

The Effect of High and Low Level of Income on Families Purchasing Patterns of Durable Goods and Services: An Empirical Study on Jeddah Governorate KSA

Thair Abed Alrahman Habboush¹, Shaker Turki Amin Alhaj²

^{1,2}College of Business, University of Jeddah. Jeddah, KSA

Abstract: Families have different purchasing patterns, arises from different economic situations, so the purchasing patterns for one family will vary from family to another. There are many factors that affect purchasing decisions towards durable goods and services when customers trying to satisfy their needs and wants. This study took economical factors, concentrated on purchasing power as a major deterministic of buying durable goods. The purchasing power which include (income, discretionary income, disposable income, credit and wealth) which families possess. So the available income for families will form their attitudes toward goods and services, with assuming that they have a need, ability, willingness and the authority to buy. This study noticed that wife's of families of high level income playing a main role in taken purchasing decision for most of durable goods, which the house needed, because the man of the family not concerned with purchasing matters, and thus he delegates the authority of buying to the wife of the house. In the contrary the study found that the families of low level income, purchasing decision for most of durable goods taken by the man. Resulting from the limited resources and the low income, according to the believe that the man has an economical vision, and more rational by economizing expenditures. This study concluded that the high or low level income, the main determinant which affect the purchasing patterns of families, the more availability of money, families will looking for brands, high quality of goods rather than the price, in the contrary the low level income families concentrate on the price of goods rather than the quality, limited cash inflows the main limitation of purchasing patterns. Needs and wants are dynamic and developed continuously when families income level move from low to high. The study found, that there is a strong relationship between the level of income of families and their purchasing patterns.

Keywords: High and Low Level of Income, Purchasing Patterns and durable goods. Consumer behavior

1. The Importance of the Study

In general, Jeddah marketers face a big problem in the dynamic economic situations which create two social classes according the purchasing power; families with low and high level of income, each class has its own purchasing patterns. The role of wife's and husbands are very from level to another by who take a purchasing decision, and the type of product preferred by each level to be targeted by marketers. So marketers need to know more about the current needs to predict about the future purchasing patterns of families who have high and low level of income.

2. Objectives of the Study

This study aim explore the affect of some aspects of economic factors; such as purchasing power, represented by the level of income available for families to spend, which will form their purchasing patterns toward durable goods (Electrical Apparatus), and so explore their attitude toward different brands and quality of durable goods, then to determine who will take the purchasing decision in low and high level of income, the wife or the man. And the frequency rate of buying.

3. Problem of the Study

By supposing that the economical situations of families, represented by the purchasing power which consider one of the most factors that affects consumer behavior and their

attitudes toward different kinds of good, the problem will be clarify though answering the following questions:-

- 1) Is a high level of income affect the role of women's to be more active than the family man, in purchasing durable goods?
- 2) Is a high level of income affect the role of men's to be more active than the women's in purchasing durable goods?
- 3) Are the purchasing patterns of families who have high level families income, tend to be more frequent, more than families who have low level of income?

4. The Past Studies

There are many studies which took consumer behavior toward different goods and services, and each study debate the subject from different views, but there is no studies debated directly the affect of income level of families on the purchasing patterns of durable goods (electrical apparatus), so we will take the more relevant studies to this study.

1) The Study of Obaidat 2006

“The Occupational Style on Purchasing Decision”,

This study aims at debate the affect of social classes on consumer behavior which affect the purchasing habits of goods and services, this study refers to the frequencies of Purchasing. This study conclude that the members of high social class are less frequency than the members of middle and low classes. Resulting from the pre-determined or pre planning, rather than middle and low classes than their purchases more frequently (spontaneously purchasing).

2) The Study of Al-Zoubi 2006**“Consumption Patterns”**

This study aims at debate some of consumption patterns for women’s specially working women, this study clarifies, that the working women’s who have independent income, preferred to buy from well-known stores that has a good reputation, in the contrary of non-working women’s those who prefer to buy from department stores, unknown stores, lower prices.

