



Digittances Baseline Demand-Side Study

Syrian Refugees

March 2017

Overview of Baseline Study

- The goal of this Baseline study was to provide an overview of key financial and remittance behaviours of Syrian refugees and low income Jordanians and assess the demand, usage and preferences of current and potential customers of both formal and informal domestic payments and international remittance services.
- The Baseline consisted of a quantitative survey of 2,132 Syrian refugees and low income Jordanians (low-income Jordanians (monthly household income of 400 JOD or lower) comprise 50% of the Jordanian population).
- 1041 (49%) survey participants were Syrian refugees and 1091 (51%) were low income Jordanians.
- 1017 (48%) of participants were men and 1115 (52%) were women.
Of those, 483 were Syrian men, 558 were Syrian women, 534 were Jordanian men and 557 were Jordanian women.
- The study also included four focus groups with Syrian refugees and low income Jordanians in East Amman, Mafraq and Irbid.

Overview of Baseline Report Contents

- [Participant Profile](#)
- [Information and Technology Access](#)
- [Financial Institutions and Services](#)
- [Mobile Wallet Awareness and Use](#)
- [Remittance Overview](#)
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Baseline Demand-Side Study on Digital Remittances in Jordan

PARTICIPANT PROFILE



Baseline Demand-Side Study on Digital Remittances in Jordan Syrian Refugees

Demographic Profile

Demographic profile of Syrian refugees

Gender



46% male
54% female

Average Monthly Household Income

\$\$\$ 164 JOD

Average Age



36

Completed Secondary School



19%

Employed (Full or part time)



18%

Locations



80% Outside camps | 20% Inside camps
62% Urban | 38% Rural (of those outside camps)

Home in Syria



50% Dar'a
16% Homs
10% Damascus

9% Aleppo
5% Ar Raqqa
10% Other

Demographic profile of Syrian refugees inside camps

Gender



49% male
51% female

Employed (Full or part time)



10%

Average Age



35

Average Monthly Household Income



144 JOD

Completed Secondary School



16%

Home in Syria



63% Dar'a	4% Aleppo
15% Homs	3% Ar Raqqa
4% Damascus	2% As Suwayda
6% Hama	

Demographic profile of Syrian refugees outside camps

Gender



46% male
54% female

Employed (Full or part time)



19%

Average Age



36

Average Monthly Household Income



169 JOD

Completed Secondary School



20%

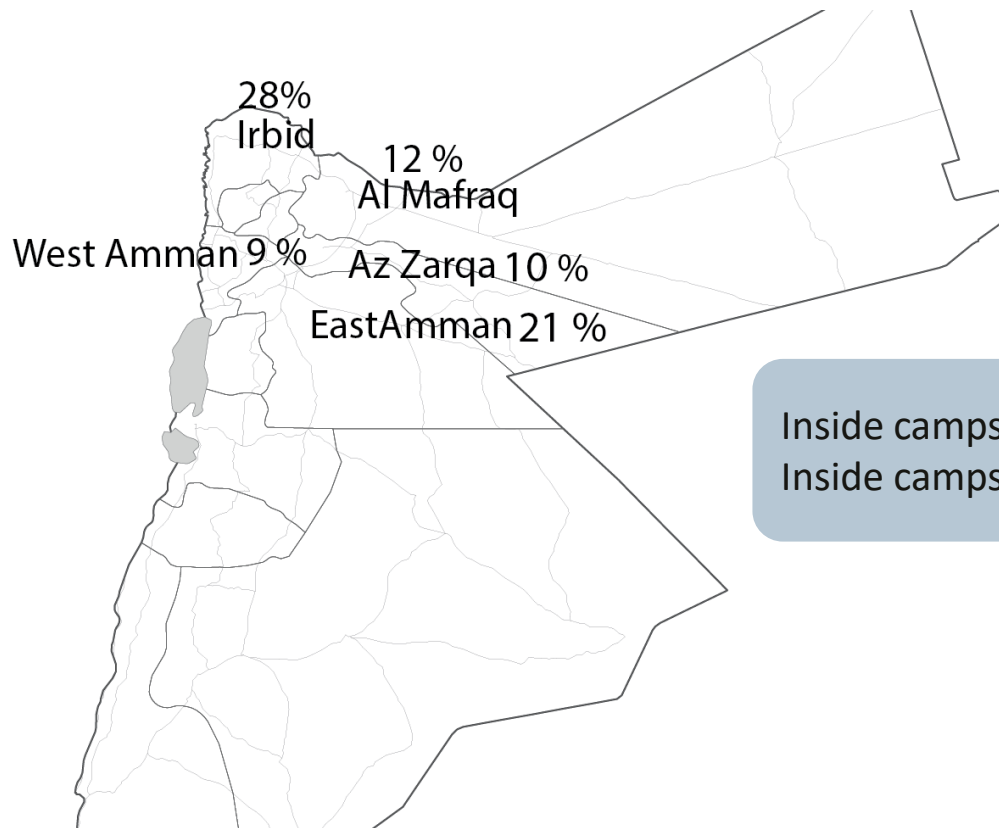
Home in Syria



47% Dar'a
16% Homs
10% Damascus
3% Hama

10% Aleppo
5% Ar Raqqa
2% As Suwayda
2% Al Hasakah

Location of Syrian refugees surveyed in Jordan



Irbid

Rural 56%
Urban 44%

East Amman

Rural 8%
Urban 92%

Al Mafrq

Rural 89%
Urban 11%

West Amman

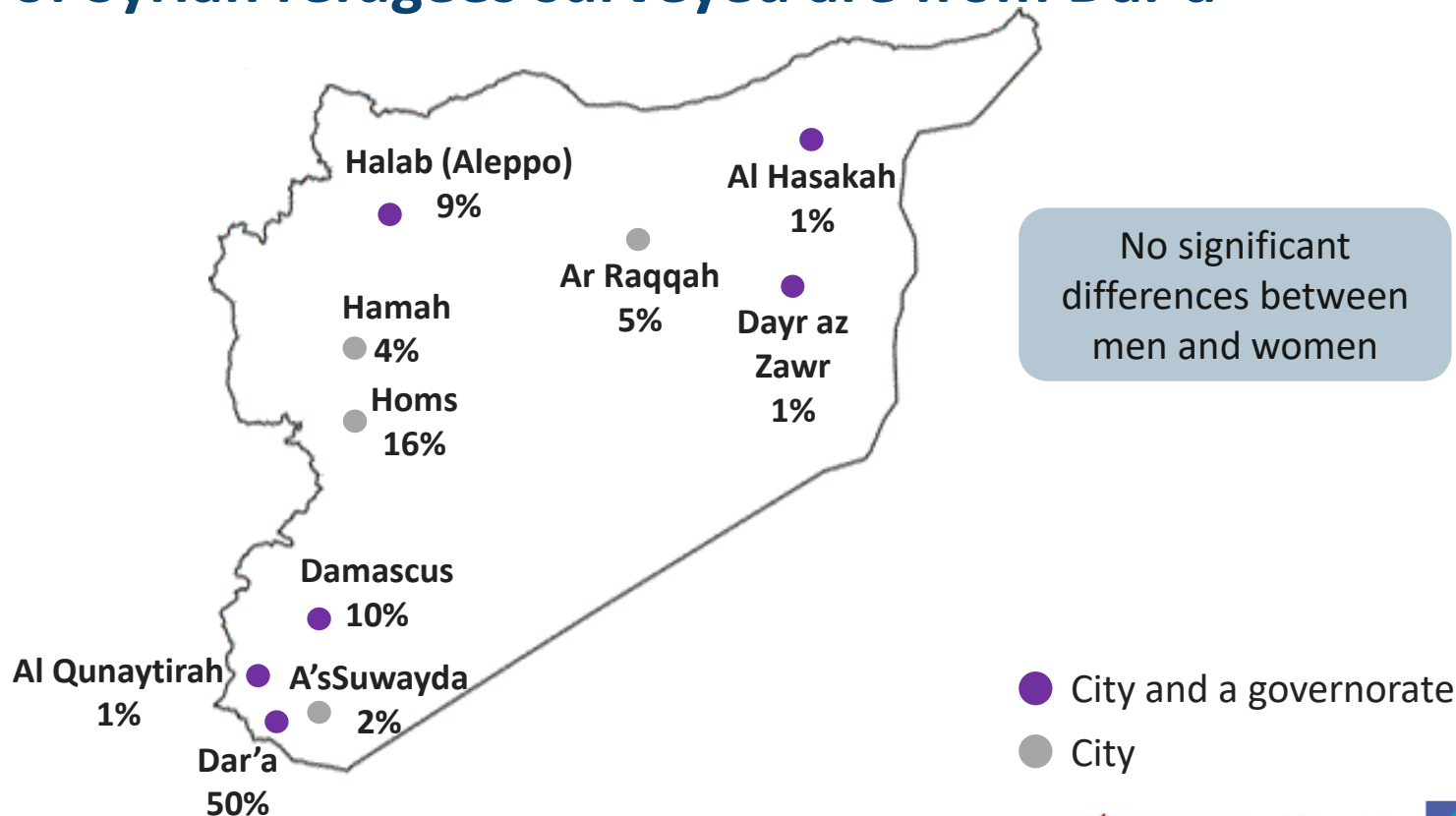
Rural 4%
Urban 96%

Zarqa

Rural 25%
Urban 75%

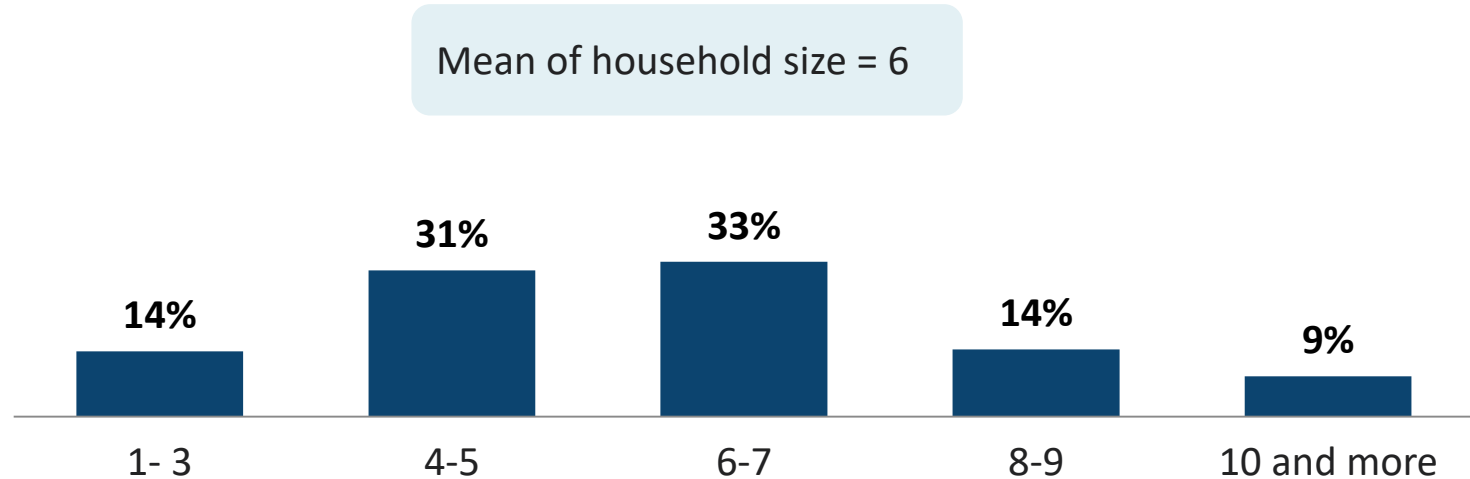
Inside camps (Za'atari): **10%**
Inside camps (Azraq): **10%**

Over half of Syrian refugees surveyed are from Dar'a





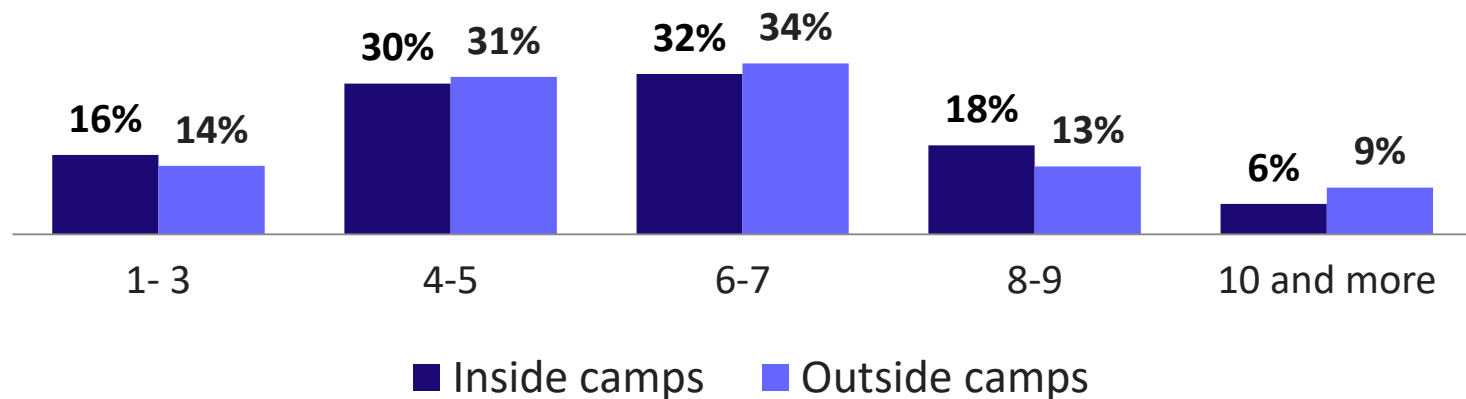
The average size of Syrian refugee households surveyed is 6



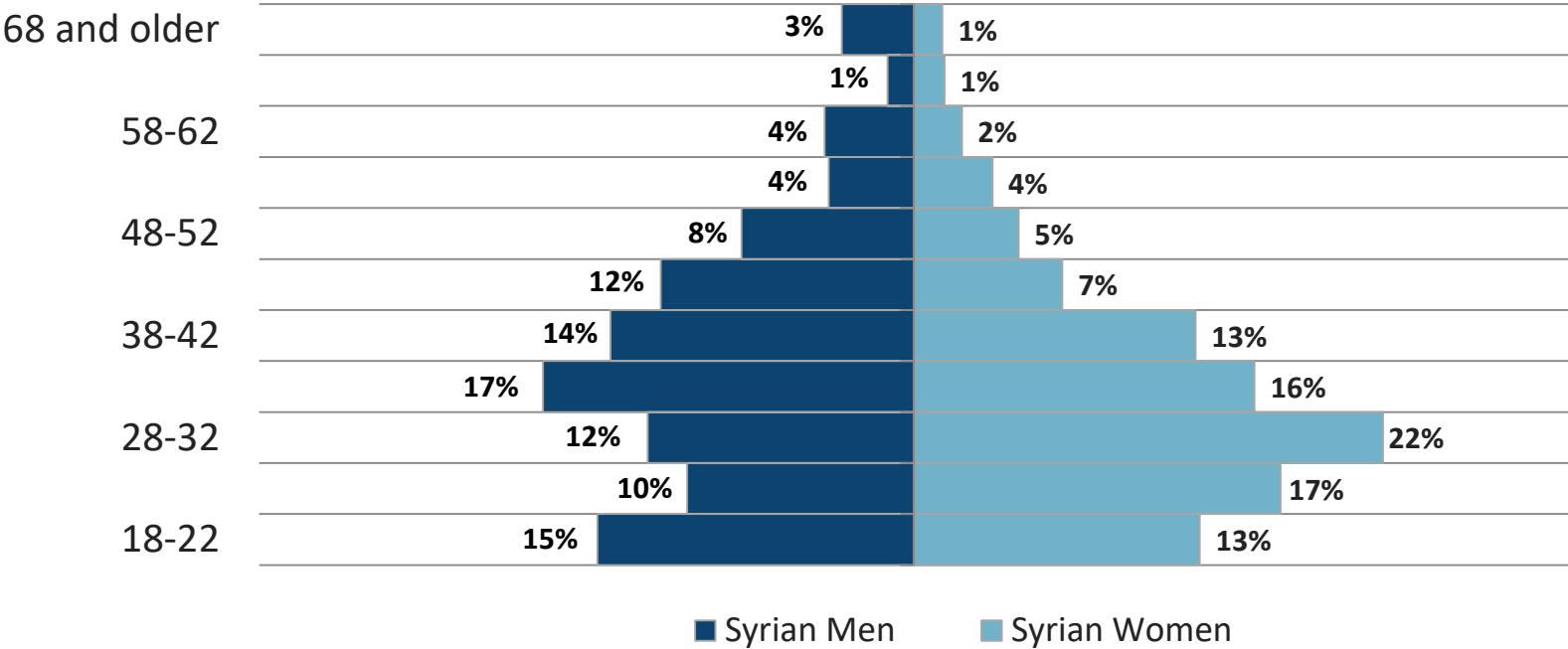


Household size is similar for those inside and outside of camps

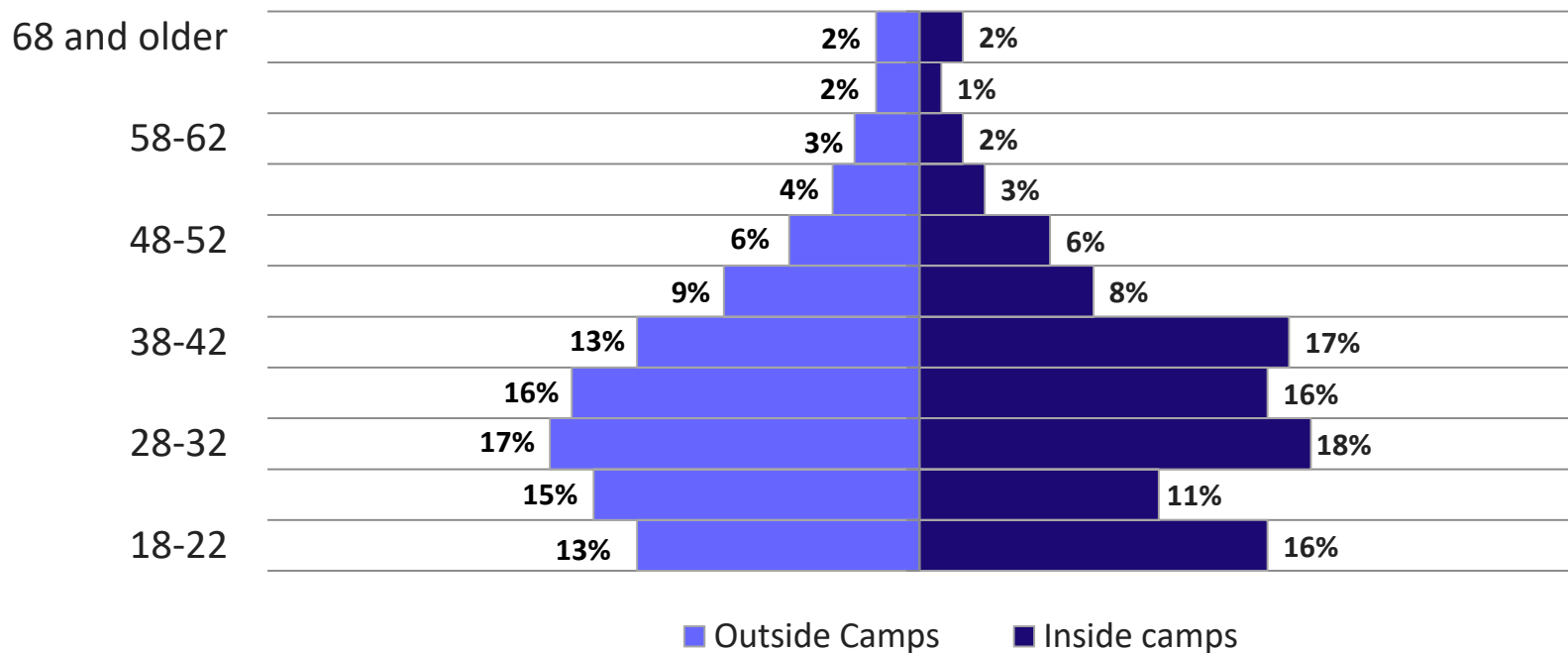
Mean of household size for Syrian refugees inside camps = 5.9
Mean of household size for Syrian refugees outside camps = 6.1



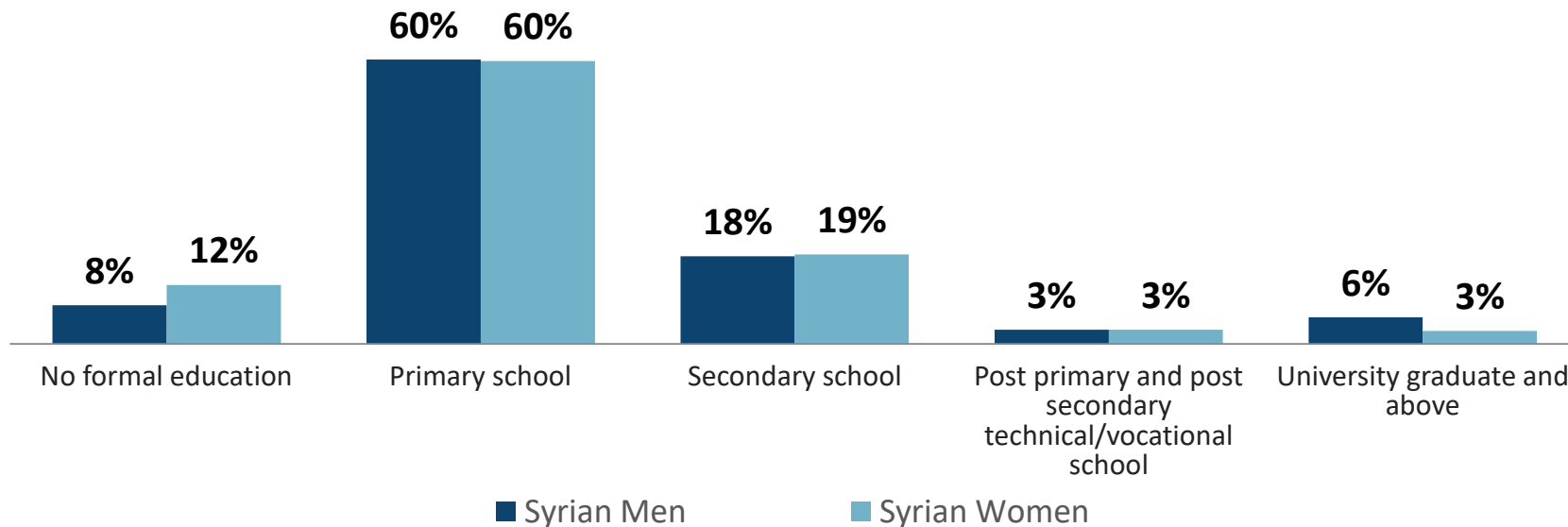
Syrian refugee men surveyed have an average age of 38, while women have an average age of 35



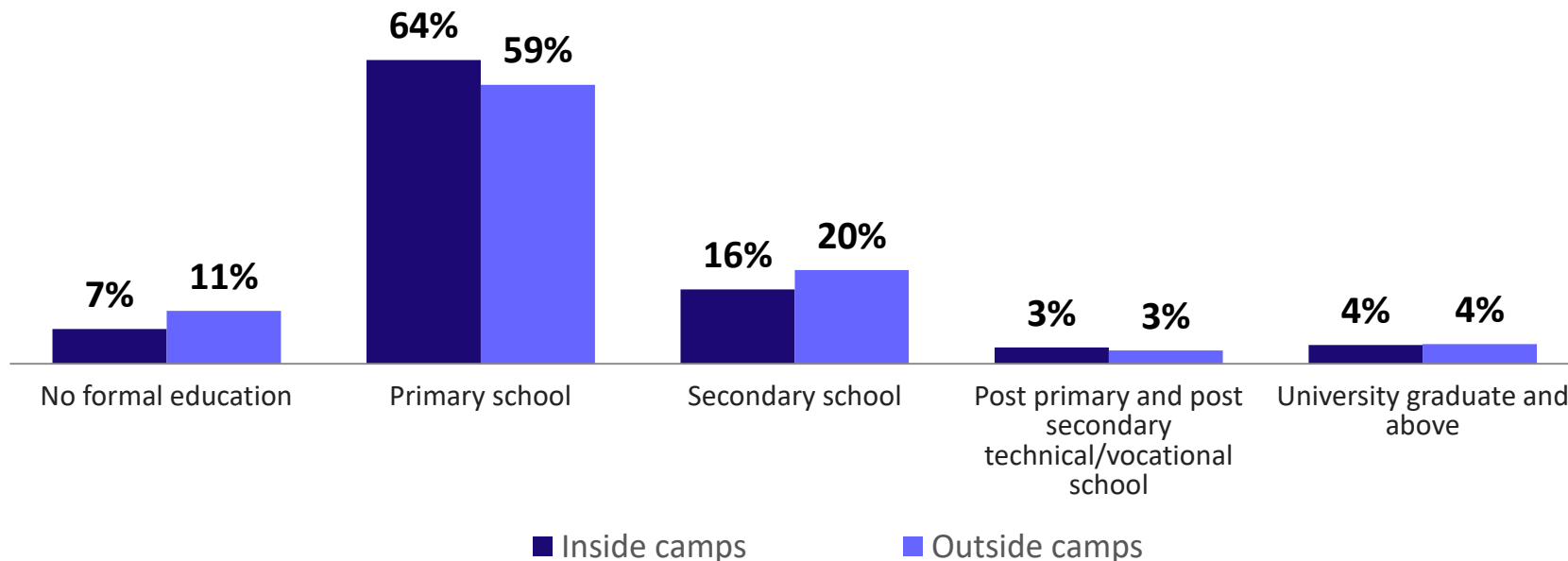
The average age of Syrian refugees surveyed both inside and outside camps is 36



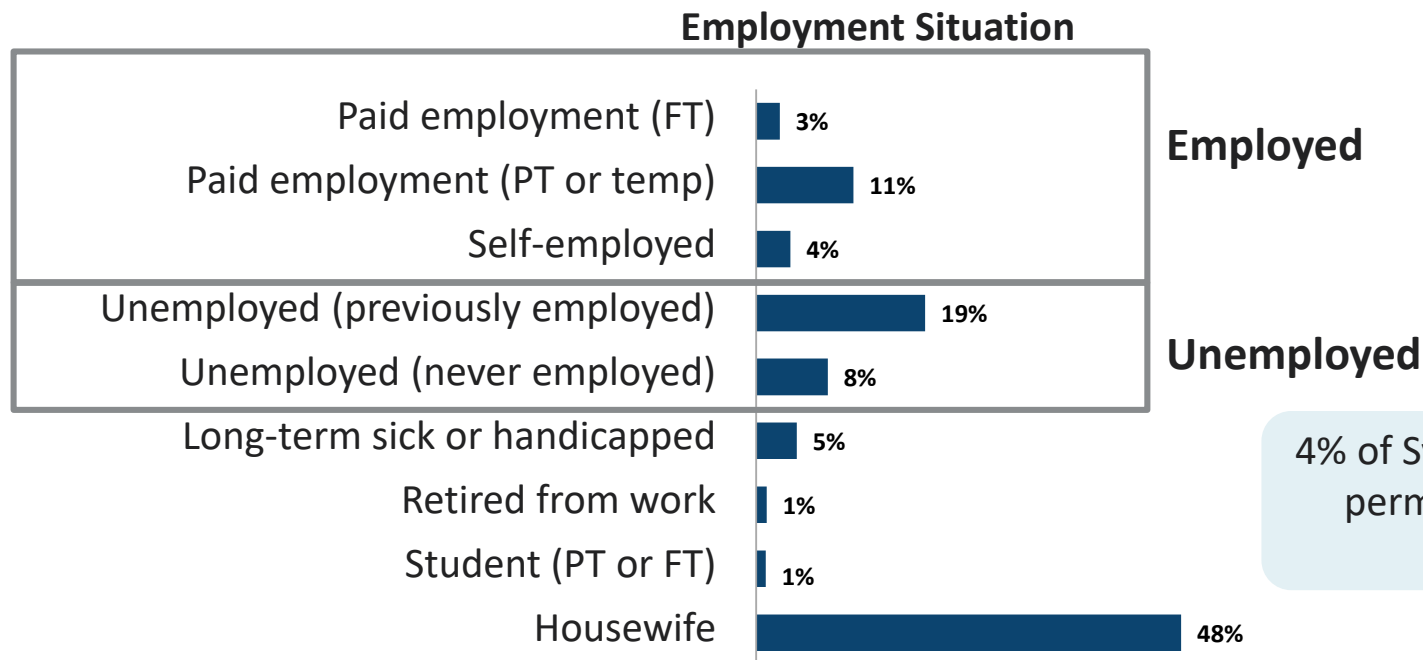
One-fifth of Syrian refugees surveyed have completed secondary school



Syrian refugees inside and outside of camps report similar levels of education



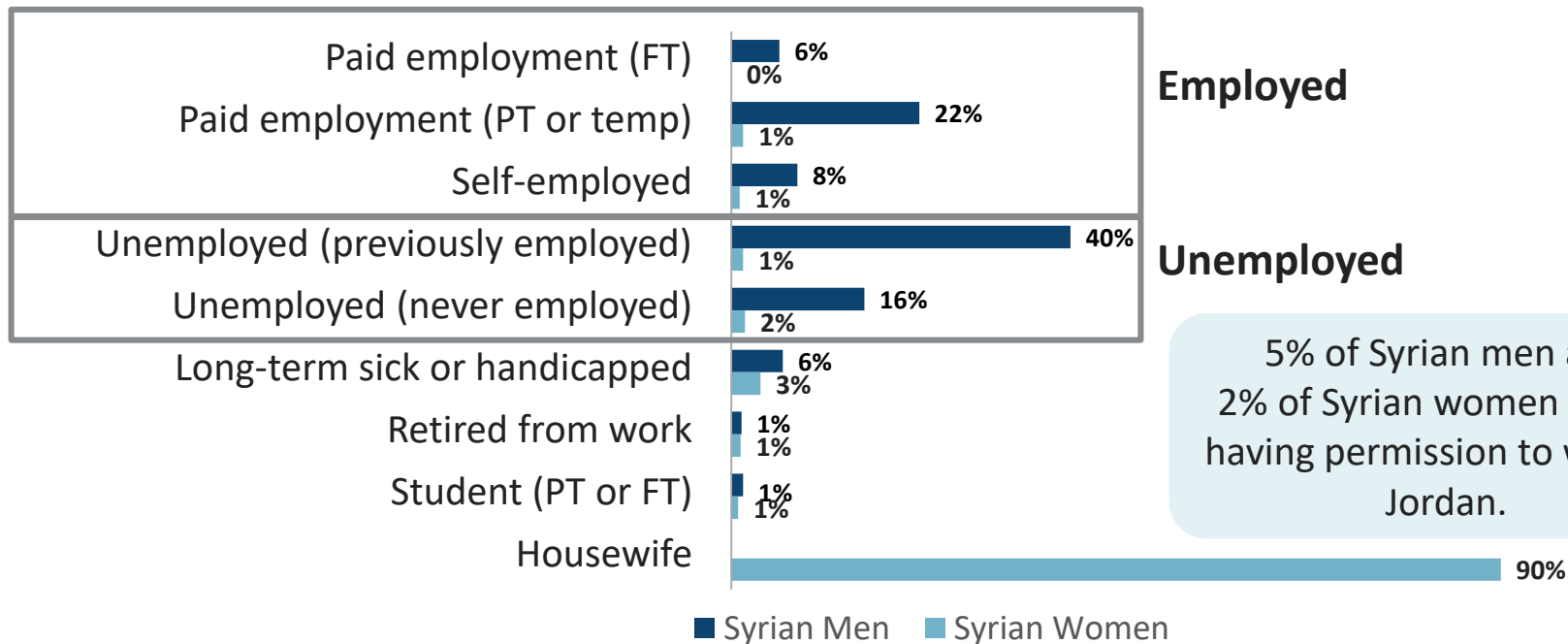
Less than one-fifth of Syrian refugees surveyed are employed



4% of Syrians report having permission to work in Jordan.

