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CHANGES IN CULTURE AND VALUES AMONG SAUDI STUDENTS' FAMILIES
IN THE UNITED STATES, AND THEIR IMPACT ON THE CENTRALITY
OF FINANCIAL MANAGEMENT AND PURCHASING
DECISIONS WITHIN THE FAMILY

by

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Dedication

For my parents, my wife, my son, and my country.

ABSTRACT

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Saudi Arabia and the United States of America have a strong relationship both politically and economically. This is exemplified by the number of Saudi students sent on scholarship to study in the US. Roughly, there are 70 thousands Saudi students enrolled in such scholarships, many of which are accompanied by their wives and kids. Students and their families undergo many changes abroad that are reflected on their overall behaviour. This study aims to investigate changes in culture and values among Saudi students' families in the United States, and their impact on the centrality of financial management and purchasing decisions within the family.

A correlational research design was deployed analyzing a three-part questionnaire of 174 snowball-sampled participants. The first part of the questionnaire gathered socio-demographic information, whereas the second and third parts seek the effect of acculturation to American culture on the participants lives and the changes in the financial management roles within the family.

The regression analysis results showed that H1a studying in the United States has changed the values of Saudi couples ($B = 1.369$, $p < 0.001$), H1b Assimilation of American culture has changed the traditional gender roles within Saudi families had ($B = 1.158$, $p < 0.001$), H2a Adoption of American culture by Saudi students has influenced their financial management practices had ($B = 0.112$, $p < 0.001$), and H2b Financial management is now a joint obligation between Saudi couples in the United States had ($B = -0.156$, $p < 0.001$). The model assumed a 5% level of significance and 95% confidence interval.

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CHAPTER I: INTRODUCTION

Background

Globalization has opened the floodgates for cross-cultural interactions at both national and international levels. It has enabled academic institutions to transcend the confines of their national boundaries and attract students from abroad. Despite a decline in the enrollment rate in recent years, the US continues to host a significant number of students from other countries including Saudi Arabia. In 2016, for instance, there were about 870,000 international students in U.S. universities (Homeland Security, 2016). An estimated 70,000 of the total population were from Saudi Arabia (Homeland Security, 2016). According to the statistics, Saudi Arabia ranks fourth among the countries sending the highest number of students to US institutions of higher learning. The large number has been attributed to a scholarship program offered by the government of Saudi Arabia (Leggett, 2013).

Following an increase in the number of international students enrolling in US colleges and universities, a strong emphasis has been placed on their assimilation of the local culture. It is reasonable that their success depends largely on their ability to adjust and conform to the rudiments of American culture. Considering the cultural differences between America and Saudi Arabia, the adjustment of Saudi students and their families to the local culture enables them to cope with formidable hurdles concomitant with studying and living in the United States. It also benefits the United States in several ways when the students enroll in academic institutions and successfully acclimatize to American society. First, international students contribute directly and indirectly to the creation of employment for the local population (Strauss, 2017). Second, tuition generates revenue

for the US economy. According to a report by the Department of Commerce, international students channeled about \$39.4 billion into the US economy in 2016 (Institute of International Education, 2017). Most of the international students, including those from Saudi Arabia, receive their financial support from their families, universities, governments, and international non-governmental organizations. In the end, these funds contribute to the growth of the US economy. Lastly, the interaction between international students with their American classmates will improve the cultural diversity in society, which consequently broadens the scope of international understanding (Strauss, 2017).

Statement of the Problem

Existing literature suggests that the ability of international students to adjust to new environments is the fundamental underpinning of academic success (Tummala-Narra, & Claudius, 2013). Also, studies have indicated that the ability to adjust can enhance stress coping mechanisms. The adjustments cover a broad range of the spectrum, including social, institutional, academic, and psychological elements.

The process of acculturation influences the social and psychological elements of individuals from a minority group. Almost all international students, including those from Saudi Arabia, are predisposed to a myriad of acculturation challenges. Some researchers have investigated the interplay between cultural adjustments of Saudi students studying in the United States and their academic performance. According to Razek and Coyner (2013), most Americans have no reason to prevent males and females from studying in one place. Also, American culture emphasizes the separation of religion and education. In contrast, Saudi Arabia is premised on a collective culture that calls for the separation of genders in academic institutions. Besides, Islam, the main religion in Saudi Arabia, is at the core of education in Saudi society (Royal Embassy of Saudi Arabia, 2015). Thus, the

cultural distance between these two societies has a significant impact on the values of Saudi students and their families.

Most international students maintain close ties with their home countries. However, through the acculturation process, their values may change to conform to those in the host countries. International students enrolled in US institutions face multifaceted dilemmas that stem from their social and cultural backgrounds. From a social-cultural perspective, studies have found that Saudi students in the United States are open-minded, independent, and self-confident (Tummala-Narra & Claudius, 2013).

