

Psycho-sociological and Educational Factors Impacting Saudi Families' Consumer Culture

Dr. Saad bin Muhammad Al Rushoud,

Associate Professor of Psychology Department of Educational Sciences, College of Education, Majmaah University, Al-Majma'ah, 11952, Saudi Arabia

Corresponding Email: s.alrshoud@mu.edu.sa

Abstract

Personal factors have a significant influence on shaping consumer culture and directing consumer behavior in a way equal to cultural factors; the prevailing cultural mode in society, class disparity as per income, profession, educational level, and social participation.

Similarly, social factors affect the consumer. They are reflected in their behavior, dealings, and the formation in society of a consumer culture. This latter determines the reference group which has a direct influence on the attitudes or behavior of individuals, as well as the family to which the individual belongs, its behavioral trends, the social status and responsibility assigned to them

Moreover, there is a set of psychological factors that affect the behavior of consumption among individuals related to the setting up of a consumer culture in Saudi society. These factors include motivation since individuals seek to buy their most needed goods and services which fact represents stability of being. This is also to mention that individuals seek to meet other needs of lesser importance.

Finally, consumer culture from an educational perspective is an expression of the personality's value, its beliefs and philosophy. The educational perspective studies those values, beliefs and philosophy of reality from which the consumer emanates. By so doing, the educational perspective would be able to diagnose aspects of consumer behavioral defects, and then use practical mechanisms capable of treating and changing them. This is true because one of the most prominent roles of education is: developing, and changing human behaviour.

keywords: Consumption and factors affecting it - Psychological factors - Pattern of consumption - Consumer Culture - Saudi family - Sources of income - Aspects of spending – Rationalizing Consumption

Problem of the Study

The emergence of consumer societies has been linked to the development of (classical) capitalism in many societies. However, the new dimensions of globalized consumption led to a reconsideration of the essence of capitalist consumption, its patterns and effects on societies. This resulted in establishing a link between culture and consumption, despite the divergence between them. In fact culture, in its

simplest sense, is about the ways of life that include meanings, connotations and values according to which people live and communicate and to whose terms and conditions they are subjected.

The prevailing consumption patterns in any society provide clear indications of its development and progress as well as the extent to which this society responds to social, cultural and economic variables. Ultimately, it proves

the ability of this society to form a consumer culture with certain characteristics that dominates among major sectors of society. Hence, the relevance of the study is determined by providing an accurate description of the patterns and culture of consumption in the Saudi society. Essentially, the study seeks to determine whether consumer culture is moving in a positive direction contributing as it does to the development of society and pushes it to progress and real development, or is oppositely moving in a negative direction towards luxury consumption (conspicuous or symbolic). The latter direction is about meeting direct and non-essential needs and desires, which is reflected in the orientation of some sectors of society to achieve maximum benefit in the least possible period of time (Al-Masry, 2006, pp. 6-7).

Hence, defining the consumption pattern in society and how it relates to production and spending variables as well as sources of income can reveal the pattern of consumer luxury in this society. This latter type of consumption expresses a quasi-pathetic condition that requires the development of policies and programs to address it. In fact, the term (consumer luxury) suggests connotations of indolence, abundance, recklessness, lack of productivity, and a lack of awareness of the importance of future planning. It can be defined as: exceeding the limit of moderation in what a person needs. For instance, the transformation of luxuries into necessities and the individual aspiration to create reasons that drive them to unnecessary consumption accompanied by a decline in production values. Luxury usually accompanies manifestations of arrogance and haughtiness and the desire to achieve what others have not attained. It also entails entering into an endless crazy race, where the purposes and benefits of wealth are absent, like human happiness and the individual's sense of participation in human benefit. (Al-Fal, 2012).

Consequently, the research problem stems from the fact that consumer culture in Saudi society (especially luxury) reflects how the members of this society interact with global changes and their effects on shaping the daily life practices. Indeed, economic globalization has led to cultural globalization that has

dominated the patterns and ways of life in many societies. It affected their culture, values, customs and traditions, and created a kind of symbolic culture reflected in a change in the nature of consumption, which is growing away from the values of work and production.

Research Aims

- 1) To identify the most sizeable sources of income and spending aspects of households in Saudi society.
- 2) To identify the factors related to decision-making with regard to family economics and budget managing.
- 3) To study the factors affecting luxury consumption in Saudi families.

Research Questions

- 1) What are the most sizeable sources of income in Saudi society?
- 2) What are the most important aspects of household spending in Saudi society?
- 3) What are the factors associated with making a decision regarding the management of the Saudi family budget?
- 4) What are the most significant factors affecting consumer culture in the Saudi family?

Research Methodology

The research methodology adopts the scientific and procedural steps as follows:

a) Research Methods and Tools

The study relied on an integrated set of methods and tools, which were incorporated to achieve the objectives of the research and answer its questions. These methods and tools included a set of quantitative measures related to the main variables in the research such as:

- Saudi families spending scale, –
- scale of factors related to decision-making on family economics and budget management, –

- Saudi society consumer culture scale –
of factors,
- media and commercial –
advertisements scale in relation to
luxury consumption,
- the scale of the impact of banking –
facilities and installment companies
on increasing luxury consumption,
- scale of the negative effects of luxury –
consumption on the Saudi family,
- and a scale of the proposed –
perceptions to reduce the
phenomenon of family luxury
consumption in Saudi society.

The study attempted to formulate and codify these scales by taking into account the inclusion of different levels of measurement, which contribute to enriching the results and reaching a set of realistically implementable recommendations. The research team also followed a number of steps in codifying the scales, starting from apparent validity until the statistical one. Moreover, we used the reliability coefficient through Cronbach's alpha and the half-segmentation method, then we calculated the one-way analysis of variance and (T) test to detect the average differences in the sample regarding the nature of their responses to study scales.

b) Research Type and Method

The study belongs to descriptive analytical research because it is concerned with determining the reality, patterns, factors and effects of the consumption phenomenon. Moreover, it aims to determine the characteristics of this phenomenon, which is predominantly specific, and to describe it accurately as well as specify it qualitatively and quantitatively. By adopting such method, the study attempts to track the development of the phenomenon until its current form and monitor its various effects as well as the factors that led to it to ultimately predict what it would be in the future. In addition the analytical type of the study is evident as it starts from the relationship of the studied phenomenon with many variables

affecting or leading to it. The study relied on the social sampling survey approach, including all its scientific and methodological steps. This approach responds to the nature of the issue at hand, which requires the application of a field plan, according to which questions or hypotheses are determined, and on the basis of statistical tests capable of separating the various problematic aspects of the case under study.

c) Data Collection Tools

The questionnaire form is the defined tool for collecting field data. The form was divided into several sub-axes according to the objectives of the study. The first axis focused on the primary data related to the social, economic and cultural characteristics of the sample through which the social and economic level was measured. In the second axis, the researcher focused on identifying the most important sources of income and spending for households in Saudi society

The third axis identifies the factors associated with decision-making with regard to family economics and budget management.

Finally, the fourth axis dealt with the factors affecting the luxury consumption of the Saudi family through a scale consisting of (12) expressions including such indicators as: the extent of happiness as a result of acquiring brands, and the personal willingness to acquire valuable and expensive commodities

D) The Reliability and Validity of the Tool

The study used Cronbach's alpha correlation coefficient to calculate the stability of scales. It also relied on two types of validity: apparent validity and internal consistency. The form (the questionnaire) was judged by a number of arbitrators in the disciplines of sociology, media, social service, statistics and psychology, in order to determine the suitability of the statements of each scale to the main objective to be measured. This arbitration resulted in the deletion of some of the statements as well as the modification of others. To calculate internal consistency, the study relied

on the linear correlation coefficient (Pearson) results were as follows: between each statement and the total scale. The

Table (1) Scales Reliability coefficients (Cronbach's alpha)

Scales	N of Expressions	Stability coefficient
1- Decision-making factors in managing Saudi family budgets.	12	0.83
2- Factors affecting consumer culture of the Saudi family.	12	0.89

Table (1) shows the reliability coefficient (Cronbach's alpha) of the scales. It was clear that the reliability coefficient of these scales is high enough to allow many statistical operations be performed on them without deleting any of their expressions. The value of the stability

coefficient reached 83% in the case of the first scale (decision-making factors in managing Saudi family budgets), and 89% in the case of the second scale (factors affecting the consumer culture of the Saudi family).

