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**AN INSIGHT OF THE JEWELLERY INDUSTRY
“AN ANALYSIS OF CONSUMER PERCEPTION
TOWARDS ONLINE SHOPPING”**

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An Insight of the Jewellery Industry “An Analysis of Consumer Perception towards Online Shopping”

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Abstract – Jewellery has come a long way from the time of manufacturing during the days of Indus valley civilization to exporting products globally and has now become an integral part of India's traditions and culture. With the advent of information technology and World Wide Web jewellers are now able to make their products available for a wider market and cater to all its potential customers. Still the customers are not very keen on purchasing Jewellery online as they feel the need for touch and feel factor.

E-commerce has become one of the major modifications to the retail platform in this industry. In India, the Jewellery industry does a business of approximately 11000 crores or \$215 million through e-commerce as provided by Internet and Mobile Association of India (IAMAI).

The purpose of this study to evaluate consumer perception of online shopping related to jewellery items. Respondents were selected from different genders, age groups and occupations having internet shopping experience research was conducted with the help of a structured questionnaire.

Keywords: Online shopping, consumer perceptions, jewellery.

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INTRODUCTION

Current scenario

India's gems and jewellery industry is a bright star of the economy, and one of the important foundations of the country's export-led growth. The consumption of gold and Jewellery products in India has grown rapidly over the years at the rate of 10-15 per cent per annum and today, the domestic Indian market is estimated to be over US\$ 30 billion.

India possesses world's most competitive gems and Jewellery market due to its low cost of production, highly skilled, low-cost and best artisan force for designing and crafting Jewellery, along with strong government support in the form of incentives and establishment of special economic zones (SEZs).

Growth prospects

Indian gems and Jewellery sector is expected to grow at a compound annual growth rate (CAGR) of around 16.26 per cent during the period 2011-12 to 2016-17 on account of increasing government efforts and

incentives coupled with private sector initiatives, according to a report of the working group on 'Boosting India's Manufacturing Exports', by Ministry of Commerce & Industry.

India took its first leap into cyberspace nearly a decade ago. Indians in turn have readily taken to the internet with an online populace that's been growing exponentially over the past 10 years. Last year, 33.9 per cent of all Asian internet users were Indian.

With this year's e-commerce figures in India set to reach over half a billion dollars, this is a market that Jewellery retailers cannot afford to ignore. According to a report on Internetworldstats.com, around 3923 million Internet users for June 30, 2012, 11.4% per cent of all the Asians online even though they constituted less than 5 per cent of India's own population.

According to a report by the Internet and Mobile Association of India (IAMAI), in 2011-12, the Indian internet-using population is set to surge to over 1205 million.

E-commerce in India generated an estimated turnover of Rs.97, 483 crore or \$100 billion says the IAMAI report.

In 2012, online Jewellery sales in India accounted for around 4 per cent of all web-based transactions at Rs.11083.32 crore (\$213 million), coming in at eight among the top ten performing categories that included airline and railway tickets, electronic gadgets, home appliances and apparel.

Reasons holding back the Indian retailers:

- Some marketing experts think these luxury brands somehow feel that making them too easily available over the internet could negatively impact their “rarity factor”. Perhaps it’s the fear of being clubbed together with “bargain-shopping” sites like eBay or Amazon.
- Maybe it’s the very nature of the medium itself. The internet with its democratic set-up is the ultimate leveler, and this attribute puts it at odds with the very basis of their concept of luxury – something meant for the “exclusive few”.
- Even the touch and feel factor requested by majority of customers cannot be met through online retail.

LITERATURE REVIEW

Mehta, Pravin (2005) in the article describes the other benefit aspect of online sales of Jewellery and related products. It refers to meeting the demands of the niche market segment comprising of people who have travelled abroad and require the products available and produced in abroad. Apart from the finished goods, raw material imports in India are a major need as it is the largest Jewellery consumer, polisher and manufacturer of Jewellery in the world.

Kothari, Sanjay (2008) in this report speaks that every 11 of 12 diamonds sold around the globe are processed in India, irrespective of where these are mined. With the right policy and regulatory framework, India could establish itself as a brand in the international Gems & Jewellery market, increase employment and create new breed of entrepreneurship. Since the demand of diamond-studded Jewellery among Indian consumers has risen sharply, the industry should focus on the domestic market. Diamantaires, in Surat’s US\$ 11.29 billion diamond industry, are eyeing Jewellery manufacturing in a major way, after DTC has decided to prune supply of rough diamonds to India. If India becomes a manufacturing hub for Jewellery as well as a consumption market it will just prove India’s strength in both sectors.

