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BEHAVIORAL DETERMINANTS OF TAX REGIME SELECTION: INSIGHTS FROM REGIONAL CITIES OF GUJARAT

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ABSTRACT
This study examines taxpayers' perceptions and preferences regarding the old and new tax regimes, with a focus on the factors influencing their regime selection decisions. The research explores awareness levels, behavioral aspects, satisfaction, and future intentions associated with both tax systems. Primary data were collected through structured surveys conducted in Rajkot, Jamnagar, and Kutch. A descriptive research design was adopted, and the collected data were analyzed using percentage analysis, mean score analysis, and Chi-square tests. The findings indicate that income level plays a significant role in influencing taxpayers' choice of tax regime. The study also highlights the importance of financial considerations, deductions, and filing convenience in shaping taxpayer decisions.

1. INTRODUCTION

The selection of an appropriate tax regime has become an important financial decision that has to be made by individual taxpayers, particularly after the introduction of the new tax regime alongside the existing one. There are certain merits associated with both the regimes, the old regime providing various deductions and exemptions as well as the new regime emphasizing simplicity and lower tax rates. The choice between the two is dependent on not only the income levels but also on individual financial behavior, long term financial planning and awareness. A wise choice could have a significant impact on individual's tax burden, savings, and general financial well-being, indicating that taxpayers must give a considerable thought to both options before making a decision. The present study intends to evaluate the awareness levels of individuals, understand their preferences for tax regimes and the rationale behind those choices, identify key behavioral influences behind decision-making, and evaluate their opinions and satisfaction levels through comparison across selected cities for a comprehensive understanding of taxpayer behaviour.

Gujarat is identified as one of the key economic drivers of India having a robust manufacturing base, strong entrepreneurial foundation, cutting-edge infrastructure and substantial volume of export activities. Different regions play distinguished roles in development of the state and economy. The central region (Ahmedabad-Gandhinagar) acts as the financial and administrative hub having textile heritages, a growing service and IT sector. The Saurashtra region is considered to be the traditional heartland of trade and manufacturing having highly specialized industrial setups and MSMEs. While the Kutch region is found to be the logistics hub having a massive port infrastructure and the region is also home to distinct traditional rural economy.

2. LITERATURE REVIEW

Gayathri P & Dr. Kavitha Jayakumar (2016) The main purpose of this paper is to assess the level of awareness regarding e-filing amongst individual taxpayers, their perception towards filing procedures and what are the problems faced by them during filing their taxes through E-filing. A sample of 100 responses from Bengaluru were collected through a questionnaire consisting of 33 questions. Statistical tests like Chi-Square Test and ANOVA were used to analyse and interpret the data. The results of data analysis showed that majority of respondents are satisfied with e-filing procedure, accuracy, availability and acknowledgement generated by e-fling systems. The main problem faced was security of e-filling while taxpayers filed their taxes online. The author feels that more awareness should be spread among individuals regarding the safety and security of e-filing platform so that more taxpayers are encouraged to adopt the e-filing system.

Ankit Goel & Parul Garg (2021) analyses a mix of data from primary sources as well as secondary sources to identify the individual preferences and understanding of taxpayers towards the proposed tax regime. It also gives brief on opportunities and challenges faced by taxpayers while selecting between two regimes. The findings of

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the study shows that most people preferred Old Regime due to its two-sided benefits, i.e., promote savings and higher deductions. Also, the study recommended on improving the financial literacy about tax filing among taxpayers.

Ekaspreet K. Rekhi & Abhineet Saxena (2023) in their research aims to get an idea about perception of taxpayers regarding New Income Tax Structure based on four factors: tax awareness, tax complexity, tax evasion behaviour and tax compliance. A total of 125 responses were collected through a questionnaire and descriptive statistics was used to further assess and analyse the perceptions of respondents. The findings of the study suggest that the New Tax Regime is less complex and also highlights that the respondents do not favour tax evasion showing a sense of civic duty to pay taxes. The authors suggest taxpayers that they must evaluate their tax liability under both regimes before selecting the regime.

