

The Bayt.com Middle and North Africa Salary Survey 2014

May 2014



Objective

- The research was conducted to gauge employee satisfaction of their current salaries and factors affecting thereof. The key objectives were as follows:
 - Understanding overall satisfaction levels with current salary.
 - Level of raise received in the past year and satisfaction with the same.
 - Raise expected in the coming year.
 - Factors affecting the increase/ decrease in salary levels in country of residence.
 - Drivers of loyalty towards current employer.

Section 1

RESEARCH METHODOLOGY

Sample definition

Age and Gender:

Adult males and females

Aged 18 plus years

Nationalities:

GCC Arabs, North Africans, Levant, Western Expats & Asians

Country of Residence

GCC: UAE, KSA, Kuwait, Oman, Qatar, Bahrain*

Levant: Lebanon, Syria*, Jordan

North Africa: Egypt, Morocco, Algeria, Tunisia

Data Collection

All data was collected online. Fieldwork was done between 20th April to 28th April 2014. The total number of respondents achieved was 9,537.

* Note: Lower sample

Section 2

RESEARCH FINDINGS

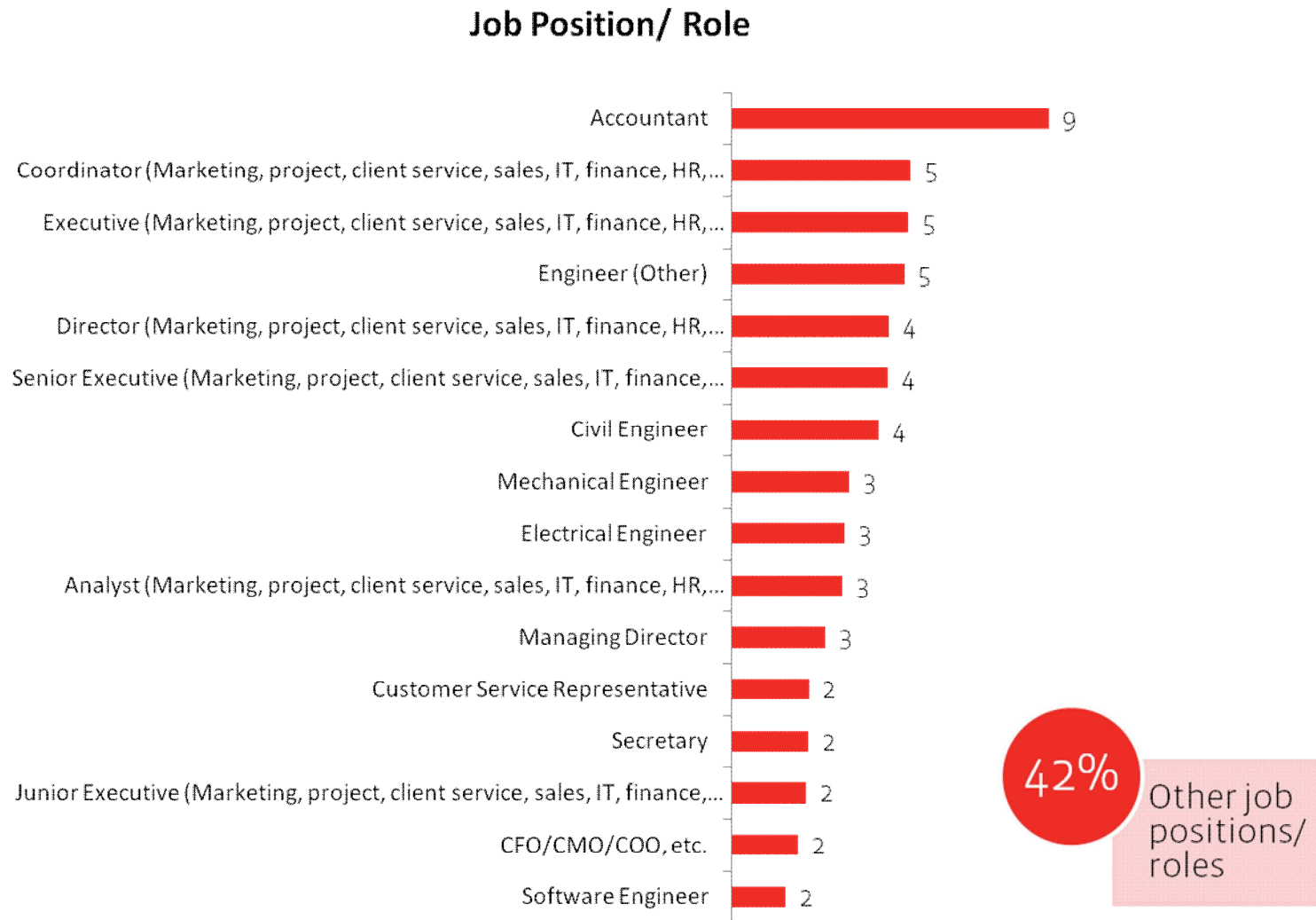
Section 2a

CURRENT JOB

Summary

- Almost all of the sample (96%) are working full time, covering a wide variety of job positions/ titles and industries.
- More than half (52%) have been working in their current career path for 6 years or less.
- A third (32%) have been working 1 year or less with their current employer, while 17% have been working with their current employer for 8 years or more.
- Almost half (49%) have 10 or less people reporting to them both directly and indirectly.
- A majority claim they are in the mid to senior level.
- A quarter (27%) claim that the average length of time they have held a job for is 6 or more years.

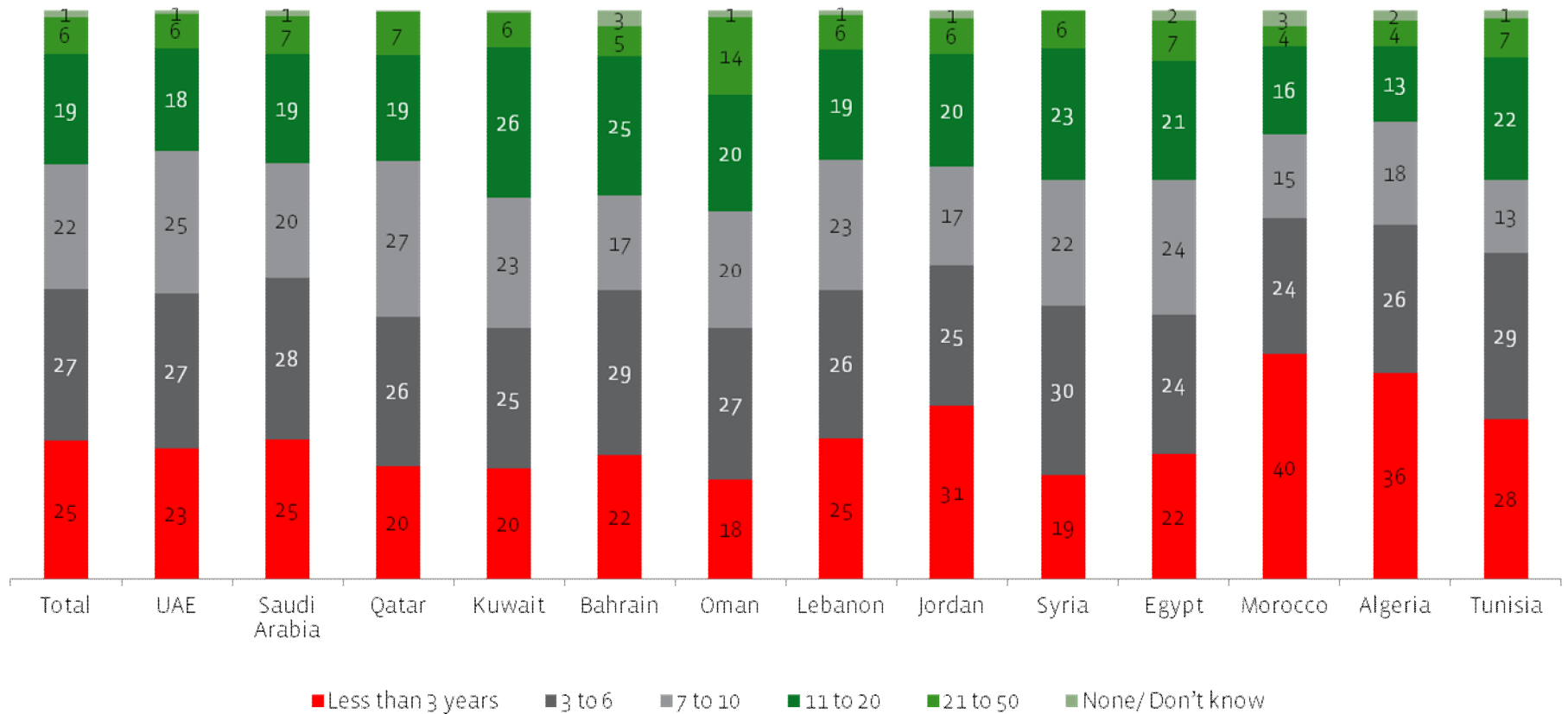
Current role



Base: Total (9537)

All figures are %'s

Number of years working in current career path

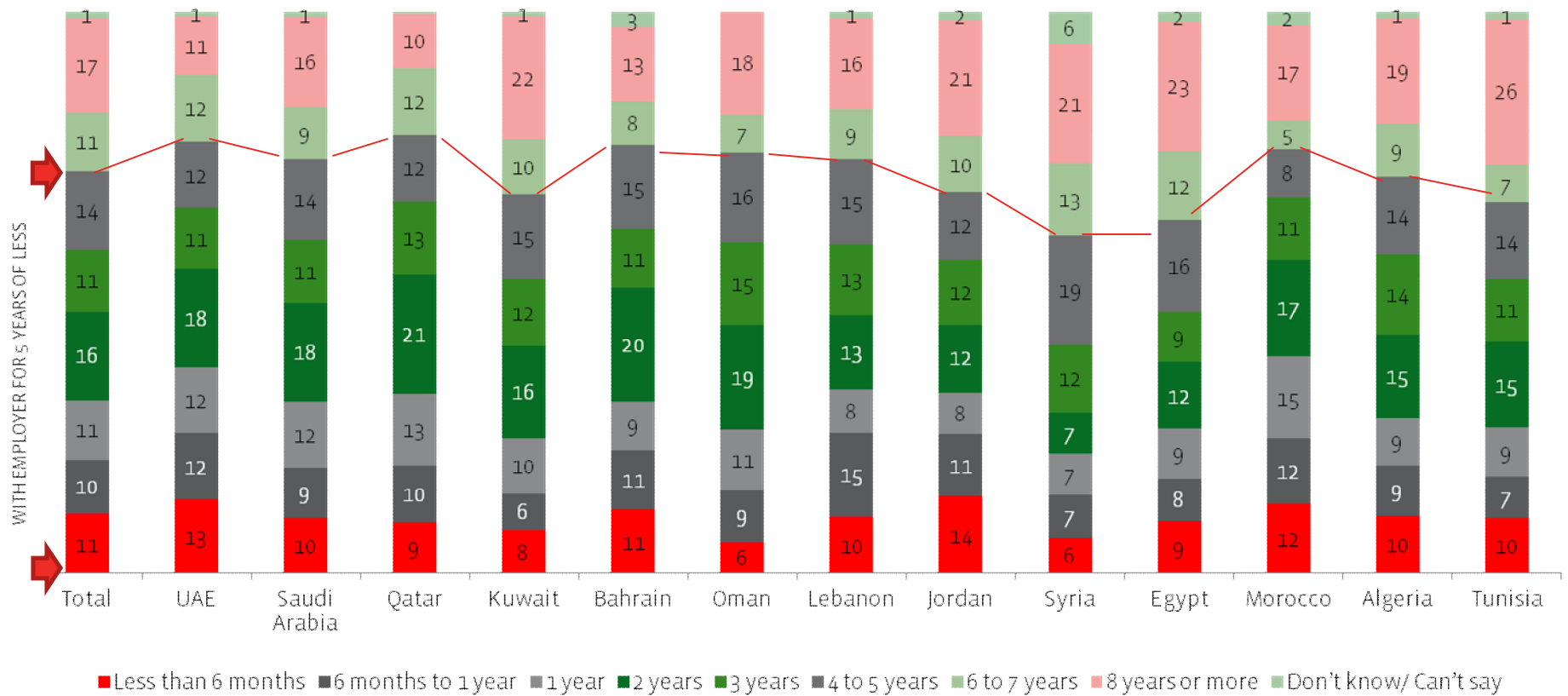


Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. What is the total number of years in which you have been working in your current career path?

All figures are %'s

Number of years working with the current employer

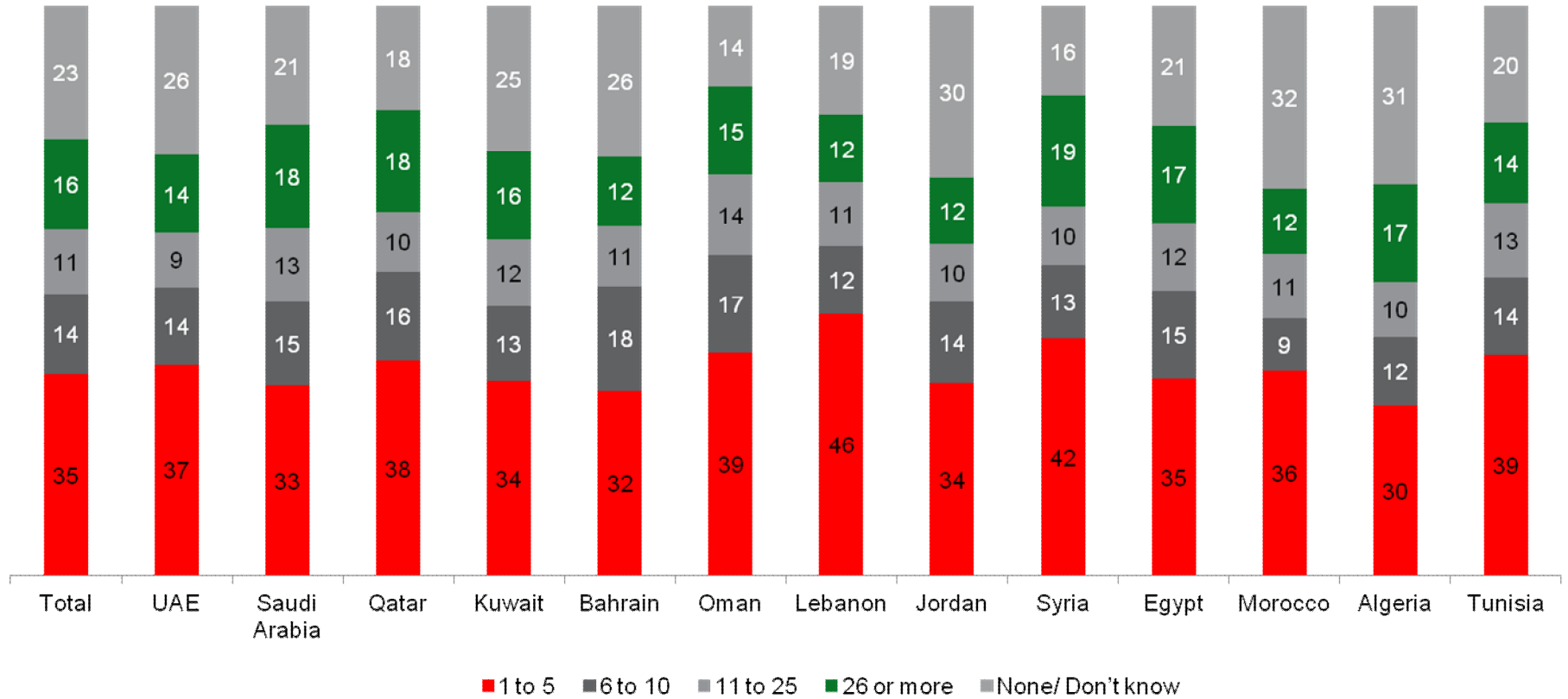


Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295) Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. What is the total duration that you have been working with your current employer?