Decision-making Factors in Managing Family Budgets			Factors Affecting Consumer Culture		
expression	validity	Stability	expression	validity	Stability
1	0.52	0.82	1	0.66	0.88
2	0.55	0.81	2	0.77	0.87
3	0.56	0.81	3	0.80	0.87
4	0.52	0.82	4	0.66	0.88
5	0.57	0.81	5	0.63	0.88
6	0.48	0.82	6	0.44	0.89
7	0.58	0.81	7	0.31	0.89
8	0.42	0.82	8	0.45	0.89
9	0.50	0.82	9	0.55	0.88
10	0.47	0.82	10	0.65	0.88
11	0.33	0.83	11	0.67	0.88
12	0.39	0.83	12	0.52	0.89

Table (2) reflects internal consistency, stability and validity (in case of omitting the expressions) from the scales. With regard to the first scale, it is clear that there is a medium degree of internal consistency among the scale's expressions. The values of this validity ranged from 33% in the case of deleting

the eleventh expression to 58% in the case of deleting the seventh expression. It is also evident that the values of linear correlation coefficient between the score of each expression and the total score of the whole scale increased after deleting the phrase

All correlation values were positive and significant at 0.01 level. The expressions were associated with the total scale at two levels, the first being the expressions whose correlation coefficient was less than 50%, such as (6, 8, 10, 11, 12). The second level however, represented the expressions that were associated with the total scale with a correlation coefficient of more than 50%, such as (1, 2, 3, 4, 5, 7, 9). The increase in the internal consistency validity index was reflected in the high indicators of scale stability (when omitting the expression, the values of the reliability coefficient ranged between 81% when deleting phrases (2, 3, 5, 7) ; to 83% when deleting the expressions (11 and 12)

Regarding the second scale on the factors affecting consumer culture of Saudi families, an increase was noticed; after deleting the expression; in the values of the linear correlation coefficient between the score of each expression and the total score of the whole scale. All correlation values were positive and significant at the 0.01 level. The internal consistency validity of this scale ranged from 31% when omitting the seventh expression to 80% in when omitting the third. This reflects the extent to which each expression is related to the total scale to the extent that allows for many statistical analyzes to be performed.

The increase in the internal consistency validity index was reflected in the increase in the stability indicators in the case of deleting the expression. The values of the reliability coefficient in the case of deleting the expression ranged from 87% when deleting the second and third phrases to 89% when deleting the sixth, seventh and twelfth phrases. Hence, the general trend is clear in the increase in reliability and validity indicators for all the expressions of the scale to a degree that allows for statistical analyzes to be carried out.

E) The Unit of the study

The unit of study is the Saudi family as represented in the various regions of the

Kingdom being dividing into: North, South, Central, East and West. The division took into account many variables related to the phenomenon under study, such as: gender, age groups, educational status, social, economic and cultural characteristics. Determining the unit of study in this way includes the assumption that there are two patterns of consumption in Saudi society, one of which is normal consumption and the other is luxury consumption. Both can be compared through the use of many advanced statistical tests and scale

f) Society and Sample of the Study

The society of the study is Saudi families in various regions of the Kingdom. A deliberate sample of households was selected, taking into account cultural, social and economic differences. The researcher took into account the distribution of the sample among many social, economic and cultural levels. He also took into account such levels as: age groups, income, spending, savings and other variables that enable the achievement of the study's objectives and answer its questions

Randomly (probabilistically), the sample was selected from the following areas: North (Hail, Al-Jawf), South (Bishah, Jazan), Central (Riyadh), East (Hafr Al-Batin, Al-Ahsa), and West (Medina and Taif). The total number of questionnaires distributed among a sample of households amounted to approximately (2500). Filled ones were approximately (1500) questionnaires, representing 60% of the total number distributed. (355) incomplete questionnaires were excluded during the statistical analysis, and hence the total of the statistically analyzed questionnaires reached (1155) filled by households in the specified areas. This number represent 46% of the total distributed questionnaires and 77% of the wholly filled out forms. The following table shows the society and sample of the study and the percentage of representation of each community:

Table (3) Distribution of the Sample as per Kingdom Areas

Categories		Number	Percentage	
North	Hail	80	6.9	19.3
	AL Jouf	143	12.4	
South	Jizaaan	76	6.6	16.4
	AL Baha	113	9.8	
Centre	Riyadh	271	23.5	
East	AL Ahsa	74	6.4	19.7
	Hafr al Batin	154	13.3	
West	Jeddah	147	12.7	21.1
	Madina	97	8.4	
Total		1155	%100	

L) Characteristics of the Sample

The study analyzed the characteristics of the sample (social, economic and cultural) according to the following indicators:

Table (4) Distribution of the sample as per gender

Categories	Number	Percentge
Male	710	61.5
Female	445	38.5
Total	1155	100%

Table (4) shows the distribution of the sample according to gender. Males make 61.5%, while females make 38.5% of the total sample. This reflects the representation of both household heads in the sample to the extent that it is possible to study the difference between them in relation to the subject of the study. The research relied on the representation of both

sexes in the sample by interviewing the heads of families at their workplace (different governmental and private institutions). This procedure allowed the study to overcome the difficulty of reaching a sample of married women through a dedicated team to complete the field study as per the requirements.

Table (5) Distribution of the sample as per age group

Categories	Number	Percentage
Less than 30 years	151	13.1

30 to less than 35	249	21.6
35 to less than 40	300	26.0
40 to less than 45	288	24.9
45 and more	167	14.5
Total	1155	100%

Table (5) is about the distribution of the sample according to age groups. The highest percentage is concentrated in the age group (35-40) which amounted to 26.0% of the total sample. The age group (40-45) made 24.9%, and therefore just over half of the sample was concentrated in the age group (35-45).

As for the age group (30-35) it totaled to 21.6%, meaning that just under three-quarters of the sample are concentrated in the age group (30-45) years. Finally the sample over 45 years old reached 14.5%, while the age group less than 30 years reached 13.1%.

Table (6) Distribution of the Sample as per Family Members		
Categories	Number	Percentage
2-3	194	16.8
4-5	369	31.9
6-7	313	27.1
8-9	200	17.3
10 and more	79	6.8
Total	1155	100%

Table (6) indicates the distribution of the sample according to the number of family members. It is clear that just under a third of the sample belongs to families consisting of (4-5) individuals which amounted to 31.9%. Just over a quarter of the sample belongs to families consisting of (6-7) individuals, and therefore 59.0% of the sample belongs to families consisting of (4-7) individuals, which reflects the structure and composition of the Saudi family, often concentrated in a large family

style. Perhaps what confirms this conclusion is that only 16.8% of the sample belongs to small-sized families consisting of (2-3) individuals. On the other hand, 17.3% of the sample belong to families consisting of (8-9) individuals, while the percentage of the sample in families with more than ten members was 6.8%. This confirms the hypothesis that the Saudi family often consists of a large number of individuals; more than four or five.

Table (7) Educational Level of the Husband		
Categories	Number	Percentage

Lower Level(Primary, Intermediate)	149	12.9
Secondary Level Education	370	32.0
Higher Education (Graduate, postgraduate)	636	55.1
Total	1155	100%

Table (7) reflects the distribution of the sample according to the husband's educational level. More than a half made graduate or postgraduate studies. This percentage amounted to 55.1% of the total sample. Husbands who obtained secondary education degrees make 32.0%, while the lowest percentage in the

sample were those with low education (primary and intermediate), which amounted to 12.9%. Hence, the educational status of the husbands is divided into many categories and in proportions that enable us to extract the analytical statistical indicators.

Table(8) Educational Level of Wives		
Categories	Number	Percentage
Lower Level(Primary, Intermediate)	111	9.6
Secondary Level Education	449	38.9
Higher Education (Graduate, postgraduate)	595	51.5
Total	1155	100%

Table (8) shows the distribution of the sample according to the wife's educational level. Half of the sample made graduate and postgraduate studies, making 51.5%. Wives with

secondary education made 38.9% of the sample, while the lowest percentage was for wives with low education (primary and intermediate) amounting to 9.6% of the total sample.

Table (9) Professional Status of the Husband		
Categories	Number	Percentage
Business Owners, (Manager)1.	102	8.8
2. Technical, Practical Jobs(Physician, Engineer, Teacher)	416	36.0
3. Administrative, Clerical Jobs, Employee.	534	46.2
4. Commercial, Industrial and agricultural Professions	103	8.9
Total	1155	100%

Table (9) distributes the sample according to the husband's professional status. Half of the sample works in clerical and administrative professions (administrative employee), amounting to 46.2% of the total. Technical and practical professions (doctor,

engineer, teacher) reached 36.0%. It becomes clear that the sample is distributed in somewhat close proportions between administrative and practical professions. The total percentage in these two categories reached 82.2% of the sample. Commercial, industrial and agricultural

businesses represent 8.9%. Business owners and managers of government and private institutions

had almost the same share as the previous category.

Table (10) Professional Status of the Wife

Categories	Number	Percentage
1. Technical Practical Jobs (Physician, Engineer, Teacher)	201	17.4
2. Administrative, clerical Jobs (Administrative Employee)	223	19.3
3. Jobless (Unemployed student retired, housewife)	731	63.3
Total	1155	100%

Table (10) in the same vein with table (9) distributes the sample according to the wife's professional situation. The majority of wives do not hold any position (mostly unemployed, students or housewives), making 63.3% of the sample. Wives holding administrative and clerical professions (employees) make 19.3% of the sample while the percentage of those in

technical and practical professions (mostly teachers) reached 17.4%. Hence, the data reflect the nature of the professional situation of women in Saudi society. This in fact, may have been the reason for the Kingdom's vision (2030) to set a primary goal related to Saudi women aiming to increase their participation rate in the labor market to approximately 30%.

