

**Frequently Asked Questions**  
**Minor Course under Vocational Education & Training:**  
**Course Code: RSA3021**

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**1) What is 'Retail Credit facility' ?**

Retail Credit facility is a financing method which provides loan facility to retail consumers for purchasing goods and services.

**2) What is Credit Sale agreement ?**

A credit sale agreement is an agreement for the sale of goods under which the purchase price, or part of it, is payable by installments.

**3) What are the details include in Credit Sale agreement ?**

It includes details of loan warranties, lending amounts, interest rates , loan duration, default penalties, and repayment terms and conditions.

**4) What is Better Customer Loyalty ?**

Offering credit to customers indicates that you respect and trust them to pay before their due dates. Customers will reward these gestures of confidence by continuing to buy from you.

**5) Why accurately fill in the documents needed to allow the customer to get Credit ?**

For getting of Credit facilities from the seller to customer, properly filling of documentation is very much essential needs from both sides. Sometimes inaccurate filling of documentation is rejected due to improper information given by the customer.

**6) What is Security interest in products ?**

As customers can refuse to pay according to agreed upon terms ,a retailer should ideally charge security interests.

**7) What is Credit limits and payment terms ?**

Set limits for the customer who seen to be creditworthy .Also decide how many days after the delivery of the products the full payment will be made .

**8) What is the meaning of Credit check ?**

Credit check is a sort of search performed by the retailer to evaluate a customers creditworthiness. After a credit check a retailer is able to assess whether a customer can handle his or her money matters and fulfill the requirements for credit.

**9) What are the information provide in credit check ?**

A credit check provides information about the customers mortgage, credit card, arranged overdrafts , personal loans, car finance, hire purchases , and repayment history of customers phone accounts etc.

**10) What is positive credit reporting ?**

The credit score is now calculated on the basis of this information, together with other credit activity in the customers file, such as previous enquiries from credit providers. This provides

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clear picture of the customers' finances and shows if the customers have recovered from any credit difficulties in the past.

**11) What are the information to be collected from the customers for credit check ?**

- a) Release of information.
- b) Signature.
- c) Address.
- d) Employment.

**12) How to get Credit report ?**

Customers provide the necessary information for credit purchase. A retailer accesses the information and makes a report. The retailer can directly ask the customers for their credit worthiness and write it in their credit report.

**13) What is Customer buying journey ?**

It generally includes the stages of awareness, consideration, purchase, and loyalty. In the awareness stage, a customer realizes they have a need and start seeking information. During the consideration phase, they weigh different options available.

**14) What are the types of Products presentation and demonstration ?**

Sales products presentation and demonstration can be Oral and Written. Oral presentation are used in case of less expensive products and most of the times they supplement written presentations.

**15) How many types of Product presentation or demonstration are there ?**

They are three types -

- a) Canned Presentation
- b) Organized Presentation.
- c) Tailored Presentation.

**16) What are the steps involved in sales presentation and demonstration ?**

Regardless of tools and techniques followed for sales presentation and demonstration, following logical sequential steps are a pre requisite for making sales . These are –

- a) Attracting Attention.
- b) Creating Interest.
- c) Arousing Desire.
- d) Building Conviction.

**17) What are the Features and Benefits of a Product ?**

Features describe the physical or technical attributes of a Product, while benefits explain how those features provide value to the customer.

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**18) What is Product or Service Features ?**

Features are characteristics that the product or service does or has. For example, some ovens include features such as self-cleaning , smooth stovetops , warming bins, or convection capabilities.

**19) What is Product or Service Benefits ?**

Benefits are the reasons customer buy the product or service. For example , the benefits of some ovens to buyers include safety, ease of use, affordability, or in the case of many ovens that feature stainless steel casings ,like Prestige.

**20) What is a Product Demonstration ?**

A product demonstration is a presentations that demonstrates the value , benefits, and uses of the Product or software. It's main objective is to showcase the products features and capabilities and position it as an effective solution for the prospective Customer.

