

**ANALYSIS OF THE ROLE OF CULTURE AND GLOBALIZATION IN
CONSUMER AWARENESS AND THEIR IMPACT ON INCOME AND FAMILY:
AN ANALYTICAL STATISTICAL STUDY**

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ABSTRACT: *This research aims to study and analyze the role of culture in consumer spending awareness, globalization in the absence of this awareness, and their impact on income and the family. The study targets the Kuwaiti youth culture from the point of view of the College of Business Administration students at Kuwait University to find the most successful ways to develop guiding policies and achieve consumer protection. A special questionnaire was prepared specifically for this purpose and completed by a random sample of students, and appropriate statistical analysis was used to study these objectives. Consequently, some proper suggestions and recommendations were identified to achieve the desired objectives of this research.*

KEYWORDS: culture, globalization, consumer awareness, income, family, analytical statistical study

INTRODUCTION

For years, Gulf societies have witnessed, and still are, an apparent movement towards more openness, freedom, and democracy, in addition to increasing incomes and exposure to modern technology. This openness and advent in technologies has led to an increase in consumption and enabled people to shop for goods both locally and worldwide, with more options that are not limited to clothes and food but also include entertainment media like TV shows and movies. Consequently, this lifestyle evolution gave young people more openness and freedom to keep pace with this rapid and successive development in various fields of life.

In Kuwaiti society, the youth have enjoyed greater freedoms and openness to keep pace with modern technology's vast and rapid development and diversity of goods and products.

Nevertheless, this altered the behavior patterns of young people when it came to spending, allowing them to lose control over rationalizing their consumption during the purchase process, resulting in many families being entangled in debts, loans, financial and economic crises, which require complex and strategic decisions to be resolved.

Additionally, the financial crisis cast a shadow over every home, causing many Kuwaiti families to reconsider many of their wrong consumer behaviors and encourage positive ones such as saving, organizing spending priorities, and avoiding outrageous spending policies. Unfortunately, this led to an imbalance between income and spending, which negatively affected saving and its importance in protecting families from emergency crises.

Globalization has also cast a shadow over every home, as negative manifestations have caused a substantial decline in family relations. Social security and emotional security have begun to fade, and Kuwaiti youth have become influential consumers and victims of many clothing manufacturers, various cosmetic companies, and corrupt media of all kinds. Moreover, globalization has stimulated the spirit of false consumption among Kuwaiti youth. It transformed it from an intelligent, persistent, creative, and rational being into just an entity of comfort and pleasure. Since the pace of consumption and shopping obsession increased among young people, especially upper and middle-class families, many with limited income and lower-class families drifted into unintelligent purchasing behavior. With the advancement in technology and the rise of e-commerce and social media, people can now shop worldwide without ever leaving home. This unprecedented flexibility in shopping opened the appetite of young people to buy and fake-shopping to keep pace with the development, which negatively affected the stability of the family and overlooked the basic requirements that money must provide for a financially and socially secure life.

Accordingly, consumer awareness of Kuwaiti youth is expected to vary based on different relationships to some cultural, social, and economic factors. Therefore, this study conducts a statistical analytical investigation on the College of Business Administration students at Kuwait University as a sample of Kuwaiti youth in society to identify the role of culture and globalization in consumer awareness and their impact on income and family. Furthermore, this study aims to help draft and direct protection and guidance policies for consumers' security to avoid possible fraud and misinformation exposure.

LITERATURE REVIEW

Researchers have unanimously agreed that the progress and stability of society cannot be achieved without the participation of young people in building a progressive and developed community through their active participation in building a stable and secure family that meets the requirements of life and a decent living. Consumer spending awareness is one of the main pillars in the culture of consumption that helps young people save for emergency financial crises, find a balance between income and spending for the stability of the family,

and develop balanced financial policies that reduce extravagance and waste. This section will discuss previous studies that dealt with this topic from various perspectives.

During the early fifties, Stone (1954) studied the impact of social and cultural variables on different consumer patterns and focused on consumer standards and behavior in Britain between 1920 to 1938. He analyzed the main differences between the method of consumption and the consumption patterns and why consumers change their preferences. His study revealed that consumption pattern is positively affected by education level and the rise in average consumer incomes.

Later during the seventies, Al-Mallah and Zagloul (1977) studied the impact of consumer awareness on consumer protection and the role of the government in achieving protection. They concluded that there is a direct relationship between the educational level and income level with a preference for quality and consumer protection and the absence of a relationship between social status and consumer awareness. They used cross-sectional data on the characteristics of consumers in Shubra El-Kheima, Arab Republic of Egypt. In addition, the study revealed that most consumers believe that consumer protection is a shared responsibility between individuals and governments.

During the early nineties, Brown and Schrader (1990) studied the effect of medical information about cholesterol levels on the consumption of eggs in the United States of America for the period between 1955 to 1987. Their study compared the changes in the price for eggs for the quantities required to the amounts offered. They noticed that the quantity consumed decreased even though the price of eggs was low for the same period.

Then during the second millennium, Shehata and Sharbatly (2010) also studied the relationship between consumer awareness and some social and economic characteristics of rural families and the current and hoped role of consumer guidance in the villages of Abis_2 and Khurshid in Alexandria Governorate. The results revealed that 58% of university families do not buy fraudulent or corrupt goods, about 67% of family's High-income people distinguish quality goods, 72% of families who obtain their information from various sources such as production date and expiry date, and 76% of small-sized families distinguish quality goods. Furthermore, the study showed a direct correlation between the total monthly income of families, the educational status of the heads of rural families, the number of sources of information, and the size of the family, in addition to the degree of quality preference for durable and non-durable food consumer goods. The study also revealed the importance of the role played by consumer protection associations and the government in protecting families from consuming fraudulent or corrupt goods in the markets through the application of the Commercial Fraud Law and activating the role of specialists in the field of consumer guidance to spread a culture of awareness of consumer spending.

Fakhor (2010) pointed out in his study that the most important tasks of consumer protection associations include monitoring markets, paying attention to issues related to consumer protection that are raised through the media, spreading consumer awareness for individual consumers, and conducting the necessary research and studies on the goods and services provided and their impact on the consumer. These tasks were summarized from survey study complaints received from consumers.

Shuaib and Mishaal (2010) explored the awareness of government support services by the heads of families. The study revealed the absence of a direct correlation between the wife's age, educational level, number of years of marriage, and her awareness of the aspects of government support for goods and services. Also, an inverse correlation exists between families' monthly income and awareness of government support for goods and services. Lastly, a direct correlation exists between government support for goods and services and consumer rationalization for families.

