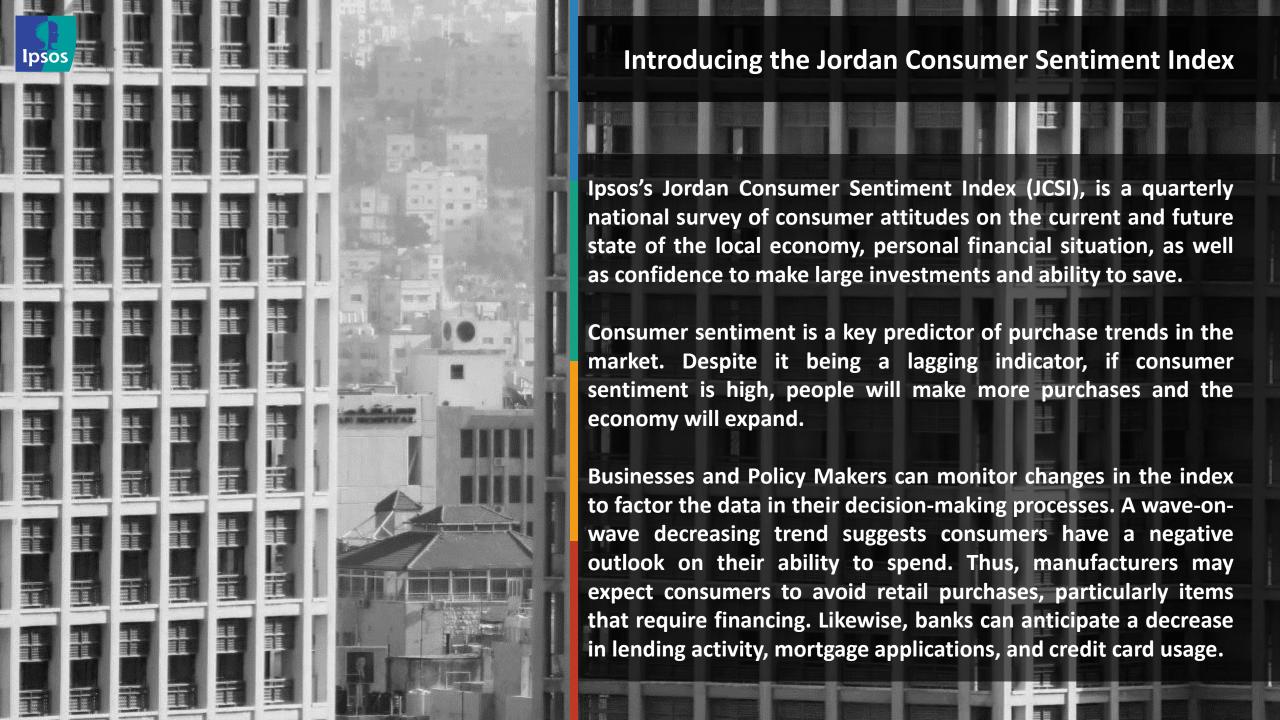


## SOCIAL LISTENING DEEP DIVE INCLUDED

## Jordan Consumer Sentiment Index (Q4)



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#### **Introducing the Jordan Consumer Sentiment Index**

The quarterly
JCSI result is
driven by the
aggregation of
four, weighted,
sub-Indices



**JCSI Current Personal Financial Conditions** 



**JCSI Economic Expectations** 



**JCSI Investment Climate** 



**JCSI Employment Confidence** 

Overall Jordan
Consumer
Sentiment Index

#### **Overall JCSI Survey Questions**

- 1. Rate the current state of the economy in your local area using a scale from 1 to 7, where 7 means a very strong economy today and 1 means a very weak economy.
- 2. Looking ahead six months from now, do you expect the economy in your local area to be much stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?
- 3. Rate your current financial situation, using a scale from 1 to 7, where 7 means your personal financial situation is very strong today and 1 means it is very weak.
- 4. Looking ahead six months from now, do you expect your personal financial situation to be much stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?
- 5. Compared to 6 months ago, are you NOW more or less comfortable making a major purchase, like a home or car?
- 6. Compared to 6 months ago, are you NOW more or less comfortable making other household purchases?
- 7. Compared to 6 months ago, are you NOW more or less confident about job security for yourself, your family and other people you know personally?
- 8. Compared to 6 months ago, are you NOW more or less confident of your ability to invest in the future, including your ability to save money for your retirement or your children's education?
- 9. Thinking of the last 6 months, have you, someone in your family or someone else you know personally lost their job as a result of economic conditions?
- 10. Now look ahead at the next six months. How likely is it that you, someone in your family or someone else you know personally will lose their job in the next six months as a result of economic conditions?





## **Demographics**

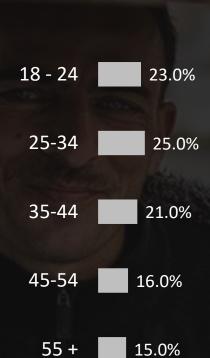




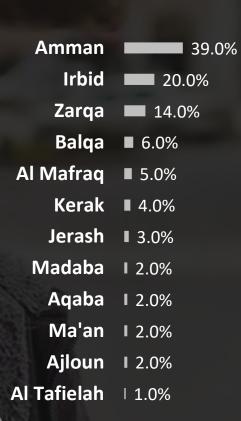


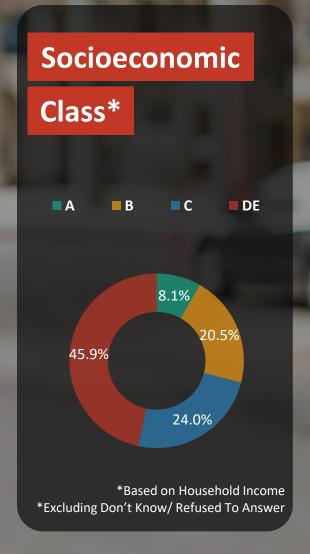
49.0% Females

### Age



#### Regions









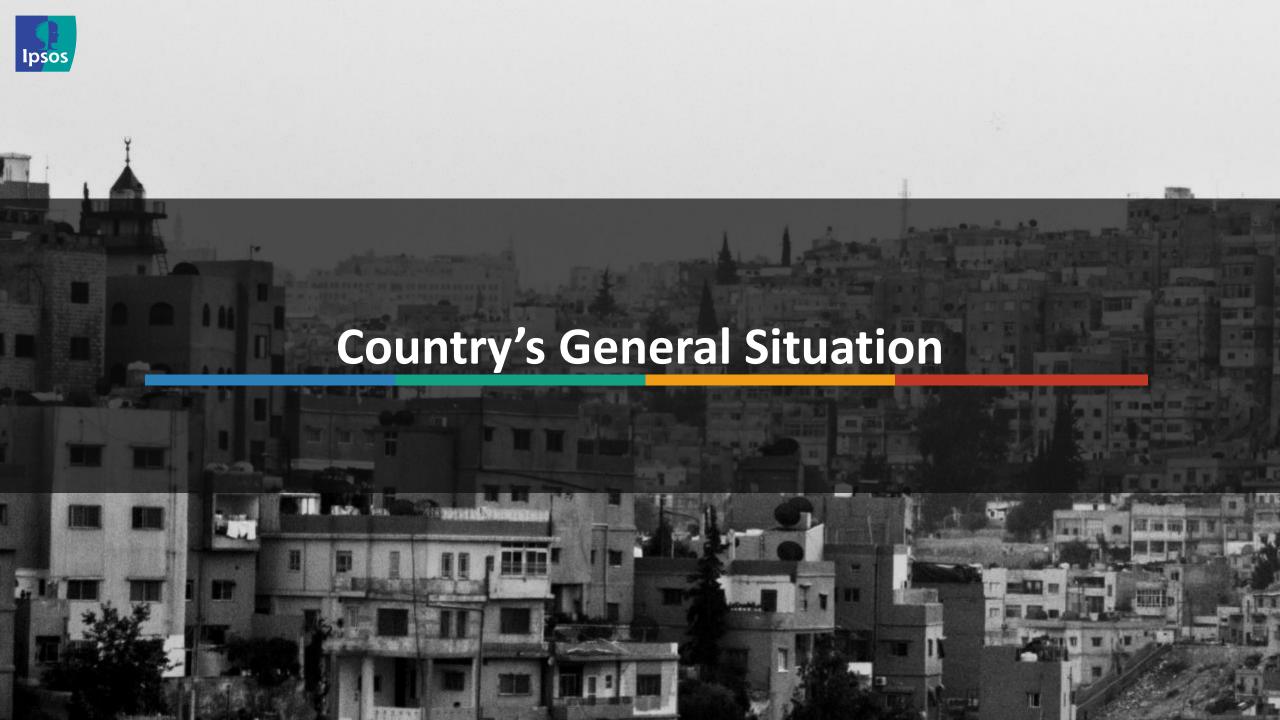
#### **Prelude**

On a global level, the last quarter of 2019 was marked with a growing sense of optimism compared to the previous quarter, with 20 out of the 25 countries included in the survey exhibiting more positivity towards the general economic situation. Similarly, Jordan has seen a diffusion of negativity in comparison to the third quarter of the year, especially when it comes to Jordanians' future outlook towards the country's economy and their own financial situations. The slight improvement witnessed this wave has resulted in a 3-point increase in the Jordanian Consumer Sentiment Index reaching its highest levels in 2019.

While Jordanians conveyed less confidence towards both their current financial conditions and the country's current economic situation, the expectation of a turnaround has seen its highest improvement since the drastic drop witnessed in Q4'2018. At the time, the announcement of the income tax law drove the index to its lowest levels as a result of Jordanians' diminished confidence in their ability to spend. A year after, 1 in 3 are feeling more hopeful for a positive economic shift, and 50% believing that the country is heading in the right direction, with an increase of 14% in comparison to the previous quarter.

Results this quarter have depicted a clear anticipation of the government's direction towards improving living standards. While Jordanians kept an eye out for the three governmental packages that were newly introduced in Q4 2019, their main focus was fixated on the third package, which aims at increasing public sector salaries. This package garnered more than twice the attention and understanding in comparison to the two other packages. As a matter of fact, 70% of Jordanians have heard about this new economic reform, with only 30% being aware of the other two packages. High awareness of the third package have shown a positive and a more tangible impact especially on their sentiments towards the future economic situations. Although the third package has contributed to the general optimism regarding Jordan's future economic situation, it comes as no surprise that citizens remain unsure of the magnitude of improvement that will be reflected on their personal financial situation.

