People Adoption of GST App Project "Mera Bill Mera Adhikaar"

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ABSTRACT

Mera Bill Mera Adhikar Scheme or My Bill, My Rights was developed by the government and was launched on 01 September 2023 to bring an essential change in the behaviour of the general public so that they can start considering it their right and entitlement to demand bills form all the sellers. Our study aims to know how well the people are aware about the scheme, their level of expectancy regarding the app and usage intention. Both primary and secondary data shall be used for the study and suitable statistical inferential tools shall be used for data analysis and interpretation. The study concluded that the public awareness is neutral but better usage intention is expected in the days to come through the nudging of Government through attractive prizes.

Key Words: Consumer Adoption, UTAUT, GST, Digital University of Kerala, Tax

INTRODUCTION

The largest tax reform in the history of the world, the Goods and Services Tax (GST), is now a part of the Indian economy (Ahmad, 2021). Basically, it is a tax that is collected at every step of the production and distribution chain, with set-off for the tax that's been paid at earlier stages. It's a broad-based and one-size-fits-all tax (Khan & Shadab, 2012). Prior to the implementation of the Goods and Services Tax (GST), there were numerous taxation systems in place, which resulted in increased complexity in the taxation of taxpayers, as well as the issue of cascading taxation (Nayaka & V, 2022). The Indian government has implemented the Mera Bill Mera Adhikar Scheme in an effort to promote transparent financial transactions and consumer empowerment. The program's two main objectives are to inform customers about the significance of asking for GST invoices and to motivate companies to continue using proper invoicing procedures. The Mera Bill Mera Adhikar Yojana seeks to increase transparency in these transactions by providing incentives for customers to request and upload bills. Given its emphasis on both consumer and company behaviour, the programme may have a big impact on how GST invoicing in India develops in the future (Annapoorna, 2023).

The Central GST Department has chosen to implement an AI-powered application created by the Digital University of Kerala (DUK) across the entire country. This application, known as the "Mera Bill-Mera Adhikar Yojana," is an adaptation of the Lucky Bill app model. It is set to undergo a preliminary launch in the states of Haryana, Gujarat, Andhra Pradesh, Assam, and in the Union Territories of Puducherry, Dadra & Nagar Haveli, as well as Daman & Diu, as per DUK's plans. This move aims to encourage tax compliance (Indian Express, 2023)

Objectives Of The Study

- Examine the level of awareness among consumers regarding GST rates and the "Mera Bill Mera Adhikaar" App.

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- To analyse the influence of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on Behavioural Intention.
- To conceptually examine the potential influence of contextual factors such as trust in government, perceived risk, and digital literacy on consumer adoption behaviour of the Mera Bill Mera Adhikaar App.
- To study the association between demographic factors and behavioural intention toward the app.
- To derive policy recommendations for improving public awareness and sustained usage.

Research Hypotheses

- There exist a significant positive level of awareness among the public regarding Mera Bill Mera AdhikaarApp
- Demographical factors are significantly associated with the awareness among the public regarding the Mera Bill Mera Adhikaar App
- Performance expectancy, Effort expectancy, Social Influence and Facilitating Conditions have a significant relation with Behavioural Intention to use Mera Bill Mera Adhikaar App
- Demographical factors are significantly associated with the antecedents and behavioural intention towards the usage of Mera Bill Mera Adhikaar App.

METHODOLOGY

The study is primarily based on primary data collected using a structured questionnaire administered through Google Forms. Responses were obtained from consumers across selected districts of Kerala. While the present study focuses on Kerala, future research may extend the geographical scope to multiple states across India to enhance representativeness and generalisability.

The UTAUT model (Venkatesh et al., 2003) suitable adapted to the topic is used in the study in measuring the antecedents to behavioural intention.

