

The Middle East Consumer Confidence Index Survey

June 2010

Objective

- To understand perceptions and attitudes of Middle Eastern consumers regarding the economy of their countries, their personal financial and job situation, their likelihood to purchase and invest and the employment market in general.
- Four indices will be extrapolated from these findings on a regular quarterly basis for which the findings of this analysis serve as the eleventh period (December 2009) after the base period in April 2007
- These are the:
 - Consumer Confidence Index (CCI)
 - Consumer Expectation Index (CEI)
 - Propensity to Consume/Spend Index (PCI)
 - Employee Confidence Index (ECI)

Project Background

- Consumer confidence is a measure of the economic well-being of a country
- It is a reflection of consumer satisfaction levels and expectations based on various factors in the economy - inflation, stock market performance, job opportunities/salary structures, unemployment, investment avenues/returns, business growth, state economic policies, infrastructure, cost of living, interest rates, exchange rates etc.
- Such consumer satisfaction levels and expectations will have an effect on economic variables
- For example, if consumers are positive about the economy and have disposable income levels that are perceived as sufficient, they will tend to spend more on consumer goods
- This in turn will drive business dependent on consumer spending, thereby creating further economic growth
- On the other hand, a pessimistic view of the economy would cause consumers to rein in their spending, creating a spending recession which could effectively cause business losses/ economic downturn
- Similarly, if employable adults are optimistic about job prospects and opportunities, job security, have healthy salary expectations and are hopeful about their career growth and development, it will be reflected in their attitudes towards work and the economy as a whole as well as their spending behaviours
- Therefore following trends in consumer and employee expectations could help forecast economic variables
- This information is useful for professionals, manufacturers/business people, recruitment consultants/agencies, economists and the general public

Demographic Background & Methodology

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

Subcontinent: Pakistan

Methodology:

Online data collection was done between 24th May to 13th June 2010.

The total number of respondents achieved was 6,211.4

Calculation of Indices and Benchmarking

- The indices which concentrate on measuring consumer confidence are the:
- Consumer Confidence Index (CCI)
- Consumer Expectation Index (CEI)
- Propensity to Consume/Spend Index (PCI)
- The index which aims to measure the confidence that employed and working people have with the job market and their own career prospects is:
- Employee Confidence Index (ECI)
- The Consumer Confidence Index is composed of the following five questions:
 1. We would like to ask you about your financial position currently. How do you think your (and your family's) current financial position compares with that of last year?
 - a) Better, b) Same as last year, c) Worse, d) Don't know/Can't say
 2. In what way do you think your (and your family's) financial position would change in a year's time?
 - a) Better, b) Remain the same as this year, c) Worse, d) Don't know/Can't say
 3. How do you think your current expectations about your country's economy compare with those that you had 3 months previously?
 - a) Better, b) Same, c) Worse, d) Don't know/Can't say
 4. In what way do you think your country's economy would change in a year's time ?
 - a) Better, b) Remain the same as this year, c) Worse, d) Don't know/Can't say
 5. How would you rate the current period as a time to buy consumer durable goods such as television, refrigerator, computer, furniture or vehicles or property?
 - a) Good time, b) Neutral time, c) Bad time, d) Don't know/Can't say

Calculation of Indices and Benchmarking

- The index is calculated according to the following formula:
- $\text{Index Value} = (\text{Current period value} / \text{Base period value}) * 100$
- Current period's value for each question is calculated as = $((\text{Number of optimistic answers} - \text{Number of pessimistic answers}) / \text{Achieved sample}) * 100 + 100$
- Current period values for each question are summed up to obtain current period's value for the overall index
- Current period's value calculated for April 2007 is fixed as the base period value
- The base period of the index is set as April 2007 and the value of the index at this period is 100
- The index has a point of scale ranging from 0 to 200
- There are two sub-indexes of CCI:
- Consumer Expectation Index (CEI)
- Propensity to Consume/Spend Index (PCI)
- The CEI is calculated from questions 2 and 4
- The PCI is calculated using only the fifth question
- The methodology for calculating both these sub-indexes is the same as used for calculating CCI
- Current period's value calculated for April 2007 is fixed as the base period value
- CCI and its sub-indexes will be calculated separately for each country

Calculation of Indices and Benchmarking

- The Employee Confidence Index is composed of the following six questions:
 1. Currently, how easy or difficult would you say it is, to find a new job in the country you live in?
 - a) Plenty of jobs, b) Not many jobs, c) Very few jobs, d) Don't know/Can't say
 2. In what way do you expect availability of employment to change in a year's time?
 - a) More jobs, b) Same number of jobs, c) Fewer jobs, d) Don't know/Can't say
 3. How would you rate your satisfaction with your current job and career prospects?
 - a) High, b) Neutral, c) Low, d) Don't know/Can't say
 4. How would you rate your satisfaction with career growth in your current organisation?
 - a) High, b) Neutral, c) Low, d) Don't know/Can't say
 5. How would you rate your satisfaction with job security in your current organisation?
 - a) High, b) Neutral, c) Low, d) Don't know/Can't say
 6. How would you rate your satisfaction with your current compensation (including salary, allowances and other benefits)?
 - a) High, b) Neutral, c) Low, d) Don't know/Can't say
- Current period values for each question will be summed up to obtain current period's value for the overall index
- Current period's value calculated for April 2007 is fixed as the base period value
- The base period of the index is set as April 2007 and the value of the index at this period is 100
- ECI will be calculated separately for each country

Current Period Values for CCI & ECI by Country, April 2007

Base Period Value for:	Algeria	Egypt	Kuwait	Lebanon	Qatar	KSA	Syria	UAE
Achieved Sample Size	415	1635	711	696	382	2095	200	2069
CEI	288.2	259.1	297.5	217.2	303.4	305.6	268.0	296.4
PCI	103.9	90.6	104.5	67.5	107.6	98.1	76.0	99.2
CCI	637.3	573.6	634.5	428.9	671.7	651.6	560.5	634.4
ECI	605.8	598.5	635.0	490.1	711.3	651.6	549.5	660.8

Current Period Values for CCI & ECI by Country, July 2007

Values for July 2007	Algeria	Egypt	Jordan	Kuwait	Lebanon	Pakistan	Qatar	KSA	UAE
Achieved Sample Size	427	1632	1206	732	435	960	355	2251	2099
CEI	292.3	261.2	277.0	294.4	236.6	293.8	307.0	307.8	294.0
PCI	107.5	93.1	89.3	105.7	67.4	114.3	108.2	101.9	102.8
CCI	661.1	580.5	597.9	640.4	456.3	660.5	669.3	657.8	630.3
ECI	623.4	608.1	588.0	626.2	524.8	551.9	730.7	669.1	655.7

Current Period Values for CCI & ECI by Country, October 2007

Values for October 2007	Algeria	Egypt	Jordan	Kuwait	Lebanon	Pakistan	Qatar	KSA	UAE
Achieved Sample Size	452	2217	881	663	286	850	336	3633	3031
CEI	283.0	253.3	246.8	285.8	207.7	287.2	287.2	279.8	276.5
PCI	89.4	86.1	88.9	92.8	67.8	106.5	95.5	83.4	93.8
CCI	608.0	554.8	528.0	609.2	425.5	633.8	615.2	579.1	592.2
ECI	621.7	591.8	582.0	615.2	496.2	565.8	664.3	610.8	629.1

Current Period Values for CCI & ECI by Country, January 2008

Values for Jan 2008	Algeria	Egypt	Jordan	Kuwait	Morocco	Pakistan	Qatar	KSA	Syria	Tunisia	UAE
Achieved Sample Size	401	1265	149	131	731	659	208	1264	113	111	184
CEI	260.1	219.1	179.2	249.6	268.0	278.3	281.3	263.8	242.5	260.4	275.5
PCI	85.3	81.7	79.2	91.6	74.8	99.1	101.0	80.9	68.1	74.8	107.1
CCI	552.4	481.8	398.0	538.2	549.9	587.3	595.2	536.1	481.4	536.0	607.6
ECI	558.1	577.7	508.7	573.3	588.5	554.9	689.9	624.1	541.6	579.3	679.3

Current Period Values for CCI & ECI by Country, May 2008

Values for May 2008	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	KSA	Syria	Tunisia	UAE
Achieved Sample Size	1745	162	1708	1165	876	387	658	149	741	338	2442	228	220	1335
CEI	263.6	251.9	203.2	194.3	251.4	206.5	254.9	273.8	285.7	247.0	250.9	211.4	267.7	258.1
PCI	83.8	88.9	70.6	64.9	81.3	60.5	70.2	83.9	105.9	89.9	81.6	55.3	87.3	89.4
CCI	567.4	544.4	434.5	393.4	521.5	403.4	508.5	579.9	619.4	550.6	517.3	414.0	578.6	548.8
ECI	590.0	604.3	561.0	526.7	603.7	525.6	585.1	658.4	552.4	674.9	616.7	550.0	603.6	654.8

Current Period Values for CCI & ECI by Country, July 2008

Values for July 2008	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	KSA	Syria	Tunisia	UAE
Achieved Sample Size	669	137	2045	955	614	222	1427	102	1093	400	2303	149	114	2100
CEI	255.2	240.9	199.0	181.7	250.5	212.2	235.2	259.8	239.2	254.0	245.1	238.9	238.6	229.0
PCI	81.8	89.8	67.7	64.1	88.4	69.4	60.3	90.2	86.7	90.5	77.9	68.5	66.7	83.7
CCI	550.1	515.3	423.7	370.7	540.7	437.4	464.1	567.6	510.9	548.8	503.7	477.9	493.0	496.6
ECI	551.3	571.5	536.6	519.9	598.7	494.1	544.6	627.5	512.4	665.5	612.2	580.5	542.1	621.1

Current Period Values for CCI & ECI by Country, November 2008

Values for November 2008	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Qatar	KSA	Syria	Tunisia	UAE
Achieved Sample Size	703	130	2606	789	755	261	2517	111	401	2568	156	194	2029
CEI	238.3	250.0	218.0	242.3	252.1	258.6	256.3	272.1	264.3	253.3	241.7	266.5	228.5
PCI	81.1	73.1	75.7	70.2	79.6	82.8	65.3	73.0	81.8	69.5	76.3	64.9	75.8
CCI	522.9	526.2	469.7	500.0	519.6	546.7	505.2	546.8	557.1	504.0	506.4	538.7	475.2
ECI	561.5	558.5	549.4	544.2	575.4	524.1	556.0	579.3	628.7	586.0	590.4	553.6	541.8

Current Period Values for CCI & ECI by Country, February 2009

Values for February 2009	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Qatar	KSA	Syria	Tunisia	UAE
Achieved Sample Size	494	83	2563	608	456	190	854	78	246	1312	120	164	1253
CEI	246.4	226.5	210.3	219.9	208.1	246.8	249.6	243.6	235.4	243.7	236.7	278.0	192.0
PCI	83.6	77.1	75.1	75.8	71.5	86.8	63.2	92.3	81.7	75.5	62.5	79.3	63.7
CCI	532.4	454.2	444.4	458.7	413.4	512.6	484.5	528.2	496.7	498.0	451.7	550.6	379.9
ECI	560.3	444.6	504.3	498.7	451.5	527.9	525.9	507.7	536.2	543.6	530.0	561.6	422.7

Current Period Values for CCI & ECI by Country, May 2009

Values for May 2009	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	KSA	Syria	Tunisia	UAE
Achieved Sample Size	455	153	2688	613	483	239	1371	84	437	401	2243	143	127	1418
CEI	240.0	257.5	228.4	240.8	259.6	249.8	251.5	288.1	249.2	256.4	267.9	249.7	263.0	244.6
PCI	79.6	77.8	77.6	75.7	79.7	83.7	65.9	97.6	86.5	77.6	79.8	66.4	74.0	76.2
CCI	517.8	514.4	472.9	465.1	503.3	526.8	486.1	604.8	522.2	522.9	539.9	496.5	522.8	480.5
ECI	567.5	490.8	522.1	507.8	522.2	526.8	539.2	559.5	478.9	541.6	561.5	546.9	581.1	476.3

Current Period Values for CCI & ECI by Country, August 2009

Values for August 2009	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	KSA	Syria	Tunisia	UAE
Achieved Sample Size	737	105	2302	625	356	217	1357	73	27	195	1604	151	187	1111
CEI	251.5	271.4	244.2	238.5	280.3	249.7	261.8	304.1	244.4	281.5	277.4	264.2	266.8	270.2
PCI	74.2	78.09	80.5	67.6	91.2	85.7	67.4	101.3	111.1	87.6	81.1	68.2	73.7	89.2
CCI	534.1	544.7	517.2	465.6	566.5	523.9	524.9	652.0	525.9	583.5	562.2	527.8	541.1	539.4
ECI	559.9	525.7	531.1	507.6	565.1	517.0	558.4	665.7	585.1	616.9	575.1	599.3	558.2	515.9

Current Period Values for CCI & ECI by Country, December 2009

Values for Dec, 2009	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	KSA	Syria	Tunisia	UAE
Achieved Sample Size	735	168	4273	985	613	278	1744	148	1086	430	2403	310	201	1791
CEI	281.5	265.5	247.3	228.7	274.9	266.2	254.8	302.0	253.7	284.7	279.0	260.3	271.6	259.8
PCI	88.7	102.4	79.7	64.0	83.5	83.8	64.0	82.4	91.9	81.0	83.2	69.7	65.2	79.4
CCI	610.9	556.6	523.0	446.2	548.5	544.2	496.0	623.0	536.6	579.1	569.1	520.3	532.3	508.8
ECI	603.4	498.2	559.5	500.2	543.1	524.5	528.2	614.2	486	570	579.2	558.7	562.2	506.6

Current Period Values for CCI & ECI by Country, March 2010

Values for Dec, 2009	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	KSA	Syria	Tunisia	UAE
Achieved Sample Size	279	97	1360	419	193	119	944	86	495	199	1038	104	103	774
CEI	258.1	283.5	249.0	221.2	273.6	235.3	272.7	308.1	265.7	274.9	268.4	257.7	277.7	266.5
PCI	77.1	93.8	79.9	66.6	79.8	73.1	65.1	103.5	94.7	86.9	80.8	76.9	62.1	90.6
CCI	542.7	568.0	519.3	430.8	554.4	492.4	532.0	643.0	556.2	576.9	553.4	523.1	537.9	536.8
ECI	258.1	283.5	249.0	221.2	273.6	235.3	272.7	308.1	265.7	274.9	268.4	257.7	277.7	266.5

Current Period Values for CCI & ECI by Country, June 2010

Values for Dec, 2009	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	KSA	Syria	Tunisia	UAE
Achieved Sample Size	370	93	1375	379	135	144	435	99	329	131	1143	168	146	584
CEI	274.1	261.3	236.2	230.9	267.4	257.6	272.2	284.8	241.6	272.5	259.1	254.8	271.9	265.9
PCI	73.8	94.6	72.3	67.8	78.5	78.5	78.9	96.0	97.0	89.3	77.3	73.2	71.9	84.6
CCI	567.3	558.1	487.8	450.9	528.9	525.0	554.9	608.1	526.4	588.5	532.7	515.5	556.2	533.9
ECI	509.7	507.5	485.7	411.9	482.2	497.2	509.7	524.2	491.2	561.8	525.0	451.2	508.2	474.0

Current Period Values for CCI & ECI by Country, of April 2007 & June 2010

	Algeria		Bahrain		Egypt		Kuwait		Lebanon	
	April, 07	Jun, 10	April, 07	Jun, 10	April, 07	Jun, 10	April, 07	Jun, 10	April, 07	Jun, 10
Achieved Sample Size	415	370	101	93	1635	1375	711	135	696	144
CEI	288.2	274.1	273.3	261.3	259.1	236.2	297.5	267.4	217.2	257.6
PCI	103.9	73.8	91.1	94.6	90.6	72.3	104.5	78.5	67.5	78.5
CCI	637.3	567.3	597.0	558.1	573.6	487.8	634.5	528.9	428.9	525.0
ECI	605.8	509.7	567.3	507.5	598.5	485.7	635	482.2	490.1	497.2

Current Period Values for CCI & ECI by Country, of April 2007 & June 2010

	Morocco		Qatar		KSA		Syria		UAE	
	April, 07	Jun, 10	April, 07	Jun, 10	April, 07	Jun, 10	April, 07	Jun, 10	April, 07	Jun, 10
Achieved Sample Size	112	435	382	131	2095	1143	200	168	2069	584
CEI	275.0	272.2	303.4	272.5	305.6	259.1	268	254.8	296.4	265.9
PCI	84.8	78.9	107.6	89.3	98.1	77.3	76	73.2	99.2	84.6
CCI	582.1	554.9	671.7	588.5	651.6	532.7	560.5	515.5	634.4	533.9
ECI	552.7	509.7	711.3	561.8	651.6	525.0	549.5	451.2	660.8	474.0

Indices by Country - July 2007

Index	Algeria	Egypt	Kuwait	Lebanon	Qatar	KSA	UAE
CEI	101.4	100.8	99.0	108.9	101.2	100.7	99.2
PCI	103.5	102.8	101.2	99.7	100.5	103.8	103.6
CCI	103.7	101.2	100.9	106.4	99.6	100.9	99.4
ECI	102.9	101.6	98.6	107.1	102.7	102.7	99.2

Indices by Country - October 2007

Index	Algeria	Egypt	Kuwait	Lebanon	Qatar	KSA	UAE
CEI	98.2	97.7	96.1	95.6	94.7	91.5	93.3
PCI	86.1	95.0	88.8	100.4	88.8	85.0	94.6
CCI	95.4	96.7	96.0	99.2	91.6	88.9	93.4
ECI	102.6	98.9	96.9	101.2	93.4	93.7	95.2

Indices by Country - January 2008

Index	Algeria	Egypt	Kuwait	Qatar	KSA	UAE
CEI	90.2	84.5	83.9	92.7	86.3	93.0
PCI	82.1	90.2	87.7	93.8	82.5	107.9
CCI	86.7	84.0	84.8	88.6	82.3	95.8
ECI	92.1	96.5	90.3	97.0	95.8	102.8

Indices by Country - May 2008

Index	Algeria	Bahrain	Egypt	Kuwait	Lebanon	Morocco	Qatar	KSA	Syria	UAE
CEI	91.5	92.2	78.4	84.5	95.0	92.7	81.4	82.1	78.9	87.1
PCI	80.7	97.6	77.9	77.8	89.5	82.8	83.6	83.2	72.7	90.1
CCI	89.0	91.2	75.7	82.2	94.0	87.4	82.0	79.4	73.9	86.5
ECI	97.4	106.5	93.7	95.1	107.2	105.9	94.9	94.7	100.1	99.1