Saudi women are traditionally required to take the responsibilities of homemakers and are therefore charged with the duty of handling household chores. Those who wish to pursue higher education are confined to particular majors and specific workplace environments. Islamic society prohibits women from engaging in some professions especially those dominated by men (Alsuwaida, 2016). On the other hand, Saudi culture entrusts all financial obligations to men. They are required to work and cater to the needs of their families. Alsuwaida (2016) notes that this segregation is aimed to maintain the legitimacy of the Kingdom and protect it from the impetus for change prompted by contemporary Islamic movements. Despite the strong emphasis on separation of conventional gender roles, cross-cultural adjustments have changed many financial management practices of Saudi couples.

After years of study in the United States, Saudi students become accustomed to American cultural and community practices. Culture is a dictate of values, beliefs, and practices in society. Different communities have different cultures. The American culture is based on individualism. An individualistic culture places a great emphasis on individual autonomy vis-à-vis almost all aspects of life. Members of an individualistic society are characterized by independence, privacy, and pursuance of personal goals

(Hagger, Rentzelas & Chatzisarantis, 2014). According to the findings of one of the earliest studies of intercultural communication, individualistic values of Americans are delineated by five indices, namely, power, achievement, self-direction, stimulation, and hedonism (Konsky, Eguchi, Blue, & Kapoor, 1999). On the other hand, Saudi culture is conceptualized from the spirit of collectivism. Its cultural values are therefore based on interdependence and social concerns of other members of a particular group — members of a collectivist culture exhibit a sense of sameness, respect of the social order, social support, separate gender roles, and deference to older members of the society (Carducci, 2012; LeFebvre & Franke, 2013). The culture clash between Saudi Arabia and the United States poses a difficult conundrum for Saudi students and their families.

Purpose of the Study

Although Saudi students enjoy the benefits of studying overseas, they are vulnerable to acculturation issues stemming from intercultural conflict and cultural distance. Most of the previous studies have largely focused on the influence of acculturation to American culture on the values of Saudi immigrants. This study, therefore, seeks to transcend the limits of the normative approaches to account for the effect of acculturation on other aspects of their social life. Specifically, the study will explore changes in culture and values among Saudi students' families in the United States, and the impact these changes have on the centrality of financial management and purchasing decisions within the family.

To have an insight into how acculturation to American life has influenced the traditional values and financial management practices of Saudi families, this study will employ statistical analysis to examine the test data. The analysis will be based on personality variables, demographic variables, and psychosocial adjustments. Personality variables will encompass self-esteem, self-confidence, individual freedom, value

priorities, attitudes, and openness. Demographic variables include the year of enrollment, duration of study in the U.S., age, and gender. Psychosocial adjustments include life changes, social support, and cultural distance.

Objectives

This study seeks to achieve the following objectives:

- i. To investigate the extent to which the values of Saudi students have changed in America.
- ii. To assess the impact of acculturation of Saudi students to American culture concerning financial management within their families.
- iii. To understand contemporary financial management practices among Saudi families in the United States.

Research Questions

This study seeks to answer the following questions:

- i. To what extent have the values of Saudi students changed in America?
- ii. What is the impact of acculturation of Saudi students to American culture concerning financial management within their families?
- iii. What are the contemporary financial management practices among Saudi families in the United States?

Research Hypothesis

Based on the background information, the following hypotheses have been formulated to address research objectives:

- H_{1a} Studying in the United States has changed the values of Saudi couples.
- H_{1b} Assimilation to American culture has changed the traditional gender roles within Saudi families.

- H_{2a} Adoption of American culture by Saudi students has influenced their financial management practices.
- H_{2b} Financial management is now a joint obligation between Saudi couples in the United States.

Rationale

This study aims to bridge the existing research gap by examining the influence of American culture on traditional values, norms, beliefs, and gender-based roles of Saudi students and their families. The rationale of this study is to elucidate the effect of acculturation on the financial management practices of Saudi families in the United States. The study started by examining their acculturation process, traditional values, and ethnic identity. The findings of this research will provide a deeper insight into the complex phenomenon surrounding contemporary financial management practices of Saudi families in the United States.

This study will also contribute to the current literature on changes in culture and values among Saudi families in foreign countries, and their impact on traditional family roles. By drawing a clearer picture of the situation of immigrants, the findings of this study will enable policymakers to formulate policies that provide for the behavioral needs of immigrants.

CHAPTER II: METHODOLOGY

Research Design

This study aims to understand the changes in culture and values among Saudi students and their families in the United States, and the extent to which these changes influence the centrality of financial management and purchasing decisions within Saudi families. This study used a correlational research design because the study seeks to understand the impact of the change in culture and values on the centrality of financial decisions within the family. In this case, the researcher aims to have an insight into changes in the lifestyle and benefits of Saudi married men as a result of their living in the United States, and whether changes have transformed their roles in financial management within their families. Therefore, this research seeks to establish an explanatory framework that explains the relationship of these variables to each other.

