

The Bayt.com Middle and North Africa Salary Survey 2015

May 2015



Objective

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

Section 1

RESEARCH METHODOLOGY

Sample definition

Age and Gender:

Working males and females

Aged 18+ years

Nationalities:

GCC Arabs, North Africans, Levantines, Western and Asian expatriates

Country of Residence

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

Levant: Lebanon, Syria*, Jordan

North Africa: Egypt, Morocco, Algeria, Tunisia

*Small data sample.

Data Collection

All data was collected online. Fieldwork was done between 30th March to 6th April 2015. The total number of respondents achieved was 12,158.

* Note: Lower sample

Section 2

RESEARCH FINDINGS

Section 2a

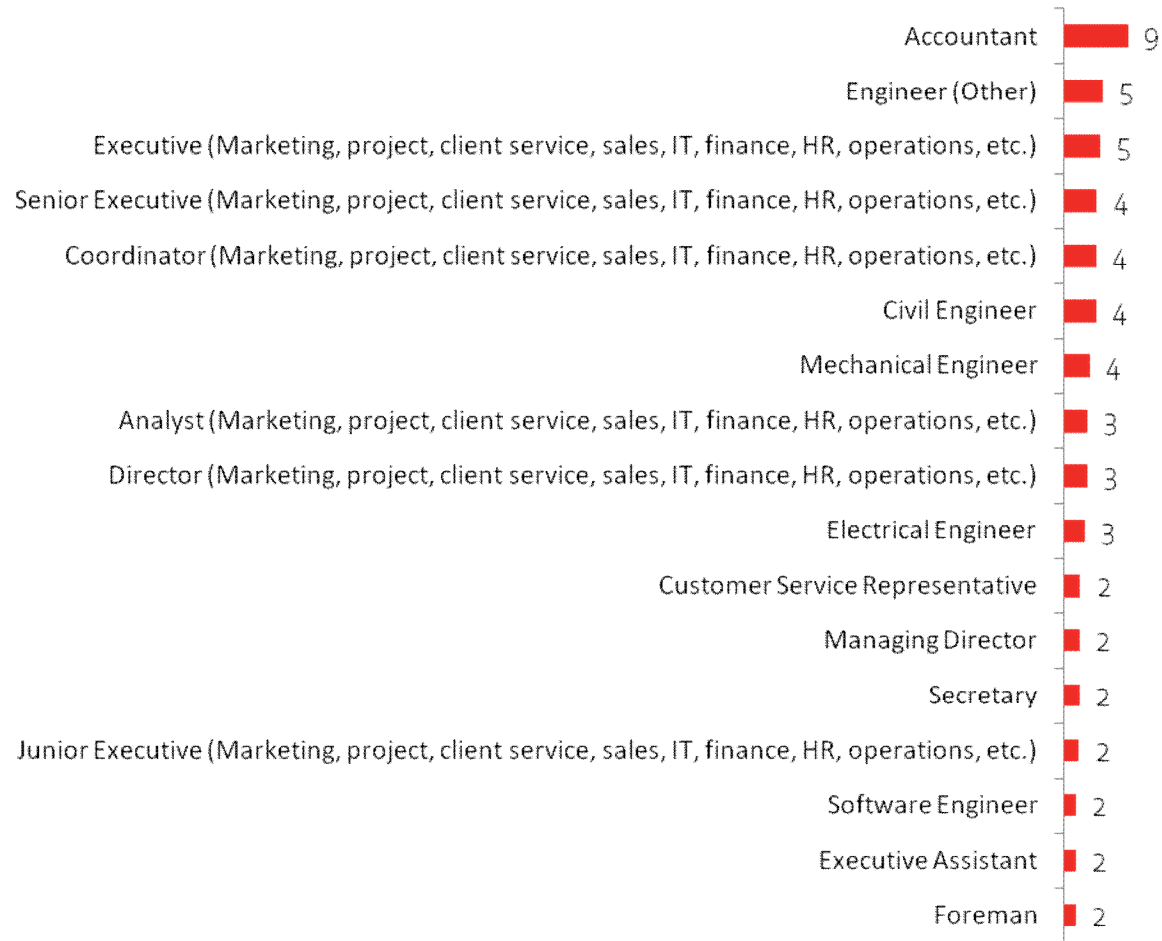
CURRENT JOB

Summary

- Almost all respondents (96%) are working full time, covering a wide variety of job positions/ titles and industries.
- More than half (54%) have been working in their current career path for 6 years or less.
- Half of them (51%) have been working with their current employer for less than 3 years, while some 7% have been working with their current employer for at least 11 years.
- Over half of them (52%) have up to 10 people reporting to them both directly and indirectly.
- 2 in every 3 of them (66%) claim to be in the mid to senior level.
- A quarter (25%) claim that the average length of time they have held a job is at least 6 years.

Current role

Job Position/ Role

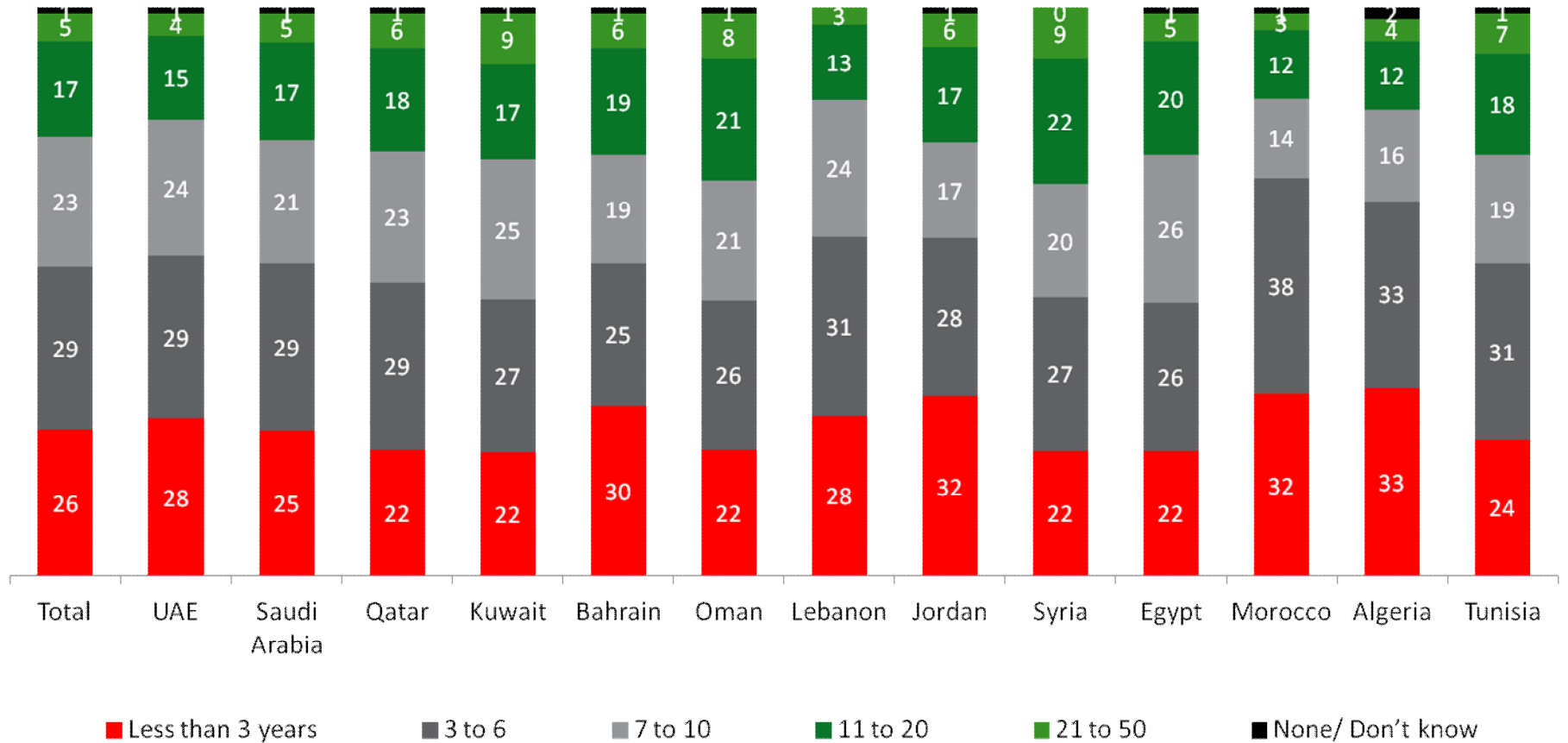


42% Other job positions/ roles

Base: Total (12158)

All figures are %'s

Number of years working in current career path

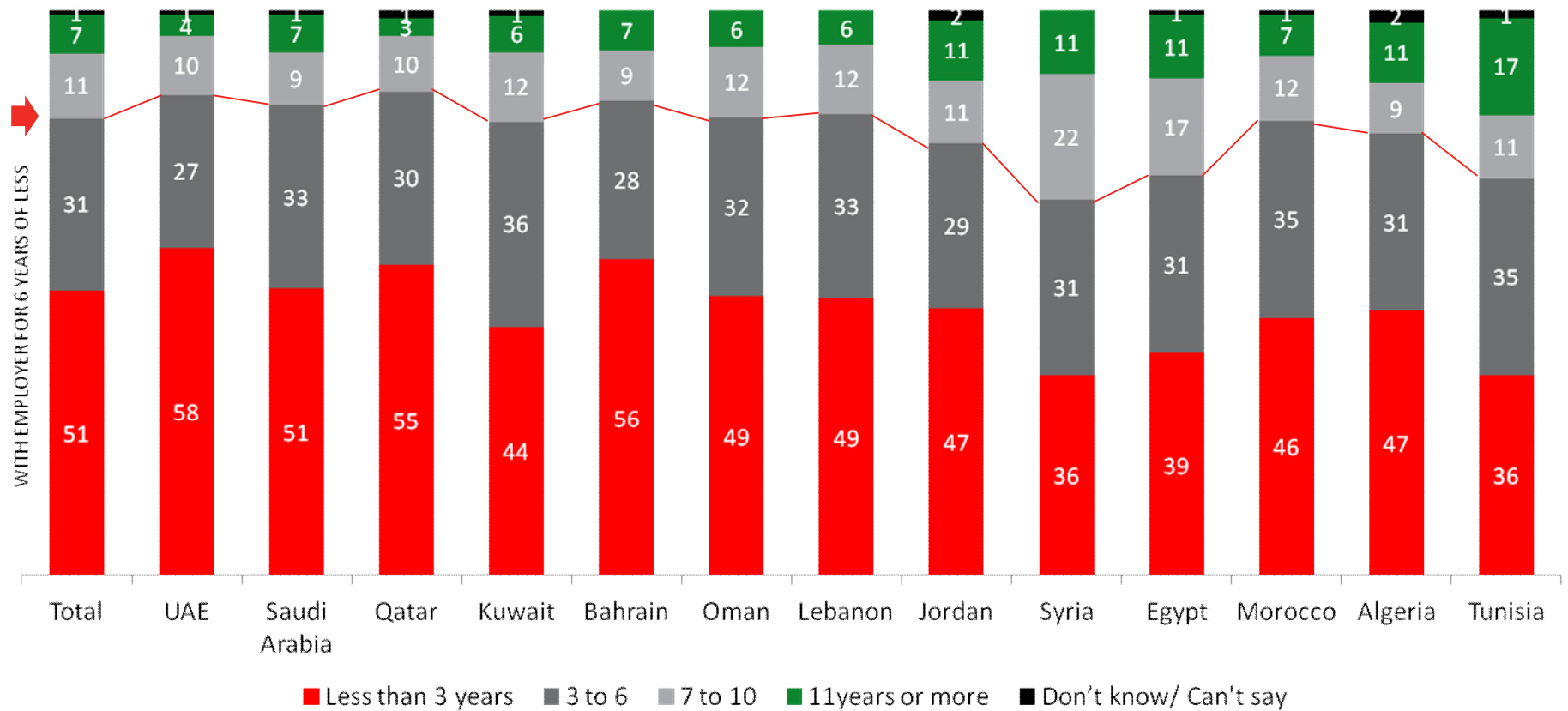


Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Number of years working with current employer

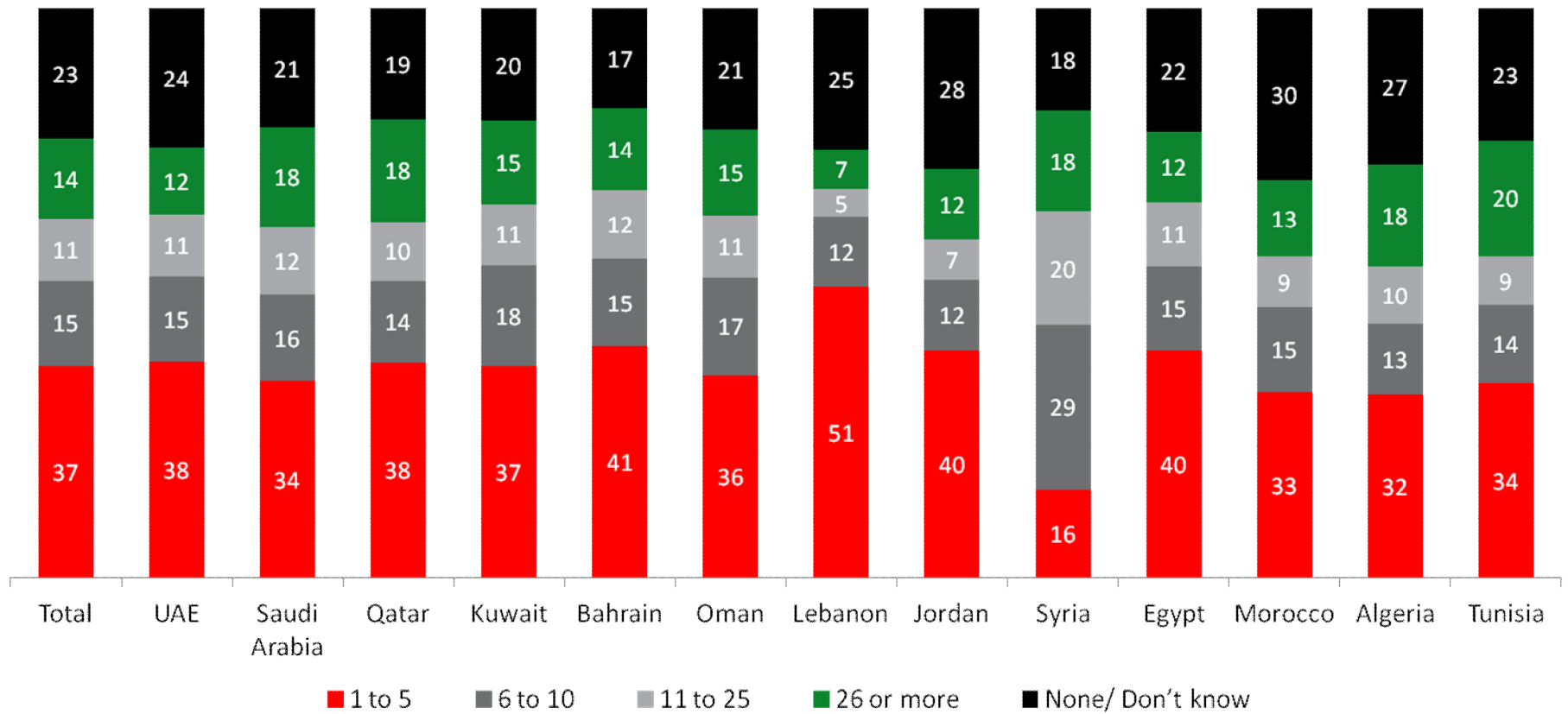


Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Number of people reporting to me

