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Highlights

Republic of North Macedonia

Empirical Evidence on E-Banking

Discovering Thoughts, Inventing Future

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The Empirical Evidence on E-Banking – The Case of the Republic of North Macedonia

By Andrijana Bojadzievska Danevska, Elena Parnardzieva Stanoevska & Savica Dimitrieska

International Balkan University

Abstract- We are witnessing a revolutionary development of electronic banking due to the extremely fast growth of information technology, but also due to the growing momentum of the health pandemic from 2020. Electronic banking is our reality and will be here for the foreseeable future. Digitization is nothing new for banks, because they operate in a highly competitive environment, and service users are a generation that is highly technologically aware and requires quickly available information. The Corona pandemic has accelerated the already upward trends of digital transformation of banks. Electronic banking, as electronic handling of all types of banking transactions, primarily over the Internet, besides being simple, fast, inexpensive, available 24/7, it is also safer for the customers.

Keywords: electronic banking, information technology, digitalization, customers, fintech solutions, local branches.

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The Empirical Evidence on E-Banking – The Case of the Republic of North Macedonia

Andrijana Bojadzievska Danevska[α], Elena Parnardzieva Stanoevska[σ] & Savica Dimitrieska[ρ]

Abstract- We are witnessing a revolutionary development of electronic banking due to the extremely fast growth of information technology, but also due to the growing momentum of the health pandemic from 2020. Electronic banking is our reality and will be here for the foreseeable future. Digitization is nothing new for banks, because they operate in a highly competitive environment, and service users are a generation that is highly technologically aware and requires quickly available information. The Corona pandemic has accelerated the already upward trends of digital transformation of banks. Electronic banking, as electronic handling of all types of banking transactions, primarily over the Internet, besides being simple, fast, inexpensive, available 24/7, it is also safer for the customers.

However, the challenge for banks is not only becoming "digital", but also providing value that customers are comfortable paying for. In this respect, only customers-oriented fin-tech solutions will win on the market. Banks need to keep in mind that customers today have sophisticated needs and wants and sometimes it is difficult to meet them. On the other hand, customers need to adjust to the digital services offered by banks instead of using the services of their local branches.

Hence, this comprehensive paper analyzes electronic banking from two aspects: on behalf of banks and on behalf of customers. For the research, two questionnaires have been prepared and distributed to banks and customers to determine their attitudes and opinions on the use of electronic banking. The results of the paper show the correlation between electronic banking offers and the demand for them from customers.

Keywords: electronic banking, information technology, digitalization, customers, fintech solutions, local branches.

I. Introduction

The Information revolution has changed the every-day life of people in the 21st century. New technologies such as artificial intelligence, cloud computing, robotics, 3D printing, the Internet of Things, and advanced wireless technologies, among others, have changed the way companies operate. The development of Information technology (IT) has inevitably brought changes in the functioning of the banking sector. The Internet has enabled banks to conduct transactions automatically, from any place and at anytime. Banks provided their services more efficiently and at substantially lower costs. Banking transactions combined with the Internet, known as Electronic banking (E-banking), have provided banks with a comparative advantage in terms of time, location and costs. Some authors classify E-banking as Internet banking and Mobile banking. Internet banking means that banking transactions are realized through a computer or laptop, and mobile banking performs those transactions through mobile phones applications. The development of E-banking has overshadowed the use of traditional banking which is based on direct, physical contact of customers with employees in the so-called "brick and mortar" branches of the bank.

In 2020, the world was shaken by the health crisis caused by Covid-19 virus. The Covid-19 has changed the way people live, interact and make purchase decisions. This pandemic further stimulated the development of E-banking. The use of traditional banking worldwide has declined dramatically during the health crisis. People around the world have faced quarantines, closures of companies and institutions, and health institutions have given recommendations "to stay home" and carry out all purchases from home. Under pressure from Covid-19, people had no choice but to use electronic banking. The pandemic has further encouraged the use of E-banking.

However, the success of E-banking depends on the understanding of the key factors that determine customer satisfaction and service quality. The correlation between the bank offers and the customers' needs and wants becomes more critical in view of the increased competition in the banking sector. The challenge for banks is not only becoming just "digital", but also providing value that customers are comfortable paying for. Thus, banks are trying to transform their strategies that define their future and to rethink their entire flow of activities. These involve not only the digitalization and modernization of financial processes of the banks, but also the development of skills and the promotion of a sustainable bank-customer relationship.

Based on these trends, the paper will attempt to answer the following research questions:

1. What are the strengths and weaknesses that Macedonian commercial banks and their customers face in the modern digital environment?
2. What are the opportunities and threats to the banking sector and to the customers from the digitalization process?

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3. Which are the further recommendations for the E-banking development in the Republic of North Macedonia?

These research questions will be answered with the help of two questionnaires that have been electronically distributed to Macedonian commercial banks as well as to their customers.

II. Literature Review

Banking is the backbone of any national economy. The development of banking speaks for the economic development of a country. The more developed the banking, the more developed the country is.

Banking, thanks to the Information revolution, is further developed in the direction of using new electronic tools for service delivery. The combination of banking and the Internet has led to the development of E-banking. Hertzum et al. (2004) defines E-banking as web-based banking. In other words, E-banking refers to the banking operations, which is done over World Wide Web. According to Keviani (2007), "Electronic banking is an umbrella term for the process by which a customer may perform banking transactions electronically without visiting a brick-and-mortar institution." The following terms all refer to one form or another of electronic banking: personal computer (PC) banking, Internet banking, virtual banking, online banking, home banking, remote electronic banking, and phone banking. However, more comprehensive and well-established definition is given by the United Nations Conference on Trade and Development (UNCTAD). This definition covers almost all area of E-banking: "Internet banking refers to the deployment over the Internet of retail and wholesale banking services. It involves individual and corporate customers, and includes bank transfers, payments and settlements, documentary collections and credits, corporate and household lending, card business and the like."

For consumers, E-banking provides current information, 24-hours-a-day access to banking services. E-banking is very helpful for the customers and for the banks in overcoming the drawbacks of manual system as computers are highly capable of storing, analyzing, consolidating, searching and presenting the data with a lot of speed and accuracy. The primary services provided by e-banks are transferring money among one's own accounts, paying bills, and checking account balances. Loans, brokerage, proprietary trading, service bundling, and a host of other financial services are being added to these primary services (Dewan & Seidmann, 2001). The range of banking products offered online is increasing due to the sophisticated needs and wants of customers.

Banks, like other companies, must listen to the "voice of the consumer" in order to survive in the market. The banking expert J.P Nicols (2015) always reminds banks that "they have to upgrade themselves or risk being burnt to the ground". E-banking is fast becoming a strategic necessity for most commercial banks, as competition increases and becomes more severe. Some specific factors that have conspired to create the new competitive environment for banking include: changing consumer needs and perceptions, globalization, technological innovations, and competition from non-banking entities (Mishra, 2001).

Consumers are increasingly looking for services they can access from a single entry point. Seitz (1998) noted that consumer behavior in banking changed partly as a result of changes in the amount of spare time available to individuals. Mobility, independence of time and place, and flexibility have become key words in consumer banking. Moreover, today their behavior is changed due to their advanced technological knowledge and skills and the pandemic that has affected the whole world in 2020. Consumers, are quickly adapting to new banking transaction delivery systems, which are easier, cheaper and less time-consuming.

E-banking is widely used in every country in the world. Regarding the situation in the North Macedonia, according to Vice Governor Kadievska, "the digital revolution in the past thirty years has brought significant changes in all spheres of economic activity, including the banking industry in Macedonia. Analyzes show that the banking sector tends to keep pace with modern technological trends, with the trends of increasing accessibility of the population to the Internet, the growing use of smartphones and, accordingly, with the changing consumer culture of the population. However, there are factors that limit the digitization of financial services. She mentions the following factors:

- Population distrust in E-banking services (especially the elderly population);
- Insufficient information and education of the citizens about the benefits of the E-banking, such as saving time, saving efforts, less financial costs, etc.,
- Resistance to change - high percentage of customers that use of bank counters for raising money and depositing of cash,
- Lack of competition in the domestic economy, such as lack of fin-tech and low-representation of other non-banking institutions that would compete with the banks.