Dr. Ajit Kumar Baral (2024) in their study aimed to know the perception of salaried individuals towards new regime and get an idea on changes made in the new regime. A sample of 90 primary responses were collected through interviews and several articles, journals, research papers were used as a secondary source. The conclusion of the study shows that more than half of primary respondents selected new regime while filing tax and around 67% of respondents feel that amendments should be made to make new regime's tax structure simpler.

Dr. Bhavesh H. Bharad & Dr. Komal Bansidhar Sharma (2024) revealed that the former taxation system, under the provisions of the Income Tax Act, 1961, is a savings and investment-friendly taxation system that allows several deductions and exemptions, although the system is criticized for its complexity and higher cost of compliance. On the other hand, the prevailing literature on the new taxation system highlights its simplicity of taxation structure and reduced rates of taxes that attract taxpayers who are seeking a simplified taxation system, although the motivation for long-term financial planning is an issue in this context. Moreover, the existing research suggests that the awareness level and demographic characteristics of the taxpayers, including age, income, and occupation, influence the selection of either of the two taxation systems, although few research studies focus on the aforementioned points at the city level, specifically in the Indian scenario, thereby forming a research gap that is addressed in this study.

Patel Krunal, Amin Harsh, Jignesh Vidani (2025) examines a sample of primary responses from 175 individuals from Ahmedabad city. The objective of this research is to know the awareness level of tax filing amongst different age groups in Ahmedabad, factors influencing tax filing, and their perception towards income tax return filing procedure. Tools like MS Excel, SPSS and descriptive statistics were used to find outcome for the study. The final outcome of the literature shows that age doesn't influence individuals' perception towards tax filing. The primary focus of individuals is on simplicity and complexity of tax structure while performing the procedure of filing income tax return.

RESEARCH GAP

A review of existing literature exhibits that only a few studies have explicitly addressed the issue of tax regime selection from the viewpoint of individual taxpayers. The majority of earlier research studies have focused primarily on aspects such as tax compliance, revenue generation and e-filing practices, including their ease, challenges, and user perception. However, there is a remarkable lack of studies that examine the awareness levels and behavioral determinants influencing individuals' choice between the old and new tax regimes. Very few studies have examined factors such as awareness level, investment behavior, personal preferences, and the depth of understanding about the regime that help taxpayers in selecting a particular regime. Additionally, there hasn't been much focus on evaluating whether the introduction of the new tax regime has simplified decision-making or has instead created confusion due to inadequate awareness and guidance.

Furthermore, from a geographical perspective, there is a significant research gap in region-specific studies, particularly in the Saurashtra and Kutch regions of Gujarat. The existing literature rarely depicts the behavioral patterns and decision-making processes of taxpayers in these areas. Therefore, there is considerable scope for investigation to gain insights as to how individual taxpayers in selected cities such as Rajkot, Jamnagar, and Kutch perceive and respond to tax regime choices. This study attempts to bridge this gap by offering insights that may contribute to enhanced taxpayer awareness initiatives and better policy formulation.

3. RESEARCH METHODOLOGY

3.1 PROBLEM STATEMENT

Despite continuous attempts by the government to simplify the taxation system, a substantial segment of the population either does not file income tax returns or fails to completely understand the provisions pertaining to taxes. The new tax regime was introduced with the aim of making compliance easier and providing taxpayers with a simplified alternative, however, the choice between the old and new regimes has created perplexity among individuals. While some taxpayers base their judgements on calculations, others are influenced by parameters like investment patterns, awareness, habits, and professional counsel. There is limited region-specific research that investigates how these behavioral determinants influence the choice of tax regime. Hence, it becomes essential to study the level of awareness, preferences, and behavioral patterns of taxpayers in selected cities of Gujarat to comprehend the underlying factors that influence their decision-making and to offer suggestions for improving policy effectiveness.

3.2 RESEARCH OBJECTIVE

- To assess the level of awareness about the tax regimes amongst taxpayers.
- To evaluate the decision-making patterns of taxpayers in selecting tax regimes.
- To analyse taxpayer opinions, satisfaction levels, and future intentions regarding tax regimes.
- To compare the behavioral determinants influencing tax regime selection among taxpayers in selected cities of Gujarat.

