

Appendix-2.1

Review Matrix				
Author and Year	Title of the Paper	Objective	Issues Addressed	Outcome
1.Yoo (1994)	Age Dependent Portfolio Selection	Investment in risky assets throughout working lifetime & Vice Versa.	Risk and portfolio composition	Age
2. Achar(2012)	Savings and Investment Behaviour of Teachers-An Empirical Study	Determination of Saving and Investment Behaviour	Investment Behaviour	Age, Gender, Marital Status, Life Style, Family Income
3.Palanivelu and Chandrakumar (2013)	A Study on Preferred Investment Avenue among Salaried People with Reference to Namakkal Taluk, Tamilnadu,India	Decide investment avenues	Investment Behaviour	Education Level, Awareness and Age
4.Verma(2008)	Wealth Management and Behavioural Finance: The Effect of Demographics and Personality on Investment Choice among Indian Investors	Evidencing Investment Choice	Investment Decision	Gender, Age, Income, Education, Occupation and Personality Type.
5.Chandra(2009)	International Investors' Trading Behaviour and the competence Effect	Determine the factors influencing investors' competence	Investors Competence in Stock Market	Age, Education and Income.
6.Jain, D. and Mandat, A. (2012)	Impact of Demographic Factors on Investment Decision of Investors in Rajasthan.	Determining Risk Appetite and Investment	Relationship between risk and Demographic Factors	Negative correlation between Marital Status, Gender, Age, Qualification and Occupation. Positive relationship between Income and Knowledge level
7.Kabra,G.,et.al.(2010)	Factors Influencing Investment Decision of Generations in India, An Econometric Study	Determine the factors affecting investment behaviour	Risk Taking Capacity	Age and Gender

8.Linciano,N.(2012)	Assessing Investors' Risk Tolerance through Questionnaire	Determine Investment Choice and Risk Tolerance	Effect on Risk Tolerance	Wealth and Income
9.Sung and Hanna (1996)	Factors Related to Risk Tolerance	Determine Investment Choice and Risk Tolerance	Effect on Risk Tolerance	Marital Status and Gender
10.Bajtelsmit and Bernasek(1996)	Why do Women Invest Differently than Men	Investment Decision by women	Investment Decision	Sex, Conservative
11.Lusardi and Mitchell (2007)	Financial Literacy and Retirement Preparedness,Evidence and Implications for Financial Education	Determine impact of Financial literacy of woman	Financial literacy of woman and its impact on both savings and portfolio choice.	Financial literacy and Financial Knowledge
12.Sujatha and Kumaresan (2013)	Influence of Lifestyle Perception on Gold Purchase Decision	Determine influencing factor on gold buying	Gold Buying Behaviour	Gender and Lifestyle Pattern
13.Kaynak and Kara (2002)	Consumer Perceptions of Foreign Products	Determine influencing factor on gold buying	Gold Buying Behaviour	Gender and Lifestyle Pattern
14.Warren,et.al.(1990)	Using Demographic and Lifestyle Analysis to segment Individual Investors	Determining factor for size and nature of investment	Size and nature of investment	Lifestyle
15.Quisumbing(2011)	Do Men and Women accumulate assets in different Ways, Evidences from Rural Bangladesh	Determining factor for asset accumulation	Asset Accumulation by Husband and Wife	Social Network
16.Mittal and Vyas (2008)	Personality Type and Investment Choice :An Empirical Study	Behavioural Biases and Investment	Behavioural Biases and Investment Decision	Behavioural Biasness
17.Kumar(2009)	Revolution of Gold in Indian Economy	Investment Type	Investment Type	Positive Skewness
18.Gervais and Odean(2011)	Learning to be Over confident	Investment Success	Investment Success	Over confidence
19.Dhan and Zhu(2006)	Up Close and Personal: Investors Sophistication and Deposition Effect	Better Financial Decisions	Better Financial Decision and Biasness	Wealth and Education
20.Agnew(2006)	Portfolio Choice and Trading in a large 401(K) plan	Better Financial Decisions	Better Financial Decision and Biasness	Wealth and Education
21.Calvet, et. al.(2009)	Measuring the Financial Sophistication of Households	Better Financial Decisions	Better Financial Decision and Biasness	Wealth and Education
22.Tversky and Kahneman (1979)	Prospect Theory: An Analysis of Decision under Risk	Investment Behaviour	Investment Behaviour	Risk Averse and Risk Taking