Population, Sampling, and Sample Size

As mentioned above, there are an estimated 70,000 Saudi students in the United States. Most of these students are from rural areas of Saudi Arabia and therefore had limited exposure to American culture. Accordingly, this study used a non-random sampling technique. Correctly, the snowball sampling method was used to identify the participants in this study. This sampling technique is appropriate because the current research is tailored towards understanding the impact of acculturation on a particular population whose members share a common cultural background. The sample was comprised of Saudi married men only. A sample size of 174 students provided adequate primary data for the study. The fact that the researcher is a Saudi and has relations with Saudis in the US has made finding the first participants in the study easy. A Google

questionnaire link was posted on Facebook groups created by Saudi students in the U.S. to collect data. Also, respondents were asked to share the questionnaire link with the Saudis studying with them in the same area.

Data Collection

Saudi students are deployed in different states, and it was difficult to deliver a paper questionnaire to them. Therefore, primary data were collected using online questionnaires. Fifty-nine questions, closed-ended, were used to help the researcher to assess participants' perception of the effect of acculturation to American culture on financial management practices within their families. The first section of the questionnaire was focused on socio-demographic information of the respondents. The second section examined the extent to which acculturation to American culture had changed their values. The participants were required to indicate on a Likert Scale to what extent they agree with the statements. Similar to the second section, the third section was used to measure the changes in the roles of the spouses in the financial management of the family.

Data Analysis

The data collected was sorted, screened, and explored thematically. Statistical Package for the Social Sciences (SPSS) was used to analyze the data. The primary purpose of this research was to determine the correlation between changes in culture and values and the centrality of financial management and purchasing decisions within Saudi families. Therefore, univariate (descriptive) and regression analyses were utilized. Descriptive analysis was used to assess the acculturation process among Saudi students with acculturation variables such as decision-making and confidence. The study used multiple regression analysis to determine the relationship between the dependent and independent variables. Independent variables include socio-demographic characteristics,

duration of stay, personality traits, behavioral tendencies, and education level. Financial management practices were the dependent variable.

To discover the relationship between variables, the answers of the participants in the first and second sections of the questionnaire were compared with the third section. The first and second sections measure the extent to which migration has caused changes in values and the cultural worldview among Saudi families. The third section measures the shifts in financial management in Saudi households. The model assumed a 5% level of significance and 95% confidence interval.

Ethical Considerations

According to Creswell (2013), data collection methods should be sensitive to sociocultural issues of the target population. Before conducting the study, the researcher sought informed consent of the participants by informing them about its purpose, risks, and benefits. Their details were kept confidential. Names or unique identifiers were excluded from research documents. Their inputs were associated with unique codes to maintain their privacy. Accordingly, the researcher filled out the IRB form of the University of Houston - Clear Lake.

Definition of Terms

- i. Acculturation – In this paper, acculturation refers to the assimilation of Saudi students and their families to American culture.
- ii. Individualism – This refers to the American principle of being independent, autonomous, and self-reliant.
- iii. Collectivism – Common in Saudi Arabia, this principle is based on interdependence and social concerns of other members of a particular group.
- iv. Values – These are the moral principles of a particular community.
- v. Home country – This refers to the country of origin; Saudi Arabia in this study.

- vi. Culture – Refers to customs, behaviors, and beliefs of a particular group of people.
- vii. Adjustment – This is the adaptation of immigrants (Saudi students) to host society (America).
- viii. Cultural distance – This refers to differences in beliefs, values, norms, and behaviors between two cultural groups.

CHAPTER III:

RESULTS

This chapter presents the results of the study with reference to the research objectives. The research objectives were:

- i. To investigate the extent to which the values of Saudi students have changed in America.
- ii. To assess the impact of acculturation of Saudi students to American culture concerning financial management within their families.
- iii. To understand contemporary financial management practices among Saudi families in the United States; therefore descriptive and inferential statistics were obtained and presented in graphs, tables, and figures to ascertain these research objectives and ultimately answer the research question.

Descriptive Statistics

Measures of central tendency, frequencies, and percentages were used to analyze the data.

Demographics

Table 1

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Husband 's age	174	22	54	32.18	4.911
Wife's age	174	17	52	28.24	4.936
How long have you been married to your current wife?	174	0	29	6.32	4.350
How many years have you lived in the U.S.?	174	0	19	3.97	2.380
How many years has your wife lived in the U.S.?	174	0	33	3.50	3.139
How many years have you lived with your wife in the U.S.?	174	0	9	3.23	2.105
Do you have children? If yes, how many	136	0	6	1.85	1.029
Valid N (listwise)	136				

The family demographic has a response rate of 100% (N=100) which highlights the completeness of the data for statistical inference. On average, the mean age of husbands was 32.18 years with the eldest being 54 years and the youngest being 22 years. Wives' ages averaged 28.24 years. The standard deviations of husband's and wives ages were 4.91 and 4.93 which highlights a high age spread. The respondents have lived in the US for an average of 3 to 4 years for both men and women. The mean of 3.23 indicates that on average the respondents had lived with their spouses for a period of about 3 years with each household having at least one child as summarized in Table 1.