Most women surveyed are housewives, while a third of men are employed

Employment Situation



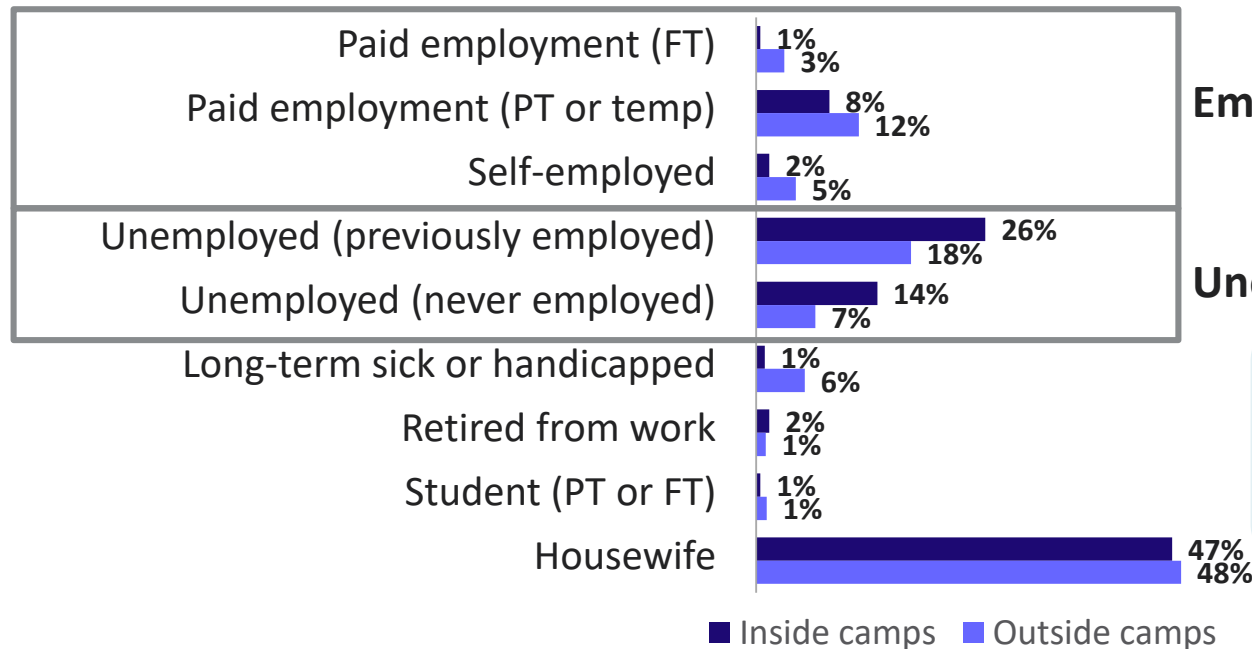
Employed

Unemployed

5% of Syrian men and 2% of Syrian women report having permission to work in Jordan.

Syrian refugees surveyed inside camps are more likely to be unemployed

Employment Situation



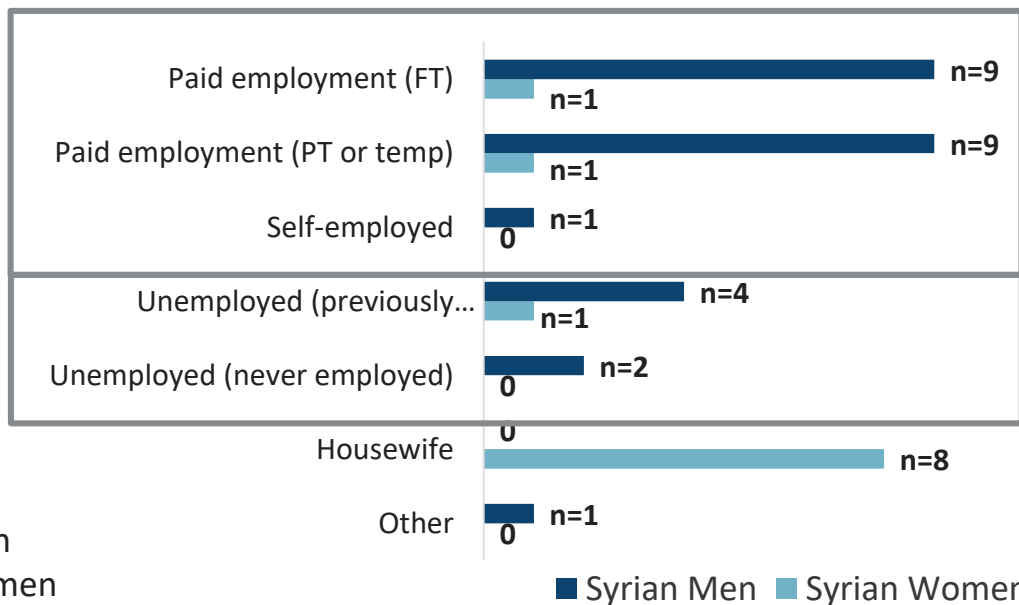
Employed

Unemployed

1% of Syrians inside camps
4% of Syrians outside camps
report having permission to
work in Jordan.

Over half of Syrian refugee men with permission to work are employed (low base size)

Employment Situation
(of those with permission to work)



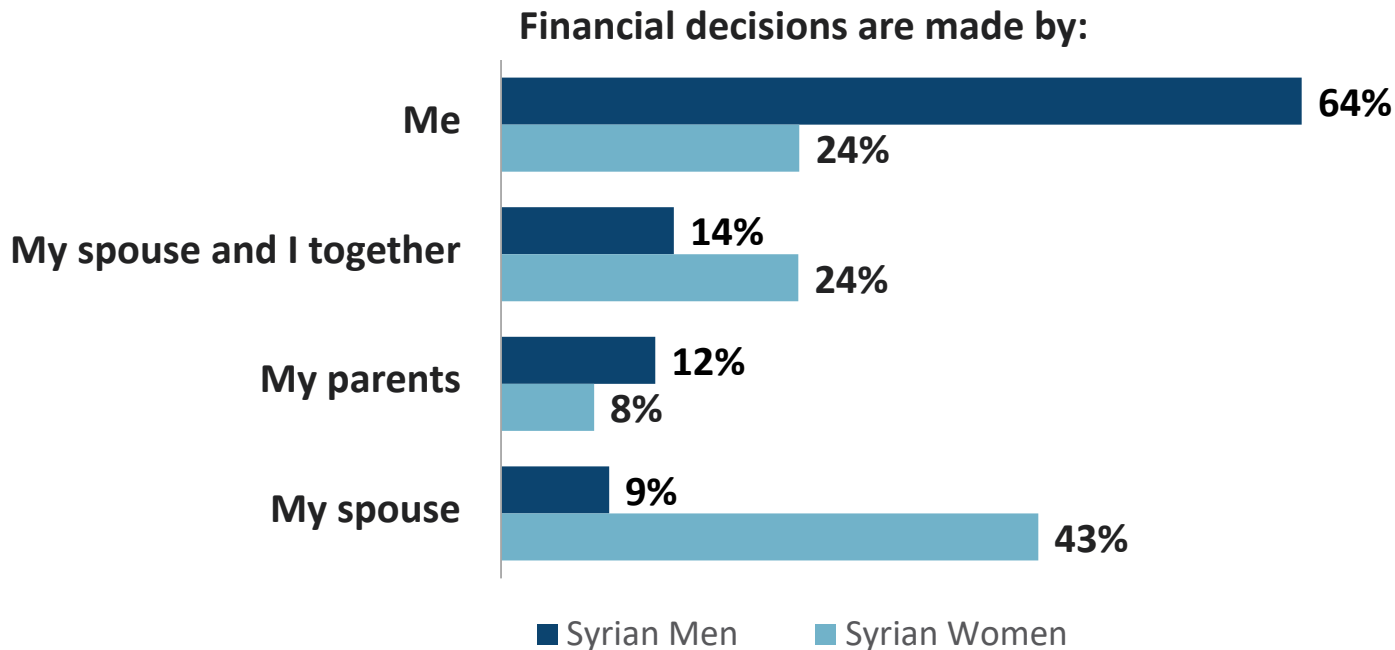
Employed

Unemployed

Base size:
n=26 for men
n=11 for women

4% (26 men and 11 women) of Syrians report having permission to work in Jordan.

Men are more likely than women to report that they are responsible for household financial decisions



However, financial decisions appear to be a deliberative process within the family

Male and female participants described using a democratic decision-making process for household financial decisions, even including children at times.

“The husband will give all the salary to the wife and she will decide what to buy for the house needs. If the husband had control of the salary then he’ll spend it all in just a few days, therefore the wife knows what is best and needed.”

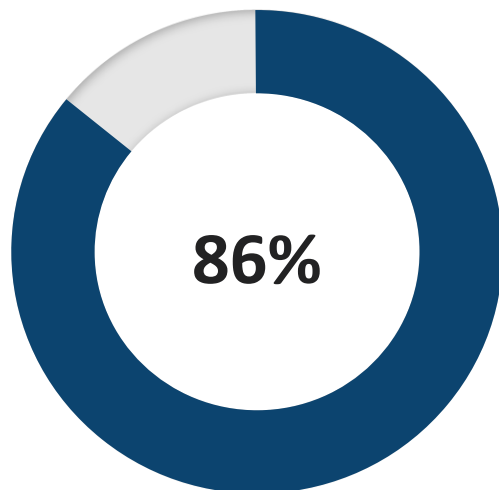
Syrian Man, Mafraq

“My daughters and I discuss all financial decisions together, because they aren’t children, their ages are 16-20 years old, so we sit together and discuss and the majority votes will make the decision.”

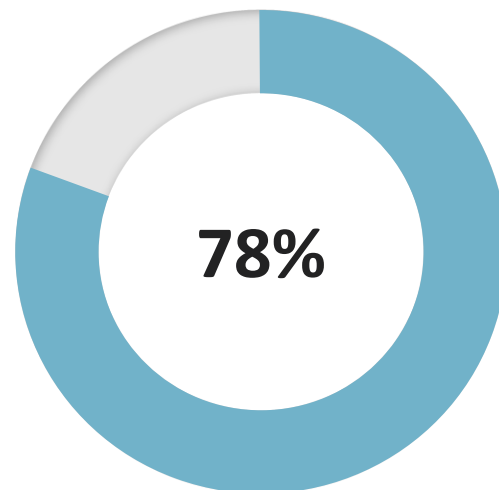
Syrian Woman, Amman

Most Syrian refugees surveyed have basic numeracy skills

Correctly answered a basic math question



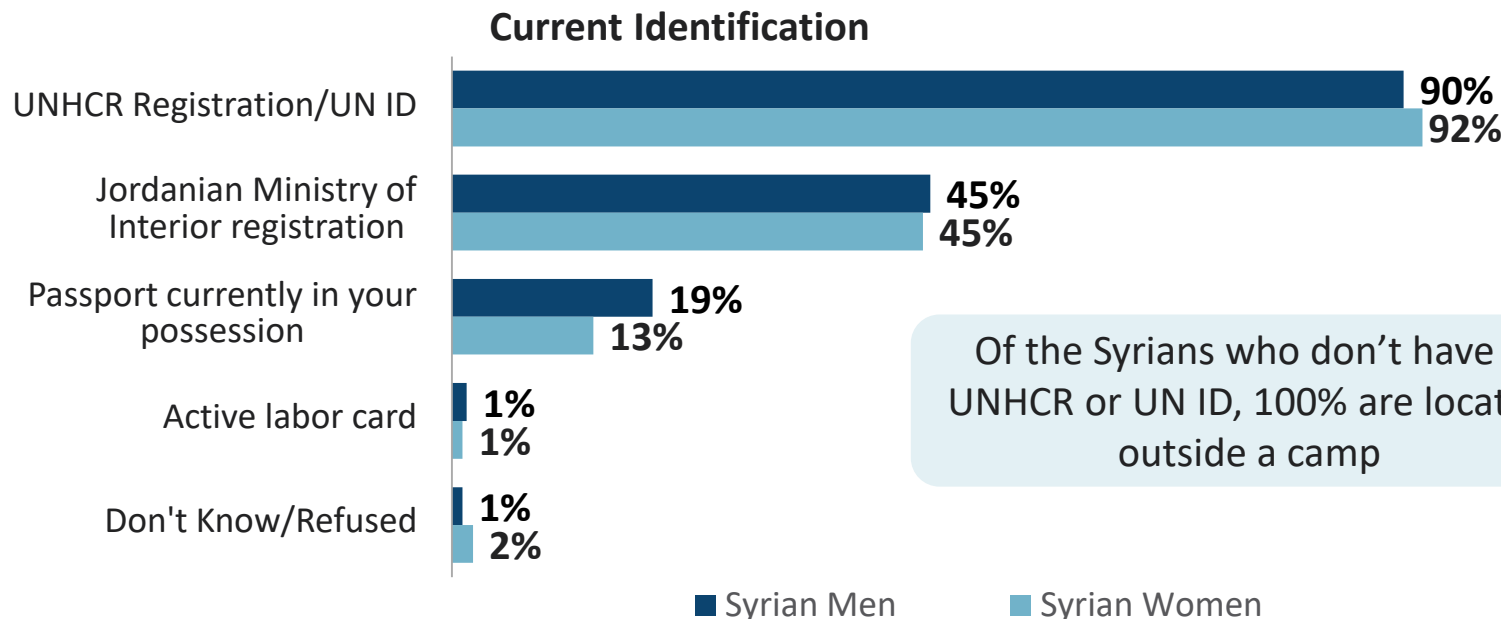
Syrian Men



Syrian Women



Most Syrian refugees surveyed have a UN ID, while about half are registered with the Jordanian Ministry of Interior



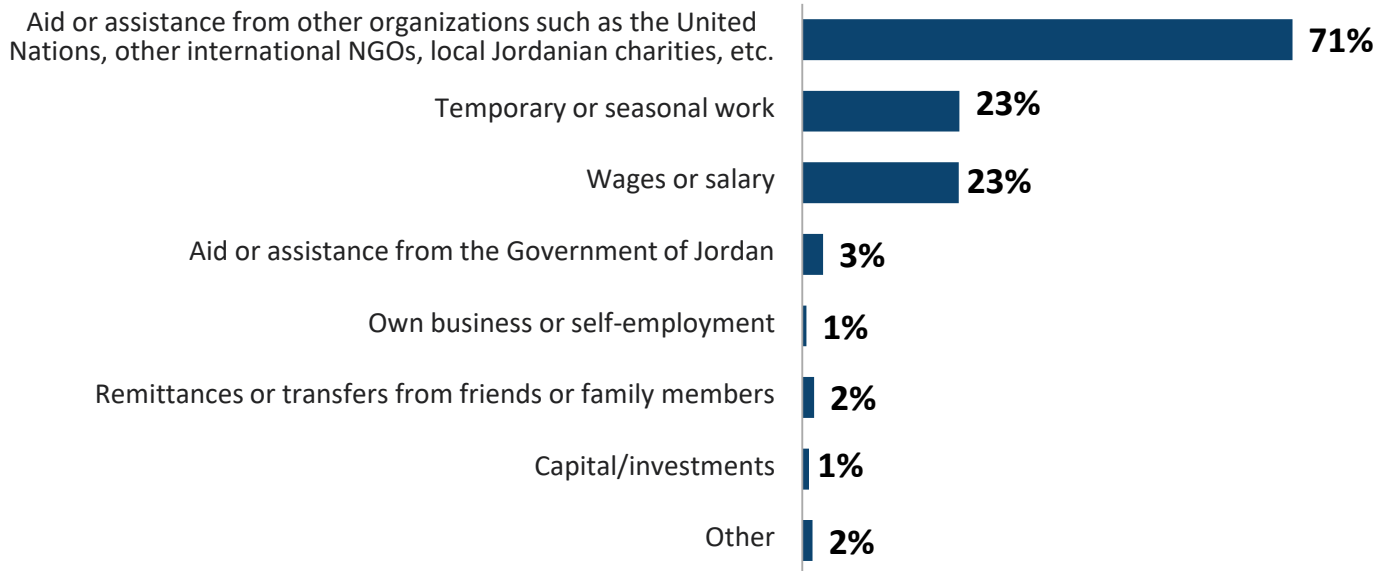


Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

Personal Finances

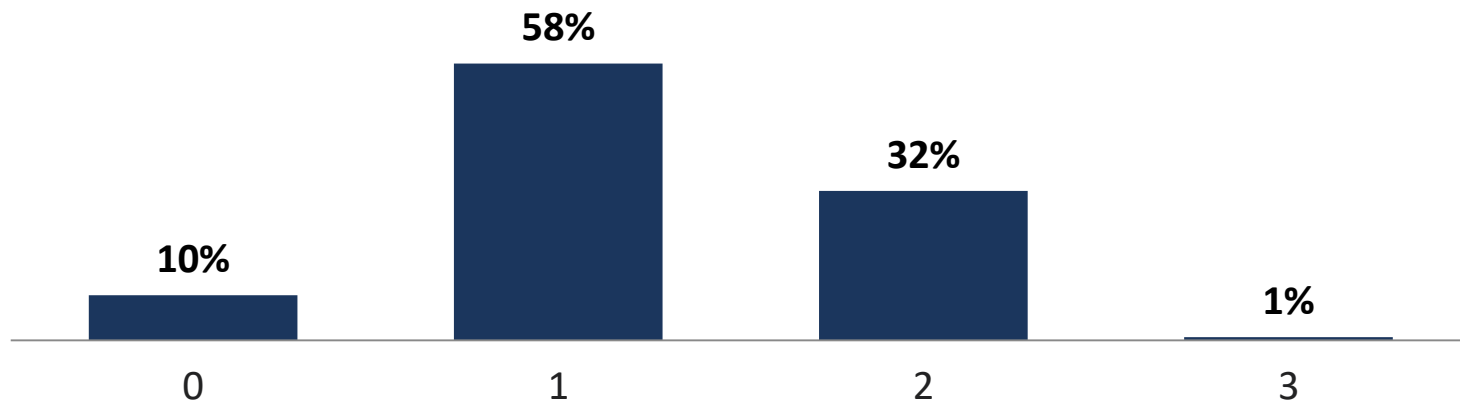
Syrian refugees report that their primary source of household income is aid or assistance

Sources of Household Income



The majority of Syrian refugees report only 1 source of household income

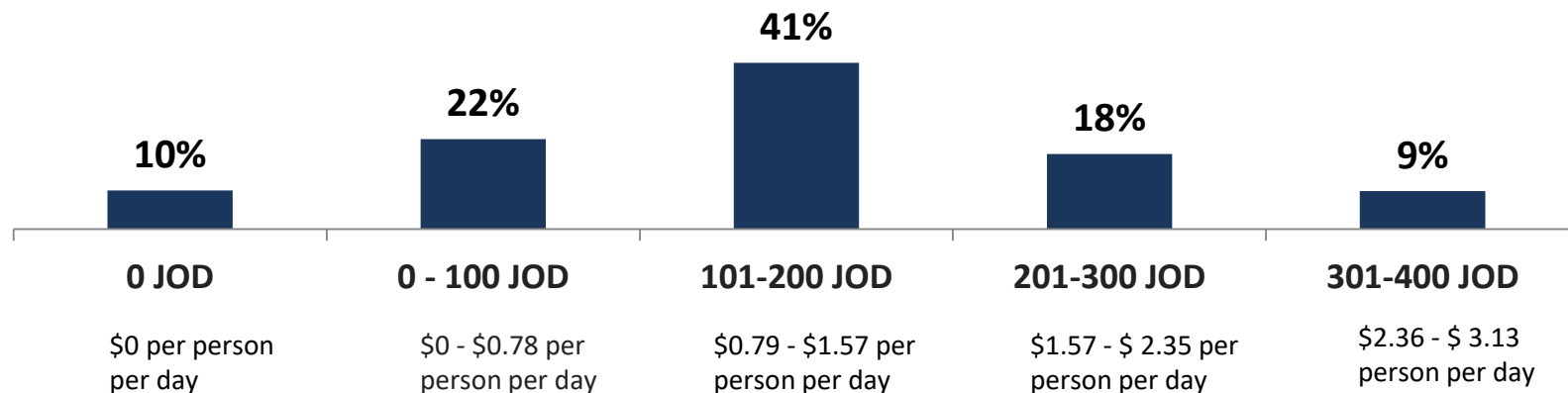
Number of Sources of Household Income



Most Syrian refugee households have an income of less than 200 JOD a month

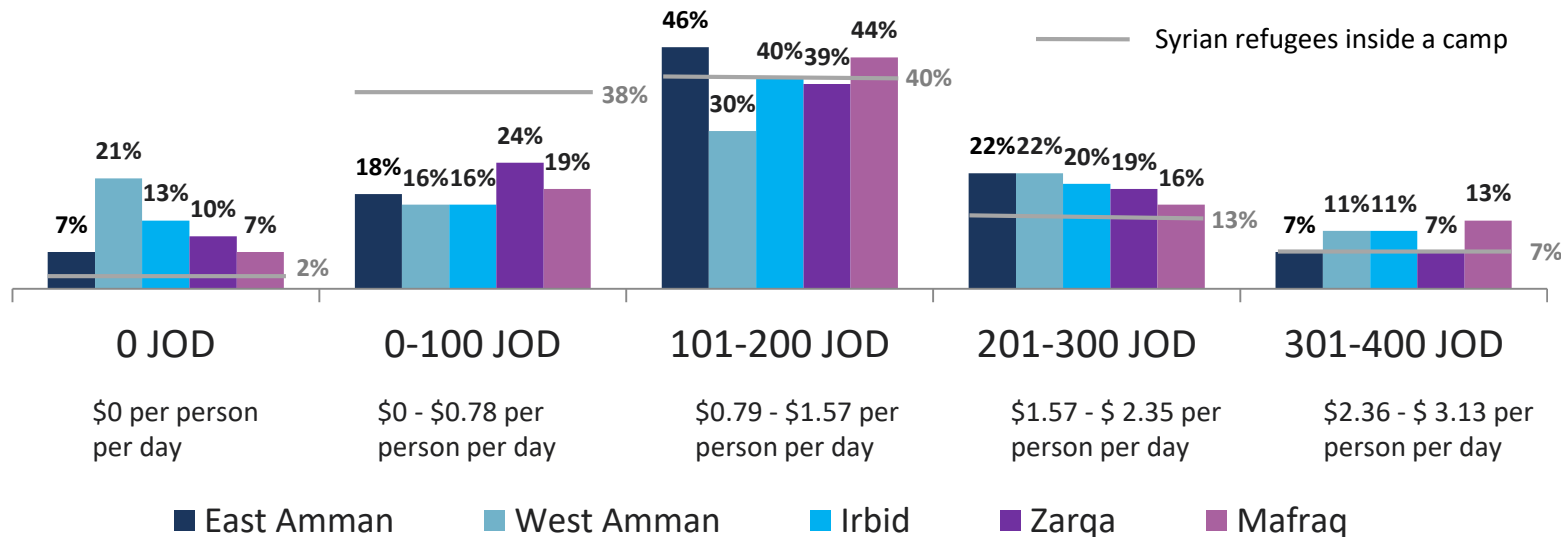
Average Household Monthly Income

Mean monthly household income of Syrian refugees = 164 JOD (\$1.28 pppd)
Median monthly household income of Syrian refugees = 150 JOD (\$1.18 pppd)



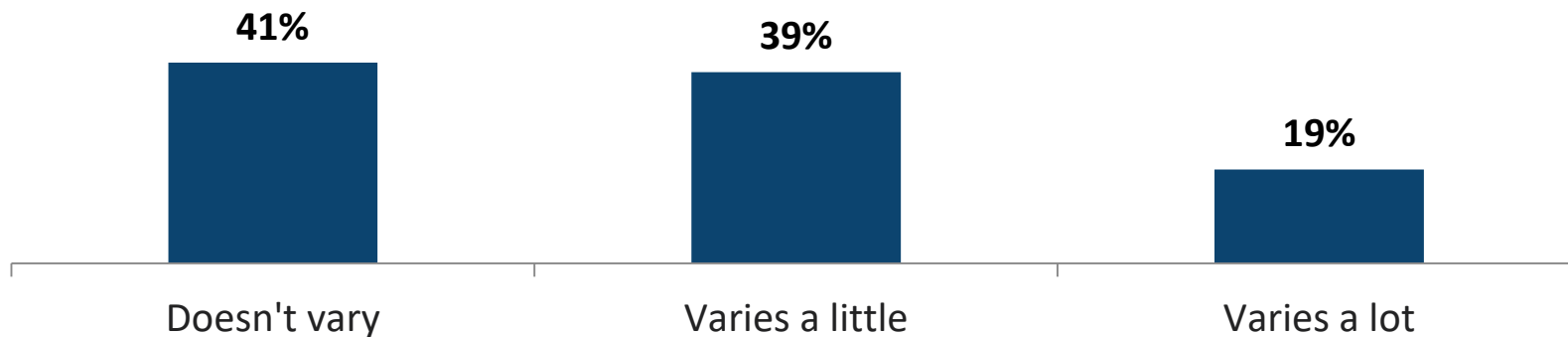
Syrian refugees outside camps have higher household incomes than those living inside of camps

Average Monthly Household Income by Location



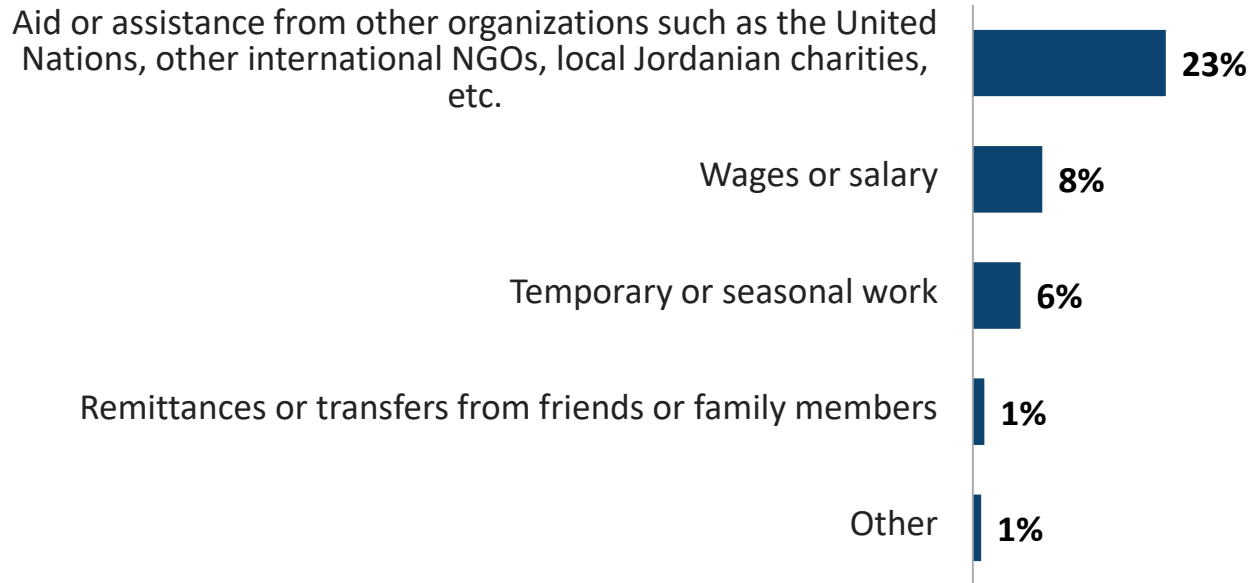
Most Syrian refugees' household income varies a little or not at all month-to-month

