

Questionnaire

Respected Sir/Madam/Friend,

I am research Scholar from the Department of Business Administration, Assam University, Silchar. Presently, I am doing a research on factors determining the investment in gold by Marwari Businessmen: Evidences from exploration in Guwahati City, Assam. I will be obliged if you could respond to the below mentioned Questionnaire. Your response can put more light on my research work and I can come out with the realistic findings.

*This information will be kept **fully confidential** and assuring you that information will be only for **academic purpose**.*

Yours Sincerely

Dinesh Agarwala,
Research Scholar, AUS

Part-A (Profile of the Investor)

- (i) Name of the Investor :
- (ii) Address of the Investor:
- (iii) Contact Details:
- (iv) No of Family Members:
- (v) Marital Status : (a) Single (b) Married (c) Widowed (d) Divorced
- (vi) Gender : (a) Male (b) Female
- (vii) Age: (a) Below 30 Years (b) 30-50 Years (c) More Than 50 Years
- (viii) Annual Income:(a) Below Rs 2 Lakhs (b) 2Lakhs-4Lakhs (c) 4Lakhs-6 Lakhs (d) 6 Lakh-8 Lakhs (e) More than 8Lakhs
- (ix) Education: (a) Below HSLC (b) HS (c) Graduate (d) Post Graduate (e) Others
- (x) Email Id :

Part-B (Factors Investing Gold)

1. What is the type of ownership of your business?
(a) Sole-Proprietorship (b) Partnership (c) Company (d) Joint Venture (e) HUF
2. Where do you invest of your income/savings?
(a) Fixed Deposits (b) Postal Savings (c) Gold (d) Life Insurance (e) Others
3. In which form of Gold do you invest normally?
(a) Physical Gold (Bar, Coin, Jewellery and Others) (b) Certificate Form of Gold –ETF (c) Mixed (d) Gold Mining Share (e) Gold Accounts
4. What Percentage of your total net income do you invest in gold?
(a) Less than 25% (b) 25 % to 50% (c) 50%-75%
(d) 75%-100% (e) None of these
5. What are the factors to which you give priority while investing in gold?
(i) Safety (ii) Return (iii) Liquidity (iv) Stability
(v) Hedge against Inflation (vi) Price
6. How do you perceive –buying/ purchasing gold as an investment?
(i) Status Symbol (ii) Culture (iii) Common Belief (iv) Religious Activity
(v) Tradition (vi) Custom
7. What is the source of information do you take to make investment in gold?
(i) Journal (ii) Daily News Paper (iii) Social Group (iv) Internet (v) Broker
(vi) Gold Selling Counter (vii) Others
8. Other than your business income what sources fund do you utilize for buying gold?
(i) Savings (ii) Money from Business (iii) Personal Borrowing
(iv) Re-investment of Matured Return (v) Other

9. I Consider:

Sl. No	Statements	Highly Agree	Agree	Neutral	Disagree	Highly Disagree
A	Buying Gold is Our Family Culture.					
B	Gold is a <i>Status Symbol</i> for me.					
C	I buy Gold due to my emotion attached to it.					
D	Buying Gold is our Custom					
E	Investment in Gold is backed by our Traditional Values					
F	I have an unknown feeling (biasness) that Gold is one of best option to invest in it.					

10. How is your investment Pattern?

(i) Daily (ii) Weekly (iii) Monthly (iv) Quarterly (v) Once in Six Months

(vi) Yearly (vii) Very Rare (viii) Others

11. Why do you invest? (Rank in order of preference, 1st Pref-1, 2nd Pref- and like)

Sl. No.	Attributing Reasons	Preference
A	Short Term Profit Seeking	
B	Steady Income	
C	Long Term Profit Seeking	
D	Future Security	
E	Liquidity	

12. How do you rank the source of information do you take to make investment in gold?(1-5)

(i) Journal (ii) Daily News Paper (iii) Social Group (iv) Internet (v) Gold Selling Counter

13. Do you think that the gold, other than investment in Physical Form and Certificate Form, be used for some other purpose?

