



**CONSUMPTION BEHAVIORS AND BELIEFS OF GOLD
PURCHASERS IN SOUTHERN THAILAND**

BY

MISS PUSSAPORN RATTANAAMARANGKUN

**AN INDEPENDENT STUDY SUBMITTED IN PARTIAL
FULFILLMENT OF
THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF SCIENCE PROGRAM IN MARKETING
(INTERNATIONAL PROGRAM)**

**FACULTY OF COMMERCE AND ACCOUNTANCY
THAMMASAT UNIVERSITY
ACADEMIC YEAR 2014**

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INDEPENDENT STUDY

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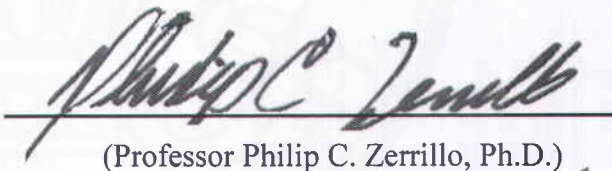
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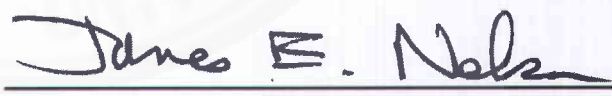
CONSUMPTION BEHAVIORS AND BELIEFS OF GOLD PURCHASERS IN
SOUTHERN THAILAND

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ABSTRACT

The purpose of this study is to examine gold buyer's characteristic in term of demographic in the chosen city of Yala, locating in the South of Thailand. The research also aims to explain consumer behavior through each ladder of the decision-making process that they concern when purchase gold jewelry product. The study was undertaken on both qualitative and quantitative basis. The survey data have been analyzed using SPSS (Frequency and Crosstabs). In-depth interview were conducted with 20 respondents in to develop the questionnaire survey. The total respondents of 120 were used to understand the consumer. The research found that people perceive gold as a type of saving, a status granted, liquidation, and a product that support cultural belief. Islamic people, the majority of population in the south, are not allowed to make money from money; they cannot receive any interest from a saving. Gold jewelry serves this purpose of investment. Most respondents search information regarding gold jewelry from friends and family. The top three factors regarding gold jewelry purchasing that most respondents perceive as the strong factor are the price of the product, a gift provided after purchase, and instant percent discount. When the consumers had purchased the product, they may not compare the product any further in any aspect.

Keywords: gold, jewelry, purchasing, belief, culture, south, Thailand, gold investment

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Pussaporn Rattanaamarangkun

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2015

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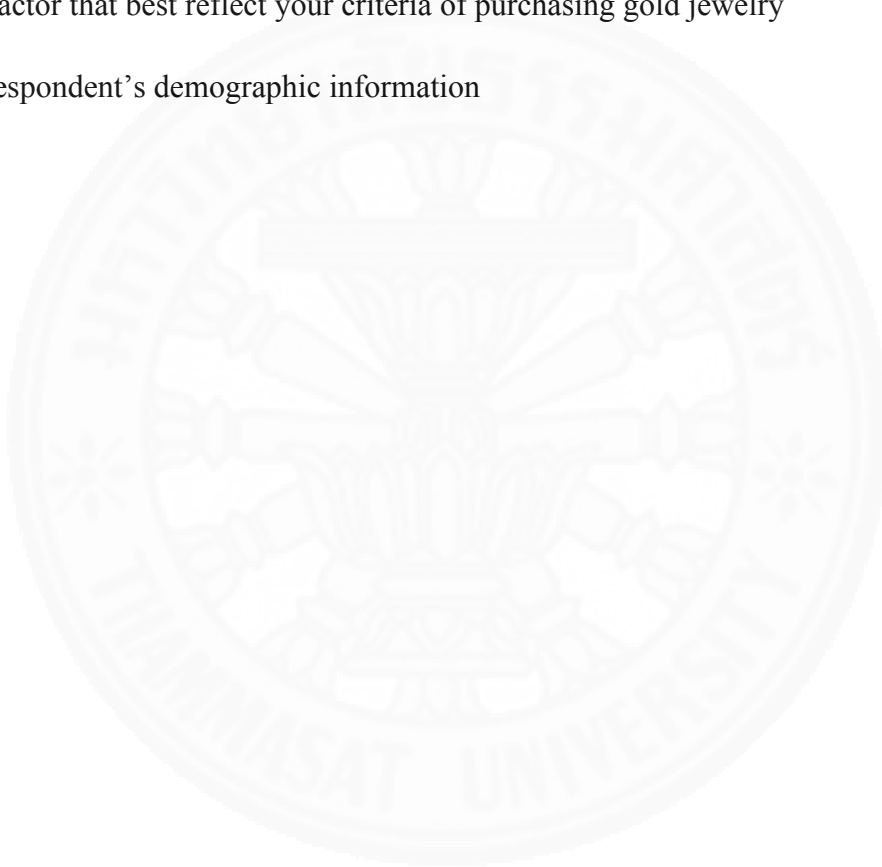
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CHAPTER 1

INTRODUCTION

Gold, one of the most precious metals, has been recognized for its value for over 6,000 years dated before the Egyptian period (Association, N. M, 2014). Today, gold is being used in various applications and forms, in which the researcher will be discussed over this context in the literature review section, however; the most widely use is in form of jewelry, such as, necklace, bracelet, or ring. In Thailand, people are fond of gold as an ornament, in which you could see Thai people wearing them in their daily life. Gold jewelry does not serve only as the purpose of accessory, but also as a monetary object, since it can be traded for money easily. Gold jewelry, regardless of its shape whether it is a necklace or ring, can be sold at any jewelry shop at the price announced by Thai Gold Trade Association. Gold jewelry can also use in making a loan (as in pawn shop) also at any gold jewelry store.

Since it is a fast transforming product, from an object to money and from money to an object, there are a numerous gold jewelry stores across every region of Thailand. From the statistic of Thai Gold Trade Association, there are over 2,000 gold jewelry stores in Thailand with over 800 stores located in the south of Thailand (Association, G. T, 2014). Even though, the market in the south is already full with gold sellers, many more are going to be opened soon. This growing numbers of stores is reflecting consumer's demand in gold jewelry, which is absolutely high.

Why the south? This is a very interesting question to be explored. To be more specific, most demands are derived from a very far out of Thailand, Yala city, Pattani city, and Narathiwat city. Geographically, as discussed earlier, the numbers of gold jewelry stores are overwhelming in the south and it is the worst in these three particular cities. With a total population of around 500,000 in Yala, 670,000 in Pattani, and 760,000 in Narathiwat, (Organization, N. S, 2014) the average number of gold jewelry stores is 60. These stores are often located right next to each other, how did it survive through all these years?

The answer is still clouded but one could be the demographic and behavior of consumers. Over 70% of the populations of all these 3 cities are Islam (Organization, N. S, 2014), in which, according to the interview, Islam is the biggest proportion of customers who

purchase gold jewelry the most. Behind almost every hijab of Islam woman, you would find at least one piece of gold jewelry either big or small. During the new-year celebration of Islam, if you are driving around the town, you will find every store (every store!) is packed with customers trying to purchase pieces of gold jewelries.