3.3 SAMPLING DESIGN

The present study aims to analyze the behavioral determinants influencing the tax regime choice among individual taxpayers hence the study is descriptive and analytical in nature. The study is based in both primary and secondary data. The primary data has been collected through a structured questionnaire created using Google Forms was circulated through WhatsApp and Email to collect the primary data. The secondary data has been collected from relevant government reports, research articles and financial sources. The study covers individuals from selected cities of Gujarat, namely Jamnagar, Rajkot and Kutch. A total of 185 responses were received with approximately equal representation from each of the selected cities. The individual taxpayers belonged to diverse occupational backgrounds and income groups. The sampling technique used the present study is Purposive Sampling, as the respondents were selected based upon the relevance to the research objectives, particularly the taxpayers or the ones who are aware about the tax regimes. The collected data has been analysed using descriptive statistical tools such as percentages and graphical representations to enable easy interpretation. The association between the variables has been analyzed using Chi-Square test.

3.4 RESEARCH TOOLS

The responses from the questionnaire were reviewed upon receipt, with a coding system formulated for each question to convert qualitative responses into quantifiable data. The present research project employs the following tools to collect and analyse data:

- Microsoft Office Excel 2021
- IBM SPSS Statistics 25
- Google Forms

The techniques employed to analyse the data collected are as follows:

- Descriptive Statistics
- Chi Square Test for Independence of Attributes

4. ANALYSIS AND INTERPRETATION

4.1 Awareness of the difference between the Old and New Tax Regimes

QUESTION	RESPONSE	FREQUENCY	PERCENTAGE
Are you aware of the difference between the Old and New Tax Regimes?	Yes	108	58.38
	No	36	19.46
	Somewhat	41	22.16

Table 1: Awareness about difference in both regimes

Interpretation: More than half of the individuals (58%) are fully aware regarding the differences between the Old Regime & the New Regime, while 20% individuals are not aware regarding the differences between both the regimes.

4.2 Primary source of awareness

Table 2: Primary source of tax knowledge

QUESTION	RESPONSE	FREQUENCY	PERCENTAGE
What is your primary source of tax knowledge?	Self	48	25.95
	Tax consultant / CA	58	31.35
	Employer	14	7.57
	Friends / Family	37	20.00
	Online articles / Videos	28	15.14

Interpretation: Out of 185 individuals, 58 individuals get their tax knowledge through Tax consultant/ CA which depicts that majority of individuals rely on external guidance while selecting their tax regime. Followed by 48 individuals who are not dependent on anyone for tax knowledge. While only 14 individuals have their employer as the primary source of their tax knowledge.

4.3 Regime selection during last financial year

Table 3: Regime choice in last financial year

QUESTION	RESPONSE	FREQUENCY	PERCENTAGE
Which regime did you opt for in the last financial year?	Old Regime	74	40.00
	New Regime	68	36.76
	Not Sure	43	23.24

Interpretation: About 40% of individuals (i.e. 74) opted the Old Regime in last financial year possibly due to the availability of deductions and exemptions. While 68 people opted the New Regime due to its simplified structure and reduced compliance burden. The remaining 43 individuals are not sure about which regime they opted because either they are not filing their taxes on their own or they do not remember what did they opt in last financial year.

4.4 Factors influencing tax regime selection

Table 4: Determinants influencing the tax-saving decision

QUESTION	RESPONSE	FREQUENCY	PERCENTAGE
What influences your tax-saving decisions the most?	CA / Consultant advice	81	43.78
	Family / Friends	27	14.59
	Financial Knowledge	31	16.76
	Employer-Provided Plans	20	10.81
	Online tools / Apps	26	14.05

Interpretation: The most influencing factor in tax-saving decision is advice from Chartered Accountant/ Consultant (i.e. 44%). The next most influencing factor is financial knowledge of the individual (i.e. 17%). While employer provided plans is the least influencing factor during tax-saving decisions (i.e. 11%).