Indices by Country - July 2008

Index	Algeria	Bahrain	Egypt	Kuwait	Lebanon	Morocco	Qatar	KSA	Syria	UAE
CEI	88.5	88.1	76.8	84.2	97.7	85.5	83.7	80.2	89.2	77.2
PCI	78.7	98.6	74.7	84.6	102.7	71.1	84.1	79.4	90.1	84.4
CCI	86.3	86.3	73.9	85.2	102.0	79.7	81.7	77.3	85.3	78.3
ECI	91.0	100.7	89.7	94.3	100.8	98.5	93.6	93.9	105.6	94.0

Indices by Country - November 2008

Index	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Qatar	KSA	Syria	Tunisia	UAE
CEI	82.7	91.5	84.1	85.5	84.7	119.0	93.2	96.5	87.1	82.9	90.2	93.9	77.1
PCI	78.1	80.2	83.6	78.0	76.2	122.6	77.0	74.8	76.0	70.9	100.4	69.0	76.4
CCI	82.0	88.1	81.9	82.0	81.9	127.5	86.8	88.5	82.9	77.3	90.3	88.1	74.9
ECI	92.7	98.4	91.8	89.2	90.6	106.9	100.6	94.6	88.4	89.9	107.4	104.9	82.0

Indices by Country - February 2009

Index	Algeria	Egypt	Kuwait	Lebanon	Morocco	Qatar	KSA	Syria	UAE
CEI	85.5	81.2	70.0	113.6	90.8	77.6	79.7	88.3	64.8
PCI	80.5	82.9	68.4	128.6	74.5	75.9	76.9	82.2	64.2
CCI	83.5	77.5	65.2	119.5	83.2	74.0	76.4	80.6	59.9
ECI	92.5	84.3	71.1	107.7	95.2	75.4	83.4	96.5	64.0

Indices by Country - May 2009

Index	Algeria	Bahrain	Egypt	Kuwait	Lebanon	Morocco	Qatar	KSA	Syria	UAE
CEI	83.3	94.2	88.1	87.3	115.0	91.5	84.5	87.7	93.2	82.5
PCI	76.6	85.4	85.7	76.3	123.9	77.7	72.1	1.3	87.4	76.8
CCI	81.2	86.2	82.4	79.3	122.8	83.5	77.9	82.9	88.6	75.7
ECI	93.7	86.5	87.2	82.2	107.5	97.6	76.2	6.2	99.5	72.1

Indices by Country - August 2009

Index	Algeria	Bahrain	Egypt	Kuwait	Lebanon	Morocco	Qatar	KSA	Syria	UAE
CEI	87.3	99.3	94.3	94.2	115.0	95.2	92.8	90.8	98.6	91.2
PCI	71.5	85.7	88.9	87.4	126.9	79.5	81.5	82.6	89.8	90.0
CCI	83.8	91.2	90.2	89.3	122.2	90.2	86.9	86.3	94.2	85.0
ECI	92.4	92.7	88.8	89.0	105.5	101.0	86.7	88.3	109.1	78.1

Indices by Country - December 2009

Index	Algeria	Bahrain	Egypt	Kuwait	Lebanon	Morocco	Qatar	KSA	Syria	UAE
CEI	97.7	97.2	95.4	92.4	122.5	92.7	93.8	91.3	97.1	87.6
PCI	85.4	112.4	88.0	79.9	124.1	75.5	75.3	84.8	91.7	80.0
CCI	95.6	93.2	91.2	86.5	126.9	85.2	86.2	87.3	92.8	80.2
ECI	99.6	87.8	93.5	85.5	107.0	95.6	80.1	88.9	101.7	76.7

Indices by Country - March 2010

Index	Algeria	Bahrain	Egypt	Kuwait	Lebanon	Morocco	Qatar	KSA	Syria	UAE
CEI	89.5	103.7	96.1	92.0	108.3	99.2	90.6	87.8	96.2	89.9
PCI	74.2	103.0	88.2	76.4	108.3	76.8	80.8	82.4	101.2	91.3
CCI	85.1	95.1	90.5	87.4	114.8	91.4	85.9	84.9	93.3	84.6
ECI	91.2	89.9	89.0	83.3	101.2	100.0	76.7	86.1	101.5	75.9

Indices by Country - June 2010

Index	Algeria	Bahrain	Egypt	Kuwait	Lebanon	Morocco	Qatar	KSA	Syria	UAE
CEI	95.1	95.6	91.2	89.9	118.6	99.0	89.8	84.8	95.1	89.7
PCI	71.0	103.9	79.8	75.1	116.2	93.0	83.0	78.7	96.3	85.2
CCI	89.0	93.5	85.0	83.4	122.4	95.3	87.6	81.7	92.0	84.2
ECI	84.1	89.5	81.2	75.9	101.5	92.2	79.0	80.6	82.1	71.7

What do the Indices Indicate?

Comparison of June 2010 with Base Period April 07

- Since the base period for the Consumer and Employee Confidence Survey was pegged in April 2007, all subsequent indice calculations would be comparable to this period.
- An index of > 100 means the confidence for the current period (in this case, Dec 09) is higher than that in April 2007.
- Conversely, an index of < 100 indicates a dip in confidence compared to that in April 2007.
- Countries which had a period of high confidence during April 2007 would need to match or exceed those levels of optimism for a better score whereas countries who were pessimistic in April 2007 probably have a slightly easier task of reducing the negativity or returning to normal circumstances for generating a higher score.
- Over the last 32 months since the base period, the indices across all countries have experienced a slide with the exception of **Lebanon**.
- **Kuwait** showcased highest level of drop in the CCI across the region followed by **Syria**.
- Therefore, **all of the 10 countries** measured against the base period showed a **dip** rather than rise in confidence in the **last 36 months**.

Differences in Index by Country – June 2010 compared to March 2010

Index	Algeria	Bahrain	Egypt	Kuwait	Lebanon	Morocco	Qatar	KSA	Syria	UAE
CEI	5.5	-8.1	-4.9	-2.1	10.3	-0.2	-0.8	-3.0	-1.1	-0.2
PCI	-3.2	0.9	-8.3	-1.2	7.9	16.2	2.2	-3.6	-4.9	-6.0
CCI	3.9	-1.7	-5.5	-4.0	7.6	3.9	1.7	-3.2	-1.4	-0.5
ECI	-7.0	-0.5	-7.8	-7.4	0.3	-7.8	2.3	-5.5	-19.4	-4.2

What do the Indices Indicate?

Comparison of June '10 with Previous Period March '10

- The following comparison has been done wherever relevant with the previous period of March 2010.
- **Egypt** and **Kuwait** have the largest dips in consumer confidence when compared to the previous wave of March 2010.
- **Egypt and UAE** suffer largest drops in PCI compared to all other countries
- Noticeable gains can be observed in **Morocco** and **Lebanon**. **Qatar** registers directional improvements on three indices

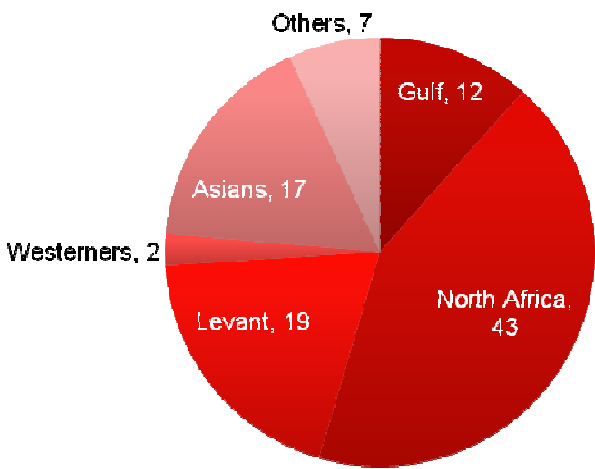
What does this Mean for the UAE?

- Consumer Confidence in the UAE is seeing stability in the current wave.
- Respondents in the UAE continue to anticipate some improvement in their personal financial situation in the future.
- 43% of the respondents have positive expectations regarding the country's economy and financial conditions but the current period is seen as not very good.
- Though respondents are optimistic about other elements, when it comes to career growth, the declining trend continues. They aren't satisfied with their current career growth path and concerned about job security.
- 68% claim that salaries are not keeping pace with the rising cost of living.

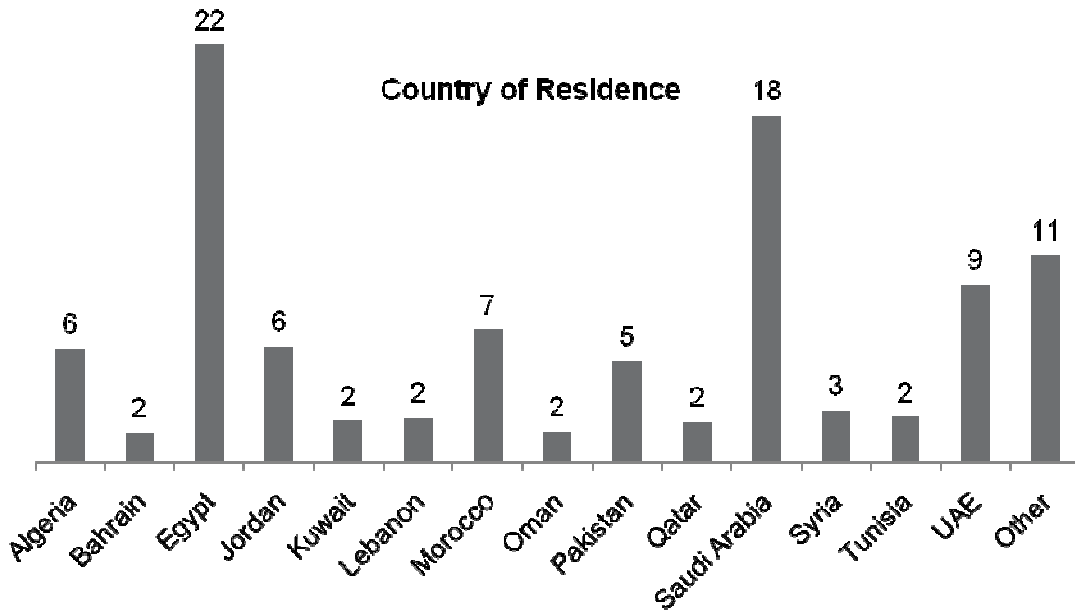
RESPONDENT PROFILE

Respondent profile – Country

Nationality Groups



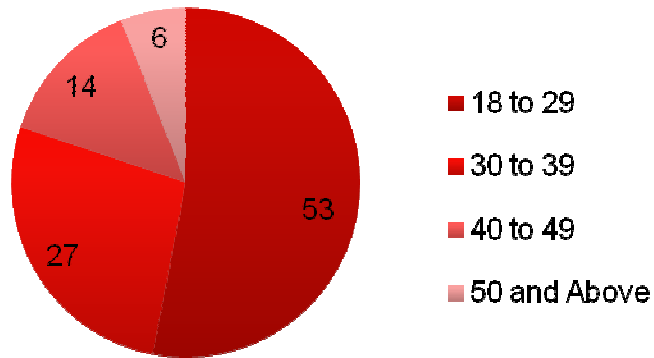
Country of Residence



Base: Total Sample – N= 6,211

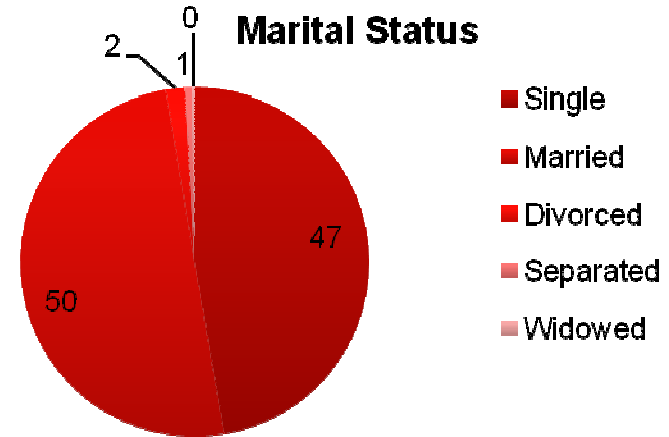
Respondent profile - Personal

Age group



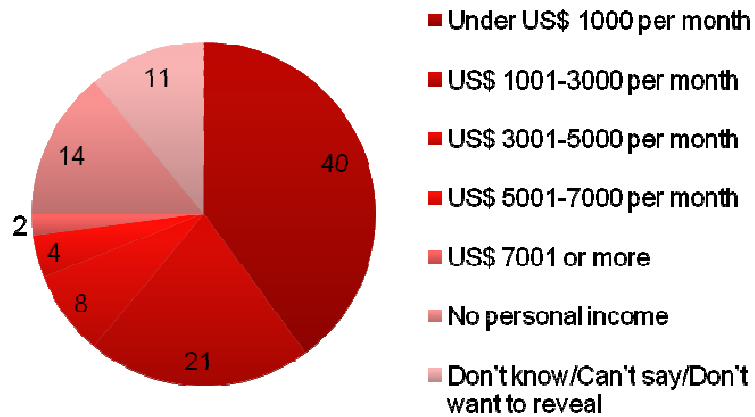
Base: Total Sample – N= 6,211

Marital Status



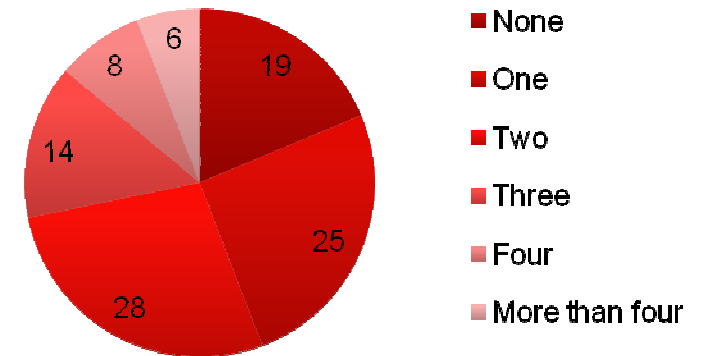
Base: Total Sample – N= 6,211

Monthly Personal Income



Base: Total Sample – N= 6,211

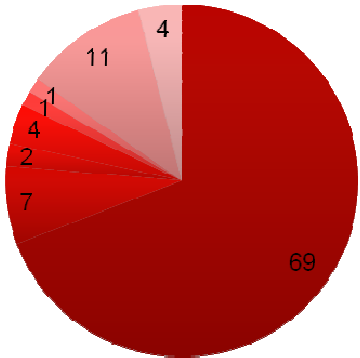
No. of children



Base: Those who are Married / Used to be married – N= 6,211

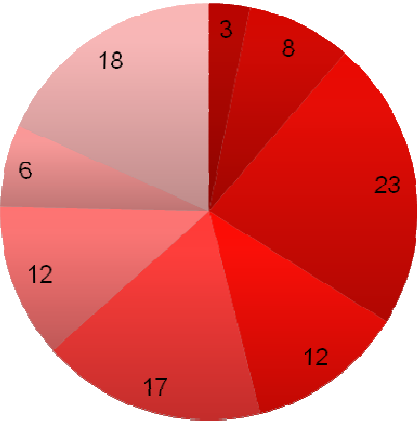
Respondent profile - Organizational

Work Status



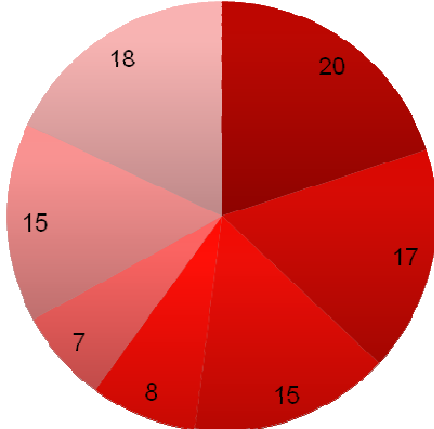
- Working full time (30 or more hours per week)
- Working part time (8 to 29 hours per week)
- Working part time (Less than 8 hours a week)
- Full time student
- Retired
- Full-time home-maker or housewife
- Unemployed
- Other

Level of Seniority



- CEO/Self employed
- Director/Sr Manager
- Professional
- Middle manager
- Junior manager/team leader
- Executive with no managerial responsibilities
- Clerical

Sector



- Private sector - MNC
- Private sector - Large Scale
- Private sector - Small/Medium
- Private sector - Self owned company
- Private sector - Other
- Public or government sector
- Other

Base: Total Sample – N= 6,211

Appraisal of Present Situation – 1/3

- 35% of the total respondents feel that their personal financial situation is the same as last year.
- 30% of the total respondents feel that their country's economy has worsened compared to last year. This sentiment is felt by 26% of UAE's respondents.

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Base Size	6211	370	93	1375	379	135	144	435	99	329	131	1143	168	146	584
Financial															
Better	27	29	25	31	21	25	25	21	35	34	37	30	18	23	20
Same	35	41	39	32	32	34	30	36	33	33	36	36	42	45	38
Worse	31	22	27	29	41	33	40	30	27	22	23	28	37	25	37
Don't know	7	8	10	8	6	8	6	13	4	11	5	6	3	8	5
Country's economy															
Better	24	34	27	15	15	24	25	31	31	19	33	23	24	30	27
Same	34	32	42	33	31	30	43	34	41	26	37	36	42	38	35
Worse	30	21	23	38	43	33	22	18	12	44	20	28	18	16	26
Don't know	13	13	9	14	11	13	10	17	15	11	11	13	16	16	12
Consumer Behaviour															
Good time to buy	18	20	25	16	18	20	17	21	22	22	24	17	16	21	19
Neutral time to buy	34	22	38	32	25	35	40	23	40	41	39	36	33	23	40
Bad time to buy	39	46	30	44	50	41	38	42	26	25	34	39	43	49	35
Don't know	8	11	8	8	8	4	6	13	11	12	3	8	8	8	7

Q. How do you think your (and family's) current financial position compares with that of last year?

Q. How do you think your current expectations about your country's economy compare with those that you had 3 months previously?

Q. How would you rate the current period as a time to buy consumer durable goods?

Appraisal of Present Situation – 2/3

- Current period is still not perceived very good for business.
- 48% respondents across all the countries feel that there are very few jobs available

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Base Size	6211	370	93	1375	379	135	144	435	99	329	131	1143	168	146	584
Business Conditions															
Good time	26	34	20	24	18	25	34	29	35	16	28	32	28	27	15
Neutral time	32	30	31	31	29	37	38	26	37	33	32	33	33	27	34
Bad time	31	22	41	33	44	32	24	29	18	40	31	23	29	33	44
Don't know	11	14	8	12	9	6	5	16	9	10	8	12	10	14	6
Employment															
Plenty available	13	11	15	11	6	9	8	10	11	8	22	22	7	8	12
Not many available	34	30	33	33	32	36	40	29	34	42	36	34	36	38	34
Very few available	48	52	49	51	60	54	49	55	47	44	38	39	54	49	50
Don't know	4	6	2	4	2	1	3	5	7	6	4	5	3	5	4

Q. How would you rate the current period in terms of business conditions?

Q. Currently, how easy or difficult would you say it is, to find a new job in the country you live in?

Appraisal of Present Situation – 3/3

- UAE continues to score highest on reduced number of employees.
- 64% of the respondents agreed salaries are not keeping pace with cost of living.

