



THE COMMUNICATIVE ROLES OF SAUDI WOMEN IN THE PURCHASING DECISION PROCESS

Dr. Iyad A. Al-Nsour

Associate Professor of Marketing, Department of Advertising and Marketing Communication College of Media and Communication, Al- Imam Mohammad Ibn Saud Islamic University , Riyadh , KSA

ABSTRACT

KEYWORDS:

Communicative Roles, Purchasing Decision , Saudi Women, Saudi Family.

This study aimed at determining and measuring effect of communicative role of women on the buying decision process of Saudi family, as well as determining the statistical differences in the role of such women , and the criteria used by Saudi women in buying decision. The study population consisted of all Saudi females living in city of Riyadh estimated at 2.2 million in year of 2016. The sample reached to 387 of Saudi females, and simple random sample was used. The study showed that there is a significant statistical role of the Saudi women in the buying decision of Saudi family; and also it was showed that there are a statistical differences in this role according to years of marriage and number of children in the Saudi family; but there are no statistical differences in the buying criteria used by Saudi women. Finally, the study recommended a set of marketing implications and suggestions that help the producers and advertisers to design their advertising, products and stores in a way that take the interests the psychological and personal needs of Saudi women.

1.INTRODUCTION

Behavioral research views the family as the most important consumer unit compared to other groups in society. On the one hand, it has a significant impact on its members for long periods of time, helping them to acquire many skills and purchasing behaviors and to strengthen their learning curve. The family is also seen during the decision-making process, which is conducted in a reciprocal and interactive manner that allows all members to express their interests and aspirations by practicing a set of purchasing roles that reflect their preferences and maximizing the collective and individual benefits on the other side (Thangunna&Khanal,2013, p. 13).

Despite the family's early research attempts dating back to 1950, it has not been able to reach agreed conclusions about how roles are distributed among single family members, because these individuals are governed by differences in many behavioral issues such as taste, color, design, level of knowledge and perception, etc., making the decision-making process difficult, complex and ambiguous (Vil eková&Sabo,2013).

The studies also show that each individual in the family has specific roles to play in terms of the duties and responsibilities of his position in the family. His roles and obligations are clearly defined for all members of the family to which they belong. On those duties and responsibilities. For example, women are looking for purchasing decisions that enhance their feminine feeling by focusing on traditional

women's products such as furniture, food, household appliances and cosmetics, while at the same time masculine domination of the search for information to choose products that are believed to be such as cars and accessories (Putrevu, 2001). So women look at marketing messages and advertising differently than male. While women seek to solve the problems they face through participation, discussion of problems, more research , depth , discovery and detail, we find that the man has less interest in searching for the problem, treatment, ability, and masculine power that is far from effective in solving this problem (Siddiqui,2016).

This study seeks to determine the extent to which women contribute to the purchasing decision of the Saudi family. This is at a time when businesses are trying to improve their marketing strategy for women in general, and to understand the issues related to their purchasing and economic role. As this study found, women have a vital role in decision making of the Saudi family, and this role is in line with the status that has become occupied in the overall social and economic life in the Kingdom of Saudi Arabia.

2.THE RESEARCH STATEMENT

Saudi women accounted for 49% of the total population in the Kingdom, with about 9.85 million women (General Authority of Statistics, mid-2016). So , they are an essential component of the local labor market. The labor force survey for the third quarter of 2016 shows the economic

participation amounted to 56.4% of the total employed women (Saudi women and expatriates), and 65.7% of the Saudi women labor force (General Authority of Statistics, Labor Force Survey, Third Quarter, 2013). As shown in the financial statements, the average monthly expenditure of Saudi women amounts to about SR 9339, compared to SAR 15688 spent by the Saudi men. Thus, 37.3% of the expenditure of the family sector is done by Saudi women, and 31.8%, 18.9% and 23.1% Saudi women go to buy personal services, food, beverages, housing requirements (water, gas, electricity) respectively.

Therefore, studies consider women as a major component in the economy, whether through their productive role or through their role in marketing decision making within the household sector. Some studies show that the role of women has increased to purchase products that were exclusive to males such as cars and computers, for example (Barletta,2003). The role of women in the same family is a wife and mother at the same time, enabling them to carry out a wider range of responsibilities and authorities (Tong, 2007, p.6). Studies have focused more on working women because they have economic freedom and financial independence in making their purchasing decisions (Shainesh,2004, p.120). This helped to build her consumer personality and freedom to prefer and choose the appropriate products (Bajpai,2008, p.13).

In order to aware and understand the changes that have taken place in this market segment, these organizations have spent the time and effort to design marketing plans that are geared to keeping up with the trends in consumer attitudes and thus the potential to win a new market share. It has a chance to pass the competitors. Thus, the gap in the research problem is highlighted by the fact that the purchasing decision-making process in most Saudi families is under male control, according to Tazeen et. al 2011 (Zeeshan, 2013, P.645). The Gilani Foundation report (2009) showed the spread of this feature in the communities which is masculine dominated, especially where the idea of looking at men as a safe haven for the family, which depends on him in fulfill different needs and requirements, and some studies have shown the role of women in three activities, namely education, employment, political participation (Zeeshan, 2013, p. 644).

The researcher conducted a pilot study on a number of Saudi women reached 15% of the total sample, and 93.6% of such sample have confirmed the beliefs about the masculine of the Saudi society. Thus result strengthens the research problem and enhance its existence in the Saudi society already. This research problem was formulated by answering the following questions:

1. What is the level of the women’s communicative roles in the purchasing decision process of the Saudi family?
2. What are the statistical differences in the women’s communicative roles according to the personal characteristics (monthly income, number of years of marriage, number of children, family in life cycle, age, educational level, occupation, family origin).
3. What are the statistical differences in the criteria used by Saudi women to purchase products according to the personal characteristics (monthly income, number of years of marriage, number of children, family in life cycle, age, educational level, occupation, family origin).

