

The Middle East Consumer Confidence Index Survey

September 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 22nd August to 8th September 2010. The total number of respondents achieved was 8,528.

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 Mar, 2010	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 Jun, 2010	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, September 2010

Values for Sep, 2010	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	KSA	Syria	Tunisia	UAE
Achieved Sample Size	498	103	1740	750	204	192	650	166	602	179	861	468	164	770
CEI	265	227	228	223	282	255	273	283	241	279	262	268	271	261
PCI	88	76	72	62	84	85	70	86	91	85	81	67	78	85
CCI	578	470	472	427	569	515	547	587	506	583	539	534	552	537
ECI	493	434	461	419	544	502	507	522	495	576	525	477	483	486

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

	Algeria		Bahrain		Egypt		Kuwait		Lebanon	
	April, 07	Sept, 10	April, 07	Sept, 10	April, 07	Sept, 10	April, 07	Sept, 10	April, 07	Sept, 10
Achieved Sample Size	415	498	101	103	1635	1740	711	204	696	192
CEI	288.2	265.5	273.3	227.2	259.1	227.8	297.5	282.4	217.2	254.7
PCI	103.9	88.4	91.1	75.7	90.6	72.0	104.5	84.3	67.5	85.4
CCI	637.3	577.7	597.0	469.9	573.6	471.6	634.5	569.1	428.9	515.1
ECI	605.8	493.2	567.3	434.0	598.5	460.9	635	543.6	490.1	501.6

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

	Morocco		Qatar		KSA		Syria		UAE	
	April, 07	Sept, 10	April, 07	Sept, 10	April, 07	Sept, 10	April, 07	Sept, 10	April, 07	Sept, 10
Achieved Sample Size	112	650	382	179	2095	861	200	468	2069	770
CEI	275.0	273.1	303.4	279.3	305.6	262.4	268	267.9	296.4	260.9
PCI	84.8	70.5	107.6	84.9	98.1	81.4	76	67.1	99.2	84.7
CCI	582.1	546.9	671.7	583.2	651.6	539.4	560.5	534.4	634.4	537.3
ECI	552.7	507.1	711.3	576.0	651.6	524.6	549.5	477.4	660.8	486.5

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

Indices by Country - September 2010

Index	Algeria	Bahrain	Egypt	Kuwait	Lebanon	Morocco	Qatar	KSA	Syria	UAE
CEI	92.1	83.1	87.9	94.9	117.2	99.3	92.1	85.8	100.0	88.0
PCI	85.1	83.1	79.4	80.7	126.5	83.1	78.9	83.0	88.3	85.3
CCI	90.6	78.7	82.2	89.7	120.1	93.9	86.8	82.8	95.3	84.7
ECI	81.4	76.5	77.0	85.6	102.3	91.7	81.0	80.5	86.9	73.6

What do the Indices Indicate?

Comparison of September 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**.
- **Bahrain** showcased highest level of drop in the across the indices in the region.
- 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 – September 2010 compared to June 2010

Index	Algeria	Bahrain	Egypt	Kuwait	Lebanon	Morocco	Qatar	KSA	Syria	UAE
CEI	-3.0	-12.5	-3.2	5.0	-1.4	0.3	2.2	1.1	4.9	-1.7
PCI	14.0	-20.7	-0.4	5.5	10.3	-9.9	-4.1	4.2	-8.1	0.1
CCI	1.6	-14.8	-2.8	6.3	-2.3	-1.4	-0.8	1.0	3.4	0.5
ECI	-2.7	-13.0	-4.2	9.7	0.9	-0.5	2.0	-0.1	4.8	1.9

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 June 2010.
- **Bahrain** has the largest dips across indices when compared to the previous wave of June 2010.
- **Egypt** suffers a drop in both CCI and ECI compared to all other countries
- Noticeable gains can be observed in **Kuwait** and **Algeria**.

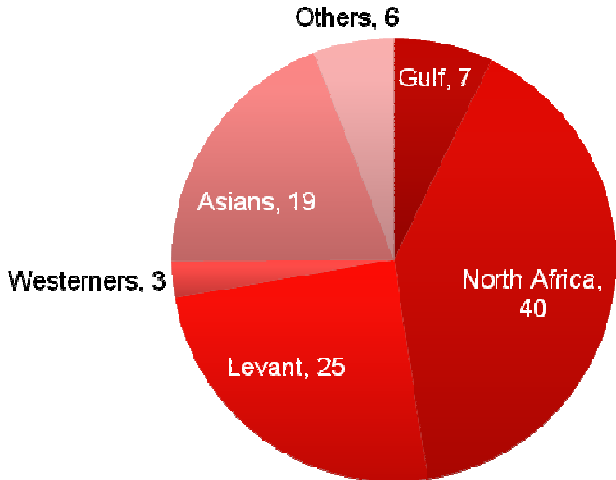
What does this Mean for the UAE?

- Consumer Confidence in the UAE continues to see stability in the current wave.
- Respondents in the UAE continue to anticipate some improvement in their personal financial situation in the future.
- Only 26% of the respondents have positive expectations regarding the country's economy and financial conditions but the current period is seen as not very good.
- Some improvement is expected when it comes to future career growth, in comparison to the previous wave.
- Job Security continues to be a worry and satisfaction with compensation is still low.
- 68% claim that salaries are not keeping pace with the rising cost of living.

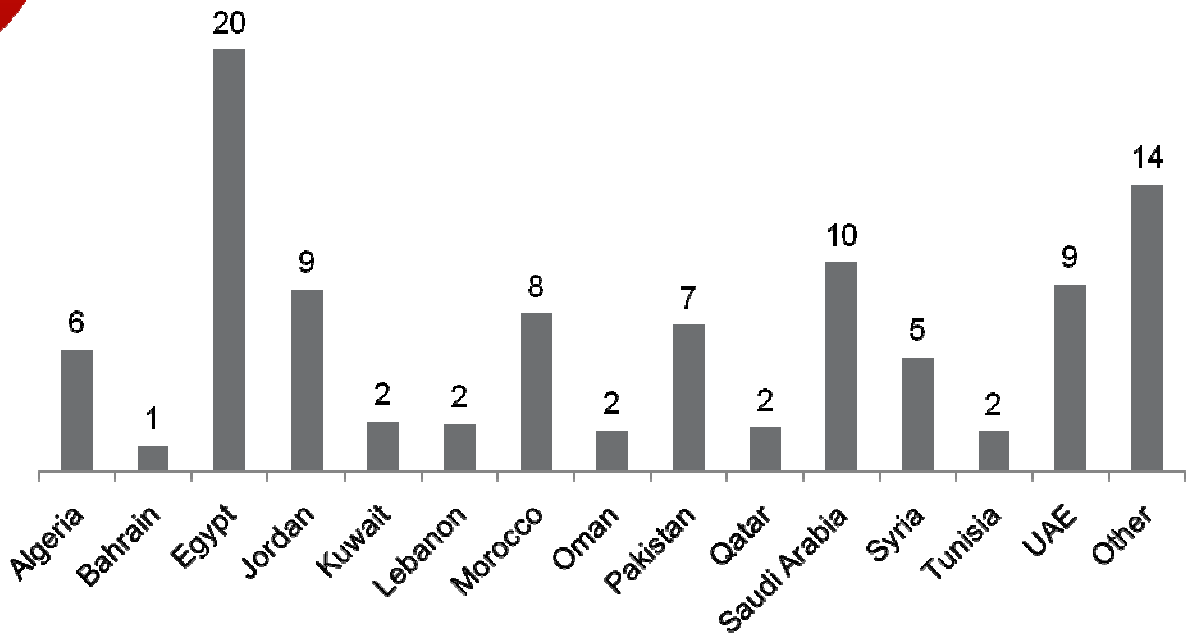
RESPONDENT PROFILE

Respondent profile – Country

Nationality Groups



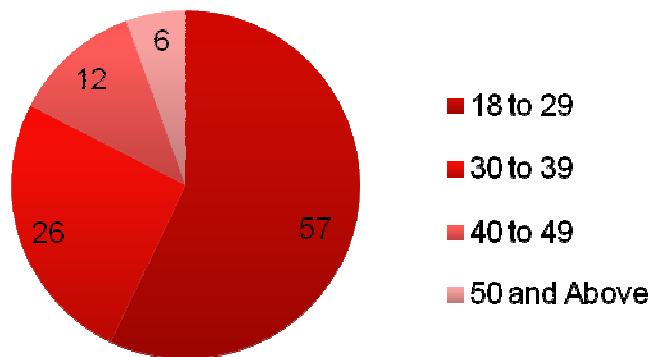
Country of Residence



Base: Total Sample – N= 8,528

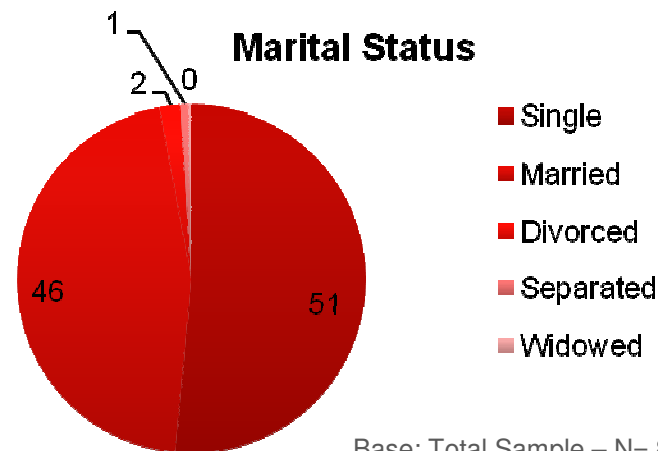
Respondent profile - Personal

Age group



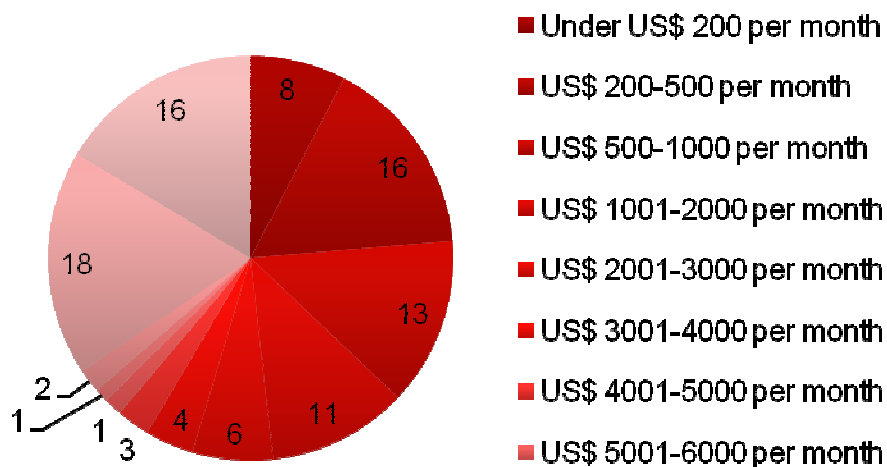
Base: Total Sample – N= 8,528

Marital Status



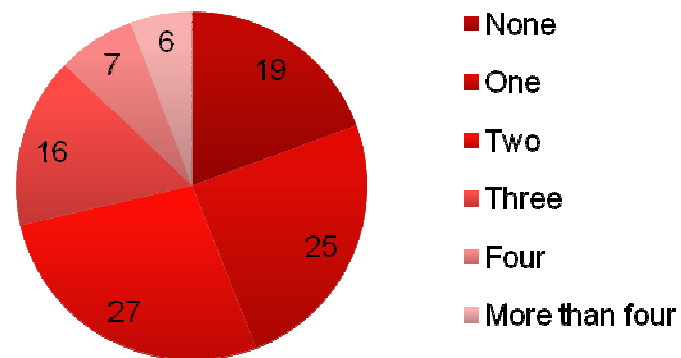
Base: Total Sample – N= 8,528

Monthly Personal Income



Base: Total Sample – N= 8,528

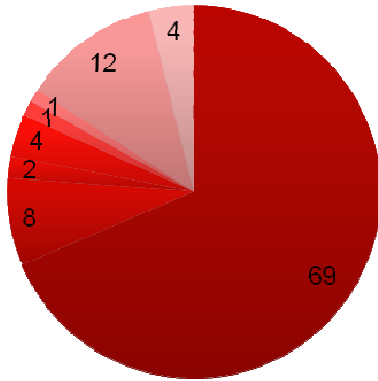
No. of children



Base: Total Sample – N= 4,138

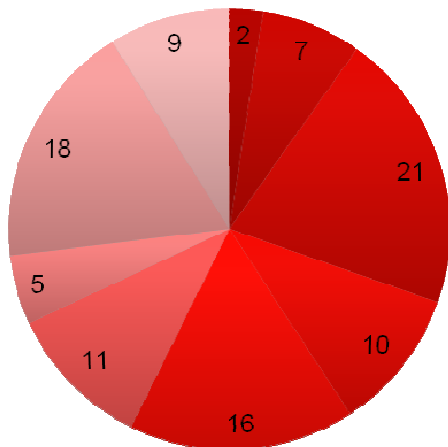
Respondent profile - Organizational

Work Status



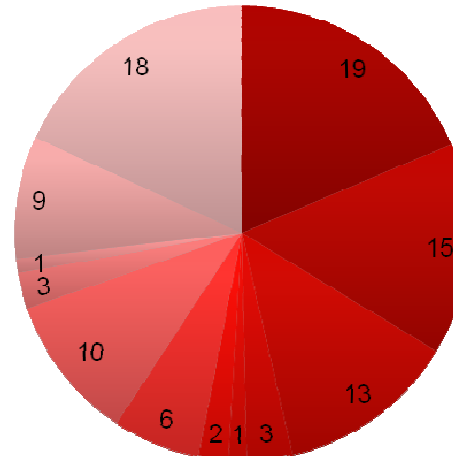
- Working full time (30 or more hours per week)
- Working part time (8 to 29 hours per week)
- Working part time (Less than 8 hours a week)
- Full time student
- Retired
- Full-time home-maker or housewife
- Unemployed
- Other

Level of Seniority



- CEO/ President/ Chairman/ Owner/Self employed
- Director or Senior Manager
- Professional [i.e. requiring specific professional qualification]
- Middle manager
- Junior manager/ team leader

Sector



- Private sector - Multinational company
- Private sector - Large Local company
- Private sector - Small or Medium Local company
- Private sector - Self owned company
- Private sector - Family owned company [your family]
- Private sector - Family owned company [others]

Base: Total Sample – N=8,528

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 33% 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	8528	498	103	1740	750	204	192	650	166	602	179	861	468	164	770
Financial															
Better	27	31	15	31	18	24	22	21	25	32	34	29	27	24	24
Same	35	42	40	33	31	42	38	39	42	32	34	36	33	40	36
Worse	30	17	37	26	44	27	32	30	26	25	26	29	34	27	33
Don't know	9	11	9	10	7	6	8	10	7	11	7	7	6	9	7
Country's economy															
Better	22	28	21	12	12	27	18	29	34	17	30	24	26	24	26
Same	33	41	32	30	32	34	43	36	39	23	35	32	38	38	35
Worse	32	18	32	45	45	22	33	17	14	50	19	29	20	18	26
Don't know	13	14	15	13	11	17	6	17	13	10	16	15	16	20	13
Consumer Behaviour															
Good time to buy	19	26	17	15	16	22	18	19	19	19	17	18	15	19	20
Neutral time to buy	33	22	32	33	25	34	45	19	37	42	40	35	28	30	38
Bad time to buy	39	38	42	44	54	38	32	49	33	28	32	37	48	41	36
Don't know	9	13	9	8	5	6	5	13	11	10	12	10	8	10	6

