

Consumer Behaviour of Saudi Households in Light of Recent Social and Economic Developments

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The Researcher Thanks CSRWS at Princess Nourah University in the Kingdom of Saudi Arabia For financing This Project in 2019

This study aimed at defining the consumer behaviour status of Saudi households in light of recent social and economic developments. It used a descriptive methodology relying on a social survey for a sample of household heads to collect data by using a designed questionnaire. The study found that the most common consumption pattern is the usual one and the majority of expenditures are used for foods and drinks. It also found there are factors affecting households' heads including the absence of financial awareness, continue of inflation and increase of prices. It revealed that the households couldn't constantly save any amount of money despite the high income of such households. One of the obstacles facing budget management is the unplanned expenditures. The study proposed a number of suggestions to enhance consuming and saving awareness.

Key words: *Consumption, family expenditure, behaviours, inflation, financial awareness.*

Introduction

Statement of the Problem

Consumption is one of the issues that all countries, either developed or under-developed, take care of, to maintain balance between production and consumption to avoid problems (Ebrahim, 2007, p. 29). The economic factor is one of the most important factors affecting the household. So that, the nature of work, the source of income, access to commodities and basic needs are controlling economic relations, determining standards among people, and any change in the economy or per capita income would affect the household and its consumption patterns or behaviour (Al-Hadi, 2005, p. 79). By viewing the economic situation of the household, we must be basically exposed to the household budget, household consumption

and savings rates and factors affecting it, especially the income levels of the head of household, the income of its members and the patterns of consumer behaviour (Al-Bahi, 2003, pp. 1-2). The consumption of household individuals is influenced by several factors, some of which relate to the economic and social characteristics of the household, while some relate to customs and beliefs. There are factors that influence individual's personal consumption such as personal income, changes in price level, career, housing area, education, household size, simulation, imitation and advertising (Al-Haddad, 2000, p. 23).

At the same time, households face many economic problems, especially those related to the culture of consumption, the emergence of new bases and criteria for selecting goods and the lack of savings (Al-Sayyed, 2000). The values of household consumption have changed and the demand for goods associated with globalisation has increased, that led to increasing the financial burden of the middle-income and poor households (Farah, 2003). In addition to the development of modern life connected with the increased demands, have led to the emergence of new consumption patterns, while increasing the cost of living and increasing the burden on the household to cover the expenses of household members (Obaidi, 2012, p. 45).

Accordingly, the strategic planning for financial income has become more urgent, while the methods of spending and consumption have increased, and the facilities jointed to these methods have diversified (Shawman, 2015, p. 185). This caused households doing budgeting to allocate limited resources to multiple, competing and changing needs, consider the future needs by allocating certain proportion of the income to savings, investing, and balancing household income and expenditure to maximise the benefit with minimal sacrifices in light of household long-term goals (Shalabiy, 2009).

Consequently, it is increasingly important to adopt informed consumer patterns in light of limited incomes, increasing temptations and the diverse and tempting supply of consumer goods that drives households to buy unnecessary goods (Said S. M., 2004). It was clearly found in the (Qomra, 2003) study that the difference in the educational level affects consumption patterns and the types of products accepted by individuals, as well as, the economic and social level of the household affects consumption patterns in favour of the higher levels (Lutfi, 2005), while household size and it's life cycle affect the consumption manner (Ayman, 2006). Women's employment is considered one of the factors that has a strong impact on the consumption pattern of the household (Al-Baloushi, 1998). The study of (Al-Khodiari, Abu Taleb, & Salman, 1999) found that consumption patterns vary from time to time and from individual to individual, as the difference in consumption explains the difference in goals that the individual and the household seek to achieve; and that is what has been confirmed in the (Abdo, 1992) study by concluding that people tend to rational consumption only if they feel the desire to change their consumption patterns to reach their

future goals. For that, when the household manages and plans its financial income, it is necessary to switch from indiscriminate consumption while maturely spending on purpose for real expenditures but exclude unnecessary or unimportant expenditures.

General Authority of Statistics (GAS) has indicated in the spending survey for 2018 that the average monthly household income over the Kingdom of Saudi Arabia (KSA) is about 11,984 Saudi Riyals (SR) and 2,485 SR for individual. When compared with 2013, the household monthly income in average was 14,823 SR with an increase of 8.9% percent, while for an individual was 2,741 SR indicating an increase of 21% percent. It is also indicated in the GAS survey that the monthly conception in 2018 for the household was on average 12,818 SR while 2,521 for individual. When compared with 2013 consumption, household monthly average consumption was 16,125 SR, while for an individual was 2,857 SR with an increase of 11.9% percent for individual when compared with 2013.