3) The Study of Miller A.K 2000**“The Consumption Patterns”**

This study aim at debate the main differences in purchasing patterns between American consumers and the European consumers, resulting from life style differences of each group, and the structure of the family, including the number of each family. This study conclude that the American consumers buying more quantity of goods than the European in each visit, but the European consumer make more durable times than the American dose.

4) Dennis and Ralph Study 2001**“The Teen Market”**

This study aims at explore purchasing patterns(Teenagers), and age less than 20 years. This group of people tend to diversify their purchases. This study conclude that purchasing patterns affected by group references such as (family, friends, and the superstars of the society) which formulate their attitudes towards most favorable brands, and the purchasing patterns of those group are less sensitive to the product.

5) Heather Patrick and others 2004**“The benefits of authoritative feeding style: caregiver feeding styles” and children’s food consumption patterns**

This research tested the association between caregiver feeding styles and children’s food consumption patterns among African-American (AA) and Hispanic(H) caregivers and their preschool children. Participants were 231 caregivers(101 AA; 130 H) with children enrolled in Head Start. Caregivers completed questionnaires on authoritarian and authoritative feeding styles(Caregiver’s Feeding Styles Questionnaire; CFSQ) and various aspects of children’s food consumption patterns(availability of, feeding attempts for, and child’s consumption of dairy, fruit, and vegetables). Simultaneous multiple regression analyses tested the unique contribution of feeding styles in predicting food consumption patterns. Authoritative feeding was positively associated whereas authoritarian feeding was negatively associated with the availability of fruit and vegetables. Authoritative feeding was also positively associated with attempts to get the child to eat dairy, fruit, and vegetables, and reported child consumption of dairy and vegetables. Authoritarian feeding was negatively associated with child’s vegetable consumption. All results remained significant after controlling for child’s gender and body mass index (BMI), and caregiver’s ethnicity, BMI, and level of education. Overall, results provide evidence for the benefits of authoritative feeding and suggest that intervention to increase children’s consumption of dairy, fruit, and vegetables should be targeted toward increasing caregivers’ authoritative feeding behaviors.

6) Oksana Mont 2004**“Institutionalization of sustainable consumption patterns based on shared use”**

The product-service system (PSS) concept has been proposed as a way of dealing with unsustainable patterns of consumption in the business-to-consumer(B2C) domain. Existing alternatives to traditional consumption beads on ownership such as car sharing, communal washing centers and tool sharing scheme, indicate that more sustainable patterns of consumption may be found for other households functions.However,the lowprofile of these examples in society and on the market calls for a query into factors that may facilitate or hinder broader acceptance of more sustainable alternatives.In this study, aforementioned examples are analyzed for institutional and product-service system perspectives, and it is suggested that the embodiment of alternative consumption patterns into everyday routines depend on institutional arrangements (regulatory and normative), on how the product-service systems are designed and applied in practice, and on the socio-cultural background of the society the systems are implemented in.

7) Anita Prinzie. Dirk Van den Poel**“Investigating purchasing-sequences patterns for financial services using Markov, MTD and MTDg models”**

In the past, several authors have found evidence for the existence of a priority pattern of acquisition for durable goods, as well as for financial services. Its usefulness lies in the fact that if the position of a particular customer in this acquisition sequence is known, one can predict what service will be acquired next by the customer. In this paper, we analyze purchase sequences of financial services to identify cross- buying patterns, which might be used to discovercross-selling opportunities as part of customer relationship management (CRM).Hereby, special attention is paid to transitions, which might encourage bank-only or insurance-only customers to become financial-services customers.We introduce the mixture transition distribution (MTD) model as a parsimonious alternative to the Markov model for use in the analysis ofmarketing problems. An interesting extension on the MTD model is the MTDg model, which is able to represent situations where the relationship between each lag and the current state differs.We illustrate the MTD and MTDg model on acquisition sequences of customers of a major financial-services company and compare the fit of these models with that of the corresponding Markov model. Our results are in favor of the MTD and MTDg models. Therefore, the MTD as well as the MTDg transition matrices is or investigated to reveal cross-buying patterns.

The results are valuable product managers as they clarify the customer flows among product groups. In some cases, the lag-specific transition matrices of the MTDg model give better insight into the acquisition patterns than the general transition matrix of the MTD model.