Table (11) House Ownership

Categories	Number	Percentage
Own a House	404	35.0
Rent	645	55.8
With Family	106	9.2
Total	1155	100%

Table (11) reflects the distribution of the sample according to house ownership. 55.8% of the sample live in rented housing, while those living in owned housing amounts to just over a third of the sample (35.0%). As for those living in their families housing they made 9.2%.

Theoretical Framework

First: Consumer Culture

Consumer Culture refers to those cultural aspects accompanying the consumption process that endow it with meaning and significance in daily life. There are two patterns of consumer culture. The first (normal consumption) is about spending on basic human needs. It includes all

aspects of permanent spending, such as housing, furniture and food, clothing, servants, children's education, medical treatment, durable goods, and various means of recreation. This pattern includes what fills biological needs and what meets social needs which are linked to special symbols such as spending on servants, cars and various means of recreation.

The second pattern is (extraordinary consumption) related to spending on specific occasions; pertaining to a family member; such as celebrating birthdays, academic success, engagement, marriage, and other special social occasions. (Al-Mallah, Amal: 2016).

Second: Consumer Culture from a Social Perspective:

The trend to recognize social factors when analyzing the phenomenon of consumption began with “Anjal Arnest”, who was the first to warn of the impact of social factors on consumption, and the first to point out the significance of income on the consumption pattern.

Hence, researchers started to include other dimensions when dealing with the issue of consumption, very different from the purely economic aspects of the concept. Many studies began to emphasize social and psychological dimensions to explain the increasing spread of consumer culture among individuals. (Fayyad, 2009).

The findings of social studies' researchers are not very different from those of the anthropologists. From classic analyzes of sociological theorists (Marx, Weber and others) until postmodern theories, the process of consumption figures as a basic item in the theoretical scaffold of all. Indeed, consumption is the necessary component in building social theory. (Brembeck, Helene, 2004). It has historically been linked to customs and traditions, culture, religion and legacies. Popular proverbs were phrased in this regard to encourage saving and decline consumption.

The phenomenon has received the attention of contemporary sociologists, such as Thorstein Veblen, who emphasized that social factors play an important role in determining the consumption pattern. The focus was on a set of factors that lie behind the necessary needs, and determine the nature of demand. Veblen was among those who were most concerned with highlighting the seriousness of social factors in determining the consumption pattern, especially that of Conspicuous Consumption (Angus Deaton, 1992).

Third: Consumer Culture From a Psychological Perspective:

Psychological studies confirm that psychological factors play a substantial role in determining consumption patterns and affecting the spread of consumer culture. Psychological research proved the link between the individual's expectation and ambition. Individuals who have positive expectation about their financial level and are aware of it as such, have this expectation reflected in their awareness, which becomes a motive and an incentive for them to work in the direction they expected to finally reach the desired level. Studies that have focused on revealing the link between income and the purchase decision have confirmed that the level of income is a major determinant of the purchase decision. They even argued that there is a greater criterion influencing the purchase decision, which is the level of the individual's satisfaction with his financial and living standard, and his expectations of what his financial conditions will lead to in the future. (Al-Romani: undated).

Therefore, the objective of studying consumer behavior is to identify how the actual behavior occurred, in addition to analyzing the factors that affected it before and after it actually occurred. (Al-Zaiber,). Consequently it is important to state the content of the internal and external influences that push the consumer to act in this way or that, since motives are considered one of the basic areas in the study of consumer behavior.

Some believe that the individual's needs and goals are the main source of motives, as each individual expects a certain level of satisfaction. This is why we notice an overlap and connection between the concept of motives and the concept of needs. A need arises from a consumer feeling of lack or deprivation, which leads to affecting the internal forces to satisfy this need at a certain level and with a certain degree of satisfaction. The need here affects the motive and the motivated behavior, and therefore needs according to this interpretation are simultaneously the basis and cause of motives. The study of human needs then is in fact a study of the foundations of motives. (Al-Zaiber, undated)

Fourth: Consumer Culture from an Educational Perspective:

Since the consumption behavior of a person is an expression of the values, beliefs and philosophy they hold, educational science must accordingly subject them to analysis. Particularly, the study of those values among deviant consumers will allow a diagnosis of the aspects of consumer behavioral disorders, and then use practical mechanisms capable of treating them. (Sulaiman, 2000).

Consumption is linked to education. In fact, it is a type of human behavior known as (consumer behavior), and education is responsible for its development and change. This is so because one of the most prominent roles of education is: the development, and change of human behavior. The link between consumption and education is evident at three educational levels which are scientific, moral and environmental education. (Ajaj: 2007).

Researchers started hence to take into consideration other dimensions when treating the issue of consumption; through educational theory; very different from the purely economic aspects of the concept. Many studies are increasingly focusing on the socio-psychological factors to explain the spread of consumer culture. Psychological studies believe that psychological factors play a prominent role in determining consumption patterns through education. Other studies give key roles to environmental factors surrounding individuals, as well as occupational factors that cannot be overlooked when analyzing consumption. (Fayyad, 2009).

Fifth: Consumer Culture from an Economic Perspective

The economic view has dominated all definitions of consumption until recently. This may be due to the fact that the concept expresses an economic process in the first place. As a result, consumption was viewed from a purely economic point of view, in isolation from other social issues. Modern economists however, see the importance of social factors in their impact on the consumption pattern, since they play an important and influential role in shaping it in the

long run, even if the income is what influences the pattern in the short term. (Fayyad, 2009).

Consumption is one of the components of the national income of any country and equally one of the most important indicators of well-being. Studies today are directed to first know the determinants of economic and social consumption, and second identify the role of customs and traditions in developing or reducing consumption, and finally answer the question whether these habits can be used to serve consumption and development together.

Equally, saving constitutes the second part of income which is opposed to consumption. This means that if consumption increases, saving decreases. If saving increases however, investment equally does so, and the same is true for future consumption by consequence. (Abdul-Rahman, 1988).

On another level, Smith emphasized the importance of labor which is a clear indication of his awareness of the importance of non-economic dimensions in the phenomenon of consumption. This can be considered as a prelude to one of the social, cultural, educational and psychological factors to be taken into account when analyzing the phenomenon (Fayyad, 2009).

Hence, consumer culture theory is a school of marketing thought concerned with studying consumption choices and behaviors from the social and cultural point of view as they are opposed to the economic or psychological point of views. It does not present a grand unifying theory, but rather "refers to a set of theoretical perspectives that address the effective relationships between consumer behavior, the market, and cultural meanings".

Consumer culture theory is a reflection of postmodern society, in that it views cultural meanings as multiple and divided and thus sees culture as a mixture of different groups and shared meanings rather than a homogeneous construction. (eg American culture). Indeed, consumer culture is seen as "a social organization through which markets mediate the relationships between living culture and social resources on the one hand and between

beneficial ways of life and the symbolic and raw material resources on which they depend” . This also include the relationship with consumers as part of the interconnected communication system of commercially produced goods and images that those consumers use to form their identity and guide their relationships with others.

Sixth: Literature on the Subject

There have been several studies of consumer culture .

The *Youth and Consumer Culture in Syria* study (2009) stressed the importance of a balanced consumer culture that meets the needs of the individual without exaggeration. The study argued that this is a key factor in achieving a scientific and objective culture that contributes to building a national economy and promoting positive values in society.

Al-Dosari's study (1427 AH) dealt with the social factors affecting the consumption behavior of the Saudi family. It aimed to identify the effect of family size, income, and imitation of others on consumer behavior. This study was applied to a stratified sample of parents of intermediate- school students in the city of Riyadh. It concluded that the majority of Saudi families consume more than their income, and that there is a relationship between family size and consumer behavior. Al-Dosari recommended the need to raise awareness and encourage saving as elements of rationalization and consumption culture.

Abdul Rahim (2012) studied the attitudes of the Saudi female university student towards a rationalizing culture of consumption, the sources of this culture, and their contribution to the promotion and dissemination of it. The collection of field data was done through a questionnaire form, which was applied to a sample of 550 female students from the Department of Social Studies at the Girls University Studies Center at King Saud University.

A number of results could be reached. First, Saudi female student's knowledge of the consumption- rationalization culture is based on limited sources. The second result is the minor role these students have in spreading this

culture. The statistical treatment of the results indicated that there is a statistical significance in the relationship between the student's social background, her knowledge of the consumption-rationalization culture and her practice of it, in addition to the lack of interest from civil society institutions.

Al-Anazi (1434 AH) analyzed the social, economic and cultural factors of conspicuous consumption among Saudi female heads of families. The study aimed to identify the most sizeable effects of this phenomenon and the proposed solutions to treat it. Al-Anazi's is a descriptive study which relied on the sample social survey method, and the questionnaire as a main tool for collecting data from a sample size of 230 Saudi female heads of families.