That said, while Jordanians' confidence in their ability to spend and make big purchases remains low, the last quarter has also seen a slight improvement on that front. In fact, compared to other countries globally, Jordan has witnessed the highest increase when it comes to consumers' confidence in their ability to invest in their future. In fact, Jordan rose six ranks this year with respect to this index as it is now the 19th country out of 25, surpassing several countries such as Russia, Italy and Turkey.



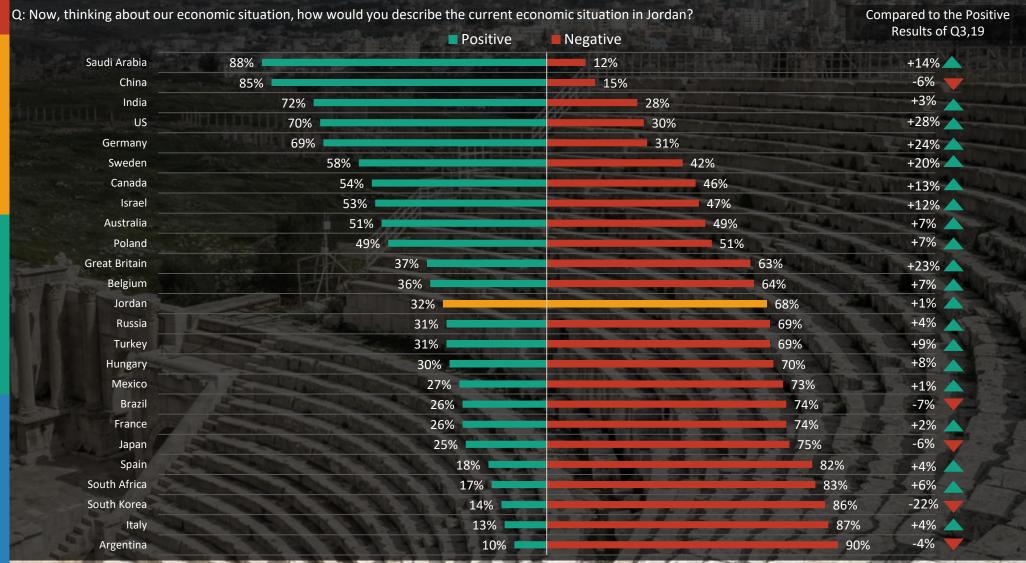


# **Current Economic Situation** *Trending*



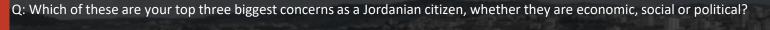


# Current Economic Situation Global Comparison

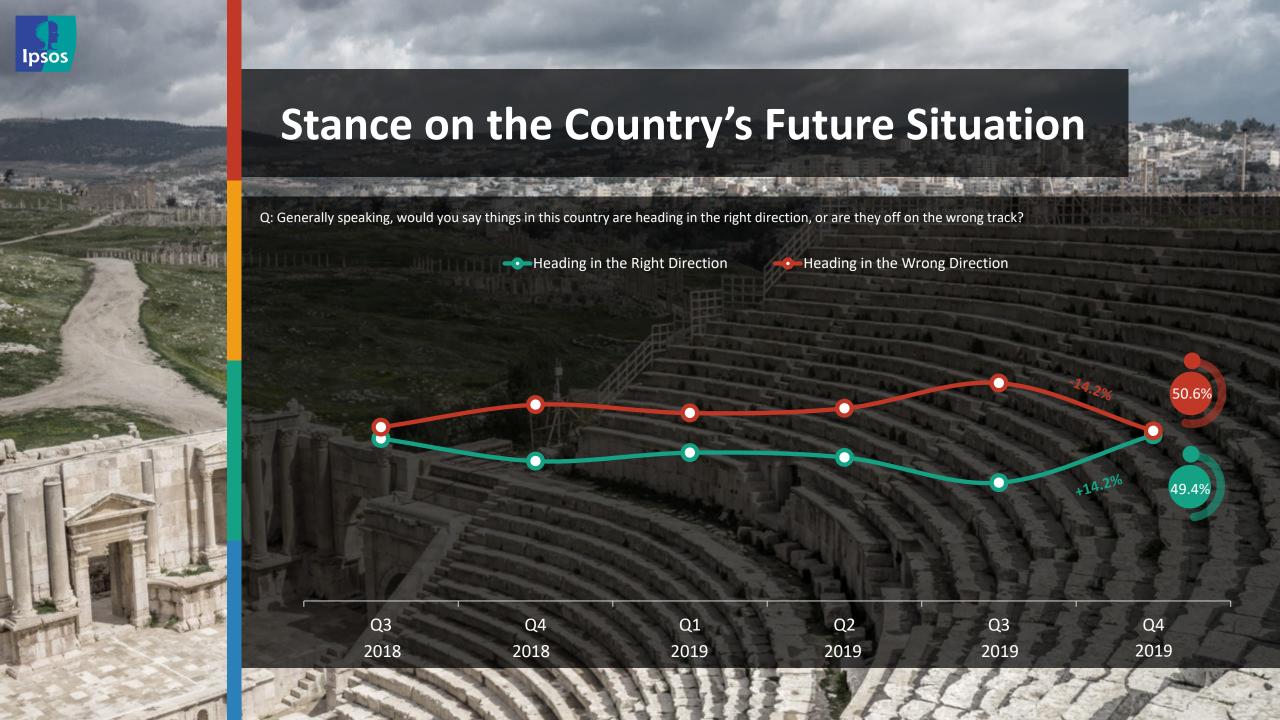




## Jordanians' Top Concerns











## **Awareness of the Governmental Economic Packages**

#### **Awareness**

Q: Have you heard of or read about any of the following governmental economic packages?



## First Governmental Package: Encouraging Investment and Improving the Economy

28.3%

71.7%



### Second Governmental Package: Administrative Reform

29.2%

70.8%



## Third Governmental Package: Increasing Public Sector Salaries

71.2%

28.8%

#### Aware

Unaware

### 60%

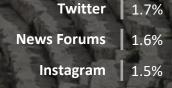
think that these packages will positively affect and improve their living conditions

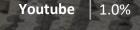
#### **Communication Channels**

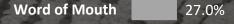
Q: How did you hear about the following governmental economic packages?

Traditional Media	Television	47.3%
52.1%	Radio	5.7%
34 43 W 411	Printed Media (Newspapers)	1.5%











## **Knowledge of Economic Packages**

#### **First Economic Package**

Q: You mentioned that you recently read or heard of the first governmental economic package. Please mention the details you know about the governmental decisions with respect to this package.



#### **Second Economic Package**

Q: You mentioned that you recently read or heard of the second governmental economic package. Please mention the details you know about the governmental decisions with respect to this package.

Merging Governmental Entities	11.9%
Fighting Corruption	10.4%
Supervisory Revitalization	3.1%
Improve Administrative Status	2.8%
Increase Salaries	2.7%
Ministerial Reshuffle	2.3%
Improve Employment Status	2.3%
Reduce Expenses	1.0%
Update Equipment/ Tools Used	0.5%
Improve Living Standards	0.4%
Other	2.7%
	自己的
Don't Know	

#### **Third Economic Package**

Q: You mentioned that you recently read or heard of the third governmental economic package. Please mention the details you know about the governmental decisions with respect to this package.

The said and the s	
Raise all Employee Salaries	91.9%
Teachers' Strike	1.9%
Improve Living Standards	1.3%
No Increase on Teachers' Salaries	0.5%
No Salary Raise for Private Sector Workers	0.4%
Tax Reduction -	0.4%
Increase Job Opportunities	0.3%
Disbursement Of Social Security Savings	0.2%
Social Equality	0.3%
Increasing Taxes On Social Security	0.1%
111111	PAL
Don't Know	24.4%

\*Out of total Sample

\*Out of total Sample

61.8%

\*Out of total Sample



## **Social Security Plan**

#### Social Security Plan Awareness

Q: Have you heard of the social security plan that will allow you to recover your savings balance instead of disrupting work due to medical or





#### Eligibility to Retrieve Social **Security Money**

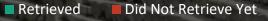
Q: Have you applied to retrieve the money you have in your balance?





#### **Actions Towards Retrieving Social Security Money**

Q: Have you applied to retrieve the money you have in your balance?