8) Klaus Hubacek, Dabo Guan, AnamikaBarua 2007**“Changing lifestyles and Consumption patterns in developing countries: A scenario analysis for China and India”**

China and India are the world's largest developing economies and also two of the most populous countries. China, which now has more than 1.3 billion people, is expected to grow to more than 1.4 billion by 2050, and India with a population of 1 billion will overtake China to be the most populous country with about 1.6 billion population. These two countries are home to 37% of the world's population today. In addition, China and India have achieved notable success in their economic development characterized by a high rate of Gross Domestic Product (GDP) growth in the last two decades. Together the two countries account already for almost a fifth of world GDP.

The most direct and significant result of economic growth in India and China is the amazing improvement in quality of life (or at least bending power) for an increasing share of the population. The populations of both countries have experienced a transition from 'poverty' to adequate food and clothing; today growing parts of the population are getting closer to 'well to do lifestyles'.

This segment of the society are not satisfied anymore with enough food and clothes, but also eager to obtain a quality life of high nutrient food, comfortable living, health care and other quality services.

The theme of this paper is to analyze how the major drivers contributed to the environmental consequences in the past, and to take a forward look at the environmental impacts of these driving forces in China and India.

5. Hypotheses of the Study

The Main Hypotheses

There is a significant relationship between families that have a high and low level of income, and the roles of men's and women's in purchasing electrical apparatus and the frequency rate of buying.

Hypothesis No.1

H0: There is no significant relationship between families that have a higher level of income, and the active role of wife's house in purchasing electrical apparatus.

H1: There is a significant relationship between families that have a higher level of income, and the active role of wife's house in purchasing electrical apparatus.

Hypothesis No.2

H0: There is no significant relationship between families that have a low level income, and active role of men's house in purchasing electrical apparatus.

H1: There is a significant relationship between families that have a low level income, and active role of men's house in purchasing electrical apparatus.

Hypothesis No.3

H0: There is no significant relationship between families that have a high and low level of income, and the frequency rate of purchasing electrical apparatus.

H1: There is a significant relationship between families that have a high and low level of income, and the frequency rate of purchasing electrical apparatus.

6. Methodology of the Study

1) The Source of Data

A. Secondary data: obtained through references such as books, magazines, periodical, and related articles.

B. Primary data: collected through questionnaire, the questionnaire, will be classified into three main parts

The first part prepared to collect basic data.

The second part will contain classification information

The third part will contain identification information of respondents, analysis unit (Malhotra, 2006).

The questionnaire contains related with the habits of purchasing electrical apparatus, related to the families level of income.

2) The Population of the Study

The employees of University of Jeddah. 900 person: 600 married men and 300 married women's.

3) Sample of the Study

The married Men's and women's in university of Jeddah.

4) Sample Size

Sample size will be 60 persons, 40 married men's, and 20 married women's with taken the consideration of low and high level employee income. And we will divide the sample into two main parts, 27 questionnaire for high level of income, and 28 for the low level of income.

The questionnaire was distributed to a convenience sample taken from the population of University of Jeddah, so it will be the analysis unit which consist of married (male & female employees) each group separate, (not coupled).

The Model of the Study



7. Theoretical Frame Work

Jeddah Governorate profile

Purchasing patterns of Jeddah families differs from area to another, according to the economic situation: Occupation, purchasing power; income. Most of its populations nearly Homogenates, with differences in the level of income which make these differences visible which reflect on the lifestyles of most families, purchasing patterns, and the things which they prefer to buy, these aspects affect customer purchasing behavior, that have the main affect on the role of man's house and wife's house and their attitudes toward products and brands and the frequency rate of buying.

In this study we classified families into two groups according to their income:

- First group that their monthly income exceed 12000 Saudi Riyal, considered as high level income families.(educated family).
- Second group that their monthly income below 12000 Saudi Riyal. considered as low level income families. (less educated family).

Purchasing patterns

Purchasing patterns of families related directly with the level of income, and the availability of purchasing power for the families, considered as the main determination of their needs and wants.

