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| **The Influence of Religion on Consumer Behavior**  ***An Exploratory Study of Islam & Ramadan Effect on Consumer Behavior in Saudi Arabia***  By  Mashael Almugairen  *This research paper is submitted to Dr. Randa Hamdi*  *College of Business Administration*  King Saud University  2011-2012 |

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# Abstracts

Countless factors, personality to culture, have been considered to explain the consumer behavior. Surprisingly, the religion which affects the social and cultural environments in which customers reside and conduct their individual behaviors and manners is very often ignored. Indeed, almost all religions around the globe have sets of laws that affect everyday purchases and habits. Even if the degree to which individual members adhere to the religious conventions varies, the fact is that the preferences and tastes are considerably shaped by the value giving rules and customs of their surrounding religion.

With the exception of work done by Ger, Sandikci and their collaborators, consumer behavior within Islamic cultures has been little investigated. The present study focuses on the Muslim holy month of fasting, Ramadan, as observed in the Kingdom of Saudi Arabia, and its influence on the consumer behavior patterns.

# Introduction

Ramadan, the fourth pillar of Islam, is observed during the ninth month of the Muslim (Hijri) calendar and dates from 638 CE (Esposito 1999). Ramadan commemorates the revelation of the Qur’an to the Prophet Muhammed. It is characterized by prayers, fasting, charity and self-accountability. All adult Muslims, who are not ill or infirm, are expected to ob- serve fasting (Arabic: ‘sawm’) during daylight hours for the entire lunar month (Lapidus 1996). To properly observe Ramadan, the faithful must abstain from all forms of sensory pleasure between dawn (fajr) and sunset (maghrib); these include the activities of eating, drinking, smoking and sexual intercourse. One is also proscribed from expressing anger, envy, greed, lust and verbal assaults on others, e.g., vicious gossip, sarcasm, insults. The faithful are expected to read and meditate upon the teachings of the Qur’an, and to avoid coming into contact with profane or irreverent objects or experiences. Ramadan is ended by the sighting of the next new moon; the close of Ramadan is celebrated by a period of feasting: eid al-Fitr. During this time, food is given to the poor (zaka al-Fitr), each person bathes and puts on his/her best apparel, communal prayers are offered at daybreak, and the rest of the day is spent feasting and visiting friends and family (Esposito 1999, Lapidus 1996). Despite these religious traditions, current Ramadan observance is most accurately characterized as a consumption festival, a communal experience that rallies all Moslems for a whole month (see e.g., Wallendorf and Arnould 1991).

Although, theoretically, the individuals are commanded by God and the prophet to curb their desires, conspicuous over-consumption has become a noticeable occurrence in all aspects of daily life, especially in the purchase of foodstuffs, apparel and leisure activities. During this month, the commercial and media landscapes are transformed and directed toward urging individuals towards worldly and profane experiences. Resisting this cultural pressure becomes difficult, household spending rises dramatically, and hedonic desires are felt more strongly than ever. This modern Ramadan paradox, described by some authors as Ramadan Christmasization (Armbrust, 2002; Attia, 2001), makes this period so unusual that it has become a key research area for better understanding the importance of ritual syncretism–the fusion of oppositions–in the context of consumer behavior (O’Guinn and Belk 1989).

## Ritual Focus of Study: Ramadan

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## The Setting of the Study: Kingdom of Saudi Arabia

The Kingdom of Saudi Arabia, commonly known as Saudi Arabia, is the largest state in [Western Asia](http://en.wikipedia.org/wiki/Western_Asia) by land area, constituting the bulk of the [Arabian Peninsula](http://en.wikipedia.org/wiki/Arabian_Peninsula), and the second-largest in the [Arab World](http://en.wikipedia.org/wiki/Arab_World). It is bordered by [Jordan](http://en.wikipedia.org/wiki/Jordan), and [Iraq](http://en.wikipedia.org/wiki/Iraq) on the north and northeast, [Kuwait](http://en.wikipedia.org/wiki/Kuwait), [Qatar](http://en.wikipedia.org/wiki/Qatar) and the [United Arab Emirates](http://en.wikipedia.org/wiki/United_Arab_Emirates) on the east, [Oman](http://en.wikipedia.org/wiki/Oman) on the southeast, and [Yemen](http://en.wikipedia.org/wiki/Yemen) on the south. It is also connected to [Bahrain](http://en.wikipedia.org/wiki/Bahrain) by the [King Fahd Causeway](http://en.wikipedia.org/wiki/King_Fahd_Causeway). The [Red Sea](http://en.wikipedia.org/wiki/Red_Sea) lies to its west, and the [Persian Gulf](http://en.wikipedia.org/wiki/Persian_Gulf) lies to the northeast. Saudi Arabia has an area of approximately 2,149,690 km2 (830,000 sq mi), and it has an estimated population of 27 million, of which 8.8 million are registered foreign expatriates and an estimated 1.5 million are illegal immigrants. [Saudi](http://en.wikipedia.org/wiki/Saudi) nationals comprise an estimated 16 million people. Islam is the only religion practiced in the kingdom. Saudi Arabia hosts the two holy mosques of Islam in Mekkah & Al-madinah.