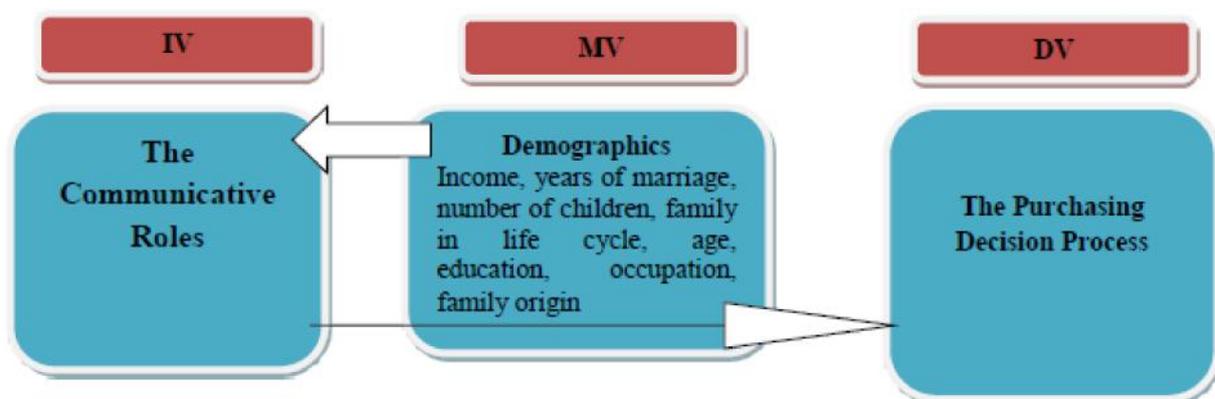
3.RESEARCH OBJECTIVES

To answer the research problem, we seek to:

1. Determining the level of women’s communicative roles in the purchasing decision process of the Saudi family?
2. Determining the statistical differences in the women’s communicative roles in purchasing decision process according to the personal characteristics (monthly income, years of marriage, number of children, family in life cycle, age, education, occupation, family origin).
3. Determining the statistical differences in the criteria used by Saudi women to purchase products according to the personal characteristics (monthly income, years of marriage, number of children, family in life cycle, age, education, occupation, family origin).

4.RESEARCH MODEL

The following figure represents the model used in this study, which was developed from previous studies. It aims at determining the direction of the relationship between independent and dependent variables.



In accordance with the elements of the research problem and objectives, the following hypotheses were formulated:

5.THE RESEARCH HYPOTHESES

To achieve the objectives of the study, we present the formulation of hypotheses as follows:

1. There is a statistical significant impact of the women’s communicative roles on the purchasing decision process of the Saudi family?
2. There are statistical differences in the in the communicative roles of Saudi women in the

purchasing decision process according to the personal characteristics (monthly income, years of marriage, number of children, family in life cycle, age, education, occupation, family origin).

3. There are statistical differences in the criteria used by Saudi women to purchase products according to the personal characteristics (monthly income, years of marriage, number of children, family in life cycle, age, education, occupation, family origin).

6. THE RESEARCH SIGNIFICANCE

The scientific and applied importance of this research are based on the following:

1. It is one of the few studies in the local and regional levels, which clearly tried to evaluate both the degree of targeting the Saudi women, the purchasing roles, and purchasing criteria used by the targeted Saudi female, and the statistical differences in such variables according to the personal characteristics.
2. The role of women and their level of contribution to the purchasing decision remains the focus of attention of businesses seeking to design appropriate marketing strategies for Saudi women's concerns. The results of this study are therefore important for the business to improve their plans and programs aimed at attracting the attention of this effective market segment.

7. THE LITERATURES AND PREVIOUS STUDIES

7.1 The Communicative Roles of Women In The Purchasing Decision:

Studies conducted since 1960 as the official date of the consumer research movement (Degrazia&Furlough,1996; Ducatte,2009) show that the role of women in purchasing decision varies between product and another and varies according to the stage of the purchasing decision as well. While men are interested in the perception of the problem, especially in the case of masculine products such as cars (Engel et al.,1973), women are more interested in shared purchase decisions by Davis in 1976 (Eswari&Meera,2015), while children play four roles including direct demand, saturation, emotional style, and reference to others (Gbadamsi,2012, p.592). Since that date, the role of women in the purchasing decision has evolved and become more inclusive and controlling the purchasing decisions of the family, beginning from the problem recognition stage to the search for information stage rather than the end of the purchase decision. The limits of influence and control reached products that were thought to be excluded to males such as cars and financial and savings plans (Blech&Willis,2002, p.112).

The communicative roles of women have become linked to the changing in interests and practices that have emerged as a result of increased autonomy and improved economic influence of women in the social life. In other words, the studies found that more than 80% of men bought 25% of the vegetables and fruit products of the household sector, while women have a greater role in buying the cars, money and insurance services (Siddiqui,2016).

Finally, despite the differences in considerations and objectives that both parties in the family (male and female) seek to achieve through their purchasing decisions, we find that the integrated and interdependence of these objectives is a clear feature that seeks to maximize the perceived benefits

of individuals and their families, the opportunity and the ability to discover and identify the problems facing these families. The discussion and extensive participation by women provide the opportunity to discover, deepen and strengthen the relationship with the person you talk to, which means the tendency to solve the problem of the family more than an attempt to investigate. While men look at the other side in a way that enhances the desire to highlight the ego, super ego and demonstrate merit and strength in the investigation of the problem, rather than finding the optimal or the most efficient solution of the perceived problem facing him. These actions are explained according to the masculine tendencies characterized by the desire to control and the power in all practices and behaviors by man (Siddiqui,2016).

7.2 Factors Affecting The Purchasing Decision (The Conflict of Purchasing Decision Between Women and Men):

Studies indicate that the consumption, acquisition and preference of products are based on a set of personal factors that determine the purchasing behavior of individuals, and at the same time affect the level of awareness achieved (Laroche et al.,2000). The consumption patterns and strategies used in purchasing decision differ also (Mitchell & Walsh, 2004).

Studies show that differences in previous cases depend on a range of factors, notably gender (De Grazia&Furloygh,1996). Therefore, the masculinity of society reinforces men's authority and responsibility, often their decisions based on sacrifice and lack of market knowledge (Palan,1998, p.340; Bessouh&Iznasni,2016). This masculine power is explained by having the resources that help men to strengthen the power of decision-making in the family (Solomon, 2010). Therefore, there is a clear difference in the purchasing decision to buy cars compared to furniture, for example, and clearly shows the purchasing conflict when selecting details of procurement such as model, industry, color, purchase amount and time (Davis, 1996, p.254).

Sheth (1974,p.21) adds that the family life cycle and the social class, the state of women's employment, the social networks in which the individual is involved, and the priorities of decision making are all factors influencing on the family members when purchasing their favorite products (Choudhary,2011). Other studies have classified products according to the purchasing parties of the family. The child is interested in toys and sweets, parents care about coffee and rice products, while toothpastes, shampoos and food are decisions of the whole family (Engel et al.,1973; Bessouh&Iznasni,2016).

The studies attribute the difference in the purchasing roles of couples within the family to a set of values, attitudes and opinions (Qualls, 1988). Verma and Kapor (2003, p.15) add the impact of personal and cultural factors on the selection of certain products, The selection process, and timing of personal decisions. Kricher, Huertt, Holz and Meier (2001) add that more urbanization and urbanization of couples, will be reflected in the increased role of women in purchasing decision making comparing to the role of males. More urbanization of women only, reduces her role in making this decision (Madill& Baily,1999,p.233), and the traditional wife in the family increases the conflict between parents and children rather than between the spouses themselves (Wut&Chou,2012).