Variation of Household Income



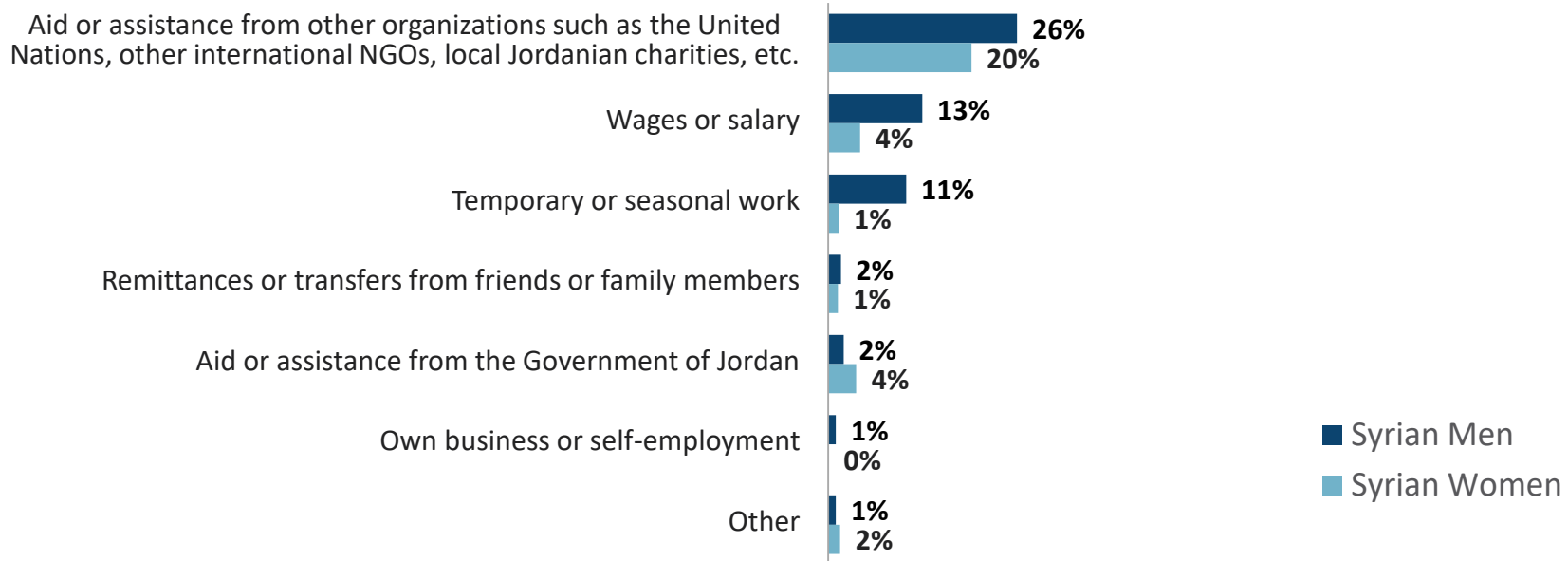
Syrian refugees also report that their individual income primary comes from aid or assistance

Sources of Individual Income



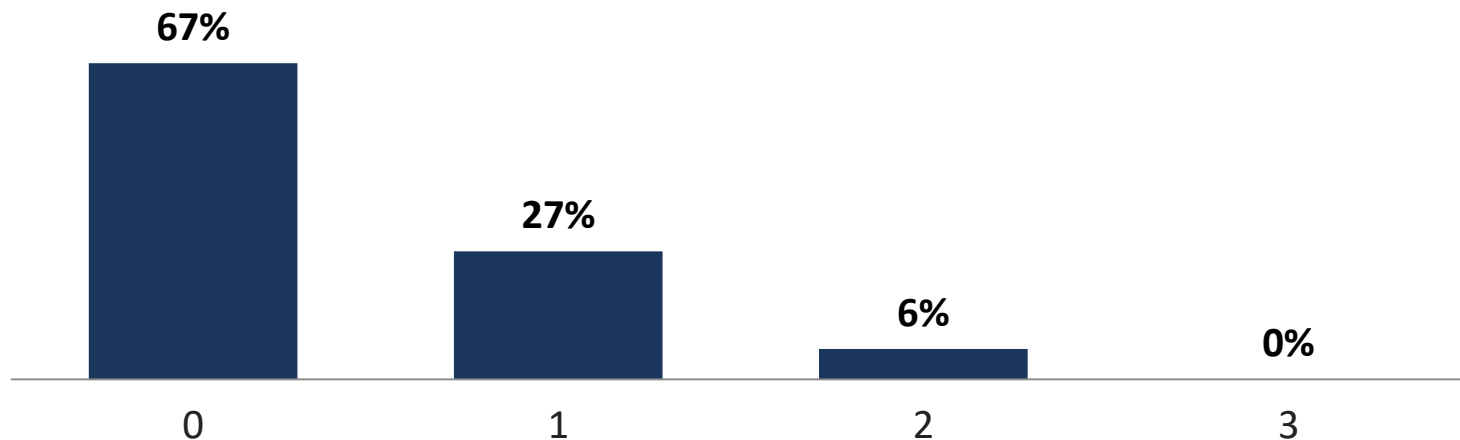
More men than women report that their individual income comes from wages or temporary work

Sources of Individual Income



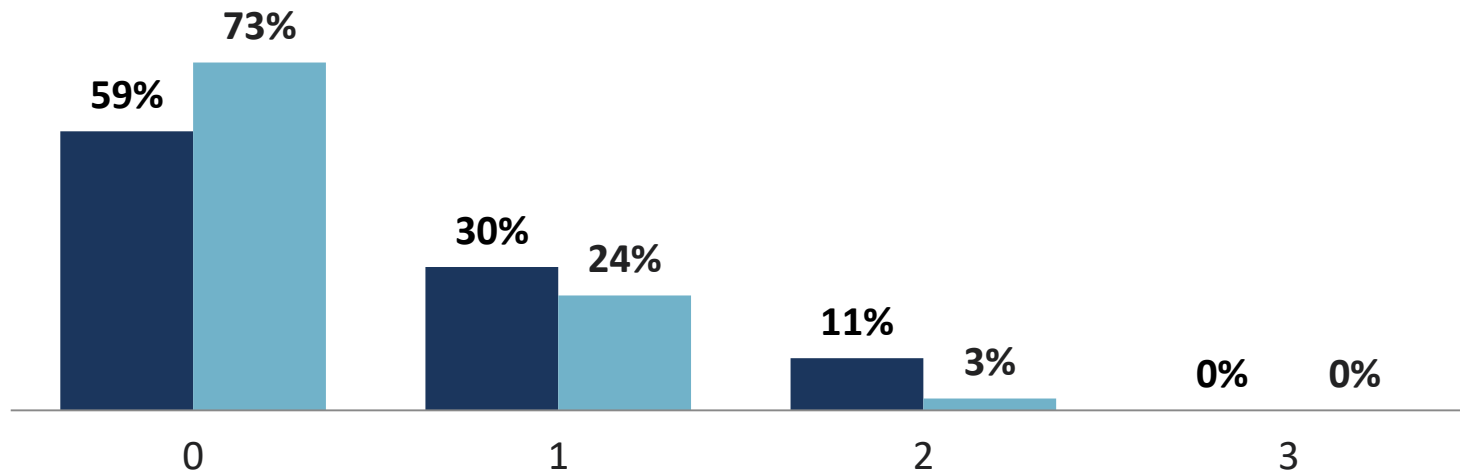
The majority of Syrian refugees report that they don't have any sources of individual income

Number of Sources of Individual Income



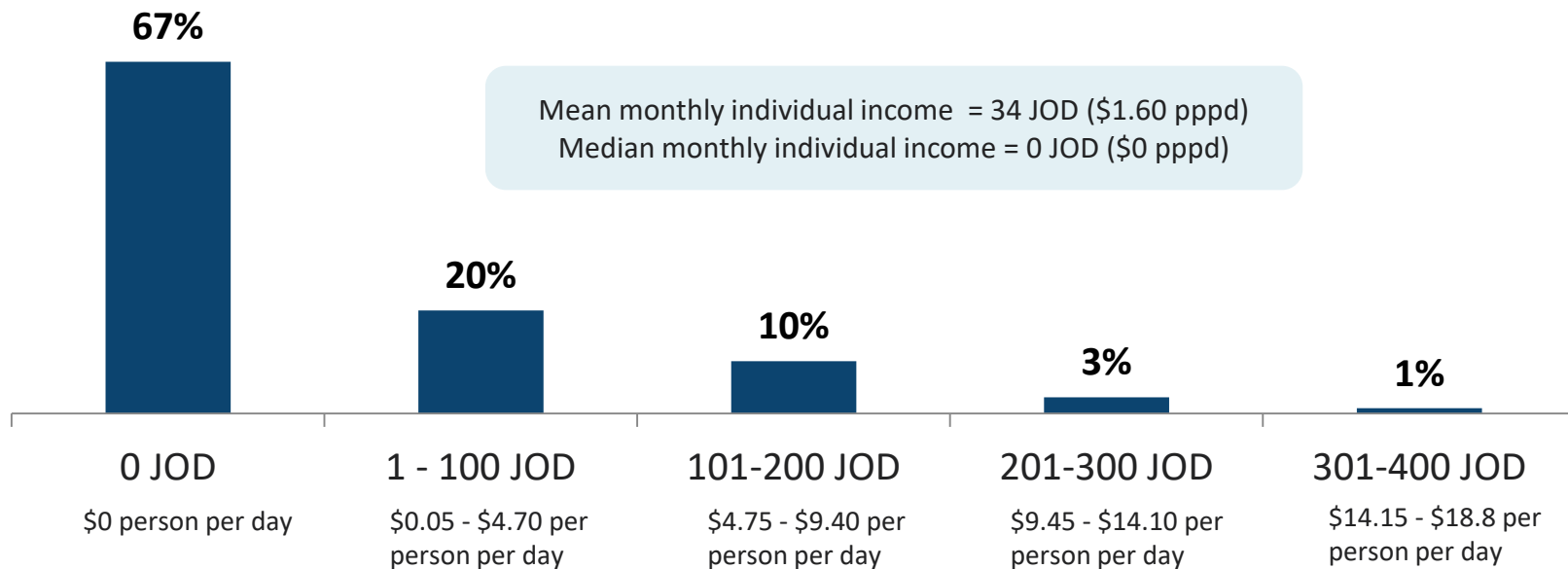
Women report less sources of individual income than men

Number of Sources of Individual Income



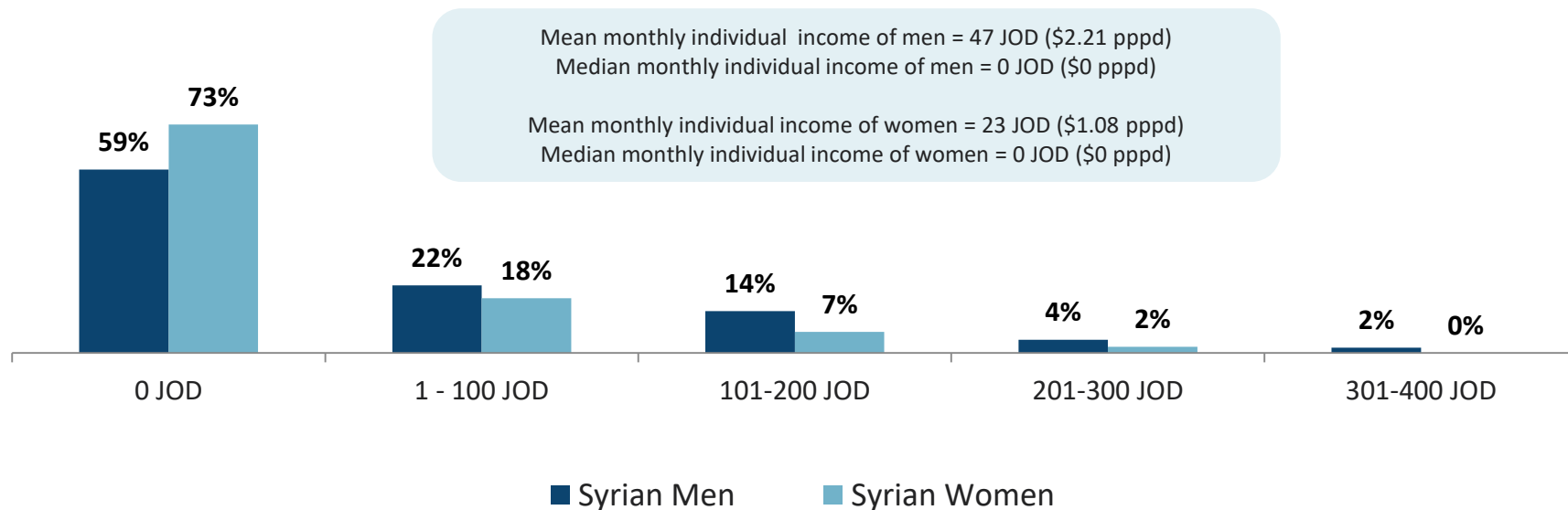
The average monthly individual income of Syrian refugees is 34 JOD

Average Monthly Individual Income (Total Sample)



Syrian refugee women report having lower individual income than men

Average Monthly Individual Income (Total Sample)



Demographic profile of Syrian refugees who reported having no (0 JOD) individual income

Gender



41% male
59% female

Employed (Full or part time)



11%

Average Age



36

Average Monthly Household Income



168 JOD

Completed Secondary School



19%

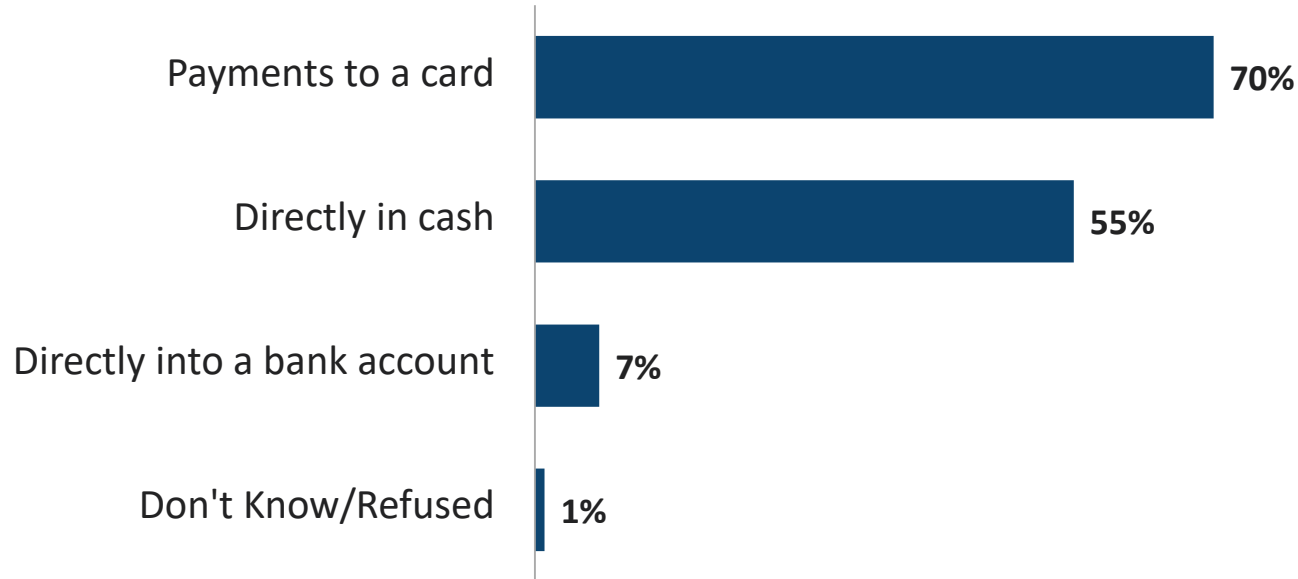
Locations



81% Outside camps | 19% Inside camps
60% Urban | 40% Rural (of those outside camps)

Of those with individual income, the majority report receiving payments to a card

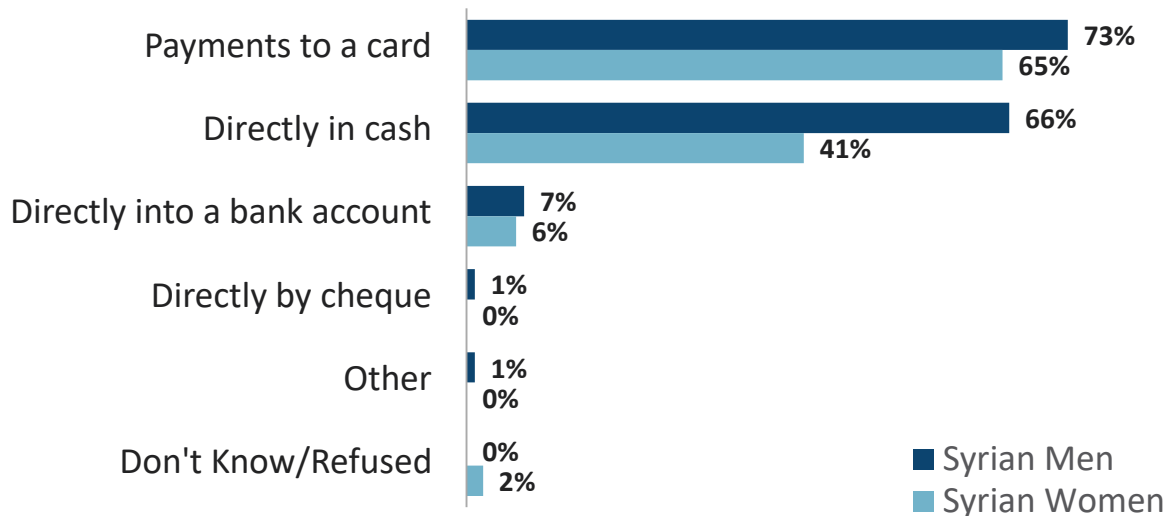
Method of Receiving Individual Income
(of those who receive individual income)



Base size:
n=348

Men are more likely to receive payments to a card or directly in cash

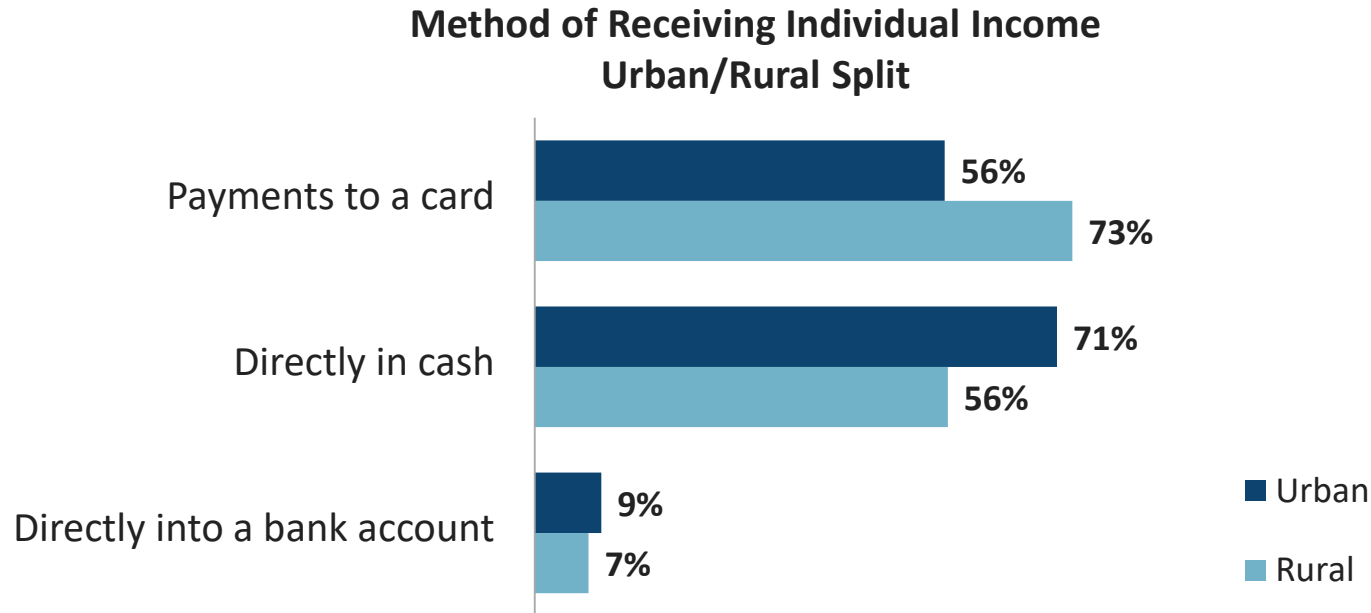
Method of Receiving Individual Income
(of those who receive individual income)



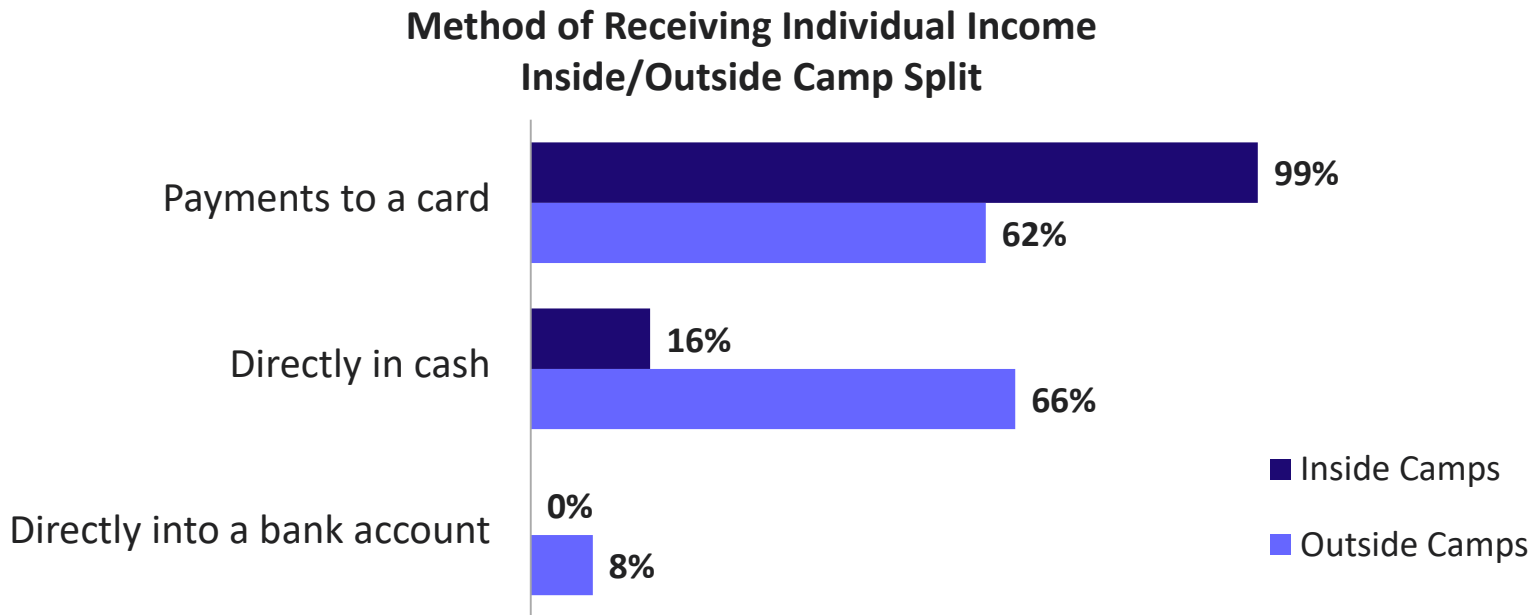
Base sizes:
n=199 for Syrian men
n=149 for Syrian women

Q2.4 And for [INSERT ANSWER FROM 2.1] how did you receive this money?

Refugees in rural areas are more likely to receive payments to a card

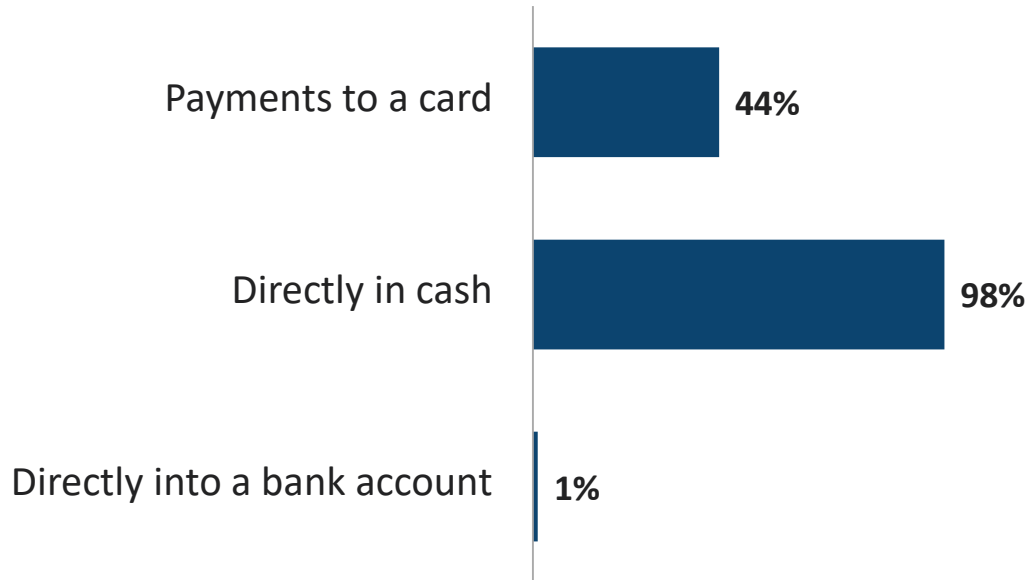


Those in camps are more likely to receive income through payments to a card



Those with individual incomes as wages or salary most often receive their income directly in cash

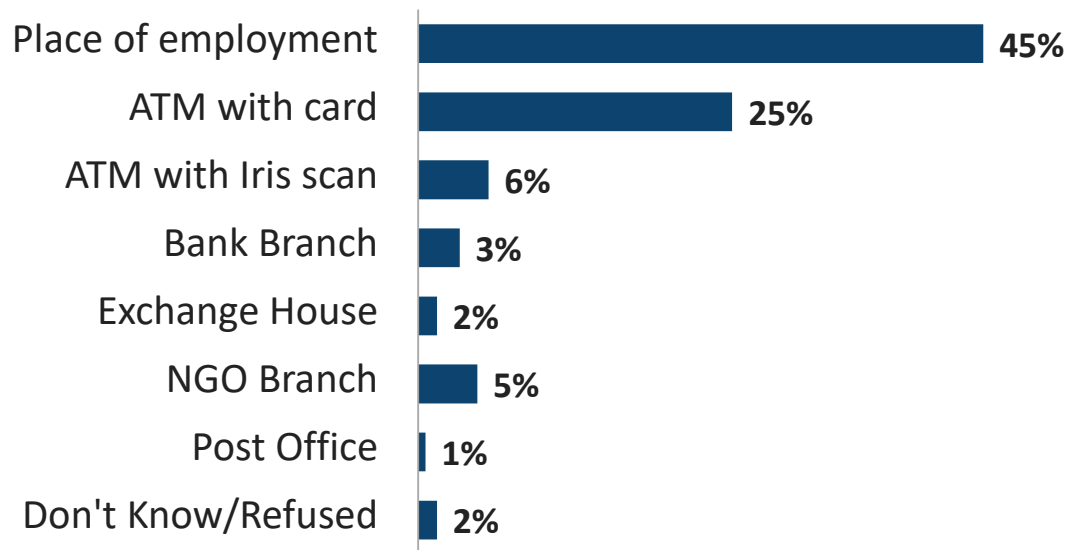
Method of Receiving Individual Income
(of those who receive wages or salary)