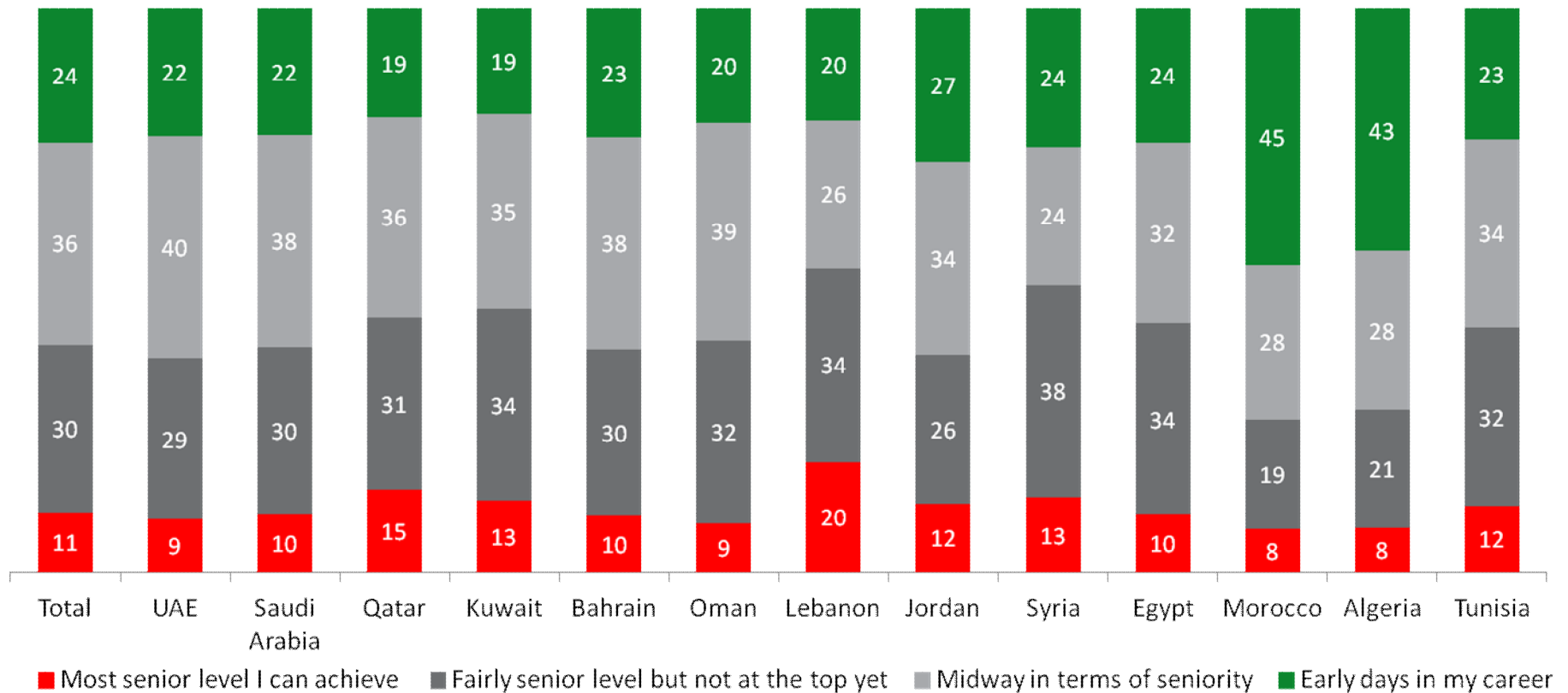


Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Position in career path

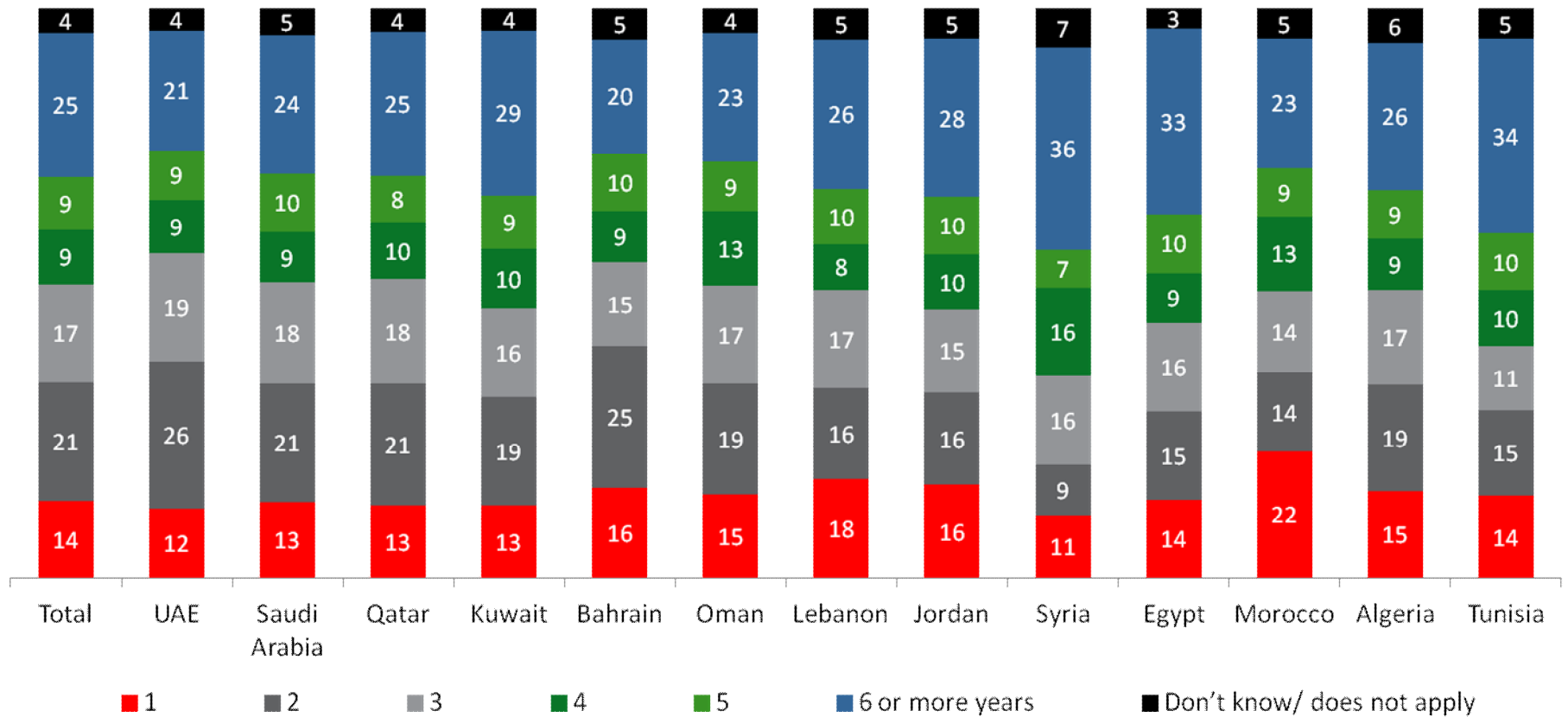


Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Average length of time jobs held



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

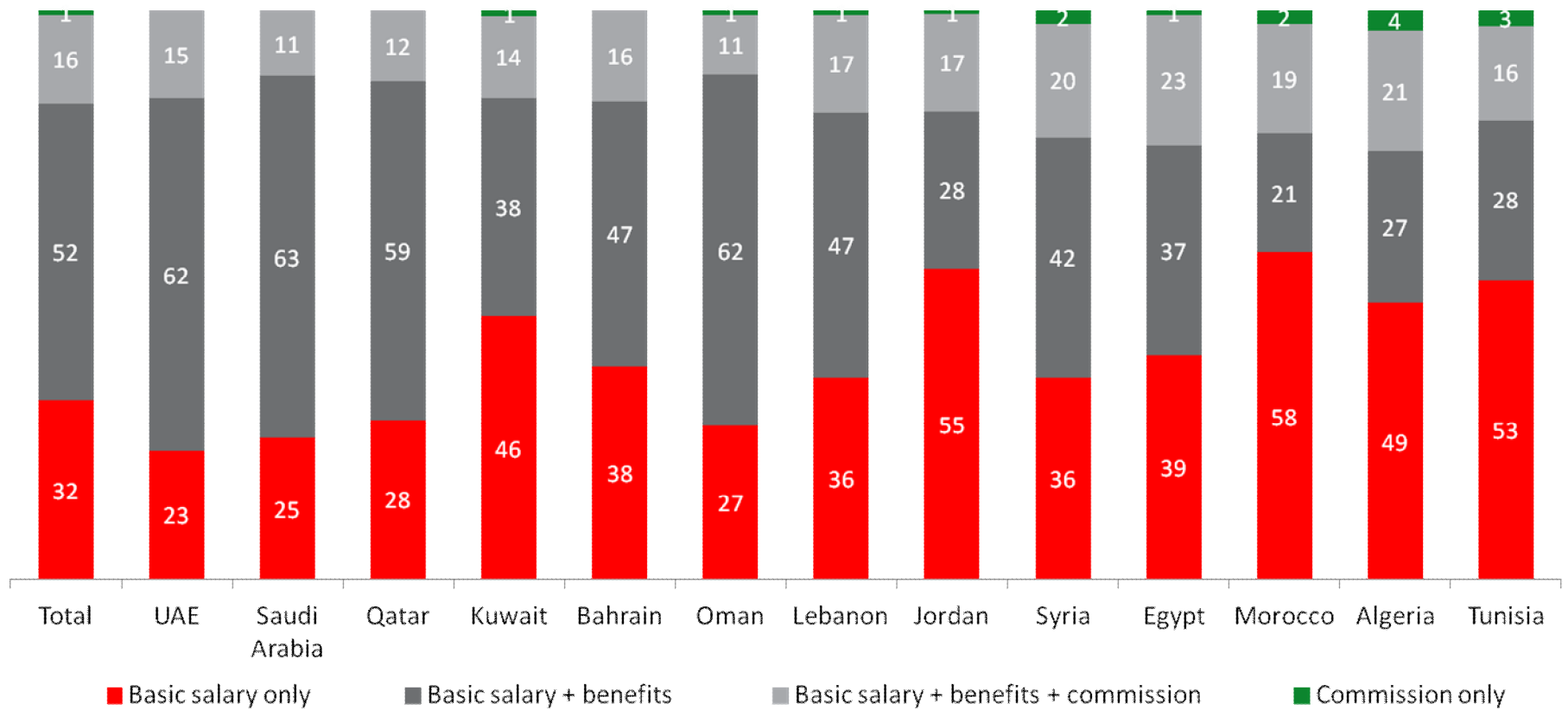
Section 2b

CURRENT PACKAGE

Summary

- A little over half (52%) claim that their current salary package consists of basic salary + benefits.
- On the other hand, the majority of those employed in Jordan, Morocco and Tunisia are only entitled to their basic salaries (55%, 58%, and 53% respectively).
- Close to 1 in every 2 respondents (46%) exhibit low level of satisfaction with their salary, with those in Levant being more dissatisfied (52% vs. 46% for both Gulf and North Africa).
- Approximately 1 out of 2 employees in the MENA receive personal medical insurance from their company.
- Additional benefits received by the employees differ across geographies. Specifically:
 - Personal medical insurance is provided to 61% of those surveyed in Saudi, a proportion that is much higher than in any other country covered.
 - A higher proportion of those currently employed in the Gulf region (42%) receive personal annual air ticket.
 - More respondents from Lebanon receive transportation allowance (46%).
 - Housing allowance is provided to 46% of respondents in Saudi Arabia, and to 37% of respondents in Qatar.

Composition of current package

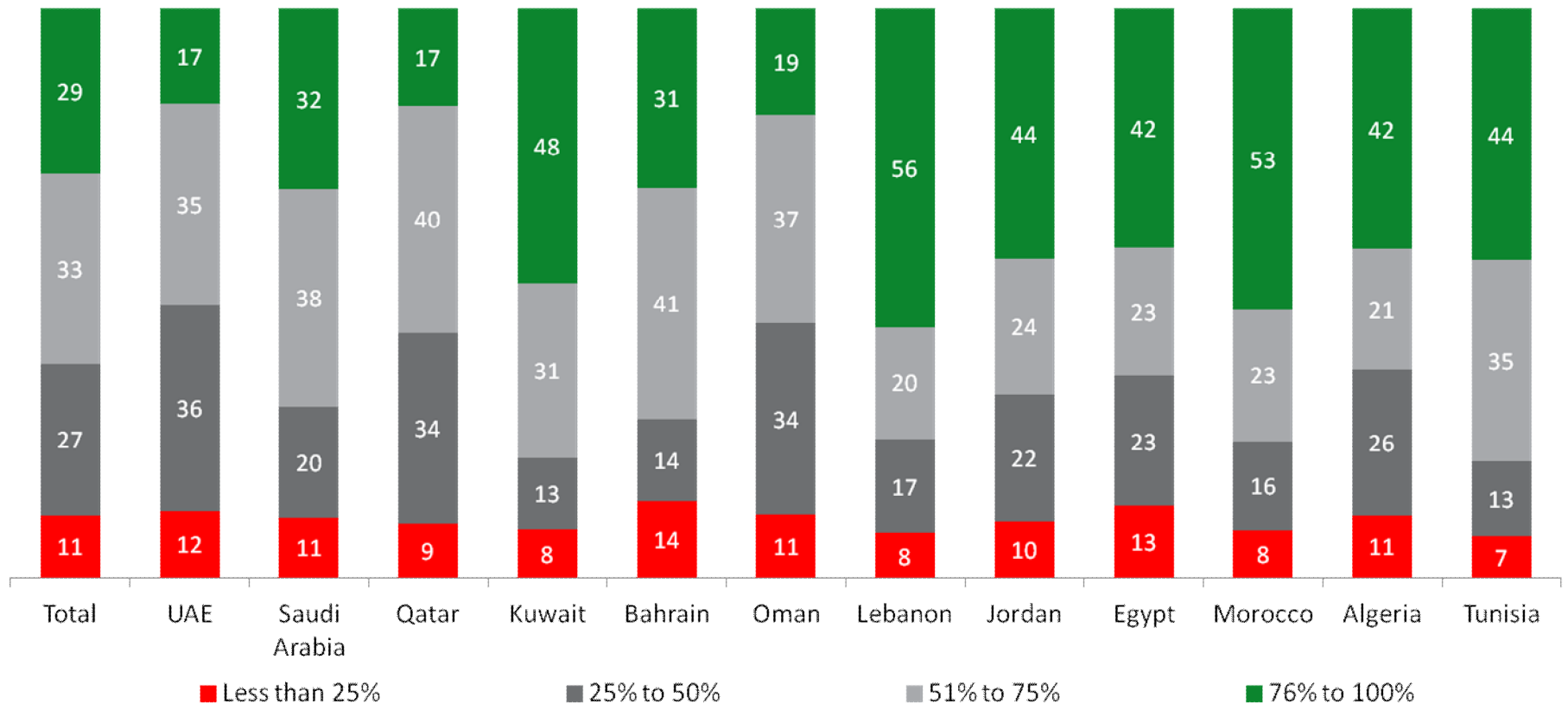


Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. The current salary you get includes