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 perceived as neutral to not very good time 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	8528	498	103	1740	750	204	192	650	166	602	179	861	468	164	770
Business Conditions															
Good time	27	39	13	25	19	28	28	32	31	18	24	37	29	24	17
Neutral time	32	25	40	31	31	32	40	24	34	37	43	33	24	31	34
Bad time	31	20	33	33	42	31	23	28	22	39	22	18	36	32	43
Don't know	11	16	15	12	9	9	9	16	13	6	11	12	10	13	6
Employment															
Plenty available	13	9	8	10	6	18	6	10	14	9	17	25	12	8	12
Not many available	34	35	33	33	33	35	34	33	38	38	37	32	32	29	34
Very few available	48	50	55	52	58	42	57	53	43	47	37	37	51	59	49
Don't know	5	6	4	4	3	5	3	4	5	7	8	6	5	4	5

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 and Bahrain (both 41%) rank highest on reduced number of employees.
- 62% 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	8528	498	103	1740	750	204	192	650	166	602	179	861	468	164	770
Number of employees															
More employees	26	21	24	25	19	27	33	21	34	28	30	34	24	21	23
Same number	30	35	23	27	31	25	33	28	28	37	22	26	34	32	28
Fewer employees	30	21	41	32	34	38	23	26	21	23	33	28	26	27	41
Don't know	15	24	12	15	15	11	12	25	17	11	14	12	16	20	9
Salary vis-a-vis Cost of Living															
Increased more than cost of living	5	4	5	3	3	6	2	3	9	12	5	5	4	5	5
Increased similar to cost of living	19	19	16	18	13	18	21	14	14	22	27	22	17	18	17
Not kept pace with cost of living	62	53	66	67	70	63	63	54	63	57	57	57	68	51	68
Don't know	14	23	14	12	14	14	15	28	14	9	11	16	10	25	11

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, Kuwait, and Qatar 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	8528	498	103	1740	750	204	192	650	166	602	179	861	468	164	770
Financial															
Will be better	48	48	32	48	42	51	51	43	48	57	53	51	45	43	47
Will remain the same	14	13	19	11	15	18	17	9	12	17	14	15	15	21	18
Become worse	8	5	15	6	12	4	7	5	8	9	6	7	8	2	11
Don't know	30	34	34	34	31	27	26	44	31	17	27	27	32	34	24
Country's Economy															
Will be better	36	37	35	24	25	50	31	46	51	26	49	40	42	43	43
Will remain the same	21	28	26	16	24	18	28	17	21	24	18	20	22	29	24
Become worse	24	14	25	38	32	15	20	11	8	33	16	21	11	12	18
Don't know	19	21	14	21	19	17	21	25	20	16	17	19	24	17	15

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

- Kuwait, Qatar and Oman feel business conditions will be better next year.
- Qatar, Oman, Kuwait and UAE also expect some improvement in the employment opportunities. Pakistan, Jordan, Egypt and Bahrain 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	8528	498	103	1740	750	204	192	650	166	602	179	861	468	164	770
Business Conditions															
Will be better	44	49	39	36	33	58	47	49	52	38	56	47	46	45	50
Will remain the same	23	23	25	22	26	20	28	16	22	28	20	23	23	21	25
Become worse	15	9	17	21	22	9	9	7	5	20	6	12	13	10	13
Don't know	18	19	19	21	19	13	16	28	20	14	18	18	19	23	11
Employment															
Will be better	27	21	17	19	17	39	21	29	33	19	45	33	25	21	35
Will remain the same	28	35	31	26	32	24	35	24	26	26	23	26	33	31	26
Become worse	30	25	38	38	37	24	28	23	27	41	13	27	23	31	26
Don't know	16	19	15	16	14	14	16	24	14	14	19	13	19	16	13

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

- Most of the countries 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	6987	374	86	1487	636	181	150	428	144	455	159	738	416	127	666
Prospects															
High	15	16	13	14	11	18	12	15	17	14	21	15	13	24	13
Neutral	38	29	37	40	33	45	41	28	38	56	40	37	30	27	42
Low	38	39	40	38	45	30	34	41	33	25	33	41	49	35	38
Don't know	9	16	10	7	11	7	13	16	12	5	6	7	8	13	8
Career Growth															
High	20	20	8	18	14	22	20	22	21	20	21	24	22	24	18
Neutral	36	27	29	39	31	40	41	28	35	47	42	34	30	28	36
Low	37	39	55	37	47	33	32	37	35	27	32	36	41	38	41
Don't know	7	14	8	6	8	5	7	13	10	5	5	6	7	10	5

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 Qatar & 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	26	34	22	22	26	27	31	29	26	21	36	29	37	28	22
Neutral	34	24	40	37	29	36	40	25	42	42	34	32	31	30	35
Low	31	28	31	33	35	29	17	32	22	31	27	33	25	28	35
Don't know	9	14	7	8	9	9	12	14	10	6	3	6	7	14	9
Compensation															
High	9	9	10	8	6	15	11	10	7	9	13	9	8	9	9
Neutral	34	20	40	38	25	32	37	22	37	44	42	34	25	23	36
Low	48	55	44	46	59	43	43	51	48	41	39	49	59	57	48
Don't know	9	16	6	8	9	10	9	17	8	7	6	8	9	11	7

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

- 56% of the respondents don't plan to purchase a vehicle.
- Of those who do plan to purchase one, 55% 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	8528	498	103	1740	750	204	192	650	166	602	179	861	468	164	770
Vehicle															
Yes	28	29	16	25	29	34	32	27	25	30	30	34	20	26	27
No	56	51	68	57	54	52	55	50	55	58	53	51	64	63	58
Don't know	16	21	17	18	16	14	14	24	20	12	17	15	16	11	15
Types of vehicle															
Plan to buy base	2389	142	16	432	220	69	61	174	41	178	54	294	92	42	209
New	55	61	44	62	30	54	41	42	49	47	54	54	64	74	57
Used	39	35	50	32	64	46	52	49	46	46	39	42	26	21	36
Don't know	6	5	6	6	6	0	7	9	5	7	7	4	10	5	7

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 (62%) of respondents not interested in making any investment property. Within UAE 67% say they would not be buying any property.
- Of those wishing to purchase a property, majority(63%) are likely opt for a new property.

Total / Country of residence	Total	Algeria	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Base Size	8528	498	103	1740	750	204	192	650	166	602	179	861	468	164	770
Property															
Yes	21	26	12	20	11	23	15	21	25	24	25	25	20	20	19
No	62	55	70	61	75	60	70	56	52	62	56	58	63	65	67
Don't know	17	19	18	19	14	17	16	23	22	14	19	16	16	16	14
Types of property															
Plan to buy base	1820	128	12	350	82	47	28	136	42	146	45	217	95	32	144
New	63	56	58	67	61	72	68	63	62	57	56	62	68	66	65
Lived in	25	29	33	23	26	21	25	26	21	36	36	20	21	25	26
Don't know	11	15	8	11	13	6	7	12	17	8	9	18	11	9	9

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	Lebanon	Morocco	Oman	Pakistan	Qatar	Saudi Arabia	Syria	Tunisia	UAE
Base Size	8528	498	103	1740	750	204	192	650	166	602	179	861	468	164	770
Desktop or Laptop	29	34	25	27	26	26	23	30	26	35	26	30	29	21	28
Furniture	20	29	18	15	16	17	22	24	19	20	18	23	20	20	19
Digital Camera	13	15	17	10	9	13	15	12	13	19	17	12	9	10	15
LCD or Plasma Television	16	15	17	14	14	19	16	16	15	14	17	21	12	16	17
Washing Machine	10	15	9	6	7	6	7	13	6	14	9	12	9	10	10
Air Conditioner	15	16	16	19	17	9	17	11	8	18	10	19	15	16	6
Refrigerator	10	16	10	7	9	7	9	15	10	13	8	13	7	9	9
DVD or VCD Recorder or Player	6	7	7	3	4	10	4	8	5	7	7	6	4	2	6
Vacuum Cleaner	6	5	9	4	6	7	4	6	6	6	8	8	4	1	5
Normal Colour Television	5	9	4	3	5	3	3	7	5	13	4	6	4	5	3
Home Theatre System	5	4	6	4	2	8	5	4	8	4	9	8	7	2	7
Cooking Range	6	10	8	2	5	7	3	6	7	10	3	7	3	5	6
Clothes Dryer	4	5	5	2	3	3	3	5	3	8	3	6	2	4	4
Normal or Digital Camcorder	3	3	2	1	3	1	0	4	5	2	4	4	2	1	3
Video Recorder or Player	2	3	2	1	2	2	2	2	3	4	1	2	2	1	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

- KSA, Oman & Algeria are slightly optimistic about growth in the number of employees in their organization. Bahrain, Jordan & Syria hold a pessimistic view on this.
- 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	6987	374	86	1487	636	181	150	428	144	455	159	738	416	127	666
Number of employees															
Optimistic	21	25	17	17	17	23	23	25	25	21	31	27	20	24	22
Neutral	37	29	34	40	36	38	44	26	38	50	35	36	33	24	36
Pessimistic	24	23	31	27	31	22	16	22	13	12	22	22	28	26	30
Don't know	18	24	17	16	17	18	17	28	25	17	13	14	19	26	12
Staffing requirements															
Optimistic	19	24	19	13	16	24	27	22	22	20	23	18	19	20	18
Neutral	37	26	37	39	36	36	44	26	35	45	41	36	30	28	39
Pessimistic	25	24	26	27	32	19	13	21	25	14	21	30	30	23	27
Don't know	20	26	19	21	16	20	17	31	19	21	14	15	21	28	15

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	6987	374	86	1487	636	181	150	428	144	455	159	738	416	127	666
Inflation/Rise in cost of living															
Positive	20	15	19	18	14	22	24	23	19	30	23	20	16	18	22
Neutral	21	17	30	21	17	24	19	14	24	22	27	20	15	15	22
Negative	37	37	35	38	50	32	35	34	33	26	31	41	42	37	38
Don't know	11	14	9	11	11	11	11	15	16	11	10	11	12	15	10
No Impact	11	17	7	13	9	11	11	13	8	10	9	9	15	15	8
Cost of real estate (rental or purchase)															
Positive	17	13	15	16	10	17	17	19	13	22	22	16	13	13	23
Neutral	22	17	30	20	19	27	23	15	26	31	28	20	17	19	24
Negative	34	39	33	32	43	30	34	33	33	25	30	42	37	32	35
Don't know	12	17	12	11	12	9	9	15	15	12	13	10	13	17	10
No Impact	15	16	10	21	16	17	17	17	13	10	8	11	21	20	9

Q. Inflation/Rise in cost of living

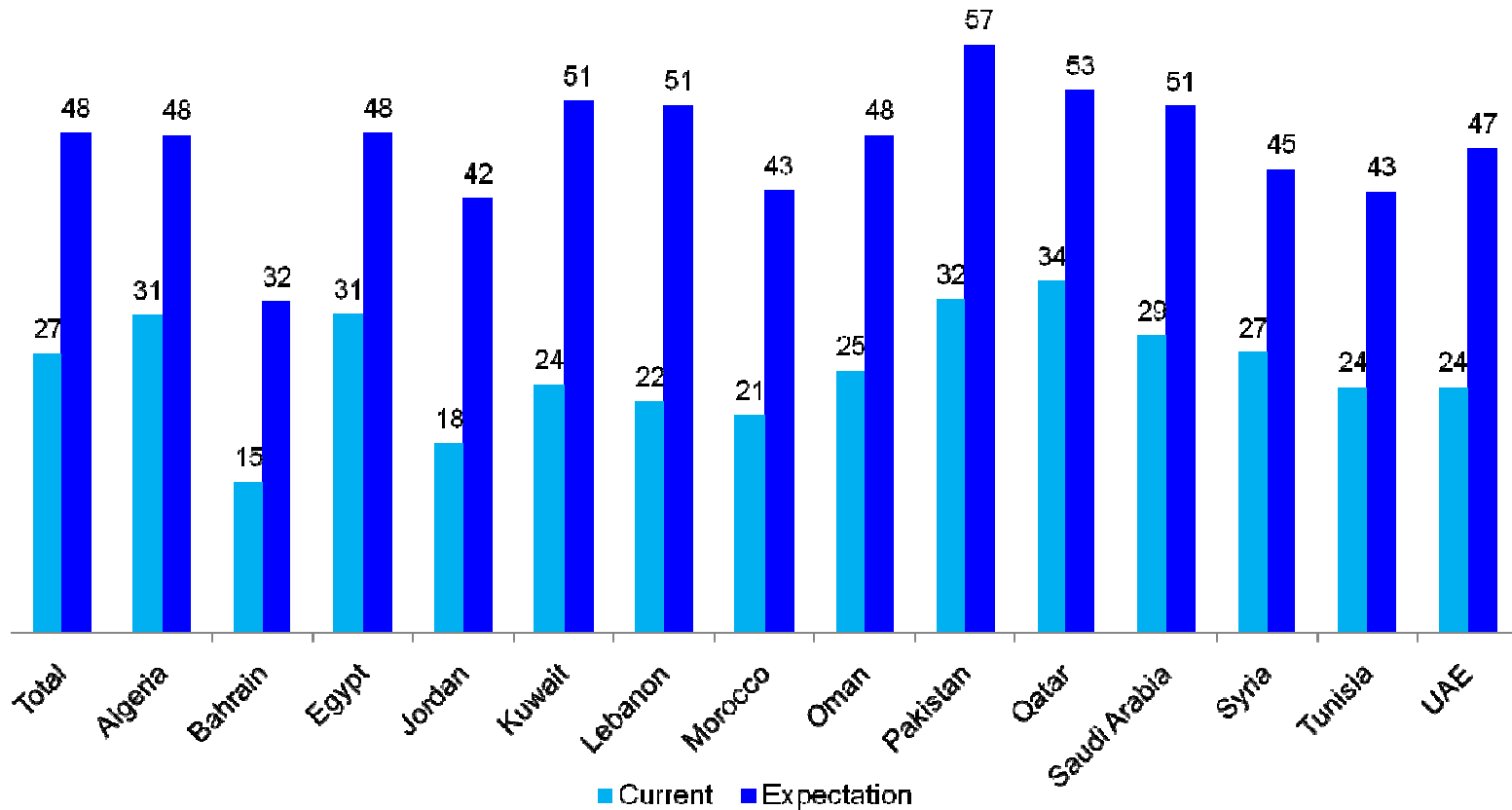
Q. Cost of real estate (rental or purchase)