The study conceptually acknowledges the relevance of contextual factors such as trust in government(Alzahrani et al., 2017; Carter & Bélanger, 2005; Dwivedi et al., 2017), perceived risk(Bélanger & Carter, 2008; Featherman & Pavlou, 2003; Paul A. Pavlou, 2003), and digital literacy(Hargittai, 2002; van Dijk, 2006; Venkatesh et al., n.d.) in shaping citizen adoption of public digital platforms. However, these variables were not operationalised as measurable constructs in the present survey instrument. Their influence is therefore discussed at a conceptual level based on theoretical reasoning and prior literature, and is proposed for empirical examination in future research. Since the data were not normally distributed (Shapiro–Wilk test, $p < 0.05$), non-parametric statistical tools such as the Mann–Whitney U test, Kruskal–Wallis H test, Wilcoxon Signed Rank Test, and Spearman's correlation were applied.

The study relies on self-reported responses. Future studies may supplement survey data with objective behavioural indicators such as application download statistics, frequency of bill uploads, and usage duration to enhance empirical robustness.

Table 1 Profile of the Sample

Variable / Category		**Frequency**	**Percent**
Gender	Male	51	33.3
	Female	102	66.7

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	Total	153	100.0
Age	Below 25 Years	96	62.7
	25 to 50 Years	57	37.3
	Total	153	100.0
Occupation	Salaried - Govt/Public Sector	12	7.8
	Salaried - Private Sector	42	27.5
	Self Employed	9	5.9
	Student	84	54.9
	Unemployed	6	3.9
	Total	153	100.0
Monthly Income	Below Rs 10000	75	49.0
	Rs 10000 to Rs 25000	39	25.5
	Rs 25001 to Rs 50000	18	11.8
	Rs 50001 to Rs 100000	12	7.8
	Above Rs 100000	9	5.9
	Total	153	100.0

Source: Survey Data

Table 2 Reliability Statistics

Construct	**No. of Items**	**Cronbach's Alpha**
Performance Expectancy	4	0.848
Effort Expectancy	4	0.885
Social Influence	3	0.929
Facilitating Conditions	4	0.884
Behavioural Intention	3	0.940
Composite Reliability	18	0.963

Source: Computed from Survey Data

All the constructs are found to be reliable with a Cronbach's Alpha above 0.7 (Nunnally, 1978).

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Table 3 Test of Normality

	Shapiro-Wilk		
	Statistic	**df**	**Sig.**
Awareness level regarding the GST rates applicable to your purchases	0.851	153	0.000**
Awareness level about "Mera Bill Mera Adhikaar" scheme of GST	0.914	153	0.000**
Performance Expectancy	0.946	153	0.000**
Effort Expectancy	0.909	153	0.000**
Social Influence	0.929	153	0.000**
Facilitating Conditions	0.916	153	0.000**
Behavioural Intention	0.896	153	0.000**

**Significant at 1% level of significance

The data is not found to be normally distributed ($p < 0.05$). Nonparametric procedures are recommended to draw inferences.

RESULTS

The detailed analysis of the collected data produced the following results:

Table 4 Awareness level regarding the GST rates applicable to your purchases

		Frequency	Percent
Mean: 3.57	Not at all Aware	9	5.9
	Unaware	3	2.0
	Neutral	57	37.3
Median: 4.00	Somewhat Aware	60	39.2
	Very Much Aware	24	15.7
	Total	153	100.0

Source: Computed from Survey Data

The consumer public are found to be significantly positively aware about the GST rates applicable to their purchases (Wilcoxon's Signed Rank Test Z -5.759; $P < 0.05$).

Table 5 Test of Association with Demographic Factors

Factor	**Category**	**Mean Rank**	**Test Statistic**	**P Value**
Gender	Male	92.53	-3.260	0.001**

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	Female	69.24		
Age	Below 25 Years	65.70	-4.353	0.000**
	25 to 50 Years	96.03		
Occupation	Salaried – Govt/Public Sector	95.38	30.865	0.000**
	Salaried – Private Sector	103.14		
	Self Employed	80.00		
	Student	62.75		
	Unemployed	52.25		
Monthly Income	Below Rs 10000	51.86	68.296	0.000**
	Rs 10001 to Rs 25000	106.65		
	Rs 25001 to Rs 50000	70.25		
	Rs 50001 to Rs 100000	110.00		
	Above Rs 100000	127.50		

