



Certificate of Higher Education in Employability Skills

**BMSW4008: DIGITAL SKILLS FOR PERSONAL AND
PROFESSIONAL GROWTH**

Evidence of Learning (E-Portfolio)

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Task 1: Questionnaire Analysis

Introduction

Businesses must comprehend customer perceptions, particularly in highly competitive sectors like jewellery pawn shops. Four survey questions about pricing competitiveness, brand awareness, value perception, and web presence are assessed in this analysis. The results include information about patterns, trends, and tactics that could improve customer satisfaction and business performance.

Competitiveness of Prices

One of the questions assessed customers' views on pricing competitiveness. According to the responses, (42%) of clients thought the pricing was "very competitive," and (36%) said they were "about the same" as other pawn shops. Ten percent of respondents stated, "somewhat competitive," while (5%) thought they were the "worst"; (5%) were not sure.



Trends and Patterns: Most consumers (78%) consider the prices to be at least competitive, indicating that the store is in an acceptable position to compete.

Nonetheless, the fact that (5%) of respondents think the costs are the worst points to a problem with perception.

Insights

Price sensitivity plays a significant role in client decision-making, therefore maintaining competitive pricing is essential (Kotler & Keller, 2020). Market research can be utilised to enhance the pricing strategies of local pawn stores. Promotions or loyalty discounts may also attract price-conscious consumers. (Grewal et al., 2019).

Acquisition Methods and Customer Awareness

The subject of the second question was where customers heard about the company. According to the findings, (52%) of recommendations came from friends and family, (26%) from social media, and the remaining (20%) from a variety of sources, including advertisements on TV, emails, and walk-ins.



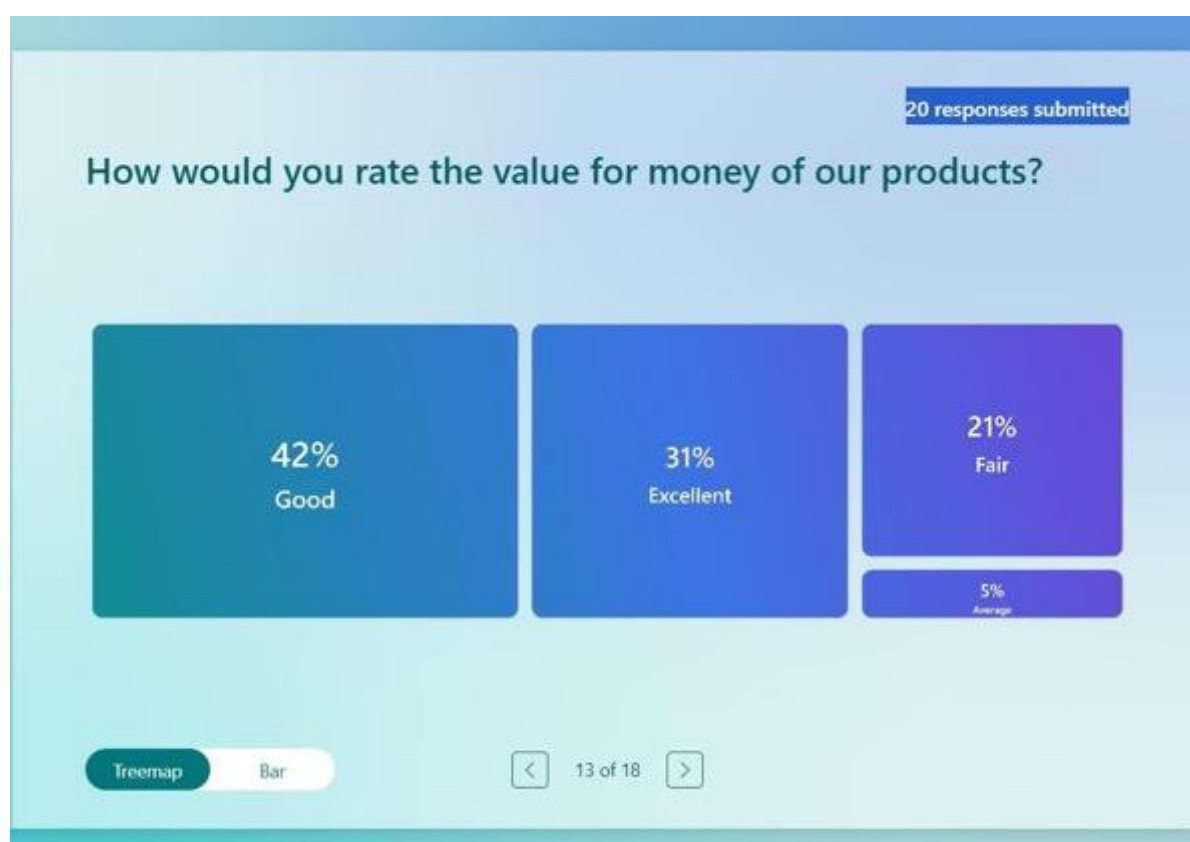
Trends and Patterns: Friends and family recommendations are the main sources of awareness, highlighting the effectiveness of word-of-mouth (WOM) marketing. Social media plays a significant role (26%) while traditional advertising (TV commercials) has an insignificant impact (5%).

