Abstract

Family consumption patterns in the digital technology era and their relation to financial income management
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The current research aims at detecting the impact of digital technology on family consumption patterns and identifying the demographic variables affecting the consumption patterns of housewives and their relation to management of financial income. The sample consisted of (175) housewives with at least one child, selected intentionally from Cairo and Alex, and the research tools consisted of the general data form, the measure of consumption patterns, which includes five fields (housing, food, clothing and personal appearance, travel and recreation, hardware, and modern technology) and the measure of financial income result includes three axles (planning, implementation, evaluation). The results of the study resulted in the following:

* The difference in the relative weights of items of consumption among housewives at the research sample. The item (food and drink) was the most important item with 22.9%. and the item(travel and recreation) was the last place with 17.3%.

* The relative weights of the factors affecting the choice of goods and services among housewives of the research sample came in first place (type and quality of goods and products) by (17.2%) and the last place (tradition of family and friends) by 11.5%.

* There were statistically significant differences at the level of (0.01) among housewives in the sample of the responses to the measurement of consumption patterns in their fields according to the difference of some demographic variables in favor of the higher educational level for both father and mother, in favor of working mother, the size of the smaller family and the average of higher income.

* There are statistically significant differences at the level of (0.01) for housewives in the responses to the measure of financial income

management according to the difference of some demographic variables in favor of the higher educational level for both father and mother, for the working mother, the size of the smaller family, and the average of higher income.

* There is a statistically significant correlation between the consumption patterns of housewives and management of financial income at the level of significance (0.05, 0.01).

* The percentage of contributions of studied independent variables in their interpretation for varying in the consumption patterns of housewives of the sample research (the main dependent variable). The most significant factors are respectively (father's education, monthly income, mother's education, mother's work).

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   * The difference in the relative weights of the consumption patterns according to priority of importance to housewives of The research sample were in the first and second place in the field (food, clothing and personal appearance) by 23.3% and 22.1%. and in the fifth and last place in the field (travel and recreation) by 16.6%