

Measuring Values Importance of Saudi Consumers

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Received: October 1, 2016 Accepted: October 28, 2016 Online Published: November 28, 2016

doi:10.5539/ijms.v8n6p115 URL: <http://dx.doi.org/10.5539/ijms.v8n6p115>

Abstract

This study examines the priority of values affecting the behaviour of local consumers in the Saudi Arabian hospitality industry. The sample consists of Saudi nationals who have stayed in a hotel in Saudi Arabia. A review of the literature provides studies of values and demographic factors that could lead to differences in behaviour between gender (male vs female) and education (educated vs less-educated). There is currently little understanding of whether, or how, Saudis from different socio-cultural environments, represented in this study with different demographic profiles, differ in their values. This study considers whether there are any such differences linked to these demographic differences. The research uses a quantitative online survey based on established constructs of Kahle's List of Values. Data were analysed in SPSS using descriptive statistics, independent samples *t*-tests, and regression analysis. This quantitative study finds that there are significant differences in the value of excitement, warm relationships with others, and fun and enjoyment were noted according to education level; also the value of self-fulfillment according to gender.

Keywords: list of values, demographic differences, hospitality sector, Saudi consumer

1. Introduction

It has been argued that personal values are good indicators of behaviour across different cultures, and that personal values can be considered variables that may be used in measures of psychographic and demographic motivation (Watkins & Gnoth, 2014). Researchers taking this stance use a list of values (LOV) to determine, and understand, the impact of a variety of contexts on respondents' behaviours (Kopanidis, 2009). The usual approach is to compare and contrast cross-culturally influenced behaviour, following Kahle (1983), who argued that LOV is the most reliable instrument for comparing values (Watkins & Gnoth, 2014).

The set of values that any group demonstrates is difficult to identify using concrete measures. Kahle posited that determining a particular value means understanding an entire system, because an individual learns any value as part of a larger community value system (Watkins & Gnoth, 2014). From this was developed the list of values (LOV), rooted in Rokeach's (1973) and Maslow's (1954) theories.

Consumers' personal values can be studied using LOV. Most marketing research concerning values has, in the past decade, taken the approach that LOV offers as it is more parsimonious than other approaches (Shoham, Kropp, Rose, & Kahle, 1996), is considered to have acceptable psychometric properties in domestic (Fisher & Katz, 2000) and cross-cultural settings (Grunert & Scherhorn, 1990), and is based on the useful and relevant principles of social adaptation theory (Kahle, 1983) and Maslow's (1954) hierarchy of needs. As Clawson and Vinson (1978) have noted, personal, social and cultural learning both determine and modify consumer values.

The lack of information about Saudi Arabian consumer behaviours is evident both by the paucity of comparative studies as well as in terms of considering LOV within a culturally diverse country. Immigrants make up more than 30% of the total population, according to CIA World Fact Book (2015). In regard to the social structure of the country, the total population of the country is 45% female and 55% male (Doumato, 2010). Saudi Arabia is a conservative society that recognises different gender roles than other countries.

The objective of this paper is to establish the extent to which personal values and demographic variables are correlated. This research proposes to establish and explore a list of values of customers drawn from Jeddah-Saudi Arabia, with the aim of establishing how the two selected criteria, gender and education, are connected to differences, and how they differ in terms of values. The research question guiding the study is:

- Are there differences in the list of value preferences between Saudis based on demographic differences of gender and education?

2. Literature Review of Values and Behaviour

Values are defined by Schwartz and Bilsky (1987, p. 551) as ‘(a) concepts or beliefs, (b) about desirable end states or behaviours, (c) that transcend specific situations, (d) guide selection or evaluation of behaviour and events, and (e) are ordered by relative importance. Behaviours are largely dependent on values and attitudes, serving to support individual determinations of what one considers to be right or wrong (Fletcher & Brown, 2008). Values can explain and predict attitudes and behaviours in a diverse range of situations and contexts because they provide an abstract set of behaviour-guiding principles (Rose, Shoham, Kahle, & Batra, 1994)—and as Kahle and Kennedy (1989) point out, the role of marketing is to fulfil consumers’ values.

As the behaviour of consumers is related to their values (Darden, 1979; Valencia, 1989), measuring values is important in business practice, and the LOV methodology has considerable utility in this context (Kahle & Kennedy, 1989). For example, Keng and Liu (1997) tested the significance of causalities between personal values using LOV and consumer complaint behaviour, using a sample based in Singapore. Other studies have confirmed that personal values affect consumer choices (Homer & Kahle, 1988; Pitts & Woodside, 1984).