Source: Computed from Survey Data

#Mann Whitney U Test / Kruskal Wallis H Test

**Significant @ 1% level of significance

Table 6 Awareness level about "Mera Bill Mera Adhikaar" scheme of GST

		Frequency	Percent
Mean : 3.00 Median: 3.00	Not at all Aware	12	7.8
	Unaware	36	23.5
	Neutral	57	37.3
	Somewhat Aware	36	23.5
	Very Much Aware	12	7.8
	Total	153	100.0

Source: Computed from Survey Data

The consumer public are found to be neutral in awareness level with respect to Mera Bill Mera Adhikaar App (Wilcoxon's Signed Rank Test Z 0.000; P > 0.05).

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Table 7 Test of Association with Demographic Factors

Factor	Category	Mean Rank	Test Statistic	P Value
Gender	Male	77.00	0.000	1.000
	Female	77.00		
Age	Below 25 Years	77.75	-0.283	0.777
	25 to 50 Years	75.74		
Occupation	Salaried – Govt/Public Sector	53.75	6.037	0.196
	Salaried – Private Sector	85.36		
	Self Employed	69.00		
	Student	77.86		
	Unemployed	65.00		
Monthly Income	Below Rs 10000	76.04	25.090	0.000**
	Rs 10001 to Rs 25000	77.00		
	Rs 25001 to Rs 50000	53.75		
	Rs 50001 to Rs 100000	71.00		
	Above Rs 100000	139.50		

Source: Computed from Survey Data

#Mann Whitney U Test / Kruskal Wallis H Test

**Significant @ 1% level of significance

The awareness level is not found to be associated with monthly income alone ($p < 0.05$) where consumer with income above one lakh rupees are found to have higher level of awareness.

Table 8 Antecedents to Behavioural Intention towards Mera Bill Mera Adhikaar App

Variable/Construct	Mean	Median
PE1 - I find the app/scheme useful in my daily life	3.61	3.00
PE2 - The use of the app/scheme increases my chance of achieving things that are important to me	3.61	4.00
PE3 - The use of the app/scheme helps to achieve things quickly	3.71	4.00
PE4 - The use of the app/scheme increases my performance as a sensible consumer	3.73	4.00
Performance Expectancy	**3.66**	**3.75**

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EE1 - Learning to learn about the app/scheme is easy	3.75	4.00
EE2 - My interaction with app/scheme is clear and understandable	3.69	4.00
EE3 - I find the app/scheme easy to use	3.69	4.00
EE4 - I am skilled to use the app/scheme	3.59	3.00
Effort Expectancy	**3.68**	**3.75**
SI1 - The people who are important to me encourage me to use the app/scheme	3.53	4.00
SI2 - People who influence my behaviour encourage me to use the app/scheme	3.59	4.00
SI3 - People whose opinion I value encourage me to use the app/scheme	3.65	4.00
Social Influence	**3.59**	**3.67**
FC1 - I have the resources to use the app/scheme	3.71	4.00
FC2 - I have necessary knowledge to use the app/scheme	3.65	4.00
FC3 - The scheme/app is compatible with the technologies I use	3.76	4.00
FC4 - I can get help from others when I have difficulty to use the app/scheme	3.76	4.00
Facilitating Conditions	**3.72**	**3.75**
BI1 - I intent to use (or continue to use) the app/scheme in future	3.86	4.00
BI2 - I will try to use the app/scheme in my daily life	3.84	4.00
BI3 - I intent to use (or continue to use) the frequently	3.73	4.00
Behavioural Intention	**3.81**	**4.00**

Source: Computed from Survey Data

All the antecedents to behavioural intention viz., Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions are found to be significantly positive (Wilcoxon Signed Rank Test: $P < 0.05$) along with Behavioural Intention towards Mera Bill Mera Adhikaar App.