4.5 Analysis of opinions using mean score

This section analyses the opinions, satisfaction levels and future intentions of respondents using five-point Likert Scale. For each statement, mean scores have been calculated to understand the overall perception of respondents across the selected cities of Gujarat. The responses were measured on a five-point Likert Scale where 1 represents "Strongly Disagree" and 5 represents "Strongly Agree".

Table 5: Mean scores for each statement

Sr. No.	Statement	Mean Score
1	I am fully aware of the differences between the old and new tax regimes.	3.6
2	The government has provided sufficient clarity about the two tax regimes.	3.5
3	I am confident in selecting the best tax regime for my financial situation.	3.9
4	The new tax regime is easier to understand and file taxes under.	3.8
5	The old tax regime encourages financial discipline through investment and offers future benefits.	3.6
6	The new tax regime is more suitable for young earners.	3.6
7	My tax consultant / employer guided me well about the regime options.	3.6

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8	More awareness campaigns are needed to educate taxpayers about the regimes.	4.0
9	I am satisfied with the current tax regime I have opted for.	3.7
10	I would reconsider my tax regime if given better guidance/tools.	3.4

The mean score analysis provides valuable insights into the opinions and perceptions regarding tax regimes. The highest mean score is observed for the statement related to the need of more awareness campaigns signifying that the respondents strongly feel the necessity for better dispersal of information. Despite a high mean score for expressing confidence in choosing tax regime has been observed, the awareness level in context of difference between both regimes is comparatively moderate indicating lack of detailed understanding of the provisions of the regimes. The perception that the new tax regime is easier to understand records higher mean scores, depicting a favourable attitude towards its simplicity and applicability. Respondents moderate to strongly express their satisfaction with the current regime selection.

4.6 Hypothesis testing using chi-square test

In order to examine the relationship between selected variables, the chi-square test of independence has been applied. To determine whether a significant association exists between categorical variables, this statistical tool is useful. The test has been conducted for selected variables such as city and income level with respect to preference for tax regime.

TEST 1: CITY v/s TAX REGIME PREFERENCE

H_{01}: There is no significant association between city and tax regime preference.
H_{11}: There is a significant association between city and tax regime preference.

Table 6: Observed Values for Test 1

City	Old Regime	New Regime	Total
Rajkot	41	20	61
Jamnagar	37	22	59
Kutch	40	25	65
Total	118	67	185

The Chi-square Test was applied to examine the association between city and tax regime preference. The p value was found to be 0.7. At 5% level of significance, the p value should be less than 0.05 in order to reject the null hypothesis. Here, the calculated chi-square value was found to be statistically insignificant thereby accepting the null hypothesis. This indicates that there is no significant association between city and tax regime preference. It can be inferred that respondents across different cities exhibit similar preferences towards old and new tax regime.

TEST 2: INCOME v/s TAX REGIME PREFERENCE

H_0: There is no significant association between income level and tax regime preference.
H_1: There is a significant association between income level and tax regime preference.

Table 4.7.2 Observed Values for Test 2

Income	Old Regime	New Regime	Total
Below 10 Lakhs	72	39	111
Above 10 Lakhs	45	29	74
Total	117	68	185

The Chi-square Test was conducted to examine the association between income level and tax regime preference. The results reveal that the Chi-square value is statistically significant at the 5% level of significance (p value <0.05). Therefore, the null hypothesis is rejected. This indicates that there is a significant association between income level and tax regime preference. It is inferred that individuals with lower income levels exhibit a higher inclination towards the new tax regime, whereas the individuals in higher income groups incline towards old tax regime probably due to availability of deductions and tax saving benefits.

SUMMARY TABLE

Statement	P-value	Decision for Null Hypothesis
City*Tax Regime Preference **H_0:** City does not influence tax regime preference **H_1:** City influences tax regime preference	0.79	Accepted
Income*Tax Regime Preference **H_0:** Income level does not influence tax regime preference **H_1:** Income level influences tax regime preference	0.03	Rejected

The above hypothesis testing highlights that demographic factor such as city does not significantly influence tax regime preference. However, income plays a crucial role in shaping the decision-making behavior of individuals.