The Kingdom of Saudi Arabia was founded by [Abdul-Aziz bin Saud](http://en.wikipedia.org/wiki/Ibn_Saud_of_Saudi_Arabia) (known for most of his career as *Ibn Saud*) in 1932, although the conquests which eventually led to the creation of the Kingdom began in 1902 when he captured [Riyadh](http://en.wikipedia.org/wiki/Riyadh), the ancestral home of his family, the [House of Saud](http://en.wikipedia.org/wiki/House_of_Saud), referred to in Arabic as the *Al Saud*. The Saudi Arabian government, which has been an [absolute monarchy](http://en.wikipedia.org/wiki/Absolute_monarchy) since its inception, refers to its system of government as being [Islamic](http://en.wikipedia.org/wiki/Islamic), though this is contested by many due to its strong basis in [Salafism](http://en.wikipedia.org/wiki/Salafism), a minority school of thought in Islam. The kingdom is sometimes called "The Land of the Two Holy Mosques" in reference to [Al-Masjid al-Haram](http://en.wikipedia.org/wiki/Al-Masjid_al-Haram) (in [Mecca](http://en.wikipedia.org/wiki/Mecca)), and [Al-Masjid al-Nabawi](http://en.wikipedia.org/wiki/Al-Masjid_al-Nabawi) (in [Medina](http://en.wikipedia.org/wiki/Medina)), the two holiest places in [Islam](http://en.wikipedia.org/wiki/Islam).

Saudi Arabia has the world's [largest oil reserves](http://en.wikipedia.org/wiki/List_of_countries_by_proven_oil_reserves) and is the world's [second largest oil exporter](http://en.wikipedia.org/wiki/List_of_countries_by_oil_exports). Oil accounts for more than 90% of exports and nearly 75% of government revenues, facilitating the creation of a [welfare state](http://en.wikipedia.org/wiki/Welfare_state). There are about 25 million people who are [Muslim](http://en.wikipedia.org/wiki/Islam), or 97% of the total population. Data for Saudi Arabia comes primarily from general population surveys, which are less reliable than censuses or large-scale demographic and health surveys for estimating minority-majority ratios.

# Literature Review

Research in social psychology has been valuable in providing key frameworks for understanding the complex relationship between culture and human behavior. One of the lessons learned from the field is that cultural variations have significant impact on the way people view the world and that these views ultimately affect their behavior (Shweder 1991; Manstead 1997). Paralleling this recognition, the past two decades or so have witnessed an increasing amount of consumer behavior research across cultures (Sojka and Tansuhaj 1995).

More significantly, many studies conducted in national and international settings have succeeded in establishing links between cultures and various aspects of consumer behaviors. According to de Mooij (2004), culture is the all-encompassing force which forms personality, which in turn is the key determinant of consumer behaviors. She contends that culture and consumer behavior are intimately knotted together and therefore “untying the rope” is an almost impossible task. Since cultural background is one of the most important determinants of consumer behavior, “a marketer with a defective knowledge of culture is doomed” (Engel, Blackwell and Miniard 1995, p. 145). Indeed, research by Bristow and Asquith (1999), Gurhan-Canli and Maheswaran (2000), Chudry and Pallister (2002) and de Mooij and Hofstede (2002), to name a few, all revealed that consumers from different cultural backgrounds express certain significant differences of their own, which may warrant differential marketing efforts. From the managerial perspective, a clear understanding of culture and the influence that cultural values have on consumers’ attitudes and behavior is a prerequisite for designing effective strategies for marketing to consumers of diverse cultural backgrounds. Yet due to diversity in race, nationality, religious values, geography and customs, it has become increasingly difficult for marketers to use the same marketing mix strategies for all consumer groups (Cui 1997). Cultural diversity requires marketers to understand each group of consumers including their basic demographics, media usage, shopping behavior, store patronage and consumption patterns and to use sophisticated marketing techniques to reach them. Failure to customize their offerings to cultural variations would also result in the failure of marketing programs directed to a specific market segment.

Despite the importance of acknowledging the concept of culture and its marketing implications, it appears that empirical studies of consumer behavior focusing on cultures are disproportionately under-represented. A survey of recently published articles indicated that the preponderance of consumer research on culture has focused on either general values (Burgess and Steenkamp 1999; Gregory, Munch and Peterson 2002; Sun, Horn and Merritt 2004) or specific subcultural factors such as ethnicity (Kim and Kang 2001; Lindridge and Dibb 2003) and nationality (Cheron and Hayashi 2001; Moss and Vinten 2001) as the primary dimension or behavioral differentiation with far less attention given to some other similar areas of influence. One notable example of a cultural-based predictor that has received relatively little sophisticated attention in contemporary consumer behavior research is religion. While many marketing texts recognize that religion can have important effects on international marketing decisions (Griffin and Pustay 1996; Kotabe and Helsen 1998; Jain 1996; Cateora and Graham 1999; Terpstra and Sarathy 2000), religion as a consumer characteristic in its own right has been relatively under-researched, yet logically would appear to possess potential value. As Delener (1994) notes, “although religion has been a significant force in the lives of many individuals, its role in consumer choice can be characterized as unclear or fuzzy” (p. 36).