Educational Background

Table 2

Respondents' Educational Details

		Frequency	Percent
Are you the main student who received the scholarship?	Yes	109	62.6
	No	65	37.4
If yes, what is the degree program?			
	Bachelors	17	9.8
	English	4	2.3
	Masters	49	28.2
	PhD	37	21.3
	Professional	1	0.6
	Trainee	1	0.6
Is your wife a student in an academic institution in the U.S.?	Missing	65	37.4
	Yes	66	37.9
	No	43	24.7
If yes, what is the degree program?	Missing	109	62.6
	Bachelors	19	10.9
	English	13	7.5
	Master's	31	17.8
	PhD	1	0.6

Over 62% of the respondents were in the US via a scholarship program with 28.2% studying Masters, and Ph.D. (21.3%) programs in their respective universities. On the other hand, statistics indicate that 37.9% of respondents' wives were also students in

US academic institutions. The majority of respondents' wives were bachelors (10.9%) and Masters (17.8%) students who majored with Business (1.7%) and English (1.7%). However, of the 62.1% of respondents' wives who were not enrolled to any US academic institution, 24.7% and 11.5% had a High School and Bachelor Degrees respectively with only 2.9% and 1.1% holding Master Degree and Ph.D. respectively as summarized in Table 2.

Employment

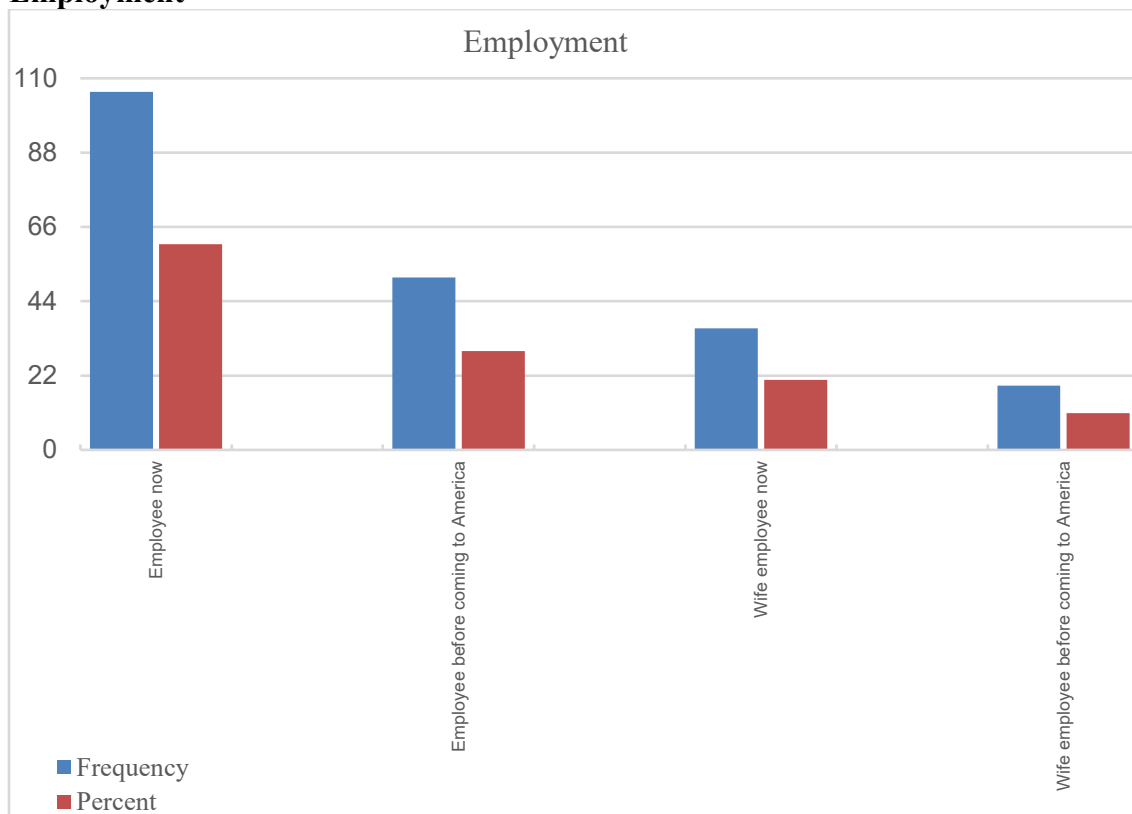


Figure 1

Respondents employment Pattern

Employment frequencies depict that 69% of the respondents were employed while in the US, an increase compared to the employment rate of 29.3% before arriving in the

US. On the same note, respondents' wives had an average employment rate of 20.7% and 10.9% before and after coming to America as summarized in Figure 1.