Marketing aims at basically for serving consumers and satisfied his needs, so any marketing effort must emerge from the fact, which mentioned is that the customer is the beginning of marketing activity, so it is very important for the marketing planners to know the Current and future consumers of the goods which he will produced, and their demographic, and social characteristics.

The studying of purchasing patterns of consumers contains many important aspects, like:

- 1) Analyzing purchasing power and per capita income
- 2) Analyzing consumers attitude.
- 3) Analyzing purchasing willingness.
- 4) Analyzing consumption preferences.

1) Analyzing purchasing power and per capita income

Analyzing the consumption's style, (purchasing patterns) related to purchasing power and per capita income of consumers ,so we will take and concentrate on this point which is more relevant and related directly to our study.

2) Purchasing power

The strength of a person's buying power depends on economic conditions and the size of the resources-money, goods and services that can be traded in an exchange that enable individuals to make purchases. The major financial sources of buying power are income, credit, and wealth. (Pride & Ferrell, 2006).

Income: Income for individuals is the amount of money received through wages, rents, investments, pensions, and subsidy payments for a given period.

Disposable Income: the available income after-tax income deduction; disposable income is used for spending or saving, because disposable income is a ready source of buying power.

Discretionary Income: disposable income available for spending and saving after an individual has purchased the basic necessities of food, clothing and shelter.

Wealth: The accumulation of past income, natural resources.

Per Capital Income and Purchasing Patterns

Per capital income is the main factors which affect the purchasing style or purchasing patterns. In addition Per capital income or personal income of consumers specify the ability of purchasing and purchasing power, personal income contribute in determining the anticipated consumption's and the level of satisfaction in specified goods and services. (Kotler & Armstrong, 2006).

Consumer will determine the kind of goods and services, that he will buy on the base of his preferences priority. According to scale of preference, the customer will rank and arrange the goods and services related to the extent of satisfaction relevant to the amount of money available for spending.

Marketers concerns with the available amount of money for consumption's, as the financial institutions concerns with the other part of money, that which prepared for saving.

So the amount of income available for spending considered the main factor which affect the purchasing patterns of goods and services, related to the conspicuous consumption's, and for imitating the others, that's why the purchasing patterns of consumers will differs according the quality of goods, and brands, that's why we can see the same product and the same quality, but the prices differs from one to another store.

3) Analyzing Consumer's Attitude

Psychology and sociology considered as fertile ground for the studying of consumers attitudes and directions toward products and brands. Marketing field borrowed too much methods and techniques, which used in applied marketing research, specially the aspects of consumer behavior. Measuring attitudes and directions (opinions) of, consumers toward products and brands formulating the main aspects in marketing field specially consumer behavior, which consider the success key for marketers to reach the targeted consumer, then it will be more sales that's will lead to more profit, then new investment projections. (Hawkins & others, 2004).

4) Intention to Buy (Willingness to Buy) Analysis

Expected purchasing behavior, many applied studies appeared that consumer knowing the goods and the brand of the product, that's not mean that he will buy it unless he has the intention to buy. Intention to buy is the chain which connect attitudes and behavior, and sometimes the availability of intention does not mean that he will buy, because there are many situational factors, which determine consumer behavior. (Ajzen & Fishbein, 2000). In fact we can differentiate the concept intention to buy from other predicted consumption behavior, that the main source data of intention to buy obtained directly from the customers himself. So intention to buy represent "Expected Purchasing Behavior", and by comparing the actual purchasing behavior, the deviations will be valid indicators for actual performance in the market and for attitudes and consumers propensity to consume.

5) Analyzing Consumption Preferences.

The main information required in which marketing management concerns for decision making, the information which is more relevant to the preferences of consumer consumption, (consumer choice). (Robert, L. Elizabeth, 1995). The complex task of consumers choice, lead to complex the task of marketers, and give it strategic dimensions, that's why the necessities of obtaining more information about the main determination of consumption choice emerge, to predict the attitudes which lead consumer choice. In this study we will take in consideration the level

of families income as the main determinant which affect and conforming attitudes and direction of consumers purchasing patterns toward different durable goods specially electrical apparatus, the subject of this study.