Religion (i.e. the degree to which belief in specific values and ideals are held, practiced and become a badge of identity) receive, at best, a perfunctory mention (under the “subcultures” topic) in most consumer behavior texts and have been given limited research attention over the past twenty five years. If they have been studied, the focus is on examining religious variation in consumer behavior without drawing out practical marketing implications. This is remarkable given the long recognition that religion plays a significant role in shaping human attitudes and behaviors and the realization that the current trend is towards the global resurgence of organized religiosity (Armstrong 2001; Arnould, Price and Zikhan 2004). An analysis conducted by Cutler (1991) that examined the frequency with which papers on religion were published in the academic marketing literature prior to 1990 found that only thirty five relevant articles had a religious focus and only six of them were specifically identified as articles within the consumer behavior discipline. Certain problems have deterred consumer researchers from conducting an extensive study on this topic. Some problems cited include the sensitive nature of the subject (Hirschman 1983; Bailey and Sood 1993), the problem of measurement (Wilkes, Burnett and Howell 1986; Clark 1992), gender of participants (Khraim, Mohamad and Jantan 1999) and methodological difficulties in obtaining valid and reliable data (Bailey and Sood 1993; Sood and Nasu 1995). While these problems may partly explain why religion has been marginalized as a research issue in the consumer behavior literature, they also forced some marketing scholars to uncover the potential of this construct in explaining consumption phenomena. Of the sporadic research that has been conducted (Hirschman 1983; McDaniel and Burnett 1990; Delener 1990a, 1990b, 1994; Sood and Nasu 1995; Fam, Waller and Erdogan 2004; E ssoo and Dibb 2004), findings indicated that religion can be a significant factor in relation to how advertising messages are perceived; consumption patterns; innovativeness; media usage; family decision-making; purchase risk aversion and selected behavior.

The current limited amount of empirical research further explains why many marketers seem oblivious about the potential of religion as a segmentation variable as well as for other marketing actions. Very often, marketers tend to rely on implications related to basic demographic data such as discretionary income, employment status and chronological age to segment their target market without realizing that these variables are in a state of constant flux (McDaniel and Burnett 1990). Even the use of an ethnic-based approach (Cui 1997), which has proven to be practical for segmenting consumers in a multicultural market, sometimes can be misleading especially when the target population is broadly grouped according to their skin color or continent of origin; disregarding the fact that one ethnic group can actually embody several different ethnic as well as religious subgroups (Venkatesh 1995; Chudry and Pallister 2002). Such permutations make it even more difficult to pin down the concept of ethnicity than in the case of the other concepts such as race, nationality and religion (Venkatesh 1995; Pirez and Stanton 2004). It follows, therefore, that different subcultural groups should be better considered as distinct segments instead of broadly grouping them. It is suggested that religion can be used by marketers as a tool to achieve greater precision and effectiveness in market segmentation. At least three reasons appear to exist for investigating the potential relationship between religion and consumer behavior. First, religion is a central part of life value that is often developed at an early age and therefore it plays a significant role in establishing consumption prescriptions and proscriptions for many individuals (Sheikh and Thomas 1994; Berkman, Lindquist and Sirgy 1997). Second, religion represents the most basic element of the individual’s cognitive world. It is an inherent human value that serves to define the ways to do things (i.e. established practices) and to provide a series of tools and techniques for social behavior (Delener 1994). As such, it is expected that religious individuals are prone to translate their internal religious beliefs into external consumer behavioral activities. Thirdly, religion indeed has the potential as a socio-segmentation variable “owing to its stability over time and the observable nature of many of its elements” (Delener 1994, p. 38).

While behavioral implications related to basic demographics indicators such as age and level of income change over time, a more stable personal characteristic might improve predictive value (McDaniel and Burnett 1990). It can logically be assumed that if diversity exists among the various religious segments, marketers should define their target markets and direct efforts toward those target markets. However, if religious influences are not found to vary in aspects of consumer behavior, more efficient marketing strategies can be developed by focusing on common needs across consumer segments. Therefore, it is critical to understand whether religion affect consumer behaviors. In view of the potential of religious variables as explanatory constructs of consumer behavior as well as segmentation tools attractive to marketing community, there is, indeed, a pressing need to study its application in predicting consumer behavior. The study reported in this thesis extends the current, small knowledge base by empirically investigating the role played by religion in influencing aspects of consumer behavior. The aim was to contribute to our current stock of understanding of this relationship as well as to provide a basis for further investigation in this promising research area.

Most of the Muslim world commenced a month of fasting from sunrise to sunset each day. Food price inflation customarily accelerates across the Arab world before and during Ramadan as families host large meals to mark the breaking of each day of, known as iftar, and wealthy citizens sponsor meals for the less fortunate at mosques and other venues. Food consumption rises overall, typically placing pressure on the cost of meat, chicken, rice, vegetables and fruits. Rising food prices are typically a source of contention during the holy month of Ramadan and with the cost of food being a principle driver of escalating inflation rates (Sfakianakis, Al Hugail, and Merzaban 2010)

# Hypothesis

Based on the objectives and theoretical model of the current study, the following exploratory hypotheses were developed:

H1 a: There is significant difference in consumption patterns during the month of Ramadan.

H1 b: There is significant difference in consumption patterns among Saudi males and females during the month of Ramadan.

H1 c: There is significant difference in consumption patterns among different social status groups during the month of Ramadan.

H2 : There is no significant difference in the type of purchased goods/services by consumers during the month of Ramadan.

H3 : There is a significant change in the prices of goods/services during Ramadan comparing to the other months of the year.

H4 : Holding all other predictors constant, there is a relationship between consumption activities and timing of the day (i.e. before/after breaking fast) during the month of Ramadan.

H5 : Holding all other predictors constant, there is a relationship between consumption activities and the timing of the moth (i.e. beginning/ending) during the month of Ramadan.