Cultural references and husbands nationalities influence the purchasing roles of family members, and joint decisions

become less or more accordingly (Harkar&Spillan,2006, p.221; Frikka,2010,p.232). Ford (1995) also classifies factors into two groups: The first included: culture and gender, which affect the making of impulsive and spontaneous purchasing decisions, especially when buying less risky products (Khan& Nasr,2011, p. 92). Kancheva and Marinov (2014) highlighted the idea of equality and equalization in Western societies, which promotes the joint and mutually agreeable purchasing decisions between spouses, and this requires a shift from the idea of patriarchal society with monopolistic control to oppressed societies which based on the justice and equality between male and female.

According to Green and Cunngham (1975), the second group included resource ownership and its impact on purchasing decision, which is a function of educational level, marital status and the occupation (Webster,1995, p.953). The results of the studies showed a disagreement in the effect of income on purchasing decision in Greece, Yugoslavia, and some Western countries, men are increasingly empowered in the lower social class families (Putham&Davidson,1987; Lakshmi,2011). Studies conducted after the year 2000 have showed different results than previously. Recent studies have confirmed women's autonomy in economic and financial thinking and freedom (Bajpai,2008). Enterprises have seen women as an active economic partner in decision making, the improvement in the level of education and awareness, and developing the social traditions, have helped to accept their identity, modern and developing personality. All of this has helped the women pass the traditional role in the purchasing decisions, and she has increasable role in selecting a certain products such as cars and accessories (James,2012), insurance products (Arora&Allenly,1999,p.477), budgets and financial plans , entertainment and travel plans (Belch&Willis,2002), comparing to the old role limited previously on the purchase of vegetables and kitchen utensils, food and clothing (Murugan& Shanthi,2014) ovens and small gas (Arora et al, 1999, p.478).

7.3 Criteria Used By Women In The Purchasing Process:

In 1974, Davis and Aigaux found that women's power was limited in problem recognition and research information stages, when it came to traditional women's products such as home or food, but men seemed more dominant on the search information on male products such as cars, television sets, and shaving machines (Murugan & Shanthi,2014). In another study it was found that women were more involved in the purchasing decision than men, and the evaluation of purchase was related to the emotional side of women; men were more likely to seek efficiency (Helga,Karen&Rosie,2004), and the more masculine decisions become joint decision (Blech et al., 2002, p.112).

Studies confirm that women use their emotional character in decision making and rely more on the opinions of others or word of mouth WOM (Siddiqui,2016). The women is classified as more objective, comprehensive and impulsive in order to collect as much information as possible for decision making purpose. The man tends to the experiences of others, in order to identify the benefits of the products, and tends to use the most obvious information in purchasing decision making, so he use realistic, analytical and optional criteria, but it is less capable for selecting the correct product (Levy&Maheswaran,1991,p.65).

This is why the buying criteria vary between spouses within the family. Women prefer to interact personally with salesmen and not to pay attention to automated services or preregistered messages (Meyers,2007), because they prefer the personal attention. Women are satisfied if they find a customer service number on the company's website by Ashi in 2012 (Andrés,Arizón& Salinas, 2013). The customer relationship marketing , discounts and offers, and pricing are the most affected factors on the women's decision making (Business Research, 2010).

Women are more interested in the product benefits (Levy&Christina,2004, p.322), interested in interacting and joining into consumer groups, and seek to engage in natural friendly relationships while searching for products; all of the above techniques are used by women to express themselves and others who are responsible (Meyers et al.,1991). Another study shows that their interest in pricing, quality and cleanliness levels in the store (Mortimer& Clarke, 2011), although it is more interested in price than quality (Srinivasan&Srivastava,2013, p.185).

Studies indicate that the women have high level of loyalty to products, and this loyalty is reinforced in some cases when the purchased goods are highly appropriated , or have additional services such as credit, transport, free shipping of goods and high quality (Srinivasan et al., 2013 p.182) and at the high level of the perceived brand. Khan and Nars confirmed in 2011 that brand recognition is very important determinant of the purchasing decision for women. Other studies consider the preference to use a pull strategy more than the push strategy, this will create different points of preference and attraction that leads women to attention of the product (Ishaque&Tufail,2014). Increasing the level of perceived benefits over the price level is critical factor to attract the women to the brand (Evans et al., 1996; Kancheva&Marinov,2014, p.158).

8.RESEARCH METHOD

8.1 The Research Population: represents all Saudi women residing in Riyadh city over the age of 15 estimated (2204529) for the year 2016, and the number of working women was 516247 Saudi women accounted 23.4% of the total population (General Authority of Statistics, Population Survey, Second Quarter of 2016).

8.2 The Type and Size of The Sample: The simple random sample method was used. The reached to 387 individuals was withdrawn from Saudi women residing in Riyadh city at a level of 0.05 (Bazaraa,2001). In order to collect the data, the researcher designed an electronic questionnaire using Google Drive. The questionnaire was randomly distributed to the research population using several tools, including e-mail, social networks , and mobile applications. All 387 distributed questionnaires were then returned to the final analysis. The unit of analysis in this study is Saudi women working and non-working, regardless of their marital status and who live in Riyadh city, and more than 15 years old according to the classification of the general authority of statistics.

8.3 Methods of Data Collection : consists of the following :

8.3.1 The Secondary Data Sources : The review of the various literature related to the subject of

this study, the Arabic and English books and theses, in addition to specialized websites and statistics issued by the relevant Saudi and international formal institutions.

8.3.2 The Primary Data Sources: In order to answer the questions of the research problem and testing the hypotheses, the appropriate measurement tool (questionnaire) was developed

to collect the primary data needed for this purpose by reviewing the previous studies related to the hypotheses and variables of the research , and in order to analyze the research data needed to test hypotheses, we conducted the cronbach's alpha coefficients of Research Variables in show in table 1 as follows:

Table 1:

Cronbach's Alpha Coefficients of Research Variables

N	Research Variables	Reliability	Paragraphs' Numbers
1	The Roles Of Saudi Women	0.874	1-18
2	Purchasing Decision Process	0.868	19-44
3	Products Purchased By Saudi Women	0.897	45-57
Total Reliability		0.922	1-57

Cronbach's alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. It is considered to be a measure of scale reliability. Cronbach's alpha is not a statistical test – it is a coefficient of reliability (or consistency). The Cronbach alpha coefficients of the research variables are between 0.868 - 0.897. This means that the patterns have relatively accepted internal consistency all variables and all of the coefficient values are statistically accepted since it is more than the statically permitted rate 60% .