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Working Base Size	5114	269	79	1182	311	119	120	288	87	260	118	983	148	119	505
Number of employees															
More employees	27	25	24	27	18	25	27	22	38	26	30	37	20	20	21
Same number	29	33	20	27	29	31	36	24	34	39	26	26	27	27	26
Fewer employees	32	22	37	33	40	37	25	27	18	24	35	27	34	34	47
Don't know	13	20	19	14	14	7	13	28	9	12	9	10	19	18	6
Salary vis-a-vis Cost of Living															
Increased more than cost of living	5	3	4	3	3	4	7	3	6	12	10	5	2	2	4
Increased similar to cost of living	19	18	18	19	12	19	17	12	14	22	20	22	15	19	18
Not kept pace with cost of living	64	57	59	68	72	66	66	62	66	59	62	60	72	58	68
Don't know	12	21	18	9	13	10	10	23	14	7	8	12	11	21	10

Q. How does the current number of employees in your organisation compare with that last year?

Q. Compared to the situation of last year, has your salary kept pace with the cost of living?

Expectations for the Year Hence – 1/2

- Across all countries people are optimistic about future personal financial situation.
- Oman, Morocco, Kuwait, Bahrain, Algeria, Qatar and UAE are more optimistic of the country's economic health in the near future.

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Base Size	6211	370	93	1375	379	135	144	435	99	329	131	1143	168	146	584
Financial															
Will be better	49	48	44	49	41	49	46	42	49	57	51	50	42	47	47
Will remain the same	15	14	18	11	17	20	16	8	20	19	17	16	11	16	20
Become worse	7	4	10	6	10	6	8	5	6	8	6	7	11	5	9
Don't know	29	34	28	33	31	25	31	44	24	16	26	27	36	32	24
Country's Economy															
Will be better	38	45	45	27	29	45	38	46	51	26	43	38	40	40	43
Will remain the same	20	21	25	16	21	19	22	16	18	22	24	22	22	24	24
Become worse	23	15	18	34	29	21	19	11	9	33	15	22	17	10	16
Don't know	19	19	12	22	20	15	21	27	22	18	18	18	21	26	16

Q. In what way do you think your (and family's) financial position would change in a year's time?

Q. In what way do you think your country's economy would change in a year's time?

Expectations for the Year Hence – 2/2

- Lebanon, Tunisia, Qatar, Morocco and Kuwait feel business conditions will be better next year.
- Qatar, Oman, Kuwait and UAE also expect some improvement in the employment opportunities. Pakistan, Jordan and Egypt on the other hand hold a pessimistic view.

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Base Size	6211	370	93	1375	379	135	144	435	99	329	131	1143	168	146	584
Business Conditions															
Will be better	45	47	43	40	34	49	53	50	44	39	50	45	46	51	45
Will remain the same	23	24	22	21	22	26	22	15	23	26	28	24	25	17	27
Become worse	15	9	18	18	22	10	8	9	7	19	8	14	9	15	15
Don't know	18	20	17	20	22	16	17	26	25	16	14	17	20	16	13
Employment															
Will be better	29	27	34	22	18	36	22	32	38	21	49	32	26	25	35
Will remain the same	27	34	25	25	31	23	34	22	19	26	22	28	33	30	26
Become worse	30	22	30	36	35	24	27	22	19	38	20	28	25	30	28
Don't know	15	17	11	17	16	17	17	24	23	15	9	11	16	15	11

Q. In what way do you expect business conditions to change in a year's time?

Q. In what way do you expect availability of employment to change in a year's time?

Satisfaction with Career

- Syria, Jordan and UAE and report low satisfaction with career prospects and career growth within current organisation.

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Working Base Size	5114	269	79	1182	311	119	120	288	87	260	118	983	148	119	505
Prospects															
High	17	19	13	18	14	16	18	16	15	17	17	17	15	24	16
Neutral	37	28	37	40	30	40	34	31	46	47	44	36	24	32	37
Low	38	40	32	35	47	41	41	38	33	31	33	40	52	29	42
Don't know	8	13	19	7	9	3	8	15	6	5	6	7	9	15	4
Career Growth															
High	21	21	19	23	16	19	20	22	24	22	29	22	20	24	17
Neutral	34	30	28	36	23	34	37	30	37	38	36	35	26	27	34
Low	38	36	38	36	53	43	37	33	34	33	29	37	45	38	45
Don't know	7	12	15	5	8	4	7	15	5	7	7	5	10	12	4

Q. How would you rate your satisfaction with your current job and career prospects?

Q. How would you rate your satisfaction with career growth in your current organisation?

Satisfaction with Career

- Residents of Tunisia & Syria continue to claim high job security.
- Syria and Jordan most dissatisfied about current compensation.

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Working Base Size	5114	269	79	1182	311	119	120	288	87	260	118	983	148	119	505
Job Security															
High	27	32	25	28	23	25	32	26	31	22	26	29	36	38	23
Neutral	34	30	38	34	26	40	39	23	37	38	35	35	24	22	36
Low	31	23	28	32	42	29	23	33	24	31	31	30	34	31	36
Don't know	8	15	9	6	8	5	7	18	8	9	8	6	6	9	5
Compensation															
High	10	9	10	9	8	11	11	9	7	12	14	14	5	6	9
Neutral	33	22	29	39	22	32	32	22	36	32	31	34	25	32	33
Low	49	56	43	45	62	53	49	52	52	48	49	46	61	49	53
Don't know	8	14	18	7	8	4	8	17	6	7	7	6	9	13	4

Q. How would you rate your satisfaction with job security in your current organisation?

Q. How would you rate your satisfaction with your current compensation (including salary, allowances and other benefits)?

Investment in Vehicle

- Majority of respondents (57%) don't plan to purchase a vehicle.
- Of those who do plan to purchase one, 54% claim they would purchase a new one.

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Base Size	6211	370	93	1375	379	135	144	435	99	329	131	1143	168	146	584
Vehicle															
Yes	28	31	30	24	27	29	35	26	23	33	35	33	15	15	29
No	57	49	55	60	57	56	51	53	61	57	53	54	67	68	59
Don't know	15	20	15	17	16	16	14	21	16	11	12	13	18	16	12
Types of vehicle															
Plan to buy base	1746	114	28	325	103	39	50	115	23	107	46	374	26	22	167
New	54	58	71	58	35	31	46	50	52	59	54	53	42	36	56
Used	40	36	29	37	57	67	42	42	43	36	46	43	50	55	39
Don't know	5	6	0	5	8	3	12	8	4	6	0	4	8	9	5

Q. Would you be planning to invest in a vehicle within the next 12 months?

Q. Which of the following types of vehicle would it be?

Investment in Property

- The trend continues with majority (63%) of respondents not interested in making any investment property. Within UAE 70% say they would not be buying any property.
- Of those wishing to purchase a property, majority(64%) are likely opt for a new property.

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebano n	Morocc o	Oman	Pakista n	Qatar	Saudi Arabia	Syria	Tunisi a	UAE
Base Size	6211	370	93	1375	379	135	144	435	99	329	131	1143	168	146	584
Property															
Yes	21	25	19	19	12	23	15	21	22	23	33	28	13	18	15
No	63	53	68	63	76	66	72	60	57	64	55	58	71	67	70
Don't know	16	22	13	17	12	11	13	19	21	12	12	15	16	15	15
Types of property															
Plan to buy base	1331	93	18	265	44	31	21	93	22	77	43	317	22	26	86
New	64	59	50	72	68	74	76	56	64	57	63	61	64	65	65
Lived in	24	28	22	16	27	26	14	30	23	36	21	25	18	19	23
Don't know	12	13	28	12	5	0	10	14	14	6	16	14	18	15	12

Q. Would you be planning to invest in property within the next 12 months?

Q. Which of the following types of property would it be?

Purchase of Electronic Appliances

- Higher interest for desktop/laptop followed by furniture continues.

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebano n	Morocc o	Oman	Pakista n	Qatar	Saudi Arabia	Syria	Tunisi a	UAE
Base Size	6211	370	93	1375	379	135	144	435	99	329	131	1143	168	146	584
Desktop or Laptop	30	34	27	31	29	30	29	34	31	30	27	32	32	26	27
Furniture	21	24	19	17	19	20	19	25	19	19	21	26	20	18	20
Digital Camera	14	11	16	11	11	16	14	12	17	19	19	14	9	10	18
LCD or Plasma Television	17	17	22	14	14	20	13	16	13	14	18	19	13	15	18
Washing Machine	10	15	10	8	10	10	5	13	12	11	8	10	7	9	9
Air Conditioner	13	19	14	15	12	9	13	7	15	21	8	15	12	12	7
Refrigerator	10	15	6	8	7	10	8	15	13	12	11	11	7	8	9
DVD or VCD Recorder or Player	6	7	8	4	6	7	4	9	6	6	6	6	4	3	5
Vacuum Cleaner	6	4	5	6	6	6	2	5	7	7	8	8	6	2	5
Normal Colour Television	6	9	6	4	3	3	6	6	5	14	7	5	4	12	2
Home Theatre System	5	5	10	3	4	8	3	2	5	5	5	8	4	2	7
Cooking Range	5	8	8	2	3	4	3	7	12	11	5	5	4	2	5
Clothes Dryer	4	8	5	3	2	3	8	5	4	8	3	4	2	4	3
Normal or Digital Camcorder	3	4	4	2	1	4	1	4	1	5	4	2	1	1	2
Video Recorder or Player	2	3	2	2	2	2	3	3	1	5	4	3	1	3	1

Q. Can you please tell us which of the following are you planning to invest in the next 6 months?

Expectations of Growth in Organization

- Oman & Algeria are most optimistic about growth in the number of employees in their organization. Jordan & Syria are the most pessimistic.
- All nations are mostly neutral about being able to keep up with staffing.

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Working Base Size	5114	269	79	1182	311	119	120	288	87	260	118	983	148	119	505
Number of employees															
Optimistic	23	29	28	20	17	21	23	23	30	15	23	25	20	26	22
Neutral	35	28	24	38	33	40	34	26	38	42	37	35	28	27	33
Pessimistic	25	20	24	25	35	24	21	23	13	17	21	27	30	27	31
Don't know	17	23	24	16	14	15	22	29	20	26	19	13	22	20	14
Staffing requirements															
Optimistic	19	23	20	18	16	22	22	23	25	15	21	17	18	21	16
Neutral	36	28	39	38	30	42	38	25	37	44	35	36	32	28	37
Pessimistic	26	24	20	26	38	21	22	22	18	13	28	31	29	28	31
Don't know	19	25	20	19	15	15	18	31	20	28	16	16	22	24	16

Thinking specifically about your organization, are you optimistic or pessimistic about each of the following for the next 3 months?

Q. Growth in number of employees

Q. Keeping up with staffing requirements

Expectations of Market Economy

- Similar to the previous wave inflation is generating negative outlook towards the future across countries.
- Cost of real estate is still creating a feeling of negativity in all countries.

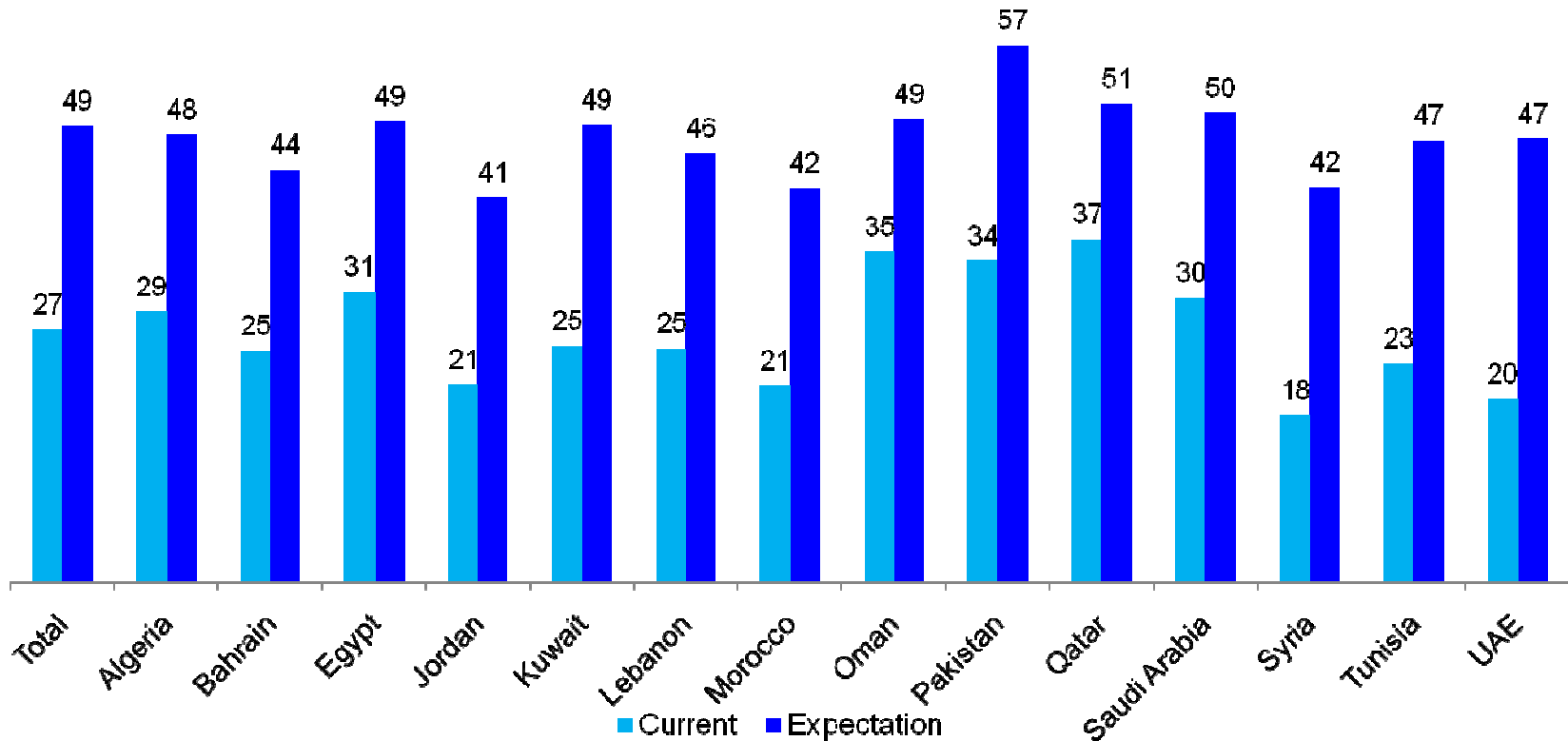
Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Working Base Size	5114	269	79	1182	311	119	120	288	87	260	118	983	148	119	505
Inflation/Rise in cost of living															
Positive	19	18	23	21	16	21	16	19	24	25	25	17	16	13	18
Neutral	21	16	23	19	15	19	23	16	26	23	22	23	11	13	27
Negative	37	29	30	37	52	39	43	31	32	33	38	39	50	45	35
Don't know	11	17	10	10	10	11	10	16	8	10	6	10	11	12	11
No Impact	11	20	14	13	6	10	8	18	9	9	8	10	12	17	9
Cost of real estate (rental or purchase)															
Positive	17	9	16	19	12	18	7	15	18	17	25	16	13	16	20
Neutral	21	18	23	18	23	24	21	13	26	28	22	21	10	13	25
Negative	35	32	25	32	40	33	42	34	32	33	38	40	40	40	34
Don't know	12	18	14	11	14	12	13	19	13	12	5	9	16	14	11
No Impact	15	23	22	20	11	13	18	19	10	10	10	13	21	17	10

APPENDIX

By COUNTRY OF RESIDENCE

Appraisal of Personal Financial Situation – (Better option)

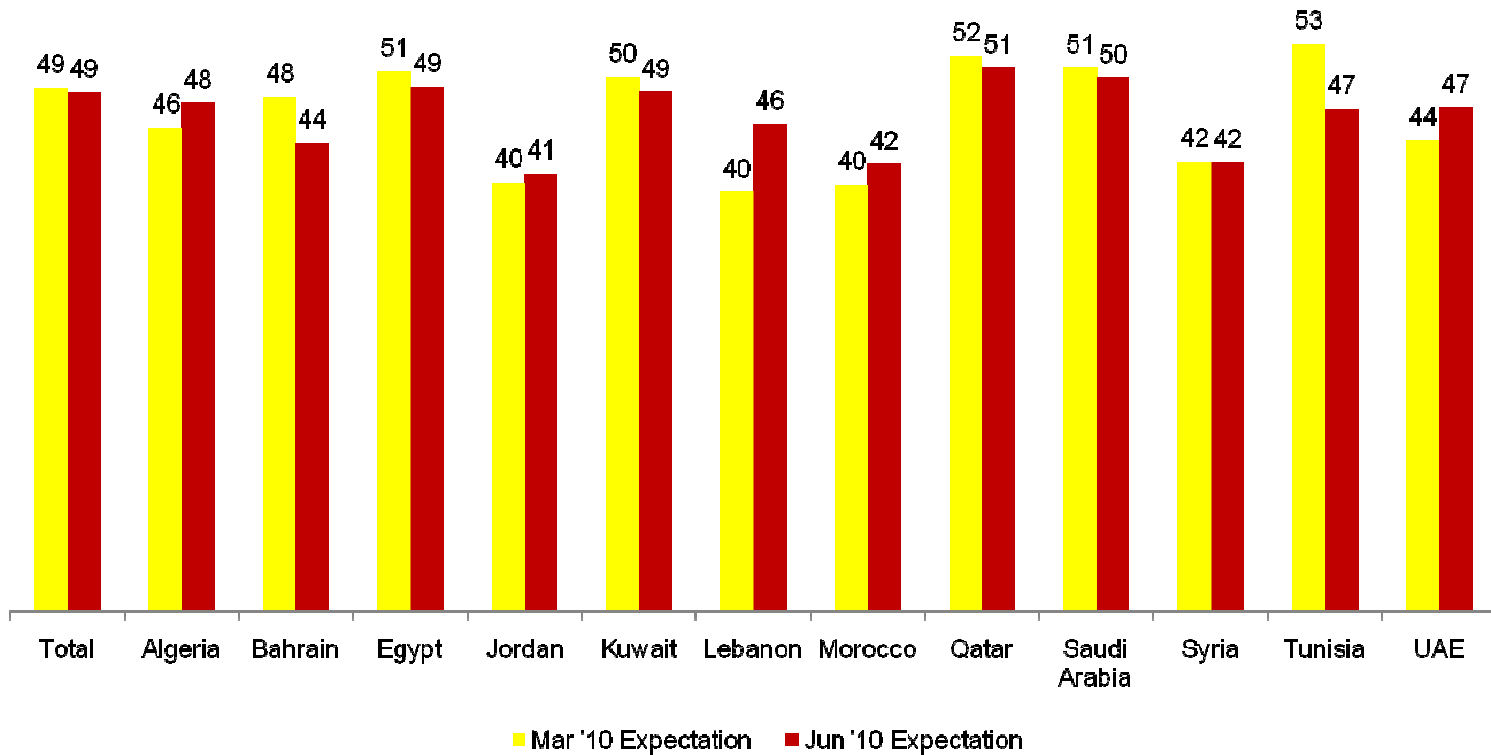
- All countries are optimistic in their anticipation of future changes in their financial situation.