# The Significance of the Study

From a consumer behavior perspective, consumption has been largely understood as a cultural phenomenon because behavioral patterns and characteristics of a particular culture are often expressed through consumption of material objects such as clothing, food and housing (McCracken 1990). The findings of Lee (2000), Ackennan and Tellis (2001), Kacen and Lee (2002) and Chung (1998), among others, have demonstrated that cultural values seem to play an important role in consumers’ buying patterns. Thus, cultural analysis is a logical starting point for the examination of consumer behavior.

Even though the marketing literature reflects an emerging interest in the topic, unfortunately, there is limited empirical research to date which focuses on the potential effectiveness of using religion as cultural-based predictors for the understanding of fundamental consumer behavior. In addition, almost all the empirical studies on this topic have been conducted in the United States where Christian culture is predominant. The impact of religion on consumer behavior in non-Western Muslim countries such as Saudi Arabia received little attention from researchers. This study is therefore undertaken as a first step in understanding from a cultural perspective the influence of major religious event of Islam (the month of Ramadan) on consumer behavior in a non-Western setting. Thus, the results from this study should add to the existing body of knowledge in the consumer behavior field by explaining the relationship between Muslims’ religious practices during the month of Ramadan and their behavior as consumers.

Besides filling this void in the literature, the results of the current study can carry significant managerial implications for marketing strategists. The present study will determine whether Ramadan as a high peek religious season is justifiable for market segmentation. For international marketers considering Saudi Arabia as a new emerging market, an understanding of consumers’ religious background and its influences on their shopping behaviors would be essential to compare with that of consumers in countries in which the firm has had prior marketing experience.

# Methodology

The method of collecting primary data of the current research will employ both quantitative & qualitative approaches in the form of survey & interviews respectively.

## The Conduct of the Study

This three months study was formally proposed in September 2011. After extensive review of relevant literature, research hypotheses were developed for empirical testing. A structured questionnaire was then designed for use in the field survey. The questionnaire was produced in two versions, Arabic and English by using back translation procedure. After allowing for minor revisions based on expert opinion and pilot testing, the questionnaire was personally distributed to tow hundred and fifty respondents in Riyadh, Saudi Arabia. The researcher chose Riyadh as an appropriate setting for this study on the ground that it is the capital city with the highest population cluster in the Kingdom. From the fieldwork, two hundred and three usable questionnaires were secured for analysis. The data was processed by using SPSS program version 17.0 leading to appropriate descriptive and inferential statistical analysis. The main analytical procedures used in this study include analysis of Crosstabs, frequency analysis, correlation analysis. These analyses provide a comprehensive exploration of relationships among the data.

## Survey

The researcher personally believes that the quantitative approach, where the effects of an independent variable (consumption during Ramadan) on dependent variables are statistically assessed, would be more appropriate and a reliable way to understand the nature of relationships among variables as well as to provide a rich contextual basis for interpreting and validating the results. This is because the interpretation and findings derived from quantitative research are solely based on measured quantities rather than impressions (Denscombe 1998). Surveys are a better known source of primary data collection in marketing and social sciences as compared to observation and experiments (Baker 2001). They are regarded as being inherently quantitative and have origins in the positivistic tradition (May 2001). According to Robson (2002), surveys are utilized in conjunction with a cross-sectional design, that is, the collection of information from any given sample of the population only once. The data are collected using a set of questionnaires with the intent of generalizing from a sample to a population to determine attitudes and opinions and to help understand and predict behavior (Baker 2001). Analysis of variables and correlations will be developed using the Statistical Package for Science Survey tool (SPSS).

## Personal Interviews

In addition, the informants will be contacted according to qualitative sampling rules. This exploratory research will be carried out among 20 Saudi adult consumers in a way that provides diversity within the sample at the level of gender, age, and social background criteria. A minimum of 20 years will be set, and we will make sure that the informants make most of the purchases undertaken by their households. However, the sample will be geographically limited to the capital city Riyadh, thus differences between the rural and the urban environments might not be investigated in this study. The interviews will extend over the whole Ramadan month of the year 2012 to take into account potential behavior differences between the beginning and the end of the month. Half of the interviews will be conducted before breaking the fast, and the other half will be after. The data dispersion principle will be considered. During the interviews, the objective will be the generation of comments and opinions about Ramadan and consumption behaviors related to this month.

The discussion guide will be designed around five major themes: demography and consumption habits during the month of Ramadan, major consumed goods or services during the month of Ramadan, money and expenses, the relationship between consumption and the time of the day (i.e. before/after breaking the fast), the relationship between consumption and the time of the month (i.e. beginning/ending of the month. Moreover, the interviewees will allow the choice to relate their experiences in Arabic, in English, or in both languages. The interviews will last between 30 minutes and one hour. They will be recorded w and then transcribed for the purpose of making analysis easier. To identify the main themes on the basis of the qualitative data, each interview transcription will be reviewed several times. For the production of this paper, quotations recorded in Arabic will be translated into English. When the words or expressions had no English equivalent or when they had connotations or references to semantic areas that do not convey the appropriate meaning in English, the Arabic wording will be maintained and a rough translation will be inserted between brackets.

# Data Analysis

This section reports the collection of data analysis and results of hypotheses testing. The Statistical Package for the Social Science (SPSS) version 17.0 software was used to analyze the data collected from the survey.

## Characteristics of the Sample

Before going any further in analyzing the data provided by the samples, it is advisable to obtain some insights into the characteristics of respondents participating in this study with respect to their demographic and socioeconomic profiles. This is a fairly standard practice as it provides a background for the analysis that follows. Only a limited set of characteristics will be discussed here. They include gender, age, marital status, family size, and household income providers, all of which were expected to be important in the interpretation of the results.