23.Shiller(1989)	Measuring Bubble Expectations and Investor Confidence	Investment Behaviour	Investment Behaviour	Expectations and Confidence
24. Kaneko, H.(2004)	Individual Investors Behaviour	Investment Behaviour	Investment Behaviour	Trust
25.Kiohos and Sariannidis (2010)	Determinants of the Asymmetric Gold Market	Reaction of other markets on Gold Market	Reaction of other markets on Gold Market	Energy Market positively Influence and other markets like Equity, Currency and Bond Market negatively influence.
26. Kleine and Venzin (2011)	Motives and Origins of Gold Ownership among Private Individuals in Germany	Gold Ownership and Motivation	Gold Ownership and Motivation	Crisis, Inflation and Attitude.
27.Lewis(2004)	How Human Behaviour Drives Investment Activity	Investment Decision	Investment Decision	Biasness
28.Dempster(2006)	The Role of Gold in India	Gold Investment facilitator	Gold Investment and its facilitator	Stability, portability, Hedge Against adversity, Accessibility and liquidity.
29.Lawrence(2003)	Why is gold different from other assets? An Empirical Investigation.	Gold Investment facilitator	Gold Investment and its facilitator	Homogeneity, Indestructible and Astronomically Large
30.Aggarwal and Lucey(2007)	Psychological Barriers in Gold Prices	Determinant of Investment Decision	Determinant of Investment Decision	Safety
31.Singh and Nadda(2013)	Gold vs Stock Market: a Comparative Study of Risk and Return	Determinant of Investment Decision	Determinant of Investment Decision	Safety rather than high yielding and risky channels.
32.Ghosh,et.al.(2014)	Gold as Inflation Hedge ?	Determinant of Investment Decision	Determinant of Investment Decision	Safety rather than high yielding and risky channels.
33.Pati and Shome (011)	Do Household still prefer Bank deposits ?An analysis of Shifts in savings and savings determinants.	Determinant of Investment Decision	Determinant of Investment Decision	Safety rather than high yielding and risky channels.

34.Sindhu (2013)	A Study on Impact of Select Factors of the Price of Gold.	Foundation Asset for Household.	Foundation Asset for Household.	Secured and Liquid Investment
35.Mulyadi and Anwar (2012)	Gold vs Stock Investment: An Econometric Analysis	Determinant of Investment Decision	Determinant of Investment Decision	Safe Heaven
36.Lutter and Soone (2008)	Consumer Behaviour during Investment Gold purchase in Comparison to other Investment Instruments	Determinant of Investment Decision	Determinant of Investment Decision	Stability
37.Shobhna and Jayalakhmi(2009)	Investors Awareness and Preferences	Preferred Factor for Investment	Preferred Factor for Investment	Awareness
38.Bhagwati and Subhash(1991)	Problems faced by investors	Factors not impacted the investment decision.	Factors not impacted the investment decision.	Less Concern for risk and return (Middle Income Group)
39.Mazumdar(2014)	Individual Investment Behaviour with respect to Financial Knowledge and Investment Risk Preferences	Determinant of Investment Decision	Determinant of Investment Decision	Culture, Social Norms, Psychological Biases, Knowledge, Role of Friends, Relatives, Financial Advisors, Risk Preference
40.Brockhaus(1982)	The Psychology of the Entrepreneur	Determinant of Investment Decision	Determinant of Investment Decision	Risk Preference
41.Weber and Bottom(1990)	An Empirical of the Transitivity, Monotonicity, Accounting and Conjoint Axioms for Perceived Risk.	Determinant of Investment Decision	Determinant of Investment Decision	Risk Preference
42.Dulebohn and Murray(2007)	Retirement Savings Behaviour of Higher Education Employees	Determinant of Investment Decision	Determinant of Investment Decision	Risk Preference
43.Baken and Nandi(1996)	Options and Volatility	Determinant of Investment Decision	Determinant of Investment Decision	Options and Risk

