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CONSUMER POLICY IN THE LESS DEVELOPED COUNTRIES:
A SAUDI ARABIAN CONTEXT.

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PART IV.

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CHAPTER ONE.

THE EXPLOITATION OF
CONSUMERS IN SAUDI ARABIA.

The main purpose of this Chapter is to describe the problem of consumer exploitation through the eyes of the consumer, therefore ethnographic interviews were conducted with sixteen Saudi consumers.

Those interviewees are considered as informants rather than subjects. Informants are different from subjects in the sense that researchers are concerned in finding out the culture of the subjects, so they can prove or refute specific hypotheses,¹ while informants determine what is essential for researchers to find out.²

Another distinction should be made between respondents and informants. Social scientists employ their own language with respondents, while they depend on the language of informants.

In conclusion, by describing the interviewees as informants, it was intended to emphasise the following points:

1. In this Chapter, the Researcher is not concerned with testing any hypothesis, but is more concerned with shedding light on the subject of consumer exploitation. Any conclusion that could be inferred from the executed interviews is limited by the low number of informants, therefore no generalisation can be utilised in this Chapter.

2. The researcher is concerned with describing consumer

exploitation through the language of informants.

Method.

It includes sampling, determining the type of questions, determining the type of interview, and deciding the analytical approach.

Sampling.

A group of informants who are representative in their characteristics to the population of Saudi consumers were needed. Random sampling would therefore be the appropriate method for sampling, but there is no way to get a sampling frame for the Saudi consumer. In fact, using the telephone directory would exclude those who have no telephone service and, those whose names are unlisted. Consequently the convenient way for sampling was cluster sampling.

The purpose of cluster sampling is to choose heterogeneous groups, but those groups should be small enough to cut down on sampling expenses.³ The real problem of cluster sampling is that if an error is made in any stage of sampling, this error could be carried through to the following stages of sampling.⁴

Choosing the cluster sample was not performed randomly, although choosing the informants within the cluster sample was performed randomly. Such a procedure can be considered biased to some degree, but that procedure could be defended on the following grounds:

1. Since the purpose of this Chapter is to describe the consumer exploitation through the eyes of Saudi consumers, cooperation from informants is a keystone in obtaining the information from the minds of the consumer. In a country such as Saudi Arabia, where privacy is a very important matter to individuals, asking someone if he knows that he pays interest when buying a car on an instalment basis could be considered offensive to some consumers, therefore choosing a cluster sample whose members can understand the purpose of the research should bring more cooperation from informants.

Choosing the Faculty of Economics and Administration at King Abdulaziz University would facilitate the communication of the purpose of the interview to the informants. This can be attributed to the fact that members of University are more likely to realise than others that conducting research is an objective of the University. In fact, the researcher tried to interview two persons from outside the University, but these interviews did not work out, especially since it was essential to use a tape recorder to tape the interviews. Using a tape recorder to tape interviews can lead the informant towards less cooperation and fictitious response, especially if the purpose of the interview is not communicable to the informants.

2. A trade off between the validity of choosing the

right procedure of sampling and the expected cooperation from informants. From the researcher's point of view, more emphasis was put on the cooperation of informants than the validity of sampling, especially since the main purpose of the interviews is to describe the consumer exploitation through their eyes.

3. The number of informants were sixteen. With such a sample size, there would be no room for generalisation, even if the best and accurate procedure of sampling was utilised.

4. Generalisation was not the purpose of this Chapter, but exploring and probing the depth of consumer exploitation can be a useful exercise before designing the questionnaire. The outcome of the interviews could direct the attention of the researcher to the areas that need to be tested in the following stages.

The Faculty of Economics and Administration at King Abdulaziz University was chosen as a cluster sample and the following occupations were chosen randomly.

<u>Occupation</u>	<u>Number of Informants</u>
Female Janitor	2
Female Clerk	2
Male Lecturer	2
Male Clerk	3
Male Student	2
Female Student	1
Male Janitor	2
Total	<u>14</u>

Office and Classroom numbers were written on small cards for each group, and they were reshuffled, then two rooms for female janitors, two rooms for female clerks, two rooms for male lecturers, three rooms for male clerks, two classrooms for male students, two rooms for male janitors, and only one classroom for female students were picked up. The names of the occupants of the chosen rooms were written on cards and reshuffled to decide on the informants.

Since there are more than 35 students in each class, the first student who left the classroom at the time of interview was chosen.

In order to have a representative sample, two housewives were chosen from the researcher's relatives. That choice could have been biased, but that was the only avenue to interview housewives in Saudi Arabia, since the religion of Islam does not encourage the intermixing of sexes.

The feelings of the researcher that such a sample could be biased, could be balanced out by the fact that it represented the characteristics of the population of the Saudi consumer. It represents male and female, students and employees, lecturers and students, housewives and working women, the intellectual and illiterate and the middle income class as well as the low income class. It does not represent the high income class, but that could be justified by the fact that the high income class does not need protection from the

government as much as the low and the middle income classes, because the marginal utility of their incomes, measured in currency terms, is less than that of the low and middle income classes.

All the male and housewife informants were interviewed by the researcher, while the other female informants were interviewed by a female assistant.

Spradley stated that informants should not be analytic, because analytic informants would then tell the story from the researcher's perspective.⁵ Two of the informants are lecturers, and this can be justified by the fact that discovering themes can be performed through comparing one's culture with other cultures through an informant who has knowledge of other cultures.⁶ In fact, the two lecturers were exposed to Western culture, and that could be helpful in discovering themes.

Types of Questions.

Fourteen questions were put to the informants about the techniques of consumer exploitation. Informants were asked if they knew that they or some one else had been exposed to one of the following techniques:

1. The consumer pays an interest that he does not realise at the time of signing the sale contract, or even if he realised that an interest is involved,

the sale contract was inflated.

2. The consumer is not allowed to return defective products or exchange them for other products
3. If the consumer was exposed to pyramid selling.
4. If the consumer was exposed to bait and switch technique.
5. If the consumer was exposed to land frauds.
6. If the consumer is exposed to price discrimination.
7. If the consumer cannot get his money back after paying the buying price for the product.
8. If the consumer was trapped in special low price practices.
9. If the consumer was exposed to fear selling.
10. If the consumer was exposed to phony charity.
11. If the consumer was exposed to phony home improvements.
12. If the consumer purchases counterfeit products

without realising it.

13. If the consumer was exposed to interia selling techniques.

14. If the consumer was exposed to non-accredited schools.

Generally speaking, questions can be phrased in a personal and cultural context.⁷ When phrasing a question of consumer exploitation in a personal context, the question could be have you been exposed to paying an interest without realising that you have paid such an interest? Such a personal question could put the informant on the defence by showing him up as an ignorant person. The informant could lose the desire of cooperation with the researcher, or could deny that he paid any interest (although he could have paid an interest).

The same question could be rephrased in a cultural context such as asking informants if paying an interest without realising it to the consumer is common practice, or if he knows that one of his friends or relatives paid an interest without realising it.

But the Researcher is concerned with describing consumer exploitation techniques through the eyes of informants rather than through the eyes of their friends or relatives. In short, the Researcher is concerned with

the experience question. This type of question is intended to ask informants of any experience that they have had in any particular setting.⁸ The questions were therefore phrased in a personal context at first, but if any informant denied that he was exposed to the concerned exploitation technique, then the question would be rephrased in a cultural context.

In conclusion, the personal question can fail to elicit more information from the informant for the following reasons:

1. The informant might not have been exposed to the concerned exploitation technique.
2. The informant might have been exposed to the concerned exploitation technique, but he may be unaware of that.
3. The informant might have been exposed to the concerned exploitation technique and he is aware of that, but he has no desire to show the researcher that he was trapped.

Some informants did deny that they were exploited, but when the question was rephrased in a cultural context, the researcher elicited more information. Some informants who denied that they were exposed to exploitation techniques, when the questions were

presented in a personal context, admitted later that they were exposed to exploitation techniques after the questions were rephrased in cultural context. Some of them have said "now, I can remember or I have forgotten to tell you". In fact, being exploited is the equivalent of letting someone make a laughing-stock of another person in the Saudi culture.

Two types of questions were utilised during the interviews:

1. Descriptive questions were used to encourage the informants to describe in detail the consumer exploitation techniques. They were used to expand the responses of informants.⁹

After the researcher explained the purpose of the interview explicitly to the informants, that it was part of a thesis on consumer policy in Saudi Arabia, the questions were phrased in a personal manner. For example, "Could you tell me if you were exposed to such consumer exploitation technique and could you describe it in full detail?" If the informant denied being exploited, the same question was rephrased in a cultural context. The descriptive questions facilitated the response of the informant through his language.

Because some of the informants were not well educated and some are illiterate some of the questions were not digested by some of them. The questions were

simplified during the interview. For example, the term price discrimination was not understood by some of the informants, therefore, examples of price discrimination were displayed to them.

2. Structural questions. They should help the researcher understand more information about domains.¹⁰

Structural questions were used for the following reasons:

1. To reduce boredom and tediousness that result from repeating descriptive questions.¹¹
- 2 To discover other practices of consumer exploitation that the researcher is not aware of.

An example of a structural question is "can you think of any other exploitation techniques that you encountered which we did not mention?" Another example is "I have learned from other informants that the consumer pays a high rate of interest without knowing the trap. Could you tell me some other ways to trap the consumer?" Structural questions were repeated over and over again to elicit more information from the informants.

Types of Interviews.

The interviews, which have been conducted, can be classified as the focused or non-schedule - structured interview, because the questions were pre-structured, but the informants were given more freedom in answering the questions, and the researcher was given more freedom to phrase and rephrase the questions according to the level of the education of the informants.

The focused interview was chosen to allow the researcher to get more details from the informants.¹²

The Analytical Approach.

In order to be able to analyse the qualitative data, data reduction, data display, and drawing conclusions should be involved.¹³ In order to draw plausible conclusions, the information was reduced and displayed in an understandable configuration. In fact, data reduction and data display are part of the analysis in this Chapter. The main approach in analysing the qualitative data is to search for themes in consumer exploitation techniques whenever it is possible. The cultural theme was defined by Spradley as "Any cognitive, principle tacit or explicit, recurrent in or number of domains and serving as a relationship among sub-system of cultural meaning".¹⁴

The cognitive principle entails that themes usually

take the form of assertion.¹⁵

It was beneficial to examine and develop the nature of themes which have been revealed explicitly and implicitly by the informants. Those themes were utilised to provide a holistic view of the impression of the Saudi consumer towards business exploitation of the consumer.

In order to discover themes in consumer exploitation, the following strategies were resorted to, when it was possible.¹⁶

1. To make a list of examples.
2. Social conflicts between business and the consumer.
3. Managing impersonal social relationships.
4. Acquiring and maintaining status.
5. To make a content analysis besides developing themes.

The following techniques were utilised when it was possible:

- i) Counting the informants who were exposed to consumer exploitation techniques. Counting could be biased in qualitative analysis.¹⁷
- ii) Noting relationships between variables. That requires finding theoretical relationships between concepts.¹⁸

iii) Finding intervening variables.

iv) Factoring to find answers that have communal overlapping with each other, which could help in identifying general themes.¹⁹

v) Seeing plausibility.

vi) Subsuming particulars into the general.

Analysing the Responses of Informants.

1. The consumer pays an interest that he does not realise at the time of signing the sale of contract, or even if he realises that an interest is involved in the sale contract, it is inflated.

In answering this question, many informants denied paying an interest, but when the question was rephrased differently by asking if the informants buy cars on an instalment basis, it was found that some of them buy cars on an instalment basis, without being aware of the interest involved in the transaction. This was discovered after asking the informants about the cash price, the down payment, the amount of each instalment, and how many monthly installments were agreed upon. For example, one informant mentioned that the proposed cash price was 20,500 SR. Instead he paid SR 10,000 as a down payment and 15 monthly installments each equal to

SR 1,000. Therefore the interest involved was SR 4,500. It was a surprise when he told the researcher that he bought that car from one of his relatives.

In counting the types of responses of informants it is possible to classify the responses of informants into three classes:

- i) Only five informants admitted that they were exposed to interest without being aware of it.
- ii) Five informants denied being exposed to interest without being aware of it, but they knew of someone else who was exposed to interest without being aware of it.
- iii) Six of the informants denied being exposed to any interest. At the same time they denied any knowledge of other persons who were exposed to interest.

Through analysing the responses of informants, the following points could be noticed:

- i) The consumer pays interest when he buys a car on an instalment basis and in most cases he denied that he paid interest. However, he confessed to paying commission. In fact, commission is not interest, since the clergymen in the Islamic society have

agreed that paying interest is not permissible, while paying commission is permissible. The word "interest" was replaced by the word "commission" to make charging interest acceptable to the consumers.

ii) The consumer knows that he only pays commission. Which is a lump sum amount of money. He does not understand the interest rate or the basis of calculating the commission.

iii)The consumer buys on an instalment basis because it is convenient to buy that way. Some consumers are concerned with the amount of monthly payments rather than the interest rate or even the sale price.

One informant mentioned that he frequently has no choice but to pay a large commission. Unless he buys on credit, he cannot get durable products. Another informant stated that "most consumers are not aware of the rate of interest, they are only concerned with their abilities to meet the monthly payments".

iv) Those consumers who were not exposed to paying interest could be classified into two types:

- Those consumers who are comfortable, therefore they do not need to buy on credit.

- Those consumers who need to buy on credit, but they would rather do without it. Some of them try to avoid paying interest by borrowing from friends at zero interest rate. In fact, most of those consumers do not realise the extortionate interest rate. They are only terrified about paying a large amount of commission.

- v) Those consumers who are familiar with calculating the interest rate do not question the accuracy of the calculation of the sellers.

- vi) Some of the educated informants justify paying interest on the following basis:
 - Paying interest could be justified due to the declining value of money.

 - It could be the reward for taking risks by lending to consumers.

 - It is an exploitation of the consumer. The consumer lured business to take advantage of his ignorance. As an informant stated that "most consumers do not care, therefore, they do not question why they pay a high rate of interest."

Charging inflated or hidden interest is not only

practiced by the business community, but also by some individuals. For example, an informant mentioned that she knows a lady that needed SR 20,000 to repair her house, and she asked someone for a loan which she was told to pay it back with commission. She refused that offer saying "I will give you your money back as I take it."

"Altawarrokh" is another way of getting round the interest rate. It could be described as someone needing some money, being able to buy the product from a seller on credit, but with an inflated price. The buyer then sells the product with cash money.

Islamic schools of thought have different views about "Altawarrokh." Some of them state it is against Islamic Law, while others, including the Hanbali school of thought (that Saudi Arabia follows) believe it is permissible if it meets the following conditions.²⁰

- i) The buyer should not sell the product to the seller. He should sell it to somebody else.²¹
- ii) The difference between the cash price and the credit price should be trivial.²²

Although only one of the informants mentioned that "Altawarrokh" is used by some consumers and none of the other informants confirmed this allegation, it was stated by the ex-mofti of the Kingdom Mohammed

Bin-Ibrahim Aal-Alsheikh that "Altawarrokh" is widely utilised by many individuals in Saudi Arabia.²³

Nowadays, consumers use "Altawarrokh" through buying cars, but since cars cannot be sold unless their prices are fully paid, consumers use different approaches to perform "Altawarrokh." This approach was described by one of the informants as follows:

- i) When someone needs a large amount of money, he resorts to a lender who could come in the middle between the car dealer and the person who needs the money.
- ii) The lender buys the car at cash price.
- iii) The lender sells the car to the person who needs the money with an inflated price on an instalment basis. He transfers the title of the car to him in return for signing bills of exchange.
- iv) Then the person who needs the money can sell the car at the cash price with a loss. This complicated operation could be performed very easily, if the person who needs the money went to the lender and asked for a loan with interest and signed the bills of exchange. But such a complicated procedure can be explained by the fact that the Saudi people should confirm their behaviour to the norms and

traditions of Islam. Those who believe in Islam should not give or take any interest. By performing the complicated procedure of buying a car and selling and re-selling it, there was no explicit interest involved in the deals, although the lender makes a profit out of this procedure.

In order to confirm the outcome of the interviews the researcher visited four car dealers; a Toyota Agent, a Subareau Agent, a Chrysler Agent and a Misubishi Agent. The researcher pretended that he was buying a car in order to obtain the cash price together with all the other information to calculate the yearly interest rate for three models of each agent. Table 4.1.1 shows all the calculations that have been achieved to reach the yearly interest rate.

From the following table, the following points can be inferred:

- i) The yearly rate of interest to buy a car on instalment basis could reach more than 40%.
- ii) The yearly rate of interest is not given to potential buyers.
- iii)It was found that the salesmen do not know how to calculate the yearly rate of interest.

TABLE 4.1.1

THE INSTALLMENT PRICES OF CARS IN THE SAUDI MARKET IN 1986.

TYPE OF CAR	CASH PRICE	INSTALLMENT PRICE	INTEREST	DOWN PAYMENT	INSTALLMENTS NUMBER	INSTALLMENTS AMOUNT	INTERST RATES (%)	
							MONTHLY	YEARLY
TOYOTA CRESSED A GL	29,700	34,400	4,700	10,400	15	1,600	2.85	40.10
CYDAN 2800 CROWN SUPER SALOON	39,990	46,600	6,610	16,000	18	1,700	2.7	37.67
CRESSIDA GTX	38,950	45,600	6,650	15,000	18	1,700	2.7	37.67
SUBARU 4 WD 1.8 GL	32,000	39,000	7,000	9,000	20	1,500	2.68	37.35
SUBARU GL - 10	29,000	36,000	7,000	8,000	20	1,400	2.9	40.92
SUBARU 1.8 GL	29,000	35,000	6,000	7,000	20	1,400	2.4	32.92
CHRYSLER NEW YORKER 1985	50,000	53,085	3,085	20,000	13	2,545	1.45	18.86
CHRYSLER FIFTH AVENUE	56,000	60,685	4,685	25,000	13	2,745	2.1	28.32
PLYMOUTH GRANDFURY	48,000	52,570	4,570	25,420	15	1,810	2.4	32.92
MITSUBISHI GALANT GLS	30,965	32,645	1,680	6,770	15	1,725	0.85	10.69
MITSUBISHI LANCER LGX	24,291	26,370	2,079	4,770	15	1,440	1.3	16.77
MITSUBISHI SPACE WAGON	33,716	35,320	1,604	7,270	15	1,870	0.75	9.38

- iv) The amount of interest is determined as a percentage of the cash price of the car without any regard to the down payment.
- v) The amount of the down payment in all the cases is very high to the extent that it could reach 40% of the cash price of the car concerned.
- vi) The consumer has no choice to negotiate the number of installments or the amount of each instalment; all these details are predetermined by the car agents.
- vii)The car agents do not discount the bills of exchange, which are signed by the buyers, at the banks. In other words, they prefer to keep the interest.
- viii) Once a buyer signs the bills of exchange, he cannot do anything if there is anything wrong with the car.
- ix) The buyer of a car who is buying on an instalment basis should bring an identification letter from his employer, and a financial guarantee from his employer or somebody else.
- x) In some cases, the rates of interest are very low

and could be explained on the following grounds:

- Old models are sold with reasonable rates of interest, for example, the yearly rate of interest on a Chrysler New Yorker is 18.86%. Potential buyers of old models can receive discounts when buying on a cash basis, therefore the calculated rate of interest is not the real one.
- Cars which are not acceptable to the consumer in Saudi Arabia are sold on a credit basis with reasonable rates of interest. This could be seen in Mitsubishi cars where the rate of interest stands between 16.77% and 9.38%.

There is no consistency in the rates of interest charged by the same agent. For example, the rate of interest for a Toyota Cressida G1 1986 is 40.1%, while it is 37.67% for a Cydan 2800 Crown Super Saloon and a Cressida GTX.

- xi) The car agents do not wish to hassle with fractions. They state for example that the commission is 20% of the cash price, but it is not a surprise when it is possible to find out that the rate of commission is larger than 20% of the cash price. Such discrepancy could be explained by the desire of the car agents to approximate all figures. However, that increases

the rate of interest. The yearly rate of interest charged by the car agents is considered modest when it is compared with that of used car dealers who could charge SR 10,000 as a commission on a car whose cash price is SR 15,000. Those dealers do not require any guarantee from a third party to pay the balance, should the buyer fail to meet his obligation, but they still require buyers to sign bills of exchange.

Such extortionate rates of interest could be explained by the following factors:

- i) Used car dealers are taking more risk by selling to those who fail to bring financial guarantees and they are charging premiums for taking more risk. The main issue in this case is if the risk is equivalent to the premium?
- ii) Consumers who buy from used car dealers are the ones at a disadvantage because they are only concerned with meeting their monthly payments.

Based on the foregoing qualitative analysis, the following themes are developed:

i) Consumers who need to buy on credit have no power to bargain, while the seller who sells on credit has a lot of bargaining power. This implicit theme confirms to the common proverb in the Saudi culture "need is neediness."

ii) The best way to fight exploitation is to avoid being exploited. The consumer who perceives that the commission is extortionate tries to do without credit.

iii) Once the seller starts calculating the yearly interest rate, he could be called a usurer. Once he claims that the cash price of a car is SR 20,000, and the price of the same car is SR 30,000 on credit, the same seller cannot be considered as a usurer and the difference between the cash and credit price is a commission.