The sample consisted of more female respondents (73.9%) as compared to male respondents (25.6%). Respondents spanned the range of age categories from below 30 to 49 or over, with the majority (39.4%) of the respondents included in the survey sample being below the age of 30, followed by the 30 – 39 group at (37.4%). The next largest age group was the 39 – 49 at (14.3 %.) Respondents were also asked to provide information regarding their marital status. The analysis revealed that more than half of the total sample, or (66.5%) of the 203 respondents included were married while (27.6%) were single, (3.9 %) were divorced, and (1.5%) were widowed.

| **Gender** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | male | 52 | 25.6 | 25.7 | 25.7 |
| female | 150 | 73.9 | 74.3 | 100.0 |
| Total | 202 | 99.5 | 100.0 |  |
| Missing | System | 1 | .5 |  |  |
| Total | | 203 | 100.0 |  |  |

Respondents were asked about the family size in terms of the number of children and the analysis revealed that the majority don’t have children (36.9%), the second largest group had from 1 -3 children (34%), while (23.3%) have more than 3 children. The Survey addressed if respondents were the main income provider of the family, and (69%) answered yes, while (29/1%) answered no. Finally respondents were asked to identify the good/service that reflect their highest consumption in Ramadan and they stated Food as the being the highest consumed good (76.8%), followed by clothing (32%), then gifts (4.9%), and lastly house ware (0.5%).

Table 1 presents the key demographic characteristics of the sample in the study. In summary, the sample included in this study appeared to be younger, mostly married with medium family size, which are typical characteristics of the urban Saudi population.

| **Age** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | less than 30 | 80 | 39.4 | 39.8 | 39.8 |
| 30 to 39 | 76 | 37.4 | 37.8 | 77.6 |
| 39 to 49 | 29 | 14.3 | 14.4 | 92.0 |
| 49 more | 16 | 7.9 | 8.0 | 100.0 |
| Total | 201 | 99.0 | 100.0 |  |
| Missing | System | 2 | 1.0 |  |  |
| Total | | 203 | 100.0 |  |  |

| **maretal status** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | single | 56 | 27.6 | 27.7 | 27.7 |
| married | 135 | 66.5 | 66.8 | 94.6 |
| divorced | 8 | 3.9 | 4.0 | 98.5 |
| widow | 3 | 1.5 | 1.5 | 100.0 |
| Total | 202 | 99.5 | 100.0 |  |
| Missing | System | 1 | .5 |  |  |
| Total | | 203 | 100.0 |  |  |

| **number of children** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | none | 75 | 36.9 | 39.3 | 39.3 |
| 1-3 | 69 | 34.0 | 36.1 | 75.4 |
| more than 3 | 47 | 23.2 | 24.6 | 100.0 |
| Total | 191 | 94.1 | 100.0 |  |
| Missing | System | 12 | 5.9 |  |  |
| Total | | 203 | 100.0 |  |  |

| **income provider** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | yes | 59 | 29.1 | 29.6 | 29.6 |
| no | 140 | 69.0 | 70.4 | 100.0 |
| Total | 199 | 98.0 | 100.0 |  |
| Missing | System | 4 | 2.0 |  |  |
| Total | | 203 | 100.0 |  |  |

## Testing of Hypothesis

This section presents the results of testing the following hypotheses:

H1 a: There is significant difference in consumption patterns during the month of Ramadan.

H1 b: There is significant difference in consumption patterns among Saudi males and females during the month of Ramadan.

H1 c: There is significant difference in consumption patterns among different social status groups during the month of Ramadan.

H2 : There is no significant difference in the type of purchased goods/services by consumers during the month of Ramadan.

H3 : There is a significant change in the prices of goods/services during Ramadan comparing to the other months of the year.

H4 : Holding all other predictors constant, there is a relationship between consumption activities and timing of the day (i.e. before/after breaking fast) during the month of Ramadan.

H5 : Holding all other predictors constant, there is a relationship between consumption activities and the timing of the moth (i.e. beginning/ending) during the month of Ramadan.

### Hypothesis 1 a:

To test Hypothesis 1 a, descriptive statistics using frequency analysis was undertaken. There is significant difference in consumption patterns during the month of Ramadan. (55%) of the sample stated that they overspend during Ramadan , while (40.9%) answered with no. When respondents were asked about their level of agreement to the statement “I usually spend more during Ramadan”, (70.5%) answered with agree to strongly disagree, while (31%) disagreed to strongly disagreed with the statement.



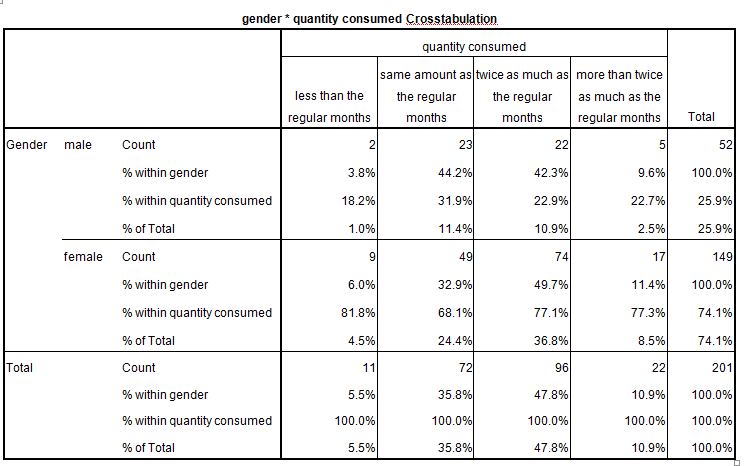
| **spend more during Ramadan** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly agree | 56 | 27.6 | 28.0 | 28.0 |
| agree | 87 | 42.9 | 43.5 | 71.5 |
| disagree | 53 | 26.1 | 26.5 | 98.0 |
| strongly disagree | 4 | 2.0 | 2.0 | 100.0 |
| Total | 200 | 98.5 | 100.0 |  |
| Missing | System | 3 | 1.5 |  |  |
| Total | | 203 | 100.0 |  |  |