All figures are %'s

Proportion of basic salary



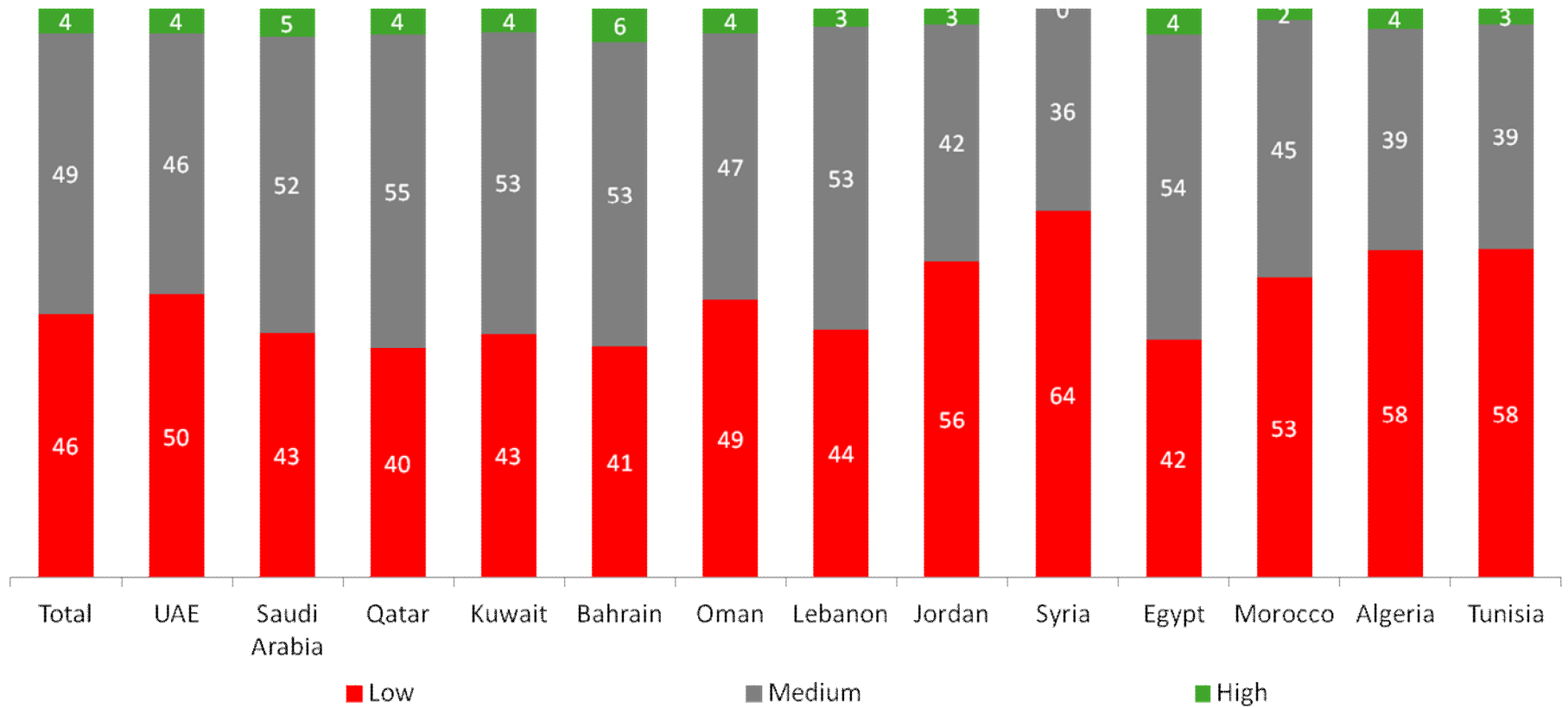
*Data for Syria not shown due to small base

Base: Those who receive basic salary along with other benefits/commission: Total (8243), UAE(2742), Saudi Arabia(2307), Qatar(581), Kuwait(283), Bahrain(118), Oman(205), Lebanon(251), Jordan(253), Egypt(1130), Morocco(108), Algeria(218), Tunisia(68)

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

All figures are %'s

Satisfaction with income



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Additional benefits

	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Personal medical insurance	48	47	61	38	27	34	50	34	46	49	43	51	48	43
Bonus	31	30	32	31	38	32	35	35	27	36	34	25	23	26
Personal annual air ticket	30	42	46	45	27	30	42	3	3	4	3	2	4	7
Transportation allowance	28	27	37	34	21	24	27	46	23	33	21	16	17	16
Housing allowance	26	28	46	37	21	22	25	3	2	9	5	9	4	7
Family medical insurance	22	19	34	14	11	20	27	15	25	18	14	25	21	28
Company-provided accommodation	18	19	26	33	18	23	36	4	4	7	7	4	11	7
Company-provided mobile	17	13	20	18	16	20	30	9	16	20	17	19	11	15
Company-provided car / transport	16	15	21	25	17	21	27	5	9	4	12	11	7	16
End-of-service gratuity	15	27	9	25	10	14	35	3	5	7	3	5	5	3
Telecom bills paid by company / allowance	15	14	14	16	16	20	25	7	10	4	19	10	6	8
Family annual air tickets	13	13	23	17	11	19	22	1	2	-	1	1	1	1
Personal training / development courses allowance	8	5	9	9	6	8	9	11	7	16	12	7	9	12
Holiday allowances / foreign trips	7	6	11	9	8	7	6	6	3	4	4	3	4	3
Children's education allowance	4	4	6	8	5	8	6	9	2	-	1	1	2	-
Fitness benefits	3	3	4	4	2	3	4	2	1	2	2	3	3	5
Childcare facility	1	1	1	1	1	3	1	1	1	-	1	0	3	1
Stock options	1	1	1	1	1	2	1	-	0	4	1	1	1	-
None / Don't know	18	14	11	11	24	14	13	27	29	22	26	28	30	31

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. Apart from your salary which of the following are included in the compensation / benefits you receive from your current company?

All figures are %'s

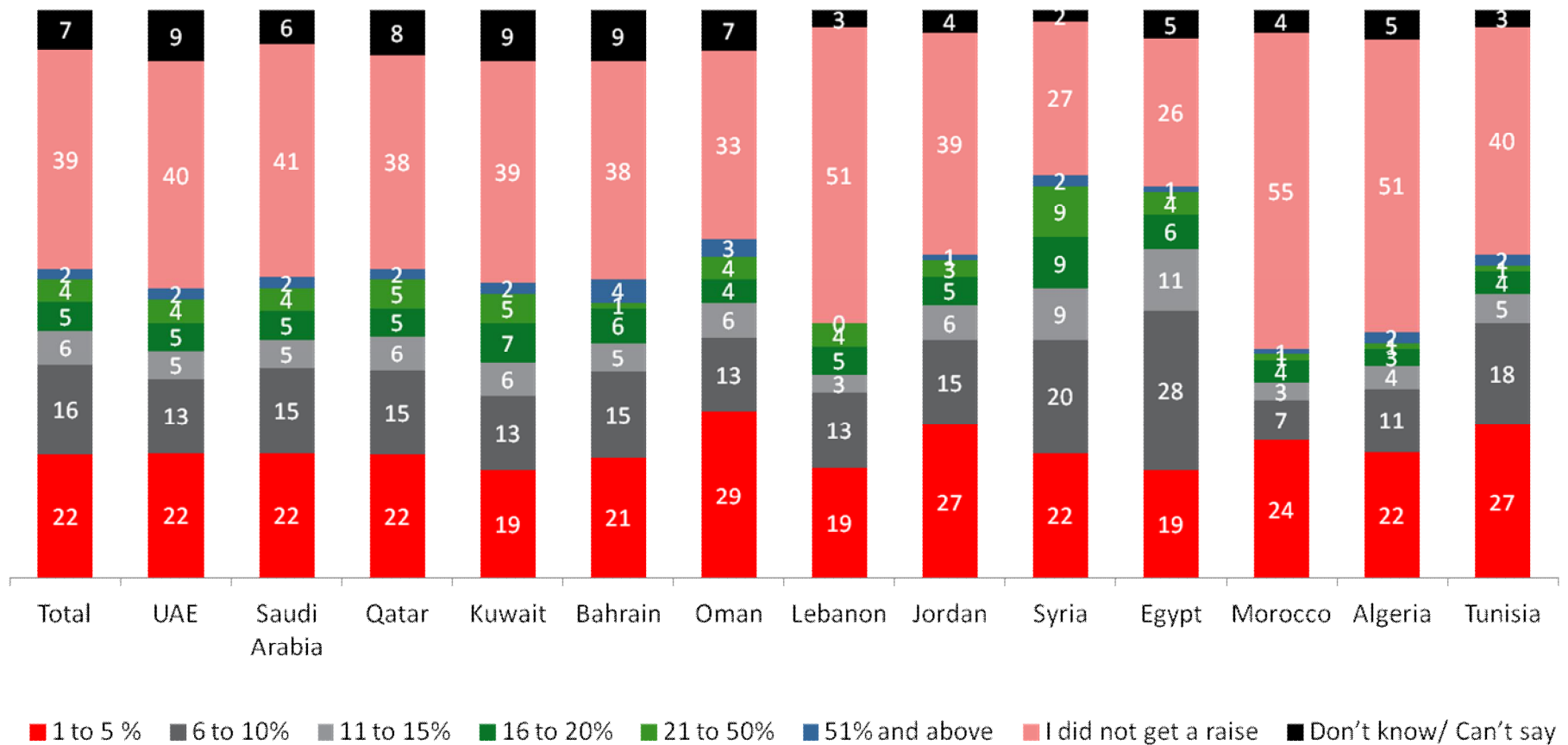
Section 2c

SALARY COMPARISONS AND EXPECTATIONS

Summary

- About a fifth (22%) of respondents received a salary raise of only 1% - 5% in 2014.
- 39% did not receive a raise at all in 2014, with respondents from Lebanon (51%), Morocco (55%) and Algeria (51%) stating that to a greater extent.
- More than half (53%) of those who received a raise are unhappy with the raise they received.
- Respondents from GCC (49%) seem somewhat happier with the raise they received in 2014, as compared to respondents from Levant (42%) and North Africa (44%).
- A little over a quarter (26%) do not expect to be given a raise in 2015, with employees in Morocco (42%) and Algeria (41%) being somewhat more pessimistic. Only 5% had already received a raise this year.
- Majority of respondents (58%) believe that there is parity in the salaries given to men and women in the same position in their company.

Raise received in 2014



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Views on raise received

	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
I am very happy with my raise	7	9	8	10	8	12	11	8	4	-	4	6	9	6
I am modestly happy with my raise	15	16	15	17	18	16	20	16	12	6	15	10	10	6
My raise is fair in light of my contribution to the company	10	10	11	12	13	13	9	16	9	3	8	14	11	10
My raise is fair in light of the company's financial situation	9	8	8	7	9	7	7	6	9	13	11	4	9	12
My raise is fair in light of my contribution and the company's financial situation	6	6	6	3	6	2	4	8	4	9	6	6	10	5
I am quite unhappy with my raise	31	29	31	30	25	33	29	32	29	25	33	32	31	34
I am very unhappy with my raise	22	23	20	21	20	17	22	14	34	44	22	28	20	28

Base: Those who received a raise (6611), UAE(1818), Saudi Arabia(1613), Qatar(438), Kuwait(280), Bahrain(100), Oman(169), Lebanon(145) Jordan(319), Syria(32), Egypt(1304), Morocco(109), Algeria(198), Tunisia(86)

Q. Please indicate how satisfied you are with the salary raise you received in the year 2014 (January 2014 - December 2014)?

All figures are %'s

Salaries offered to men and women

	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Egypt	Morocco	Algeria	Tunisia
The salary offered to women is higher than that offered to men in the same position/ doing the same work	19	21	27	21	22	13	16	8	15	15	9	13	10
There is parity in the salaries given to men and women in the same position/ doing the same work	58	57	41	55	54	67	62	77	64	67	66	77	73
The salary offered to women is lower than that offered to men in the same position/ doing the same work	23	23	32	23	24	20	22	15	20	18	24	10	17

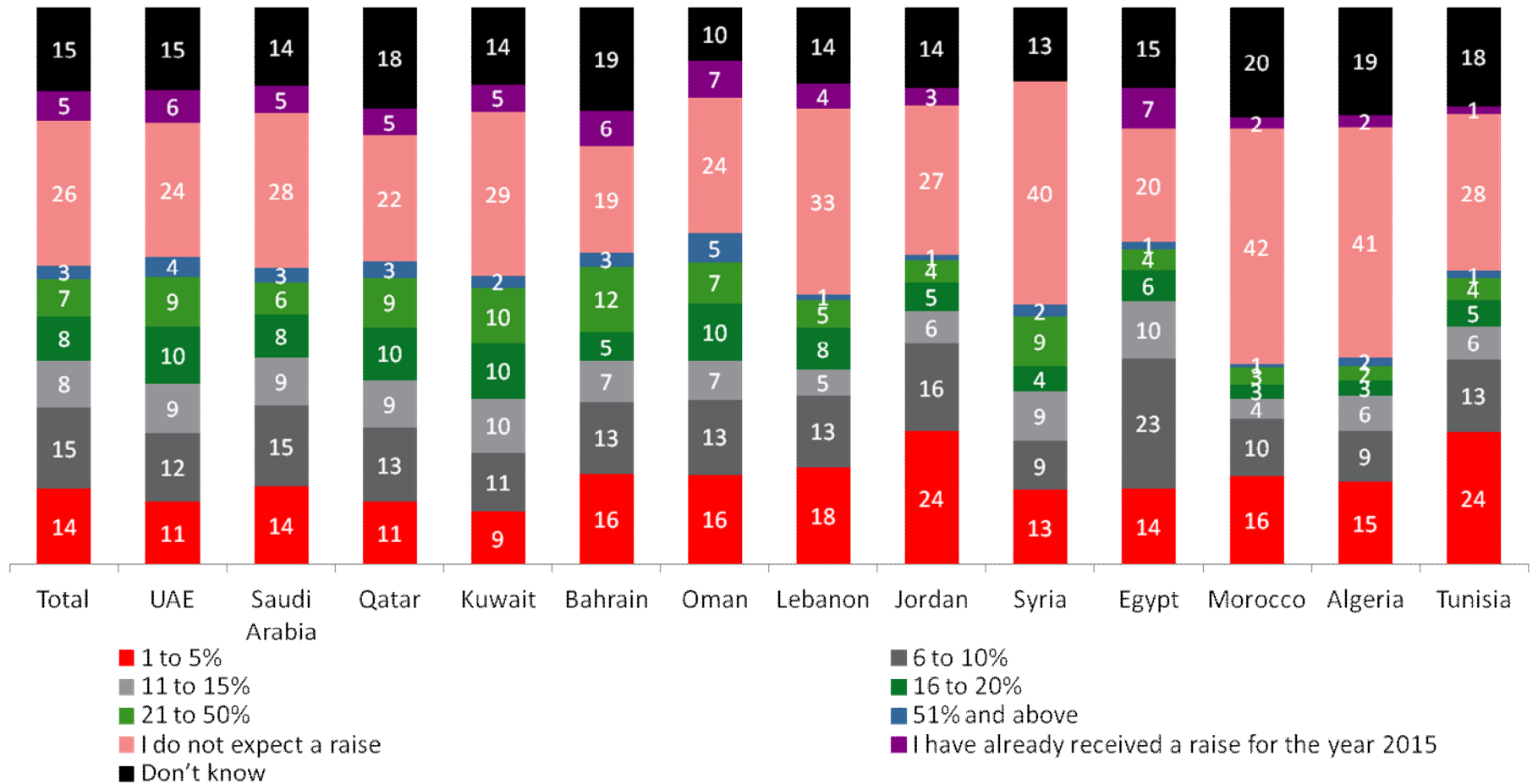
**Data for Syria not shown due to small base*

Base: Those who did not answered Don't know/ Can't say (6009), UAE(1868), Saudi Arabia(1117), Qatar(378), Kuwait(272), Bahrain(108), Oman(133), Lebanon(190) Jordan(336), Egypt(1009), Morocco(164), Algeria(300), Tunisia(105)

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

All figures are %'s

Raise expected in 2015



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. Can you please select the total percentage raise you expect to receive in the year 2015 (January 2015 - December 2015)?