2. The consumer has no way of returning defective products or exchanging them with other products.

By analysing the answers of the second question, it was found that consumers could be classified into two groups:

i) The marginal consumers ensure that they can return products if they do not fit or they do

not perform as expected. The marginal consumers ensure (before they make their buying decision) that they will not find any hustle from the buyer through performing the following steps:

- They choose carefully to make sure that the products they are buying are suitable. If they are unsure that the products are going to fit, they ask the seller if they can exchange them if they do not fit. Most of the female informants have mentioned this case. It could be explained by the fact that there are no fitting rooms in the shops.
 - Two of the female informants avoid buying from those shops whose declared policy is not to exchange or return products. Such behaviour by female informants does not justify jumping to the conclusion that Saudi ladies are more aware than Saudi men of their buying decisions. There are no fitting rooms for ladies, therefore, they have to make sure that they can return clothes, if they do not fit.
- ii) The unaware consumer who does not even think about the possibilities of returning products, applied to the majority of the informants.

It was found that the possible reasons of not trying to return or exchange products are the following:

- If the prices of products are very low, consumers do not return the products. In short, the troubles and the trip to return the defective products cannot be justified by the low prices of the products.

- In most cases, the policy of the business community is not to return or exchange any product, therefore when the consumer tries to return products, there is always the risk of failing to return them. In other words, the consumer evaluates such risks against the benefits of succeeding to return the products.

The informants mentioned that in most of the cases, sellers refuse to refund their money or even to exchange the products. One female informant mentioned that a seller told her to throw away the product she wanted to return for a refund, if she did not like it.

There are many avenues for a consumer to gain a refund of his money.

- i) To try to convince the sellers that the products are defective. If the seller was convinced, he could

refund the money. In most cases the seller tries to convince the consumer that the products are defective due to the misuse by the consumer.

The consumer cannot claim that the products are not suitable, since he has the choice to buy it or not to buy it. Once the product is bought, its suitability does not concern the seller.

ii) The seller may refund his money, if he is a permanent customers.

iii)One male informant stated "if the seller refuses to refund his money, he becomes involved in an argument with the seller, and some other people, who are in or close to the shop, intervene to impose a compromise solution."

In most of the cases, sellers do not refund any money. Instead they might ask the consumers to take some other products from the shop, claiming that the transaction was registered and they cannot do anything about it.

iv) It was found that only one informant mentioned if he fails to refund his money, he threatened the seller that he would complain to the Consumer Protection Department which could work out.

None of the other fifteen informants mentioned they

would complain to any governmental department, but instead they would swallow their grievances. One informant made it clear that he prays to God to make up for his losses.

In many cases, it was found that consumers do not return the defective products - they feel shy about doing so, especially when luxurious shops are involved. For electrical products with a guarantee, the seller tries to force the consumer to take some other brands by claiming that he is out of cash for the time being. If the reason for returning the products was the difference in price, the seller always claims that his products are different from the others in the market. One informant mentioned he bought a product costing SR 240 from a luxurious shop, but he found that the price of the same product was SR 30. He failed to convince the seller to refund the difference between the prices, although he presented the product from the other shop. The seller claimed that the two products were not the same. This informant stated "the luxurious shops are for the rich customers who do not want to waste time in comparative shopping."

All the informants confirmed that they do not go back to the shops that are unable to refund their money, and some of them tell their stories to their friends and relatives.

It could be concluded that under the free market system, the consumers have the opportunity to fight

back, especially when the value of the concerned products are low and the seller relies on repeated purchases, even although some sellers try to take advantage of the consumer.

Since it is difficult to refund money from the seller in the Saudi market, the common theme, which is found among the informants, is to be careful when you buy. This confirms the proverb, which is given as advice for those who want to go to the market "open your eyes as wide as a silver coin."

3. If the consumer was exposed to pyramid selling.

Pyramid selling is defined as "the sale of goods through a network of agents who are encouraged to recruit sub-agents, who also recruit others and receive very little financial reward."²⁴

In analysing the responses of informants on the question of being exposed to pyramid selling, it was found that seven informants were exposed to pyramid selling. Three informants, were not exposed to pyramid selling although they knew somebody else who was exposed to that practice. The other six informants were not exposed and they did not even know any other person who was exposed to pyramid selling.

In analysing the answers of those ten informants who were exposed to or knew other persons who were exposed to pyramid selling practices, it is possible to describe such practices as follows:

i) Pyramid selling is widely practiced in the used car market. For example, a person can cause the prices of used cars to hike by overbidding. Such a person may be a relative of the person who wants to sell the car or he could have an agreement with the auctioneer.

Although such practice is against the Islamic law, it is widely practiced by professionals in car auctions whose business is selling and buying used cars.

ii) It is obvious from the informants that in some cases, there could be an agreement between sellers whose business activities depend on the business activities of some other sellers. The following examples focused on some cases:

- A Taxi driver can recommend a hotel to a tourist, one of the informants suspects that there could be an agreement between some taxi drivers and some hotels.
- Some car haulers can have an agreement with garage owners. If someone's car is out of order, and he is required to take it to a garage, the driver of the car hauler could recommend a garage with whom he has an agreement and receives commission from.

iii)Three of the informants mentioned that when private doctors prescribe medicines, they ask the patients to come back after they buy the medicines to make sure that they have receive the correct medicines. Those informants suspect that the private doctors are forcing their patients to patronise the nearest drug shop, therefore those three informants suspect the existence of an agreement between some doctors and some drug shops. This suspicion is enhanced by the practice of the overprescription of expensive drugs. One of the informants claimed that agreements between some doctors and drugs distributors exist. He cited this as proof:- "he knows many doctors that prescribe specific drugs for most of their patients."

In the Researcher's opinion, such claims cannot be refuted or proved, since overprescription of drugs is widely practiced in the less developed countries. This could be attributed to the shortcoming of medical education rather than the greediness of doctors.

Pyramid selling can be practiced by some dishonest individuals, who are not involved in business activities. For example, a person, whose friend or relative wants to sell his car or land, recommends the concerned car or land to some persons. He might not take any reward from the seller for the false claims

that he made. In other words, he is doing a favour for his friend or relative. A male informant stated that he bought a car, which was recommended by some person as a good deal, but he found out later that it was a bad deal.

iv) Some sellers, when they are out of stock of specific products, recommend other sellers to their customers or they could buy those products from their neighbours on account of their customers.

Five of the informants described such practices. Three of those informants saw nothing wrong with these practices. They think the sellers, in this case, are trying to help them and to win their loyalty. The other two informants think that the sellers could send them to sellers who they have agreements with. One lady mentioned that the seller might recommend a shop with very high prices, consequently when you go, you will notice the big differences in prices and you will stick to his shop.

There is an explicit theme in Saudi Arabia to name the drug stores to indicate a greedy relationship between some private doctors and some drug stores. Such an explicit theme does not reject the claims of some of the informants about the pyramid selling in the private health service. The explicit theme is "the drug store of the agreement".

4. If the consumer was exposed to 'bait and switch' techniques.

According to the bait and switch technique, sellers attract customers into their shops through advertising or displaying a good bargain, but when the customers gets to the shop, sellers convince them to take a high priced item, which was not advertised or displayed.²⁵

In counting the responses of informants, it was found that thirteen informants were exposed to the bait and switch technique, while only two informants, who had not encountered that technique, know some other person who has been exposed to bait and switch techniques . Only one person, who has not been exposed to bait and switch technique, does not know any person who has encountered such a technique. Out of those thirteen informants, who were exposed to bait and switch technique, only one person admitted that the seller was able to switch him to another expensive brand, while the other twelve denied such success by the sellers.

If the bait and switch technique is not a success to sellers, then why is it utilised by the business community? The denial of informants, who were exposed to bait and switch technique, and did not change over to expensive brands could be explained by the following two factors:

i) Although informant was exposed to bait and switch technique, he might not realise such exposition. The essence of bait and switch technique is to switch the desire of customers without giving them the chance to realise that their purchasing decision was manipulated, otherwise switch and bait cannot be utilised by the business community.

ii) Even those customers, who realise later that they were manipulated, would not reveal that manipulation. In fact, such revelation is an embarrassment to the informants.

In analysing the responses of the informants, it is possible to factorise the techniques of sellers to utilise bait and switch as follows:

i) The seller could inform the potential customer that the advertised products are out of stock, but he has some other similar brands.

ii) The potential buyers could find out that the advertised brands are stocked but are inferior products. The sellers could then switch them to different brands. For example, one male informant mentioned that he bought Christian Dior socks, which were on sale, but he was influenced to buy shoes from the same shop. It was a surprise that the

socks became worn out after the first use.

iii)Consumers might not be able to find their right size, in a word, the extreme sizes. The very large and the very small are the common denominator among the products on sale, therefore the sellers could switch customers to higher priced brands.

Six of the informants stated that they found out the prices of products on sale were higher than the normal prices of the products.

5. Land Frauds.

In analysing the responses of the informants, it was found out that only seven informants were exposed to land fraud, while six of the informants, who have not been exposed to land frauds know that some friends or relatives were exposed to land frauds. But only three informants, who were not exposed to land frauds, did not know any other person who was exposed to land fraud.

Land frauds are mostly exercised through land development and sharing land ownership.

Land fraud techniques take the following forms:

i) Land Fraud Development.

It could be summarised that the owners of land in a remote area pay lip service to display their land as fully developed by paving thin layers of asphalt and lamp posts, while the land is not connected with the electricity of the city or with the telephone service and the water supply.

Through a heavy advertising campaign, the land could be sold via estate agents.

Many citizens had fallen into such a trap. Some bought plots without seeing them. The estate agents could have been busy and there might have been a long queue in the estate agents offices. Even if the potential buyers wanted to see the land before buying it, their requests could be turned down by the estate agents on the grounds that they are busy or some other potential buyers are negotiating to buy it. If they do not buy it right away, they would not be able to buy it with the same price in the near future. This logic was true until 1984, when the price of land was soaring at that time. In fact, many consumers made a fortune at that time, especially those who bought plots near the cities, when those plots were connected with the utilities. But the poor consumers, with less financial clout, were only able to buy plots in remote areas. Since the utilities did not reach those plots, they were the losers after the oil prices started to decline. In

fact the consumers were to blame. Most of them were buying land for the purpose of speculation. Following the decline in world oil demand and the sharp decline in oil prices, plot buyers found themselves in deep trouble. No one questioned at that time, the possibility of a fall in land prices and everyone expected to make profit in land speculation.

ii) Sharing in the Land Ownership.

Some land developers were able to attract the savings of some small investors by claiming that they could get huge amounts of profits due to land development according to their shares. At first they were given large dividends to lure them to increase their investments and to encourage others to join, then many of them were given nothing, and some of them were denied their original investments. Uneducated persons and women were mostly the victims of such practices because they did not know of other alternatives to invest their savings in.

iii)In order to be able to sell plots quickly, land owners have encouraged small investors to buy on an instalment basis. There was no established interest rate to calculate the monthly installments, but it was based on an arbitrary basis. For example, if the cash price of a plot was SR 100,000, the buyer could

pay SR 50,000 as a down payment and fifteen installments of SR 5,000. The small investor therefore ends up paying a very high rate of interest.

- iv) Having agreed to sell a plot, and after receiving the down payment, the seller can deny the right of the buyer to execute the contract. The buyer might not even get his down payment. In this case the seller finds out that the price of the plot has increased after he received the down payment or he wants to cheat the buyer. Only two of the informants mentioned such practice.
- v) To sell plots which do not belong to the sellers. In order to lure foolish people, the prices of the plots are cut, but the contracts are not registered in the courts. The buyers are lucky if they can get deeds from the court, otherwise they could lose their investments.
- vi) The owner of a plot could sell his plot to more than one person, but he gives only a paper to each potential buyer stating that he sold the land to the buyer with such an amount. This practice is not widespread, but it could take place with some greedy people, who could take the risk of being caught by the court. Only one informant mentioned this

practice. Since this practice could be discovered by the authority very quickly, it is very rare.

Most of the foregoing practices are not true at present, or such practices on a narrower basis for the following reasons:

- The land boom is over in Saudi Arabia; investors no longer think that investment in land is a good alternative. They have seen the prices of plots falling sharply.
- Individuals are more aware than before of land frauds.

6. Price discrimination.

Price discrimination could be defined as charging different customers different prices for the same product or service. Alternatively differences between prices of multiproduct firms are not proportional to the differences in their cost.²⁶

According to Pappas, price discrimination can be classified as follows:

- i) The first degree price discrimination. In this type of price discrimination, the seller extracts the maximum amount of money each customer is willing to pay for acquiring the concerned product.²⁷

ii) The second degree of price discrimination. It implies setting prices on the basis of the sold quantity.²⁸

iii)The third degree of price discrimination. When business classifies its customers into classes and determines different prices for each class.²⁹ For instance charging different prices for different locations and charging lower prices to senior citizens.

Price discrimination based on the location of shops, could be justified on the basis that the costs of operating businesses differ due to the location of shops and the type of service attached to the products. Price discrimination based on the purchased quantity can be defended because such discrimination is not personal and it is not directed to take advantage of the customer. It could be based on the assumption that quantity discount is related to the decrease in the marketing cost per unit.

Although the second and the third degree of price discrimination is justified, the first degree of price discrimination cannot be justified. It is an exploitation of the consumer, therefore, the Researcher is concerned with it.

The first degree of price discrimination entails the existence of differences between prices within shops and

not between shops, where the same shop charge different customers different prices for the same product. In counting the responses of the informants on the question of price discrimination, twelve informants confirmed that shops charge different customers different prices, while only four informants were not sure of the existence of price discrimination within shops.

In factorising the causes of price discrimination within shops, the following factors are mentioned:

i) The consumer does not compare between prices, when he is shopping. That provides sellers the opportunity to capitalise on price discrimination through segmenting consumers into those who are ready to pay high prices and those who are not ready to pay higher prices. Consumers can be classified according to their degree of crudity - the crude consumer can be overcharged easily, while the marginal consumer cannot be overcharged. Sellers have their own ways of differentiating between the crude and the marginal ones.

The appearance of the customer and the way he bargains tell the seller if the customer is ready to pay high prices. In order to discover the willingness of the customer to be overcharged, the seller always starts with high prices for the products. The final prices will depend on the ability of consumer to bargain.

Some consumers in Saudi Arabia are less likely to

bargain, especially in the presence of other persons, fearing that they would be criticised, while some other Saudi consumers bargain to the last Halalah. Such discrepancy in the ability of consumers to bargain lead to price discrimination within shops. Undoubtedly, the non-use of price tags provides the seller with the instrument to capitalise on price discrimination. Even if price tags are used, there is still room for bargaining between the seller and buyer.

ii) The relationship between seller and buyers in Saudi Arabia is still to some extent a personal one. The rules of that relationship are summarised as follows:

- The consumer who patronises a shop can always get special deals.
- The people are supposed to favour their friends, relatives and neighbours. It is a common practice in Saudi Arabia that if someone wants to buy a car then he looks for someone who is a relative or friend of the car dealer, then he could get a special deal through introducing him to the dealer.

7. No Change is Given.

The consumer's right to his change, if the change was less than one Riyal was also an issue. In counting the responses of informants to this question there was a consensus among the informants that this practice is widespread among drug stores, filling stations, and some grocery stores. But it was found that only four of the informants argue to get their exact change from the worker in the filling station, while those informants are less persistent to get their change back from the chemists. Such a discrepancy in the degree of insistence to get the change between the drug stores and the filling stations could be attributed to the following factors:

- i) Consumers who need to buy medicines from the drug stores might have someone who needs the medicines urgently, therefore, there is no need for having an argument with the chemist.
- ii) The chemist is supposed to write down the way the drugs should be used. The consumer therefore needs the instructions of the chemist badly, and wants to avoid any argument with the chemist.
- iii) The consumer is embarrassed to argue with someone whose appearance is smart and is supposed to be

educated. On the other side of the coin, he can argue with the worker in the filling stations because the consumer does not feel shy.

iv) The chemist asks the consumer to have a gum instead of the change while the worker in the filling station tells the driver that he has no change.

v) The consumer believes that the workers in the filling station keep the change for themselves, while the chemists do not receive the benefits. In fact, some informants believe that since the mark-up on drugs is determined by the government, the drug stores try to make up for that, by selling some other products whose prices are not regulated by the government.

The practice of not giving the change to the consumers could be attributed to the following factors:

- Many consumers do not read or write, consequently they could easily become victims of such dishonesty. In other words, the illiterate consumers do not ask for their change, because they do not know if they have received the exact change.
- Some consumers do not ask for their change.

For example, if the worker in the filling station asks for 19 Riyals, they could give him 20 SR and drive away. They might consider the change as a tip but such behaviour encourages the worker to try and keep the change every time.

- Some consumers feel that they have no time to wait for the change.

In the drug store, the chemist tells the customers that he has no coins, and instead he gives them some products like gum, a small pack of tissues, or a sweet. But the reaction of consumers could be as follows:

- i) They take what is given without any protest.
- ii) They ask for their exact change. In this case, the chemist insists that he has run out of coins for the time being and he asks them to wait until another customer brings some coins. In this case, consumers have the following five alternatives:

- To accept whatever is given by the chemist.
- Not to accept whatever is given by the chemist and to leave the drug store. That is a way of

showing protest.

- They wait until the chemist gets change. This alternative is a very difficult one, because it would be embarrassing for them to wait. They could feel that they are being observed by every person in the drug store.
- They could refund their whole money and go back to another drug store. Such behaviour is not feasible, because the other drug stores are not different. None of the informants used this alternative.
- To complain to any government department. Not one of the informants utilised this alternative.

Some of the informants mentioned that the following practices by the labourers in the filling stations could be cited:

- Some workers ask for an extortionate amount and they turn off the meter so quickly that the driver has no way of checking.
- Some workers do not turn off the meter before they start filling other cars, therefore the previous reading of the last car will be

included in the new reading.

Some of the informants proposed the following to fight the abuse of not giving the exact change to customers:

- i) The consumer should insist on getting the exact change. If every customer insisted on getting his change, every seller will get enough change from the banks and the Saudi Arabian Monetary Agency - SAMA.
- ii) The consumer should keep change in his pocket. He can then pay the right amount when the seller claims that he has no change.
- iii) If the consumer has no change, he could ask for gasoline with a specific amount of money instead of saying "fill it up".
- iv) The consumer should watch the meter before and after filling his car.

In conclusion, the practice of denying the consumer his right of getting his change is becoming the norm and the consumer is getting used to such abuse. The exotic behaviour is to ask for the change. All of the informants insisted that this kind of abuse is practiced by alien workers and chemists.

8. Special Low Price.

In counting the responses of the informants on the question of being exposed to false, special low prices, it was found that there was a consensus among the informants that such practice is widespread. Four informants always disbelieve any seller who pretends that his prices are the lowest in the market. One of those four informants mentioned that no seller could substantiate his prices are the lowest in the market. Any substantiation requires searching every shop that sells the same products, and then comparing the prices, which is an impossible task to perform.

Another informant mentioned that if any seller claims that such a product is the lowest in terms of prices, she tells him that she does not need such a product, and she could find the same product at a lower price. Consequently, it could be concluded that the marginal consumer who compares between prices cannot fall into such a trap.

The other twelve informants who were exposed to false special low price claims could be divided into two groups:

- i The members of the first group try to return the products to the sellers, or to get the difference in price. Some of them could succeed in getting the difference, while the

others fail.

It was found that some sellers could disclaim their responsibility to refund the price difference through denying that they do not remember that they sold the concerned products, through claiming their products are different from the ones the consumer found with relatively lower prices or through claiming that their declared policy is not to refund or exchange products.

Those customers who are given the difference have to buy some other products from the sellers with what is at least equivalent to the difference.

- ii The members of the second group swallow their complaints; they only try to avoid patronising the same sellers again.

9. Fear Selling.

In analysing the responses of the informants on the question of being exposed to fear selling, four of the informants denied that this practice is being utilised. Only two of the informants mentioned that fear selling is only practiced in car garages. The other ten informants believe that fear selling is widely practiced in the private health sector.

The following examples could display fear selling in private hospitals and clinics:

- i) One informant mentioned that his daughter had the flu, so he took her to a private hospital. There he was advised to keep her in the intensive care unit for 48 hours.
- ii) Another informant had the same story as the foregoing informant, where his son had the flu. After he took his son to a private hospital, he was advised to leave his son in the hospital for only one day.
- iii) Another informant mentioned that one of his relatives was advised to have an operation to remove his appendix. Because the patient could not afford the costs of such an operation in a private hospital, he was taken by his family to a government hospital, where he was told that he had no problem with his appendix.
- iv) Another informant mentioned that one of his elderly relatives was about to undergo a major operation. After receiving a second opinion he was advised that such an operation could be helpful, but it was not worth the risk because the patient was an elderly one.

Not one of the informants or their relatives or friends complained to the Ministry of Health. Only one informant argued the matter with the hospital administration when he was paying the bill.

Three informants proposed the necessity of establishing a second opinion to fight fear selling in the private health sector. Such an approach is not feasible every time; as one informant put it "if a doctor tells you that your mother is sick and she needs an urgent operation, you cannot disbelieve him."

In other words, the patient cannot take the risk of running out of time by having a second opinion, after all, he is not a doctor and cannot determine whether or not the doctor was telling the truth. Patients cannot evaluate the risk of any decision to disbelieve doctors or even to get a second opinion.

It is very difficult to jump to any conclusion that indicates the private health sector is performing operations which are not needed. The cause of the problem could be attributed to the inability of private doctors to diagnose.

10. Collection for false charity.

In analysing the answers of collecting for false charity, it is possible to factorise the ways some people collect false charity:

- i) They come and ask for help by insisting on getting cash. Some of them claim that they have no food or shelter, or they are homeless.
- ii) In order to substantiate their claims, some of them carry children or pretend to be crippled.
- iii) Some of them bring false documents from the courts that they have to pay blood money, or they have to pay for damages caused by car accidents, or they can bring documents from a private hospital saying they require to have operations.
- iv) The modern way of collecting for charity is to show a false document claiming the holder of such a document is a representative of an Islamic association, or orphanage association, and he is collecting contributions for the sake of building schools, mosques, or hospitals abroad.