In the country where the total GDP of the nation growth in 2013, according to Asian Development Bank (Bank, A. D., 2014), is at 1.8%, there is an unbelievable number of stores trading a precious jewelry opened in one single city with a total population of less than a million and still profitable. This is an exciting topic to be revealed of how these stores gain the green number in their income statement not the red one through the understanding of consumer's consumption behavior and their beliefs toward gold.

Lastly, this report falls into the study of contemporary topic in applied marketing under society issue theme. The main objective is to understand consumer's behavior on the reason to buy of gold jewelry and their decision making process. The research objectives are defined as follows:

1. To understand general consumer's characteristic in my chosen city to study, Yala as it is my hometown on their demographic characteristics
2. To explain consumer decision making process of buying gold jewelry
3. To identify the reasons-to-buy (RTB) and belief of consumer toward gold jewelry

CHAPTER 2

LITERATURE REVIEW

2.1 Overview of Gold Jewelry

Around the world, gold jewelries alone are being trade everyday with the total value, according to World Gold Council, of 170 billion dollars or over 2,300 tons (Grubb, 2014). In Thailand, 162 million dollars worth of gold jewelries were trade in 2013, while the value of gold in form of bars and coins was as high as 4,197 million dollars. It was accounted for 1.77% of the total world's gold trading activity, both as jewelry and bars and coins, in 2013. (Grubb, 2014)

“Karatage” is the standard trade of gold in order to designate the gold content of alloys. Pure gold is known as 24 Karat (24K), in which it contain 100% gold. 12K gold contains 50% gold by its weight, while 18K gold contains 75% gold. Gold jewelries that are being sold in Thailand mostly are 23.16K. The higher Karat, the more softer the piece of jewelry it would be. (Association, N. M, 2014) There are many applications uses that people apply the uses of gold, which for example are as a mean of exchange, a ingredient in the medical industry, or a piece of fine jewelry (Sahaiwaong, 2007).

Gold has a unique characteristic of its self in term of monetary, since it could be exchange to money very quickly comparing to other precious metals or jewelries, such as, copper, silver, or diamond that require a few step to verify its purity. While Westerner would prefer gold jewelry in the perspective of investment, Asian value gold as an investment that has high liquid and value comparing to the size (Skully, 1994). To Asian people, gold does not only bear an advantage on investment, but also en enjoyment, status and liquidity. To provide liquidation, gold jewelry owners have to sell it to the pawnshop, as the Asian Development Bank (Bank, A. D., 1990), has pointed out as:

“Pawnshops (and buy-back practices by jewelers) play a crucial role in conferring liquidity upon the precious metals and ornaments which have traditionally been one of the main asset forms in which households have invested their savings in a number of Asian countries.”- Asian Development bank, 1990

According to the statistic, 75-80% of value lent of pawnshops in Thailand is gold jewelry, while the shops usually take various types of products ranging from TV, electronic goods, watch, and gold jewelry. (Skully, 1994)

2.2 Sharia law in Islamic (BBC, 2005)

In Islamic religion, followers are not allowed to making money from money, such as, receiving an interest from bank saving or giving out a loan with returned interest. The law states that the wealth should be generated only through legitimate trade and the investment in companies involved with alcohol, gambling, tobacco and pornography is strictly off limits (BBC, 2005).

2.3 What influences consumer behavior?

According to the theory (Kotler, 2012), the behavior of consumer is influenced by culture, social, and personal factor. First, Culture has a strong influence on one's behavior. Culture is consisted of culture, subculture, and social class. Culture refers to as the fundamental determinant of one's needs and behavior, in which each culture is different from one another due to its exposure to different value. Subculture is the more specific identification and socialization for people that belong to that particular group of subculture. Subcultures also refer to nationalities, religions, racial groups, and geographic region. Social class represents different people in the society, which is stratified and homogenous. Social class member will show distinct product and brand preference, such as, people in an upper class may prefer sport car while people in a middle class may want an economy car. This research will rely more on this influence in exploring target consumer's behavior. Second, Social factors is other factor that may play a role in shaping behavior, which are reference group, family, and social roles and status. Third, Personal factors is one's personal characteristics which influence a buying decision, such as, age, stage in the life cycle, occupation, and economics circumstance.

2.4 Gold as a symbolic and reasons to buy

Firth (Firth, 1973) stressed an important of symbols as not only serving as what they represent but also the symbols itself that are being seen to express and communicate the sign and meaning. While Levy (Levy, 1959) coined the way people using symbol as a distinguisher of themselves regarding their age, sex, and social class. Referring to Wittmayer,

Schults, and mittlestaedt (Wittmayer, 1994), the consequence when the buyer purchase one product for some specific reasons, such as symbol or social status, the ownership or the used of that particular product would serve as a symbolic sign between user and other observers. Gold has been used as a symbolic role in identifying identities among different people and social (Ertimur, 2003).

According to Branson (Branson, 2014) on his study regarding the saving habits of households in gold ornaments in India, it indicated that gold has been a common medium of exchange and saving among the vast country and sub-cultures of India for a long time. Gold has also being perceived as a symbol of status and wealth regardless a difference social class of Indian culture, indicating that gold is always being wanted. Gold has also been used to support culture ritual and belief, such as, marriage, birth, or birthday. Gold as a saving was common among Indian society. From the study of Turkish culture (Ertimur, 2003), it showed that there is a special relation of gold and gold jewelry with Turkish culture, in which Turkish may purchase and use gold for different purposes in their social context, such as giving as a gift to new born baby, a saving investment, or a present for the host of a party. Referring to the study of “Gold and gold jewelry: exploration of consumer practices” (Ertimur, 2003), gold plays role in serving a sub-culture group’s belief, as an illustration of Anatolian women wearing a piece of gold jewelry with a saying “may God protect this person” and a number of pieces will increase according to years of marriage. Therefore, we could assume that one particular culture may contain different belief and relationship of gold comparing to other culture, in which there might be a possibility some may resemble the partial shared belief.

The study by Ahmad Jamal on “Consumers' product evaluation: A study of the primary evaluative criteria in the precious jewellery market in the UK” (Jamal, 2001) revealed that when consumer purchase any precious jewelry, the subjective attributes may contain more importance that the objective attribute of the product, in which the difference may arise from each user’s knowledge toward the product and brand of that particular piece of jewelry.

The reason behind the purchase of gold jewelry may vary in different social context, belief, and knowledge toward the product. Different culture may carry unique cultural characteristic that would shape the reason to buy of consumer. To be able to unveil the belief and reason to buy of consumer, it would help the marketer creating a strong marketing

strategy and communication plan to attract an interest of the consumer.

2.5 Buyer's black box (Kotler, 2012)

This framework (refer to Appendix A) will be used to understand the mind of the consumer, which is like the black box that a seller may not be able to see. This mysterious box is being affected by marketing stimuli and other stimuli. This mind or opinion of the consumer will then develop through their characteristic factors and decision making process in order to response.