Factors that contribute to the digitalization of financial services are:

- Increased internet distribution in the country – statistics show that 70% of households had access to broadband Internet, and the same percentage of them (70.4%) use the Internet,
- High degree of financial inclusion (access to bank accounts)

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- High degree of mobile telephony coverage (over 2 million SIM cards in circulation, 57% with Internet) and
- The gradual breakthrough of non-banking institutions and increase of the competition (Telecom, PayNet, PayPal)."

What is really happening today in banking institutions and what is the opinion of the customers about the digitalization of banking services can be analyzed in more detail from the distributed questionnaires.

III. Research Methodology

For the purpose of this paper, two sources of data were used:

Secondary data: data and information from relevant existing literature on E-banking, like journals, statistical data, reviews, e-books, published presentations, blogs and expert's published views. Mainly online sources were used. E-banking is a very popular and modern topic and the Internet abounds with numerous articles, reviews, considerations about its use, its advantages and disadvantages. The paper uses a number of published publications and works on E-banking by domestic and foreign authors.

Primary data: Two questionnaires, one regarding the E-banking implementation and development in the Macedonian banks and the other related to the customer's opinion on the use of the E-banking were distributed online. The research instruments contained open and closed questions (Likert scale, semantic differential, multiple choice questions). The period of the research was between February 15th – April 1st, 2022. Replies were collected mainly by e-mail, social networks, as well as personal contacts. 198 customers and 6 commercial banks answered the questions. For the processing of the data, the Google analytical tool and SWOT analysis was used to identify the strengths and weaknesses (internal environment) and opportunities and threats of E-banking for the banks and their customers coming from the external environment.

IV. Discussion and Analytics

Macedonian banking sector is characterized with a low degree of financial intermediation, high capitalization, and a high share of foreign capital in the ownership structure. There are only twelve commercial banks and one national development bank. Households dominate in the credit and loans structure of the Macedonian banks thus the focus in the research is given to them. The demographic characteristics that show the respondents profile, from the aspect of highest percentage of E-banking usage from gender, age, education, monthly income, and occupation perspective are presented below in Figure 1.

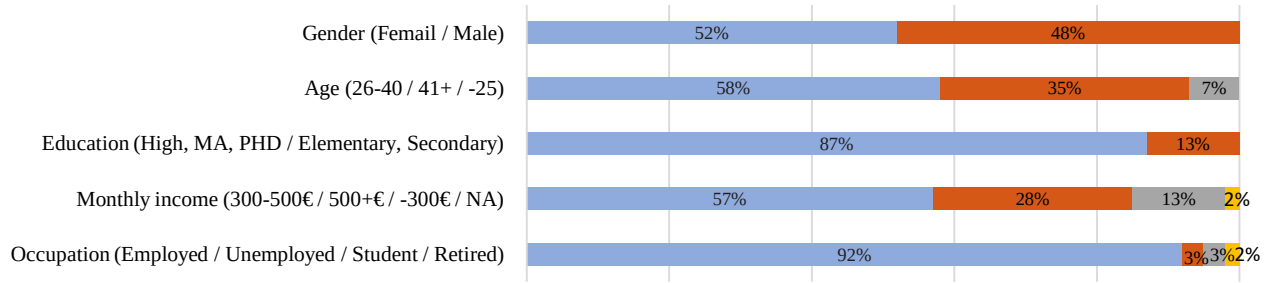

Figure 1: E-banking customers' demographic characteristics

Banks in the Republic of North Macedonia follow the new trends in digital banking in order to maintain their competitiveness on the banking market. In order to determine the level of digitalization of banks' products and services, banks were asked to identify the level of their web page and whether they have incorporated E-banking services. According to the results, 67% of Macedonian banks have their website with informational character enriched with interactive activities (e.g. credit calculator, credit card application etc.), including e-financial (overhead) transactions and with fully transactional - e-payments in domestic and foreign currency payment operations. One bank has its web page enriched with applicative usage of electronic products and services (e-lending, insurance policies, account opening, deposit, etc.). Hence, only one bank has its web page operational on a level of information enriched with e-payments and other e-financial (overhead) transactions, but only in domestic payment operations. Regarding incorporation of E-banking services, all banks answered that they are already engaged in offering E-banking. However, not all of the banking services offered via bank branches are incorporated in the E-banking system. In banks' responses regarding which of the services offered through their branches are available on the E-banking platform, none of the banks offer corporate lending, investment services (asset management, trading-securities), financial support (financial / investment advice) and Bank assurance in the form of E-banking

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services. As shown in Figure 2, only 33% of respondents offer retail lending and applying for credit/debit cards, 50% offer opening a transaction account, 67% offer changing debit/credit card limits and 83% offer location of the nearest ATM and branch office and foreign currency payments.

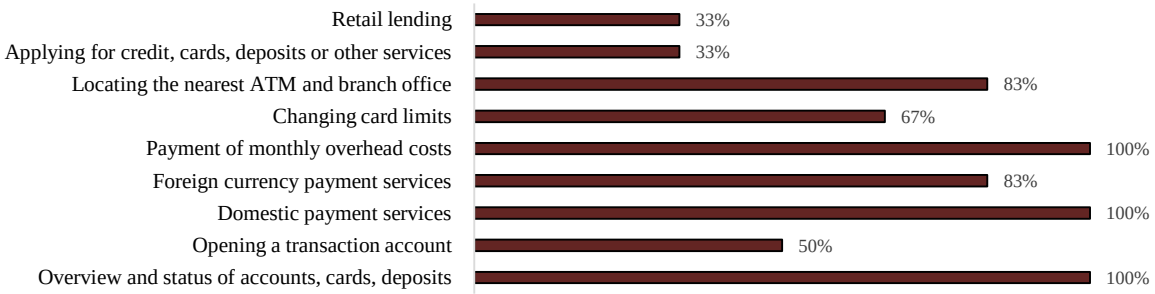

Figure 2: Electronic banking services

From banks' point of view and when analyzing their records regarding customer's preference on how to use banking services, 83% responded that they prefer the usage of bank branches more, whereas 17% answered that they favor the usage of E-banking services. For the purpose of determining which are those services that customers prefer more to conduct them online or through the bank branch, the results (see Figure 3) show that customers in almost each offered service, except for payment of monthly overhead costs and locator of ATMs and bank branches, choose more to visit the "brick and mortar" bank instead of using the E-banking.

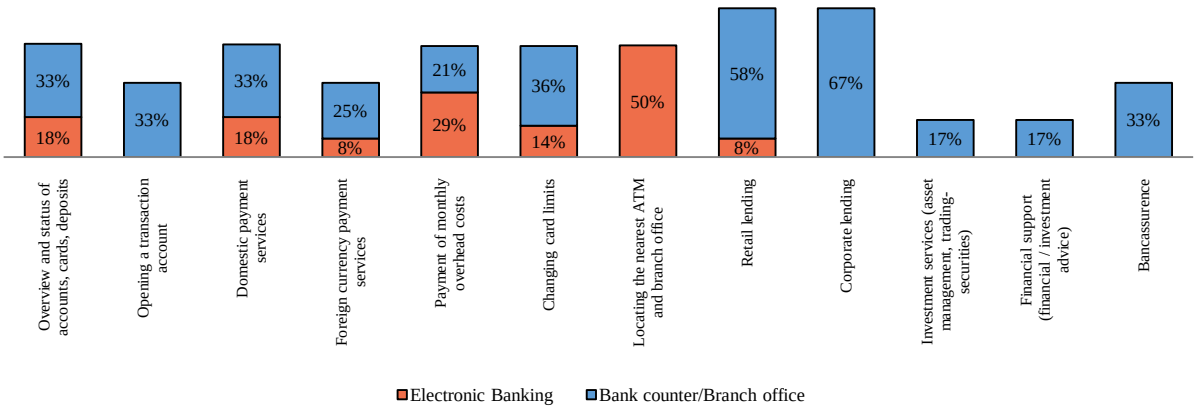

Figure 3: Banking services offered through E-banking and branch office

When customers were asked "How do you use the banking services?" 98.5% answered by E-banking, 19% via telephone, 3% were using personal banker, 45% by ATMs and 27% by bank branches. Furthermore, when customers were asked which banking services they used mostly online (see Figure 4), 96% answered that they often use E-banking services for informative purpose such as overview and checking the status of their accounts, cards and deposits; 60% of the respondents use it for domestic payment services, and 43% for payment of overhead costs.