44.Lardner(1999)	Ok, here are your options.	Determinant of Investment Decision	Determinant of Investment Decision	Price
45.Sloan and Perrucci(2003)	Running out of Options	Determinant of Investment Decision	Determinant of Investment Decision	Risk of loss
46.Houston(2013)	Investigating Volatility Trends of Silver through an Analysis of Stock Options Prices	Investment preference of investors	Investment preference of investors after recession	Uncertainty. Due to uncertainty Shift in preference, Financial Risk, Volatility
47.Chance(2004)	An introduction to Derivatives and Risk Management	Factors affecting Investment	Factors affecting Investment	Uncertainty and Financial Risk
48.Clapperton(2010)	Raising the Gold Standard	Factors affecting Investment	Factors affecting Investment	May not be safer bet in investing in Gold during recession since the price is determined by the other factors.
49.Schoenberger(2011)	Why is Gold Valuable, Nature, Social Power and the Value of things	Factors affecting the value of gold	Artificial Scarcity	Social Implication such as Power and Control
50.Coulson(2005)	Gold as an Investment	Performance of gold	Performance of gold	Performance of gold based on US Dollar Value.
51.Cross (2005)	Gold-the Emotional Metal	How Gold behaves in the market.	Gold as an emotional metal rather than investment..	Emotional Metal. The Author had not recommended gold as an investment. The value of gold is more than just monetary value
52.Borzykowski(2011)	Volatility Survival Guide	Determine the choice of investment.	Investment decision as per the types of investors.	Types of Investors and their choice, Volatility.

53.Athma and Suchitra.K.(2011)	An Emerging Investment Options	To focus the Gold ETF as a strong asset class.	Gold ETF in a portfolio	Tax Implication
54.Cai,Cheung and Wong(2001)	What Moves the Gold Market?	Effects of Gold Market Price	Effects of Gold and Market Price	Inflation and un-employment
55.Cordell(2001)	Risk Pack: How to Evaluate Risk Tolerance	Determine the ability of the Investor	Willingness of the investors to take risk	Psychological Attitude, Financial Risk
56.Singh,et.al.(2010)	An Empirical Investigation of Motivating Factors for Investing in Yellow Metal	To identify and analyse the factors that motivates the investors.	To identify and analyse the factors that motivates the investors.	Motivation towards gold investment
57.Starr and Tran (2007)	Determinants of the Physical Demand for Gold: Evidence from Panel Data	To determine physical demand of Gold	To determine physical demand of Gold	Difference in demand between developed and developing countries.
58.Warne(2012)	Investment Behaviour of Individual Investors in Stock Market	To understand the behaviour of individual investors	To understand the behaviour of individual investors based on attitude and perception	Attitude, Perception, Awareness level, Duration of investment
59.Singh and Nadda(2013)	Gold vs Stock: A Comparative Study of Risk and Return	Determine positivity of return	Determine positivity of return	Positive Returns, Technical Knowledge
60.Singh(1986)	Investment Management: Security Analysis and Portfolio Management	To determine the basic rule of investment	To determine the basic rule of investment	Risk and return
61.Francis(1986)	Investment Analysis and Management	To determine the importance of rate of return	To determine the importance of rate of return	Rate of return
62.Fisher and Jordan(1994)	Security Analysis and Portfolio Management	Investment Behaviour	Investment Behaviour	Risk and Investment Preference
63.Kumar(2012)	Revolution of Gold in Indian Economy	To determine the factor that affects gold pricing	Gold Pricing	Reliable form of investment
64.Oi(1961)	The Desirability of price Instability Under Perfect Competition	To determine Investment Relationship	Uncertainty and investment Relationship	Uncertainty
65.Fei and Adibe(2010)	Theories of Gold Price Movement	To determine price movement of Gold	To determine price movement of Gold	Interest Rate and Exchange Rate

66.Montier(2003)	Behavioural Finance: Insights into Irrational Minds and Markets	To determine how the investors behave in the market	To determine how the investors behave in the market	Herding Behaviour
67.Forrest,et.al.(2005)	Gold as a hedge against dollar	To determine the gold's position in the market	To determine the gold's position in the market	Hedge against fluctuations in the foreign exchange value of the dollar
68.Worthington and Pahlavani(2006)	Gold Investment in an Inflationary Hedge: Co integration Evidence with Allowance for Endogenous Structural Breaks, Accounting and Finance	To determine the usability and popularity of gold among the people	Demand for gold in the market	Durable, Transportable, Universally Acceptable and Easily Authenticated
68.Faff and Chan(1998)	A Multifactor Model of Gold Industry Stock Returns	To determine the gold price using multi factor model	Determination the gold price using multi factor model	Price, Interest Rate
69.Gurunathan and Muniraj(2012)	Impacts of Customer Awareness and Buyer Behaviour on Buying Jewellery Products-with special Reference to TamilNadu	To determine investment in jewellery as an activity	Instability and Jewellery Purchase	Un-stabilizing activity
70.Hinz,et.al.(1997)	Are Woman Conservative Investors?	Financial Wealth and level of risk chosen in a portfolio	Financial Wealth and level of risk chosen in a portfolio	Risk
71.Wright and Levin(2006)	Short Run and Long Run Determinants of the Price of Gold	To analyse price determination of gold	Relationship between Price of Gold and US price level	Not a Hedge against inflation
72.Napompech,et.al.(2010)	Factors Influencing Gold Consumption for Savings and Investment by people in the Bangkok Metroplitean Area	To determine the factors influencing Gold Consumption	To determine the factors influencing Gold Consumption	High liquidity, Own Value
73.Benjamin,et.al. (2012)	Religious Identity and Economic Behaviour	Individual's Identity and Religious Denomination	Individual's Identity and Religious Denomination	Identity and Religious Denomination
74.Stetes and Nurke (2000)	Identity Theory and Social Identity Theory	To study people's behaviour	To study people's behaviour	Attitudes, Beliefs and Values