Since India plays such a major role in the Jewellery sector worldwide, online sales have led to a major

boon for the industry. India sells most of its products in India and abroad through online sales. **Digumarti, Sharat (2010)** epitomizes a study conducted by EBAY India which highlights rural India as a new and rising buyer of Jewellery through an online platform. EBAY India had entered Indian market in 1995 and since then it’s seen a tremendous growth rate. It believes that technology is the most traded vertical category in India which contributes over 48% of its transactions. According to their reports “Jewellery is the largest selling product online and every four minutes a Jewellery piece is sold in India.” Rural towns are major corner targets for eBay India.”

Rambhajo, A. (2011) studies the acceptance of the internet by Indian retailers for sale of Jewellery. Venus jewels being one of the biggest diamond suppliers in India and suppliers to the world shows tremendous scope in online Jewellery sales. They are a DTC site holder. They have an annual sales of over \$ 340 million out of which 42-45% is from online sales. They believe that it is a newly tapped marketing method for sales of Jewellery worldwide, in short exports. They believe that one day there online sales will account to 100% of their turnover as the company has targeted its market and strategies according to it. **Dutta, Saptarishi (2011)** presents the interest shown by investors into e-commerce of Jewellery. Tiger global is a major investment company which invests in major online sales firm carat lane being one of them. Carat lane is a subsidiary of Jaipur gems. It has major contacts through which it creates a huge inventory of diamonds in its website and is available to over 50 cities in India. It has a turnover of 50crores and it expects to expand to 100 cities now. It’s a sole online based company which sells diamonds. They provide low prices with a delivery within 48 hours of order. It is a major success in the newly found retail market segment.

Madhvi Sally, SutanukaGhosal (2011) highlights in the article the new and changing market for the industry. Major players such as Surat diamonds, Gili, and johareez have given online sales of their Jewellery as an important option for growth and sales. They have been able to tap the young target market of the working professionals of ages from 22-26 years. These professionals need diamond Jewellery which is easily ordered, low priced and delivered with a brand name. This article mainly focuses on the young untapped and tapped market in India which is fast growing for low prices diamond Jewellery. **Bell, James (2011)** in the article concludes a comparative study of customer preference between brick and mortar and online retail of Jewellery. The greatest advantage with buying product from reputable online sources is that it can be achieved quite readily without the time and effort of going to the store, (that is assuming that there is a store in the first place) whilst still being able to get the right product at the best price. It is a new and innovative market which reduces efforts of consumers and even makes products available to them of varied varieties and at lower prices.

Ray, Sarbapriya (2011) in her research states that with the advancements in technology there have been changes in the methodology for business transactions. India, being a rapid adaptor of technology is apace with the current scenario of electronic data exchanges and has taken to e-commerce. In view of this, this article tries to present a snapshot of the evolution of e-commerce business indicating the chronological order, category of e-commerce business, description of organizations involved in e-businesses in India, key characteristics of the firms engaged in e-commerce application, to examine the growth of e-commerce in both physical and financial terms, to evaluate the benefits obtained from e-business, to critically analyze the barriers and constraints involved in flourishing e-commerce businesses in India and finally to develop a framework for effective dissemination of e-commerce in India.

Thomas, Melvyn (2013) This article describes the initiatives taken by the Surat Diamond Association to promote the small and medium scale diamond jewelers of Surat who lack resources such as staff and capital by opening an online portal. These surat small and medium scale businesses will have to upload their inventories on the website which would cater to customers worldwide. As surat is the biggest polisher and cutter of diamonds in India. It is expected to obtain and sell diamonds at attractive prices to customers worldwide. Moreover, it is a boon for these businesses as they are getting the correct modern platform to supply their Jewellery worldwide with a recognized organization backing them.

Sharma, Anukrati(2013) writes in her paper that with the changing market scenario and economic growth, the demand for online shopping has increased. Explosion of e-commerce has changed the buying patterns and preferences of customers. The important brands are also moving towards e commerce technology for increased sale of their products. There is no doubt about it that ecommerce has made the transactions smooth, quick, faster and easier. Both the sellers and the buyers get benefited by his technology. As we all are aware that Commerce and Business are the backbones of a country's development, if they were supported by the electronic technology and tools like e-commerce, it will make wonders in the economic growth of the country.

RESEARCH OBJECTIVES:

- **To study the key inducing factors for shopping online:** From the study researchers want to find out which are the factors that mostly influences the customers to shop jewellery online.
- **To identify the issues faced by the users while shopping online:** Customers encounter

few problems while shopping online. With the help of this survey it was to be found that what are the important issues faced by the customers while shopping jewellery online.