Al-Anazi concluded that social factors play a major role in the appearance of conspicuous consumption among the research sample. There are statistically significant differences between the variable of consultation with family members and the increase in conspicuous consumption. The results proved that the sample tends to consult with the family when making the purchasing decision, and that culture has a major role in the preference for goods and services offered in the market. The most important effects associated with conspicuous consumption are waste of financial resources and savings, tendency to laziness and dependency, and no-benefit waste of time.

The study suggested some solutions to address this phenomenon in Saudi society from the point of view of the sample. The most considerable solutions are moderation in the use of credit cards and when preparing meals; especially in parties and multiple social occasions. It also suggested keenness to develop the skill of saving money and taking advantage of discounts to purchase family needs. Moreover, Al-Anazi proposed reducing the frequency of restaurant meals and beauty center visits, in addition to using party dresses on more than one occasion, which helps in saving money and maximizing savings.

The study revealed that the monthly income is one of the most important economic factors affecting the increase in conspicuous

consumption. The higher the monthly income is, the higher the demand of the sample for luxury goods and recreational services gets. The study proved that this tandem is due to the availability of financial resources.

Sindi's (1990) focused on the culture of luxury consumption among Saudi women and ways to confront it from the point of view of Islamic education. It aimed to identify the reality of Saudi women's luxury consumption, the causative factors and how to confront them. The study relied on the descriptive analytical correlative predictive method, and the questionnaire tool, which was applied to a sample of employed and unemployed women.

The sample was selected using the stratified random sampling method in both Makkah and Taif. The study showed that the most common manifestations of luxury consumption among the sample are in order: luxury clothing and accessories, food and drink, decorations, home decoration, parties, and finally cosmetic surgery luxury.

The results also confirmed a statistically significant relationship between the degree of luxury consumption and the relevant social, cultural, economic and psychological factors.

Al-Qahtani's (2011) identified the social, cultural and economic determinants of conspicuous consumption among Saudi girls in Riyadh. The study tried to reveal first the apparent and latent functions of conspicuous consumption for female students and second the relationship between the personal variables and conspicuous consumption.

The study is a descriptive one that relied on the sample social survey method and the questionnaire as a main tool in data collection. It was applied to a random sample of 321 undergraduate students at King Saud University in Riyadh.

The researcher concluded that there is a relationship between family size and the tendency for conspicuous consumption. The decrease in the number of family members increases the average individual income, and consequently the ability of female students to spend on luxury goods. Al-Qahtani proved that

Saudi girls represent one of the groups most affected by conspicuous consumption values.

The study also confirmed the existence of a link between the educational level of the parents and the tendency to conspicuous consumption. Moreover, the study revealed that economic factors largely control conspicuous consumption. In addition, cultural openness of community members, whether through mass communication or travel and spending habits of girlfriends leads to an increase in the consumption aspiration through imitation and simulation factor.

Al-Raheeb's (1428) analyzed the impact of environmental changes on the household consumption spending pattern in the city of Riyadh. The study sought to reach useful indicators in setting economic policies for the food and housing of the family.

This goal the study demonstrated can be achieved through the following sub-objectives:

- determining the relative importance of spending on food and housing in the family's total consumption expenditure pattern,
- studying the disparity in food and housing prices according to quality and characteristics,
- determining the factors affecting food and housing spending
- and analyzing the impact of environmental changes on the level of family comfort with food and housing.

Al-Raheeb relied on preliminary data collected through personal field interviews and a specially prepared questionnaire with a sample of household heads in Riyadh. The study concluded that there is a link between food and housing spending being two basic components of the consumer spending in the Saudi family and some environmental factors.

Abu Moati's (1992) examined patterns of household consumer spending in the Kingdom of Saudi Arabia. The research dealt with the structure of consumer spending in general, including spending on housing. Regression relationships explaining the effect of total

consumer spending as an independent variable on spending on any of the commodity or service groups as a dependent variable were estimated.

Studies concerned with the impact of environmental factors' changes on the prices of the most important component of consumer spending; housing expenditure; in the Kingdom of Saudi Arabia have not received sufficient attention. This is true especially that the housing unit is considered an asset that satisfies both the desire for consumption and investment. It provides the family with housing service, or generates a financial return via rent, and thus affects the family's spending pattern.

Talal Al-Nashiri and others' (2009) aims to answer questions on the total expenditure, aspects of spending in society, who makes purchasing decisions in the family, and whether the family depends in making its purchasing decisions on television advertisements or is imitating other families surrounding them. The study also aimed to analyze the impact of consumption on the economic and social construction in Saudi society. It covered a sample of 101 individuals with a specifically prepared questionnaire. The results were as following:

First: Rationalizing consumption and avoiding wasteful and ostentatious consumption is a national responsibility. Training courses and television programs must be worked out to educate community members about reducing consumption, as the Prophet, may God bless him and grant him peace, said "Do not be extravagant, even if you are on a flowing river."

Second: Making a list of household items before going to the supermarket is one of the ways to reduce wasteful consumption. Still the sample does not adhere to the list even if it prepares it, and this is a non-positive indicator.

Third: Spending on food and household items deducts a large part of the family budget. This requires awareness programs to urge the importance of rationalizing the behavior of housewives and to limit the purchase of expensive high-quality products by replacing them with lower quality but cheaper prices.

Fourth: The tendency of community members to not be satisfied with home cooked meals, and to buy fast food in a way that has become a burden on the family and the health of its members. Moderate and fatal types of obesity have spread as well as the accompanying diseases such as high blood sugar, high blood pressure and infertility. These illnesses are costing the state billions of riyals.

Abu Obeida's (2013) attempted to identify the pattern of consumer spending according to modern consumption theories. The study sought to determine the ability of non-alien factors to draw consumption patterns. One of the most important results is that the consumer spending of the family is affected by a number of factors, which are in order: change in family income, social conditions, behavior of imitation and simulation, taste, saving and the consequent benefits, taxes, prices of goods and services, economic fluctuations, and wealth. As for personal traits, the occupational situation and the type of profession were among the most prominent to affect the answers of the sample.

The most important recommendations are first the need to rationalize family consumption by following more awareness and education bulletins which will reduce the impact of imitation and simulation on consumption. Second, reduce the amount of credit and facilities provided by commercial banks for consumer spending.

Al-Shuaibi and others (undated) attempted to study and analyze consumer awareness among a sample of consumers in Al-Ahsa Governorate. The relationship between this awareness and some of the economic and social characteristics of consumers, such as the level of income and education of the head of the family, was studied.

The results of the research indicated that there was a significant statistical relationship between the level of consumer awareness, the level of income, and the level of education of the head of the family. The results also showed that there is a significant correlation between consumer awareness and each of the income and education levels of the head of the family.

The study concludes that policies related to consumer protection should be directed to the development and education of consumers with a focus on those with low-income and education. In addition the study stressed the importance of enforcing the current consumer protection laws since the results indicated a gap between existing laws and their application.

Abu-Ghazaleh's (2012) dealt with the role of visual media in activating the strategy of rationalizing consumption and promoting a culture of production and saving among the Lebanese. The study was based on a set of specific hypotheses, and combined the experimental with the theoretical aspects.

The study believed that the first and main step is to research the stimuli of consumption among the Lebanese as well as the position of visual media among those stimuli. After that, the research focused on the possibility of allocating a wider space to promote policies of rationalizing consumption and promoting a culture of production to drive positive growth in the economy. According to Abu-Ghazaleh this last objective requires interviews, questionnaires and an analysis of the media mission content.

Obaidat's (2012) tried to identify the reality of consumer culture media when it deals with topics of consumption, use and purchase in addition to the best possible rationalization methods in the areas where consumption and use can be rationalized. Moreover, the study focused on the role of consumer culture media in developing cultures of production and boycott among target consumers. Obaidat also aimed to present the requirements of specialized consumer culture media, its working stages and the role of electronic means in supporting it.

The study succeeded to design training courses for media professionals specialized in consumer culture media. The aim was strengthening their will for serious scientific practice and ensuring impartiality in presenting the causes of different consumer problem.

Ajaj and Abeer's (2007) applied the Islamic perspective on consumption and how secondary school would contribute to its application. To

achieve this goal, the study dealt with the concept of consumption in the capitalist economic system and its relationship to practical, moral and environmental education. It proposed a conception for secondary schools to apply the Islamic concept of consumption in the Saudi society. The study argued that capitalist countries have made a great effort in spreading consumerism in Islamic societies, and thus kept many members of the Muslim community away from the application of the Islamic concept of consumption. Ajaj and Abeer believe that despite the potential of secondary schools to contribute in the application of the Islamic concept of consumption, they cannot play this role alone as they need the participation of all the institutions in society

From an economic perspective, Joster & Wachtel's (2001) study on the effects of expected and unexpected inflation on consumption showed that inflation, whether expected or unexpected, has a negative effect on consumption (as current consumption increases to anticipate a rise in prices), although the negative impact of unexpected inflation is greater

In Europe, Engel (2004) studied the impact of the increase in European family income on their consumption pattern (Jerisi 2004). The study concluded with what would be known as (Engel's) laws. These laws show that the increase in family income leads to an increase in spending on food, but at a rate less than the rate of increase in income. Spending on education, entertainment, and culture services increases however at a rate greater than the increase in income. As for spending on housing and clothing, it increases with a constant percentage of income.