All figures are %'s

Number of people reporting to me

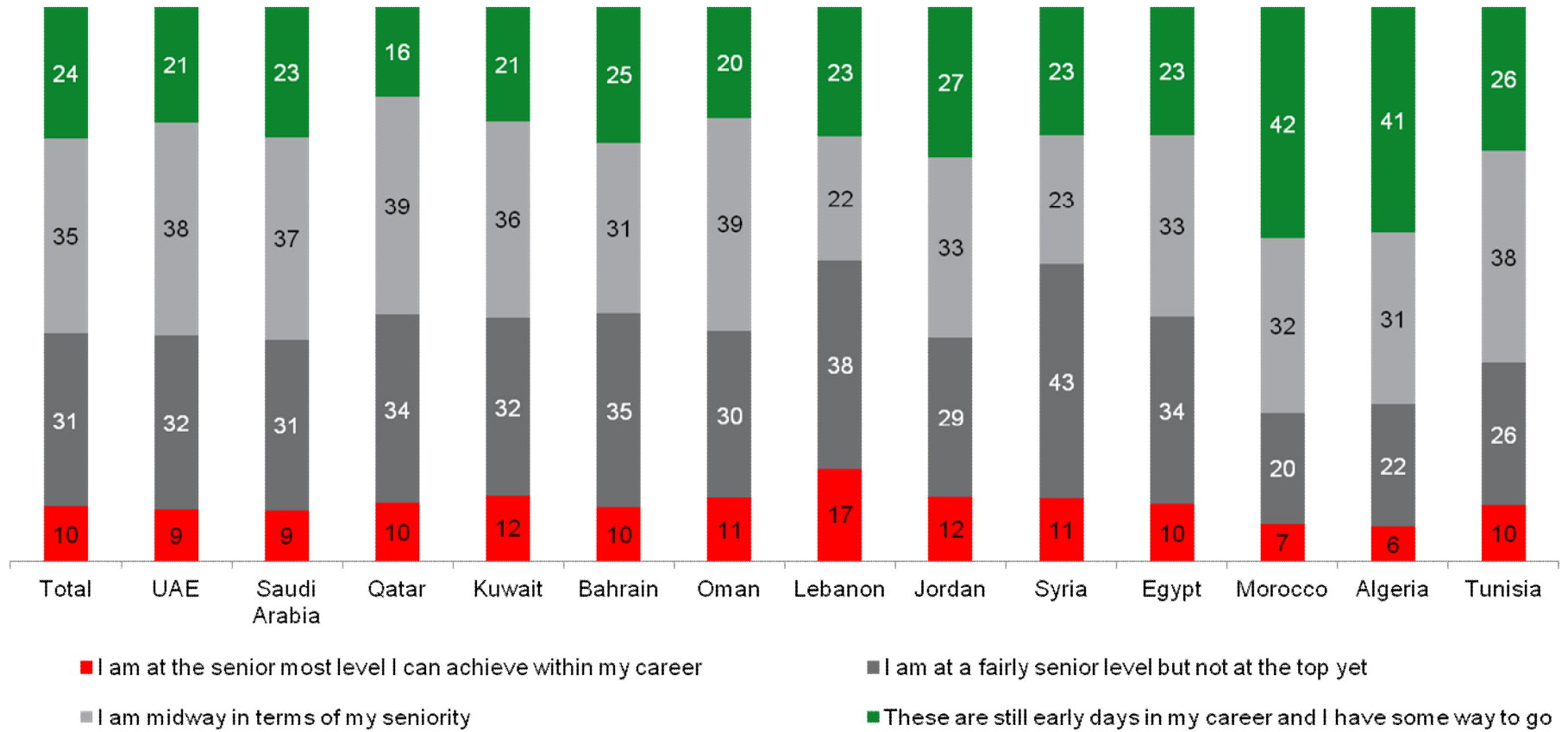


Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295) Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Can you tell us how many people currently report to you both directly and indirectly?

All figures are %'s

Position in career path

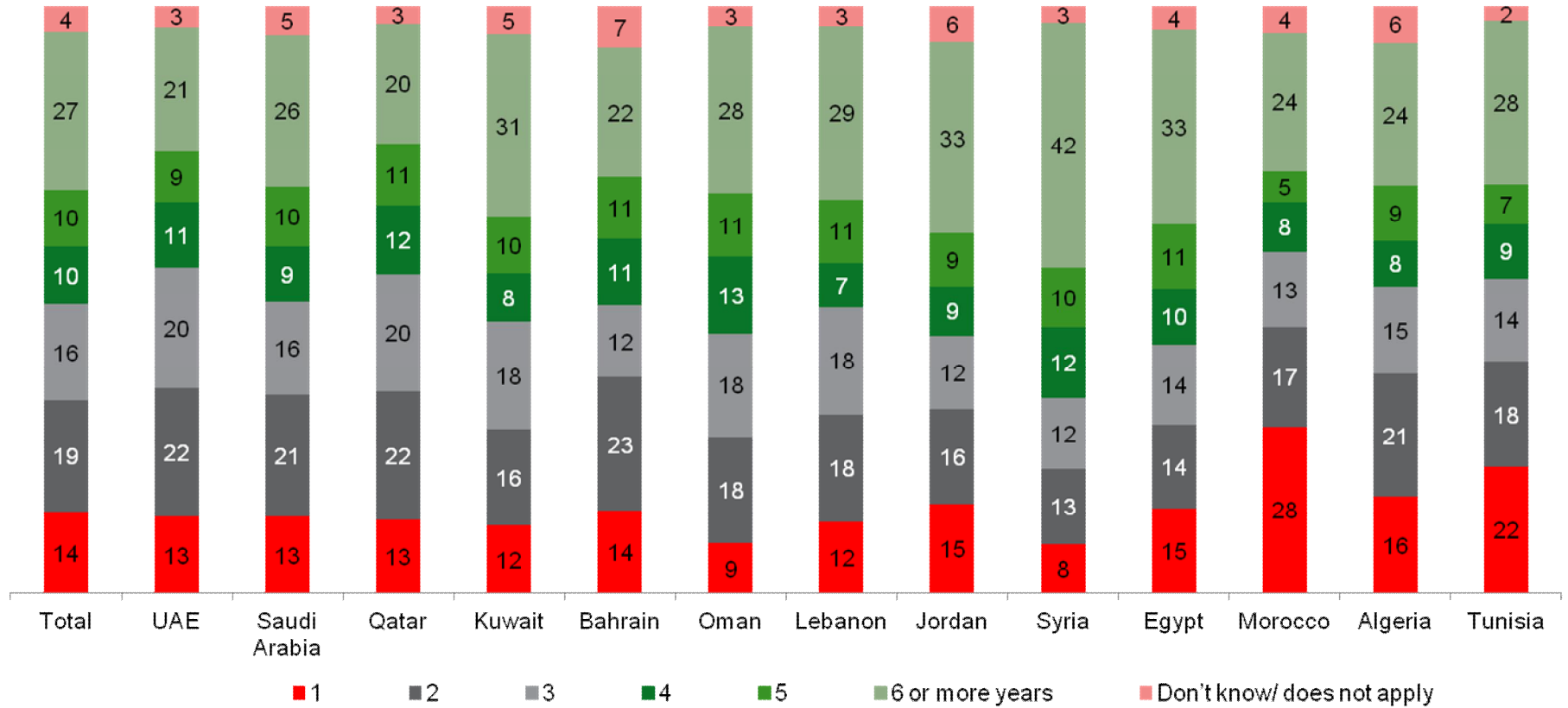


Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295) Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Which of the following best describes the level that you have attained so far within your career path?

All figures are %'s

Average length of time jobs held



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295) Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. What is the average length of time that you have held a job for (in years)?

All figures are %'s

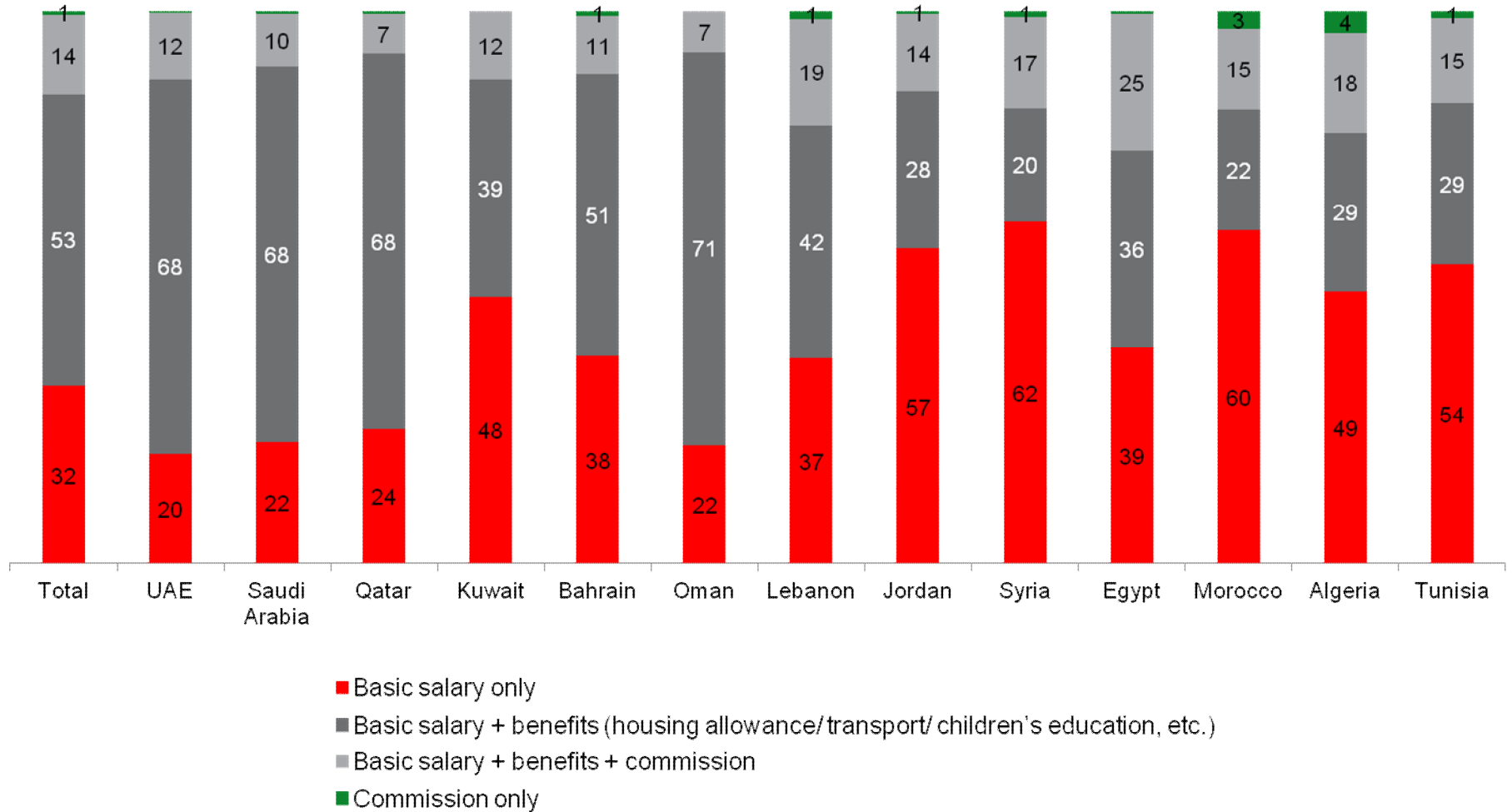
Section 2b

CURRENT PACKAGE

Summary

- Slightly more than half (53%) claim that their current salary package consists of basic salary and benefits (such as housing allowance/ transport/ children education). In some countries, a majority of those employed are only entitled to their basic salaries, these countries include Syria, Morocco, Jordan, Algeria, Tunisia and Kuwait.
- About three in seven respondents exhibit low level of satisfaction with their salary, with those in the Levant and N. African countries being more dissatisfied.
- Additional benefits received by the employees differs across geographies, for example:
 - Personal medical insurance is provided to more than 50% of the employees surveyed in UAE, KSA, Oman and Algeria
 - Bonuses are given out in Oman and Lebanon
 - Housing allowances and family medical insurance coverage is given to more than 40% surveyed in Saudi Arabia

Composition of current package

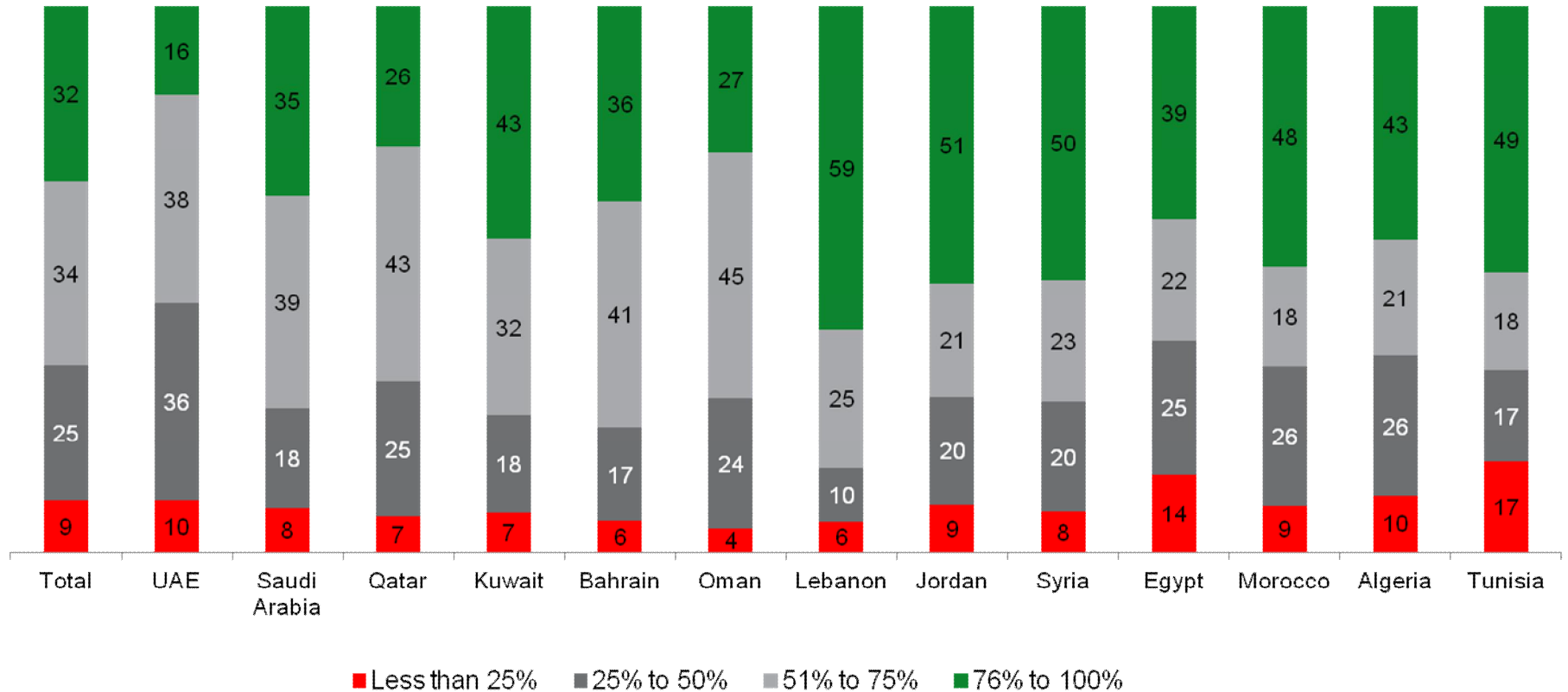


Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295) Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. The current salary you get includes:

All figures are %'s

Proportion of basic salary

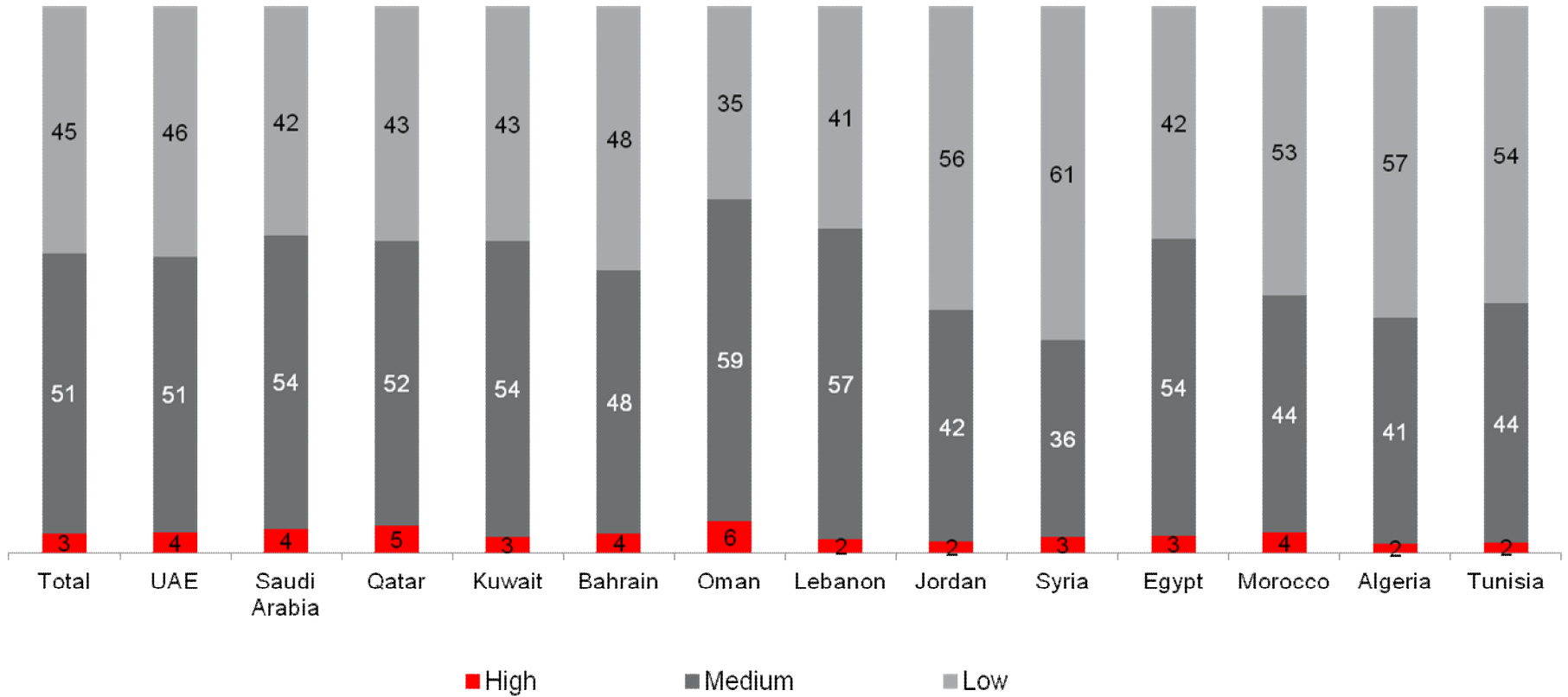


Base: Those who receive basic salary along with other benefits/commission: Total (6392), UAE(1736), Saudi Arabia(1894), Qatar(364), Kuwait(218), Bahrain(70), Oman(138), Lebanon(181) Jordan(253), Syria(40), Egypt(1122), Morocco(82), Algeria(222), Tunisia(72)

Q. What percentage of the total salary package that you receive is your basic MONTHLY salary?

All figures are %'s

Satisfaction with income



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Please indicate your level of satisfaction with your current salary.

