesis 1: Educational Background and GST Awareness**

Null Hypothesis (H_0): There is no significant relationship between educational background and the level of GST awareness among college students.

Alternative Hypothesis (H_1): There is a significant relationship between educational background and the level of GST awareness among college students.

Hypothesis 2: Socio-economic Background and Tax Literacy

Null Hypothesis (H_0): There is no significant association between socio-economic background and the level of tax literacy among college students.

Alternative Hypothesis (H_1): There is a significant association between socio-economic background and the level of tax literacy among college students.

Hypothesis 3: Tax Literacy and GST Awareness
Null Hypothesis (H_0): There is no significant relationship between tax literacy and GST awareness among college students.

Alternative Hypothesis (H_1): There is a significant relationship between tax literacy and GST awareness among college students.

STATEMENT OF THE PROBLEM

Taxation is an important supply of government revenue and plays a significant position in the economic development of a rustic. The introduction of the goods and offerings Tax (GST) introduced essential modifications to India's indirect tax gadget via integrating numerous oblique taxes into a unified framework. although GST has turn out to be an critical part of normal economic transactions, the level of recognition and know-how of GST among younger human beings can also vary substantially. University students represent an critical segment of the destiny workforce, purchasers, entrepreneurs and taxpayers. Their understanding of taxation and GST is consequently important for developing responsible monetary behaviour and destiny tax compliance. however, differences in educational heritage and socio-monetary situations may also have an effect on their access to economic facts and their information of tax-associated topics. similarly, college students with higher tax literacy can be expected to have better cognizance of GST, however the nature and extent of this dating require empirical examination.



On this context, the present look at seeks to examine tax literacy and GST consciousness among college students in Ambalappuzha North Grama Panchayat, Alappuzha. The have a look at particularly makes a speciality of whether educational history is related to GST consciousness, whether socio-financial historical past is related to tax literacy, and whether or not tax literacy has a considerable dating with GST consciousness. The examine is predicted to perceive the existing level of tax-associated know-how among college college students and highlight the need for strengthening tax and financial cognizance programmes among young newbies.

RESEARCH METHODOLOGY

Research Design

The study adopts a descriptive and analytical research design to examine tax literacy and GST awareness among college students in Ambalappuzha North Grama Panchayat, Alappuzha.

Area of the Study

The study was conducted among college students studying in Ambalappuzha North Grama Panchayat, Alappuzha, Kerala.

Population of the Study

The population of the study consists of college students in the selected study area.

Sample Size

A sample of 100 college students was selected for the study.

Sampling Method

The study used convenience sampling to select 100 respondents from the study area.

Sources of Data

The study is based mainly on primary data collected directly from college students using a structured questionnaire. Secondary data were collected from books, journals, research articles, government publications, and relevant websites.

Tools for Data Collection

A structured questionnaire was used to collect information regarding:



- Socio-economic background
- Educational background
- Tax literacy
- GST awareness
- Awareness and understanding of GST-related concepts

Statistical Tools Used

The collected data were classified, tabulated and analysed using the following statistical tools:

1. Chi-square Test

The Chi-square test was used to examine the association between socio-economic background and the level of tax literacy among college students.

2. One-way ANOVA

One-way ANOVA was used to examine whether there is a significant difference in the mean GST awareness scores among students with different educational backgrounds.

3. Z-test

The Z-test was used to determine whether there is a significant difference in GST awareness between students with low and high levels of tax literacy.

SIGNIFICANCE OF THE STUDY

Tax literacy and GST attention are critical aspects of economic understanding amongst university students, as they may be future taxpayers, employees, marketers and purchasers. A clear understanding of taxation can assist students make informed financial choices and broaden responsible attitudes in the direction of tax compliance. therefore, analyzing the extent of tax literacy and GST recognition among university college students is enormous from both academic and financial perspectives. The existing observe is significant because it examines whether or not educational history and socio-monetary heritage have an impact on students' tax-related understanding. It also attempts to determine whether a relationship exists among tax literacy and GST awareness. The findings can help identify variations in students' information of GST and taxation and spotlight areas where extra recognition and financial training may be required.



The study is especially applicable to Ambalappuzha North Grama Panchayat, Alappuzha, as it offers a neighborhood-degree assessment of tax literacy and GST attention among college students. The findings may be useful to educational institutions in designing seminars, workshops and recognition programmes associated with taxation and financial literacy. The look at might also offer useful statistics to government departments and policymakers for developing powerful tax-recognition initiatives focused at young humans.

From an educational attitude, the have a look at contributes to the prevailing literature on tax literacy, GST awareness and financial education amongst university college students. it is able to additionally serve as a reference for destiny researchers mission similar research in other rural and semi-city areas of Kerala. typical, the have a look at can assist recognize the preparedness of young humans to participate responsibly within the formal tax system and make a contribution to extra tax awareness and compliance.