- **To know the profile of customers shopping online:** From this survey it was also to be known what the demographic profile of the customers shopping online is.
- **To study the category of Jewellery purchased online:** From this survey researchers would like to find the category and the type of jewellery purchased online.

RESEARCH DESIGN

The research design adopted was the multi-cross sectional design. The study includes online buyers' in NCR who have purchased different jewellery items from online shopping site. Structured questionnaire was developed in Google docs with five point rating strongly agree to disagree .Sampling unit for the study have been chosen students and professional employees. The sample size was taken 120 respondents. Firstly, the respondents were made aware about the purpose of study and then they were requested to give their unbiased responses

DATA ANALYSIS

In order to identify perception of respondents towards the online jewellery cross tabulation with the demographic characteristics of the respondents was performed. The respondents were given a questionnaire pertaining to different issues related to the purchasing on-line jewellery

Gender Vs Shopping online Jewellery: Table-1 highlights the relationship between the

Gender of the respondents and they prefer shopping of online jewellery.

Table 1: Jewellery Shopping Online* Gender

Gender	Do you Shop Online		Total
	Yes	NO	
Male	27	26	53
Female	58	9	67
Total	85	35	120

The table shows that out of 53 male surveyed only 27 of them tend to shop jewellery online and the rest 26 male do not shop online. Out of 67 female surveyed 58 female shops jewellery online and only 9 female do not shop online. It can be concluded that online jewellery shopping is more female oriented.

Table 2: Age and Jewellery Shopping Online.

Age	Do you Shop Online		Total
	Yes	NO	
18-22 Years	17	6	23
23-27 Years	32	5	37
28-32 Years	18	7	25
33-37 Years	9	11	20
Above 37 Years	9	6	15
Total	85	35	120

From this table it can be concluded that, mostly respondents in the age group of 23-27 years tend to Shop jewellery online, followed by respondents in the age group of 28-32 years and 18-22 years. Respondents in the age group above 33 years don't tend to shop jewellery much through online mode. It represents more of youth oriented.

Table 3: Occupation and shopping online.

Occupation	Do you Shop Online		Total
	Yes	NO	
Student	22	4	26
Homemaker	16	5	21
Business	16	7	23
Government Job	10	6	16
Private Job	21	13	34
Total	85	35	120

From table 3 it can be concluded that mostly students tend to shop jewellery online followed by Homemaker, businessmen. Customers employed in private and government jobs shop least from online site. It is representative of emerging trend of online jewellery market.

Table 4: Monthly Income and Shopping Online.

Monthly Income (Rs)	Do you Shop Online		Total
	Yes	NO	
10,000-15,000	22	4	26
15,001-20,000	16	5	21
20,001-25,000	16	7	23
25,001-30,000	10	6	16
Above 30,000	21	13	34
Total	85	35	120

Table 4 clearly depicts that, Customers having a monthly income of Rs 15,001-20,000 tend to shop jewellery online followed by respondents having monthly income of Rs 10,000-15,000. Customers having monthly income of more than 25,000 are happy shopping at jewellery store rather than from online site. Customers with low income are more inclined towards online mode of shopping.

Table 5: Descriptive analysis of the factors that influencing shop jewellery online.

Factors	N	Mean	Std. Deviation	Rank
Convenient Time	85	4.0000	.80178	1st
Price/value	85	4.0588	.74567	3rd
Variety	85	3.7882	.78822	6th
Style & Design	85	3.9176	.69371	5th
Brands Availability	85	3.9412	.77694	4th
Payment options	85	3.9412	.77694	4th
Home delivery	85	4.1412	.74247	2nd
Valid N (list wise)	85			

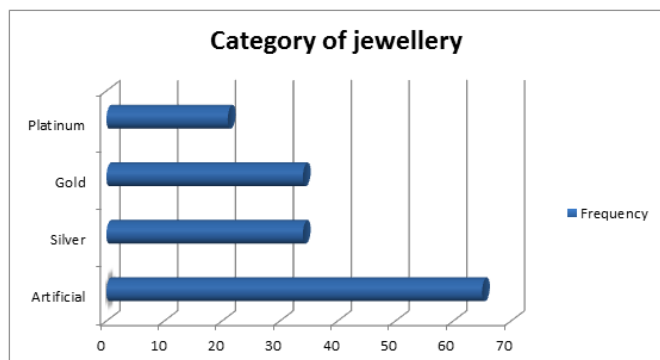
Note : Respondents were asked to rate the above mentioned factors according to their viewpoint.

1 being the least important factor and 5 being the most important factor.