Cultural Awareness, Social Attitudes, and Purchasing Decisions

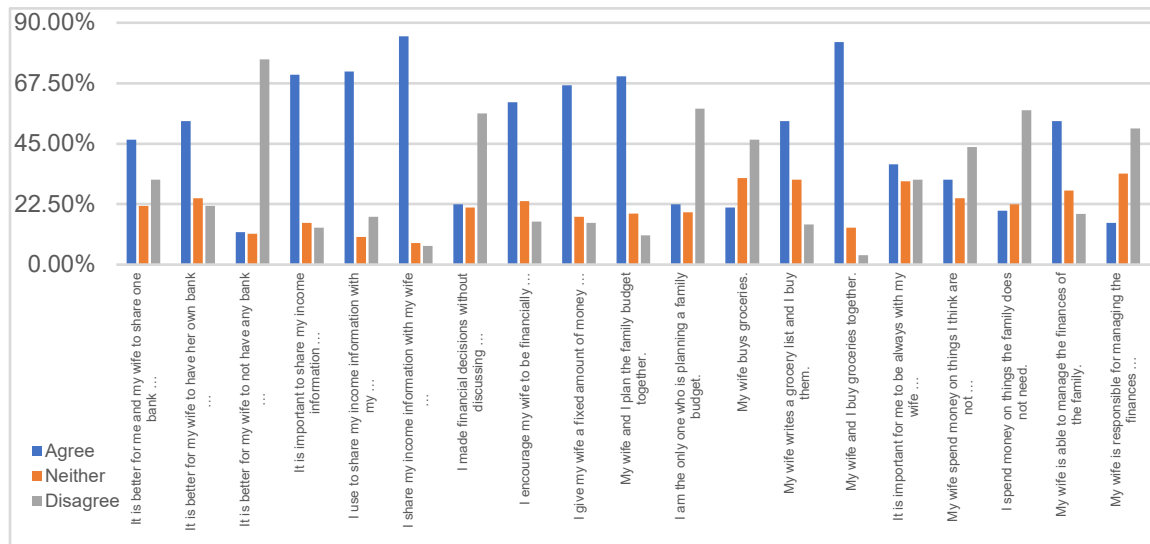


Figure 2

Social Attitudes

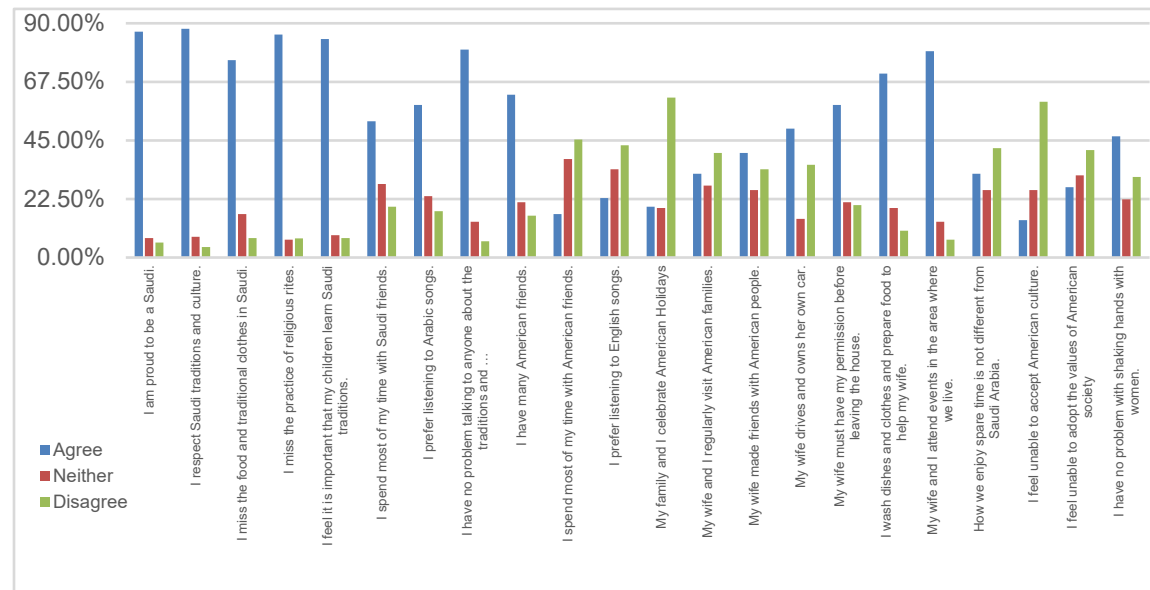


Figure 3

Purchasing Decisions

The analysis indicates that 78.2% of the respondent's value and are proud of the Saudi culture with 70.70% indicating respect for Saudi traditions and culture. Cultural entanglement is indicated by 56.30%, 73.6%, and 66.1% of the respondents missing Saudi foods and clothing, religious practices and rites, and urge their kids to learn Saudi's tradition respectively. Additionally, respondents indicated they spend most of their time with Saudi friends (34.50%), listen to Arabic songs (40.20%), talks freely about Saudi's traditions and religion (52.30%), and yet also have American friends (31.60%). Similarly, a plurality of the respondents strongly agreed that their wives drive and own a car (32.80%), their wives must have their permission before leaving the house (42.50%), they wash dishes and clothes and prepare food to help their wives (51.70%), and that together with their wife they attend events in the area where they live (43.70%). Additionally, the analysis reflects that most of the respondents strongly agreed that it was important to share their income information with their wife (51.70%), they share their income information with their wife while they are in America (64.90%), they give their wife a fixed amount of money monthly and she has the freedom to dispose of it (47.70%), and that together with their wife they plan for the family budget (51.70%). The figures above summarize cultural awareness, social attitudes, and purchasing decisions.