Kemal's (2013) aimed to analyze the concepts and issues surrounding the contemporary concept of consumption as a complex social phenomenon, especially that people consume goods or services with a value that sometimes exceeds their basic value for use. Kemal explained that there are five categories that define consumption patterns, namely: conspicuous consumption, symbolic

consumption, compulsive consumption, addictive consumption, and sacred consumption. The study summarized the basic characteristics of consumer culture in transforming needs into desires and utilitarian needs. It clarified the concept of the consumer society as being the society that is organized around consumption, and ostentatious consumption in particular, that earns them prestige. Finally, Kemal identified the main factors that nourish the motives of the consumer society, which has gained a global perspective during the past decades.

Chi-yue (2014) treated the relationship of consumer behavior with culture and how the latter affects the former. The researcher provided a conceptual and empirical framework for understanding how culture affects consumer behavior, and recommended seven analytical steps to understand the similarities and differences between cultures as well as the differences within culture in consumer behaviors. The analytical steps were listed as follows: identifying the main components of culture, classifying countries or regions based on similarities and differences in consumption behaviours, linking similarities and differences in consumption behaviors to the main components of culture, developing specific hypotheses regarding the joint effects of different components of cultures on consumption behaviours, tracking changes in consumption behavior within a country in response to social and economic development, and formulating specific hypotheses regarding the combined effects of different components of culture on changes in consumer behaviors within a country.

The study of Sandie (2011) explained that virtual consumption is a form of economic behavior that is concerned with individuals displaying their increased desires to obtain goods at competitive prices. Sandie explains that excessive spending is a social signal (a social symbol) directed towards achieving special goals in the short term, manifested in middle-

class men trying to marry from a higher class. In this case, conspicuous consumption is the best means, a token that would-be wives of the upper class pick up. Women are also aware of these signs and interpret them accurately as reflecting the interest these men have in seeking to marry them. Hence, conspicuous consumption appears to be part of a system of signs and symbols aimed at mating between males and females, and not merely as a display of available economic resources.

The study of Daniel Krahmer (2006) focused on revealing the effect of advertising on consumer culture, informing the public of brand names and its impact on consumer culture in society. The study concluded that advertising increases consumers' desire to pay. The effect of advertising and competition on consumer behavior was also clear to the extent that it may be socially undesirable.

The study of Oliver Berkman (2009) analyzed the term "conspicuous consumption", which identifies the type of expenditures that some rich people make to prove their abilities in the first place. Conspicuous Consumption has become not limited to the rich only, but has expanded even further, to the extent that it reached what is called the consumer illusion. The study recommended the need to reconsider consumerism and its consequences for the individual and society.

The JCR study (2017) searched for the common factors affecting consumer behavior. It confirmed that the process of classifying consumer behavior depends on decisions and actions that affect their purchasing behavior. This prompts consumers to choose a specific product often based on emotions and sometimes logic. The study also determined the trends and priorities of people that make up their consumer culture and gave a good understanding of consumers' buying patterns.

Results and discussion

The answer to the first question: What are the most important characteristics of household income and property in Saudi society?

Table(12) Categories of Family Monthly Income

Categories	Number	Percentage
Less than 5000	116	10.0
5000 to less than 10000	396	34.3
10000 to less than 15000	250	21.6
15000 to less than 20000	131	11.3
20000 to less than 25000	102	8.8
25000 and more	160	13.9
Total	1155	%100

Table (12) reveals the monthly income categories of the family. Just over a third of the sample has a monthly income between (5000 - 10000) riyals, amounting to 34.3%, which is the salary category for the majority of administrative employees in Saudi society. 13.9% of the sample have a monthly income of more than (25,000) riyals per month. If we add to this last category the percentage of those whose monthly income falls between (20000-25,000) riyals per month, which amounts to 8.8%, we reach almost a quarter of the sample

whose monthly income exceeds (20000) riyals. Similarly if we add to this last category the percentage of those whose monthly income falls between (15,000 - 20,000) riyals then we reach one third of the sample whose monthly income exceeds (15,000) riyals. Hence, data indicates a rise in the incomes of Saudi families, so they have two options; Either they spend this surplus on basic or luxury consumer goods, or they rely on saving this surplus to meet the burdens of the future.

Table (13) Sources of Family Monthly Income

Categories	Number	Percentage	Categories	Number	Percentage
Husband Salary	930	80.5	Agricultural Project	19	1.6
Wife Salary	251	21.7	Real Estate Ownership	32	2.8
Extra Work	96	8.3	Children's Aid	39	3.4
Industrial Project	34	2.9	Government Aids	77	6.7
Commercial Project	95	8.2	Other Sources	55	4.8

Table (13) explains that there are many sources of family income. The monthly salary represents the main source for 80.5% of the sample, and the wife's salary represents a source of income for 21.7%. In addition to these two main sources of family income, many other sources are

added, such as: commercial projects (8.2%), additional (extra) work for the head of the family (8.3%), government aid and pensions (6.7%), children's aid (3.4%), industrial projects (2.9%). and real estate ownership (2.8%).

Table(14) Total Family Monthly Spending

Categories	Number	Percentage
Less than 5000	241	20.9
5000 -10000	650	56.3
10000 and more	264	22.9
Total	1155	%100

Table (14) indicates the total monthly spending of the family. It is clear that the highest percentage spend between (5000 - 10,000) riyals per month. 22.9% of the sample spend more than ten thousand riyals per month, while 20.9% spend less than five thousand riyals per month. Hence, when compared with the data of the family's monthly income categories table (No. 12), this table indicates that there is a surplus in

family income resulting from the difference between income and spending. This requires the development of necessary programs and strategies to educate the family about investing this surplus in the interest of the individual, society and the state instead of spending it in the acquisition of luxury and recreational goods that the family can abandon in its daily living.

Table (15) Saving a Portion of Family Monthly Income

Categories	Number	Percentage
Yes	592	51.3
No	563	48.7
Total	1155	%100

Table (15) testifies that nearly half of the sample saves part of its monthly income making 51.3% in contrast to 48.7% who do not do so. These data reflect an important economic indicator related to the fact that nearly half of the sample has a monthly income that exceeds its basic needs, which may push it to deduct part of this income to save in order to meet future

family needs or for the purpose of investing in the future. Also, the table indicates that a little less than half of the sample's monthly income is barely sufficient to meet its basic needs so that it may turn to borrowing to meet its needs or postpone the acquisition of some goods and services that can be met in the future.

Table (16) Family Ownership of Houses Others than Those They Live in

Categories	Number	Percentage
Yes	244	21.1
No	911	78.9
Total	1155	%100

Table (16) shows that the percentage of families who own houses other than the one in which they live was 21.1%, compared to 78.9% who own only the house they live in. The data reflect an important aspect of the nature of the economic activity prevailing in the Kingdom and the culture of this society. A large segment of this society depends on investing in the real estate sector, especially with the increasing

number of expatriates from different nationalities to the Kingdom. This also indicates the preference of a relatively large sector of society to invest in various fields over saving, and this may go beyond to the ownership of real estate outside the Kingdom for the purpose of investment or with the aim of reducing tourism and entertainment expenses outside the Kingdom.

Table(17) Family Owned Cars

Categories	Number	Percentage
1 car	768	66.5
2 cars	225	19.5
3 cars	57	4.9
4 cars	59	5.1
5 or more cars	46	4.0
Total	1155	%100

Table (17), clarifies that the majority of the sample owns only one car making 66.5% of the total sample. While the percentage of those who own two cars is 19.5%, the percentage of those who own three cars is 4.9%, and those who own four cars are 5.1%. Hence, the table shows that a high degree of awareness among the sample members in the different regions of the Kingdom of the nature of the actual use of the car as a means of transportation, which is evident from the high percentage of those who own one car.

It is also clear that 43.5% of the total sample own two cars or more. Here, a question arises about the extent of the family's need for this, and this could be due to the nature of the family's need as a result of women's work, for example, which requires the availability of a second car. But when the family owns an

additional car that it does not need, this falls within the framework of excessive consumption that negatively affects the individual and society. Therefore, the Saudi family's ownership of a car may not reflect a luxury consumption, except in the case of exaggeration in the acquisition of cars with high prices, which most families may not be able to own, which may push them to borrow to meet their material value.

The answer to the third question: What are the factors associated with decision-making with regard to family economics and budget management?