Base: Total Sample – N= 6,211

Appraisal of Personal Financial Situation – (Better option)

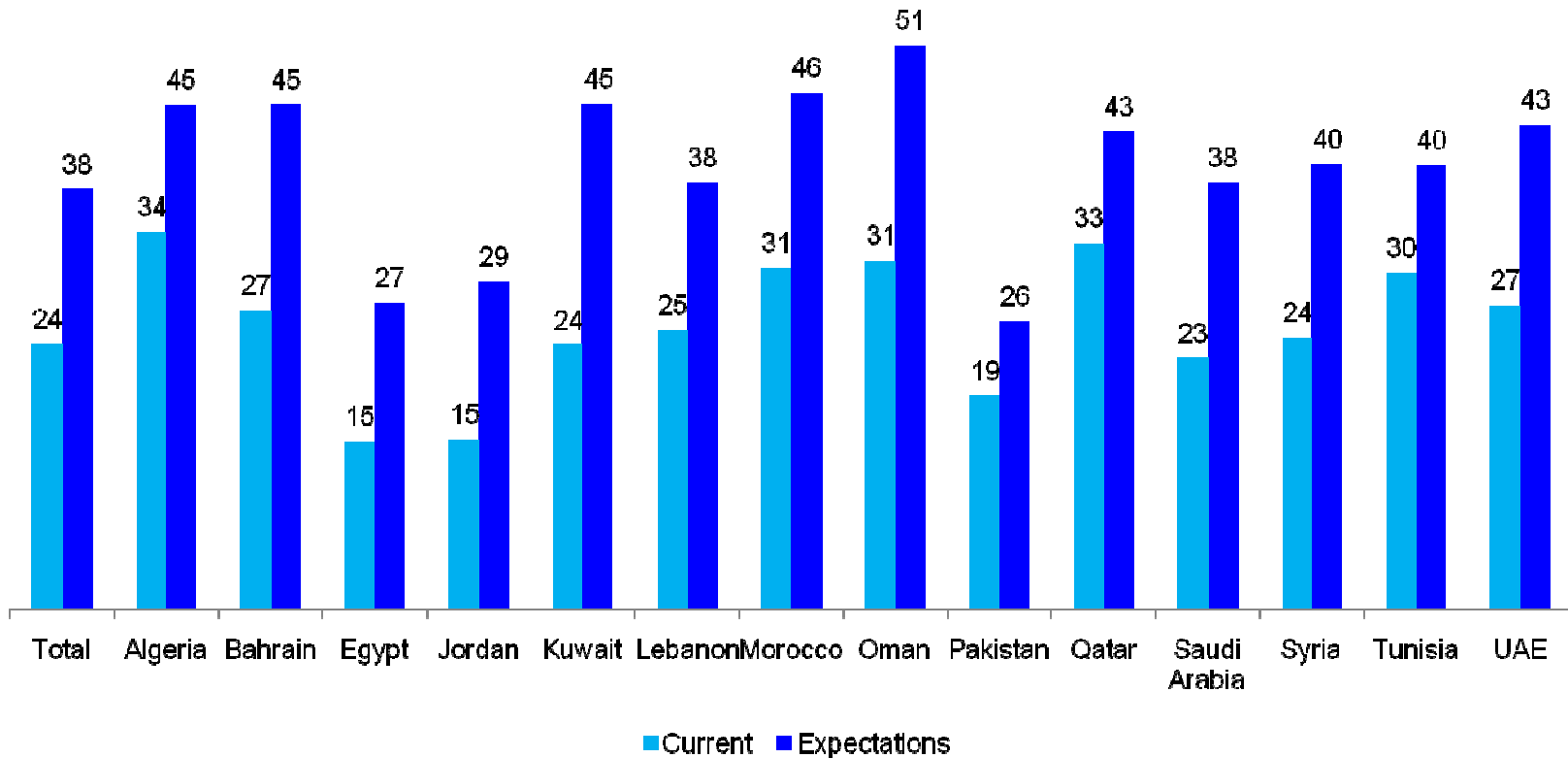
- Expectations about the future see slight drop across most of the countries, in comparison to the previous wave.



Base: Total Sample: Mar '10=7255 and Jun '10=6,211

Appraisal of Country's Economy – (Better option)

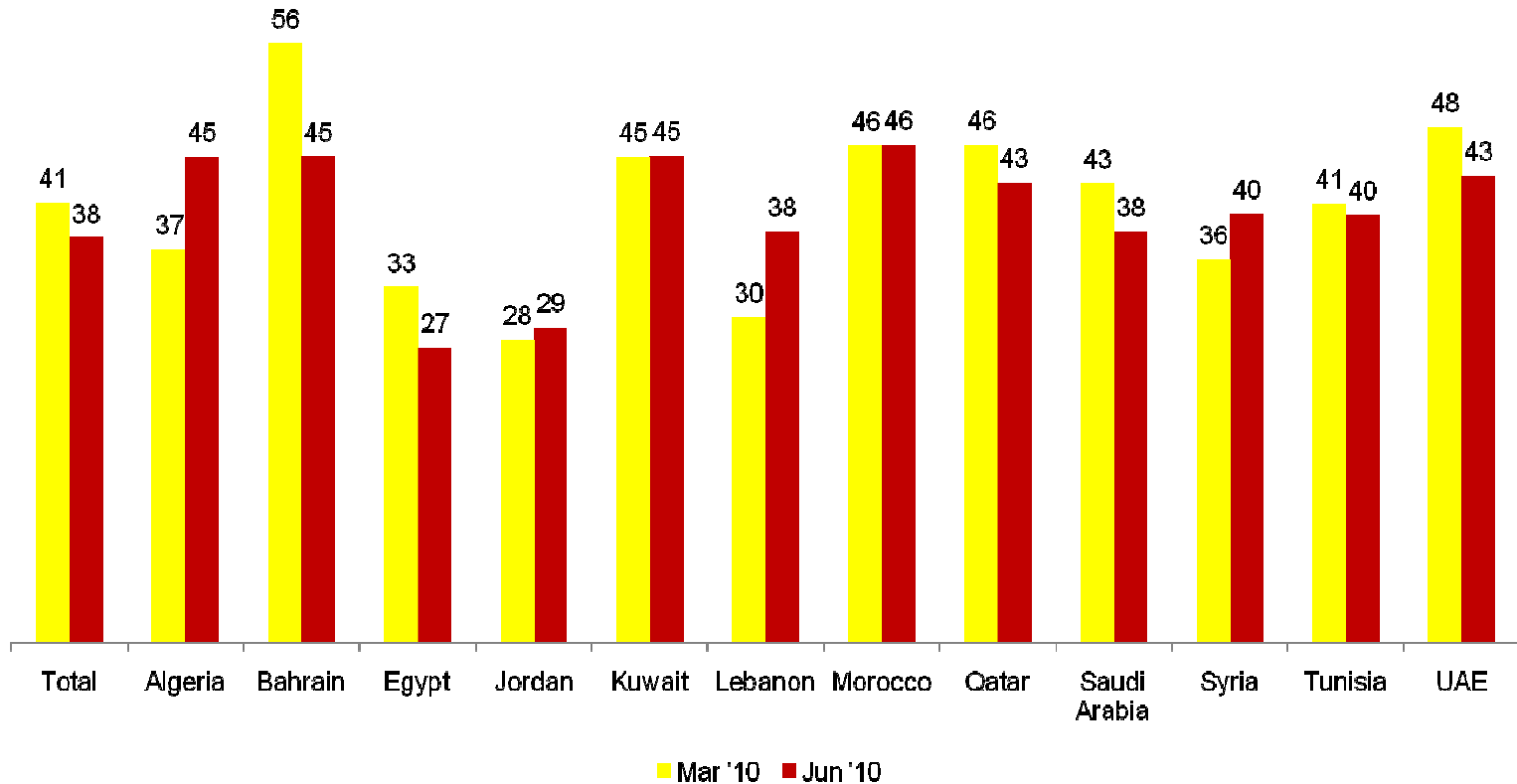
- Expectations from the upcoming year are high across all countries, especially Oman, Morocco, Algeria, Bahrain, Kuwait, Qatar and UAE.



Base: Total Sample – N= 6,211

Appraisal of Country's Economy – (Better option)

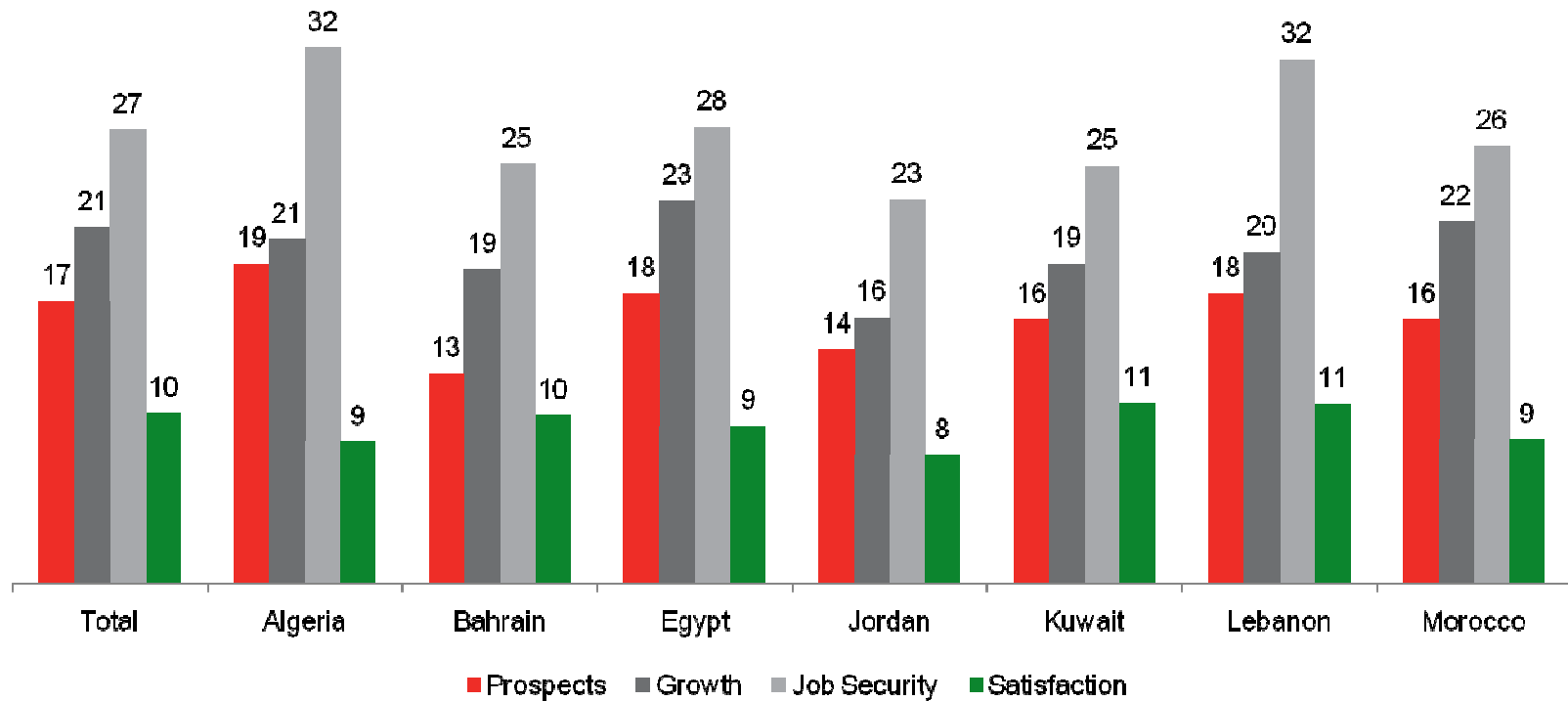
- Bahrain and Egypt see drop in future expectations regarding country's economy.



Base: Total Sample: Mar '10=7,255 and Jun '10=6,211

Appraisal of Career - (High Satisfaction Option)

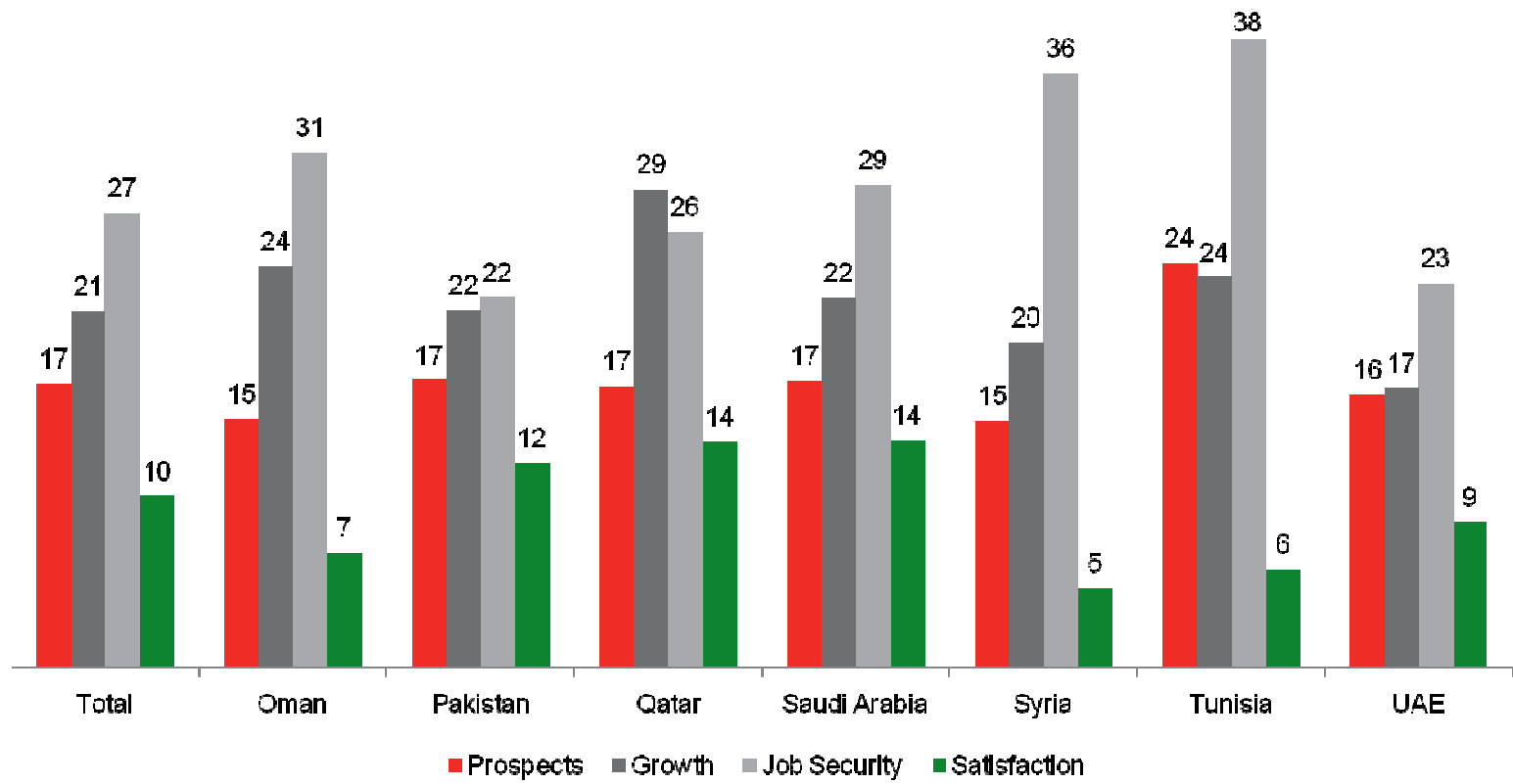
- Algeria has relatively more people who are satisfied about the way their career is going.



Base: Total Working Sample – N= 5,114

Appraisal of Career - (High Satisfaction Option)

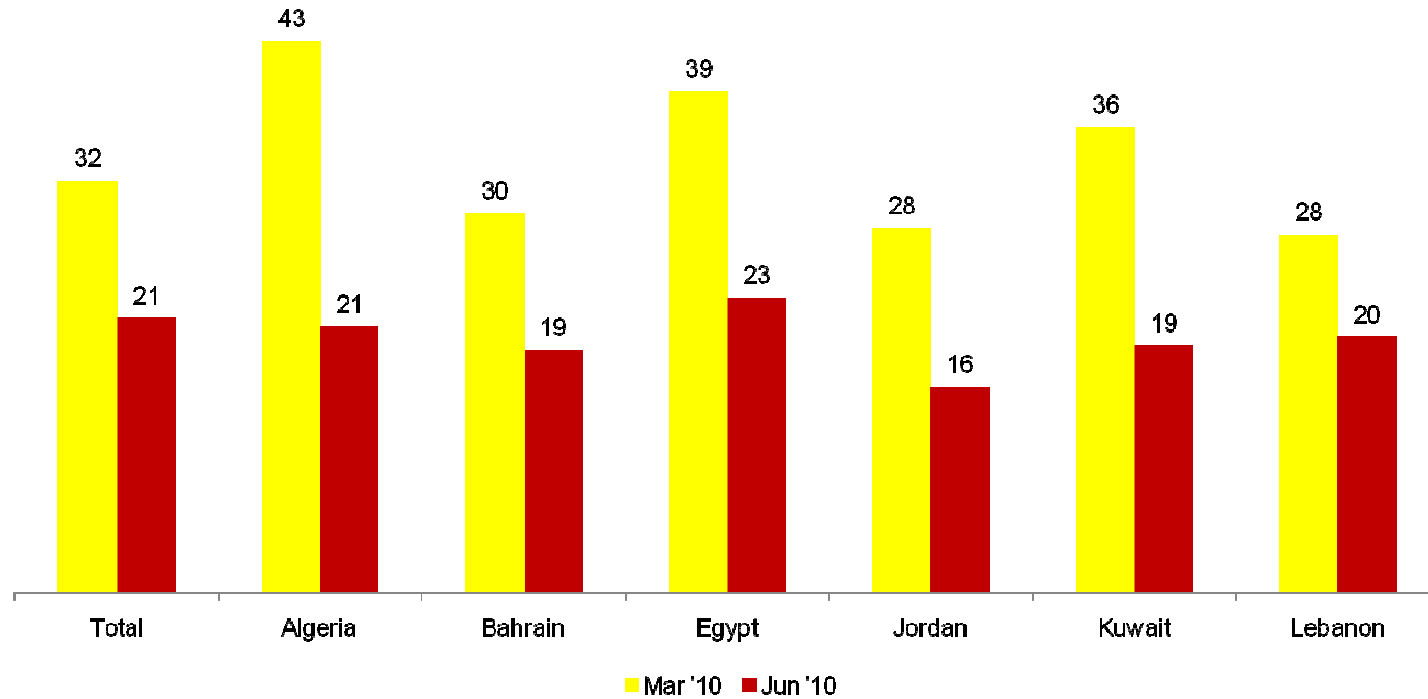
• Oman & Qatar exhibit high levels of satisfaction regarding growth opportunities.