Base size:
n=86

Almost half of Syrian refugees receive their income at their place of employment

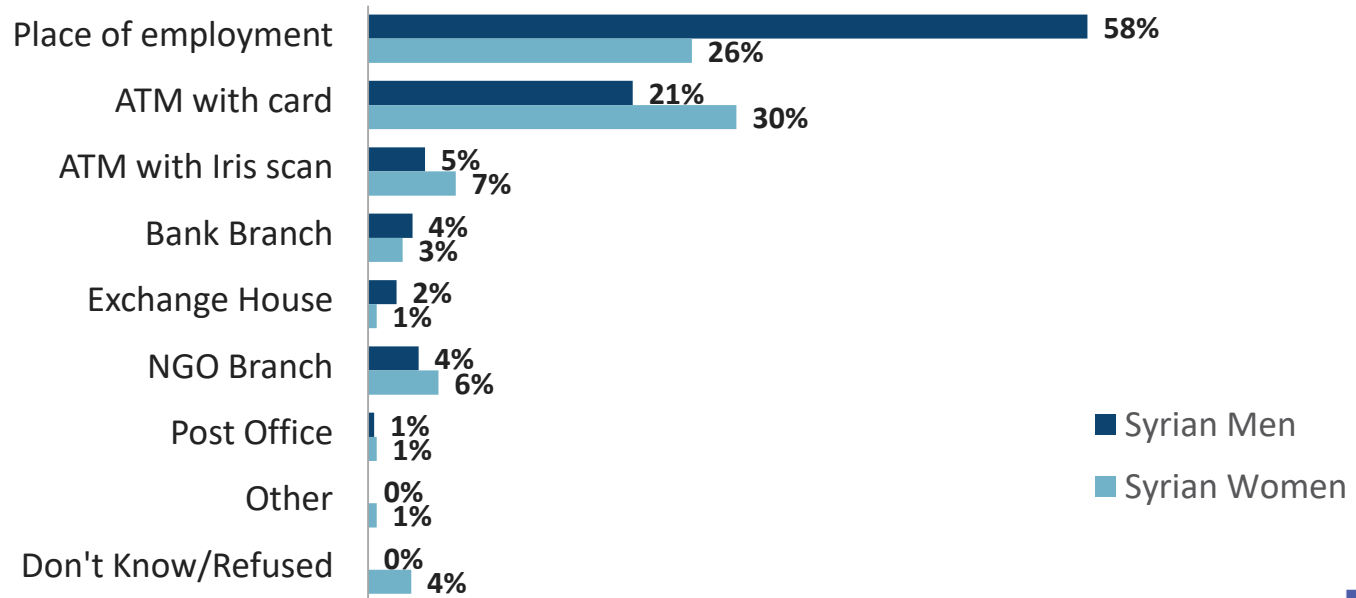
Location of Individual Income Received
(of people who receive payments in cash, by cheque or to a card)



Base size:
n=337

Men are more likely to receive income at their place of employment, while women go to an ATM

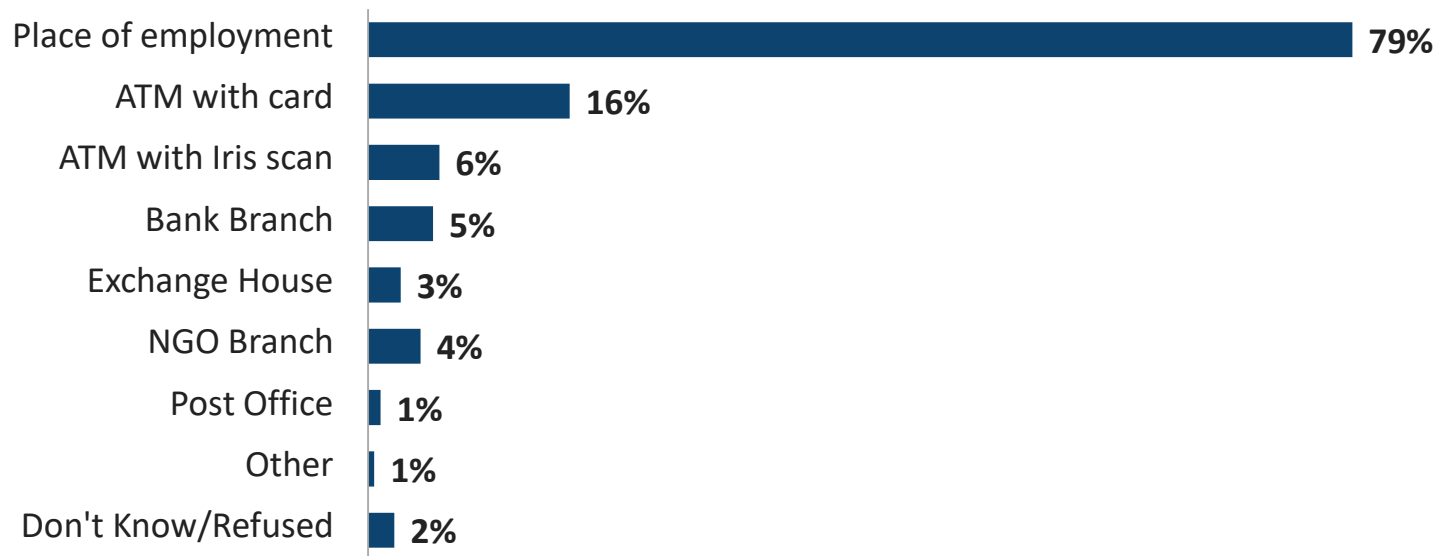
Location of Individual Income Received
(of people who receive payments in cash, by cheque or to a card)



Base sizes:
n=196 for Syrian men
n=141 for Syrian women

Of those who receive their individual income in cash, most report that they received it at their place of employment

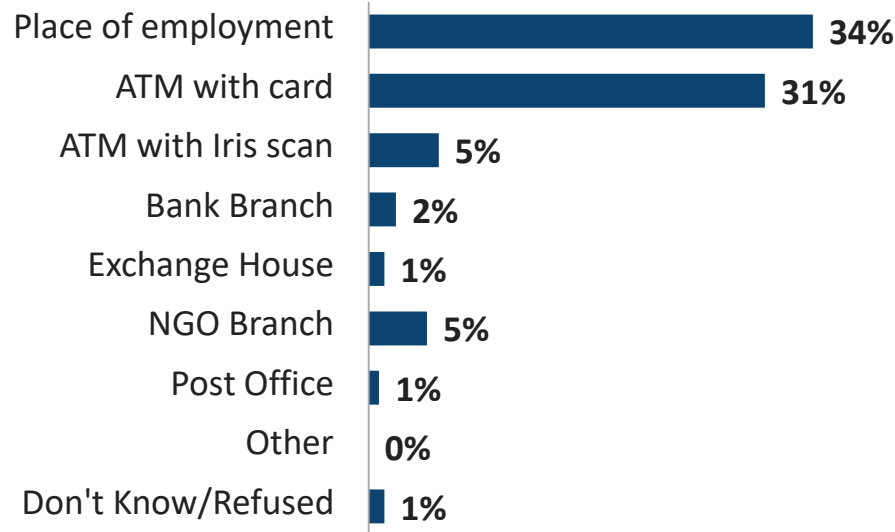
Received Individual Income in Cash Only
Location of Income Received



Base size n= 192

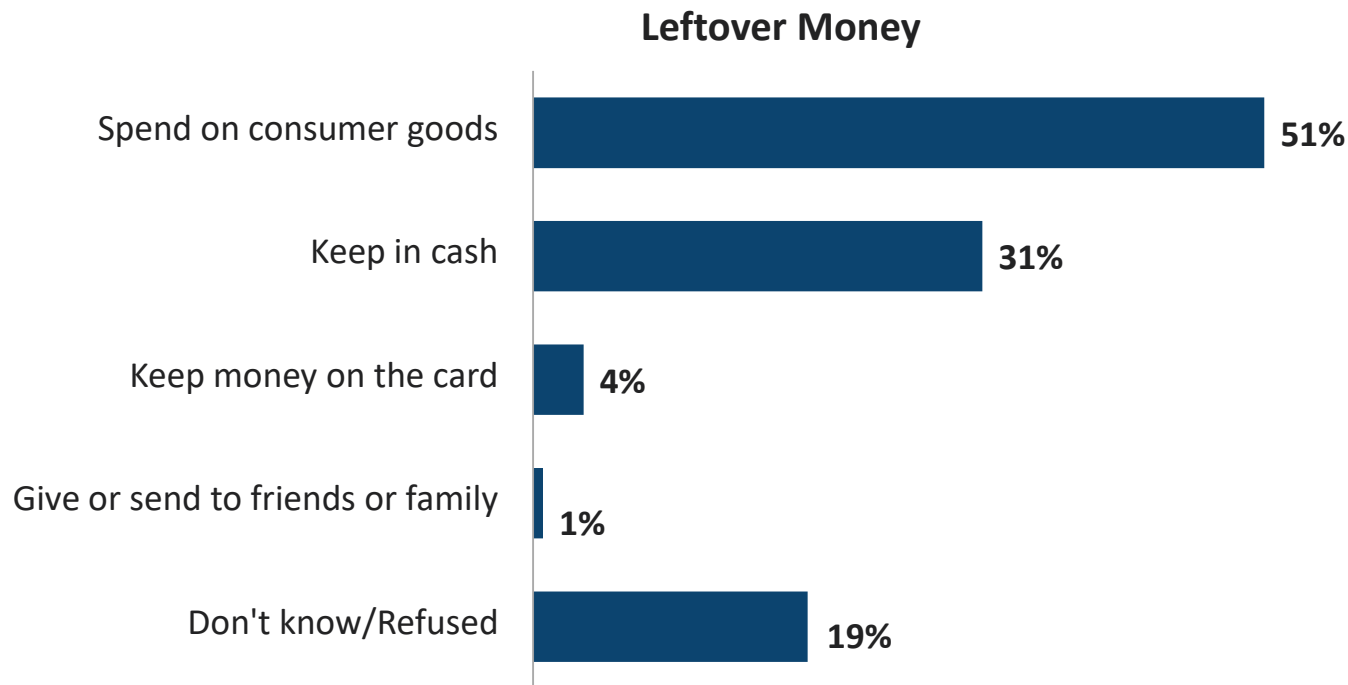
Of those who received their income by card, they also report receiving it at their place of employment

Received Individual Income by Card Only Location of Individual Income Received

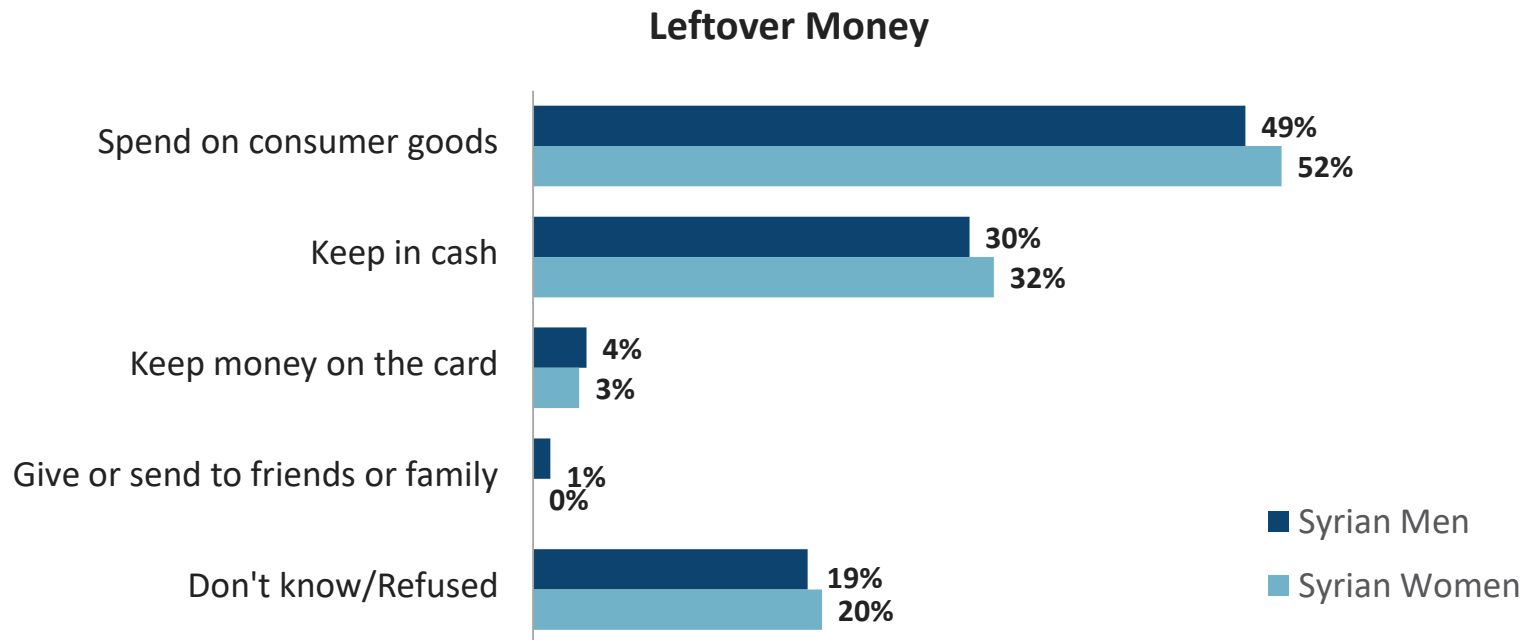


Base size n= 242

One third of Syrian refugees reported that if they had leftover money they would save it

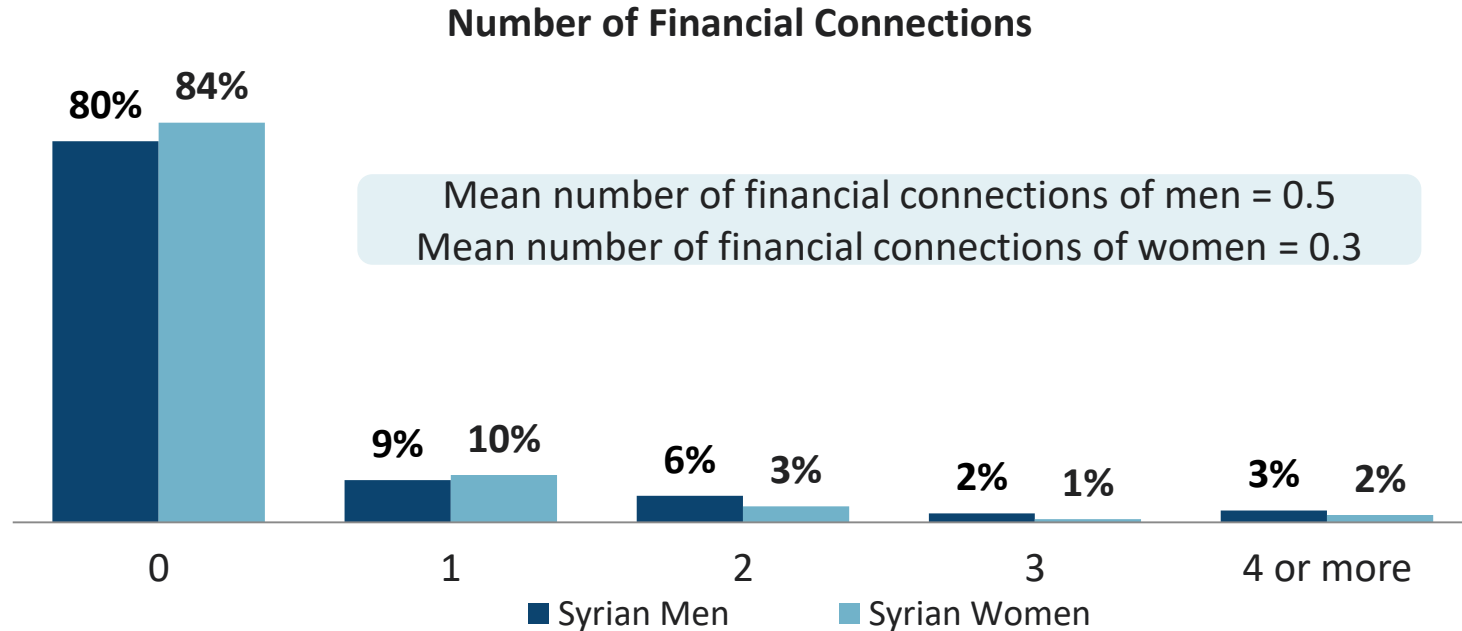


Men and women report similar uses of leftover money





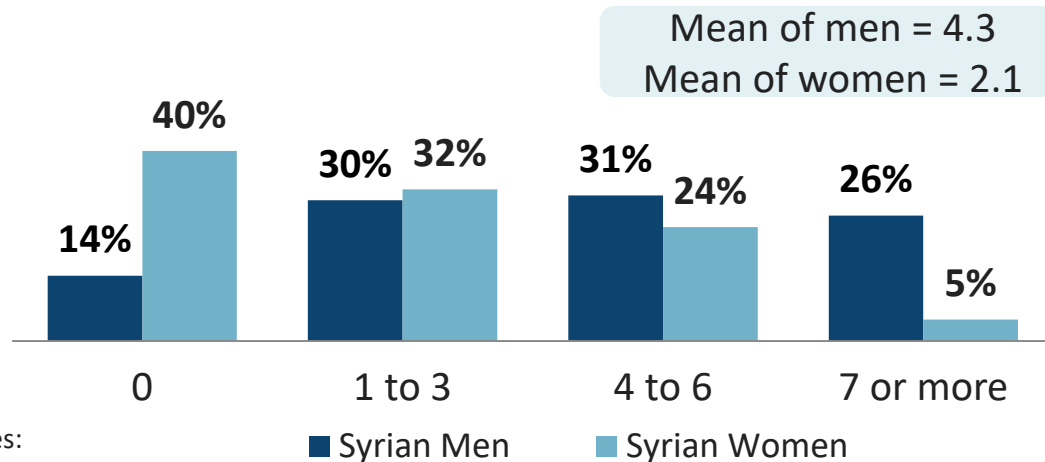
One fifth of Syrian refugees report having financial connections with people outside of their households





Those who have a financial connection report being financially responsible for people mostly located in Jordan

Number of People Financially Responsible For
(of those who have a financial connection)



Base sizes:
n=95 for Syrian men
n=88 for Syrian women

■ Syrian Men ■ Syrian Women

Location of People

Jordan



83%, 91%

Syria



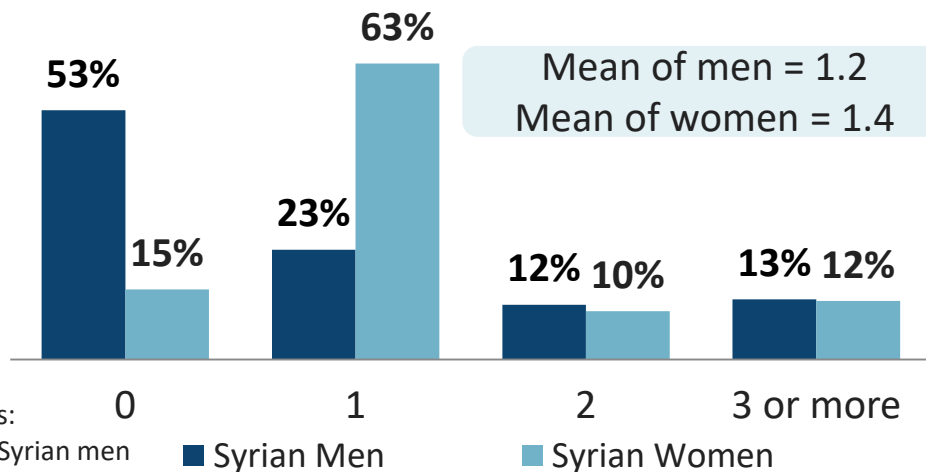
21%, 8%

Syrian Men
Syrian Women

Base sizes:
n=82 for Syrian men
n=53 for Syrian women

More women than men report being financially dependent on someone else

Number of People Financially Dependent On
(of those who have a financial connection)



Base sizes:
n=95 for Syrian men
n=88 for Syrian women

■ Syrian Men

■ Syrian Women

Location of People

Jordan



84%, 81%

Indonesia



2%, 0%

Syria



2%, 3%

UAE



0%, 7%

Kuwait



2%, 4%

Base sizes:
n=45 for Syrian men
n=75 for Syrian women

Syrian Men
Syrian Women



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Digital Remittances in Jordan

INFORMATION AND TECHNOLOGY ACCESS

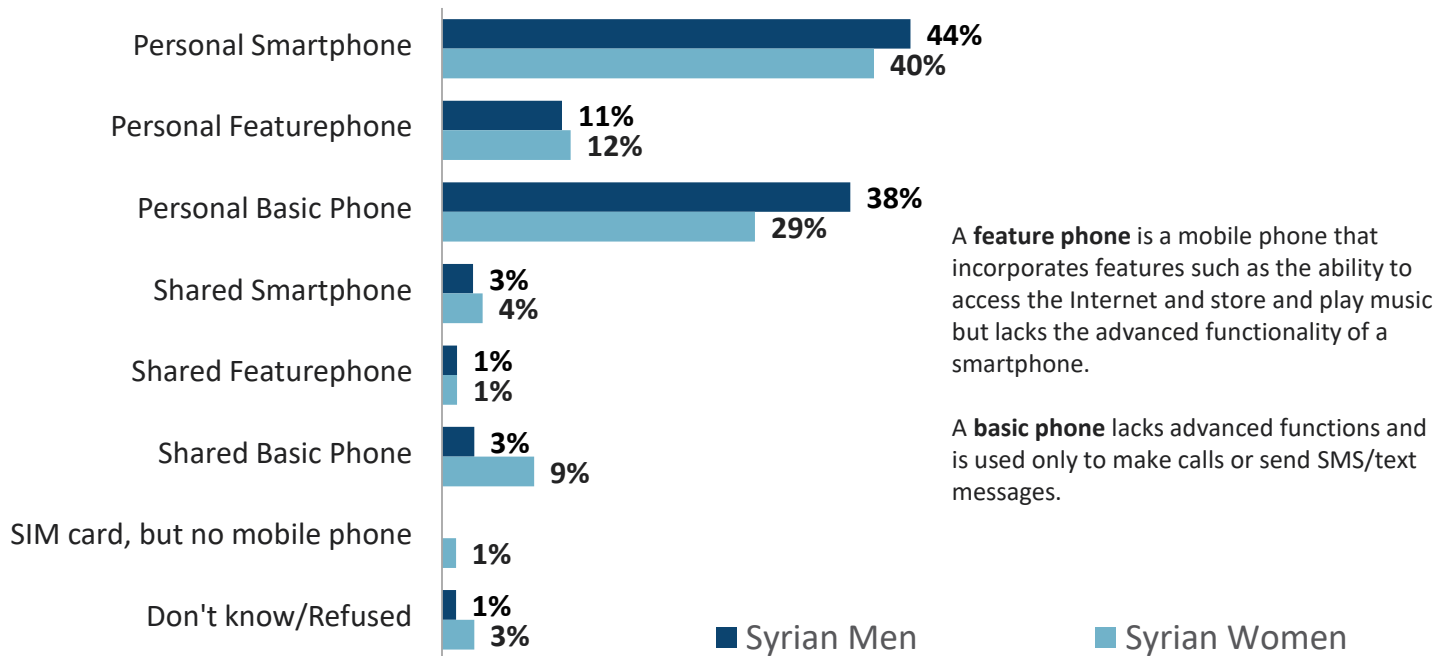


Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

Information and Technology Access

The majority of Syrian refugees have a personal phone

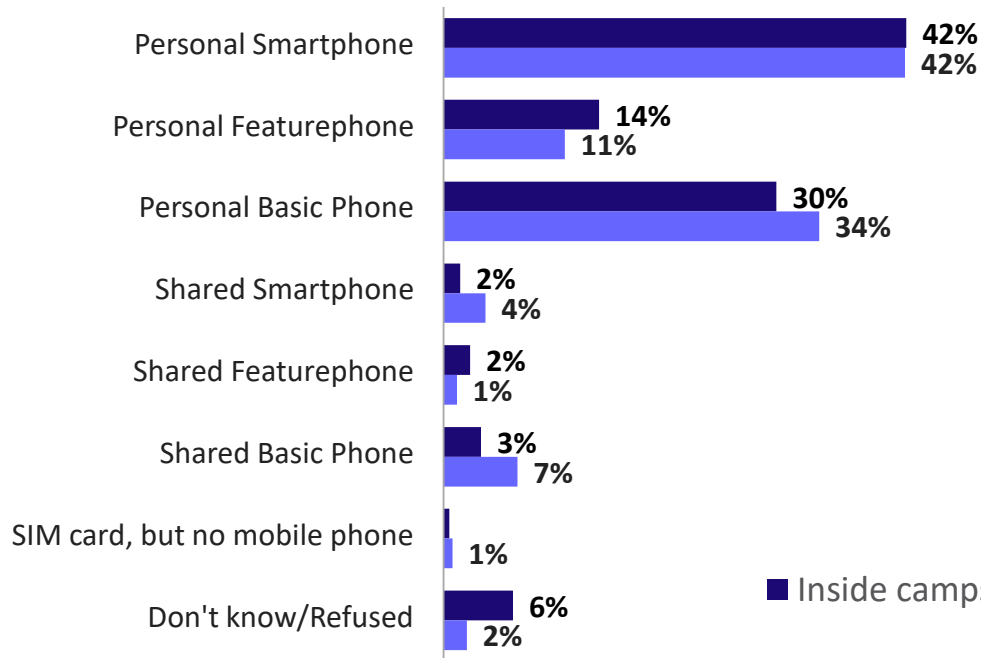
Access to Mobile Phones





Access to mobile phones for Syrian refugees is similar inside and outside of camps

Access to Mobile Phones



A **feature phone** is a mobile phone that incorporates features such as the ability to access the Internet and store and play music but lacks the advanced functionality of a smartphone.

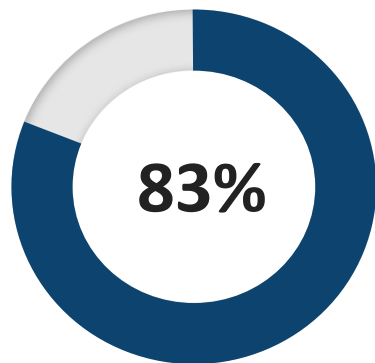
A **basic phone** lacks advanced functions and is used only to make calls or send SMS/text messages.

■ Inside camps

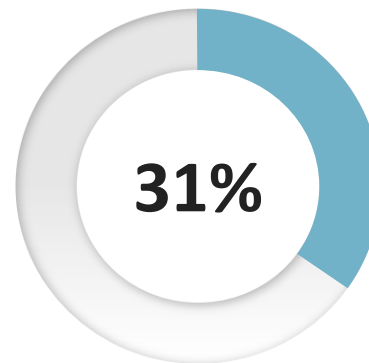
■ Outside camps

Of those who have a shared phone, more men have their own SIM card than women

Have Own SIM Card for Shared Phones
(of those who have access to a shared phone)



Syrian Men



Syrian Women

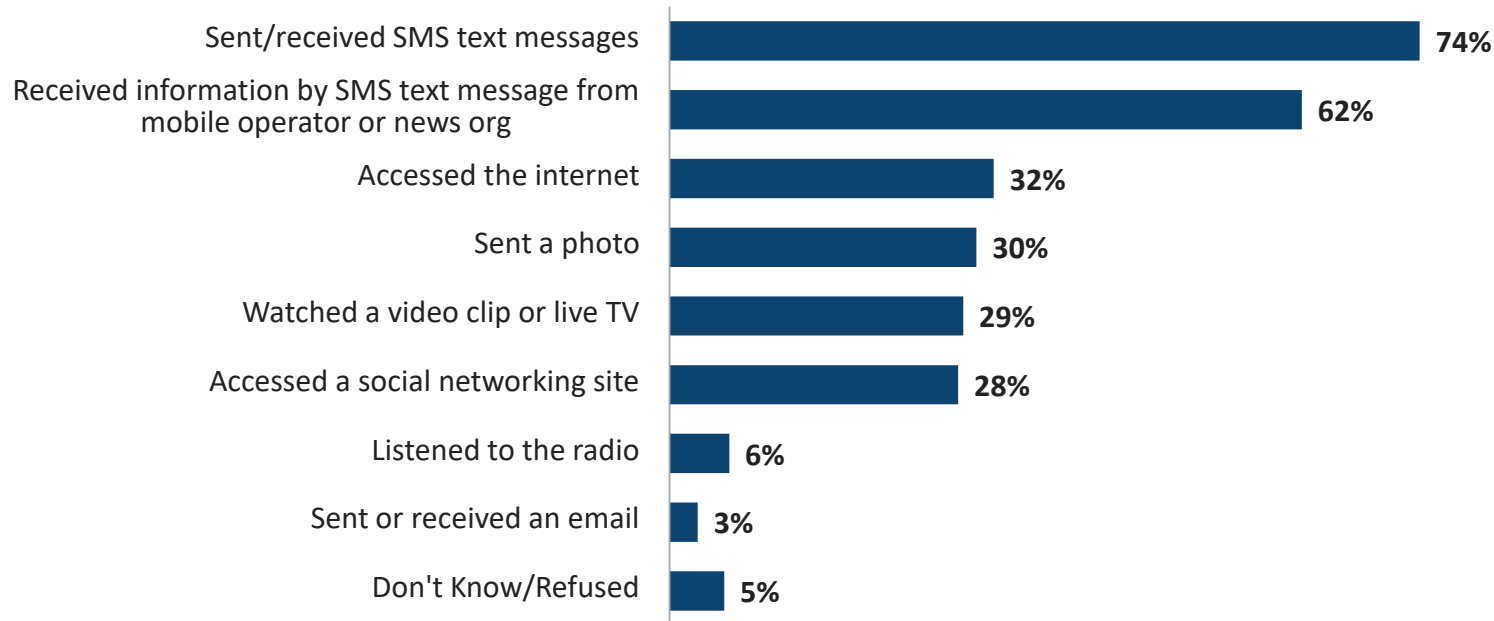
Base sizes:
n=35 for Syrian men
n=71 for Syrian women

Q8.2 Do you have your own SIM card that you use when using a shared phone?