GAS found that the monthly median spending of the household generally was 8,605 SR and for the individual was 1,822 SR, while the Saudi household spending was 11,189 SR with extra spending of 15.6% when compared with 2013. It found that the Saudi individual spends 2,051 SR monthly (General Authority for Statistics, 2019). According to what was previously mentioned, the problem is identified in the following question: What is the reality of the consumer behaviour of Saudi households in light of recent economic and social developments?

Significance of the Study

The significance lies in being, to the knowledge of the research, the first of it's type to focus on the negative consumer behaviour in order to reach ways that help in developing the consumer and savings awareness among Saudi households in light of the recent economic and social developments.

Objectives of the Study

The study seeks to identify the reality of consumer behaviour in Saudi households in terms of consumption patterns, social and economic factors affecting consumption, and their effects. In addition, it identifies the obstacles facing budget management of Saudi households, in order to propose ideas that might help rationalise Saudi consumption behaviour.

The study seeks to answer the following major question: What is the reality of consumer behaviour among Saudi households? This question generates the following sub-questions:

1. What is the consumption pattern of Saudi households?

2. What are the social factors that influence consumption in the Saudi household?
3. What are the economic factors affecting consumption in the Saudi household?
4. What is the impact of negative consumption behaviour on the economic and social aspect of a Saudi household?
5. What are the managerial obstacles that face the Saudi household budget?
6. Does the consumption behaviour of the Saudi household differ with regard to: social situation, level of education, number of household members, and monthly income?

Study Terminology

First: **Consumer behaviour:** It is defined as an individual attempt to satisfy his/her desires by obtaining or using the goods or services to satisfy those desires (Hijazi, 2009, p. 65). The consumer behaviour is a set of actions and deeds taken by individuals while searching for and buying goods and services that they believe fit to satisfy their desires and needs (Abdalhameed, 2007, p133).

According to (Balhaj, 2015), there are three major types of consumption:

1. **Boastful consumption:** it is done with the intent to boast and love to emerge without the urgent need to consume itself and the desire to emulate the rich or to be distinguished from members of society.
2. **Normal consumption:** it is reasonable and customary spending according to financial capacity.
3. **Rational consumption:** Save on spending by providing only the necessary needs and services.

Second: **Household:** the household is defined as the main social system, where the only social unit in human society that intersects with all other systems, is the household responsible for socialisation through culture and all other vital human activities that distinguish it from all other creatures (Zagloul, 2000, p. 145). The household is considered the most direct group that influences the individual's consumption behaviour because of the nature of the relationship between its members (Kotler, 2000, p. 105).

Third: **Social and economic developments:** refers to the gradual change that all societies face that lead to organised and subsequent changes.

Literature Review

Study Methodology

The researcher has adopted the descriptive analytical research that aimed at identifying the reality of consumer behaviour of Saudi households in light of recent economic and social developments. The researcher randomly selected a sample of (309) Saudi households, from data that were collected using a questionnaire that was tested for validity and reliability. The study was conducted in 2018-2019.

Study Results

Table 1: Distribution of samples according to demographic variables

Variables	Sub-groups	Frequency	Percentage
Social status	Married	199	64.40%
	Divorced	78	25.24%
	Widow/ Widower	32	10.36%
Educational level	Secondary or lower	27	8.74%
	University	257	83.17%
	Higher Education	25	8.09%
Number of household members	1-4 members	40	12.94%
	5-8 members	200	64.72%
	9 and above members	69	22.33%
Monthly income	High	55	17.80%
	Medium	212	68.61%
	Low	42	13.59%

The above table shows the social status of samples whose majority were married, divorced and widows. Regarding educational level, the highest were university graduates, then secondary and finally higher education. For the number of household members, the highest percentage was for households with 5 - 8 members, then 9 members and more and finally was 1 - 4. Concerning monthly income, the majority has a medium income followed by high and lastly low. The table shows that diversified sample.