Insights

The popularity of word-of-mouth (WOM) marketing correlates with research by Berger (2016), which highlights the legitimacy and trust that come from personal referrals. Improving referral initiatives could make even more use of this advantage. Moreover, considering social media's (26%) efficacy in client acquisition, investing in digital marketing and social media engagement could enhance outreach. (Kaplan & Haenlein, 2010).

Value for Money Perception

The third question assessed how customers perceived the value for money of the products. In response, (42%) gave it a "good," (31%) an "excellent," (21%) a "fair," and (5%) an "average."



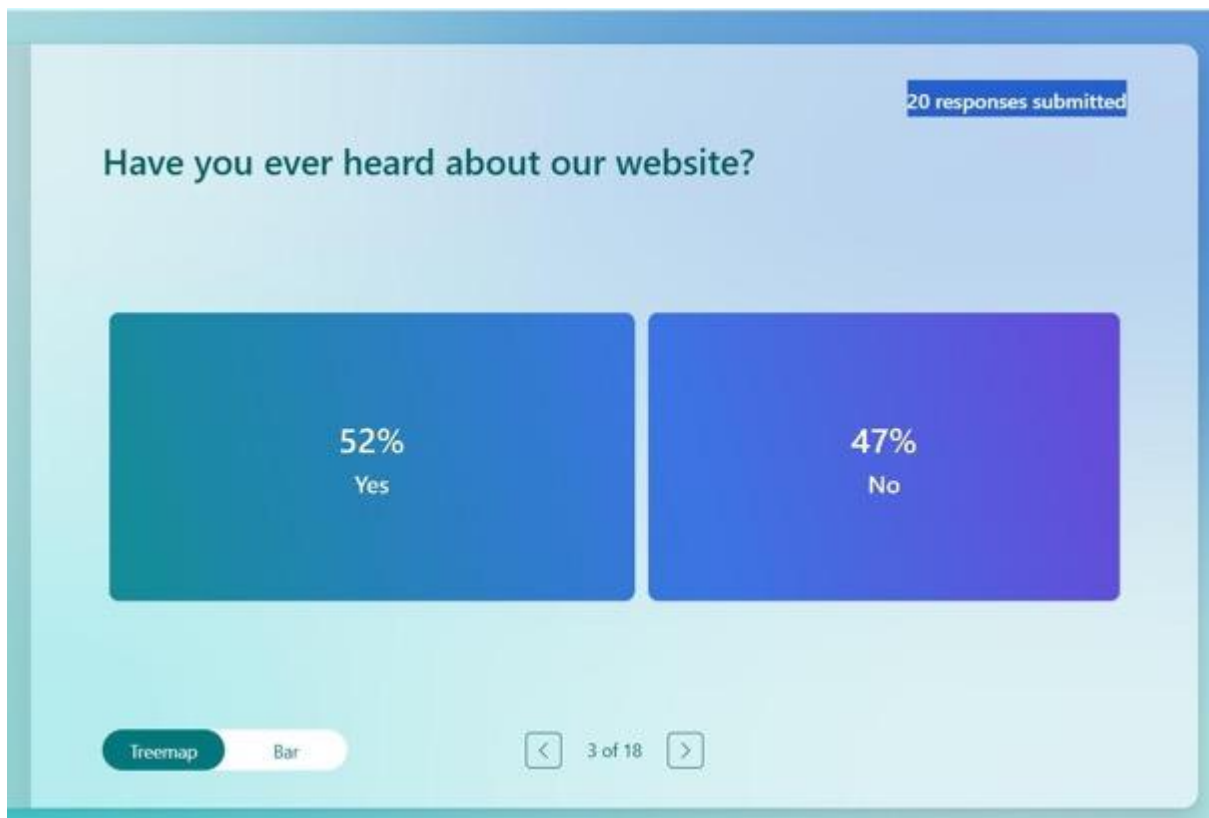
Trends and patterns: A total of (73%) have a positive impression of the value ("good" or "excellent"), indicating that they are satisfied. There is potential for improvement, though, as (26%) of respondents gave the value a "fair" or lower rating.

Findings: Perceived value affects repeat business and consumer loyalty (Zeithaml, 1988). Tactics such as highlighting high value offers, providing flexible payment schedules, and enhancing customer education regarding product quality could raise perceived value (Parasuraman et al., 1988). Positive attitudes may be further

increased by implementing clear pricing regulations and customer reviews regarding the product's longevity.