According to Solomon (2008), all consumer research is ultimately related to the identification and measurement of values because values drive much consumer behaviour. The recognition of the importance of values on behaviour has encouraged extensive research (Keng & Liu, 1997): for instance, Beatty, Kahle, Homer and Misra (1985) suggest that values influence individuals’ perceived amounts of no obligatory giving regardless of gender. There have also been attempts by researchers to measure cultural values and to develop marketing strategies based on the findings, such as the research conducted by Rokeach (1973), Kahle (1983), Phinney (1992) and Schwartz (1994).

2.1 Value Measurements

Our behaviours can be explained by our values. Values serve as the framework for our attitudes, actions and in the way we do things in dealing with various circumstances, from which we may deduce that values are the guiding principles of human behaviours in a particular community (Kluckhohn & Strodtbeck, 1961). They are modified to adapt to different environments of an individual (Watkins & Gnoth, 2014) and so affect our behaviours. Our values explain and predict our attitudes and behaviours in a diverse range of situations and contexts because they provide an abstract set of behaviour-guiding principles (Rose, Shoham, Kahle, & Batra, 1994).

The set of values that any group demonstrates is difficult to identify using concrete measures. The list of values (LOV), rooted in Rokeach’s (1973) and Maslow’s (1954) theories is basically a ranking scale that simplifies Rokeach’s value system, an inventory of nine terminal values that provide an explanation for any behaviour (Kopanidis, 2009), which is effective because it distinguishes between the values and demographic factors that influence human behaviours (Thompson, 2009). The LOV scale can also be used to study differences and similarities between consumers.

Work by researchers to measure cultural values, and to develop marketing strategies based on this knowledge, commonly use the scales developed by Rokeach (1973), Kahle (1983), Phinney (1992) and Schwartz (1994), but in the past decade most such research has used LOV, which has become the preferred approach (Shoham et al., 1996). From literature LOV has been found particularly to be useful in understanding cross-cultural differences and human behaviours.

2.2 List of Values and Demographic Variables

Segmentation is essential marketing strategy which is perfectly predicted by values and demographics. Consumer behaviour can be predicted using values and demographics—making them useful bases for segmentation (Kahle, 1996; Lascau et al., 1996; McCarty & Shrum, 1993). Because of this, values and demographics should be studied concurrently in the context of developing marketing strategies. Several studies have explored the connection between age, gender and values. One of these are Keng and Yang (1993) who illustrated that age and gender can affect values of Taiwanese customers. For instance, customers who are 30 years old value security more, compared with the 19 to 29 age group, who value self-respect and being well respected more (Razzaque, 1995).

Meanwhile, value differences were also observed across several demographics, such as age and gender which will be explored in this study. Such can be illustrated on how sense of accomplishment, self-fulfillment and self-respect were valued by the highly educated male managers, more than other respondents did. Polish

consumers' age was linked meaningfully with instrumental values (Lascau et al., 1996).

2.2.1 List of Values and Gender

Factors like values and demographics have grown significant in the study of consumer behavior in the recent years (Shoham et al., 1998). Among the different aspects under demographics, gender is one of the factors attached to cultural values (Struch, Schwartz, & Van Der Kloot, 2002). For one, Keng and Yang (1993) demonstrated that gender, together with age, have influenced Taiwanese consumers. This involved how the 30 years old consumers value security more than those who are between 19 and 29.

Meanwhile, Shoham, Davidow and Brencic (2003) found that Israeli females place high importance on values like sense of belong, warm relationships with others, self-respect, self-fulfillment, compared with the Israeli males. At the same time, it was cited from Florenthal, Treister and Shoham (1999) that warm relationships with other people is a global female value.

Shoham et al. (1998) also found that younger females place huge significance on fun and enjoyment more compared with males. They are also observed to value self-respect and self-fulfillment than males. These findings are said to be relevant as it can be used in designing product image, such as in feminine products. Using the data on gender, the marketers are to emphasize these values in targeting the younger women market. Given these findings we propose the following null hypothesis.

H1₀: There is no difference in the value scale importance between males and females in Saudi Arabia.