75.Barro and McCleary(2003)	Religion and Economic Growth	To determine the influence of religion on individual's economic behaviour	Religion and individual's economic behaviour	Religion
76.Barsky.et.al.(1997)	Preference Parameters And Behavioural Heterogeneity :An Experimental Approach in the Health and Retirement Study	To determine how demographic characteristics impact risk tolerance	Demographic characteristics and impact of risk tolerance	Religion and Risk Tolerance
77.Wang,et.al.(2013)	Does Gold Act as Inflation Hedge in the USA and Japan?	To determine investors behaviour at different time	Investors behaviour at different time	Inflation Hedge, Time
78.World Gold Council (2010)	India: Heart of Gold Strategic Outlook	To find the impact of fluctuations and speculations on Gold	To find the impact of fluctuations and speculations on Gold	Return, Not affected by fluctuations and speculations.
79.Parikh and Vaish (2013)	Gold and Investor's Perspective in Different Market Conditions	To determine Gold's performance and its ability to mitigate risk	To determine Gold's performance and its ability to mitigate risk	Stable during different market conditions
80.March(1996)	Learning to be Risk Averse	Investment Behaviour	Investment Behaviour	Knowledge
81.Bodie and Crane (1997)	Personal Investing: Advice, Theory and Evidence	Investment Behaviour	Investment Behaviour	Knowledge
82.Mandell and Klein(2007)	Motivation and Financial Literacy	Investment Behaviour	Investment Behaviour	Financial Literacy and Expectations
83.Dulebohn and Murray(2007)	Retirement Savings Behaviour of Higher Education Employees	Investment Behaviour	Investment Behaviour	Knowledge and Risk taking ability
84.Sebastian and Martin(2010)	Financial Literacy and Mutual Fund Investment: Who Buys Actively Managed Fund?	Investment Behaviour	Investment Behaviour	Financial Literacy
85.Saravanan(2010)	A Study on Consumer Behaviour of Women with Special Reference to Durable Goods in Coimbatore City, Tamilnadu	To find the role of woman investors in purchasing durables or non durables	The role of woman investors in purchasing durables or non durables	Woman plays a major role in taking purchase decisions for non-durables

86.Lucarelli.C.and Brighetti.G. (2011)	Risk Tolerance in Financial Decision Making	To determine the impact of factors on the individual decision making	Impact of factors on the individual decision making	Emotions, Financial Literacy, Information
87.Cateora,et.al. (2011)	International Marketing	Investment Behaviour	Investment Behaviour	Culture
88.Verhelst (1990)	Life without Roots	To determine the impact of factors on the individual decision making	Impact of factors on the individual decision making	Customs, Symbols, Mentality, Value ,Technical Knowledge
89.Hofstede(2001)	Culture's Consequences	To determine the impact of factors on the individual decision making	Impact of factors on the individual decision making	Culture referred as -software of mindl.
90.Deresky (2003)	International Management: Managing Across Borders and Cultures	To determine the impact of factors on the individual decision making	To determine the impact of factors on the individual decision making	Cultural Variables and shared values among the people causes people to behave differently.
91.Joo,S.(2008)	Personal Financial Wellness	To determine the attributes of financial wellness	To determine the attributes of financial wellness	Financial Satisfaction, Financial Situation, Financial Attitudes
92.Wilson (1967)	Correlates of avowed happiness	To determine the attributes of financial wellness	To determine the attributes of financial wellness	Personality, Demographic Factors
93.Campbell,Canverse and Rodgers (1976)	The Quality of American Life: Perception, Evaluation and Satisfaction	To determine the attributes of financial wellness	To determine the attributes of financial wellness	Demographic variables such as age, income and education did not account for much variance in wellbeing