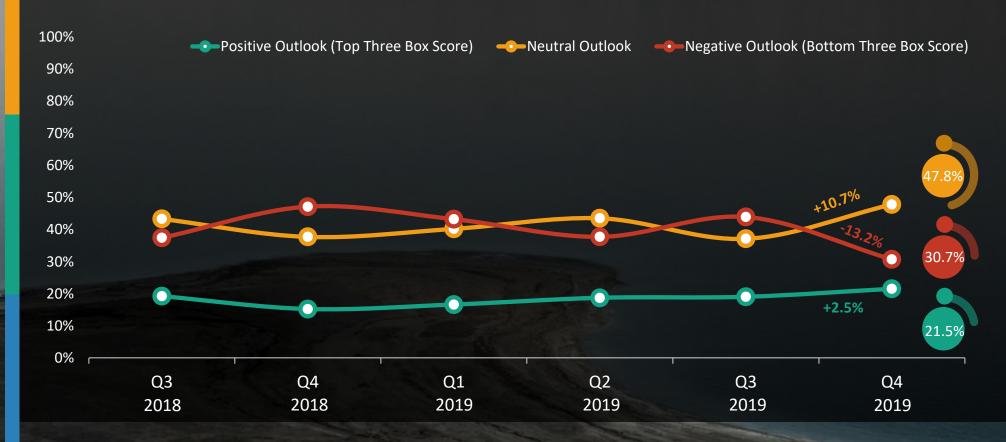
\*Out of those who are eligible – 28.0%

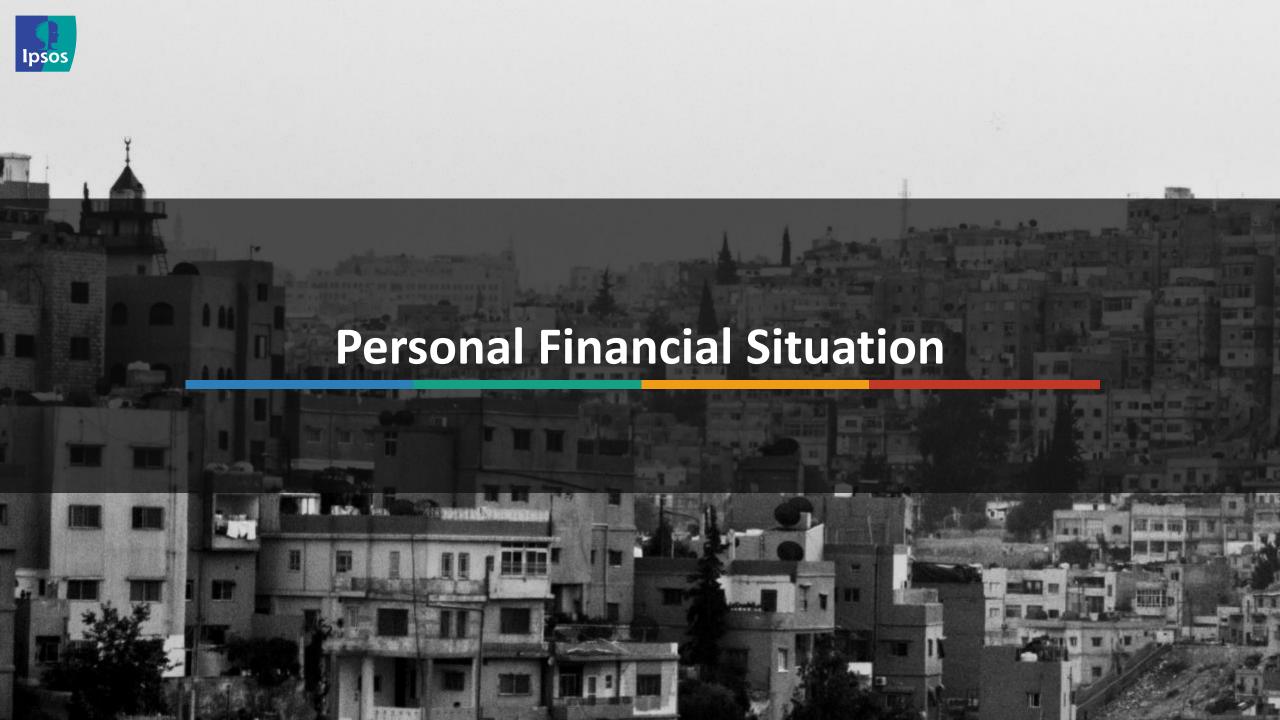


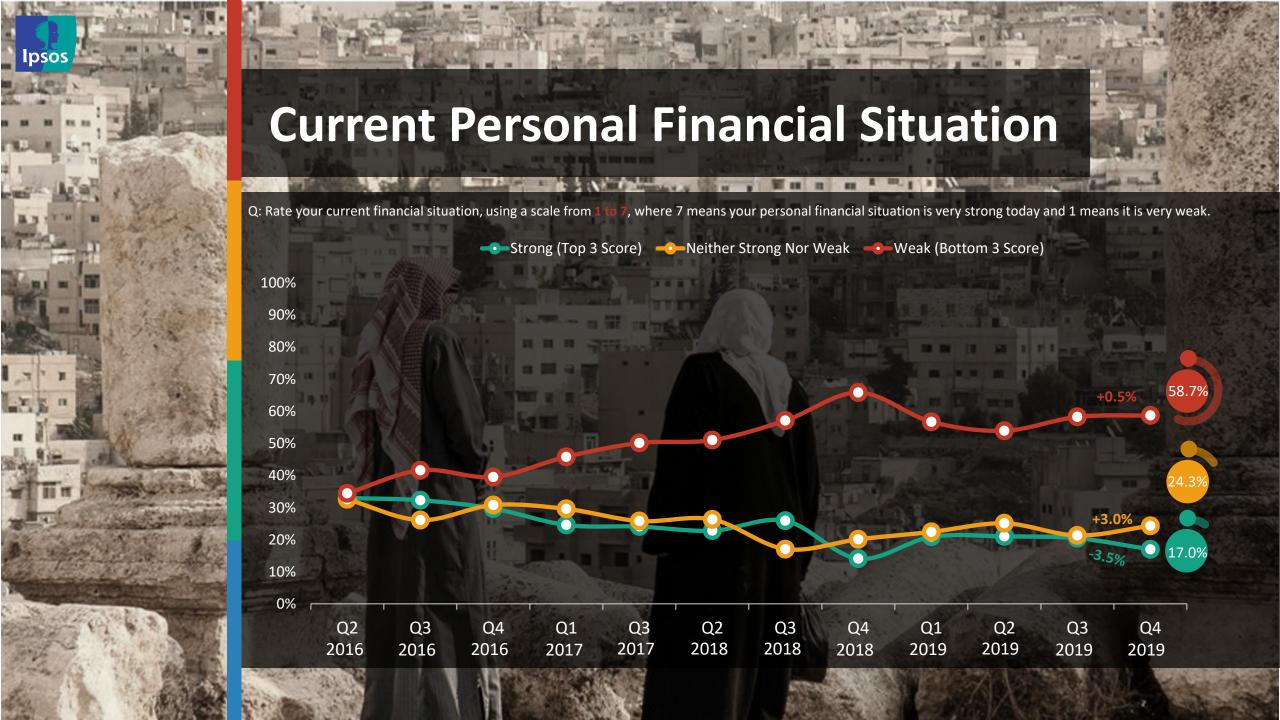


## Confidence in the Government's Role

Q: How confident are you on a scale of 1 to 10, where 1 is not confident at all and 10 is extremely confident, with the government's overall ability to improve the situation in Jordan?