Shavitt and Cho (2016) examined cultural influences on consumer behavior, focusing on horizontal and vertical individualism and collectivism. A consumer's horizontal and vertical orientations influence how they respond to advertisements, brands, and service providers in the marketplace, as well as how they relate to others and how they respond to their own needs. Their study is motivated by consumer psychology, a logical approach for a field that, among other things, seeks to understand the appeal of luxury goods and the pursuit of status.

The impact of culture on consumer purchase behavior toward green spending is examined by Sreen et al. (2018). Utilizing constructs from the Theory of Planned Behavior (TPB), their research examines the impact of individual behavior on green purchase intention. In addition, the study explores how cultural values, norms, and beliefs influence an individual's purchase decision. In this study, researchers found significant relationships between collectivism and all three predictors of green purchase intention in TPB (attitude, subjective norms, and internal perceived behavioral control).

Bukhari et al. (2019) conducted a study in Pakistan that aims to determine whether religious beliefs influences consumer purchase behavior. A total of 90 participants, including professionals, university students, and housewives, participated in their research. According to the study, consumers' behavior varies with their involvement and level of religiosity. However, it was found that religious belief was outweighed by perceptions of quality, product value, purity, and health consciousness.

Adamu et al. (2020) analyzed undergraduate students' spending habits at the University of Nigeria, Nsukka, surveying 700 undergraduate students. Over half of those surveyed (55.4%) received pocket money and were dependent on their parents and guardians. Still, only 8% were partially or fully independent since they got their allowances or income from

part-time work during vacation, while 17.3% received allowances/income from profits made from their businesses. The study also found that Nigerian undergraduate students spend a smaller proportion of their earnings on necessities such as food (40%) and accommodation (40%) than they do on other goods and services. Therefore, the study recommended that undergraduates be provided with training, seminars, or counseling to help them with their financial management for their current and future endeavors.

In his most recent study, Baia (2021) looks at national cultural constructs of individualism and collectivism and consumer socialization regarding purchasing high-demand products like mobile phones. Students from 12 to 19 years old in Lisbon district, Portugal, were given 3,600 questionnaires and instructed to fill out 1,800 of them in class, while the remaining 1,800 questionnaires were given to their mothers. The logistic regression analysis results show that power distance, internet influence, and television influence are the most critical factors in explaining purchase behavior. Results also show that adolescents' mobile phone purchase is more influenced by their parents' socio-oriented communication style. Conversely, adolescents will exert more influence in single-parent families than in traditional families.

In their paper, Sapic et al. (2021) investigate the effects of femininity and collectivism in Serbian national culture on consumer lifestyles. The study shows that understanding cultural differences are crucial to crafting marketing strategies that influence or shape a consumer's lifestyle. Using a survey method, an empirical study was conducted on 251 consumers from central Serbia. According to the study, collectivism and femininity form significant components of Serbian national culture, and their effects on consumer lifestyle are statistically significant.

At the level of the Arab Gulf countries and the Middle East, there is a lack of scientific research in awareness of consumer spending and its relationship to protecting consumers from falling into greed and merchants' fraud. Most of the work conducted in this region was limited to seminars and events in some Arab Gulf countries to guide citizens and alert them against falling into the pitfall of products. Those seminars were also intended to guide governments to set clear policies and guidelines to combat greed and intensify the necessary supervision to reduce these dangerous phenomena that entered their country. The following examples are some references to newspapers and magazines articles to such seminar events:

In his article, Mahmoud Al-Khodhari (2012) referred to the activities of the Seventh Gulf Day for Consumer Protection, under the slogan "Rationalization of consumption is our goal," in coordination with local and federal agencies concerned with consumer protection and commercial centers in the United Arab Emirates, that this strategic event is of interest to all GCC countries. GCC countries are eager to seize this opportunity to achieve various objectives, including protecting Gulf consumers' rights, raising consumer awareness,

controlling consumer goods markets, and enabling them to fulfill their crucial role as fair brokers. A balance between the efficiency of producers and consumers. The attendees mentioned that the government strategy 2011-2013 encourages innovation, research and development, strengthening the regulatory framework for key sectors, encouraging high added value sectors to achieve a competitive knowledge economy that will enhance competitiveness by implementing consumer protection like modern concepts. In addition, the state develops its business environment to ensure consumer protection and help inform consumers of their rights.

Kuwait is not much different from its counterparts in the GCC in terms of the lack of scientific research. It is one of the countries where consumer protection is part of the relevant ministries, but there are no consumer protection associations and no material support for consumer goods. The following are some of the arguments mentioned by some researchers:

Aisha Al-Jayar (2012) indicated in her article that Kuwaiti consumers have a different experience from their peers in other Arab countries, as they fall between the protection of cooperatives and the fire of loans, and they have unusual levels of expenditure because there are multiple weapons of protection by the government and cooperatives. We do not think it is surprising to state that the Kuwaiti citizen is the first accused of violating this protection; in other words, his due protection has become his protection from himself. According to Al-Jayar, Kuwait has a legal framework for consumer protection, with the first law establishing a government department 32 years ago, followed by laws combating commercial fraud, such as Law No. 20 of 1967, and another law regulating sales at discounted prices, advertising, and promoting products and services in 1995. As a result, Kuwait's Central Bank has issued an alert warning about escalating loan difficulties. In addition, customers who are lending money with credit information companies are calling for a system called Scinet that will record all loan transactions and thereby protect both lenders and borrowers who cannot resist the temptation to borrow money. Due to Kuwait's high consumption of electricity, water, gas, and oil, the government set up a team called the "consumer change pattern of Kuwaiti society," whose task is to change consumption habits. According to Ministry of Planning reports, Kuwaiti families' average monthly expenditure rose to 1604 KD in 2003 from 1595 KD in 1999, and per capita expenditures rose to 192 KD from 175 KD in 2000.

According to Hassan (2013), the Gulf Cooperation Council (GCC) countries decided to establish a specialized committee to combat commercial fraud and counterfeiting due to the importance of this matter. Hasan specifically mentioned that "as the Gulf countries constantly seek to coordinate among themselves to protect the consumer permanently, create consumer awareness, and provide consumer requirements in a market that is competitive and fraud-free, to high-quality goods and services at reasonable prices. At the same time achieving reasonable profit for the merchant and a rewarding return on his

investments.” This means that the commercial fraud operations that occur in the GCC countries in varying proportions remain few in all cases, given that a large part of it is discovered and dealt with before the product reaches the consumer. It also means that the existence of a unified Gulf law to combat commercial fraud would reduce commercial fraud. Hasan also emphasized the importance of consumers being part of the fight against all forms of commercial fraud and consumer protection associations around the globe. Therefore, consumer protection associations should be given more space to move and influence consumers in the GCC countries, as they do in the developing world. In other words, the fight against commercial fraud and consumer protection is not only the responsibility of cooperation countries, but it is also the responsibility of consumer protection associations, as well as the consumer, who needs to improve his ability to distinguish, choose, and communicate with stakeholders.