6) Consumer Psychology

The study of behavior of consumers of goods and services regarding their buying patterns and reactions to their income level and to advertising and marketing. Consumer psychology seeks to explain human, or consumer behavior, what the consumer wants and what the consumers needs. The logical explanation for fulfilling the needs is a simple one. If a person live in west Jeddah that person needs to buy something different from the other who live in Jeddah City, such as air condition, but why the persons buys particular style, or specified brand, or color hinges on the more complex issues of why a particular choice is made. (Hawkins & others, 2004).

What the Consumer Wants

The key to unlocking consumer psychology is understanding the desires rule over needs when it comes to consumer purchase. In a modern world with hundreds of brands of goods and services, where new products and electronic and electrical product emerge daily, it is the interest of psychologists as well as those marketing the products, to understand the relationship between income level and psychological factors that make people buy what they buy. (Jane Spear, Encyclopedia of psychology).

The economy of the early twenty — first century people's needs and wants are continually growing too.

In 1970s and early 1980s, household items such as computers and video recorders were new, and counted as luxuries. By 1999, by virtue of changing society, those items had become more than simple luxuries.

Complex human behavior can take one invention and create a hierarchy of needs around it.

So marketers must concentrate on marketing strategy which related to psychological aspects of potential consumers, which affected by many different kind of variables, specially the availability of money to spend.

An Applied Section

The university of Jeddah, the population of the study represent different types of consumers according their occupation and monthly income, which represented by the president, president assistance's, academic teachers, managers of units, and all the employees at the bottom of the organization structure.

So monthly income of all employees distributed as normal distribution curve, ranging from 12000 Saudi Riyal — 20000 Saudi Riyal. So this wide range of differences form rich environment for this study.

The variables of the study (dependent, and independent), measured through questionnaire sheet, which consisted three main parts of questions: -

The first part contained basic information which related directly to the problem and the hypotheses of the study, many questions related to purchasing patterns of Saudi families in the population of the study, concentrating on family man and house wife, who is taking the responsibility, and making the decisions of purchasing electrical apparatus for the house need, because we suppose that the roll of men's and women's in purchasing patterns will differ according family level of income.

The second part contained classification information about respondents, gender (male, female), age intervals, and level income of the study sample, as shown below in the schedule numbered from 1 to 3.

The third and the last part contained identification information belonged to the respondent, names, telephone numbers...etc. We distributed 60 questionnaires as shown below in schedule number 1(40 of them for men's, and the rest 20 for women's as the proportion of the population (The university of Jeddah).

Schedule 1: Classification of Respondent According their Gender

There is 55 Questionnaire returned back to the researcher from sixty Questionnaire delivered

It comes like the following:-

From men's 35 Questionnaire of 40, equivalent to 87.5%

From women's 20 Questionnaire of 20, equivalent to 100%

Schedule 2: The Frequencies of Respondent According their Age

Age for Male and Female	Freq.	%
Less than 25 year	13	23.6
26-35 Year	32	58.2
36 year and above	10	18.2
Total	55	100%

The age frequencies of respondent as shown in schedule number 2, clarify that 13 of respondents, their age less than 25 years, which represent 23.6% of the sample, and 32 of them aged between 26-35 years, represented 58.2% of the sample, and the rest of the sample 10 persons their age above 36 years, they represent 18.2% of the sample.

Schedule 3: The Classification of Respondent According their Income

Level of Monthly Income	Freq.	%
Less 600 JD	28	50.9
More 600 JD	27	49.1
Summation	55	100%

Identifying respondent according to their monthly income, the schedule number 3 indicates that 28 person of the sample, which is equivalent to 50.9 of the sample their monthly income below 600 JD, lay under low level income family. And the rest 27-person, equivalent to 49.1% of the sample, considered as high level of income families related to high level of monthly income, which exceeding 600 JD.

8. Analyses the Variables of the Study

Demonstration and Analyses Variables

in this section we will demonstrate an analyze the variables of the study by using frequencies, mean, standard deviation, and ratios through Likert scale, to clarify the acceptance degree, so we divide the acceptance agree to (5) intervals .