All figures are %'s

Additional benefits 1/2

Region:	GCC						Levant			North Africa			
Country:	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base:	2176	2444	484	422	114	176	295	597	108	1860	225	474	162
Personal medical insurance	54	65	40	33	29	53	37	43	35	44	44	52	34
Bonus	32	31	28	33	30	47	41	26	28	32	12	28	27
Transportation allowance	28	40	35	20	30	27	51	20	19	24	17	22	15
Personal annual air ticket	48	45	48	24	28	38	2	2	4	4	3	4	6
Housing allowance	33	49	39	21	20	36	3	5	6	8	9	8	11
Family medical insurance	23	42	16	13	18	37	13	22	14	14	24	24	28
Company-provided mobile	17	21	23	19	14	30	12	14	19	18	18	14	25
Telecom bills paid by company / allowance	15	14	20	15	18	24	11	9	8	18	7	9	15
Company-provided car / transport	14	20	23	13	15	24	7	8	16	14	8	13	11

Q. Apart from your salary which of the following are included in the compensation / benefits you receive from your current company? (Please select all that apply)

All figures are %'s

Additional benefits 2/2

Region:	GCC						Levant			North Africa			
Country:	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base:	2176	2444	484	422	114	176	295	597	108	1860	225	474	162
Company-provided accommodation	15	22	26	14	15	22	3	4	6	8	5	14	6
Gratuity	29	10	29	7	9	35	2	6	15	4	6	5	4
Family annual air tickets	16	26	20	11	15	24	0	1	1	2	3	3	4
Personal training / development courses allowance	8	10	7	7	9	14	9	8	8	12	5	10	20
Holiday allowances / foreign trips	7	11	8	9	5	8	5	2	6	5	3	4	4
Children's education allowance	6	6	9	4	2	8	8	3	2	1	2	3	6
Fitness benefits (e.g. gym membership)	3	5	4	3	4	9	1	2	-	3	1	3	9
Stock options	1	1	1	1	2	-	1	1	2	1	1	1	2
Childcare facility	1	1	1	1	-	3	1	1	1	1	-	2	3

Q. Apart from your salary which of the following are included in the compensation / benefits you receive from your current company? (Please select all that apply)

All figures are %'s

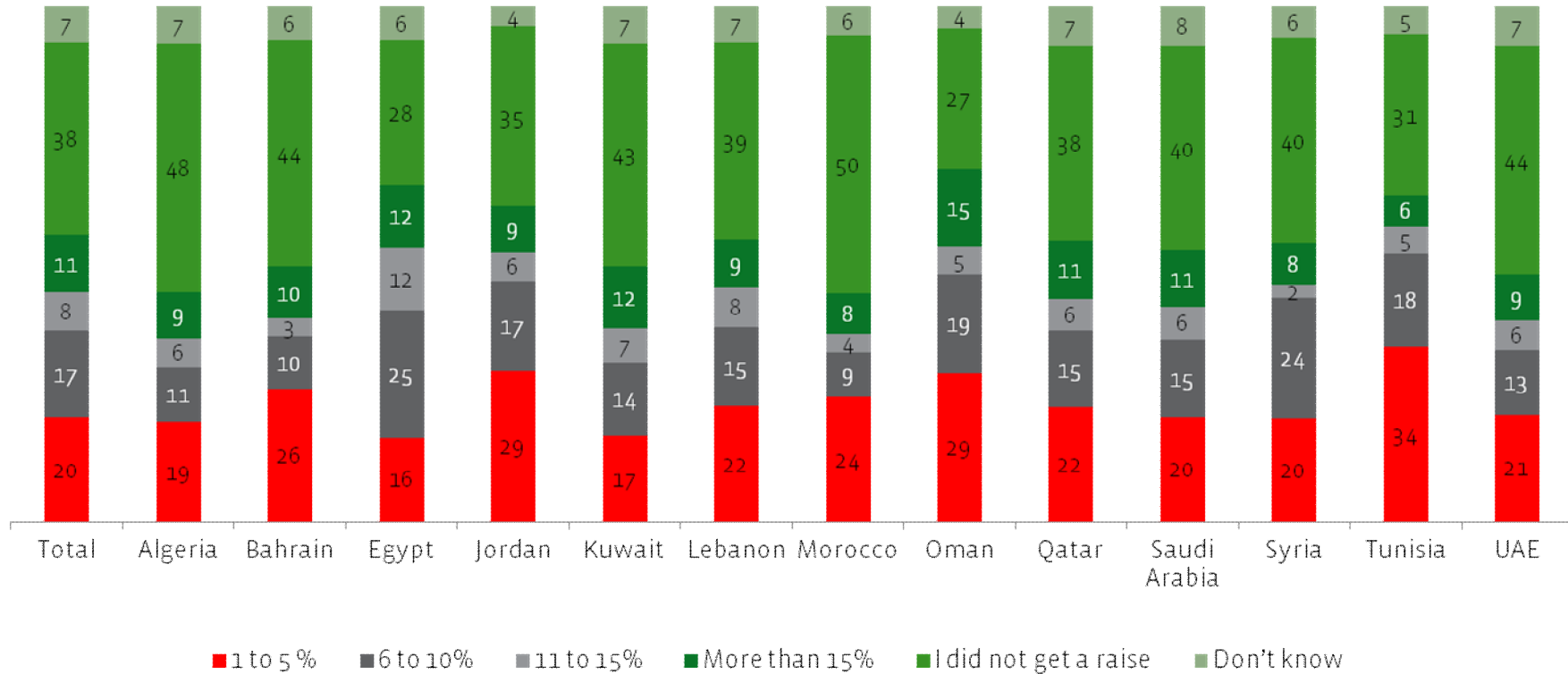
Section 2c

SALARY COMPARISONS AND EXPECTATIONS

Summary

- A fifth of respondents claim having received a raise between 1% to 5% in 2013, while 17% received a percentage increment between 6%-10%. And 38% did not receive any raise at all.
- More than half (54%) of those who received a raise are unhappy with the raise they received.
- Over a quarter (28%) do not expect to be given a raise in 2014. Only 5% had already received a raise this year. Of those who had already received a raise this year, almost half (46%) received a raise of between 1%-5%.
- Dissatisfaction with the raise is highest amongst respondents in Jordan.
- 28% claim that there is parity in the salaries given to men and women in the same position in their company.

Raise received in 2013



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295) Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Can you please select the total percentage raise you received in the year 2013 (January 2013 – December 2013)?

All figures are %'s

Views on raise received

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base: Those who received raise	5243	1060	1314	245	203	43	121	142	371	80	1274	84	215	91
I am very happy with my raise	5	6	6	8	3	9	8	6	4	1	4	1	7	7
I am modestly happy with my raise	15	17	16	17	17	16	19	13	12	19	13	11	11	13
My raise is fair in light of my contribution to the company	10	10	11	8	10	5	8	11	9	5	7	18	13	11
My raise is fair in light of the company's financial situation	9	9	7	8	10	21	8	14	8	10	12	4	6	7
My raise is fair in light of my contribution and the company's financial situation	7	6	6	7	6	-	7	6	6	8	8	10	8	7
I am quite unhappy with my raise	33	32	35	33	32	30	29	32	30	39	34	27	32	32
I am very unhappy with my raise	21	20	19	20	22	19	20	18	32	19	21	30	24	24

Please indicate how satisfied you are with the salary raise you received in the year 2013 (January 2013 – December 2013)?

All figures are %'s

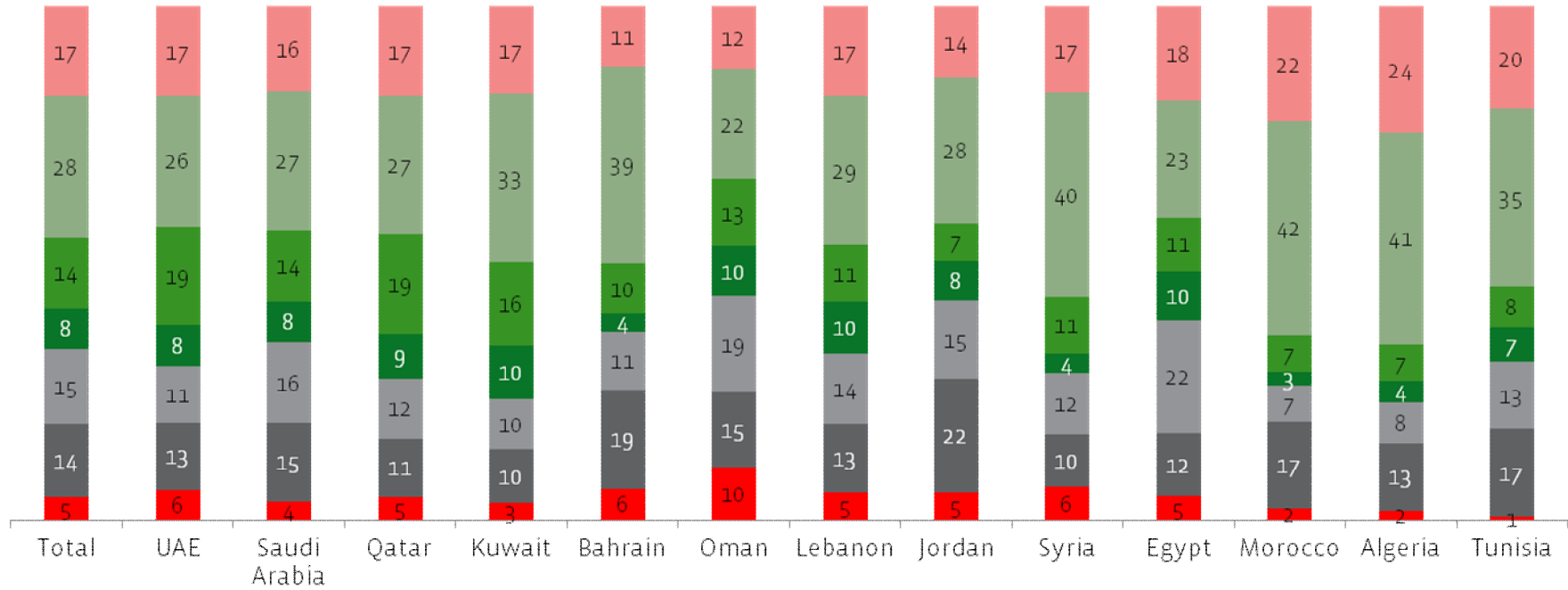
Salaries offered to men and women

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base:	9537	2176	2444	484	422	114	176	295	597	108	1860	225	474	162
The salary offered to women is higher than that offered to men in the same position/ doing the same work	7	8	8	7	8	7	3	3	10	4	6	10	6	9
There is parity in the salaries given to men and women in the same position/ doing the same work	28	28	14	24	25	30	31	44	38	49	35	33	48	49
The salary offered to women is lower than that offered to men in the same position/ doing the same work	12	13	12	16	11	15	12	9	10	11	9	16	8	11
Don't know/ Can't say	53	51	66	54	56	48	55	43	42	36	50	41	38	31

Q. In your opinion, which of the following statements best applies to the salaries offered to men and women (doing the same work) in your company?

All figures are %'s

Raise expected in 2014



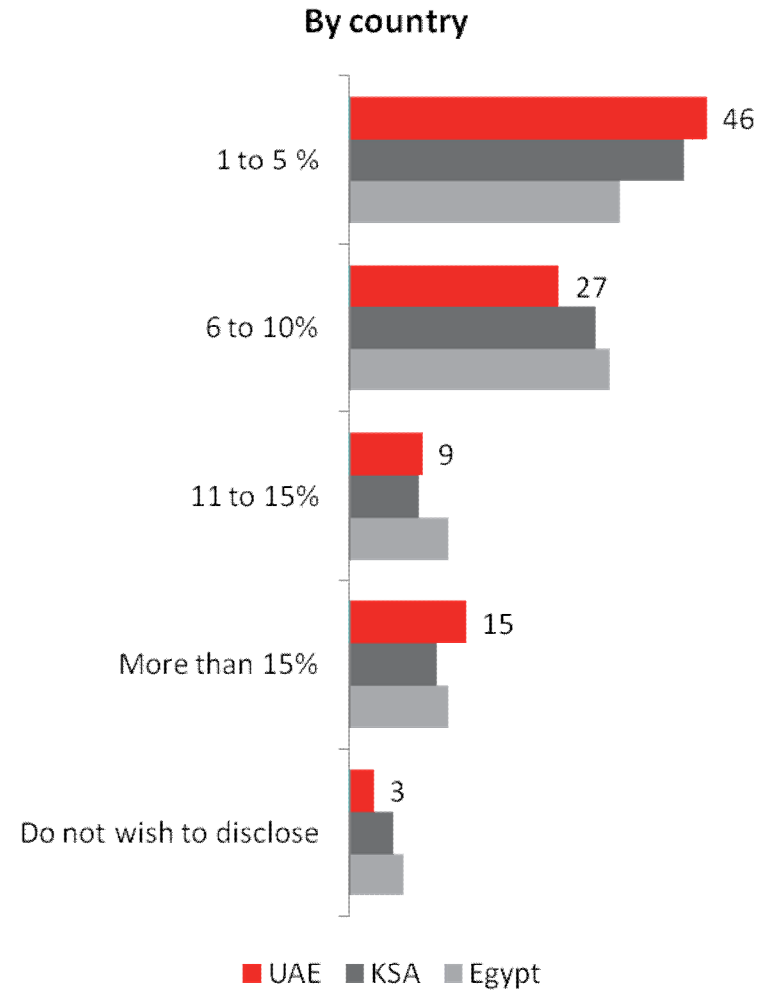
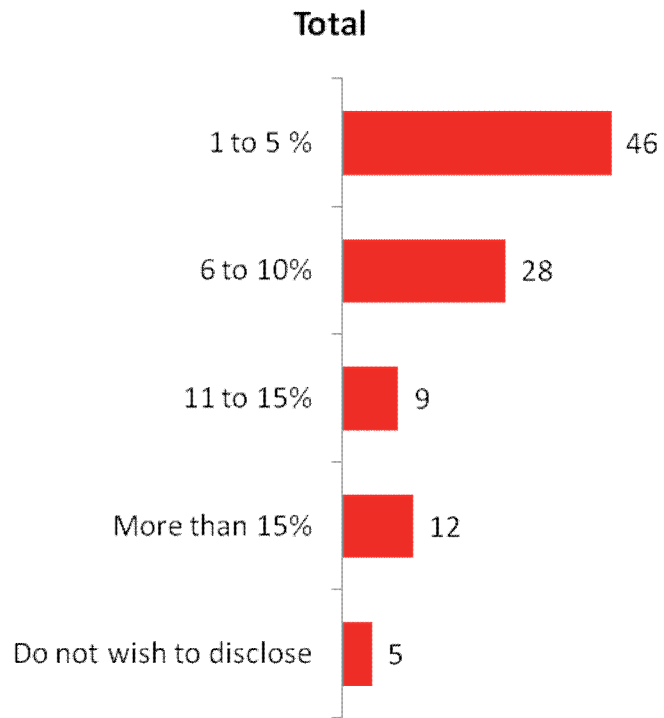
■ I have already received a raise for the year 2014 ■ 1 to 5% ■ 6 to 10% ■ 11 to 15% ■ More than 15% ■ I do not expect a raise ■ Don't know

Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Can you please select the total percentage raise you expect to receive in the year 2014 (January 2014 – December 2014)?