SMS text messaging is the most common mobile phone activity reported

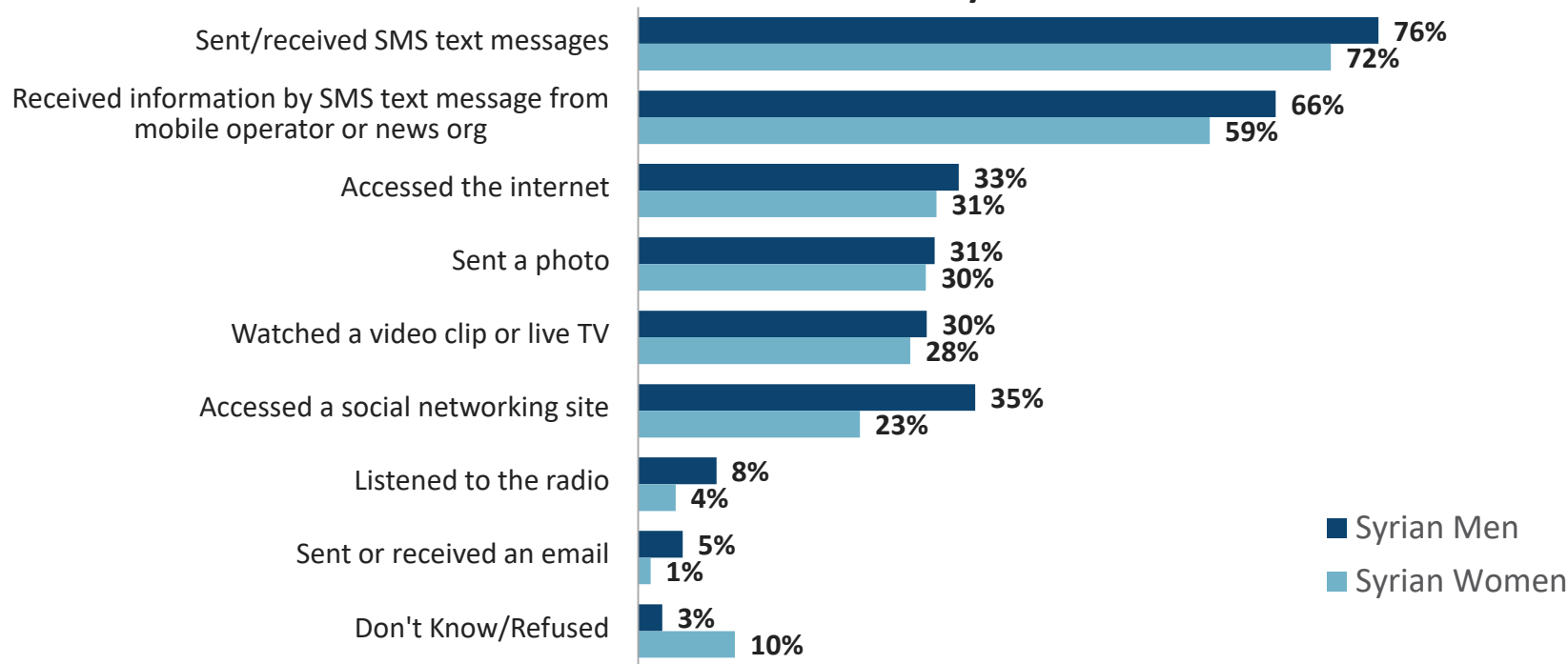
Mobile Phone Activity





SMS text messaging is the most common mobile phone activity reported

Mobile Phone Activity



Syrian refugees report using mobile phones to communicate with aid organizations and their families, and to find information

Syrian Woman,
Irbid

“[I use my phone] Mainly to keep in touch with the UN because they send me messages about appointments, coupons, and other things.”

Syrian Man,
Mafrq

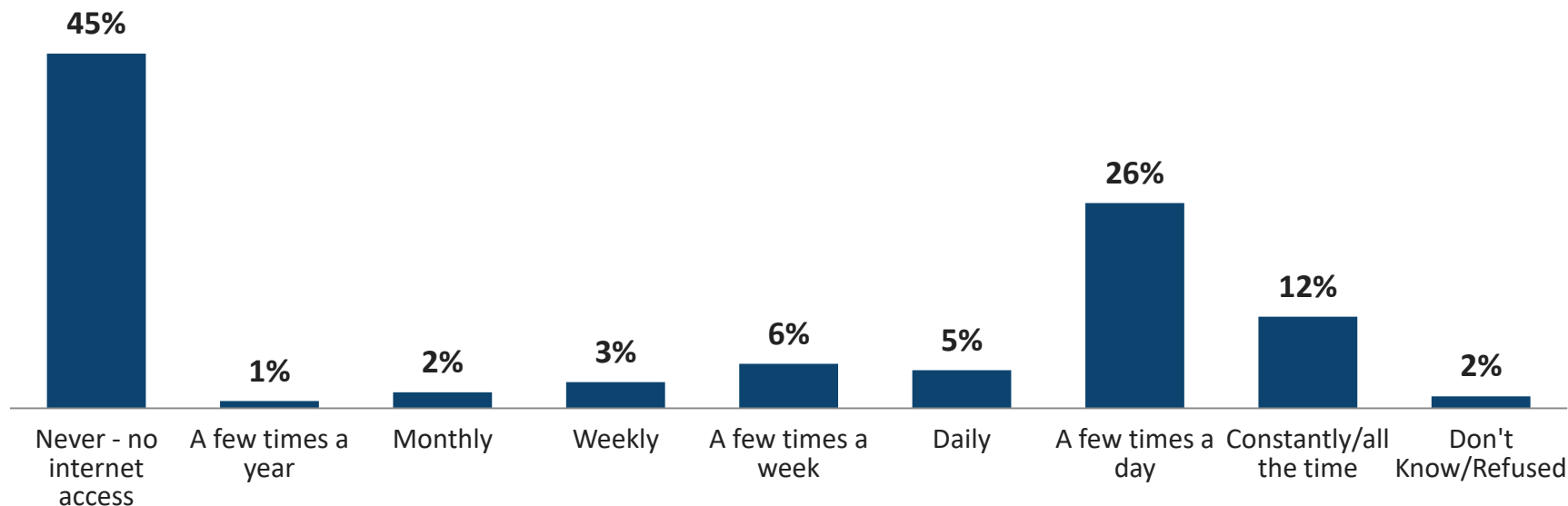
“I use my phone to search for certain things; anything that I'd like to learn about or questions that I need answers to.”

Syrian Woman,
Amman

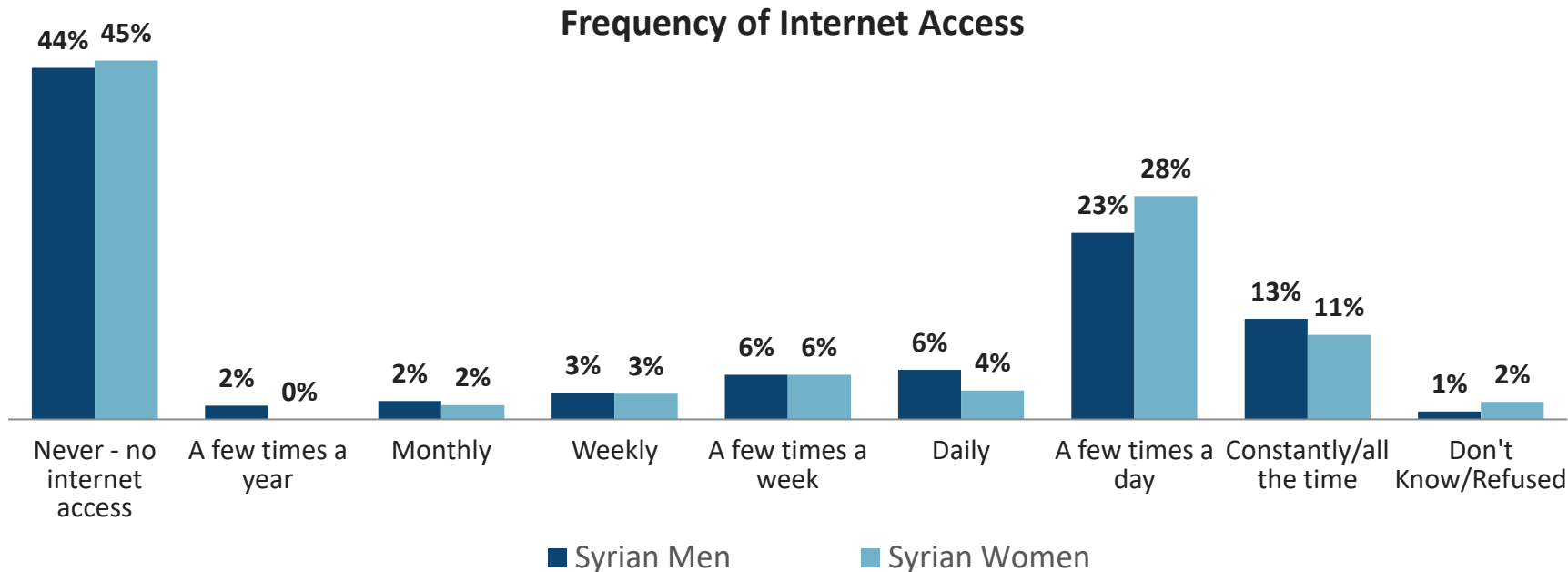
“[My phone] is the only method that I can keep in touch with my family in Syria, and make sure they are well, we use Whatsapp to communicate because international prices are high.”

More than one third of Syrian refugees report accessing the internet a few times a day

Frequency of Internet Access

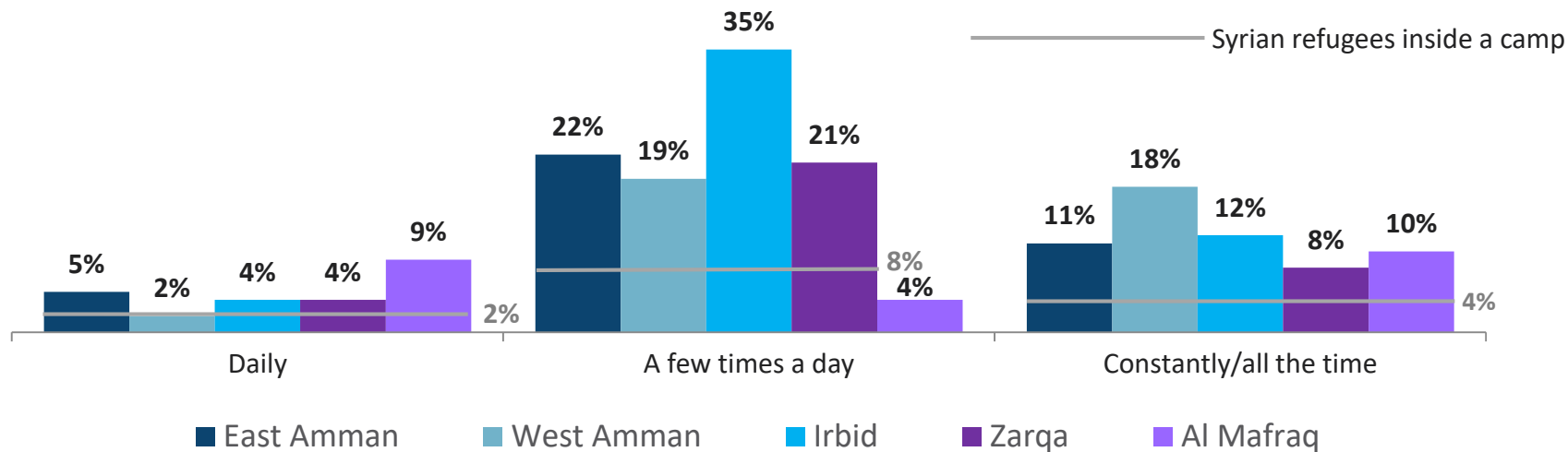


About half of Syrian refugees report never having internet access, while over a third access it at least a few times a day

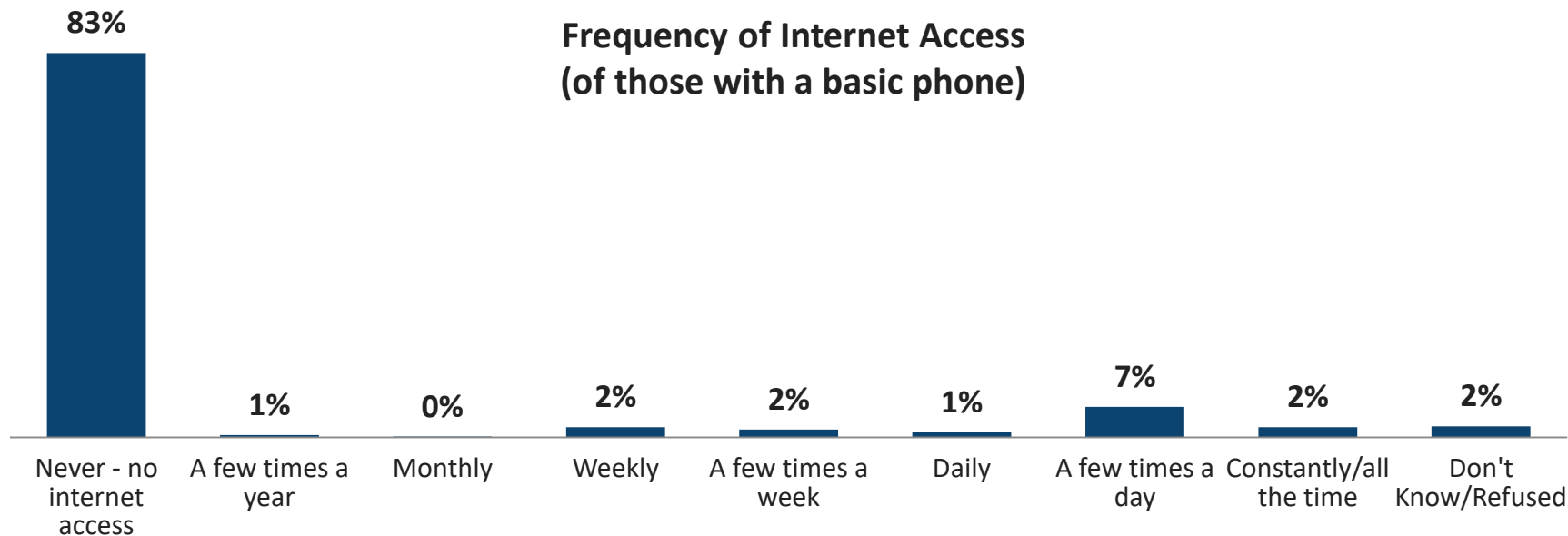


Syrian refugees in Amman and Irbid report having more internet access, while those inside camps report having less access

Frequency of Internet Access



Most Syrian refugees with basic phones reported having no internet access



Base sizes:
n=410

Q8.4 How frequently are you able to access the internet?

PARTICIPANT PROFILE



Demographic profile of Syrian refugees with frequent internet access (daily or more)

Gender



47% male
53% female

Employed (Full or part time)



22%

Average Age



33

Average Monthly Household Income



177 JOD

Completed Secondary School



23%

Locations



93% Outside camps | 7% Inside camps
62% Urban | 38% Rural (of those outside camps)



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FINANCIAL INSTITUTIONS AND SERVICES

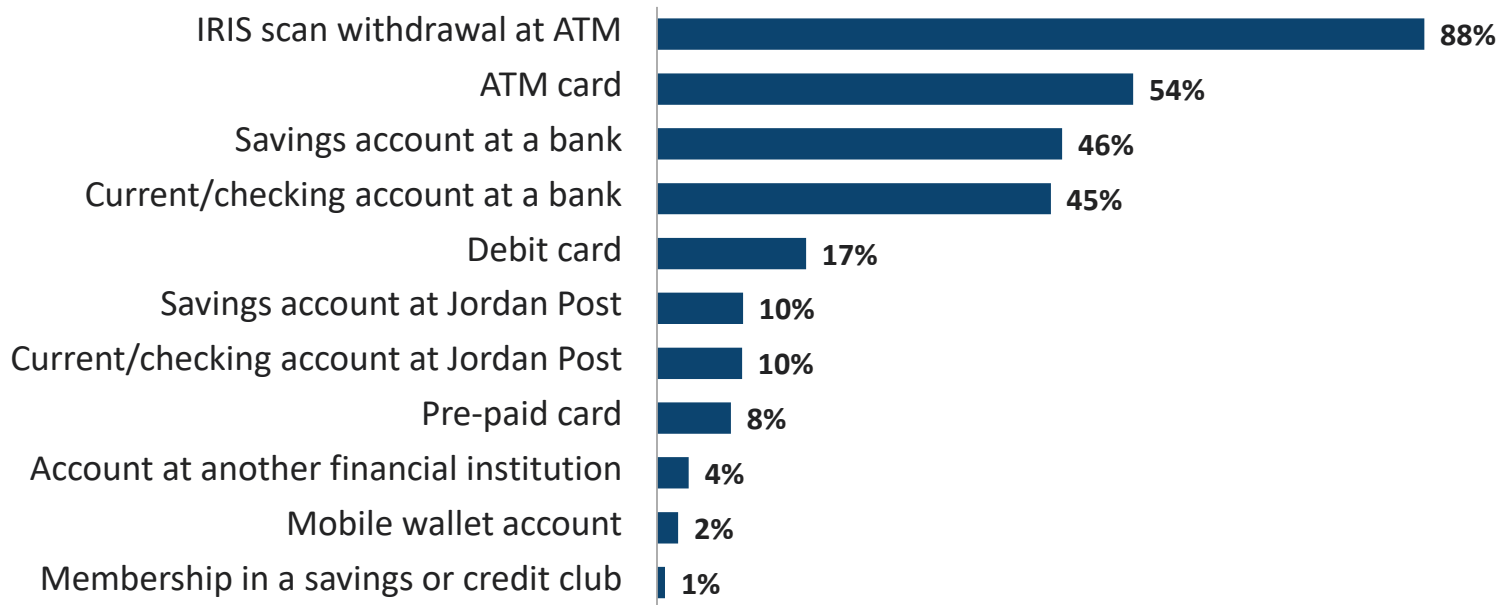


Baseline Demand-Side Study on Digital Remittances in Jordan Syrian Refugees

Awareness and Use

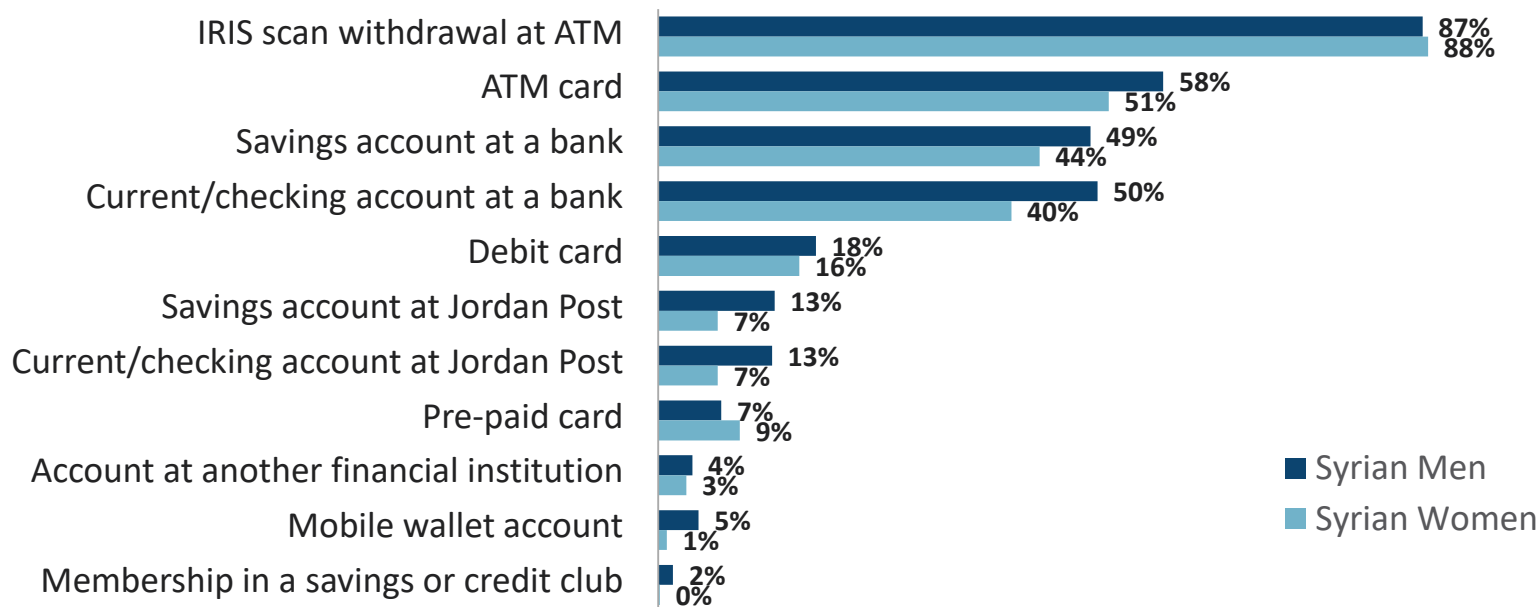
Syrian refugees report being most aware of Iris scan withdrawals at ATMs

Total Awareness of Financial Institutions and Services



Men are slightly more likely to be aware of ATM cards and bank accounts than women

Total Awareness of Financial Institutions and Services





Some Syrian refugees reported that they use iris-scan recognition to withdraw UN aid from ATMs.

"I have a salary from the UN which is transferred to the bank, I collect it from the bank using the IRIS scanner but I don't have an account there. They send me a notification on the phone that the money is ready at the bank and I'll just go and collect it."

Syrian Woman, Amman

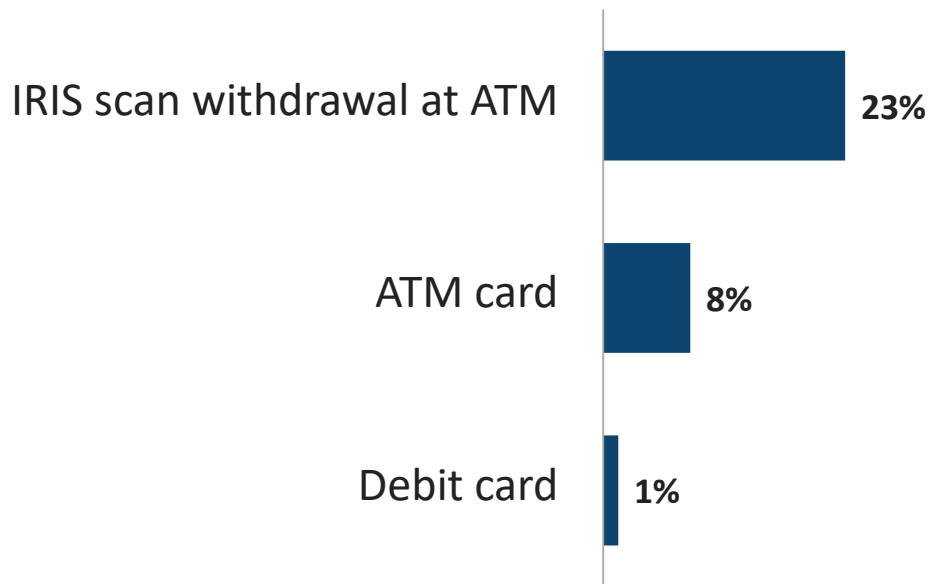
"I am glad to have the IRIS payments, I came across it through the UN, they made a study on our financial status and family income, members, etc... then after they are done they'll either approve or not, and not everyone can get it. Mainly they allow this service for people with higher needs; like sick people or elders. We hear about organizations from others who heard it from other people that received aid before or still receiving."

Syrian Man, Mafraq



The most common financial service that Syrian refugees use is iris scan withdrawal at an ATM

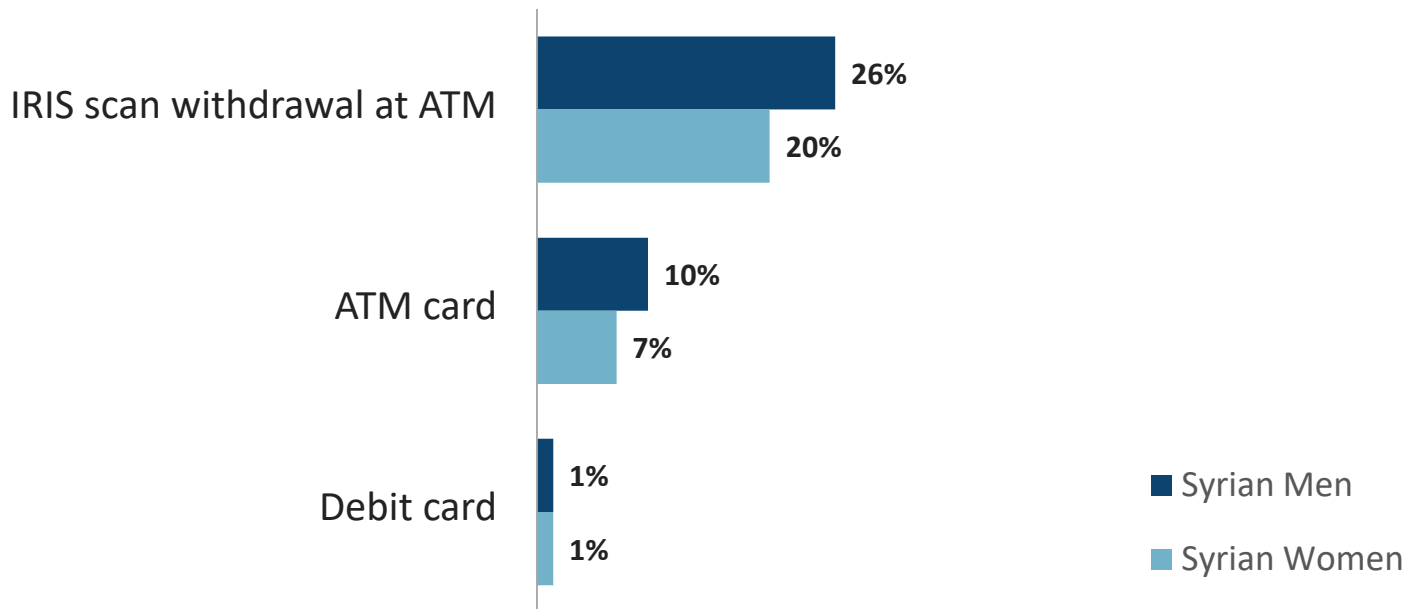
Use of Financial Institutions and Services



29% of all Syrian refugees report that they use a financial service.