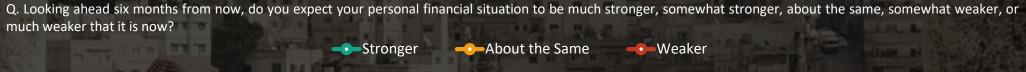


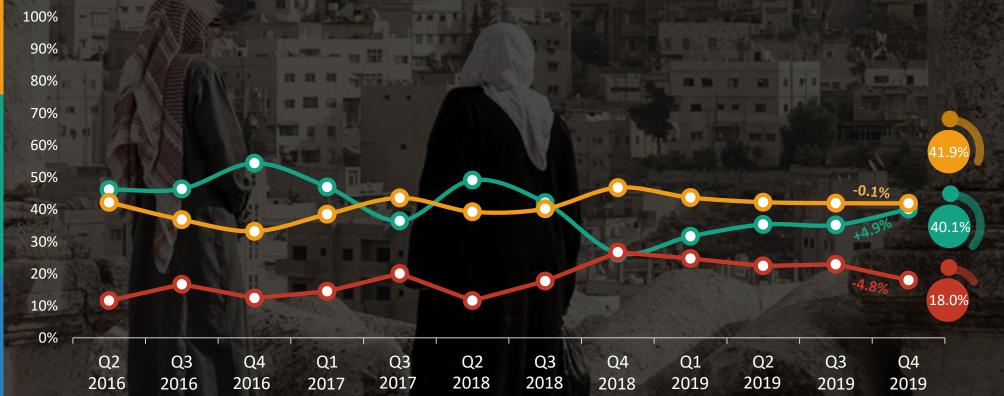


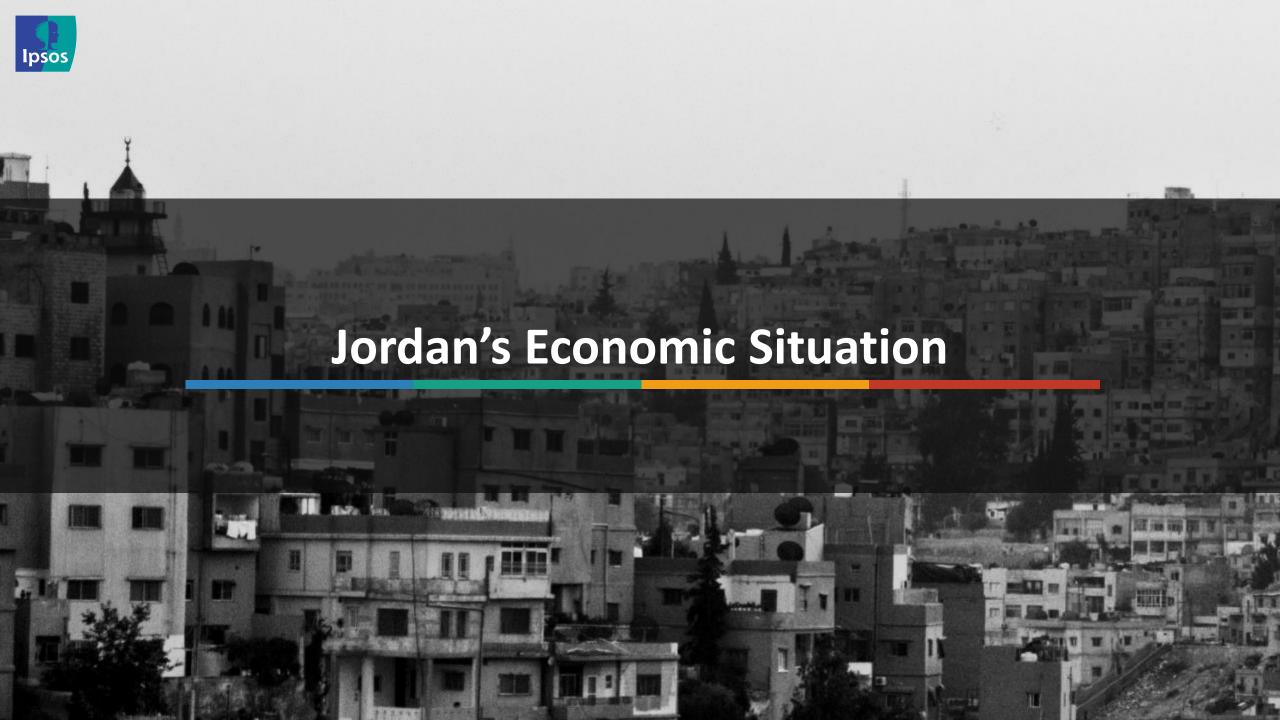


### lpsos much weaker that it is now? 100% 90% 80% 70% 60% 50% 40% 30% 20% 10% 0% Q2 Q3 Q4 Q1 2016 2016 2016 2017

## **Future Personal Financial Situation**

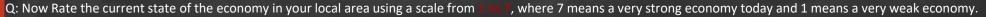








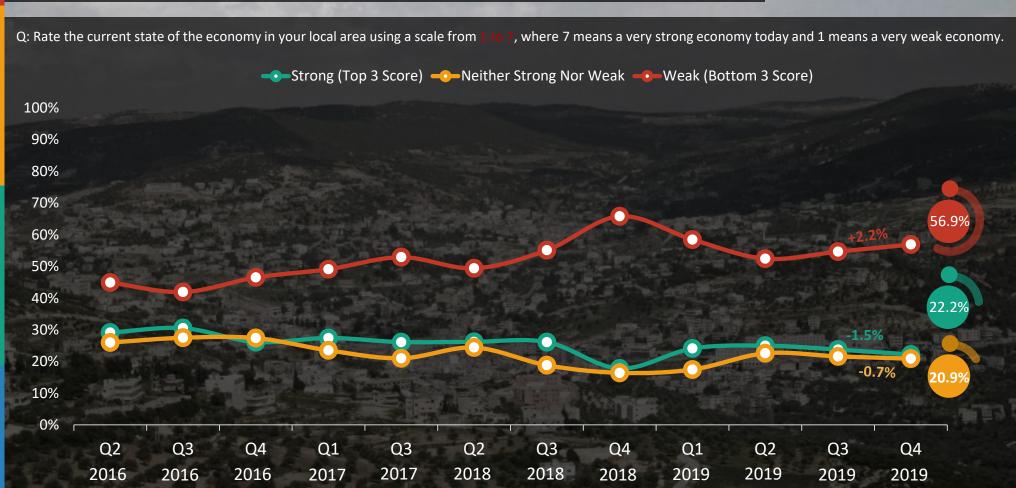
## Current State of the Economy Global Comparison







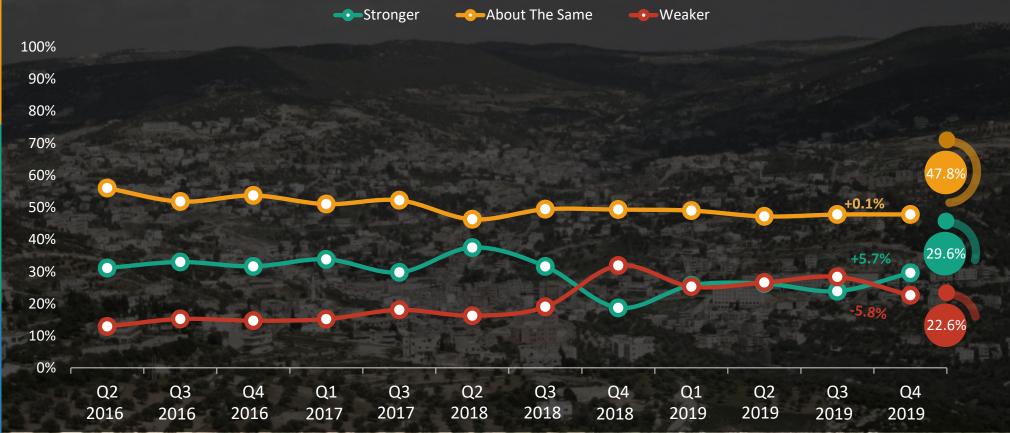
## **Current State of the Economy**





## **Future State of the Economy**

Q: Looking ahead six months from now, do you expect the economy in your local area to be stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?

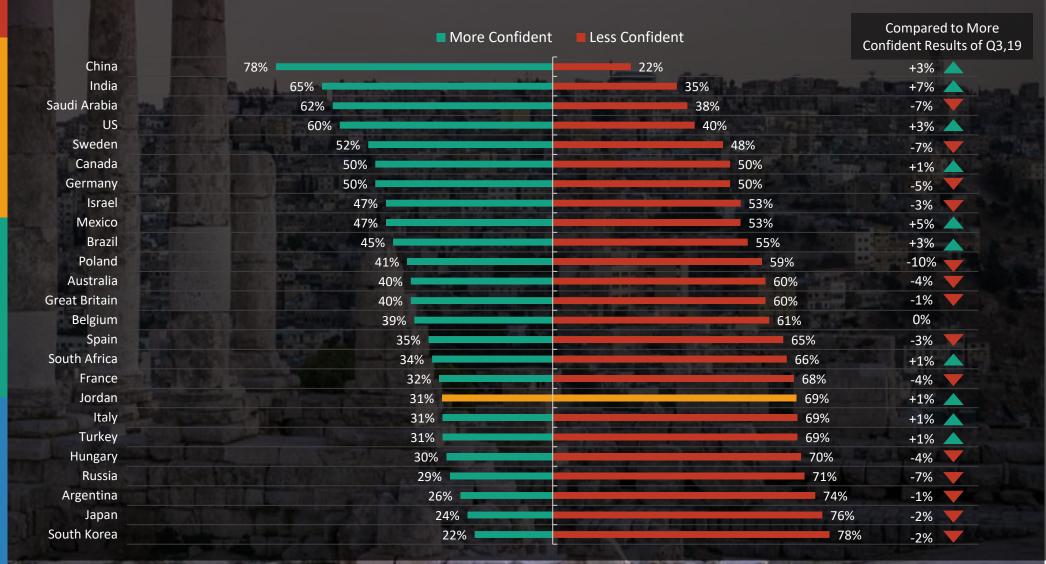






## Job Security Global Comparison

Q. Compared to 6 months ago, are you now more or less confident about job security for yourself, your family and other people you know personally?





## Job Losses in the Past Six Months



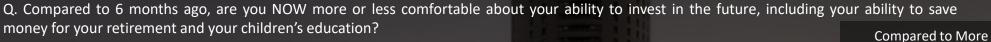
## **Job Losses in the Next Six Months**

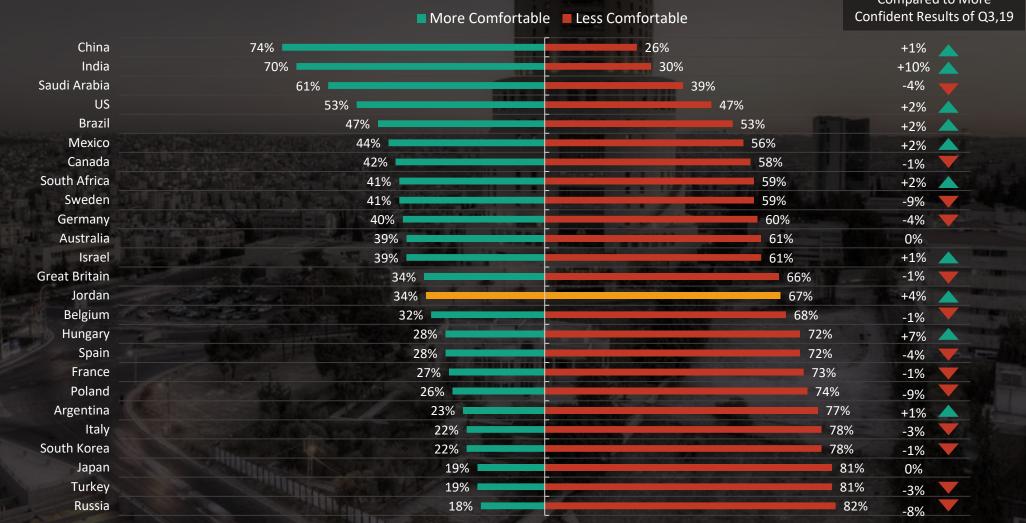






## Ability to Invest in The Future Global Comparison

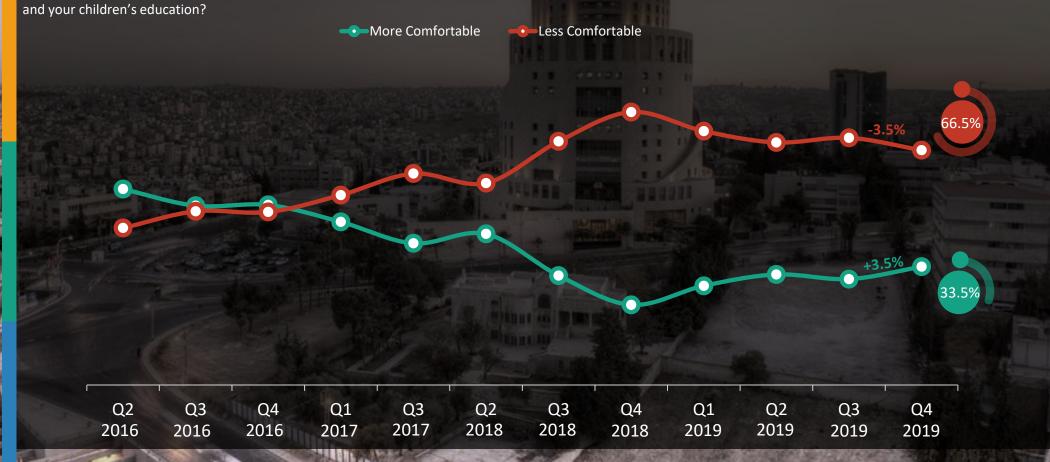






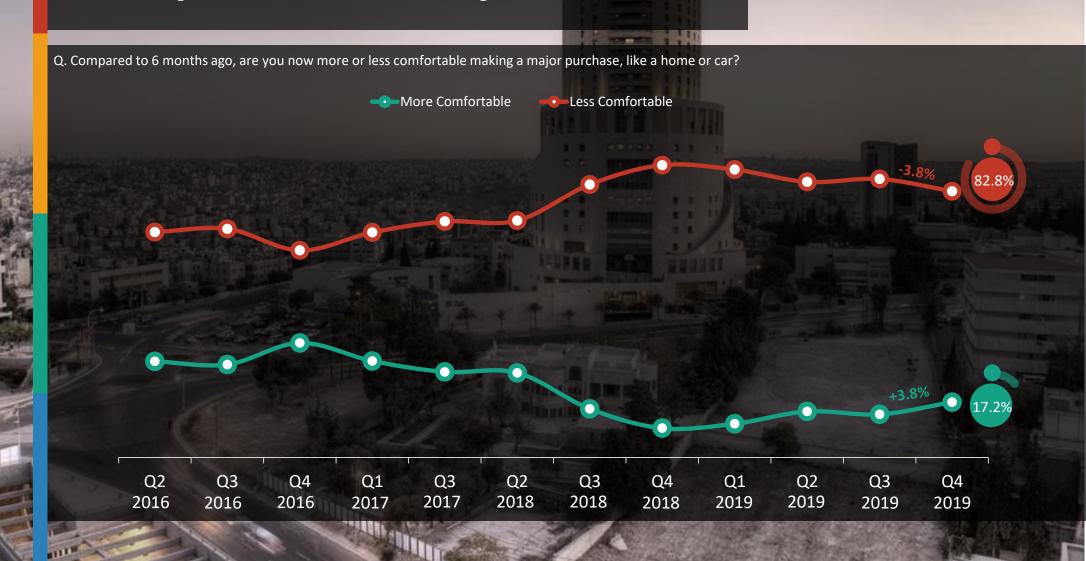
## **Ability to Invest in The Future**

Q. Compared to 6 months ago, are you NOW more or less comfortable about your ability to invest in the future, including your ability to save money for your retirement and your children's education?