94. Bradburn, N.M. (1969)	The Structure of Psychological Wellbeing	To determine the attributes of financial wellness	To determine the attributes of financial wellness	Demographic variables such as age, income and education did not account for much variance in wellbeing
95. Goswami, P. (2007)	Colonial Assam: Trade, Development and Dependence	Existence of Marwari Community	Existence of Marwari Community	Migrated to all most all the parts of world in the 19th Century .
96. Society (2013)	Marwari Community and the Brains Behind the Business	Marwaris and their features	Marwaris and their features	Pays the perfect ode to the business of India the Marwaris cannot be skipped
97. Jagannathan, R. (2014)	Marwari Businesses: Leveraging Social Capital	Marwaris and their features	Marwaris and their features	Ahead of times in terms of understanding risk and cash
98. Agarwala, D and Barman	Community's Behaviour in Gold Investment-an exploration in Guwahati City	To determine community's behaviour in Gold Investment	community's behaviour in Gold Investment	Very much associated with gold. Almost in all the occasions, festival, puja, marriage, any kind of celebration, security, stability of return etc like to strive towards gold.

99.Taknet (1987)	Industrial Entrepreneurship of Sekhawati Marwaris	Origin of Marwari	Origin of Marwari	Origin of Marwari from Marwar. The word Marwari gained popularity in Bengal since Marwaris built up their business enterprises there. The Marwaris' linked with Bengal dates back to 1564
100.Kedia and Bhimsen (1947)	Bharat mein Marwari Samaj	Marwari and Rajasthan	Marwari and Rajasthan	Politically and socially , it was necessary to link the word Marwari with all people of Rajasthan.
101.Timberg (1978)	The Marwaris	Marwari and Business	Marwari and Business	Referred as emigrants' businessmen from the vicinity of Rajasthan.
102.Bharatbarsiya Marwari Sanmilan (1989)	Marwari Samaj	Who are Marwaris	Who are Marwaris	People of Rajasthan, Hariyana, Malwa and nearby areas having same language & culture living in different parts of country and abroad of their own or forefather are called Marwari.

103.Taknet (1989)	Marwari Samaj	Who are Marwaris	Who are Marwaris	Marwari not only includes Agarwal , Maheswari, Oswal , Khandelwal , Saraogi rather it includes Brahman , Rajput , Jaat , Mali, Muslims, Harijans and the communities who are having Rajasthani cultural values in their mind.
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Source: Compiled from Review of Literature

Appendix-4.1

Factors and their Mean and Std.Deviation			
Descriptive Statistics			
	Mean	Std. Deviation	Analysis N
Safety	1.64	.481	403
Return	1.81	.396	403
Liquidity	1.70	.458	403
Stability	1.75	.432	403
Hedge against Inflation	1.90	.296	403
Price	1.87	.333	403
Status Symbol	1.83	.377	403
Culture	1.74	.439	403
Common belief	1.66	.475	403
Religious Activity	1.82	.381	403
Tradition	1.74	.439	403
Custom	1.84	.368	403
Buying Gold is our Family Culture	.70	.979	403
Gold is a Status Symbol for me	.20	1.002	403
I buy gold due to my emotion attached to it	.01	1.026	403
Buying Gold is our Custom	.39	.943	403
Investment in Gold is Backed by our Traditional Values	.31	.924	403
I have an unknown feeling (biasness) that Gold is one of best option to invest in it	.31	1.137	403
Short Term Profit Seeking	3.66	1.392	403
Steady Income	3.14	1.316	403
Long Term Profit Seeking	2.67	1.367	403
Future Security	2.35	1.310	403
Experience	1.82	.381	403
Right Attitude	1.79	.410	403
Own Knowledge	1.65	.479	403
Strong Belief about positive return	1.79	.410	403
Enjoy Tax Benefits	1.77	.420	403