Moreover, more than half the sample (67.5%) agreed to strongly agreed that they tend to buy more products during the month of Ramadan. In addition, (58.6%) of the respondents stated that the quantity consumed during Ramadan is twice as much to more than twice as much the quantity consumed in the regular months of the year.

| **buying more products** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly agree | 42 | 20.7 | 21.0 | 21.0 |
| agree | 95 | 46.8 | 47.5 | 68.5 |
| disagree | 54 | 26.6 | 27.0 | 95.5 |
| strongly disagree | 9 | 4.4 | 4.5 | 100.0 |
| Total | 200 | 98.5 | 100.0 |  |
| Missing | System | 3 | 1.5 |  |  |
| Total | | 203 | 100.0 |  |  |

| **quantity consumed** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | less than the regular months | 11 | 5.4 | 5.4 | 5.4 |
| same amount as the regular months | 72 | 35.5 | 35.6 | 41.1 |
| twice as much as the regular months | 97 | 47.8 | 48.0 | 89.1 |
| more than twice as much as the regular months | 22 | 10.8 | 10.9 | 100.0 |
| Total | 202 | 99.5 | 100.0 |  |
| Missing | System | 1 | .5 |  |  |
| Total | | 203 | 100.0 |  |  |

### Hypothesis 1 b:

To test Hypothesis 1 b, descriptive statistics and corsstabulation analysis were undertaken. There is significant difference in consumption patterns among Saudi males and females during the month of Ramadan. Within the quantity consumed, (22.9%) of males stated that during Ramadan they consume twice as much as the regular months. On the other hand, (77.1%) of females stated that during Ramadan they consume twice as much as the regular months. Moreover, within gender (44.2%) of males chose the statement “same amount as regular months” and (42.3%) chose the statement “twice as much as regular months.” However within females, the answers were much more distinctive. (32.9%) of females chose the statement “same amount as regular months”, and (49.7%) chose the statement “twice as much as regular months.” Such observation can be explained by the cultural tendency in which females generally take the responsibility of doing the grocery and buying the necessities as households. During the interview, one married male stated “I notice an increase in our spending during Ramadan, but I don’t know by how much because my wife does the buying.”

### Hypothesis 1 c:

To test Hypothesis 1 c, descriptive statistics and corsstabulation analysis were undertaken. There is significant difference in consumption patterns among different marital status groups during the month of Ramadan. Within marital status, (22.1%) of singles, (70.8%) of married, (5.3%) of divorced, and (1.8%) of widowed agreed that they tend to overspend in Ramadan. Such data can be explained by the increased need of families to buy more due to the family size. Moreover, during the interview, one single female stated “My personal spending is quite the same during Ramadan, but I am sure it’s not the same for our house. My mom goes to the supermarket more frequently during the month.”

### Hypothesis 2 a:

To test hypothesis 2 a, descriptive statistics and frequency analysis was undertaken. There is no significant difference in the type of purchased goods/services by consumers during the month of Ramadan. (22.2%) strongly agreed, (51.7%) agreed that they tend to buy similar products during Ramadan. Food was raked the highest purchased item during the month.



### 

### Hypothesis 3:

To test hypothesis 3, descriptive statistics and frequently analysis was undertaken. There is no significant change in the prices of goods/services during Ramadan comparing to the other months of the year. When respondents were asked about the prices of products/services compared to the other months of the year. (6.4%) said that prices are less expensive than the other months of the year, (48.3%) said prices are the same, (38.4%) said prices are twice as much as the rest months of the year, and (4.4%) said prices are more than twice as much as the rest months of the year. When respondents were asked about their level of agreement to the statement “Prices of goods/services are reasonably set during Ramadan”, (5.9%) strongly agreed, (47.9%) agreed, (34.5%) disagreed, and (7.9%) strongly disagreed.

| **price comparision** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | less expensive | 13 | 6.4 | 6.6 | 6.6 |
| same amount | 98 | 48.3 | 49.5 | 56.1 |
| twice expensive | 78 | 38.4 | 39.4 | 95.5 |
| more than twice | 9 | 4.4 | 4.5 | 100.0 |
| Total | 198 | 97.5 | 100.0 |  |
| Missing | System | 5 | 2.5 |  |  |
| Total | | 203 | 100.0 |  |  |

| **reasonably set prices** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly agree | 12 | 5.9 | 6.2 | 6.2 |
| agree | 97 | 47.8 | 49.7 | 55.9 |
| disagree | 70 | 34.5 | 35.9 | 91.8 |
| strongly disagree | 16 | 7.9 | 8.2 | 100.0 |
| Total | 195 | 96.1 | 100.0 |  |
| Missing | System | 8 | 3.9 |  |  |
| Total | | 203 | 100.0 |  |  |

However, (59.1%) of respondents strongly agreed that stores are taking advantage of them during the month of Ramadan, and (28.6%) agreed to the statement as well. Moreover, (63.6%) agreed to strongly agreed that prices for commodity products are set higher in Ramadan.