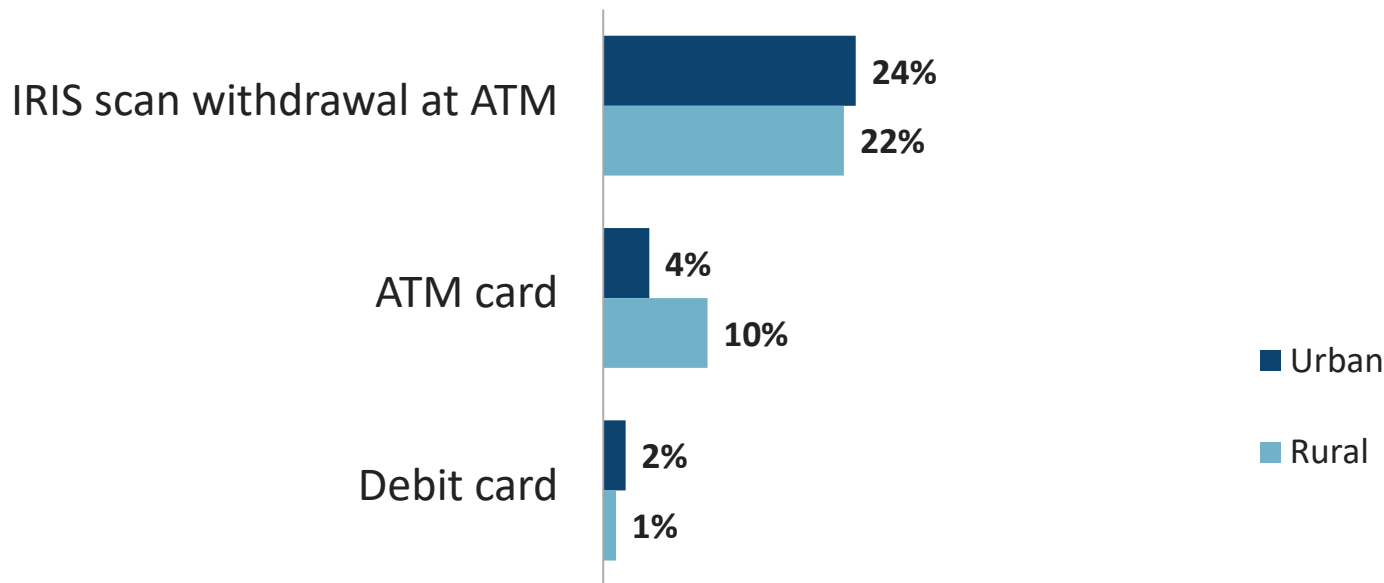
Syrian refugee women are less likely than men to use financial services

Use of Financial Institutions and Services

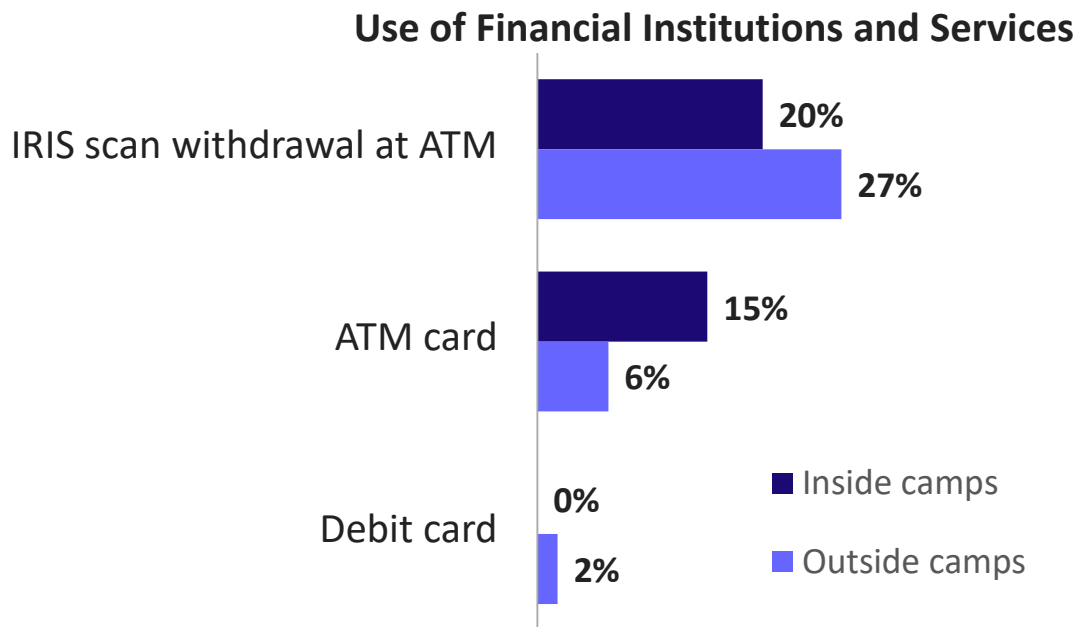


Those in rural areas are slightly more likely to have ATM cards

Use of Financial Institutions and Services
Urban/Rural Split (of those outside camps)



Syrian refugees outside of camps are more likely to use iris-scan recognition to withdraw UN aid from ATMs and less likely to have ATM cards



Demographic profile of Syrian refugees who use any financial institutions or services

Gender



53% male
47% female

Employed (Full or part time)



13%

Average Age



40

Average Monthly Household Income



172 JOD

Completed Secondary School



17%

Locations



79% Outside camps | 21% Inside camps
61% Urban | 40% Rural (of those outside camps)

Demographic profile of Syrian refugees who use iris-scan recognition to withdraw UN aid from ATMS

Gender



53% male
47% female

Employed (Full or part time)



11%

Average Age



41

Average Monthly Household Income



173 JOD

Completed Secondary School



18%

Locations



83% Outside camps | 18% Inside camps
63% Urban | 37% Rural (of those outside camps)

Demographic profile of Syrian refugees who use ATM cards

Gender



55% male
45% female

Employed (Full or part time)



19%

Average Age



39

Average Monthly Household Income



178 JOD

Completed Secondary School



10%

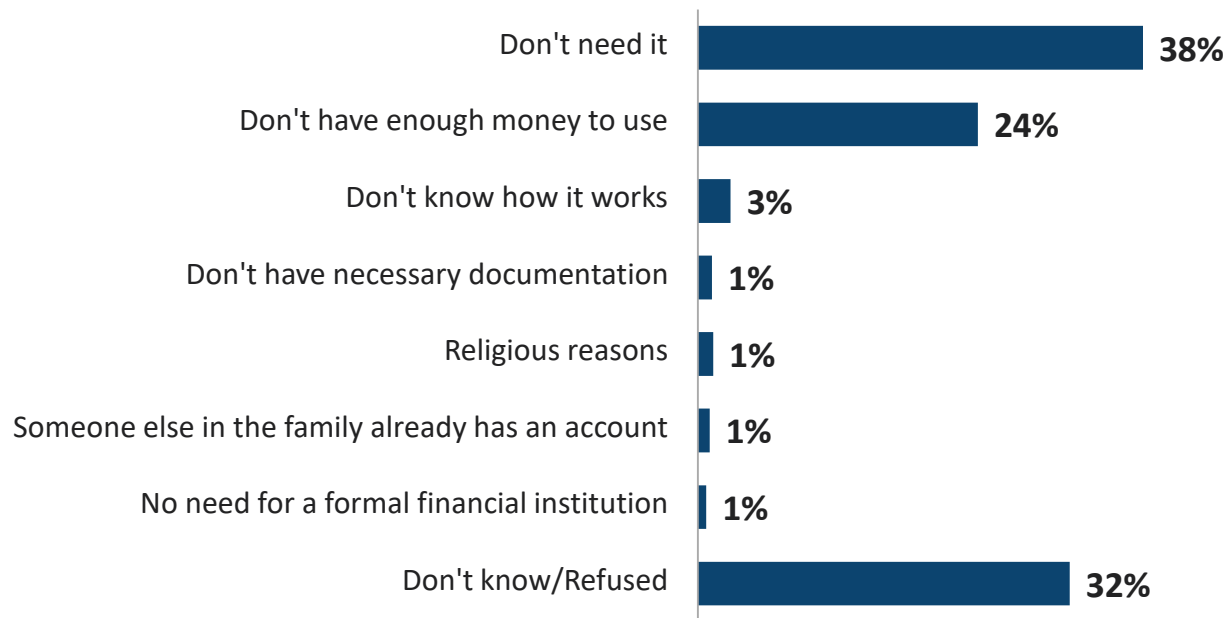
Locations



63% Outside camps | 37% Inside camps
42% Urban | 59% Rural (of those outside camps)

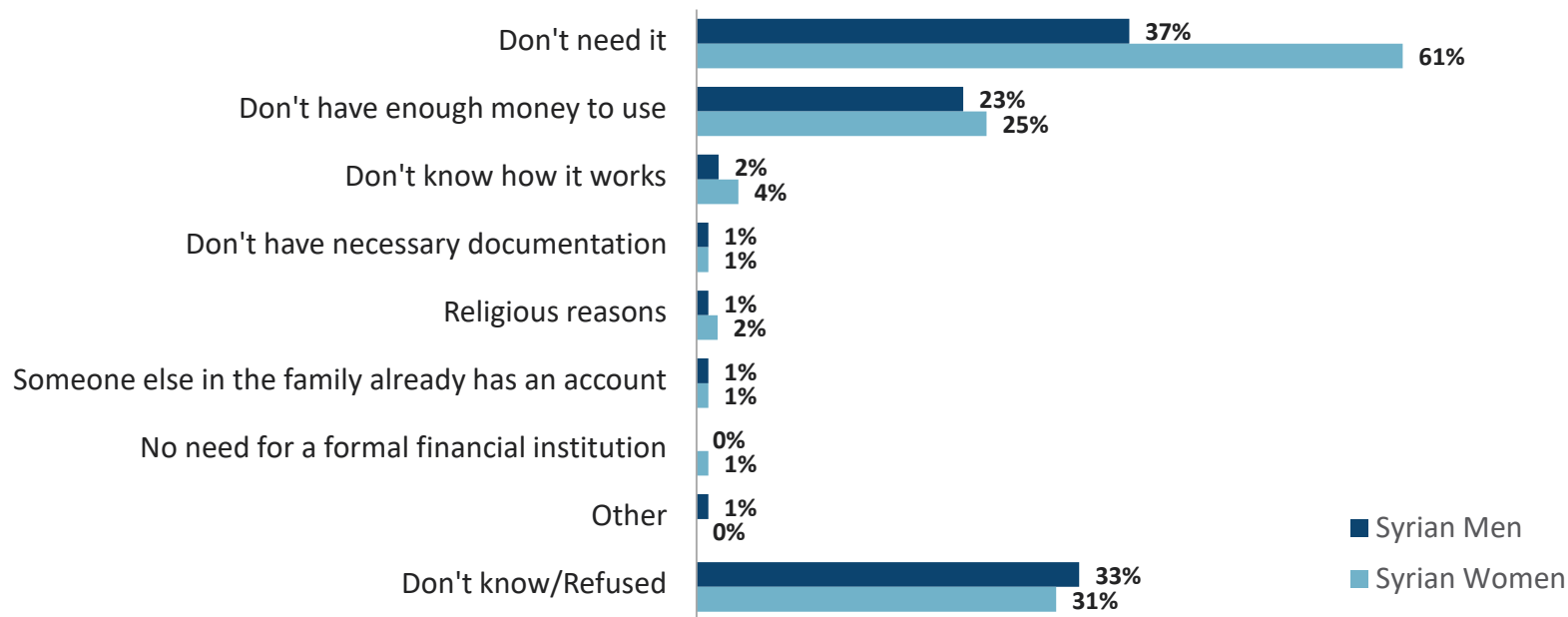
The most common reason Syrian refugees reported for not having a service was not needing it

Reasons For Not Using Financial Services



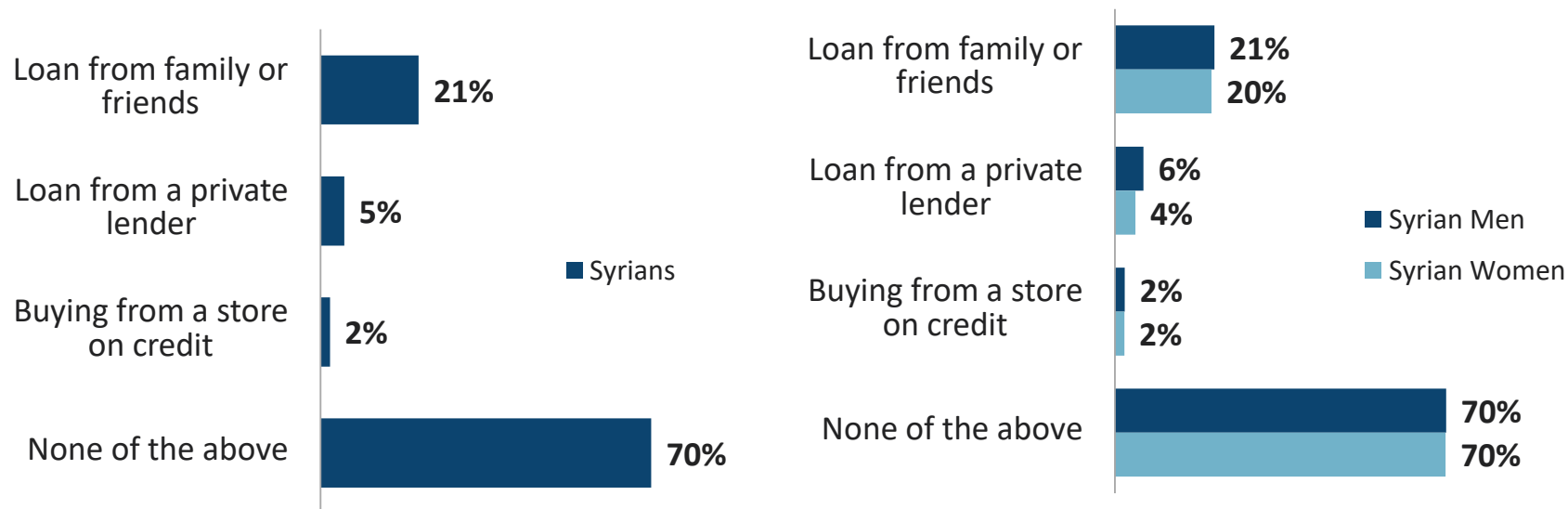
Women reported that they don't need financial services more frequently than men

Reasons For Not Using Financial Services

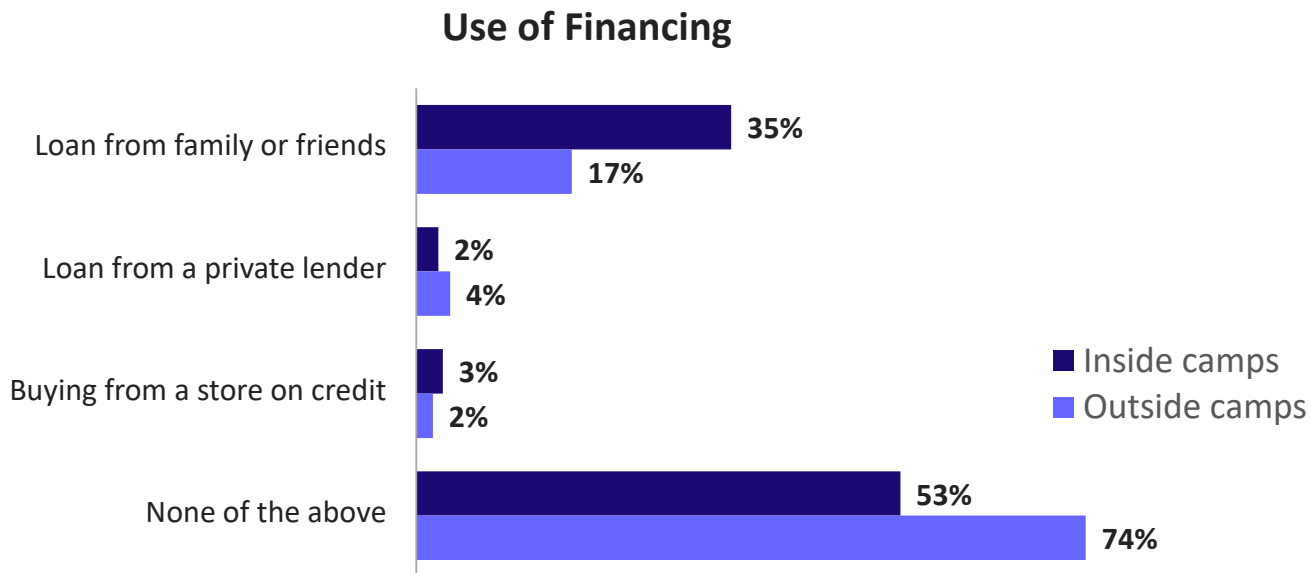


Most Syrian refugees report not having a loan or other forms of financing

Use of Financing



Syrian refugees inside camps are more likely to have a loan than those outside of camps



Demographic profile of Syrian refugees who use any type of financing

Gender



47% male
53% female

Employed (Full or part time)



17%

Average Age



36

Average Monthly Household Income



168 JOD

Completed Secondary School



20%

Locations

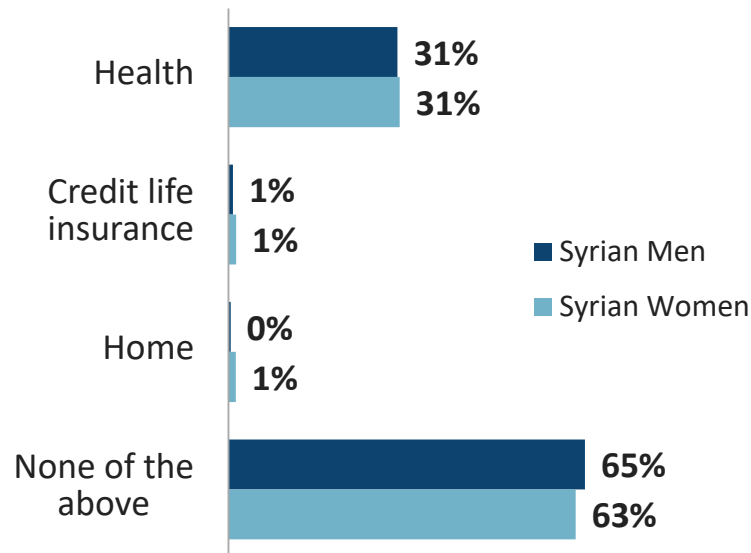
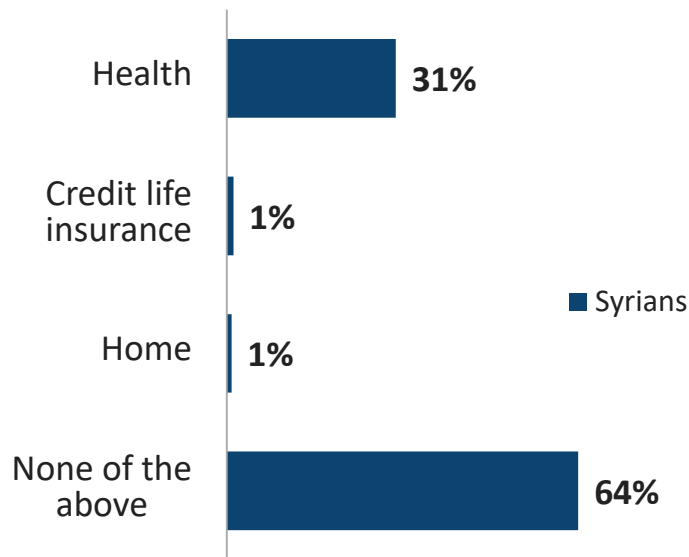


67% Outside camps | 34% Inside camps
47% Urban | 53% Rural (of those outside camps)

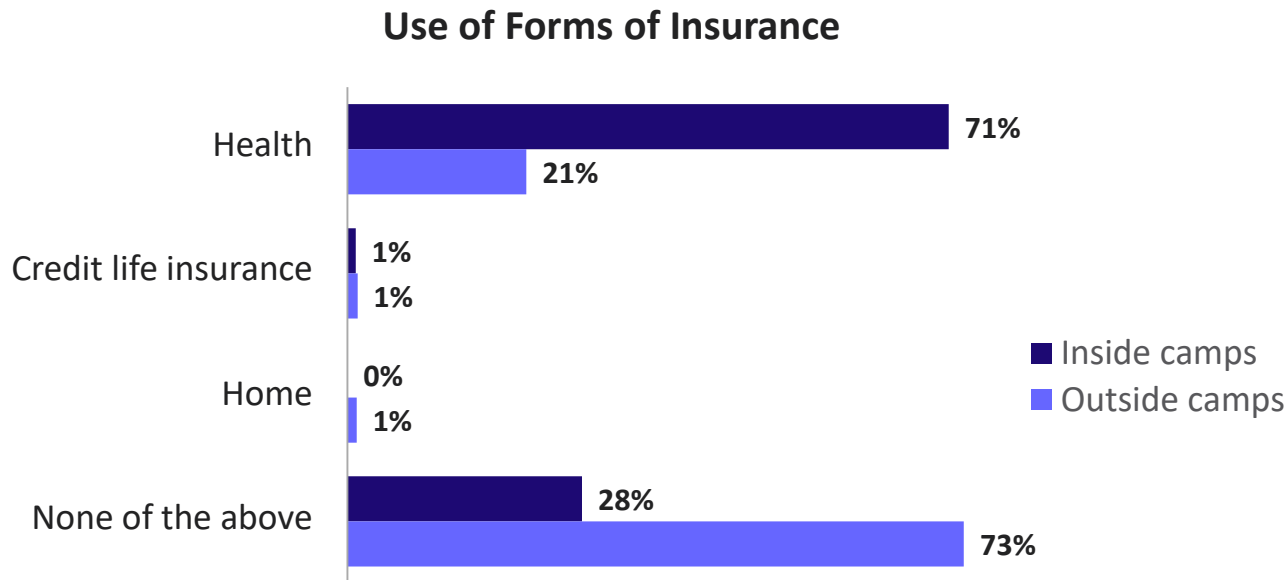


Most Syrian refugees report not having health insurance

Use of Insurance



Syrian refugees inside camps are more likely to have health insurance than those outside of camps



Demographic profile of Syrian refugees who use any type of insurance

Gender



45% male
55% female

Employed (Full or part time)



13%

Average Age



37

Average Monthly Household Income



160 JOD

Completed Secondary School



17%

Locations



57% Outside camps | 43% Inside camps
53% Urban | 47% Rural (of those outside camps)



Syrian refugees are unable to access formal financial services in Jordan, and even if they could, some do not see the need

“All those who came from countries with conflicts going on, like Libya, Lebanon, or Syria are considered blacklisted and aren't allowed to open bank accounts in Jordan.”

Syrian Woman, Amman

“There is no need [for a bank account] because we don't have enough money to invest or place in banks.”

Syrian Man, Amman

“If my previous job didn't require that I must have an account then I wouldn't have opened it...we barely have enough money to get by each month.”

Syrian Man, Mafrq



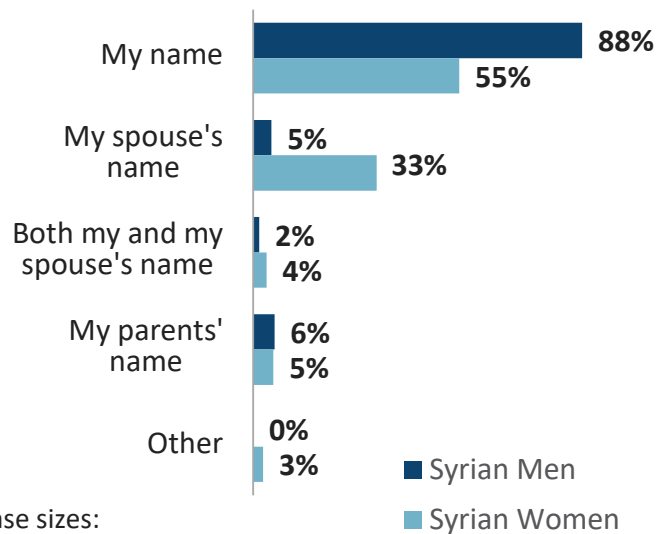
Baseline Demand-Side Study on Digital Remittances in Jordan Syrian Refugees

Financial Services Used

This section focuses on the top 2 financial services that Syrian refugees reported using.
Only those who reported using each service responded to these questions.

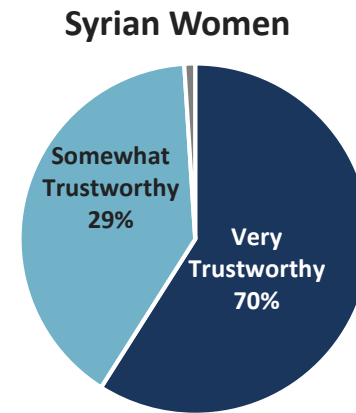
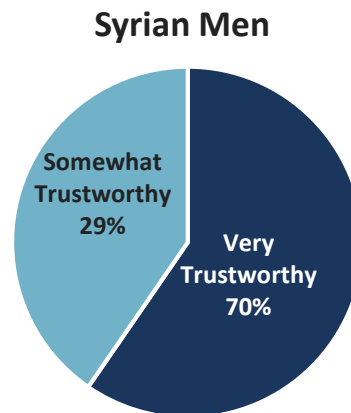
Overview – Those who use IRIS scan withdrawals

Name on Accounts



Base sizes:
n=123 for Syrian men
n=111 for Syrian women

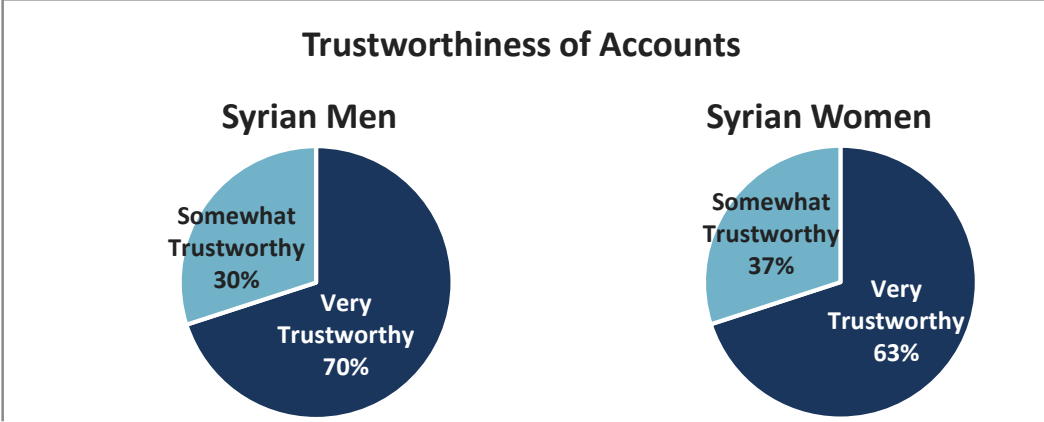
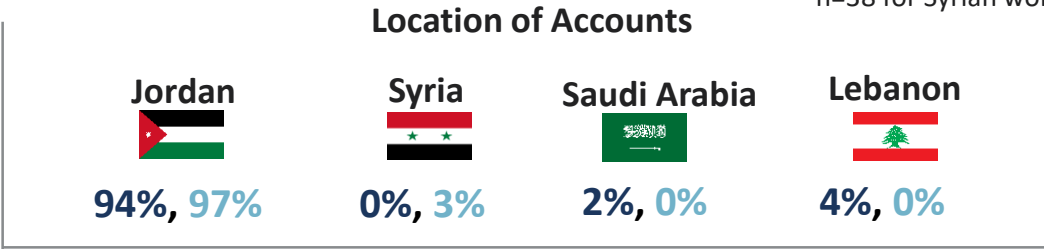
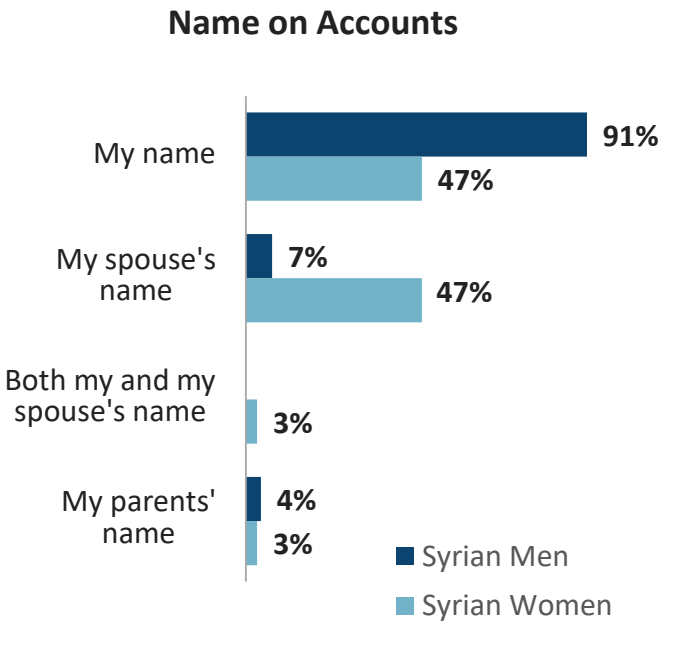
Trustworthiness of Accounts



Q3.4. Is this account held in your name, your spouse's name, jointly between you and your spouse, your parents' name, or someone else's name?
Q3.6 How trustworthy do you find this account?

Overview – Those who use ATM cards

Base sizes:
n=46 for Syrian men
n=38 for Syrian women



Q3.4. Is this account held in your name, your spouse's name, jointly between you and your spouse, your parents' name, or someone else's name?
Q3.5 Where is the [SUB IN FROM 3.1B] account located?
Q3.6 How trustworthy do you find this account?



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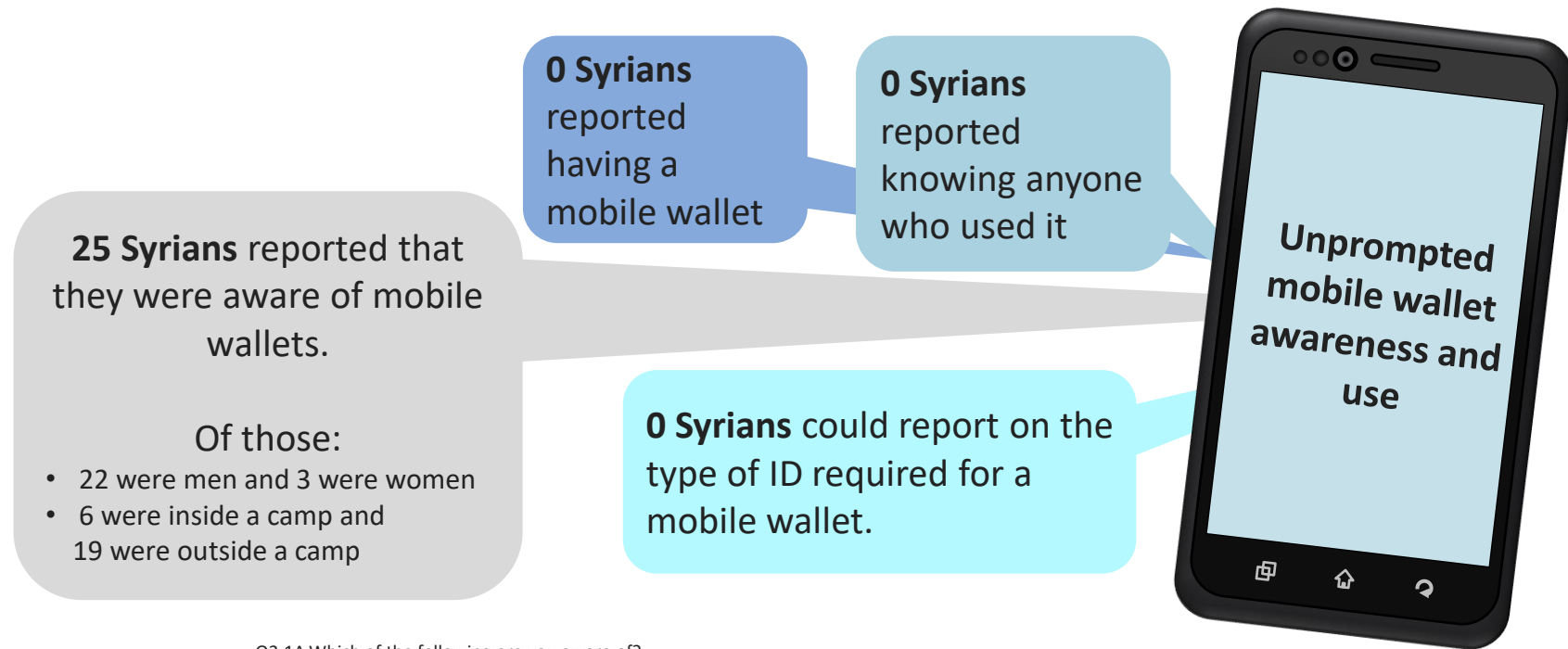
MOBILE WALLET AWARENESS AND USE



Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

Awareness and Knowledge of Mobile Wallet Services

When not prompted, very few Syrian refugees report awareness of mobile wallet services



Q3.1A Which of the following are you aware of?