The five points Likert scale was used, which expresses the degree of response and the consistency between the statements and the respondent's opinion, where the value (5) is always given to the response level, the value (4) is often , and the level is sometimes (3) , A little has value (2), and the value (1) was given to the level rarely. In order to analyze the results of the research sample responses, the descriptive statistical analysis (arithmetic mean, standard deviation, and relative frequency) were used. In order to assess the targeting degree of the Saudi women in the purchasing decision using the mean of the sample responses , and using the following

relative measure : 5- more than 4.2 will be very high , 4.2 - more than 3.4 will be high, 3.4 - more than 2.6 will be average , 2.6 - more than 1.6 will be low and less than 1.6 will be very low.

9. DATA ANALYSIS AND TESTING THE RESEARCH HYPOTHESES

9.1 The First Main Hypothesis: There Is Statistical Significant Impact of The Women's Communicative Roles On The Purchasing Decision Process of The Saudi Family.

The analysis shows the phrases reflect the level of women's communicative role in the purchasing decision consists of 18 phrases. It was found that there were four phrases have the average level, "I pay a high price for higher quality products" and "I spend a lot of time and effort to make purchases, " I shop for long periods to get the product at a reasonable price "and" similarity of items available reduces the need to search in other stores'. The other 14 phrases at a high level. Finally, the level of targeting degree of Saudi women in the purchasing decision at high level according to the mean (3.5628) and the standard deviation (0.59621).

Table2:

Frequencies, Percentages, Means , and Standard Deviations of Independent Variable (Women’s Communicative Role)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	I assess my family's need for the product before making a purchase	%	38.5	32.9	23.7	3.6	1.3	4.0362	0.94153	High
2	I am trying to identify all the alternatives available in the market	%	22.6	34.1	29.8	11.8	1.6	3.6426	1.00989	High
3	I pay a high price for higher quality products	%	18.6	34.9	36.5	6.2	3.9	3.5798	0.98816	High
4	I spend a lot of time and effort to make the purchase	%	11.5	26	35.1	22.3	5.1	3.1655	1.05908	Moderate
5	I follow ads related to my favorite products	%	15.4	30.1	28.7	18.2	7.7	3.2727	1.15580	Moderate
6	I shop for long periods to get the product at a reasonable price	%	12.6	24.5	32.4	22.3	8.3	3.1079	1.13806	Moderate
7	Interested in buying your favorite product at times of offers and discounts	%	24.5	32.4	27.8	11.8	3.6	3.6242	1.08610	High
8	The need for a commodity reduces research in many markets	%	22.1	36.5	29.3	9.8	2.3	3.6645	1.00072	High
9	I have full price knowledge of the products I want to buy	%	15.1	33.9	33.9	13.8	3.3	3.4375	1.01281	High
10	I check the prices in the store no matter how small the purchase	%	26.2	28.9	28.9	13.1	3	3.6230	1.09670	High
11	I have the desire to negotiate with sellers on the purchase process	%	20.4	27	29.8	19.6	3.2	3.4175	1.11221	High
12	Consider selling the product at other stores	%	27.1	30.4	26.8	12	3.7	3.6522	1.11100	High
13	Look for shopping as a suitable activity for my life interests	%	20.3	30.2	26.4	19	4.1	3.4373	1.13178	High
14	I think shopping wisely is worth searching, thinking and comparing	%	36.3	30.9	21.9	10	1	3.9164	1.03148	High
15	Be sure to ask individuals who have tried the product	%	36.2	32.7	22	6.8	2.3	3.9385	1.02854	High
16	I want to spend money to get the best value for money	%	20.9	30.6	29.6	13.5	5.4	3.4781	1.13320	High
17	Saving money during the shopping process is important to me	%	25.4	30.7	28.4	12.9	2.6	3.6337	1.07706	High
18	The similarity of available items reduces the need for research in other stores	%	16.9	38	33.2	10.9	1	3.5911	0.92621	High
The Average of All Phrases								3.5628	0.59621	High

Using SPSS and Stepwise method , which arranges the most independent variables affecting the dependent variable, table 3 shows that the price knowledge of the products to be purchased is sufficient reason to include women in the purchasing decision of the Saudi family. Although this phrase

explained 7.1% of the variance in the role of buying and it was correlated with purchasing decision process by 26.7%. This result is source of acceptance for the impact of the targeting degree on the purchasing decision process within the Saudi family.

Table 3:
Step Wise Multiple Regression of The First Main Hypothesis

The Model	The Model	Effect Coefficient	r	R ²	t	Sig.	F	Sig.
1	I have full price knowledge of the products I want to buy.	0.432	0.267	0.071	4.172	0.00	17.407	0.00
2	I have full price knowledge of the products I want to buy	0.388	0.341	0.108	3.806	0.00	14.823	0.00
	The need for a commodity reduces research in many markets	0.348			3.382	0.00		
3	I have full price knowledge of the products I want to buy	0.341	0.371	0.126	3.318	0.001	11.968	0.00
	The need for a commodity reduces research in many markets	0.320			3.122	0.002		
	I want to spend money to get the best value for money	0.215			2.377	0.018		
4	I have full price knowledge of the products I want to buy	0.278	0.396	0.141	2.625	0.009	10.385	0.00
	The need for a commodity reduces research in many markets	0.301			2.953	0.003		
	I want to spend money to get the best value for money	0.206			2.300	0.022		
	I assess my family's need for the product before making a purchase	0.254			2.236	0.026		
The Macro Model	The Communicative Roles of Saudi Women	0.794	0.267	0.075	5.149	0.00	26.508	0.00

This phrase explain of the variance in the role of buying and was associated alone 26.7% with the role of the purchase of the Saudi family, and was a source of acceptance of the impact of the Women's Communicative Role in the Saudi family. The other models in the table3 show other phrases that explain the impact of targeting degree of women on the purchasing decision process in the Saudi family. For example, the phrases of the need for the commodity reduce the search in many markets, and the desire to spend money to obtain the best value. All of which have statistically succeeded in influencing the purchasing decision of the Saudi family.

The same table 3 shows that there is a positive correlation between the roles of Saudi women and the purchasing decision process in the Saudi family, which reached 27.9%. In order to test the first main hypothesis, A positive statistical effect on the level of targeting degree of Saudi women

on the purchasing decision process in the Saudi family. It was possible to accept the text of the hypothesis by comparing the level of significance (0.00) with the level of significance of the test as a whole (0.05).

9.2 The Second Main Hypothesis: There are Statistical Differences In The Communicative Roles of Saudi Women In Purchasing Decision Process According To The Personal Characteristics (Monthly Income, Years of Marriage, Number of Children, Family Life Cycle, Age, Education, Occupation, Family Origin).

Table 4 shows that there are positive trends in the research sample responses to some personal variables: years of marriage, number of children. The last two personal characteristics have such trends on the purchasing decision process in the Saudi family by comparing the arithmetic mean of the whole scale with the arithmetic mean of the research sample responses.