All figures are %'s

Raise received in 2014



Base: Total (434), UAE(277), Saudi Arabia(89), Egypt (87)

Q. Can you please select the total percentage raise you received for the year 2014 (January 2014 – December 2014)?

All figures are %'s

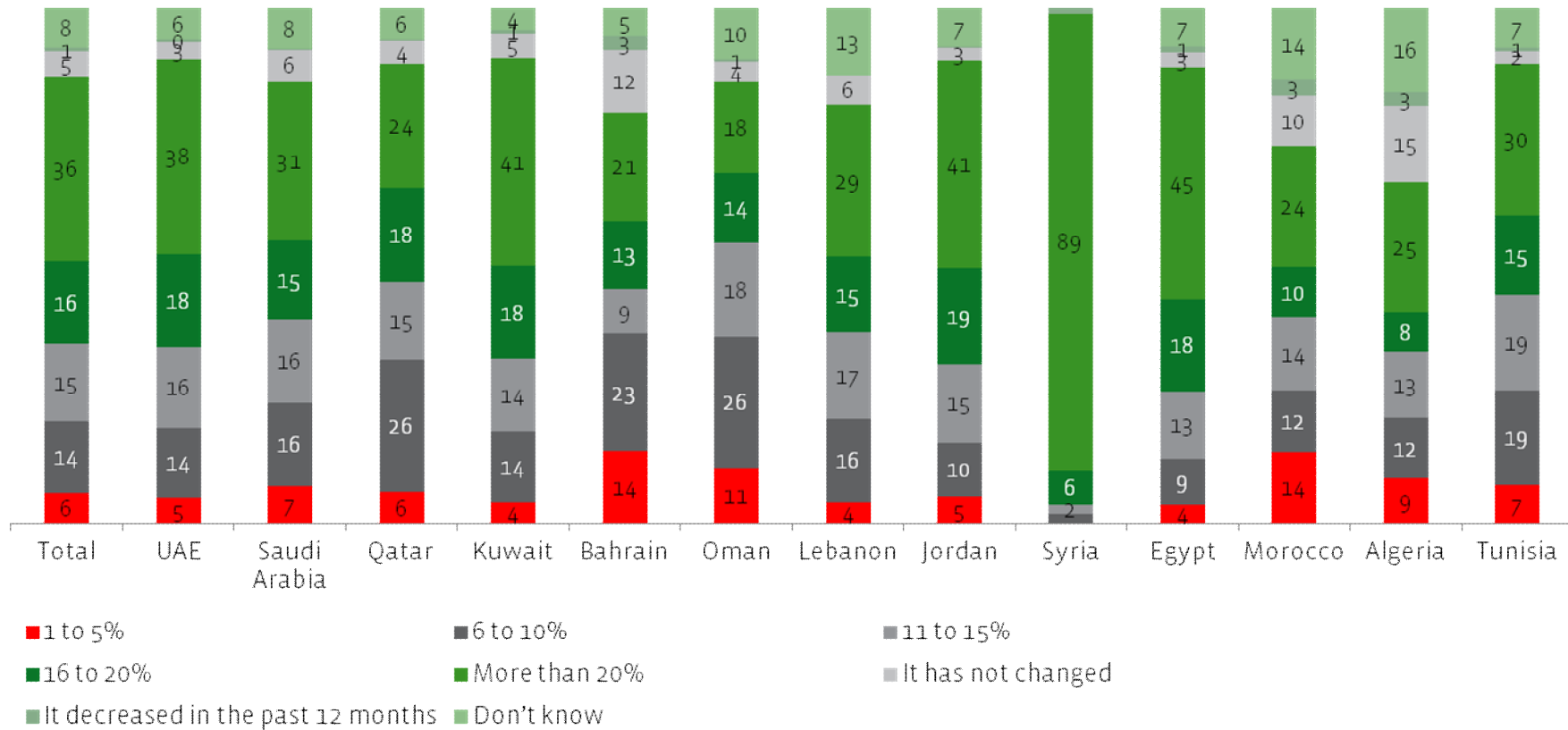
Section 2d

COST OF LIVING AND SAVINGS

Summary

- Over half (52%) of the respondents report having seen an increase of more than 15% in the cost of living.
- Food & beverages and rents are the top two elements where respondents noticed an increase in costs in 2013. In the UAE, 9 in 10 respondents claim to have seen an increase in the rents.
- A majority (83%) still expect a further increase in cost of living in 2014.
- When probed on their savings, over a third (36%) claim they do not save any of their monthly salary. Lack of savings is quite prominent amongst those in Levant and N. Africa.
- Most respondents would prefer a 100% fixed pay structure. Although 59% would like a performance based incentive to be included in their compensation package instead of a proportion of their salary, followed by half who would want professional training and development courses.
- A relative majority (67%) say that their salary is lower than other companies in their industry.

Increase in cost of living in 2013



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. On average, by what percentage do you think your cost of living has increased in the year 2013 (January 2013 – December 2013)?

All figures are %'s

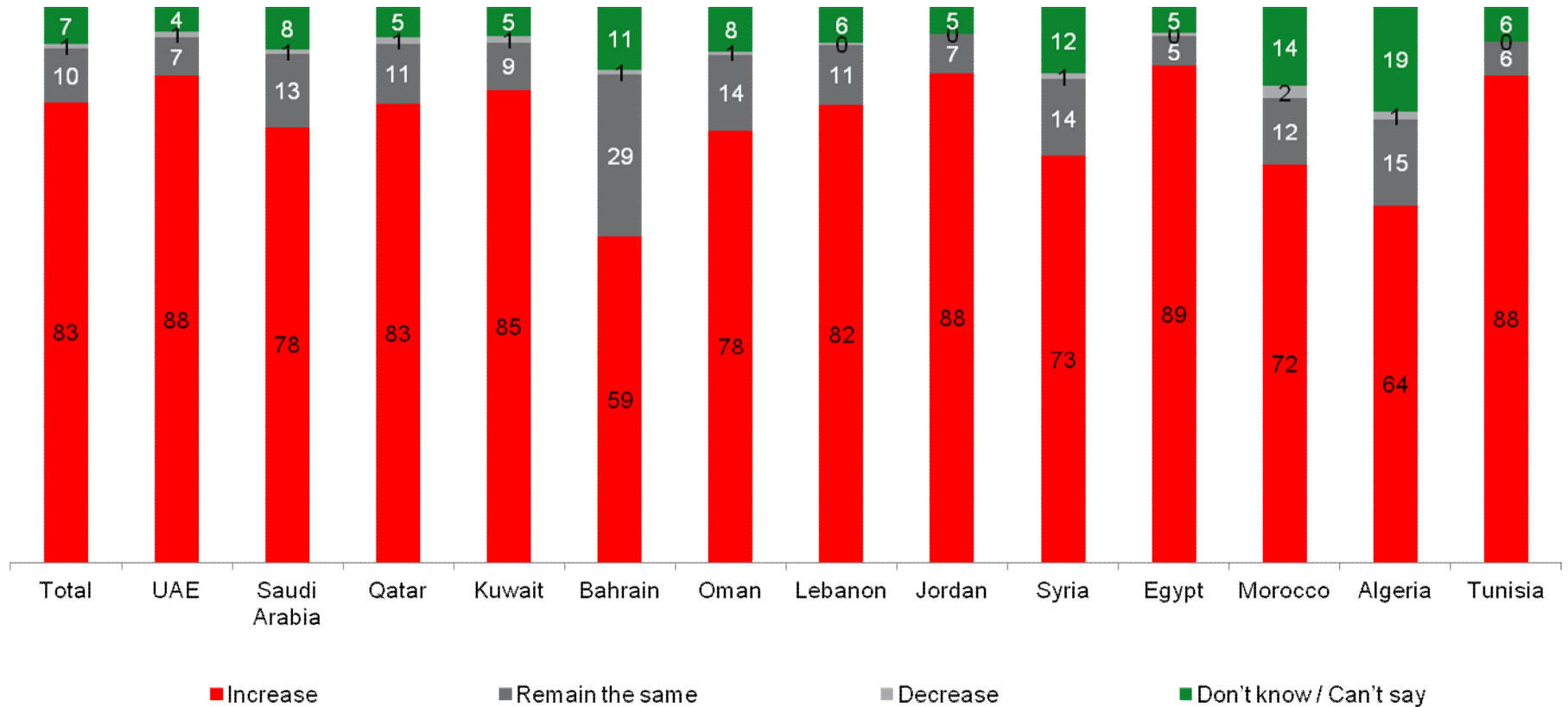
Factors affected by increased cost of living in 2013

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base: Those who saw increase in cost of living	8285	1967	2101	433	382	91	151	240	538	107	1651	165	314	145
Food and Beverage	79	66	83	79	74	75	82	90	84	97	88	73	83	86
Rents	72	91	77	80	88	60	62	52	68	79	49	53	50	67
Utilities (Water, electricity, gas, etc.)	52	49	36	30	25	29	39	58	85	78	75	62	46	80
Education (school/ college)	43	40	45	40	43	32	36	53	55	61	49	41	22	20
Entertainment	43	34	43	40	35	49	32	54	62	74	51	30	35	54
Other	6	4	5	4	6	8	3	6	10	15	9	8	8	6

Q. For which of the following elements have you seen an increase in cost in the year 2013 (January 2013 – December 2013)?

All figures are %'s

Expectation of future cost of living in 2014

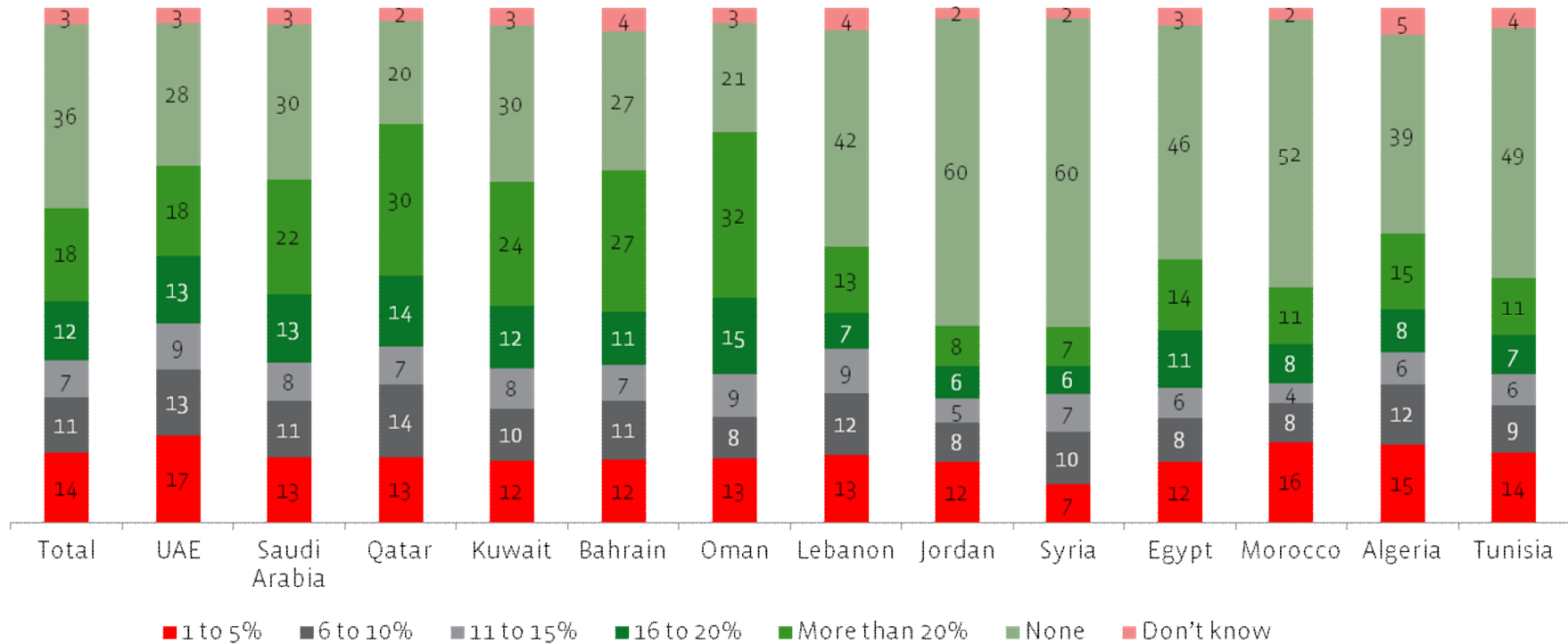


Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. In the year 2014 (January 2014 – December 2014) you expect your cost of living to:

All figures are %'s

Proportion of salary saved

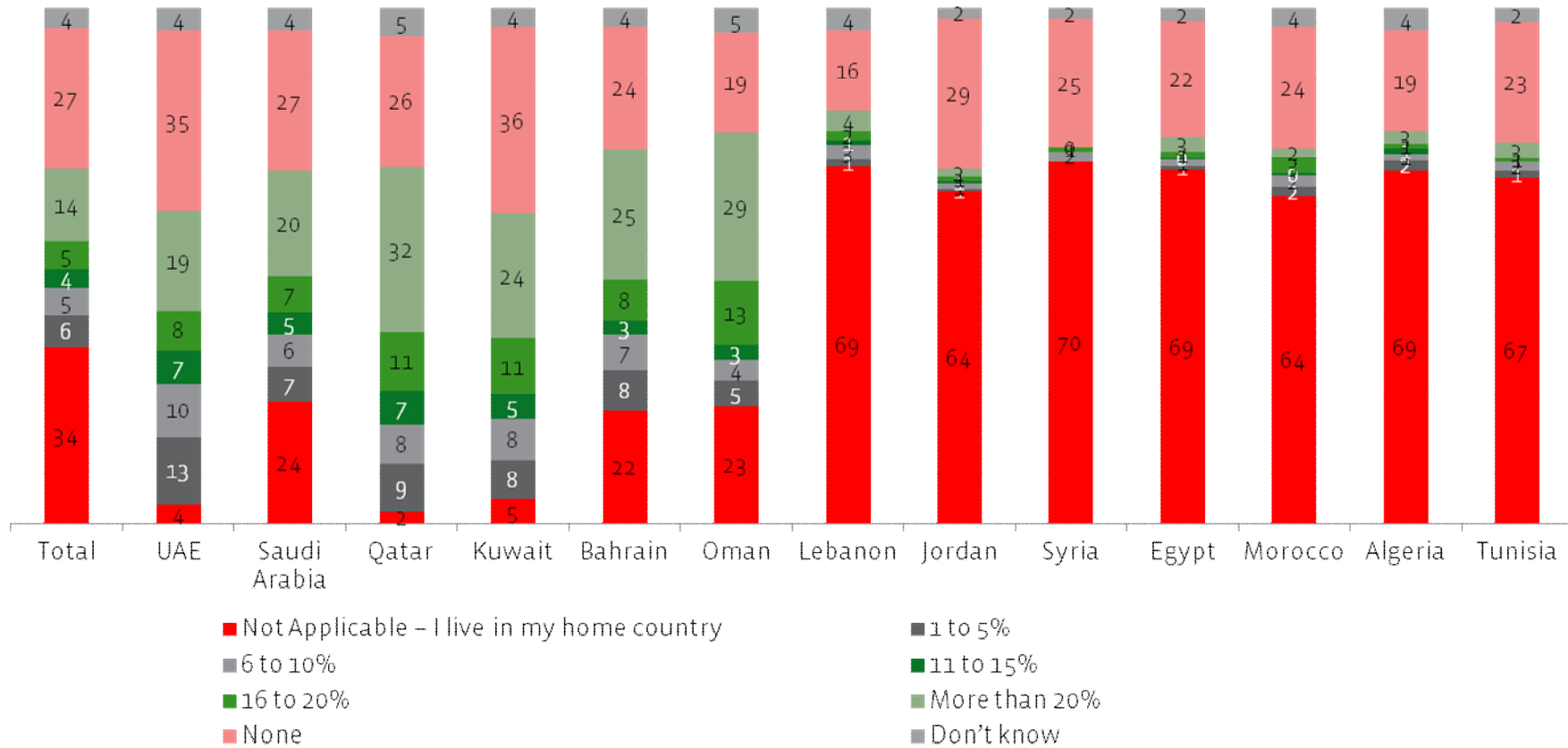


Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. On average, what percentage of your monthly personal income do you save?

All figures are %'s

Proportion of salary repatriated

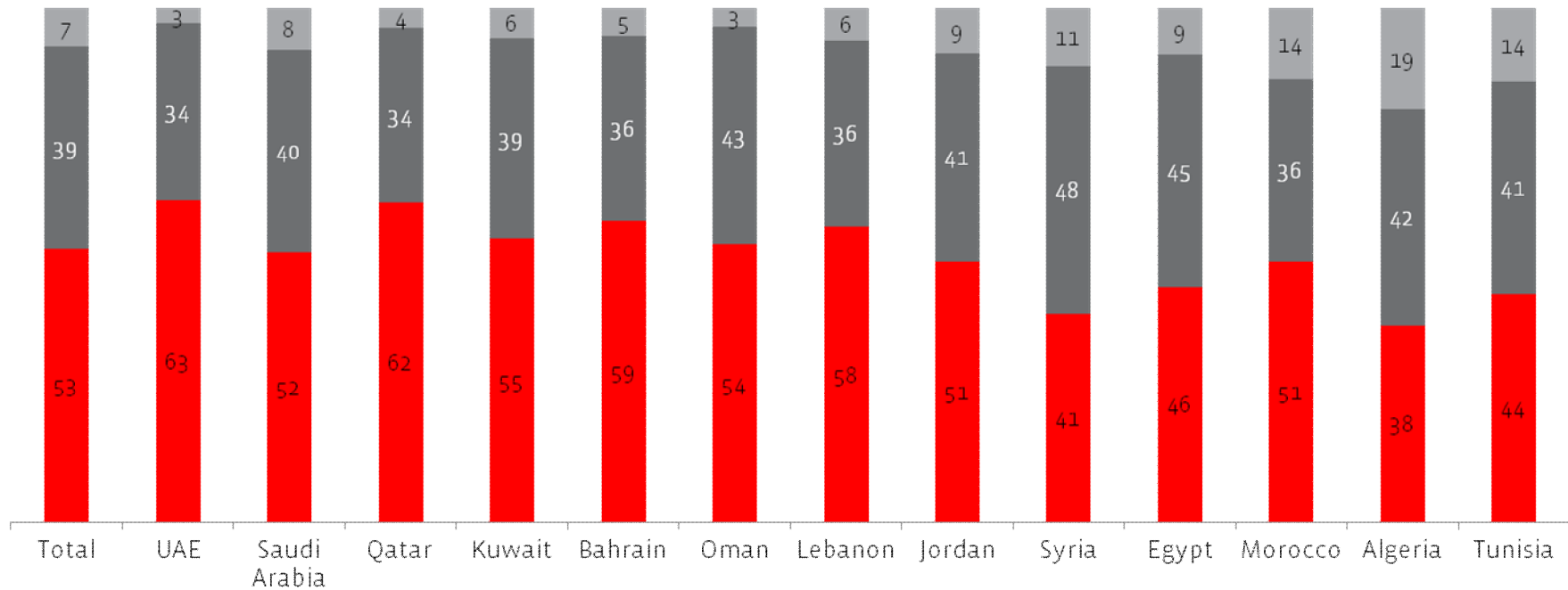


Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. On average, what percentage of your monthly personal income do you repatriate?