Al-Eideh (2015) study examined the consumer awareness of students at the College of Business Administration at Kuwait University as consumers of food commodities, semi-durable commodities such as clothes and shoes, and durable goods such as electrical tools as consumers of products protected by the government and consumer associations. To identify the role that government and consumer protection associations should play in setting laws and policies to protect consumers, Al-Eideh examined the relationship between some economic, social characteristics, the level of consumer awareness, and quality preference for consumer goods from the viewpoint of college students. He found that all good quality characteristics, including expiration dates, preservatives, and fat content, helped consumers improve their awareness of products. The results also revealed that a moderate price is associated with the degree of preference for food semi-durable products such as clothes and shoes. On the other hand, consumers prefer quality when buying durable goods, such as electrical appliances, which tend to be more expensive. Finally, the study results showed that the government had played a significant role in spreading consumer awareness. It considers commercial fraud a crime against honor, along with the countless campaigns it has conducted to control markets and educate families through the media.

In a very recent study, Hosny et al. (2020) studied the impact of spending culture and consumer behavior on Egyptian women. A questionnaire form was used to collect data on 400 singles as part of a descriptive-analytical approach in their study. In the study, the association between spending culture and consumption behavior showed a significant relationship, which means that whenever spending culture has increased, this, in turn, has led to an improvement in the behavior of sucking women. Furthermore, the results of correlation and regression all indicated a positive relationship, which means that there is a direct correlation between "spending" and "consumption behavior."

The Study Problem and its Importance

The importance of this study is to uncover the role of culture on consumer awareness for Kuwaiti youth, the role of globalization in the absence of consumer spending awareness, and the impact of these factors on Kuwaiti income and family. This study is from Kuwait University's College of Business Administration students' perspective and is intended to find out the most effective ways to develop consumer protection policies. In particular, this research aims to:

1. Estimate the proportion of personal information in the student's age, educational qualification, job status, the family's total income, the size of the family and his residence, and determine whether it is likely that there will be a relationship between them.
2. Estimating the relative percentages of the main elements of the study questions, which are:
 - a. The role of Kuwaiti youth culture in generating consumer spending awareness.
 - b. The role of globalization in Kuwaiti youth's lack of awareness of consumer spending.
 - c. The impact of consumer spending awareness among Kuwaiti youth on income and family.
 - d. To determine the possibility of a relationship between the above elements.
3. Examining how each of the study questions is related to each of the educational qualifications, the job status of the head of the family, the total monthly income of the family, the size of the family, and the place of residence.
4. Determining some descriptive statistical measures represented in the mean and standard deviation of the average of the questionnaire results scores of 3 degrees for each of the basic elements of the total study questions and an estimate of a 95% confidence interval for the overall average score according to the basic elements of the study questions.
5. Examining the differences between the rates of the total study questions according to different personal information types and identifying these differences, if any.

The Study Sample and Procedures

Study Population:

The study population is the College of Business Administration students at Kuwait University.

Study sample:

The study sample consisted of (507) male and female students from the College of Business Administration at Kuwait University, and it was a simple random sample. In this study, we distributed a questionnaire (the study tool) to (550) male and female students from the study population, of which (507) were valid and (43) were invalid, which means that the response rate was 92.2%, which is a very high response rate.

Study tool:

The study tool consisted of a two-part questionnaire. The first part asked questions related to demographic information, including gender, age of the family head, educational qualifications, employment status, total household income, family size, and place of residence. In the second part of the study, Kuwait University's College of Business Administration students considered various study questions regarding the role of culture and globalization in consumer spending awareness and its impact on Kuwaiti families and household incomes. The questions were grouped into the following basic topics::

1. The role of Kuwaiti youth culture in the field of consumer spending awareness.
2. The role of globalization in the absence of awareness of consumer spending among Kuwaiti youth.
3. The impact of consumer spending awareness among Kuwaiti youth on income and family.

Validity and stability of the tool:

The initial form of the study tool was distributed to five faculty members and teaching assistants of Kuwait University's College of Business Administration to verify the validity of the study tool. In addition, they were asked to express their opinion on the tool's suitability for the study sample, the integrity of the language, and the study questions' suitability to the sample members. Several of these observations led to the modification of the tool, in which some of the questions were found to be ambiguous, while others appeared to be suggestive.

After modifying the questionnaire, a random sample of 50 individuals from the study population was administered the questionnaire as an initial experimental sample to ensure its clarity and extent of response. However, some observers pointed out several unclear questions, which were rephrased. Additionally, the reliability coefficient (Krubach Alpha) was 0.821, which is an excellent level of stability, indicating a high degree of consistency among the questions.

Statistical Analysis

In the statistical analysis, SPSS was used to calculate the appropriate statistics, such as the following:

1. The frequency tables and cross-frequency tables were used to calculate ratios and averages regarding personal information and study data.
2. Through the Chi-square test of independence, it was possible to determine how the personal variables relate to each other and how the study variables relate to some personal variables.
3. Taking into account all the basic elements of the study data, here is how the 3-degree questionnaires were calculated:
 - a. There are three elements to the study data: the first element consists of 14 questions, the second element consists of 5 questions, and the third element consists of 9 questions.
 - b. The answer to each question contains three choices: disagree, neutral, and agree. One mark is awarded to the disagree, two to neutral, and three to agree.
 - c. To calculate the questionnaire results, we collect the marks for each element question and divide them by the number of questions in the element. We repeat this process for every element and all study sample members.
4. Based on the results of the questionnaires, we can identify the behavior of participants' opinions and the necessary expectations of the study population for the data of the study through statistical measures and confidence intervals.
5. Tests such as Mann-Whitney and Kruskal-Wallis are used to determine whether there are statistically significant differences between the averages of the questionnaire results for each branch of the personal data.

RESULTS AND DISCUSSION

Personal information and how it relates to each other

Relative frequency distributions were used to find out the percentages of personal information such as *Gender*, *Age group*, *Qualification of household head*, *Total monthly household income*, *Family size*, *Job of household head*, and *Place of residence* for the sample members. Table (1) shows the percentages of personal information for the sample members.