5. MAJOR FINDINGS OF THE STUDY

- The study shows that most of the individuals are aware about the differences between both the regimes but there is lack of in-depth understanding and detailed knowledge regarding both regimes. Hence, it depicts a moderate level of awareness amongst the taxpayers.
- The findings suggest that most of the taxpayers opted for old regime due to availability of deductions and exemptions. Also, it is observed that there is an inclination towards new regime due to lower tax rates and easier compliance. But a significant number of taxpayers are not sure which regime they opted in last financial year. The reason for being not sure is they either do not file their taxes on their own or they do not remember what they opted.
- It is found that the most influencing behavioral aspect while selecting a tax regime advice from consultant/ CA as it is their primary source of tax knowledge, while other factors such as tax rates, complexity of tax regime and availability of deductions and exemptions also play a vital role in tax regime selection.
- The study shows that there is no significant relationship between city of taxpayer and tax regime preference, on the other hand income levels influence the preference for tax regime while filing taxes.
- The results conclude that the majority of taxpayers have not regretted their regime choice. Also, they do not find income tax filing stressful as most of the taxpayers do not file taxes on their own. Additionally, the taxpayers feel that the government should provide more clarity with respect to both the regimes which will aid them in enhancing their tax knowledge and suitable selection of tax regime.

6. CONCLUSION

The study concludes that the selection of a tax regime among individual taxpayers is influenced by a combination of awareness, income level, and behavioural factors. Even though the new tax regime is gaining acceptance because of its simplicity, the old regime continues to remain relevant, particularly among individuals seeking tax-saving benefits through deductions. The findings show that income has a significant effect on tax system preference choice, while other variables like city and age have no effect at all. In addition, having adequate knowledge and seeking professional assistance shows the importance of increasing awareness. In conclusion, this study highlights the importance of making decisions wisely to ensure favourable tax results.

7. SUGGESTIONS

- Taxpayers are advised to assess their income levels appropriately and plan their investment strategy accordingly in order to achieve the long-term goal of financial stability.
- As, it was observed that most of the taxpayers rely on consultant/ CA for their tax knowledge, so it is suggested that the professionals should guide the taxpayers with adequate information on timely basis. Also, the information shared by the professionals should be clear and unambiguous to avoid any kind of misinterpretation of information by the taxpayers.
- The complexity of tax filing can be reduced by developing more simplified tools and calculator which shall aid the taxpayers in appropriate selection of tax regime according to their income levels.
- It is recommended that the government or policy makers enhances the level of awareness amongst the taxpayers by conducting seminars, campaigns or workshops. The increased level of awareness will help one to improve the understanding and develop a clearer picture about both the regimes.
- The policy makers are advised to take constructive feedback from the taxpayers on timely basis which will aid them to improve and refine the effectiveness of tax regime.

8. LIMITATIONS OF THE STUDY

- The data collected for the study is only from 3 regional cities (Jamnagar, Rajkot, Kutch) of Gujarat. The approximate number of responses from each city is around 60. While the total responses collected for the study are 185.
- The current study may limit the generalizability of the findings to a broader population.
- The limitations applicable to primary data are also applicable to this study. This is because the data was collected from individuals using a questionnaire through Google Forms. Responses received from the individuals is subject to their personal biases and perceptions towards tax regimes.
- Although the current sample size is satisfactory for the purpose of analysis but this may not fully capture the diversity of taxpayers across different regions and income groups.
- Due to time constraint and the scope of the study, there was no use of advanced statistical tools like factor analysis, structural modelling, etc.

9. FUTURE SCOPE

- Expanding the geographical scope to a larger and more diverse sample will help in getting clearer picture.
- For deeper insights, the use of advanced statistical tools like factor analysis, structured modelling, etc. should be done.
- To achieve a more comprehensive understanding regarding taxpayers' behaviour, a comparative study across different demographic factors should be conducted.
- Future research can be conducted on topics exploring the impact of policy changes, level of financial literacy or awareness among the individuals, which influences the behavioural decision making while tax regime selection.

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