(a) Yes (b) No

If, Yes, what are the other usages?

14. Where from do you purchase gold?

(i) Bank (ii) Online (iii) Traditional Jewellers (iv) Show Room (v) Commodity Market

15. What are the factors that stand as barrier while investing in gold?

(i) Low Return (ii) Frequent Increase in Price (iii) Theft (iv) Quality of Gold

(v) Problem of Storing (vi) Shortage of Locker (vii) Leakage of Information

16. If you want to get maximum return, what are the factors do you think to consider?

(i) Experience (ii) Right Attitude (iii) Own Knowledge (iv) Strong Belief about positive return (v) On-time Information (vi) Reliable Data Source (vii) Social Network

17. What motivates you regarding any kind of investment, say, Gold?

(i) Wish to do something with free money (ii) Current Events in World Economy (iii) Future Prospect (iv) Enjoy Tax Benefits

18. Why do you take time before investing in Gold?

(i) Understanding about monetary position (ii) Understanding different options (iii) Searching and evaluating information (iv) Watching Market Trend (v) Reviewing the information

19. How would the following influence your decision to invest into gold? (Use tick \sqrt wherever applicable)

Sl. No.	Influences	High Influence	Moderate Influence	Low Influence
I	Family members opinion			
ii	Friend's opinion			
iii	Image of the Investment			
iv	Social Network			
v	Family Background			
vi	Trend			

20. How often do you check your Investment's performance?

- (i) Daily (ii) Weekly (iii) Monthly (iv) Quarterly (v) Once in Six Months
(vi) Yearly (vii) Very Rare (viii) others

21. How long do you hold gold as an investment?

- (i) Short Term (ii) Medium Term (iii) Long Term
(iv) Infinite (v) None of these

22. Do You Consider..... (Use tick \surd wherever applicable)

Sl. No	Statements	Highly Agree	Agree	Neutral	Disagree	Highly Disagree
A	Buying Gold in the form of Ornament is an Investment					
B	Gold Buying in the Certificate Form exempts the Investors from Taxation.					
C	Long Term Investment in Gold is more profitable than Short Term Investment.					
D	Investment in Gold Symbolises Prosperity, Peace and Happiness.					
E	Investing in Gold is hedge against Inflation/Uncertainty/Crisis.					
F	Family Back Ground Matters a lot for investing in Gold.					
G	Lifestyle is a determining factor for Gold Investment.					
H	Market Situation Plays a role for taking investment decision in Gold.					

23. You Invest in Gold, because,

(Rank the causes as per your preference level from 1st to 5th Ranks preference Box bellow)

Sl. No.	Attributing Reasons	Preference
A	It is a risk free investment	
B	It gives you regular return	
C	It is highly liquid	
D	It gives you certainty of return	
E	It is a safe investment	

24. Do you invest in any other Avenue except Gold ?

If yes, Where and How Much....?

SL No	Avenues	Percentage of your Portfolio
i	Real States	
ii	Securities	
iii	Postal Savings	
iv	Bank Deposits	
v	Insurance	

Part-C (Financial Wellness)

25. How do you feel about your Financial Wellness?

(Please **Read the Statements** and **Insert 1 to 5** as per your **Assessment**)

Sl. No.	Attributes	Remarks
a	My Level of Financial Stress	Overwhelming stress (1)_____No Stress (5)
b	My Satisfaction with Financial Situation	Dissatisfied (1)_____Satisfied (5)
c	My Feelings About Current Financial Situation	Feel Overwhelmed (1)_____Feel Comfortable (5)
d	I Can't Afford to Go Out beyond my financial limits	Worry All Time (1)_____Never Worry (5)
e	I am Living Paycheck to Paycheck	No Confidence (1)_____High Confidence (5)
f	I am Worry About my Living Expenses	All the Time (1)_____Never (5)
G	I have Confidence Regarding Financial Emergency	Never (5)_____All the Time (1)
h	I have Stress About Finances in General	Overwhelming stress (1)_____No Stress (5)

Thank for valued response