Website Awareness

The fourth and last question examines website awareness. The results showed that (52%) of clients who responded had heard of the website compared to (48%) who had not.



Trends and Patterns: The equal number of respondents indicates that although few customers acknowledge the website, a substantial portion (47%) remain oblivious to its existence.

Insights

A website is an essential interface in contemporary retail (Chaffey & Ellis-Chadwick, 2019). Enhancing digital visibility via search engine optimisation (SEO) and targeted online advertisements can elevate awareness (Hoffman & Novak, 2000). Providing exclusive online incentives and using in-store signage to advertise the website could boost engagement (Turban et al., 2021).

Recommendations

The following strategic measures can be implemented in conjunction with these findings to improve the business:

1. Boost competitive pricing strategy - analyse the market to compare with competitors and make any adjustments. Providing exclusive discounts and package offers may draw in more clients.
2. Maximise the use of word-of-mouth advertising by creating referral schemes that reward pleased clients for referring the company.
3. Boost Investment in Community Engagement and Targeted Social Media Advertising to Boost Digital and Social Media Presence.
4. Enhance Perceived Value - Increase pricing transparency and highlight premium inventory with product descriptions and testimonials.
5. Increase Website Awareness - use digital advertising, use SEO best practices, and develop in-store promotions that point customers to the website.

Conclusion

According to the survey responses, the pawn shop has a good competitive pricing structure, a strong word-of-mouth referral network, and a good overall perception of value. Yet, there is the potential to increase website visibility and value perception. Using data-driven solutions, the company can increase sales, improve client engagement, and gain a competitive edge in the pawn business.

Task 2: Design of the Website and Marketing Materials

Introduction

Responses to a customer questionnaire directly informed the development of a two-page website and supporting marketing materials for Luxury Gold & Diamonds Pawn Shop. Having the data helped us understand what level consumer awareness, trust, price sensitivity and digital engagement preferences were, and these insights were incorporated into every bit of the website's content, structure and finally the whole marketing approach.

Applying Questionnaire Insights to Website Design

Rationale for a Two-Page Website

The development platform was chosen to be Weebly because it was user friendly, and it allowed for creating a professional, mobile responsive website. With 48 percent of respondents being unaware of the pawn shop's website, it was essential to create a streamlined digital presence that communicated the value proposition of the shop in an easy to navigate way. To create a clear and accessible website, there were only two pages, Homepage and Services Page. The Homepage of a website is meant to build credibility (Amin *et al.* 2023), and it was built to bring competitive pricing to the forefront and make the user to feel that is the appropriate time to engage. A Services Page was provided with information on pawning, selling and buying luxury items to instil trust among users. With 52 percent of the clientele wanting word of mouth engagement over digital channels, a more complex website design was with risk with the potential of overwhelming the users. As such, the emphasis was on building a simple, effective and straightforward website and not overloading it with too much information. This is aligned with Anggita and Ali's (2017) value perception model, where clear and high-quality information is important to influence consumer decision.

Homepage: Driving Engagement and Trust

The homepage is the main point of interaction, where it aims to grab the interest of consumers and resolve their concerns right away. As price competitiveness was a big issue, the priority was to build trust through branding and design. It can be observed that while 78% of respondents perceived shop's prices as fair, 5% thought they were too expensive, evidencing the credibility of the luxury pawn transaction with high value assets. For this, the homepage had a professional logo along with the tagline "Luxury Within Reach – Secure, Fair & Transparent Deals" that emphasises security and transparency.