Q3.1B And do you currently have this?

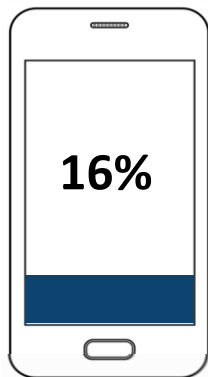
Q4.2 Do you know anyone who has a mobile wallet account?

Q4.1. Can you name a mobile wallet service?

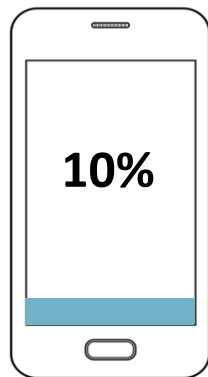
Q4.3 What type of ID was required for you to open a mobile money account?

When prompted, more have heard of mobile wallets, but their awareness is still low

Have Heard About Mobile Wallets (Prompted)

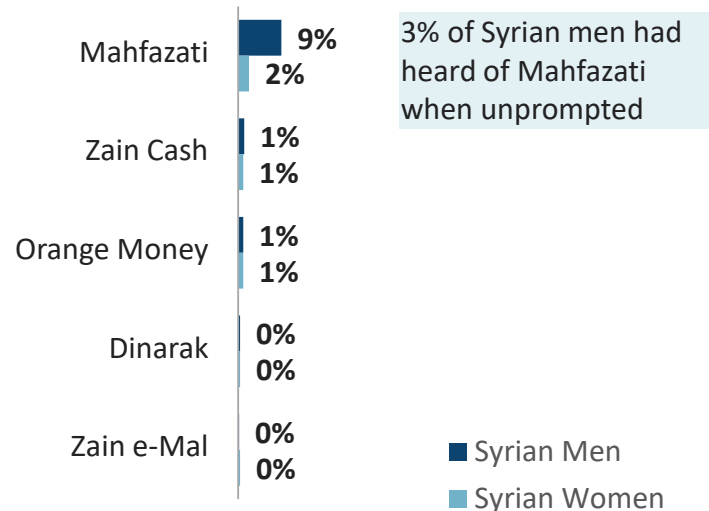


Syrian Men



Syrian Women

Have Heard of Specific Mobile Wallet Services (Prompted)



Q9.5 I would like to ask you about your familiarity with services called “mobile wallet”. Can you tell me if you have heard of them before?

Q9.6 It doesn’t matter if you have never used the mobile network itself, but can you tell me if you have heard of any of the following mobile wallet services?

However, in the focus group discussions, participants expressed enthusiasm at the potential for mobile wallet

"[Mobile wallet is] convenient, because there is no need to leave the house and be bothered to visit the store, also it can be helpful if someone needed to send money urgently and you couldn't go out."

Syrian Female, Amman

"If you hadn't explained this today, I might have ignored the ad [for mobile wallet services] even if I'll receive it many times."

Syrian Male, Mafrqa

"If this was available today, I'll use it. This is better than cash because when I have cash in my pocket I might spend more money."

Syrian Male, Mafrqa

"After I'll use it, make sure it is safe, and find out that it is better than the conventional ways I'll deposit any suitable amount"

Syrian Female, Irbid

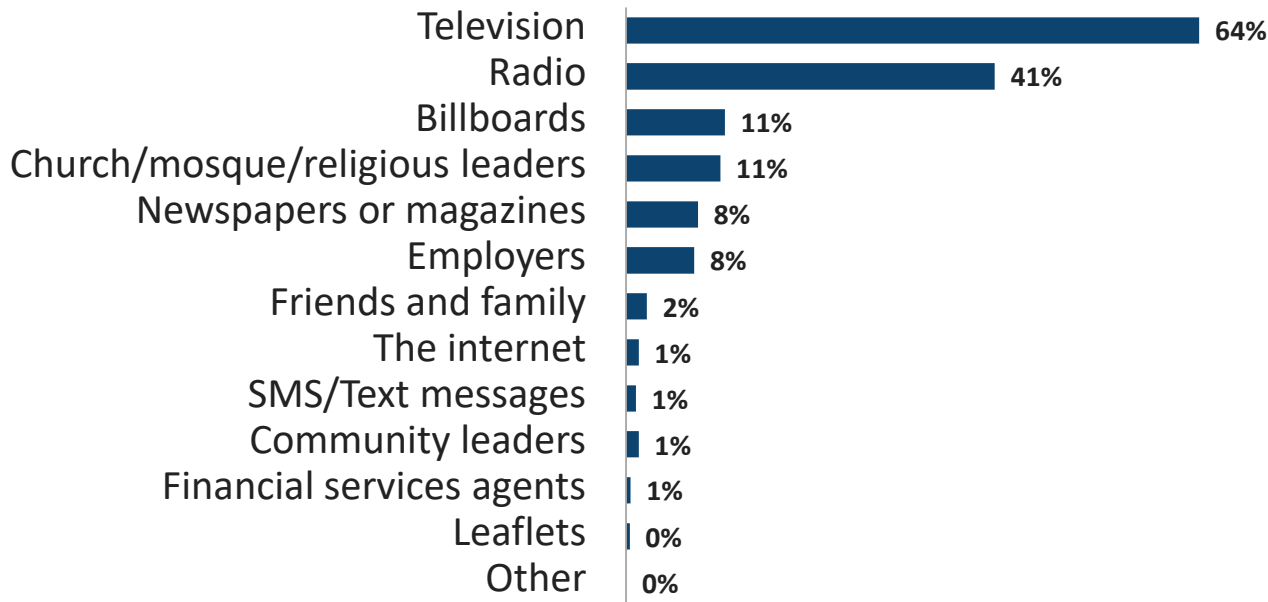


Baseline Demand-Side Study on Digital Remittances in Jordan Syrian Refugees

Trust of Information Sources

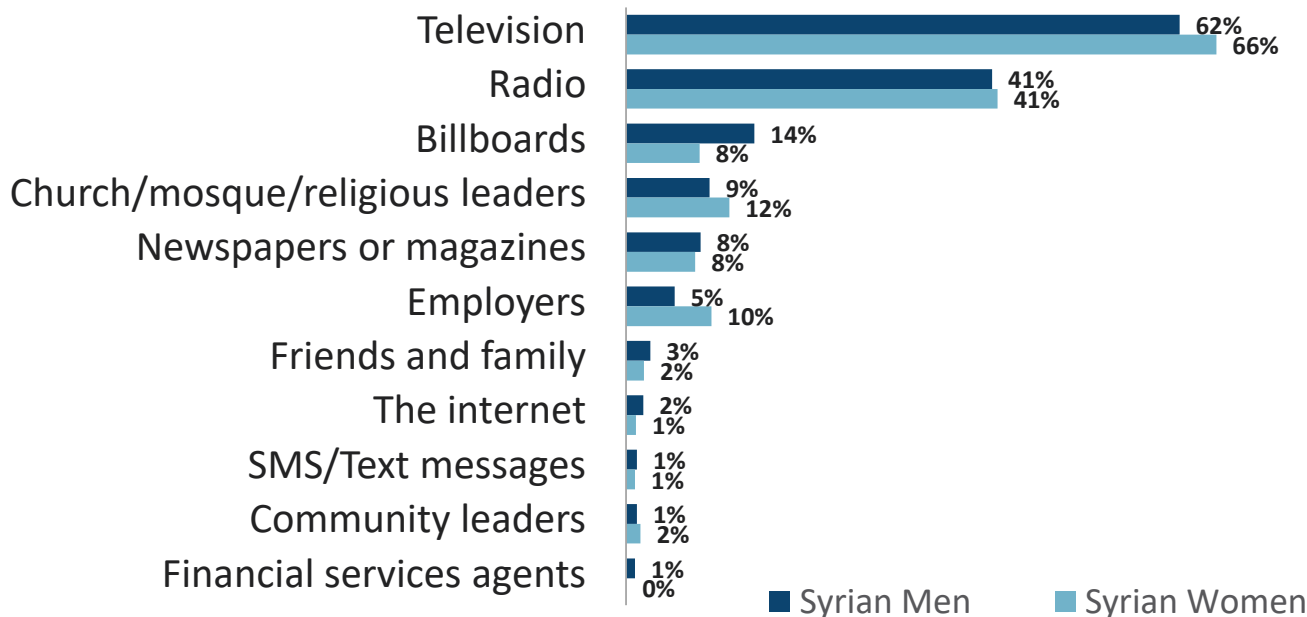
The majority of Syrian refugees report trusting television for information about financial services

Total Trust in Information Sources on Financial Products and Services



The majority of Syrian refugees report trusting television for information about financial services

Total Trust in Information Sources on Financial Products and Services





Syrian refugees also tend to rely on close friends or family experienced in matters to help with decisions

“I would take more than one opinion...from people that I know with experience.”

Syrian Female, Amman

“[We get information and advice from] someone who is close to us, not necessarily a family member, it could be a close friend or a family member that we trust.”

Syrian Male, Amman



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Digital Remittances in Jordan

REMITTANCE BEHAVIOUR OVERVIEW



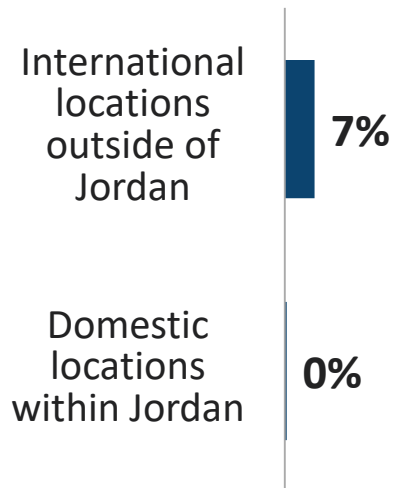
Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

Remittance Behavior Overview

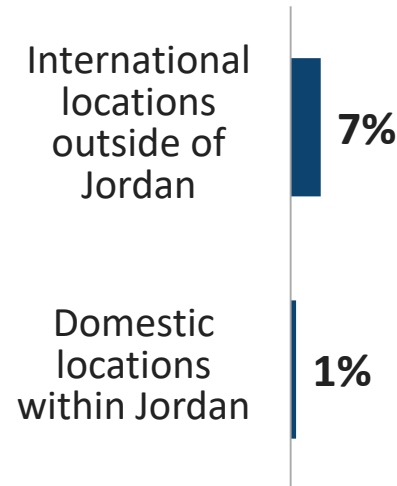


Syrian refugees send and receive remittances internationally more than domestically

Location of Money Sent in the Past Year



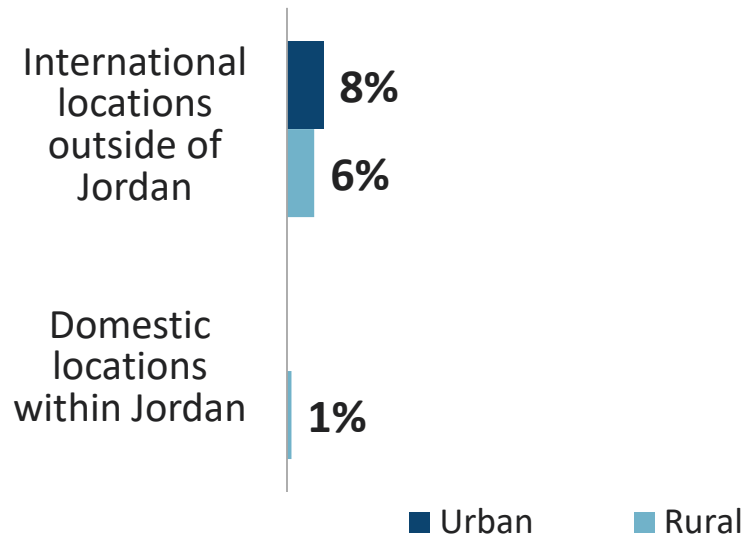
Location of Money Received in the Past Year



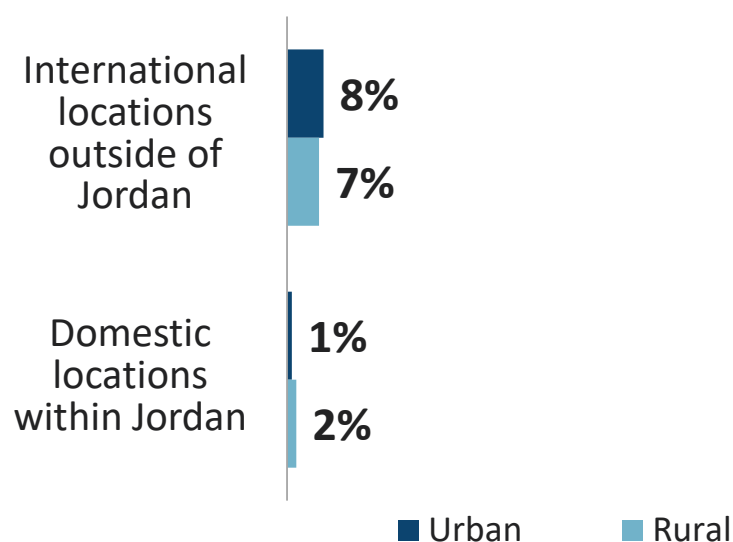
There is little difference in frequency of sending remittances between those in rural or urban locations

Urban/Rural Split

Location of Money Sent in the Past Year



Location of Money Received in the Past Year

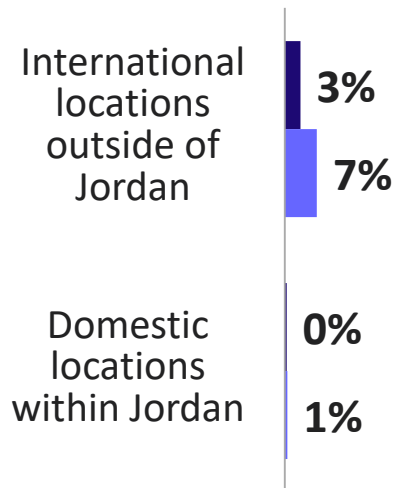




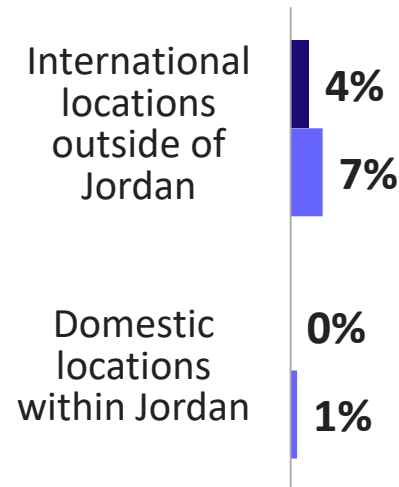
Remittance behavior by Syrian refugees inside and outside of camps

Inside/Outside Camp Split

Location of Money Sent in the Past Year



Location of Money Received in the Past Year



■ Inside Camps ■ Outside Camps



Syrian refugees tend to only participate in one type of remittance activity

14.7% Total incidence of all remittance activities

13.6% Total incidence of any remittance activity

1.5% Overlap of remittance activity

Demographic profile of those engaged in international remittance activities

Gender



52% male

49% female

Employed (Full or part time)



29%

Average Age



37

Average Monthly Household Income



167 JOD

Completed Secondary School



21%

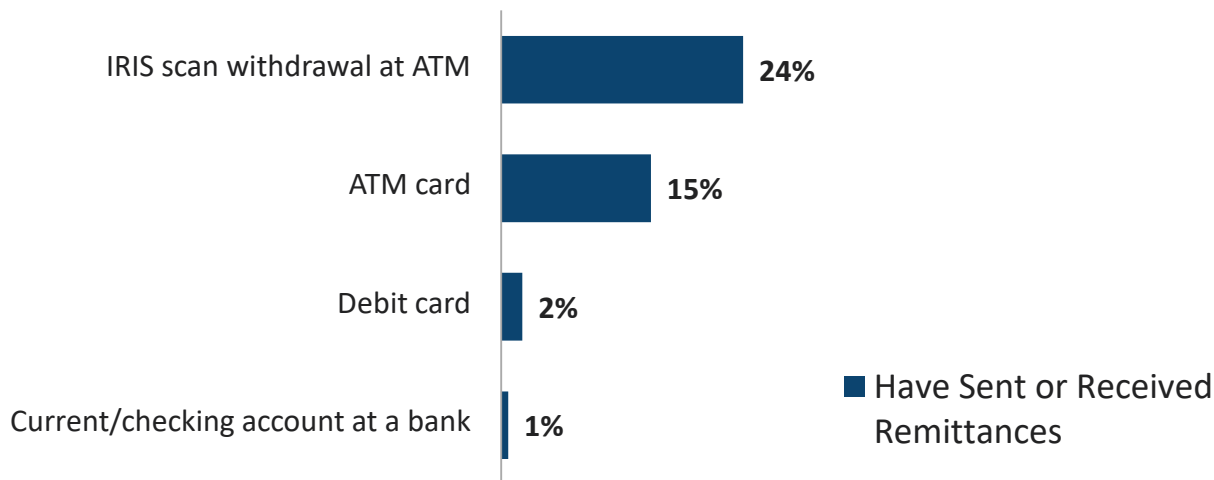
Locations



88% Outside camps | 12% Inside camps
67% Urban | 33% Rural (of those outside camps)

Syrian refugees who send or receive remittances are more likely to have an ATM card

Use of Financial Institutions and Services (of those who have sent or received remittances)



Base sizes:

n=142






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Q3.1B And do you currently have this?

Q5.1. Have you, personally, GIVEN or SENT any of your MONEY to a relative or friend in the PAST 12 MONTHS?

Q5.4. Have you, personally, RECEIVED any MONEY from a relative or friend in the PAST 12 MONTHS?

Some groups of Syrian refugees are more likely to send or receive money internationally than others

-  Men are more likely than women to **send** money internationally.
-  Those with higher personal income are more likely than those with lower personal income to **send** money internationally.
-  Those outside of refugee camps are more likely than those inside camps to **send** money internationally.
-  Those who are employed (full-time, part-time or self-employed) are more likely to **send** money internationally.
-  Housewives are less likely to **send** money internationally.



Of those who sent or received remittances, about half had financial connections outside of their household.

Of those who reporting engaging in any remittance activity

The fact that a large share of people engaging in remittances declare having no financial connections outside the household suggests the term may have been mistaken for "family."

39%

report having a financial connection outside of the household.*



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Digital Remittances in Jordan

INTERNATIONAL REMITTANCE BEHAVIOUR OF SYRIAN REFUGEES

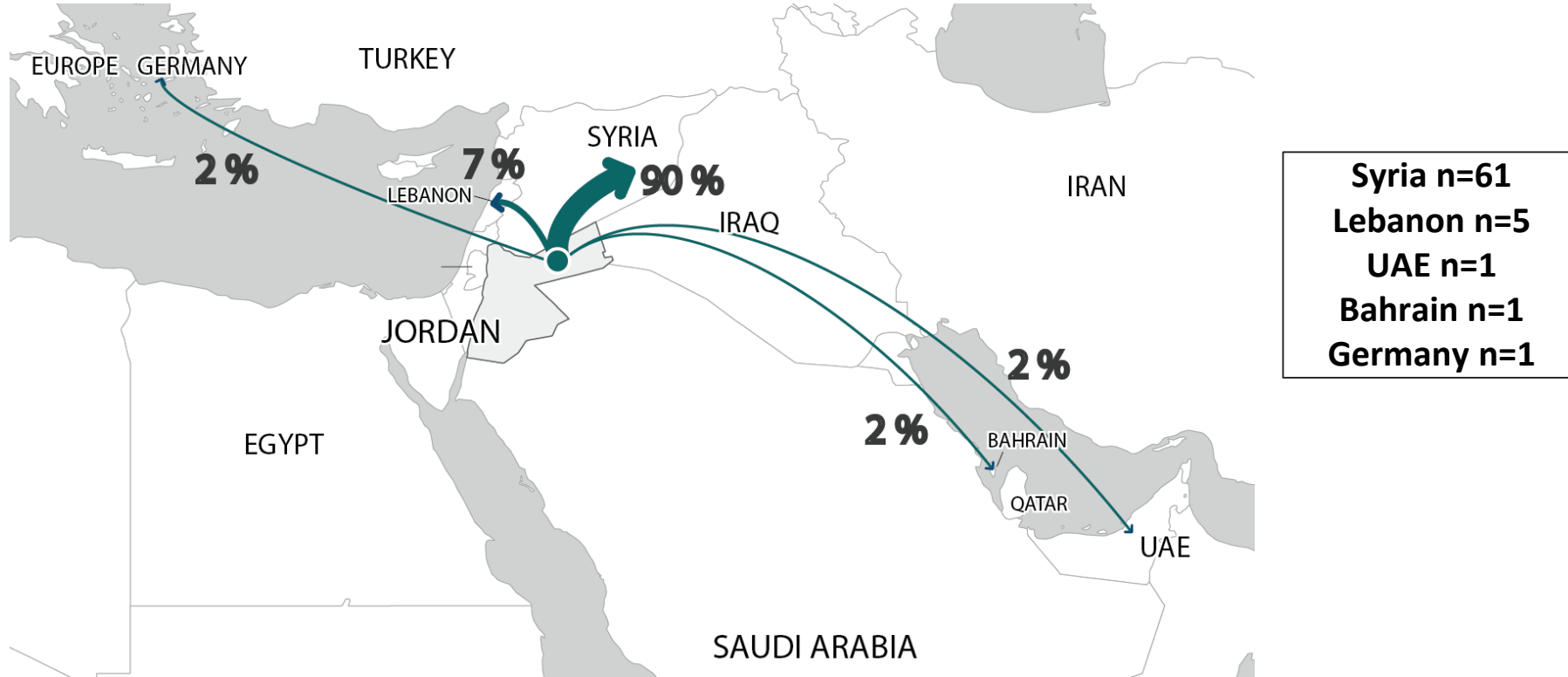


Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

International Remittances Sent and Received



International remittance *sent* by Syrian refugees in Jordan

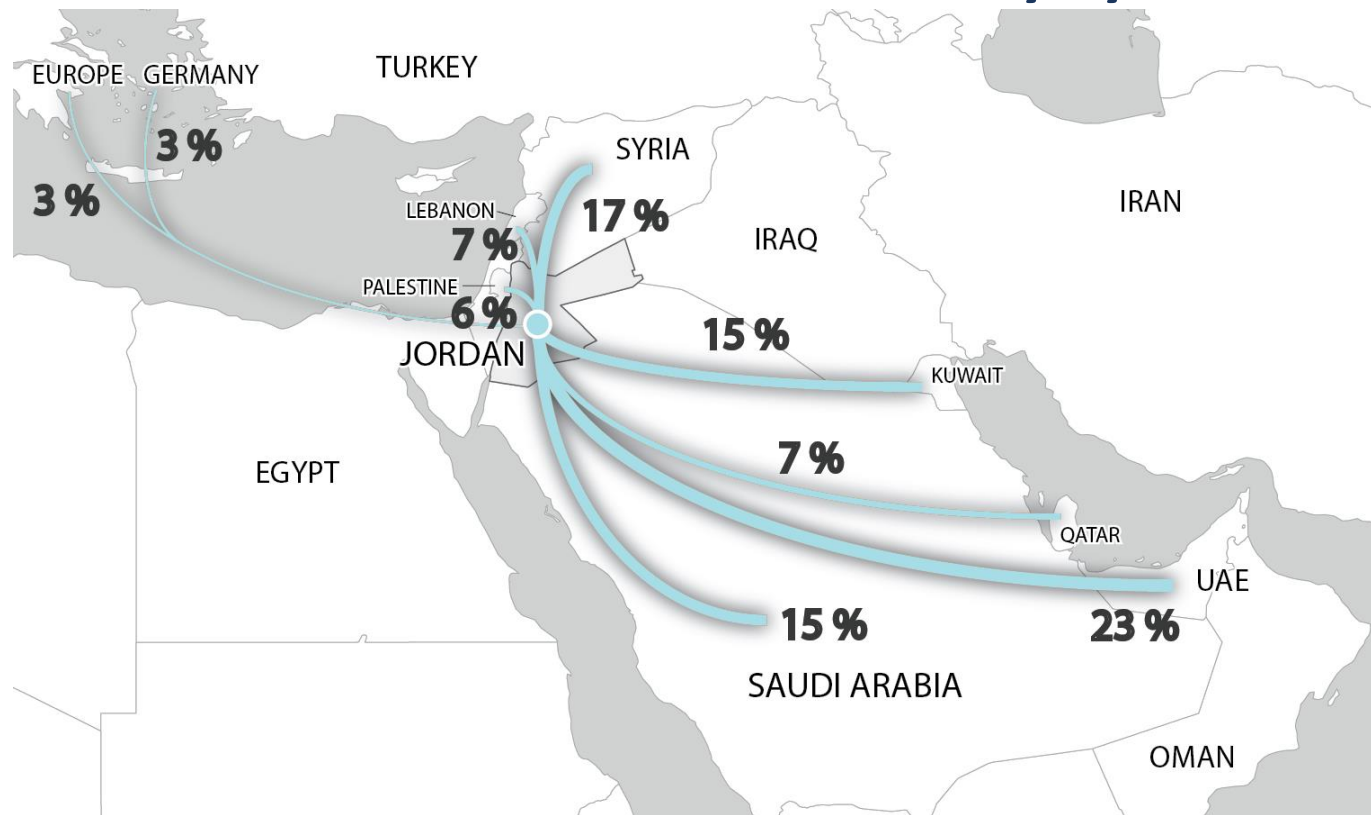


INTERNATIONAL REMITTANCES



SYRIAN REFUGEES

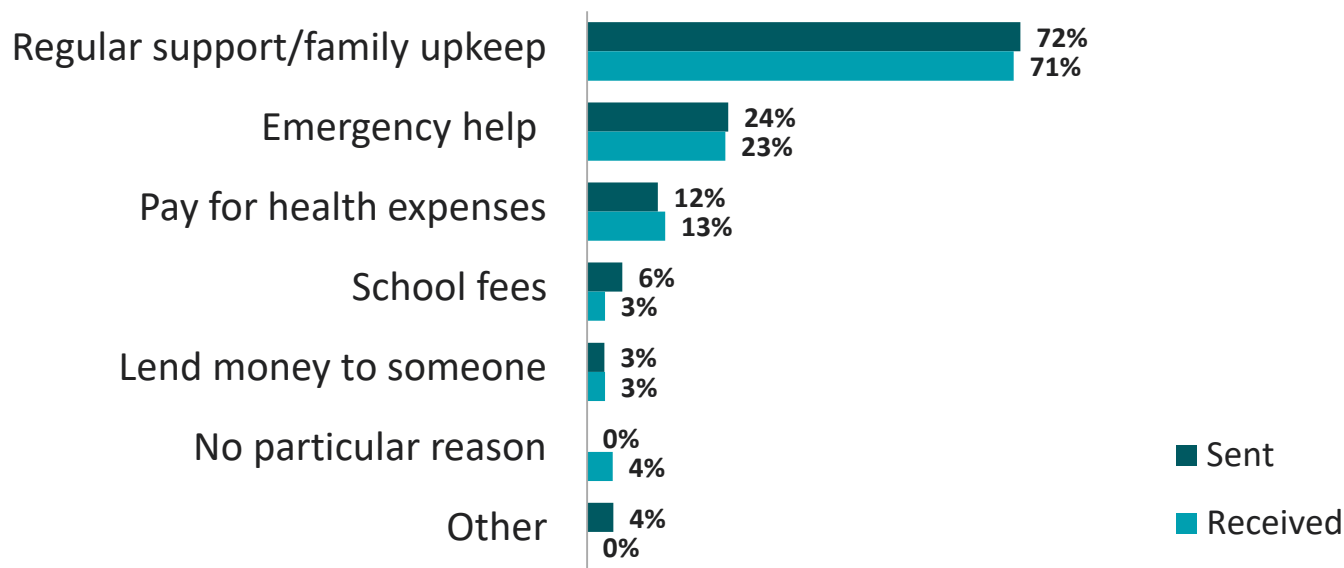
International remittances *received* by Syrian refugees in Jordan



UAE	n=16
Syria	n=12
Kuwait	n=10
Saudi Arabia	n=10
Lebanon	n=5
Qatar	n=5
Palestine	n=4
Germany	n=2
Europe	n=2
Oman	n=1
Indonesia	n=1
Iraq	n=1

Syrian refugees report sending and receiving money for regular family support and upkeep

Purpose of Remittances



Key Statistics (Means) of International Remittances Sent

Frequency: 6

Total value: 402 JOD

***Average amount per transaction: 112 JOD**

Cost per transaction: 34 JOD (10 JOD median)

***Cost as % of transaction: 19%**

Minimum amount: 116 JOD

Maximum amount: 139 JOD

n=68

Q6.3/7.3 Total value.

Q6.5/7.5 Transaction fee cost.

Q6.6/6.7 Minimum amount sent.

Q6.7/7.6 Maximum amount sent.

Key Statistics (Means) of International Remittances Received

Frequency: 4 (times in the past year)

Total value: 527 JOD

***Average amount per transaction:** 190 JOD

Cost per transaction: 15 JOD (1 JOD median)

***Cost as % of transaction:** 9%

Minimum amount: 187 JOD

Maximum amount: 238 JOD

n=69

Q6.3/7.3 Total value.