1. Marketing Stimuli – refers to 4P's in the marketing mix, which are Product, Price, Place, and Promotion
2. Other Stimuli – refers to those uncontrollable factor, which are Economic, Technology, Political, and Culture
3. Buyer's characteristics – refers to influence of the factor in the buyer's himself, which are Socio-cultural factors, Personal factors, and Psychological factors
4. Decision making process – refers to steps in making the final purchasing choice, in which it will be later discussed
5. Buyer's response – refers to the response after all factors had been processed in the black box of the consumer, which are Product choice (what to buy), Brand choice (which brand to buy), Dealer choice (which dealer to buy), Purchasing timing (when to buy), and Purchase (actual buying)

In this study only some factors of each topic will be used and adapted in order to understand the total process of how consumer make the purchase of the particular product or brand. In the researcher's target market, the product (gold jewelry) is labeled as an unbranded product that the product itself does not carry any brand name. Most of gold jewelry products in every shop in Yala are from one single supplier, making the non-differentiate in product offering. The understand of marketing stimuli will reveal how important the product is, does the price affect the final decision, does the decoration of the store or longer hour stimulate the purchase, and what promotion will drive to more sales. Other stimuli that the researcher interested was economic since from the actual customer interview, gold is being perceived as one of financial resources, economic may play a role in stimulating a need to buy a piece of gold jewelry.

In term of buyer's characteristic, from the consumer interview, only socio-cultural factor had a significant affect on the purchase decision, while other factors did not play any role in influencing decision. The entire buyer's decision making process would be used to understand consumer, since the researcher aimed to understand the reason behind the purchase, how do consumer search for information prior the purchase and what are those criteria of buying a piece of gold jewelry. The post-purchase behavior would be left out because this step did not show any significant in making the decision.



CHAPTER 3

RESEARCH METHODOLOGY

The main objective of this study is to understand the reasons why consumer purchase gold jewelry and what factors which drive that decision in the South of Thailand, Yala City, where the demand for gold jewelry seems to be high at all time. This research focuses on the consumers who live in Yala area and once purchase gold jewelry in the past year as the only key target. In order to achieve research objectives mentioned earlier, the researcher had conducted the qualitative research and quantitative research for the purpose of data collection and data analysis.

3.1 Qualitative research

a. Observation

Objective: The objective of this research is to understand the actual purchasing behavior of the consumer when they purchase a piece of gold jewelry in the different jewelry store.

Data collection: The mystery shopper role was being employed by the researcher in order to secretly observe the behavior of consumer without them knowing they were being observed.

b. In-depth interview

Objective: The objective of the in-depth interview is to gain an insight of consumer's particular behavior in the purchase of gold jewelry and exploring new veiled opportunities that may found. These data were used to design the questionnaire survey in order to test the assumption before the questionnaire launching.

Data collection: The interview was conducted by covering information regarding decision-making process, RTB, and belief toward gold. Each interviewee was being interviewed separately in order to avoid opinion leader.

- Sampling method: Convenience sampling
- Collection method: Face-to-face interview session
- Sample size: 20 qualified respondents with a history of gold jewelry purchasing within the past year. All respondents are aged between 18-60 years old living in

Yala city, in which half of them were Buddhist and the other half is Islamic people

3.2 Quantitative research

Objective: Questionnaire was employed as the mean of a quantitative research in order to quantify the significant of each purchasing factor and how strong each purchasing criteria among the target group. The questionnaire was constructed carefully basing on insight from observation and in-depth interview, in which it consists of 6 parts with 17 questions (See Appendix B for both English and Arabic version).

Part 1: Screening questions

The objective of this part was to screen respondent and to make sure that the respondents were match with the objective of the study, which was people who has once purchased a piece of gold jewelry in the past year. If the respondents answered “no”, they would fail to fit with minimum criteria of this study and would not continue to other part of the questionnaire.

Part 2: Reasons to buy gold jewelry

The objective of this part was to explore the importance that the respondents gave to different reason to buy of gold jewelry. It was consisted of four specific reasons and one open-end question in case their reason to buy gold jewelry did not appear in the list. . The 4-point likert scale were employed to force respondents to form their opinion on each importance level which 1 = strongly not important, 2 = somewhat not important, 3 = somewhat important and 4 = strongly important. This part is based on interval scale of measurement.

Part 3: Information search channel

The objective of this part was to understand where respondents receive or search information regarding gold jewelry. This question would provide a better understand which channel that the target receive information from the most, which would help identifying top three most popular channels among respondents. It was consisted of only one question, in which it was measured by using nominal scale.

Part 4: Gold jewelry purchasing criteria

The objective of this part was to explore and understand the importance of each purchasing criteria that the respondents gave the importance to. The question was consisted of 20 questions, constructing based on the 4P's of the marketing mix (Product, Price, Place, and Promotion). The 4-point likert scale were employed to force respondents to form their opinion on each importance level which 1 = strongly not important, 2 = somewhat not important, 3 = somewhat important and 4 = strongly important. This part is based on interval scale of measurement.

Part 5: General questions about gold jewelry purchasing

The objective of this part was to generate general understanding of gold jewelry purchasing behavior, which are their favorite choice of product, current holding pieces of gold jewelry, purchasing frequency per year, purchasing quantity per time, purchasing budget, and preferred method of payment. The part was consisted of six questions, measuring by using nominal scale.

Part 6: Demographic

This part aimed to collect data regarding demographic information, which are ages, occupation, household monthly income, and religion. This part consisted of five questions with nominal scale measurement.

Data collection: Target respondents for the survey questionnaire were people aging between 18-64 years old living in Yala city and once purchased gold jewelry in the past year. The data collection has been executed as follows;

- Sampling method: Convenience sampling
- Collection method: The questionnaire survey will be published in the paper-based platform since the data has to be collected manually from hand to hand in the target area (City of Yala, Thailand). Electronic version of the survey would be used in the process of gathering data ready for an analysis. The total number of 120 questionnaire surveys was collected.

Data analysis: This research was being analyzed basing on 120 set of completed questionnaire by SPSS statistical package software and Microsoft Excel to interpret the result

underlying on the objectives of the study. The researcher used “frequency analysis” to analyze the data in order to see how the data were distributed. Mean comparison and percentage are the key methods in analyzing and displaying the distribution of the independent variables.



CHAPTER 4

RESEARCH FINDINGS AND RESULTS

4.1 In-depth interview

This study helped the researcher gaining a better understanding in consumer behavior and opinion toward gold jewelry purchasing. The interview was conducted in the city of Yala with 20 interviewees who had purchased gold jewelry in the past year. The question asked covered these following perspectives:

- Reasons to buy gold jewelry

Interviewees were asked the reason behind their purchase and what drove their need to buy. The answers were being able to classify into four reasons, which were to use as a saving, to use as liquidation in the business, to show off social status and to support cultural belief. The interview continued by asking a more specific explanation of each reason. For the reason of to use as a saving, they all agree that gold is perceived as a more reliable source of saving than bank saving. By asking why, they said it was because they can hold on to the piece of jewelry while the bank only gave you a printed-paper stating your saving. Some added that to deposit money into the bank account was too complicated and required lots of paper works. For the reason of to use as liquidation, interviewees said that gold jewelry could be turned into money very easily and fast at any pawnshop or gold jewelry store with no paper work required. For the reason of to show of social status, they said gold jewelry provided the sense of luxury. They said others would perceive them as a rich person when see them wearing many pieces of gold jewelry. For the reason of to support cultural belief, they said in Islamic religion, a person is forbidden to receive any interest (Sharia law) from any bank saving or he or she will break the religious taboo, therefore, by purchasing gold, they could still hold on to their religious taboos and do the saving at the same time.