2.2.2 List of Values and Education

Earlier studies like Bloom (1976) have already underscored that consumes will become different in the coming years, through a different socialization process. In the future, consumers would more likely spend more time in consumer education classes and would see or hear consumer education messages. Such would imply that consumers would seek and use more information before making purchases and likely opt to purchase from sellers who can (1) provide huge amounts of easily-acquired consumer information; (2) conduct consumer education programs; and (3) offer products that present minimal danger to the public health.

Apparently, Bloom's findings and implications are visible in today's consumers, especially in terms of their education. For one, Razzaque (1995) found that older male managers who are highly educated and have higher income value sense of accomplishment, self-respect and self-fulfillment compared with others. This leads to the following null hypothesis:

H2₀: There is no difference in value scale importance between more educated and less educated Saudis.

Although the significance of values on consumer behaviour has been studied in various countries, this study is conducted in Middle Eastern market—Saudi Arabia—where information is still lacking which raise the significance of this study. So this paper uses LOV to examine whether differences in consumer values among the Saudi population are linked to demographic differences, represented by gender and education.

3. Methodology

This study employs a quantitative online survey research design with a sample of 270 Saudis. The survey research design was employed to identify statistically significant differences between respondent groups with groups based on gender and education level (McDaniel & Gates, 2010), which was appropriate as a means to test hypotheses (David & Sutton, 2004). The design incorporated the use of a web-based questionnaire, a suitable tool for obtaining quantitative responses, particularly for responses related to opinions and attitudes (Som, 1996). Gender groups were male versus female and education level groups were defined as higher education (Bachelor's degree & post-graduate degrees) and lower education (High school & Diploma level). The groups were compared using the LOV responses.

This section will present the survey instrument and the conceptual and operational definitions for each construct used in this research. Explanation of the sampling process and the data collection follow. The use of a web-based survey and methods of approaching Saudi samples are explained and justified. The data analysis section then follows, explaining the reason for selecting the techniques used.

3.1 Survey Instrument

The survey instrument (see Appendix) contained consumer profile questions to collect data on respondents' characteristics, including demographic and other personal data needed to test the hypotheses, as well as a second set of questions measuring respondents' personal values (using the LOV scale).

The survey was framed to be applied to a particular product category in the Saudi Arabian hospitality

environment in order to narrow the focus. The respondents were screened to include those with previous experience in the Saudi (Hospitality) market. The components of the instrument are explained and justified below.

3.1.1 Consumer Profile Questions

The questions that formed the first section of the questionnaire are designed to collect data on respondents' demographic characteristics such as occupation, income, education, and gender. The objective of collecting such data is to group individuals into segments that may be expected to display differing patterns of behaviour (Worcester & Downham, 1986).

3.1.2 Personal Values Survey

As discussed earlier, Kahle's (1983) List of Values (LOV) was applied in this study. This instrument asks consumers to choose their most important values from a nine-value list, based on the terminal values in the Rokeach Value Survey (Kahle & Chiagouris, 1997).

Previous research using LOV has shown that the scale is multi-dimensional (Kahle, 1983; Homer & Kahle, 1988) and can be grouped into three underlying dimensions: *internal values* (self-fulfillment, self-respect, and sense of accomplishment), *external values* (security, sense of belonging, warm relationships with others, and being well respected) and *interpersonal values* (fun and enjoyment in life and excitement) (Kahle, 1983).

The survey used in this research employed fixed alternative responses for easy tabulation and analysis (Churchill, 2007). Using these alternative responses helped the researcher both to identify underlying factors and build relationships between variables (Walter & Palya, 1984).

Given below are the main steps undertaken in the development of the research constructs. The findings from the qualitative methodology were used to refine the research instrument before carrying out the main study.

Construct Operationalisation

As a first step towards construct development (Hair et al., 2010), it was important to proceed through the process of conceptualisation (Neuman, 2000) and recheck all definitions of concepts. Previous studies helped to develop definitions used for this study's constructs. The survey items (List of Values) were taken from the LOV Scale developed by Beatty, Kahle, Homer and Misra (1985) and Kahle, Beatty, and Homer (1986). Participants were asked to choose the most important value in their daily life, where 9 = the first most important. This survey assessed conceptual definitions of sense of belonging, fun and enjoyment in life, warm relationships with others, self-fulfillment, being well respected, excitement, security, self-respect, and sense of accomplishment. Operationally, these items were defined by participant responses to evaluate their value list through nine-point Likert-type scales (Kahle & Kennedy, 1989), resulting in nominal scaled data. The aim was to reveal the two most important values from a nine-value list. The value scale dimensions were, therefore, operationalised as continuous variables.