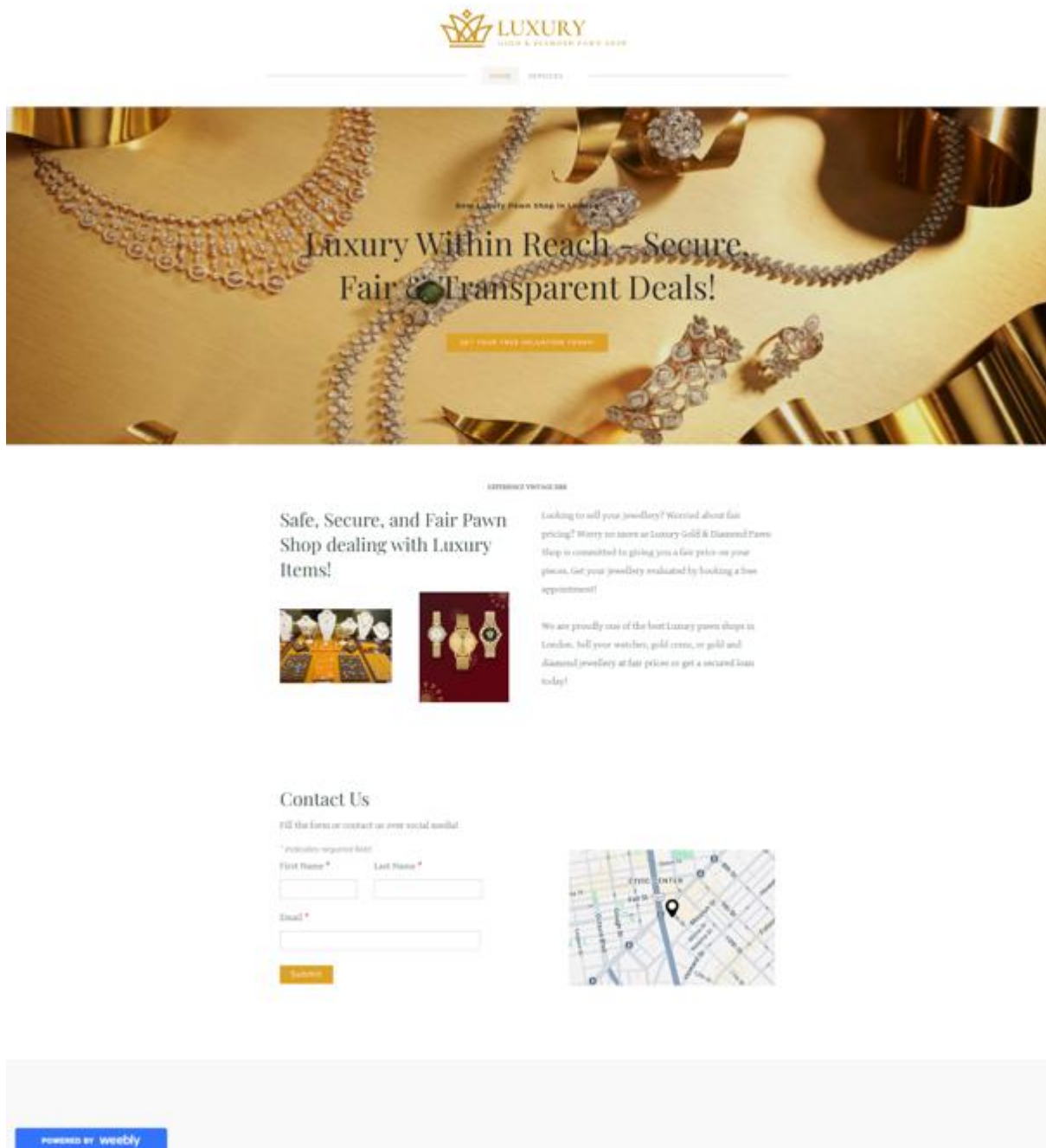


Figure 4: Website Home Page

(Source: <https://luxurygoldndiamond.weebly.com/>)

Images of gold and diamond pieces were shown in high quality to instil consumer confidence and reflect luxury. Also, a prominent Call-to-Action (CTA) was included, 'Get a Free Evaluation', which addressed any hesitations, and prompts users to engage (Zalmanson *et al.* 2017). The homepage had links to Facebook and Instagram to facilitate interaction and create omnichannel presence; 26 per cent of respondents made a discovery through social media

channel. Additionally, the referral programme was heavily promoted due to the fact that 52% of customer awareness came from word of mouth.

Services Page: Transparency and Conversion Optimization

Trust is a big requirement for pawn transactions, especially in luxury segment (Al Khoiri *et al.* 2024). The services page was designed carefully to address consumer hesitations and guide them through the process. It also contained clear explanations of the pawning, selling and buying processes to reduce the element of uncertainty and as a way of reinforcing professionalism. To overcome perceived risks, they were prominently displaying trust signals such as certifications, testimonials and assurances of security. Moreover, the page was optimised for search engines with high intent keywords such as ‘best luxury pawn shop’ and ‘sell gold safely’ to be more discoverable. FCA (2016) has suggested in their research that the basic and jargon-free communication is preferred by the consumers while dealing with the financial transactions. Therefore, the page was structured to be easy to understand and action oriented.