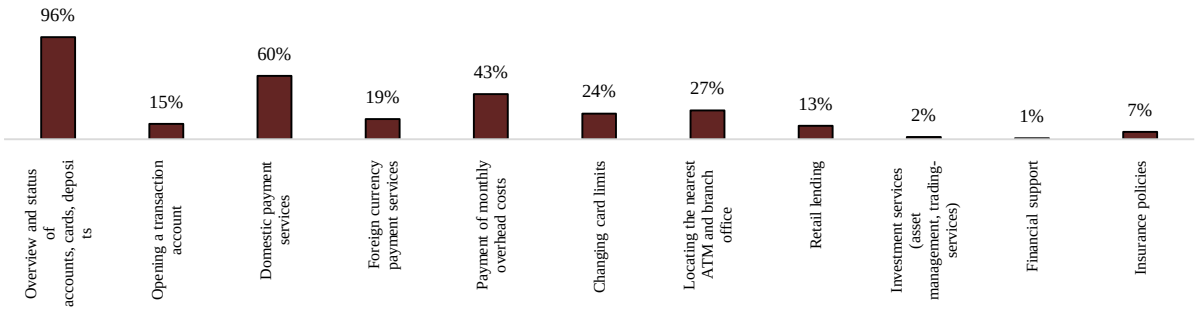

Figure 4: E-Banking services used by customers

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This is a reminder that even though Macedonian banking sector is trying to keep pace with the latest trends in digital transformation, it still has the essential characteristics of the traditional commercial banking system, i.e. where the bank branches are the central unit around which banks operate.

In order to determine the significance that E-banking has for customers in daily life, 82% responded that E-banking has significant usage in their daily lives, 16% responded that their usage of E-banking is neither insignificant nor significant and only 1% answered that their usage is insignificant. Additionally, 56% of the customers-respondents are satisfied, 29% extremely satisfied, 12% are neither satisfied nor satisfied, and 4% are unsatisfied with the use of E-banking services. On average, they are satisfied with E-banking services (4.05) and this, together with the significance that they impose, should be a signal to banks to start investing in E-banking today, more aggressively and without hesitations. Customers are satisfied at the moment, but their needs and desires are sophisticated and need to be met in future as well. Only satisfied customers can keep the banks alive. From the above discussion, it can be concluded that customers are "left" on the banks' strategies and their capacity for introducing new or transforming the existing products through E-banking.

Banks were also asked about their perception of the level of digitalization and their future engagement in Fintech innovation. 67% of the banks answered that they are close to greater digitalization in operations, and only 33% would engage in Fintech innovation only as a long term commitment. Even though E-banking is highly significant for the customers, from the results it is obvious that Macedonian customers should wait for conducting more sophisticated E-banking services for a longer period of 3 to 5 years.

Exploring deeper the effects of E-banking, two sided - SWOT analysis, i.e. positive changes and new opportunities on the one hand, and challenges and threats on the other, for both banks and their customers, of the application of E-banking is furtherly elaborated in detail.

Internal positive changes or strengths: Firstly, the gains from the increased banking efficiency would be discussed because the digitalization is followed by qualitative improvements of the existing banking services and creation of constantly new products. From this point of view, the benefits of the development of e-products and e-services in the banking business can be summarized primarily in: a) the possibility of presence everywhere; b) faster and greater access to new types of banking transactions; c) increasing ability to consolidate financial operations and improve overall efficiency; d) drastic reduction of transaction costs; e) increased competitiveness, flexibility and responsibility to customers. E-banking has the potential to accelerate existing trends and introduce new ways of doing business, organizing work and networking in society. Lower transaction costs, network effects created by increased returns and larger economies of scale, can be achieved through the use of e-services online. In this context, banks were asked about the benefits that E-banking and the usage of advanced technology has, by assigning a degree of agreement (on a Likert scale from 1 to 5) on a several statements. Answers were the following: on average, banks strongly agree with the quick and efficient communication with customers (5.0); partially agree that it brings improved services (4.67), development of new banking products and services (4.83), increasing market share and expanding in new markets (4.0), improving the risk management process - new models and databases (4.0), greater security of information systems (4.0) and increased competition (4.3). However, banks are neutral when asked whether they agree that E-banking leads to reduction in the number of bank branches. Furthermore, when banks were asked to assign how they feel about the introduction of E-banking, their answers on average were that they highly agree with the intensity towards extremely high agree (4.67) with the posed statement that "E-banking is a necessity in the new digital economy". According to the above stated findings, Macedonian banks are aware of the advantages that E-banking offers, and they acknowledged its significance, but not in a full scale.

The strengths from E-banking usage for customers are mainly related to: a) opportunity and possibility for payment from anywhere in the world; b) improved quality of services; c) personalized banking products and services; d) rapid response; e) low fees and commissions; f) new banking e-products and e-services. Namely, the advantage of E-banking is that before the transaction is even completed in the traditional way, by posting the necessary information in an available form online, customers are a priori in a position to know which financial product they want and can use. Therefore, when customers asked about the most important reasons for using E-banking services, their answers were: there is no waiting queue (88%), the transaction time is shorter (75%), the execution of transactions is easier (72%), E-banking responds to my needs (66%), and the transactions are cheaper (49%). Furthermore, in order to determine the benefits, they have from the usage of E-banking services, customers were asked to assign a degree of agreement (from 1 to 5) of a certain statement. On average, they agree that E-banking offers shorter transaction times (4.2), that E-banking is easy to use (4.0) and that E-banking corresponds with their needs (3.97). However, they are neutral toward high intensity of agreeing that E-banking is cheaper (3.8). When customers were asked about what they would change in their banks' offer in a free answer, more than 5% filled in that the use of E-banking

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services is not very cheap. However, when analyzing banks' responses related to this area, and by looking at their price lists, conducting e-payments is 4-5 times cheaper than conducting payments in a bank branch. In conclusion, customers have the perception that E-banking is not cheaper, due to the obligation to pay certain fees for using E-banking.

Weaknesses: There are several challenges that banks need to overcome in order to take full advantage of E-banking. In addition to non-proprietary standards and the open nature of electronic operations that will lead towards increased transparency and competition (positive effects), it will also lead to potential threats to privacy (adverse effects). Limitations or shortcomings of E-banking can be identified as:

1. Overflow of information syndrome, where customers, may be confused and to not know how to work and research with an obvious definite list of information services;
2. Need for certain new costs for physical installation and maintenance of the new IT (websites, hardware, software programs), meaning that the entry fee can be quite high, not only in terms of capital costs required to introduce the technology, but also in terms of understanding the technology, especially how to make full use of it;
3. Restraint in the application of web-based strategies due to the observed "uncertainty" about the use of the Internet as a business environment and as a basis for contact. The basic business needs and goals in banking are for transactions to be private, secured, guaranteed and timely. Not all of them can be filled with online E-banking. Fintech products are sensitive to external attacks. Without adequate collateral technology in banking, incalculable financial damage (high operating risks) as well as damage to its reputation (high reputation risk) may arise. Therefore, while the new IT may drastically reduce some transactional and distribution costs, new costs associated with building trust and reducing risks will arise.
4. E-banking reduces the volume of face-to-face meetings, which may further lead to downsizing of the customer base. Given that preferences for an alternative variant of the product are often explained more easily using gestures and intonations than by grammatical sentences, we can really argue that E-banking has its limitations. When transactions are performed online, customers are faced with asymmetric information, with inability to physically verify the information being exchanged. By making the information in a richer electronic (digital) form, an attempt is made to overcome the problem with the asymmetric information. However, Internet information very often has a commercial motivation and value, thus the accuracy of such information is often questioned.

When analyzing the degree of difficulties or weaknesses that banks face when performing E-banking activities (on a scale of 1-extremely low to 5-extremely high) it can be concluded that on average the endured difficulties are with very low intensity to neutral, where as the highest average value is noted on high costs for development, in which 50% of the banks answered that they faced high degree of problems when applying E-banking (see Figure 5).



Figure 5: Major difficulties or problems that banks face in the process of applying E- banking

Having in mind that the introduction and implementation of E-banking asks for radical changes in the organizational infrastructure and imposes weaknesses in the area of human resources, banks were asked whether they have a special team for introducing and monitoring E-banking and if yes, whether the team for introduction and monitoring of E-banking is organized as a working group, division or as a department. The results show that all of the banks have a special team for introducing and monitoring E-banking, but 17% organized it as a working group, 67% as a division, while 17% organized it as a separate department. Secondly, they were asked to assign a degree of impact (on a scale of 1 to 5) and the direction of impact of the introduction of E- banking on the number of employees. As analyzed, E-banking on average has low impact on the reduction (1.83), increase (2.50) and in the requalification of the workforce (2.33).

