



Jordan Retail Banking Use and Perceptions Survey

**Arab Advisors Group
Strategic Research Service**

July 2008

Analyst: Issa Goussous

Arab Advisors Group
A member of the Arab Jordan Investment Bank Group

PO Box 2374
Amman 11821 - Jordan
Tel. 962.6.5828849
Fax. 962.6.5828809
arabadvisors@arabadvisors.com

www.arabadvisors.com

This report has been delivered to **Client** to be used exclusively by its employees.

Copyright notice: Copyright 2008 by Arab Advisors Group. All rights reserved. No material contained in this report may be reproduced in whole or in part without the prior written permission of the publisher. Any unauthorized use, disclosure, copying, selling, distribution or in any way transfer of any direct or indirect information from this report which is the property of Arab Advisors Group, removing, erasing or hiding from view any copyright, trademark, confidentiality notice, mark or legend appearing on Arab Advisors Group products or any form of output is strictly prohibited, and will be under legal responsibility. The information contained in this report has been obtained from sources we believe to be reliable, but neither its completeness nor accuracy can be guaranteed. Opinions expressed are based on our interpretation of the available information, and are subject to change.

Feedback: Our clients' satisfaction is of our utmost concern. We welcome all feedback regarding our research and products. Please send us your notes on this report, what you found useful in it and future research directions that would help you in your business. Send feedback emails to:
arabadvisors@arabadvisors.com

Table of Contents

Section I: General demographic information of respondents

1. City of residence
2. Respondents' Gender
3. Age
4. Marital status
5. Educational level
6. Nationality
7. Household size
8. Employment
9. Sector of employment
10. Monthly personal income in JD
11. Household monthly income in JD
12. Household monthly income in JD by household size

Section II: Retail Banking Services - Adoption and Perceptions

1. Number of active bank accounts
2. Number of years of dealing with banks
3. Number of years dealing with banks by age group
4. Number of banks dealt with
5. Reasons for dealing with more than one bank
6. Respondents' primary banks
7. Important factors for choosing a bank
8. Respondents' secondary banks
9. Primary bank's degree of satisfaction
10. Secondary bank's degree of satisfaction
11. Perception of primary banks
12. Whether respondents faced a problem with their primary banks or not
13. Whether respondents who had problems while dealing with their primary bank complained or not
14. Customer satisfaction with primary banks' response to problems
15. Whether respondents would consider changing their primary banks or not
16. Main drivers for changing your primary bank
17. Credit facilities availability
18. Reasons for not having credit facilities
19. Reasons for not having credit facilities by age group

20. Other bank(s) respondents would like to deal with
21. Frequency of visiting banks' branches. (not including ATMs)
22. Islamic or Commercial Banks preference
23. Reasons for Islamic Banks preference
24. Reasons for commercial banks preference
25. The bank that offers the highest value for money for personal loans
26. The bank that offers the highest value for money for credit cards
27. The bank that offers the highest value for money for housing loans
28. The bank that offers the highest value for money for auto loans

Section III: Credit Facilities - Adoption and Perceptions.....

1. Personal loan availability
2. Personal loan availability by age group and city of residence
3. Personal loan availability by personal monthly income
4. Number of personal loans per respondent
5. Bank providing the loan
6. Personal loan amount
7. Personal loan duration
8. Whether the interest on the respondents' personal loan has been revised or not
9. Number of other banks the respondents visited and compared for their personal loans
10. Whether respondents read their personal loan contract details or not
11. Whether the personal loan was to finance a car or real estate
12. Reasons for not having a personal loan
13. Whether the respondents are willing to get a personal loan
14. Factors affecting the decision to apply for personal loans
15. Credit cards availability
16. Credit cards availability by age group
17. Credit cards availability by personal monthly income
18. Number of credit cards per respondent
19. Type of credit cards
20. Total limit on credit cards
21. Number of other banks visited and compared before taking credit cards

22. Whether the respondents read the contract details for their credit cards
23. Total average monthly spending on credit cards
24. How respondents settle their credit card installments
25. How much respondents pay each month to settle their credit card installments
26. Card type preference for purchases
27. Reasons for not having a credit card
28. Reasons for not having a credit card by age group
29. Reasons for not having a credit card by city of residence
30. Reasons for not having a credit card by personal monthly income
31. Respondents who consider getting a credit card
32. Respondents who consider getting a credit card by city of residence
33. The importance of factors affecting credit card applications
34. Housing loan availability
35. Housing loan availability by personal monthly income and age group
36. Housing loan bank
37. Reasons for choosing the bank which provided the housing loan
38. Housing loan service perception
39. Housing loan amount
40. Housing loan duration
41. Whether the interest on the housing loan has been revised or not
42. Total number of banks the respondents visited and compared before taking their housing loans
43. Whether the respondents read the contract details for their housing loan or not
44. Who carried out the mortgage paper work at the Department of Land?
45. Who determined the amount of the loan?
46. Whether the respondents took the maximum amount that the bank offered or not

47. Housing loan coverage percentage of purchase price
48. Reasons for not having a housing loan
49. Whether those without a housing loan would consider taking one or not
50. The importance of factors that affect taking a housing loan
51. Whether those without a housing loan would consider taking one or not
52. The importance of factors that affect taking a housing loan
53. Maximum facilities offered by the bank
54. Auto loan availability
55. Auto loan availability by personal monthly income and age group
56. Auto loan bank
57. Reasons for choosing this bank for auto loan
58. Auto loan service perception
59. Auto loan amount
60. Auto loan duration
61. Number of banks visited and compared before taking an auto loan
62. Whether respondents read the contract details of their auto loan or not
63. Reasons for not having an auto loan
64. Whether those without an auto loan would consider taking one or not
65. Whether those without an auto loan would consider taking one or not by age group
66. The importance of factors that affect getting an auto loan
67. Type of car to be financed by an auto loan
68. Preferred type of interest for auto loans

Section IIII: E-Banking Services.....

1. e-Banking services/products offered by the respondents' primary banks according to their knowledge
2. e-Banking services/products offered by the respondents' primary banks according to their knowledge by city of

residence

3. e-Banking services/products offered by the respondents' primary banks according to their knowledge by gender
4. e-Banking services used
5. e-Banking services used by age group
6. Usage of e-Banking
7. How respondents perceive e-Banking services, regardless whether their primary bank offers them or not or whether they use them or not
8. The e-mail host for those who use the Internet for e-mailing

Additional Cross Tabulations.....

1. Primary bank by Gender
2. Primary bank by Age Group
3. Primary bank by Education
4. Primary bank by Gross Personal Monthly Income in JD
5. Primary Bank by reasons for choosing primary bank
6. Primary Bank by Degree of satisfaction
7. Would you consider changing your primary bank
8. Primary bank by Reasons for changing your primary bank (for those who consider changing their primary bank)
9. Primary bank by Other banks you'd like to deal with
10. Primary bank by Personal loan availability
11. Primary bank by Credit cards availability
12. Primary bank by Housing loan availability
13. Primary bank by Auto loan availability
14. Primary bank by e-Banking services used