In counting the responses of the informants, it was discovered that only four informants did not pay any money to those who asked for it, because they suspected the motives of those collecting for charity, for the following reasons:

- i) Some of them believe that many of those, who are asking for charity are not telling the truth. For example, one of the informants stated that he saw a retarded person, who asked for charity, walking in the street.
- ii) The Saudi government established a social security system for the Saudi poor families.
- iii) Most of those who ask for charity are not Saudi, and many of them entered the country illegally.
- iv) There are private associations for collecting charity. Those who need any charity should go to those associations, where their claims could be investigated by those associations.

Six of the informants pay to charity without investigating any claim for the following reasons:

- i) Some people bring documents, therefore there is no way of disbelieving them.
- ii) There is no way to judge the truth of those who ask for charity, as one informant made it clear by stating "I pay for God's sake."

Only one informant mentioned that he has nothing to provide, while only five informants try to investigate before they pay.

The main points, which deserve to be mentioned, are as follows:

- i) Those who ask for charity enter the country illegally, or they overstay in the country.
- ii) Collecting charity by individuals is against the law in Saudi Arabia. Those who need help should approach any charity association in the Kingdom.
- iii) Saudi Arabia has an efficient social security system, whereby the Saudi poor people can get financial assistance.
- iv) Medical care is free through government hospitals, it is therefore necessary to question those who believe those who collect charity for the provision of medical treatment.
- v) The Ministry of Labour and Social Affairs urges those, who want to provide contributions, to give their contributions to charity associations, and not to those who ask for it in the street. It warns people of those who

make false claims.

vi) It is against the social norms in Saudi Arabia to ask for charity, therefore, the Saudi persons, who ask for charity, must be ignored. One informant stated that when he notices a Saudi person asking for charity, he gives him a hard time, but he gives the aliens some money.

11. Home improvement frauds.

In counting the responses of the informants to the question of being exposed to home improvement fraud, it was found that only two informants were not exposed to any home improvement fraud and do not know of any person who was exposed to such fraud. In fact, those two informants were choosy about selecting the persons who repaired their houses.

The other fourteen informants were exposed to home improvement fraud.

The Researcher found that most home improvements are related to the tinkering jobs of plumbers.

In factorising the causes of home improvement fraud, the causes of such problems are as follows:

i) Technicians are not skilled. There is no license system in Saudi Arabia, which classifies the occupations of professionals.

Everyone who has the tools could work as a plumber or electrician, therefore, the expected performance is very low.

- ii) The professionals are not specialised. The consumers think that every electrician can repair electronics, and since television is operated with electricity, an electrician's job includes repairing televisions and washing machines. For example, if someone has a problem with his television, he could ask an electrician to repair it, although the result would be a disaster for that consumer.
- iii) One of the informants concludes that technicians make more damage so as to be asked to come again.
- iv) Technicians over-estimate the required jobs, in other words, they do unnecessary repairs.
- v) Even those consumers who can differentiate between the skills required to repair a television and those needed to repair dishwashers, could get the wrong technician since every technician thinks of himself as a master of all jobs.

In conclusion, the home improvement frauds are related to the ignorance of the consumer and the false claims by the alien technicians who pretend that they have many skills. The explicit theme can be read through the following proverb in the Saudi culture: "they learn how to cut hair at the heads of orphans." Since orphans have no fathers, no one would protest about the tinkering job of barbers.

The researcher found out from the informants that the consumers are becoming aware of the skills of technicians, and if someone has a major job in his house, he asks the potential plumber to show him some of his previous work.

12. Counterfeit products.

In counting the responses of the informants to the question of counterfeit products, it was found that four of the informants have no idea of the availability of counterfeit products in the market, while the other twelve informants believe that counterfeit products are widespread in the market.

Most of the informants, including those who have no idea about the availability of counterfeit products, are aware of them when they buy spare parts so in order to avoid counterfeit spare parts, they only buy from the car agents. However, the limited number of spare parts outlets can force some of them to buy from sellers other

than the car agents. But buying from the agents is not a full guarantee that the spare parts are not counterfeit, in fact, those original spare parts can be replaced by counterfeit products in the garages. The mechanics use counterfeit products and they charge the consumers the prices of the original ones.

Products are classified according to the risk of their use into two types:

- i) Products which contain potential risk or could expose the lives of the consumers, like spare car parts. It was found from the informants that consumers are wary of buying those counterfeit products.
- ii) Products which do not endanger the lives of the consumers.

It was found that many consumers do not mind buying counterfeit products, if those products belong to this category. When the consumer buys counterfeit products, he is aware that he is buying counterfeit products. Some consumers for example, do not mind buying counterfeit "Rolex" or "Omega", if their prices are a fraction of the original ones. It is enough to show to the others that they wear "Rolex", because no one could discover that it

is a fake "Rolex".

The researcher found that only one of the informants bought a watch, thinking that it was not counterfeit and paid a price equal to the price of the original one. All the other eleven informants, who believe that there are counterfeit products in the market, were not exposed to such an experience. One informant made it clear that no one would believe that a peddler could sell an original watch for a fraction of its original price.

13. Inertia selling.

Inertia selling is defined as "a technique that involves a demand for payment for goods that have not been requested by the consumer but have been supplied."³⁰

The research found out that this technique is not used in Saudi Arabia, since every informant had not encountered this technique. That could be explained by the fact that the Saudi people do not use mail services.

14. Non-accredited schools:

The researcher found out that none of the informants were exposed to non-accredited schools, nor did they know of any other person who might have been exposed.

That could be explained by the fact that all private schools are licensed by the government.

15 Other Consumer Exploitation Techniques.

Besides the foregoing exploitation techniques, some informants mentioned the technique of mixing honey with sugar or mixing gold with some other metals. One lady informant mentioned ladies are being exploited when they exchange their jewelry and the jewelry they want to get rid of is underpriced. The Islamic law prohibits exchanging gold for gold or silver for silver. It states that the person who has some gold, should sell it and then he could use his cash money to buy gold. This principle protects the consumer.

In contrast to the Islamic law, exchanging jewelry is a common practice in Saudi Arabia. Some other informants mentioned the inflated prices in the elegant shops, but such claims could be refuted by the fact that these stores render other services to their customers like ensuring high status. Besides that, costs of operating shops could differ according to the degree of elegancy from one shop to another.

Conclusion.

Although, there are some techniques for exploiting consumers in Saudi Arabia, the free market system

provides consumers with the power of voting and exit to fight such exploitation. It was cited that the informants do not buy from the shops where their keepers do not exchange defective products. This voting power and exit are less apparent in the service sector, where it was cited that patients cannot evaluate the risk of their decisions, concerning having a second opinion. That could be a pretext for more government regulation in the service sector. The free market system does not give complete protection to consumers so it should be complemented by a reasonable level of education and awareness among consumers. It was cited that consumers in Saudi Arabia pay a high rate of interest without realising it. That could be attributed to a lack of education and awareness among consumers. The explicit theme in Saudi Arabia is "If the speaker is out of his mind, the listener should be wise." Therefore consumers should be aware of protecting their own interest through being wise persons, and if they do not use their wisdom, they cannot blame anyone other than themselves.

The price fixing of cars by the government provided the opportunity for car agents to make more profit through inflating the interest rate when selling cars on credit. The poor consumers are paying the bill of that policy, because they are more likely than the others to buy on credit.

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CHAPTER TWO.

THE DESIGN OF THE CONSUMER SURVEY.

The overall objective of this chapter is to describe the research design and the methodology concerning the consumer survey in the United Kingdom and Saudi Arabia.

The design of the fieldwork passed the following stages, comprising of:

1. Identification of research problems and objectives.
2. Formulation of hypotheses.
3. Building the research design.
4. Designing the questionnaire.
5. Translating and pre-testing the questionnaire.
6. Choosing the sampling techniques.

Identification of Research Problems and Objectives.

It was demonstrated in the previous chapters that consumer policy which fits the needs of consumers in the developed countries can be harmful to consumers in less developed countries.

The notion of indirect consumer policy is upheld on the basis that consumer interest can be served better by tackling issues from holistic views by taking into consideration the macro-effects of consumer policy rather than looking at issues from a narrow perspective by the concentration on micro-levels. The majority of consumers in the less developed countries are ill-nourished, sick, illiterate, passive and poor to the extent that they usually cannot find shelter, cloth or even soap. The following points are worth mentioning:

1. Direct consumer policy only serves the elite of the less developed countries.
2. The main objective of indirect consumer policy should be concerned with lifting the level of production rather than being concerned about the quality of production.

Statement of objectives.

Taking into consideration the foregoing problems of consumers in less developed countries, the following objectives are developed for this research:

1. To evaluate government regulation and its effects on consumer interest.
2. To explore the possibility of evading government regulation by business.
3. To evaluate the effect of the level of education on consumer awareness.
4. To assess the effect of the level of income on consumer awareness.
5. To assess the effect of the social environment, especially the misconception of religious values on the way the consumer behaves to maintain his interest.
6. To assess the usefulness of self regulation.
7. To assess the future awareness of the consumer.
8. To assess the attitudes of consumers towards the business community.

9. To assess the impact of the economic system on the welfare of consumers.
10. To formulate a model for consumer policy in the less developed countries.

Formulation of Hypotheses.

Regarding the question whether researchers should hypothesize or not, there are two conflicting schools of thought. The first entails hypothesizing before data collection, on the basis that

"the hypothesis-testing approach to analysis provides the only epistemologically sound basis for incrementing our knowledge".¹

The second school of thought does not require hypothesizing before data collection.

In order to reconcile the differences between these two schools of thought, the following points are worth mentioning:

1. The first school of thought relies on deductive inference. It passes from the general to the particular, while the second school relies on inductive inference by passing from the particular to the general.² There should be no cause for not relying on deduction and induction for the purpose of increasing the human knowledge. If someone hypothesizes before data collection, he might discover other hypotheses after performing the statistical analysis.

2. In areas where significant anti-hypotheses do not exist, exploratory research should be conducted before one can hypothesize³.

Regarding this research, it is plausible to formulate hypotheses for the following reasons:

1. Since much research addresses consumer protection and consumer policy, this research cannot be considered as exploratory.
2. The researcher has been reading the subject of consumer policy in Saudi Arabia for the last two years, therefore the scope of the research topic has already been narrowed.

The following null-hypotheses, concerning consumer issues in Saudi Arabia, have been built as a result of reading the literature of consumer policy:

1. The Educational Hypothesis. The level of education does not have any influence on the degree of consumer awareness and sophistication to protect his interest.
2. The Income Hypothesis. The level of consumer income does not have any impact on his awareness and sophistication to protect his interest.
3. The Environmental Hypothesis. The environmental factors, including social and religious norms, do

not have any impact on consumer awareness and sophistication in protecting his interest.

4. The System Hypothesis. It is not true that the more oriented the economic system is towards the free market system, the higher the welfare of the consumer in society.
5. The Bureaucracy Hypothesis. The government bureaucracy is not efficient in augmenting the consumer interest.
6. The Profit Hypothesis. In order to increase their profits, business firms do not resort to increased prices rather than business efficiency.

Building the Research Design.

Exploratory work was performed before establishing hypotheses and sufficient descriptive analysis was performed in the previous chapters. The researcher is concerned with analytical design by addressing issues of association and causality between independent variables such as the level of education and the dependent variable, the consumer awareness. The effect of environmental factors are tested. Part of the questionnaire is designed to test the mechanism of the free market system on augmenting the consumer interest. This was performed using three different approaches:

1. Through comparing the practice of buying and maintaining cars under the free market system and

the socialist system.

2. To probe government regulations by investigating the possibility of evading them. The logic behind fewer regulations is justified by the ability of business to evade them. In other words if regulations can be evaded, why should they exist. They can be a burden on consumers when their costs should be channeled to providing more consumer information.
3. To measure the attitudes of consumers toward business.

It can be argued that if consumer interest is not augmented under the free market system, consumers with a low level of income will hold negative attitudes towards business firms. In order to perform the analytical part, a consumer survey is needed to describe the consumers attitude and behaviour and to provide a causal explanation.⁴

This research is considered to be a cross-cultural/sectional study because the data was collected from consumers at a single point of time from two different cultures.⁵ It should enable the researcher to investigate the relationship between variables by cross-tabulation.

By cross-tabulating the responses in terms of the socio-economic levels, the educational and income hypotheses can be accepted or rejected.

The Environmental Hypothesis will be tested by measuring the consumer awareness in Saudi Arabia and the United Kingdom through addressing the issues of consumer redress and predestination. Differences between the responses of consumers in both countries are considered as an instrument in testing the environmental hypothesis.

In order to investigate the System Hypothesis consumers will be asked to compare prices and the availability of cars and spare parts in their own country and socialist countries.

In order to investigate the Bureaucracy Hypothesis, respondents will be questioned about the efficiency, usefulness of regulations as well as techniques of evading regulations.

The Profit Hypothesis will be tested by measuring the attitudes of consumers towards business in terms of profit maximization through price maximization versus efficiency maximization.

The validity of this study will be judged through utilizing construct validity. This can be formed by the extent that the measures confirm a network of related hypotheses, generated from a theory based on the concept.⁶ According to Churchill, "in marketing we speak of people's socio-economic class, their personality, their attitudes, and so on. These are all construct which we use in an attempt to explain marketing behaviour, and while vital, they are also

unobservable. We can observe behaviours related to these constructs, but we cannot observe the constructs themselves. Rather, we operationally define the constructs in terms of a set of observables".⁷

If the result of the survey is consistent with the plausible pattern, the construct validity can be proved. Educated consumers are supposed to be more sophisticated than the uneducated ones, since education provides individuals with extra knowledge to evaluate product risk, otherwise what would be the benefit of education? The poor consumer is less sophisticated than the rich or the middle class ones. This notion is documented in the Western world. Books such as "The Poor Pay More" and "Why the Poor Pay More" demonstrate this notion in detail.

The literature of the law is full of details about its loopholes. The social environment is supposed to have an impact on the way the consumer behaves which protects his interests in different cultures, otherwise consumers all over the world would behave the same way, assuming that the other factors were constant among countries in the world.

If measures for hypotheses are valid, then they should be reliable.⁸

The validity of the educational, income, environmental and bureaucracy hypothesis will occur during the statistical analysis of the survey.

Construct validity cannot be utilized for testing

the validity of the measures concerning the system and profit hypotheses, because they can be considered philosophical issues. If consumers in socialist countries were asked the same questions concerning these two hypotheses, they might give different responses from the Saudi Arabian and the United Kingdom consumers.

It is sufficient for this research, that the measures concerning the system and profit hypotheses are reliable.

The measures can be considered reliable if the statistical data analysis provides us with stable results concerning the Saudi Arabian and the United Kingdom consumers, and if it does not, the measures cannot be considered reliable by necessity.⁹

Designing the Questionnaire.

In order to obtain comparable data from respondents in both Saudi Arabia and the United Kingdom, a self-administered questionnaire was designed in such a way as to measure the same consumer issues in both countries (measurement equivalence). Three measures are practiced by researchers in designing questionnaires, which achieve measurement equivalence in cross-cultural studies:¹⁰

1. The Emic Approach. It holds that questions should be different from one country to an other, because every culture has a unique way of expressing the

individual views of her people. This approach makes cross-national comparison a difficult task.

2. The Etic Approach. It holds that in order to make cross-national studies more comparable, questionnaires should be multinational and culture free. This approach might not however, extract the real differences between responses from different cultures.

3. The Hybrid Approach. It combines the previous two approaches, therefore it avoids their shortcomings.

The researcher has chosen the Hybrid Approach, where some questions were the same in both versions of the questionnaire, but other questions were different. For example, it is not plausible to ask the United Kingdom consumers about price fixing of cars, since this practice is not utilized by the United Kingdom government. The phrasing of some questions are the same, but the alternative answers were different. For example, it is not wise to state that car spare parts are not obtainable in the United Kingdom for the simple reason that the United Kingdom is an industrialist country.

Some of the questions related to the environmental hypotheses have remained the same, even though they are not familiar to the United Kingdom consumers. The reason behind this is that the researcher has to get comparable data concerning the environmental hypotheses,

otherwise misconception of religious values and social norms which can have effects on consumer awareness, might not be probed properly.

The use of questionnaires could provide misleading conclusions in the less developed countries, and using qualitative techniques can be subjective in any research. The researcher therefore chose to combine the qualitative and the quantitative data collection methods by performing ethnographic interviews with sixteen Saudi consumers whose levels of income, education, sex and occupations were different. These ethnographic interviews provided the researcher with the grounds on which to base the questionnaire.

To check the validity of the Saudi respondents, the researcher performed interviews with some officials from SASO, the Ministry of Commerce and the Department of Traffic.

Interviews were also performed with some car dealers in Saudi Arabia, who were chosen on an arbitrary basis to represent all car imports from the United States, Europe, Japan and South Korea. They are as follows:

1. Jaguar.
2. Range Rover.
3. Toyota.
4. Isuzu.
5. Hyundai.
6. Citroen.
7. General Motors.

The viewpoints of the interviewees will be integrated in the statistical data analysis.

In order to investigate the Research Hypotheses, cars were chosen as a forum for extracting responses from consumers, this choice can be justified on the following basis:

1. Cars involve a large amount of investment by consumers, therefore it can be argued that if consumer is unaware, when buying and maintaining his car, he can be considered similarly unaware in any other buying decision.
2. Cars involve fatal accidents, therefore the misconception of religious values and social norms, which can hinder consumer claiming his rights can be truly investigated.
3. Cars need spare parts as well as after sale services, therefore the efficiency of business in providing these services can be tested.
4. Cars are considered to be an obvious area for consumer fraud. It can involve extortionate rates of interest, non branded spare parts, phoney replacement of spare parts and unnecessary repairs.
5. The car is a complicated product, therefore buying is risky, which involves a high degree of uncertainty.
6. Since cars are a relatively expensive product, the welfare of the consumers, under the free market system, can be shown by comparing the prices of cars

and spare parts in the free world and the socialist world.

7. Since cars are a familiar product in Saudi Arabia, it is considered a suitable object for a consumer survey. To cite this as proof, the number of registered cars in Saudi Arabia reached 4,144,245 in 1985¹¹.
8. Cars are considered an arena for government intervention for the purpose of protecting the public, therefore the effectiveness of government intervention can be tested.

All the questions are close-ended. This provides the opportunity to avoid the subjectivity of the open ended questions, and will facilitate the comparison between the responses of the Saudi and the United Kingdom consumers.

The questionnaire encompasses thirty one questions. Two of them are multiple response types, and also statements, which are designed to measure the attitudes of consumers toward the business community.

The questions can be classified into five groups:

1. The first group includes questions one to seven and questions nineteen to twenty one. These questions are designed to investigate the Educational and Income Hypotheses. They are designed to extract responses related to car safety information, the causes behind the reluctance of consumers to get

safety information, the reaction of consumers to car defects, the expected behaviour of car dealers to consumers complaints, the reaction of consumers to unconcerned dealers, the expected help from the self regulation and government mechanisms and other questions which are designed to measure the misconception of predestination.

Besides the differences of phrasing the questions between the English and the Arabic versions of the questionnaire, the following differences can be observed:

- (1) In question number one, the alternative answer number four was phrased differently, since it would be irrelevant to state in the English questionnaire "some consumers cannot read". It was therefore replaced by the phrase "difficulty in understanding safety information".
- (2) In question number five, the alternative answer number one "complain to the Chamber of Commerce". is replaced by "complain to the Scottish Motor Traders Association". Where the Chambers of Commerce in Saudi Arabia are supposed to form a self-regulation mechanism, the Scottish Motor Traders Association is responsible for enforcing the code of practice on its members.
- (3) In question number five, the alternative answer

number four, the word government was replaced by the Ministry of Commerce in the Arabic version of the questionnaire. Such wording can lead the answer in the less developed countries. Since local government has a say in consumer affairs in the United Kingdom, the Trading Standard Department was used in the English version of the questionnaire.

2. The second group includes question eight to question seventeen. They were designed to test the System Hypothesis. This is performed in two approaches:

- (1) Question eight to question eleven are designed to investigate the effect of government regulations and the techniques, which could be used to evade them.
- (2) Questions twelve to question seventeen are intended to compare the consumer welfare under the free market system and socialism in areas related to the price of cars, availability of buying cars and spare parts.

Besides the semantic differences between the English and the Arabic versions of the questionnaire, the following differences can be observed:

- (1) Since price fixing is not allowed by the United Kingdom government, as is the case in Saudi Arabia, the regulation concerning minimum deposit and the

maximum repayment period for credit purchases of cars is used in the English version of the questionnaire.

- (2) Since the United Kingdom is an industrialist country the alternative answer number three of question number twelve "Are not obtainable", is not mentioned in the English version of the questionnaire.
- (3) The Saudi respondent was asked to compare between Saudi Arabia and socialist countries such as Egypt and Syria. As "socialist" is a leading word, it is not mentioned.

The United Kingdom respondent was asked to compare between his country and the Eastern European countries.

Saudi consumers are familiar with conditions in the neighbouring Arab countries, while the researcher assumed that the United Kingdom respondent is more familiar with Eastern European countries than Egypt or Syria.

3. The third group includes questions eighteen to twenty three. They were designed to test the Environmental Hypothesis by including two parts:

- (1) Questioning consumers about the impact of using non-branded spare parts and car specification on accidents, as well as the cause of the accident.
- (2) Questioning consumers about consumer redress.

The foregoing two parts are selected on the grounds that fatalism and consumer redress can show how social norms and misconceptions of religious values affect consumers awareness in Saudi Arabia.