We could then conclude that in the consumer's perspective, gold jewelry is another type of tangible asset that they could hold on for future financial needs, wear for personal enjoyment and communicating social status, and follow religious belief. Among the four reasons to buy of gold jewelry, consumer give an importance to gold jewelry as a precious item with added social status and a security for an uncertain future.

- Factors that reflect purchasing criteria

Most interviewees said style and type of the product played an important role in choosing what to buy. Price was matter to their choice, in which they may try seeking the best price for the product. They tend to buy from the store that they usually buy and close to their working place or market place area. However, place did not matter as much as the relationship with a shop owner. Most Islam interviewees said that they preferred the store where a seller could speak Arabic, so that they would not have a hard time in communication. In term of promotion, all respondents preferred an instant discount and gift after purchased. Some interested in point collecting program, since they usually shop at the same store. The purchasing budget per time was varied to the type of product they planned to purchase. If they want to purchase a necklace, an average budget would be around 10,000 – 20,000 baht. If they want to purchase a ring, the budget would drop to around 5,000 baht per one purchase.

Consumers tend to be price sensitive and shop by choosing the best price, yet the communication, ability to speak Arabic of the salesperson, also plays an importance role in attracting consumer to shop in the store and making the sales. By building a strong relationship with consumers, it would generate a long lasting benefit since consumers are likely to shop at the same store. Jewelry store with a wide range of product types and styles would likely to capture most customers. Consumers would set their purchasing budget according to the specific type of product they are interested to buy.

- Literacy level

From the interview, many interviewees who are Islamic people have a low literacy level in term of an ability to write in Thai or to speak fluent Thai. Most of these people said they do not save money in the bank, even in Islamic banking where they could do the saving without breaking the religious belief, because they do not know how to read Thai and write Thai. They would rather perform the saving by purchase a gold jewelry for the keepsake; since it requires no paper work and that it could be turned into money very fast and easily at any gold jewelry store. Reflecting literacy level, most interviewees with low literacy level are working as a farmer or own a rubber plant farm, which is the occupation that requires less or no paper work in running the business.

Literacy level of consumers has a strong relation to the gold purchasing behavior, since gold jewelry could be used to turn into money very easily with no afford in reading or

writing acquired. If the consumers had a high level of literacy, this purchasing pattern might be changed or unlikely to occur.

- Decision-making process

The problem recognition stage has already mentioned in reason to buy topic. 80% (or 16 persons) search for the information regarding gold purchasing from friends and family. The information they were interested the most is a price of the product, since gold price is often fluctuated daily. They would keep an eye on the best price. More than a half of the interviewees (12 persons) said they would walk around the city to compare the price with different store, however, 4 persons tended to shop at the store that they used to shop while the rest would buy instantly without comparing price. All interviewees, who are Islamic people, said they prefer the shop that a seller can speak Arabic for an easier communication and more comfort. They felt like the Arabic speaking sellers are more sincere and understand their needs and style more than those who cannot speak Arabic. When the interviewees made an actual purchasing of gold jewelry, they looked for a recommendation given by the seller on style or new products, an instant discount, and gift given after purchase. They normally received a glass as a gift after the purchase. One respondent said she once received a set of dishes as a gift after purchase and now she was a regular to that particular store. After the purchase more than 50% (or 10 persons) of the interviewees said they would not seek for any further price comparing because they were already satisfied with the price they paid. Although they might find a store that offers a cheaper price, they would be unable to receive any reimbursement from the store they bought the product from.

The journey of the customers starts when they have a need to purchase gold jewelry and decides to ask friends and family, as the main source of info, for any advice on purchasing, such as, product style, where to buy, or what price to pay. Price comparing is a definite behavior that most customers would do before purchasing. They would not mind the hot whether when checking for the best price in town. At the shop, customers would seek for recommendations from the salespersons or owner, as he/she is an expert in the field. The small gift given after purchased is the unforgettable thing or a must that need to be given in every purchase. Post-purchase evaluation tends not to occur after every purchase, since they assume this choice is already the best choice of all.

- Belief toward gold jewelry

Gold jewelry was being perceived as a monetary product and a product that could represent owner's social status. Respondents said that others would recognize it at a very first glance that the wearer is not poor by only looking at what he/she is wearing at the neck, the arm, and the finger. More than 90% of all Islamic interviewees said that other villagers in their village would look up at them when they wear many pieces of gold jewelries. They said that by owning many pieces, it would reflect how well their husbands are taking care of them. They said that in Islamic religion, a man is allowed to have up to four wives, therefore, a more that a wife owns pieces of gold jewelry, a more important that wife is. One interesting point that the researcher found is that all Islamic ladies are wearing a hijab concealing its availability, but over 80% of the interviewees said they prefer a gold necklace to others. One Islamic interviewee said that she is a rubber plant farmer with an average family income of 10,000 baht per month, but she purchases gold jewelry every month in the past 2 years. She added that she feels proud when others praise her and told her that she was lucky to have a husband that loves her so much that he bought her a gold every month with their little income. Among Buddhist interviewees, they said that they also wear gold jewelry to represent their social status. Sometime, they would buy it and give it to other in a special occasion like Thai's new year to illustrating their social status to others. To summary, gold jewelry gives an owner a status in a society and a love letter from husband to wife telling her that she is the best of all.

Since love is an intangible thing that cannot be touched or feel, gold jewelry help illustrate an evidence of love from husband to wife in a more concrete way in the consumer's perspective. Woman with many pieces gold jewelries refer to as a beloved one. Social status, another intangible asset, could also be shown through the used of gold jewelry. A more a person own gold, a higher stats he/she obtains in the society. Even though, sometime, other cannot see gold jewelry visibly, an owner would feel a higher status or sense of love by himself/herself.

4.2 Data distribution

The first data analysis is the frequency reporting of the reasons to purchase gold jewelry with the total respondent of 120 respondents.

Table 4.1: Summary of responses on purchasing reasons (n=120)

Question 4: Which gold jewelry purchasing reason which best reflects your opinion (n=120)						
Reason	Strongly not Important	Somewhat not Important	Somewhat Important	Strongly Important	Mean	SD
1. To use as a saving (investment)	26	1	8	85	3.27	1.23
2. To use as liquidation	7	57	26	30	2.66	0.92
3. To show your social status	46	2	4	68	2.23	0.98
4. To support your cultural belief	44	4	25	47	2.77	1.46

The majority (or 85 respondents) said purchasing gold jewelry to be used, as a saving was strongly important to them with 8 persons said it is somewhat important. There are 26 respondents who said strongly not important and only one said somewhat not important. The average answer is 3.27 with the standard deviation of 1.23. From this analysis, it could be summarized that people give a strong importance on the reason to buy of to use as a saving.

Almost half of the respondents (or 57 persons) thought the reason to buy of to be used for a liquidation purpose is somewhat not important, while 7 respondents thought this reason is strongly not important. There are 30 persons who said strongly important and 26 persons said somewhat important. The average answer is 2.66 with a deviation of answer of 0.92. From this analysis, it could be summarized that people provide quite importance in buying a gold jewelry for the liquidation purpose.