All figures are %'s

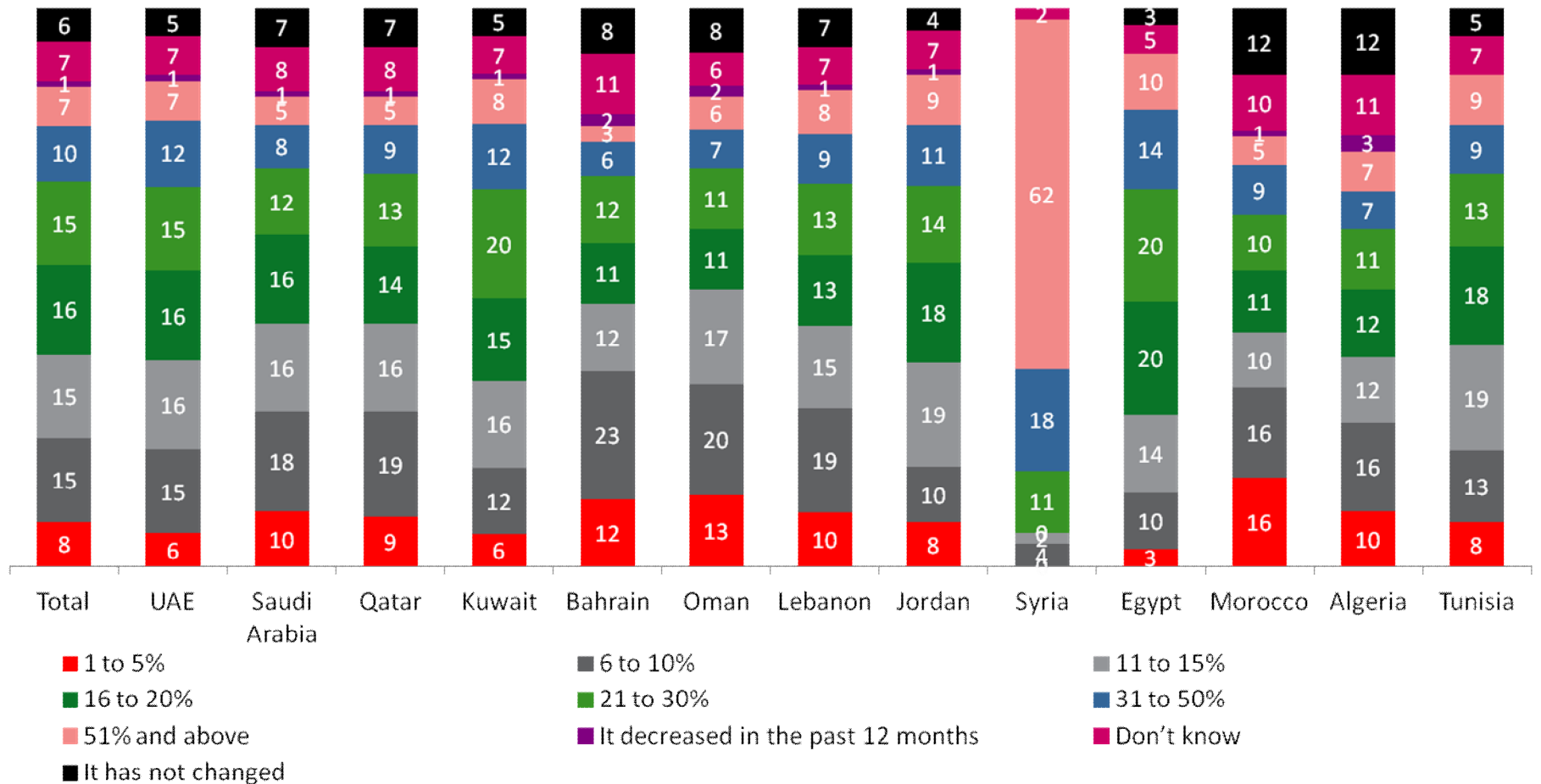
Section 2d

COST OF LIVING AND SAVINGS

Summary

- About one third (32%) of respondents report having seen an increase of at least 21% in their cost of living in 2014.
- Food & beverage and rents are the top two elements for which respondents noticed an increase in costs in 2014 (71% and 70%, respectively).
- In the UAE and Kuwait, 86% of respondents claim to have seen an increase in the rents, a proportion which is higher than in other countries covered.
- The majority (79%) still expect a further increase in the cost of living in 2015.
- When probed on their savings, about one-third (32%) claim they do not save any of their monthly salary. Lack of savings is more prominent among those in Levant and North Africa (53% and 45%, respectively vs. 25% for the Gulf).
- Most respondents would prefer a 100% fixed pay structure (60%).
- 2 in every 3 respondents (66%) believe that their salary is lower than other companies in their industry.

Increase in cost of living in 2014



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. On average, by what percentage do you think your cost of living has increased in the year 2014 (January 2014 - December 2014)?

All figures are %'s

Factors that increased in cost in 2014

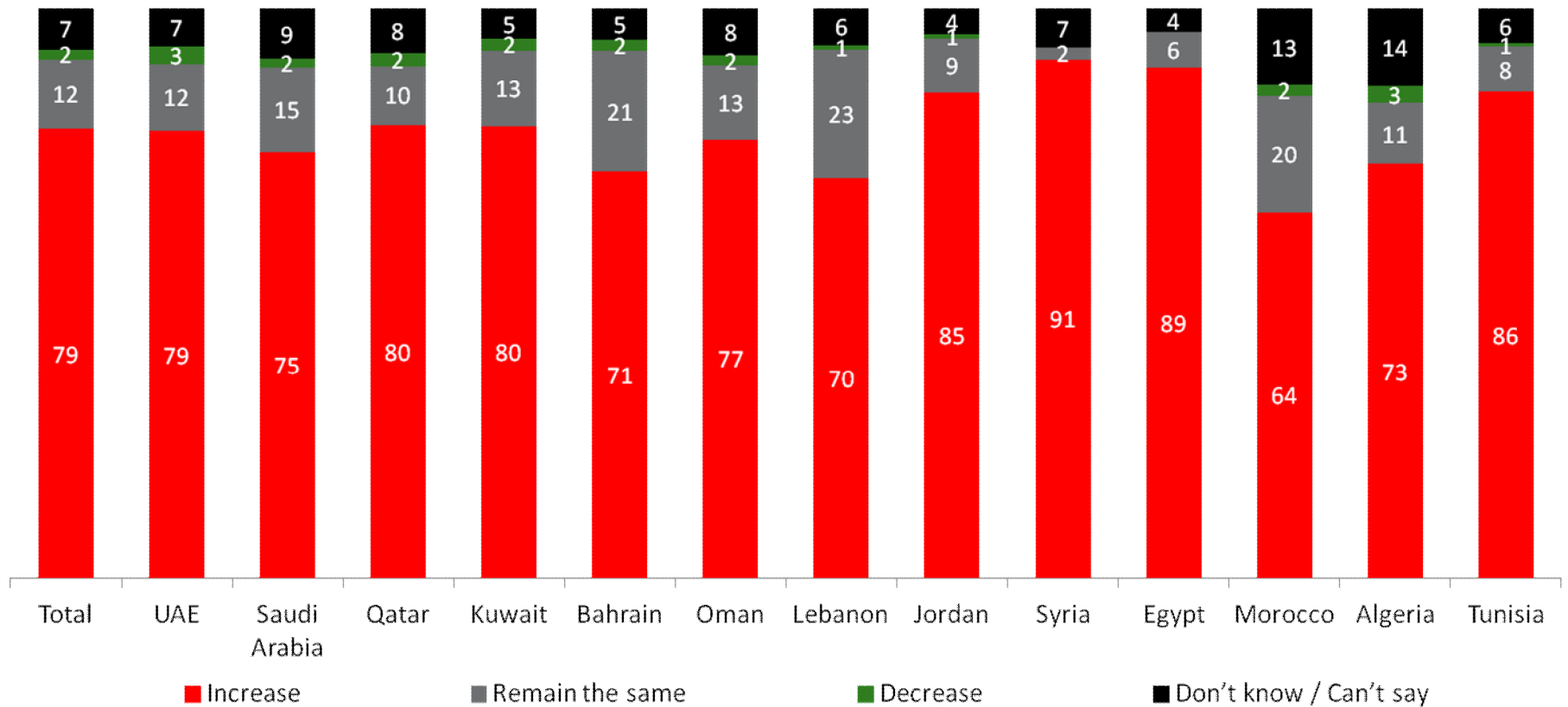
	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Food and Beverage	71	59	74	69	71	73	75	80	74	89	84	72	84	88
Rents	70	86	71	74	86	63	61	50	59	75	51	54	49	63
Utilities (Water, electricity, gas, etc.)	53	56	35	28	29	29	45	49	80	75	84	69	46	80
Education (school/ college)	39	33	40	35	45	39	35	51	43	61	50	28	19	36
Entertainment	37	28	35	31	29	35	37	51	51	73	51	29	38	54
Other	7	7	6	6	6	5	5	5	9	14	8	5	7	6

Base: Those who mentioned that the cost of living increased (10474), UAE(3126), Saudi Arabia(2588), Qatar(686), Kuwait(471), Bahrain(150), Oman(241), Lebanon(274) Jordan(493), Syria(44), Egypt(1723), Morocco(205), Algeria(339), Tunisia(134)

Q. For which of the following elements have you seen an increase in cost in the year 2014 (January 2014 - December 2014)?

All figures are %'s

Expectation of future cost of living in 2015

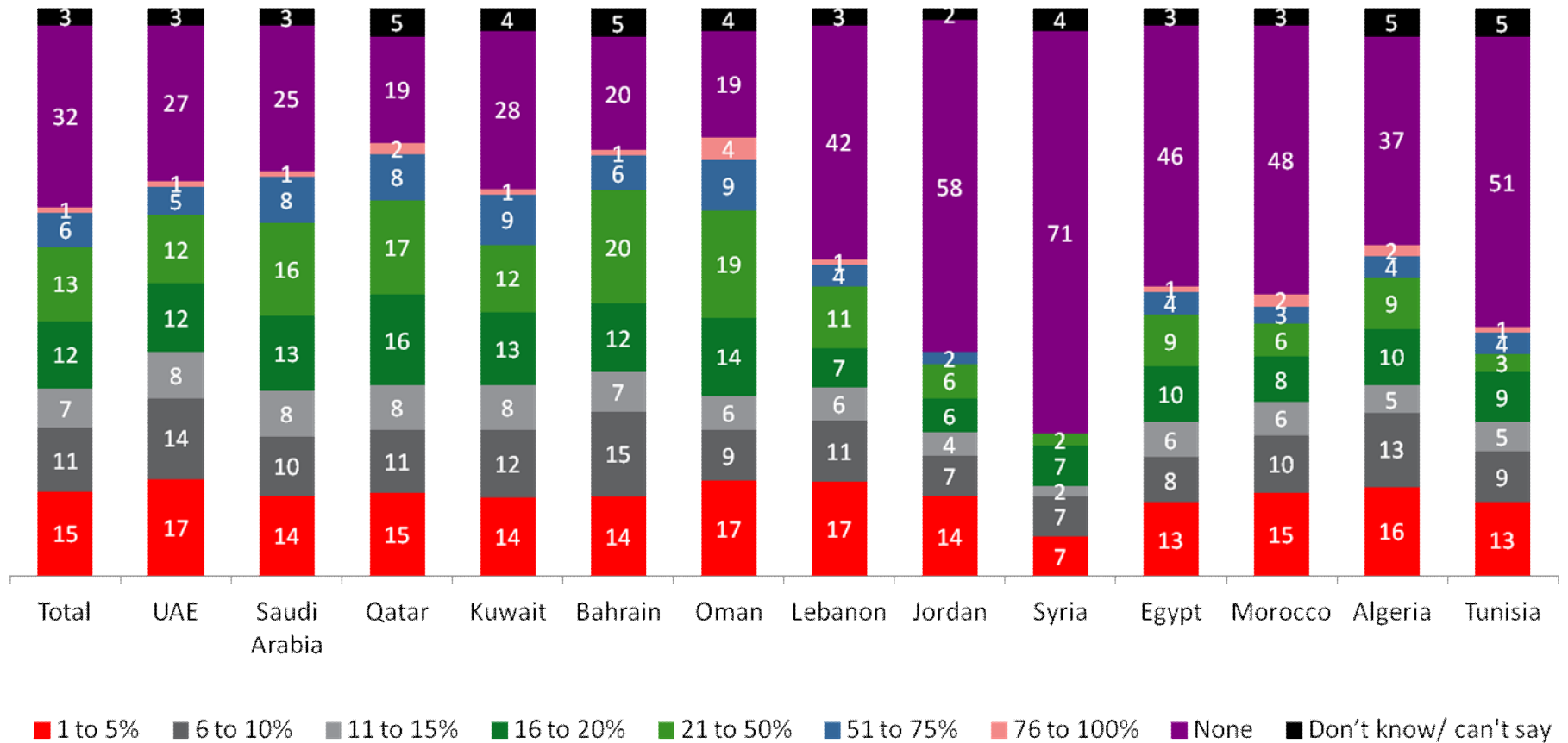


Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. In the year 2015 (January 2015 – December 2015) you expect your cost of living to..