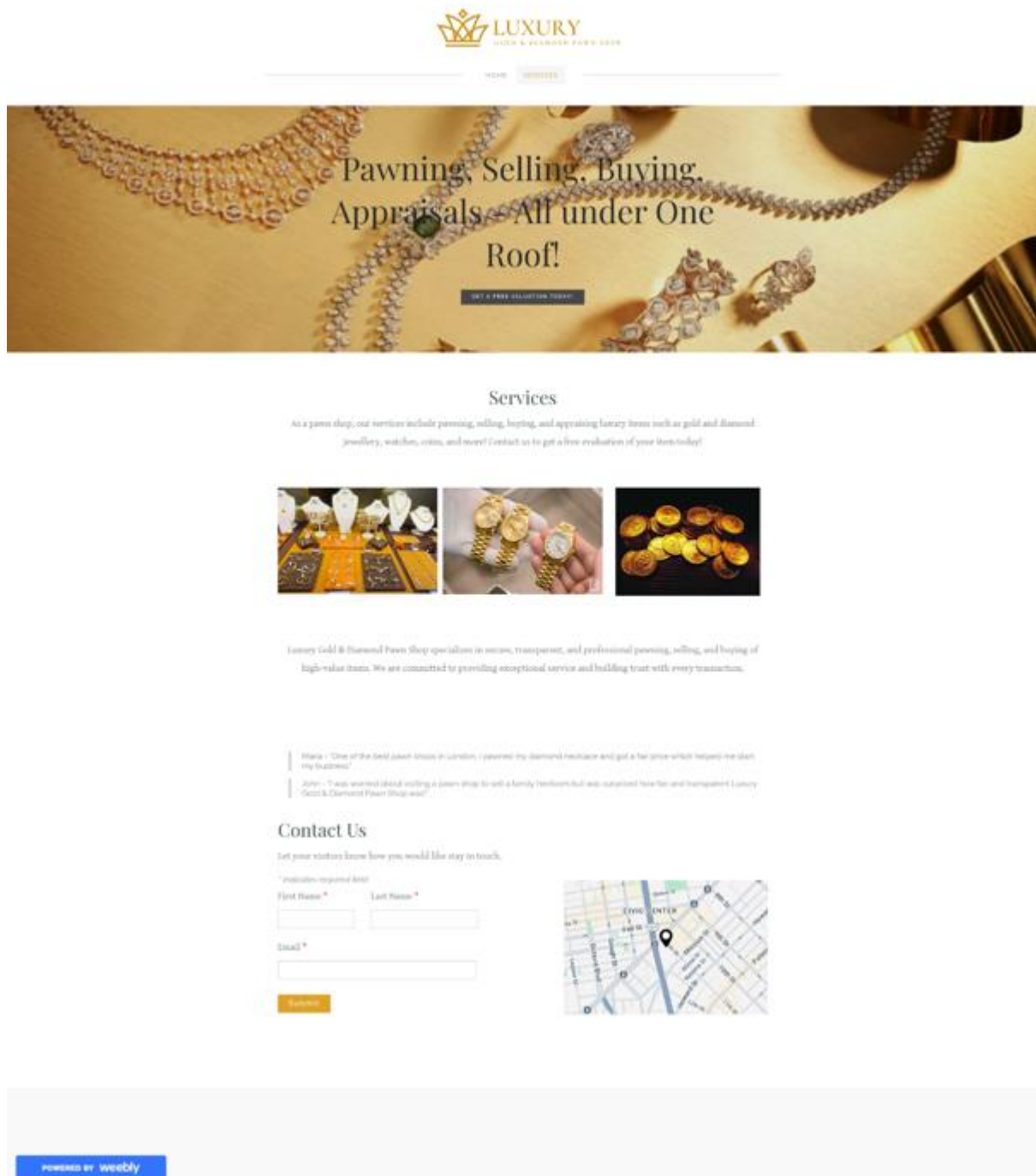


Figure 5: Website Service Page

(Source: <https://luxurygoldndiamond.weebly.com/services>)

Marketing Strategy Development

Enhancing Visibility Through SEO and Local Search

An issue found in the questionnaire was the low awareness of the presence of the website; 48% of respondents had not heard about it. Hoffman & Novak (2000) suggest that a strategic

approach to address this problem is based on SEO and local search optimization. This strategy was heavily driven by keyword optimization and was based on the user search behaviour. Incorporation of local keywords like “Luxury pawn shop in London” in targeting those customers within the geographic region and transactional keywords such as “Sell gold for best price,” targeted on high intent searchers. These efforts are in line with how localised and high intent keywords can contribute to website discoverability and increase engagement rates.

Marketing Materials and Consumer Engagement

Canva was also used to create offline and digital marketing assets to ensure both brand consistency and effectiveness, as well as the website. Since 26% of respondents came across the business on social media, a targeted Facebook and Instagram ad campaign was initiated. To continue building on the brand positioning, it was decided to use luxury imagery in the campaign to show how exclusive they are to different customers and to bring additional CTA’s such as “Exclusive Online Deals – Sell Your Gold Today” and carousel ads with customer testimonials and competitive pricing.



Figure 7: Concise Social Media Brochure

(Source: Made using Canva)

The strategies are based on Pinto and Pinto's (2020) viral marketing research on emotional appeal and exclusivity that drives social media engagement. Physical marketing materials were distributed to take advantage of the fact that 52% of customers found the pawn shop via referrals. QR codes were designed onto flyers to bridge the gap between offline and online engagement by directing the user to the website, while referral cards provided an incentive to current customers to bring in new customers. This strategy adheres to the traditional referral marketing strategies as described by Burgess (2017) through the use of personal trust to reach more customers.