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When analyzing the limitations that come with the application of E-banking, from the customers' point of view, it can be noted that customers on average do not agree: that the best is the direct contact with the employees in bank branches (2.20), that they prefer banking services directly from the bank branches (2.0), that the use of E-banking is complex (1.80) and that using E-banking is unsafe (1.98). Regarding the question on the barriers of using E-banking, most respondents (71%) believe that lack of knowledge about E-banking services is the biggest obstacle. Many respondents cited the lack of training by banks as an obstacle, as well as the fact that banks do not encourage users to make greater use of E-banking (see Figure 6). It can be concluded that consumers' have needs for additional education and training about E-banking.

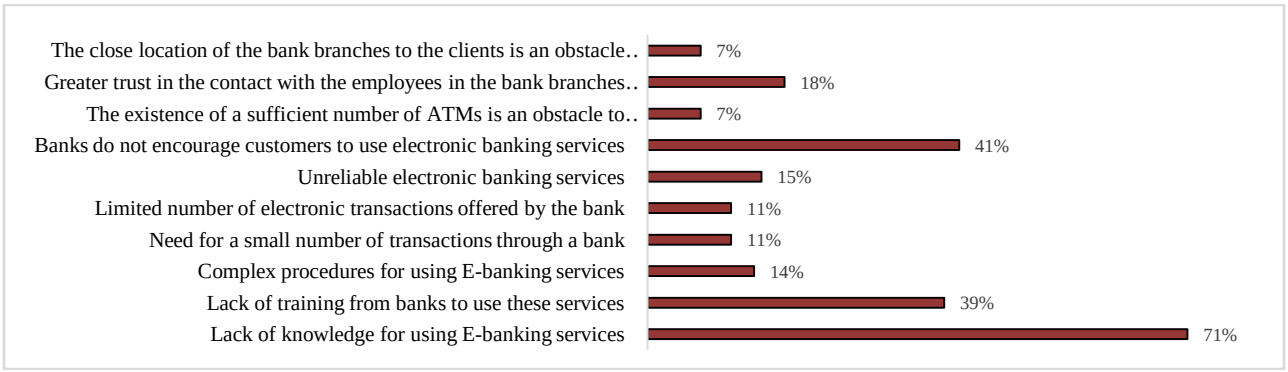

Figure 6: Obstacles for use of E-banking

Asking the banks, whether they educate their customers on E-banking, their responses were as follows: 50% of the banks educate their customers through trainings organized by the bank (own staff), and all of them educate their customers through their branches - in communication with employees, and through tutorials available on the website / mobile application. When banks were asked how they provide additional education and / or training to employees in the field of E-banking, 100% answered that they conduct internal training in the bank, and per 17% respectfully at the level of the group to which the bank belongs, and by seminars where lecturers are experts from other institutions.

Opportunities: The only thing that today's customers want is added value of the product and services, they receive. The digital transformation enables implementing new business strategies by banks to offer a wider range of financial products, starting with personal finance management, overview of all banking accounts, investment management, advisory services etc., which, in general, means creation of customized customer based products thatgive additional value to consumers. When analyzing the attitudes that Macedonian banks have for the opportunities that E-banking offers to them, on average they answered that there is a high level of opportunity to offer a greater number of products and services (4.17) and the opportunity to offer products and services with added value, the so-called integrated products (4.20). However, on average, they are neutral when answering about the opportunity for better management of capital and risks (3.20).

On the side of the customers, when asked about what they expect from their banks in the near future, 90% answered that banks should be focused on offering new technological products, while 5% do not expect their bank to offer new technological products and 5% did not respond to this question at all. When asked the customers what they would change anything in E-banking services in a free answer, some of the responds related to this area were the following:

- Expansion of the services offered by the bank through mobile banking,
- Cancellation of the monthly fee for E-banking,
- More information on E-banking services,
- More training for the usage of E-banking,
- Add voice banking for elderly people and
- Shorter and understandable procedures.

Threats: New financial ecosystem is evolving and on a global scale digital service providers, such as Robo consultants, credit card issuers, P2P lenders, insurers, brokers and asset managers are considered as important elements. These companies are already overtaking large shares from the banking market and responding to the changing financial needs of their customers. Macedonian banking sector still lacks the competition from new entrants, such as Fintech companies since a new regulatory framework is needed to be implemented in order to support them. This situation should not be underestimated, having in mind that the regulatory body makes an effort and is already in the process of supporting and developing the Fintech sector that would "shake up" the banking industry. Threats would be noted by the Macedonian banks in the near future in the provision of payment services as well, since the monetary authority is already in the process of rolling out a significant update to the Law related to payment services and payment systems and bringing

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them in line with the EU's PSD2 Directive, EMD2, PAD, SFD, IFR and some provisions from SEPA Regulation. Regarding the possible threats that arise around the E-banking system, Macedonian banks were asked to rate the impact (on a scale from 1-extremely low to 5 – extremely high) that the entry of new Fintech institutions into the Macedonian financial market would have (see Figure 7).

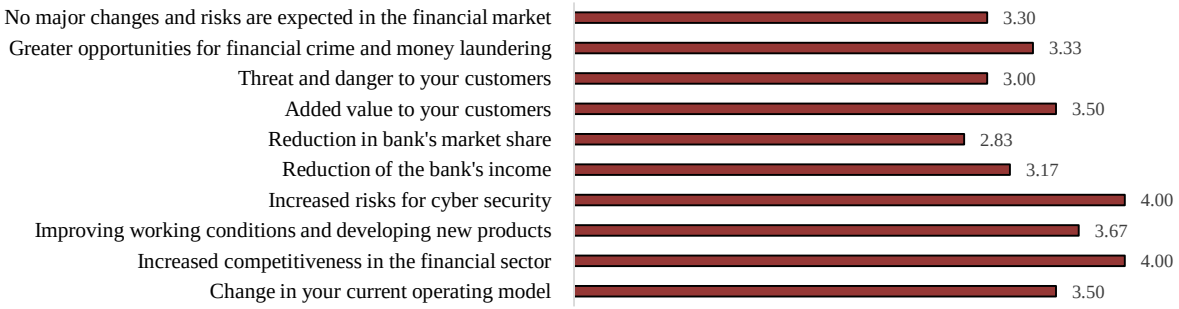

Figure 7: The impact of Fintech institutions entry

Banks, on average, face high degree of threats in their main areas of functioning regarding increased risks for cyber security (4.0) and increased competitiveness in the financial sector (4.0). Strong capitalization of the Macedonian banks as well as stringent rules for entering into the banking sector are the main reasons why possible reduction in banks' market share is regarded as a low threat for the banks. Nevertheless, threats in the areas of deposit collecting and lending, investment management will come for sure, because they are predetermined elements of any of the possible scenarios (bricks and click or click and click) that will evolve in the future and they will have high influence over the banking businesses.

From customers' point of view, 46% strongly disagree that using E-banking is unsafe and unsecure, 29% disagree with this statement, while 14% neither agree nor disagree, 8% agree and 3% very much agree. On average (1.98) they disagree that E-banking is unsafe and unsecure. Additionally, on average they very much disagree with intensity toward disagreeing with the statement that using E-banking is a complex process (1.80). Hence, more than 70% of Macedonian customers do not feel threaten neither by the cyber-crime nor by the complexity of E-banking services, 14% are neutral, 11% of the customers feel threaten by the risk of cyber-crime and complexity of E-banking and 5% have not replied.

Through capital increase, technological change leads to changes in capital and labor, to an increase in capital productivity, which in turn leads to growth and development. In the long run, the combination of new banking products, expanded market research, income gains and reduced fees and commissions because of increased productivity will lead to increased net profits. Namely, in the long run, every bank probably will have more advantages than disadvantages of increased volume and facilitated access to information, products and services. Banks that will be able to be the first in their strategies to apply e-innovations in E-banking according to the needs and requests of the customers, will also be leaders and first beneficiaries of Fintech gains.

V. Conclusion and Further Recommendations

Research data show that Macedonian banks as well as customers are increasingly oriented towards E-banking, which is a stark reality that will expand in the future. 95% of the bank's customers have been using E-banking for quite a long time (one to over 5 years) and with high frequency (80% of the respondents use E-banking services either daily or once/several times a week). Large number of respondents i.e., around 98.5% use E-banking. Customers currently are satisfied with the e-services offered by banks, but 88% of them still expect greater digitization of banks in the future as well as a more diverse and wider offer of new technological products and services. Customers do not feel threatened by cyber-crime and complexity of E-banking services, but they do feel lack of knowledge and additional training in the area of using the E-banking services.