Inferential Statistics

Correlation Analysis

Table 3

Correlations

		What is your current monthly household income in U.S. dollars?	I am proud to be a Saudi.	I respect Saudi traditions and culture.	I miss the practice of religious rites.	My wife is responsible for managing the finances of the family.	My wife is able to manage the finances of the family.	My wife and I buy groceries together.	I give my wife a fixed amount of money monthly and she has the freedom to dispose of it.
What is your current monthly household income in U.S. dollars?	Pearson Correlation	1	.073	.074	.163	.013	-.040	.077	-.065
	Sig. (2-tailed)		.337	.334	.032	.867	.599	.313	.396
	N	174	174	174	174	174	174	174	174
I am proud to be a Saudi.	Pearson Correlation	.073	1	.724	.579	-.060	.038	.233	.075
	Sig. (2-tailed)	.337		.000	.000	.432	.622	.002	.327
	N	174	174	174	174	174	174	174	174
I respect Saudi traditions and culture.	Pearson Correlation	.074	.724	1	.611	-.091	-.042	.201	.019
	Sig. (2-tailed)	.334	.000		.000	.235	.586	.008	.808
	N	174	174	174	174	174	174	174	174
I miss the practice of religious rites.	Pearson Correlation	.163	.579	.611	1	-.120	-.053	.082	.071
	Sig. (2-tailed)	.032	.000	.000		.114	.490	.283	.350
	N	174	174	174	174	174	174	174	174
My wife is responsible for managing the finances of the family.	Pearson Correlation	.013	-.060	-.091	-.120	1	.542	.001	.052
	Sig. (2-tailed)	.867	.432	.235	.114		.000	.993	.496
	N	174	174	174	174	174	174	174	174
My wife is able to manage the finances of the family.	Pearson Correlation	-.040	.038	-.042	-.053	.542	1	.129	.067
	Sig. (2-tailed)	.599	.622	.586	.490	.000		.089	.381
	N	174	174	174	174	174	174	174	174
My wife and I buy groceries together.	Pearson Correlation	.077	.233	.201	.082	.001	.129	1	.199
	Sig. (2-tailed)	.313	.002	.008	.283	.993	.089		.008
	N	174	174	174	174	174	174	174	174
I give my wife a fixed amount of money monthly and she has the freedom to dispose of it.	Pearson Correlation	-.065	.075	.019	.071	.052	.067	.199	1
	Sig. (2-tailed)	.396	.327	.808	.350	.496	.381	.008	
	N	174	174	174	174	174	174	174	174

The correlation table indicates that there are significant correlations between the level of salaries and cultural acculturation which ultimately impacts financial behaviors, i.e. that there was a correlation between changes in culture and values and the centrality of financial management and purchasing decisions within Saudi families. For instance, there is a negative correlation (- 0.40 significances level: .599) with wives ability to manage finances. All the social attitudes had at least one significant correlation with purchasing decisions with the exception of washing dishes and clothes and preparing food to help the wife, feeling unable to adopt the values of American society, preferring to listening to English songs, and celebrating American holidays. For example, there is a positive strong correlation (0.724) in being proud of Saudi and respecting it's traditional but a weak negative correlation with women involved in financial management. Table 3 summarized the correlation results of the respondents.

Regression Analysis

Table 4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
					R Square Change	F Change
1	.503a	0.494	0.39	2.203	0.494	4.75

Table 5

ANOVA Results

ANOVA	Sum of Squares	df	Mean Square	F	Sig.
Regression	161.411	7	23.059	4.75	.001
Residual	165.066	34	4.855		
Total	326.476	41			

Table 6

Model Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Coefficients	B	Std. Error	Beta		
(Constant)	2.42	1.436		1.685	0.001
Studying in the United States	1.369	0.01	-0.13	-0.989	0.000
Assimilation of American culture	1.158	0.175	0.364	2.224	0.000
Adoption of American culture	0.112	0.025	0.024	-0.174	0.000
Financial management	-0.156	0	0.463	3.046	0.000

The regression analysis results showed that H_{1a} studying in the United States has changed the values of Saudi couples (B = 1.369, p<0.001), H_{1b} Assimilation of American culture has changed the traditional gender roles within Saudi families had (B = 1.158, p<0.001), H_{2a} Adoption of American culture by Saudi students has influenced their financial management practices had (B = 0.112, p<0.001), and H_{2b} Financial management is now a joint obligation between Saudi couples in the United States had (B = -0.156, <0.001). Therefore, the null hypotheses were rejected showing there is a corresponding significant relationship between the variables. Besides, the explanatory power of the independent variables was 0.494 (49.4%) thus the moderately explains the dependent variable. The F statistic of 4.75 indicates that the resulting statistical model and the regression data was statistically significant and sufficient enough for independent variables to explain the dependent variable. The Tables 4, 5. and 6 summarized the regression analysis output.

