

عنوان البحث	<b>Consumer Culture and its Relationship to Saudi Family Financial Planning.</b> الثقافة الاستهلاكية وعلاقتها بالتخطيط المالي للأسرة السعودية .	بحث مشترك
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هل البحث مشتق من رسالة علمية	لا	

#### ملخص البحث السادس باللغة الإنجليزية:

##### Abstract of the sixth Research in English:

**Study Problem:** Family financial planning includes the family's understanding of future needs within a specific time frame and estimating the required financial resources. Potential opportunities and challenges must also be considered in order to address them. Consumer culture also plays a fundamental role in shaping the family's financial behaviors and decisions.

**Study Objectives: Main Objective:** Study the relationship between consumer culture and financial planning for the Saudi family.

In addition to the main objective, there are sub-objectives: -

- 1- Study the factors associated with decision-making regarding the family's economy and budget management.
- 2- Determine the relative importance and level of awareness of the aspects of financial planning for the Saudi family.
- 3- Study the differences in the responses of the basic study sample to the financial planning scale in relation to gender, place of residence, education level, and income level.

**Study Concepts:** Financial Planning - Consumer Culture - Decision Making.

**Study Methodological:** Type of Study / Study Methods: The study relied on an integrated set of methods, including a set of quantitative measures related to the main variables in this study, and both descriptive and analytical methods were used.

**Method Used:** This study relied on the descriptive analytical method to achieve its goal. The study focuses on consumer culture and its relationship to family financial planning by studying economic, personal, social and media factors.

**Study sample:** The study sample consisted of 457 individuals from Saudi families.

**Study Findings:** The study proved that social factors play the most important role in determining and directing consumer culture, in addition to having a major role in directing the consumer towards purchasing a specific product. Finally, the researchers found the effective role of financial planning by setting a comprehensive budget for all family needs, which contributes to ensuring the financial well-being of the family. This study recommends the necessity of holding meetings, seminars and programs to identify the effects and priorities of the consumer and how to deal with them properly and benefit from them. There is also a need to increase awareness campaigns in various media outlets about the need to rationalize consumption and the need for financial planning.