All figures are %'s

Proportion of salary saved

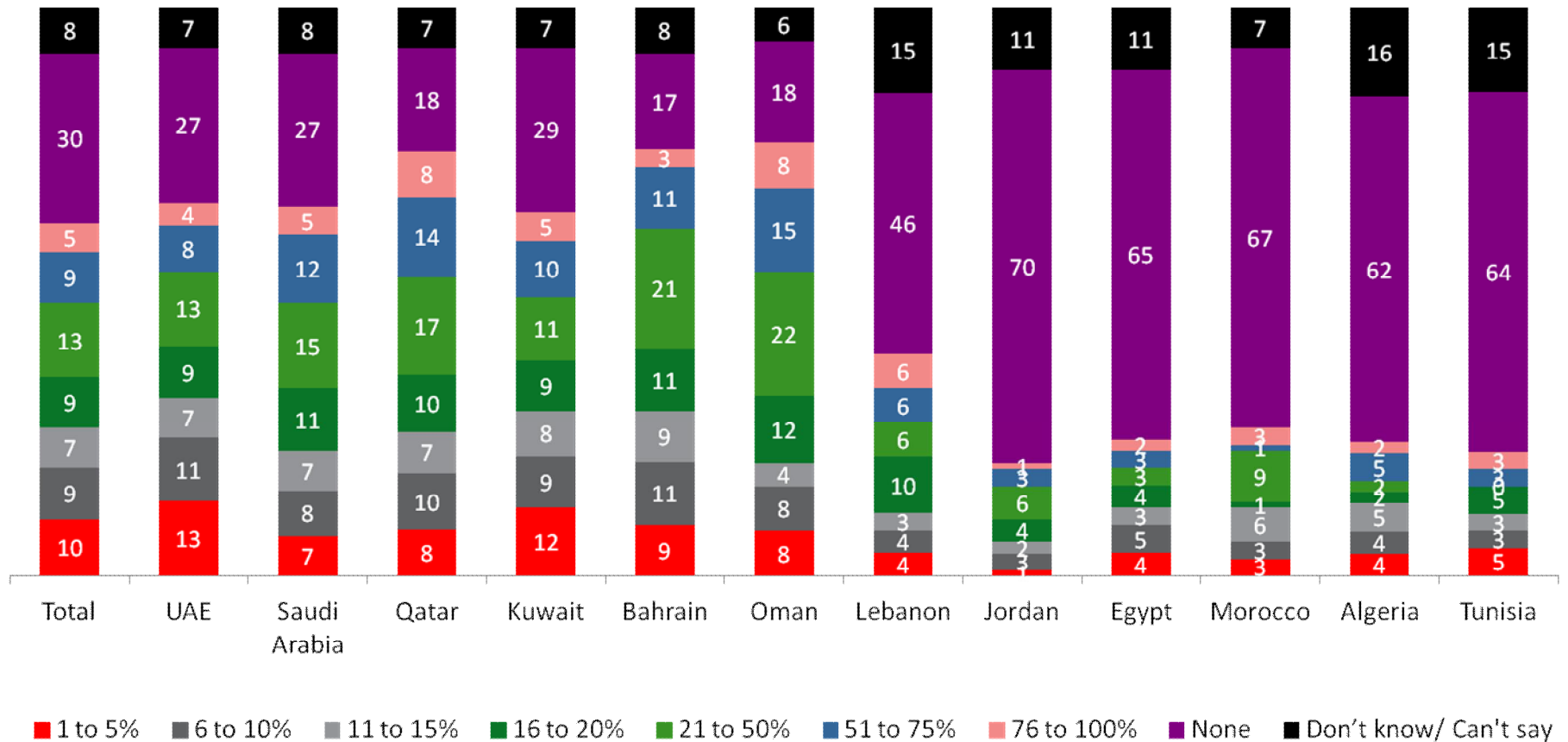


Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Proportion of salary repatriated



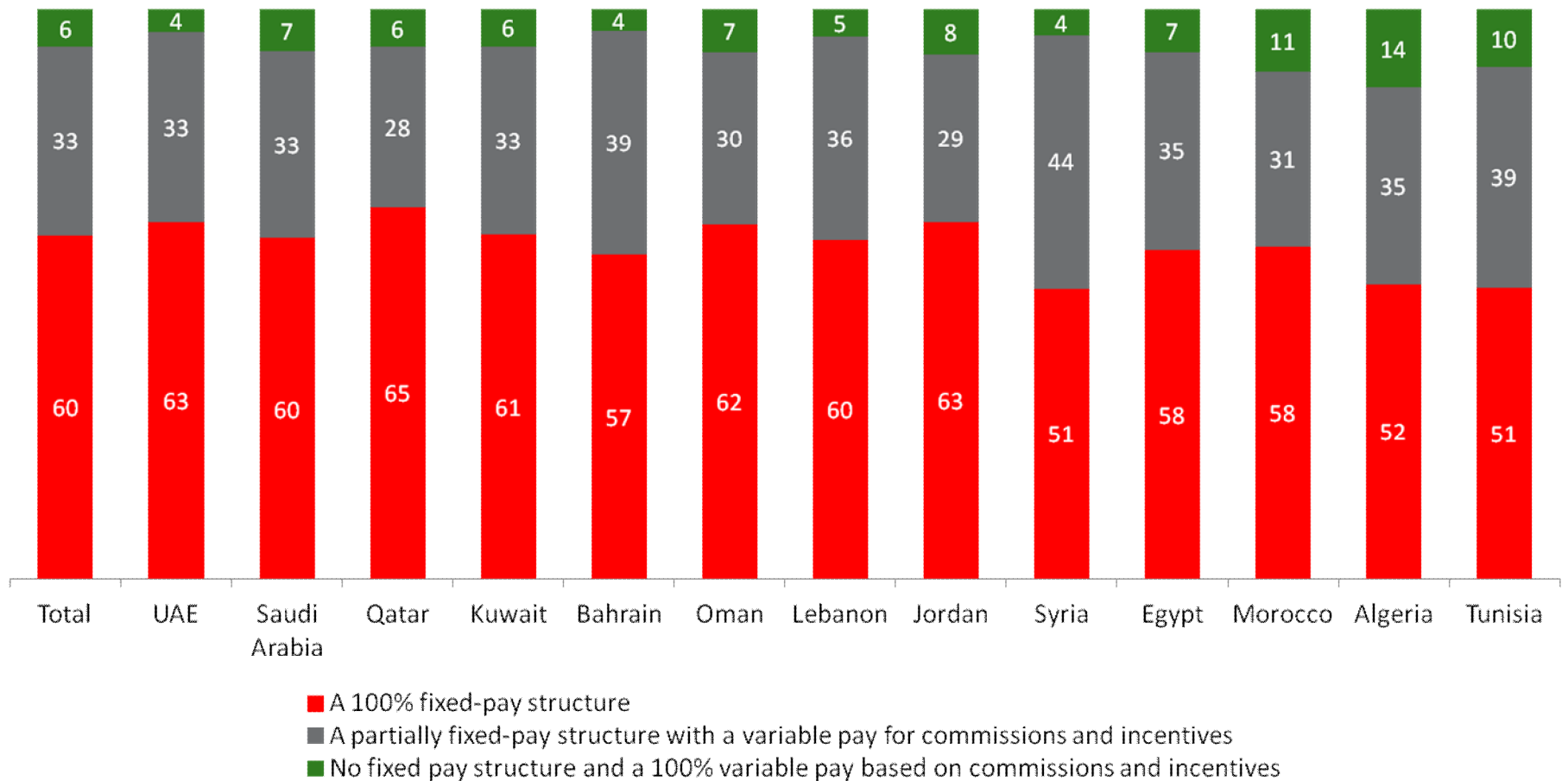
*Data for Syria not shown due to small base

Base: Those who do not live in their home country (8698), UAE(3464), Saudi Arabia(2579), Qatar(778), Kuwait(516), Bahrain(150), Oman(251), Lebanon(80) Jordan(157), Egypt(469), Morocco(69), Algeria(133), Tunisia(39)

Q. What percentage of your savings do you repatriate to your home country?

All figures are %'s

Preferred pay structure

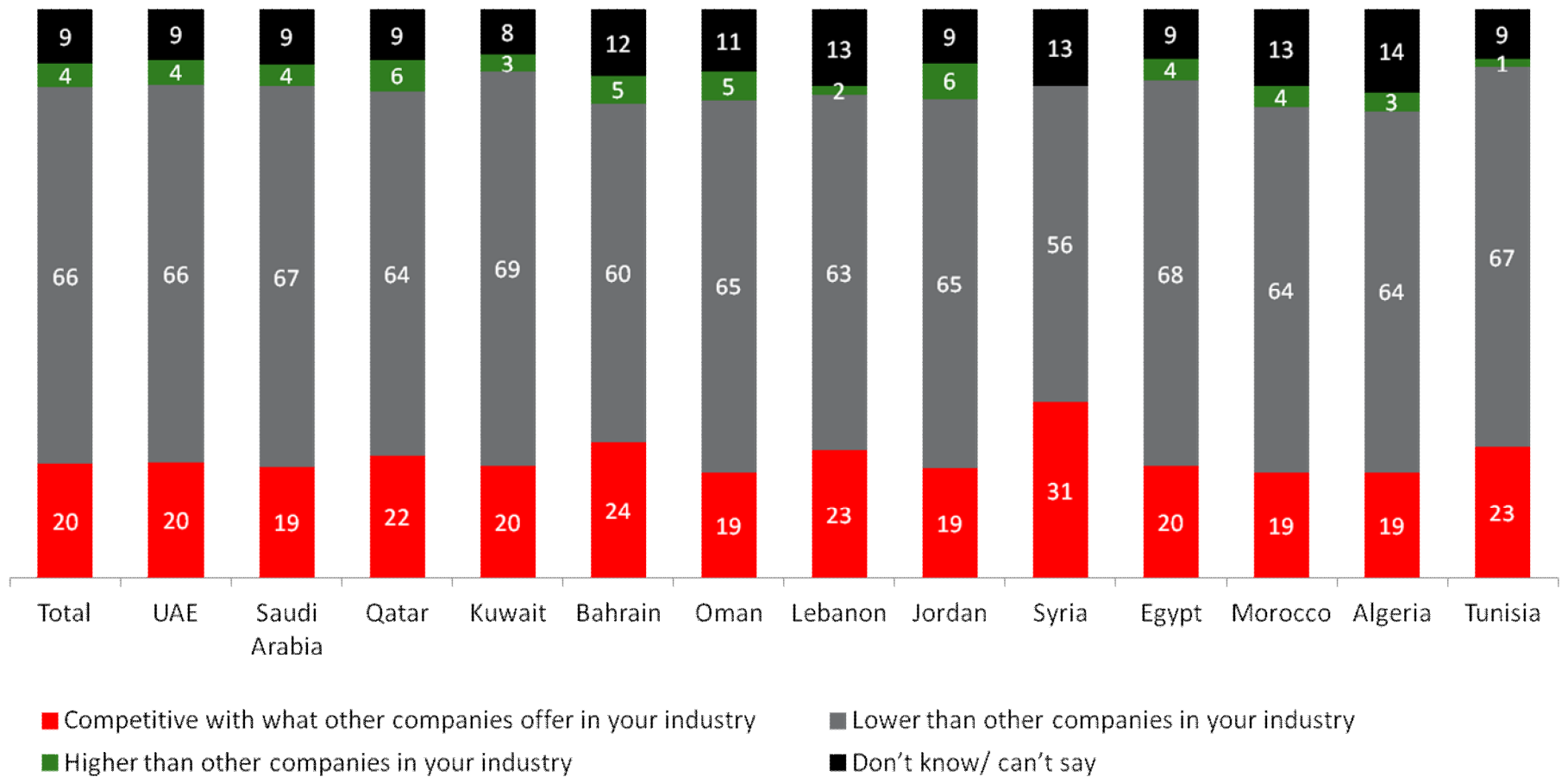


Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Salary comparison



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

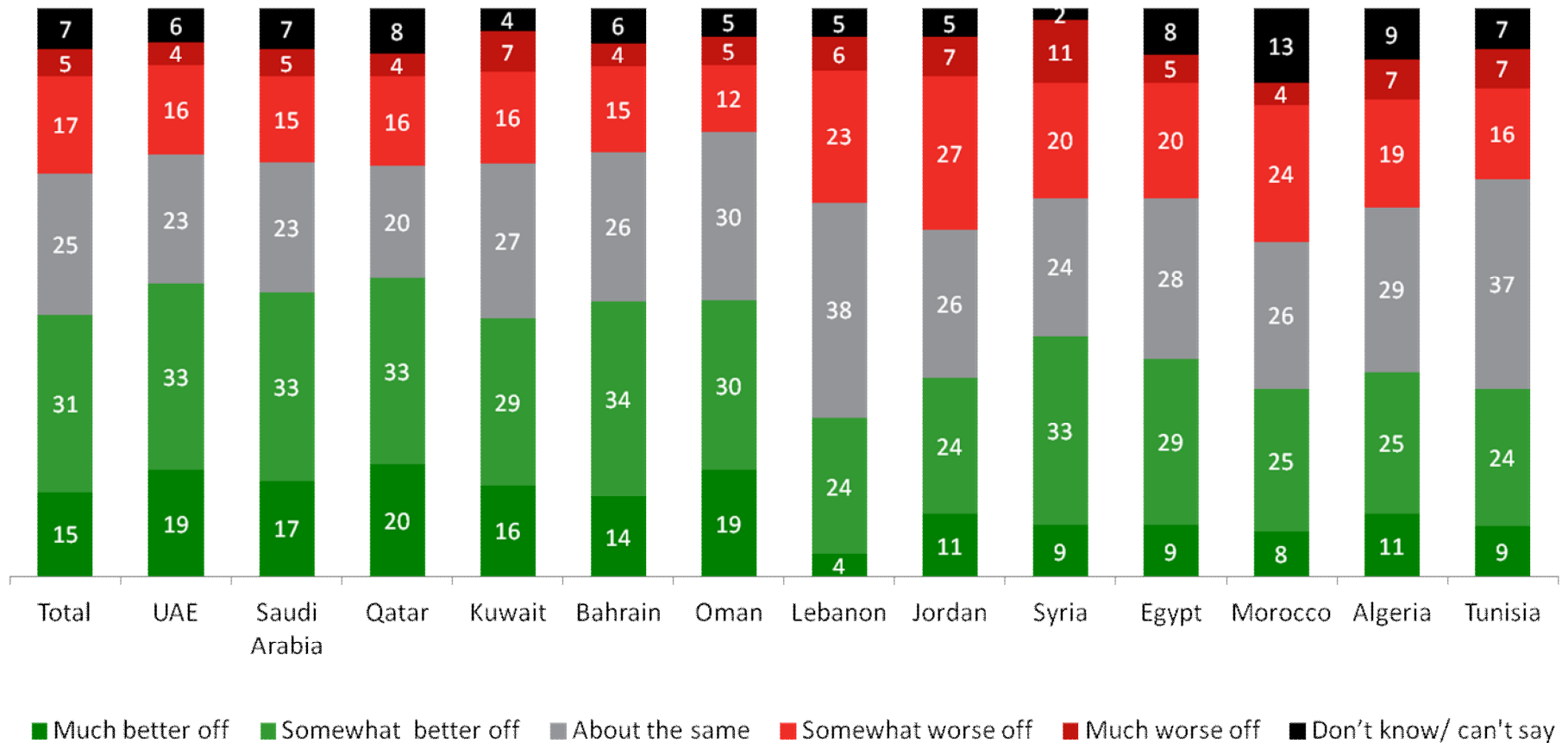
Section 2e

PERCEPTION OF SALARIES IN THE COUNTRY AND QUALITY OF LIFE

Summary

- Close to half (46%) claim to be better off than other people of a similar generation in their country of residence. This belief is stronger among respondents from GCC (51%) as compared to Levant (33%) and North Africa (37%).
- When asked about their plans in the next 12 months, more than half (54%) stated that they will look for a better job in the same industry.
- Employees from GCC are less likely to move to another country as expats (GCC: 11%, Levant: 16%, North Africa: 14%).
- On a positive note, the majority of respondents (63%) believe that salaries are increasing in their country of residence. Among those who think salaries are increasing, 55% believe that inflation/ rise in cost of living is the catalyst for such increase, followed by those who attribute this rise to the growth in opportunities and economic growth in their country of residence (34%).
- Of those who believe that salaries are either decreasing or staying the same in their country of residence, 36% blame the poor economy, while one-third attribute it to employer-friendly laws.
- Over a quarter (28%) believe that there is a skills shortage in their country of residence. This belief is more prominent among respondents in Oman (40%) and Saudi Arabia (39%).