Table 4:
Percentages and Means of Differences In The Independent Variable (The Communicative Role) According to Personal Characteristics

The Character	The Categories	The Targeting Degree%	Mean of Likert Scale	Sample Mean	F	Sig.	Comment
The Monthly Income (000 SR)	Less than 10	26.3	3.5	2.3861	0.765	0.576	There are No Statistical Differences In The Targeting Degree .
	10-Less than 20	35.1					
	20- Less than 30	21.2					
	30-Less than 40	11.4					
	40-Less than 50	3					
	More than 50	2.8					
Years of Marriage	Less than 5	22.4	3	3.057	2.559	0.039	There are Statistical Differences In The Targeting Degree . In both cases, the newly married couples or the empty nest families , there are increase in the targeting degree of Saudi women in the purchasing decision .
	5-Less than 10	18.7					
	10- Less than 15	18.4					
	15-Less than 20	17.1					
	More than 25	28.8					
Number of Children	0	11.4	3.5	4.079	2.73	0.02	There are Statistical Differences In The Targeting Degree . The lower number of children in the family, the greater the level of targeting of Saudi women in the purchasing decision Process.
	1	9.8					
	2	16.8					
	3	16.8					
	4	12					
	+4	33.2					
The Family In Life Cycle	Newly Married	11.6	2.5	2.715	1.595	0.191	There Are No Statistical Differences In The Targeting Degree .
	Full Nest1 (children less than 6 years)	27.8					
	Full Nest 2 (children 6-18)	37.7					
	Full Nest3 (Children higher than 18)	22.8					
The Age	Less than 21	2.2	3.5	2.993	0.801	0.55	There Are No Statistical Differences In The Targeting Degree .
	21 -Less than 30	30.7					
	30- Less than 40	41.1					
	40-Less than 50	18.7					
	50-Less than 60	6					
	More than 60	1.25					
Education	Less than high school	1.6	3	3.234	0.496	0.739	There Are No Statistical Differences In The Targeting Degree .
	High School	8.5					
	University Degree	57.3					
	Post Graduate	30					
	Other	2.5					
The Occupation	Working Women	54.7	1.5	1.452	2.685	0.102	There Are No Statistical Differences In The Targeting Degree .
	Not working Women	45.3					
The Family Of Origin	Urbanized	79.6	1.5	1.204	0.009	0.926	There Are No Statistical Differences In The Targeting Degree .
	Nomad	20.4					

In order to test this hypothesis, the analysis of variance F was used. The previous table 4 shows that the significance level of most factors (monthly income, family in life cycle, age, education, occupation, family origin) are greater than the

significance of the test as a whole 0.05. Therefore, there are no statistical differences in the communicative roles of Saudi women in the purchasing decision process according to such factors.

Table5 :

Scheffe Test of Number of Marriage Years and Number of Children.

Number of marriage Years	N	Subset for alpha = 0.05	Number of children	N	Subset for alpha = 0.05
		1			1
10-15	58	3.4618	0	36	3.4178
More than 15	91	3.5009	More than 4	105	3.4554
Less than 5	71	3.5218	3	53	3.5825
5-10	59	3.6650	2	53	3.6006
15-20	37	3.7890	1	31	3.7342
Sig.		0.066	4	38	3.7772
			Sig.		0.140

A the level of the personal factors accepted statistically, it was consistent with the result of the descriptive analysis. It was found that there were statistical differences in the communicative roles of Saudi women in the purchasing decision process of the Saudi family according to the differences in the number of years of marriage and the number of children in the family. To determine the direction of statistical differences and using the Scheffe test, it was found in table 5 that the statistical differences in the degree of targeting of Saudi women in the purchasing decision process of the Saudi family according to the difference in the number of marriage years and number of children in the family. The differences tend to the number of marriage years between 15-20 years and the families that have 4 children.

9.3 The Third Main Hypothesis: There are statistical differences in the criteria used by Saudi women to purchase products according to the personal characteristics (monthly income, years of marriage, number of children, family in life cycle, age, education, occupation, family origin).

The table 6 shows the relative distribution of the criteria used by Saudi women to purchase products. There are positive trends in the responses of the research sample to the criteria

used by women to select the products in the Saudi family, according to the comparison of the general arithmetic mean with the mean of the sample responses. The table 6 indicate the ranking of the purchasing criteria used by Saudi women as follows:

- The degree of suitability of the product benefits with the family needs (13% of the sample).
- The consistency between the price and product purchased (12.9% of the sample).
- The need for prior knowledge about the product (12% of the sample).
- Product quality and quality awareness (11.8% of the sample).
- Good handling and customer service (8.6% of the sample).
- The after sale services (8.3% of the sample).
- The Availability of information needed for product (8.1% of the sample).
- The confidence in information provided by parents and relatives about the product (7.3% of the sample).
- Desire and emotional tendencies to purchase the product (5.4% of the sample).
- The level of confidence in the store and sales men (5.4% of the sample).
- The product loyalty level (4.3% of the sample).
- Product ads (3.2% of the sample).

Table 6:

Percentages, Means and Standard Deviations of Criteria Used By Saudi Women

The Criteria	Relative Share %	Mean	Sample's Mean	S.D
The need for prior knowledge of the product	12	6.5	6.9447	4.002
Trust the information provided by parents and relatives about the product	7.3			
How appropriate the benefits of the product to be purchased for the needs of the family	13			
Desire and emotional tendencies to buy the product	5.4			
Product announcements	3.2			
Trust the store and sellers in it	5.4			
Having the right price for the product	12.9			
Provide appropriate product information	8.1			
Providing after sales service	8.3			
Product quality and quality awareness	11.8			
Product loyalty level	4.3			
Good dealing and customer service	8.6			

Table 7:
Differences Test of Criteria Used By Saudi Women

The Character	F	Sig.	The Comment
The Monthly Income (000 SR)	1.177	0.32	There Are No Statistical Differences In Criteria Used By Saudi Women according to all personal Factors.
Years of Marriage	0.366	0.833	
Number of Children	0.795	0.554	
The Family In Life Cycle	1.047	0.372	
The Age	1.102	0.359	
Education	0.905	0.461	
The Occupation	0.801	0.371	
Family of Origin	0.568	0.452	

10.RESULT DISCUSSION AND RECOMMENDATIONS

10.1 The Communicative Roles of Saudi Women In The Buying Decision Process.

The communicative roles of Saudi women means the interest level of women by businesses because they are a key element in formulating the buying decision of the family. The communicative roles can be judged by the amount of information directed to women through the various means of advertising, and the extent to which they are included in the marketing strategies conducted by such businesses. The analysis showed that the level of these roles in the purchasing decision of the Saudi family is high according to the mean value (3.5628) and the standard deviation (0.59621). There are many reasons that enhancing the women targeted by businesses, most notably: the full price knowledge of Saudi women about products and want to spend money to get the best value in the exchange. The communicative roles of Saudi women in the purchasing decision reinforces the basic belief underlying the research problem. The preference for products is linked to a set of personal factors that affect the purchasing behavior of individuals and at the same time affect the level of awareness achieved (Laroche et al. 2000). The higher level of masculinity and the greater level of authority and responsibility of society, means the lower of women's contribution in the buying decisions (Palan,2000).