Today, Macedonian banks are faced with the digital transformation, the Covid-19 pandemic, as well as with fierce competition from Fintech companies and many startups who are entering the banking sector. Banks are forced to continuously transform their business models. To make efforts by using new technologies to innovate and introducing new products and services with added value for the end customer. Finally, it must be understood that every customer counts. The research shows that the number of transactions performed through E-banking is relatively small, and most of the customers use them for informative needs. Macedonian banks are gradually introducing new services in order to bring E-banking closer to the customers and meet their needs. New Fintech products and services as well eventual

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engagement with new Fintech companies is incorporated mainly in the long term strategy of the Macedonian banks. Having into account the findings, the following recommendations for Macedonian commercial banks can be derived:

- Banks should provide educational programs, tutorials and training to the customers about digital banking!
- Banks should increase investments in the cyber security and, thus reducing this threat, would mean boosting the customers' confidence!
- Banks should adopt in their short term strategies greater digitalization of their operations as well as a more diverse and wide offer of new Fintech products and services according to the needs of their customers!
- Banks must prepare to face increasing competition from the Fintech newcomer and forthcoming payment changes in the Macedonian financial market!

The success and profitability of the banks will be largely determined by their ability and skills to allocate every saved capital in sufficiently flexible multiple financial products and services which will be repeatedly applied with reduced risk level in the decision-making process.

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Consumer Perception, Awareness, and Satisfaction about Goods and Services Tax (GST): With Reference to Kalaburagi District

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Abstract- Goods and Services Tax (GST) was implemented in India with the primary objective to reduce the burden on all stakeholders in the economy. Consumers are the vital stakeholders of GST as they bear the burden of taxes indirectly and contribute to government exchequer. Before introduction of GST, there were many taxes in force, which led to more complexities in taxing taxpayers, and there was a problem of cascading taxes. GST came as a hope to overcome the issues of earlier tax systems and provide many benefits to consumers. The paper examines consumers perception, level of awareness, and satisfaction about GST. To achieve the objectives of the study online survey has been undertaken by randomly sharing survey links to consumers of Kalaburagi district of Karnataka state. Non-parametric test has been used to analyze the primary data collected. The Chi-square test has been used to test consumers perception, and Mann witney U test and Kruskal-Wallis tests have been used to test the significance of two or more samples.

Keywords: *GST, consumer awareness, perceptions, satisfaction, consumer education.*

GJMBR-B Classification: *DDC Code: 640.7305 LCC Code: TX335.A1*



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Consumer Perception, Awareness, and Satisfaction about Goods and Services Tax (GST): With Reference to Kalaburagi District

Basavanagouda[α] & Dr. Panduranga V[σ]

Abstract- Goods and Services Tax (GST) was implemented in India with the primary objective to reduce the burden on all stakeholders in the economy. Consumers are the vital stakeholders of GST as they bear the burden of taxes indirectly and contribute to government exchequer. Before introduction of GST, there were many taxes in force, which led to more complexities in taxing taxpayers, and there was a problem of cascading taxes. GST came as a hope to overcome the issues of earlier tax systems and provide many benefits to consumers. The paper examines consumers perception, level of awareness, and satisfaction about GST. To achieve the objectives of the study online survey has been undertaken by randomly sharing survey links to consumers of Kalaburagi district of Karnataka state. Non-parametric test has been used to analyze the primary data collected. The Chi-square test has been used to test consumers perception, and Mann witney U test and Kruskal-Wallis tests have been used to test the significance of two or more samples. Correlation has been used to examine correlation between demographic variables and level of awareness. The study's findings reveal that consumers have a moderate level of awareness about GST, and level of awareness depends upon educational qualifications of respondents. Majority of respondents have a positive perception towards, and most of the consumers are satisfied with working of GST system. There is a need to increase awareness among consumers by increasing promotional activities and by introducing GST as a course in undergraduate and postgraduate studies.

Keywords: GST, consumer awareness, perceptions, satisfaction, consumer education.

I. Introduction

Goods and Services Tax is the most popular indirect tax system globally; its advanced features led to major tax policy shifts from traditional ways to advanced ways of taxing by many countries of the world. France was the first country to adopt GST during the 1950s; there are more than 160 counties, including the members of EU and ASEAN member countries (Goh, P. J., & et al. 2017). In India, the need for simple, comprehensive, unified tax by subsuming many state and central government levies was first mooted by the then finance minister Sri. P Chidambaram in his budget speech 2006-07. GST subsumed most central and state taxes, thereby proving a unique platform to levy taxes and reducing complexities in interstate transactions. The rollout of GST impacted almost all sectors of the economy. GST being a consumption-based tax, the tax burden falls on the consumer who consumes goods and avails services. In the initial years of implementation of GST, it was called by slogan "One Nation One Tax," but after implementation, we can see GST is not a single tax; there are mainly five different slabs under it which make the understanding of taxing provisions complicated. Apart from tax slabs, other provisions are still confusing consumers. Thus, in this study, an attempt is made to assess consumers' perception, awareness, and satisfaction about GST. It provides inputs to government to enhance the effectiveness of the GST system by providing good awareness to consumers.

II. Review of Literature

Introducing Goods and Services Tax is considered India's most important taxation reform after independence. It subsumed many state and central taxes into a single tax system. The main aim of simplifying the tax system is to reduce the burden on final consumers and enhance transparency in tax collections. They are henceforth providing an efficient platform to utilize taxpayers' money in an effective way. In the previous taxation regime, all states levied taxes at different rates, and there was a cascading of taxes. The deficiencies in the earlier tax system paved the way for an improved version of indirect taxation, i.e., GST. Being a consumption-based tax, it will be levied on final consumers of Goods and Services. Revenue goes to the state in which final consumption takes place. Many research studies are conducted to assess the consumers' perceptions about GST. Some of the studies are discussed in this section.

A moderate level of awareness among consumers leads to a negative perception of GST. To enhance the level of satisfaction about GST, there is a need for providing more information to consumers (Ahmad, M. A. R.et al., 2016). Changes were observed in most consumers' buying behavior due to a negative

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perception towards GST. Lack of clarity on rate of taxes and classification of goods and services created confusions among consumers (Mehta L.et al., 2018). A moderately negative correlation was found between price stability and acceptance of GST. Price raises after GST has a negative influence on acceptance of GST (Ling, S. C. &et al. 2016). Negative effect of GST on income inequality and government subsidies will lead to lower acceptance of GST. Readiness was positively correlated with acceptance of GST. Using the theory of planned behavior, the study by (Yusri Y., 2015) unveiled that attitude, subjective norms, and perceived control behavior are the important factors influencing individual taxpayers' intent to comply with GST. It is suggested that issues in GST should be resolved to maximize the revenues to government. GST was implemented in India to resolve the issue of multiple taxes. But, in GST regime also, multiple taxes existing (Babu, G. S. 2019).

According to a study by (Mohammad Fadzillah, N. S. &et al. 2016), consumers are not happy with GST implementation in Malaysia because they perceive that GST will increase the burden; it suggested reducing its GST tax rate to 4%. There is a need to educate and enhance awareness about GST. Continuous monitoring of prices and strict regulation of anti-profiteering will increase consumer satisfaction. The demographic profile of consumers will significantly influence the awareness and perception about GST. Furthermore, lack of awareness leads to the complexity of GST. It is suggested to give extensive public education (Kaur, H. 2019). According to (Nasir., 2015), tax awareness, tax knowledge, tax morale, and tax compliances are the important factors influencing the level of GST awareness among consumers; among the factors identified, tax morale is the highest influence on acceptance of GST. Good feelings of consumers will lead to positive perceptions about GST, improving public acceptance will contribute to better implementation of GST (Abd Rashid, A., 2016).

III. Objectives of the Study

The objective of study is to assess the level of awareness, perceptions, and satisfaction of consumers after three years of GST implementation in India. Specific objectives of the study are as under.

1. To assess the consumer level of awareness towards GST
2. To study the perception of consumers towards GST
3. To examine the satisfaction of consumers about GST

IV. Hypotheses

The following hypotheses have been formulated to study the relationship between consumers' demographic variables and their level of awareness and perceptions.