Base: Total Working Sample – N= 5,114

Appraisal of Career - (High Satisfaction Option)

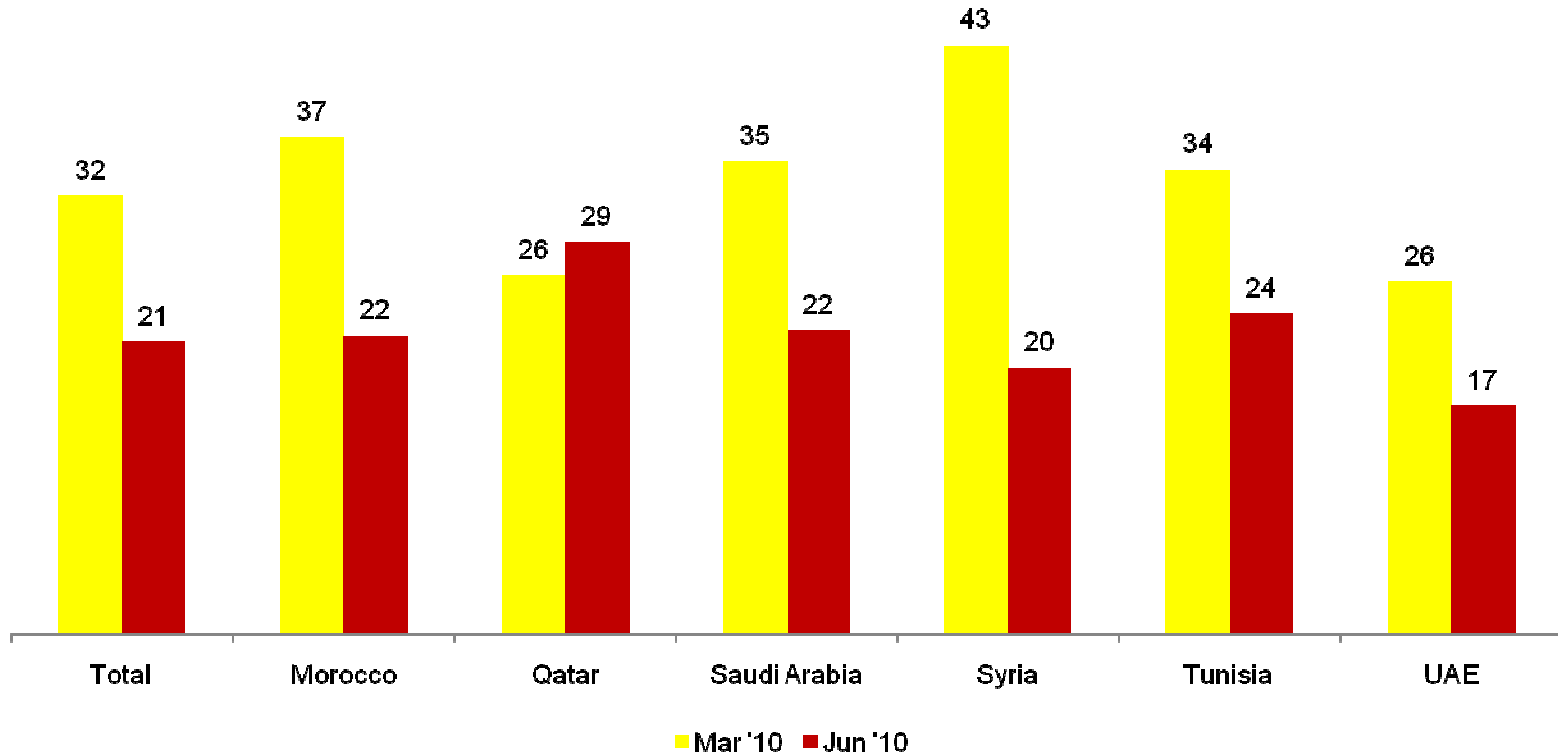
- All countries see a dip regarding future career growth expectations.



Base: Total Working Sample :Mar '10=5,921 and Jun '10=5,113

Appraisal of Career - (High Satisfaction Option)

- Apart from Qatar, all countries witness a dip.

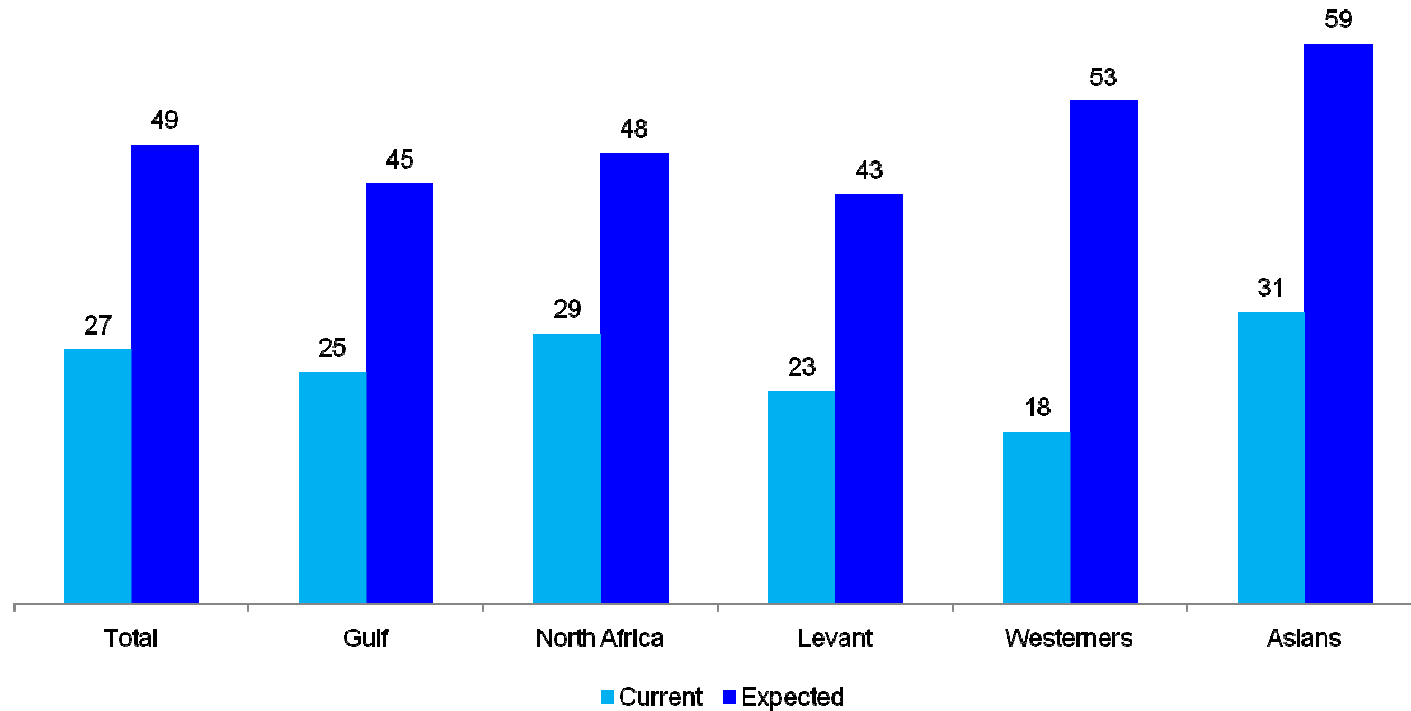


Base: Total Working Sample : Mar '10=5,921 and Jun '10=5,114

BY NATIONALITY

Appraisal of Personal Financial Situation – (Better Option)

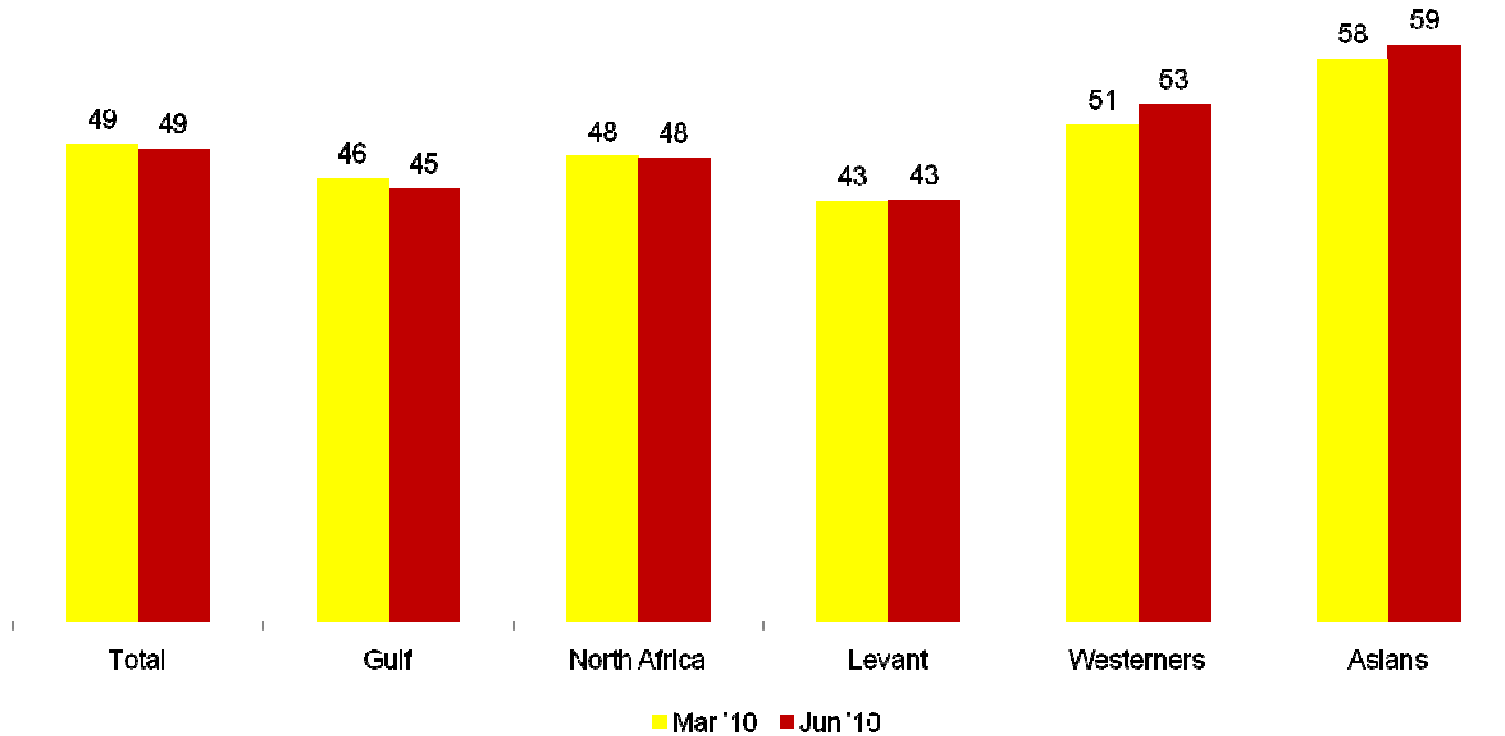
- The optimism for change in personal financial situation is positive across all nationalities led by Asians.



Base: Total Sample – N= 6,211

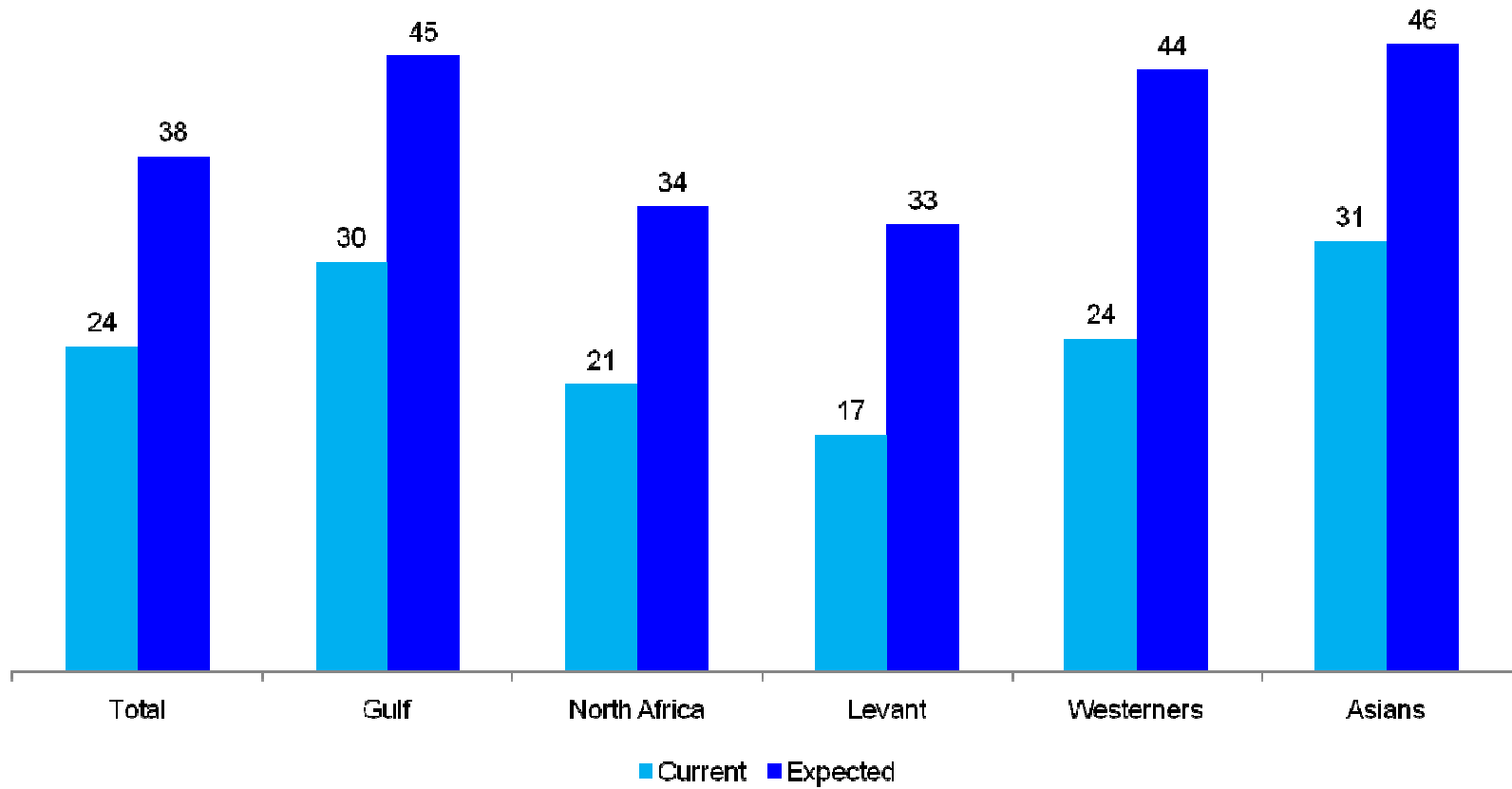
Appraisal of Personal Financial Situation – (Better Option)

- Future expectations across nationality groups is similar to the previous wave.