Descriptive analysis:

It was found that 9 persons out of 27 s. agreed, and 12 out of 27 agree, and three out of 27 no opinion (neutral) that the house wife burden the responsibility of replacement and buying electrical apparatus when the house need, first question in schedule No. 4. So the response power or intensive was 4 out of 5 degrees, which equivalent to 80%.

The second question, that house wife will choose the electrical apparatus and she will take the decision of purchase. 11 out of 27 S. Agree, and 15 out of 27 agree, and 1 out of 27 neutral. So the result was 4.4 out of 5, equivalent to 87%

The third question about purchasing patterns depend or relying on house wife opinion, 8 out of 27 answers S. Agree, and 12 out of 27 agree, 5 neutral , and 2 disagree. the result was 3.9 , which equivalent to 79%. The over all result of this question was $(4+4.4+3.9) = 12.3 / 3 = 4.1$ which equivalent to 82%. So we can say that there is a positive relationship between the higher level of income and the positive role of woman purchasing patterns.

Schedule 4: Frequencies and Ratio of Responses of Families that have High Level of Income

	S.Agree		Agree		Neutral		D. Agree		S.D. Agree		total	%	Resp. intensive	Resp. area
	Freq	Ratio	Freq	Ratio	Freq	Ratio	Freq	Ratio	Freq	Ratio				
The woman always check what the house needs from electrical apparatus, and replace the defective	9	33%	12	44%	3	11.5%	3	11.5%	00-	00	27	100	4	80
If your house needs some electrical apparatus, such as TV, the housewife who will choose it and take purchasing decision	11	41%	15	55.5%	1	3.5%	000	000	000	000	27	100	4.4	87
If the house need some electrical apparatus, we will rely on house wife opinion	8	30%	12	44%	5	18.5%	2	7.5%	00	00	27	100	3.9	79
Total													12-3	246
Total/3													4.1	82

it was found that 10 persons out of 28, answered S. Agree, and 10 out of 28 Agree , and 2 out of 28 no opinion (neutral) that the man of the family burden the responsibility of checking the house needs and replacing electronic apparatus when the house need. First question in schedule No.5. So the response power or intensive was 4.1 out of 5 degrees, which is equivalent to 82%. The second question, that the man of the family will choose the electronical apparatus and he will take the decision of purchase. 13 out of 28 S. Agree, and 10 out of 28 Agree, and 3 out of 28 neutral. And 2 out of 28

disagree, so the results was 3.7 out of 5, equivalent to 73%. The third question about purchasing patterns depend or relying on the man of the family opinion, 10 out of 28 answers S. agree, and 10 out of 28 agree, 7 neutral , and 1 disagree. The result was 4 , which equivalent to 81%. The overall result of this question was $(4.1+3.7+4) 11.8 / 3 = 3.9$ which equivalent to 79%. So we can say that there is a appositive relationship between the lower level of income and the positive role of man purchasing patterns

Schedule 5: Frequencies and Ratio of Responses of Families that have Low Level of Income

The Questions	S.Agree		Agree		Neutral		D. Agree		S. Disagree		total	%	Resp. intensive	Resp. area
	Freq	Ratio	Freq	Ratio	Freq	Ratio	Freq	Ratio	Freq	Ratio				
the man always check what the house needs from electrical apparatus, and replace the defective	10	36%	14	50%	2	7%	1	3.5	1	3.5	28	100	4	82
your house needs some electrical apparatus, such as TV, the family man who will choose it and take purchasing decision	13	46%	10	36%	3	11.5%	2	7	0	0	28	100	3.7	73
if the house needs some electrical apparatus we will rely on Family Man opinion	10	36%	10	36%	7	25%	1	3%	0	0	28	100	4	81
total													11.7	231
Total/3													3.9	79

there is a fact we acquired it from the life, that buyer Behavior will affected by the availability of money, when the money available we trying to buy the best quality or well-known brand, and when there is a shortage we trying to choose less quality relevant to the budget, and we try to justify our choice, that's why we assume that the level of families income consider as the main determinant of people purchasing pattern towards all kind of good and services.