Figure 8: Flyer

(Source: Made using Canva)

Expected Outcomes and Business Impact

Several positive outcomes are expected by integrating data driven website and marketing strategies. The first refers to more website awareness as a result of SEO efforts, referral incentives, and omnichannel marketing campaigns that will drive more traffic to the site.

Second, one sees a greater conversion rate as trust signals, transparent pricing, and simpler navigation raises the engagement rate of the users and brings them to the transactions. Third and thirdly, referral programs and personalized email campaigns are likely to increase customer loyalty and lead to the establishment of long-term relationship with the clients.

Conclusion

This report shows how information gathered from questionnaires has been used in developing two-page website and marketing materials for Luxury Gold & Diamonds Pawn Shop. This approach so happens to align with the marketer's existing marketing theories and the psychology of consumer's which make it a strong digital development, a greater number of customer acquisition and builds greater trust on the brand.

Task 3: Importance of Excel in the Digital Era

In the fast-moving digital world, Microsoft Excel has become one of the most important tools for use in business and is used across all industries. Its versatility, scalability and simplification of complex tasks renders it indispensable, especially in game, luxury, pawn shops specialized in high value item such as gold and diamond. This essay focuses on why Excel is important in current business practices and specifically how it is used in Luxury Gold & Diamond Pawn Shop's financial management, strategic decision making, and operational efficiency.

Item	April	May	June	Total
Income				
Sales	£12,000.00	£ 17,000.00	£28,400.00	
Appraisal Fees	£ 1,000.00	£ 1,200.00	£ 1,400.00	
Pawning Interests	£ 500.00	£ 2,000.00	£ 3,400.00	
Total Income	£13,500.00	£ 20,200.00	£33,200.00	£66,900.00
Expenses				
Wages	£ 3,000.00	£ 3,000.00	£ 5,500.00	
Security	£ 2,000.00	£ 2,000.00	£ 2,000.00	
Rent	£ 1,500.00	£ 1,500.00	£ 1,500.00	
Elec/Gas	£ 150.00	£ 150.00	£ 150.00	
Telephone	£ 30.00	£ 30.00	£ 30.00	
Materials	£ 3,000.00	£ 4,000.00	£ 6,000.00	
Adverts	£ 1,000.00	£ 1,500.00	£ 2,500.00	
Stationary	£ 300.00	£ 500.00	£ 500.00	
Insurances	£ 50.00	£ 50.00	£ 50.00	
CCTV	£ 500.00			
Prof. Fees	£ 500.00	£ 1,500.00	£ 2,500.00	
Total Expenditure	£12,030.00	£ 14,230.00	£20,730.00	£46,990.00
Net Cash Flow	£ 1,470.00	£ 5,970.00	£12,470.00	
Opening Balance	£ -	£ 1,470.00	£ 7,440.00	
Closing Balance	£ 1,470.00	£ 7,440.00	£19,910.00	£28,820.00

Figure 9: Financial Forecast for Luxury Gold & Diamonds Pawn Shop

(Source: Excel)

Structured spreadsheets in Excel help businesses to include structure in their spreadsheets in order to logically arrange any financial data, track trends, and make smart decisions. The provided data can effectively be consolidated for the Luxury Gold & Diamond Pawn Shop to consolidate revenues from sales, appraisal fees and pawning interests. This organisation helps ease the resource allocation and financial planning during the first critical months of operations (Bobbink, 2019). Using Formula functions such as Sum and AVERAGE decreases the chance for human error in tracking monthly income or expenses. For instance, the pawn

shop could use Excel to calculate the average monthly income from pawning interests so as to evaluate lending strategies.

Another important advantage of Excel is that it provides customization. Financial models can be tailored to meet the special requirements of the businesses. This includes inventory management, appraisal scheduling and forecasting future revenue based on historical data for luxury pawn shops. Pivot tables in Excel help in data analysis (Kaula and Kaula, 2018) and thus help the shop to discover customer preferences for a particular kind of jewellery or luxury items. Looking at such trends in monthly sales, such as depicted in the financials, the shop can adjust how they are managing inventory and the way they are marketing to better meet the customer demand.