## **Ability to Make a Major Purchase**





#### **Buying Household Durables**

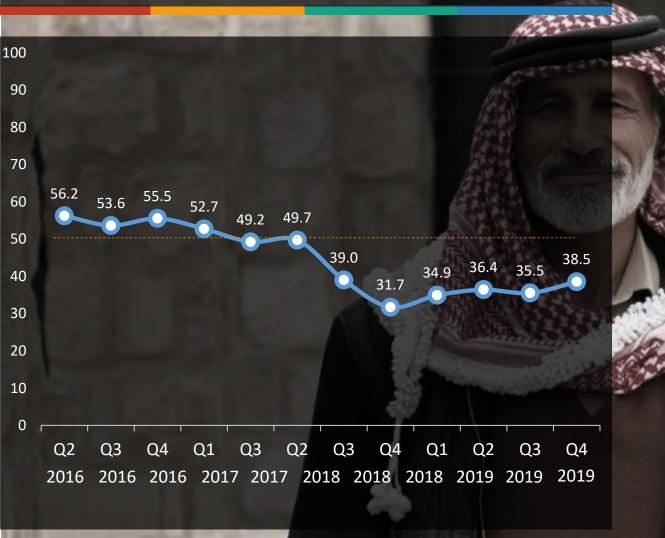






#### **Overall JCSI**





#### JCSI- Global Comparison

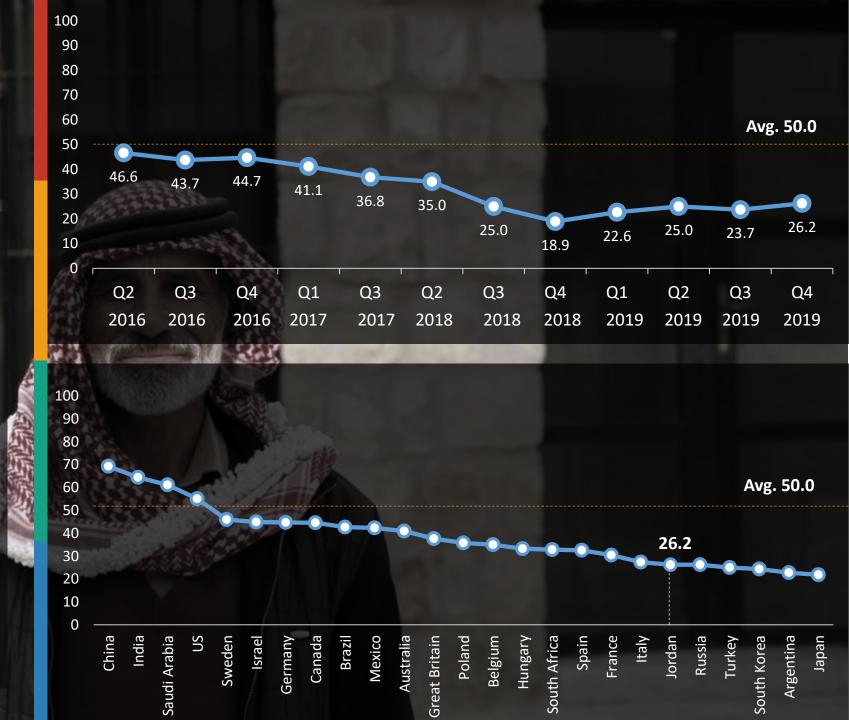




# JCSI Personal Financial Conditions

This quarter's index on financial conditions has seen a 2.5 increase in comparison to last quarter. This increase slightly improved Jordan's overall position with respect to other countries, as there is a general increase witnessed across countries in people's financial sentiment when compared to last quarter.

- 1. Compared to 6 months ago, are you NOW more or less comfortable making other household purchases?
- 2. Compared to 6 months ago, are you NOW more or less comfortable making a major purchase, like a home or car?
- 3. Compared to 6 months ago, are you NOW more or less confident about job security for yourself, your family and other people you know personally?
- 4. Compared to 6 months ago, are you NOW more or less confident of your ability to invest in the future, including your ability to save money for your retirement or your children's education?
- 5. Rate your current financial situation, using a scale from 1 to 7, where 7 means your personal financial situation is very strong today and 1 means it is very weak.
- 6. Rate the current state of the economy in your local area using a scale from 1 to 7, where 7 means a very strong economy today and 1 means a very weak economy.

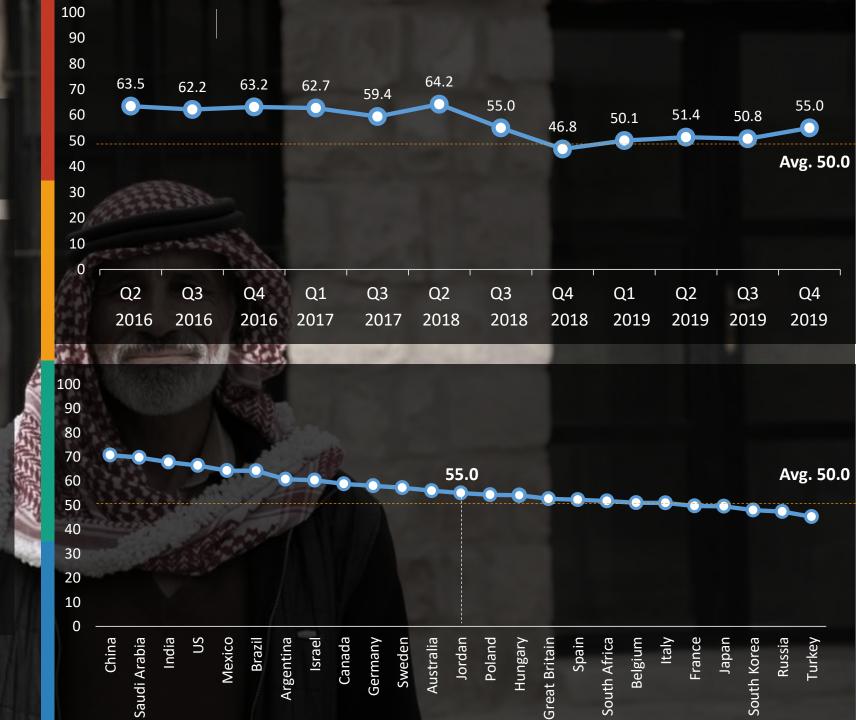






Jordanians' expectations regarding their country's economy have been more positive this quarter. Their positivity has repositioned Jordan to be the 13<sup>th</sup> country (up from the 19<sup>th</sup>) out of 25 countries.

- 1. Now look ahead at the *next* six months. How likely is it that you, someone in your family or someone else you know personally will lose their job in the next six months as a result of economic conditions?
- 2. Looking ahead six months from now, do you expect the economy in your local area to be much stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?
- 3. Looking ahead six months from now, do you expect your personal financial situation to be much stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?

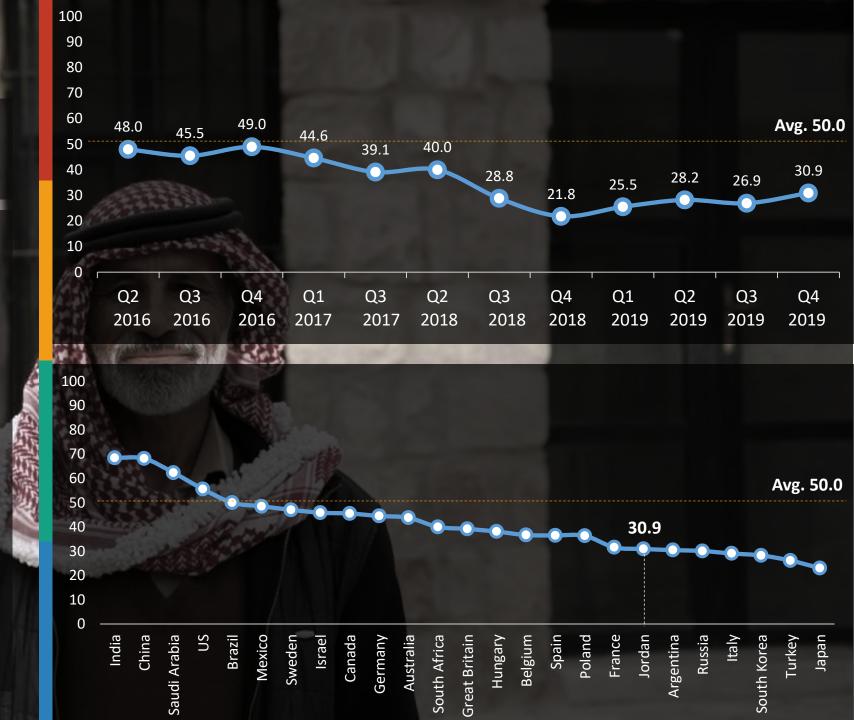






Jordanians' positivity towards their ability to invest has increased this quarter, resulting in an increase by 4.0 points in the fourth quarter.

- 1. Compared to 6 months ago, are you NOW more or less comfortable making a major purchase, like a home or car?
- 2. Compared to 6 months ago, are you NOW more or less comfortable making other household purchases?
- 3. Compared to 6 months ago, are you NOW more or less confident of your ability to invest in the future, including your ability to save money for your retirement or your children's education?
- 4. Rate your current financial situation, using a scale from 1 to 7, where 7 means your personal financial situation is very strong today and 1 means it is very weak.
- 5. Looking ahead six months from now, do you expect your personal financial situation to be much stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?