Besides the semantic differences in phrasing between the English and the Arabic versions of the questionnaire, the following differences are cited:

- (1) Because Saudi specifications for cars were introduced recently, the Saudi respondent in question twenty was asked if the introduction of car specifications has an impact on the number of accidents, while the United Kingdom respondent was asked if car specifications have an impact on the number of accidents.
 - (2) The alternative answer number six in question twenty one is "the most important cause of accidents is "alcohol", in the English version of the questionnaire. The alternative for Saudi respondents is "some drivers take pills to keep awake". This difference is attributable to the fact that mixing driving and drinking is an issue in the United Kingdom, while some professional drivers take pills to do more business in Saudi Arabia.
4. The fourth group includes questions twenty four to thirty one. They address the issue of the effectiveness of the governmental mechanism in both

countries in the following aspects:

1. Enforcement of regulation.
2. The procedure of enforcement.
3. The usefulness of the M.O.T.

Since price fixing for cars is not utilized in the United Kingdom, respondents were asked if they remembered the price of the new car, which they bought, to be above, below, or the same level as the ex-factory price.

5. The fifth group includes ten statements to measure the attitudes of consumers towards business.

Statements, 1,3,5,7 and 9 are negative by implying that car dealers increase profit through increasing prices rather than efficiency. Statements 2,4,6,8 and 10 are positive by implying that business is socially responsible by increasing profit through increasing efficiency rather than prices. Respondents were asked to show their agreement with every statement on a 5-point Likert scale running from "Strongly Agree", "Agree", "Uncertain", "Disagree" and "Strongly Disagree". The negative statements were given 1 for "Strongly agree", up to 5 for "Strongly disagree" while the positive statements were given 5 for "Strongly agree" down to 1 for "Strongly disagree". As a result

of assigning points to the statements the higher the score of the scale the more positive the respondent felt toward the car dealers. A low score indicates just the opposite and therefore, reflects a poor attitude towards the car dealers.

The only difference between the English and the Arabic versions of the questionnaire (which was mentioned in statements nine and ten in the Arabic version) is that cars are priced by the Ministry of Commerce, while it was mentioned in the English version that the prices of cars were fixed by the manufacturers.

As far as the demographic questions are concerned, the English and the Arabic versions of the questionnaire differ in the following aspects:

(1) The educational level of the Arabic version consists of four levels, while the English version consists of three levels. This could be attributed to the fact that some Saudi individuals are still illiterate.

It is worth noting the quality of education in both countries is not the same. The traditional educational system in less developed countries puts the emphasis on memorising facts rather than on the development of individual thinking and analysis.¹²

Any comparison regarding consumer awareness in both countries in terms of the educational level must be

taken with limitations.

(2) It is worth noting that comparisons between both countries regarding consumer awareness in terms of the monthly household income must be taken with limitations. This can be explained by the fact that a specific amount of income has different real values in both countries. Also consumers in the United Kingdom can manage with a low level of income to pay a mortgage, but in Saudi Arabia, the situation is different, where consumers tend to prefer ostensible consumption.

The following two tables show the characteristics of the consumer survey in both countries.

Table 4.2.1

Saudi consumers response by demographic characteristics.

1. Sex

	Count	%
Male	402	100
Female	-	-

Total	402	. 100

2. Education Groups

	Count	%
Illiterate	33	8.2
Elementary and Intermediate school	85	21.1
High school	139	34.6
University	145	36.1

	402	100.0

3. Income

	Count	%
Less than SR 3000	64	15.9
SR 3000-4999	100	24.9
SR 5000-9999	167	41.5
SR 10,000 or more	71	17.7

	402	100.0

4. Social status

	Count	%
Married	299	74.4
Single	103	25.6

	402	100.0

5. Age

	Count	%
Less than 25 years	84	20.9
25-45 years	291	72.4
more than 45 years	27	6.7

	402	100.0

Table 4.2.2

U.K. consumers response by demographic characteristics.

1. Sex

	Count	%
Male	47	58
Female	34	42

	81	100

2. Education Groups

	Count	%
Comprehensive schooling	21	26.25
Further Education College	25	31.25.
University/Polytechnic	34	42.5

	80	100.0

3. Income

	Count	%
Less than £849	33	43.3
£850 or more	43	56.6

	76	100.0

4. Social status

	Count	%
Married	62	76.5
Single	19	23.5

	81	100.0

5. Age

	Count	%
Less than 25 years	11	13.6
25-45 years	33	40.7
more than 45 years	37	45.7

	81	100.0

From the previous tables the following points are worth mentioning:

- (1) Because of the lack of response by the United Kingdom respondents, the levels of income were regrouped in only two groups.

- (2) Because women are not allowed to drive in Saudi Arabia, they were excluded from the Saudi survey.
- (3) The demographic age of the Saudi sample does not reflect the distribution of age among the Saudi population. For example more than 50% of the Saudi people are 25 years of age or less, but this age group comprised only 20.9% of the total sample. This discrepancy can be explained by the fact that students, who comprise a high proportion of the Saudi population were excluded from the survey.
- (4) There are differences between the composition of samples in both countries in terms of age. The United Kingdom respondents, who are more than 45 years of age, comprise 45.7% of the United Kingdom sample, while this group comprised only 6.7% of the Saudi sample. This reflects the growth of an aging population in the United Kingdom¹³ and the small number of aging consumers in Saudi Arabia.

Translating and Pre-testing the Questionnaire.

The researcher is aware of the fact that ideas expressed in the same language might reveal different meanings in two countries. This would not provide the social sciences with a valid conclusion for using the questionnaire in cross-national studies.¹⁴ Therefore the researcher is careful to avoid the literal translation of the questionnaire.

In order to check the measurement of equivalence of

direct translation in translating the questionnaire from the source language - English - to the target language - Arabic - the researcher explored three alternatives:

1. Back translation. According to this method, the questionnaire is translated from the source language to the target language by a bilingual, and then translated back from the target language to the source language by another bilingual. The checking of discrepancies then begins.¹⁵
2. Committee approach. Bilinguals translate from the source language to the target language. The mistake of any bilingual can be discovered by the others.¹⁶
3. Pre-test procedure. According to this approach, the direct translation of the questionnaire is fieldtested by bilinguals.¹⁷

More than one method can be combined in checking the translation equivalence.

The researcher has utilized the pre-test procedure. The following describes how this procedure was performed:

1. After completing the analysis of the ethnographic interviews, which were a guide for choosing the areas of questioning the consumers, the questionnaire was developed in English. It was then

translated to Arabic by the researcher.

2. The English and the Arabic versions of the questionnaire were given to ten graduate Saudi students who attend the University of Strathclyde and the University of Glasgow . The researcher asked them to perform the following:

1. To study every question in both versions of the questionnaire carefully.
2. To answer the questionnaire.
3. To check the validity of every question and every alternative answer.
4. To propose any change in the questions.
5. To check the translation of the questionnaire, taking into account that the Saudi idioms of the city of Jeddah should be used.
6. To report if the translation provides the same meaning or not.
7. To provide their own translations, if the researcher's translation did not provide the right meaning and idioms.

3. In the light of the Saudi students recommendations, the questions and the translation were revised by the Researcher.

4. The English version of the questionnaire was given to some faculty members at the University of Strathclyde, who were asked to check the validity of

every question.

5. In the light of the comments provided by the faculty members, both versions of the questionnaire were revised.
6. The second step was repeated by giving both versions of the questionnaire to five students whom the researcher felt had contributed by their outstanding comments in the second step.
7. Then both versions of the questionnaire were revised.
8. After collecting the questionnaire from the Saudi respondents in June 1987, the English version was revised again, with great help from my supervisor Mrs Jennifer L. Drayton. Drastic changes, concerning some questions had taken place to make the English version of the questions more suitable for the United Kingdom respondents.

The plain truth behind those changes are that the questionnaire was developed under the context of Saudi consumers from the start. This can be justified by the following two factors:

1. No ethnographic interview was executed with consumers in the United Kingdom. Cultural and language barriers can destroy any benefits of an interview, furthermore, it could provide misleading results.

2. The whole dissertation is developed within a Saudi Arabian context. The main objective of questioning consumers in the United Kingdom is to test the Environmental Hypothesis by considering the United Kingdom as the control country.

Choosing the Sampling Techniques.

The inaccessability of a sampling frame in the less developed countries as well as the cultural and physical obstacles make probability sampling an unobtainable dream for the researcher. It is therefore possible to rationalize the use of convenience sampling.¹⁸

Because of the non-availability of secondary data, even quota sampling, in which interviewing quotas are established for various kinds of respondents, is not typically possible to carry out in less developed countries.¹⁹

Because of the near impossibility of probability sampling in less developed countries, the following two warnings should be taken into account:

1. The consumer survey is not as valid as in the developed country. Policy makers should be aware of this fact.
2. Cross-national comparison, which includes less developed countries is difficult to perform.²⁰

Sampling within blocks in the less developed countries presents insurmountable challenges for the Researcher, because streets are not named, houses are not numbered

and many housing units are inhabited by several family units²¹. Block statistics are not available, therefore stratified sampling or the opportunity to draw block proportionate to population is not possible.²²

The situation in Saudi Arabia is different from other less developed countries in the sense that streets are named, houses are numbered and maps are available in the main cities, but block sampling is still not possible. It is against the Saudi culture to knock on the doors of other peoples' houses, because of the seclusion of women.

Therefore sampling in Saudi Arabia was designed differently from that of the United Kingdom.

Sampling in Saudi Arabia.

Because of the lack of time and resources, the city of Jeddah was chosen to represent the Saudi consumers. This is what can be called area sampling, which is defined as "the method where the entire area in which the population is located is subdivided into smaller areas, and each elementary unit is associated with one and only such area."²³ Within the area of Jeddah, quota sampling was utilized.

Quota sampling is defined as "a special edition of stratified sampling, in which one attempts to include the various elements in a population in a final sample."²⁴ Because the Researcher is interested in

assessing the differences between strata in terms of socio-economic strata, disproportionate quota sampling is considered a pragmatic solution. Furthermore, there is no 100% reliable statistical data about the distribution of education and income in Saudi Arabia, therefore, it is a difficult task, if not an impossible one, to decide the size of the educational and income quotas which are proportionate to the size of every group in the Saudi population.

The researcher proceeded to select respondents within government departments and businesses in Jeddah by considering the Saudi male personnel of government departments and business firms as the sampling frame.

The sample distribution should be in proportion to the distribution of the Saudi personnel in government departments and business firms.

The size of the Saudi civil servants at the end of 1404 AH is known to be 263,749,²⁵ while the size of the Saudi personnel in business firms is known to be 183,025 at the end of 1401 AH.²⁶

In order to extrapolate the size of the Saudi personnel in the business firms at the end of 1404 AH, the following information can be utilized:

1. The registered business firms at the end of 1401 AH reached 167,377.²⁷
2. The existing firms in 1401 AH reached 150,858²⁸.
3. The registered firms in 1401 AH is 243,870²⁹.

In order to make the extrapolation more plausible the following assumptions must be true:

1. The ratio of the size of personnel in business firms to the number of business firms in 1404 AH did not change in the period 1401-1404 AH.
2. The type of technology is constant during the period 1401-1404 AH. When sophisticated technology is introduced, less people are needed to perform the same jobs.
3. The economic situation did not change in the period 1401-1404 AH.
4. The size of business firms did not change from the year 1401 AH to the year 1404 AH.
5. The ratio of the Saudi personnel to the non-Saudi is constant during the period 1401-1404 AH.
6. The ratio of firms out of business to the total number of business firms did not change in the period 1401-1404 AH.

By using the foregoing information and assuming the reality of the assumptions, the following calculation can be performed:

The average Saudi personnel in business firms

$$= \frac{\text{Saudi employees}}{\text{number of business firms}} = \frac{183,025}{150,858} =$$

1.2132 Saudi employees in every firm.

The outflow of business firms in 1401 AH = registered firms - existing firms = 167,377 - 150,858 = 16,519 firms.

The percentage of firms out of business =

$$= \frac{16,519}{167,377} \times 100 = 9.87\%$$

The estimated firms out of business in 1404 AH = 243,870 x 9.87% = 24,067 firms.

The estimated existing firms at the end of 1404 AH = registered firms - firms out of business = 243,870 - 24,067 = 219,803 firms.

The estimated Saudi personnel in the private sector at the end of 1404 AH = 219,803 x 1.213 = 266,665 individuals.

Table 4.2.3 shows the total Saudi personnel in the civil service and business at the end of 1404 AH.

Table 4.2.3.

Saudi Civil Servants and Personnel in Business
by the end of 1404 AH.

	Count	%
Saudi Civil Servants	266,665	50.28
Saudi personnel in Business	263,749	49.72

	530,414	100.0

Based on Table 4.2.3 it was decided that the number of respondents from the government departments should be nearly equal to that from the private sector.

It is worth noting that the civil servants of the Ministry of Commerce, The Custom Department, SASO and the Traffic Department were excluded from the survey, their jobs are related to car affairs.

All the personnel of firms whose business is related to cars are also excluded from the survey. 30 business firms were then chosen randomly from the business directory, and the main government departments were designated. The procedure to choose respondents is described as follows:

1. Choosing one floor of the building, writing the numbers of the floors on cards, then after mixing the cards, one floor is picked.
2. One or two rooms were chosen from the designated floor in the same way the floor was chosen.

This procedure was violated most of the time due to the lack of co-operation from some managers in business firms and government departments. The Researcher was told to return in a week to get the completed questionnaire most of the time.

The researcher intended to perform area sampling within government departments and business firms in the city of Jeddah. He ended up quota sampling within the

area of Jeddah and this is the reason behind his insistence to get as many completed questionnaires as possible to compensate for the shortcomings of non-probability sampling.

The researcher obtained 190 completed questionnaires from the government departments and 195 from the business sector, but he conducted interviews in cafes and streets to complete 33 questionnaires with illiterate respondents. The Researcher stressed the need for the truth to the illiterate respondents. This was due to the Researcher's awareness that people in the Middle East provide the answers they think the Researcher wants. This is called "the courtesy bias"³⁰.

Table 4.2.4 shows the distribution of the questionnaires in Saudi Arabia.

Table 4.2.4

Distribution of the Questionnaire in Saudi Arabia.

	Counts	%
Distributed questionnaires	600	100
Completed questionnaires	417	69.5
Usable questionnaires	402	67

Sampling in the United Kingdom.

The Researcher has chosen disproportionate stratified sampling in getting responses from the United

Kingdom consumers. This choice is upheld by the fact that the research is mainly concerned with assessing the differences between strata, therefore there was no need to perform a sample which is in proportion to the relative population size of the stratum.

The disproportionate stratified sampling was performed within the City of Glasgow on the assumption that respondents of Glasgow - even if they are not considered to represent the U.K. consumer - would represent at least the differences between the Saudi and the United Kingdom consumers in terms of consumer awareness.

Milngavie - high income area, Hyndland; middle income area, and Ibrox/Govan; low income area. They were all chosen randomly to represent the socio-economic strata within the City of Glasgow. Through the co-ordination of my supervisor Mrs. Jennifer L. Drayton, students from the University of Strathclyde delivered and collected the questionnaires in Glasgow.

Due to the unusual type of some questions for the United Kingdom consumers, the rate of returned questionnaires was low. This is shown in Table 4.2.5

Table 4.2.5.

Distribution of the Questionnaire in the United Kingdom.

	Counts	%
Distributed questionnaires	200	100
Completed questionnaires	85	42.5
Usable questionnaires	81	40.5

The 81 questionnaires of the English version could be considered more reliable than the 402 questionnaires filled in Saudi Arabia because "in practice, commercial market researchers have found that to obtain the same accuracy as that produced by a random sample of 100 would require a quota sample of 600. This is because of the greater risk of both statistical and non-statistical errors occurring in quota sampling."³¹

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CHAPTER THREE.

THE FINDINGS OF THE CONSUMER SURVEY.

The purpose of this chapter is to analyse the findings of the consumer survey by testing the validity of the proposed null-hypotheses.

Every group of questions, which deals with each hypothesis, will be analysed together.

Since it is not plausible to guarantee the consistency of respondents in the less developed countries, the questionnaire was designed in such a way as to enable the researcher to extract responses by tackling issues from different angles. Some of the questions do not address the proposed null-hypotheses directly. They are considered introductory questions which pave the way for other questions. The statistical analysis will be concerned with calculating the causal relation between the independent variables (they are income group, education group, culture group) and the dependent variable (that is consumer awareness).

The role of the free market system in promoting consumer welfare is the keystone hypothesis, therefore the other hypotheses will be integrated to justify the free market system.

Frequencies and cross-tabulation will be used to determine the main distribution characteristics of the variables.

The chi-square test of significance will be used to determine the extent of the relationship between the independent variables and consumer awareness.

Taking into consideration that statements measuring

attitudes on the Likert Scale (such as strongly agree... to strongly disagree) are not interval or ratio questions, even though the mean and analysis of variance can be utilized - besides the chi-square test of significance - to test the attitude of respondents in terms of the shift in education and income levels. The results of the statistical analysis should be looked upon with caution.

The Educational Hypothesis.

In analyzing question number 1 by country, the Researcher discovered that the response of the Saudi consumer is very striking. It is shown in Table 4.3.1 that 78.6% of the Saudi respondents try to obtain information related to the safety of passengers before buying cars, while only 52.5% of the U.K. respondents try to obtain this information.

This comparison shows that the Saudi consumer is more aware than the U.K. one. This could be in conflict with the environmental hypothesis, where it was shown in the questions related to this hypothesis, that the U.K. consumer is more aware than the Saudi one.

Table 4.3.1.

Obtaining Safety Information Before
Buying Cars Question 1.

Country	Yes	No	Row Total

Saudi	312	85	397
	78.6	21.4	83.2

U.K.	42	38	80
	52.5	47.5	16.8

Column Total	354	123	477
	74.2	25.8	100.0

The Researcher felt that the way the question was phrased to the Saudi consumer was biased. The consumer in less developed countries might provide misleading answers in order to defend his pride. The question should have been phrased in a cultural rather than a personal context. It should have been phrased as follows:

"Do you think that a Saudi consumer tries to obtain information related to the safety of passengers before taking a decision to buy either a used or a new car?"

In analysing question number 3 it is clear that the

level of education has a causal relation with consumer awareness. The more educated the consumer, the more likely he tends to contact the dealer in the case of car defects.

To expound, 68.8% of the illiterate group, 83.1% of the elementary school group, 88.2% of the High School group and 94.3% of University graduate group contact the dealer in the case of car defects. It is clear from Table 4.3.2 that there is a relation between the level of education and the reaction to car defects.

Table 4.3.2.

Question 3 Cross-Tabulating the Reaction of Saudi Consumer toward Car defects by Education.

Education	Contact	Do Nothing	Row Total
Illiterate	22	10	32
	68.8	31.3	8.2
Elementary/Intermediate	69	14	83
	83.1	16.9	21.2
High School	120	16	136
	88.2	11.8	34.7
University	133	8	141
	94.3	5.7	86.0
Column Total	344	48	392
	87.8	12.2	100.0

By the use of the chi-square test of significance, at a 99% level of confidence, the cross-tabulation showed that there is a relationship between the level of education and the type of reaction to car defects from analysing the responses to question number 3.

Table 4.3.3.

Question 4 Cross-Tabulating Saudi Consumers
Expectation of Car Dealers by Education.

	Replace the Car	Refund	Repair	Faulty Repair	Do Not Care	Row Total

Non university	28	6	130	32	34	230
Graduate	12.2	2.6	56.5	13.9	14.8	62.2

University	8	3	78	34	17	140
Graduate	5.7	2.1	55.7	24.3	12.1	37.8

Column	36	9	208	66	51	370
Total	9.7	2.4	56.2	17.8	13.8	100.0

Table 4.3.3 shows that the expectation of Saudi consumer differ according to whether or not he is a university graduate. To expound, the university graduate consumer

differs from non university graduate consumer in the following aspects:

1. 12.2% of the respondents with no university degree and only 5.7% of the respondents with university degrees think they can get another car in the case of car defects. By interviewing car dealers the researcher confirmed that they do not resort to providing their customers with a different car in the case of car defects. This confirms the responses to question 3. It was concluded that the less educated consumers are less likely to contact dealers in the case of car defects. If an uneducated consumer contacts the dealer due to car defects, he should know that getting a different car is not the business policy of Saudi Arabia. In other words, expectation by the less educated consumers is higher than that of the more educated consumer. This could be attributed to the fact that the less educated consumer is less likely to contact car dealers due to car defects.
2. 13.9% of the group with less than a university education think that the dealers do not repair car defects properly, which 24.3% of the university graduate group agree with.

By the use of the chi-square test of significance,

at the 95% level of confidence, the cross-tabulation showed that there is a relationship between the consumer's expectation of car dealers in the case of car defects and whether the consumer holds a university education or not.

Misconception of Religious Values.

Fatalism and reluctance to accept consumer redress are chosen as an arena to test the relation between the educational level and misconception of religious values.

It is worth noting that there is no objection for an individual to take consumer redress in Islam, even though many Saudi consumers do not accept redress.

Muslims believe that God created the whole world as well as a cause for each effect. In other words, it is against the principles of Islam to think that an accident is a result of fate without first investigating its causes, for example.

The responses to question number 19 in Table 4.3.4 show that 19.6% of the respondents with a university degree believe that the cause of accidents is due to fate, while 34.3% of the respondents with no university education believe that accidents are due to fate.

Table 4.3.4.

Question 19 Cross-tabulation of the effect of spare parts on accident by education for Saudi Consumer.

	Yes	No	Fate	Don't Know	Row Total
Less than university education	118 48.8	26 10.7	83 34.3	15 6.2	242 63.7
University education	76 55.1	18 13.0	27 19.6	17 12.3	138 36.3
Column Total	194 51.1	44 11.6	110 28.9	32 8.4	380 100.0

By the use of the chi-square test of significance at the 95% level of confidence, the cross-tabulation showed that there is a relation between the responses to question 19 and whether Saudi consumers hold university degrees or not.