H_{01}: There is no significant difference in the level of awareness about GST by gender

H_{02}: There is no significant difference between age and level of awareness about GST

H_{03}: There is no significant difference between qualification and level of awareness about GST

H_{04}: There is no significant difference between profession and level of awareness about GST

H_{05}: There is no significant difference between demographic profile and perception towards GST.

V. Data and Methodology

The study is exploratory in nature. To achieve objectives of the study, primary data has been collected by administering the questionnaire through google forms. For collection of primary data, a well-structured questionnaire was prepared, taking the inputs from earlier studies conducted by Maheshwari *et al.* (2019), Amanuddin (2014), and Shari *et al.* (2015). For respondent's ease, the questionnaire was divided into four parts; first part is related to demographic profile of respondents; second part is related to level of awareness of consumers about GST; the third part pertains to perception of consumers towards GST, and fourth part is related to level of satisfaction about GST. Except for the first part of the questionnaire in other parts of the questionnaire, a 5-points Likert scale has been used with ten questions in each section. In the last part, respondents were asked about suggestions regarding GST.

Target respondents of the study are consumers residing in Kalaburagi district of Karnataka state. As the consumer population was gigantic in this district, a sample of 152 respondents has been selected using a convenient sampling technique. The study sample includes students, homemakers, farmers, professionals, and employees from all sections of society.

Table 1: Reliability Analysis Results

		N	%	Cronbach's Alpha	Number of Items
Cases	Valid	152	100.0	0.772	10
	Excluded	0	.0		
	Total	152	100.0		

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Table 1 shows the reliability of questionnaire for a level of awareness among consumers about GST. It is tested through Cronbach's alpha coefficient; it indicated a 0.772 alpha value. The Cronbach's alpha of more than 0.70 is most acceptable for assessing gender differences and level of awareness among various demographic variables (Abraham & Barker, 2014). Thus, the questionnaire was found to be more reliable and suitable for the study. The non-parametric test has been used to analyze the primary data collected. Chi-square test has been used to test consumers' perception, and Mann witney U test and Kruskal Wallis tests have been used to test the significance of two or more samples. Correlation has been used to examine correlation between demographic variables and level of awareness.

VI. Results and Discussion

a) Consumer-level of awareness towards GST

Consumer-level awareness has been examined with the help of parametric tests such as the Mann-witney test, Kruskal Wallis test, descriptive statistics, and correlation.

The independent variables such as age, gender, qualification, occupation, and income of the respondents are tested with dependent variable 'consumer awareness about GST', Mann-witney U test has been used significant test difference between gender of the respondents and level of awareness.

Table 2: Demographic profile of respondents (N=152)

Variables	Particulars	Frequency	Percentage (%)
Age	18-30	118	77.63
	31-50	29	19.07
	50 above	5	3.28
Gender	Male	106	69.73
	Female	46	30.26
Qualification	Up to High school	8	5.26
	Under Graduate	14	9.21
	Graduate	11	7.23
	Post-Graduate or Higher Education	116	76.31
	Others	3	1.97
Occupation	Farming	8	5.26
	Homemaker	2	1.31
	Student	13	8.56
	Professional	16	10.52
	Business	1	0.65
	Employee	34	22.37
	Unemployed	14	9.22
Annual Income	Up to 5 Lakh	130	85.53
	5 Lakh to 10 Lakh	12	7.89
	10 Lakh to 15 Lakh	10	6.58
Total		152	100

Source: Field survey

Table 2 shows the demographic profile of respondents. Most of the respondents are aged between 18-30 years, i.e., 77.63% and 29 respondents are aged between 31-50 years of age, and only five respondents are above 50 years of age. The majority of respondents are male, i.e., 69%, and female respondents' participation rate is 30%. It is interesting to note that majority of respondents are postgraduates. Occupation-wise, more respondents are employees. The higher number of respondents have an annual income of up to 5 lakhs. The total number of respondents for the survey is 152 consumers from 10 talukas of the Kalaburagi district.

Table 3: Mann-witney U test for level of awareness about GST by respondents Gender

	Gender	N	Mean Rank	Sum of Ranks		
Awareness	Female	46	76.68	3527.50	Mann-witney U	2429.50
	Male	106	76.42	8100.50	Wilcoxon W	8100.50
	Total	152			Z	-.034
					Asymp. Sig	0.973*

*Note: * Significant at P<0.05 level.*

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Table 3 shows the results of the Mann-witney U test for level of awareness about GST between genders. The results indicated that the p-value is 0.973, which is higher than the significance level of 0.05. Hence, there is not enough evidence to reject the null hypothesis. Thus, it can be concluded that level of awareness about GST is not different by gender.

Table 3: Kruskal Wallis test for level of awareness about GST by respondents age group

	Age	N	Mean Rank			Age
Awareness	18-30	118	76.61	Kruskal-Wallis	0.011	18-30
	31-50	29	75.86	df	2	31-50
	51 and above	5	77.70	Asymp. Sig	0.995*	51 and above
	Total	152				

*Note: * Significant at P<0.05 level.*

Table 3 to 6 examines the impact of independent variables such as age, qualification, occupation, and income on the consumer level of awareness about GST. As each variable consists of more than two groups, the KruskalWallis test has been used to test significant differences between two or groups in each independent variable.

Table 3 depicts the results of Kruskal Wallis test for level of awareness about GST between various age groups. It is found that p-value is 0.995, which is higher than level of significance of 0.05. Hence, there is not enough evidence to reject the null hypothesis, and it can be concluded that there is no significant difference between levels of awareness among various age groups.

Table 4: Kruskal Wallis test for level of awareness about GST by respondents Qualification

	Qualification	N	Mean Rank		
Awareness	Up to High school	8	87.00	Kruskal-Wallis	7.500
	Under Graduate	14	93.11	df	4
	Graduate	11	82.14	Asymp. Sig	0.112*
	Post-Graduate or Higher Education	116	74.65		
	Others	3	21.83		
	Total	152			

*Note: * Significant at P<0.05 level.*

Table 4 presents the results of the Kruskal Wallis test for awareness about GST between educational levels of consumers. It is found that the p-value is 0.112, which is higher than significance level of 0.05. Hence, there is not enough evidence to reject the null hypothesis. Thus, it can be concluded that level of awareness is not significantly different among qualification levels of consumers.

Table 5: Kruskal Wallis test for level of awareness about GST by respondent Occupation

	Occupation	N	Mean Rank		
Awareness	Business	1	25.00	Kruskal-Wallis	5.413
	Employee	34	88.18	df	6
	Farming	8	77.19	Asymp. Sig	0.492*
	Homemaker	2	82.00		
	Professional	36	78.96		
	Student	57	70.04		
	Unemployed	14	70.64		
	Total	152			

*Note: * Significant at P<0.05 level.*

Tables 5 and 6 show results of Kruskal Wallis test for level of awareness about GST based on occupation and income of consumers. It is found that the p-value is 0.492 and 0.090 for occupation and income, respectively, which is higher than level of significance at 0.05 level. Hence, there is no evidence to reject null hypothesis. Thus, it can be concluded level of awareness is not significantly different based on occupation and income of consumers.

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Table 6: Kruskal Wallis test for level of awareness about GST by respondent's income

	Annual Income (In Rs.)	N	Mean Rank		
Awareness	Up to 5 Lakh	130	73.36	Kruskal-Wallis	4.814
	5 Lakh to 10 Lakh	12	99.08	df	2
	10 Lakh to 15 Lakh	10	90.20	Asymp. Sig	0.090
	Total	152			

*Note: * Significant at P<0.05 level.*

Table 7: Co-relation matrix

	Awareness	Gender	Age	Qualification	Profession	Income
Co-relation coefficient	1	-0.015	0.011	0.140	0.070	0.128
Sin. (2 tailed)	-	0.859	0.891	0.085	0.391	0.115

Note: correlation is significant at 0.05 level

Table 7 shows that none of the demographic variables are significantly correlated with the level of awareness; all value is below 0.5. Gender indicated a negative correlation with the level of understanding. Age, qualification, profession, and income showed a positive correlation in relation to GST awareness.