All figures are %'s

Preferred pay structure



- A 100% fixed-pay structure
- A partially fixed-pay structure with a variable pay for commissions and incentives
- No fixed pay structure and a 100% variable pay based on commissions and incentives

Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Which of the following do you think is a better pay structure for you?

All figures are %'s

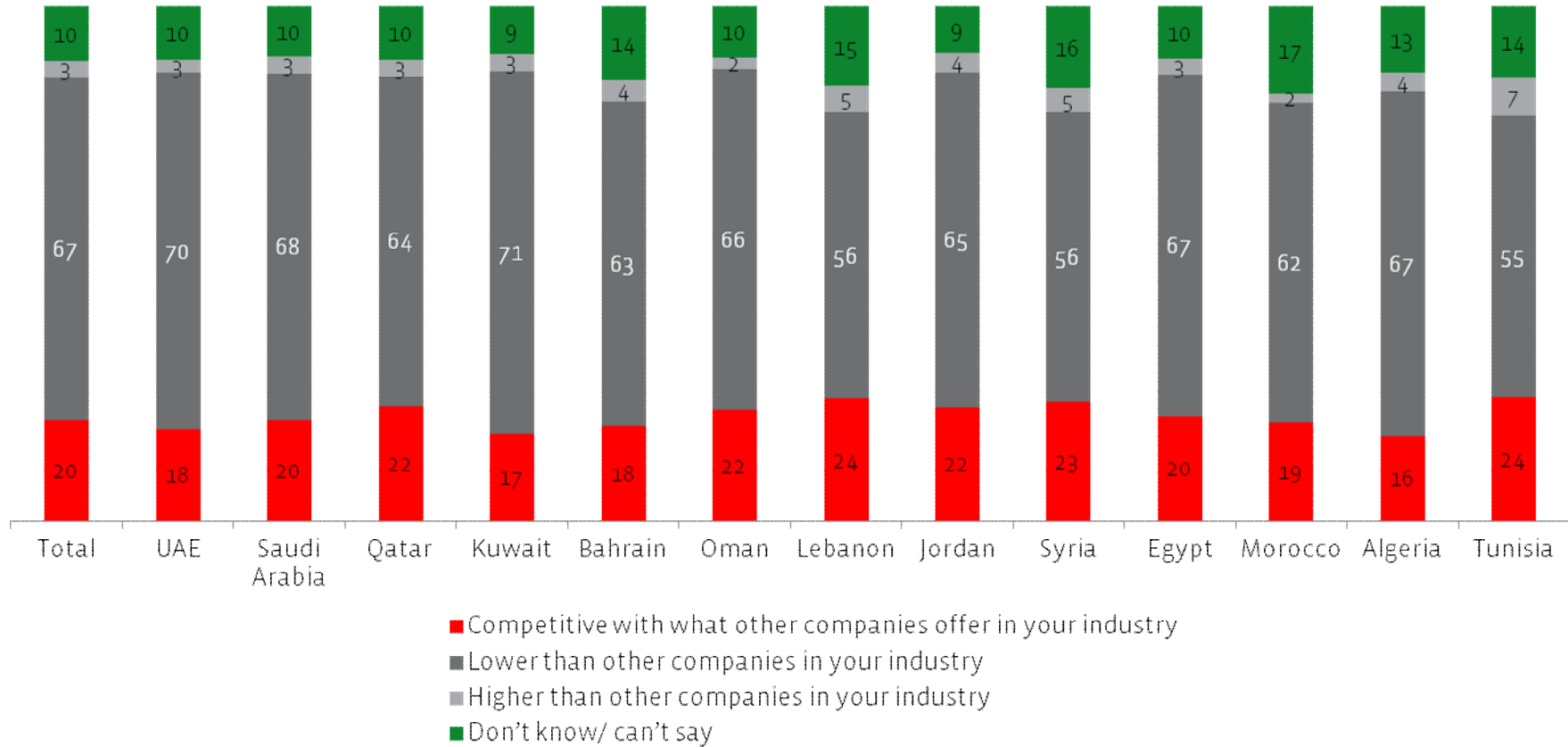
Preferred incentives

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base:	9537	2176	2444	484	422	114	176	295	597	108	1860	225	474	162
Performance-based incentive	59	61	61	59	61	55	62	55	57	71	61	39	53	47
Professional training and development courses	50	44	55	47	45	40	48	48	50	60	50	48	53	46
Commission for business or revenue generated	34	30	35	27	34	32	23	34	34	31	42	35	29	36
Holiday allowances/ foreign trips	32	34	33	32	32	31	27	29	34	31	31	24	24	24
Stock options	11	12	10	11	11	14	9	13	14	4	12	12	11	13
Other	3	5	4	6	4	4	3	2	3	4	2	1	1	1
Not sure/ can't say	9	10	8	12	8	12	9	12	11	7	7	16	11	9

Q. Which of the following incentives would you prefer to be included in your compensation package instead of a proportion of your salary?

All figures are %'s

Salary comparison



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. For the work that you do, is your salary...

All figures are %'s

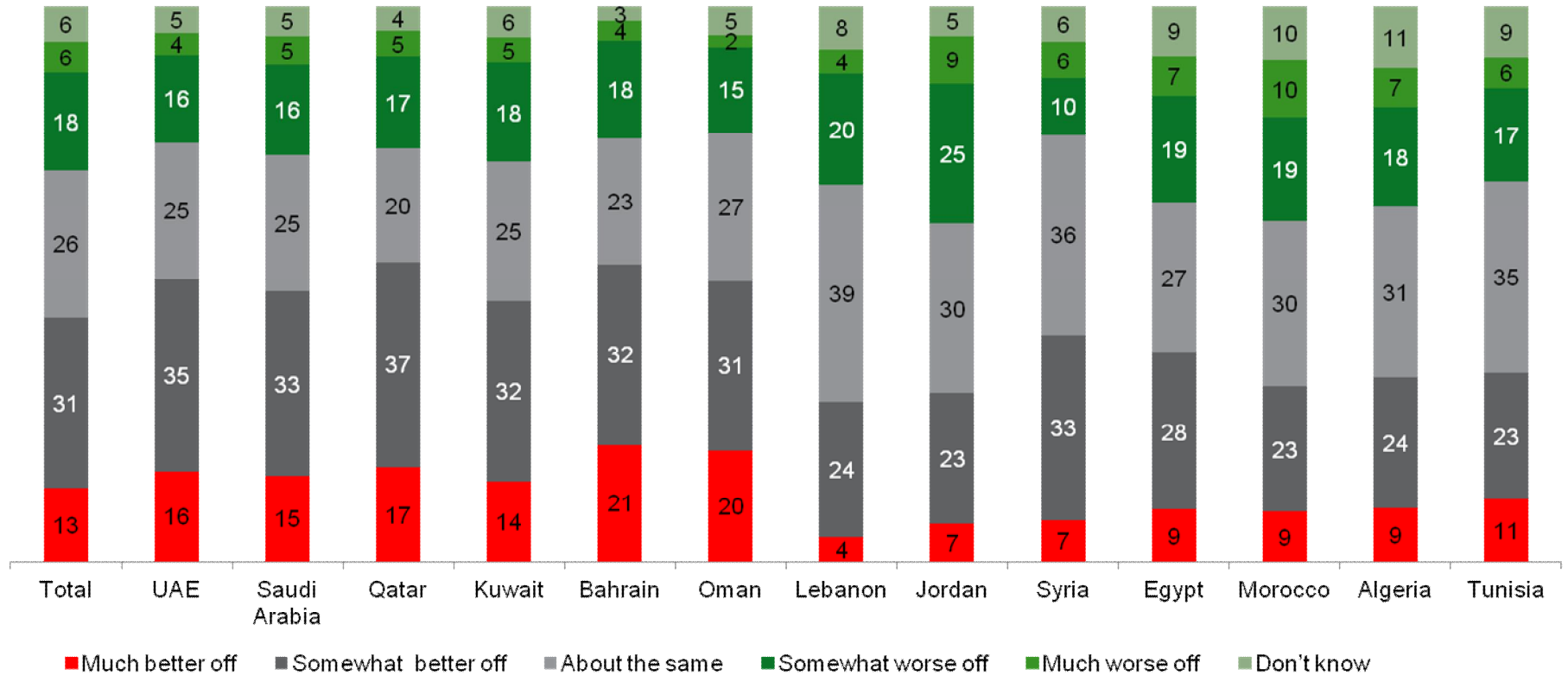
Section 2e

PERCEPTION OF SALARIES IN THE COUNTRY AND QUALITY OF LIFE

Summary

- Over two-fifths (44%) claim to be better off than other people of a similar generation in their country of residence.
- Most (54%) intend to look for a better job in the same industry in the next 12 months.
- On a positive note, most believe that salaries are increasing in their country of residence, with inflation/ rise in cost of living see to be the catalyst for such increase. And some also attribute this rise to increase in salaries in the government sector.
- Of those who believe that salaries are decreasing in their country of residence, 43% blame the poor economy.
- Over a quarter (29%) believe that there is a skills shortage in their country of residence.

Overall quality of life



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Thinking about your quality of life, how would you compare yourself to other people of a similar generation in your country of residence?

All figures are %'s

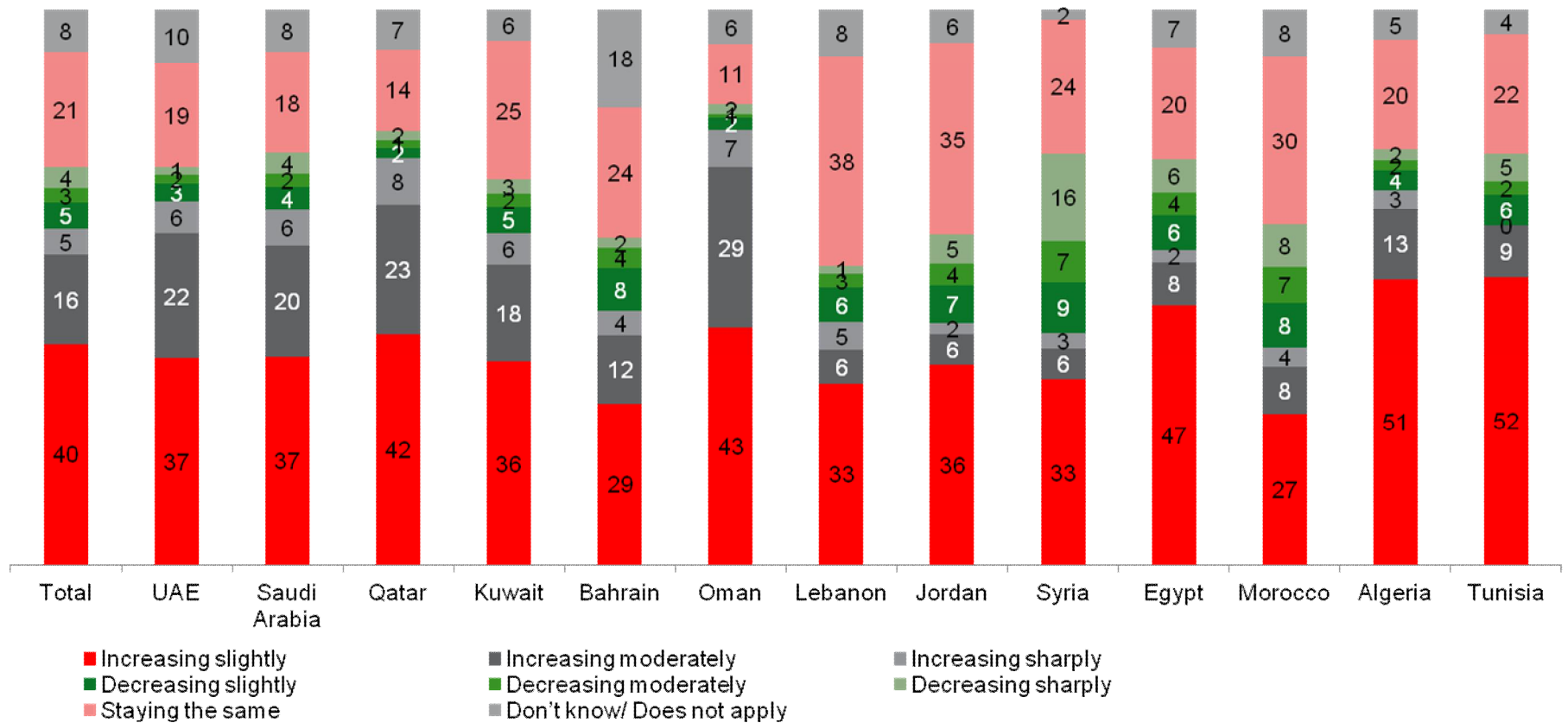
Future plans

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base:	9537	2176	2444	484	422	114	176	295	597	108	1860	225	474	162
Look for a better job in the same industry	54	61	57	55	60	48	57	44	51	35	52	46	38	41
Look for a better job in a different industry	32	40	33	30	32	32	28	31	26	13	29	32	27	22
Look for a better job as an expat in a different country in the Middle East	32	14	27	38	23	30	32	39	47	61	44	34	57	56
Move to another region as an expat	13	11	11	13	11	11	6	14	19	27	13	18	21	22
Return to home country	5	7	7	8	9	2	5	1	2	-	1	1	1	-
Other	4	3	4	3	5	3	5	4	4	5	5	5	5	2
Nothing/ None of these	10	10	12	10	9	13	5	14	10	7	9	10	6	9

Q. Which of the following do you intend to do in the next 12 months?

All figures are %'s

Perception of salaries in the country



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. In general, are salaries increasing or decreasing in your country of residence?

All figures are %'s

Factors causing salaries to increase

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base: Those who think salaries are increasing	5775	1424	1559	354	252	52	138	129	260	45	1055	88	320	99
Inflation/rise in cost of living	62	62	59	59	60	63	52	83	72	84	64	53	68	78
Growth in opportunities and economic growth in my country of residence	34	49	42	49	31	38	45	5	15	2	16	24	14	15
Pay rises in public sector	17	14	19	15	20	12	30	16	10	16	16	13	25	12
Intense competition for attracting/ retaining talent	16	17	22	15	17	17	22	11	13	2	10	19	9	9
Good corporate performance / increased profitability	15	16	19	14	19	13	9	6	8	4	12	14	7	4
Economic growth and rising salaries in other countries	14	15	18	22	19	8	16	14	9	-	8	9	5	4
Removal of NOC clause/ Greater flexibility to switch jobs	4	5	5	10	2	6	4	2	2	-	2	1	3	1
Other	5	3	6	3	4	2	5	2	5	22	6	7	6	4
Don't know/ not sure	10	7	10	5	10	4	9	7	15	2	14	17	8	8

All figures are %'s

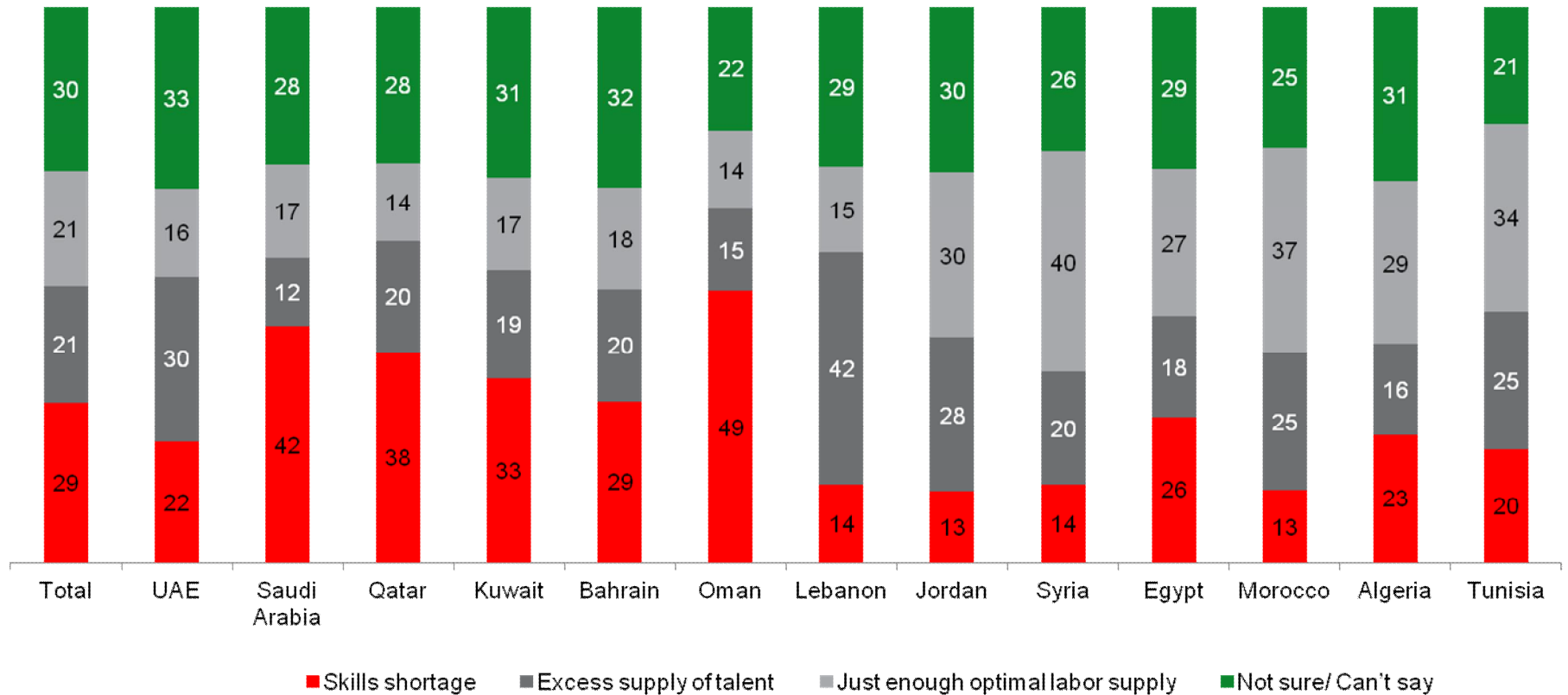
Reasons for salaries not increasing

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base: Those who think salaries are decreasing	3031	542	697	95	146	42	27	141	301	61	677	118	128	56
Poor economy	43	25	25	23	25	43	26	72	62	61	66	35	39	59
Employer-friendly laws	35	23	48	33	30	14	26	18	35	15	40	45	38	21
Poor corporate performance/ decreased profitability	21	20	21	13	23	31	30	26	25	18	22	15	16	14
There is more top talent than top jobs in local recruitment market today	19	26	15	13	26	21	15	15	25	11	15	25	10	16
Tax-free environment of GCC countries	7	11	10	9	11	7	15	3	10	-	3	1	5	4
Don't know/ not sure/ not applicable	18	26	20	34	18	29	19	13	13	28	11	17	23	13

Q. Which of these factors do you think are causing salaries to not increase sufficiently in your country?

All figures are %'s

Skills/ labor supply status in country of residence



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Do you believe that in your country of residence there is a...