The percentage of Saudi women's contribution in the purchasing role varies according to the factors discussed in the theoretical framework, ranging between 85.3% and 51.1% for the role of the decider and the influencer respectively. Overall, the contribution of women in the purchasing decision for the Saudi family was about 71.2%. The researcher explains this result according to the difference in Western culture, which gives women more freedom and liberalization or the masculine restrictions in making the purchasing decisions.

The conclusion , the factors affected on the roles of women in the buying decision mean enhancing and improving their contribution to the overall purchasing roles within the Saudi family, and here we show their important role in the various social classes in the Kingdom, although their level of targeting in the lower social classes is more capable of making smart decisions that takes into account the limited resources of its family. We also note that the full nest stage of the family and its located in the maturity stage of the life cycle, where the children begin to think of personal autonomy and self-reliance on parental decisions, and the maturation of women age, and improve employment opportunities and education, as well as increase the level of urbanization of family; Which increases its contribution and targeting level on the purchasing decision of the Saudi family. This result is highly consistent with Kricher and Huret (1999) results. They point out that more liberalization and urbanization of husbands , increase the role of women in buying decisions.

10.2 The Roles and Products That Women Participate In Their Choice Within The Saudi Family:

There is a clear idea in the role of Saudi women in selecting the feminine products that are consistent with their basic functions at home such as household appliances, cosmetics, perfumes and cleaning materials. On the other hand, the role of the Saudi man in the selection of products of masculine products, which is mainly limited to cars and accessories is highlighted. Our current study has shown many shared products among family members, such as home furniture, travel, entertainment, restaurants, clothes and baggage. There is no any effect of the children outside the family in selecting products of the Saudi family.

In general, every member of the Saudi family still retains has keep the primary role in choosing the products that fit his or her psychological nature. Most purchasing decisions made within this family tend to be common decisions between the spouses (father and mother) . Davis (1976) confirms that women highly tended towards shared purchasing decisions, and that the evolution of their roles has shifted from individual decisions to decisions shared by all members of the family (Bleeh&Willis,2002). The level of impact and participation of Saudi women has reached to the products that were exclusive to men such as: electrical appliances, family education, banking services, financial planning and home buying decisions. Despite the masculinity of Saudi society, there is a clear and continuous improving in the role of Saudi women. Studies have explained this development by increasing the level of independence and improving economic power (Siddiqui,2016). More urbanization of Saudi family has a positive impact on the role of in the buying decision (Kricher&Huret,1999). Our research results indicates that the communicative buying roles of Saudi women in the overall buying decision is about 71.2% as follows:

- The decider role reached to 85.3%.
- The buyer role reached to 77.8%.
- The initiator role reached to 70.5%.
- The influencer role reached to 51.1%.

Our results confirmed the results of Davis and Aigaux (1974) that women's power did not decline in the problem recognition and searching for information stages about the traditional and feminine products only, such as furniture, appliances, decorations and improvements. But their role pass to selecting the sports activities and health services by 20.9% and 14.9%, respectively. These changes seem from the modern roles of Saudi women in the buying decision. We also add that Saudi women have control of the tow primary buying roles: the decider, the buyer and the initiator at 85.3%, 77.8% and 70.5%, respectively. These roles vary according to the age of marriage, the number of children in the family and the level of education.

10.3 The Main Criteria Used By Saudi Women In The Procurement Process:

The convenience of the product needed for the family needs, the availability of the right price, the need for prior knowledge and quality and brand awareness are all basic criteria used by Saudi women to choose their products. This means that Saudi women look at the perceived benefits of the product away from the emotional aspect of decision making as opposed to the Siddiqui study of 2016, showed that the woman is more interested in the price than the product quality of the product, and this is also disagree the Choudhary results in 2011.

Saudi women have become more objective, comprehensive and physical by trying to gather the most information to make their purchasing decisions. Our current research confirm Meyers results in 2007, which are that Saudi women prefer physical dealing with producers more than online dealing. She is more interested in customer service and the after sales services departments. The Saudi women also showed low levels of loyalty towards inappropriate products or such product don't have additional benefits or services in the after sale stage, and also found that the advertising is the most important source of information of Saudi women targeting, rather than a buying incentive or a criteria used to select the product. However, the results showed that there are no statistical significant differences in the buying criteria used by Saudi women according to all of personal factors studied. This means that these criteria can be generalized and predicted for all Saudi women in general.

10.4 The Marketing Implications:

Saudi women contribute about 49% of the total population in Saudi Arabia or 9.85 million women in 2016. The monthly expenditure of Saudi women is estimated at SAR 9339 compared to SAR 15688 spent by Saudi men. Thus, 37.3% And 31.8%, 18.9% and 23.1% of their total income are spent on personal services, food and beverages, and housing, water, gas and electricity requirements, respectively. The results show that 71.2% of the purchasing decisions are taken by or influenced by Saudi women. They propose to purchase more than 47.8% of cars and accessories in Saudi Arabia. We add that Saudi women buy 60.3% of household appliances, 61.1% cosmetics and perfumes, 33.2% of clothing and baggage, and 31.3% of decorations and improvements in the home. 41.6% of Saudi women prefer to purchase green products, and about 11.8% are more interested in the brands and quality of products committed environmental protection. Finally, a small percentage of Saudi women (3.2%) find that there are direct targeted advertisements for women. This means that the majority of Saudi women are less interested in advertisers and there are no advertisements suitable for Saudi women in general. It was also found that 50% of Saudi women have trust in the information provided by parents and relatives about products, and this highlights the importance of WOM among Saudi women.

10.5 The Recommendations And Suggestions:

- Women's concentration on information and details: Women search for information and details of products and their specifications more than men, they are interested in every detail and every piece of information, so in the case of products directed to women, producers and advertisers must write all the details on their products, sales men provide all the details about products that women purchase.

According to studies, 50% of women advise others to buy products from brands if the purchasing experience is successful. This highlights the importance of achieving women's satisfaction with the products and dealing they receive from the salesmen.

