

# SESRI Consumption Values and Behaviour Survey in Qatar:

## Key Insights from the Study



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The Social and Economic Survey Research Institute (SESRI) at Qatar University conducted a pioneering study titled “Consumption Values and Behavior Survey in Qatar.” The primary aim of this study was to collect comprehensive data on consumption values, choices, spending preferences, sustainable consumption behavior, financial vulnerabilities, income, savings, and economic well-being. This data is crucial for social and economic development processes and for monitoring global targets, including the Sustainable Development Goals (SDGs) in Qatar.

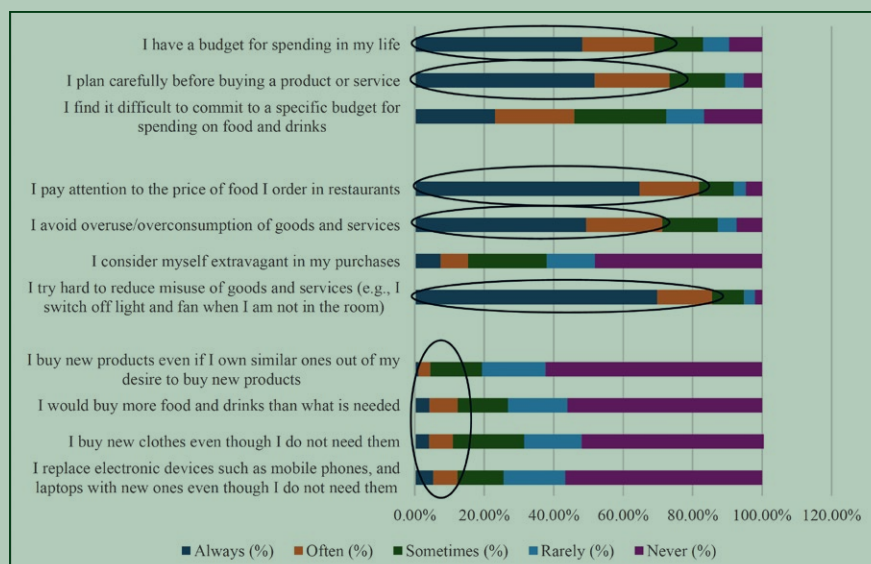
The study explores socio-cultural, psychological, and economic factors influencing consumption values and behavior. Unlike traditional Household Consumption Expenditure Surveys (HCESSs), this study explores broader questions about how individuals allocate financial resources between essential and non-essential consumption. The study employed multidimensional measurement scales in behavioral economics and surveyed a diverse group of households, including 983 Qatari and 1,043 expatriate households, totaling 2,026 interviews. The survey findings offered groundbreaking insights into household consumption values and behavior, sustainable consumption practices, income and consumption patterns, financial resilience, and vulnerabilities. The study also examined how economic and social factors influence consumer decisions.

### Some Key Insights from the Study are:

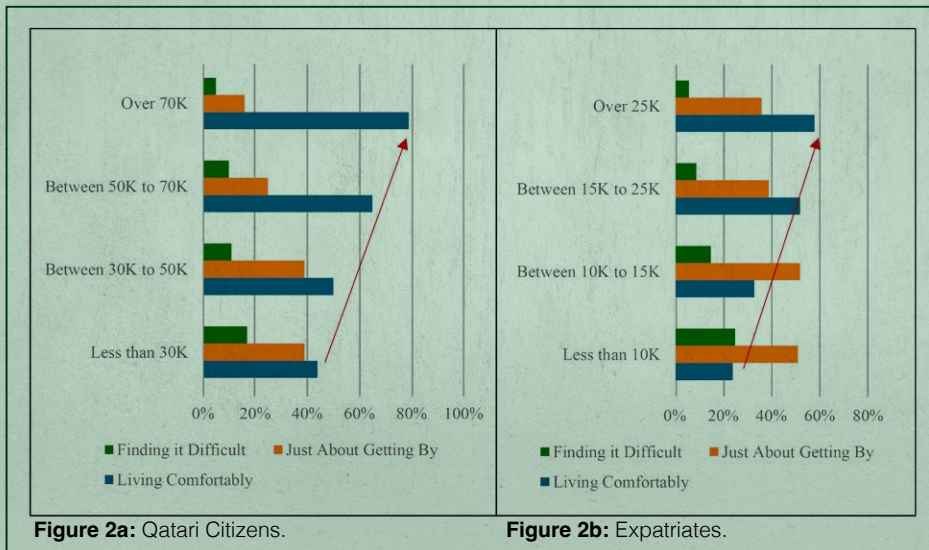
- The study revealed a growing awareness of sustainable consumption practices. However, hedonistic values remain strong, particularly among high-income Qataris (Figure 1).
- Between 46% and 49% of expatriates, compared to 29% of Qataris, reported actively trying to reduce excess consumption to protect environmental resources for future generations.
- The majority of study participants (70%) reported consistently making an effort to reduce the misuse of goods and services. Approximately 65% of respondents stated that they are mindful of food prices at restaurants, while 49% actively try to avoid overconsumption of goods and services (Figure 1).
- Regarding self-perceived spending preferences, nearly half (48%) of respondents never considered themselves extravagant.