**21) What are the Channels of Communication in customer service ?**

- a) In-person interaction.
- b) Phone.
- c) E-mail.
- d) Chat and messaging.
- e) Social media and community forums.

**22) How to respond in a timely manner to the Customer ?**

First response time increases Customer satisfaction by providing quick solutions to problems and reducing issue resolution time. A fast response to Customer queries builds trust and loyalty, demonstrating a commitment to excellent customer service.

**23) What is 24/7 Customer support ?**

24/7 Customer support means customers can get help and find answers to questions as soon as they come up - 24/7 and in real-time. Companies often offer 24/7 support through chatbots, a knowledge based, live chat or embedded messaging.

**24) What is Customer Rewards Program ?**

A Customer Loyalty program (or rewards program) is a customer retention strategy businesses use to entice customers to continue buying from them. These programs typically consist of discounts, free offers , or other perks consumer earn for repeat purchases.

**25) What should a RSA do at the end of the Product Demonstration ?**

At the end of the Product Demonstration, a RSA should summarise the key points and benefits of the Product and relate them back to the customers' needs and goals.

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**26) How to follow up customer professionally after Product Demonstration ?**

- a) Personalized Greeting.
- b) Hint about last Interaction.
- c) Restate your purpose.
- d) Add more value.
- e) Provide clear call to action.
- f) Show Gratitude.
- g) Proofread and Preview.

**27) How to maintain Employees Health and Safety in the Retail Store ?**

- a) Correct Employees Posture.
- b) Be aware of the surrounding.
- c) Take regular breaks.
- d) Report unsafe conditions.
- e) Wear the correct safety equipment.
- f) Reduce workspace stress.

**28) What is the definition of Health ?**

As defined by the World Health Organisation (WHO), Health is a state of complete physical, mental and social well-being, and not merely the absence of disease or infirmity.

**29) What is the definition of Safety ?**

Safety is the state of being "Safe", the condition of being protected from harm or other non-desirable outcomes. Regular risk assessments should be conducted at Retail stores to identify Health and Safety problems and initiate the necessary measures to eliminate or mitigate them as far as possible.

**30) What is the meaning of Health and Safety in retail store ?**

In terms of a retail store, it is the Retailers responsibility to ensure,as far as is reasonably practicable ,the Health and Safety of workers and any others who could be put at risk by the work of the business,such as customers, visitors, children and young people, or the general public.

**31) What are the factors to keep in mind while undertaking Health and Safety measures in a Retail store ?**

- a) Abiding the Law.
- b) Risk Assessments.
- c) Safety readiness from expected perils.
- d) Ergonomics.
- e) Air quality.
- f) Visual inspection of premise.
- g) Crime.

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- h) Training.
- i) Insurance.

**32) What are the ways to encourage colleagues to follow the Health and Safety norms ?**

- a) Create a plan.
- b) Workspace inspection.
- c) Training.
- d) Supervision.
- e) Informal Communication.
- f) Discharge Health and Safety responsibilities at workplace.

**33) What is a Risk Report at a Retail store ?**

A Risk Report is a summary that describes the potential risk at a Retail store may face. They address critical Risks, which have the potential for severe consequences and emerging risks that may become problematic in the future if someone doesn't monitor them closely.

**34) How effective the Retail company is at handling potential risks ?**

Five common strategies for managing Risk are avoidance, retention, transferring, sharing , and loss reduction. Each technique aims to address and reduce Risk while understanding that Risk is impossible to eliminate completely.

**35) Who will read Risk Reports to take on adequate Risk Management ?**

Senior Management of the Retail store, such as the Retailer and Store Manager and Customer as well, read Risk Reports to take on adequate Risk management and achieve expected project results.

**36) What are Safety and Health risks ?**

When we refer to risk in relation to occupational safety and health the most commonly used definition is - 'Risk is the likelihood that a person may be harmed or suffers adverse health effects if exposed to a hazard.

**37) How to control the Risks at workplace ?**

- a) Redesigning the Job.
- b) Replacing the materials, machinery or process.
- c) Organising the work to reduce exposure to the materials, machinery or process.
- d) Identifying and implementing practical measures needed to work safely.
- e) Providing personal protective equipment and making sure workers wear it.