APPENDIX

By COUNTRY OF RESIDENCE

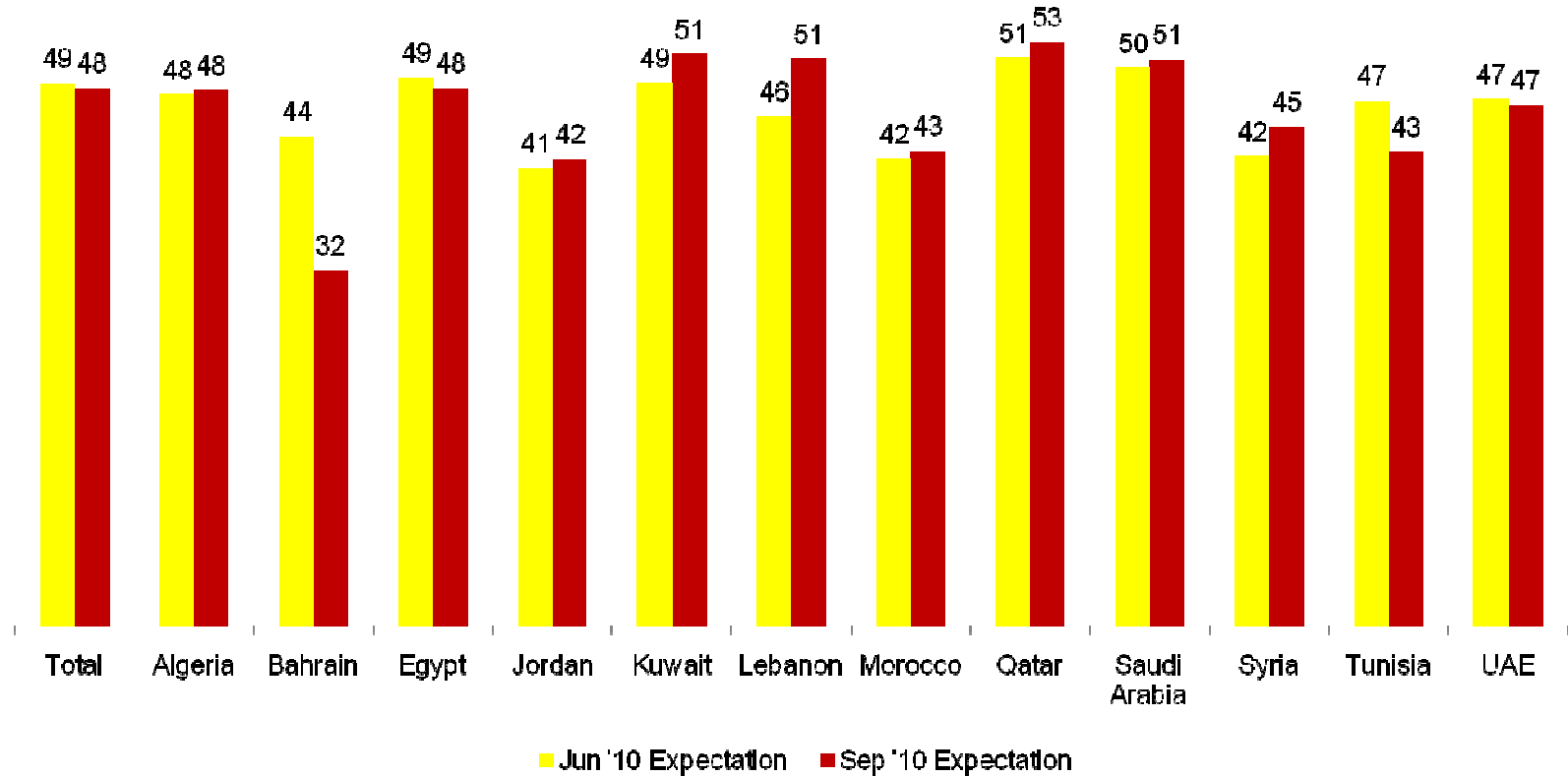
Appraisal of Personal Financial Situation – (Better option)

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



Base: Total Sample – N= 8,528

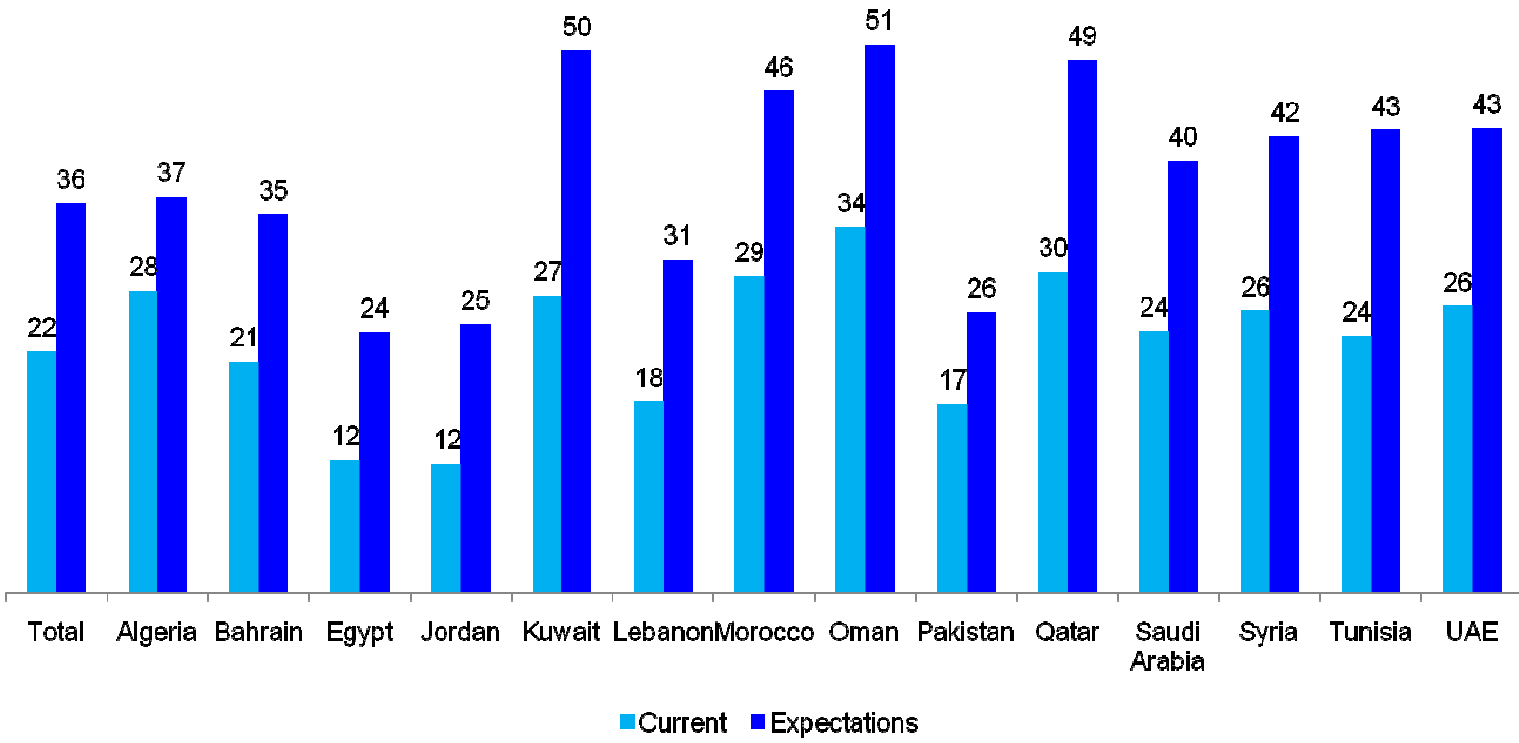
Appraisal of Personal Financial Situation – (Better option)



Base: Total Sample: Jun '10=6,211 and Sept '10=8,528

Appraisal of Country's Economy – (Better option)

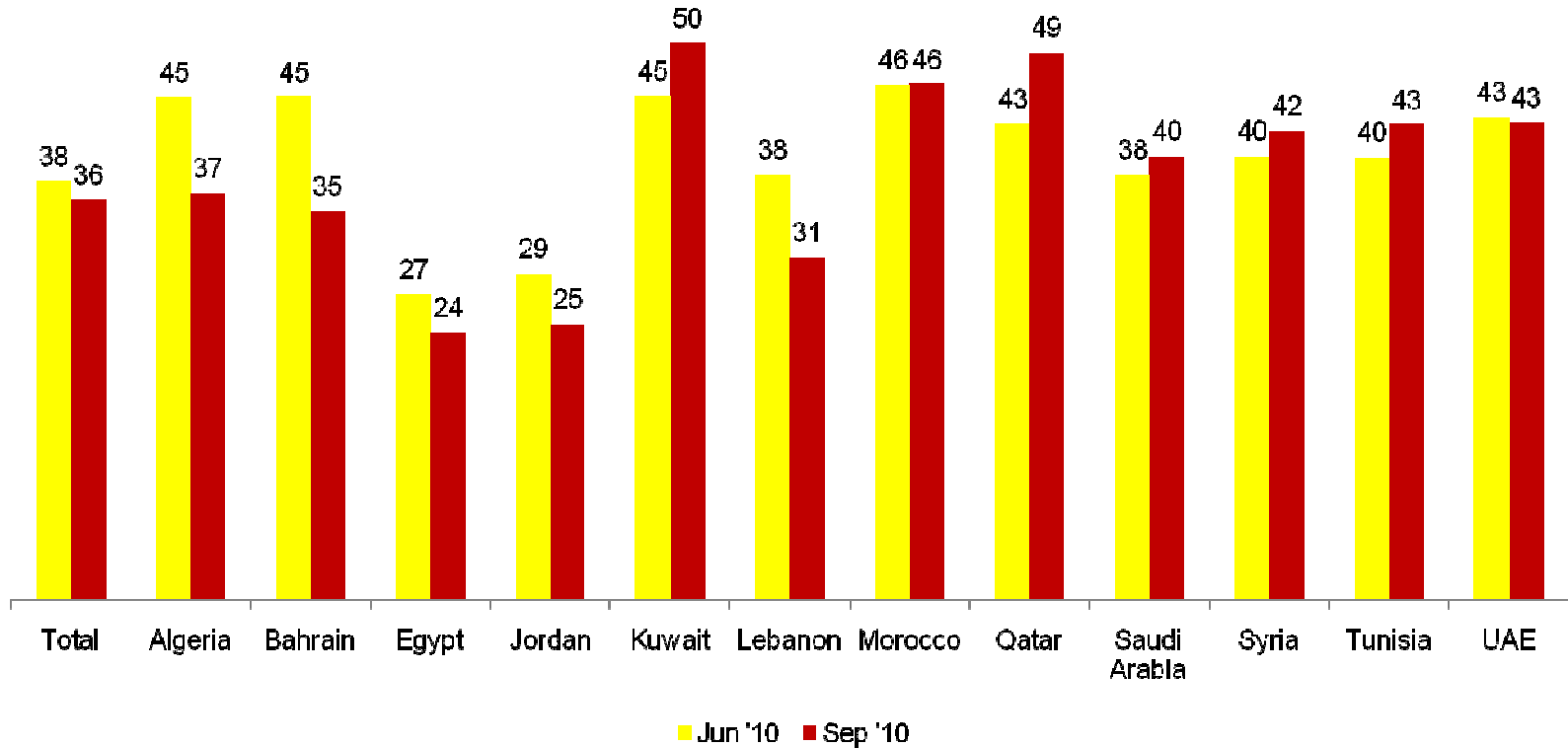
- All of the countries are optimistic about the country's future economy.



Base: Total Sample – N= 8,5281

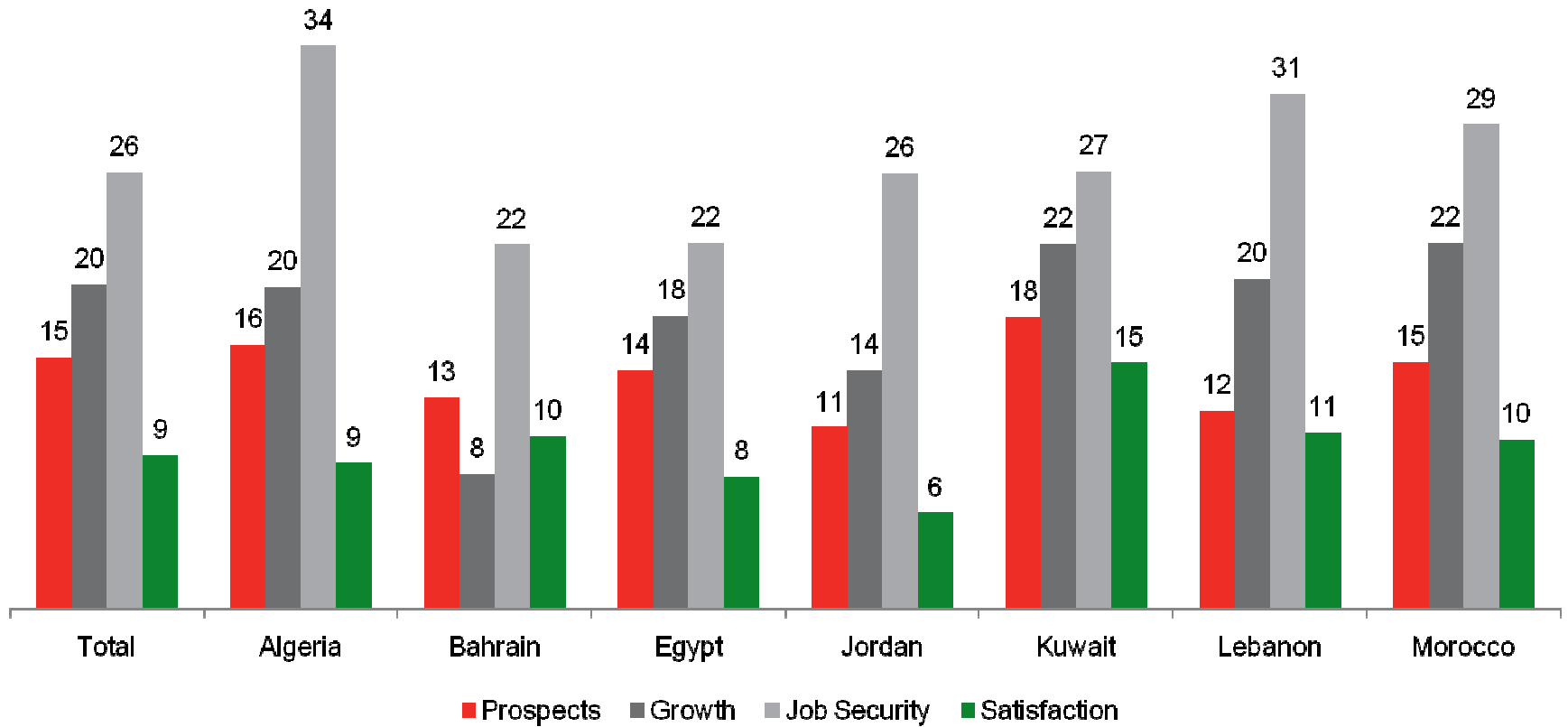
Appraisal of Country's Economy – (Better option)

- Algeria, Bahrain and Egypt see a drop in future expectations regarding country's economy as compared to last wave's expectation.