More than a half of the respondents (or 68 persons) said the reason to buy of to be used for showing the social status is strongly important with 4 respondents said somewhat important. There are 2 persons who said this reason is somewhat not important and 46 persons said it is strongly not important. The average answer is 2.23, meaning that people perceive this reason as somewhat important. The deviation of answer is 0.98, which is quite low. From this analysis, it could be summarized that people give some importance in purchasing gold jewelry in order to show off their social status to others.

There are 47 respondents who answered strongly important for the reason to buy of to be used in supporting cultural belief with 25 respondents answered somewhat important. There are 44 persons who thought this reason is strongly not important with 4 persons said somewhat not important. The average answer is 2.77, meaning that people gave some importance to cultural belief when they purchase gold jewelry. The deviation of answer is high at 1.46, in which it could be because the different in religion of respondents leading to different belief.

Next, the researcher will be reporting information regarding the source that respondents usually search for information about gold jewelry, such as, price or new product.

Table 4.2: Information search source on gold jewelry (n=120)

Question 5: Information search source (n=120)		
Source	N	%
Newspaper	6	5%
Television	10	8%
Radio	0	0%
Website	1	1%
Billboard	7	6%
Social media	0	0%
Friends/family	62	52%
Shop's owner	34	28%

The majority (52%) information search source on gold jewelry among respondents is friends and family. Shop's owner source is the second largest choice (28%) that respondents chose to receive information. Television is still quite an important channel with 8% of the respondents searching info through this channel. Billboard (6%), Newspapers (5%), and website (1%) had also been searched by respondents. According to this finding, it could be summarized that people in the city of Yala search for information regarding gold jewelry

though friends and family source and that they do not search any info on radio and social media at all.

Next, the researcher will be discussing over the frequency distribution of importance on purchasing factors.

Table 4.3: Factor that best reflect your criteria of purchasing gold jewelry (n=120)

Question 6: Factor that best reflect your criteria of purchasing gold jewelry (n=120)						
Factor	Strongly not Important	Somewhat not Important	Somewhat Important	Strongly Important	Mean	SD
1. Variety of products	7	21	65	27	2.93	0.80
2. Design of the product	7	20	48	45	3.09	0.88
3. Correct weight of gold	0	2	35	83	3.68	0.50
4. Price of the product	0	2	6	112	3.92	0.33
5. Payment method - Cash	11	12	55	42	3.07	0.91
6. Payment method - Installment card	69	27	14	10	1.71	0.97
7. Payment method - Credit card	103	15	2	0	1.16	0.41
8. Store location	18	39	55	8	2.44	0.83
9. Long store hours	32	40	35	13	2.24	0.97
10. Instant percent discount	0	3	13	104	3.84	0.43
11. Point collecting program	3	10	33	74	3.48	0.76
12. Gift after purchased	1	2	4	113	3.91	0.41
13. Seller's manner	1	1	61	57	3.45	0.56
14. Store credibility	1	10	76	33	3.18	0.60
15. Ability of sales person to speak the language	43	6	13	58	2.72	1.38

(Arabic)						
16. How close to you with seller/store owner	2	11	63	44	3.24	0.69
17. Consulting about the product given by seller/store owner	3	16	58	43	3.18	0.75
18. Store decoration	43	46	25	6	1.95	0.88
19. Government certificate	44	33	29	14	2.11	1.04
20. Clear sign showing the current gold price	5	16	61	38	3.10	0.78

The majority (54%) said the *variety of products* was “Somewhat important”; while 27 persons said it was strongly important to them. There are 21 persons answered somewhat not important and 7 persons answered strongly not important. The average answer is 2.93 with the deviation of data answer of 0.80, meaning that people give a somewhat important to this factor with little deviation in answer. It could be summarized that variety of product plays a quite important role when people purchase gold jewelry.

The majority (or 78%) of the respondents said the *design of the product* was important to them, in which 45 persons said it was strongly important and 65 persons said it was somewhat important. There are 20 persons answered somewhat not important while only 7 persons answered strongly not important. The average answer is 3.09 with a standard deviation of 0.88, meaning respondents perceived this factor as somewhat important with small deviation in answer. It could be summarized that a design of the product has a significant important as a gold jewelry purchase criteria.

Almost the entire respondents said the *correct weight of gold* was important with 83 persons answered strongly important and 35 persons answered somewhat important. Only 2 persons thought it was somewhat not important to them and none thought it was strongly not important. The average answer is 3.68 with a standard deviation of 0.50, meaning that respondents perceived this factor as a quite strongly important with a low deviation in answer. It could be summarized that people give a strong important to the correct weight of gold as the factor when purchase gold jewelry.

Over 98% of the respondents perceived the *price of the product* as an important factor with 112 person said it was strongly important and 6 persons said somewhat important. Only 2 persons thought it was somewhat not important while none of them said it was strongly not important. The average answer is 3.92 with the standard deviation of 0.33 meaning that people gave a significantly strong important to this factor with only slight deviation in answer. It could be summarized that people in the city of Yala think price of the product is very important when they buy gold jewelry.

The majority (or 46%) of the respondents answered somewhat important while 42 persons answered strongly important for the factor of the *method payment of cash*. There are 12 respondents who said this factor was somewhat not important and 11 persons said strongly not important to them. The average answer is 3.07 with a standard deviation of 0.91. It could be summarized that people think the payment method by cash is somewhat important to them when they purchase gold jewelry.

The majority (or 58%) of the respondents perceived the *payment method of installment card* as strongly not important and 27 respondents perceived as somewhat not important. Only 14 respondents thought this factor were somewhat important and 10 persons saw it as strongly important factor. The average answer is 1.71 with a standard deviation of 0.97. It could be summarized that people perceive the installment card as a not important factor when purchasing gold jewelry.

Most of the respondents (98%) of the respondents said the *payment method of credit card* was not important to them, in which 103 persons said it is strongly not important and 15 persons said it is somewhat not important. Only 2 respondents saw a value of this factor as a somewhat important element. The average answer is 1.16 with the standard deviation of 0.41, very little deviation in answer. It could be summarized that the payment method by using a credit card is strongly not important factor when purchasing gold jewelry.

The majority (or 46%) of the respondents said that *store location* is somewhat important to them while 8 respondents said this is strongly important to them. There are 39 respondents who said that this factor is somewhat not important and 18 respondents said it is strongly not important to them. The average answer is 2.44 with the standard deviation of

0.83. This could be concluded that people perceive the factor of the store location as a quite important factor when purchasing gold jewelry.

Over 60% of the total respondents perceived the *long store hours* as not important, in which 40 persons said it is somewhat not important and 32 persons said it is strongly not important. There are 35 respondents answered somewhat important and only 13 respondents said it is strongly important factor. The average answer is 2.24 with the standard deviation of 0.97. It could be concluded that people in the city of Yala thought that a long hour of store operation is slightly somewhat not important to them when they decide to purchase gold jewelry.

Almost all respondents (or 97%) perceived *instant percent discount* as an important factor with 104 persons said it is strongly important and 13 persons said it is somewhat important. Only 3 respondents answered somewhat not important while none of the respondent answered strongly not important. The average answer is 3.84 with a low standard deviation of 0.43. It could be concluded that people give the great important to the factor of instant percent discount when purchasing gold jewelry.

