**✅ Research Topic: *"Is Spending Power Increasing Day by Day?"***

Your research will analyze whether people’s **purchasing/spending power** (ability to buy goods and services) is increasing over time. Below is an overview to help structure your study.

**1. Meaning of Spending Power**

* **Spending Power (Purchasing Power):** The amount of goods or services a person can buy with their income.
* It depends on:
  + **Income levels** (salary, wages, business profits).
  + **Inflation rates** (if prices rise faster than income, real spending power decreases).
  + **Economic conditions** (growth, unemployment rates).
  + **Currency value** (for global comparisons).

**2. Key Questions to Explore**

* **Is nominal income increasing?** (Do people earn more money than before?)
* **Is real income increasing?** (Are price hikes eating away at that income?)
* **Which groups experience higher spending power?** (Urban vs. rural, rich vs. middle-class, etc.)
* **What role do credit cards and loans play?** (Sometimes spending power rises artificially due to debt.)
* **Does technology and e-commerce influence spending patterns?**

**3. Factors Affecting Spending Power**

**🔹 Positive Indicators (Increase in Spending Power):**

* Higher salaries and wages.
* Low inflation or deflation.
* Economic growth and job creation.
* Access to digital payment systems and financial inclusion.

**🔹 Negative Indicators (Decrease in Spending Power):**

* High inflation (prices rising faster than wages).
* Currency depreciation.
* Rising taxes and cost of living (housing, healthcare, education).

**4. Data Sources You Can Use**

* **Government economic reports** (GDP growth, per capita income).
* **Consumer Price Index (CPI) & Inflation data**.
* **Household spending surveys**.
* **Market research reports** (Nielsen, McKinsey).
* **Global indices** (World Bank, IMF data).

**5. Research Methods**

* **Quantitative:** Statistical analysis of income, prices, and spending trends over years.
* **Qualitative:** Interviews or surveys on people’s perception of their spending ability.
* **Comparative study:** Compare urban vs. rural or developed vs. developing countries.

**6. Possible Conclusion Trends**

* In many developing countries, **nominal income is rising**, but **inflation offsets real spending power**.
* Credit availability increases **apparent spending power**, but **debt levels** might make it unsustainable.
* Spending power may be **sector-specific** (e.g., luxury goods market booming, but essentials becoming expensive).