Gender data was in the form of male or female. Education level in the raw data were converted for analysis such that responses categorized as high school or diploma level education were categorized for analysis as lower level education and responses categorised as Bachelor's or post graduate education were categorised as higher level education. Both gender and education level were operationalized as categorical variables, more specifically, dichotomous categorical variables. As such, gender and education level were used as the group defining variables for analysis.

In addition, following the multi-dimensional nature of the LOV scale (Kahle, 1983; Homer & Kahle, 1988) the list of values were operationally grouped into the three underlying dimensions of *internal values*, *external values*, and *interpersonal values*. Definitionally, internal value scores were calculated by summing the scores associated with self-fulfillment, self-respect, and sense of accomplishment and dividing by the three; *external values were calculated by summing the scores associated with* security, sense of belonging, warm relationships with others, and being well respected and dividing by four; and *interpersonal values* were calculated by summing fun and enjoyment in life and excitement and dividing by two (Kahle, 1983).

3.2 Sample and Sampling

The aim of this study was to survey respondents within a sample of Saudis residing in Jeddah, Saudi Arabia. Non-probability sampling was used to select participants to represent the population of Saudi guests. Although probability sampling theoretically is superior, it is difficult to employ in a country such as Saudi Arabia due to its conservative society and difficult access to the female population sample, so the appeal of using non-probability sampling is high (Onkvisit & Shaw, 2009). A non-probability sample, which is often used when it is difficult for

researchers to access difficult-to-reach populations (Katz, 2006), is one in which particular elements from the population have been selected in a non-random approach (McDaniel & Gates, 2010). Non-probability sampling is used in the majority of online sampling (Grover & Vriens, 2006) because of the low cost of data collection and the accessibility it offers (Yang, Wang, & Su, 2006). However, non-probability sampling does not allow for an estimate of sampling error (Onkvisit & Shaw, 2009). According to Ben-Bakr, Al-Shammari and Jefri (1995), in a research context, non-probability sampling is thought to be culturally more acceptable in Saudi Arabia than random survey methods such as mail or telephone. The sample included a total of 270 Saudis.

3.3 Data Collection and Procedure

A web-based survey was used. Online surveys have various advantages and disadvantages. One of the main advantages is that they are accessible to anyone, anytime and anywhere. Online survey research takes advantage of the ability of the Internet to provide access to groups and individuals who would be difficult to reach through other channels (Garton, Haythornthwaite, & Wellman, 1999; Wellman, 1997), in this instance Saudi women, who are more easily able to respond to online surveys than to human (male) data collectors. McDaniel and Gates (2010) and Sackmary (1998) indicated that online survey research is also relatively inexpensive, and provides high rates of return and wide access to the sample, especially to those who are difficult to reach in person. The fast response time enabled by online surveys is another advantage (Sackmary, 1998), as well as ease of personalisation: a survey can be highly personalised for greater relevance to each respondent's situation (McDaniel & Gates, 2010), such as by using the respondents' native language.

The online survey method also has general shortcomings (McDaniel & Gates, 2010), especially (a) a lack of call-back for open-ended questions; and (b) the concern that Internet users may not be representative of the population as a whole. In this survey, there are no open-ended questions, so re-contacting respondents was not necessary. According to CITC (2012), Internet users in Saudi Arabia are about 15.2 million, around 52% of the population. There are no figures about the nationality of those users.

Use of Online Panel with Saudis

An online panel was used to recruit respondents to complete an online survey, available in both English and Arabic. The final draft of the questionnaire was emailed to Saudi participants. The panel was a part of a larger consumer panel organised by a Saudi market research agency.

3.4 Data Analysis

After selecting the appropriate population, the data gathered were coded and analysed using the Statistical Package for the Social Sciences (SPSS – Version 20) in order to draw conclusions. The research employed multiple techniques in order to address the associations proposed in the research framework, with insights drawn from descriptive analysis. The study utilised descriptive and inferential statistical techniques as follows:

Descriptive statistics were employed to describe the data, check for differences in and normality of the data, and to enable the researcher to read the data gathered from the experiments through charts and graphs. This included frequency distribution and line charts. Other single values were calculated from the data, such as mean, variance and standard deviation of the distribution (Worcester & Downham, 1986), in order to describe the gathered data.