Base: Total Working Sample: Jun '10=5,114 and Sept '10=6,987

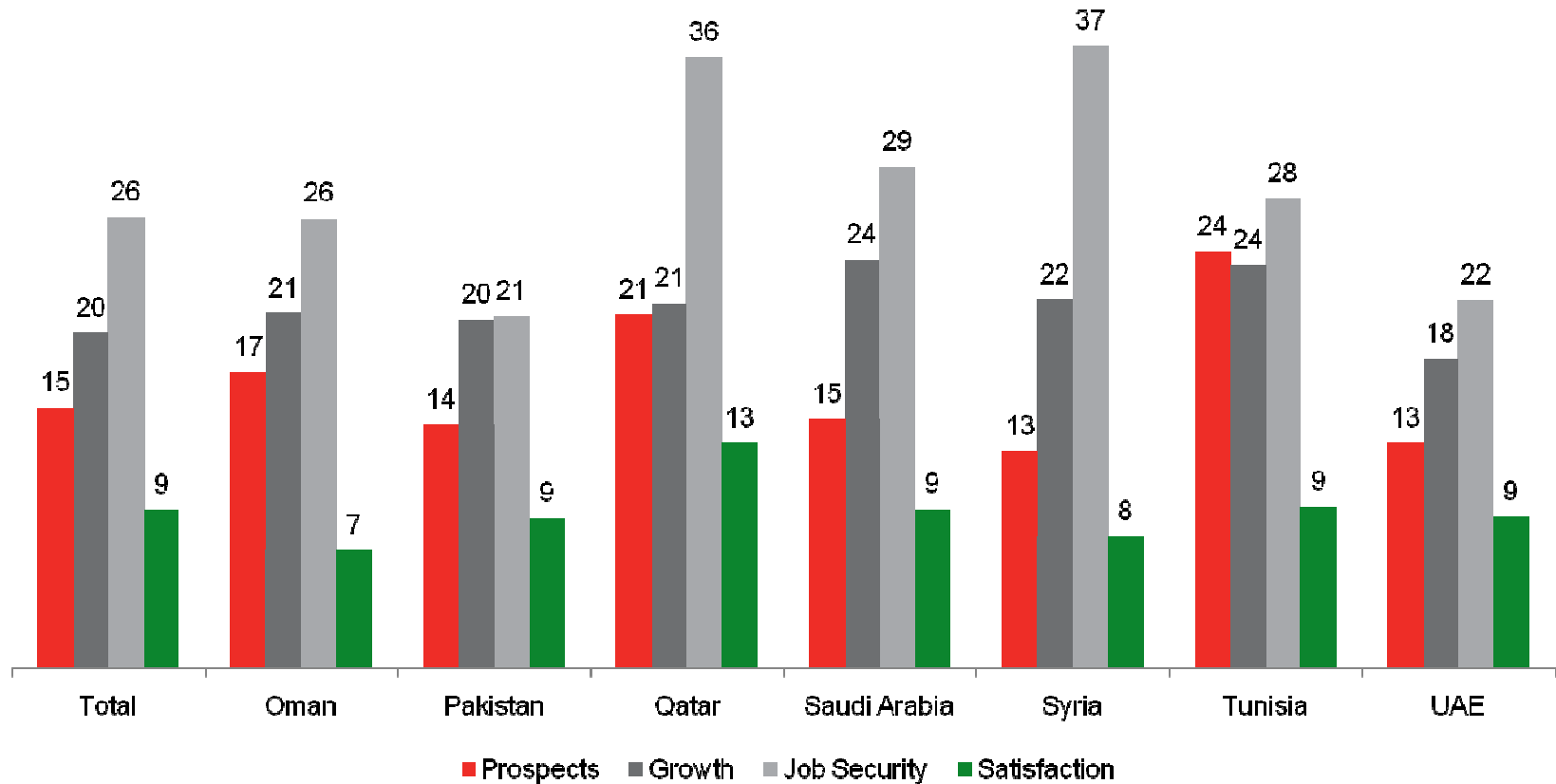
Appraisal of Career - (High Satisfaction Option)



Base: Total Working Sample – N= 6,987

Appraisal of Career - (High Satisfaction Option)

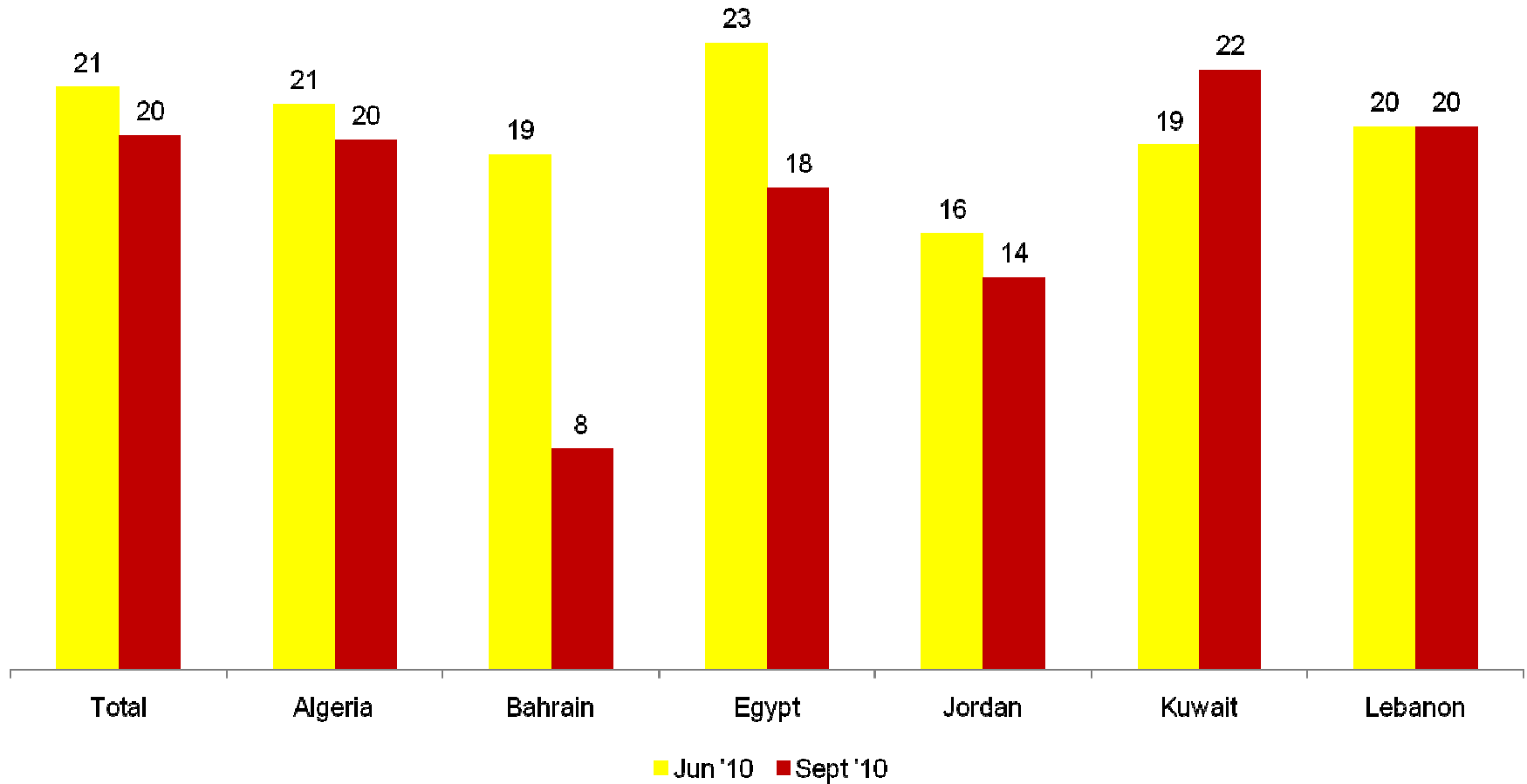
- Qatar & Syria exhibit high levels of satisfaction regarding compensation packages.



Base: Total Working Sample – N= 6,987

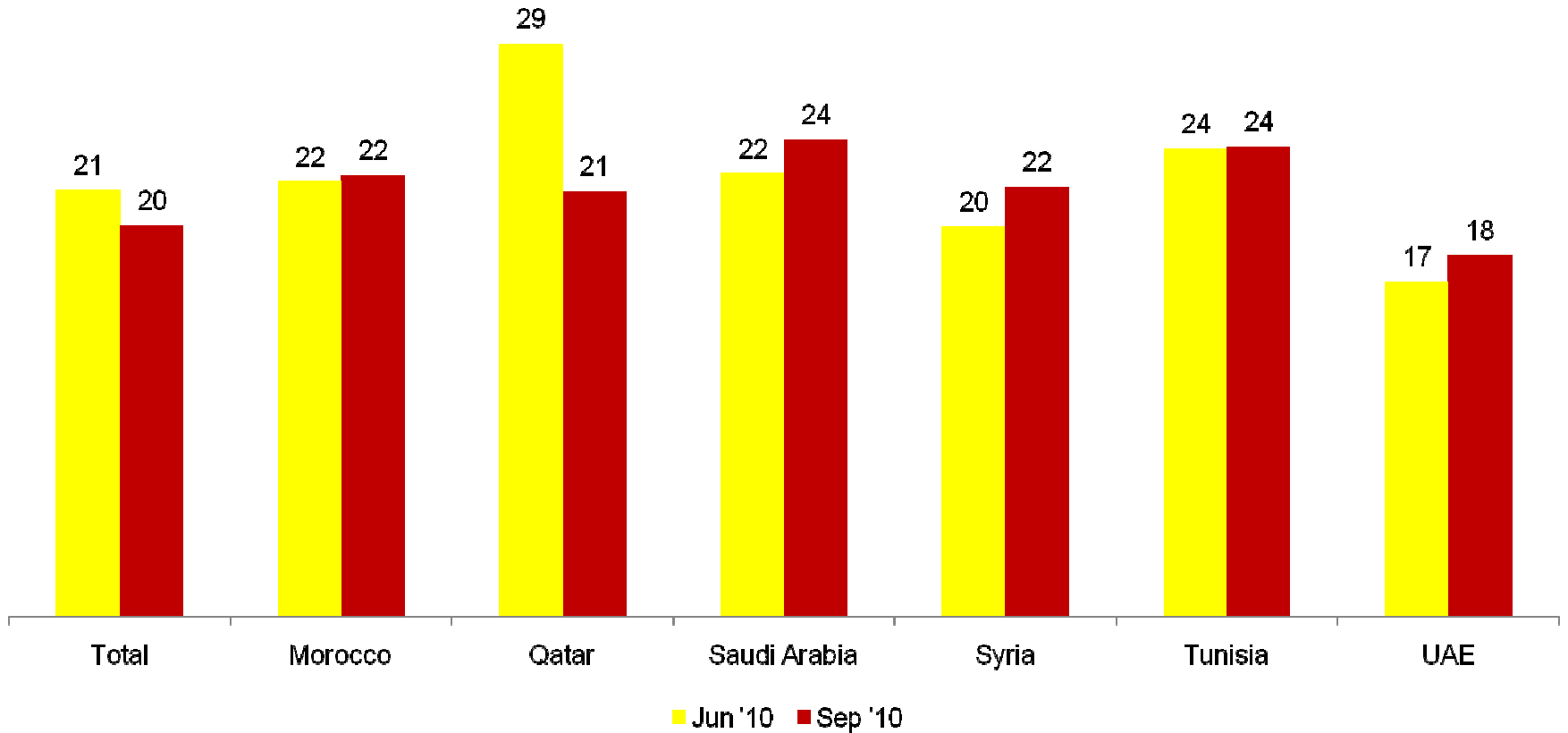
Appraisal of Career - (High Satisfaction Option)

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



Base: Total Sample: Jun '10=6,211 and Sept '10=8,528

Appraisal of Career - (High Satisfaction Option)

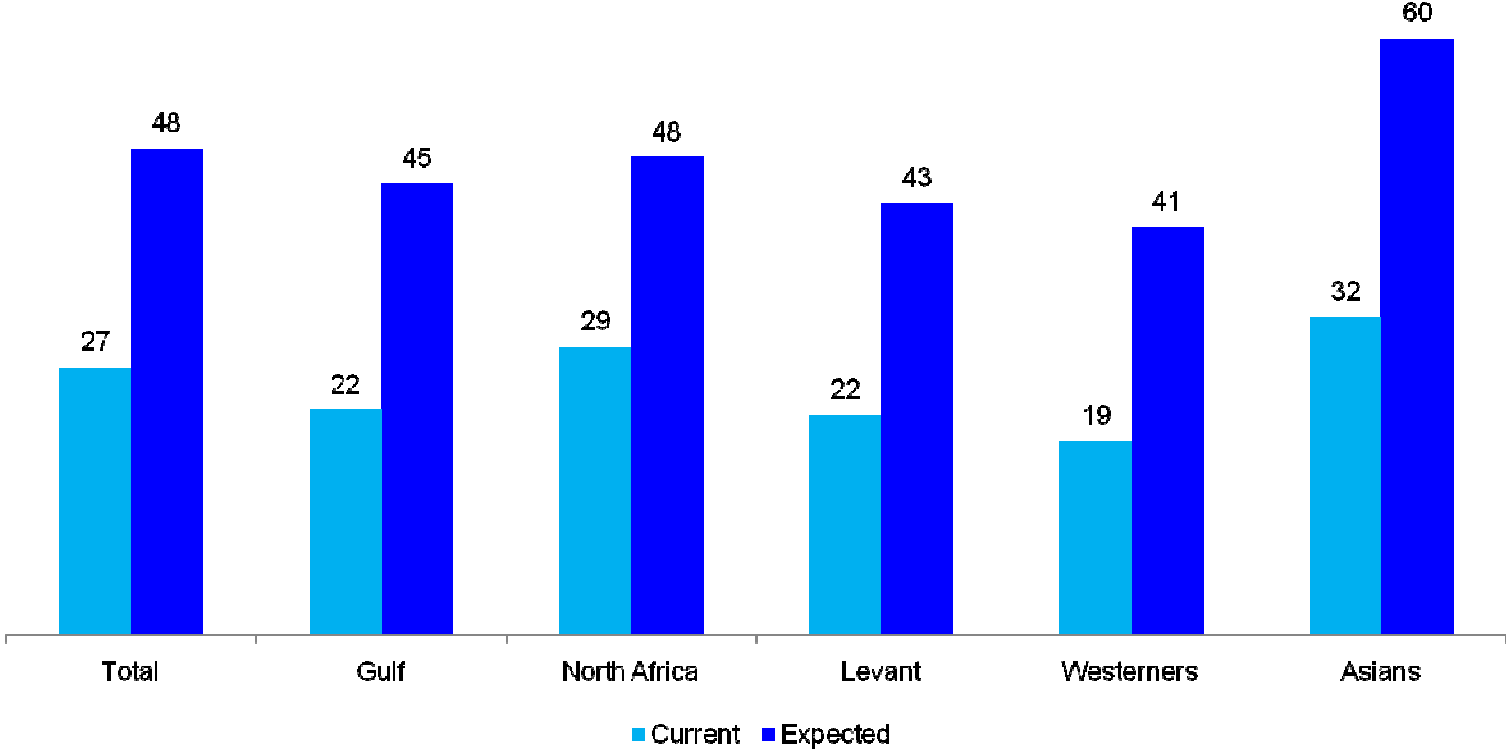


Base: Total Working Sample: Jun '10=5,114 and Sept '10=6,987

BY NATIONALITY

Appraisal of Personal Financial Situation – (Better Option)

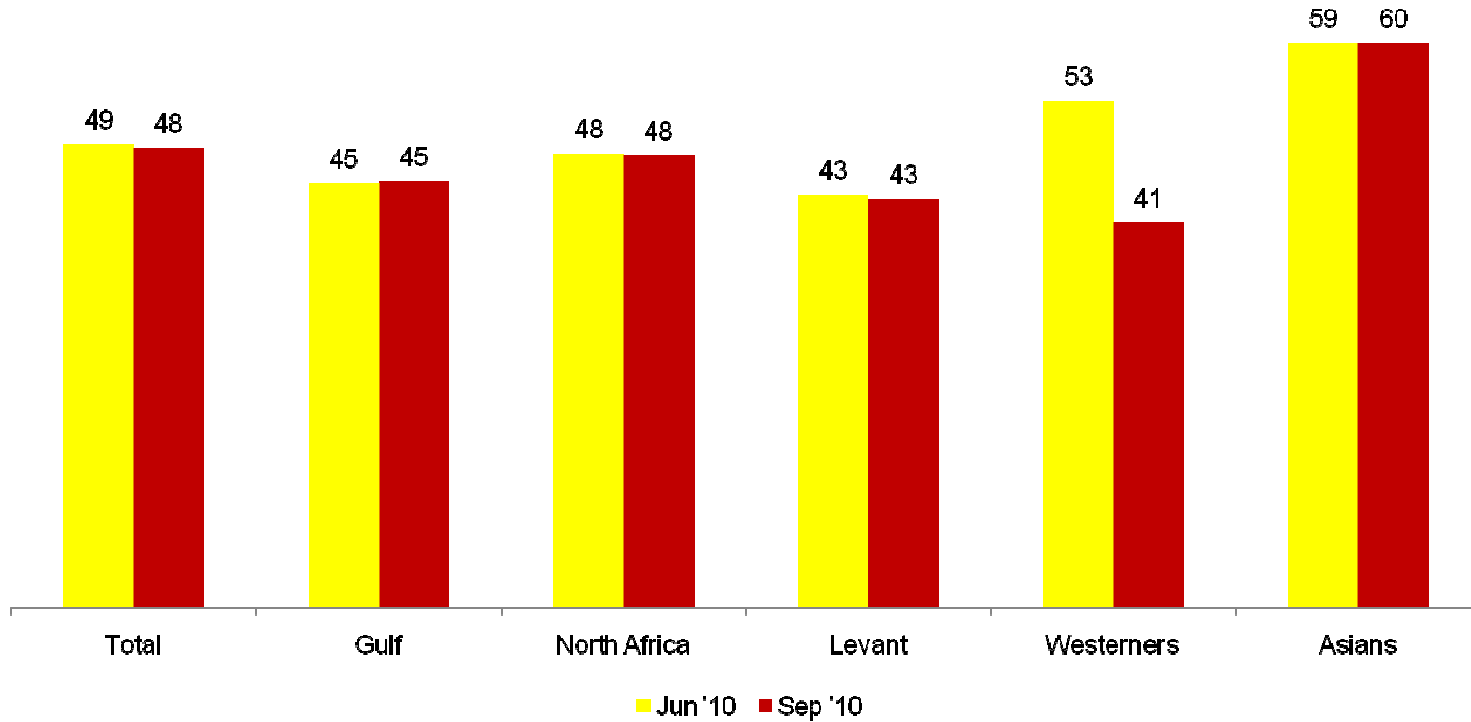
- The optimism for change in personal financial situation is positive across all nationalities led by Asians.