Base: Total Sample: Dec 09= 17,021 and Mar '10=7,255

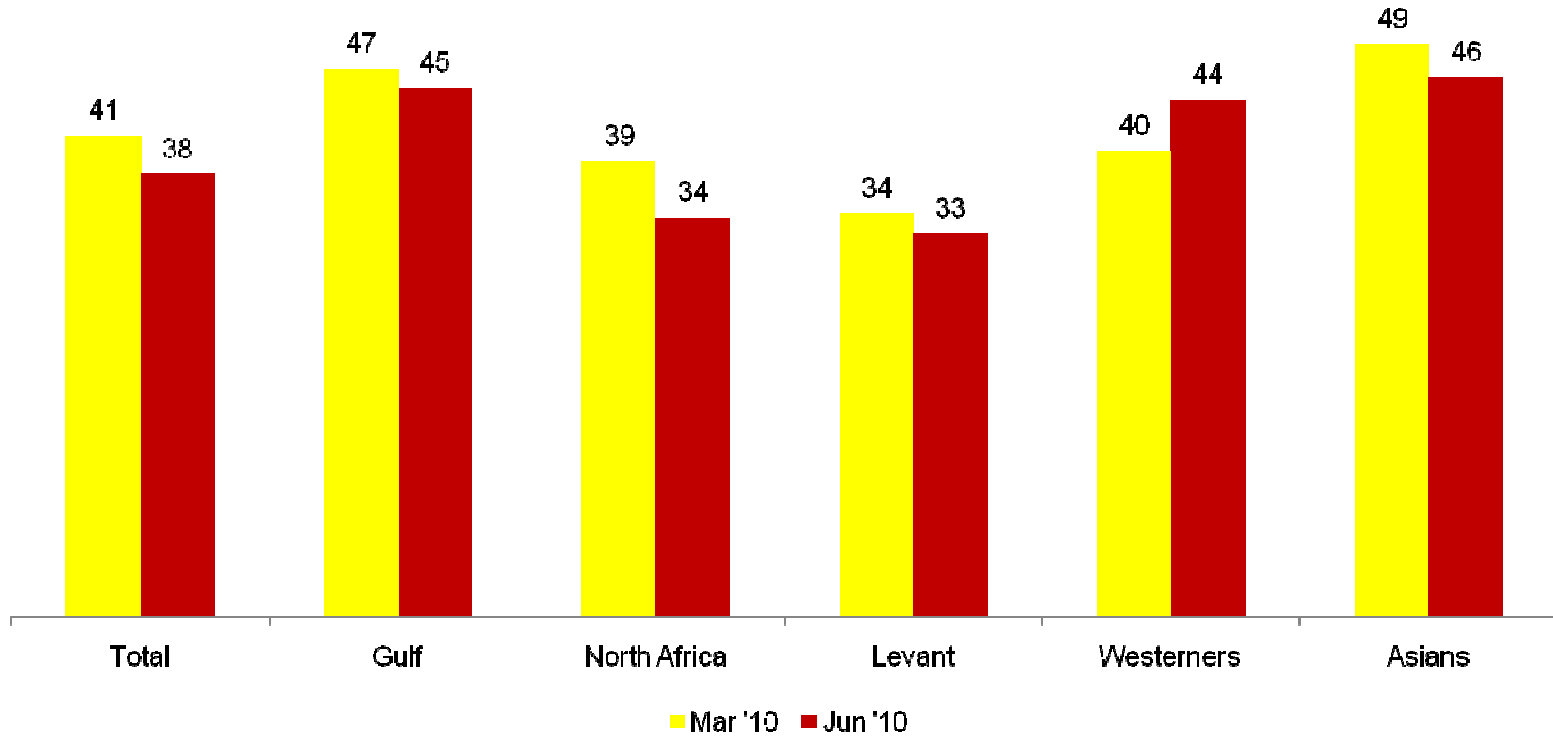
Appraisal of Country's Economy – (Better Option)



Base: Total Sample – N= 6,211

Appraisal of Country's Economy – (Better Option)

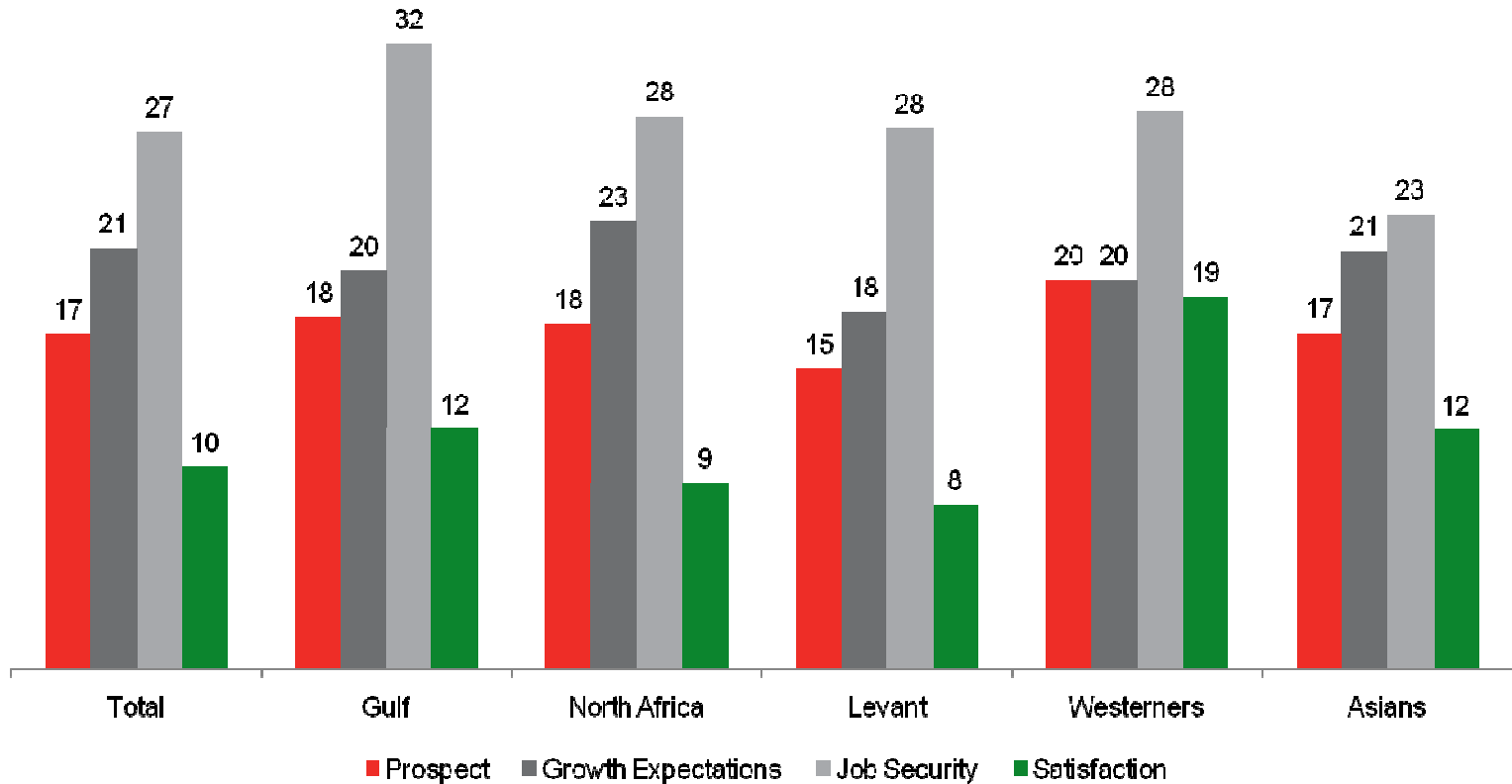
- Future expectation of improvements in country's economy positive amongst Westerners.



Base: Total Sample: Mar '10=7,255 and Jun '10

Appraisal of Career - (High Satisfaction Option)

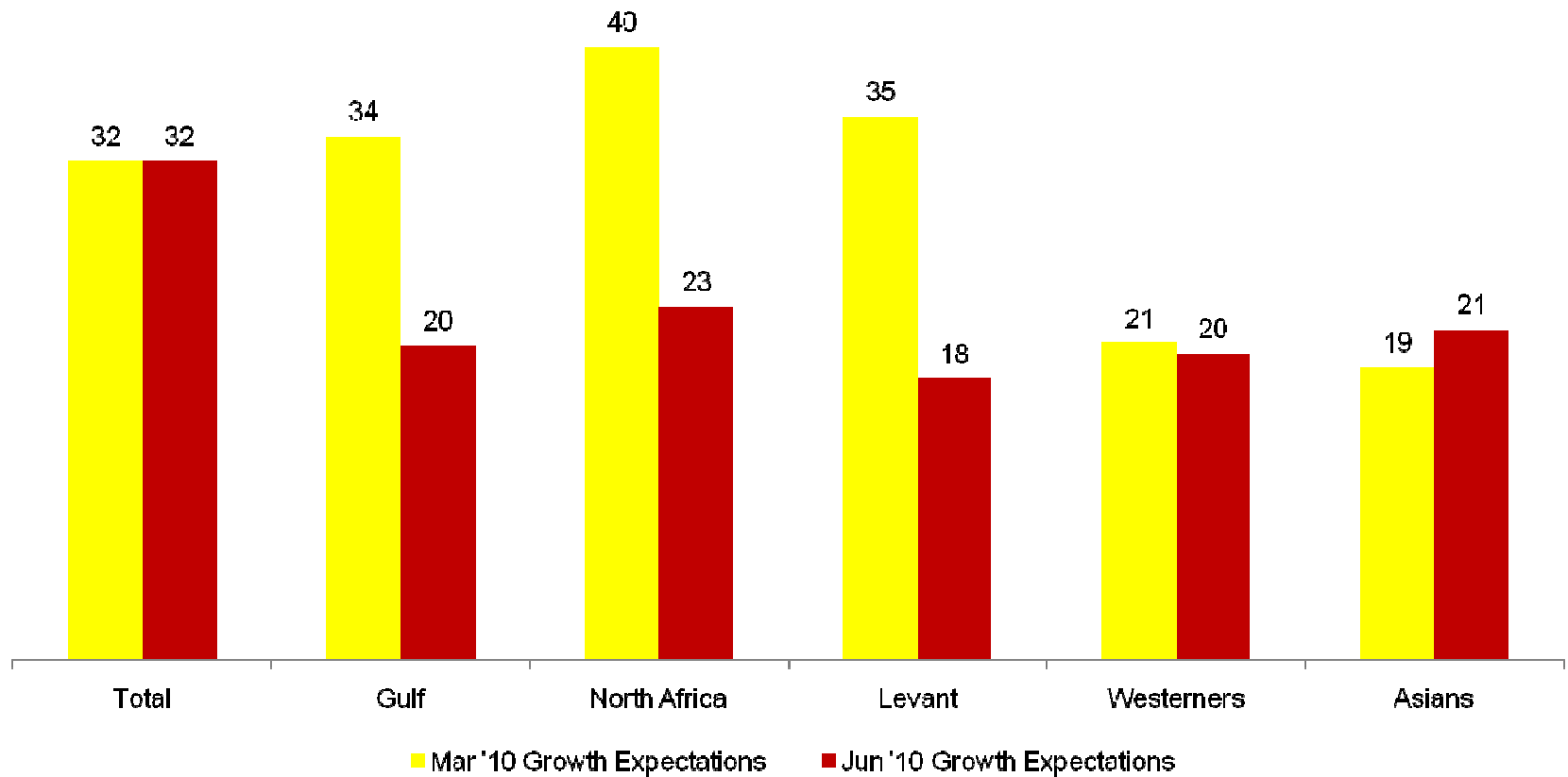
- GCC nationals continue to report highest job security levels.
- Although relatively low, Westerners have the highest satisfaction levels with regards to compensation compared to the other nationalities.



Base: Total Working Sample – N= 6,211

Appraisal of Career - (High Satisfaction Option)

- Asians see slight increase in growth expectations.

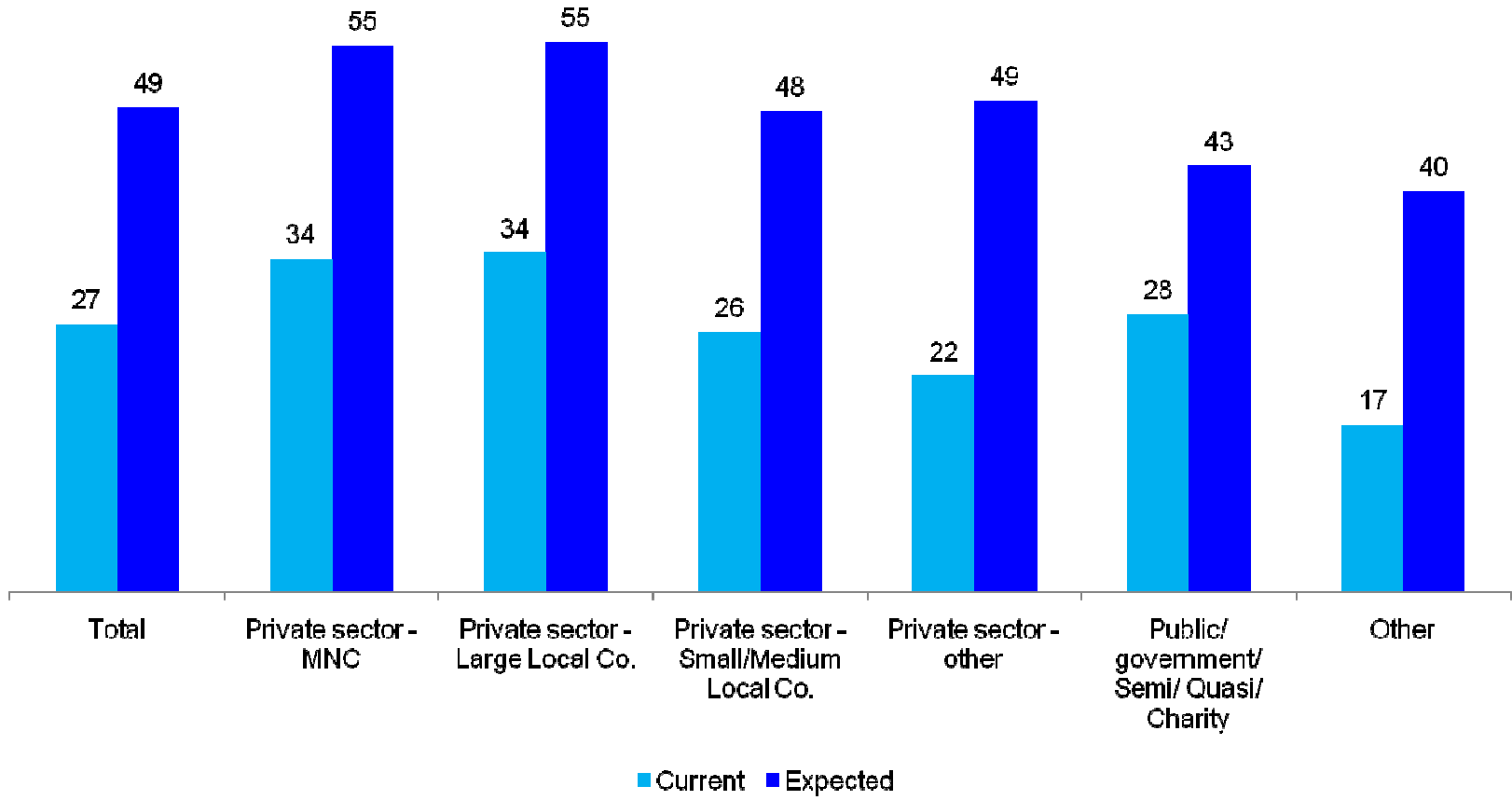


Base: Total Working Sample :Mar '10=5,921 and Jun'10= 5,114

BY ORGANISATIONAL SECTOR

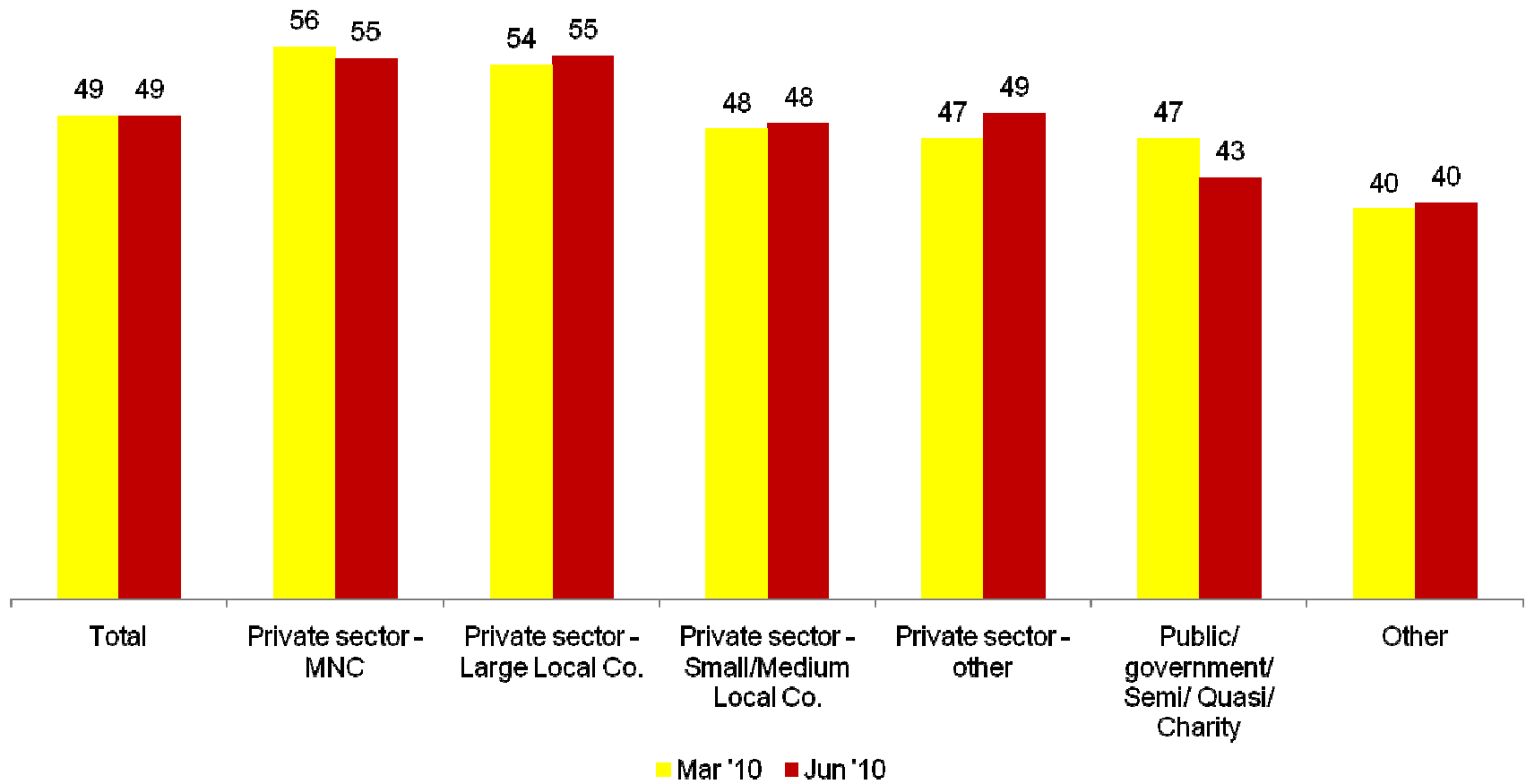
Appraisal of Personal Financial Situation - (Better Option)

• Regardless of the work sector, respondents expect their financial situation to improve in the near future.