**38) What are the Managing Risks ?**

- a) Step 1 - Identify Hazards.
- b) Step 2 - Assess Risks.
- c) Step 3 - Control Risks.

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d) Step 4 - Review Control measures.

**39) What is the 'Daily Risk Assessment' ?**

A Daily Risk Assessment would include a walk around the premises checking for loose cables, light bulb replacement, risk of falling objects etc.

**40) What is the 'Weekly and Monthly Risk Assessment' ?**

Weekly and Monthly Risk Assessments consider potential risks that may occur because of something new - e.g. a range of heavy garden furniture is due to be delivered for the summer season, or new merchandising equipment is going to be delivered and set up.

**41) What are the main hazards and Risk for customers are related ?**

- a) Slips and falls on the retail store floor.
- b) Tripping over cables or packaging left on the retail store floor.
- c) The merchandise falling from a height to the retail sales associate or to the customers.

**42) What should be a documented procedure for Risk reports related ?**

- a) The date of Risk was reported.
- b) By whom and to who is the authorised person to convey the report.
- c) Details of Risk should be reported.
- d) Person responsible for eliminating the Risk.
- e) Action taken to overcome the Risk.
- f) The date, the Risk was removed.

**43) How to practice the retail store product demonstration ?**

Rehearsing or practicing the product demonstration is crucial for troubleshooting and ensuring everyone is prepared for the live launch. If any issues arise, employee can rehearse again to remove the kinks and maximize the chances of a successful demonstration.

**44) How can involve the audience in product demonstration ?**

One of the best ways to engage customers with product demonstration is to let them experience the product for themselves. Invite them to touch ,feel, try , or taste the product , depending on what a retail sales associate is selling. Ask them for feedback, opinions and questions.

**45) What is a Product Demonstration ?**

A Product Demonstration is a component of a sales strategy in which companies highlight the value of a product or service to potential customers. It's typically a display or presentation that showcases the attributes of a product or service that customers might want to know before they purchase it.

**46) What are the benefits of conducting product demonstration ?**

- a) Makes sales processes more efficient.

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- b) Offers evidence that the product works.
- c) Provides direct feedback.
- d) Allows customers to experience ownership.
- e) Promotes the company's brand.

**47) What is an ‘experiential Retail strategy’ ?**

Store demonstration and sampling are usually part of a broader experiential Retail strategy and have always been a part of Retail.

**48) How to prepare the demonstration area in a Retail store ?**

Brands and retailers use In-store or a particular demonstration area for demos to engage with prospective and existing customers by providing a human touch and letting shoppers experience and test products before they buy them.

**49) Why to maintain Health and Safety concerns when demonstration area is in retail store ?**

Regardless of the products we are demonstrating or sampling, maintaining health and safety is crucial. Not only for a retailer, a RSA and customers well being, but also to create a comfortable environment where people actually want to come in and demo and sample products.

**50) Which of the following is a purpose of an effective product demonstration ?**

To get the customer actively interested in the product. An effective product demonstration can create desire for the product by showing the customer and the product will be used by the customer.

**51) What is the purpose of demonstration of products in the retail store ?**

The goal is to introduce customers to the product in hopes of getting them to purchase that item. Products offered as samples during these demonstrations may include new product, new versions of existing products or products that have been recently introduced to a new commercial marketplace.

**52) What is the primary goal of a product demonstration ?**

The primary goal of a Product Demonstration is to provide potential customers with a clear understanding of what the product does and how it can benefit them.

**53) What are the benefits of In-store product demonstration ?**

In-store demonstration provides a bevy of benefits that can help an employee to engage the customers and improve the products and service of a retail store.

- a) Test new brands or products.
- b) Enhance In-store experience.
- c) Improve customer Loyalty.
- d) Increase sales.
- e) Gather customer feedback.

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**54) What is the Importance of Product Demonstration ?**

Product Demonstration may be done through several channels. Products may be demonstrated physically or online. The product is demonstrated to potential customers with the intention to make them purchase the product.