During the interviews, one married female stated “prices are not higher during Ramadan, because when you shop in the supermarket you find a lot of promotions.” Another married male stated that “I feel that prices are higher on the service level more than the physical goods level. For example when I want to go to Mekkah to do Umrah, prices of flights and hotels are very exaggerated. I understand it’s a high season, but still prices are beyond the high range.”

### Hypothesis 4:

To test hypothesis 4, descriptive statistics and frequency analysis were undertaken. There is a relationship between consumption activities and timing of the day (i.e. before/after breaking fast) during the month of Ramadan. Respondents indicated that the majority of their consumption activities are during the evening (40.4%), followed by (35.6%) in the afternoon. (3.9%) do their buying in the morning, and (19.7%) indicated that there is no specific timing for their buying activities during Ramadan.

 During the interviews, one married female stated “In Ramadan, I prefer to go shopping in the afternoon because it’s less crowded, but stores closes frequently for prayer times so I am always in short time. Therefore, I go in evenings to have more time.”

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### Hypothesis 5:

To test hypothesis 5, descriptive statistics and frequency analysis were undertaken. There is a relationship between consumption activities and the timing of the moth (i.e. beginning/ending) during the month of Ramadan. According to respondents, the first 10 days of Ramadan ranked the highest (51.7%) in consumption activities during Ramadan. Followed by (10.3%) in the last 10 days, and (5%) in the middle 10 days. (32.7%) indicated no specific time for their consumption activities. Moreover, (74.4%) of respondents agreed to strongly agreed that they tend to buy more during the first 10 days of Ramadan. During the interviews, one married female stated “I go shopping more frequently at the beginning of the month to stock the house with groceries. When we approach the end I tend to go shopping for Eid clothing and gifts.”



# Limitations of the Study

Lack of prior research studies on the consumer behavior during the month of Ramadan was one of the limitations of this study. Therefore, the researcher developed the research typology using an exploratory rather than an explanatory research design. This limitation provides an opportunity to the need for further explanatory research. Another limitation was longitudinal effects. The time to investigate the research problem and to measure change or stability within a sample is constrained by the due date of this assignment. The chosen topic required an excessive amount of time to complete the literature review, apply the methodology, and gather and interpret the results. The researcher collected and analyzed the data 7 months prior to the effective time which is during Ramadan. Such limitation could have been overcome if the research was conducted during the month of Ramadan. Furthermore, the sample for this study was limited to Riyadh city and the distribution of the sample on the select demographic characteristics does not necessarily follow the characteristics of the general population of Saudi Arabia. It is possible that the behavior patterns of consumers in other cities could well differ from those uncovered in this study. Thus there is a limitation in generalizing the findings of this research to the Saudi population as a whole and to other Islamic societies.

Despite the above limitations, the researcher hopes that the preliminary findings reported in this study will create greater interest in this topic, and hopefully produce future research activities which can contribute further to our understanding of this aspect of consumer behavior. The findings detailed here indicate several opportunities for future research that may be quite prolific, especially if limitations of this study are remedied. Future work that builds on the findings of this study and overcomes its limitations is strongly recommended.

# Conclusion

In spite of the big number of research studies about religion, culture and consumer rituals, the literature about consumer behavior during the month of Ramadan is very poor. However, this phenomenon touches millions of people all around the world. From an external point of view, Ramadan can be considered as a period of de-consumption due to the fasting practice (Marticotte and Cherif, 2003). The reality is much more complex and rich than it may appear at first, since during this holy month there is a radical transformation of the way of consuming and living. Studying consumption practices during Ramadan can offer a new perspective to analyze the relationship existing between rituals and consumer behavior. This holy month is rich of meaningful consumption acts that can be studied not only from a pragmatic but also a symbolicpoint of view. Besides, consumer research can bring an original and new insight to understanding Ramadan rituals, because consumption is certainly the typical domain in which the fusion of tradition and modernity can be observed and analyzed.

In this perspective, the present research study will try to bring an answer to the following five major questions: What are the relationships between demography and consumption habits during the month of Ramadan? What are the major consumed goods or services during the month of Ramadan? What are the patters of prices and expenses during the month of Ramadan? Is there any relationship between consumption and the time of the day (i.e. befor/after breaking the fast)? Is there any relationship between consumption and the time of the month (i.e. beginning/ending of the month)?

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# Appendix

**Survey**

**Survey objective:**

To aid a research study that aims to discover the influence of the Ramadan effect on the Saudi consumer behavior.

***Your assistant in answering this survey is highly appreciated.***

1. Gender  Male  Female
2. Age  below 30  40-49 years old

 30-39 years old  more than 50 years old

1. Marital status  single  divorced

 Married  widower

1. Number of children (if applicable)  non  1-3  more than 3
2. I am the primary income provider for my family  yes  no
3. What do you generally consume during the month of Ramadan?

 Food

 Clothing

 Gifts

 House ware

Other (please specify)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. How would you compare the quantity of goods/services you consume during Ramadan to the regular months of the year?

 Less than the regular months

 Same amount as the regular months

 Twice as much as the regular months

 More than twice as much as the regular months

1. Which time of the month would reflect your highest consumption patterns?

 The first 10 days of Ramadan

 The middle 10 days of Ramadan

 The last 10 days of Ramadan

 There is no specific timing for my consumption patterns throughout the month.