T-test analyses were used to identify whether between group differences noted among the Saudi sample were statistically significant. The *t*-test was used to evaluate statistical significance in mean score differences (continuous variables) between groups, with groups defined as educated versus less educated and male versus female living in Saudi Arabia.

Pearson Correlation was used to identify and measure the strength of association between the variables and reflect its direction (Frankfort-Nachmias & Nachmias, 2000). Pearson's correlation statistics were calculated to demonstrate specific correlations between variables. The correlation range is (+1 to -1). The correlation of +1 indicates that there is a perfect positive linear relationship between variables, whereas -1 indicates that there is a perfect negative linear relationship between them. A correlation of zero means that there is no relationship between variables.

3.5 Online Survey Administration

The survey was built into a web-based survey using Survey Monkey. Survey Monkey offers survey options that enable the researcher to quickly and efficiently gather respondents' insights. It provides users with unlimited standard surveys at a competitive price. It is multi-language, which enabled the researcher to use an Arabic version of the survey. It also provides authoring tools to enter multiple emails lists, and social media accounts from which to send and receive e-mails. The participants were invited via e-mail, which included a link to the

survey. To complete the online survey, the respondents accessed the URL and followed the online instructions.

The participants were approached using an established database, which identified the respondents by gender and location. Khan and Stanton (2009) recommended that to evaluate the quality of the panels we need to examine panellists recruitment; invitations and reminders; panel monitoring and maintenance; and panel relations and management.

4. Findings

This section presents findings from the survey instrument administered online to Saudi consumers living in Saudi Arabia. These findings were used to answer the research question of the study.

4.1 Validity and Reliability of Survey

The validity and reliability of the survey instrument for this sample population shows that the inferences being made about the population in question are appropriate. The instrument of this study was developed from several sources. The survey incorporated novel items to describe demographic information, as well as incorporation of items developed from the List of Values (LOV) scale to assess individual values (Kahle, 1983).

Validity of the instrument was determined through reporting of prior determined validity from previous literature as well as the use of two additional procedures. Exploratory factor analysis was used to support evidence of validity of the scaled construct items. Factor analysis provides evidence of construct validity by identifying stable dimensions of human personality (Guilford, 1948) in which factors function as constructs such that factoring can be used to test hypotheses about constructs (Eysenck, 1950). Validity of survey items taken from the LOV Scale was supported by Kahle, Beatty and Homer (1986) and Beatty, Kahle, Homer and Misra (1985).

The constructs relating to the List of Values scale demonstrated three factors with eigenvalues exceeding 1.0 (2.439, 1.395, 1.153). These factors were the sense of belonging, excitement, and a warm relationship with others. Cumulatively, the first three factors explain 55.4% of the variance of the component, showing that these factors indeed measure the construct of interest.

Using rotation of the factors in the analysis serves to simplify the factor structure, making the interpretation easier and more reliable (Thurstone, 1947). An orthogonal rotation is defined by a matrix of rows of original factors and columns of new factors. Orthogonal rotations are used when the new axes are orthogonal to each other (Abdi, 2003). Varimax rotation, developed by Kaiser (1958), is probably the most used orthogonal rotation because it offers a simple means of interpretation. In varimax, a simple solution means that each factor has a small number of large loadings and a large number of zero (or small) loadings, which serve to simplify the interpretation with each original variable associated with one or a few factors. To accomplish this result, varimax rotation seeks the rotation of the original factors (matrix) so that the variance of the loadings is maximised (Abdi, 2003): that is, varimax rotation seeks to describe each individual item with a linear combination based on only a few factor functions.

Reliability of the instrument demonstrates the consistency of the results of the assessment scores. One way of showing the reliability of the instrument is to use internal consistency measurements such as Cronbach's alpha to determine the level of correlation. Scores that are found to be highly correlated with one another demonstrate reliability of the instrument (Peter, 1979).

Reliability through assessment of the internal consistency of the scaled items was therefore determined through use of Cronbach's alpha. The computed values for each construct revealed satisfactory levels of reliability (> 0.6) (Nunnally & Bernstein, 1994). Reliability for the LOV scale, follows Beatty et al. (1985). Two studies conducting a test-retest reliability demonstrated consistency such that 92% and 85% of participants who chose any given first value also ranked it first or second in the retest conducted one month later.