**55) Where to conduct the Product Demonstration ?**

In retail store product demonstrations are usually done in large retail store like department and discount stores, supermarkets and shopping malls.

**56) Which one is the examples of required products or equipment for demonstration ?**

Showcase of electrical appliances is a good example of product demonstration of a retail store. Such products are made to run to demonstrate its function to the customer. The customer takes the feel and then makes a decision depending on whether he liked the product or not.

**57) What are the different types of product demonstration ?**

- a) In-store Product Demonstration.
- b) In-home Product Demonstration.
- c) Trade shows and fairs.
- d) Demonstration using TV and Online advertisement.

**58) How to handle an accident in retail store ?**

- a) Offer medical assistance.
- b) Remove the person, He or she may be customer or employee, from the area or clear the area around them.
- c) Complete an accident report in the accident record book.
- d) Report the accident to the retail store insurance provider and other relevant parties.
- e) Conduct an incident assessment.

**59) What are the reasons for accidents in retail store ?**

There are many reasons for accidents inside a retail store that can be hazardous to the customers. The reasons are as follows:

- a) Leaky ceilings may cause wet spots on floor.
- b) Narrow walkways.
- c) Uneven floor conditions.
- d) Unexpected fire, accidents may take place owing to power Short-circuits

**60) What is the meaning of Emergencies in a Retail store ?**

Emergencies refer to a dangerous or serious situation in a Retail store. Like an accident, that happens and needs immediate action. An accident may lead to emergencies. A retailer is expected to take remedial steps in emergency conditions.



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**61) What are the conditions of Emergency in a Retail store ?**

There are a number of emergency conditions occurring in a Retail store which may cause threats to the stores, employees and customers. These emergency conditions may emerge owing to man-made mistakes or sometimes they are natural.

**62) What are the various emergency conditions occurring in a Retail store ?**

- a) Explosion.
- b) Insect bite.
- c) Rat menace.
- d) Electrocutation.
- e) Slip down.
- f) Equipment failure.
- g) Extreme environmental conditions.
- h) Hazardous substances and chemical spills.
- i) Loss of power, water supply, structural collapse.
- j) Robberies and shootings.

**63) How the accidents can be dealt with in the retail store ?**

- a) Developing an initial plan.
- b) Calling for help.
- c) Contacting the Doctor.
- d) Changing the layout of facility/store.
- e) Updating emergency procedures.

**64) How to prevent accidents in a Retail store ?**

The best way to avoid accidents is to prevent them from happening in the first place.

- a) Avoid slips and falls.
- b) Be aware of electrical hazards.
- c) Limit manual handling and lifting.
- d) Keep a well-stocked first aid kit in a Retail store.
- e) Create an emergency action plan in a Retail store.
- f) Promote fire safety.

**65) How to respond to accidents and Emergencies in a Retail store ?**

- a) Prevention.
- b) Remain calm.
- c) Follow protocols.
- d) Provide basic first aid.

**66) What are the protocols have to follow to respond to accidents and Emergencies ?**

- a) Follow the emergency plan.
- b) Get the emergency plan.

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- c) Make sure employees are safe before assisting others.
- d) Inform higher authority and follow their instructions.
- e) Stay put until all is safe or until employees are ordered to evacuate.

**67) Why to provide basic first aid to respond to accidents and Emergencies ?**

First aid refers to medical attention that is usually administered immediately after the injury occurs in the retail store and at the particular location where it occurred.

**68) How to make the retail team aware of the companies processes and policies for reporting accidents and Emergencies ?**

Implement a safety training program for the employees, and provide them easy access to workplace policies, procedure and other supporting documents. After Retailer, train the leaders and employees, guide them through the reporting process so they learn how to create a report to collect relevant details and information about the accident at the proper time.

**69) How to take care of the affected person first ?**

Before the reporting process begins, take care of the person (it may be a Retail sales associate or a customer) affected by the accident. Ask them if they sustained any injuries and if they need immediate medical attention. Arrange for emergency medical care if needed.