Table 1: The Percentages of Personal Information of the Study Sample

Personal Information		Number	Percentage
Gender	Male	183	36.1
	Female	324	63.9
Total		507	100
Age group	Less than or equal to 20 years	182	35.9
	20 to 23 years	281	55.4
	Greater than 23 years	44	8.7
Total		507	100
Qualification of household head	No Qualification	9	1.8
	Less than secondary	32	6.3
	High School	112	22.1
	Diploma (Institutes and Intermediate Community Colleges)	57	11.2
	College (BA or equivalent)	247	48.7
	Graduate (MSc or Ph.D.)	50	9.9
Total		507	100
Total monthly household income	Less than or equal to 1000 KD	78	15.5
	From 1001 to 2000 KD	177	35.2
	From 2001 to 3000 KD	109	21.7
	From 3001 to 4000 KD	56	11.1
	From 4001 to 5000 KD	10	2.0
	Greater than or equal to 5001 KD	73	14.5
Total		503	100
Family size (number of family members)	Less than or equal to 2 people	1	0.2
	From 3 to 5 people	147	29.1
	From 6 to 8 people	284	56.2
	Greater than or equal to 9 people	73	14.5
Total		505	100
Job of household head	Not working	88	17.4
	Private sector (such as companies, private institutions, etc.)	47	9.2
	Public sector (government job)	262	51.7
	Free business	110	21.7
Total		507	100
Place of residence	Capital Governorate	206	40.6
	Hawalli Governorate	87	17.2
	Al-Ahmadi Governorate	20	3.9
	Farwaniya Governorate	102	20.1
	Mubarak Al-Kabeer Governorate	35	6.9
	Al-Jahra Governorate	57	11.3
Total		507	100

Table 1 shows that males accounted for 36.1% of the sample while females accounted for 63.9%. According to the data, the group *20-23 years* accounted for the highest percentage, followed by the group *Less than or equal to 20 years* with 55.4% and 35.9%, respectively, while the group *Greater than 23 years* accounted for the least percentage at 8.7%.

Furthermore, according to the *Qualification of the household head*, the distribution of the sample indicated that the majority of respondents were from the *College (BA or equivalent)*, with a percentage of 48.7%, followed by *High School* with a percentage of 22.1%. On the other hand, the percentages for the *Diploma (Institutes and Intermediate Community Colleges)*, *Graduate (MSc or Ph.D.)*, and *Less than secondary* are very close, 11.2%, 9.9%, and 6.3%, respectively. Finally, those with *No Qualifications* accounted for the lowest percentage of 1.8%.

As per the *Total monthly household income* distribution, the sample found that the income class of *1001 to 2000 KD* made up 35.2% of the total, followed by the income class of *2001 to 3000 KD* with 21.7%. On the other hand, income classes *Less than or equal to 1000 KD*, *Greater than or equal 5001 KD*, and *From 3001 and 4000 KD* recorded low percentages, reaching 15.5%, 14.5%, and 11.1% respectively, and the income class *From 4001 and 5000 KD* recorded the lowest percentage at 2.0%.

In terms of the *Family size* distribution, the sample showed that the family size class *From 6 to 8 people* represented 56.2% of the sample, followed by the family size class *From 3 to 5 people* at 29.1%. A low percentage is recorded to the family class of *Greater than or equal to 9 people*, reaching 14.5%, while the class of family size *Less than or equal to 2 people* recorded the lowest percentage, reaching 0.2%.

According to the *Job of the household head*, the distribution of the sample showed that 51.7% of respondents work in the *Public sector (government job)*, followed by 21.7% of respondents who run their *Free business*. On the other hand, the *Not working* percentage accounted for 17.4%, while those with the *Private sector (companies, private institutions, etc.)* made up the least amount of 9.2%.

Finally, the sample distributions for the *Place of residence* indicate that the *Capital Governorate* formed the highest percentage at 40.6%, followed by *Farwaniya Governorate* at 20.1%. On the other hand, *Hawalli Governorate* is at 17.2%, followed by *Al-Jahra Governorate* at 11.3%. In contrast, *Mubarak Al-Kabeer Governorate* and *Al-Ahmadi Governorate* are at the lowest percentages with 6.9% and 3.9%, respectively.

Using the Chi-Squared test for independence to determine whether statistically significant relationships can be found between the personal data themselves, results are presented in table (2) below.

Table (2): The chi-square p-values for the relationships between the Gender and the Age Group with other Personal data

Personal Data	Qualification of household head	Total monthly household income	Family size	Job of household head	Place of residence
Gender	.001*	.000*	.156	.564	.000*
Age Group	.000*	.000*	.000*	.000*	.000*

* There is a statistically significant relationship at the level of 0.05

Based on table (2), we can see significant relationships between *Gender* and *Qualification of household head*, *Total monthly household income*, and *Place of residence* at the 5% level of significance. On the other hand, there are no significant relationships between *Gender* and the *Family size* or *Job of the household head* at the 5% level. Moreover, the data indicate that the *Age Group* has a significant relationship with the *Qualification of household head*, *Total monthly household income*, *Family size*, *Job of household head*, and *Place of residence* at the 5% level of significance.

Study data and its relationship with personal information

In this part, we will review the results relating to the study questions based on their basic elements and examine the connection between those elements and the personal information of the sample members.

The role of Kuwaiti youth culture in the field of consumer spending awareness:

Table (3) below shows the proportions of each of the study items in this part based on the relative frequency distributions.

Table (3): Percentages of the role of Kuwaiti youth culture in the field of consumer spending awareness according to the sample members.

No.	Item	Disagree	Neutral	Agree
1	Individuals who grow up heavily dependent on their parents' spending cannot take into account the circumstances of others.	28.6	43.8	27.6
2	Religion urges people not to overspend during shopping.	1.9	29.9	63.2
3	Spending is a typical repetitive behavior.	9.7	38.8	51.5
4	Individuals are considered by nature to enjoy spending money and buying.	15.7	29.6	64.7
5	The culture of spending is overshadowed by the obsession with shopping for the individual.	19.6	51.2	29.2
6	Having a variety of goods with different tastes attracts individuals to purchase.	2.7	20.5	76.8
7	Shopping obsession is characterized by a lack of basic spending priorities and a pursuit of luxuries.	13.3	34.9	61.8
8	Individuals are often tempted to purchase things that are not essential but related to fashion.	11.9	30.6	57.5
9	Spending is one of the means by which one overcomes depression.	15.7	40.9	43.4
10	Women tend to spend more than men.	16.8	19.8	63.4
11	Because of women's feeling of pampering and beauty, they increase spending to take care of their external appearance.	14.7	32.1	53.3
12	Kuwaiti individuals tend to save money for special occasions because social life and social gatherings hold a lot of importance in their lives.	9.7	50.8	39.5
13	Information about commodities is readily available through various visual, audio, print, and electronic media, enabling consumers to spend more.	11.8	30.6	57.6
14	The individual's lack of awareness of consumer spending led to an inflated rate of luxury spending and wrong purchasing habits.	9.8	19.0	71.2

Based on Table (3), the *Agree* percentages were dominant in all items except for Item 1, Item 5, and Item 12, which have dominant *Neutral* scores of 43.8%, 51.2%, and 50.8%, respectively. More specifically, regarding the percentages of *Agree*, Item 6 had the highest percentage with 76.7, followed by Item 14 with 71.2%, then items 2, 4, 8, 10, and 13 in order by percentage, which ranged from 57.5% to 64.7%. Both Item 11 and Item 3 have very close percentages of *Agree* with 53.2% and 51.5%, respectively, followed by Item 9 with 43.4%.