The conclusion of question 19 is confirmed with the cross-tabulation of the responses of question 20 and 21.

It can be seen from Table 4.3.5 and Table 4.3.6 that the less educated the consumer is, the more likely he tends to believe that fate is the cause of accidents.

Table 4.3.6 shows that 38.7% of the illiterate group

believe that the main cause of accidents is fate, while 12.5% of the elementary school group, 8.7% of the high school group, and only 7.6% of the university graduates believe that fate is the most important cause of accidents.

Table 4.3.5.

Question 20 Cross-tabulating the relation between specifications and accidents by education in Saudi Arabia.

	Yes	No	Fate	Don't Know	Row Total
Illiterate	10		14	9	33
	30.3		42.4	27.3	8.5
Elementary and intermediate	40	7	26	8	81
	49.4	8.6	32.1	9.9	20.9
High School	75	15	25	17	132
	56.8	11.4	18.9	12.9	34.1
University	80	19	20	22	141
	56.7	13.5	14.2	15.6	36.4
Column	205	41	85	56	387
Total	53.0	10.6	22.0	14.5	100.0

Table 4.3.6

Question 21 Cross-tabulating the causes of accidents by education in Saudi Arabia.

Education	A	B	C	D	E	F	G
Illiterate	15	12		2		2	31
	48.4	38.7		6.5		6.5	8.4
Elementary and intermediate	51	10	4	12		3	80
	63.8	12.5	5.0	15.0		3.8	21.6
High School	84	11		25	1	6	127
	66.1	8.7		19.7	.8	4.7	34.3
University	90	10	1	28	2	1	132
	68.2	7.6	.8	21.2	1.5	.8	35.7
Column	240	43	5	67	3	12	370
Total	64.9	11.6	1.4	18.1	.8	3.2	100.0

A. Speed

B. Fate

C. Defective Tyres

D. Ignorance of Driving.

E. Poor Road Service.

F. Taking Pills.

G. Row Total.

By the use of the chi-square test of significance at the 99% level of confidence, the cross-tabulation shows that there is a relation between the education level of Saudi consumers and the responses to questions 20 & 21.

From the analysis of question 23 it is obvious from Table 4.3.7 that the attitudes of a Saudi consumer towards taking restitution differs with education levels.

The more educated the consumer is, the more he tends to believe that consumer redress is not against the religious and social norms and the more he believes that compensation should be taken to penalize those who do not have concern for the safety of others. 36.4% of the illiterate group, 45.1% of the elementary and intermediate school group, 53.5% of the high school group and 64.2% of the university graduates group believe that consumer redress should be taken to penalize those who have no concern for the safety of others.

By combining the responses of those who think that restitution is against religion norms and those who think that restitution is against the social norms, we find that 57.6% of the illiterate group, 48.8% of the elementary/intermediate school group, 41.7% of the high school group and 26.8% of the university graduates group think that taking restitution is against religious and social norms (Table 4.3.7). This demonstrates the contribution of a lack of education to consumers'

Table 4.3.7.

Question 23 Cross-tabulation of attitudes
towards consumer redress by education in Saudi Arabia.

Education	A	B	C	D	E

Illiterate	12	7	2	12	33
	36.4	21.2	6.1	36.4	8.8

Elementary and intermediate	31	9	5	37	82
	37.8	11.0	6.1	45.1	21.8

High School	41	12	6	68	127
	32.3	9.4	4.7	53.5	33.8

University	29	7	12	86	134
	21.6	5.2	9.0	64.2	35.6

Column Total	113	35	25	203	376
	30.1	9.3	6.6	54.0	100.0

A. Against Religion.

B. Against Social Norms.

C. Not Against Religion and Social Norms.

D. To penalize unconcerned people.

E. Row Total.

misconception of religious norms and formation of social norms. The more educated the consumer is, the less he thinks that taking compensation is against religious and social norms.

By the use of the chi-square test of significance at a 95% level of confidence, the cross-tabulation showed the existence of a relationship between the level of education and misconception of religious and social norms.

Conclusions:

From the previous statistical analysis, the following could be concluded:

1. Education has an impact on the consumers readiness to contact car dealers in the case of car defects. The less educated the consumer, the more he is apathetic. Since a car is an expensive product, it is possible to deduce that a Saudi uneducated consumer tends to be apathetic when complaining for his rights.
2. Education has an impact on consumers' expectations. The more educated the consumer, the more reasonable is his expectation. To cite this as proof, the university graduate group tends to think it is less likely that consumers can get a different car in the case of car defects, than other educational groups.

3. The less educated the consumer is, the more he attributes issues to fate without investigating the causes.
4. The less educated the consumer is, the more he thinks that consumer redress is against religious and social norms.

It is worth noting that the statistical analysis does not show a significant relation between the level of education amongst the United Kingdom consumer and the degree of consumer awareness. This does not refute the existence of the relation between education and consumer awareness. In fact, people with comprehensive schooling in the United Kingdom can be considered educated in the sense that comprehensive schooling provides consumer with the necessary tools of being aware of his rights. In other words, the differences between the level of education in the United Kingdom are not as wide as those in Saudi Arabia and therefore did not enable the Researcher to find out the relation between education and consumer awareness in the United Kingdom. In conclusion, an uneducated Saudi consumer tends to be apathetic, to have higher expectations than the educated one, to resort to fate without searching for causes and distort religious norms - consequently the null-hypothesis can be rejected. The alternative hypothesis can be accepted instead. Education has an impact on consumer awareness, the more educated the

consumer, the more he will be aware of his rights, the more reasonable his expectations are and there is less distortion of religious and social norms. By the use of construct validity, the hypothesis is valid. It was shown that an educated consumer is more aware than an uneducated consumer in Saudi Arabia, otherwise one should question the wisdom of education.

The Income Hypothesis.

In order to test the income hypothesis, the Researcher will be concerned with the relation between the level of income and misconception of religious norms, and on how consumers behave to protect their interests.

Income and Misconception of Religious norms.

By the use of the chi-square test of significance at a 95% level of confidence, the cross-tabulation of question 2 by income showed that there is a causal relation between the income of the Saudi respondent and the chosen answers. In spite of the existence of the causal relation between the level of income and the alternative answers of question 2 the differences

Table 4.3.8

Question 2 Cross-tabulating the cause of lack of information by income in Saudi Arabia.

Income	A	B	C	D	E	F

Low	7	6	32	10	7	62
	11.3	9.7	51.6	16.1	11.3	16.9
Mid-low	15	18	24	11	26	94
	16.0	19.1	25.5	11.7	27.7	25.6
	26	33	44	14	36	153
Middle	17.0	21.6	28.8	9.2	23.5	41.7
High	12	13	15	4	14	58
	20.7	22.4	25.9	6.9	24.1	15.8
Column	60	70	115	39	83	367
Total	16.3	19.1	31.3	10.6	22.6	100.0

A. Difficulty of assimilation.

B. Lack of information.

C. Fate.

D. Illiterate consumer.

E. Foreign Language.

F. Row Total.

between the responses of the mid-low, middle and high income groups, concerning fate, are not significant when 25.5% of the mid-low income group, 28.8% of the middle

income group and 25.9% of the high income group believe that safety is a matter of pre-destination, while more than 50% of the low income group believe this way. This shows that consumers with low levels of income are more influenced by the distortion of religious norms than the other income groups.

The existence of a causal relation between the level of income and misconception of religious norms is reinforced by the responses of questions 20 and 21, when the chi-square test of significance at 99% level of confidence showed the existence of a causal relation between the level of income and the responses to questions 20 and 21.

Table 4.3.9.

Question 20 Cross-tabulation of specifications and accident by income in Saudi Arabia.

Income	Yes	No	Fate	Don't Know	Row Total
Low	22 35.5	5 8.1	21 33.9	14 22.6	62 16.0
Mid-low	48 51.1	10 10.6	27 28.7	9 9.6	94 24.3
Middle	91 55.8	18 11.0	32 19.6	22 13.5	163 42.1
High	44 64.7	8 11.8	5 7.4	11 16.2	68 17.6
Column Total	205 53.0	41 10.6	85 22.0	56 14.5	387 100.0

Table 4.3.9 shows that the higher the level of income, the less likely the consumer is to be influenced by the misconception of religious norms. 33.9% of the low income group, 28.7% of the mid-low income group, 19.6% of the middle income group and 7.4% of the high income group believe that fate is the cause of accidents. By analysing question 21 by income, we find that 27.9% of the low income group, 7.6% of the mid-low income group, 9.7% of the middle income group and 6.3% of the high income group believe that fate is considered to be the most important cause of accidents. This confirms the conclusion of question 2 when it was shown that the low income group is more influenced by the misconception of religious norms, and there is no significant difference between the other three income groups concerning the misconception of religious norms.

Table 4.3.10

Question 21 Cross-tabulating the causes of accidents by income in Saudi Arabia.

Income	A	B	C	D	E	F	G
Low	31 50.8	17 27.9	- -	8 13.1	- -	5 8.2	61 16.5
Mid-low	62 67.4	7 7.6	5 5.4	15 16.3	1 1.1	2 2.2	92 24.9
Middle	105 68.2	15 9.7	- -	28 18.2	2 1.3	4 2.6	154 41.6
High	42 66.7	4 6.3	- -	16 25.4	- -	1 1.6	63 17
Column Total	240 64.9	43 11.6	5 1.4	67 18.1	3 .8	12 3.2	370 100.0

A. Speed.
D. Ignorance of Driving.
F. Drugs.

B. Fate.
G. Row Total.

C. Defective Tyres.
E. Unpaved Roads.

Table 4.3.10 shows that 50.8% of the low income group, 67.4% of the mid-low income group, 68.2% of the middle income group and 66.7% of the high income group believe that speed is considered to be the most important cause of accidents. This shows that nearly 50% of consumers with low levels of income attribute accidents to speed, while more than 65% of the other income groups attribute accidents to high speed. This coincides with the conclusion of the interview with one of the officers at the Jeddah Department of Traffic, where the Researcher was told that high speed is the most important cause of accidents in the Kingdom of Saudi Arabia. This proves that consumers with low incomes are less aware than the other consumers of the real causes of accidents. The chi-square test of significance at the 99% level of confidence, shows that the level of income has an impact on consumers attitudes towards the consumers' redress (Table 4.3.11). With the exception of the mid-low income group, the higher the income of the consumer, the less likely he tends to believe that taking redress is against the religion or social norms, and the more he tends to believe that consumer redress should be taken to penalize those who do not have concern for the safety of others.

Table 4.3.11.

Question 23 Cross-tabulation of compensation attitudes by income in Saudi Arabia.

Income	A	B	C	D	E
Low	20 31.7	9 14.3	3 4.8	31 49.2	63 16.8
Mid-low	44 45.8	14 14.6	4 4.2	34 35.4	96 25.5
Middle	34 22.7	11 7.3	11 7.3	94 62.7	150 39.9
High	15 22.4	1 1.5	7 10.4	44 65.7	67 17.8
Column Total	113 30.1	35 9.3	25 6.6	203 54.0	376 100.0

- A. Compensation is against religion.
- B. Compensation is against social norms.
- C. Compensation is not against religion & social norms
- D. Compensation should be taken to penalize those who are not concerned about the safety for others.
- E. Row Total.

Table 4.3.11 shows that 46% of the low income group, 60.4% of the mid-low income group, 30% of the middle income group and 23.9% of the high income group believe that taking compensation is against the religion of Islam or social norms.

A total of 54% of the low income group, 39.6% of the

mid-low income group, 70% of the middle income group, 76.1% of the high income group believe that taking compensation is not against the religion of Islam and social norms or that it should be taken to penalize those who do not care for the safety of others. The anomalies of the mid-low income group can only be justified on the grounds that the income of this group is not high enough to avoid the distortion of religious norms.

The Effect of Income on the Way the Consumer Behaves to Protect his Interests.

By analyzing question 3, the chi-square test of significance at the 99% level of confidence shows that there is a casual relation between the level of consumers income and his expected reaction towards car defects. The higher the income of the consumer, the more likely he tends to contact car dealers in the case of car defects. Table 4.3.12 shows that 25.4% of the low income group, 18.4% of the mid-low income group, 6.2% of the middle income group and 5.7% of the high income group do nothing in the case of car defects.

Table 4.3.12.

Question 3 Cross-tabulation of the expected reaction of Saudi Consumer towards car defects by income.

Income	A	B	C

Low	47	16	63
	74.6	25.4	16.1

Mid-low	80	18	98
	81.6	18.4	25.0

Middle	151	10	161
	93.8	6.2	41.1

High	66	4	70
	94.3	5.7	17.9

Column	344	48	392
	87.8	12.2	100.0

A. Contact the Dealer. B. Do Nothing. C. Row Total.

By analyzing question 4 by income, the chi-square test of significance at the 95% level of confidence shows that there is a causal relation between the level of consumer income and consumer expectation from car dealers concerning car defects in Saudi Arabia.

Table 4.3.13.

Question 4 Cross-tabulating the expected reactions of car dealers towards car defects by income in Saudi Arabia.

Income	A	B	C	D	E	F
Low	9	2	26	7	8	52
	17.3	3.8	50.0	13.5	15.4	14.1
Mid-low	6	4	49	11	20	90
	5.7	4.4	54.4	12.2	22.2	24.3
Middle	17	2	101	30	12	162
	10.5	1.2	62.3	18.5	7.4	43.8
High	4	1	32	18	11	66
	6.1	1.5	48.5	27.3	16.7	17.8
Column Total	36	9	208	66	51	370
	9.7	2.4	56.2	17.8	13.8	100.0

A. Different Car. B. Refund. C. Repair. D. Faulty Repair
E. Do not care. F. Row Total.

The higher the consumer's income, the more reasonable is his expectation. Table 4.3.13 shows that 21.1% of the low income group, 11.7% of the middle

income group and 7.6% of the high income group expect car dealers to give them different cars or refund their money. A result of interviewing 7 car dealers is that such expectations are an unobtainable dream. The Researcher discovered that no dealer refunded any money or exchange the car.

The cross-tabulation of question 4 by income confirms the conclusion of question 3 when it was shown that consumers with higher levels of income contact the dealers more often than those with lower levels of income, in the case of car defects.

The conclusion of analyzing question 4 is that the expectations of consumers with lower levels of income is less realistic than that of higher levels of income.

Conclusion.

From the previous statistical analysis, the following are to be concluded:

1. The level of consumer's income has an impact on the consumer's misconception of the religion of Islam in Saudi Arabia. The lower the income of the consumer, the more he tends to believe that fate is the cause of accidents without investigating the other causes and the more he tends to believe that consumer compensation is against the religion of Islam as well as social norms.

2. The level of consumer income has an impact on the way the consumer behaves in the case of car defects, the higher the income of the consumer, the more likely he tends to approach the car dealers in the case of car defects.
3. The level of the consumer's income has an effect on his expectations. The higher the consumer's income, the more reasonable are the expectations.

In conclusion, the null-income hypothesis can be rejected. The alternative income hypothesis can instead be accepted, which entails that the level of consumer's income has an effect on consumer awareness.

By utilizing the construct validity, the alternative income hypothesis is valid in the sense that it is documented in the Western world that a consumer with a lower level of income is less aware than one with a higher level of income.

The Environmental Hypothesis.

In order to test the environmental hypothesis the Saudi graduate group will be compared to the United Kingdom graduate group. The educational effect on consumer awareness will be minimized. The environmental factor will be tested, by investigating the issues of fatalism and consumer compensation, and the effect of these issues on the way consumers behave to protect

their interests will be explored.

The Issue of Fatalism.

By analyzing the responses of questions 19, 20 and 21, which deal with the issues of fate, the main observation is that, no one from the United Kingdom has chosen fate in answer to those questions. This shows the environment has an effect on consumer behaviour in Saudi Arabia. In analyzing the responses of question 19 the Saudi and the United Kingdom respondents did coincide in their beliefs that non-branded spare parts cause the number of accidents to rise. 55.1% of the Saudi graduates and 57.6% of the United Kingdom graduates believe that non-branded spare parts cause the number of accidents to rise.

Some 19.6% of the Saudi graduates believe that accidents are due to fate, while none of the United Kingdom respondents hold this belief.

It is worth noting that there are limitations to the validity of the meaning of non-branded spare parts in both countries. Non-branded spare parts in the United Kingdom indicate spare parts with a reasonable degree of reliability, besides the requirements of the United Kingdom specifications. On the other side of the coin, there is no such idiom as non-branded spare parts in Saudi Arabia, but there are faked brand spare parts, which come from the Far East.

The Researcher assumed that if non-branded spare parts have the same positioning in both countries, the differences between the responses would have been much greater.

By the use of the chi-square test of significance at the 95% level of confidence, the cross-tabulation by country of the responses of graduate consumers shows that there is a relation between culture and the consumer's belief that using non-branded or non-original spare parts cause the number of accidents to rise.

Table 4.3.14

Question 19 Cross-tabulation of the responses of Saudi and U.K. graduates concerning non-branded spare parts and their effects on accidents.

	Yes	No	Fate	Don't Know	Row Total
Saudi graduates	76	18	27	17	138
	55.1	13.0	19.6	12.3	80.70
U.K. graduates	19	9	0	5	33
	57.6	27.3	0	15.2	19.30
Column Total	95	27	27	22	177
	55.6	15.8	15.8	12.8	100.0

Table 4.3.15 shows that 90.9% of the United Kingdom graduates think that applying the British specifications for cars has reduced the number of accidents, while only 56.7% of the Saudi graduates think that the introduction of Saudi specifications has reduced the number of accidents.

The responses of the United Kingdom graduates concerning fate and accidents are identical to those of question 19 when none of them indicated the belief of a relation between accidents and fate.

By the use of the chi-square test of significance, at the 99% level of confidence, the cross-tabulation showed that there is a significant relation between culture and the responses to question 20.

Table 4.3.15
Question 20 Cross-tabulating the responses of Saudi and United Kingdom graduates concerning specifications and Accidents.

	Yes	No	Fate	Don't Know	Row Total
Saudi graduates	80 56.7	19 13.5	20 14.2	22 15.6	141 81.0
U.K. graduates	30 90.9	1 3.0	- -	2 6.1	33 19.0
Column Total	110 63.2	20 11.5	20 11.5	24 13.8	174 100.0

In ranking the causes of accidents by the Saudi graduates, speed is the highest cause, followed by ignorance of safe driving, while fate comes in third place. The researcher was amazed when he found that

ignorance of safe driving was top cause of accidents in the United Kingdom. This can only be explained by the expectation of high standards of driving in the United Kingdom. Alcohol comes second, while speed comes third as the cause of accidents.

None of the United Kingdom graduates believed that fate or tyres are to be considered as the most important causes of accidents.

By the use of the chi-square test of significance, at a 99% level of confidence, the cross-tabulation showed that there is a relation between culture and choosing causes of accidents

Table 4.3.16
Question 21 Cross-tabulating the responses of Saudi and U.K. graduates concerning the most important cause of accidents.

	A	B	C	D	E	F	G
Saudi graduates	90 68.2	10 7.6	1 .8	28 21.2	2 1.5	1 .8	132 80.
U.K. graduates	7 21.2	-	-	14 42.4	-	12 36.4	33 20.
Column Total	97 58.8	10 6.0	1 .6	42 25.5	2 1.2	13 7.9	165 100.0

A. Speed. B. Fate. C. Defective tyres.
D. Unsafe Driving. E. Poor Road Service.
F. Alcohol. G. Row Total.

The Issue of Consumer Redress.

The effect of culture is crystal clear in the responses of question 23 where 97% of the United Kingdom graduate respondents. They believe accepting compensation is not against the social and religious

norms and it should be taken to penalize those who do not care for the safety of others. Only 73.2% of the Saudi graduate respondents hold such beliefs .

On the other side of the coin, 26.8% of the Saudi graduate respondents believe that taking compensation is against their religion or social behaviour, while only one graduate respondent from the United Kingdom believed that taking compensation is against the social norms.

Table 4.3.17

Question 23 Cross-tabulating the responses of the Saudi and the U.K. graduates towards consumer compensation.

	A	B	C	D	E
Saudi graduates	9	7	12	86	114
	7.9	6.1	10.5	75.5	77.6
U.K. graduates	--	1	7	25	33
		3.0	21.2	75.8	22.4
Column Total	9	8	19	111	147
	6.1	5.5	12.9	75.5	100.0

- A. Against religion. B. Against social norms.
 C. Not against religion or social norms.
 D. To penalize those who do not have concern for the safety of others.
 E. Row Total.

Consumer Behaviour to Protect his Interests.

The approach of a consumer to protect his interests is influenced by culture - this is clear in the responses to question 5. The Saudi graduate respondents are apathetic relative to those of the United Kingdom respondents who would say nothing about car defects. 18.6% of the Saudi graduate group said they would swallow their complaints.

Table 4.3.18.

Question 5. Cross-tabulating the responses of the Saudi and the U.K. graduates concerning their reactions towards unconcerned dealers.

	A	B	C	D	E	F
Saudi graduates	35 25.0	26 18.6	9 6.4	56 40.0	14 10.0	140 81.9
U.K. graduates	10 32.3	-	13 41.9	5 16.1	3 9.7	31 18.1
Column Total	45 26.3	26 15.2	22 12.9	61 35.7	17 9.9	171 100.0

A. To contact. B. Swallow his complaint.

C. To ask help from a friend.

D. Complain to the government E. To excuse the dealer.

F. Row Total.

By the use of the chi-square test of significance, at the 99% level of confidence, the cross-tabulation showed that there is a relation between culture and the type of action taken by the consumer towards unconcerned dealers.