CHAPTER IV:

DISCUSSION

This study depicts that most Saudi families that are in the US are there on the basis of a husbands' scholarship who studies Ph.D. and Master's degrees. The analysis depicts that despite respondents' wives not studying in the US, they have certificates especially in Master's and Bachelor degrees. With most families averaging three to four years stay in the US and having an average of one kid; it is imperative for the families to get some finances through Saudi Arabian Cultural Mission to the US (SACM). More important is to understand how does these educational immigrants integrate into the American culture. This study establishes that while studying in the US, most Saudi couples change their values and are assimilated into American culture. For instance, this study highlights a significant shift into traditional gender roles while in the US, e.g., financial management, cleaning, cooking, etc. are a joint obligation (like in the American culture) as opposed to traditional Saudi culture. Basically, cultural assimilation plays a critical role in defining new couple behaviors. In the US, women have successfully embraced the role in financial management including positions in big corporations. Such realities persuade Saudi men to give their wives a more significant role in managing finances than they would have if still in Saudi. In addition, it can be explained by the advocating of gender equity where women are given similar civil rights and societal significance like men.

There has been a great shift in Saudi tradition and culture by Saudi couples in the US. For instance, until recently, women are not allowed to drive their own cars in Saudi, women cannot go out without their husbands, or they must have a permission to leave the house, etc. Some of these practices are still prevalent in Saudi's culture. All the aforementioned ways of life are completely different from those in America. For

instance, women are free to attend any events and do not need to be accompanied by anyone. When immigrants come to America and realize that they are in a different culture they are likely to change. The change is attributed to the human nature of living like a majority of the people. In addition, the immigrants realize that there is Americans have a different way of life but are still successful and developed. In relation to cooking and washing dishes, there are numerous media showing men preparing meals for their families. In the recent past, former president Barak Obama was seen serving guests at the White House. Such events influence acculturation. This study established that studying in the United States has changed the values of Saudi couples. American values have been integrated into their education system and how it is delivered. For instance, there are female teachers and women in leadership positions within educational institutions. In addition, there is free interaction where female students can mingle with their male counterparts. Some Saudis have made friends with American students who greatly influence them to embrace their culture.

This study indicates that Saudi couples living in America had made friends including Americans who, being a minority, find ways to ridicule and fit with the American friends and ultimately embrace American culture. In addition, the consumption of American content through social media, films, and songs which are different from those of Saudis persuades immigrants that there is a new way of life with which they can be happy and successful. Similarly, some of the wives arrive first in America, and then are followed by their husbands after some years. That period of transition where one spouse was living alone and maybe sought company from other nationalities increases the chances of adopting American culture. Arguably, when one does not have someone with whom they share the same values, they are likely to embrace those values of their immediate friends, which may be different. Therefore, the strength of native connections

and their significance play a role in acculturation. Arguably, the higher the level of inclusion of non-ethnic individuals in a new environment, the more the likelihood that they will embrace a new culture. The adoption of American culture can be explained by the fact that Saudi students readily attended events in their neighborhoods. The environment and social gatherings with people can motivate one to new things including new ways of life. This can be explained by the fact that humans have a great ability to embrace new ways of life and even learning a language so that they be acknowledged, accepted, and responded to by the individual or group with whom they interact.

CHAPTER V: CONCLUSION

This study established that changes in culture and values among Saudi students' families in the United States have a significant effect on the centrality of financial management and purchasing decisions within the family. The conclusion is that studying in the United States has changed the values of Saudi couples and that assimilation of American culture has changed the traditional gender roles within Saudi families. Also, adoption of American culture by Saudi students has influenced their financial management practices and financial management is now a joint obligation between Saudi couples in the United States.

The findings can be explained by the fact the nature of humans being have a great ability to embracing new ways of life and even learning a language so that they be acknowledged, accepted, and responded to by the individual or group with which they interact. There is also consumption of media content which shows famous and successful persons behaving differently, such men including the president cooking and serving women which persuade immigrants to embrace American culture. Communication and interaction with fellow students also plays a role in the adoption of a new culture by immigrants.

In America, there is a culture of gender equality unlike in Saudi. For instance, American women are allowed to drive their cars, attend events alone and are not required to be accompanied by men when leaving the house. The absence of such laws and enforcing societal mechanisms persuade immigrants to adopt new ways of life. Consequently, Saudi women drive their cars and have the freedom of walking without the necessary company of a man. In addition, the presence of successful women in leadership roles especially in business shows that women are able to manage financial institutions.

Therefore, men should enable them to take part in family financial planning and managing.

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APPENDIX A:
QUESTIONNAIRE

Dear Participant:

My name is Osama Alqasem and I am a graduate student in Sociology at University of Houston-Clear Lake. For my graduation project, I am examining the changes in culture and values resulting from living and studying in the U.S, and the impact of these changes on the forms of financial management within the students Saudi Arabian family. Because you are Saudi, married, and living for the study experience in the U.S, I am inviting you to participate in this research study by completing the attached surveys.