- The focus of women in dealing with stores and markets on the design and decoration of the store, and interested in the way of dealing with sales staff, which highlights the importance of the pink marketing for women, and to successfully apply this concept should employ experienced salesmen and have a distinction dealing with female customers, distributors and sellers should design their stores, display the products and decorate their stores in a more attractive way.
- Women's interest in emotions and feelings does not mean that they do not want to obtain real and logical information about the products they wish to choose. Therefore, if the companies and businesses direct their products towards women, it is better for them to focus on the emotional incentives in their advertising and marketing campaigns than the physical incentives, and tries to use newsletters focused emotions using advertising, music, or colors. The products focused on the mothers should focus on the mother's emotions and they affection and love for her children.
- The role played by women in the purchasing decision according to this study, in selecting most products, requires advertisers to influence the women firstly, through advertising and marketing campaigns, whether these products are directed to males or females in the family. As we have seen, women are initiator, influencer, decider, buyer and consumers, and all roles may be played at the same time. Hence, the existence of advertising campaigns targeting women and taking into account their personal and psychological functions; it is one of the most important elements of success in the marketing of household and personal products to women and the family live in.

10.6 The Research Limitations:

- The study focused on the Saudi females over the age of 15, according to the classification approved by the Department of Statistics.
- The study is focused on the Saudi females residing in Riyadh city in the Kingdom of Saudi Arabia for the year 2016.
- The study included working and non-working Saudi women and in all social statuses (single, married, divorced, widow)

THE REFERENCES

1. Arizón, M., Andrés, E. and Salinas, E. (2013). *Purchase Decision-Making in the Couple. Conflict-Solving Tactics. International Journal of Business and Social Science*, 4(6).
2. Arora N., Allenby G. M. (1999). *Measuring the Influence of Individual Preference Structures in Group Decision Making. Journal of Marketing Research*, 36.
3. Bajpai, S. (2008). *Women is Becoming Techno-Smart, Woman's Era*, 35(828).
4. Barletta, M. (2003). *Marketing to Women: How to Understand, Reach and Increase your share of the World's largest Market Segment. Dearborn Trade Publishing.*

5. Bazraat, M. (2001). *Marketing Research for Planning, Control and Marketing Decision Making*, Academic Library. Cairo.
6. Belch, M., and Willis, L. (2002). Family decision at the turn of the century: has the changing structure of households impacted the family decision making process. *Journal of Consumer Behavior*, 2(2).
7. Bessouh.N., and Iznasni.A. (2016). *The Purchase Decision Process Within Algerian Families: Shadows and Qualitative Enlightening*. *International Journal of Business and Management*, IV(2).
8. *Business Research* (2010). *Consumer Behaviour towards Readymade Garments with Reference to ITC*. Dayananda Sagar College of Science Arts & Commerce. Retrieved from: <http://www.scribd.com/doc/34839990/consumer-behaviour-towards-readymade-garments-with-reference-to-ITC>.
9. *Business Research* (2010). *Effect of Advertisement On Buying Behaviour of Female*. Punjab University. Retrieved from: <http://www.scribd.com/doc/32287418/Business-Reserch-Effect-Advertisement-On-Buying-Behaviour-of-Female>.
10. Choudhary, K. (2011). *Buying Behavior of Women and Factors Influencing Purchase Decision of Durable Goods -A Study with Reference to Nanded City*, *Variorum, Multi-Disciplinary e-Research Journal*, 2(1).
11. Davis H. (1996). *Decision making within the household*. *Journal of Consumer Research*, 2.
12. Davis, H., and Rigaux, BP. (1974). *Perception of marital roles in decision processes*. *Journal of Consumer Research*, 1.
13. De Grazia, V., and Furlough, E. (1996). *The Sex of Things: Gender and Consumption in Historical Perspective*, University of California Press, Berkeley, CA.
14. Srinivasan, R., Srivastava, R.K., and Bhanot, .S (2013). *Study of the influence of demographic variables on purchase behaviour of luxury brands*. *International Journal of Contemporary Management Studies*, 1(1).
15. *Department of Statistics, Labor Force Survey (2016), Third Quarter*. Riyadh.
16. Ducatte, K. (2009). *Primary Factors in Consumer Purchase Decisions of Women's Footwear*, Old Dominion University, OTS Master's Level Projects & Papers STEM Education & Professional Studies .
17. Duhaish, A., Shurideh, M., Masa'deh, R., and Al-Zu'bi . (2014). *The impact of the basic reference group usage on the purchasing decision of clothes : A field study of Saudi youth in Riyadh city*. *Dirasat Journal of administrative sciences* , 41(2).
18. Engel, J., Kollat, D, and Blackwell, R. (1973). *Consumer behavior* (2nd ed). New York: Holt, Rinehart and Winston Inc.
19. Eswari, M., and Meera, C. (2015). *A Study on Factors Influencing Women Consumer Behhaviour of Durable Goods in CHENNAL City*. *Indian Journal of Applied Research*, 5(2).
20. Evans, M., Jamal, A., and Foxall, G. (2006). *Consumer Behaviour*. John Wiley and Sons Ltd. West Sussex.
21. Frikka, A. (2010). *Conflict in purchase decision making within couples*. *Journal of Islamic Marketing*, 1(3).
22. Gbadamosi, A. (2012). *Exploring Children, Family and Consumption Behaviour: Empirical Evidence from Nigeria*. *Thunderbird International Business Review*, 54(4).
23. Green, R., and Cunningham, I. (1975). *Feminine role perception and family purchasing decisions*. *Journal of Marketing Research*, 12.
24. Harcar, T., and Spillan, J. (2006). *Exploring Latin American family decision making using correspondence analysis*. *Journal of World Business*, 41.
25. Helga, D., Karen, L., and Rosie, M. (March, 2004). *Buying on the Internet: gender differences in on-line and conventional buying motivations*. Retrieved March 16, 2006, from <http://www.findarticles.com/p/article...n6079160/pg11>.
26. Ishaque, A., and Tufail, M. (2014). *Influence of Children on Family Purchase Decision: Empirical Evidence from Pakistan*. *International Review of Management and Business Research*, 3(1).
27. James, K. (2012). *Feminine Role and Family Purchasing Decisions*. *International Journal of Management and Social Sciences Research (IJMSSR)*, 1(3).
28. Kancheva, I., and Marinov, G .(2014). *Perceptions of marital roles in basic commodity groups purchase decision making* . *Annales Universitatis Apulensis Series Oeconomica*, 16(1).
29. Khan, S., and Nasr, M. (2011). *Impact of Lifestyle of Pakistani Women on their Buying Behavior*. *International Review of Business Research Papers*, 7(2).
30. Kirchler, E., Rodler, C., Hölz, E., and Meier, K. (2001). *Conflict and decision making in close relationships. love, money and daily routines*. *European Monographs in Social Psychology*. Psychology Press, Taylor & Francis Group.
31. Kirchler, E. (1993). *Spouses' joint purchase decisions: determinants of influence strategies to muddle through the process*. *Journal of Economic Psychology*, 14.
32. Lakshmi, P. (2011). *Purchasing Involvement: A Potential Mediator of Buyer Behavior*, *Petroleum-Gas University of Ploiesti Bulletin. Economic Sciences Series*, LXIII(2).
33. Laroche, M., Yang, Z., Kim, C., and Richard, M. (2007). *How culture matters in children's purchase*.
34. Levy, D., and Christina, K. (2004). *The influence of family members on housing purchase decisions*. *Journal of Property Inv. Finance*, 22(4).
35. Madill, J., and Bailey, S. (1999). *Household decision making: the relative influence of husbands and wives in the 1990s*. *European Advanced in Consumer Research*, 4.
36. Meyers, T. (2007). *What's your Marketing-to-Women IQ? Pink Magazine*. Retrieved: www.pinkmagazine.com/exclusives/marketing_women_iq_junejul.
37. Meyers-Levy, J., and Maheswaran, D. (1991). *Exploring Males' and Females' Processing Strategies: When and Why Do Differences Occur in Consumers' Processing of Ad Claims*. *Journal of Consumer Research*, 18.
38. Mitchell, V.-W., and Walsh, G. (2004). *Gender differences in German consumer decision making styles*. *Journal of Consumer Behaviour*, 3(4).
39. Mortimer, G., and Clarke, P. (2011). *Supermarket consumers and gender differences relating to their perceived importance levels of store characteristics*. *Journal of Retailing and Consumer Services*, - Elsevier.
40. Murugan, S., and Shanthy, R. (2014). *Perception of Women Consumers towards the Purchase Decision of Two Wheelers in India – A Study With Reference to Metropolitan Cities*, *International Research Journal of Business and Management – IRJBM*, 2. www.irjbm.org Global Wisdom Research Publications.
41. Palan, M. (1998). *Relationships between Family Communication and Consumer Activities of Adolescents: An Exploratory Study*. *Journal of Academy of Marketing Science*, 26(4).
42. Polya, E., and Szucs, R .(2013). *Examining the role of family members in family buying center in adult Hungarian population*. *European Scientific Journal edition*, 9(19).