Table 4.3.19 showed that the Saudi and the United Kingdom respondents differ in their reactions towards car injury. It is shown in Table 4.3.19, where 52.1% of the Saudi graduate respondents are unable to determine the relation between the use of non-branded spare parts and the occurrence of accidents. No one has sued any dealer for car injury in Saudi Arabia. Some 38.2% of graduate respondents in the United Kingdom would sue the manufacturers in the case of car injury, while 5.0% of the Saudi graduates would pursue such action.

A total of 25.7% of the Saudi graduate respondents would sue the manufacturers and the dealers, while only 17.1% would sue the dealer.

Table 4.3.19.
Question 22 Cross-tabulating reactions to injury
of graduate respondents by country.

	A	B	C	D	E
Saudi graduates	7 5.0	24 17.1	36 25.7	73 52.1	140 80.5
U.K. graduates	13 38.2	1 2.9	15 44.1	5 14.7	34 19.5
Column Total	20 11.5	25 14.4	51 29.3	78 44.8	174 100.0

A. Manufacturers. B. Dealers. C. Manufacturers and Dealers. D. Undecided. E. Row Total.

By the use of the chi-square test of significance, at the 99% level of confidence, the cross-tabulation showed that there is a relation between culture and the reaction of consumers to dealing with car injury.

Conclusion.

The following summarize the conclusion of this section:

1. The environmental factors have an impact on consumer awareness. It was shown that the Saudi graduates are still affected by the misconception of religious and social norms.
2. The environmental factors have an impact on the way the consumer behaves to protect his interests. It was shown that the Saudi graduate respondents are more apathetic than the United Kingdom graduate respondents. The Saudi graduate respondents tend to swallow their complaints by tending not to sue the dealer in the case of car injury. This behaviour can be justified by the misconception of religious norms.

The null environmental hypothesis can be rejected, therefore, the alternative environmental hypothesis could be accepted instead. This states that the environmental factors influence consumer awareness.

The hypothesis should be valid on the ground of construct validity, where culture should have an impact on consumer awareness, otherwise consumer awareness would be the same between countries whose population have the same level of education.

The System Hypothesis.

The system hypothesis will be tested from three angles:

1. Government regulation concerning mark-up fixing in Saudi Arabia, restrictive legislation controlling the minimum deposit and the maximum repayment period for purchases of cars in the United Kingdom will be tested by finding out if those regulations can be evaded or not.
2. A comparison in the ease of buying cars, the availability of spare parts and prices of cars between the free market countries and the socialist countries will be explored.
3. The satisfaction of consumers in Saudi Arabia and the United Kingdom of the free market system will be tested through exposing the desire of the consumer in both countries to maintain the free market system or to borrow the same restrictions imposed on car affairs in the socialist countries.

Government Regulation.

By analyzing the responses of question 8 by country, the chi-square test of significance, at 99% showed that Saudi consumers are different from United Kingdom consumers in their opinion towards government regulation. 78.6% believe that mark-up fixing of cars by the government protects the interests of the consumer, while only 35% of the United Kingdom respondents held the same views relative to the legislation controlling the minimum deposit and the maximum repayment method.

Table 4.3.20
Question 8 Cross-tabulation of the responses of the Saudi consumer concerning mark-up fixing and the United Kingdom consumer concerning the minimum deposit and the maximum repayment period.

Country	A	B	C	D	E
Saudi	315 78.6	10 2.5	37 9.2	39 9.7	401 83.4
U.K.	28 35.0	5 6.3	26 32.5	21 26.3	80 16.6
Column Total	343 71.3	15 3.1	63 13.1	60 12.5	481 100.0

A. Protect. B. Unprotect. C. No difference.
D. Do not Know. E. Row Total.

This difference of opinion can be attributed to the fact that mark-up fixing of cars seems to protect the consumer. It is a control over business, while the legislation controlling the minimum deposit and the maximum repayment period is a restriction to the consumer rather than the business.

By the use of the chi-square test of significance, the cross-tabulation of the Saudi responses by education shows that the less educated the respondent is, the less he tends to believe that mark-up fixing is in the interests of the consumer.

Table 4.3.21.

Question 8 Cross-tabulating the responses of Saudi consumers with respect to the result of mark-up fixing by education.

Education	A	B	C	D	E

Illiterate	20	4	3	6	33
	60.6	12.1	9.1	18.2	8.2

Elementary/ Intermediate	62	3	8	11	84
	73.8	3.6	9.5	13.1	20.9

High School	117	1	13	8	139
	84.2	.7	9.4	5.8	34.7

University	116	2	13	14	145
	80.0	1.4	9.0	9.7	36.2

Column Total	315	10	37	39	401
	78.6	2.5	9.2	9.7	100.0

A. Protect B. Unprotect C. No effect. D. Do not Know.

E. Row Total.

By the use of the chi-square test of significance, at a 99% level of confidence, the cross-tabulation by country showed that the abolition of regulations in both countries will be expected to lead to different results concerning the prices of cars.

Table 4.3.22

Question 9 Cross-tabulating the responses of Saudi consumers concerning the result of giving up mark-up fixing and the responses of United Kingdom consumers concerning relaxation of the minimum deposit and the maximum repayment period.

Country	A	B	C	D	E
Saudi	257	16	31	89	393
	65.4	4.1	7.9	22.6	83.6
U.K.	18	5	33	21	77
	23.4	6.5	42.9	27.3	16.4
Column Total	275	21	64	110	470
	58.5	4.5	13.6	23.4	100.0

A. Rise. B. Decline C. No effect. D. Rise For some brands and deline for others. E. Row Total.

Table 4.3.22 shows that 65.4% of the Saudi respondents

believe that de-regulating the prices of cars will push the prices of cars upwards, while 23.4% of the United Kingdom respondents held that de-regulating the minimum deposit and the maximum repayment period will push the prices of cars upwards.

42.9% of the United Kingdom respondents believe that de-regulating the minimum deposit and the maximum repayment period will have no effect on the prices of cars.

The cross-tabulation of question 9 confirms that of question 8, concerning the United Kingdom respondents. If consumer thinks that government regulation protects his interests, he should believe that de-regulation will lead to price increases.

Even though, the majority of consumers in both countries (80.5% of the Saudi Arabian and 95% of the United Kingdom) believe that government regulation can be evaded, the cross-tabulation analysis by country showed that the respondents of the United Kingdom and Saudi Arabia differ at the 99% level of confidence concerning the responses to question 10.

Table 4.3.23
Question 10 Cross-tabulating the possibility of evading regulation by country.

Country	Yes	No	Row Total
Saudi	318 80.5	77 19.5	395 83.2
U.K.	76 95.0	4 5.0	80 16.8
Column Total	394 82.9	81 17.1	475 100.0

In the Saudi case, the higher the income of the consumer, the more he tends to believe that car dealers have their ways to evade mark-up fixing. It is shown in Table 4.3.24 that 65.6% of the low income group, 69.7% of the mid-low income group, 88.5% of the middle income group and 91% of the high income group believe that car dealers have their own ways to evade mark-up fixing.

By the use of the chi-square test of significance, at a 99% level of confidence, the cross-tabulation analysis showed that there is a causal relation between the level of consumer income and the belief that car dealers evade mark-up fixing in Saudi Arabia.

Table 4.3.24.
Question 10 Cross-tabulating the possibility of evading mark-up fixing by income in Saudi Arabia.

Income	Yes	No	Row Total
Low	42 65.6	22 34.4	64 16.2
Mid-low	69 69.7	30 30.3	99 25.1
Middle	146 88.5	19 11.5	165 41.8
High	61 91.0	6 9.0	67 17.0
Column Total	318 80.5	77 19.5	395 100.0

Cross-tabulation of the techniques of evading mark-up fixing by education does not show any significant change in the first five techniques. It is only significant at the 95% level of confidence in the

sixth technique which is "increases the prices of spare parts".

Table 4.3.25

Question 11 Cross-tabulating the techniques of evading mark-up fixing by education in Saudi Arabia.

Education	A	B	C	D	E	F	G
Illiterate	9	9	13	8	7	12	21
	42.9	42.9	61.9	38.1	33.3	57.1	6.6
Elementary	37	18	29	8	20	25	56
intermediate	66.1	32.1	51.8	14.3	35.7	44.6	17.7
High School	67	16	67	15	56	58	113
	59.3	14.2	59.3	13.3	49.6	51.3	35.6
University	70	28	56	22	73	75	127
	55.1	22.0	44.1	17.3	57.5	59.1	40.1
Column Total	183	71	165	53	156	170	317
	57.7	22.4	52.1	16.7	49.2	53.6	100.0

A. Inflate C.I.F.

B. Use sub-dealer.

C. Inflate installment prices.

D. Stick to regulation only for previous models.

E. Manipulate foreign exchange rate.

F. Manipulate prices of spare parts.

G. Row Total.

By the use of the chi-square test of significance, the cross-tabulation of the techniques to evade mark-up fixing by income shows that the second technique, "use sub-dealers", is significant at a 99% level of confidence - The fourth technique - "stick to the prices of custom tags for the last years model" - is significant at a 95% level of confidence and the fifth alternative - "if the prices of mark or yen were appreciated against the dollars, they tend to increase the prices of cars even if those cars were imported before the change in the foreign currency" - is significant at a 95% level of confidence. 50% or more of the respondents think that four of the six techniques are utilized to evade mark-up fixing.

Table 4.3.26.
Question 11 Cross-tabulating the techniques of evading mark-up fixing by income in Saudi Arabia.

Income	A	B	C	D	E	F	G
Low	25 59.5	10 23.8	23 54.8	11 26.2	18 42.9	20 47.6	42 13.2
Mid-low	37 53.6	17 24.6	40 58.0	11 15.9	28 40.6	31 44.9	69 21.8
Middle	83 57.2	32 22.1	73 50.3	20 13.8	78 53.8	92 63.4	145 46.7
High	38 62.3	12 19.7	29 47.5	11 18.0	32 52.5	27 44.3	61 19.2
Column Total	183 57.7	71 22.4	165 52.1	53 16.7	156 49.2	170 53.6	317 100.0

- A. Inflate. B. Use sub-dealer.
 C. Inflate installment prices.
 D. Stick to regulation only for previous models.
 E. Manipulate foreign exchange rate.
 F. Manipulate prices of spare parts. G. Row Total.

77.6% of the respondents have discounted the use of the second technique, "using sub-dealers", while 83.3% have declined to pick up the fourth one, "stick to the prices of custom tags for the last years model."

Because the car market in Saudi Arabia is a competitive one, there is no longer a need to use subdealers to evade mark-up fixing. All car dealers give generous discounts to buyers, in other words, they sell below the custom tag prices.

In analyzing the United Kingdom responses to question 11, the chi-square test of significance at a 95% level of confidence showed that there is a relation between income and whether respondents picked up the second technique, "inflated trade in prices with current M.O.T.", or not.

Table 4.3.27
Question 28 Cross-tabulating ways to modify credit purchase restrictions by income in the United Kingdom.

Income	A	B	C	D
Mid-low	17 54.8	18 58.1	12 38.7	31 43.1
Mid	24 58.5	31 75.6	24 58.5	41 56.9
Column Total	41 56.9	49 68.1	36 50.0	72 100.0

A. Fixed period of low interest rate.

B. Inflated trade in prices.

C. Discount on demonstration cars.

D. Row Total.

Table 4.3.27 shows that 50% or more of the United Kingdom respondents believe that all three proposed ways to modify credit purchase are utilized in the United Kingdom.

We should question the wisdom of regulations that can be modified.

Comparison Between the Free Market Countries and the Socialist Countries.

Even though the cross-tabulation test of significance for question 14 by income is not significant in the United Kingdom case, it is still significant at a 95% level of confidence for the Saudi case, by education.

It can be seen from Table 4.3.28 that the more educated the consumer, the more he thinks in favour of Saudi Arabia, concerning the purchase of cars and the more he tends not to choose the "don't know" alternative.

Table 4.3.28
Question 14 Cross-tabulating the ease of buying cars in Saudi Arabia and socialist countries by education.

Education	A	B	C	D	E
Illiterate	21	-	-	11	32
	65.6	-	-	34.4	8.0
Elementary or Intermediate	63	3	6	13	85
	74.1	3.5	7.1	15.3	21.2
High School	116	3	4	16	139
	83.5	2.2	2.9	11.5	34.7
University	118	2	4	21	145
	81.4	1.4	2.8	14.5	36.2
Column Total	318	8	14	61	401
	79.3	2.0	3.5	15.2	100.

A. Easier. B. More Difficult. C. No difference.
D. Don't Know. E. Row Total.

Concerning the U.K. the higher the consumer's income, the more he thinks that buying a car in the United Kingdom is easier than the socialist countries, and the more he tends not to choose the alternative "don't know". This can be explained by the fact that a consumer with a higher income is more likely to travel abroad, therefore he is in a good position to evaluate such an issue.

Table 4.3.29.

Question 14 Cross-tabulating the ease of buying cars in the United Kingdom and the socialist countries by income.

Income	A	B	C	D	E

Mid-low	11	1	1	20	33
	33.3	3.0	3.0	60.6	43.4

Middle	25	-	-	18	43
	58.1	-	-	41.9	56.6

Column Total	36	1	1	38	76
	47.4	1.3	1.3	50.0	100.0

A. Easier

B. More Difficult.

C. No difference.

D. Don't know.

E. Row Total.

79.3% of the Saudi respondents think that buying cars is easier in Saudi Arabia, while 47.4% of the United Kingdom respondents believe that buying a car in the United Kingdom is easier.

If we neglect those who chose the alternative "don't know" in both countries, the result would be much higher in favour of the free market countries. By cross-tabulating the responses of question 15 by education (Table 4.3.30 and Table 4.3.31) we find that the more educated the consumer is in both countries, the more he thinks that the prices of cars in Saudi Arabia and the United Kingdom are lower than those of the socialist countries.

Using of the chi-square test of significance, at a 95% level of confidence for the United Kingdom and a 99% level of confidence for Saudi Arabia, the cross-tabulation shows that there is a relation between the level of education and the belief that the prices of cars are lower in free market countries. The opinion of the educated consumer has a special weight in favouring the balance of the free market system.

Table 4.3.30

Question 15 Cross-tabulating the prices of cars in Saudi Arabia and the socialist countries by education.

Education	A	B	C	D	E

Illiterate	15	1	-	15	31
	48.4	3.2		48.4	7.8

Elementary or	56	3	6	18	83
Intermediate	67.5	3.6	7.2	21.7	20.9

High School	90	14	6	29	139
	64.7	10.1	4.3	20.9	35.0

University	98	9	7	30	144
	68.1	6.3	4.9	20.8	36.3

Column Total	259	27	19	92	397
	65.2	6.8	4.8	28.2	100.0

A. Lower. B. Higher C. No difference.
D. Don't Know. E. Row Total.

Table 4.3.31

Question 15 Cross-tabulating the prices of cars in the United Kingdom and the socialist countries by education.

Education	A	B	C	D	E
Comprehensive Schooling	3	10	1	7	21
	14.3	47.6	4.8	33.3	26.3
Further education College	7	7	-	11	25
	28.0	28.0	-	44.0	31.3
Higher Education	10	14	1	9	34
	29.4	41.2	2.9	26.5	42.5
Column Total	20	31	2	27	80
	25.0	38.8	2.5	33.8	100

A. Lower. B. Higher C. No difference.
D. Don't Know. E. Row Total.

61.5% of the United Kingdom and Saudi respondents believe that some spare parts are available with relatively low prices and some with relatively high prices. 34% believe that spare parts are available in their own countries but with relatively higher prices (Table 4.3.32). Only 2.5% of the Saudi and 6.3% of the

United Kingdom respondents believe that spare parts availability in their own countries is less than that of the socialist countries. (Table 4.3.33)

Table 4.3.32

Question 12 The Responses of the availability of spare parts in the free market countries and the socialist countries by country.

Country	A	B	C	D	E
Saudi	8	133	10	239	390
	2.1	34.1	2.6	61.3	83.0
U.K.	3	27	-	50	80
	3.8	33.8		62.5	17.0
Column	11	160	10	289	470
Total	2.3	34.0	2.1	61.5	100.0

- A. Available with low prices.
- B. Available with high prices.
- C. Unobtainable.
- D. Some with high prices and some with low prices.
- E. Row Total.

Table 4.3.33

Question 16 Comparing the availability of spare parts in Saudi Arabia and the United Kingdom with the socialist countries.

Country	A	B	C	D	E
Saudi	278	10	16	91	395
	70.4	2.5	4.1	23.0	83.2
U.K.	31	5	4	40	80
	38.8	6.3	5.0	50.0	16.8
Column	309	15	20	131	475
Total	65.1	3.2	4.2	27.6	100.0

A. More available. B. Less available. C. No difference.
 D. Don't know. E. Row Total.

Attitudes of Consumer Towards Government Policy.

By analyzing question 13, we find that the majority of the United Kingdom respondents (67.1%) want the government to secure the flow of information, while only 34% of the Saudi consumers want such a policy.

By the use of the chi-square test of significance, at a 99% level of confidence, the Cross-tabulation

showed that the responses of consumers towards the alternative, "intervention to secure the flow of information to consumer", differs by country.

Even though, the Cross-tabulation of the first alternative, "no intervention at all", showed at a 99% level of confidence that the United Kingdom responses differ from the Saudi ones. Only 6.8% of the Saudi respondents and 21.5% of the United Kingdom respondents

Table 4.3.34

Question 13 Cross-tabulating the responses to the role of government by country.

Country	A	B	C	D	E
Saudi respondent	27 6.8	135 34.0	189 47.6	253 63.7	397 77.7
U.K. respondent	17 21.5	53 67.1	36 45.6	- -	79 22.3
Column Total	44 9.2	188 39.50	225 47.7	253 53.2	476 100.0

A. No intervention.

B. To secure information.

C. Statutory credit terms on price fixing.

D. To secure spare parts.

E. Row total.

have chosen this alternative. This shows that the majority of consumers in both countries want the government to intervene to protect the interests of the consumer. The majority of the Saudi consumers (63.7%) want government intervention to be directed towards forcing businesses to secure the availability of spare parts rather than mark-up fixing where only 47.6% have chosen a mark-up fixing policy.

The majority of the United Kingdom respondents (67.1%) want the government policy to be directed towards securing the flow of information rather than statutory credit terms, as less than 50% have chosen the policy of statutory credit terms. The efficiency of the market system in maintaining consumer welfare is obvious from Table 4.3.35. Only 12% of the respondents in both countries expressed their wish to see their governments apply the same restrictions, which are applied in the socialist countries.

Table 4.3.35.

Question 17 Cross-tabulating the responses to the wish of applying socialist restrictions by country.

Country	Yes	No	Decision	Row Total
Saudi	49 12.4	213 54.1	132 33.5	394 83.1
U.K.	8 10.0	44 55.0	28 35.0	80 16.9
Column Total	57 12.0	257 54.2	160 33.8	474 100.0

The chi-square test of significance does not show any difference between the Saudi and the United Kingdom respondents in rejecting the socialist restriction.

Furthermore, the more educated the Saudi consumer is, the more he tends to reject the socialist restrictions on car business.

Table 4.3.36

Question 17 Cross-tabulating the Saudi responses to the wish of applying socialist restrictions by education.

Education	Decision		Row Total
	Yes	No	
Illiterate	3	13	31
	9.7	41.9	7.9
Elementary/Intermediate	17	36	84
	20.2	42.9	21.3
High School	20	66	136
	14.7	48.5	34.5
University	9	98	143
	6.3	68.5	36.3
Column Total	49	213	394
	12.4	54.1	100.0

Table 4.3.36 shows that 41.9% of the illiterate group,

42.9% of the elementary educated group, 48.5% of the high school group and 68.5% of the graduate group do not wish to see the restrictions of the socialist countries, concerning car affairs, to be applied in Saudi Arabia.

Using the chi-square test of significance, at a 99% level of confidence, the cross-tabulation showed that there is a relation between the level of education and rejecting socialism. The more educated the consumer is, the more he tends to reject socialism, in other words, education makes people aware of the trap of socialism.

Conclusion.

From the statistical analysis, the following could be inferred:

1. Even though a consumer in Saudi Arabia thinks that mark-up fixing of cars is in his interest, the majority of consumers in Saudi Arabia and the United Kingdom believe that government regulations can be evaded.

From the Researcher's point of view, it is useless to legislate regulations which can be evaded. Instead it is in the interest of the consumer to increase competition and the flow of information.

The researcher found that mark-up fixing is defended

by car dealers, because they fear competition. 5 out of 7 car dealers defended mark-up fixing on the grounds that it serves the consumer's interests. They could not say "the business interests".

2. It is clear that consumers in the free market countries are better off in terms of ease of buying cars, prices of cars and the availability of spare parts.
3. The higher the consumers' income, the more the comparison is in favour of the free market countries. This has a special meaning: people with higher incomes travel abroad more than those with lower incomes, therefore their opinions concerning the welfare of consumers under different economic systems will be more valid.
4. The more educated the consumer in both countries is, the more the scale will be in favour of the free market countries. The opinions of well educated groups should be more valid than the less educated groups.
5. The majority of the Saudi consumers want government consumer policy to be directed towards securing the availability of spare parts rather than mark-up fixing of cars. The majority of the United Kingdom consumers want government consumer policy to be directed at securing the flow of information to consumers rather than legislation for credit terms.

6. The majority of respondents in both countries do not wish the socialist restrictions of car affairs to be applied in their own countries.
7. The more educated the consumer is, the clearer the rejection of the socialist restrictions by Saudi consumers is.