Base: Total Sample – N= 6,211

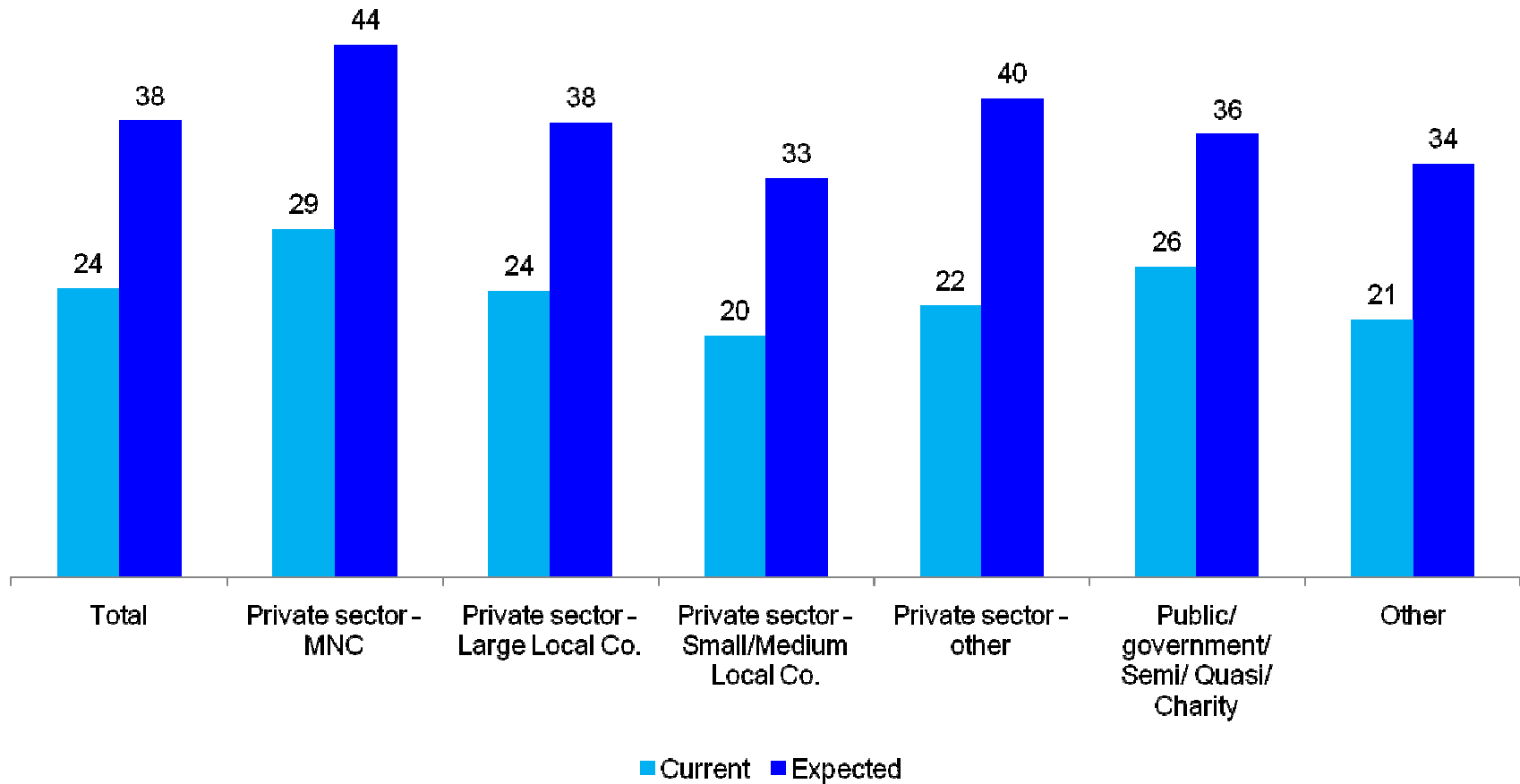
Appraisal of Personal Financial Situation - (Better Option)



Base: Total Sample: Mar '10=7,255 and Jun '10=6,211

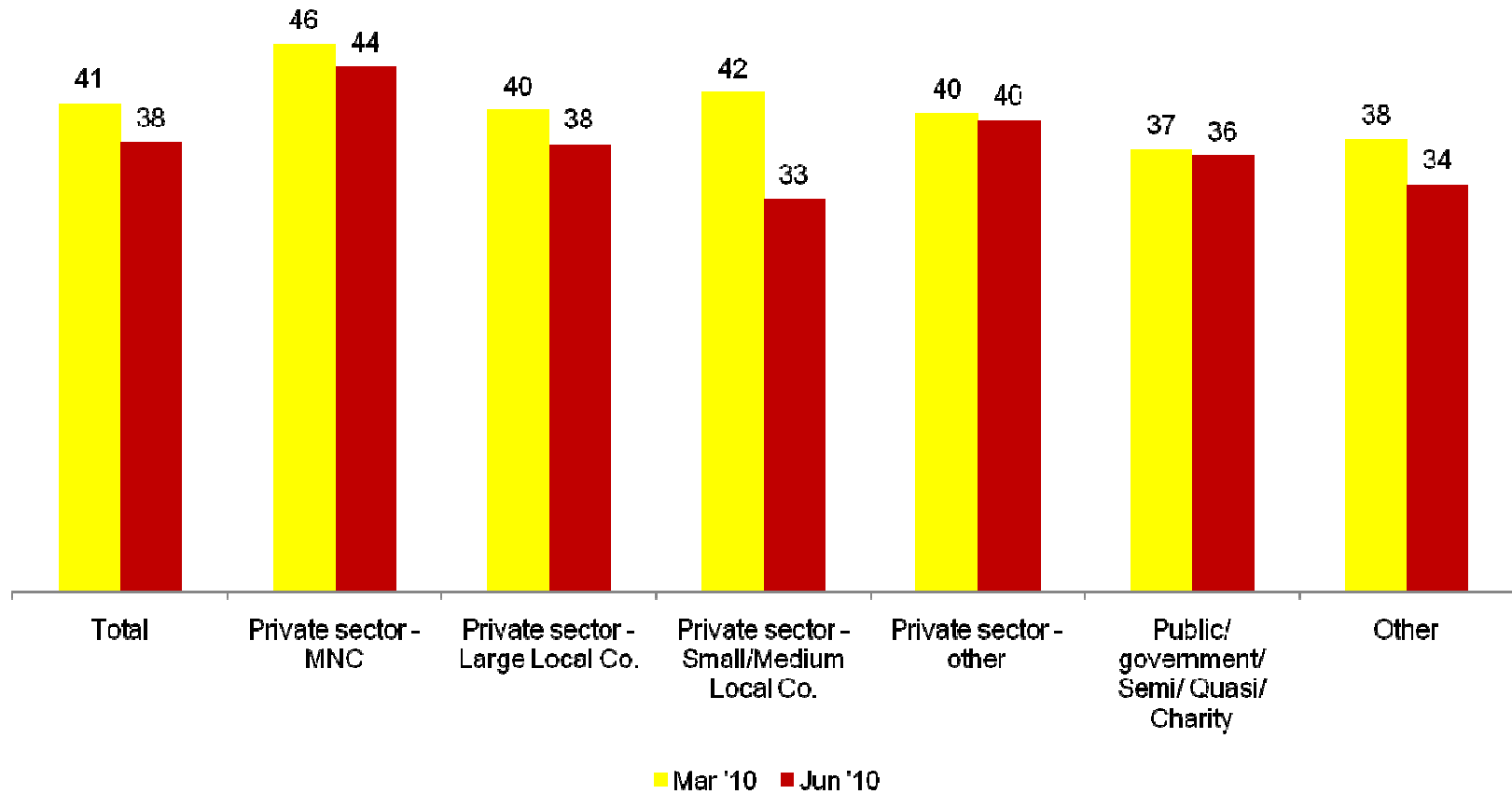
Appraisal of Country's Economy – (Better Option)

- People across all sectors feel that there will be a positive change in the country's economy in future .



Base: Total Sample – N= 6,211

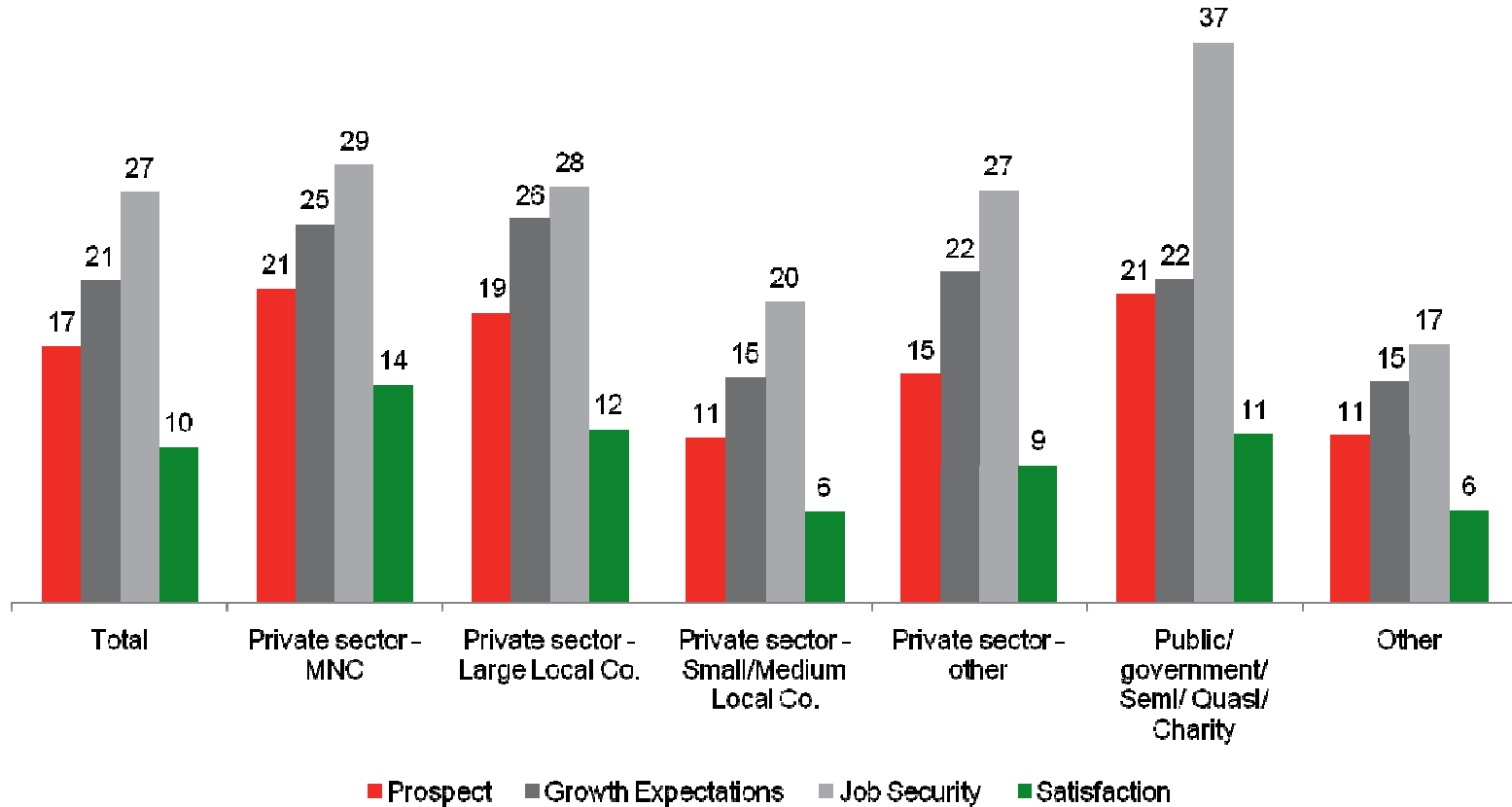
Appraisal of Country's Economy – (Better Option)



Base: Total Sample: Mar '10=7,255 and Jun '10=6,211

Appraisal of Career - (High Satisfaction Option)

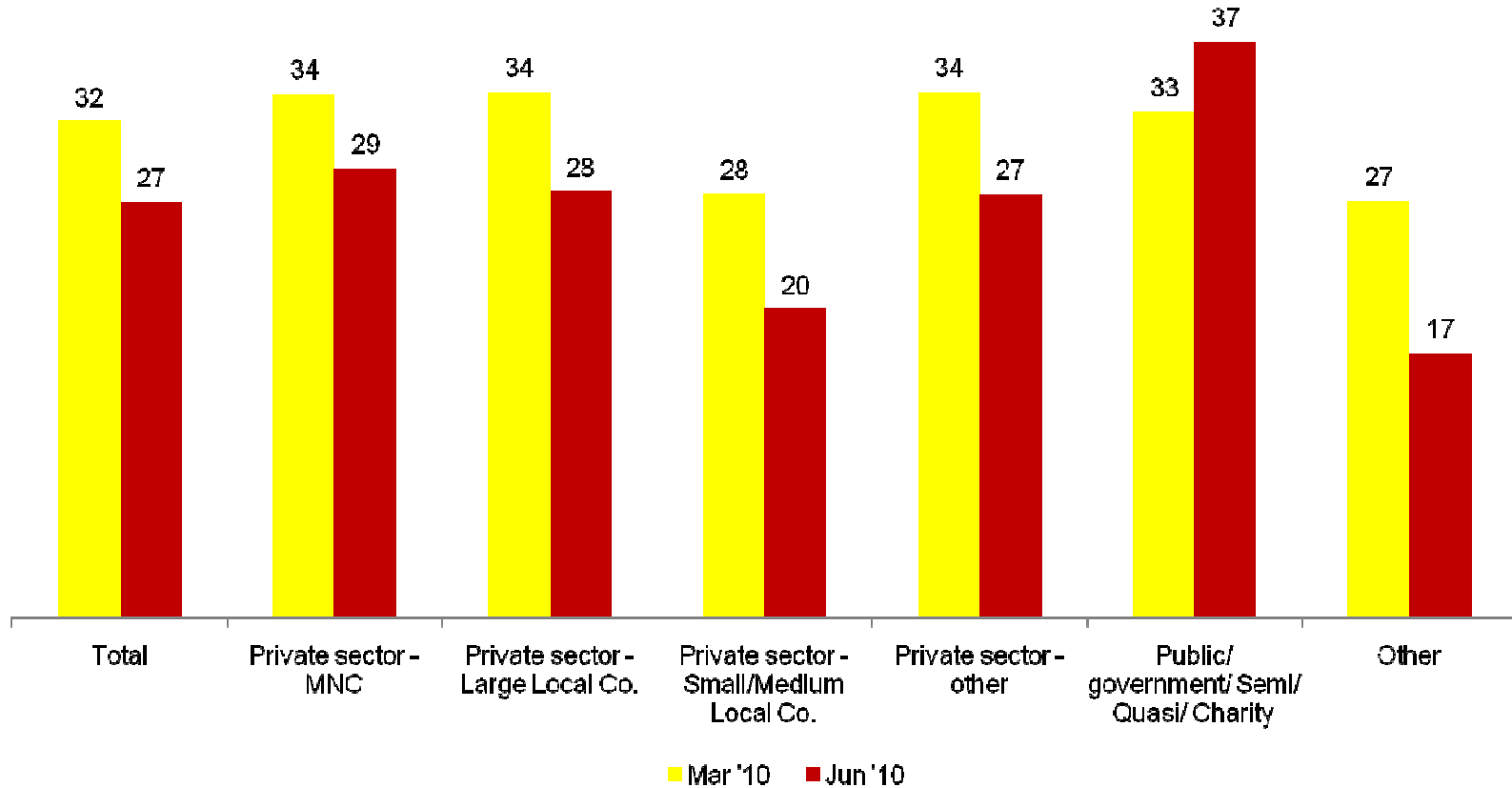
- Job security is relatively high in the public / semi govt / charity sectors.



Base: Total Working Sample – N= 6,211

Appraisal of Career - (High Satisfaction Option)

- Satisfaction on career growth continues to show a dip across sectors, except public.