All figures are %'s

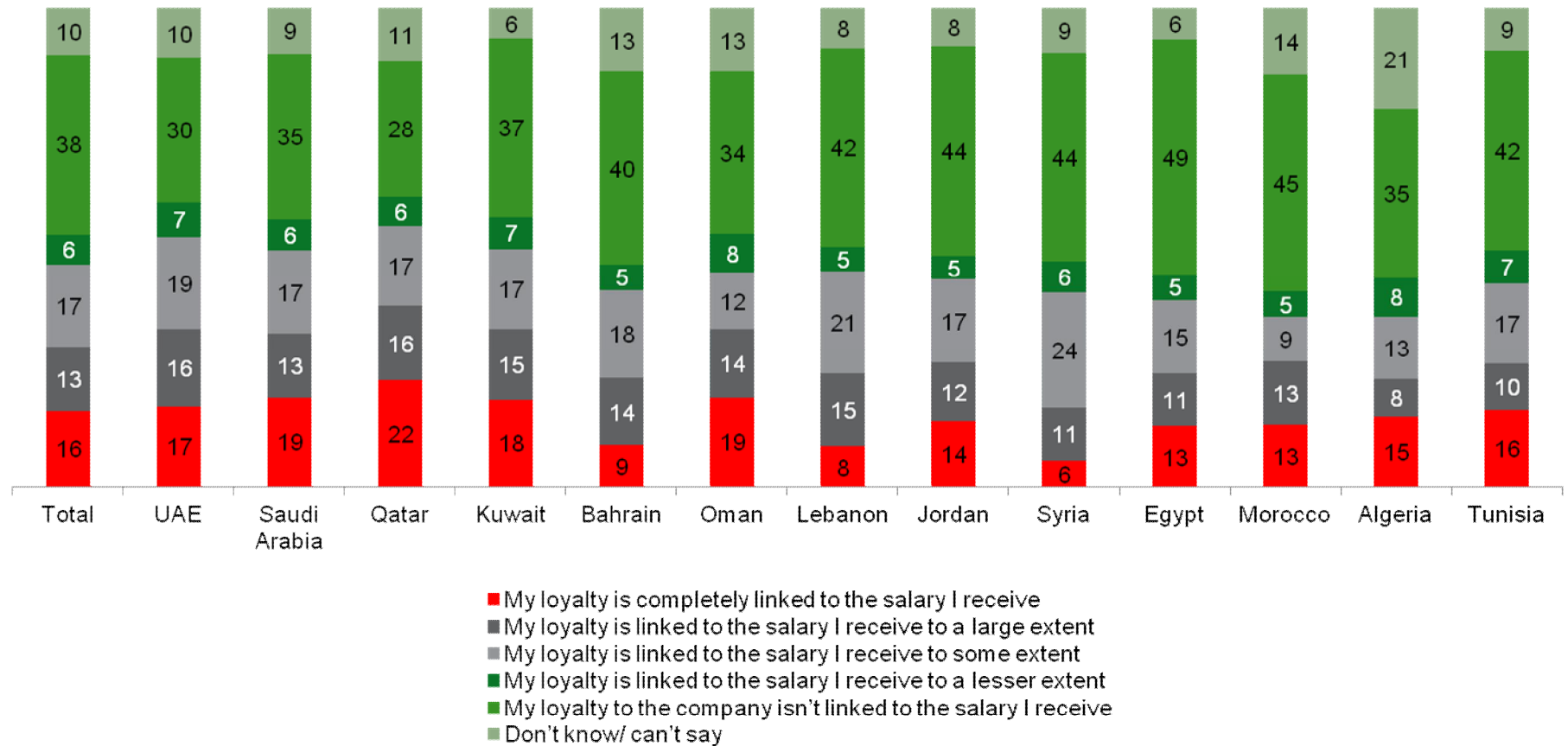
Section 2f

DRIVERS OF LOYALTY

Summary

- Interestingly, 38% claim that their loyalty to their company is not linked to the salary they receive.
- Other variables seen to strongly drive loyalty besides salary. These include the line manager, the management, and opportunities for long-term career advancement.
- Approximately one in three (35%) would be willing to forego a part of their salary if they were provided the option of flexibility in work timings.

Loyalty towards the company linked to salary



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. To what extent is your loyalty to your company directly linked to the salary you receive?

All figures are %'s

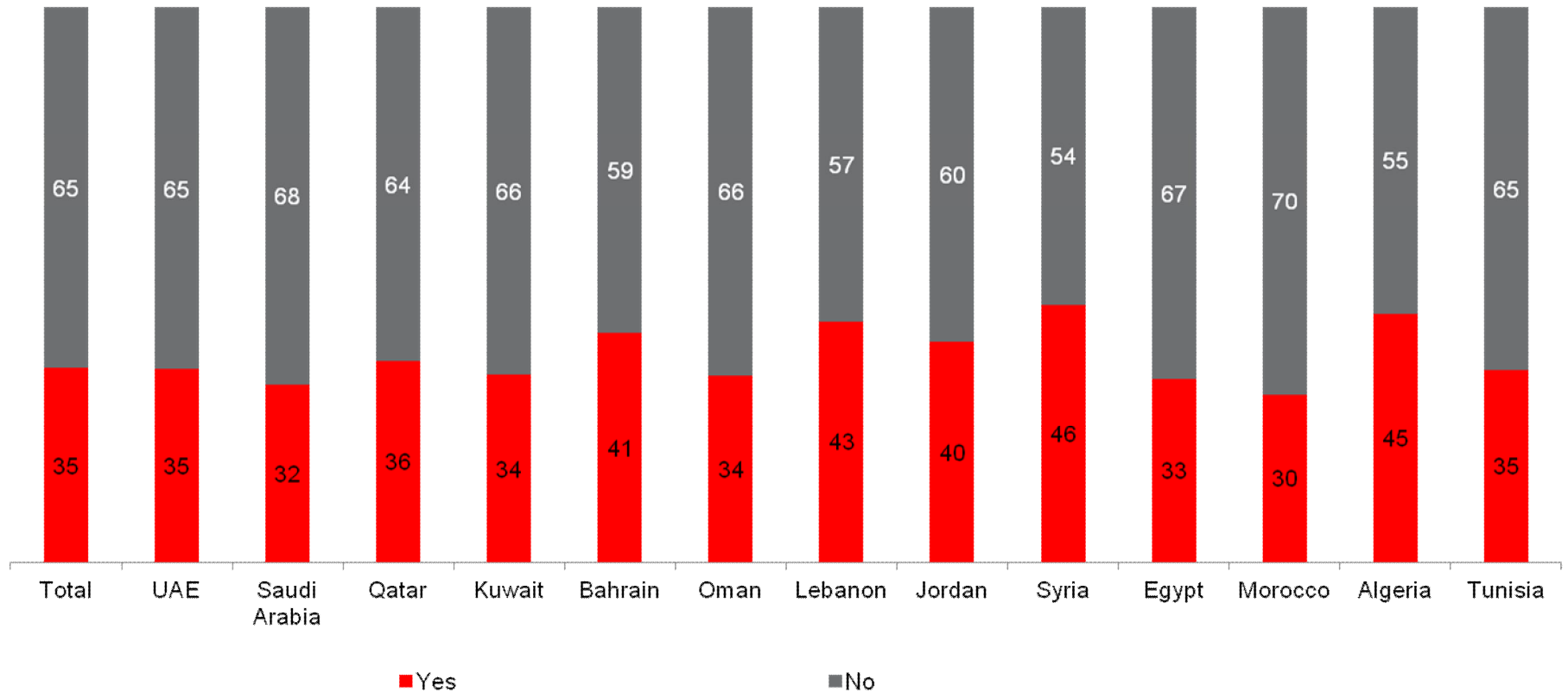
Loyalty towards the company linked to other variables

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base:	9537	2176	2444	484	422	114	176	295	597	108	1860	225	474	162
My line manager	42	39	48	36	46	26	34	31	52	53	43	31	27	34
Opportunities for long-term career advancement	40	40	40	42	41	39	39	49	43	39	40	27	28	44
Senior management	35	33	42	32	34	32	40	28	36	33	37	18	16	17
My colleagues	34	31	35	31	36	31	32	28	34	44	36	31	28	35
Training and development opportunities	31	27	35	26	26	25	29	30	34	40	33	26	32	35
The nature of my daily responsibilities	30	30	30	27	31	32	32	35	28	34	29	31	25	27
The company brand and reputation	28	33	28	27	33	31	24	37	24	25	25	19	17	27
Fun office environment	25	22	28	19	21	22	22	24	32	41	26	22	23	28
Physical location of my workplace	20	21	23	15	16	21	22	21	21	28	21	13	16	19
Opportunities to travel	16	12	16	15	13	12	16	16	19	19	20	12	16	17
Other	5	4	4	4	6	8	7	3	5	4	5	8	7	4
None . I am primarily interested in the salary	6	5	5	7	4	7	5	6	6	3	5	12	11	8
Don't know/can't say	7	8	6	7	8	11	5	3	8	8	6	7	11	5

Q. What other variables most strongly drive your loyalty to the company besides salary?

All figures are %'s

Flexibility in work timings vs. salary



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Would you be willing to forego a part of your salary if you were provided the option of flexibility in your work timings?

All figures are %'s

Section 2g

END OF SERVICE BENEFITS

Summary

- Just under half (48%) claim that their company offers its employees end of service gratuity – understandably this benefit is observed more in the GCC countries due to the large expatriate working population.
- On the other hand, pension on retirement is higher in the Levant and N. Africa.
- Half the respondents surveyed claim they would be interested if their company offered them a pension plan where they were required to contribute a certain percentage of their basic salary in addition to the company contribution.

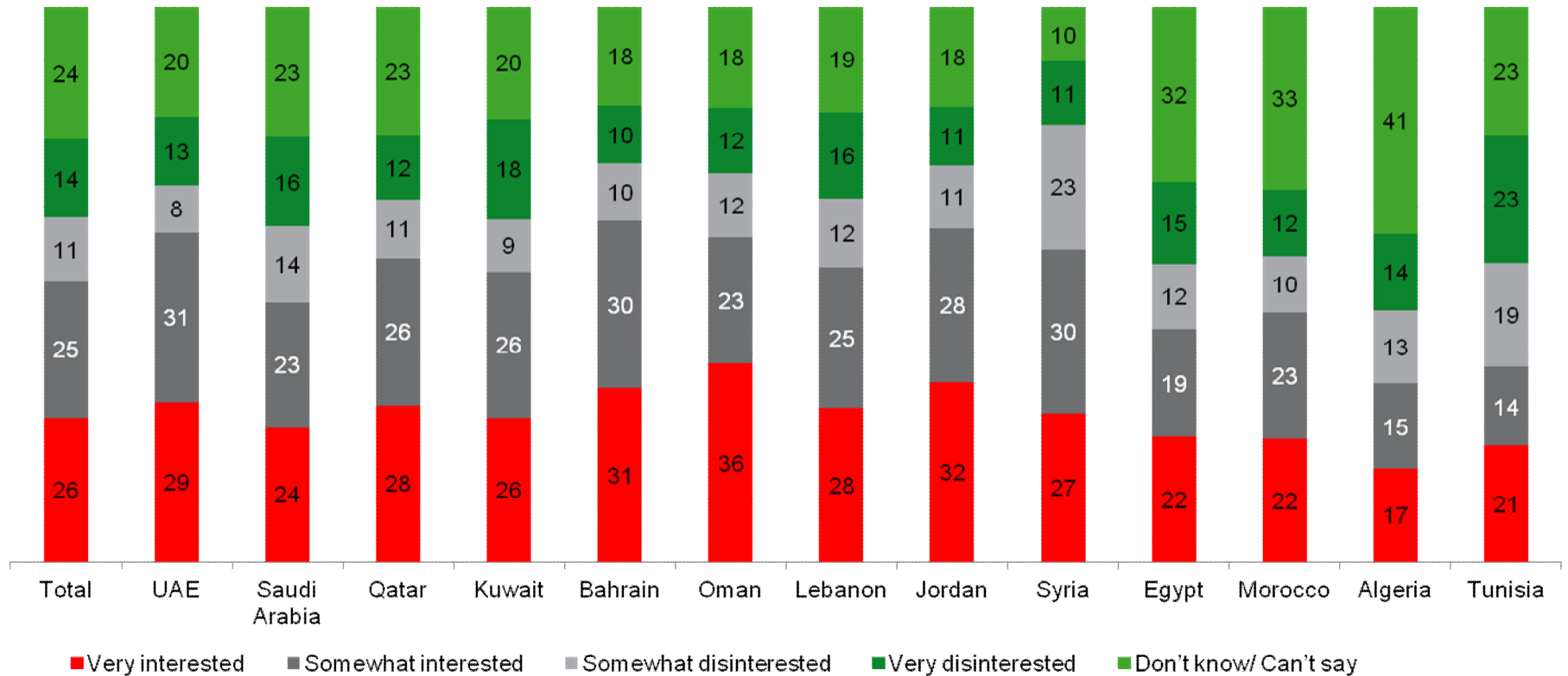
End of service benefits

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base:	9537	2176	2444	484	422	114	176	295	597	108	1860	225	474	162
End of service gratuity	48	74	60	74	67	45	59	28	16	32	23	10	13	18
Pension on retirement	14	5	11	5	7	16	13	16	21	34	18	34	47	44
Others	6	4	6	4	6	4	5	8	8	7	9	9	7	7
None of the above	31	17	23	18	19	35	23	48	55	26	50	47	33	31

Q. Which of the following end of service benefits does your company presently offer all its employees?

All figures are %'s

Interest in pension plan



Base: Those whose companies do not currently offer pension plan: Total (8166), UAE(2067), Saudi Arabia(2187), Qatar(461), Kuwait(392), Bahrain(96), Oman(154), Lebanon(249) Jordan(474), Syria(71), Egypt(1523), Morocco(149), Algeria(252), Tunisia(91)

Q. Which of the following best describes your level of interest if your company offered you a pension plan where you were required to contribute a certain percentage of your basic salary (in addition to the company contribution)?

All figures are %'s

Section 2h

INSURANCE PLANS

Summary

- Although a high percentage (68%) claim that their company offers medical insurance for the employees, this benefit is not passed to a majority of the employees for their dependents.
- Only 19% offer dental insurance and 15% offer life insurance.
- For 42% the company takes the full cost of the medical insurance, whilst 46% share the cost with their company.
- 41% claim that new employees are eligible to enroll in their company's healthcare insurance plans from the first day of hire, whilst for 22% new employees are only eligible upon completion of their probation period.