By using the chi-square test to examine the relationship between Kuwaiti youth culture and consumer spending awareness, as shown in Table (4) (see the Appendix), the following observations are made:

- Statistically significant relationships were found between items 1, 2, 4, 5, 7, 8, 11, and 12 and *Gender* at a significance level of 0.05. In contrast, there are no statistical relationships between the other items and *Gender* at the same significance level.

- Statistically significant relationship between all items of Kuwaiti youth culture in the field of consumer spending awareness and *Age Group* at the level of significant 0.05 except items 4 and 8.
- Statistically significant relationship between the role of Kuwaiti youth culture in consumer spending awareness and each of *Qualification of household head*, *Total monthly household income*, and *Place of residence* at the significance level of 0.05.
- Statistically significant relationship between Kuwaiti youth culture and *Family size* except items 7 and 8 with significant levels of 0.05.
- Statistically significant relationship was found between all items of Kuwaiti youth culture in the field of consumer spending awareness with *Job of household head* at a significant level of 0.05 except for Item 2 and Item 10.

The role of globalization in the absence of consumer spending awareness among Kuwaiti youth:

Frequency tables were used to calculate the percentages of the role of globalization in the absence of awareness of consumer spending among Kuwaiti youth according to the sample members, as shown in Table (5) below, where different and high percentages were approved for all study paragraphs for this element.

Table (5): Proportions of the role of globalization in the absence of awareness of consumer spending among Kuwaiti youth according to the sample

No.	Item	Disagree	Neutral	Agree
1	Globalization has weakened family cohesion, which has led to the infiltration of abnormal purchasing behavior such as obsession with buying, and thus a lack of awareness of consumer spending.	16.6	45.8	37.6
2	Globalization has increased the intensity of irrational spending within the framework of the able family.	10.9	35.2	53.9
3	Globalization led to the creation of a false awareness of consumer spending in the individual, which led to the waste of money and the pursuit of purchases far from prudence and housekeeping.	18.5	38.1	43.4
4	Globalization has made women loyal consumers of cosmetics production companies and provided all temptations to make them eternal females with an immortal charm that does not affect her age.	17.1	35.0	47.9
5	Globalization has opened the individual's appetite for shopping, and consequently, the consumption rate has increased among members of the upper and middle-class, and pushed some individuals with low incomes to engage in unintelligent purchasing behavior.	13.8	30.7	55.4

In Table (5), the *Agree* percentages dominated all items except Item 1, which shows a *Neutral* percentage of 45.8%. On the other hand, item 2, Item 3, Item 4, and Item 5 have very close *Agree* percentages ranging from 43.4.5% to 55.4%. Using the chi-square test,

we now examine the relationship between globalization and lack of consumer spending awareness among Kuwaiti youth, as shown in Table (6) (see the Appendix).), and the following observations were made:

- Statistically significant relations were found between each item of Item 3, Item 4, and Item 5 and *Gender* at a significant level of 0.05.
- No statistical relationship between either item of Item 1 or Item 2 and *Gender* at a significant level of 0.05.
- Statistically significant relationships were identified at the level of 0.05 among all items of the role of globalization in the absence of awareness of consumption among Kuwaiti youth as related to *Age Group*, *Qualification of household head*, *Total monthly household income*, *Family size*, *Job of household head*, and *Place of residence*.

The impact of consumer spending awareness among Kuwaiti youth on income and family:

Frequency tables were used to calculate the percentages of the impact of Kuwaiti women's awareness of consumer spending on the income and family of the study sample as in Table (7) below, where all paragraphs were approved in varying proportions.

Table (7): Percentages of the impact of consumer spending awareness among Kuwaiti youth on income and family according to the sample

No.	Item	Disagree	Neutral	Agree
1	The absence of awareness of consumer spending leads to the absence of positive behaviors in dealing with money, such as saving, organizing spending priorities, and avoiding extravagance and spending on luxuries.	13.5	23.2	63.3
2	The lack of awareness of consumer spending creates a clear imbalance between income and spending.	8.9	20.2	70.9
3	The absence of awareness of consumer spending leads to the absence of savings, which is the mainstay in protecting the family from emergency crises.	4.5	29.8	65.7
4	Activating the so-called home production through housewives manufacturing everything that can compensate for buying from abroad, such as making jams, pickles, etc., led to an increase in income.	16.7	42.6	40.7
5	Some families resort to marketing some cottage industries to increase income.	6.9	35.4	57.7
6	Some families resort to reducing the expenses of entertainment and recreation to provide money for the necessary needs for the stability of the family.	8.0	39.5	52.5
7	Encouraging children to save from their personal expenses and involving them in setting the family budget.	5.9	33.7	60.4
8	Spending reduces reassurance in the absence of a future vision.	13.2	33.0	53.8
9	Lack of awareness of the family's future and its members pushed many to fall into the cycle of spending and fall into the quagmire of debts and financial crises.	9.1	21.9	69.0

Table (7) showed that the *Agree* percentages were dominant in all the paragraphs except for Item 4, which shows a *Neutral* with percentages of 40.7%. More specifically, for the *Agree* percentages, it was found that Item 2 accounted for the vast majority with a percentage of 70.9%, followed directly by Item 9 by 69.0%. Following Item 3 with a percentage of 65.7% are Item 1, Item 6, Item 7, and Item 8. Their percentages range from 52.5% to 63.3%.

Using the chi-square test to examine the relationship between Kuwaiti youth's awareness of consumer spending on income and family with personal information, as shown in Table (8) (see Appendix), the following observations are made:

- All items of the impact of Kuwaiti youth's awareness of consumer spending on the income and family were statistically significant at the level of significant 0.05 with *Gender* except for Items 3 and 6.
- All items of the impact of Kuwaiti youth's awareness of consumer spending on income and family are statistically significant at the level of significance 0.05 with the *Age Group* except for item 3.
- There is a statistically significant relationship at the level of significant 0.05 between all items of the impact of Kuwaiti youth's awareness of consumer spending on the income and family with *Qualification of household head*, *Total monthly of household income*, *Job of household head*, and *Place of residence*.
- There is a statistically significant relationship at the level of significant 0.05 between all items of the impact of Kuwaiti youth's awareness of consumer spending on the income and family with *Family size* except for Item 6.