Table 2: Consumption patterns of Saudi households

#	Statement	Agree		Partially agree		Disagree		Value of C2	Average	Rank
		Frequency	Percentage	Frequency	Percentage	Frequency	Percentage			
1	Rationalise spending through procuring essential needs and services (rational)	232	75.1	50	16.2	27	8.7	244.9**	2.66	2
2	Suffice with the necessary financial needs according to my ability (normal)	244	79.0	36	11.7	29	9.4	289.8**	2.70	1
3	Consume goods and services above my purchase ability (boastful)	78	25.2	18	5.8	213	68.9	193.7**	1.56	3

**Statistically significant at ($\alpha=0.01$)

It is clearly defined from the table that there is a statistically significant difference at $\alpha=0.01$ between the frequency of sample responses for the (agree) answer on the two statements of the first section in the questionnaire including: “minimise expending through procuring essential needs and services (rational)” and “suffice with the necessary financial needs according to my ability (normal)”. This means that the highest percentage of respondents agree statistically that they are economical in spending by providing the necessary needs and services, and satisfied the necessary needs according to their financial ability. While differences in favour of responding (disagree) to the statement “consume goods and services above my purchase ability (boastful)”, and the highest proportion of the sample members do not agree in statistical terms that they consume more goods and services than their purchasing

capacity. The highest average for the statements under (patterns of Consuming by Saudi Households) section from the point view of respondents was (2.7 out of 3) especially for the statement (suffice with essential needs according to my financial ability) while the lowest average was (1.56 out of 3) for the statement (consume goods and services which exceed my purchasing ability).

Table 3: Objects of spending on goods and services

#	Statement	Agree		Partially agree		Disagree		Value of C2	Average	Rank
		Frequency	Percentage	Frequency	Percentage	Frequency	Percentage			
1	Food and drink	274	88.7	29	9.4	6	1.9	428.***4	2.87	1
2	Housing / Electricity / Water / Telephone	235	76.1	38	12.3	36	11.7	253.***8	2.64	3
3	Service, Raising Children, Education and health	238	77.0	50	16.2	21	6.8	269.***5	2.70	2
4	Transportation and Communications	241	78.0	44	14.2	24	7.8	279.***3	2.70	2
5	Culture and entertainment	172	55.7	98	31.7	39	12.6	86.2**	2.43	4

**Statistically significant at ($\alpha=0.01$)

The above table shows that there is a statistically significant difference (at $\alpha=0.01$) between the sample response frequencies for the response (agree) on all statements in the second section (objects of spending on goods and services). In other words, the highest proportion of the sample members agree, in statistical terms, on all objects of expenditure on goods and services, where the highest average in the section of (objects of expenditure on goods and services) according to sample point of view, which valued 2.87 out of 3 was for the statement (food and drink), while the lowest average was 2.43 for the statement (Culture and entertainment).

Table 4: Social factors affecting consumption in Saudi household

#	Statement	Agree		Partially agree		Disagree		Value of C2	Average	Rank
		Frequency	Percentage	Frequency			Frequency			
1	I offer gifts at social events according to customs and traditions	240	77.7	39	12.6	30	9.7	273.7**	2.68	2
2	Imitate others and keep up with their consumption patterns	66	21.4	45	14.6	198	64.1	133.6**	1.57	8
3	Watching commercials on social media increases consumption	161	52.1	52	16.8	96	31.1	*58.4*	2.21	5
4	Spending is influenced by the prevailing consumer pressures in society	207	67.0	74	23.9	28	9.1	167.8**	2.58	3

#	Statement	Agree		Partially agree		Disagree		Value of C2	Average	Rank
		Frequency	Percentage	Frequency			Frequency			
5	Growing spending on leisure shopping such as visiting theme parks, restaurants and traveling	224	72.5	30	9.7	55	17.8	216.3**	2.55	4
6	The social status of an individual is measured as much as it consumes goods and services	123	39.8	72	23.3	114	36.9	*14.4*	2.03	6
7	Household financial awareness affects consumption	280	90.6	23	7.4	6	1.9	457.7**	2.89	1
8	Ensure brand goods are bought	77	24.9	51	16.5	181	58.6	*91.9*	1.66	7

**Statistically significant at (0.01)

The above table shows that there is a statistically significant difference (at $\alpha=0.01$) between the sample response frequencies (agree) on all the third section statements (social factors

affecting consumption in Saudi household) except for one (imitate others and keep up with their consumption patterns), where the difference was in favour of the response (somewhat agree). In other words, the highest proportion of the sample members agree in statistical terms on all social factors affecting consumption in the Saudi household, except for the statement (imitate others and keep up with their consumption patterns), where the highest percentage of the sample members do not agree with it. The highest average of the section "social factors affecting consumption in Saudi household" from the sample point of view was 2.89 out of 3 for the statement (the household's financial awareness affects the size of consumption) while the lowest average of this section with average of 1.57 out of 3 was for the statement (imitate others and keep up with their consumption patterns).