The factors related to decision-making with regard to family economics and managing its budget are clear, through some of the indicators listed in Table (18), as follows:

Table (18) Factors Associated with Family Budget Decision-making

Expressions		Larg Exte nt	Mediu m Extent	Low Exte nt	Not Occu ring	\bar{x}	S	Order
The family's need for the commodity is estimated before purchasing .1	k	727	321	58	49	3.49	0.78	3
	%	62.9	27.8	5.0	4.2			
Information is collected from various sources about the item before purchasing it .2	k	270	688	111	86	2.99	0.79	8
	%	23.4	59.6	9.6	7.4			
I often look for the item with the lowest cost and the highest quality .3	k	654	393	55	53	3.43	0.78	4
	%	56.6	34.0	4.8	4.6			
Decision to buy some goods needs more research, time and effort .4	k	284	622	180	69	2.97	0.80	9
	%	24.6	53.9	15.6	6.0			
Compare many alternatives and brands of goods before buying them .5	k	566	406	118	65	3.28	0.86	6
	%	49.0	35.2	10.2	5.6			
The decision to purchase a commodity depends on the extent to which it satisfies the desires of the family .6	k	516	534	67	38	3.32	0.73	5
	%	44.7	46.2	5.8	3.3			
The purchase decision is related to the credibility of the information provided to the consumer about it .7	k	751	280	68	56	3.49	0.81	2
	%	65.0	24.2	5.9	4.8			
The evaluation of the commodity after its purchase is affected by the opinions and judgment of others about it .8	k	237	315	493	110	2.59	0.92	12
	%	20.5	27.3	42.7	9.5			
The quality, price and characteristics of a commodity affect its purchase decision .9	k	797	246	64	48	3.55	0.78	1
	%	69.0	21.3	5.5	4.2			

The purchase .10 decision is affected by the degree of confidence in the producing company and the brand of the commodity	k	411	610	61	73	3.18	0.79	7
	%	35.6	52.8	5.3	6.3			
Increasing attention .11 to after-sales services affects the decision to purchase a commodity	k	295	288	504	68	2.70	0.92	11
	%	25.5	24.9	43.6	5.9			
The family's position .12 in society determines the decision to purchase a specific commodity	k	298	598	135	124	2.93	0.89	10
	%	25.8	51.8	11.7	10.7			
Average (medium extent) = 3.16								

Table (18) establishes the following order:

1. Quality, price and characteristics of the commodity's effect on its purchase decision
2. The "purchasing decision is linked to the credibility of the information provided to the consumer"
3. The "the family's need for the commodity before buying it".
4. The expression "I often search for the lowest cost and high quality commodity.
5. "the decision to purchase the commodity is considered to the extent that it satisfies the family's desires"

This means that the family budget decision-making process is affected by many factors, the most important of which; as per the point of view of the sample members; are in the order that follows: the quality of the commodity, its price and characteristics, the credibility of the information provided about the commodity to the consumer, the commodity with the lowest cost and high quality, the extent of the need for the commodity, the extent to which commodities satisfy the family's desires. This order is consistent with the theory of consumption based

on the theory of relative income, which is based on two statements: first consumption behavior of individuals is an overlapping behavior where each one affects the other, and second consumer relationship is one-way and does not decline with time, which means that the level of the individual does not decrease directly when there is a decline in the level of their income and so does decision in their family budget.

This can be explained by the fact that understanding consumption can only be done through cultural, social, psychological and educational approaches. Consumerism is a cultural element, and a human behavior. Inclination towards consumption can be studied as an end in itself. The evidence for this is that the expression "the evaluation of the commodity after its purchase is affected by the opinions and judgment of others about us" ranked last, and is preceded by "increased interest in after-sales services affects the decision to purchase the commodity" which ranked eleventh, and the family's position in society determines the decision to purchase a specific commodity" ranked tenth.

Therefore, many studies and research turned to socio-psychological analysis, as it is the most

capable of understanding the personality of the consumer, the features of the commodity, its nature, and the degree of longing for it. It is hence possible to analyze the consumer culture within the framework of the Frankfurt School, as well as the works of Georg Lukacz in their analysis of the phenomenon of "cultural fluidity" which is based on commodity logic and consumer values that tempt the masses and attract them to buy.

The theory of psychological factors (Liebzen) emphasizes the need to understand the psychological factors affecting the behavior of individuals in consumption and their implications for decision-making in the family budget as well as their implications for consumption and saving decisions. It is also consistent with the assumption of life cycle theory (Moore Giuliani Andrew) that the consumer makes his consumption decisions according to the expectations of his future income so that he maintains a consumption pattern or a stable standard of living during the years of his life.

In the same vein, researchers have focused on the extent to which the husband and wife influence the purchase and consumption decision-making process. They established the relative impact of each spouse in making decisions that depend on several factors, including the type of commodity or service purchased and the family's philosophy about the role of each spouse in making the purchase decision. The family's consumption pattern here is affected by changes in the family's life.

Answer to the Fourth Question: What are the most important factors affecting the consumption culture of the Saudi family?

These factors affecting the luxury consumption of the Saudi family are evident through the indicators listed in Table (19); which includes different patterns such as: individual, family, community, economic, cultural, media and technical factors, and the results are as follows:

Table (19) Factors Affecting the Saudi Family Consumer Culture

Expressions		Larg Exte nt	Mediu m Extent	Low Exte nt	Not Occu ring	\bar{x}	S	Order
1.Acquisition of international goods and brands makes me happy	k	297	288	153	417	2.40	1.22	11
	%	25.7	24.9	13.2	36.1			
2.There is a personal willingness to acquire everything new or valuable	k	123	331	314	387	2.16	1.01	12
	%	10.6	28.7	27.2	33.5			
3.My family's social standing dictates specific consumption patterns	k	197	587	233	138	2.73	0.88	6
	%	17.1	50.8	20.2	11.9			
4.My family's economic standing dictates a high spending pattern	k	214	505	265	171	2.66	0.94	7
	%	18.5	43.7	22.9	14.8			
5.Increasing the number of commercial markets leads to increased consumption	k	294	378	234	249	2.62	1.08	9
	%	25.5	32.7	20.3	21.6			

6.The nature of family members' work leads to a high consumption pattern	k	184	494	324	153	2.61	0.91	10
	%	15.9	42.8	28.1	13.2			
7.The emergence of consumer patterns that were not present and familiar before	k	283	356	340	176	2.65	1.01	8
	%	24.5	30.8	29.4	15.2			
8.The high level of education led to an increase in the consumption desire	k	232	565	254	104	2.80	0.86	5
	%	20.1	48.9	22.0	9.0			
9.Increased media advertising pushes to purchase	k	330	490	255	80	2.93	0.88	4
	%	28.6	42.4	22.1	6.9			
10.Commercials contributed to the spread of mimicry and bragging	k	647	284	146	78	3.30	0.93	1
	%	56.0	24.6	12.6	6.8			
11.Ease of shopping from websites increased purchase	k	609	353	116	77	3.29	0.90	2
	%	52.7	30.6	10.0	6.7			
12.Ease of obtaining loans leads to increased spending	k	382	478	167	128	2.96	0.96	3
	%	33.1	41.4	14.5	11.1			
Average (medium degree) = 3.16								

It is evident that the media and technical factors, led the expression “Commercials contributed to the spread of mimicry and bragging” to rank first, and “increased media advertising about goods pushed to purchase them” to rank fourth. “ease of shopping from websites” ranked third and factors related to commercial markets occupied the second place. Expressions about loans occupied the third place.

The most important family factors are "the family's social and economic status. As for the economic factors one finds expressions on: the nature of family members' work, and absence of financial problems increase consumption. With regard to societal factors, one can see "the increase in the number of commercial markets leads to an increase in consumption" and finally with regard to individual factors, the most important of which are: the acquisition of international goods and brands, and personal willingness to acquire

everything new or valuable, which occupied the last place.

This is consistent with the findings of Sindi's study (1990) on the culture of luxury consumption among Saudi women and ways to confront it. It is also consistent with Al-Qahtani's study, (2011) on the social, cultural and economic factors of luxury consumption which concluded that there is a relationship between family size and the tendency for conspicuous consumption.

Conclusions and Recommendations

The study identified the most important factors related to family budget decision-making management in the order that follows:

- the quality of the commodity
- its price and characteristics

- the credibility of the information provided to the consumer
- the extent to which the family needs the commodity before purchasing it
- the commodity with the lowest cost and high quality
- the extent to which the commodity satisfies the family's desires
- the comparison between many alternatives and brands of goods before buying them
- the degree of confidence in the company producing the goods and its brand
- the availability of information from different sources about the goods before buying them
- giving more time and effort to make research about the appropriate goods for the family's needs
- the suitability of this commodity to the family's position in society
- increased interest in after-services Sale,
- and opinions and judgment of others about the commodity.