Statistical measures and confidence intervals

As part of the descriptive statistical measures used to calculate the pinch marks for the survey results, the mean and standard deviation of each paragraph of each element of the study questions were calculated: the role of Kuwaiti youth culture in consumer spending awareness, the role of globalization in the absence of awareness of consumer spending among Kuwaiti youth, the impact of Kuwaiti youth's awareness of consumer spending on the income and family out of 3 points. In addition, the 95% confidence intervals for average points of the questionnaire results for each element of the fundamental elements were also computed, as shown in Table (9) shows that.

Table (9): Some descriptive statistical measures and confidence interval for the rates of the study variable (From 3 degrees)

Subject	Sample Size	Mean	Standard Deviation	95% Confidence Interval	
				Lower Bound	Upper Bound
The role of Kuwaiti youth culture in the field of consumer spending awareness	504	2.3848	.31902	2.3568	2.4127
The role of globalization in the absence of consumer spending awareness among Kuwaiti youth	463	2.3132	.51047	2.2666	2.3598
The impact of consumer spending awareness among Kuwaiti youth on income and family	475	2.4841	.34790	2.4527	2.5155

In Table (9), it can be seen that the average points of all the questionnaire results for all the paragraphs of each element of the fundamental elements of the study questions range from 2.2666 to 2.5155, which indicates a high level of agreement between the study sample and the various study items. In addition, all of the confidence intervals at the 95% confidence level had mean difference rates greater than 2 out of 3 degrees, with a minimum of 2.2666 and only the highest of 2.5155.

Statistical differences tests

According to the Kolmogorov-Smirnov test for normality, the average scores of the variables for each element of the fundamental elements of the study questions are non-normal. Thus, we will use the nonparametric statistical difference tests. In this study, we used the Mann-Whitney test to determine whether there were statistically significant differences in the means of study variables for each element for sample members based on *Gender*. Also, the Kruskal-Wallis tests were used to determine whether any statistical differences existed between study variables for each element for individuals in the sample based on their *Age*, *Qualification of household head*, *Household Income*, *Family Size*, *Job of household head*, and *Place of residence* as shown in Tables (10) and (11).

Table (10): Summary of the results of the Mann-Whitney Test tables to study the statistical differences between the means of study variables for the sample members according to Gender

Personal Information		Study Variables					
		The role of Kuwaiti youth culture in the field of consumer spending awareness		The role of globalization in the absence of consumer spending awareness among Kuwaiti youth		The impact of consumer spending awareness among Kuwaiti youth on income and family	
		Mean Rank	P-Value	Mean Rank	P-Value	Mean Rank	P-Value
Gender	Male	214.39	.000*	228.98	.724	222.50	.070
	Female	274.22		233.56		246.33	

* There is a statistically significant difference at the level of 0.05

Table (10) above shows that there are no statistically significant differences at the level of significance 0.05 between the mean scores of the questionnaire results for all items of *The role of globalization in the absence of consumer spending awareness among Kuwaiti youth*, and *The impact of consumer spending awareness among Kuwaiti youth on income and family* according to Gender. At the same time, there are statistically significant differences at the significance level 0.05 between the mean scores of the survey results for all items of *The role of Kuwaiti youth culture in the field of consumer spending awareness* according to Gender. Through the mean ranks, we notice that the *Female* has the most in agreement with the different study items to *The role of Kuwaiti youth culture in the field of consumer spending awareness* than the *Male*.

Table (11): Summary of the results of the Kruskal-Wallis test tables to Study the statistical differences between the means of the study variables for the individuals of the sample according to Personal Data

Personal Information		Study Variables					
		The role of Kuwaiti youth culture in the field of consumer spending awareness		The role of globalization in the absence of consumer spending awareness among Kuwaiti youth		The impact of consumer spending awareness among Kuwaiti youth on income and family	
		Mean Rank	P-Value	Mean Rank	P-Value	Mean Rank	P-Value
Age Group	Less than or equal to 20 years	235.45	.109	215.75	.002*	224.28	.001*
	Greater than 20 to 23 years	259.44		232.16		234.92	
	Greater than 23 years	277.57		294.22		309.78	
	No Qualification	276.50	.000*	426.00	.000*	451.00	.000*

Qualification of household head	Less than secondary	353.25		260.00		227.31	
	High School	228.11		261.41		239.28	
	Diploma (Institutes and Intermediate Community Colleges)	279.64		220.26		220.00	
	College (BA or equivalent)	259.71		216.93		226.89	
	Graduate (MSc or PhD)	170.30		191.10		271.42	
Total monthly of household income	Less than or equal to 1000 KD	254.15	.000*	255.63	.000*	243.77	.000*
	From 1001 to 2000 KD	271.54		269.84		270.02	
	From 2001 to 3000 KD	185.09		209.29		242.17	
	From 3001 to 4000 KD	269.09		231.21		178.11	
	From 4001 to 5000 KD	268.35		112.28		148.75	
	Greater than or equal to 5001 KD	273.84		152.90		200.03	
Family size (number of family members including husband and wife)	Less than or equal to 2 people	275.50	.344	84.50	.144	39.00	.000*
	From 3 to 5 people	240.92		222.00		200.64	
	From 6 to 8 people	249.92		228.79		238.81	
	Greater than or equal to 9 people	278.20		261.43		305.12	
Job of household head	Not working	188.13	.000*	213.17	.000*	298.03	.000*
	Private sector (such as companies, private institutions, etc.)	220.60		239.46		247.63	
	Public sector (government job)	289.77		260.59		253.36	
	Free business	229.89		173.19		149.40	
Place of residence	Capital Governorate	246.45	.022*	240.01	.005*	249.79	.008*
	Hawalli Governorate	269.15		218.86		228.69	
	Al-Ahmadi Governorate	254.35		150.95		196.15	
	Farwaniya Governorate	268.55		250.06		235.82	
	Mubarak Al-Kabeer Governorate	289.46		274.35		306.87	
	Al-Jahra Governorate	197.74		194.11		196.41	

* There is a statistically significant difference at the level of 0.05

Based on Table (11) above, there is no statistically significant difference at the level of significance 0.05 in the mean scores for all items of *The role of Kuwaiti youth culture in the field of consumer spending awareness* by Age Group. At the same time, there are statistically significant differences at the significance level 0.05 in the mean scores of the survey results for all items of *The role of globalization in the absence of consumer spending*

awareness among Kuwaiti youth and The impact of consumer spending awareness among Kuwaiti youth on income and family based on Age Group. In addition, we notice from the mean ranks that the age of *Greater than 23 years* is the one with the most agreement with the different study items for both elements, while the age of *Less than or equal to 20 years* is the one with the least agreement.