Insurance plans

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base:	9537	2176	2444	484	422	114	176	295	597	108	1860	225	474	162
Medical insurance for self	68	73	77	61	55	41	68	56	61	46	63	65	74	63
Medical insurance for dependents	36	33	54	24	21	27	40	22	38	19	21	41	44	41
Dental insurance	19	15	28	13	14	11	11	3	20	12	15	30	18	25
Vision/ eye care insurance	16	9	28	10	5	11	11	2	17	12	15	26	16	24
Life insurance for self	15	14	11	17	20	18	21	14	14	14	16	25	22	19
Life insurance for dependents	4	4	4	4	3	5	7	2	2	3	2	7	9	12
None of the above	22	17	10	31	36	46	23	37	29	48	30	25	14	24

Q. Which of the following insurance plans are available through your company?

All figures are %'s

Insurance plans

	Base:	Company pays 100% of the cost	Company and employee share cost	Employee pays 100% of the cost	Don't know
Medical insurance for self	6514	42	46	4	7
Medical insurance for dependents	3412	42	47	5	5
Dental insurance	1771	37	55	4	4
Vision/ eye care insurance	1562	39	53	3	5
Life insurance for self	1434	62	22	5	10
Life insurance for dependents	374	44	30	12	14

Q. For each of the following insurance plans offered by your company, who is responsible for the cost of the insurance plan?

All figures are %'s

Insurance plans

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base:	9537	2176	2444	484	422	114	176	295	597	108	1860	225	474	162
First day of hire	41	51	49	34	29	34	53	19	29	25	24	33	64	48
One month after hire	10	14	12	9	5	7	10	3	4	6	5	9	11	5
Two months after hire	2	2	2	2	2	-	-	3	1	1	2	4	2	2
Three months after hire	14	5	14	11	15	11	10	36	27	19	21	10	5	8
Upon completion of their probation period	22	19	18	28	25	18	18	25	22	25	30	30	15	31
Other	12	10	5	16	23	29	9	14	17	24	17	14	3	6

Q. When is a new employee eligible to enroll in your company's healthcare insurance plans?

All figures are %'s

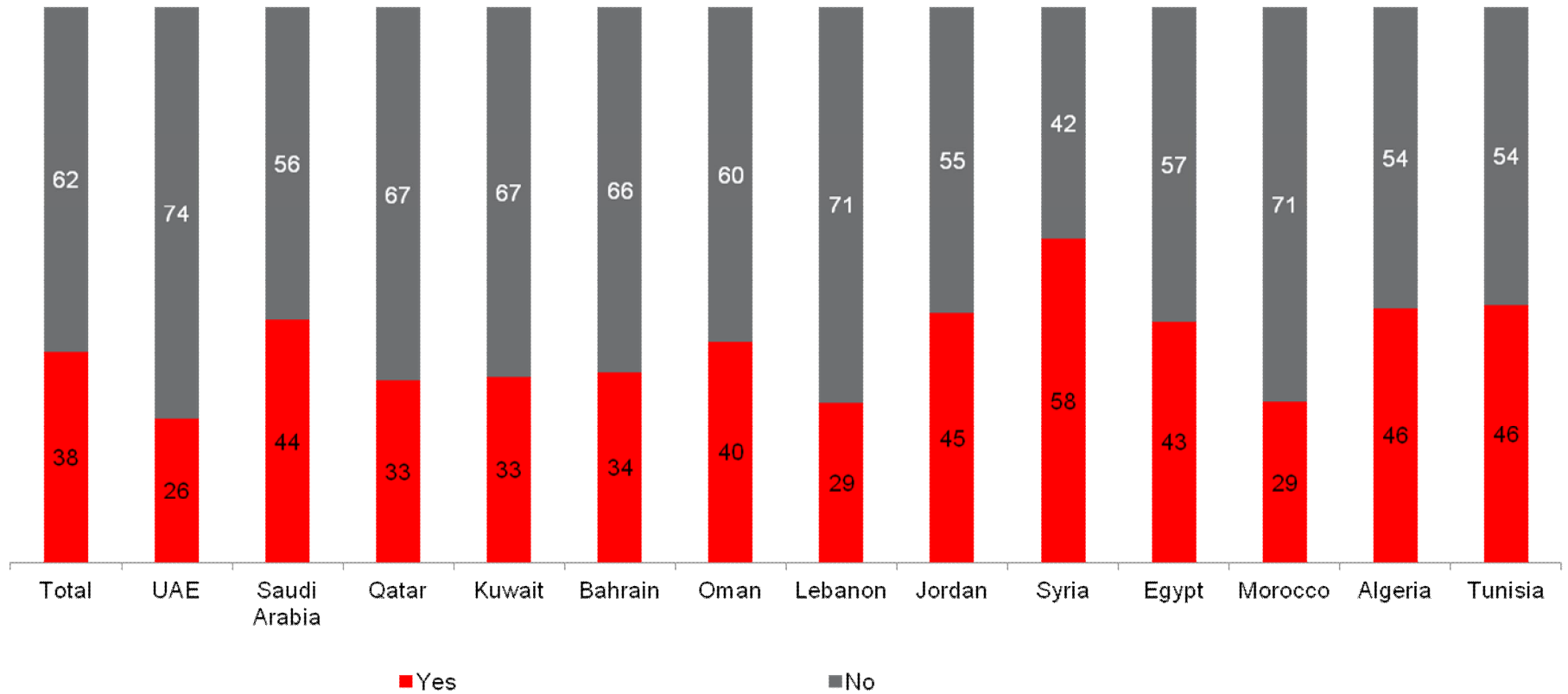
Section 2i

OVERTIME

Summary

- Most respondents (62%) are not paid for overtime. Of those who are, 43% are paid their normal hourly rate, whilst 41% are paid time and ½.
- A high 78% state that their company does not provide paid time for civil service (e.g. for voting).

Pay for overtime



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Does your company pay for overtime?

All figures are %'s

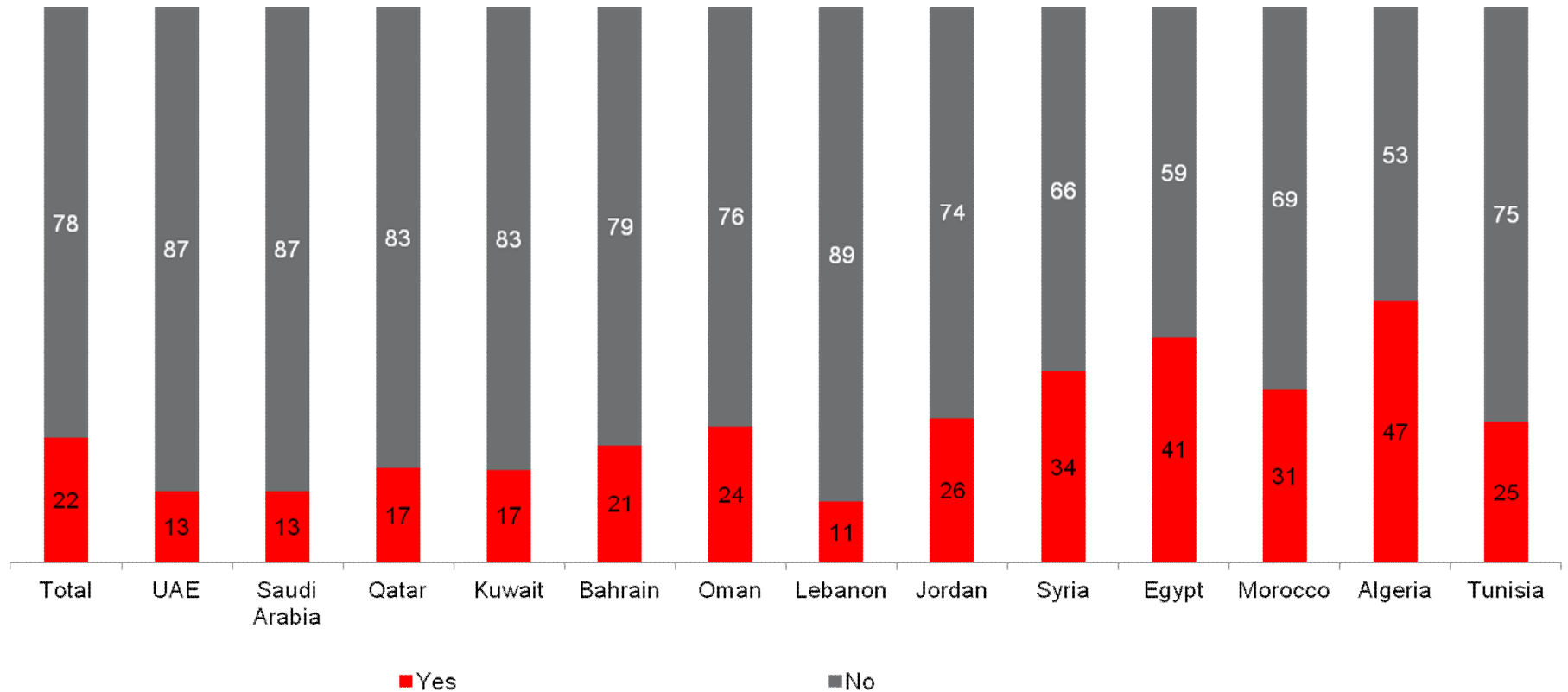
Pay for overtime

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base: Those whose company pays for overtime	3618	564	1066	158	141	39	70	85	268	63	807	65	217	75
Normal hourly rate	43	56	31	53	56	38	56	44	35	40	45	54	51	41
Time and 1/2	41	30	60	28	28	44	26	42	46	44	32	26	25	44
Double time	9	6	5	9	8	8	17	12	4	11	14	14	22	11
Other	7	8	4	10	8	10	1	2	15	5	9	6	2	4

Q. How much does your company pay for overtime?

All figures are %'s

Pay for civil service



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Does your company provide paid time for civil service (e.g. for voting)?

All figures are %'s

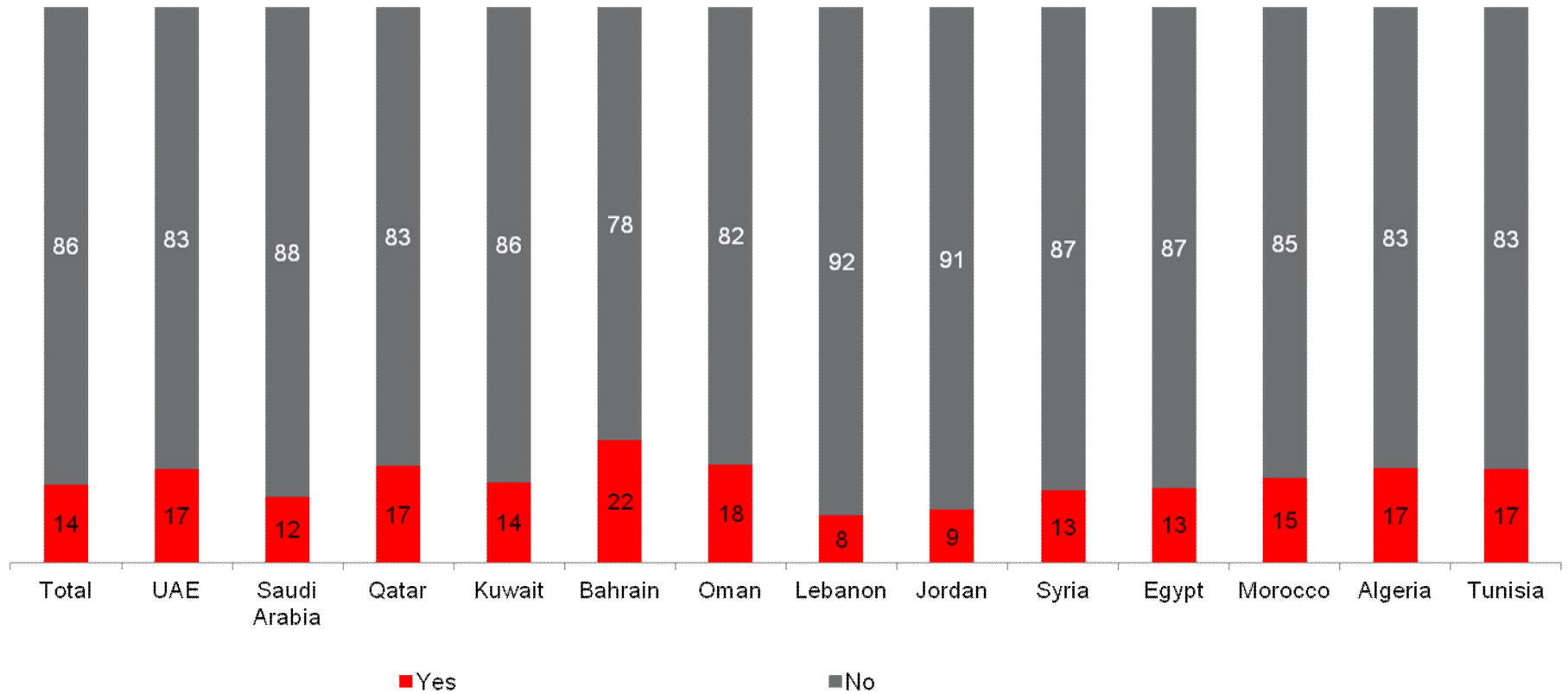
Section 2j

FINANCIAL INVESTMENTS

Summary

- A high percentage (86%) claim they do not make regular (on a monthly basis) financial investments. Of those who do make regular investments, 24% invest in local property, 21% invest in their own business , 16% invest in stocks, and 15% in gold.
- Over a fifth (23%) eat out on a daily basis, while a further fifth (27%) eat out a few times a week.
- A third (33%) have been on holiday to local destinations, while 36% have not been on holiday in the past 12 months.
- In terms of the top monthly expenses respondents face, dining out and travel top the charts, followed by entertainment.

Regularly make financial investments*



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295), Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. Do you regularly make financial investments? *By regularly we mean at least once a month.

All figures are %'s

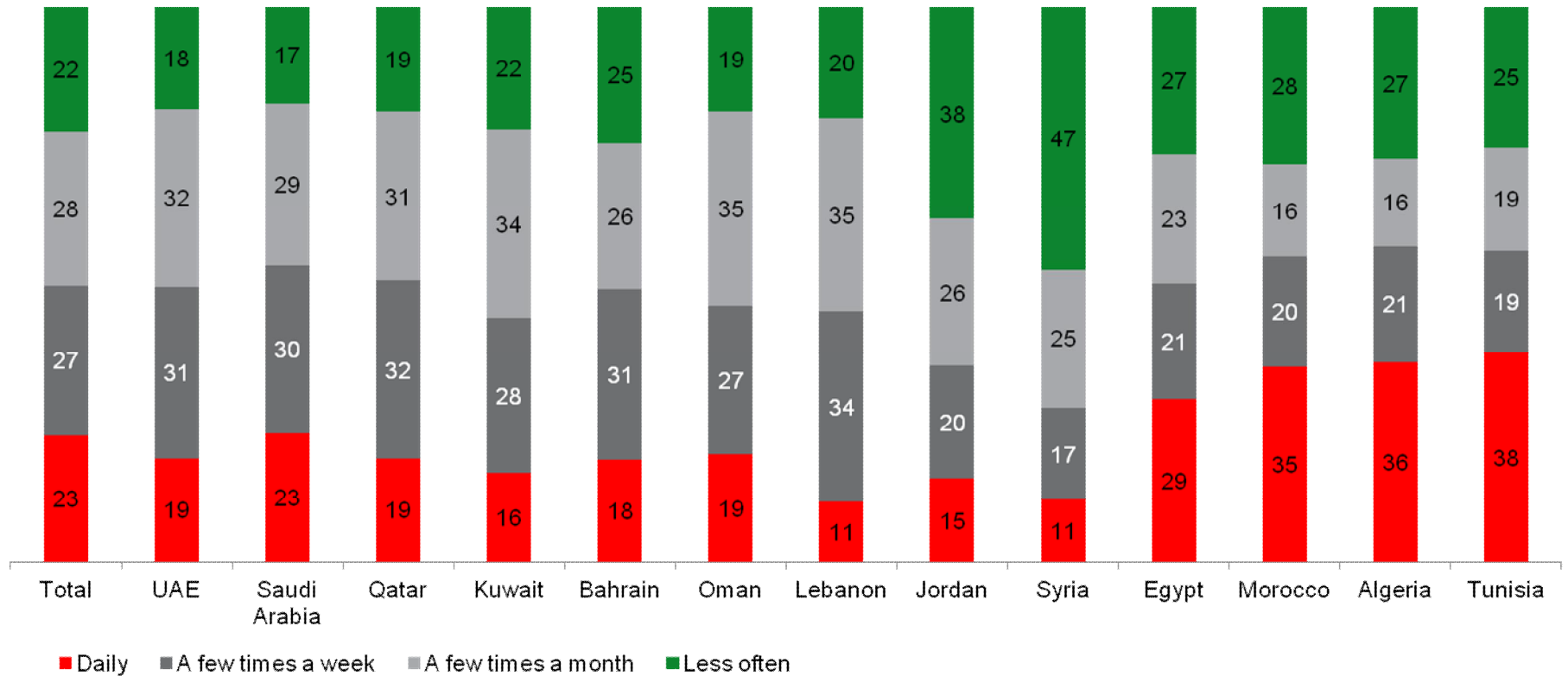
Investment products

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base: Those who make regular investments	1340	364	290	84	61	25	31	25	56	14	249	34	80	27
Property (local)	24	21	29	30	18	24	26	20	25	14	26	12	16	26
Own business	21	13	23	18	15	4	19	16	27	29	30	29	28	22
Stocks	16	18	21	24	18	12	13	16	13	7	11	9	5	7
Gold	15	20	16	17	23	20	26	16	11	7	7	3	8	-
Insurance plus investment plans	13	22	13	17	13	32	29	8	5	-	4	9	4	-
Savings certificates	12	18	6	17	20	12	6	8	7	-	16	-	3	4
Property (international)	9	16	6	17	8	8	16	4	4	-	4	6	6	-
Mutual funds (international)	7	15	4	10	5	4	6	4	4	-	2	-	3	-
Jewelry	7	9	9	10	7	4	13	-	5	7	2	-	5	-
Mutual funds (local)	6	6	9	11	5	-	6	-	7	-	4	6	4	4
Property (regional)	6	7	6	6	3	12	10	4	5	-	6	12	5	7
Bonds	5	11	4	6	5	4	3	4	5	-	2	3	4	4
Art	2	1	1	2	-	-	-	20	2	-	2	6	4	7
Mutual funds (regional)	2	4	1	5	3	-	3	-	4	-	2	3	1	4
Other	16	12	18	12	15	12	13	16	25	21	15	26	25	26
None of the above	16	10	15	10	11	16	10	16	32	36	20	18	26	30

Q. Which of the following products do you invest in? Please select all that apply

All figures are %'s

Frequency of eating out



Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295) Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. How often do you eat out?