4.2 Sample Characteristics and Profiles

The sample is described according to demographic characteristics of gender, age, educational achievement, city of residence, length of time residing in Saudi Arabia, and income level. Table 1 illustrates the data gathered from the sample for these characteristics. Generally, the sample represented a relatively equal number of women and men, with more than half in the 18–35 age range and over 65% holding a Bachelor's degree or higher. The data demonstrate the sample to be diverse in terms of socioeconomic status, with a large range of incomes.

Table 1. Demographic characteristics of respondents (N = 270)

Gender	
Male	116 (43%)
Female	154 (57%)
Age	
18–35	162 (60%)
36–50	94 (35%)
51–65	14 (5%)
Over 65	0
Educational Achievement	
Some high school	45 (17%)
HS diploma	40 (15%)
Bachelor's degree	130 (48%)
Postgraduate degree	55 (20%)
Monthly income	
Under SR 2999	98 (36.2%)
SR 3000–5999	44 (17%)
SR 6000–7999	25 (9%)
SR 8000–10999	38 (14%)
Over 11000	65 (24%)

4.3 Hypotheses Testing

4.3.1 Value Scale Results for Gender Differences

Evaluating the value scale results to identify differences according to gender, the following null hypothesis was developed.

H1₀: There is no difference between value scale items between Saudi males and females.

To address this hypothesis, independent samples t-test was calculated using gender as the group defining variable. Assumptions for the use of t-test were met with the assumption of equal variances met using the Levene statistic ($p > .05$), group statistics provided the mean scores associated with each of the responses. The highest scored values related to the importance of security and the importance of being well respected (see Table 2).

Table 2. Group statistics for list of values by gender

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Importance of (Sense of belonging)	Male	132	5.82	2.978	.259
	female	182	6.16	2.902	.215
Importance of (Excitement)	male	128	4.16	2.714	.240
	female	171	3.60	2.676	.205
Importance of (Warm relationship with others)	male	129	5.68	2.391	.211
	female	162	5.11	2.359	.185
Importance of (Self-fulfillment)	male	130	5.25	2.399	.210
	female	171	6.20	2.215	.169
Importance of (Being well respected)	male	136	6.03	2.274	.195
	female	182	5.97	2.467	.183
Importance of (Fun and enjoyment of life)	male	131	4.44	2.456	.215
	female	174	4.03	2.482	.188
Importance of (Security)	male	137	6.54	2.682	.229
	female	184	6.07	2.621	.193
Importance of (Self respect)	male	131	5.13	2.978	.260
	female	175	5.26	2.865	.217
Importance of (A sense of accomplishment)	male	149	5.13	3.126	.256
	female	184	5.00	3.256	.240

Results from the t-test evaluation of the individual values supported a significant difference by gender in only one value, the value of self-fulfillment ($p < .001$). Female participants demonstrated a significantly higher score for self-fulfillment ($M = 6.2$, $SD = 2.215$) compared to male participants ($M = 5.25$, $SD = 2.399$). All other values failed to demonstrate statistically significant differences by gender.

Table 3. T-test results for list of values by gender

	t-test for Equality of Means						
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% CI of the Difference	
						Lower	Upper
Importance of (Sense of belonging)	-1.017	312	.310	-.341	.335	-1.001	.319
Importance of (Excitement)	1.804	297	.072	.568	.315	-.052	1.187
Importance of (Warm relationship with others)	2.039	289	.042	.571	.280	.020	1.122
Importance of (Self-fulfillment)	-3.559	299	.000	-.951	.267	-1.477	-.425
Importance of (Being well respected)	.231	316	.818	.062	.270	-.470	.595
Importance of (Fun and enjoyment of life)	1.402	303	.162	.401	.286	-.162	.963
Importance of (Security)	1.590	319	.113	.475	.299	-.113	1.063
Importance of (Self respect)	-.395	304	.693	-.133	.337	-.795	.529
Importance of (A sense of accomplishment)	.362	331	.718	.128	.353	-.566	.821

Examining the value scales by scale dimension (internal values, external values, and interpersonal values) as indicated by the instrument, by gender group, the results supported a significant difference in the internal values category only (*self-fulfillment*, *self-respect*, and *sense of accomplishment*), ($p < .05$). Assumptions were met. Females scored significantly higher than males in the internal values (see Tables 4 and 5).