Overall quality of life



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Future plans

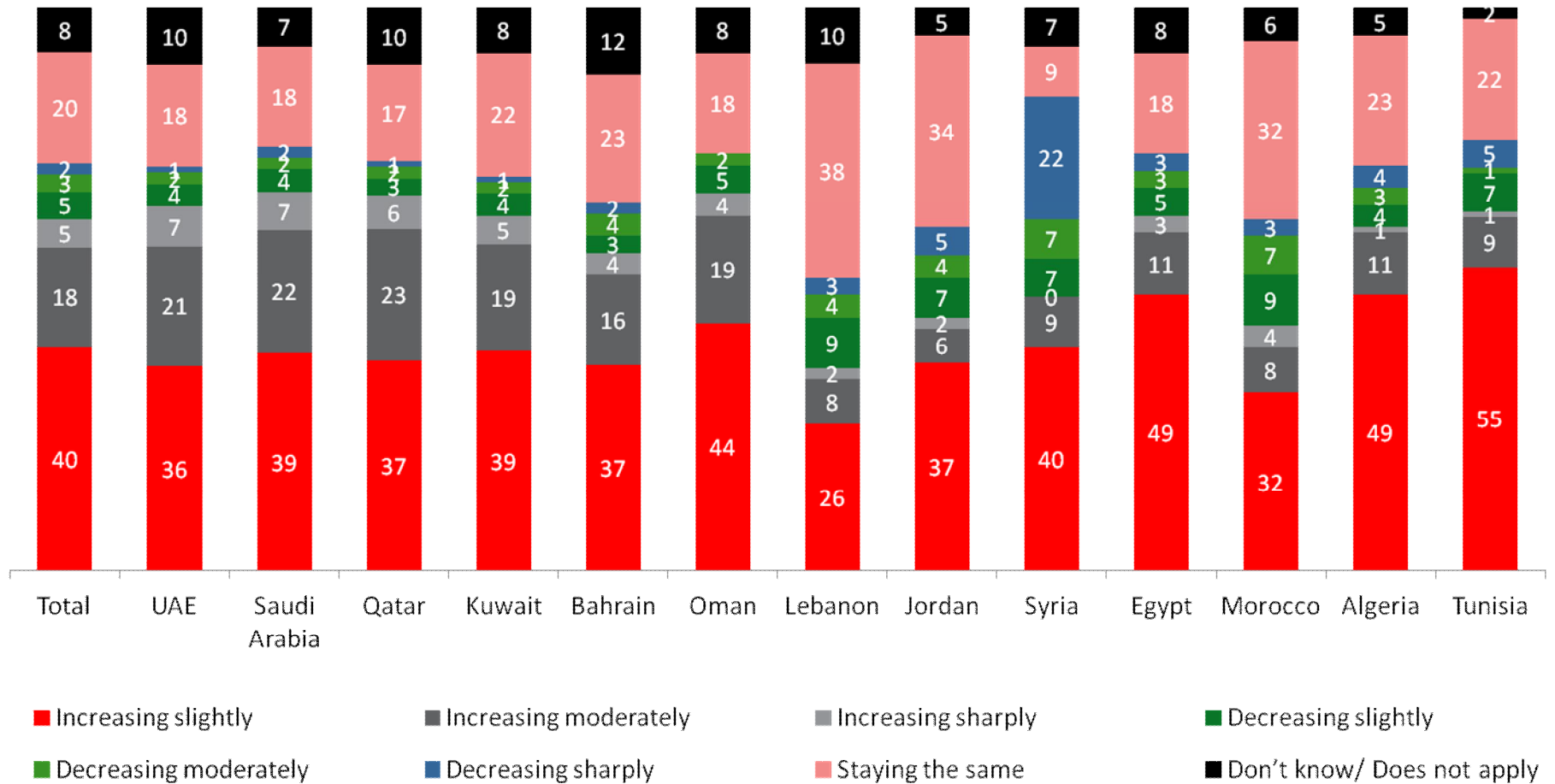
	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Look for a better job in the same industry	54	59	56	52	55	54	48	47	51	47	53	42	35	38
Look for a better job in a different industry	32	39	32	25	33	40	25	33	30	20	26	34	29	30
Look for a better job as an expat in a different country in the Middle East	30	17	31	38	29	34	45	32	43	33	40	36	48	51
Move to another region as an expat	12	11	11	13	11	12	14	15	16	27	13	16	20	18
Return to home country	6	8	8	8	9	7	8	-	-	-	1	1	-	-
Other	4	3	4	4	2	5	2	4	5	2	6	6	6	4
Nothing/ None of these	9	8	9	8	8	8	8	14	7	16	9	13	10	13

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Perception of salaries in the country



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Factors causing salaries to increase

	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Egypt	Morocco	Algeria	Tunisia
Inflation/rise in cost of living	55	56	51	52	53	50	53	79	63	58	49	62	79
Growth in opportunities and economic growth in my country of residence	34	43	40	42	27	34	36	8	17	21	26	13	7
Good corporate performance / increased profitability	16	17	19	15	15	17	15	11	11	16	17	7	9
Intense competition for attracting/retaining talent	16	17	19	13	15	9	13	11	14	14	19	8	7
Economic growth and rising salaries in other countries	14	17	18	14	12	13	16	9	9	9	7	8	4
Pay rises in public sector	14	13	16	11	14	11	19	11	11	14	11	20	13
Removal of NOC clause/ greater flexibility to switch jobs	5	6	6	13	6	6	10	-	1	2	1	3	2
Other	5	3	5	5	5	8	5	5	8	5	3	10	2
Don't know/ not sure	10	8	10	8	11	7	8	9	16	13	17	9	9

*Data for Syria not shown due to small base

Base: Those who think salaries are increasing (7609), UAE(2289), Saudi Arabia(2077), Qatar(542), Kuwait(339), Bahrain(107), Oman(191), Lebanon(114) Jordan(252), Egypt(1184), Morocco(117), Algeria(277), Tunisia(98)

Q. Which of these factors in your opinion are causing salaries to increase in your country of residence?

All figures are %'s

Factors causing salaries not to increase

	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Egypt	Morocco	Algeria	Tunisia
Poor economy	36	24	24	24	23	41	27	72	52	56	29	53	84
Employer-friendly laws	33	20	42	31	30	29	27	16	37	48	42	28	27
Poor corporate performance/ decreased profitability	24	26	22	21	31	31	20	24	22	28	13	15	14
There is more top talent than top jobs in local recruitment market today	19	20	20	17	19	19	14	18	23	19	28	11	6
Tax-free environment of GCC countries	9	12	11	13	13	10	11	5	7	6	2	5	6
Don't know/ not sure/ not applicable	19	25	19	23	19	20	24	13	13	8	24	17	6

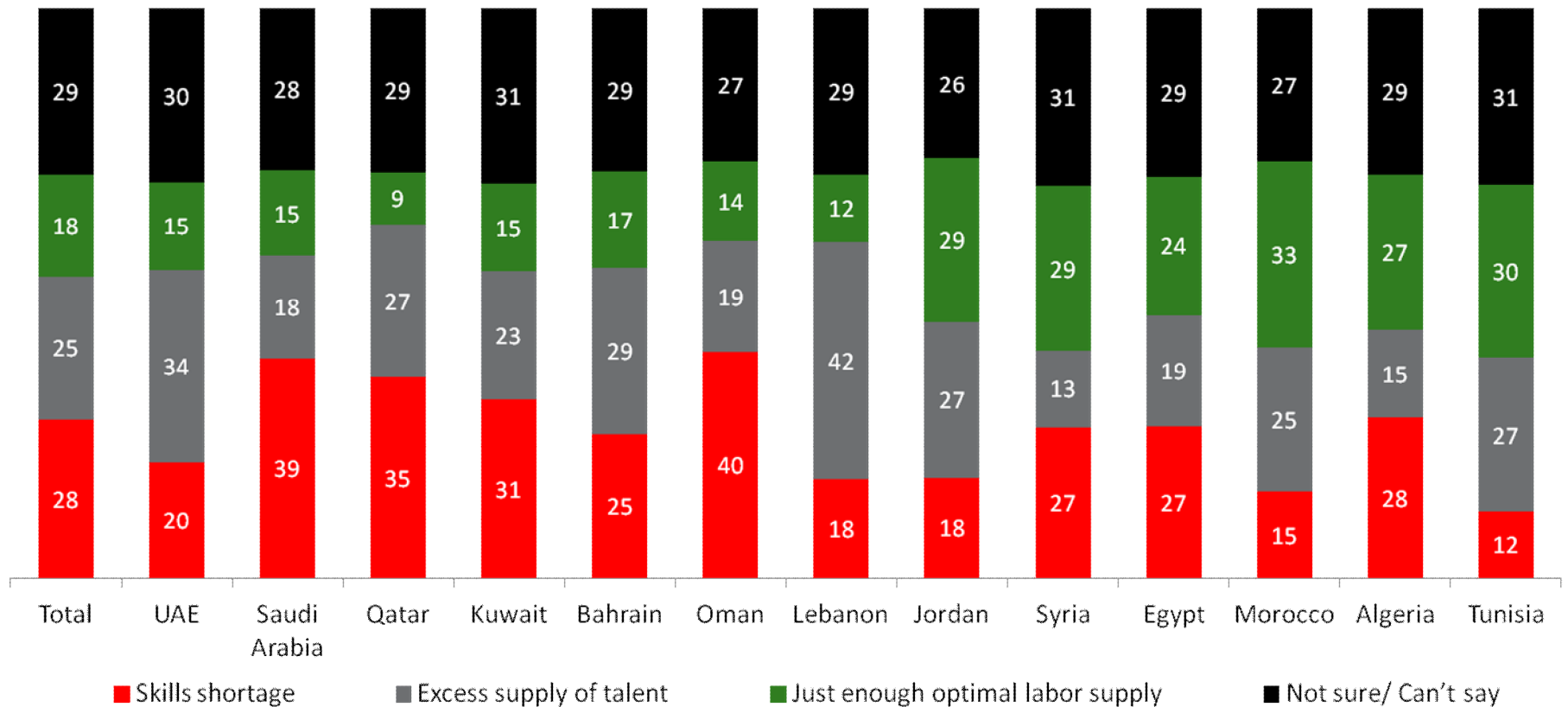
**Data for Syria not shown due to small base*

Base: Those who think salaries are decreasing/ remain the same (3556), UAE(908), Saudi Arabia(793), Qatar(191), Kuwait(154), Bahrain(59), Oman(70), Lebanon(174) Jordan(281), Egypt(563), Morocco(136), Algeria(156), Tunisia(51)

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

All figures are %'s

Skills/ labor supply status in country of residence



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

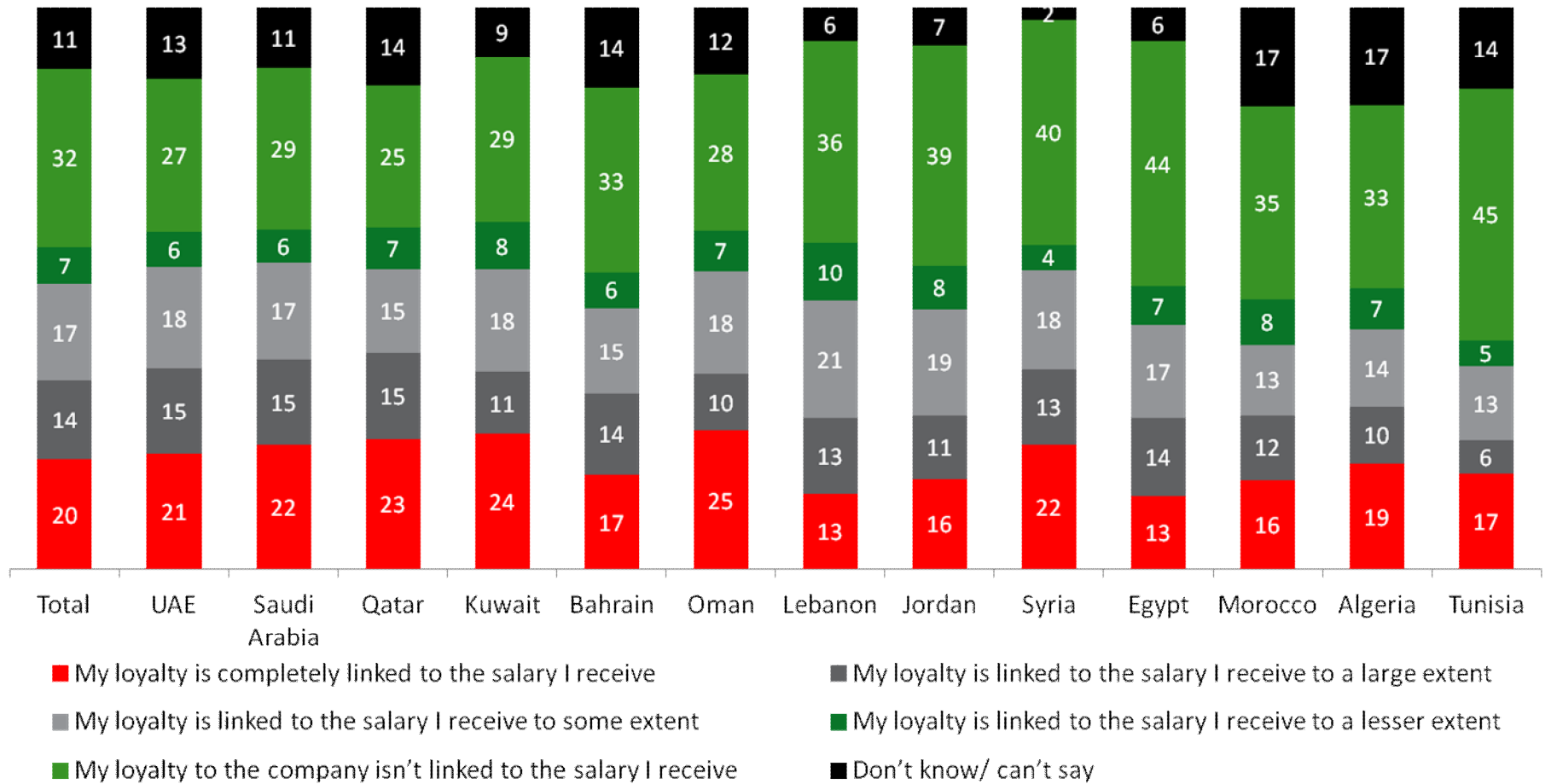
Section 2f

DRIVERS OF LOYALTY

Summary

- 32% claim that their loyalty to their company is not linked to the salary they receive, with respondents from North Africa (41%), and especially from Egypt (44%) and from Tunisia (45%), claiming that to a greater extent.
- Besides salary, the line manager (39%) and opportunities for long-term career advancement (37%), followed by senior management (32%), are all variables that seem to drive loyalty.
- These drivers are somewhat higher for respondents from Lebanon and Egypt.