Table 9 Correlation Matrix

		Performance Expectancy		**Effort Expectancy**		**Social Influence**		**Facilitating Conditions**		**Behavioural Intention**
Behavioural Intention	Spearman's rho	0.679	***	0.759	***	0.759	***	0.652	***	—
	p-value	< .001		< .001		< .001		< .001		—
Note. * p < .05, ** p < .01, *** p < .001										
Source: Computed from Survey Data										

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All the antecedents are significantly positively correlated with behavioural intention to use the application (P < 0.05). Correlation is found to be higher for Effort Expectancy and Social Influence with Behavioural Intention.

Diagram 1 – Correlation Plot

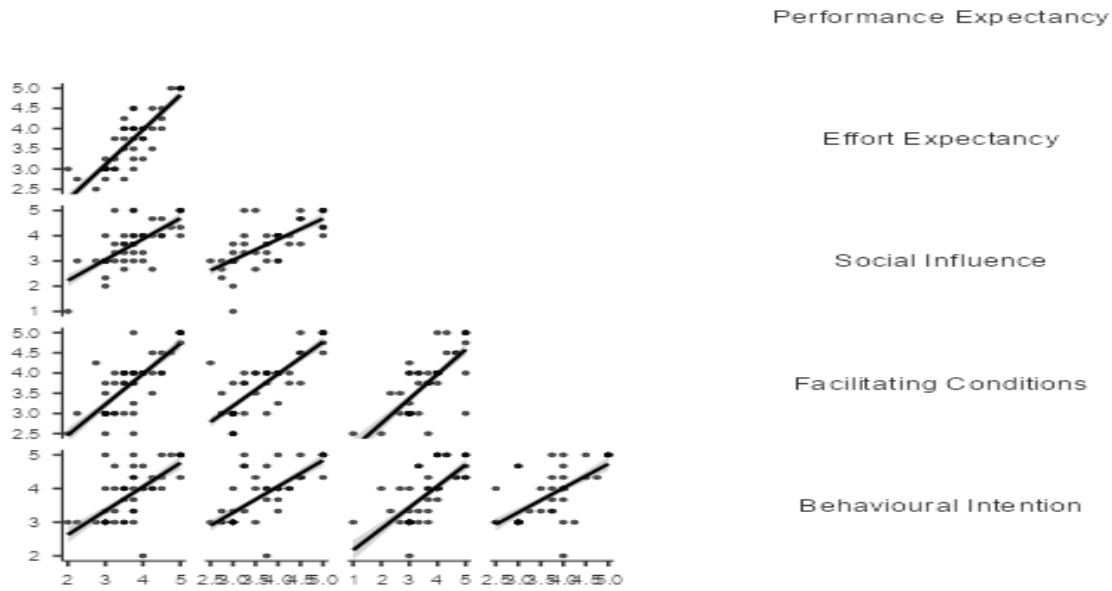

Table 10 Association with Demographic Factors: Performance Expectancy

Factor	Category	Mean Rank	Test Statistic	P Value
Gender	Male	64.38	-2.520	0.012*
	Female	83.31		
Age	Below 25 Years	72.88	-1.512	0.131
	25 to 50 Years	83.95		
Occupation	Salaried – Govt/Public Sector	22.63	41.239	0.000**
	Salaried – Private Sector	94.36		
	Self Employed	111.50		
	Student	68.86		
	Unemployed	126.50		
Monthly Income	Below Rs 10000	69.80	12.507	0.014*
	Rs 10001 to Rs 25000	78.38		
	Rs 25001 to Rs 50000	79.75		
	Rs 50001 to Rs 100000	78.13		
	Above Rs 100000	124.00		

Source: Computed from Survey Data

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#Mann Whitney U Test / Kruskal Wallis H Test

**Significant @ 1% level of significance

*Significant @ 5% level of significance

Performance Expectancy is found to be significantly associated with gender, occupation and monthly income ($p < 0.05$). Female consumers are showing a higher expectancy in comparison to male. Self-employed consumers are found to possess better expectancy in comparison to others. Consumers with monthly income above one lakh are found to have a significant level of performance expectancy.