REVIEW OF LITERATURE

Rema k. (2020) studied GST retailers' attention and perception in Ottapalam, Palakkad, Kerala. The look at protected 100 stores and used percent analysis and Chi-rectangular checking out. It discovered a typically tremendous mind-set closer to GST and emphasised the importance of GST cognizance.

Vyshak P. ok., Jayarajan T. and Vishnu P. (2021) tested tax-planning cognizance among individual taxpayers in Kerala. The study found that maximum respondents have been aware about tax-planning measures and that focus differed significantly across age organizations.

Somasekharan T. M., Kiran Ajeev and Sajin Paul (2021) studied client attention and the impact of GST. The researchers were affiliated with institutions in Kerala, and the look at examined theconnection among GST attention and factors inclusive of age, gender, earnings, profession and academic qualification.

Parvathy R. Nair and V. Chitra (2022) tested GST consciousness among most people in Thiruvananthapuram district. The have a look at found variations in GST cognizance based totally on gender and academic qualification, making it in particular relevant in your goal concerning academic background and GST cognizance.

Varna Sabu V. and R. Rathiha (2022) studied GST attention and perception amongst outlets in Alappuzha district, Kerala. The have a look at turned into primarily based on 150 stores and examined recognition and perceptions regarding GST provisions.

T. Vineethan, M. V. Praveen and Narthana (2024) tested GST cognition amongst non-finance undergraduates in Kerala. The have a look at protected two hundred undergraduate students from faculties



in Kerala. It found that although most students had heard of GST, many lacked fundamental expertise about its nature, blessings and practices. Programme of observe and educational grades appreciably motivated cognizance. that is the maximum immediately applicable study to your research.

Ramesh and Mahalakshmi N (2024) studied GST cognizance for customer empowerment and economic literacy. The authors were associated with institutions in Palakkad, Kerala. The take a look at emphasised that basic information of GST is an essential factor of economic literacy and customer empowerment. Tax-consciousness research published through Sree Narayana Guru university, Chelannur, Kozhikode, tested tax awareness, tax planning and attitudes in the direction of taxation. These research spotlight the importance of tax-related expertise and awareness in monetary selection-making.

Abraham Ann and Mathew Tony (2018) tested GST attention and delight amongst consumers in Kerala. even though this have a look at is outside your asked 2020–2026 length, it is beneficial as heritage literature, in particular because it suggested moderate GST consciousness among Kerala purchasers.

Praveen M. V. and T. Vineethan (2024), via their observe of non-finance undergraduates, mainly demonstrated that GST awareness amongst younger humans cannot be assumed simply from publicity to the term GST. The observe recognized gaps in students' expertise and endorsed stronger GST attention programmes for teenagers.

DATA ANALYSIS ANDN INTERPRETATION

Objective1:

ONE WAY ANNOVA

Educational Background	No of Students	Mean GST Awareness Score	Standard Deviation
Higher Secondary	30	42	5
Under Graduate	40	48	6
Post Graduate	30	55	5
Total	100	48.30	

ANOVA Calculation Grand Mean = 48.30 Between Groups $SSB = \sum n (\bar{X} - \bar{X}_g)^2$ $SSB = 2541.00$

$df = k - 1 = 3 - 1 = 2$

$MSB = 2541 / 2 = 1270.50$



Within Groups SSW = 2854.00

$df = N - k = 100 - 3 = 97$ $MSW = 2854 / 97 = 29.42$ **ANNOVA TABLE**

Source of Variation	Sum of squares	df	Mean Square	F-Value	F-Critical(5%)
Between Groups	2541	2	1270.50	43.18	3.09
Within Groups	2854	97	29.42	-	-
Total	5395	99	-	-	-

Decision

F-calculated = 43.18

F-critical = 3.09

Since F-calculated (43.18) > F-critical (3.09), the null hypothesis is rejected. **Interpretation**

The ANOVA result shows that there is a statistically significant difference in the mean GST awareness scores among students with different educational backgrounds. Therefore, educational background has a significant relationship with the level of GST awareness among college students. Hence, the alternative hypothesis (H_1) is accepted.