Table 8: T TEST for consumer perception towards GST

Consumers' Perceptions towards the effectiveness of GST	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
GST is simple and easy to understand	20.007	151	.000	2.283	2.06	2.51
GST implemented in India at the right time	22.700	151	.000	2.605	2.38	2.83
GST is beneficial for the socio-economic development of India	25.565	151	.000	2.789	2.57	3.01
GST enhanced transparency of tax collections	22.700	151	.000	2.605	2.38	2.83
Prices got reduced after implementation of GST	22.147	151	.000	2.539	2.31	2.77
GST reduced the complexities in classification of Goods and Services	22.475	151	.000	2.414	2.20	2.63
GST rates are considered while making purchase decisions	23.887	151	.000	2.559	2.35	2.77
GST resulted in reduction of demand for luxury goods and sin goods due to imposition of higher tax rate and Cesses	23.372	151	.000	2.507	2.29	2.72
The GST invoice is clear and easy to understand	20.582	151	.000	2.375	2.15	2.60
GST is a good tax system but needs improvements	23.215	151	.000	2.684	2.46	2.91

Source: Primary data

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Table 8 Presents t-test results for consumer perception towards GST. It can be seen from the results that 'GST is beneficial for the socio-economic development of India' statement received the highest mean score value as compared to other statements. It is indicated that more consumers have a positive perception of GST. All the statements about consumer perception towards GST yielded significant results. It can be concluded that consumers have a positive perception of GST. They opined that it needs to be improved to lead to the country's socio-economic development.

Table 9: Chi-Square for test of independence for Effectiveness of GST system

Consumer Perception towards GST		Age	Gender	Marital status	Educational qualification	Occupation	Income
GST is simple and easy to understand	Chi-square	20.82	7.721	4.093	23.398	48.339	6.467
	Df	8	4	4	16	24	8
	Sign	0.008	0.102	0.934	0.104	0.002	0.595
	Critical value	15.507	9.49	9.49	26.30	36.415	15.507
GST implemented in India at the right time	Chi-square	7.709	3.906	7.790	20.600	49.314	6.467
	Df	8	4	4	16	24	8
	Sign	0.462	0.419	0.100	0.194	0.002	0.595
	Critical value	15.507	9.49	9.49	26.30	36.415	15.507
GST is beneficial for the socio-economic development of India	Chi-square	23.789	0.531	1.861	14.537	38.173	13.194
	Df	8	4	4	16	24	8
	Sign	0.002	0.970	0.761	0.559	0.033	0.105
	Critical value	15.507	9.49	9.49	26.30	36.415	15.507
GST enhanced transparency of tax collections	Chi-square	14.472	1.166	7.069	20.816	35.456	4.925
	Df	8	4	4	16	24	8
	Sign	0.063	0.884	0.132	0.186	0.062	0.766
	Critical value	15.507	9.49	9.49	26.30	36.415	15.507
Prices got reduced after implementation of GST	Chi-square	7.224	3.205	7.582	40.462	51.836	6.289
	Df	8	4	4	16	24	8
	Sign	0.513	0.524	0.108	0.001	0.001	0.615
	Critical value	15.507	9.49	9.49	26.30	36.415	15.507
GST reduced the complexities in classification of Goods and Services	Chi-square	14.956	0.616	5.368	14.458	26.667	17.125
	Df	8	4	4	16	24	8
	Sign	0.060	0.961	0.252	0.565	0.320	0.029
	Critical value	15.507	9.49	9.49	26.30	36.415	15.507
GST rates are considered while making purchase decisions	Chi-square	15.021	3.321	12.805	20.412	32.731	8.922
	Df	8	4	4	16	24	8
	Sign	0.059	0.506	0.012	0.202	0.110	0.349
	Critical value	15.507	9.49	9.49	26.30	36.415	15.507
GST resulted in a reduction of demand for luxury goods and sin goods	Chi-square	6.293	4.242	6.414	12.477	45.866	14.585
	Df	8	4	4	16	24	8
	Sign	0.614	0.374	0.170	0.711	0.005	0.068
	Critical value	15.507	9.49	9.49	26.30	36.415	15.507
The GST invoice is clear and easy to understand	Chi-square	9.907	7.186	10.896	17.861	38.489	5.637
	Df	8	4	4	16	24	8
	Sign	0.272	0.126	0.028	0.332	0.031	0.688
	Critical value	15.507	9.49	9.49	26.30	36.415	15.507
GST is a good tax system but needs improvements	Chi-square	11.133	6.419	5.842	18.702	20.072	14.866
	Df	8	4	4	16	24	8
	Sign	0.194	0.170	0.211	0.320	0.693	0.061
	Critical value	15.507	9.49	9.49	26.30	36.415	15.507

Source: Primary data

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Table 8 depicts the perceptions of consumers towards GST. Results Indicated that the observed value of perception of consumers about GST is below p-value is 0.05, which shows significant mean differences among consumers' perceptions towards GST. Among the parameters, 'GST is beneficial for socio-economic development of India,' which is 2.789, and a lower mean difference is observed for 'GST is simple and easy to understand; therefore, there is a significant difference in consumers' perceptions towards GST.

Table 10: Showing descriptive statistics for consumer satisfaction towards GST

Consumer satisfaction	N	Minimum	Maximum	Mean	Std. Deviation
Exemption of necessary goods and Services	152	1	5	3.74	1.096
Prices charged by composition dealers	152	1	5	3.68	1.112
Levying cess on Luxury and Sin goods	152	1	5	3.65	1.111
Satisfaction about [Price changes after GST]	152	1	5	3.62	1.239
Rate of tax	152	1	5	3.59	1.263
Clarity on rate of tax to paid on particular goods and services	152	1	5	3.59	1.247
Excluding petroleum and electricity outside the preview of GST	152	1	5	3.55	1.275
Classification of Goods and Services	152	1	5	3.50	1.250
Simplicity of GST system	152	1	5	3.42	1.226
GST electronic invoice	152	1	5	3.37	1.260
N 152					

Source: Primary Data

Table 9. Shows the results of the descriptive statistics for consumer satisfaction about GST. It can be seen from the results that a greater number of consumers are satisfied with the exemption of necessary goods and services under GST. And they are also happy with prices charged by composition dealers. They agree that imposing cess on luxury and sin goods and consumers are satisfied with changes in prices after GST implementation. A moderate number of consumers are happy with tax rates under GST. It is found that most consumers are dissatisfied with excluding petroleum and electricity outside the preview of GST and the lack of clarity on the rate of taxes. Thus, it is suggested that the government consider bringing petroleum under GST ambit so that tax burden on consumers will reduce.

VII. Conclusion

Goods and Services Tax (GST) is historic tax reform in the Indian taxation landscape. It took decades of effort to bring GST into reality. Roll out of GST impacted almost all the stakeholders in the economy. Among the stakeholders, consumers are the important ones who have to bear the burden of taxes and facilitate generating revenue for the government. An attempt made in this study to examine perception, awareness, and satisfaction of consumers about GST. By using non-parametric tests, it is found that there is a significant difference between awareness about GST and demographic variables of respondents. With the help of Chi-square test, it is unveiled that there is a significant difference in consumers' perceptions towards GST. Descriptive statistics show that majority of consumers are satisfied with GST. There are issues in GST as opined by consumers. The government should take positive measures to increase consumer awareness about GST so that it leads to more acceptability of GST by consumers.

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- The names of second main headings (Heading 2) must not include numbers and must be in italics with a font size of 10.

Structure and Format of Manuscript

The recommended size of an original research paper is under 15,000 words and review papers under 7,000 words. Research articles should be less than 10,000 words. Research papers are usually longer than review papers. Review papers are reports of significant research (typically less than 7,000 words, including tables, figures, and references)

A research paper must include:

a) A title which should be relevant to the theme of the paper.
b) A summary, known as an abstract (less than 150 words), containing the major results and conclusions.
c) Up to 10 keywords that precisely identify the paper's subject, purpose, and focus.
d) An introduction, giving fundamental background objectives.
e) Resources and techniques with sufficient complete experimental details (wherever possible by reference) to permit repetition, sources of information must be given, and numerical methods must be specified by reference.
f) Results which should be presented concisely by well-designed tables and figures.
g) Suitable statistical data should also be given.
h) All data must have been gathered with attention to numerical detail in the planning stage.

Design has been recognized to be essential to experiments for a considerable time, and the editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned unrefereed.

i) Discussion should cover implications and consequences and not just recapitulate the results; conclusions should also be summarized.
j) There should be brief acknowledgments.
k) There ought to be references in the conventional format. Global Journals recommends APA format.