43. Putham, M., and Davidson, W. R.(1987).Family Purchasing Behavior II: Family Roles by Product Category. Columbus, OH, Management Horizons, Inc.

44. Putrevu, S. (2001). Exploring the Origins and Information Processing Differences Between Men and Women: Implications for Advertisers, Academy of Marketing Science Review .http://www.amsreview.org.

45. Qualls, W. (1988). Toward understanding the dynamics of household decision conflict behavior. Advances in Consumer Research, 15.

46. Shainesh, G. (2004), 'Understanding Buyer Behavior in Software Services - Strategies for Indian Firms. International Journal of Technology Management, 28(1).

47. Sheth, J. (1974). A Theory of Family Buying Decisions. In Jagdish N. Sheth (Ed.), Models Of Buyer Behavior - Conceptual, Qualitative and Empirical , New York: Harper and Row Publications.

48. Siddiqui, W. (2016) . Study on Buying Behavior of Men and Women. Imperial Journal of Interdisciplinary Research (IJIR),2(4).

49. Solomon, M. (2011).Consumer Behavior Buying, Having and Being, Pearson Education Inc., India.Subramanian.MU. Buying Behavior of them Aged Indian Women . Indian Journal of Commerce and Management Studies,11(1).

50. Srinivasan, R., and Srivastava, .S. (2015). Women's purchase behavior towards luxury products. Journal of Research in Humanities and Social Science,3(8).

51. Thagunna, K., and Khanal, G. (2013). Dimensions Affecting the Purchasing Behavior of Nepalese Women . International Review of Management and Marketing ,3(1). www.econjournals.com.

52. Tong, R. (2007). Feminist through transition. Never a dull moment. The Social Science Journal,44.

53. Verma, D., and Kapoor., S. (Dec 2003). Dimensions of Buying Roles in Family Decision-making. IIMB Management Review.

54. Vil eková, L., and Sabo, M. (2013). The influence of demographic factors on attitudes toward brands and brand buying behavior of Slovak consumers. International Journal of Education and Research,1(11).

55. Webster., C, and Reiss, M. (2001). Do established antecedents of purchase decision-making power apply to contemporary couples? Psychology & Marketing, 18(9).

56. Wut, T., and Chou, T. (2012). Do family members agree on family purchase decision? An empirical study among families in Hong Kong. International Journal of Consumer Studies. DOI: 10.1111.

57. Zeeshan, Z. (2013). The impact of mobile Service attributes in males' and females purchase Decision. Management & marketing challenges for the knowledge society,8(4).

APPENDICES

Table 1:

Distribution of Product according to contribution each part in The Saudi Family

The Product	Purchasing Decisions in The Family					
	Wife's Decision%	Husband's Decision%	Children's Decision%	Parents' Decision%	Shared Decision%	Outside Family%
Household furniture	13.9	0.6	13	31.6	50.9	1.6
Electrical appliances	25	3.5	0.9	47.2	21.8	1.6
Housewares	51.9	2.2	0.6	24.4	19.9	0.9
Education of family members	9.8	3.2	3.5	42.2	39.6	1.6
Car and accessories	1.9	58.2	3.2	19	15.8	1.9
Health Services	5.7	7.9	0.3	57	27.5	1.6
Banking services	5.7	25	1.6	53.2	13.3	1.3
Travel, entertainment and restaurants	6.6	5.1	4.1	28.5	54.4	1.3
financial planning	6.6	25.9	2.5	49.2	15.2	0.3
Clothing and personal effects	33.2	0.9	4.7	16.1	43.7	1.3
Cosmetics & Perfumes	61.1	2.8	6.6	10.1	18.7	0.6
Cleaning materials	68.7	4.7	1.6	15.5	8.9	0.6
Decors and improvements	31.3	4.4	5.7	26.3	31.3	0.9
Buying a home and assets	4.7	11.1	6	42.1	34.2	1.9

Table 2:

Distribution of Saudi Women contribution FOR each Product

The Product	The Buying Roles %				
	Initiator	Search Information	Decider	Buyer	Playing All Roles
Household furniture	18.7	8.2	7.9	0.9	36.4
Electrical appliances	16.5	8.9	10.1	4.1	30.1
Housewares	14.6	7.9	9.5	6.6	33.9
Education of family members	12.7	15.5	4.7	1.6	32.6
Car and accessories	47.8	11.7	4.4	2.2	14.6
Health Services	14.9	11.4	5.7	7	28.8
Financial plans and associated	22.5	16.8	3.8	2.8	24.1
Travel, entertainment and restaurants	15.8	10.8	5.1	4.4	32.9
Clothing and personal effects	8.5	5.1	8.9	6	49.7
Cosmetics & Perfumes	9.5	4.7	8.2	7.9	52.8
Decors and improvements	15.5	7.9	8.9	3.8	34.5
Buying a home and similar	27.8	9.8	6	2.5	24.7
Exercise sports activities	20.9	10.8	7.6	4.7	32.3