Also, the result shows that there are statistically significant differences at the level of significance 0.05 between the mean scores of the questionnaire results for all items of *The role of Kuwaiti youth culture in the field of consumer spending awareness*, *The role of globalization in the absence of consumer spending awareness among Kuwaiti youth*, and *The impact of consumer spending awareness among Kuwaiti youth on income and family* according to *Qualification of household head*. Based on the mean ranks, we see that the *Less than secondary* followed by the *Diploma* has the most agreement with the different study items for *The role of Kuwaiti youth culture in the field of consumer spending awareness*. In contrast, the *Graduate* has the least agreement with the different study items for this element. However, the mean ranks show that the *No Qualification* followed by the *Diploma* has the most agreement with the different study items for *The role of globalization in the absence of consumer spending awareness among Kuwaiti youth*. In contrast, the *Graduate* has the least agreement with the different study items for this element. Although, the mean ranks show that *No Qualification* followed by *Graduate* has the most agreement with the different study items for *The impact of consumer spending awareness among Kuwaiti youth on income and family*, while *Diploma* has the least agreement with the different study items for this element.

Furthermore, the result shows that there are statistically significant differences at the level of significance 0.05 between the mean scores of the questionnaire results for all items of *The role of Kuwaiti youth culture in the field of consumer spending awareness*, *The role of globalization in the absence of consumer spending awareness among Kuwaiti youth*, and *The impact of consumer spending awareness among Kuwaiti youth on income and family* according to *Total monthly of household income*. Through the mean ranks, we notice that the income *From 1001 to 2000 KD* followed by the *Greater than or equal to 5001 KD* have the most agreement with the different study items for *The role of Kuwaiti youth culture in the field of consumer spending awareness* while the income *From 2001 to 3000 KD* has the least agreement with the different study items for this element. The mean rankings also show that incomes *From 1001 to 2000 KD* followed by *Less than or equal to 1000 KD* have the highest agreement with elements *The role of globalization in the absence of consumer spending awareness among Kuwaiti youth*, and *The impact of consumer spending awareness among Kuwaiti youth on income and family*. In comparison, the income *From 4001 to 5000 KD* has the least in agreement with the different study items for both elements.

In addition, the results show that there are no statistically significant differences at the significance level of 0.05 between the mean scores of elements *The role of Kuwaiti youth culture in the field of consumer spending awareness* and *The role of globalization in the absence of consumer spending awareness among Kuwaiti youth* based on *Family size* for all items of the questionnaire. In contrast, there are statistically significant differences at the significance level 0.05 between the mean scores of the survey results for all items of *The impact of consumer spending awareness among Kuwaiti youth on income and family* according to the *Family size*. As far as the mean ranks, we notice that the family size *Greater than or equal to 9 people*, followed by *From 6 to 8 people* have the most in agreement with the different study items for this element. In comparison, the size of *Less than or equal to 2 people* has the least in agreement with the different study items for this element.

Moreover, the result shows that there are statistically significant differences at the level of significance 0.05 between the mean scores of the questionnaire results for all items of *The role of Kuwaiti youth culture in the field of consumer spending awareness*, *The role of globalization in the absence of consumer spending awareness among Kuwaiti youth*, and *The impact of consumer spending awareness among Kuwaiti youth on income and family* according to *Job of household head*. Through the mean ranks, we notice that the *Public sector* followed by *Free business* has the most in agreement with the different study items for *The role of Kuwaiti youth culture in the field of consumer spending awareness*. In contrast, the *Not working* has the least in agreement with the different study items for this element. As can also be seen from the mean ranks, the *Public sector* followed by the *Private sector* has the most in agreement with the different study items of both elements: *The role of globalization in the absence of consumer spending awareness among Kuwaiti youth*, and *The impact of consumer spending awareness among Kuwaiti youth on income and family*. In comparison, the *Free business* has the least in agreement with the different study items for both elements.

Finally, the result shows that there are statistically significant differences at the level of significance 0.05 between the mean scores of the questionnaire results for all items of *The role of Kuwaiti youth culture in the field of consumer spending awareness*, *The role of globalization in the absence of consumer spending awareness among Kuwaiti youth*, and *The impact of consumer spending awareness among Kuwaiti youth on income and family* according to the *Place of residence*. The mean ranks reveal that the *Mubarak Al-Kabeer Governorate* followed by *Hawalli Governorate*, has the most in agreement with the different study items for *The role of Kuwaiti youth culture in the field of consumer spending awareness*. In contrast, the *Al-Jahra Governorate* has least in agreement with the different study items for this element. Also, the mean ranks show that the *Mubarak Al-Kabeer Governorate* followed by *Farwaniya Governorate* has the most in agreement with the different study items of *The role of globalization in the absence of consumer spending awareness among Kuwaiti youth*. In contrast, the *Al-Ahmadi Governorate* has least in

agreement with the different study items for this element. Furthermore, the *Mubarak Al-Kabeer Governorate*, followed by *Capital Governorate*, has the most in agreement with the different study items of *The impact of consumer spending awareness among Kuwaiti youth on income and family*. In contrast, the *Al-Ahmadi Governorate* has the least in agreement with the different study items for this element.

CONCLUSION

In light of the study's findings, it was possible to formulate some of the following suggestions and recommendations:

1. Study findings regarding *The role of Kuwaiti youth's culture in the field of consumer spending awareness* indicated that religious scruples played an essential role in the shopping process by urging youth not to be extravagant despite their love of spending and the pleasure of buying for them. Therefore, religious guidance must play a role in giving advice and work to promote the culture of spending money on the needs of the family and not to be deceived by false appearances in spending on unnecessary luxuries and fashions, which obscure spending on the needs of the family. Also, religion could offer advice on promoting a culture of saving to prevent families from falling into a debt dilemma and dealing with a financial crisis.
2. Family budgets should be set with the participation of the husband, wife, and children. This will make it easier to distribute income according to family needs and encourage the children to save from their personal finances rather than favor others in light of the rapid development of technology. Accordingly, the concerned institutions must provide trained counselors to advance this field because it is essential for families' security and stability to develop a culture of consumer awareness and achieve a balance between income and spending.
3. Utilizing the media in all its forms, audio, visual, and print, to spread the culture of conscious consumption directly impacted by globalization and its adverse effects. Therefore, the positive aspects of globalization need to be clarified while warning consumers about the negative aspects that liberate youth and disintegrate families. The negative aspects of globalization encouraged false consumption among young people by encouraging their appetite for shopping, especially among the upper and middle classes. In addition, they led to irrational purchasing habits among young people with limited income, increasing burdens on families and making them lose sight of domestic virtues.
4. Promoting the participation of regulatory agencies, standards and metrology centers, and consumer protection organizations in monitoring local and imported