Base: Total Sample – N= 8,528

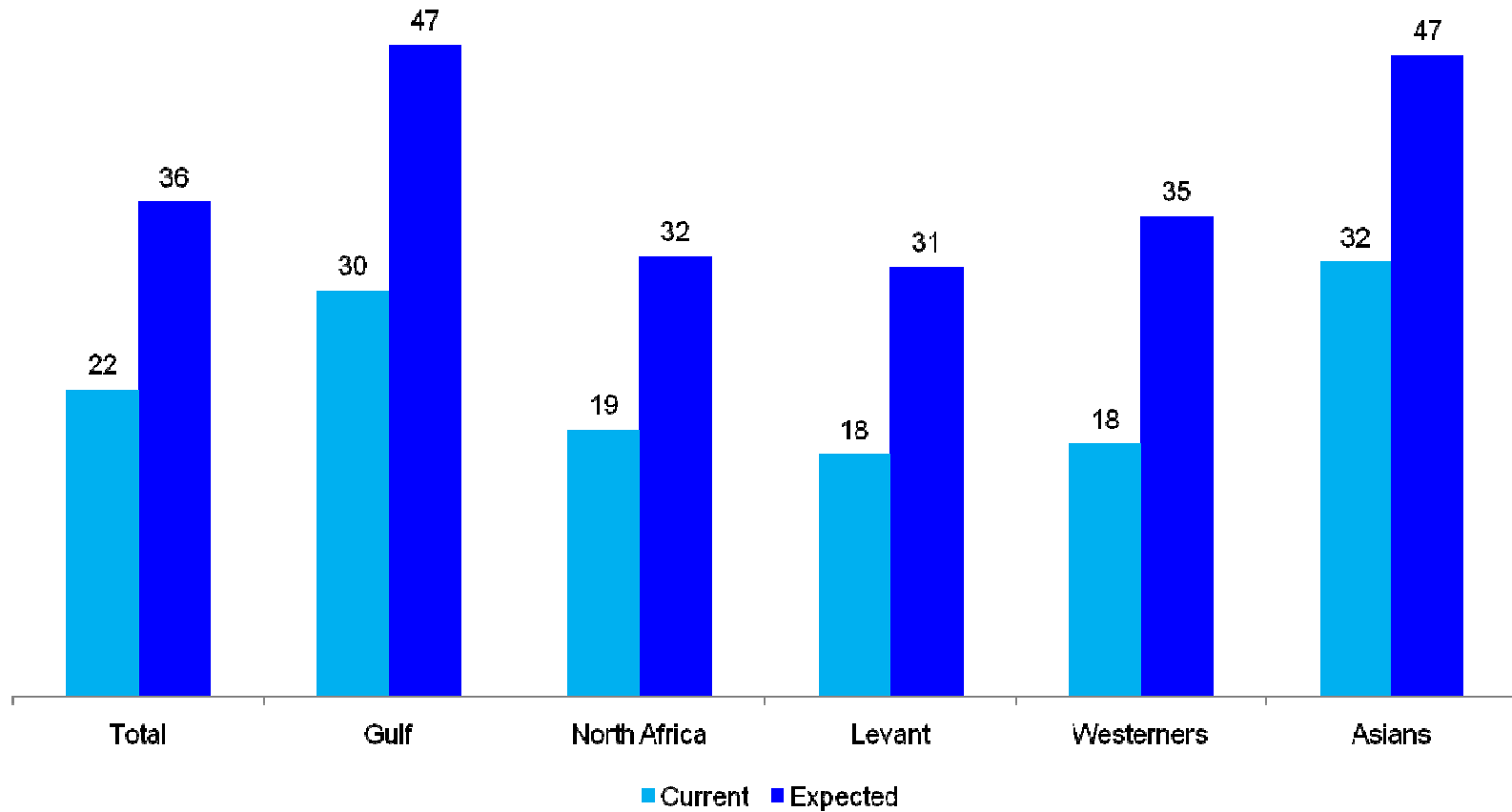
Appraisal of Personal Financial Situation – (Better Option)

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



Base: Total Sample: Jun '10=6,211 and Sept '10=8,528

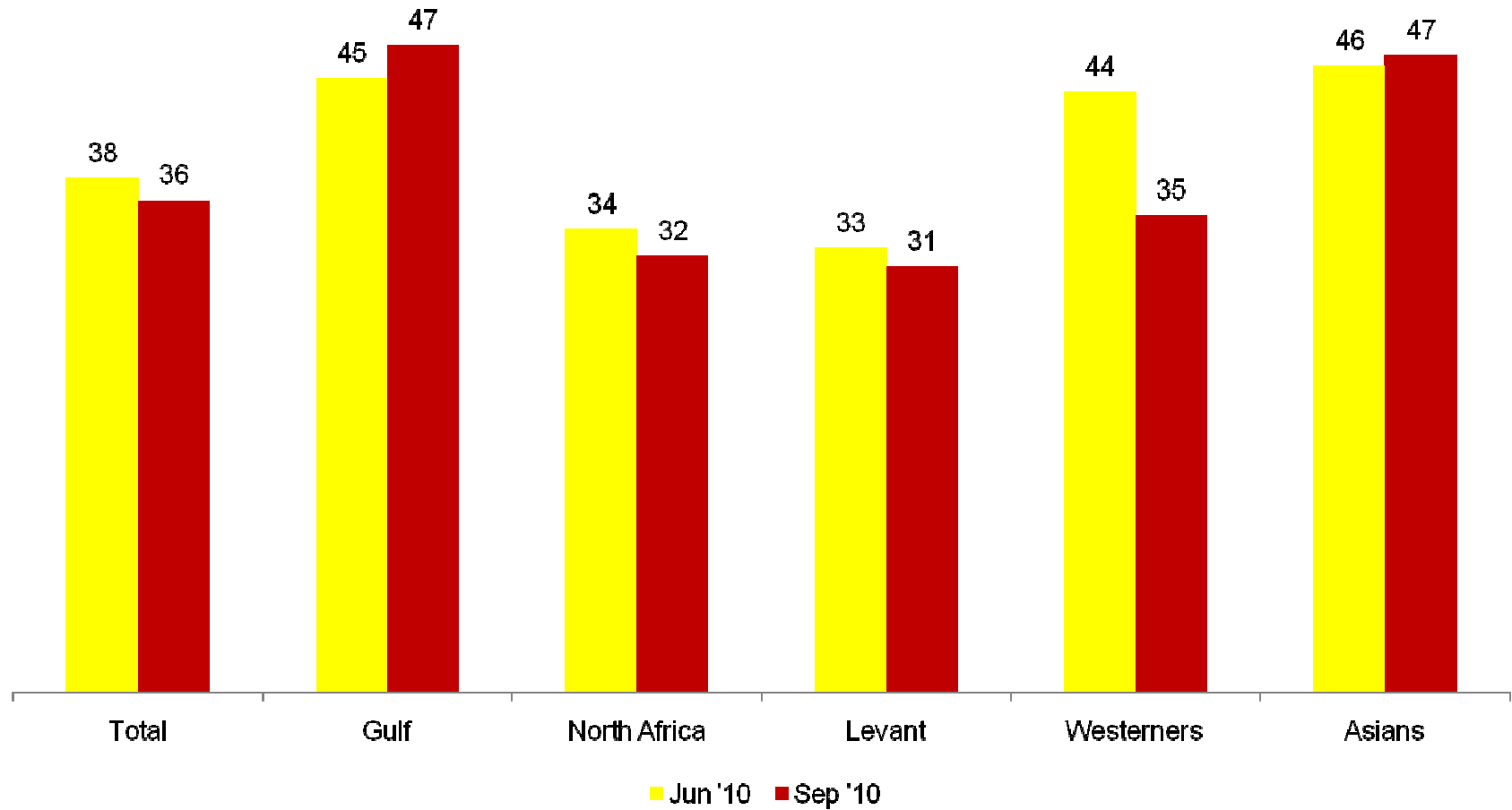
Appraisal of Country's Economy – (Better Option)



Base: Total Sample – N= 8,528

Appraisal of Country's Economy – (Better Option)

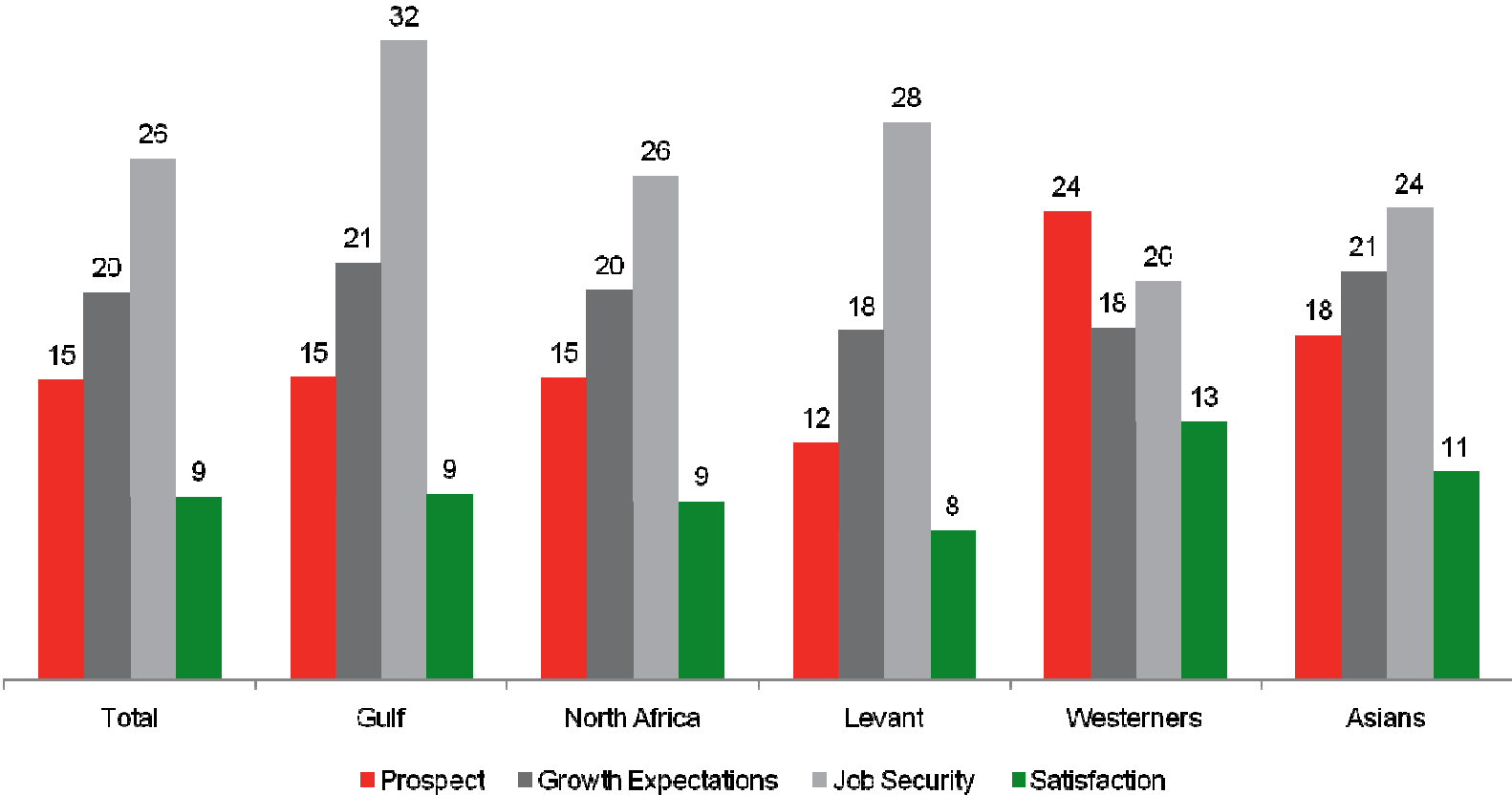
- Future expectation of improvements in country's economy negative amongst Westerners.



Base: Total Sample: Jun '10=6,211 and Sept '10=8,528

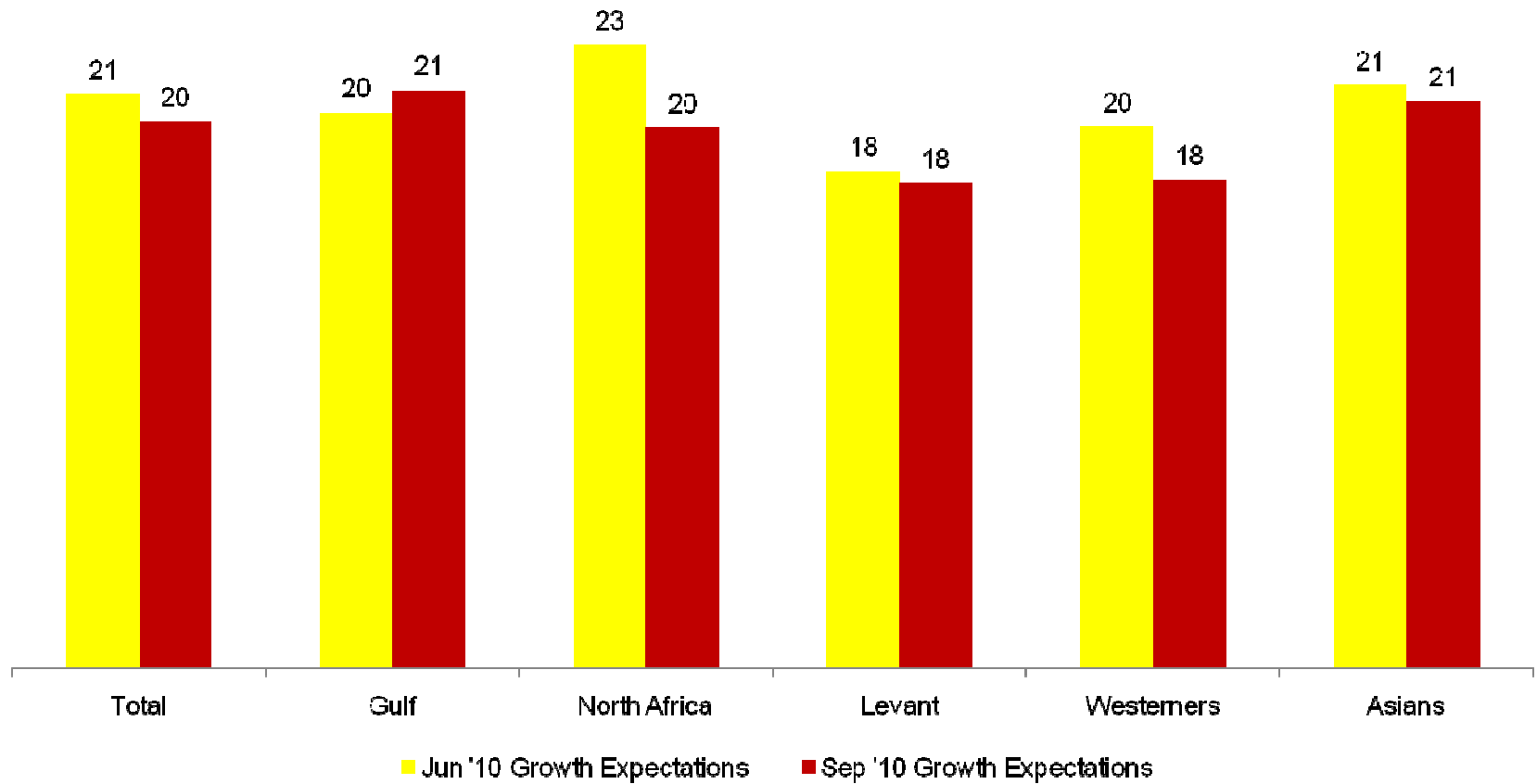
Appraisal of Career - (High Satisfaction Option)