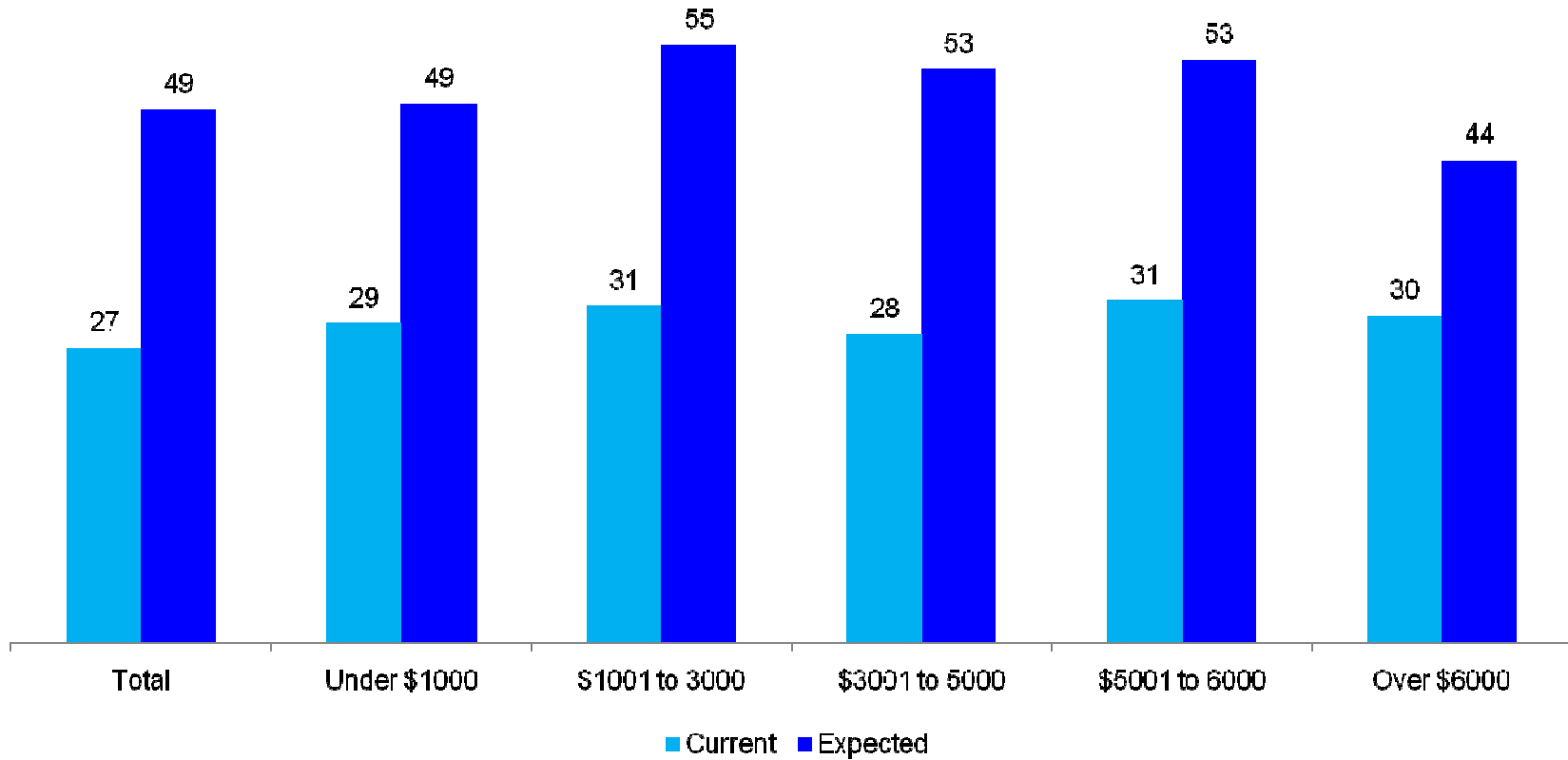


Base: Total Working Sample : Mar '10=5,921 and Jun '10=5,114

BY INCOME

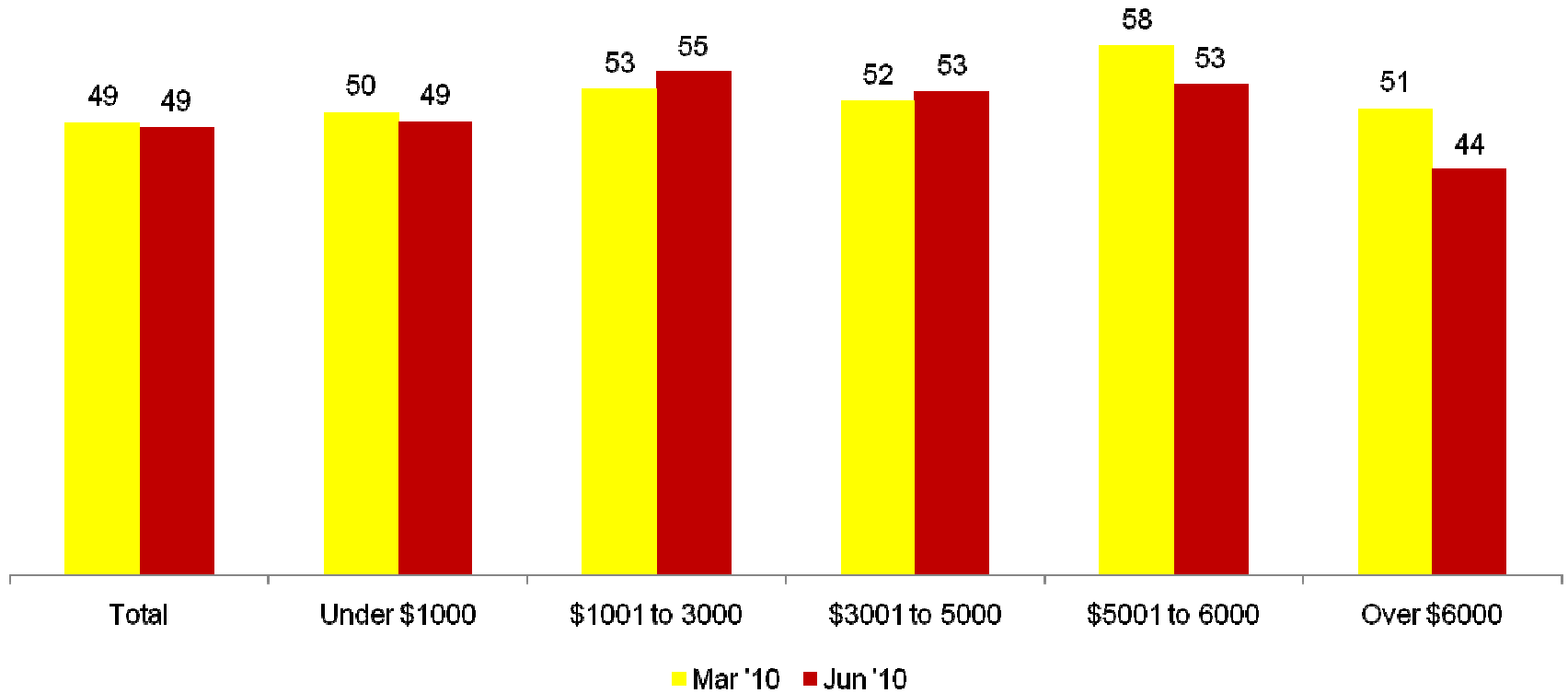
Appraisal of Personal Financial Situation – (Better Option)

- All income groups are positive about their financial situation improving in the near future.



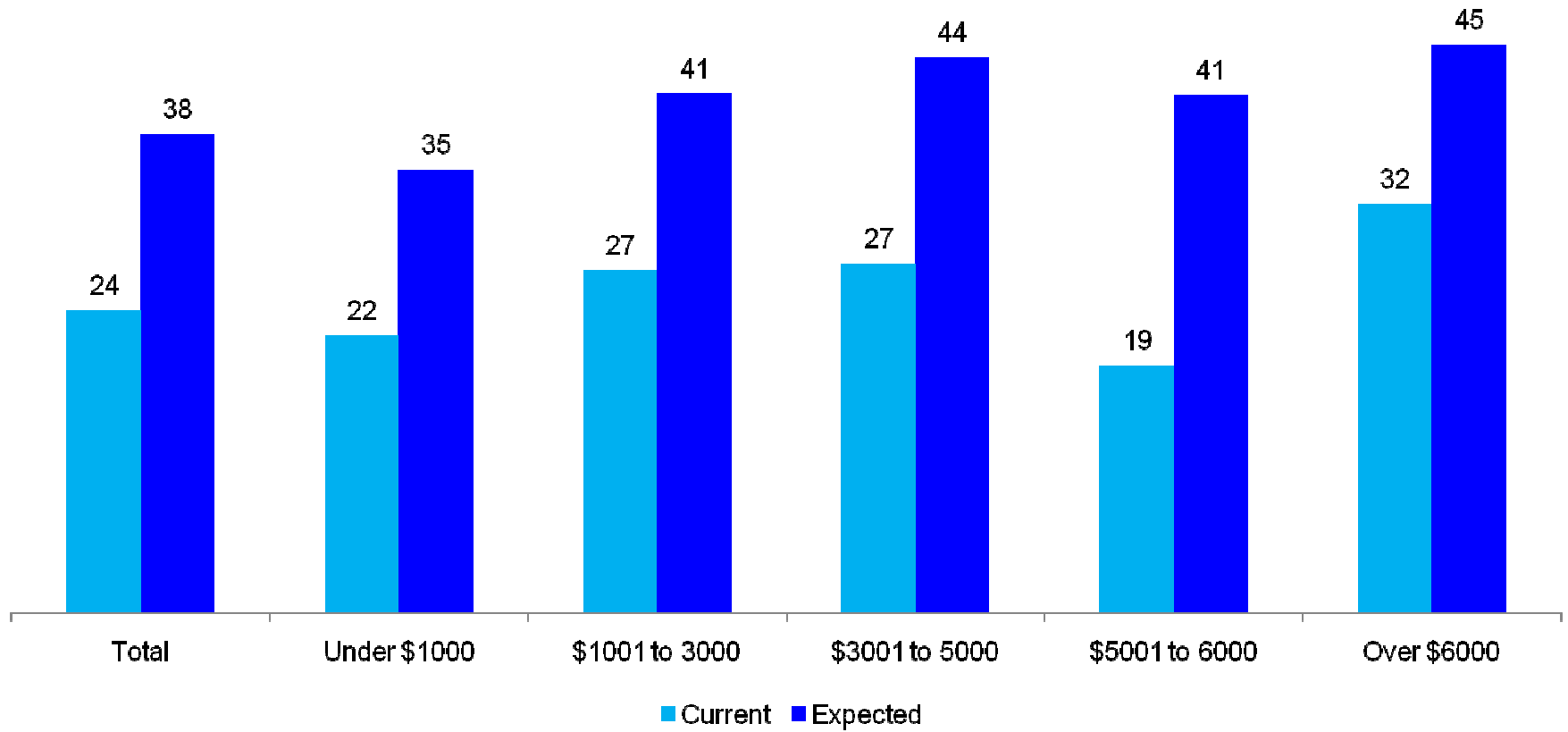
Base: Total Sample – N=6,211

Appraisal of Personal Financial Situation – (Better Option)



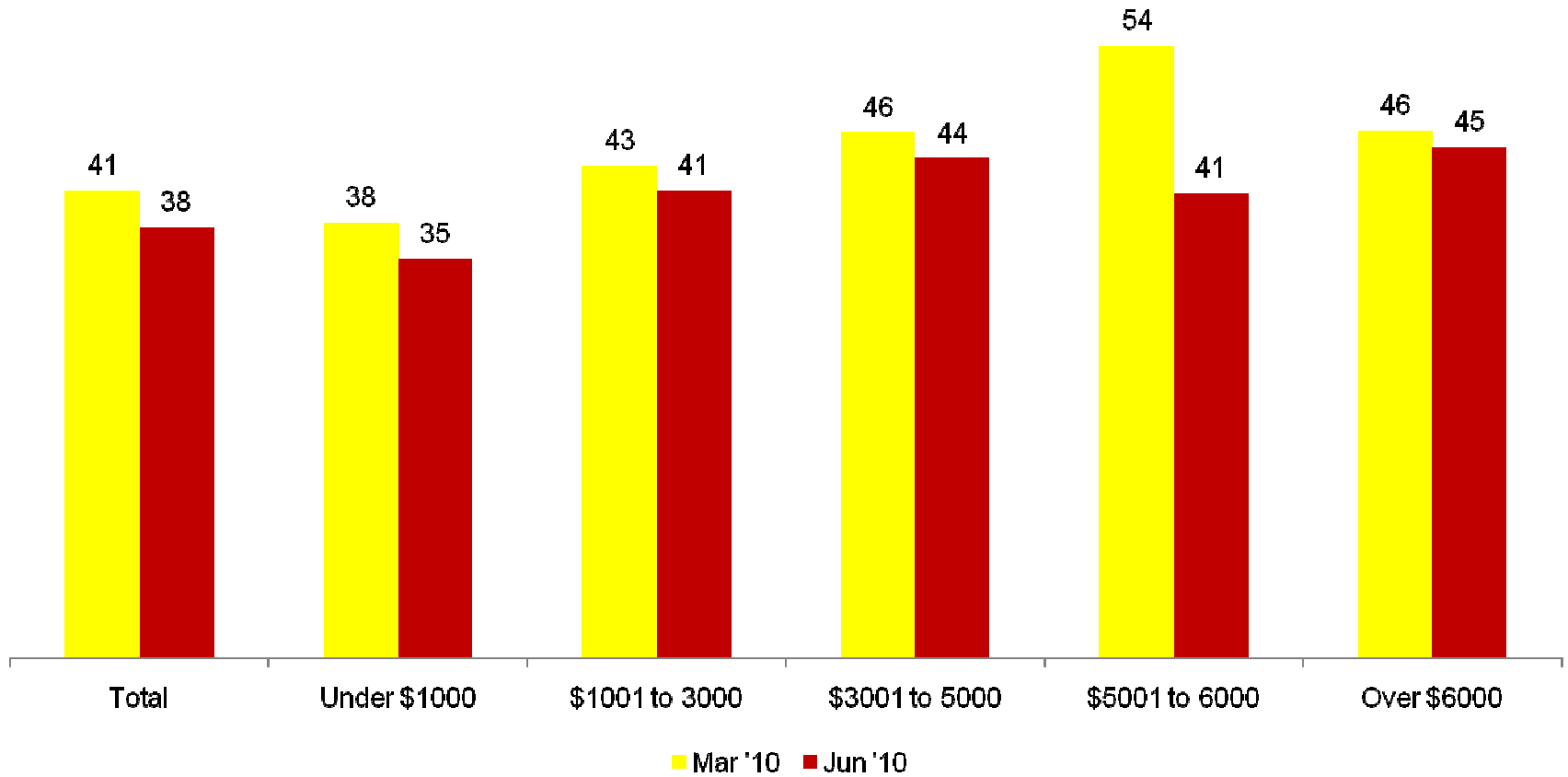
Base: Total Sample: Mar '10=7,255 and Jun '10=6,211

Appraisal of Country's Economy – (Better Option)



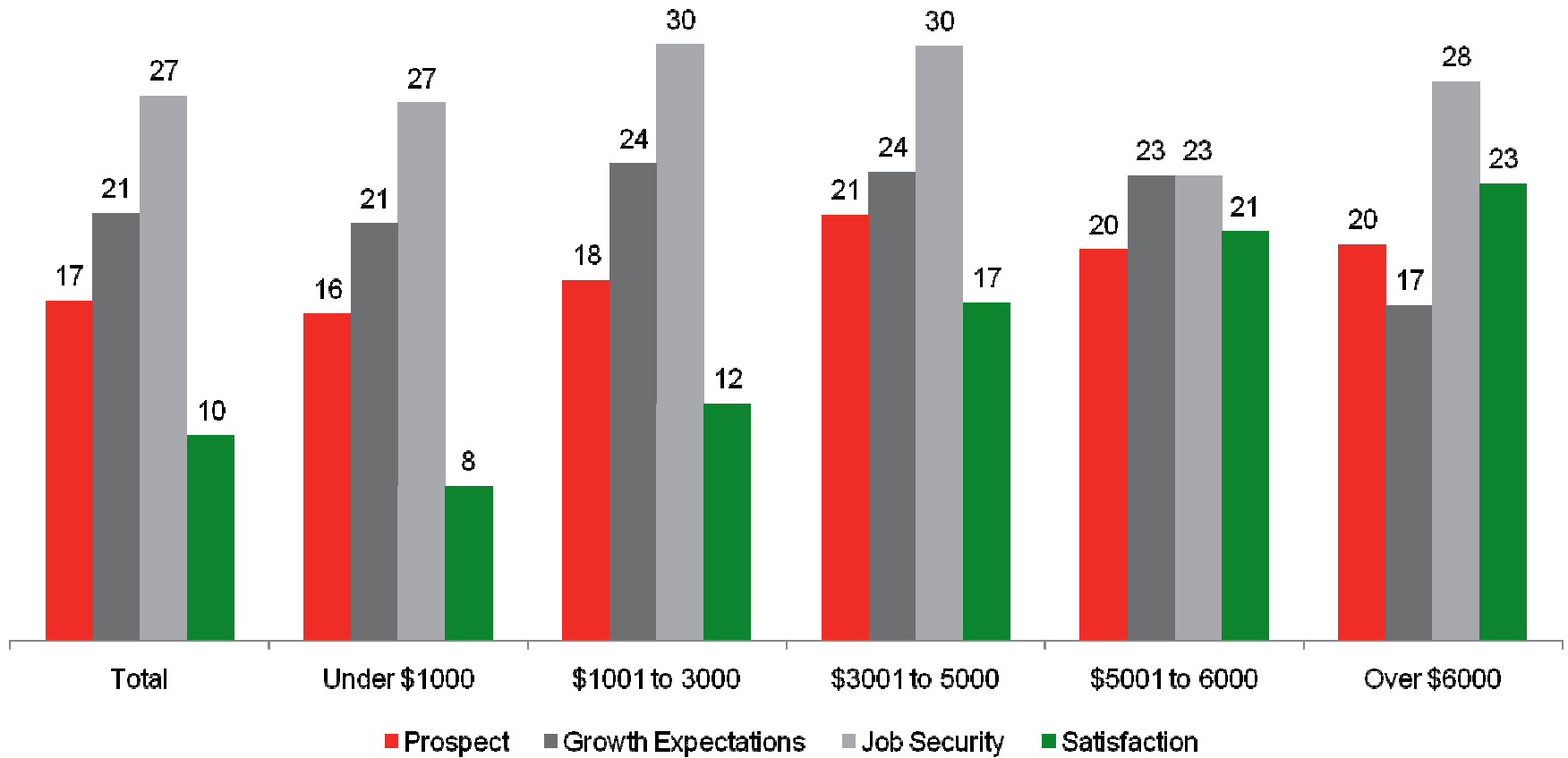
Base: Total Sample – N= 6,211

Appraisal of Country's Economy – (Better Option)



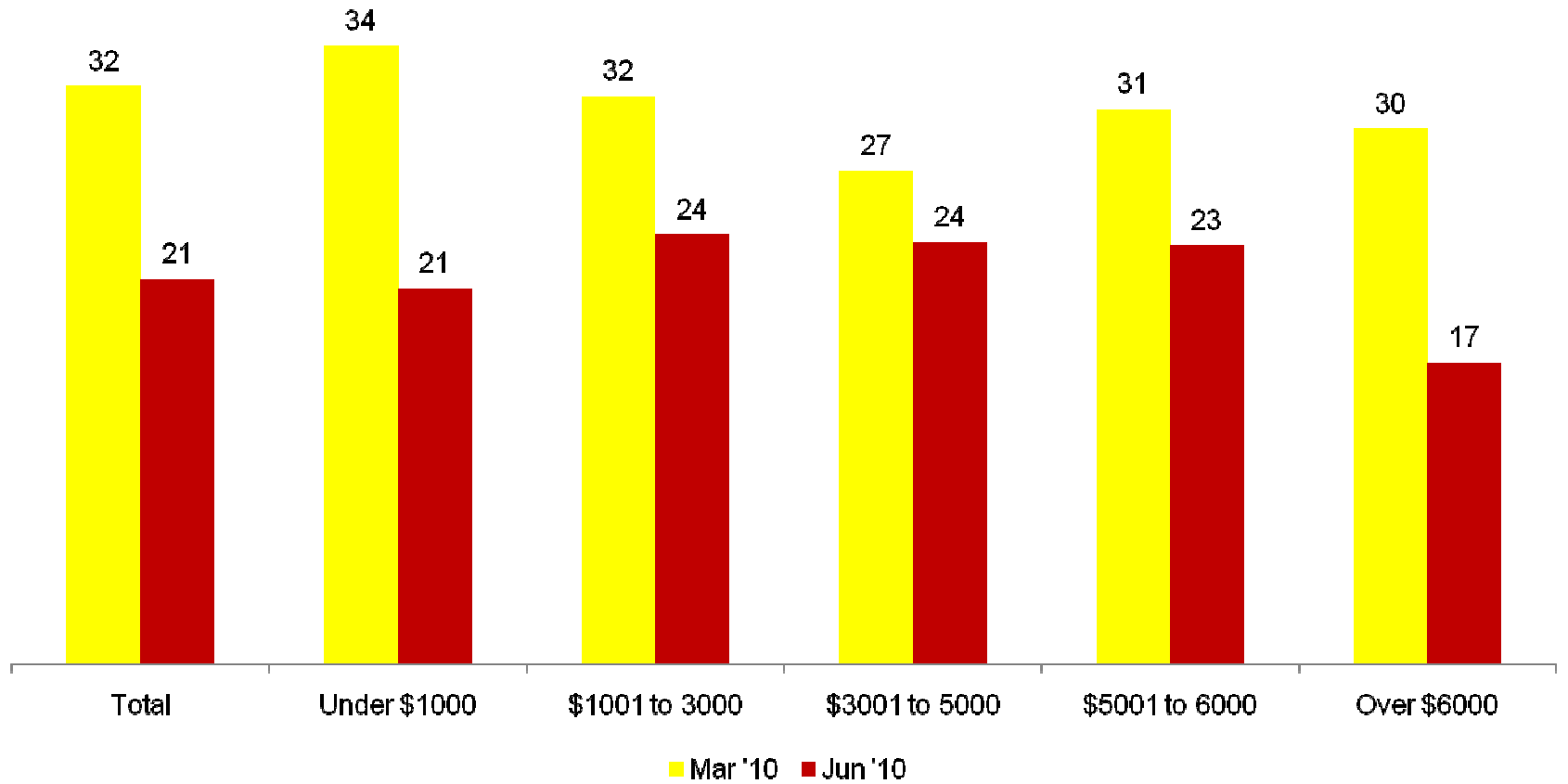
Base: Total Sample: Mar '10=7,255 and Jun '10=6,211

Appraisal of Career - (High Satisfaction Option)



Base: Total Working Sample – N= 5,921

Appraisal of Career - (High Satisfaction Option)



Base: Total Working Sample : Mar '10=5,921 and Jun '10=5,114

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