The study also recognized the most important factors affecting the luxury consumption of the Saudi family:

- the contribution of advertisements to the prevalence of a culture of simulation and bragging among the consumer audience
- ease of shopping from websites
- ease of obtaining loans
- increased media advertising about goods
- high educational level leading to an increase in the desire to consume
 - the social status of the family imposes specific patterns of consumption
 - the economic position of the family imposes a high spending pattern
 - the emergence of consumption patterns that were not familiar before,

- the number of commercial markets increased significantly
- the nature of the work of family members imposes a high consumption pattern
- the acquisition of international goods and brands makes the individual sometimes feel happy
- in addition to a personal willingness to acquire all new or precious goods and international brands.

The study dealt with banking facilities and their impact on increasing the consumerism of the Saudi family. It concluded that more than half of the sample (53.9%) had previously borrowed from a bank. The reasons for this borrowing were identified in: buying a new car (43.2%), meeting the needs and requirements of the family (26.3%), making an investment project (22.5%), paying off accumulated debts (21.5), and buying land or real estate (19.9%). (43.3%) of the sample did not encounter any difficulties in borrowing, while more than a third of the sample (35.5%) reported that they encountered some degree of difficulties in borrowing. The percentage of those who encountered such difficulties was (21.2%) of the total sample

The study also found out that the vast majority of the sample families (83.6%) are able to meet their basic requirements and needs without the use of loans. (15.2%) of these families had previously borrowed to meet their requirements in the month of Ramadan, while the percentage of those who borrowed for the purpose of travel, tourism and entertainment made (14.7%). Finally (15.4%) of the sample stated that they had previously borrowed in order to pay the children's expenses.

As for the role of media and commercial advertisements in increasing the family's luxury consumption, the study concluded that the highest percentage of the sample follows these advertisements to a small degree (32.2%) and to a medium degree (36.2%), meaning that 68.4% of the sample follows these advertisements with medium and low degrees. Just under a quarter of the sample (23.1%) believe in advertisements correctness with a moderate degree, while

(39.1%) believe in its correctness to a small degree. The study showed that the Internet is the most important means and source for shopping for goods and services (38.0%), in addition to television (35.5%). Almost half of the sample (46.7%) had purchased online during the previous year, and (35.2%) had previously purchased goods that were announced in newspapers or television, while (39.0%) had previously purchased goods that had been advertised on social networking sites. The study concluded that these commercial advertisements succeed in achieving their goals of increasing leisure consumption in the family by addressing the psychological motives for consumption, and by arousing the emotions and desire to acquire the commodity as well as by raising the unsatisfied needs of the family.

The results of the study indicated that the most considerable negative effects of the luxury consumption on the Saudi family were manifest in: the squandering of children and their weak sense of the value of money, the depletion of the family's resources and income without return, the transformation of luxury consumption into a kind of addiction, the transformation of consumption into a satisfactory condition, the transformation of consumption into a goal in itself and not for meeting the actual needs of the family, and the feeling among low-income people of frustration and loss of confidence in society.

Excessive consumption of technology may lead to serious environmental repercussions. Similarly excessive consumption of food leads to serious health impacts, and limits the opportunities for saving, investment and production in the family. It reduces the opportunities for the family to achieve its economic and societal goals and consequently, some may turn to illegal ways to satisfy the desire for consumption. Finally these excesses lead to a decline in religious and moral values, and reduce the chances of the family overcoming the economic crises it faces.

The study reported the sample's perceptions about limiting the luxury consumption of the Saudi family in: promoting

the culture of saving, production and investment among members of society, raising children on the necessity of moderation in daily spending, adopting the principle of planning in all life affairs reflected in rationalizing spending, the call for taking on the principles of rational economic education in society, strengthening religious scruples to positively reflect on the culture of moderation in spending, developing awareness of social and individual responsibility towards spending methods, developing rational consumer behavior since childhood, launching educational programs in schools and universities on rationalizing consumption, teaching saving and moderation behavior in consumption within the school curricula, developing programs to guide the family away from waste and extravagance, campaigns to educate the community about consumption moderation through the media, and preparing awareness programs to reformulate the consumption patterns of individuals.

With regard to calculating the differences in the responses of the sample to the study scales (through the analysis of variance and T-test), the study concluded that there are statistically significant differences at the level ($\alpha = 0.05$) for the scale of decision-making mechanisms in managing family budgets due to each of the variables: Study areas, husband's education and savings, and at the level ($\alpha = 0.01$) due to the variables: gender, age groups, family size, wife's education, wife's profession, lifestyle, living place, residential area level, family monthly expenditure, family monthly income, contribution of both the wife and children in the family income, and extra work for the head of the family. There were no statistical differences at any level of significance due to the variable: The profession of the husband.

The study showed that there were statistical differences at a significance level ($\alpha = 0.05$) for the sample responses to the scale of factors affecting the consumer culture of the Saudi family due to the variables: study areas, family size, and children's contribution to family income in addition to the level ($\alpha = 0.01$) attributed to the variables: gender, age groups,

husband's education, wife's education, husband's profession, lifestyle, residential area level, family monthly expenditure, family monthly income, wife's contribution to family income, extra work for the head of the family. There were no statistical differences at any level of significance due to the variable: the wife's profession, the place of living, and savings.

Moreover, the research demonstrated that there were statistical differences at a significant level ($\alpha = 0.05$) for the sample responses on the scale of negative effects of the luxury consumption of the Saudi family due to the variables: study areas, gender, and place of living at the level ($\alpha = 0.01$) attributed to the variables: family size, husband's education, wife's education, husband's profession, wife's profession, lifestyle, level of residential area, family monthly expenditure, family monthly income, wife's contribution to family income, extra work for the head of the family. There were no statistical differences at any level of significance due to the variables: age groups, savings, and children's contribution to family income.

Similarly, the study proved that there were statistical differences at a significant level ($\alpha = 0.05$) for the responses on the scale of perceptions to reduce the luxury consumption of the Saudi family due to the variables: study areas, and children's contribution to family income at the level ($\alpha = 0.01$) attributed to the variables: age groups, family size, husband's education, husband's profession, wife's profession, wife's education, lifestyle, family monthly expenditure, family monthly income, residential area level, wife's contribution to family income, extra work of the head of the family. There were no statistical differences at any level of significance due to the variables: gender, place of living, and savings.

WORKS CITED

- Abu Obeida, Omar Mahmoud (2013). Analysis of the Factors Affecting Consumer Expenditure of the Palestinian Family According to Modern Consumption Theories, "A Field Study", The Jordanian Journal of

Applied Sciences, AL Ulum AL Insaniya Series, Volume 15, First Issue.

- Abu-Ghazaleh, Veronique (2012). The Role of the Lebanese Visual Media in Activating the Strategies of Rationalizing Consumption and Strengthening the Culture of Production and Saving among the Lebanese. Master's Thesis, Higher Doctoral Institute, Lebanese University.

- Abu Qahaf, Abdel Salam (undated). Fundamentals of Marketing, Part 2, AL Dar AL Jamiya AL Masriya.

- Abu Mustafa, Ahmed Muhammad (1992). An Economic Analysis of Food Expenditure Patterns in the Kingdom of Saudi Arabia. Master's Thesis, College of Agriculture, King Saud University.

- Al-Habib, Fayez bin Ibrahim, (1988). "Principles of Macroeconomics" 1 Edition, Riyadh, Saudi Arabia

- Al-Hinnawi, Muhammad Salih (1998), "Consumer Behavior", Al-Zaytoonah University of Jordan, published by: Dar Al-Thaqafa for Publishing and Distribution - Jordan.

- Al-Hinnawi, Mohamed (1976), Marketing Management, Dar AL Jamiat AL Masriya, Alexandria.

- Al-Khatib, Mervat (2009). Ostentatious Consumption Turns into a Negative Culture in Society, AL Khaleej Center for Studies, Gulf Economists 2009.

- Al-Dosari, Zainab Muhammad (1427 AH). Social Factors Affecting the Consumer Behavior of the Saudi Family, Riyadh.

- Al-Rajaib, Thamer Fouad (1428 AH). The Impact of Environmental Changes on the Food and Housing Expenditure of the Family in the City of Riyadh. Master's thesis, College of Food and Agricultural Sciences, King Saud University.

- Al-Ramani, Zaid bin Muhammad (undated). The Islamic View of Consumer Behavior, Al-Imam bin Saud Islamic University

- Al-Zaiber, Ibrahim bin Abdullah (undated), Consumer Behavior, Majmaah University, College of Education.