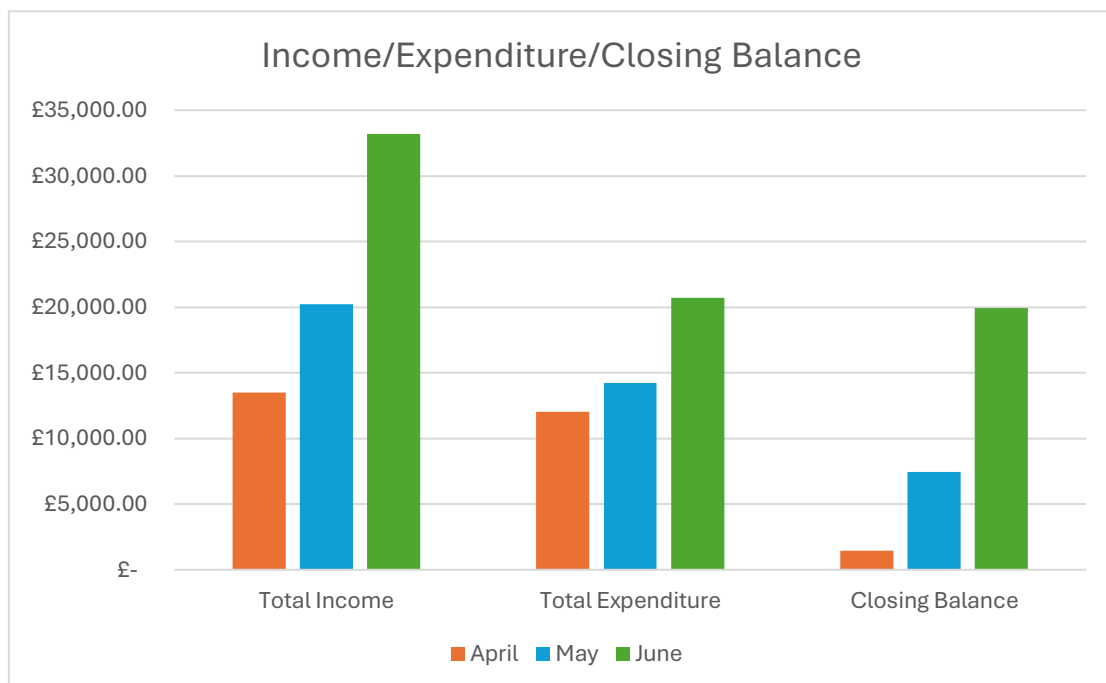


Figure 10: Total Income, Expenditure and Closing Balance for 3 Months

(Source: Excel)

In today's business environment, the data-driven decision making is pivotal, and Excel has the analytical features that helps businesses to do the same (Kamki, 2016). Conditional formatting and data validation can be used in Excel to highlight key performance indicators (KPIs) (Rajkovic *et al.* 2020) for a pawn shop and can also help figure out a pawn shop's spending patterns and revenue streams. These tools enable the shop to make agile changes to operations to remain competitive and grow. Understanding of insights is also strongly dependent on visualizations, including charts, graphs and so on. For example, a bar chart

showing the relationship between advertising expenses and monthly revenue growth can be used to refine the shop's marketing budget and show it to stakeholders. Automation is one other strong capability of Excel that saves time and eradicates errors (Saad, 2023). This can be applied to luxury pawn shops with limited personnel as with Excel macros, they can utilize macros programmed on their PCs and laptops to generate monthly financial reports or even keep track of payment schedules automatically. Data retrieval functions like VLOOKUP and INDEX MATCH make it quick and easy to pull up crucial data (Mount, 2024) such as overdue interests or high value transactions. Excel's scalability is also a plus point when the business scales up to more complex tasks like market analysis or competitive research.

Any business that wants to succeed must have a financial plan and budget and Excel is the best software in this domain. During the initial months, pawn shops need detailed budget tracking and revenue forecasting. Excel's "what if" analysis is helpful for simulating different scenarios (Alvandi *et al.* 2016) like changing advertising expenditure or the pricing strategy. Such foresight allows businesses to prepare for uncertainties and optimise profitability. For example, the effect of increased advertisement spending on sales growth over three months would provide guidance into strategic planning for future campaigns. Excel's compatibility with other digital tools further adds to its value. For businesses that use multiple tools separately, integration with accounting software, CRM systems and cloud storage subjects are simple. In the digital era, the pawn shop can easily import customer records from Excel into CRM applications or keep financial data in the cloud safely for collaboration and efficiency.

Finally, Microsoft Excel is a vital component of business operations in the digital era, and it cannot be compared with any other tool. Excel forms the foundation for Luxury Gold & Diamond Pawn Shop to manage finances, analyse trends and optimise workflows, therefore achieving success in a competitive market. This makes it indisputable that it is indispensable because it can handle various tasks such as budget tracking, inventory management, and so on. With the right use of Excel, businesses will be able to innovate, become more efficient and achieve sustainable growth, thus making Excel one of the most important assets in the digital world.