Table 4. Group statistics by gender and value dimension

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Internal Value Average	male	114	5.0848	1.88604	.17664
	female	157	5.5823	1.74201	.13859
External Value Average	male	110	5.7703	1.34930	.12807
	female	150	5.6467	1.34432	.10976
Interpersonal Values Average	male	118	4.1822	2.00498	.18457
	female	152	3.8650	1.99850	.15653

Table 5. Results of t-test comparing gender and value dimensions

	t-test for Equality of Means						
	t	f	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% CI of the Difference	
						Lower	Upper
Internal Value	-2.24	70	.026	-.49748	.22165	-.93386	-.06110
External Value	.73	59	.464	.12360	.16858	-.20835	.45556
Interpersonal Values	1.31	79	.191	.31717	.24189	-.15898	.79333

4.3.2 Value Scale Results for Education Differences

Evaluating the value scale findings to identify differences according to education level, the following null hypothesis was developed.

H2₀: There is no difference in value scale items between more educated and less educated Saudis.

To address the hypothesis, an independent samples t-test was calculated using education level as the group defining variable, defined as lower education level (HS/Diploma) and higher education level (Bachelors/Post-Graduate). Table 6 provides the descriptive statistics for the groups by education level.

Table 6. Group statistics list of values by education

	Education Distinction	Mean	Std. Deviation	Std. Error Mean
Importance of (Sense of belonging)	Lower Education (HS/Diploma)	6.20	3.033	.291
	Higher Education (BS/postGrad)	5.92	2.889	.202
Importance of (Excitement)	Lower Education (HS/Diploma)	4.44	2.768	.268
	Higher Education (BS/postGrad)	3.48	2.599	.188
Importance of (Warm relationship with others)	Lower Education (HS/Diploma)	5.77	2.249	.226
	Higher Education (BS/postGrad)	5.15	2.436	.176
Importance of (Self-fulfillment)	Lower Education (HS/Diploma)	5.76	2.448	.238
	Higher Education (BS/postGrad)	5.81	2.292	.165
Importance of (Being well respected)	Lower Education (HS/Diploma)	6.13	2.386	.226
	Higher Education (BS/postGrad)	5.93	2.386	.166
Importance of (Fun and enjoyment of life)	Lower Education (HS/Diploma)	4.60	2.380	.232
	Higher Education (BS/postGrad)	4.01	2.510	.178
Importance of (Security)	Lower Education (HS/Diploma)	6.16	2.577	.243
	Higher Education (BS/postGrad)	6.31	2.698	.187
Importance of (Self respect)	Lower Education (HS/Diploma)	5.05	2.956	.284
	Higher Education (BS/postGrad)	5.31	2.886	.206
Importance of (A sense of accomplishment)	Lower Education (HS/Diploma)	4.96	3.269	.304
	Higher Education (BS/postGrad)	5.13	3.155	.215

Table 7 provides the results of the t-test after confirming assumptions of normality and equal variance had been met. Significant between group differences were noted in the values of the importance of excitement ($p = .003$), warm relationships with others ($p = .036$), and fun and enjoyment in life ($p = .046$).

Table 7. T-test results for list of values by education

	t-test for Equality of Means						
	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% CI of the Difference	
						Lower	Upper
Importance of (Sense of belonging)	.803	311	.422	.280	.349	-.406	.96
Importance of (Excitement)	2.980	296	.003	.958	.321	.325	1.59
Importance of (Warm relationship with others)	2.112	288	.036	.621	.294	.042	1.20
Importance of (Self-fulfillment)	-.159	298	.874	-.045	.284	-.603	.51
Importance of (Being well respected)	.691	315	.490	.194	.281	-.359	.74
Importance of (Fun and enjoyment of life)	2.000	302	.046	.595	.297	.010	1.18
Importance of (Security)	-.488	318	.626	-.152	.311	-.764	.46
Importance of (Self respect)	-.756	303	.450	-.263	.348	-.949	.42
Importance of (A sense of accomplishment)	-.470	330	.639	-.173	.368	-.896	.55

Examining the value scales by value dimension (internal values, external values, and interpersonal values) as indicated by the instrument, according to education level group, the results supported a significant difference in the interpersonal values category only (*fun and enjoyment in life and excitement*).

Normality and equal variance assumptions were confirmed prior to conducting the analysis. Results of the analysis (see Tables 8 and 9) demonstrated significant between group differences only in the dimension of interpersonal values ($p < .005$).