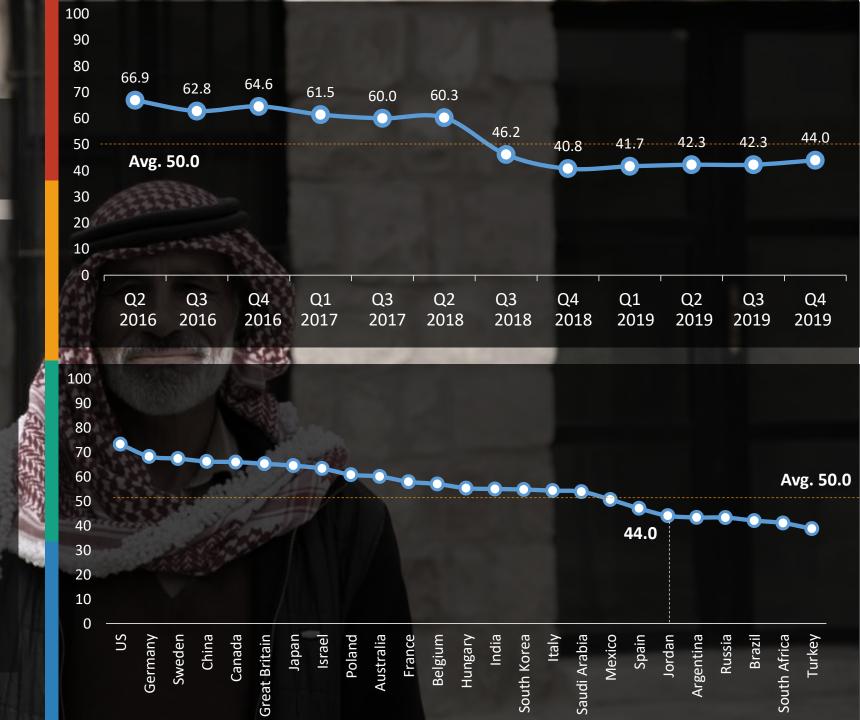


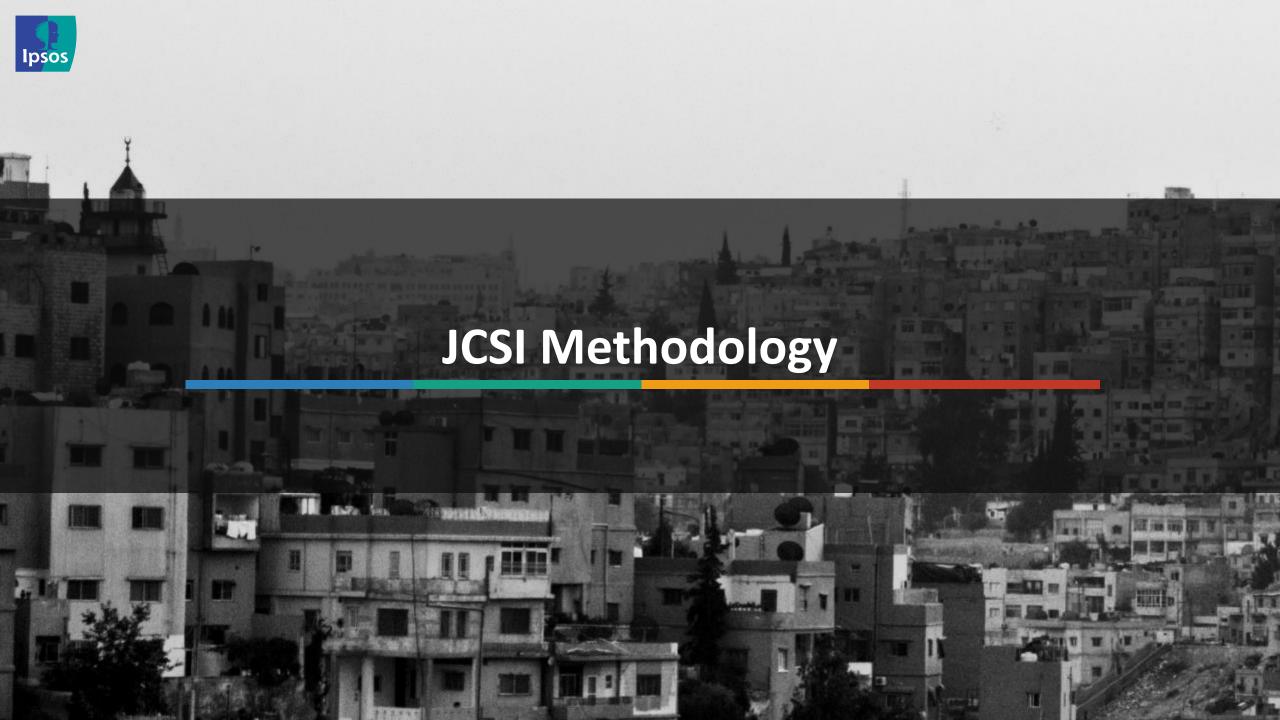




The employment index has also seen an improvement in comparison to other indices this quarter. This had a positive effect on Jordan's position in comparison to the last wave, as some countries witnessed a deterioration across this index.

- 1. Compared to 6 months ago, are you now more or less confident about job security for yourself, your family and other people you know personally?
- 2. Thinking about the last 6 months, have you, someone in your family or someone else you know personally lost their job as a result of economic conditions?
- 3. Now look ahead at the next six months. How likely is it that you, someone in your family or someone else you know personally will lose their job in the next six months as a result of economic conditions?







#### **JCSI Methodology**

Methodology – Computer Assisted Telephone Interviews (CATI)
Sample Size – 1000 Respondents
Age – 18 years old and above
Sample Criteria – Nationally Representative Sample of Jordanians

The JCSI Index is calculated by utilizing data from the survey results. Responses are divided into aggregated Top Box (Reward) numbers and Bottom Box (Penalty) numbers. Using Shapely Value Analysis, values were generated for the penalty and reward for each question. The magnitude of each question is the difference between the reward and penalty. An Importance factor, which the ultimate weight of the particular question in the index, is the magnitude of each question divided by the total magnitude of all questions. A Top Box Weight for each question is calculated by dividing the Reward by the magnitude of each question. Similarly, the Bottom Weight for each question is calculated by dividing the Penalty for each question by magnitude of the same. The Index Value for each question is calculated by using the formula: Importance x (Top Box Wt \* Top Box %) -(Bottom Box Wt \* Bottom box %).





Ipsos has incorporated social listening into this Quarter's Edition...

...because in order to understand the overall consumer sentiment, we cannot forego the Jordanian social landscape

IDENTIFY
TRENDING TOPICS

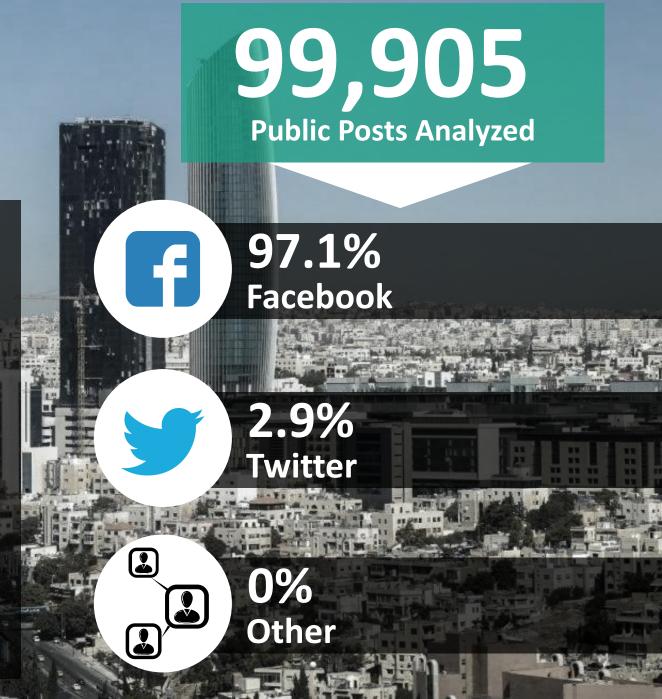
DETERMINE UNDERLYING
EMOTIONS

MEASURE SENTIMENT



#### Methodology

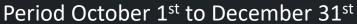
- The Tool: Ipsos' Synthesio
- Region: Jordan
- Scope of Topics: economical and societal concerns and events
- Information sources: news websites, forums, blogs, open accounts and public groups on social sites, ...
- Timeline: 1st October 2019 31st December 2019
- Our SIA tool adheres to GDPR guidelines which inhibit the access to personally identified data, including private profiles. All the data that is analyzed by SIA platforms only cover public pages and accounts

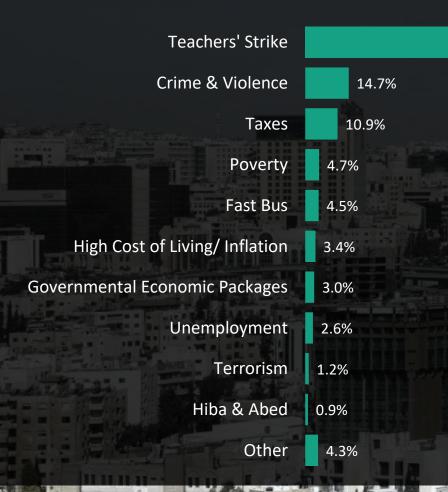




#### **Share of Topics Online**

49.8%





While the topic still cites a larger volume of mentions, the topic of the teachers' strike died out by October 7<sup>th</sup>. The topic resurfaced slightly on December 1<sup>st</sup>, after a video of a teacher hitting a student went viral. Most felt that this incidence was given too much attention; as it's something that they experienced themselves growing up.