The following questionnaire will require approximately 4-8 minutes to complete. There is no compensation for responding, nor is there any known risks. Participation is strictly voluntary and you may refuse to participate at any time. All data is confidential and will only be accessed by the researcher and direct supervisor, and will be used for research purposes only. Thus, please do not share any personal information such as names or address. If you choose to participate in this project, please answer all questions as honestly as possible.

Also, please share this questionnaire link with the male Saudis students who are in the US with their Saudi wives whom you know.

Thank you for taking the time to assist me in my educational endeavors. The data collected will provide useful information regarding the goals of this study.

If you require additional information or have questions, please contact me at the email listed below.

AlqasemO0243@UHCL.edu

Socio-demographic Background

1. Husband 's age _____ Wife's age _____
2. Do You Have Children? A. Yes B. No If yes, how many _____
3. What kind of area were you raised in?

 A. rural B. small town C. suburban D. urban
4. What kind of area do you live in the U.S.?

 A. rural B. small town C. suburban D. urban
5. How long have you been married to your current wife? _____ year/s
6. How many years have you lived in the U.S.? _____ year/s
7. How many years has your wife lived in the U.S.? _____ year/s
8. How many years have you lived with your wife in the U.S.? _____ year/s
9. Are you the main student? A. Yes B. No

If yes, what is the degree program: A. Bachelors B. Master's C. PhD

Major and minor (if any): _____

- Is your wife a student in an academic institution in the U.S.? A. Yes B. No

If yes, what is the degree program: A. Bachelors B. Master's C. PhD

Major and minor (if any): _____

- If the answer is no, did your wife get any degree from an academic institution before coming to the U.S.? A. Yes B. No

If yes, what is the degree program: A. Bachelors B. Master's C. PhD

Major and minor (if any): _____

10. Is your wife the main student? A. Yes B. No

If yes, what is the degree program: A. Bachelors B. Master's C. PhD

Major and minor (if any): _____

- Are you a student in an academic institution? A. Yes B. No

If yes, what is the degree program: A. Bachelors B. Master's C. PhD

Major and minor (if any): _____

- If the answer is no, did you get any degree from an academic institution before coming to the U.S.? A. Yes B. No

If yes, what is the degree program: A. Bachelors B. Master's C. PhD

Major and minor (if any): _____

11. Are you an employee? A. Yes B. No
12. Were you an employee before coming to America? A. Yes B. No
13. Is your wife an employee? A. Yes B. No
14. Was your wife an employee before coming to America? A. Yes B. No
15. What is your current monthly household income in U.S. dollars? _____ \$
16. What was your monthly household income in the U.S. dollars before coming to the U.S.? _____ \$

Social Attitudes

Instructions: For each question, choose the most appropriate answer that pertains to you.

5=Strongly Disagree 4=Disagree 3= Neither Agree nor Disagree 2=Agree 1=Strongly Agree

1. I am proud to be a Saudi.
2. I respect Saudi traditions and culture.
3. I miss the food and traditional clothes in Saudi.
4. I miss the practice of religious rites.
5. I feel it is important that my children learn Saudi traditions.
6. I spend most of my time with Saudi friends.
7. I prefer listening to Arabic songs.

8. I have no problem talking to anyone about the traditions and religion in Saudi Arabia.
9. I have many American friends.
10. I spend most of my time with American friends.
11. I prefer listening to English songs.
12. My family and I celebrate holidays in America (like Christmas, Thanksgiving, etc.).
13. My wife and I regularly visit American families.
14. My wife made friends with American people.
15. My wife drives and owns her own car.
16. My wife leaves the house unaccompanied by me.
17. My wife must have my permission before leaving the house.
18. I wash dishes and clothes and prepare food to help my wife.
19. My wife and I attend events in the area where we live.
20. The way we enjoy our spare time is not very different from what it was in Saudi Arabia.
21. I feel unable to accept American culture.
22. I feel unable to adopt the values of American society.
23. I have no problem with shaking hands with women.
24. I have no problem with my wife shaking hands with men.

Purchasing Decisions

Instructions: For each question, choose the most appropriate answer that pertains to you.

5=Strongly Disagree 4=Disagree 3= Neither Agree nor Disagree 2=Agree 1=Strongly Agree

1. It is better for me and my wife to share one bank account.
2. It is better for my wife to have her own bank account.
3. It is better for my wife to not have any bank account.
4. It is important to share my income information with my wife.
5. I use to share my income information with my wife before coming to America.
6. I share my income information with my wife while we are in America.
7. I made financial decisions without discussing it with my wife.
8. I encourage my wife to be financially independent.
9. I give my wife a fixed amount of money monthly and she has the freedom to dispose of it.
10. My wife and I plan the family budget together.
11. I am the only one who is planning a family budget.
12. My wife buys groceries.
13. My wife writes a grocery list and I buy them.
14. My wife and I buy groceries together.
15. It is important for me to be always with my wife when she is shopping.
16. My wife spend money on things I think are not important.
17. I spend money on things the family does not need.
18. My wife is able to manage the finances of the family.

19. My wife is responsible for managing the finances.