- The level of education significantly influenced how people view consumption, particularly shaping attitudes toward extravagant purchases. Gender differences revealed that men are more likely than women to disapprove of non-essential spending and luxurious lifestyles.
- A strong positive correlation existed between education, income, and financial stability. Furthermore, household income level itself was strongly correlated with perceived economic well-being (Figure 2).
- Consumption inequality among Qatari citizens was measured at a Gini index of 0.49 (p90/p10 = 9), which is much higher than that among expatriates (Table 1). The incidence of debt is 56% and 26% for Qataris and expatriates, respectively, with emergencies being the single largest reason for loans.

The study revealed a complex interplay between satisfying personal needs and seeking social status and prestige. Residents value their consumption both for personal satisfaction and as a marker of social status. Conspicuous consumption remained part of Qatar's social dynamics and an important driver of consumption. However, the study findings also revealed there was a growing awareness and potential for sustainable practices. The study findings indicated significant social variations based on education, family size, and gender. Furthermore, the level of consumption inequality was high (Table 1). The study provided substantial evidence of residents' current financial well-being confirming their economic optimism and financial resilience (Figure 2). Qatar's residents have several reasons for economic optimism and financial resilience as they approach 2025.



**Figure 1:** Distribution of Sustainable Consumption Behavior and Budget Planning Practices.



**Figure 2:** Current Financial Wellbeing by Monthly Income Levels.

**Table 1:** Consumption inequalities: Gini Coefficient and the Percentile ratios for distribution of Total Per Capita Monthly Expenditure of Qataris & Expats.

|             | p90/<br>p10 | p90/<br>p50 | p10/<br>p50 | p75/<br>p25 | p75/<br>p50 | p25/<br>p50 | Gini<br>Coefficient |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------------|
| Qataris     | 9           | 3           | 0.4         | 3           | 2           | 1           | 0.49                |
| Expatriates | 4           | 2           | 0.5         | 2           | 1           | 1           | 0.33                |

### Dissemination Workshop

SESRI organized a dissemination workshop on Thursday, 30 January, at the Auditorium, Library Building, Qatar University, to share the findings of the study with academia, researchers, policymakers, and stakeholders. The first technical session of the workshop included a comprehensive presentation of the study's findings by SESRI researchers. Professor Arokiasamy Briyanayagam, Lead Principal Investigator at SESRI, presented the study overview and key insights, while Dr. Rashid Memon examined income and consumption patterns and disparities. Ms. Noor Khalid Al Thani discussed consumer values and sustainable practices. The session concluded with Mr. Fahad Al-Boinin's insights on economic well-being and financial resilience.

### Panel discussion on policy implications and stakeholder engagement

The second session featured an interactive panel discussion focused on the impact of public policies on consumption behavior and sustainable practices. The panelists agreed that this is a

pioneering survey in Qatar, offering comprehensive and valuable data that can be used to develop evidence-based policies, contributing to a more sustainable and prosperous economic future. The panel discussion was moderated by **Professor Ahmed Khalifa**, College of Business and Economics, with the following distinguished panelists:

**Prue Morris**, Managing Director, Qatar Financial Centre Regulatory Authority, Qatar.

**Dr. Alanoud Al-Maadid**, Head of the Department of Economics, Qatar University, Qatar.

**Professor Hamdi Bennar**, College of Business and Economics, Qatar University, Qatar.

The discussions focused on the following themes/questions:

- **Theme 1:** Awareness and adaptation of sustainable consumption behavior and practices. Are Qatar's residents ready to embrace sustainable consumption practices, or do hedonistic values still dominate?
- **Theme 2:** How can household budget planning and sustainable consumption practices be aligned with national goals? How can financial institutions play a more active role in promoting sustainable consumption and budget planning?
- **Theme 3:** How can social protection policies be navigated in the context of income and consumption inequalities, as well as disparities across education levels?

• **Theme 4:** What strategies can be employed to engage policymakers, considering residents' economic optimism and financial resilience?

### Discussion Summary

Public consumption in Qatar is estimated at 17% of GDP, revealing a trend of overconsumption at the expense of savings. To address this, strategies like behavioral economics—leveraging Qur'an-inspired “nudges” to influence consumer choices—can promote sustainable consumption. Additional approaches include financial literacy programs, emergency savings initiatives, financial strategies, and green funding options.

Despite the cultural influence of social status-driven spending, there is a growing awareness of sustainable practices. However, balancing ecological awareness with status-driven spending poses a challenge for policymakers. To address this, education and awareness initiatives, legislative changes, and financial incentives are needed to promote sustainable consumption practices without compromising social standing or financial goals.

The importance of household budgeting for financial stability and sustainability needs to be recognized.



Financial institutions can support sustainable practices by offering ethical investments, financial literacy, and green financial products. Additionally, addressing income and consumption disparities through social protection laws and financial inclusion programs remains crucial to ensure fair opportunities for all households. Overall, these strategies can foster a more sustainable and robust economic welfare in Qatar.



Panel discussion on policy implications and stakeholder engagement.

From left to right: Ms. Prue Morris, Dr. Alanoud Al-Maadid, Professor Hamdi Bennisr, Professor Ahmed Khalifa