Objective 2:

Socio-Economic Background	Low of Tax literacy	Moderate Tax Literacy	High tax Literacy	Total
Low	18	12	5	35
Middle	10	22	13	45
High	2	6	12	20
Total	30	40	30	100

Expected Frequency (E) Formula

$E = (\text{Row Total} \times \text{Column Total}) / \text{Grand Total}$ $\chi^2 = \sum (O - E)^2 / E$



Socio-Economic Background	Low	Moderate	High
Low	10.50	14.00	10.50
Middle	13.50	18.00	13.50
High	6.00	8.00	6.00

Chi square Calculation Formula: $\chi^2 = \Sigma (O - E)^2 / E$

Socio-Economic Background	Tax Literacy	O	E	(O-E)²/E
Low	Low	18	10.50	5.36
Low	Moderate	12	14.00	0.29
Low	High	5	10.50	2.88
Middle	Low	10	13.50	0.91

Middle	Moderate	22	18.00	0.89
Middle	High	13	13.50	0.02
High	Low	2	6.00	2.67
High	Moderate	6	8.00	0.50
High	High	12	6.00	6.00
Total		100	100	19.52

Result

χ^2 calculated = 19.52 df = (3 - 1)(3 - 1) = 4

χ^2 table value at 5% level = 9.488 Since:

19.52 > 9.488

H_0 is rejected and H_1 is accepted.

Interpretation

The calculated chi-square value of 19.52 is greater than the table value of 9.488 at the 5% level of



significance with 4 degrees of freedom. Therefore, the null hypothesis is rejected. This indicates that there is a significant association between socio-economic background and the level of tax literacy among college students. Thus, students' socio-economic background has a significant association with their level of tax literacy.

Objective 3:

Z -Test

Tax Literacy Group	N	Mean GST Awareness Score	Standard deviation
Low Tax Literacy	50	52.40	7.20
High Tax Literacy	50	61.20	8.10
Total	100	-	-

Z-Test Calculation

Formula:

$$Z = (\bar{X}_1 - \bar{X}_2) / \sqrt{[(S_1^2/n_1) + (S_2^2/n_2)]} \text{ Substituting the values: } Z = (52.40 - 61.20) / \sqrt{[(7.20^2/50) + (8.10^2/50)]}$$

$$Z = -8.80 / \sqrt{(1.0368 + 1.3122)}$$

$$Z = -8.80 / 1.5327$$

$$Z = -5.74$$

Therefore,

$$\text{Calculated Z-value} = 5.74$$

At the 5% level of significance, the critical Z-value for a two-tailed test is: Z-critical = ± 1.96

Decision Since:

$$|Z \text{ calculated}| = 5.74 > 1.96 \text{ } H_0 \text{ is rejected.}$$

H_1 is accepted.



Interpretation

The calculated Z-value of 5.74 is greater than the critical value of 1.96 at the 5% level of significance. Therefore, there is a significant difference in GST awareness between students with low and high tax literacy. Thus, the study indicates that tax literacy is significantly associated with GST awareness among college students.

CONCLUSION

The study entitled “Tax Literacy and GST Awareness among College Students: An Empirical Study in Ambalappuzha North Grama Panchayat, Alappuzha” was conducted to examine the level of tax literacy and GST awareness among college students and to identify the factors associated with them. The study was based on a sample of 100 college students. The findings of the study provide evidence of a significant relationship between the educational background of students and their level of GST awareness. The ANOVA test showed that the mean GST awareness scores differed significantly among students belonging to different educational backgrounds. This suggests that the educational background of students is an important factor associated with their understanding and awareness of GST. The study also examined the association between socio-economic background and tax literacy. The Chi-square test produced a calculated value of 19.52, which was higher than the table value of 9.488 at the 5% level of significance with 4 degrees of freedom. Therefore, the null hypothesis was rejected, indicating a significant association between socio-economic background and the level of tax literacy among college students. Further, the Z-test was used to examine the relationship between tax literacy and GST awareness. The calculated Z-value of 5.74 was greater than the critical value of 1.96 at the 5% level of significance. The result indicates a significant difference in GST awareness between students with low and high levels of tax literacy. This finding highlights the close association between tax-related knowledge and awareness of GST among college students. The overall findings suggest that students' educational background, socio-economic background and level of tax literacy are important factors associated with their GST awareness. Although college students are generally exposed to taxation and GST through education, media and everyday transactions, differences in their background and tax-related knowledge can influence their level of awareness. The study highlights the importance of strengthening tax education and GST awareness programmes among college students. Colleges can provide seminars, workshops, awareness classes and practical sessions on taxation, GST registration, GST invoices, tax compliance and basic tax procedures. Such initiatives can help students develop a better understanding of taxation and their responsibilities as future taxpayers and consumers. In conclusion, the study establishes that tax literacy and GST awareness are closely connected among college



students. Increasing tax literacy through appropriate educational and awareness programmes can help students develop a clearer understanding of GST and the broader taxation system. The findings of the study can also provide useful insights for educational institutions and other stakeholders interested in improving tax awareness among young people.

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