1. During a typical Ramadan day, you usually tend to go shopping \_\_\_\_\_

 In the morning

 In the afternoon

 In the evening

 There is no specific timing for my consumption patterns throughout the day.

10) How would you compare the prices of goods/services you consume during Ramadan to the regular months of the year?

 Less expensive than the regular months

 Same amount as the regular months

 Twice expensive as much as the regular months

 More than twice expensive as much as the regular months

11) Do you feel that you tend to over spend during Ramadan

 Yes

 No

**Please indicate the degree to your agreement or disagreement to the following statements**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Statement** | **Strongly agree** | **Agree** | **Disagree** | **Strongly disagree** |
| 12.I buy similar types of products in Ramadan |  |  |  |  |
| 13.I noticeably buy more products/services in Ramadan |  |  |  |  |
| 14.Prices of goods/services are reasonably set during Ramadan |  |  |  |  |
| 15.I buy more at the beginning of the month |  |  |  |  |
| 16.I buy more when we approach the Eid |  |  |  |  |
| 17.I usually spend more during Ramadan |  |  |  |  |
| 18.I feel that stores are taking advantage of consumers during Ramadan |  |  |  |  |
| 19.I buy more when I am fasting |  |  |  |  |
| 20.Prices for commodity products (e.g. Sugar, Oil..etc) are higher during Ramadan |  |  |  |  |

**Confidentiality**:

The information provided in this survey is highly confidential and will only be used for academic purposes.

**استبانة بحث**

**تهدف هذه الدراسة إلى التعرف على تأثير شهر رمضان الكريم على السلوك الشرائي للمستهلك السعودي. ويتطلب ذلك تعاونك في ملء بيانات هذه الاستبانة بأفضل صوره تراها، علماً بأن البيانات ستعامل بسرية، ولن تستخدم إلا لغرض البحث العلمي. شاكرة لك تعاونك وحسن تجاوبك...**

1. **الجنس: ( ) ذكر ( ) أنثى**
2. **العمر: ( ) أقل من 30 ( ) من 30 إلى أقل من 39 ( ) من 39 إلى أقل من 49 ( ) 49 سنة فأكثر**
3. **الحالة الاجتماعية: ( ) عزباء ( ) متزوج ( ) مطلقة ( ) أرملة**
4. **عدد الأطفال: ( ) لا يوجد ( ) من 1 إلى 3 ( ) أكثر من 3 طفال**
5. **اعتبر الممول الرئيسي للمصاريف لأسرتي: ( ) نعم ( ) لا**
6. **بشكل عام ما أكثر مشترياتك خلال شهر رمضان؟**

**( ) الطعام**

**( ) الملابس**

**( ) الهدايا**

**( ) المستلزمات المنزلية**

**( ) أخرى، اذكريها.......................................................**

1. **كيف تقارنين بين كمية المشتريات من (الغذاء/ الخدمات الأخرى) خلال شهر رمضان بالأشهر الأخرى في السنة؟**

**( ) أقل من الأشهر الأخرى**

**( ) تتساوى مع الأشهر الأخرى**

**( ) ضعف الأشهر الأخرى**

**( ) أكثر من ضعف الأشهر الأخرى**

1. **أي من فترات شهر رمضان تعتبر الأكثر استهلاكاً؟**

**( ) العشرة أيام الأولى من شهر رمضان**

**( ) العشر أيام الوسطى من شهر رمضان**

**( ) العشر أيام الأخيرة من شهر رمضان**

**( ) لا يوجد فترة محددة خلال شهر رمضان**

1. **خلال أيام شهر رمضان، في العادة تقومين بالتسوق خلال**

**( ) فترة الصباح**

**( ) فترة بعد صلاة الظهر**

**( ) فترة المساء (بعد صلاة التراويح)**

**( ) لا توجد فترة محددة تتسوقين بها**

1. **كيف تجدين أسعار الأغذية والمستلزمات الأخرى خلال شهر رمضان مقارنة بأشهر السنة الأخرى؟**

**( ) أقل سعراً من أشهر السنة الأخرى**

**( ) لا تختلف عن أشهر السنة الأخرى**

**( ) ضعف أسعار أشهر السنة الأخرى**

**( ) أكثر من الضعف عن أسعار أشهر السنة الأخرى**

1. **هل تشعرين أن مصروفاتك خلال شهر رمضان أكثر من اللازم؟**

**( ) نعم**

**( ) لا**

**وضحي مدى موافقتك من عدمها على الفقرات التالية:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **العبارة** | **أوافق بشدة** | **أوافق** | **لا أوافق** | **لا أوافق بشدة** |
| 1. **في العادة أكرر شراء نفس البضائع خلال شهر رمضان** |  |  |  |  |
| 1. **في شهر رمضان أشتري المزيد من البضائع بشكل ملحوظ** |  |  |  |  |
| 1. **أسعار البضائع معقولة خلال شهر رمضان** |  |  |  |  |
| 1. **في بداية شهر رمضان تكون مشترياتي أكثر** |  |  |  |  |
| 1. **تزداد مشتريات عند اقتراب العيد** |  |  |  |  |
| 1. **في العادة أصرف أكثر خلال شهر رمضان** |  |  |  |  |
| 1. **أشعر بأن التجار يستفيدون من حاجة المستهلكين في شهر رمضان** |  |  |  |  |
| 1. **في العادة أشتري أكثر قبل الإفطار** |  |  |  |  |
| 1. **أسعار الأغذية ترتفع خلال شهر رمضان** |  |  |  |  |