Two violent incidents occurred during November, which led citizens to post actively about those specific events;



Tourists and security guards were stabbed in Jerash on November 6<sup>th</sup>, 2019



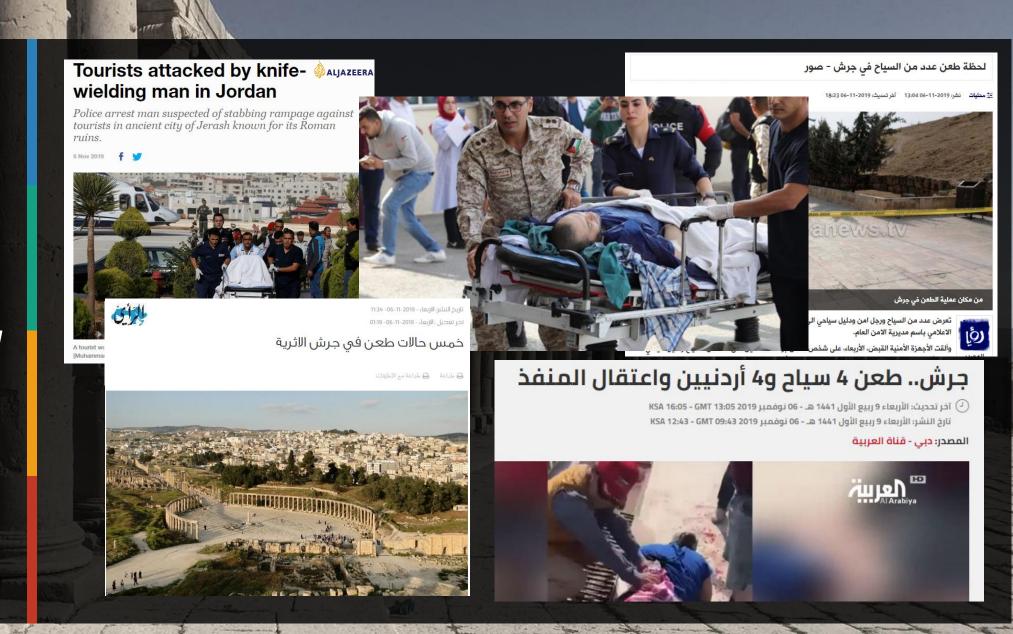
Women blinded after her husband gouged out her eyes on November 9<sup>th</sup>, 2019

These incidents combined drove social media users to share their concerns and opinions regarding the punishment these men should face. The majority of people agreed that these men should be punished harshly; as the hashtag " إعدام " was being used repetitively amongst 50% of the posts.

## **Trending Topics:** Crime & Violence

Jerash Stabbing
November 6<sup>th</sup> 2019

Eye Gouging
Incident
November 9<sup>th</sup> 2019



While the majority were angry about the man responsible for the attack, stating that he deserves the death penalty, some also associated the attack with other topics and concerns\*.

Religion 7.5%

Several people are supporting their argument through religion; claiming that none of our religious beliefs encourages this type of action.

A criminal is someone who unlawfully kills innocent people, and killing innocent people is a crime. This is what our religion taught us.



Society 5.5%

A few people are stating that these crimes happen in western countries as well, like the events that took place in Canada and New Zealand.

For all of those who are discussing the stabbing incident, did you actually forget that a terrorist incident also took place in a mosque in Canada because of a psycho.

Although the tourists visiting Jordan are innocent the guy was also mentally sick.

Lets not forget the incident that took place in New Zeeland, where they killed several Muslims in a mosque.



Hiba & Abed 2.0%

A conspiracy theory was circulating that this was timed with Hiba and Abed's release; believing it was a diversion.

Isn't it odd that this incident occurred on the same day Hiba and Abed were released?

\*73.0% of posts did not delve into specific concerns or topics

\*Verbatims were translated from Arabic to English







Economy 2.5%

A few citizens are laying some of the fault on the government since they believe this is what happens to individuals due to poverty.

This incident took place because of the hunger and poverty and increasing unemployment that is currently present, this is met with increasing violence in all its forms.



A minority are questioning why security officers did not act quickly and try to prevent the incident. While others speculate that this all happened because a security officer offended the individual.

Those mental health speculations are inaccurate, I've heard that a security officer disrespected him in front of preveryone which outraged him.

Why do they have guns if they wont use them? Are they there just for show?

\*73.0% of posts did not delve into specific concerns or topics

\*Verbatims were translated from Arabic to English



## Trending Topics: Crime & Violence

Jerash Stabbing
November 6<sup>th</sup> 2019

Eye Gouging
Incident
November 9<sup>th</sup> 2019



### **Ipsos**

When Jordanians took to social media to share their thoughts and opinions on this incident, it was evident that anger consumed the majority; as 3 in 4 posted angrily about the senseless act of crime. Others also expressed concerns over the fact that no matter what the husband's punishment will be, the wife will never gain her sight back. Other topics and concerns include\*; •



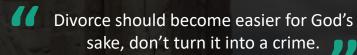
The role of the government and legislative system were questioned by the people. They were demanding immediate and harsh penalties.

I hope the government does not undermine what the husband did and execute him immediately instead of wait 20 years to come up with a verdict.



Religion 7.0%

A few people were suggesting that divorce must become a simpler process. Others stated that our religion allows punishing people for their wrong doing.



As our religion states; wrong doers must be punished as in the proverb "an eye for eye and a tooth for a tooth". Lets go back to these rules since they seem fairer compared to our current punishment rules.



Society 6.1%

People are raising their voices and stating that women have a bigger role than staying silent and patient, while others are against having people with mental illnesses' being able to freely walk without any supervision.

When a women disobeys or yells at her husband it's taboo, but when it comes to man physically abusing her, it is

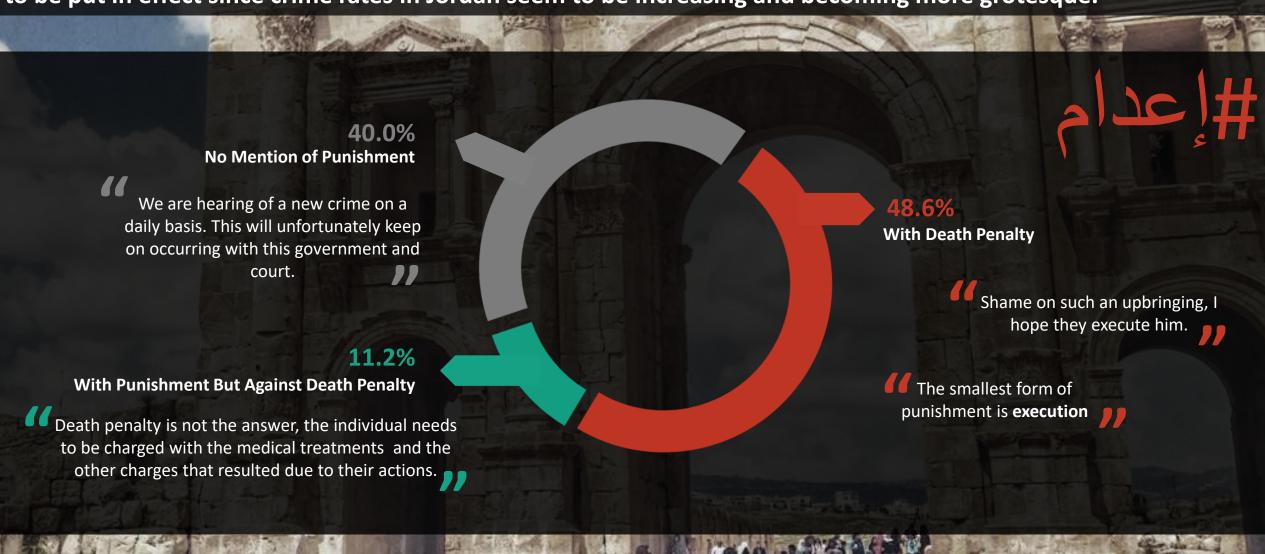
completely fine.

<sup>\*69.9%</sup> of posts did not delve into specific concerns or topics

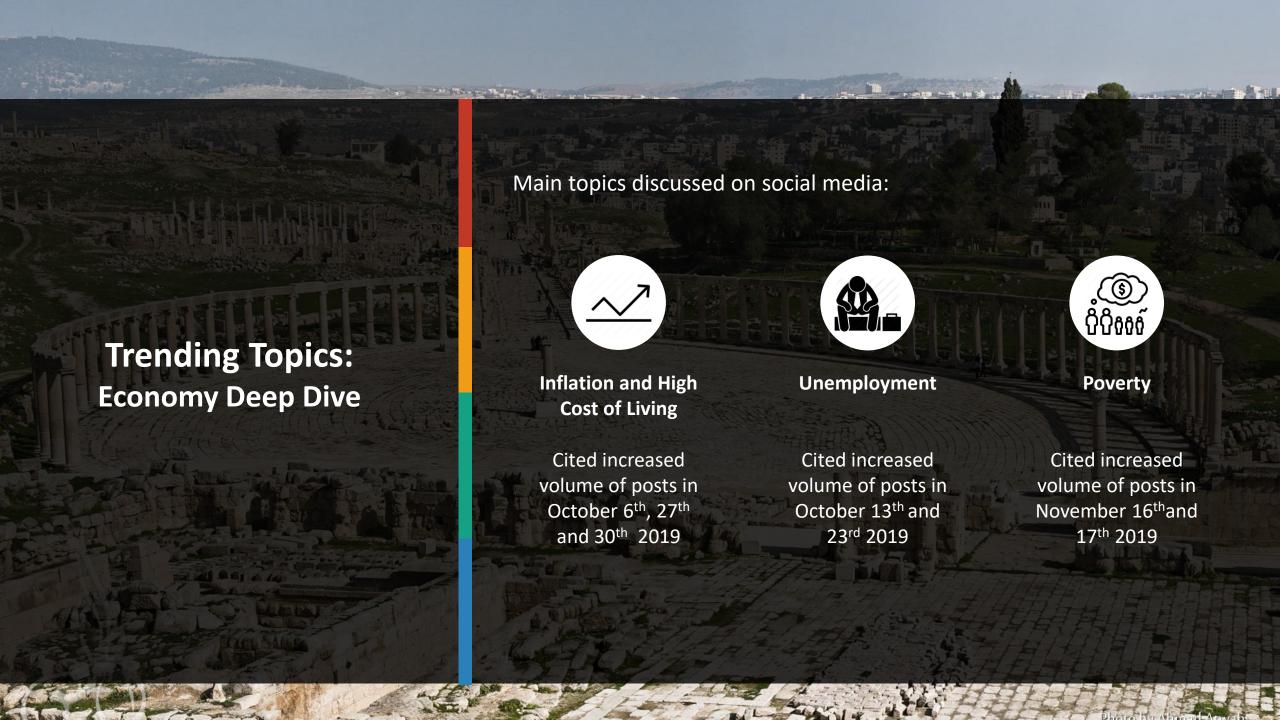
<sup>\*</sup>Verbatims were translated from Arabic to English



The overall stance in relation to both crimes is as follows; nearly 50% of the posts are asking for a death penalty to be put in effect since crime rates in Jordan seem to be increasing and becoming more grotesque.