Since consumers in both countries reject the socialist restrictions, and the responses concerning this issue do not differ significantly, it is clear that the null system hypothesis can be rejected. The alternative system hypothesis will be accepted instead.

The alternative system hypothesis states the more the economic system is oriented to the free market, the better off the consumer will be. This conclusion is reliable in the sense that consumers in two different cultures have agreed in their responses in the following:

1. Rejection of the restrictions applied on car affairs, in the socialist countries.
2. Rejection of the consumer policy that entails no intervention at all.
3. Agreement on issues such as in the ease of buying cars, the prices of cars and the availability of spare parts - are all in the best interests of consumers in the free market countries.

The Bureaucracy Hypothesis.

In order to evaluate the government mechanism, the researcher is concerned about the following subjects:

1. How consumers behave when the law is breached.
2. How consumers evaluate the M.O.T.
3. How consumers evaluate the efficiency of the government mechanism

Consumer Reaction Towards Breaching Regulations.

By analyzing question 24, the results show that the higher the income of Saudi consumer, the more he buys a car at a price below the government marked-up price and there are fewer "do not know", responses.

Table 4.3.37 shows that 6.6% of the low income group, 10.1% of the mid-low income group, 12% of the middle income group and 17.1% of the high income group pay below the custom tag price.

Even though 6.6% of the low income group paid above the custom tag price, it is not plausible to conclude that this group is more aware than the middle income group, of which 10.8% of its members paid above the custom tag price. However this can only be justified by the fact that 67.2% of the low income group answered with "do not know", otherwise the percentage of low income consumers who paid above the custom tag price

might have been much higher.

By the use of the chi-square test of significance, at a 99% level of confidence, the cross-tabulation showed that the level of consumer income determines the enforcement of the law. The higher the consumer income the less the probability is that he pays above the custom tag price.

Table 4.3.37

Question 24 Cross-tabulating the responses of the Saudi customer to whether he paid above, below or the same as the custom tag price by income.

Income	Above	Below	The Same	Don't Know	Row Total
Low	4	4	12	41	61
	6.6	6.6	19.7	67.2	15.4
Mid-low	18	10	26	45	99
	18.2	10.1	26.3	45.5	25.0
Middle	18	20	63	65	166
	10.8	12.0	38.0	39.2	41.9
High	4	12	33	21	70
	5.7	17.1	47.1	30.0	17.7
Column Total	44	46	134	172	396
	11.1	11.6	33.8	43.4	100.0

Even though the chi-square test of significance at a 99% level of confidence showed that the responses of the United Kingdom and Saudi consumers differ from each other with respect to question 24, the percentage of those who paid above the ex-factory price in the United Kingdom and the percentage of those Saudis who paid above the custom tag price are almost the same - 12.2% of the United Kingdom respondents and 11.1% of the Saudi respondents (Table 4.3.38).

Table 4.3.38

Question 24 Cross-tabulating the responses whether consumer paid above, below or the same as the custom tag price or the ex-factory price.

Country	Above	Below	The Same	Don't Know	Row Total
Saudi	44 11.1	46 11.6	134 33.8	172 43.4	396 84.3
U.K.	9 12.2	20 27.0	16 21.6	29 39.2	74 15.7
Column Total	53 11.3	66 14.0	150 31.9	201 42.8	470 100.0

Table 4.3.38 shows that 45.4% of the Saudi respondents and 48.6% of the United Kingdom respondents have paid

below or the same as the custom tag price and the ex-factory price respectively.

Table 4.3.39 shows that 87.5% of the United Kingdom respondents, who have paid above the ex-factory price have forgotten the matter, while one of them asked the dealer to refund the difference.

56.8% of Saudi consumers who paid above the custom tag price have forgotten the whole matter, while 22.7% of them asked the dealers to refund the difference, and 11.4% complained to the government.

Table 4.3.39

Question 25 Cross-tabulating the reactions of consumers to overpricing by country.

Country	A	B	C	D	E	F
Saudi	10	5	2	25	2	44
	22.7	11.4	4.5	56.8	4.5	84.6
U.K.	1	-	-	7	-	8
	12.5	-	-	87.5	-	15.4
Column	11	5	2	32	2	52
Total	21.2	9.6	3.8	61.5	3.8	100.0

A. Asked for refund. B. Complained to government agency.

C. Complained to self regulation.

D. Forgot the whole matter.

E. Asked a friend to intermediate.

F. Row Total.

The comparison between the United Kingdom and the Saudi respondents in terms of question 25 is not 100% valid for the simple reason that selling cars above the custom tag price in Saudi Arabia is a breach of the law. Selling cars above the ex-factory price is not against the law in the United Kingdom, otherwise only a small proportion of consumers might forget the matter in the United Kingdom.

How the Consumer Evaluates the M.O.T..

Table 4.3.40 shows that the Saudi and the United Kingdom respondents applaud the M.O.T., where 80.6% of the Saudi and 84% of the United Kingdom respondents believe that the M.O.T. is either a good idea, saves life and property and its application is simple. Only 12% of respondents in both countries believe that the M.O.T. is useless.

Table 4.3.40
Question 28 Cross-tabulating the evaluation of the M.O.T. by country.

Country	A	B	C	D	E	F	G
Saudi	72 18.6	10 2.6	47 12.1	91 23.5	18 4.7	149 38.5	387 82.7
U.K.	25 30.9	-- --	9 11.1	11 13.6	4 4.9	32 39.5	81 17.3
Column Total	97 20.7	10 2.1	56 12.0	102 21.8	22 4.7	181 38.7	468 100.0
A. Good idea. B. It takes a long time. C. Useless. D. Simple. E. Costly. F. Saves lives and property. G. Row Total.							

The majority of respondents feel safer after driving because of the existence of the M.O.T.; 67.6% of the Saudi respondents and 65.4% of the United Kingdom respondents have such feelings.

Table 4.3.41

Question 29 Cross-tabulating safe driving under the M.O.T. by country.

Country	Yes	No	No Difference	Row Total
Saudi	271 67.6	20 5.0	110 27.4	401 83.2
U.K.	53 65.4	18 22.2	10 12.3	81 16.8
Column Total	324 67.2	38 7.9	120 24.9	482 100.0

That conclusion is confirmed by the statistical analysis of question 30, when more than 60% of respondents in both countries feel safer when buying because of the M.O.T.

Table 4.3.42

Question 30 Cross-tabulating safe buying of used cars under the M.O.T. by country.

Country	Yes	No	Difference	Row Total

Saudi	241	76	81	398
	60.6	19.1	20.4	83.4

U.K.	50	19	10	79
	63.3	24.1	12.7	16.6

Column Total	291	95	91	477
	61.0	19.9	19.1	100.0

The more educated the consumer in the United Kingdom is, the safer he feels when buying a car because of the M.O.T. It is shown in Table 4.3.43 that 40% of the comprehensive schooling group, 64% of the further education college group, and 75.8% of the graduates group feel safer when buying used cars because of the M.O.T.

By the use of the chi-square test of significance, at a 95% level of confidence, the cross-tabulation showed that there is a relation between the level of education among U.K. respondents and the responses to question 30.

Table 4.3.43

Question 30 Cross-tabulating driving under the M.O.T. by education in the United Kingdom.

Education	Yes	No	Difference	Row Total
Comprehensive Schooling	8 40.0	6 30.0	6 30.0	20 25.6
Further Education College	16 64.0	8 32.0	1 4.0	25 32.1
University	25 75.8	5 15.2	3 9.1	33 42.3
Column Total	49 62.8	19 24.4	10 12.8	78 100.0

Evaluation of Government Efficiency.

Table 4.3.44 shows that 60.7% of the Saudi respondents feel that they expect that government would help them to refund the difference between the price paid for a new car and the custom tag price, while only 30.5% of the United Kingdom respondents expect the Trading Standards Department to help them obtain the difference between the price paid for a new car and the

ex-factory price.

By the use of the chi-square test of significance, at a 99% level of confidence, the cross-tabulation showed that there are differences between the responses of the Saudi consumers and those of the United Kingdom concerning question 26.

Table 4.3.44

Question 26 Cross-tabulating government curb of overpricing by country.

Country	Yes	No	Row Total
Saudi	233 60.7	151 39.3	384 86.7
U.K.	18 30.5	41 69.5	59 13.3
Column Total	251 56.7	192 43.3	443 100.0

The majority of consumers in both countries answered with "don't know" to question 27, but 36.5% believe that the government procedure is protracted, while only 15.9% think that it is simple.

Table 4.3.45

Question 27 Cross-tabulating the responses concerning the government procedure by country,

Country	Simple	Protracted	Don't Know	Row Total
Saudi	73 18.3	159 39.8	168 42.0	400 83.5
U.K.	3 3.8	16 20.3	60 75.9	79 16.5
Column Total	76 15.9	175 36.5	228 47.6	479 100.0

If we exclude those whose answers are "don't know", we find out that 69% of the Saudi respondents think that the procedure of the Ministry of Commerce is protracted, while 84% of the United Kingdom respondents think that the procedure of The Trading Standards Department is protracted. This does not prove that the government procedure in Saudi Arabia is more efficient than that of the United Kingdom, because the standard of efficiency can be different from one culture to an other.

The findings of question 31 do not contradict those of question 28 when 36.3% of the Saudi consumers and only 17.5% of the United Kingdom consumers feel that the

government in both countries serve their needs in the field of buying and repairing cars.

Table 4.3.46
Question 31 Consumer interest and
government by country.

Country	Yes	No	Don't Know	Row Total
Saudi	145	94	161	400
	36.3	23.5	40.3	83.3
U.K.	14	39	27	80
	17.5	48.8	33.8	16.7
Column Total	159	133	188	480
	33.1	27.7	39.2	100.0

There is no point in claiming that the Saudi government serves the needs of consumers better than the United Kingdom does for consumers, because the standard of serving the consumer interest is different from one culture to another. However it is worth indicating that only 36.3% of the Saudi and 17.5% of the United Kingdom respondents think that their governments serve the consumers' interest.

CONCLUSION.

The following could be concluded from the previous statistical analysis:

1. The higher the income of the Saudi consumer, the more he buys cars below the custom tag price, therefore governments are recommended to pursue an economic policy, which raises the level of consumer income, instead of depending on Draconian legislation. The level of consumer income determines the extent of the enforcement of consumer law.
2. Since the majority of the Saudi respondents paid below the custom tag price, there would be no point in government intervention concerning mark-up fixing.
3. Since the majority of Saudi consumers, who have paid above the custom tag price, have forgotten the whole matter the efficiency of the Ministry of Commerce should be questioned. If the efficiency of the Ministry of Commerce is reasonable, why do consumers refrain from complaining?
4. The majority of the Saudi and the United Kingdom respondents look in favour of the M.O.T., therefore

the governments have a role to play in securing the safety of car passengers rather than fixing mark-up or even controlling credit terms.

5. Even though the Saudi consumer is more satisfied with the role of the government than the United Kingdom consumer, the majority of consumers in both countries believe that the government procedure is protracted, consequently the null-bureaucracy hypothesis can be accepted.

Using construct validity, the null-bureaucracy hypothesis is valid. It was proved as expected, that the government bureaucracy is protracted, and it hinders consumers claiming their rights.

The Profit Hypothesis.

The chi-square test of significance does not show any causal relation between the level of consumer income and attitudes towards the business community in both Saudi Arabia (Table 4.3.47) and the United Kingdom (Table 4.3.48)

Table 4.3.47
Cross-tabulating the attitudes of Saudi consumers
towards business by income.

Attitude	<u>Income</u>				Row
	Low	Mid-low	Middle	High	Total
1.00	-	1	1	-	2
	-	1.0	.6	-	.5
1.40	-	1	1	-	2
	-	1.0	.6	-	.5
1.60	1	1	1	1	4
	1.6	1.0	.6	1.5	1.0
1.67	-	1	-	-	1
	-	1.0	-	-	.3
1.80	-	-	1	-	1
	-	-	.6	-	.3
1.88	-	-	2	-	2
	-	-	1.2	-	.5
1.90	-	1	3	-	4
	-	1.0	1.8	-	1.0
2.00	-	2	3	-	5
	-	2.0	1.8	-	1.3
2.10	1	1	3	2	7
	1.6	1.0	1.8	2.9	1.8
2.11	-	-	1	-	1
	-	-	.6	-	.3
2.67	-	1	1	-	2
	-	1.0	.6	-	.5
2.70	1	6	6	3	16
	1.6	6.1	3.6	4.4	4.0
2.78	-	1	-	-	1
	-	1.0	-	-	.3
2.80	4	5	16	8	33
	6.3	5.1	9.6	11.8	8.3
2.83	-	-	1	-	1
	-	-	.6	-	.3
2.89	-	-	2	-	2
	-	-	1.2	-	.5
2.90	3	13	12	8	36
	4.7	13.3	12.2	11.8	9.1
3.00	12	12	17	6	47
	18.8	12.2	10.2	8.8	11.8
3.10	6	4	13	6	29
	9.4	4.1	7.8	8.8	7.3
3.11	-	-	-	1	1
	-	-	-	1.5	.3
2.20	2	3	6	1	12
	3.1	3.1	3.6	1.5	3.0
2.22	-	-	1	-	1
	-	-	.6	-	.3
2.30	3	3	4	1	11
	4.7	3.1	2.4	1.5	2.8
2.33	-	2	-	-	2
	-	2.0	-	-	.5
2.40	1	1	3	1	6
	1.6	1.0	1.8	1.5	1.5

Table 4.3.47. (cont)
Income

Attitude	Low	Mid-low	Middle	High	Row Total
2.44	-	-	-	1	1
	-	-	-	1.5	.3
2.50	2	3	4	4	13
	3.1	3.1	2.4	5.9	3.3
2.56	-	-	-	1	1
	-	-	-	1.5	.3
2.57	-	1	-	-	1
	-	1.0	-	-	.3
2.60	4	4	9	2	19
	6.3	4.1	5.4	2.9	4.8
3.20	6	3	13	3	25
	9.4	3.1	7.8	4.4	6.3
3.22	-	-	1	-	1
	-	-	1.6	-	.3
3.25	2	-	-	-	2
	3.1	-	-	-	.5
3.30	4	5	5	4	18
	6.3	5.1	3.0	5.9	4.5
3.40	4	5	8	5	22
	6.3	5.1	4.8	7.4	5.5
3.44	-	-	1	-	1
	-	-	.6	-	.3
3.50	2	5	10	2	19
	3.1	5.1	6.0	2.9	4.8
3.60	-	2	4	2	8
	-	2.0	2.4	2.9	2.0
3.67	-	-	1	-	1
	-	-	.6	-	.3
3.70	2	2	2	-	6
	3.1	2.0	1.2	-	1.5
3.75	-	1	-	-	1
	-	1.0	-	-	.3
3.80	3	2	5	2	12
	4.7	2.0	3.0	2.9	3.0
3.90	-	2	1	1	4
	-	2.0	.6	1.5	1.0
4.00	1	1	3	-	5
	1.6	1.0	1.8	-	1.3
4.10	-	1	1	1	3
	-	1.0	.6	1.5	.8
4.20	-	1	-	-	1
	-	1.0	-	-	.3
4.30	-	-	-	1	1
	-	-	-	1.5	.3
4.40	-	-	-	1	1
	-	-	-	1.5	.3
4.50	-	1	-	-	1
	-	1.0	-	-	.3
4.60	-	-	1.0	-	1
	-	-	.6	-	.3
Column Total	64	98	167	68	397
Total	16.1	24.7	42.1	17.1	100.0

Table 4.3.48
Cross-tabulating the attitude of the United Kingdom
consumers by income.

Attitude	<u>Income</u>		Row Total
	Mid-low	Middle	
1.60	-	2	2
	-	4.8	2.7
2.20	1	1	2
	3.0	2.4	2.7
2.30	1	1	2
	3.0	2.4	2.7
2.40	3	2	5
	9.1	4.8	6.7
2.50	-	1	1
	-	2.4	1.3
2.60	3	2	5
	9.1	4.8	6.7
2.70	2	5	7
	6.1	11.9	9.3
2.80	1	2	3
	3.0	4.8	4.0
2.90	5	3	8
	15.2	7.1	10.7
3.00	6	3	9
	18.2	7.1	12.0
3.10	4	2	6
	12.1	4.8	8.0
3.11	1	1	2
	3.0	2.4	2.7
3.20	1	2	3
	3.0	4.8	4.0
3.30	3	4	7
	9.1	9.5	9.3
3.40	1	3	4
	3.0	7.1	5.3
3.50	-	5	5
	-	11.9	6.7
3.60	1	2	3
	3.0	4.8	4.0
3.70	-	1	1
	-	2.4	1.3

Column	33	42	75
Total	44.0	56.0	100.0

Furthermore, the attitudes towards the business community, concerning the profit hypothesis, is almost neutral for all socio-economic levels in both countries (Table 4.3.49 and 4.3.50).

Table 4.3.49

Means of responses to the statements/question by education.

Variable	Value Label	Mean	Std Dev	Cases
For entire population		2.9530	.5260	474
Education	Illiterate	2.9969	.4714	32
Country	Saudi Arabia	2.9969	.4714	32
Education	Element/Comprehen.	2.9883	.5679	103
Country	Saudi Arabia	2.9722	.6081	83
Country	U.K.	3.0550	.3605	20
Education	High School/Coll.	2.9205	.5183	163
Country	Saudi Arabia	2.9212	.5328	138
Country	U.K.	2.9164	.4386	25
Education	University	2.9545	.5193	176
Country	Saudi Arabia	2.9728	.5345	144
Country	U.K.	2.8722	.4425	32

Table 4.3.50

Means of responses to the statements/question by income.

Variable	Value Label	Mean	Std	
			Dev	Cases
For entire population		2.9537	.5277	472
Income	Low	3.0047	.4564	64
Country	Saudi Arabia	3.0047	.4564	64
Income	Mid-low	2.9268	.5437	131
Country	Saudi Arabia	2.9347	.5995	98
Country	U.K.	2.9034	.3323	33
Income	Middle	2.9369	.5459	209
Country	Saudi Arabia	2.9299	.5580	167
Country	U.K.	2.9646	.5002	42
Income	High	3.0090	.5049	68
Country	Saudi Arabia	3.0090	.5049	68

To test the claim that consumer attitudes towards the business community is not affected by the socio-economic strata, analysis of variance is performed. It is shown in Table 4.3.51 that the observed significance level for income is

approximately 0.0635, thus it appears that the hypothesis - that all population means for income are equal - is not rejected. In other words, the attitudes of consumers in the United Kingdom and Saudi Arabia do not differ, because of the difference in consumer income.

Table 4.3.51.
Analysis of Variance by Income.

Source	Sum of Squares	D.F.	Mean Square	F	Sig.
Between groups	.5283	3	.1761	.6309	.5953
Linearity	.0015	1	.0015	.0053	.9418
Dev. from Linear	.5268	2	.2634	.9438	.3899

R = .0034 R Squared = .0000

Within groups 130.6109 468 .2791

ETA = .0635 ETA Squared = .0040

Table 4.3.52 shows that the observed significance level for education is approximately .0527 in both countries, thus it appears that the hypothesis-that all populations

for education are equal-is not rejected. In other words, the attitudes of consumers, concerning the profit hypothesis do not differ because of the difference in education levels.

Table 4.3.52.

Analysis of Variance by Education.

Source	Sum of Squares	D.F.	Mean Square	F	Sig.
Between groups	.3629	3	.1210	.4357	.7276
Linearity	.0937	1	.0937	.3375	.5616
Dev. from Linear	.2692	2	.1346	.4847	.6162

R = $-.0268$ R Squared = $.0007$

Within groups 130.5033 470 .2777

ETA = $.0527$ ETA Squared = $.0028$

Conclusion.

The profit null hypothesis cannot be rejected or accepted, because the mean of the population is centred around 3, "uncertain". This suggests that many respondents did not understand the statements, therefore "uncertain" was the easy choice. However this can easily be refuted by the fact that the mean of the graduate Saudi responses is 2.9728 and the mean of the United Kingdom respondents is 2.8722. If that claim was true, how can one explain that the mean of graduate responses is still centred around 3.00?

The main conclusion that we can infer is that a consumer does not carry bad feelings towards the business community in the free market countries. The conclusion of the null-profit hypothesis is reliable in the sense that the responses of consumers did not differ because of differences in the socio-economic levels or the consumers' country.

CHAPTER FOUR.

FINDINGS AND POLICY IMPLICATIONS.

The following are the findings of the consumer survey:

1. Even though the statistical analysis does not show a significant relation between the level of education and consumer awareness in the United Kingdom, it is evident that there is a clear relation between the level of education and consumer awareness in Saudi Arabia. Uneducated Saudi consumers tend to be apathetic, have relatively unreasonable expectations, resort to fate without investigating other causes and have distortions of religious norms.
2. There is a relation between the level of consumer income and consumer awareness. Consumers with low levels of income tend to be more apathetic, have relatively unreasonable expectation and resort to fate without investigating other causes. Furthermore, the way consumers behave is influenced by their level of income. Uneducated consumers tend not to complain when they face problems with business people.
3. Environmental factors have an impact on consumer awareness. It was shown that Saudi educated consumers differ from the United Kingdom consumers in the sense that the Saudis are more apathetic, tending to swallow their complaints, and their behaviour is still affected by the distortion of religious norms.