Table 11 Association with Demographic Factors: Effort Expectancy

Factor	**Category**	**Mean Rank**	**Test Statistic**	**P Value**
Gender	Male	66.24	-2.158	0.031*
	Female	82.38		
Age	Below 25 Years	72.55	-1.638	0.101
	25 to 50 Years	84.50		
Occupation	Salaried – Govt/Public Sector	25.63	27.315	0.000**
	Salaried – Private Sector	95.75		
	Self Employed	74.50		
	Student	73.30		
	Unemployed	104.00		
Monthly Income	Below Rs 10000	72.02	16.401	0.003**
	Rs 10001 to Rs 25000	70.54		
	Rs 25001 to Rs 50000	86.00		
	Rs 50001 to Rs 100000	75.13		
	Above Rs 100000	131.00		

Source: Computed from Survey Data

#Mann Whitney U Test / Kruskal Wallis H Test

**Significant @ 1% level of significance

Effort Expectancy is found to be significantly associated with gender, occupation and monthly income ($p < 0.05$). Female consumers are showing a higher expectancy in comparison to male. Private Sector Employed and Unemployed consumers are found to possess better expectancy in comparison to others. Consumers with monthly income above one lakh are found to have a significant level of effort expectancy.

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Table 12 Association with Demographic Factors: Social Influence

Factor	Category	Mean Rank	Test Statistic	P Value
Gender	Male	63.85	-2.648	0.008**
	Female	83.57		
Age	Below 25 Years	77.52	-0.191	0.849
	25 to 50 Years	76.13		
Occupation	Salaried – Govt/Public Sector	29.75	24.234	0.000**
	Salaried – Private Sector	82.14		
	Self Employed	44.00		
	Student	82.57		
	Unemployed	107.00		
Monthly Income	Below Rs 10000	82.16	24.843	0.000**
	Rs 10001 to Rs 25000	53.23		
	Rs 25001 to Rs 50000	84.75		
	Rs 50001 to Rs 100000	73.63		
	Above Rs 100000	126.00		

Source: Computed from Survey Data

#Mann Whitney U Test / Kruskal Wallis H Test

**Significant @ 1% level of significance

Social Influence is found to be significantly associated with gender, occupation and monthly income ($p < 0.05$). Female consumers are found to have a significantly higher level of social influence than male. Students and private sector employees are found to have a significantly higher level of social influence than others in their decision making process. Consumers with income above one lakh rupees is also found to have a higher level of social influence.

Table 13 Association with Demographic Factors: Facilitating Conditions

Factor	Category	Mean Rank	Test Statistic	P Value
Gender	Male	71.00	-1.215	0.225
	Female	80.00		
Age	Below 25 Years	70.63	-2.368	0.018*
	25 to 50 Years	87.74		

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Occupation	Salaried – Govt/Public Sector	47.75	16.276	0.003**
	Salaried – Private Sector	94.68		
	Self Employed	78.00		
	Student	70.52		
	Unemployed	101.00		
Monthly Income	Below Rs 10000	68.90	18.787	0.001**
	Rs 10001 to Rs 25000	69.96		
	Rs 25001 to Rs 50000	90.00		
	Rs 50001 to Rs 100000	94.25		
	Above Rs 100000	126.00		

Source: Computed from Survey Data

#Mann Whitney U Test / Kruskal Wallis H Test

**Significant @ 1% level of significance

Facilitating conditions are found to be significantly associated with age, occupation and monthly income ($p < 0.05$). Higher age group have a better influence by the conditions. Unemployed consumers are having a better influence along with consumers with income level above one lakh rupees.