Table 5: Economic factors affecting consumption in the Saudi household

#	Statement	Agree		Partially agree		Disagree		Value of C2	Average	Rank
		Frequency	Percentage	Frequency			Frequency			
1	Continued inflation and rising prices negatively affect household income	279	90.3	27	8.7	3	1.0	453.9**	2.89	1
2	The volume of consumption depends on the disposable income of the household	202	65.4	80	25.9	27	8.7	156.4**	2.57	5
3	There is no specific budget for monthly spending	144	46.6	56	18.1	109	35.3	*38.1*	2.11	8

#	Statement	Agree		Partially agree		Disagree		Value of C2	Average	Rank
		Frequency	Percentage	Frequency			Frequency			
4	The poor consumption of goods and services has led to an increase in consumption	247	79.9	23	7.4	39	12.6	303.2**	2.67	3
5	The difficulty of saving with high prices	261	84.5	24	7.8	24	7.8	363.6**	2.77	2
6	Unplanned random purchase in proportion to financial capacity	231	74.8	18	5.8	60	19.4	247.2**	2.55	6
7	Bank facilities and loans encourage consumption	142	46.0	68	22.0	99	32.0	*26.8*	2.14	7
8	Easy to shop through websites	240	77.7	33	10.7	36	11.7	273.4**	2.66	4

**Statistically significant at ($\alpha=0.01$)

The above table shows that there is a statistically significant difference (at $\alpha=0.01$) between the sample responses to the response (agree) on all fourth section statements (economic factors affecting consumption in the Saudi household). In other words, the highest proportion of the sample members agree, in statistical terms, on all economic factors affecting consumption in the Saudi household, that the highest average of the section "economic factors affecting consumption in the Saudi household" from the sample point of view was 2.89 out of 3 for the statement (continued inflation and rising prices negatively affect household income), while the lowest average was 2.11 out of 3 for the statement (there is no specific budget for monthly spending).

Table 6: Negative effects of consumer behaviour on Saudi households

#	Statement	Agree		Partially agree		Disagree		Value of C2	Average	Rank
		Frequency	Percentage	Frequency			Frequency			
1	I had to borrow to satisfy my household	93	30.1	72	23.3	144	46.6	*26.6*	1.83	5
2	Applied to bank loans to maintain my social position	84	27.2	30	9.7	195	63.1	137.4**	1.64	6
3	Household in financial deficiency at the end of the month	162	52.4	62	20.1	85	27.5	*53.3*	2.25	2
4	I had to pay installments for the goods, services and accessories	135	43.7	66	21.4	108	35.0	*23.5*	2.09	4
5	Debt accumulation and non-solvency	141	45.6	57	18.4	111	35.9	*35.2*	2.10	3

#	Statement	Agree		Partially agree		Disagree		Value of C2	Average	Rank
		Frequency	Percentage	Frequency			Frequency			
6	There are no savings despite the high volume of household income	174	56.3	60	19.4	75	24.3	*74.5*	2.32	1

**Statistically significant at ($\alpha=0.01$)

The above table shows that there is a statistically significant difference (at $\alpha=0.01$) between the sample responses to the response (agree) on all fifth section statements (negative effects of consumer behaviour on Saudi households), with the exception of two statements: (applied to bank loans to maintain my social position, I had to borrow to satisfy my household) where the difference was in favour of responding (somewhat agree). In other words, the highest proportion of the sample members agree in statistical terms on all the negative effects of consumer behaviour on Saudi households, with the exception of two statements: (applied to bank loans to maintain my social position, I had to borrow to satisfy my household), where the highest percentage of the sample members did not agree on the section of (the negative effects of consumer behaviour on Saudi households). Upon the sample point of view, the highest average was 2.32 out of 3 for the statement (there are no savings despite the high volume of household income), while the lowest average was 1.64 for the statement (applied to bank loans to maintain my social position).