The majority (or 62%) of the respondents thought *point collecting program* has a strong importance and 33 persons thought it has somewhat importance to them. There are 10 respondents who answered somewhat not important with 3 persons answered strongly not important. The average answer is 3.48 with the standard deviation of 0.76. It could be summarized that people see the factor of point collection program as a significant important factor when they are going to buy gold jewelry.

Over 97% of all respondents saw *gift after purchased* as an importance factor with 113 respondents answered strongly important and 4 respondents answered somewhat important. There is only 2% respondents said this factor is somewhat not important and 1 respondent said strongly not important. The average answer is 3.94% with a very low standard deviation of 0.41. It could be concluded that people give a very strong importance on the factor of receiving gift after a purchased of gold jewelry.

99% of the respondent perceived *seller's manner* as an important factor with 57 persons said it is strongly important and 61 persons said it is somewhat important. There is

only 1 person who thought this factor is somewhat not important. The average answer is 3.45 with the standard deviation of 0.56. It could be summarized that when people decided to purchase gold jewelry, they will care about the manner of the seller.

The majority (or 63%) of the respondents answered somewhat important while 33 respondents answered strongly important for the factor of *store credibility*. There are 10 respondents who said it is somewhat not important and 1 person said it is strongly not important factor. The average answer is 3.18 with the standard deviation of 0.60. It could be summarized that the credibility of the store plays a quite important role in people's opinion when they want to purchase gold jewelry.

The majority (or 48%) of the respondents perceived the *ability of sales person to speak the Arabic* as a strongly important factor with 6 respondents said it is somewhat not important. There are 43 respondents thought this factor is strongly not important and 6 persons thought it is somewhat not important to them. The average answer is 2.72 with a very high standard deviation of 1.38. It could be concluded that the factor of the ability to speak the language of the sales person is between somewhat not important and somewhat important. It could be because the different in religious contributing the different on speaking language, in which we could see that the deviation of the answer is high.

Over 89% of the total respondents perceived the *close relationship with the seller or store's owner* as an important factor with 44 respondents said it is strongly important and 63 respondents said it is somewhat important. There are 11 respondents said this factor is somewhat not important while only 2 persons said it is strongly not important. The average answer is 3.24 with the standard deviation of 0.69. It could be summarized that people give a significant important to the relationship between them and gold jewelry store's owner when they decided to buy gold jewelry.

The majority (or 48%) of the total respondents answered somewhat important while 43 respondents answered strongly important on the factor of *consulting provided by store's owner*. There are 16 persons said this factor is somewhat not important and only 3 persons said it is strongly not important to them. The average answer is 3.18 with the standard deviation of 0.75. It could be summarized that people prefer the consult regard the product provided by the store's owner when they purchase gold jewelry.

Over 75% of the total respondents perceived the *store decoration* factor as not important with 46 persons said it is somewhat not important and 43 persons said it is strongly not important. There are 25 respondents thought this factor is somewhat important while 6 respondents thought it is strongly important. The average answer is 1.95 with the standard deviation of 0.88. It could be summarized that people do not give an important to the factor of store decoration as the criteria when purchase gold jewelry.

The majority (or 37%) of the total respondents said the *government certification* shown at the store is strongly not important to them while 33 respondents said it is somewhat not important. There are 29 respondents answered somewhat important and 14 respondents answered strongly important. The average answer is 2.11 with the standard deviation of 1.04. It could be concluded that people do not care much about government certificate being presented at the store when they want to buy a piece of gold jewelry.

The majority (or 51%) of the total respondents thought *clear price signage* is somewhat important to them while 38 respondents said it is strongly important. There are 16 respondents who said this factor is somewhat not important and 5 persons who said it is strongly not important. The average answer is 3.10 with the standard deviation of 0.78. It could be conclude that people give somewhat important to clear price signage as the factor when they decided to purchase gold jewelry.

From the above table, we could see that the top three factor that respondents considered them as the important factor when purchasing gold jewelry are the price of the product (mean=3.92), the gift given after the purchase (mean=3.91) and the instant percent discount (mean=3.84). Factors that respondents considered them as not important are the payment method of installment card and credit card (mean=1.71,1.16) and the decoration of the store (mean=1.95). The highest standard deviation is the ability to speak Arabic language of a seller or a store's owner factor with the score of 1.38, while the lowest standard deviation is the factor on the price of the product.

In the next part, the researcher will be discussing the respondent's demographic information.

Table 4.4: Respondent's demographic information (n=120)

Demographic information (n=120)			
Respondents demographic		N	%
Gender	Male	8	7%
	Female	112	93%
Age	25-34	24	20%
	35-44	56	47%
	45-54	33	28%
	55-64	7	6%
Occupation	Government sector	5	4%
	Business Owner	82	68%
	Farmer	17	14%
	Student	1	1%
	Housewife	15	13%
Income	Less than 20,000	25	21%
	20,000 - 29,999	49	41%
	30,000 - 39,999	30	25%
	40,000 - 49,999	6	5%
	50,000 - 59,999	6	5%
	60,000 - 69,999	3	3%
	More than 70,000	1	1%
Religion	Buddhist	54	45%
	Islam	66	55%

Most respondents were female (or 93%) with an age ranging from 24-64 years old. The majority, 56 persons, is aging between 35-44 years old. More than 68% (or 82 persons) of all respondents have their own business. The level of monthly household income is spread across less than 20,000 to more than 70,000 with most people at 20,000-29,999 income ranges. The religion of the respondents is divided into Buddhist at 55% (or 66 respondents) and Islam at 45% (or 54 respondents).

CHAPTER 5

MANAGERIAL IMPLICATIONS AND CONCLUSIONS

Gold, one of the most precious metals in the world, has been refined to bring its finest value to enhance human's need. Gold jewelry has been recognized by human long time ago as a fine piece of jewelry that make a girl looks prettier, however, gold jewelry also serves other purposes beside beauty. The objective of usage may vary among different group of person. In the city of Yala, locating in the farthest south of Thailand, where the demand of gold jewelry blooms beautifully, people are looking for a piece of jewelry that provides not just its beauty but also something else.

The target respondents of this study are those who have once purchased gold jewelry in the past year regardless to gender, occupation, or level of monthly family income and live in the city of Yala. Most respondents were female who own a business aging in their late 30's.

Since gold jewelry has value in itself that it could be exchanged for money very easily, gold jewelry's owner tend to also use if for some other reasons. For the study, the researcher found four reasons that the people in the city of Yala, the studied city, give an importance to. First, they purchase gold jewelry because they want to use it as a saving. Information from the in-depth interview indicates that buyers purchase gold jewelry because it is another method of saving that require no paper work and does not prohibit by their religious law. The data from the field survey also confirm that the majority of the respondents perceive this reason as a very strong important. Second, people purchase gold jewelry because they could later use it as liquidation in running their business though a process of pawning or selling it at any jewelry store. This reason shows a somewhat not important to the target respondents in the survey. Third, people purchase gold jewelry because they would like to show their social status to others. Because gold jewelry is quite expensive, a person who wears or owns it would be perceived as an upper level in that society. More than half of the survey respondents think this strongly important. Fourth, people purchase gold in order to fulfill their cultural belief, in which almost every interviewees from the in-depth interview who were Islam thought this factor is really important tot them, however, Buddhist interviewees might see in a different way. Because Islam cannot make money from money, by purchasing gold

jewelry, they could enjoy a beauty from gold, earn money from gold investment, and be strict to their religious at the same time.