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



Base: Total Working Sample – N= 6,987

Appraisal of Career - (High Satisfaction Option)

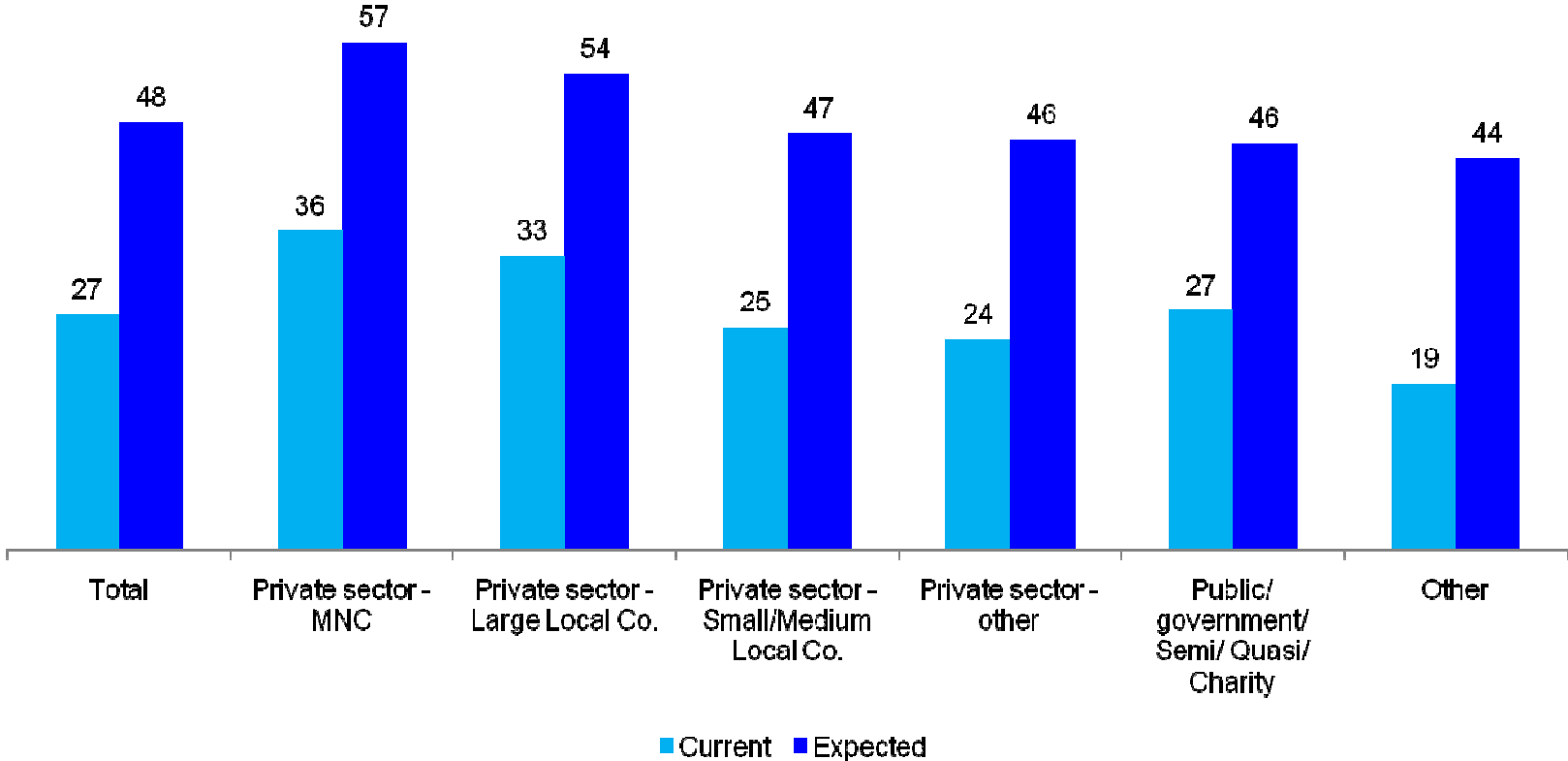


Base: Total Working Sample: Jun '10=5,114 and Sept '10=6,987

BY ORGANISATIONAL SECTOR

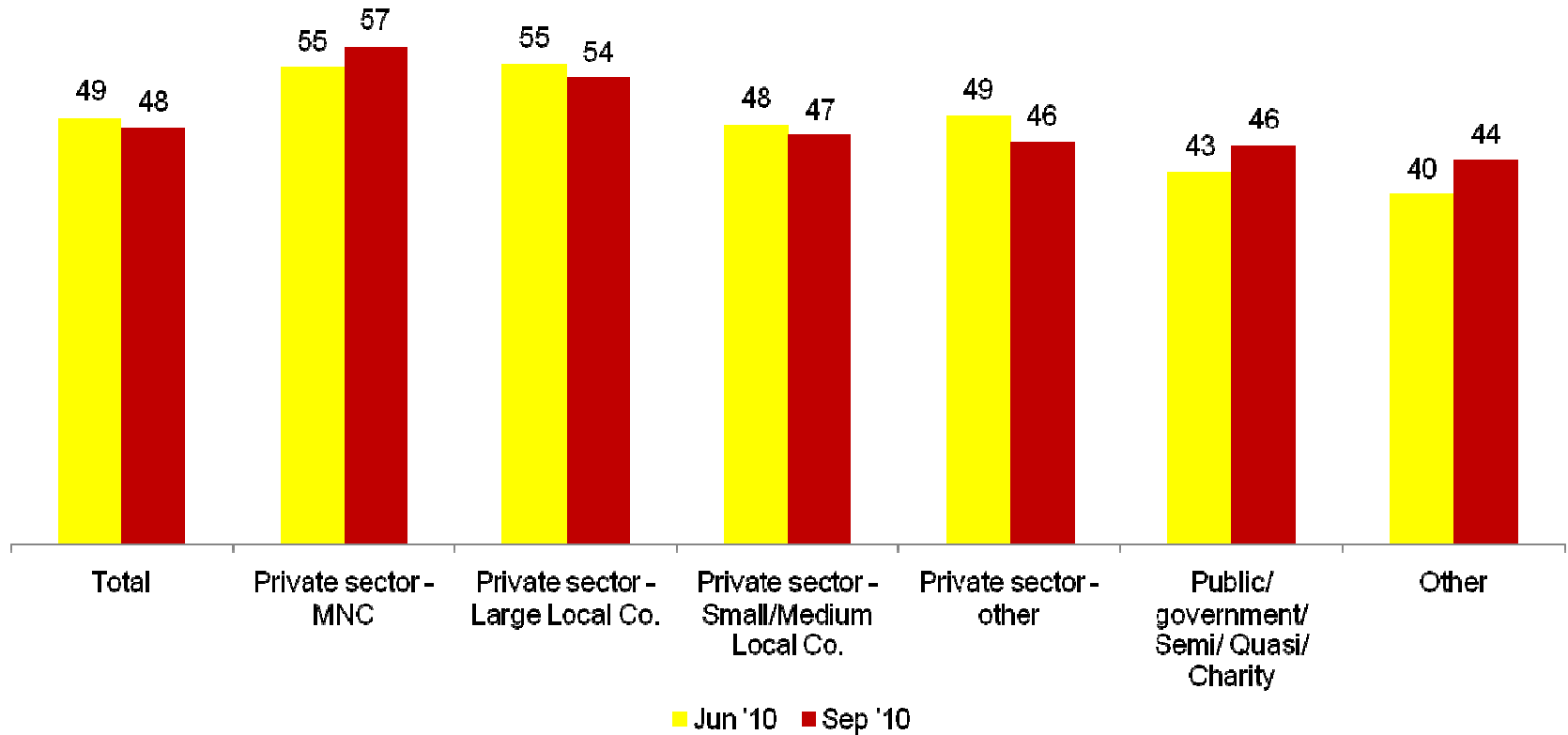
Appraisal of Personal Financial Situation - (Better Option)

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



Base: Total Sample – N= 8,528

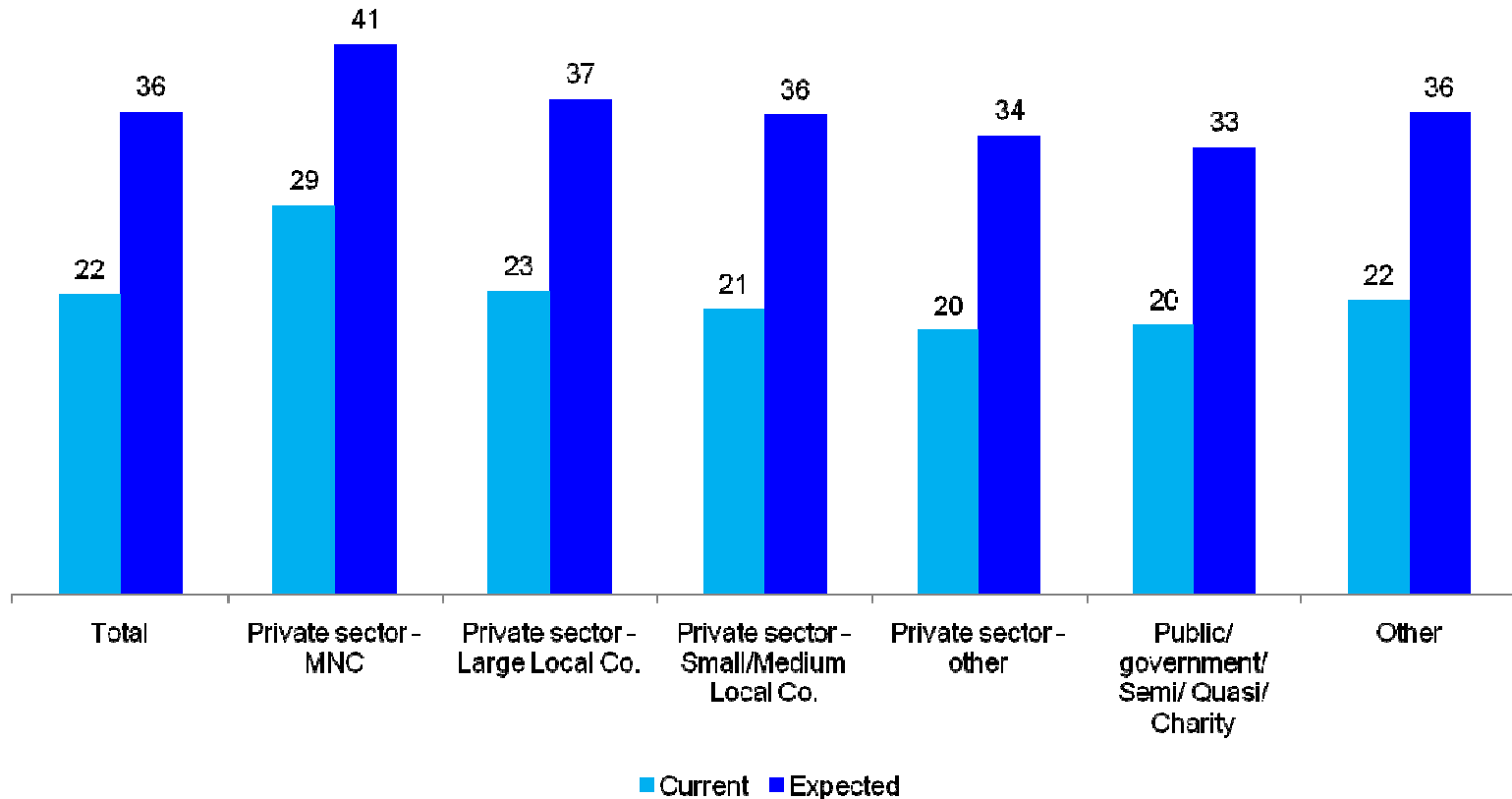
Appraisal of Personal Financial Situation - (Better Option)



Base: Total Sample: Jun '10=6,211 and Sept '10=8,528

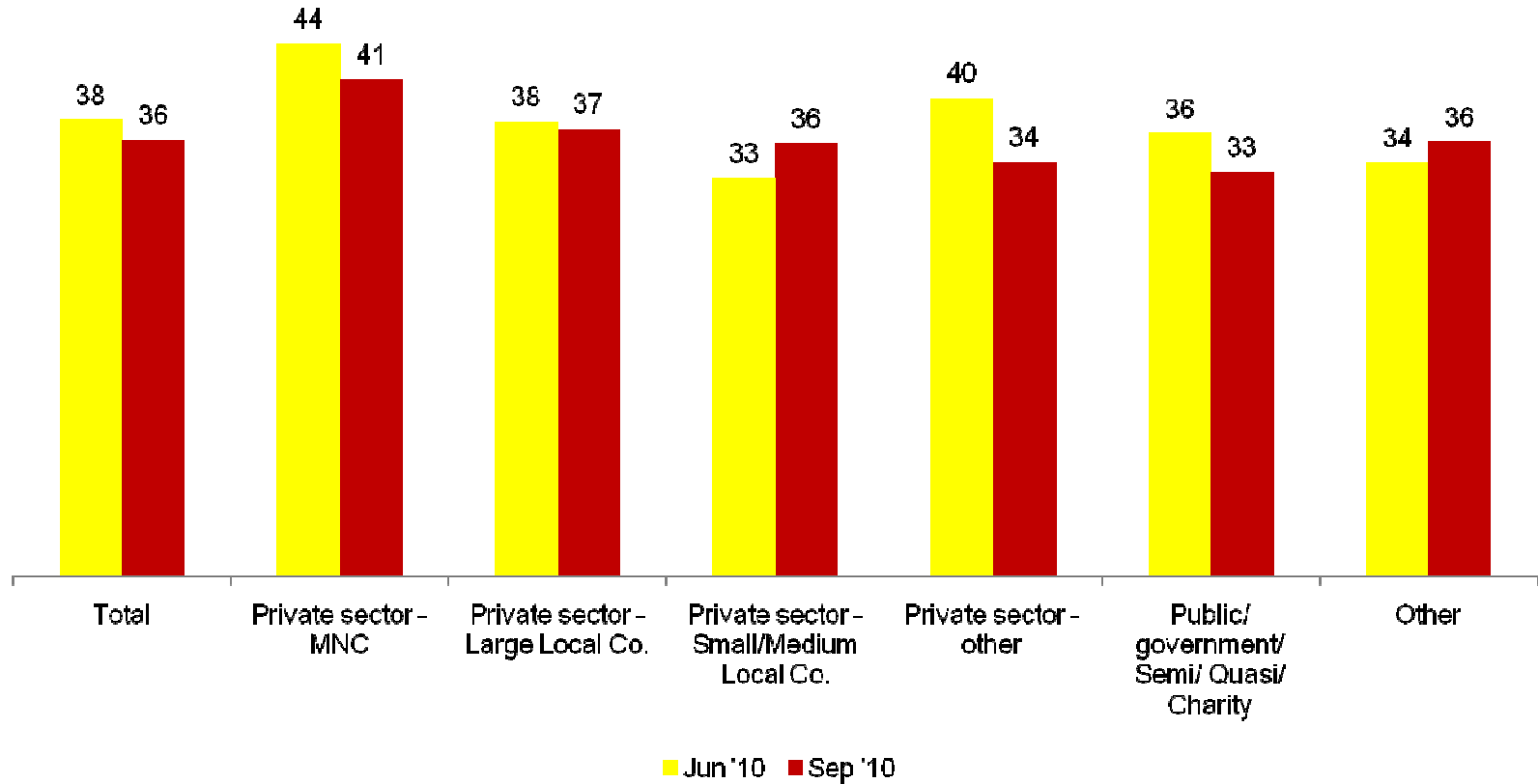
Appraisal of Country's Economy – (Better Option)