Loyalty towards the company linked to salary



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Loyalty towards the company linked to other variables

	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
My line manager	39	33	43	30	38	32	30	38	54	53	47	32	31	35
Opportunities for long-term career advancement	37	37	36	40	35	37	35	39	43	27	42	26	27	30
Senior management	32	30	35	27	32	29	35	30	40	38	38	22	19	25
My colleagues	28	28	29	27	26	25	23	28	32	22	34	23	22	23
Training and development opportunities	28	24	29	23	22	21	23	30	35	29	34	26	27	36
The company brand and reputation	27	29	27	29	28	29	24	38	23	22	27	17	16	19
The nature of my daily responsibilities	26	26	26	26	26	29	26	30	22	33	27	25	24	16
Fun office environment	23	19	24	14	16	17	15	27	37	22	30	28	21	27
Physical location of my workplace	19	18	20	13	12	20	16	28	18	13	25	19	18	19
Opportunities to travel	14	12	14	11	9	9	10	16	21	20	19	11	13	15
Other	5	5	5	6	4	6	7	5	5	7	6	6	7	5
None – I am primarily interested in the salary	6	6	6	5	7	5	6	2	4	7	4	7	9	6
Don't know – can't say	8	9	7	9	7	9	8	8	5	2	5	10	11	9

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Section 2g

END OF SERVICE BENEFITS AND OVERTIME

Summary

- Just over half (53%) state that their company offers end-of-service gratuity. This benefit is offered more in the GCC (68%), where the expatriate working population is larger.
- On the other hand, pension on retirement is higher in the Levant (18%) and North Africa (23%), as compared to the GCC (5%).
- 64% claim that their company does not pay for overtime. Respondents from UAE (74%), Oman (75%) and from Lebanon (72%) claim that to a greater extent.

End of service benefits

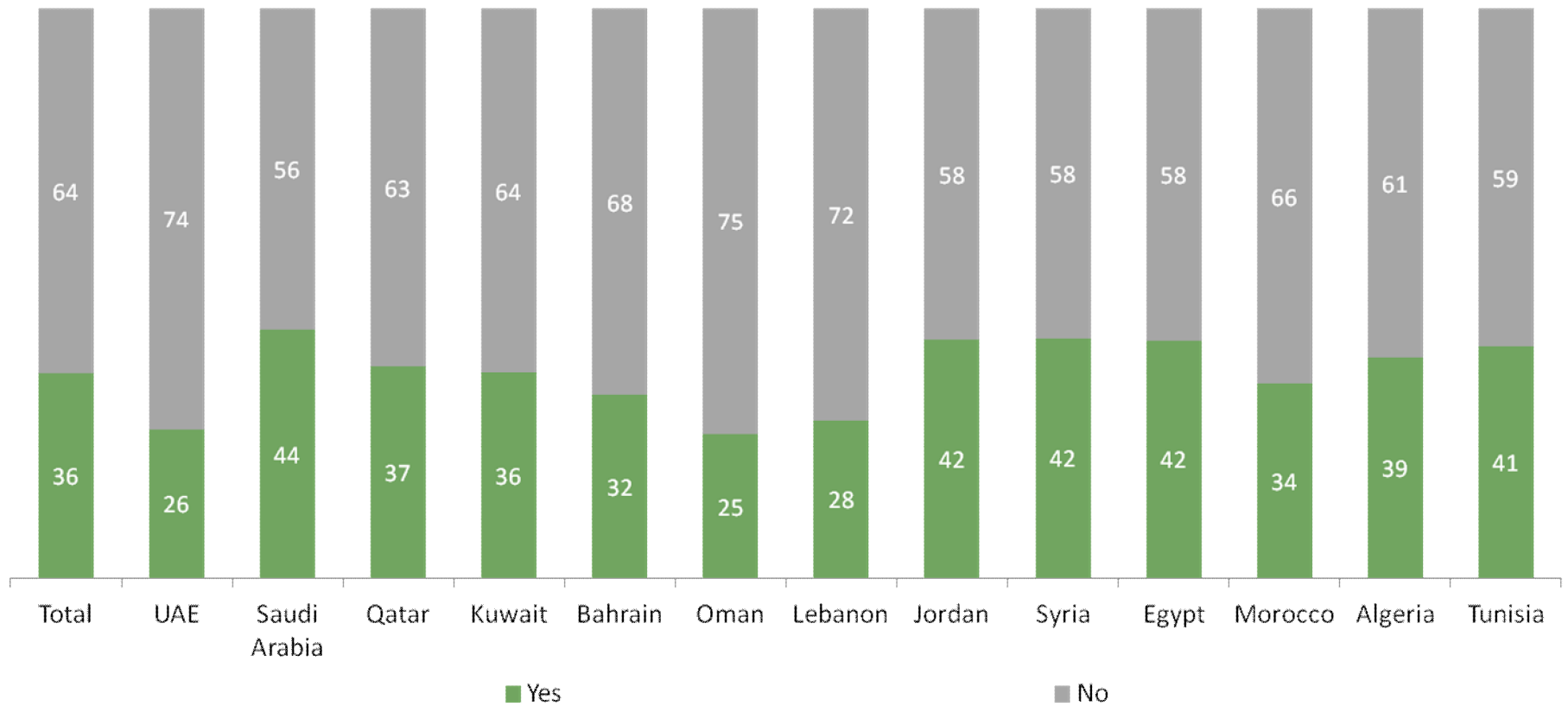
	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
End-of-service gratuity	53	73	61	75	65	52	66	27	17	33	22	10	14	13
Pension on retirement	10	4	7	3	6	13	8	13	21	29	15	32	45	39
Others	6	4	8	6	5	10	3	10	5	-	9	8	9	9
None of the above	30	19	24	17	24	26	23	51	57	38	55	50	32	39

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Pay for overtime



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. Does your company pay for overtime?

All figures are %'s

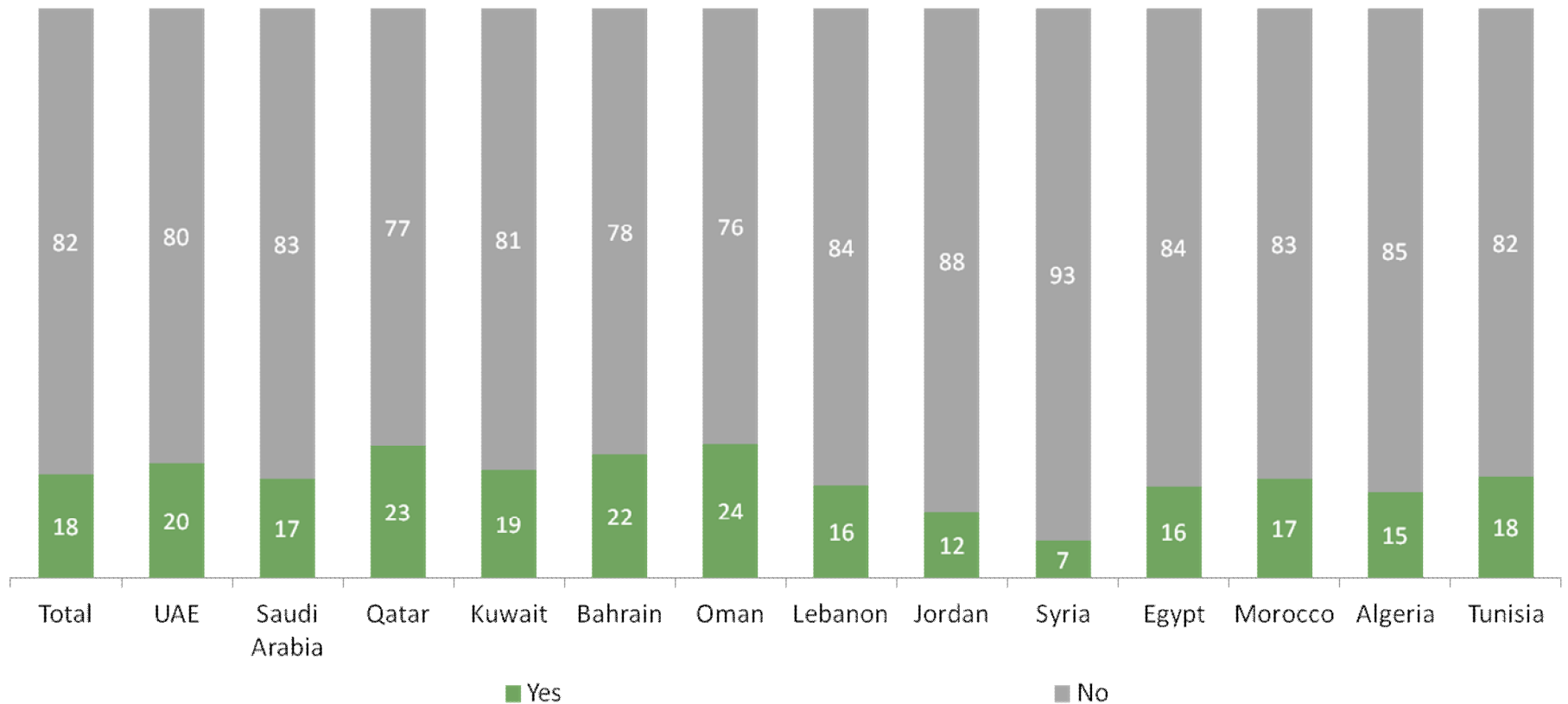
Section 2h

INVESTMENTS AND HOME OWNERSHIP

Summary

- Only 18% make financial investments regularly, and it is somewhat higher in GCC (20%), as compared to Levant (13%) and North Africa (16%). Of those who make regular investments, 22% invest in local property.
- Close to one fourth (23%) eat out on a daily basis. Dining out every day is more frequent for those living in North Africa (28%), and especially for respondents from Morocco (32%).
- Rent is the top monthly expense for 43%, and it is particularly high for UAE (62%) and Kuwait (62%), countries which according to respondents had a high increase in rents during 2014.
- Across the MENA region, home ownership is at 37%.
- More than half (53%) of respondents from Egypt own a home.

Regularly make financial investments*



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Investment products

	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Egypt	Morocco	Algeria
Property (local)	22	18	29	27	23	15	15	17	12	22	9	20
Own business	18	13	21	12	13	15	12	21	29	24	21	32
Insurance plus investment plans	15	22	9	19	25	32	18	12	11	5	9	3
Stocks	14	15	17	11	20	15	9	10	11	10	13	9
Gold	14	17	14	14	14	17	25	13	8	6	6	10
Savings certificates	13	17	7	12	15	12	18	12	3	16	2	7
Property (international)	9	12	9	10	12	17	9	2	5	5	4	13
Jewelry	9	12	9	11	14	17	13	10	2	4	2	4
Property (regional)	7	7	7	7	11	7	10	8	5	7	2	9
Mutual funds (international)	6	9	5	7	6	12	4	2	5	1	2	3
Mutual funds (local)	6	7	6	5	11	12	12	2	-	4	2	3
Bonds	6	9	4	5	7	10	3	2	3	2	2	7
Mutual funds (regional)	2	4	2	2	7	2	4	2	-	1	-	1
Other	18	15	18	17	16	17	18	25	29	20	23	23
None of the above	14	9	15	12	10	5	6	12	28	18	38	29

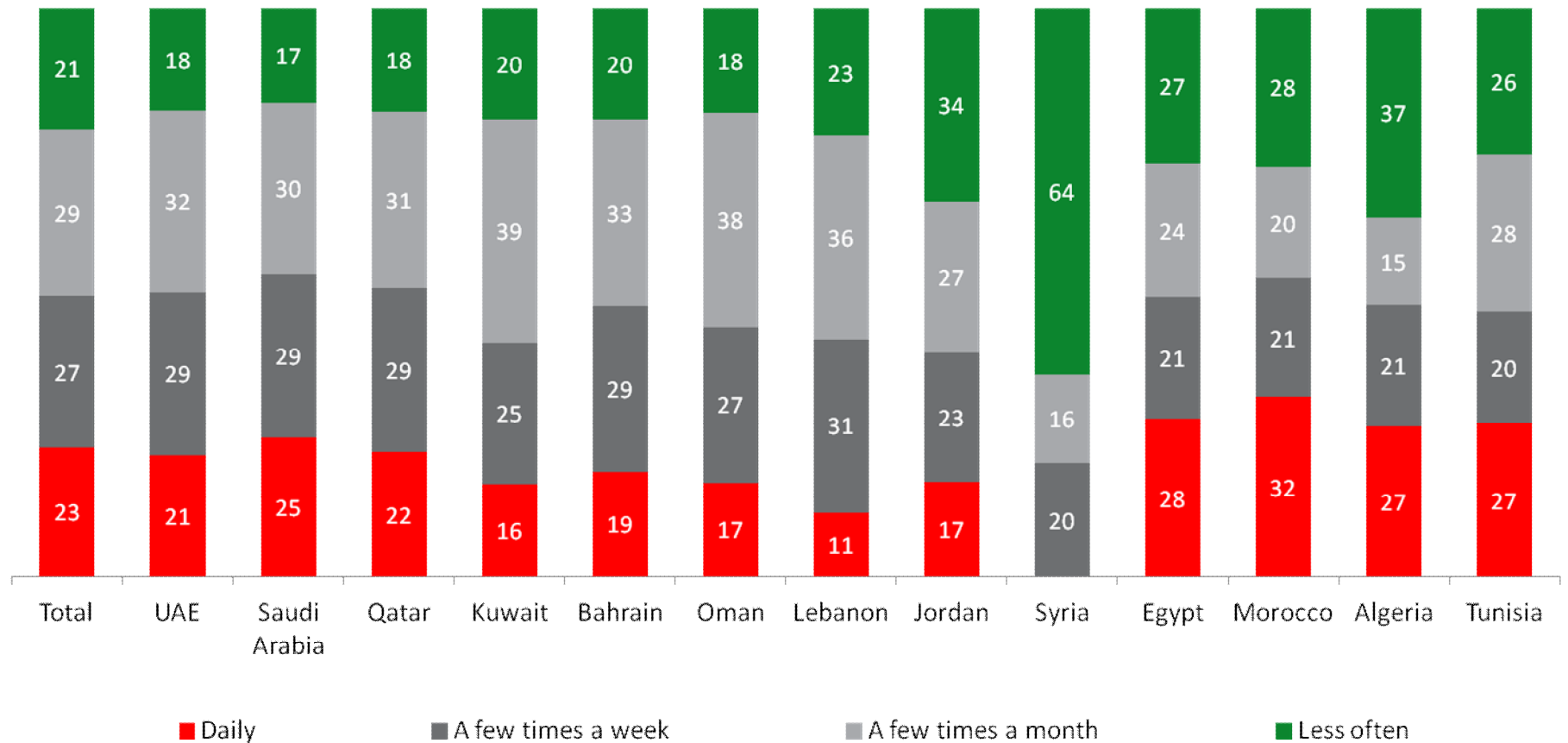
**Data for Syria and Tunisia not shown due to small base*

Base: Those who invest regularly (2222), UAE(717), Saudi Arabia(539), Qatar(189), Kuwait(102), Bahrain(41), Oman(67), Lebanon(52)
Jordan(65),Egypt(304), Morocco(47), Algeria(69)

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

All figures are %'s

Frequency of eating out



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. How often do you eat out?