Table 7: The main obstacles facing budget management of Saudi households

#	Statement	Agree		Partially agree		Disagree		Value of C2	Average	Rank
		Frequency	%	Frequency			Frequency			
1	Unexpected and unplanned expenditure	258	83.5	24	7.8	27	8.7	*349.9*	2.75	1
2	Changing the working conditions of a household member	219	70.9	53	17.2	37	12.0	*197.2*	2.59	4

#	Statement	Agree		Partially agree		Disagree		Value of C2	Average	Rank
		Frequency	%	Frequency			Frequency			
3	Not prioritising household expenditure	258	83.5	18	5.8	33	10.7	*351.0*	2.73	2
4	Adherence to expensive customs and traditions	186	60.2	41	13.3	82	26.5	*108.5*	2.34	6
5	Absence of financial planning and savings culture	237	76.7	39	12.6	33	10.7	*261.7*	2.66	3
6	Accelerate purchases and want to capture everything new	215	69.6	39	12.6	55	17.8	*183.9*	2.52	5

**Statistically significant at ($\alpha=0.01$)

It is clear from the above table, that there is a statistically significant difference (at $\alpha=0.01$) between the sample responses to the response (agree) on all the sixth section statements (the main obstacles facing budget management of Saudi households). That means that the highest percentage of the sample members agree in statistical terms on all the obstacles facing budget management in the Saudi household. The highest average of the statement of the section (the main obstacles facing budget management of Saudi households) from the sample point of view was 2.75 of 3 for the statement (unexpected and unplanned expenditure), while the lowest average of the terms was 2.34 for the statement (adherence to expensive customs and traditions).

Question 7: Does the consumption behaviour of the Saudi household differ according to the following: The social situation, the level of education, the number of household members and the monthly income?

Table 8: The results of the multi-dependent variable variance analysis is to study the differences in the consumption behaviour of Saudi households according to: (Social status, level of education, number of household members, monthly income)

Source of variation	Dependent variables	Total squares	Freedom degrees	Average squares	(F) value	Sig. level
Social Status	Consumption patterns of Saudi households	0.41	2	0.21	0.11	0.90
	Objects of expenditure on goods and services	6.02	2	3.01	0.97	0.38
	Social factors affecting consumption in Saudi households	41.37	2	20.68	2.43	0.09
	Economic factors affecting consumption in the Saudi households	67.24	2	33.62	4.52	0.01
	Negative effects of consumer behaviour on Saudi households	116.70	2	58.35	4.25	0.05
	The obstacles facing the budget management in the Saudi households	24.38	2	12.19	1.51	0.22
Educational Level	Consumption patterns of Saudi households	7.54	2	3.77	1.94	0.15
	Objects of expenditure on goods and services	24.69	2	12.34	4.06	0.05
	Social factors affecting consumption in Saudi households	3.15	2	1.58	0.18	0.83
	Economic factors affecting consumption in the Saudi households	86.39	2	43.20	5.86	0.01
	Negative effects of consumer behaviour on Saudi households	45.44	2	22.72	1.63	0.20
	The obstacles facing the budget management in the Saudi households	75.52	2	37.76	4.78	0.01
Number of household members	Consumption patterns of Saudi households	12.19	2	6.09	3.16	0.05
	Objects of expenditure on goods and services	0.51	2	0.26	0.08	0.92

Source of variation	Dependent variables	Total squares	Freedom degrees	Average squares	(F) value	Sig. level
	Social factors affecting consumption in Saudi households	4.55	2	2.27	0.26	0.77
	Economic factors affecting consumption in the Saudi households	137.07	2	68.54	9.51	0.01
	Negative effects of consumer behaviour on Saudi households	120.87	2	60.43	4.41	0.01
	The obstacles facing the budget management in the Saudi households	36.89	2	18.44	2.30	0.10
Monthly income	Consumption patterns of Saudi households	11.14	2	5.57	2.88	0.06
	Objects of expenditure on goods and services	1.27	2	0.63	0.20	0.82
	Social factors affecting consumption in Saudi households	16.35	2	8.17	0.95	0.39
	Economic factors affecting consumption in the Saudi households	20.87	2	10.44	1.38	0.25
	Negative effects of consumer behaviour on Saudi households	139.79	2	69.90	5.12	0.01
	The obstacles facing the budget management in the Saudi households	15.88	2	7.94	0.98	0.38

The above table shows that there are statistically significant differences at the level ($\alpha \leq 0.05$) in two sections:

Economic factors affecting consumption in the Saudi household and Negative effects of consumer behaviour on Saudi households are due to the social condition of the study sample. There are no statistically significant differences in the rest of the sections of the consumer behaviour questionnaire due to the social state of the study sample. Upon using the lowest difference test (LSD), it was found that the most significant differences in *economic factors affecting consumption in the Saudi household* is the difference between divorced and married women in favour of divorced women, where the average of divorced women was 21.12 and the average of married women was 20.04. The most significant difference in

negative effects of consumer behaviour on Saudi households is the difference between divorced and married women in favour of married women, where the average of divorced women was 11.27, while the average of married women was 12.67.