To capture most demand in the market, store's owner should develop a marketing basing on their decision buying process. The study reveals that consumer may search for information regarding gold jewelry purchasing from friends and family, therefore a strong word of mouth would provide a significant voice and reach. This communication may be the best channel, however, the communication message should vary upon different groups of the reasons to buy. Shop owner also tend to be the best choice in spreading those excited information and promotion to customers. During evaluation process, when the customer is in a shop, seller should highlight information on price that the customer is receiving the best price in town with a large instant discounts and what kind of special gift that he/she will receive after the purchase. These insights from the study reveal a significant strong level in importance among the total respondents. The store's owner or seller should practice Arabic and be fluent in it in order to deliver a high satisfaction to customers and avoid them feeling alienated. The step in giving out a loan of gold jewelry store should be simple and easy without requiring a lot of contract reading or paper works, since the level of customer's literacy tends to be low. Point collection program should be initiated since the respondents seemed to be interested in a program. The program would boost a post-purchase satisfaction and the revisiting rate of customers.

Even though this study will provide an insightful understanding and useful information of consumer's behavior toward gold purchasing, the result from the analysis may need to be used and interpreted with caution since there are two significant limitations. First, the research is limited by a problem of time constraint on data collection; this sample size might not be able to represent the entire population. Second, by using non-probability sampling method, there will be some limitation of generalization of population.

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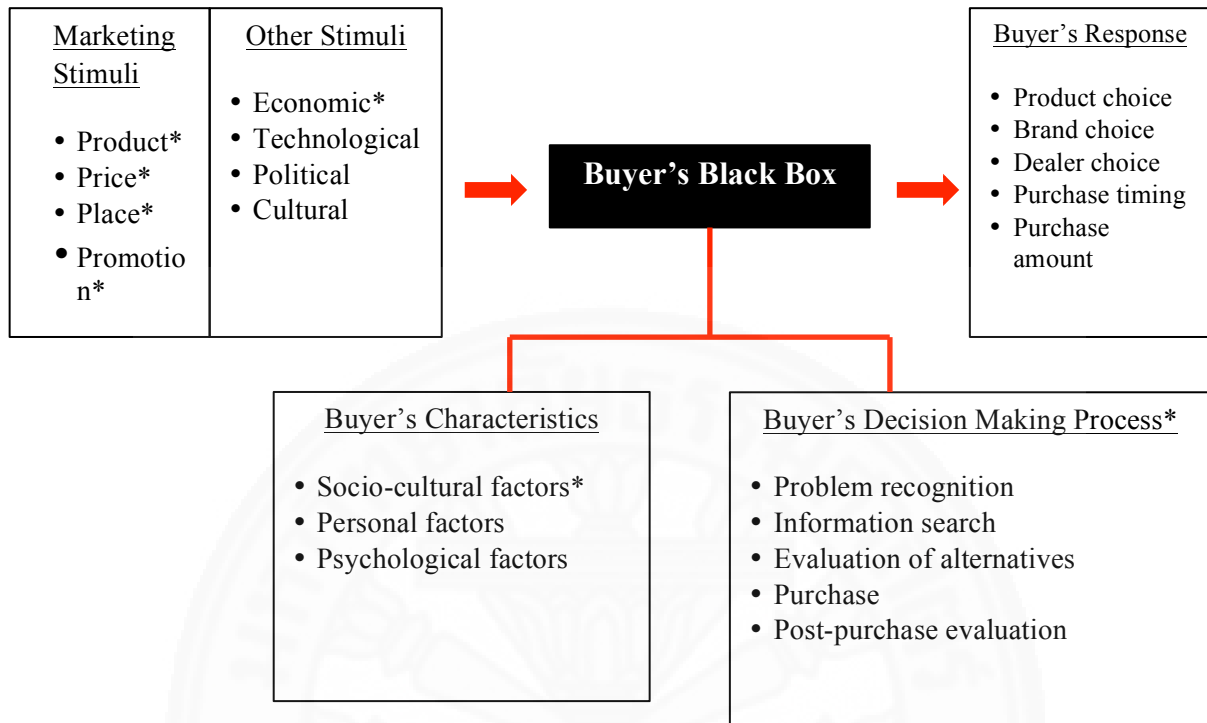


APPENDICES



APPENDIX A

Buyer's black box



Source: Kotler (2009, P. 95)

APPENDIX B
QUESTIONNAIRE
CONSUMPTION BEHAVIORS AND BELIEFS OF GOLD
PURCHASERS IN SOUTHERN THAILAND

This research is part of the course MK703: Independent Study 2 at Thammasat University. The purpose of this research is to identify decision-making process of the customer toward the purchase of gold jewelry. Finding of this research will provide a significant implication to improve marketing strategy in order to fit actual customer's needs and insights. All responses will be held strictly confidential and no information, which could reveal your identity, will be used in any data report nor will it be shared in individual form with any outside party. The researcher thanks you very much for you great cooperation.

Part 1: Screening questions

1. Have you purchased gold in the past 2 years?
 Yes No (End of the questionnaire)
2. Are you the one who purchase gold?
 Yes No (Skip to question)
3. Who is the one who purchase gold for you?
 Parents Friend Spouse Other, please specify _____

Part 2: Reasons to buy gold jewelry

4. Please circle a number for each gold jewelry purchasing reason which best reflects your opinion

	Reasons to buy gold jewelry	Strongly not Important	Somewhat not important	Somewhat Important	Strongly Important
4. 1	To use as a saving (investment)	1	2	3	4
4. 2	To use as liquidation	1	2	3	4
4. 3	To show your social status	1	2	3	4

4. 4	To support your cultural belief	1	2	3	4
4. 5	Other, please specify	1	2	3	4

Part 3: Information search channel

5. Where did you learn/receive information about gold jewelry? (Choose only one)

Newspaper Television Radio Website Billboard Social media

Friends/Family Jewelry store's owner Other, please specify _____ Part 4: Gold

jewelry purchasing criteria

6. Please circle a number for each factor that best reflect your criteria of purchasing gold jewelry

	Factor	Strongly not Important	Somewhat not important	Somewhat Important	Strongly Important
6.1	Variety of products (earring, bracelet, necklace, ring)	1	2	3	4
6.2	Design of the product	1	2	3	4
6.3	Correct weight of gold	1	2	3	4
6.4	Price of the product	1	2	3	4
6.5	Payment method – Cash	1	2	3	4
6.6	Payment method – Installment card	1	2	3	4
6.7	Payment method – Credit card	1	2	3	4
6.8	Store location	1	2	3	4
6.9	Long store hours	1	2	3	4
6.10	Percent discount	1	2	3	4
6.11	Point collecting program	1	2	3	4
6.12	Gift after purchased	1	2	3	4
6.13	Seller's manner	1	2	3	4
6.14	Store credibility	1	2	3	4