4. Regulations can be evaded in the United Kingdom and Saudi Arabia by businesses, therefore consumer interest can be harmed with the way businesses discover evading regulations. It was shown that in order to evade the regulation of mark-up fixing, car dealers in Saudi Arabia tend to inflate the CIF of imported cars, the spare parts, the installment prices of selling cars and manipulate the foreign exchange rate.
5. Consumers in the free market countries are better off in terms of ease of buying cars, prices of cars and the availability of spare parts.
6. Consumers with higher levels of income think more positively about the free market than those with lower levels of income.
7. Consumers with higher levels of education think more positively about the free market than those with lower levels of education.
8. The majority of consumers in Saudi Arabia want the government consumer policy to be directed towards securing the availability of spare parts rather than mark-up fixing.
9. The majority of consumers in the United Kingdom want the government policy to be directed at securing the flow of information rather than legislation for credit terms.
10. Consumers in the United Kingdom and Saudi Arabia reject the restrictions of car affairs, which are

applied in the socialist countries. This rejection is much stronger among the educated Saudi consumers, when their responses are compared to the less educated consumers.

11. The level of consumers' income determines the extent of the enforcement of the consumers' law. It was shown that the higher the income of Saudi consumer, the more he tends to buy cars below the custom tag price.
12. Competition serves the consumer interest much better than government intervention. It was shown that the majority of consumers in Saudi Arabia pay below the custom tag price for buying new cars.
13. The majority of consumers in both countries believe that government procedure is protracted.
14. Even consumers with low levels of income in the United Kingdom and Saudi Arabia do not carry bad feelings towards the business community. This shows the consumers' satisfaction with the free market system in both countries.

Policy Implications.

In the light of the findings from the consumer survey, the following policy implications are recommended:

1. Deveoping countries should follow the free market approach to augment the consumer interest.

2. Since there is a significant relation between education and consumer awareness, the less developed countries are recommended to educate the consumer rather than applying Draconian consumer laws.
3. Since there is a significant relation between the level of consumers' income and consumer awareness, less developed countries are recommended to follow a policy which lifts the level of production rather than worrying about micro level issues.
4. Since there is a relation between environmental factors and consumer awareness, consumer policy in the less developed countries should be directed at minimizing the effects of environmental factors, which deprive consumers of pursuing their rights.
5. Consumer policy should be built on the findings of consumer surveys rather than on the whim of bureaucrats.
6. The efficiency of government procedure should be the concern of the policy makers rather than introducing regulations, which can be evaded. Simplified procedures should encourage the consumer to resort to government departments when he faces problems with the business community. In other words, protracted procedure encourages the business community to exploit the consumer because consumers are discouraged to approach the government department.
7. The government should have a role to play in the

field of car affairs, but this role should be directed towards securing the safety of passengers rather than consumer credit or mark-up fixing.

8. Consumer policy in the less developed countries could be different - in some aspects - from the developed countries. Consumers in the United Kingdom want more information, while consumers in Saudi Arabia want the availability of spare parts.
9. In order to enforce the consumer law, consumers should maintain a reasonable amount of income. Consumers with a low level of income tend not to complain. Consequently, the priority of policy makers should be, the increase of production rather than micro level issues.
10. In order to promote the free market system and its role in augmenting the consumer interest, consumers in the free market countries should see the dilemma of consumers in the socialist countries for themselves .

Limitations of the Findings.

The validity of the findings are constrained by the following limitations:

1. Saudi Arabia is different from most of the less developed countries in the sense that Saudi consumers are affluent, consequently some of the

policy implications of this research might not serve the consumers' interest in the poorer less developed countries.

2. Taking cars as the arena of the consumer survey might not provide the right policy implications for most of the less developed countries. What benefit would a starving consumer get from the policy which recommends securing the availability of car spare parts?
3. Sampling among the Saudi consumers is considered to be a non-probability type. This is justified by the fact that probability sampling techniques among Saudi consumers is nearly impossible to achieve.
4. Even though stratified sampling was performed among the United Kingdom consumers, the level of response was very low to the extent that income groups were re-arranged. This prevented the differences between income groups being extracted.
5. Cars were chosen to compare between Saudi consumers and the United Kingdom consumers on the assumption that the motor car carries the same positioning in both countries. Otherwise the comparison could be invalid.
6. There are limitations to the comparison of consumer awareness between the United Kingdom and Saudi graduate groups. It was stressed in testing the Environmental Hypothesis that the effect of education has been minimized rather than eliminated.

The quality of the higher education between the developed and the less developed countries is different.

7. The ignorance of the Researcher to the United Kingdom culture is considered to be one of the main limitations of the findings of the consumer survey. This ignorance prevented the Researcher from performing ethnographic interviews with consumers in the United Kingdom, and caused the Researcher not to choose areas other than consumer redress and fate, while investigating the Environmental Hypothesis. Therefore, the questionnaire design is more suitable for the Saudi consumer and less suitable for the United Kingdom consumer.
8. In order to investigate the System Hypothesis, it could have been more valid, if consumers were asked to compare between public owned industry and private owned industry in one country. This would require the respondent to provide an honest response instead of guessing about socialist countries, which they have not visited. This approach has not been utilized since "government" is considered to be a leading word in the less developed countries.
9. Comparison between mark-up fixing in Saudi Arabia and ex-factory price and credit term regulations in the United Kingdom cannot be 100% valid. They are different issues.

10. Even though a great deal of effort was spent on the translation of the questionnaire, there is no guarantee that the Arabic and the English versions of the questionnaire provide an identical meaning for every question. There are not identical words in two languages.
11. Jeddah and Glasgow were chosen on the assumption that they represent the differences between the two Kingdoms in terms of consumer awareness.

Further Research Suggestions.

Due to the previous limitations, this research does not provide new theory or uphold old ones. It only adds more understanding to the subject. Further research is needed in the following areas:

1. Comparative studies between the socialist and free market countries in products other than cars, such as housing, food and clothing.
2. Comparing between nationalized industries and private owned industries, between and within countries.
3. Comparing between private monopoly and government monopoly within the same industries in different countries, such as comparing consumer satisfaction

with British Telecom (a private monopoly) and Saudi Telecom (a public monopoly).

4. Comparing consumer welfare before and after privatization or nationalization within countries.
5. Comparing the consumers' welfare before and after the application of socialism within countries.
6. Comparing the consumers' welfare before and after renouncing socialism within countries.
7. Comparing the consumers' welfare before and after independence within countries.
8. The distributional benefits and costs of regulations within countries.
9. The benefits and costs of evading regulations within countries.
10. Comparative studies concerning the efficiency of bureaucracy in serving the consumers' interest in the developed and less developed countries.

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APPENDICES

APPENDIX A.

THE ENGLISH VERSION
OF THE QUESTIONNAIRE.

1. Do you try to obtain information related to the safety of passengers before taking a decision to buy either a used or a new car?

1. YES

2. NO

2. It is generally accepted that the British consumer does not try to get much safety information. To which of these factors do you think this could be attributed?

(Choose only one answer)

1. Safety information is difficult to assimilate.

2. There is no safety information in the catalogues of cars.

3. Safety is a matter of fate.

4. Difficulty in understanding safety information.

5. Safety information is written in a foreign language.

3. If you bought a car and found it to have defects what would be your reaction?

1. Contact the agent (dealer).

2. Do nothing about it.

4. If you approach the dealer what action do you expect?

1. Replace the car.

2. Refund money.

3. Repair the defect.

4. Repair the defect (but not properly).

5. Not to care.

5. Suppose the dealer did not repair the defect, or did not care, what would your reaction be?
1. Complain to the Scottish Motor Traders Association.
 2. Forget about it.
 3. Use an intermediary to solve the problem.
 4. Complaint to the Trading Standards Department of your local authority.
 5. Put the blame on the manufacturer, not the dealer.
-

6. If you have a problem with the seller of a car, what action would you expect from the Trading Standards Department?
1. Solve the problem.
 2. Not solve the problem.
 3. No noticeable help.
-

7. If you have a problem with the seller of a car, what would you expect from the Scottish Motor Traders Association?
1. Solve the problem.
 2. Not solve the problem.
 3. No noticeable help.
-

8. Do you think that restrictive legislation controlling the minimum deposit and the maximum repayment period for credit purchases of cars:
1. Offers extra consumer protection?
 2. Reduces consumer protection?
 3. Has no effect?
 4. Do not know?
-

9. With the relaxation of such legislation, do you think prices of cars:

1. Rise?
2. Fall?
3. Do not change?
4. Rise for some brands and decline for others?

10. Do you think that car dealers find ways to modify credit purchase restrictions?

1. YES
2. NO

11. If your answer was YES to the previous question, what techniques are utilised?

(You may choose more than one answer)

1. Fixed period low interest rates.
2. Inflated trade-in prices with current M.O.T.
3. Discount on demonstration cars.

12. Car spare parts in Britain:

1. Are available, but with relatively low prices.
2. Are available, but with relatively high prices.
3. Some are available with relatively low prices, and some are available with relatively high prices.

13. What would you say would be the optimal role of Government agencies in the market for new and used cars? (You may choose any of the following combinations: 1 alone; 2 alone; 3 alone; or 2 and 3 together).

1. No intervention at all.
 2. Intervention to secure the flow of information to consumers.
 3. Intervention directed towards statutory credit terms.
-

14. How would you compare the ease of buying a car in Britain to that of buying a car in those countries that restrict the freedom of the market (eg. Eastern European Countries)?

1. Buying a car in Britain is easier.
 2. Buying a car in Britain is more difficult.
 3. There is no noticeable difference.
 4. Do not know.
-

15. How would you expect prices of cars in Britain to compare with those countries?

1. The prices of cars in Britain are lower.
 2. The prices of cars in Britain are higher.
 3. There are no noticeable differences.
 4. Do not know.
-

16. How would you compare Britain and those countries in terms of the availability of car spare parts?

1. Car spare parts are more available in Britain.
 2. Car spare parts are more available in those countries.
 3. There are no noticeable differences.
 4. Do not know.
-

17. Would you like to see the Government apply the same restrictions that Eastern European countries impose on the car business?

1. YES
 2. NO
 3. Cannot decide.
-

18. Would you buy unbranded spare parts for you car knowing that they are not original?

1. YES
 2. NO
 3. Not sure.
-

19. Do you believe that using unbranded spare parts causes the number of accidents to rise?

1. YES
2. NO
3. The cause of accidents is due to fate.
4. Do not know.

20. Do you believe that applying British specifications for cars has reduced the number of accidents?

1. YES
 2. NO
 3. The cause of accidents is due to fate.
 4. Do not know.
-

21. Which of the following do you think is the most important cause of accidents?
(One answer only please).

1. High speed.
 2. Fate.
 3. Worn and defective tyres.
 4. Ignorance of safe driving.
 5. Poor road surface.
 6. Alcohol.
-

22. If one of your family was injured in a car accident due to a car defect, what would be your reaction?

1. Sue the manufacturer.
 2. Sue the dealer.
 3. Sue both the dealer and the manufacturer.
 4. Cannot determine.
-

23. What do you think about compensation:

1. Since it is against religious beliefs, it is not accepted.
 2. Since it is against the social norms, it is not accepted.
 3. Since it is not against religious beliefs or the social norms, it is accepted.
 4. In order to penalise those who do not care about the safety of other persons, it is accepted.
-

24. If you have bought a new car, do you remember if its price was:

1. Above the ex-factory price?
 2. Below the ex-factory price?
 3. At the same level as the ex-factory price?
 4. Do not know?
-

25. If you have chosen answer number (1) in the previous question, what was your reaction?

1. Asked the dealer to refund the difference.
 2. Complained to the Trading Standards Department.
 3. Complained to the Scottish Motor Traders Association.
 4. Forgotten the whole matter.
-

26. If you have paid a price for a new car above the ex-factory price, do you expect the Trading Standards Department to help you to recover the difference?

1. YES

2. NO

27. Do you think that the procedure of complaining to the Trading Standards department is:

1. Simplified?

2. Protracted?

3. Do not know?

28. How do you evaluate the M.O.T.?
(One answer only please)

1. A good idea, but its application is difficult.

2. The test takes a long period of time.

3. Useless.

4. A good idea, and its application is simplified.

5. Increases the cost of driving.

6. Saves lives and money.

29. Do you feel safer driving after implementing the M.O.T. System?

1. YES

2. NO

3. Indifferent.

30. Do you feel safer when buying used cars because of the M.O.T. System?

1. YES

2. NO

3. Indifferent.

31. Generally speaking do you feel that the Government serves the interest of consumers in the buying or repairing of cars?

1. YES

2. NO

3. Do not know.

Please indicate response by ticking under appropriate heading:

Str. Str.
Agr. Agr. Uncert. Disagr. Disagr

1. It is easy to increase the profits of car dealers through raising the prices.

2. In order to increase profits, car dealers take good care of controlling costs.

3. Car dealers do not maximise their profits through minimising costs.

4. In order to maximise their profits, car dealers reduce their costs, rather than increase the price of cars.

5. The travel expense of car dealers are considered among the costs of doing business.

6. Cars dealers maximise their profits through minimising costs.

Please indicate response by ticking under appropriate heading:

Str. Str.
Agr. Agr. Uncert. Disagr. Disagr

7. Since the consumer is the one who pays for the cost of selling cars, car dealers do not put control on costs.

8. In order to reduce the prices of cars, they pay a lot of attention to control the cost of doing business.

9. Since the prices of cars are fixed by manufacturers, car dealers do not car to reduce costs.

10. Since the ex-factory prices of cars are known, car dealers put more emphasis on reducing the cost.

In order to classify the information that you have just given, would you like to answer the following questions:

1. Marital Status:

1. Married.
 2. Single
-

2. Age:

1. Less than 25 years.
 2. 25-45 years.
 3. More than 45 years.
-

3. Sex:

1. Male.
 2. Female.
-

4. Education Level:

1. Comprehensive schooling.
 2. Further Education College.
 3. Higher Education - University/Polytechnic.
-

5. Monthly Household Income:

1. Less than £500 (or weekly equivalent - up to £125)
 2. £500 - £849
 3. £850 - £1699
 4. More than £1700.
-

APPENDIX B.

THE TRANSLATION OF THE
ARABIC VERSION OF
THE QUESTIONNAIRE

1. Do you try to obtain information related to the safety of passengers before taking a decision to buy either a used or a new car?
 1. Yes.
 2. No.

2. It is generally accepted that the Saudi consumer does not try to get such safety information. To which of these factors do you think this could be attributed?
(Choose only one answer)
 1. Safety information is difficult to assimilate.
 2. There is no safety information in the catalogues of cars.
 3. Safety is a matter of fate.
 4. Some consumers cannot read.
 5. Safety information is written in a foreign language

3. If you bought a car and found it to have defects what would be your reaction?
 1. Contact the agent (dealer).
 2. Do nothing about it.

4. If you approach the dealer what action do you expect?
 1. Replace the car.
 2. Refund money.
 3. Repair the defect.
 4. Repair the defect (but not properly).
 5. Not to care.

5. Suppose the dealer did not repair the defect or did not care what would your reaction be?
 1. Complain to the Chamber of Commerce.
 2. Swallow my complaints.
 3. Try to find someone to intermeditate to solve my problem peacefully.
 4. Complain to the Ministry of Commerce.
 5. Put the blame on the manufacturer, not the dealer

6. If you have a problem with the seller of a car what action would you expect from the employees of the Ministry of Commerce?
 1. Solve the problem.
 2. Not solve the problem.
 3. No noticeable help.

7. In case you have a problem with the seller of a car what action would you expect from the Chamber of Commerce?
 1. Solve the problem.
 2. Not solve the problem.
 3. No noticeable help.

8. Do you think that price fixing of cars by the Ministry of Commerce leads to:
 1. Offers extra consumer protection?
 2. Reduces consumer protection?
 3. Has no effect?
 4. Do not know?

9. In case the Ministry of Commerce budged from price fixing do you believe that the prices of cars will:
1. Rise.
 2. Decline.
 3. Not change.
 4. Rise for some brands and decline for other.
10. Do you believe that there are some other ways car dealers utilise to evade price fixing?
1. Yes.
 2. No.
11. If your answer was YES to the previous question, what techniques could car dealers utilise to evade price fixing?
(You may choose more than one answer)
1. Inflate the import prices (CIF).
 2. Use sub-dealers.
 3. Inflate the installment prices.
 4. Stick to the prices of custom tags for the last year models.
 5. If the prices of mark or year were appreciated against the dollar, they tend to increase the prices of cars even if those cars were imported before the changes in the foreign currency.
 6. Increase the prices of spare parts.
12. Car spare parts in Saudi Arabia:
1. Are available, but with relatively low prices.
 2. Are available, but with relatively high prices.
 3. Are not obtainable.
 4. Some are available with relatively low prices, and some are available with relatively high prices

13. What would you say would be the optimal role of the Ministry of Commerce? (If you choose number one you do not need to choose any other alternative).
1. No intervention at all.
 2. By intervening to secure the flow of information to consumers.
 3. Intervention should be directed toward price fixing.
 4. Intervention should be directed toward compelling business to secure the spare parts.
14. How do you compare the easiness of buying a car in Saudi Arabia to that of buying a car in those countries, that are restricting the freedom of market like Egypt and Syria?
1. Buying a car in Saudi Arabia is easier.
 2. Buying a car in Saudi Arabia is more difficult.
 3. There is no noticeable difference.
 4. Do not know.
15. How would you expect the prices of cars in Saudi Arabia to compare with those countries who impose restrictions on the freedom of the market?
1. The prices of cars in Saudi Arabia are lower.
 2. The prices of cars in Saudi Arabia are higher.
 3. There are no noticeable differences.
 4. Do not know.
16. How would you compare between Saudi Arabia and those countries in terms of the availability of car spare parts?
1. Car spare parts are more available in Saudi Arabia.
 2. Car spare parts are more available in those countries.
 3. There are no noticeable differences.
 4. Do not know.

17. Would you like to see the Ministry of Commerce apply the same restrictions that Egypt and Syria impose on the car business?
1. Yes.
 2. No.
 3. Cannot decide.
18. Do you buy non original parts for your car knowing that they are not original?
1. Yes.
 2. No.
 3. Not sure.
19. Do you believe that using non original spare parts causes the number of accidents to rise?
1. Yes.
 2. No.
 3. The cause of accidents is due to fate.
 4. Do not know.
20. Do you believe that introducing Saudi specifications for cars has reduced the number of accidents?
1. Yes.
 2. No.
 3. The cause of accidents is due to fate.
 4. Do not know.
21. Which of the following do you think is the most important cause of accidents?
(One answer only please)
1. High speed.
 2. Fate.
 3. Worn and defective tyres.
 4. Ignorance of safe driving.
 5. Unpaved roads and lack of signals.
 6. Some drivers take pills to keep awake.

22. If one of your family was crippled in a car split accident what would be your reaction?
1. Sue the manufacturer.
 2. Sue the dealer.
 3. Sue both the dealer and the manufacturer.
 4. Cannot determine.
23. What do you think about compensation?
1. Since it is against the religion of Islam, it is not accepted.
 2. Since it is against the social norms, it is not accepted.
 3. Since it is not against the religion of Islam or the social norms, it is accepted.
 4. In order to penalise those who do not care about the safety of other persons, it is accepted.
24. If you have bought a new car, do you remember if its price was?
1. Above the price of custom tag.
 2. Below the price of custom tag.
 3. At the same level as the price of custom tag.
 4. Cannot remember.
25. If you have chosen answer number (1) in the previous question, what was your reaction?
1. Asked the dealer to refund the difference.
 2. Complained to the Ministry of Commerce.
 3. Complained to the Chamber of Commerce.
 4. Forgotten the whole matter.
 5. Asked some friends to intermeditate.

26. If you have paid a price for a new car above the price of the custom tag, do you expect the Ministry of Commerce to help you recover the difference?
1. Yes
 2. No
27. Do you think that the procedure of complaining to the Ministry of Commerce?
1. Simplified
 2. Protracted
 - 3 Do not know
28. How do you evaluate the M.O.T. in Saudi Arabia?
(Choose only one answer)
1. A good idea, but its application is difficult.
 2. The test takes a long period of time.
 3. Useless.
 4. A good idea, and its application is simplified.
 5. Increases the cost of driving.
 6. Saves lives and money.
29. Do you feel safer driving after the introduction of the M.O.T. system?
1. Yes.
 2. No.
 3. Indifferent.
30. Do you feel safer when buying used cars after the introduction of the M.O.T. system?
1. Yes.
 2. No.
 3. Indifferent.

31. Generally speaking, do you feel that the Ministry of Commerce serves the interest of consumers in the buying or repairing of cars?

1. Yes.
2. No.
3. Do not know.

Please indicate response by ticking under appropriate heading.

Strongly Agree Agree Uncert Disag Strongly Disag

1. It is easy to increase the profits of car dealers through raising the prices.

2. In order to increase profits, car dealers take good care of controlling costs.

3. Car dealers do not maximise their profits, though minimising costs.

4. In order to maximise their profits, car dealers reduce their costs, rather than increase the price of cars.

5. The travel expenses of car dealers are considered among the costs of doing business.

Strongly Strongly
Agree Agree Uncert Disag Disag

6. Car dealers maximise their profits through minimising costs.

7. Since the consumer is the one who pays for the cost of selling cars, car dealers do not put control on costs.

8. In order to reduce the prices of cars, they pay a lot of attention to control the cost of doing business.

9. Since the prices of cars are fixed, car dealers do not care to reduce costs.

10. Since the prices of cars are determined by the Ministry of Commerce, car dealers put more emphasis on reducing the cost.

In order to classify the information that you have just given, would you like to answer the following questions:

1. Marital status

1. Married
 2. Single
-

2. Age

1. Less than 25 years.
 2. 25-45 years.
 3. More than 45 years.
-

3. Sex.

1. Male.
 2. Female.
-

4. Educational level:

1. Illiterate or able to read.
 2. Elementary or Intermediate School Degree.
 3. High School.
 4. University Degree.
-

5. Monthly Income:

(husband's salary + wife's salary + other income)

1. Less than SR 3,000
2. SR 3,000 - SR 4,999
3. SR 5,000 - SR 9,999
4. SR 10,000 or more.