**70) How to investigate the cause of the accident ?**

The data that collects, helps the retailer to identify the ‘why’, ‘what’ and ‘how’ questions related to the accident. These details help the organization to investigate further to determine the root cause of the accident.

**71) What are the reasons for accidents in retail store ?**

There are many reasons for accidents inside a retail store that can be hazardous to the customers. The reasons are as follows –

- a) Leaky ceilings may cause wet spots on floor.
- b) Narrow walkways.
- c) Uneven floor conditions.
- d) Unexpected fire, accidents may take place owing to power Short-circuits.

**72) What are the correct procedures to follow during evacuation ?**

- a) Stop all activities immediately.
- b) Assess that all persons can evacuate the area.
- c) Follow exit signs to the nearest safe exit.
- d) Use the stair case.
- e) Allow others to enter the stairwell.
- f) Steer clear of hazards.
- g) Move away from the building.
- h) Do not re-enter the building without an “all clear”.

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**73) How to follow Exit signs to the nearest safe exit ?**

Follow Exit signs to the nearest safe exit. Do not use elevators . Special care should be taken with some footwear, such as slippers, that could hamper rapid and safe exit process.

**74) What is Emergency action plan ?**

Due to the speed with which emergencies occur, it is important that the retailer responds appropriately. To do this every retail store should have emergency response procedures based on their occupational health and safety (OHS) policies. The retailer must ensure that every staff member is aware of the action plan. While developing an emergency action plan a retailer must conduct a hazard assessment.

**75) What are the emergency action plan must communicate ?**

- a) Procedures for emergency evacuation, including type of evacuation and exit route assignments.
- b) Procedures to be followed by employees who remain to operate critical operations before they evacuate.
- c) Procedures to account for all employees after evacuation.
- d) Procedures to be followed by employees performing rescue or medical duties.
- e) Means of reporting fires or other Emergencies.
- f) The name or job title of every employee who may be contacted by employees who need more information about the plan or an explanation of their duties under the plan recognize when evacuation procedures starts.

**76) What are the points keep in mind when developing and following emergency action plan ?**

- a) Conditions in mass departure.
- b) A clear chain of command in the store.
- c) At many places an 'evacuation warden' are there to assist others in an evacuation and to account for personnel.
- d) Specific evacuation procedures includes routes and exits are posted where accessible to all employees.
- e) Procedures for assisting staff with disabilities.
- f) Retail staff must be capable enough to recognise when evacuate themselves.

**77) What are the top Retail security risks ?**

- a) Robbery.
- b) Burglary.
- c) Shoplifting.
- d) Employee theft.
- e) Customer and employee safety.

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**78) What is Robbery in retail store ?**

This is one of the most common retail security risks. Robberies can occur during store hours or after hours. In some cases, robbers may pose as customers to gain access to the store. In other cases , they may force their way into the store.

**79) What is Burglary in retail store ?**

Burglaries can occur when Retail stores are closed. In most cases, burglars will break into the retail store through a window or door. Once inside,they will take whatever they can find.

**80) What is Shoplifting in retail store ?**

Shoplifting is a major problem for a Retail stores. In many cases , shoplifters can walk out of the Retail store with merchandise without paying for it. In other cases, they may hide merchandise in their clothing and leave the retail store without being detected.

**81) What is employee theft in retail store ?**

Employee theft is another major Retail security risk. In some cases, employees may take merchandise from the retail store without paying for it. In other cases,they may take opportunities to steal cash.

**82) What is Customer and Employee safety in retail store ?**

Retail stores are also at risk for violence. In some cases, Customers may become violent when they are dissatisfied with the service they receive. In other cases, employees may be attacked by robbers or burglars.

**83) What is the security policy in the Retail store or workplace ?**

A retail organisation establish security policies and procedures to define guidelines and best practices for maintaining a secure workplace. These policies cover areas such as access control, acceptable use of technology, incident reporting, data protection, and employee behaviour expectations.