Based on the mean score, ranking of factors has been done from 1st (most important) to 6th (Least important) From the table it can be concluded that due to convenience of shopping from their place online mode of shopping was preferred by customers followed by the home delivery service and price factor. Variety, Style & design, Brands availability and payment options moderately influences customers to shop

jewellery online. Hence convenience factor was most prominent in online jewellery shopping.

Figure 1: Category Of Jewellery Purchased online



From the graph it is clearly understand that respondents mostly shop artificial jewellery followed by Silver and gold Ornaments. It may be because customers get wide variety of artificial jewellery online at great price compared to normal stores. Moreover less of risk taking capacity is displayed here.

Table 6: Type of Jewellery Purchase online

Type	Frequency	Percentage
Earrings	59	29%
Rings	31	15%
Pendants	47	23%
Necklaces	24	12%
Bracelets	17	8%
Anklets	24	12%

From the table it can be concluded that customers mostly tend to shop earrings followed by pendants and rings, bracelets being their last choice. This is because there many online portals selling jewellery at best price specially earrings and pendants compelling consumers shop from online. Also because earrings and pendants are jewellery of daily wear.

Table 7: Price range of jewellery purchase online.

Price range	Frequency	Percent	Cumulative Percent
Below Rs 3000	18	15.0	21.2
Rs 3001-6001	26	21.7	51.8
6001-9000	22	18.3	77.6
9001-12000	7	5.8	85.9
Above 12000	12	10.0	100.0
Total	85	70.8	

From the table it can be concluded that respondents tend to shop jewellery online in the price range of Rs 3001-6000, followed by in the price range of Rs 6001-9000. Respondents refrain from purchasing costly jewellery due to touch & feel factor, fraudulent product, poor quality product etc.

Table 8 : Descriptive analysis of issues faced while shopping jewellery online.

Issues	N	Mean	Std. Deviation	Rank
Security & Privacy	85	3.7765	.82197	3rd
Lack of physical examination	85	4.1529	.76385	1st
Shipment Delays	85	3.4118	.90362	5th
Unaware of buying procedure	85	3.1647	1.13229	6th
Fraudulent Product	85	3.6588	.82452	4th
Below quality Standards	85	3.9059	.92097	2nd
Valid N (list wise)	85			

Note: Respondents were asked to rate the above mentioned issues according to their view point. 1 being the least important factor and 5 being the most important factor.

Based on the mean score, ranking was done on issues from 1st (most important) to 6th (Least Important) From the table it can be concluded that lack of physical examination of the product is one of the most important issues faced by customers shopping online. Products being below quality

standards ranks the second followed by security & Privacy issue. The least important issue is unaware of buying procedure.

Table 8: Satisfaction level while shopping online

	Frequency	Percent	Cumulative Percent
Dissatisfied	11	9.2	12.9
Neutral	16	13.3	31.8
Satisfied	42	35.0	81.2
Very Satisfied	16	13.3	100.0
Total	85	70.8	

From the table it can be concluded that 49.4% of customers are satisfied while shopping jewellery online. Whereas only 9.2% of customers are dissatisfied while shopping online. Hence conclusion can be drawn that online jewellery shopping has a positive impact on customers and is emerging as one of prominent trends for Jewellery shopping.

In order to find the significant difference between the internet usage aptitude and usage satisfaction perceived by respondents, an ANOVA test was performed and the result of the test is shown below.

Hypothesis 3: There is no significant difference between internet users' aptitude and usage satisfaction.

Table 9: Descriptive Analysis of types of Internet Users

	N	Mean	Std. Deviation	Std. Error
Beginners	23	2.26	0.91	0.10
Moderate	60	2.51	1.17	0.11
Excellent	37	3.36	1.29	0.39
Total	120	2.71	1.10	0.08

Table 10: ANNOVA TEST I

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.77	2.00	5.91	5.05	0.007
Within Groups	221.34	203.00	1.17		
Total	249.36	205.00			

Table 11: ANNOVA TEST-II

Dependent Variable	(I) Skill rating	(J) Skill rating	Mean Difference (I-J)	Std. Error	Sig.
	Beginners	Moderate users	0.11	0.16	0.63
		excellent users	1.09	0.35	0.00
	Moderate users	Beginners	0.11	0.16	0.63
		excellent users	0.96	0.34	0.01
	Excellent users	Moderate users	0.96	0.34	0.01
		Beginners	1.10	0.35	0.00
*The mean difference is significant at the .05 level.					

The F value 5.05 for the mean difference in usage satisfaction between various usage competency of internet consumers is significant ($p < 0.005$). It emphasizes that there is significant difference between internet usage competency of the consumers and usage satisfaction. The post hoc test reveals that excellent users of various online shopping have more satisfaction than their other counterparts: Moderate and beginners level competency. Hence, the hypothesis is not accepted.