6.15	Ability of sales person to speak the language (Arabic)	1	2	3	4
6.16	How close to you with seller/store owner	1	2	3	4
6.17	Consulting about the product given by seller/store owner	1	2	3	4
6.18	Store decoration	1	2	3	4
6.19	Government certificate	1	2	3	4
6.20	Clear sign showing the current gold price	1	2	3	4

Part 5: General questions about gold jewelry purchasing

7. Which product of gold jewelry did you prefer the most?

Bracelet Necklace Ring Earrings Bangle Other, please specify ____

8. How many piece of gold jewelry do you own?

1 2 3 4 5 More than 5

9. How often do you buy gold jewelry?

More than once a month Monthly
 Quarterly Yearly Other, please specify

10. How many pieces of gold jewelry do you normally purchase per one time purchasing?

1 piece 2 pieces
 3 pieces More than 4 pieces

11. What is your purchasing budget per one time purchasing?

Less than 5,000
 5,001 – 10,000
 10,001 – 15,000
 15,001 – 20,000
 20,001 – 25,000
 25,001 – 30,000
 30,001 – 35,000
 35,001 – 40,000

More than 40,001

12. What kind of payment do you normally pay for gold jewelry?

By cash

By credit card

By installment card

Other, please specify _____

Part 6: Demographic

13. What is your gender?

Male

Female

14. How old are you?

18-24

25-34

35-44

45-54

55-64

15. What is your occupation?

Government sector

Private sector

Farmer

Student

Housewife

Others, please specify _____

16. What is your *family* monthly income?

Less than 20,000

20,000 – 29,999

30,000 – 39,999

40,000 – 49,999

50,000 – 59,999

60,000 – 69,999

More than 70,000

17. What is your religion?

Buddhist

Islam

Other, please specify _____

استمارة الإستطلاع

سلوك الشراء و المعتقدات عن الذهب في جنوب تايلاند

1. هل اشتريت ذهباً في السنة الفائتة؟
.... نعم لا (انجزت الإستطلاع)
2. هل اشتريت الذهب بنفسك؟
.... نعم لا (انتقل الى السؤال 4)
3. إذا لم تشتري الذهب بنفسك فمن الذي سيشتريه لك؟
... الأسرة الأصدقاء الزوج \ الزوجة أخرى (يرجى تحديد.....)
4. ضع علامة الدائرة 0 على ارقام التي تناسب مستوى اهميتك حول أسباب شراء الذهب

أسباب شراء الذهب	أقل مستوى	مستوى قليل	مستوى جيد	أعلى مستوى
4.1 للحفاظ عن الأموال	1	2	3	4
4.2 ليبدل الذهب رأس المال في التجارة	1	2	3	4
4.3 لظهور المكانة في المجتمع	1	2	3	4
4.4 لمساعدة شيئاً من معتقداتك	1	2	3	4
4.5 أخرى (يرجى تحديد.....)	1	2	3	4

5. من أي مصدر تبحث عن المعلومات والأخبار حول الذهب أكثر؟ (اختر اجابة واحدة فقط)

.... الصحف التلفزيون الإذاعة مواقع الكترونية
.... لوحات الإعلانات خارج البيت مواقع شبكات الكترونية

....الأصدقاء الزملاءصاحب محل بيع الذهب اخرى (يرجى
 تحديد.....)لم أبحث من مصدر
 6. ضع علامة الدائرة 0 على أرقام التي تناسب مستوى أهمية المعايير أو المقاييس في
 اتخاذ قرارك على شراء الذهب

المعيار أو المقاييس	اقل مستوى	مستوى قليل	مستوى جيد	أعلى مستوى
6.1 أشكال الذهب المختلفة) ختم , قلادة , قرط , سوار (1	2	3	4
6.2 نمط الذهب	1	2	3	4
6.3 الوزن الصحيح للذهب	1	2	3	4
6.4 سعر الذهب	1	2	3	4
6.5 المدفوعات الدفع بالنقد	1	2	3	4
6.6 المدفوعات الدفع بواسطة بطاقة التقسيط	1	2	3	4
6.7 المدفوعات الدفع بواسطة بطاقة الإئتمان	1	2	3	4
6.8 موقع المحل	1	2	3	4
6.9 وقت إغلاق المحل متأخر عن محلات أخرى	1	2	3	4
6.10 الخصم و التخفيض	1	2	3	4
6.11 نظام البيع الذي يؤتي درجة التي تستطيع	1	2	3	4

				تبديلها أشياء أخرى	
4	3	2	1	الهبة بعد الشراء	6.12
4	3	2	1	سلوك ومحادثات البائع أو صاحب المحل	6.13
4	3	2	1	موثوقية المحل	6.14
4	3	2	1	البائع أو صاحب المحل يستطيع التحدث الجاوي	6.15
4	3	2	1	التعرف الوثيق مع البائع أو صاحب المحل	6.16
4	3	2	1	التوضيحات عن كيفية شراء الذهب من قبل صاحب المحل	6.17
4	3	2	1	التزيين المحل	6.18
4	3	2	1	الشهادة ocpb (مكتب حماية المستهلك) بنوعية الذهب	6.19
4	3	2	1	لوحة واضحة عن اسعار الذهب	6.20
4	3	2	1	مخزن لصاحب المحل	9.25

7. ما هو احب شكل الذهب اليك؟ (اختر اجابة واحدة فقط)
سوار الكفةسوار العنقالختمالقرطالقلادة
 اخرى (يرجى تحديد.....)
8. كم عدد قطع من الذهب التي تملكه حاليا ؟
 1.... 2.... 3.... 4.... 5.... أكثر من 5

9. كم مرة تشتري الذهب في سنة واحدة ؟
 أكثر من مرة في الشهر
 كل شهر
 كل ثلاثة شهور
 مرة واحدة فقط
 اخرى (يرجى تحديد.....)

10. كم عدد قطع الذهب الذي تشتري في كل مرة ؟
 قطعة واحدة
 قطعتان
 3 قطع
 اكثر من 4 قطع

11. ما هي ميزانيتك لشراء الذهب في كل مرة ؟

.... اقل من 5000 بات

.... 5001 10000 بات

.... 10001 15000 بات

.... 15001 20000 بات

.... 20001 25000 بات

.... 25001 30000 بات

.... 30001 35000 بات

.... 35001 40000 بات

.... أكثر من 40000 بات

12. كيف دفعت قيمة الذهب في الغالب ؟

.... بواسطة بطاقة الإنتمان

.... بالنقد

.... اخرى (يرجى تحديد.....)

.... بواسطة بطاقة التقسيط

13. ما هو جنسك؟

.... الأنثى

.... الذكر

14. كم عمرك؟

55....

54 45

44 25....

34 25

24 18 ...

15. ما هي مهنتك؟

....الموظف الرسمي
....ربة البيت
....المقاول العام
....الطلاب
....الفلاح
....اخرى (يرجى تحديد.....)



16. ما هو الدخل الشهري لأسرتك ؟

.... اقل من 20000

20000.... 29999

30000.... 39999

40000.... 49999

50000.... 59999

60000.... 69999

.... اكثر من 70000

17. من هو دينك؟

.... البوذية الإسلام اخرى (يرجى تحديد.....)



BIOGRAPHY

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