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



Base: Total Sample – N= 8,528

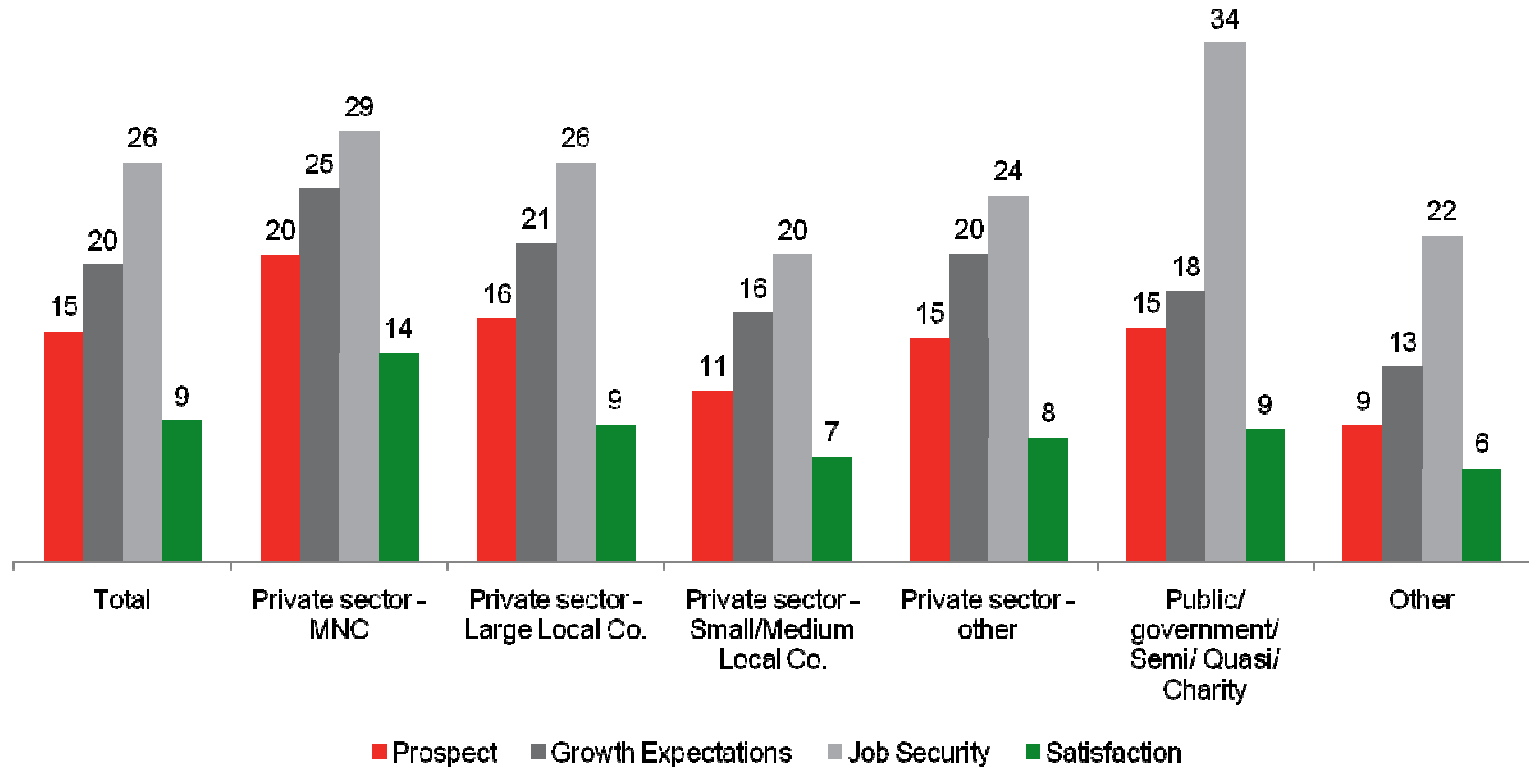
Appraisal of Country's Economy – (Better Option)



Base: Total Sample: Jun '10=6,211 and Sept '10=8,528

Appraisal of Career - (High Satisfaction Option)

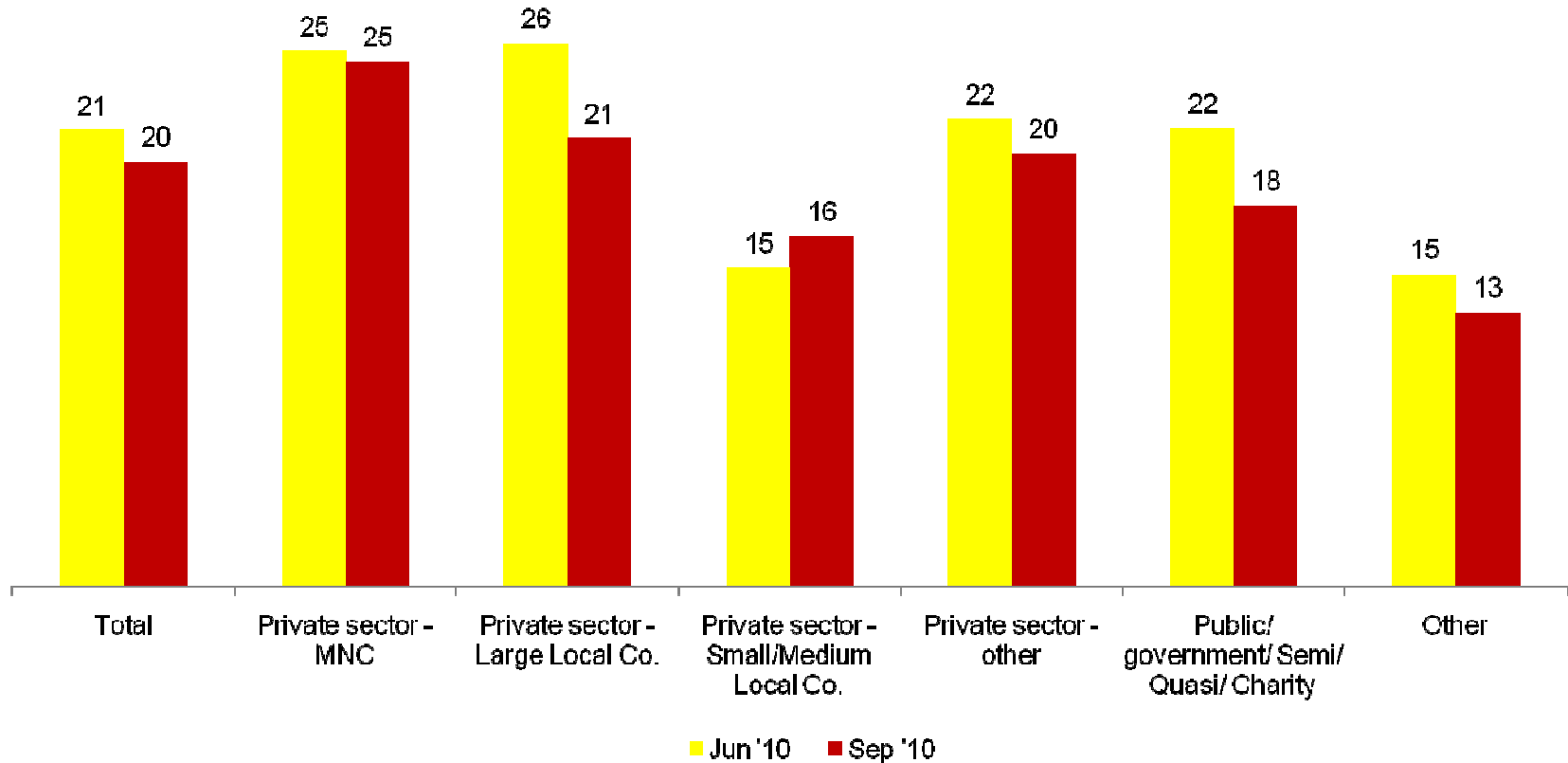
- Job security is relatively high in the public / semi govt / charity sectors.



Base: Total Working Sample – N=6,987

Appraisal of Career - (High Satisfaction Option)

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

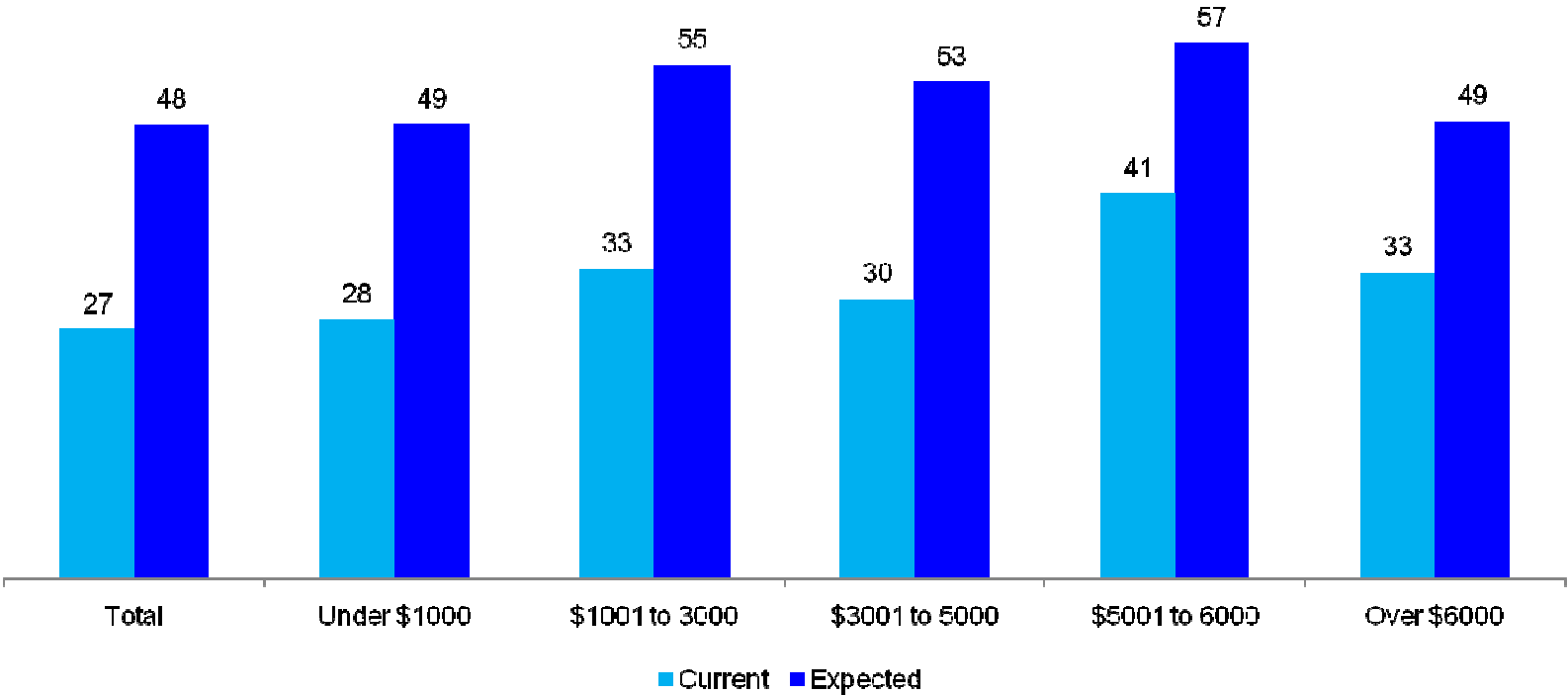


Base: Total Working Sample : Jun'10=5,114 and Sep'10=6,987

BY INCOME

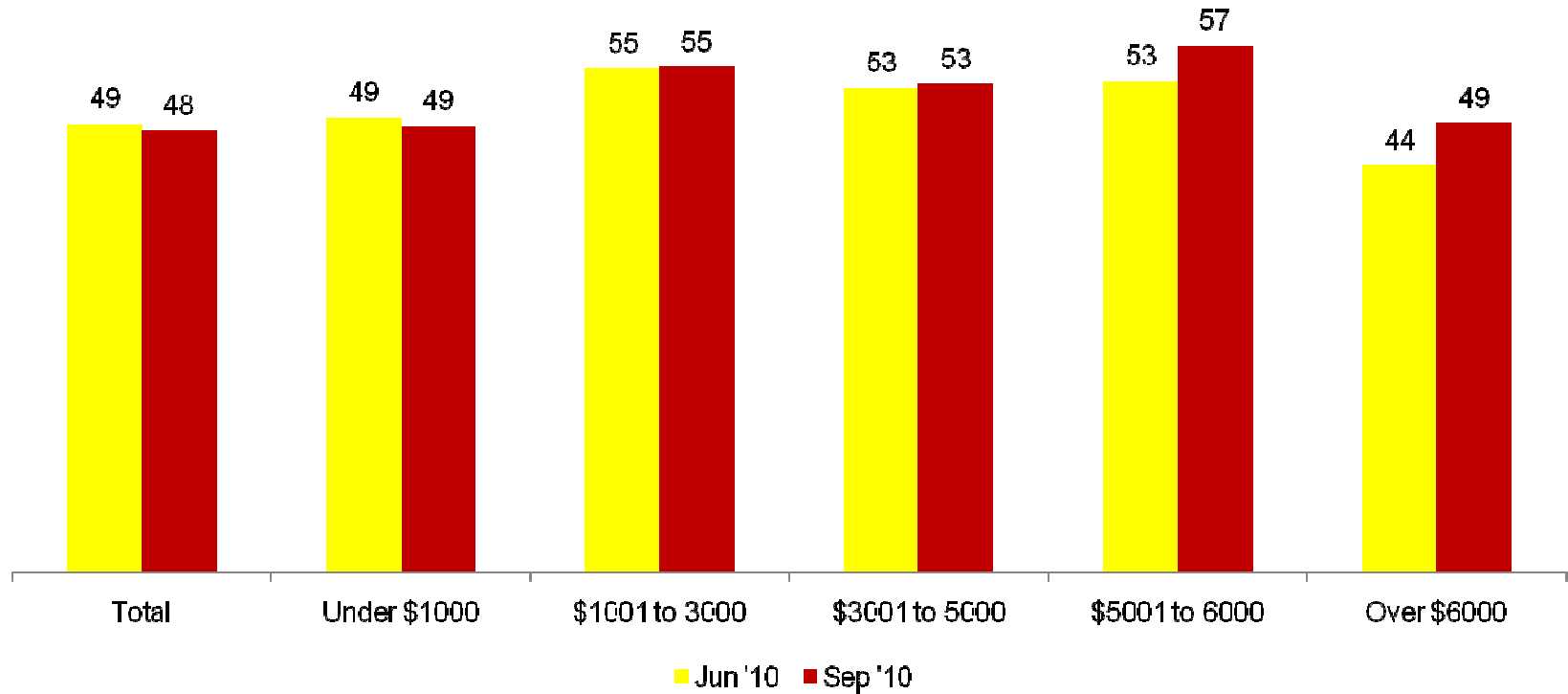
Appraisal of Personal Financial Situation – (Better Option)