FINDINGS

Out of 120 respondents, 67 female respondents were surveyed and 53 male respondents were surveyed. Out of 67 female 58 of them shop jewellery online and out of 53 male only 27 of them shop online. This shows that women shop jewellery online more than men. In terms of Age profile, customers in the age group of 23-27 years tend to shop more jewellery from online site followed by customers in the age group of 18-22 years. Customers in age group of above 33 years tend to shop less from online site.

In terms of Occupation, students followed by Homemaker and businessmen tend to shop jewellery online and government and private employees shop less from online site. In terms of Monthly Income, mostly customers with a monthly income of Rs 15,001-20,000 tend to shop jewellery online followed by customers having monthly income of Rs 10,000-15,000. Customers with higher income refrain from shopping jewellery online. In terms of major factors influencing customers to shop jewellery online, Convenience of shopping in terms of time, price and delivery factor plays an important role. Style & design, Payments options are least influencing factors. Customers prefer shopping artificial jewellery over gold, silver and platinum while shopping online. This may be because of the fear of being cheated or due to lack of touch & feel Factor. In terms of type of jewellery, customers mostly purchase earrings followed by pendants and rings. In terms of Issues faced, Lack of physical examination is one of the most important issues faced by the customers. Other important issues are products being below quality standards followed by security & privacy; the least important issue is unaware of buying procedure.

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Customer perception towards shopping jewellery online

It is a survey to measure the perception of consumers shopping jewellery online. I would request everyone to give an honest response as it is part of my project work.

* Required

1. Name *

.....

2. Gender *

Mark only one oval.

- ☐ Male
☐ Female

3. Age *

Mark only one oval.

- ☐ 18-22 Years
☐ 23-27 Years
☐ 28-32 Years
☐ 33-37 Years
☐ Above 37 Years

4. Occupation *

Mark only one oval.

- ☐ Student
☐ Home maker
☐ Business
☐ Government Job
☐ Private Job

5. Monthly Income *

Mark only one oval.

- ☐ 10,000 - 15,000
☐ 15,001 - 20,000
☐ 20,001 - 25,000
☐ 25,001 - 30,000
☐ Above 30,000

6. Do you shop jewellery online? *

If yes, kindly proceed with the questionnaire or else kindly click the submit button.

Mark only one oval.

- ☐ Yes
☐ No

7. Factors influencing your purchase online?

1 being "LESS IMPORTANT" and 5 being "MOST IMPORTANT"

Mark only one oval per row.

	1	2	3	4	5
Convenient time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Variety	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Price/ Value	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Style & Design	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Brands Availability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Payment options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home delivery	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. What category of jewellery do you purchase online?

You can select more than one option

Check all that apply.

- ☐ Artificial
☐ Silver
☐ Gold
☐ Platinum

9. What type of jewellery do you purchase online?

You can select more than one option

Check all that apply.

- ☐ Earrings
☐ Rings
☐ Pendants
☐ Necklaces
☐ Bracelets
☐ Anklets

://docs.google.com/forms/d/19gDa7k6o2G9xmFNIOwhamD5KeZ20OfDWuUxVZbMxo/edit

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CUSTOMER PERCEPTION TOWARDS ONLINE JEWELLERY

10. Price range of jewellery you purchase online

Mark only one oval.

- ☐ Below Rs 3000
☐ Rs 3001- 6000
☐ Rs 6001- 9000
☐ Rs 9001- 12,000
☐ Above Rs 12,000

11. How often do you purchase jewellery online?

Mark only one oval.

- ☐ Bi-weekly (In 2 weeks)
☐ Monthly (after 1 month)
☐ Quaterly (after 3 months)
☐ Half yearly (after 6 months)
☐ Yearly (after 12 months)

12. Purpose for purchasing jewellery online?

You can select more than one option

Check all that apply.

- ☐ Gift
☐ Investment
☐ Self consumption

13. Issues faced while shopping online?

kindly rate according to your importance, 1 being the "LESS IMPORTANT MOST IMPORTANT.

Mark only one oval per row.

	1	2	3	4	5
Security & privacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of phsical examination	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shipment delays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Unaware of Buying procedure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fradulent products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Below quality standards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10/19/13

CUSTOMER PERCEPTION TOWARDS ONLINE JEWELLERY - Google Drive

14. How satisfied are you from shopping jewellery online?

Mark only one oval.

	1	2	3	4	5	
Very Dissatisfied	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very Satisfied

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<https://docs.google.com/forms/d/19gDa7k6o2G9xmFNIOwhamD5KeZ20OfDWinUxVZBtMxo/edit>