- Al-Saati, Samia (2005). The Arab Child within the Consumer Culture System. Symposium on the Arab Child Amidst Cultural Influences, Alexandria, Arab Council for Childhood and Development.
- Al-Saati, Samia (2005). The Pleasure of Women Shopping and Going out to Commercial Centers. Conference on the Architect and Society, Jordan Engineers Association, May.
- El-Sherbiny, Abdel-Fattah (1996). The Basics of Marketing, Al-Walaa Civil Press, Cairo.
- Al-Shuaibi, Abdulaziz bin Muhammad and others, (undated) An Analytical Study of the Impact of Consumer Awareness on Consumer Protection, College of Agricultural and Food Sciences, King Faisal University, Al-Ahsa.
- Al-Anazi, Soraya Mubarrad Al-Subai'i (1434 AH). The Social, Economic and Cultural Factors of Conspicuous Consumption: A Field Study on a Sample of Saudi Female Heads of Families. A Master's thesis, Department of Sociology, Imam Muhammad bin Saud Islamic University.
- Al-Fal, Muhammad Al-Mukhtar (2012), Gulf Luxury Communities, Elaf from AL Watan Newspaper 06/16/2012.
- Al-Masry, Saeed (2006). The Culture of -- Consumerism in Egyptian Society, Qathaya Series, No. 19, Year Two, July 2006, International Futurology and Strategic Studies Center.
- Al-Nashiri, Talal Muhammad, and others (2009) Consumption Patterns in the Saudi family "Aspects of Expenditure", Journal of Social Sciences, Saudi Arabia.
- El-Naggar, Ahmed El-Sayed (2005). Development between the Necessities of Saving and the Culture of Consumption, in: Ahmed Magdy Hegazy (Editor), Consumer Society and the Future of Development in Egypt, The Eighth Annual Symposium of the Sociology Department, Faculty of Arts, Cairo University.
- Al-Hadi, Amori, and Al-Moallem, Saeed Awad (2001) Estimating and Analyzing Consumption Models between Engel Functions and Demand Systems, AL Manahij House, first edition, Jordan.
- Amin, Jalal (1999). Globalization and Arab Development, Beirut, Center for Arab Unity Studies.
- Bayard, Jean-Francois (1998). Illusions of Identity, translated by Halim Toson, Cairo, AL Alam AL Thalith House.
- Benatia, Omar Mohamed (2005). A Study of the Consumption of Algerian Families between 1969 – 2005. An Unpublished Master's Thesis, University of Abu Bakr Belkaid, Faculty of Economics, Algeria.
- Benaissa, Anani (2003). Consumer Behavior and Psychological Influence Factors, Volume 2, University Publications Office, Algeria.
- Per Martin, Hans and Harlow Schumann (1998). The Globalization Trap, the Assault on Democracy and Prosperity, Alam AL Fikr (338), Kuwait, the National Council for Culture, Arts and Letters.
- Giddens, Anthony (2005). Sociology, translated by Fayeze Al-Sabbagh, Beirut, The Arab Organization for Translation.
- James Guartener, Gardstrup, translated by Abdul Rahman, Abdel Fattah (1988), Macroeconomics, Dar Al Marrikh, Riyadh.
- Hegazy, Ahmed Magdy (2012). Consumer Culture and Modernization of the Arab World, Consumer Defense Organization, Consumer Magazine.
- Hussein, Samir Muhammad (1984). The Announcement, 3rd Edition, Alam AL Kutub Cairo.
- Khalil, Sami (1994). Macroeconomic Theory, Part Two, Kuwait.
- Dabis, Mohamed Yousry Ibrahim (1992). Consumption and the Factors Affecting It. Alexandria, Dar Al Maaref.

- Rashid, Ahmed Adel (1980). Principles of Marketing and Sales Leasing, Dar Al-Nahda Al-Arabiya.
- Rahim, Saad Muhammad (undated). Globalization, Media and the Consumer Culture. ALHiwar AL Mutamadin, No. 1275.
- Rizkallah, Nakhleh Iyada (1998). Consumer Behavior and Marketing Strategies, Cairo, Ain Shams.
- Zayed, Ahmed and others (1991). Consumption in Qatari Society: Patterns and Culture, Doha, Qatar University.
- Zayed, Ahmed, Abu Al-Ainin, Fathi (1995). Consumer Behavior of the Arab and Gulf Child, Social Affairs Journal.
- Zayed, Ahmed and others (1991) Consumption in Qatari Society: Patterns and Culture, Doha, Center for Documentation and Human Studies, Qatar University.
- Abdel Ghaffar, Muhammad (1998). The Problem of Saving in Egypt: Dimensions, Causes, Treatment Policies, Zahraa El Shorouk Library, Cairo.
- Abdel-Fattah, Muhammad Saeed (1993). Marketing. Dar Al-Nahda Al-Arabiya and Publishing, Beirut.
- Abdul Hamid, Shaker (2004). The Age of the Image: Advantages and Disadvantages, Kuwait, Alam AL Fikr, N. 311, January 2004 .
- Abdel Rahim, Amal (2012). The Saudi Female University Student's Attitudes Towards a Culture of Rationalization. Damascus University Journal, Volume 28, Number One.
- Ali, Abdel Moneim, and Al-Issa, Sayyid, Nizar Saad El-Din (2003). Money, Banks and Financial Markets, Dar Al-Hamid for Publishing and Distribution.
- Ali, Lounes (2006). Social and Cultural Factors and their Relationship to Changing the Direction of Algerian Consumer Behavior A Field Study. An Unpublished Ph.D. thesis. Montessori University, Faculty of Humanities and Social Sciences, Algeria.
- Omar, Sayyid. Ahmed Mustafa, (2000). Globalization Media and its Impact on the Consumer. al mustakbal al arabi, year 23, N 256, Beirut, Center for Arab Unity Studies.
- Kanaan, Ali (undated.) Consumption and Development. Syrian Economic Sciences Association.
- Lotfy, Faten Mustafa Kamal (1995) The Impact of the Economic and Social Factors of the Egyptian Family on Consumption Patterns, unpublished Ph.D. thesis, Faculty of Home Economics, Menoufia University, Egypt.
- Martin, Hans Behr, and Schumann, Harlow (1998). The Trap of Globalization, an Assault on Democracy and Prosperity. Alam al fikr(338), Kuwait. The National Council for Culture, Arts and Letters.
- Researchers Group (2009). Youth and the Culture of Consumerism in Syria, Revolutionary Youth Union Organization, April 2009.
- Nofal, Rabie Mahmoud (2006). Family Economics and Rationalizing Consumption. AL Nasher AL Dawli House, Riyadh.
- Abdel-Rahim, Amal (2012), The Saudi Female University Student's Attitudes towards a Culture of Rationalization. Damascus University Journal, Volume 28 (no date) - first issue.
- Advertising and Conspicuous Consumption Daniel KrA-hmer (2006)
- Ahmed A. Zayed, "Popular Culture and Consumerism in Underdeveloped Urban Areas" in: G : Stauuth and S. Zubaida (eds.) , Mass Culture, Popular Culture and Social Life in the Middle East , Campus , Frankfurt , 1987.
- Angus Deaton – author, (1992), understanding consumption, oxford university, oxford.
- Bernier Bernard. Initiation a la marco – (paris. Dund. 1984) page 107.
- Browesel James (2008), what plantis Rudolf Guliani. International Middle East center.

- Celia Lury, Consumer Culture, New Brunswick, New Jersey, Rutgers University Press. 1996.
- Behavior (2017) Common Factors Influencing Consumer
- Kemal Y. Kutucuoglu, LsiLARIKAN Saltikand OzgurTuncel (2013, issue 1, pages 182- 203) CONSUMPTION, CONSUMER CULTURE AND CONSUMER SOCIETY AytekinFirat,
- Chi- yue Chiu, Letty Y.-Y. Kwan, Dongmei Li, Luluo Peng and Siqing (2014, vol. 7, issue2, pages 109 – 179 Culture and Consumer Behavior
- Engle. J. F. Kollat. DIA. Black Well. R.D (1986): Consumer behavior halt. Rinchart ET Winston INC. NY. USA.
- Helene Brembeck, (2004) Elusive consumption. Berg, New York.
- Jhingan M.1 (1995). "Advanced Economic Theory" 8thed. New Delhi. KonarkPublications.pp 840- 842.
- Jinhai, Wu.(2008), A research on Chinese consumer culture an understanding of, consumerism and the problem of consumer culture ,Phd dissertation, Rikkyo university ,Japan
- Kotler. Dubois (2003): Marketing management. 11 edition. Edition francaise. Delphine manceau. NJI. USA.
- Selbes , Alev & Mohamed, Samira (2010), - consumer behavior analysis in relation to CSR activities of cosmetics brands ,master thesis, .Arhus School of Business, Brussels
- Sezgin Acikalin, Ekrem Gul, Kazim develiglu - (2000), Conspectus Consumption Patterns of Turkish youth: case of cellular phones, young consumers , insight and ideas for responsible, .arketers, vol. 515sis:3
- Sundie, Jill Marie (2011), conspicuous - consumption as a mating strategy, Phd. dissertation, United States, Arizona state university.
- The Cuardian: An article by Oliver Burkeman, published: August (2009)
- Vableuthorsien (1974): The theory of the leisure class. New York. The modern library.
- Ward, etal, Lydia, (2000) Eating out: Social Dierentiation and Pleasure, london, Conbridge university.