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



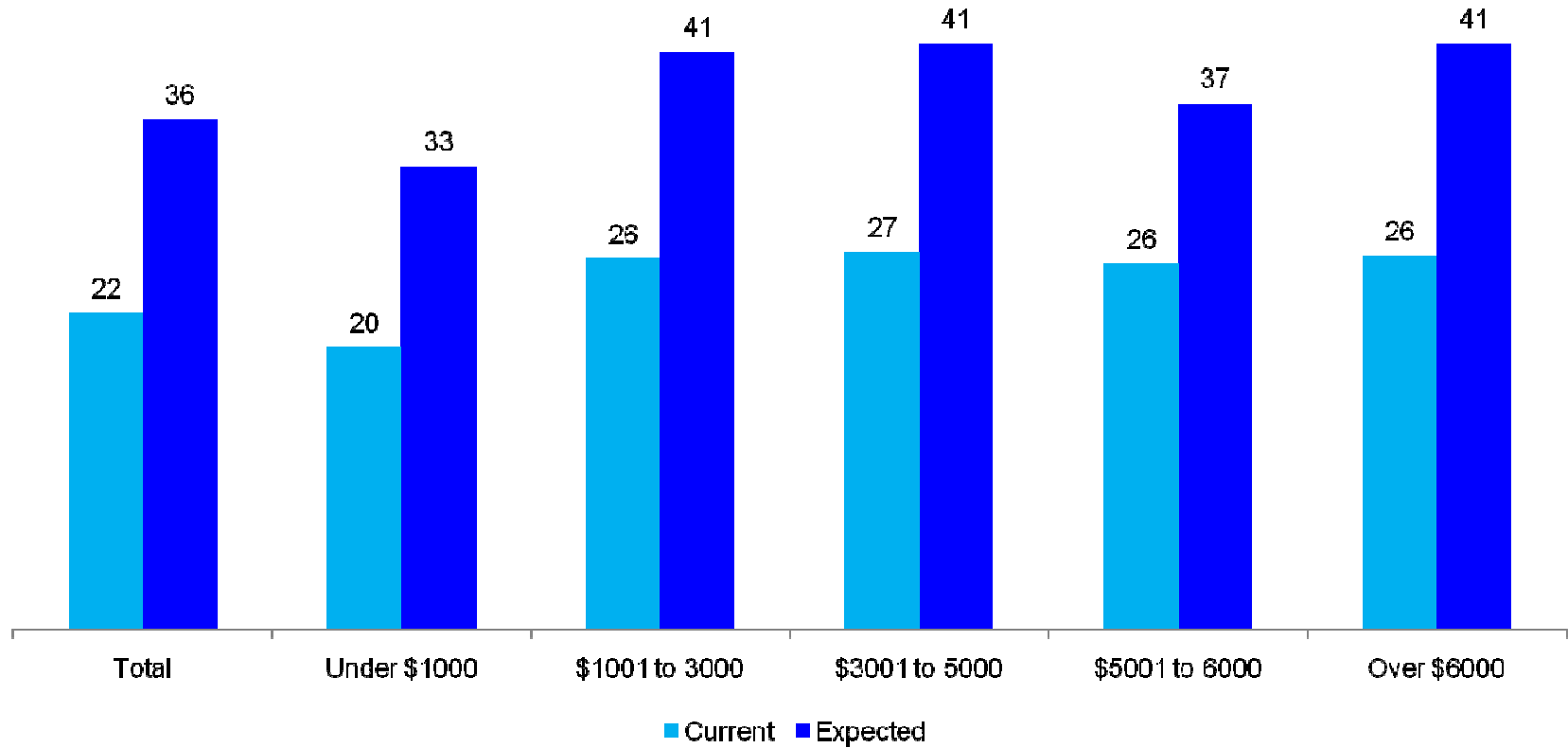
Base: Total Sample – N= 8,528

Appraisal of Personal Financial Situation – (Better Option)



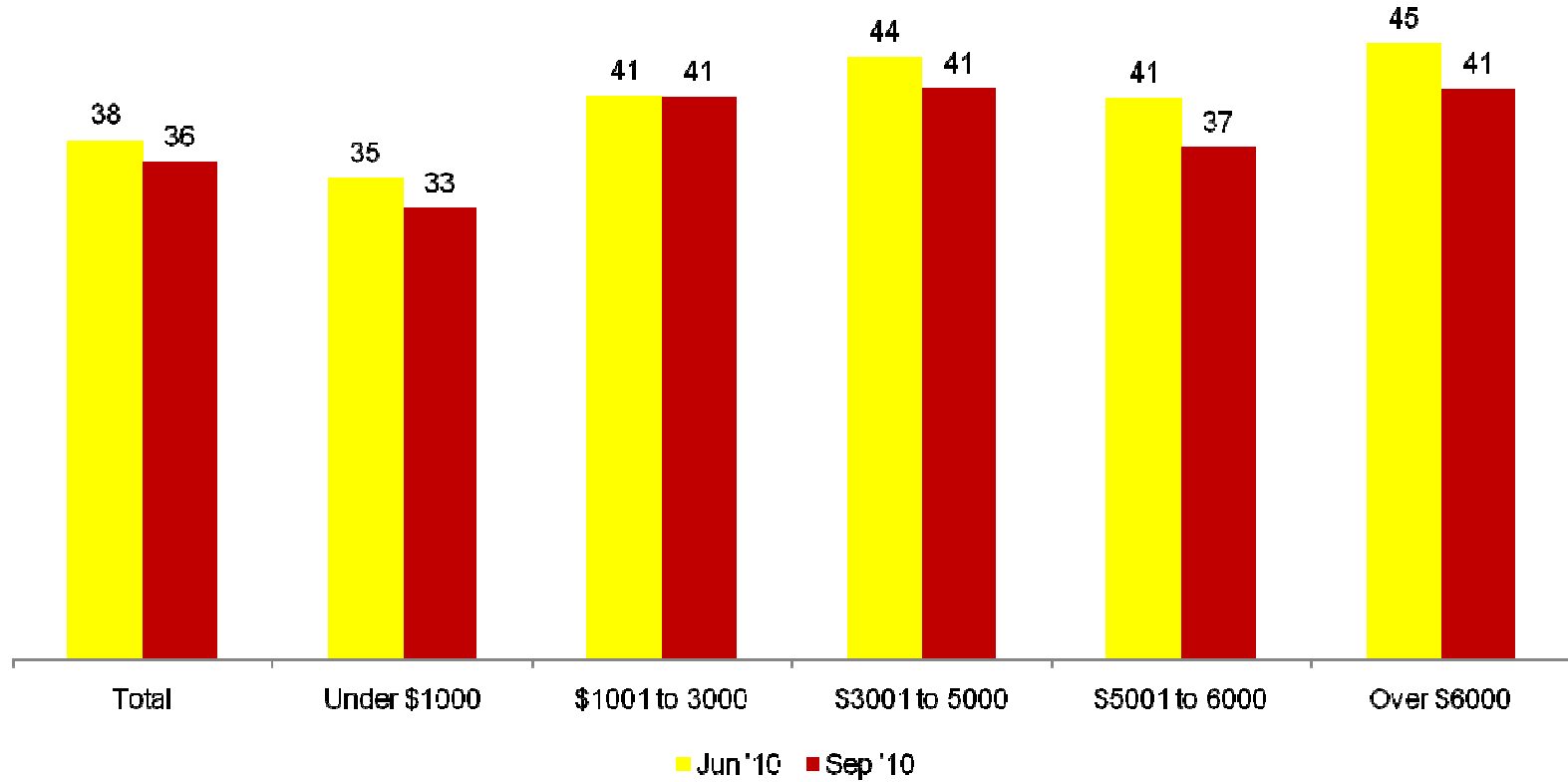
Base: Total Sample: Jun '10=6,211 and Sept '10=8,528

Appraisal of Country's Economy – (Better Option)



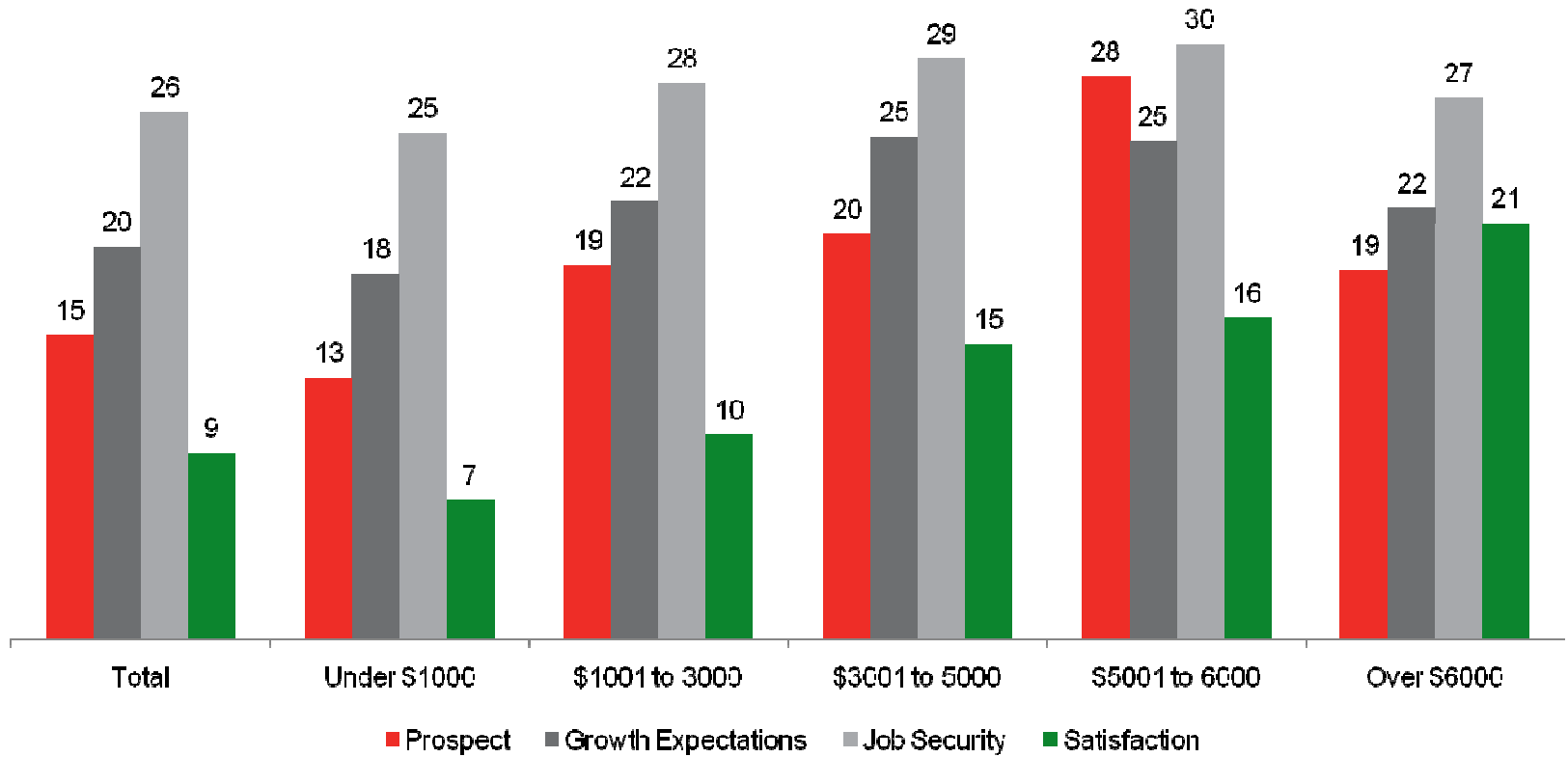
Base: Total Sample – N= 8,528

Appraisal of Country's Economy – (Better Option)



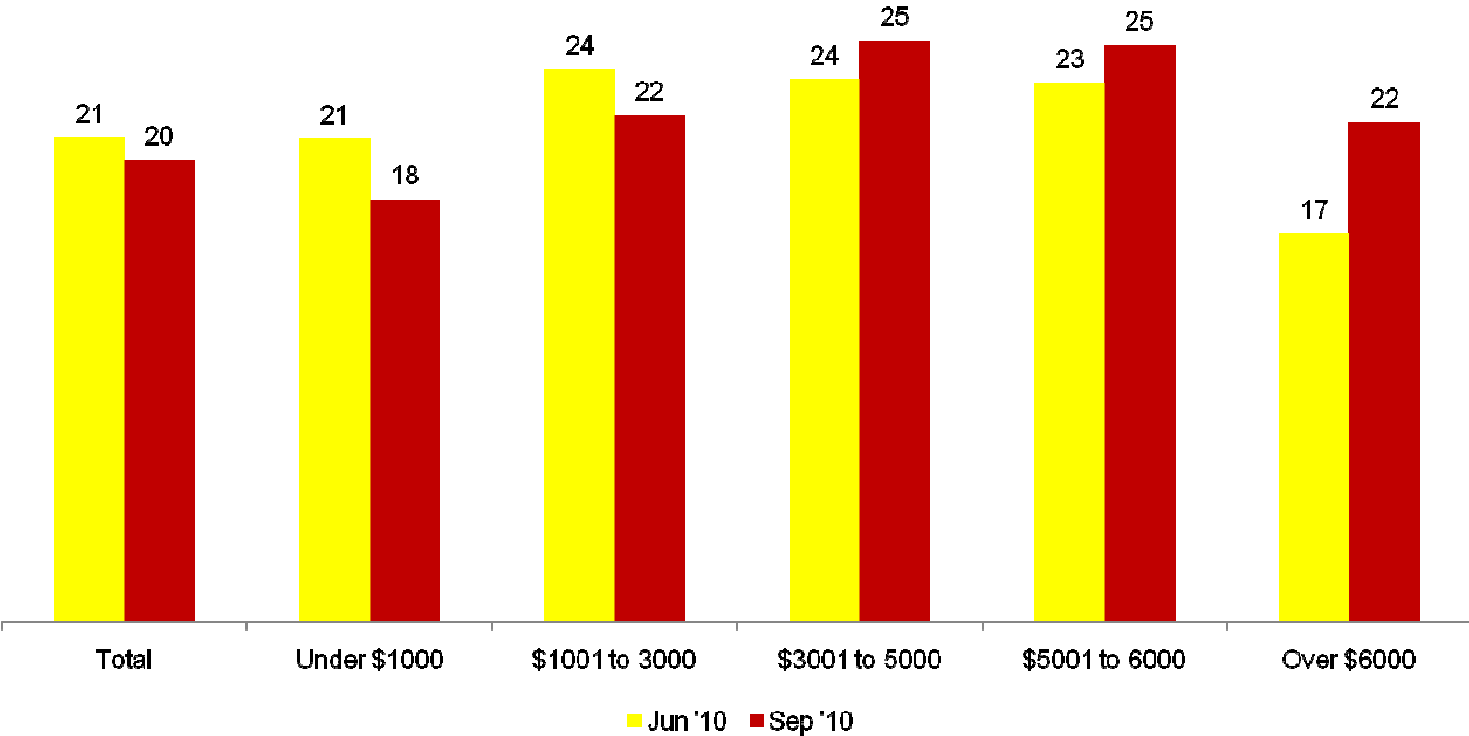
Base: Total Sample: Jun '10=6,211 and Sept '10=8,528

Appraisal of Career - (High Satisfaction Option)



Base: Total Working Sample – N= 6,987

Appraisal of Career - (High Satisfaction Option)



Base: Total Working Sample : Jun '10=5,114 and sep '10=6,987

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