the results as shown in schedule No. 6, which consists of two questions, related to the third hypoth. Respondents of high level of income answered the first question that they rely on the quality of the goods, so 11 out of 27 person with a percentage of 41% answered S. Agree. And 13 out of 27 with a percentage of 48% agree. And 3 out of 27 with a percentage of 11% were neutral, the summation of the

responses was 4.3 equivalent to 86%. And the answers of the second question was 15 out of 27 person answered S. Agree, and 8 out of 27 person answered agree, 4 were neutral. The total of responses were $8.7 / 2 = 4.35$, which equivalent to

87%, so we can say that there is a strong relationship between high level of income and purchasing patterns of buying high quality of goods, and well-know brands, specially electrical apparatus.

Schedule 6: Frequencies and Ratio of Responses of Families that have High Level of Income

The Questions	S. Agree		Agree		Neutral		D. Agree		S. Disagree		Total	%	Resp. intensive	Resp. area
	Freq	Ratio	Freq	Ratio	Freq	Ratio	Freq	Ratio	Freq	Ratio				
if the dishwasher, which have become defective I will buy another one higher-quality	11	41%	13	48%	3	11%	0	0	0	0	27	100	4.3	86
if the dishwasher, which have become defective I will buy another one better brand	15	56%	8	30%	4	14%	0	0	0	0%	27	100	4.4	84
total													8.7	170
Total/2													4.35	87

as we said that's the availability of money the main determinant of purchasing behavior for consumers, so the lack of money limits the needs and wants, and forming different attitudes toward different goods and services the results which we got as shown in the following schedule No. 7. Which consists of two questions, related to the third hypoth. Respondents of low level of income answered the first question that they rely on the same apparatus by trying to mend / repair it, so 13 out of 28 person answered S. agree.

10 out of 28 agree. And 5 out of 28 were neutral, the summation of the responses was 4.3 equivalent to 86%. and the answered of the second question was 10 out of 28 person answered S. Agree, and 17 out of 28 answers agree, the total of responses were $8.5 / 2 = 4.25$, which equivalent to 85%, so clear relationship between low level of income and purchasing patterns of buying less quality of goods relying on the prices of the goods, specially electrical apparatus.

Schedule 7: Frequencies and Ratio of Responses of Families that have Low Level of Income

The Questions	S. Agree		Agree		Neutral		D. Agree		S. Disagree		total	%	Resp. intensive	Resp. area
	Freq	Ratio	Freq	Ratio	Freq	Ratio	Freq	Ratio	Freq	Ratio				
if the dishwasher, which I have become defective, I will try to Mend it	13	46%	10	36%	0	0	0	0	0	0	28	100	4.3	86
if the dishwasher, which I have become defective, I will rely on the price of the others	10	36%	17	61%	0	0	0	0	0	0	0	100	4.2	84
total													8.5	170
Total/2													4.25	85

9. Hypothesis Testing

Hypothesis.1

H0: there is no significant relationship between families that have a high level of income, and the active role of wife's house in purchasing electrical apparatus.

H1: there is a significant relationship between families that have a high level of income, and the active role of wife's house in purchasing electrical apparatus. Independent sample t-test was used to test this hypothesis and it was found that calculated t (-3.053) is significant at 0.01 level which means that there is a difference in the role of woman's and purchasing electrical apparatus according to the level of income, and the difference tends to be higher and higher level of income than lower level of income. So families that have a high level of income, wife's house tends to be more active in purchasing electronic apparatus.

Hypothesis.2

H0: there is no significant relationship between families that have a low level of income, and the active role of man's house in purchasing electrical apparatus.

H1: There is a significant relationship between families that have a low level of income, and the active role of man's house in purchasing electrical apparatus.

Independent sample t-test was used to test this hypothesis and it was found that calculated t (-2.5310-) is significant at

0.05 level, which means that there is a significant relationship between families that have a low level of income, and the active role of man's house and purchasing electronic apparatus. And the difference tends to be higher in males rather than females.

Hypothesis.No.3

H0: there is no significant relationship between families that have high and low level of income, and the frequency rates of purchasing electronic apparatus.