Task 4: Use of Storytelling Techniques in the Advertisement

<https://youtu.be/VfZXrsHQeKo>

In the video, storytelling techniques were used to build an emotional connexion, capture attention and drive action so that the audience can relate to the business values and offerings. The Luxury Gold & Diamond Pawn Shop is introduced as a reliable and transparent business, which immediately sets the tone of credibility and makes viewers engaged. This is in line with Kang *et al.* (2020) research that supports the fact that emotional appeal in storytelling helps to build trust. The story focuses on the unique value proposition of the shop (secure transactions, transparency, competitive pricing), which are the important benefits for high value clients. Integrating feedback from customers showcases authentic experiences and build trust as well as demonstrates the positive effects of the services provided. Krisprimandoyo *et al.* (2024) recommend real-life anecdotes like consumer reviews as powerful tools that reinforce brand reliability, something that these elements help achieve. Also, the story has strategically introduced the shop's offerings of pawning, selling, buying, appraisals, and secure storage with high-quality images and creative animations. By using a call-to action at the end ('Get a Free Evaluation Today!'), viewers are inspired to act immediately which showcases the importance of leveraging the power of storytelling to fuel prompt action as mentioned by Khan (2024).

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Appendix

Advertisement

Slide 1



Luxury Gold & Diamond Pawn Shop welcomes you to the one and only location where your precious treasures can be transparent, safest and have the most value in the world. At luxury pawn we specialise in safe and reliable way to pawn, buy or sell luxury items including gold, diamonds and high-end watches. We have built a space for you to meet your financial needs that offers quality, professional and authentic service without concessions to any of these.

Slide 2



LUXURY

GOLD & DIAMOND PAWN SHOP

Pawn, sell, buy or get your item appraised

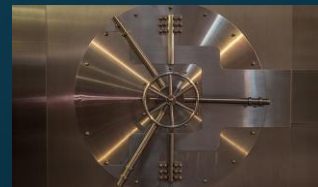


What can you do
for you?

We know that luxury items have great value in terms of money and sentiment. This is why we give you the services tailored to your needs. We are here for you whether you wish to sell diamonds to get the best price, pawn your gold for short term financial assistance or purchase exquisite high value jewellery. Also, our expert appraisal services mean that all the time, you know the true value of your items. We will store and give you back your most precious possessions in the safest possible manner.

Slide 3

Our motto is security, trust, and competitive pricing



Our success is built on our desire to develop life-lasting relationships with our clients. Our number one priority is security, and we have state of the art systems to keep all items you place into our hands safe. We are also transparent, and we provide detailed appraisals and competitive pricing. We aim to be our customers' space to feel confident and supported while they are pawning a luxury watch or purchasing a dazzling diamond necklace.

Slide 4



The image shows a hand holding a smartphone against a dark background. A semi-transparent grey speech bubble-like box is overlaid on the phone screen. Inside this box, on the left, is a yellow circular icon with a smiling face. To the right of the icon, the text 'Customer Reviews' is written in a yellow, sans-serif font. Below the text are five yellow stars arranged horizontally.

Maria – “One of the best pawn shops in London. I pawned my diamond necklace and got a fair price which helped me start my business.”

John – “I was worried about visiting a pawn shop to sell a family heirloom but was surprised how fair and transparent Luxury Gold & Diamond Pawn Shop was.”

The best way to tell our story is through the voices of our customers. At some point, one of our clients, Maria, pawned her diamond necklace to begin her own business. We came to John unsure whether he wanted to sell his family heirloom but left him convinced by our transparency and care. These were the stories of the trust we've endeavoured to build and the impact we will continue to make in the lives of clients.

Slide 5



We invite you to visit us and experience luxury with transparency. Step into our elegantly designed showroom, where your needs take centre stage. Or explore our online platform for exclusive deals and updates. Use the QR code on-screen to visit our website now and discover the Luxury Gold & Diamond Pawn Shop difference.

Slide 6

A promotional slide with a dark blue background and a close-up of a diamond ring. The text "Get A Free Evaluation Today" is prominently displayed at the top. Below it are three circular icons: a location pin, a bus, and a telephone. Each icon is accompanied by text: "VISIT US TODAY!", "32 ABC STREET, LONDON", and "CONTACT: +441051309690".

“Get A Free Evaluation Today”

 **VISIT US TODAY!**

 **32 ABC STREET,
LONDON**

 **CONTACT:
+441051309690**

Why wait? Get a free evaluation of your luxury items today and unlock their true potential. Connect with us on Facebook and Instagram for the latest updates or give us a call to book an

appointment. Visit our store in London and let us show you why we're the trusted choice for luxury pawning and buying. Your treasures deserve the best care – and that's what we promise to deliver.

Appendix 2 – Questionnaire

[https://forms.office.com/Pages/ResponsePage.aspx?id=-](https://forms.office.com/Pages/ResponsePage.aspx?id=-REPTm4EBUWcuNshUjEeIWYplj9N2thCriLAiRqXoNIUQUpFS0hWNkVPMFNKTzgySDJGUlc3WUtMTi4u)

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