**84) How to make safe work systems in the workplace ?**

Safe work systems are especially important to ensure the safety of a RSA or employees who are exposed to a higher level of risk, for example -

- a) Work early and leave late and in the meantime goes on breaks.
- b) Work at night,alone or in isolation.

**85) What are the things keep in mind before entering the workplace ?**

- a) RSA should park his or her vehicles in a populated , well-lit area as close as possible to the workplace.
- b) Look for anyone loitering nearby.
- c) Check for any signs of attempts at forced entry.
- d) Make sure whenever going on break, proper security backup is available.

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**86) What is Natural crisis management in retail store ?**

The retailer has to face different crisis situation in a store. They have to manage these situations as smoothly and efficiently as possible. One of the crisis situations arises out of natural disasters like , earthquake, floods , bad weather,etc.

**87) What is Human crisis management ?**

Human crisis management mean , managing the crisis beforehand arising out of human or man-made disasters like Fire , Riots ,etc.

**88) What are the actions to deal with health and safety risks at retail store ?**

- a) Training.
- b) Written certification.
- c) First aid.
- d) Avoiding electrical hazards.
- e) Avoiding musculoskeletal injuries.
- f) Avoiding risks related to lifting.
- g) Avoiding the Risk of slipping.
- h) Avoiding the Risk of falling.
- i) Avoiding risk related to power tools.
- j) Avoiding risk of shoplifting and robbery.
- k) Safety data sheets.

**89) What action can a Retailer take to minimize security risk in the retail store ?**

- a) Install physical security system.
- b) Secure the perimeter.
- c) Implement a firewall and network security.
- d) Conduct background checks of the employees.
- e) Implement regular inventory checks.

**90) Who is called CISO ?**

CISO - security is the primary concern of the ‘Chief Information Security Officer’ , the CISO . It is their responsibility to sort out the Risk of the retail organisation and set the organisation security strategy, establish the policies that will uphold the strategy and ensure that response plans are in place and tested.

**91) How to maintain security of a retail store ?**

- a) Implement shoplifting policies.
- b) Use customer service to stores advantage.
- c) Optimize the store layout.
- d) Identify at-risk items.
- e) Conduct regular stock takes.

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- f) Put up signage.
- g) Deploy retail officers.

**92) What is Employee awareness on personal safety ?**

Employees don't always worry about personal safety, so it is upto business owners to train employees about personal safety both inside and outside the workplace. Training sessions and written policies should include information such as never giving out the personal information of other employees.

**93) How do a RSA describe and explain clearly and accurately product information ?**

- a) Know your product.
- b) Understand the problem.
- c) Research the solution.
- d) Communicate the information.
- e) Confirm the understanding.
- f) Learn from the feedback.
- g) Here's what else to consider.

**94) What are convenience products ?**

The products which are purchased immediately, frequently, and with the least effort and time are known as Convenience Products. Convenience goods require minimum shopping effort. For example, Newspaper, salt , matchbox, medicines.

**95) What are shopping products ?**

- The products to which consumers devote considerable effort and time in shopping are known as Shopping Products. For example, Shoes, clothes , mobile phones, jewellery etc.

**96) What are specialty products ?**

- The products with some special features for which the consumers make special efforts, while purchasing them are known as Specialty Products. For example, antique painting, exotic perfumes, expensive watches , branded sneakers,etc.

**97) How do a RSA explain a product to a customer ?**

- a) Use sensory language by a Retail sales associate.
- b) Tell a story by a RSA.
- c) Avoid cliches by a RSA.

**98) How a RSA encourage customers to ask questions?**

- a) Set the tone.
- b) Provide context.
- c) Listen actively.
- d) Follow up on customers' comments and objections.
- e) Create opportunities.

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**99) What are the Features and Benefits of Products ?**

- Features describe the physical or technical attributes of a product, while Benefits explain how those features provide value to the customer.

**100) What are best practices for evaluating products by a retail customer before making a purchase?**

- a) Check the label of the product.
- b) Test the product.
- c) Compare the product.
- d) Read the reviews of the products.
- e) Ask for advice.
- f) Follow the Intuition.

**E n d**