H1: there is a significant relationship between families that have a high and low level of income, and the frequency relative purchasing electrical apparatus.

Independent sample t-test was used to test this hypothesis and it was found that calculated t (-2.45) is significant at 0.05 level which means that there is a significant relationship between families that have a high and low level of income, families which have a level of income tend to be more active and more frequent buying than families with low level of income.

10. Results and Recommendations

10.1 Results

1) The study found that there is a significant relationship between families that have a high level of income, and

the active role of wife's house have responsibilities of taken purchasing decision of goods and services, especially electric apparatus.

- 2) The study found that there is a significant relationship between families that have a low level of income, and the roles of men's house responsibilities of Taken purchasing decision of goods and services, especially electrical apparatus.
- 3) There is a significant relationship between the level of income and purchasing the frequency rate of purchasing electrical apparatus.

10.2 Recommendations

The psychological aspects of consumers are very important, and the marketers should take care about these aspect, and segmenting markets, because the psychological aspects affects consumer Behavior toward different goods and services. The advertising aspects must be directed towards two different type of consumers according to their income, so the company can follow diversification strategy in product line by producing different kinds of goods which fit different kinds consumers according to their income.

References

- [1] Ajazen and Fishbein ,2000. Understanding attitudes and predicting attitudes and social behavior . Englewood cliffs, N . J prentice hall inc 1995.
- [2] Dennis h .. and m ralph gaedeke "the teen market" journal of consumer marketing 2001.
- [3] Fayez al---zoubi , "consumption patterns" moata university, dirasat magazine 1993 .
- [4] Hawkins , del , I, and others , 2004 , consumer behavior , mcgraw hill , Irwin, new york.
- [5] Jane spear , "gale encyclopedia of psychology" buyer and patterns , (www.findarticles.com).
- [6] Kotler ,ph . and armstorng , g ,2006 , principles of marketing , Englewood cliffs , n , j prentice hall , inc.,
- [7] Millera.k , " the consumptions patterns " journal of consumer marketing 2000.
- [8] Malhotra ,narsh , marketing research , 2006. , Englewood cliffs , n , j ,prentice hall, inc., 1995
- [9] Robert , l . thorndike and Elizabeth , hagen, " measurement an evaluation in psychology and education " . 5th ,ed , new York : john wiley and sons , 1995.
- [10] William m . pride and o.c. Ferrell, 2006. Marketing concepts and strategy, 13thed , Houghton Mifflin company , Boston , New York .

Questionnaire

Part one:

We affiliated with marketing research group. And we are working on a research project concern with purchasing patterns of Saudi people. We have a number of questions that we are asking many people in The University of Jeddah, and we will appreciate being included.

Please check one you think it is more suitable to you

	SA	A	N	D	SD
1. The woman's always check what the house					

need from electrical apparatus and replace the defective.					
2. If your house needs some electrical apparatus such as TV, video the house wife who will choose it and take purchasing decision.					
3. If the house needs some electrical apparatus such as TV, video, we will rely on Friends opinion.					
4. the man always check what the house need from electrical apparatus and replace the defective.					
5. If your house needs some electrical apparatus such as TV, video. The family man who will choose it and take purchasing decision.					
6. Of the house needs some electrical apparatus we will rely on family man opinion.					
7. If the Dishwasher that I have, became defective, I will buy another higher-quality.					
8. If the dishwasher that I have, became detective, I will buy another one better brand.					
9. If the dishwasher that I have, became defective, I will try to mend it.					
10. If the dishwasher that I have, became defective, I will rely on the price of the others.					
11. If the dishwasher that I have, became defective, I will try to buy new one, higher-quality.					
12. Is the dishwasher that I have, become defective, I will try to send it to work shop to repair it.					
13. I will try to use the electrical apparatus without replacement if it is working properly.					

Part two:

Finally we have just few questions to make sure that we have all types of opinion represented in our survey. Pplease check the suitable one according to your situation:

1. Gender:

Male
Female

2. Age:

Less than 25 years.
26 - 35 years.
36 years and above

3. Salary:

Less than 600 JD
More than 600 JD
Your Name :
Telephone No.

Thank you for the time you spent