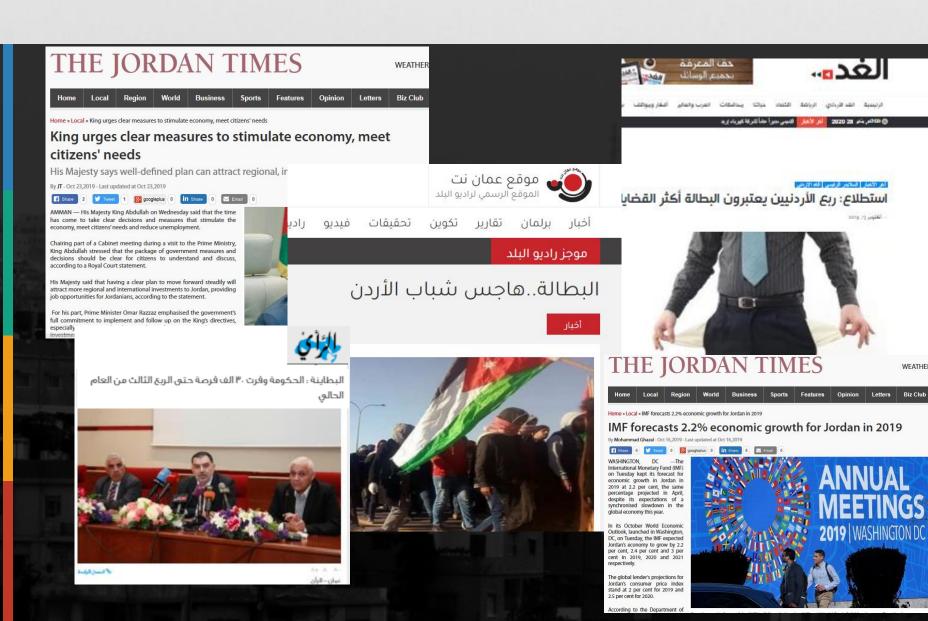












WEATHER.

With unemployment being Jordanians' top concern, some posts are looking towards the government to help reduce unemployment rates.



56.0%

The majority are urging the government to have a greater role and level of involvement when it comes to solving unemployment. A few are demanding that the government collaborate with the private sector to provide jobs for unemployed people. Moreover, some are asking for the dismissal of expats from their current positions and reassigning them to Jordanian nationals.

Why isn't the Ministry of Labor inspecting migrant workers more accurately and continuously? If they did their role properly then this would create more jobs and reduce the number of people relocating to other countries for a job.

Your highness, I really wish you would spend some time with our desperate youth who are struggling with unemployment and staying at home regardless of the number of degrees they hold. May God help us.

<sup>\*44.0%</sup> of posts did not delve into specific concerns or topics

<sup>\*</sup>Verbatims were translated from Arabic to English

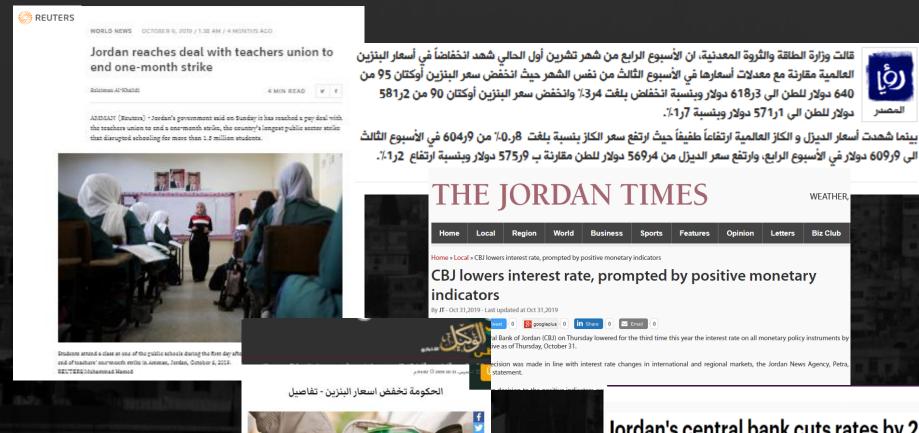




Inflation

Unemployment

**Poverty** 



### Jordan's central bank cuts rates by 25 bps to spur sluggish economy

D., DELITEDO

PUBLISHED: 23:43 GMT, 30 October 2019 | UPDATED: 23:43 GMT, 30 October 2019

Inflation is the second top concern for Jordanians, and those posting on social media are associating it with the following topics and concerns\*. •



45.0%

The majority of the posts were directed at governmental officials, people are requesting a reduction in living costs in general.

If the government is serious, they need to reduce fuel prices and match them with global prices. They also need to increase salaries with respect to the increasing prices. This way, the government will prove that it wants to help its people.

I urge you to ease up on your citizens.
Reduce the price of fuel, taxes, water and electricity. You need to understand that people literally don't have enough to pay for all of these utilities.



A minority are urging the others to speak up and take action so that their voices are heard and that their points will be taken into consideration.

Those of you who are now concerned about the increasing prices, where were you earlier?

<sup>\*47.6%</sup> of posts did not delve into specific concerns or topics

<sup>\*</sup>Verbatims were translated from Arabic to English

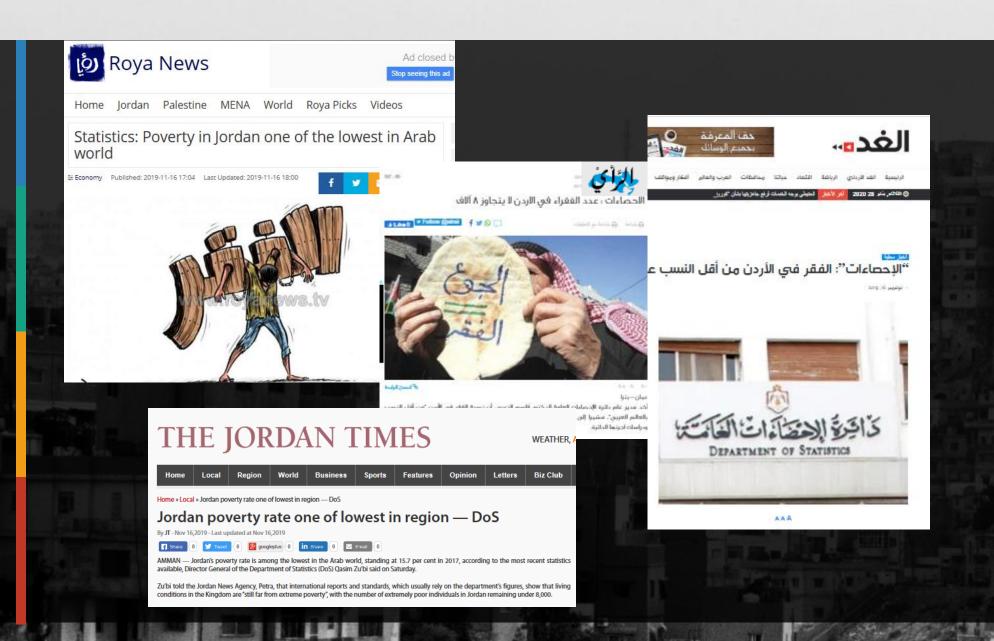




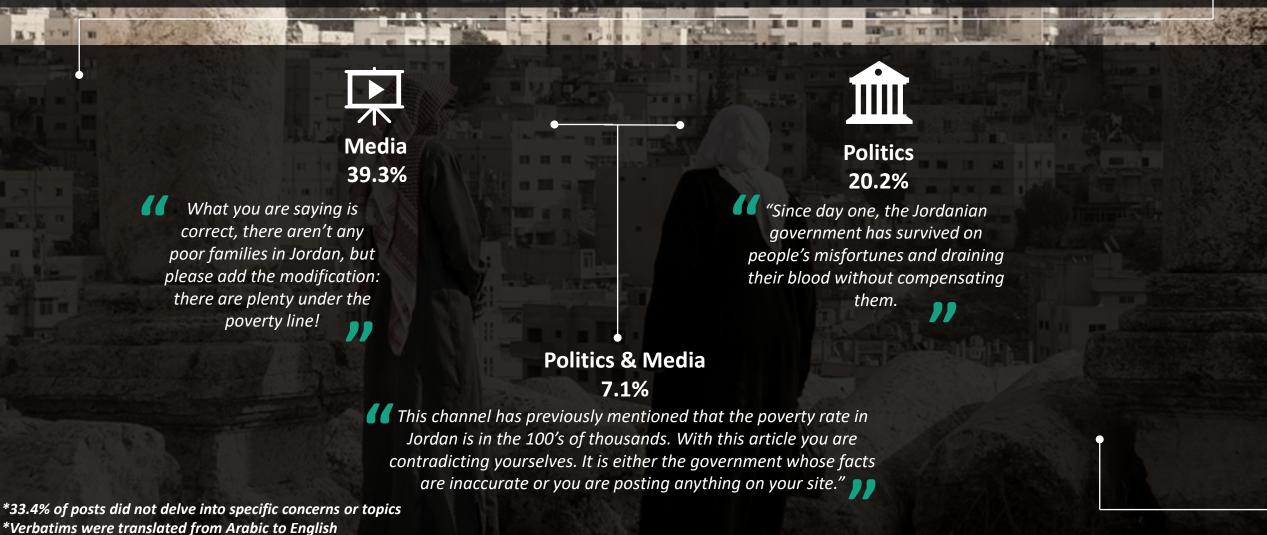
Unemployment

Inflation

**Poverty** 



Poverty is the third top concern for Jordanians, and the statement that 15.7% of Jordanians are poor was not received well. The majority of posts were calling out the publishers of the inaccurate statistics. At the other end, some were questioning the government regarding their promise to release the statistics from their side.





#### **GAME CHANGERS**

At Ipsos we are passionately curious about people, markets, brands and society. We make our changing world easier and faster to navigate and inspire clients to make smarter decisions. We deliver with security, simplicity, speed and substance.

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