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## SUMMARY

### **Installment Consumer Buying Behavior for Housewives in Bahira**

Nabila El weerdany Abdelhafez

This research aims mainly to study the installment consumer buying behavior for housewives in Bahira city using a questionnaire of an interview with a purposive haphazard sample consisting of 180 housewives in Abu Homos and Damanhour districts in Bahira. Results show that among the most important personal and economic properties of the housewives there are 91% and 62% of them, respectively, are married and working, 55% of husbands (paterfamilias) have high educational level. However, the average monthly income is low for most of the respondent families, but this income is regular as this was in 52% and 62% of the families, and marriage period for most of the respondent families was less than 11 years.

As for trends of housewives towards buying by installment, it has been found out that most of the respondent housewives have neutral trend towards installment buying as the percentage was 64.5%. Concerning the most important reasons behind consumer installment buying, there is the availability of buying products that cannot be bought in cash and proportion of installment with family monthly budget with the decrease in the distinction between price in cash and price by installment. The most important of the bought merchandise by installment are called furniture, flats, house stuff, cars (taxis and small trucks) in addition to charges of schools, medical care and treatment. The study showed that there is an increase in installment buying rates as 64% of housewives did purchase (for two times or more than five times) and 62% of housewives bought more than one product together.

Concerning consumer buying decisions, it has been found out that the house wife has the decision of installment consumer buying decision in a percentage of 38%, and 92% of these decisions were wise ones.

As for the guaranteeing procedures made by sellers against buyers in case of facing difficulties in repaying, these procedures were the postponement of paying by installment, the guarantor's commitment to pay the installment and taking legal actions against the buyer by the percentages 67.5%, 27%, 18.5% consecutively. The study found out that the most significant obstacles facing installment buying are the increase of distinction between price in cash and price by installment, the inability to pay and getting into problems and the family budget's affection by the paid value.

As for linking relations, it has been found out that there is a direct relation at a probable level of 0.05 between both family size and marriage period as independent variables and housewives' installment buying trends as a dependant variable as Pearson's coefficient values were 0.517 and 0.581 consecutively. There are also significant differences between distributing housewives into categories according to the level of their installment buying trends and type of income as an independent variable at significance level of 0.05 where Chi-Square values were 6.8. Moreover, it has been found out that there is a linking direct relation at the significance level 0.05 between educational levels of husbands, educational levels of housewives, total family monthly income and marriage period as independent variables, and the evaluation of installment buying decisions as a dependant variable as Pearson's coefficient

Consecutively. Further, It 0.692, 0.93, 0.521, 0.768 values were: has been found out that there are significant differences between social status and family income type as independent variables and evaluation of installment buying decisions for housewives as a dependant variable as Chi-Square values were 6.04 and 6.9 consecutively at significance level of 0.05 in addition that here is an effect of monthly installment percentage on how regular the pay is as Chi-Square values were 6.2.