- goods to protect consumers from fraud and monopoly. It is necessary to issue laws that control oversight bodies and tighten control over their application to set their prices so that they are commensurate with the laws and regulations in force in the country.
5. Engaging university students in developing a sense of consumer spending awareness by hosting advisory meetings and seminars by experts in the field. Additionally, there should be a compulsory or optional course on consumer culture to protect young people with a future vision due to the unprecedented rapid advances in technology and employment and their impacts on draining money and leaving false consumption of goods. Also, to protect families from debt and emergency financial crises, we must promote a culture of saving and budgeting.
 6. To help families increase income, encourage non-working youth to become self-employed and participate in government businesses, if possible. In addition, the importance of labor market participation should be vigorously promoted through seminars and private meetings, taking into account religion, culture, and customs when seeking work to increase the family's income, which is essential to surviving harsh conditions.

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APPENDIX: STATISTICAL TABLES**Table (4): The chi-square p-values for the relationships between the items of the role of Kuwaiti youth culture in the field of consumer spending awareness and the personal data.**

No .	Item	Personal Data						
		Gender	Age Group	Qualification of household head	Total monthly household income	Family size	Job of household head	Place of residence
1	Individuals who grow up heavily dependent on their parents' spending cannot take into account the circumstances of others.	.015*	.008*	.000*	.000*	.053	.000*	.010*
2	Religion urges people not to overspend during shopping.	.000*	.000*	.000*	.000*	.000*	.057	.000*
3	Spending is a typical repetitive behavior.	.083	.004*	.000*	.001*	.000*	.005*	.000*
4	Individuals are considered by nature to enjoy spending money and buying.	.000*	.408	.000*	.028*	.002*	.000*	.000*
5	The culture of spending is	.002*	.000*	.000*	.000*	.005*	.006*	.000*

	overshadowed by the obsession with shopping for the individual.							
6	Having a variety of goods with different tastes attracts individuals to purchase.	.250	.000*	.000*	.000*	.007*	.000*	.000*
7	Shopping obsession is characterized by a lack of basic spending priorities and a pursuit of luxuries.	.000*	.000*	.000*	.000*	.199	.003*	.000*
8	Individuals are often tempted to purchase things that are not essential but related to fashion.	.000*	.573	.000*	.000*	.111	.000*	.000*
9	Spending is one of the means by which one overcomes depression.	.150	.001*	.000*	.003*	.000*	.000*	.038*
10	Women tend to spend more than men.	.689	.000*	.000*	.000*	.003*	.062	.000*

11	Because of women's feeling of pampering and beauty, they increase spending to take care of their external appearance.	.001*	.040*	.000*	.000*	.011*	.000*	.000*
12	Kuwaiti individuals tend to save money for special occasions because social life and social gatherings hold a lot of importance in their lives.	.011*	.138	.000*	.000*	.000*	.004*	.000*
13	Information about commodities is readily available through various visual, audio, print, and electronic media, enabling consumers to spend more.	.112	.001*	.000*	.000*	.935	.000*	.000*
14	The individual's lack of awareness of consumer spending led	.338	.002*	.001*	.000*	.000*	.000*	.000*

	to an inflated rate of luxury spending and wrong purchasing habits.							
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Table (6): The chi-square p-values for the relationships between the items of the role of globalization in the absence of awareness of consumer spending among Kuwaiti youth and the personal data.

No .	Item	Personal Data						
		Gender	Age Group	Qualification of household head	Total monthly household income	Family size	Job of household head	Place of residence
1	Globalization has weakened family cohesion, which has led to the infiltration of some abnormal purchasing behaviors such as obsession with buying, and thus leads to an absence of awareness of consumer spending.	.349	.033*	.000*	.000*	.024*	.000*	.000*
2	Globalization has increased the intensity of irrational spending within the framework of the able family.	.058	.000*	.000*	.000*	.045*	.000*	.000*

3	Globalization led to the creation of a false awareness of consumer spending in the individual, which led to the waste of money and the pursuit of purchases far from prudence and housekeeping .	.000*	.005*	.000*	.001*	.000*	.004*	.000*
4	Globalization has made women loyal consumers of cosmetics production companies and provided all temptations to women to make them eternal female with an immortal charm that does not affect her age.	.001*	.000*	.000*	.000*	.000*	.000*	.000*
5	Globalization has opened the individual's appetite for shopping, and consequently, the rate of consumption has increased among members of	.009*	.000*	.000*	.000*	.000*	.000*	.000*

	the upper and middle class, and pushed some individuals with low incomes to engage in unintelligent purchasing behavior.							
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Table (8): The chi-square p-values for the relationships between the items of the impact of consumer spending awareness among Kuwaiti youth on income and family and the personal data.

No .	Item	Personal Data						
		Gender	Age Group	Qualification of household head	Total monthly household income	Family size	Job of household head	Place of residence
1	The absence of awareness of consumer spending leads to the absence of positive behaviors in dealing with money, such as saving, organizing spending priorities, and avoiding extravagance and spending on luxuries.	.003*	.014*	.000*	.000*	.001*	.000*	.000*
2	The lack of awareness of consumer spending creates a clear imbalance between	.000*	.000*	.000*	.000*	.000*	.000*	.000*

	income and spending.							
3	The absence of awareness of consumer spending leads to the absence of saving, which is the mainstay in protecting the family from emergency crises.	.275	.127	.004*	.000*	.000*	.001*	.000*
4	Activating the so-called home production through housewives manufacturing everything that can compensate for buying from abroad, such as making jams, pickles, etc., which led to an increase in income.	.000*	.000*	.000*	.000*	.024*	.000*	.000*
5	Some families resort to marketing some cottage industries to increase income.	.000*	.000*	.000*	.000*	.000*	.000*	.000*
6	Some families resort to reducing the expenses of entertainment and recreation in order to	.557	.022*	.000*	.000*	.055	.023*	.000*

	provide money for the necessary needs for the stability of the family.							
7	Encouraging children to save from their personal expenses and involving them in setting the family budget.	.005*	.044*	.000*	.000*	.000*	.000*	.017*
8	Spending reduces reassurance in the absence of a future vision.	.028*	.003*	.000*	.000*	.007*	.006*	.000*
9	Lack of awareness of the future of the family and its members pushed many to fall into the cycle of spending and fall into the quagmire of debts and financial crises.	.000*	.000*	.000*	.005*	.000*	.000*	.000*