There are statistically significant differences at ($\alpha \leq 0.05$) levels in each of: 1) Objects of expenditure on goods and services, 2) Economic factors affecting consumption in the Saudi households, and 3) The obstacles facing the budget management in the Saudi households. This is due to the level of education in the study sample. There are no statistically significant differences in the rest of the sections of the consumer behaviour questionnaire due to the level of education for the sample research. By using the LSD test, it was found that the most significant differences in *Objects of expenditure on goods and services, and Economic factors affecting consumption in the Saudi households* that the difference between the level of education (secondary and lower) and the level of education (high education) in favour of the level of education. In both cases, the average level of education (high education) in these two sections was 14.28 and 21.40 respectively while the average level of education (secondary and lower) in the same section was 13.44 and 18.89, respectively. The most significant differences in the section *The obstacles facing the budget management in the Saudi households* is the difference between the level of education (secondary and lower) and the level of education (university) in favour of the level of education (university), where the average level of university education is 15.80 while the average level of secondary and lower is 14.44.

There are statistically significant differences at the level ($\alpha \leq 0.05$) in each of: *Consumption patterns of Saudi households, Economic factors affecting consumption in the Saudi households, and Negative effects of consumer behaviour on Saudi households* which is due to the number of household members in the study sample. There are no statistically significant differences in the rest of the section of the consumer behaviour questionnaire due to the number of household members. With usage of the LSD test, the most significant differences were found in each of the three sections *consumption patterns of Saudi households, economic factors affecting consumption in the Saudi households, and negative effects of consumer behaviour on Saudi households* which is the difference between the number of household members (5-8 members) and the number of household members (9 and above) in favour of 9 and above in the three cases, as the average number of household members (9 and above) in these three sections was 8.04, 20.70, 13.00, while the average number of household members (5-8 members) in the same three sections was 7.65, 19.95, and 11.77 respectively.

There are statistically significant differences at level ($\alpha \leq 0.05$) in *Negative effects of consumer behaviour on Saudi households* which is due to the monthly income of the study sample. There are no statistically significant differences in the rest of the sections of the consumer behaviour questionnaire due to monthly income. Upon using the lowest difference

test (LSD), it is clear that the most significant difference in the *Negative effects of consumer behaviour on Saudi households* was the difference between the owners of a high monthly income and households with a low monthly income in favour of households with a low monthly income.

Summary of Study Results

- The most common consumption patterns from the perspective of the research sample are *suffice only with the necessary needs according to their financial ability*.
- The main aspect of expenditure on goods and services from the sample point of view was *on food and drink*.
- The most significant social factor affecting consumption in the Saudi household based on sample point view is *household financial awareness*.
- The most significant economic factors affecting consumption in the Saudi households according to research sample are *continued inflation and rising prices that negatively affect household income*.
- The most negative effects of consumer behaviour on Saudi households from the sample point of view are *the lack of savings despite the high volume of household income*.
- The main obstacle facing the budget management in the Saudi households from the sample point of view is *unexpected and unplanned expenditure*.
- The divorced women are more affected by the economic factors affecting consumption in the Saudi households than married women, while married women are more affected by the negative effects of consumer behaviour than divorced women.
- Households with an education level (postgraduate or high studies) are more rational about expenditure on goods and services, and are more affected by the economic factors affecting consumption in the Saudi household than households with an education level (secondary and lower).
- The Households members (9 individuals and more) are more rational about expenditure on goods and services, and more affected by the economic factors affecting consumption in the Saudi Households, and more affected by the negative effects of consumer behaviour on Saudi Households than the Households of 5-8 members.
- Households with (low monthly income) feel the negative effects of consumer behaviour more than households with (high monthly income).



Study Recommendations

- The necessity to intensify awareness of rationalising consumption, eliminating negative consumption values and promoting a rational culture for all segments of society through civil society institutions, as well as designing various extension programs to develop household consumption awareness.
- The importance of household financial planning in balancing income and expenditure, covering emergency expenses and paying financial dues to others, knowing the expected surplus and how to invest it, the expected deficit and how to deal with it in a rational manner.
- The allocation of a budget to the household as the budget helps to assess household's income in advance, as well as projected expenditures during a given period, thus defining in advance the amount of surplus or projected deficit.
- Encourage individuals to save and facilitate the opening of effective channels for investing their savings.

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