All figures are %'s

Top-ranked monthly expenses

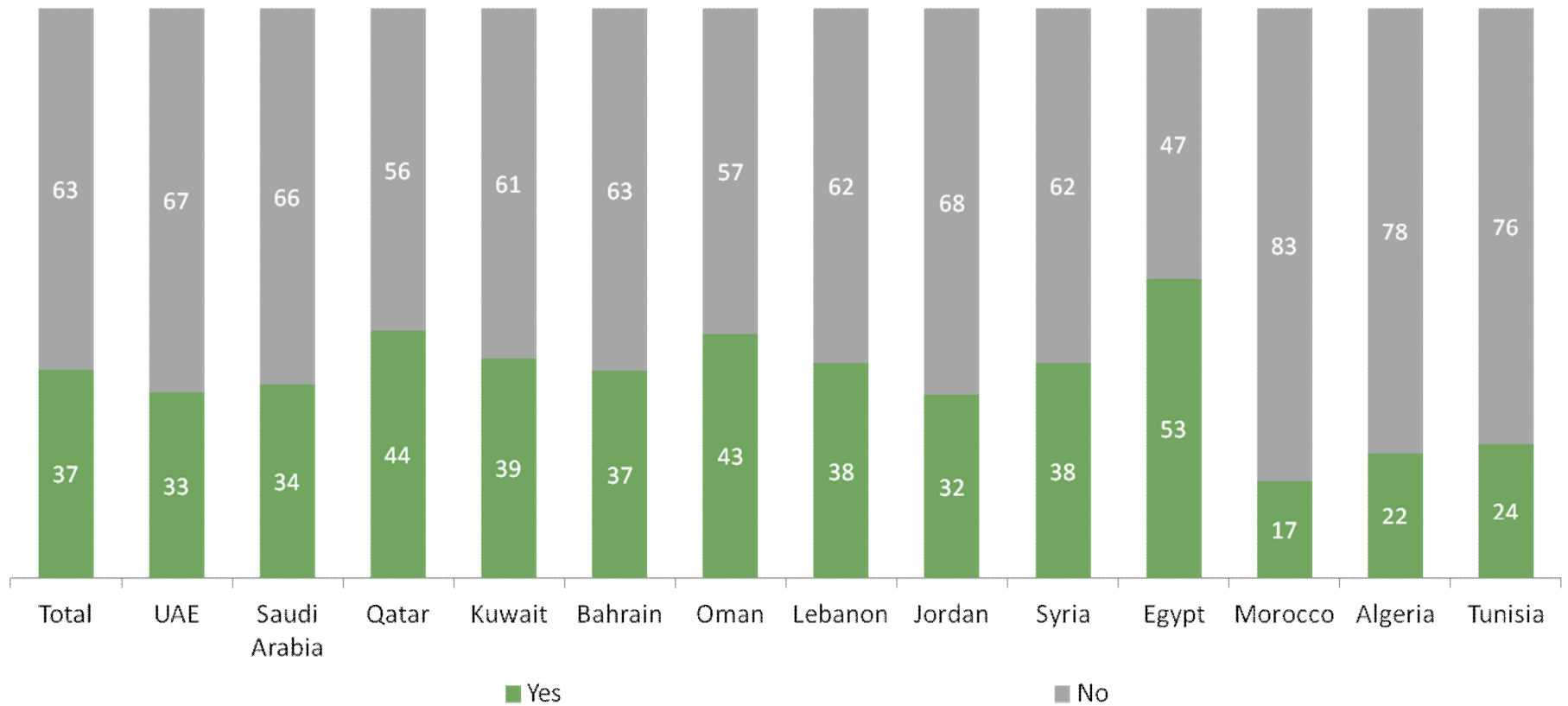
	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Rent	45	62	41	44	62	46	37	28	40	38	27	41	24	41
Dining out	12	9	15	15	8	15	14	13	9	9	14	14	15	9
Children's schooling	12	7	14	13	9	11	13	12	12	16	20	10	7	10
Transportation	9	6	7	6	3	3	8	18	22	27	15	13	14	15
Health / medical bills	6	3	5	4	3	7	7	6	3	4	10	9	12	11
Entertainment/ Traveling	5	4	5	5	3	5	7	5	6	2	4	4	5	3
Investment	4	4	5	7	5	6	7	11	3	-	3	2	4	3
Electronics	3	2	4	2	4	3	4	2	2	-	4	1	7	1
Exercise/ Fitness	2	1	2	1	2	-	1	2	1	2	2	2	4	3
Furniture	1	1	1	1	1	2	1	2	2	2	1	3	3	3
Books	1	1	1	1	1	2	1	1	-	-	1	1	5	1

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

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

All figures are %'s

Home ownership



Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. Do you own a home?

All figures are %'s

Interest in owning a home

	Total	UAE	Saudi Arabia	Qatar	Kuwait	Bahrain	Oman	Lebanon	Jordan	Syria	Egypt	Morocco	Algeria	Tunisia
Yes, in my country of residence	44	44	41	30	24	41	32	44	50	57	53	52	58	55
Yes, in my home country	63	66	66	70	76	63	70	59	58	54	55	59	47	61
Yes, in another country	13	10	12	12	12	13	6	13	11	29	16	11	31	16
No	2	3	2	4	2	1	3	2	1	-	2	1	1	-
Don't know/ Can't say	2	3	1	2	2	5	2	4	2	4	2	3	1	1

Base: Those who do not own a home (7695), UAE(2396), Saudi Arabia(2033), Qatar(458), Kuwait(329), Bahrain(120), Oman(162), Lebanon(199) Jordan(380), Syria(28), Egypt(895), Morocco(223), Algeria(356), Tunisia(116)

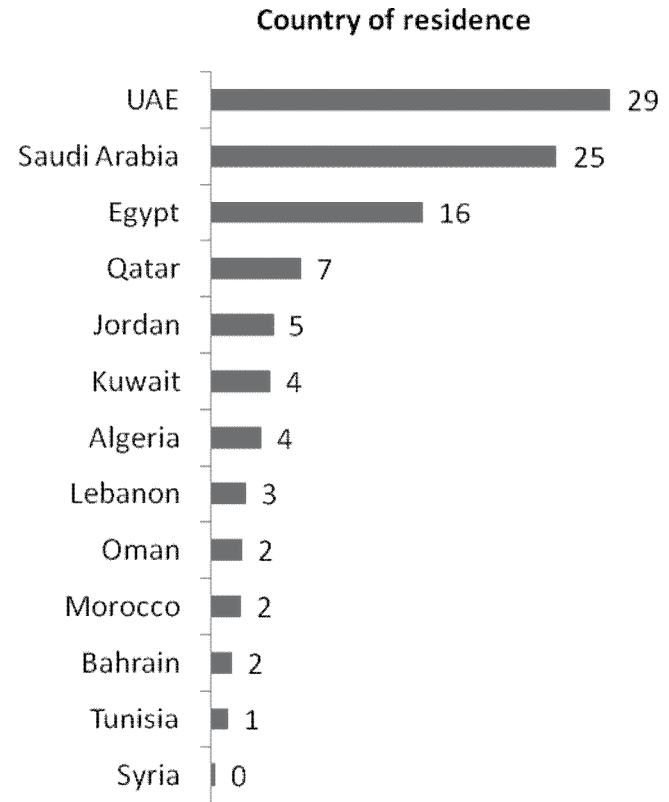
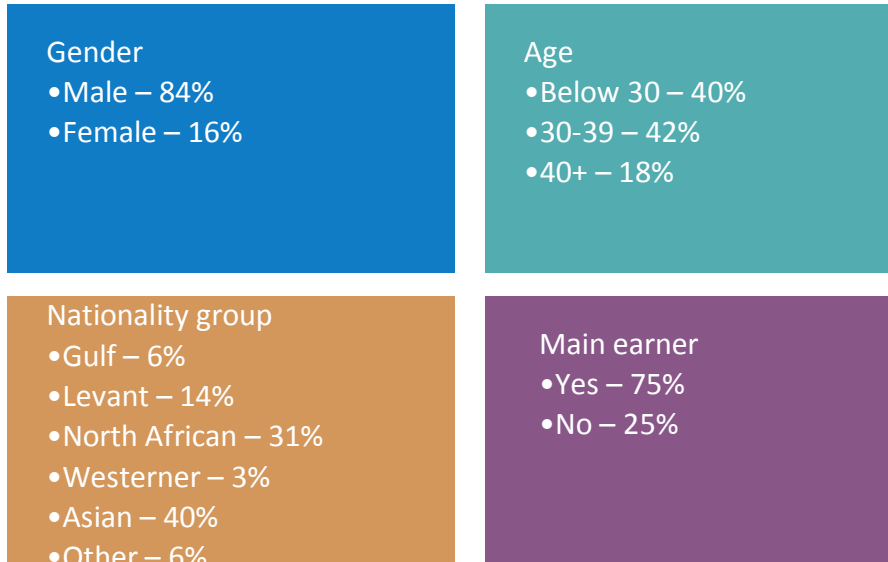
Q. Would you like to own a home?

All figures are %'s

Section 3

DEMOGRAPHICS

Respondent Profile

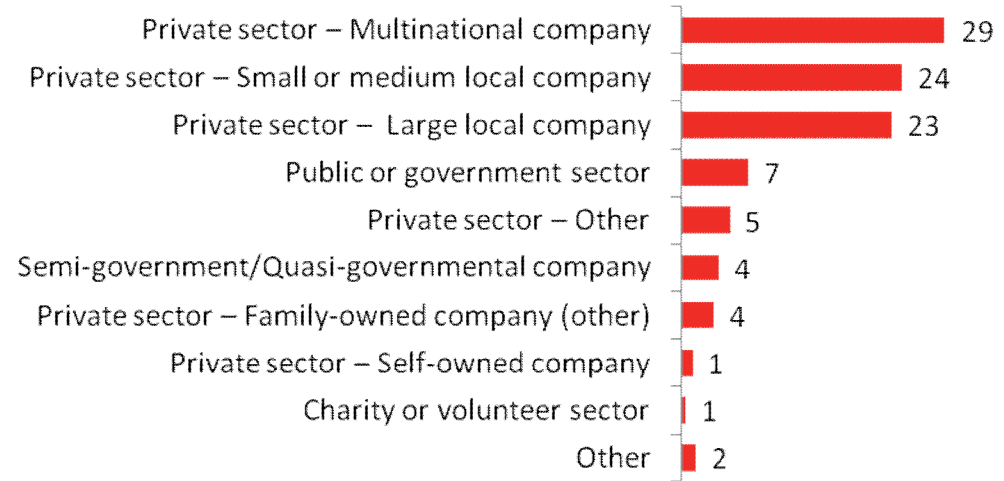


Base: Total (12158)

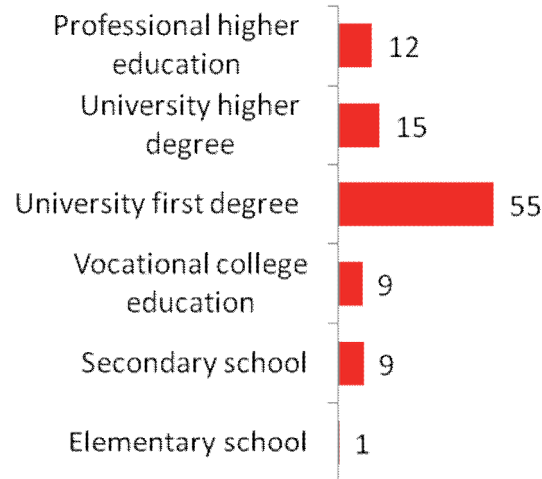
All figures are %'s

Respondent Profile

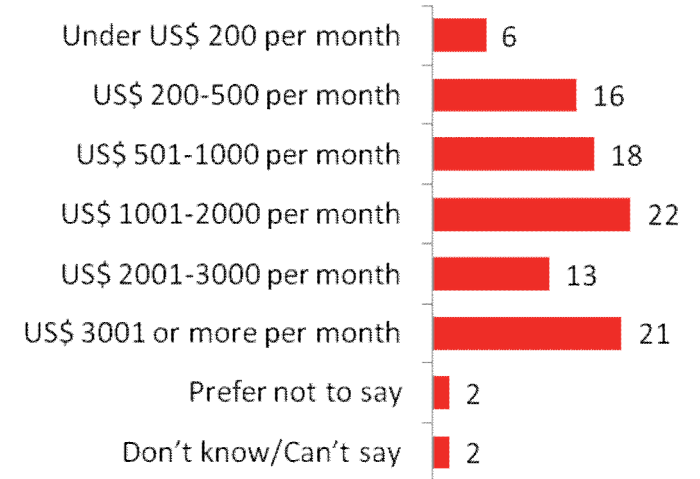
Sector



Education



Income



Base: Total (12158)

All figures are %'s

Thank you