Table 14 Association with Demographic Factors: Behavioural Intention

Factor	**Category**	**Mean Rank**	**Test Statistic**	**P Value**
Gender	Male	60.15	-3.412	0.001**
	Female	85.43		
Age	Below 25 Years	76.06	-0.348	0.728
	25 to 50 Years	78.58		
Occupation	Salaried – Govt/Public Sector	42.50	15.486	0.004**
	Salaried – Private Sector	87.18		
	Self Employed	85.50		
	Student	73.25		
	Unemployed	114.50		
Monthly Income	Below Rs 10000	74.18	12.451	0.014*
	Rs 10001 to Rs 25000	73.42		

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	Rs 25001 to Rs 50000	67.25		
	Rs 50001 to Rs 100000	86.00		
	Above Rs 100000	123.50		

Source: Computed from Survey Data

#Mann Whitney U Test / Kruskal Wallis H Test

**Significant @ 1% level of significance

*Significant @ 5% level of significance

Behavioural intention is found to be significantly associated with gender, occupation and monthly income. Female consumers are found to have a better behavioural intention than male. Unemployed consumers are having a significant behavioural intention along with consumers in the income level of above one lakh rupees.

DISCUSSION

GST came into effect on 1st July 2017. With these passing years the consumer public are found to be significantly positively aware about the GST rates applicable to their purchases. But different malpractices have been done by the parties to GST in order to evade tax. Mera Bill Mera Adhikar Scheme or My Bill, My Rights was developed by the government and was launched on 01 September 2023. This scheme encourages customers to request GST invoices for all types of purchases and also boosts them to take more and more GST bills. By doing this, tax avoidance and tax evasion can be eliminated. But the consumer public is found to be neutral in awareness level with respect to Mera Bill Mera Adhikar App. Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions are found to be significantly positive along with Behavioural Intention of usage towards Mera Bill Mera Adhikaar App. So proper education regarding the App may serve its objective.

The nudging of the prizes and sensible citizenship is found to encourage more and more people adoption of the app across the country in the days to come and thereby contribute to better GST compliance. Beyond the core UTAUT determinants, contextual factors such as trust in government, perceived risk, and digital literacy are likely to influence the adoption of public sector digital applications. Trust in government institutions may shape citizens' willingness to engage with platforms that collect transactional data. If consumers perceive the reward system and data usage mechanisms as transparent and fair, behavioural intention may strengthen. Conversely, concerns related to privacy, misuse of information, or technological complexity may increase perceived risk and reduce engagement.

Digital literacy also plays a crucial role in determining the ease with which consumers can navigate and use such applications. Individuals with higher digital competence may perceive lower effort barriers and demonstrate stronger behavioural intention. Although these factors were not empirically tested in the present study, they provide an important explanatory framework for understanding why awareness levels remain neutral despite government promotion efforts.

Policy Implications

To strengthen awareness and sustained adoption, the following strategies are recommended:

1. **Targeted Awareness Campaigns:**

   Special campaigns may be designed for low-income and rural populations through local governance bodies, self-help groups, and community networks.

2. **Digital Literacy Initiatives:**

Training workshops and simplified tutorials can be introduced for older consumers and digitally less-experienced groups to reduce effort barriers.

3. **Trust-Building Measures:**

Transparent communication regarding data usage, privacy protection, and reward distribution mechanisms may improve public confidence.

4. **Segment-Specific Incentive Schemes:**

Incentives can be customised based on demographic segments to increase engagement among youth, salaried employees, and self-employed individuals.

5. **Integration with Broader Digital India Campaigns:**

Linking the app with existing digital governance platforms may enhance visibility and ease of adoption.

6. **Longitudinal Monitoring:**

Periodic tracking of awareness and usage trends will help evaluate sustained behavioural change rather than one-time adoption.

Limitations And Future Research Directions

The study is geographically limited to selected districts in Kerala, which may restrict generalisability. Future research may adopt a multi-state or nationwide sampling approach.

The reliance on self-reported survey responses may introduce response bias. Incorporating objective behavioural data such as download frequency and transaction uploads would strengthen validity.

A longitudinal research design would enable researchers to examine whether initial behavioural intention translates into sustained usage over time.

Future research may empirically operationalise and test the mediating or moderating effects of trust in government, perceived risk, and digital literacy within the extended UTAUT framework to provide a more comprehensive understanding of citizen adoption behaviour.

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