Source: Compiled from Review of Literature

Appendix-5.1

Relational Factors and Interaction Effects on Investment Decision							
Source	Dependent Variable	Type III Sum of Squares	Df	Mean Square	F	Sig.	Partial Eta Squared
	Physical Gold	823.758 ^a	13	63.366	294.106	.000	.907
	Certificate Form of Gold	1484.081 ^b	13	114.160	1491.931	.000	.980
	Gold mining share	1584.302 ^c	13	121.869	6189.708	.000	.995
	Gold Accounts	1564.864 ^d	13	120.374	3878.342	.000	.992
Q_B_5_i	Physical Gold	.158	1	.158	.733	.393	.002
	Certificate Form of Gold	.033	1	.033	.428	.513	.001
	Gold mining share	.000	1	.000	.025	.874	.000
	Gold Accounts	.005	1	.005	.170	.680	.000
Q_B_5_ii	Physical Gold	.005	1	.005	.025	.875	.000
	Certificate Form of Gold	.008	1	.008	.109	.741	.000
	Gold mining share	.008	1	.008	.413	.521	.001
	Gold Accounts	.001	1	.001	.019	.891	.000
Q_B_5_iii	Physical Gold	1.654	1	1.654	7.676	.006	.019
	Certificate Form of Gold	.007	1	.007	.089	.766	.000
	Gold mining share	.003	1	.003	.147	.702	.000
	Gold Accounts	.015	1	.015	.480	.489	.001
Q_B_5_iv	Physical Gold	.079	1	.079	.365	.546	.001
	Certificate Form of Gold	.274	1	.274	3.584	.059	.009
	Gold mining share	.025	1	.025	1.254	.263	.003
	Gold Accounts	.042	1	.042	1.346	.247	.003
Q_B_5_v	Physical Gold	.025	1	.025	.115	.734	.000
	Certificate Form of Gold	.097	1	.097	1.271	.260	.003
	Gold mining share	1.183E-006	1	1.183E-006	.000	.994	.000
	Gold Accounts	.015	1	.015	.476	.491	.001
Q_B_5_vi	Physical Gold	.895	1	.895	4.156	.042	.011
	Certificate Form of Gold	.182	1	.182	2.383	.123	.006
	Gold mining share	.028	1	.028	1.401	.237	.004
	Gold Accounts	.010	1	.010	.318	.573	.001

Q_B_6_i	Physical Gold	.043	1	.043	.200	.655	.001
	Certificate Form of Gold	.009	1	.009	.118	.731	.000
	Gold mining share	.034	1	.034	1.725	.190	.004
	Gold Accounts	.058	1	.058	1.869	.172	.005
Q_B_6_ii	Physical Gold	.602	1	.602	2.794	.095	.007
	Certificate Form of Gold	.009	1	.009	.119	.731	.000
	Gold mining share	.004	1	.004	.211	.646	.001
	Gold Accounts	.010	1	.010	.326	.568	.001
Q_B_6_iii	Physical Gold	2.947	1	2.947	13.677	.000	.034
	Certificate Form of Gold	.242	1	.242	3.163	.076	.008
	Gold mining share	.001	1	.001	.026	.872	.000
	Gold Accounts	.007	1	.007	.226	.635	.001
Q_B_6_iv	Physical Gold	1.221	1	1.221	5.669	.018	.014
	Certificate Form of Gold	.006	1	.006	.082	.775	.000
	Gold mining share	.005	1	.005	.248	.618	.001
	Gold Accounts	.056	1	.056	1.802	.180	.005
Q_B_6_v	Physical Gold	3.152	1	3.152	14.632	.000	.036
	Certificate Form of Gold	.059	1	.059	.771	.381	.002
	Gold mining share	.002	1	.002	.087	.768	.000
	Gold Accounts	.002	1	.002	.057	.811	.000
Q_B_6_vi	Physical Gold	.004	1	.004	.018	.893	.000
	Certificate Form of Gold	.085	1	.085	1.108	.293	.003
	Gold mining share	.000	1	.000	.011	.915	.000
	Gold Accounts	.130	1	.130	4.193	.041	.011
Error	Physical Gold	84.242	391	.215			
	Certificate Form of Gold	29.919	391	.077			
	Gold mining share	7.698	391	.020			
	Gold Accounts	12.136	391	.031			
Total	Physical Gold	908.000	404				
	Certificate Form of Gold	1514.000	404				
	Gold mining share	1592.000	404				
	Gold Accounts	1577.000	404				

Source: Compiled from Questionnaire

Exhibit- 7.1

Interpretation table of Financial Wellness Score		
5 Points Coding	Financial Wellness Score	Level of Financial Wellness
1	8-14.4	Very Low Level of financial Wellness
2	14.4-20.8	Low Level of financial Wellness
3	20.8-27.2	Moderate Level of financial Wellness
4	27.2-33.4	High Level of financial Wellness
5	33.4-40	Very High Level of financial Wellness

Source: Compiled from Questionnaire