Authors should carefully consider the preparation of papers to ensure that they communicate effectively. Papers are much more likely to be accepted if they are carefully designed and laid out, contain few or no errors, are summarizing, and follow instructions. They will also be published with much fewer delays than those that require much technical and editorial correction.

The Editorial Board reserves the right to make literary corrections and suggestions to improve brevity.



Format Structure

It is necessary that authors take care in submitting a manuscript that is written in simple language and adheres to published guidelines.

All manuscripts submitted to Global Journals should include:

Title

The title page must carry an informative title that reflects the content, a running title (less than 45 characters together with spaces), names of the authors and co-authors, and the place(s) where the work was carried out.

Author details

The full postal address of any related author(s) must be specified.

Abstract

The abstract is the foundation of the research paper. It should be clear and concise and must contain the objective of the paper and inferences drawn. It is advised to not include big mathematical equations or complicated jargon.

Many researchers searching for information online will use search engines such as Google, Yahoo or others. By optimizing your paper for search engines, you will amplify the chance of someone finding it. In turn, this will make it more likely to be viewed and cited in further works. Global Journals has compiled these guidelines to facilitate you to maximize the web-friendliness of the most public part of your paper.

Keywords

A major lynchpin of research work for the writing of research papers is the keyword search, which one will employ to find both library and internet resources. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining, and indexing.

One must be persistent and creative in using keywords. An effective keyword search requires a strategy: planning of a list of possible keywords and phrases to try.

Choice of the main keywords is the first tool of writing a research paper. Research paper writing is an art. Keyword search should be as strategic as possible.

One should start brainstorming lists of potential keywords before even beginning searching. Think about the most important concepts related to research work. Ask, “What words would a source have to include to be truly valuable in a research paper?” Then consider synonyms for the important words.

It may take the discovery of only one important paper to steer in the right keyword direction because, in most databases, the keywords under which a research paper is abstracted are listed with the paper.

Numerical Methods

Numerical methods used should be transparent and, where appropriate, supported by references.

Abbreviations

Authors must list all the abbreviations used in the paper at the end of the paper or in a separate table before using them.

Formulas and equations

Authors are advised to submit any mathematical equation using either MathJax, KaTeX, or LaTeX, or in a very high-quality image.

Tables, Figures, and Figure Legends

Tables: Tables should be cautiously designed, uncrowned, and include only essential data. Each must have an Arabic number, e.g., Table 4, a self-explanatory caption, and be on a separate sheet. Authors must submit tables in an editable format and not as images. References to these tables (if any) must be mentioned accurately.

Figures

Figures are supposed to be submitted as separate files. Always include a citation in the text for each figure using Arabic numbers, e.g., Fig. 4. Artwork must be submitted online in vector electronic form or by emailing it.

Preparation of Eletronic Figures for Publication

Although low-quality images are sufficient for review purposes, print publication requires high-quality images to prevent the final product being blurred or fuzzy. Submit (possibly by e-mail) EPS (line art) or TIFF (halftone/ photographs) files only. MS PowerPoint and Word Graphics are unsuitable for printed pictures. Avoid using pixel-oriented software. Scans (TIFF only) should have a resolution of at least 350 dpi (halftone) or 700 to 1100 dpi (line drawings). Please give the data for figures in black and white or submit a Color Work Agreement form. EPS files must be saved with fonts embedded (and with a TIFF preview, if possible).

For scanned images, the scanning resolution at final image size ought to be as follows to ensure good reproduction: line art: >650 dpi; halftones (including gel photographs): >350 dpi; figures containing both halftone and line images: >650 dpi.

Color charges: Authors are advised to pay the full cost for the reproduction of their color artwork. Hence, please note that if there is color artwork in your manuscript when it is accepted for publication, we would require you to complete and return a Color Work Agreement form before your paper can be published. Also, you can email your editor to remove the color fee after acceptance of the paper.

Tips for writing a good quality Management Research Paper

Techniques for writing a good quality management and business research paper:

1. Choosing the topic: In most cases, the topic is selected by the interests of the author, but it can also be suggested by the guides. You can have several topics, and then judge which you are most comfortable with. This may be done by asking several questions of yourself, like "Will I be able to carry out a search in this area? Will I find all necessary resources to accomplish the search? Will I be able to find all information in this field area?" If the answer to this type of question is "yes," then you ought to choose that topic. In most cases, you may have to conduct surveys and visit several places. Also, you might have to do a lot of work to find all the rises and falls of the various data on that subject. Sometimes, detailed information plays a vital role, instead of short information. Evaluators are human: The first thing to remember is that evaluators are also human beings. They are not only meant for rejecting a paper. They are here to evaluate your paper. So present your best aspect.

2. Think like evaluators: If you are in confusion or getting demotivated because your paper may not be accepted by the evaluators, then think, and try to evaluate your paper like an evaluator. Try to understand what an evaluator wants in your research paper, and you will automatically have your answer. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

3. Ask your guides: If you are having any difficulty with your research, then do not hesitate to share your difficulty with your guide (if you have one). They will surely help you out and resolve your doubts. If you can't clarify what exactly you require for your work, then ask your supervisor to help you with an alternative. He or she might also provide you with a list of essential readings.

4. Use of computer is recommended: As you are doing research in the field of management and business then this point is quite obvious. Use right software: Always use good quality software packages. If you are not capable of judging good software, then you can lose the quality of your paper unknowingly. There are various programs available to help you which you can get through the internet.

5. Use the internet for help: An excellent start for your paper is using Google. It is a wondrous search engine, where you can have your doubts resolved. You may also read some answers for the frequent question of how to write your research paper or find a model research paper. You can download books from the internet. If you have all the required books, place importance on reading, selecting, and analyzing the specified information. Then sketch out your research paper. Use big pictures: You may use encyclopedias like Wikipedia to get pictures with the best resolution. At Global Journals, you should strictly follow here.



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6. Bookmarks are useful: When you read any book or magazine, you generally use bookmarks, right? It is a good habit which helps to not lose your continuity. You should always use bookmarks while searching on the internet also, which will make your search easier.

7. Revise what you wrote: When you write anything, always read it, summarize it, and then finalize it.

8. Make every effort: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. Use proper verb tense: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. Pick a good study spot: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. Know what you know: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. Use good grammar: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice.
Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. Arrangement of information: Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. Never start at the last minute: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. Multitasking in research is not good: Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. Never copy others' work: Never copy others' work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. Go to seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.

19. Refresh your mind after intervals: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

20. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.

21. Adding unnecessary information: Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

22. Report concluded results: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

23. Upon conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium though which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

Informal Guidelines of Research Paper Writing

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

Final points:

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear: Adhere to recommended page limits.

Mistakes to avoid:

- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.



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- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

Title page:

Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.

- Fundamental goal.
- To-the-point depiction of the research.
- Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- Single section and succinct.
- An outline of the job done is always written in past tense.
- Concentrate on shortening results—limit background information to a verdict or two.
- Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:

The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- Explain the value (significance) of the study.
- Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- Briefly explain the study's tentative purpose and how it meets the declared objectives.

Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the particulars of each process that engaged the same methodology.
- Describe the method entirely.
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- Simplify—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings—save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.



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Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an argument should be.

Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully described.

Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work.

- You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

When you refer to information, differentiate data generated by your own studies from other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

The Administration Rules

Administration Rules to Be Strictly Followed before Submitting Your Research Paper to Global Journals Inc.

Please read the following rules and regulations carefully before submitting your research paper to Global Journals Inc. to avoid rejection.

Segment draft and final research paper: You have to strictly follow the template of a research paper, failing which your paper may get rejected. You are expected to write each part of the paper wholly on your own. The peer reviewers need to identify your own perspective of the concepts in your own terms. Please do not extract straight from any other source, and do not rephrase someone else's analysis. Do not allow anyone else to proofread your manuscript.

Written material: You may discuss this with your guides and key sources. Do not copy anyone else's paper, even if this is only imitation, otherwise it will be rejected on the grounds of plagiarism, which is illegal. Various methods to avoid plagiarism are strictly applied by us to every paper, and, if found guilty, you may be blacklisted, which could affect your career adversely. To guard yourself and others from possible illegal use, please do not permit anyone to use or even read your paper and file.

Criterion for Grading a Research Paper (Compilation) by Global Journals

Please note that following table is only a Grading of "Paper Compilation" and not on "Performed/Stated Research" whose grading solely depends on Individual Assigned Peer Reviewer and Editorial Board Member. These can be available only on request and after decision of Paper. This report will be the property of Global Journals.

Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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