Table 8. Group statistics for value dimensions by education level

	Education Distinction	Mean	Std. Deviation	Std. Error Mean
Internal Value	Lower Education (HS/Diploma)	5.3579	1.80310	.18499
	Higher Education (BS/postGrad)	5.3958	1.82588	.13763
External Value	Lower Education (HS/Diploma)	5.8750	1.38204	.14409
	Higher Education (BS/postGrad)	5.5997	1.32207	.10200
Interpersonal Values	Lower Education (HS/Diploma)	4.5000	1.95402	.19540
	Higher Education (BS/postGrad)	3.7111	1.98314	.14781

Table 9. T-test results comparing value dimensions by education level

	t-test for Equality of Means						
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% CI of the Difference	
						Lower	Upper
Internal Value	-.164	269	.870	-.0379	.2314	-.4936	.4177
External Value	1.580	258	.115	.2753	.1742	-.0678	.6184
Interpersonal Values	3.206	278	.002	.7888	.2460	.3045	1.2732

Correlations

Pearson's correlation coefficient statistics were calculated for the dimension subcategory variables of internal values, external values, and interpersonal values. Table 10 offers the correlation matrix, illustrating significant correlations for the dimensions of internal values and interpersonal values.

Table 10. Correlation matrix

		Internal Values	External Values	Interpersonal Values	Gender	Education Distinction
Internal Value	Pearson Correlation	1				
	Sig. (2-tailed)					
External Value	Pearson Correlation	-.131	1			
	Sig. (2-tailed)	.038				
Interpersonal Values	Pearson Correlation	-.026	.120	1		
	Sig. (2-tailed)	.686	.055			
Gender	Pearson Correlation	.135	-.046	-.078	1	
	Sig. (2-tailed)	.026	.464	.191		
Education Distinction	Pearson Correlation	.010	-.098	-.189	-.038	1
	Sig. (2-tailed)	.870	.115	.002	.458	

Aligning with and supporting the t-test results, Pearson's correlation coefficient calculations demonstrated significant positive correlations between the variables of gender and internal values as well as between education level and interpersonal values.

5. Conclusions

This study has examined the differences in consumer list of values among the Saudi population according to demographic differences of gender and education. Statistically significant differences in the value of

self-fulfillment according to gender, which corresponded with significant differences in the internal values dimension for gender. In addition, statistically significant differences in values of excitement, warm relationships with others, and fun and enjoyment were noted according to education level, also corresponding to a significant difference in interpersonal values dimension according to education level of the Saudi participants.

6. Research Implications

Values are combined with culture relating to consumer behaviour (Darden, 1979; Valencia, 1989), as behaviours are largely dependent on values and attitudes because they contribute to our perception of right or wrong (Fletcher & Brown, 2008). Values provide an abstract set of behaviour guiding principles that explain attitudes and behaviours (Rose, Shoham, Kahle, & Batra, 1994).

According to Solomon (2008), all consumer research is ultimately related to the identification and measurement of values because values drive much consumer behaviour. Critical to understanding Saudi behaviour is understanding potential gender and educational differences in values. Addressing a research gap in understanding how values priorities between Saudi customers vary by gender and education level, this study examined whether differences in consumer values among the Saudi population were linked to demographic differences related to gender and education level.

Results supported significant differences in values based on gender and education level differences in the sample. Females demonstrated significantly higher values of self-fulfillment and associated internal dimension of values, as the internal dimension reflects values of self-fulfillment, self-respect, and sense of accomplishment. These values were found to be more important to Saudi female participants compared to males. Therefore, strategies aimed at supporting notions of internal values could specifically target the behaviours of the female population. Reflecting on the results of the educational level of participants, those with a lower educational level placed more value on excitement, warm relationships with others, and fun and enjoyment. The significant difference in interpersonal values can be seen to be related, as interpersonal values consist of fun and enjoyment and excitement. A difference was also noted, although not significant, with external values, likely due to the inclusion of the value of warm relationships with others. Similarly then, strategies to reach the lower education bracket (those with high school education or diploma) should be focused on interpersonal values.

The study was limited to a sample drawn from a population of three cities in Saudi Arabia. In addition, much of the Saudi environment consists of mixed cultural aspects. It may be that more than gender and education, cultural aspects play a larger role, while also relating to gender and education in terms of what is socially and culturally acceptable for specific genders, particularly in terms of educational attainment. Additional research needs to be done to assess this cultural and demographic connection as it relates to values.

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