All figures are %'s

Holidays in the past 12 months

Region:		GCC						Levant			North Africa			
Country:	TOTAL	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base:	9537	2176	2444	484	422	114	176	295	597	108	1860	225	474	162
Local destinations (within your country of residence)	33	27	27	26	24	19	33	32	33	34	50	36	39	44
Regional destinations	11	10	13	12	18	21	13	14	6	7	9	14	5	9
International destinations	19	29	26	29	27	24	25	17	10	4	4	7	10	10
Have not been on holiday in the past 12 months	36	33	34	33	31	36	29	38	51	55	37	44	46	36

Q. In the past 12 months, where have you been on holiday?

All figures are %'s

Top three monthly expenses

	Ranked 1st	Ranked 2nd	Ranked 3rd	Not ranked
Dining out	31	24	20	25
Travel	29	20	16	34
Entertainment	18	24	26	32
Electronics	9	16	18	58
Furniture	6	8	8	78
Book	3	4	6	87
Exercise	3	5	6	86

Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295) Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. From the list provided please rank from 1 to 3, the top three monthly expenses for you, where 1 is item on which you spend the most on average in a month and so on...

All figures are %'s

Top ranked monthly expense

Region:	GCC						Levant			North Africa			
Country:	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Base:	2176	2444	484	422	114	176	295	597	108	1860	225	474	162
Entertainment	22	20	18	24	27	26	23	14	18	13	11	9	17
Travel	24	24	25	22	19	26	21	55	43	36	43	31	43
Electronics	7	11	8	12	6	7	4	5	12	10	4	14	9
Furniture	3	5	4	4	2	3	12	6	8	8	11	15	12
Book	3	2	4	3	4	3	2	3	3	4	4	5	2
Exercise	3	3	4	3	7	2	6	3	1	3	3	1	1
Dining out	38	36	38	32	35	34	32	14	16	27	24	24	16

Base: Total (9537), UAE(2176), Saudi Arabia(2444), Qatar(484), Kuwait(422), Bahrain(114), Oman(176), Lebanon(295) Jordan(597), Syria(108), Egypt(1860), Morocco(225), Algeria(474), Tunisia(162)

Q. From the list provided please rank from 1 to 3, the top three monthly expenses for you, where 1 is item on which you spend the most on average in a month and so on...

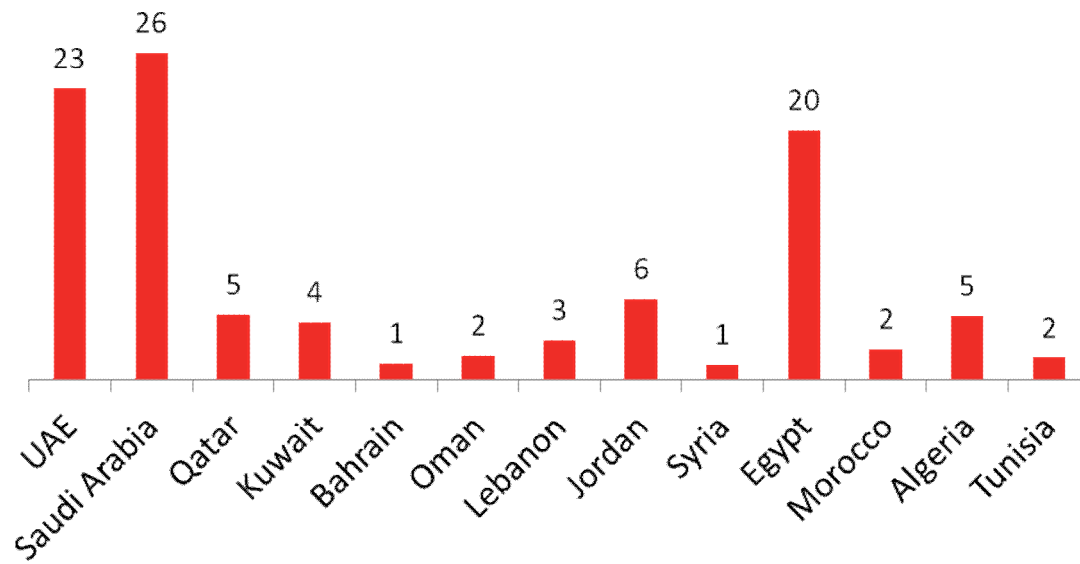
All figures are %'s

Section 3

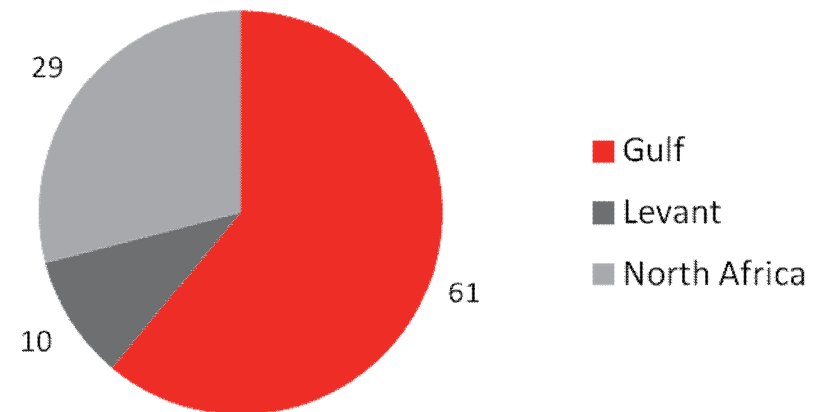
DEMOGRAPHICS

Respondent profile 1/4

Country of Residence



Region

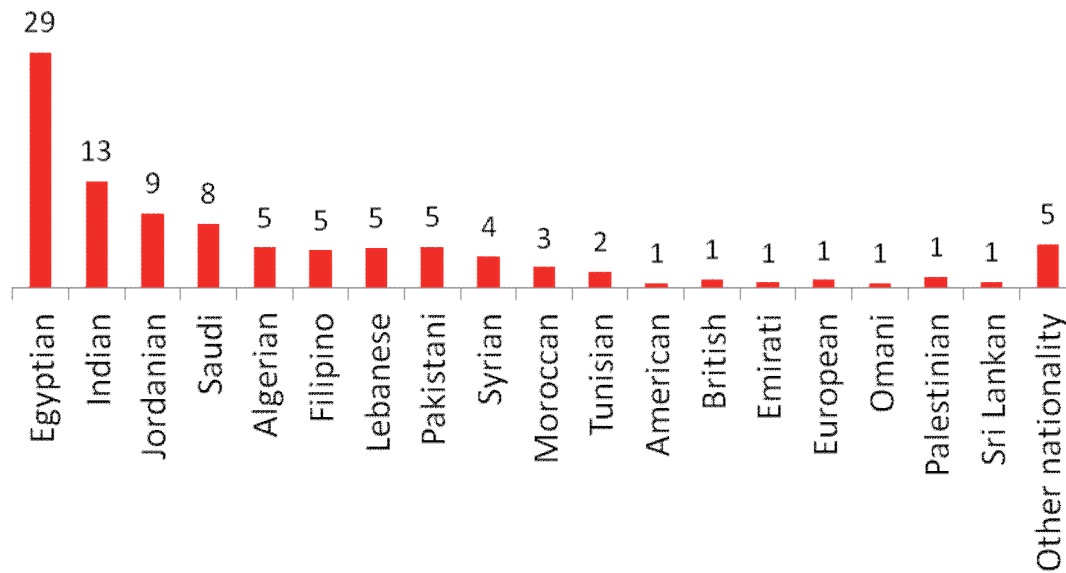


Base: Total (9537)

All figures are %'s

Respondent profile 2/4

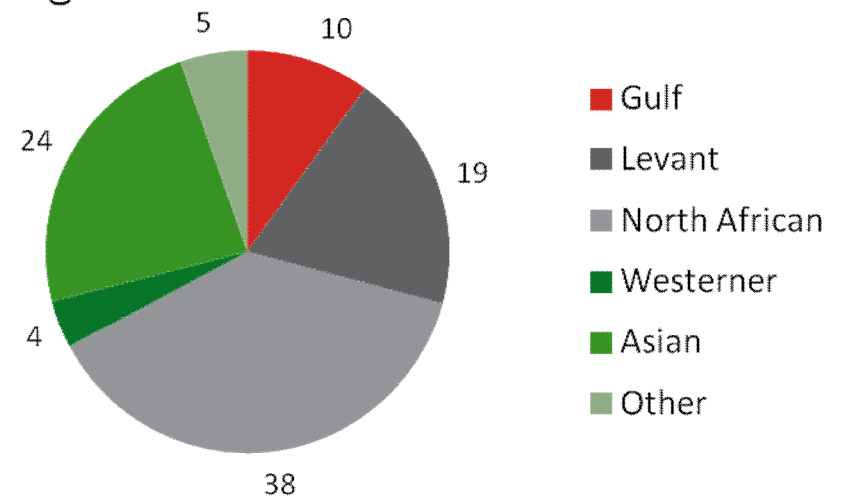
Nationality



Male: 82%

Female: 18%

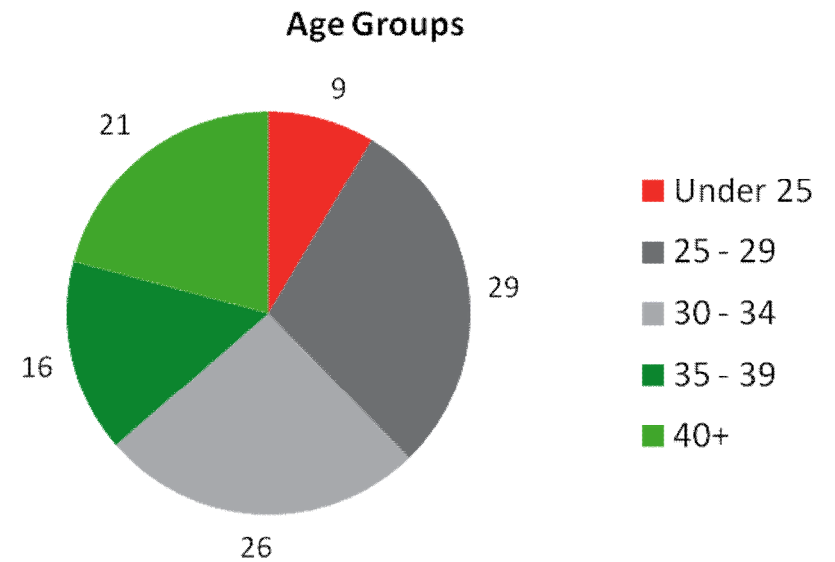
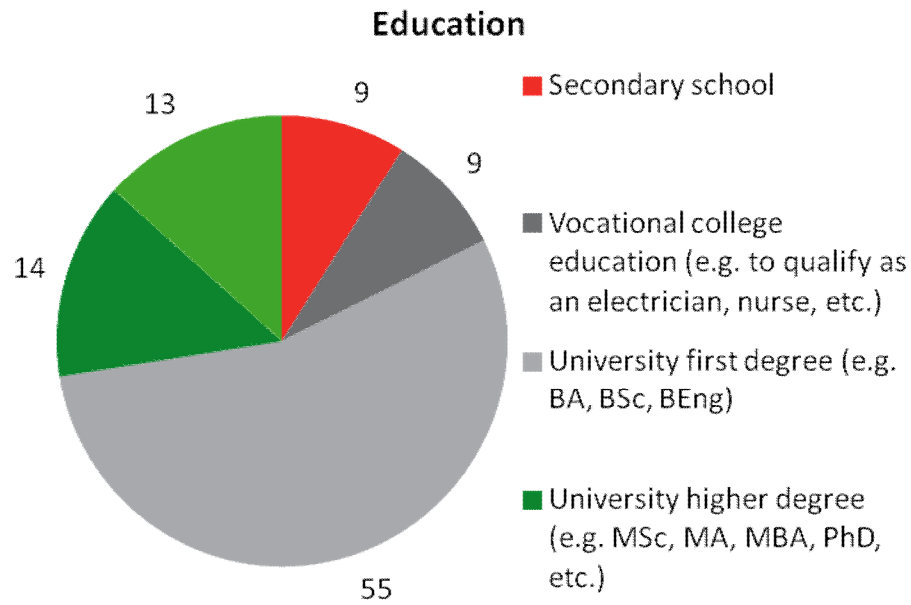
Nationality Group



Base: Total (9537)

All figures are %'s

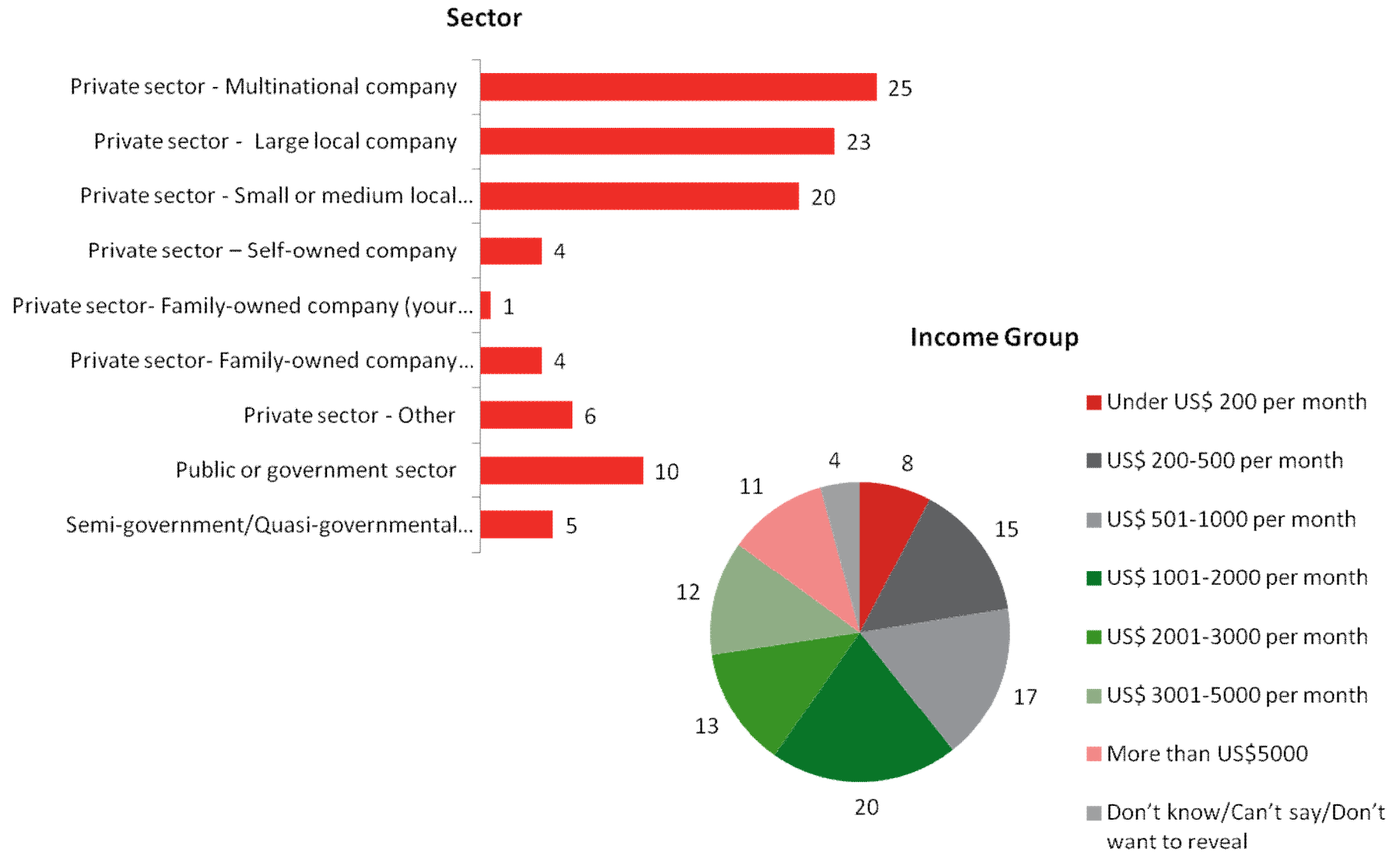
Respondent profile 3/4



Base: Total (9537)

All figures are %'s

Respondent profile 4/4



Base: Total (9537)

All figures are %'s

Thank you