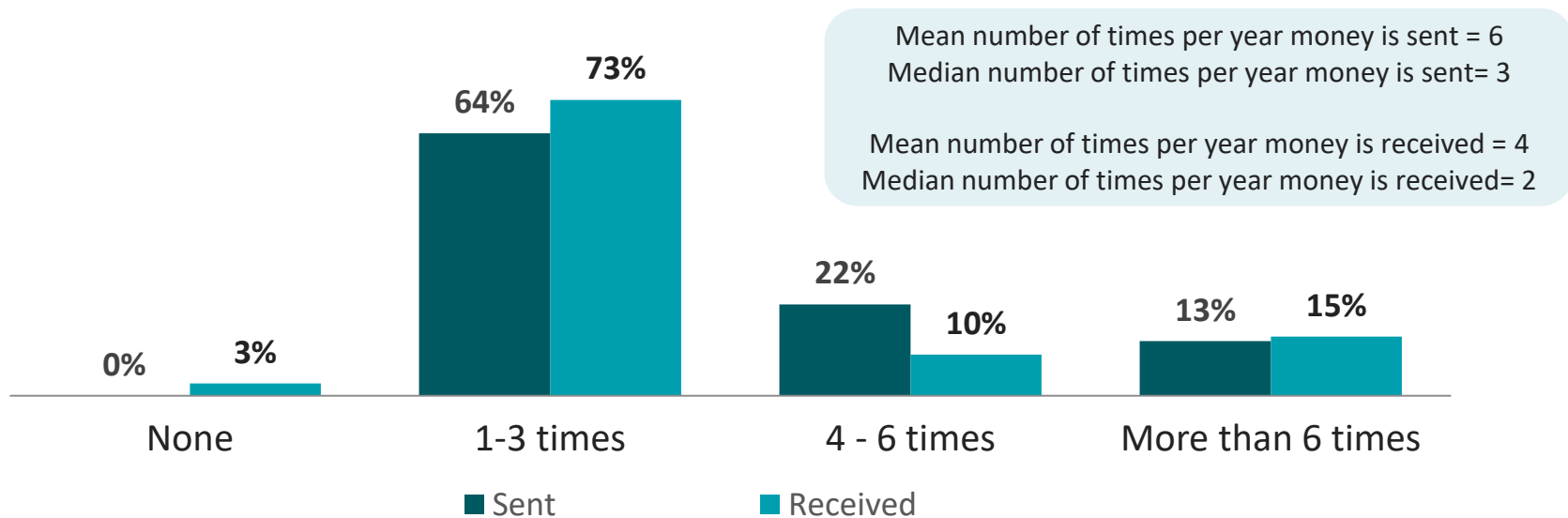
Q6.5/7.5 Transaction fee cost.

Q6.6/6.7 Minimum amount sent.

Q6.7/7.6 Maximum amount sent.

The majority of Syrian refugees report sending money a few times a year or less

Frequency of Remitting

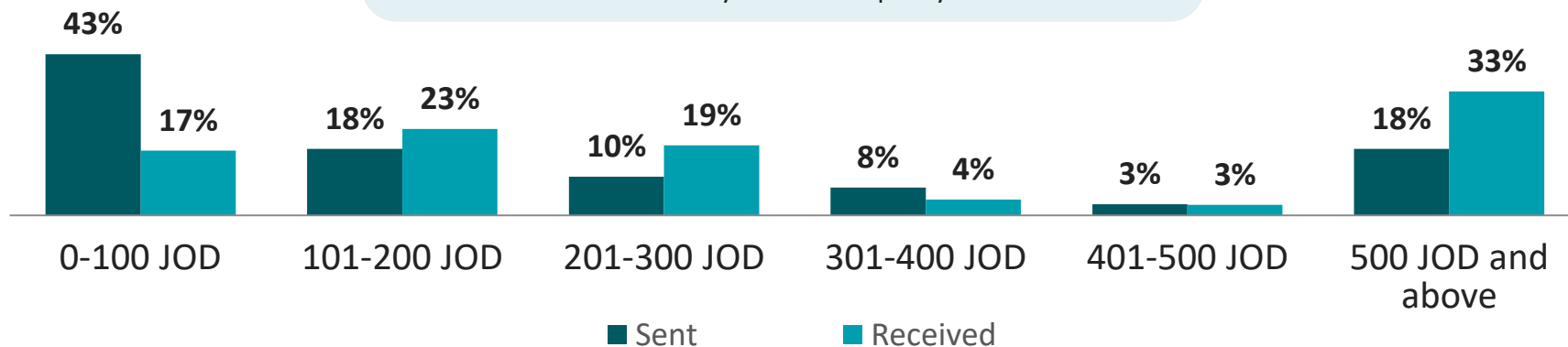


Syrian refugees tend to receive larger amounts of money than they send

Total Value of Money Remitted In Past Year

Mean value of money sent in past year = 402 JOD
Median value of money sent in past year = 150 JOD

Mean value of money received in past year = 527 JOD
Median value of money received in past year = 250 JOD



The average transaction size is larger for money received than sent

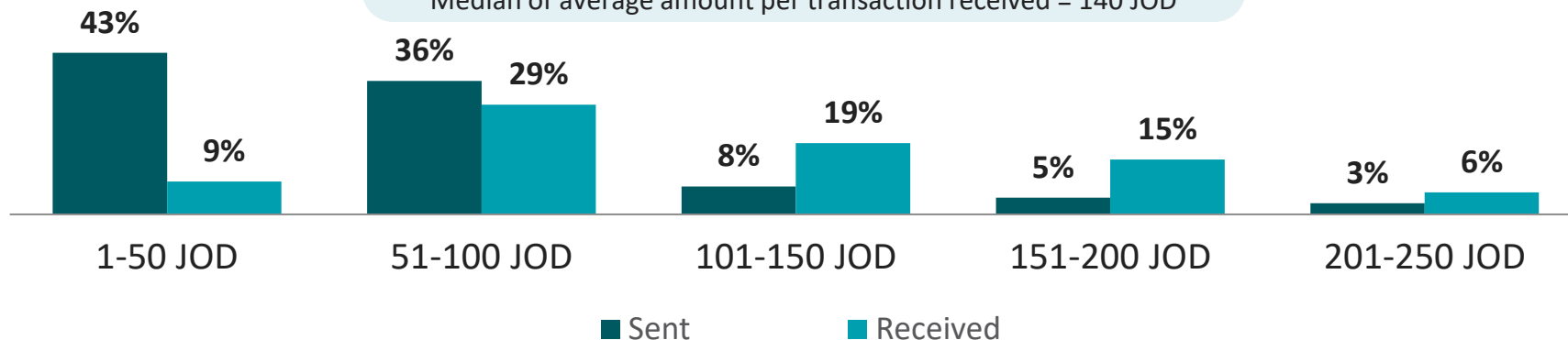
Average Amount Per Transaction

Mean of average amount per transaction sent = 112 JOD

Median of average amount per transaction sent = 67 JOD

Mean of average amount per transaction received = 190 JOD

Median of average amount per transaction received = 140 JOD

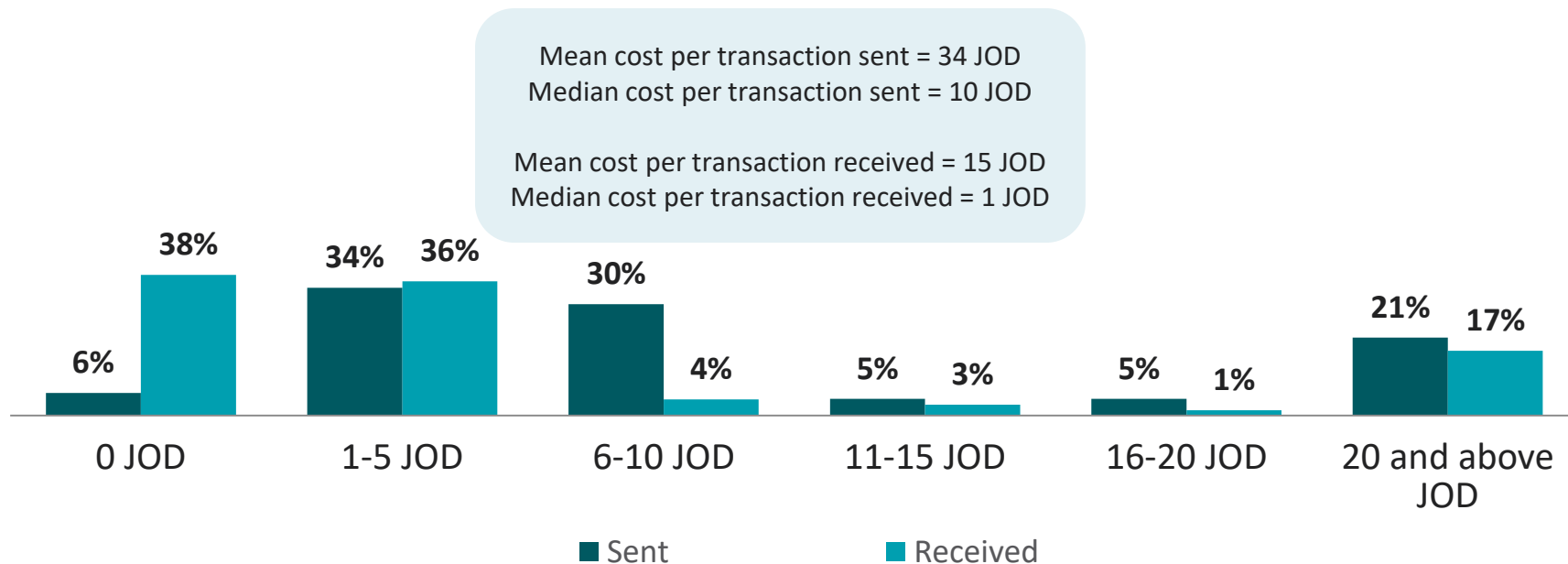


Q6.3/7.3 In the past 12 months, what was the total value of money sent to/received from friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.2/5.3/5.5/5.6]? Your best estimate is fine.

Q6.2/7.2 In the past 12 months, how many times did you send/receive money to/from friends or relatives outside of your household in [SUB IN RESPONSE FROM 5.2/5.3/5.5/5.6]?

Syrian refugees report that it is more expensive to send money than it is to receive it

Cost Per Transaction



The minimum amount of money sent for Syrian refugees is larger than the minimum amount received

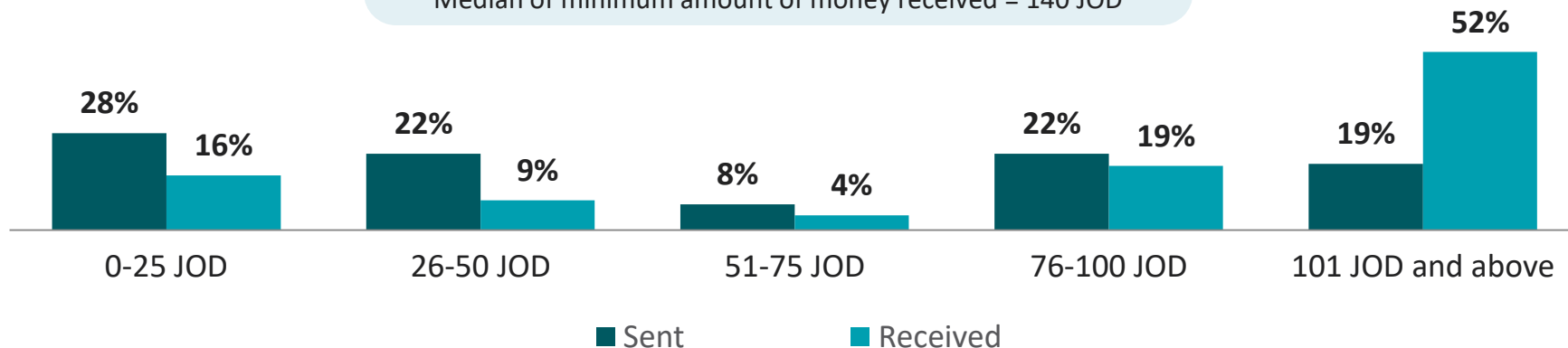
Minimum Amount of Money Remitted

Mean of minimum amount of money sent = 116 JOD

Median of minimum amount of money sent = 50 JOD

Mean of minimum amount of money received = 187 JOD

Median of minimum amount of money received = 140 JOD



The maximum amount of money received for Syrian refugees is larger than the maximum amount sent

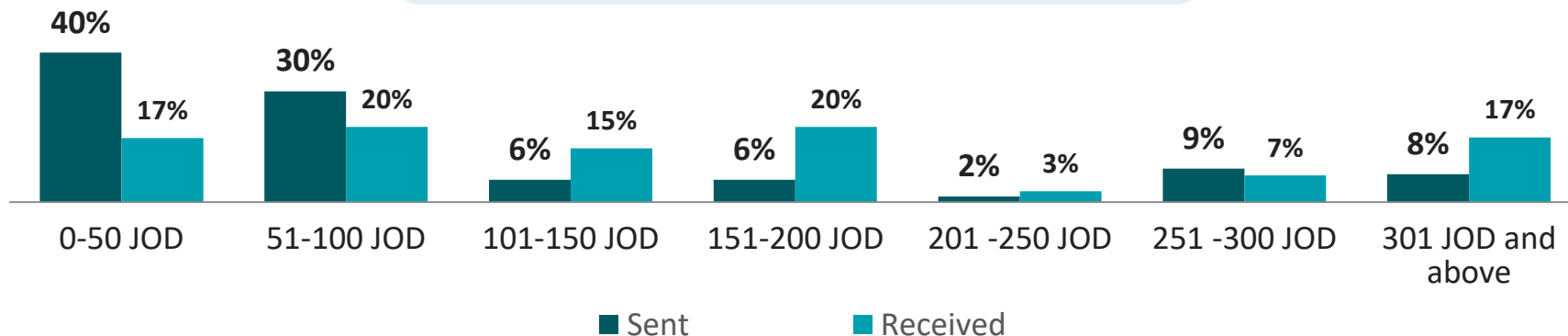
Maximum Amount of Money Remitted

Mean of maximum amount of money sent = 139 JOD

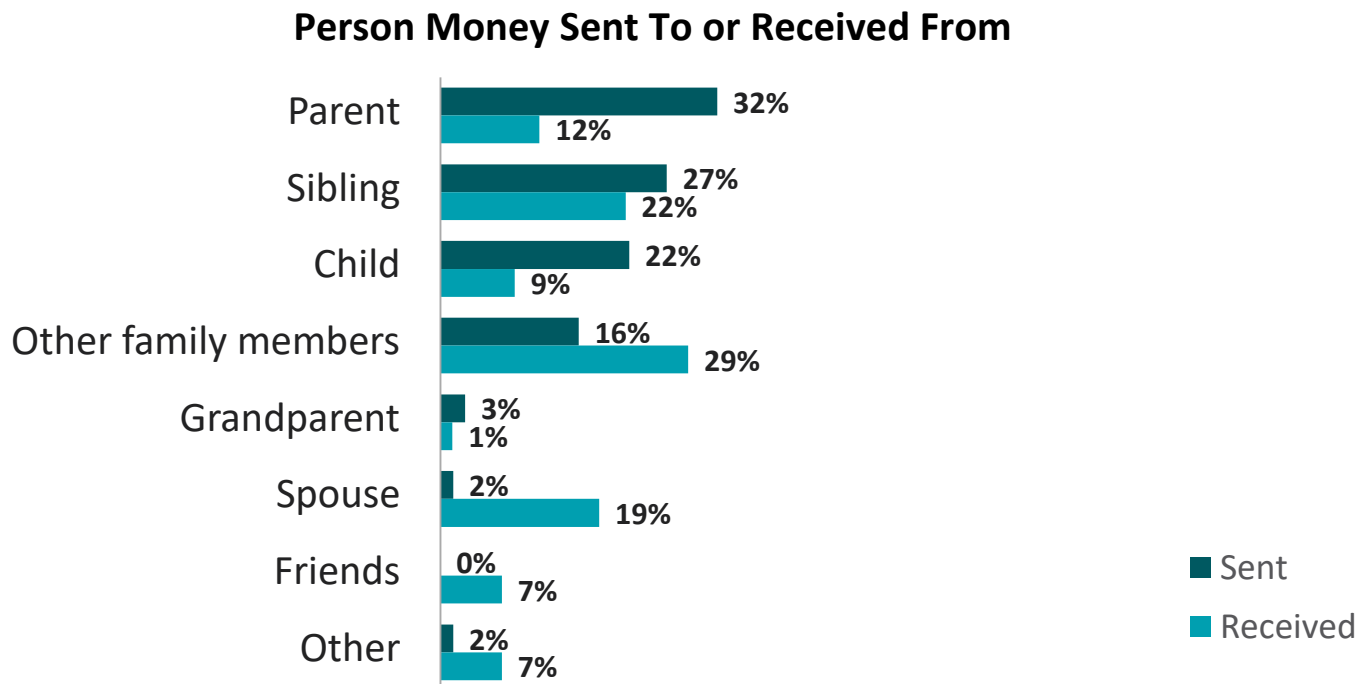
Median of maximum amount of money sent = 90 JOD

Mean of maximum amount of money received = 238 JOD

Median of maximum amount of money received = 150 JOD



Syrian refugees tend to remit money to their parents, siblings and children, while they receive money from spouses



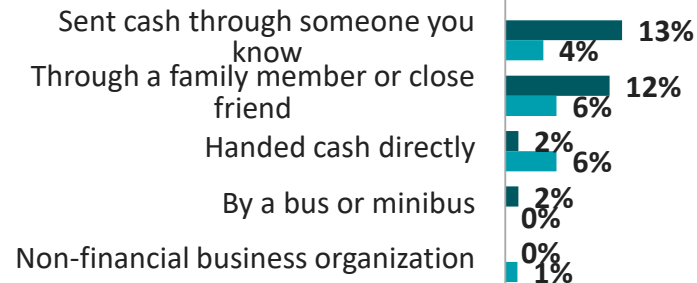
An exchange house is the most common method reported for remitting money internationally

Methods Used to Send or Receive Money

Formal channels



Informal channels



Other



Don't know/Refused

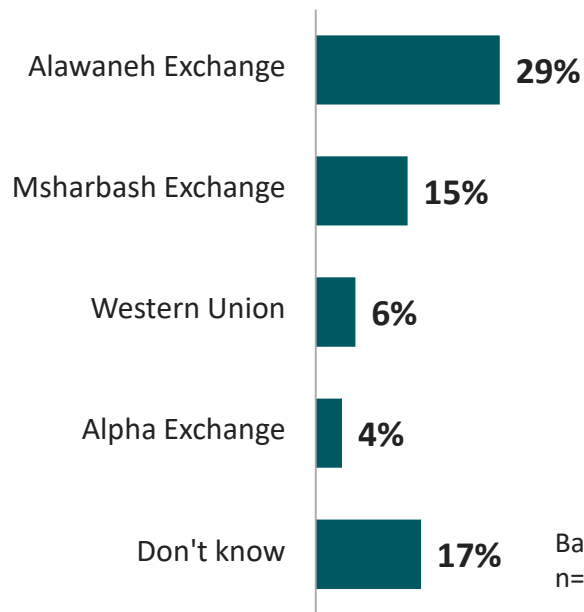


■ Sent

■ Received

Syrian refugees reported they used Alawaneh exchange to both send and receive money

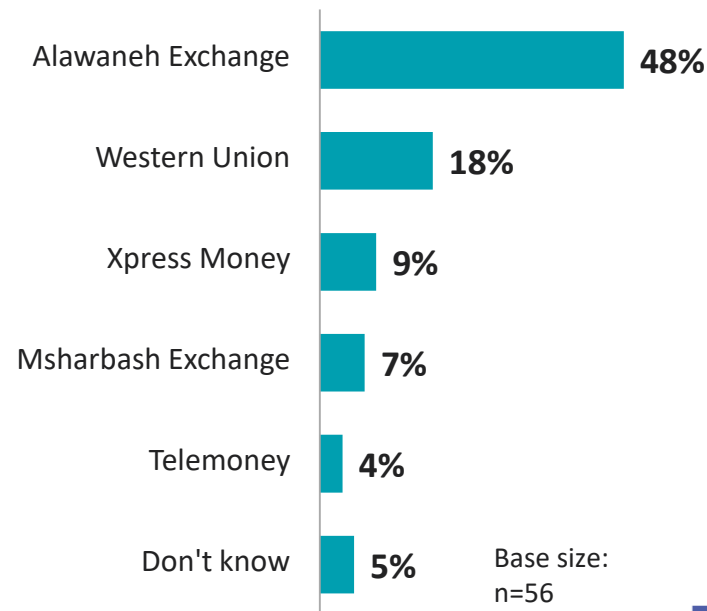
Name of Financial Company or Service
Used to Send Remittances



Base size:
n=48

Respondents did not differentiate the service (e.g. Western Union) from the channel (e.g. Alawneh).

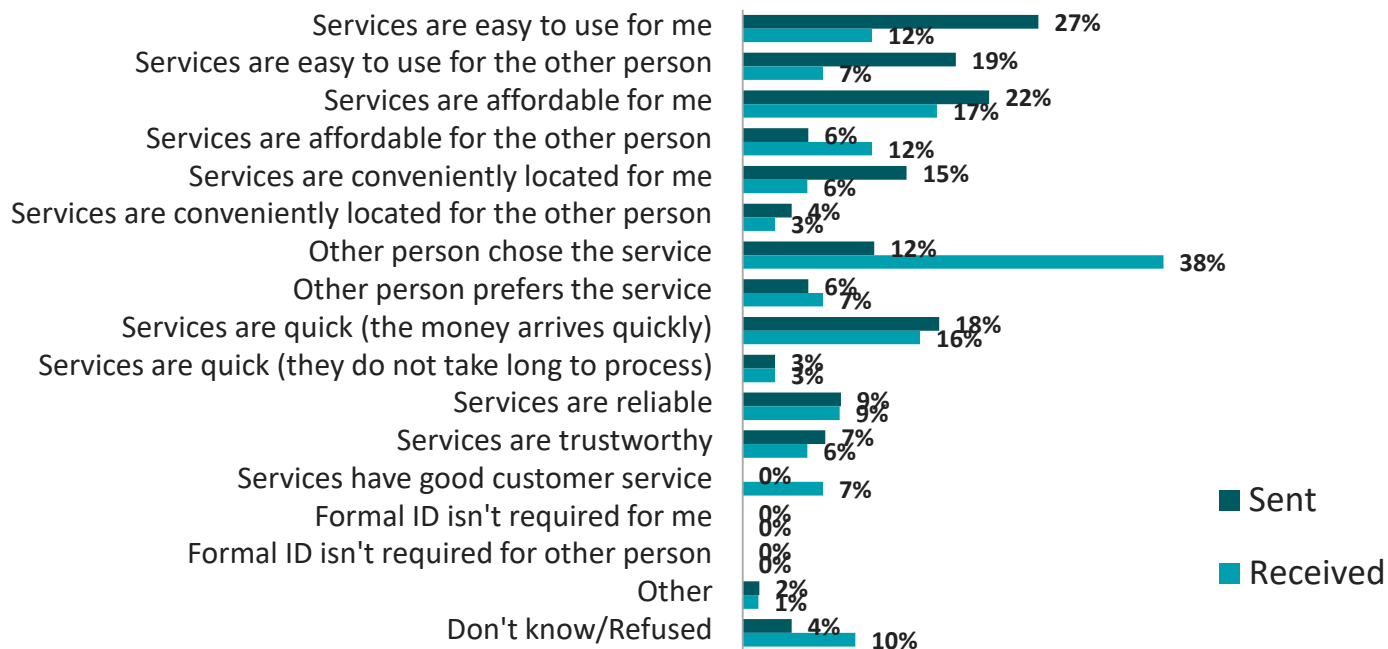
Name of Financial Company or Service
Used to Receive Remittances



Base size:
n=56

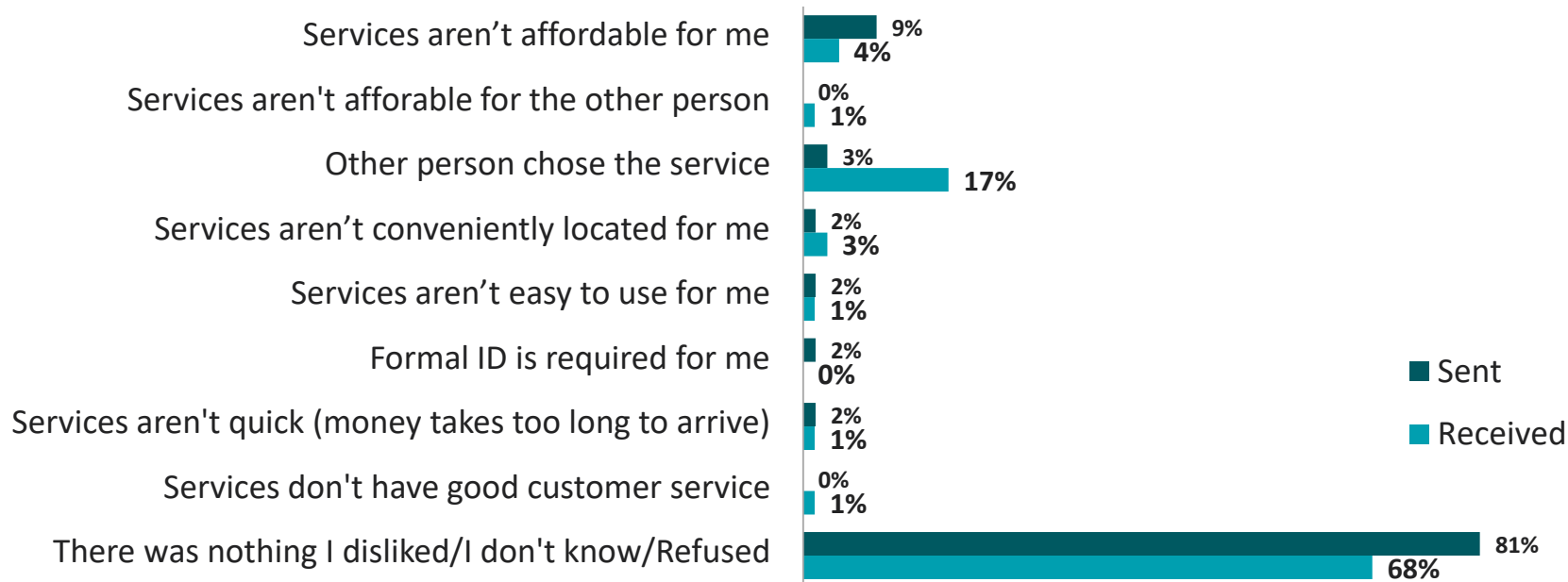
Syrian refugees reported choosing services for sending based on ease of use and affordability

Reasons for Choosing Services to Send or Receive Money Internationally:



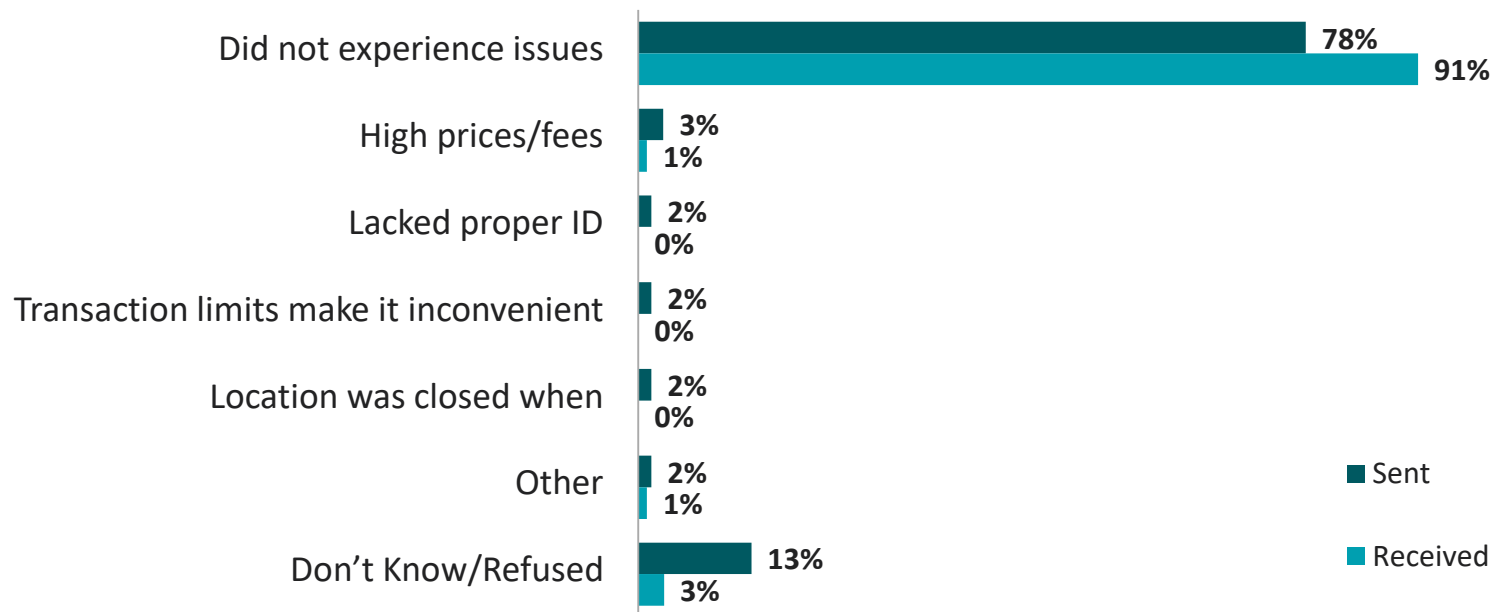
And they were mostly happy with the services they used

Dissatisfaction With Exchange House:



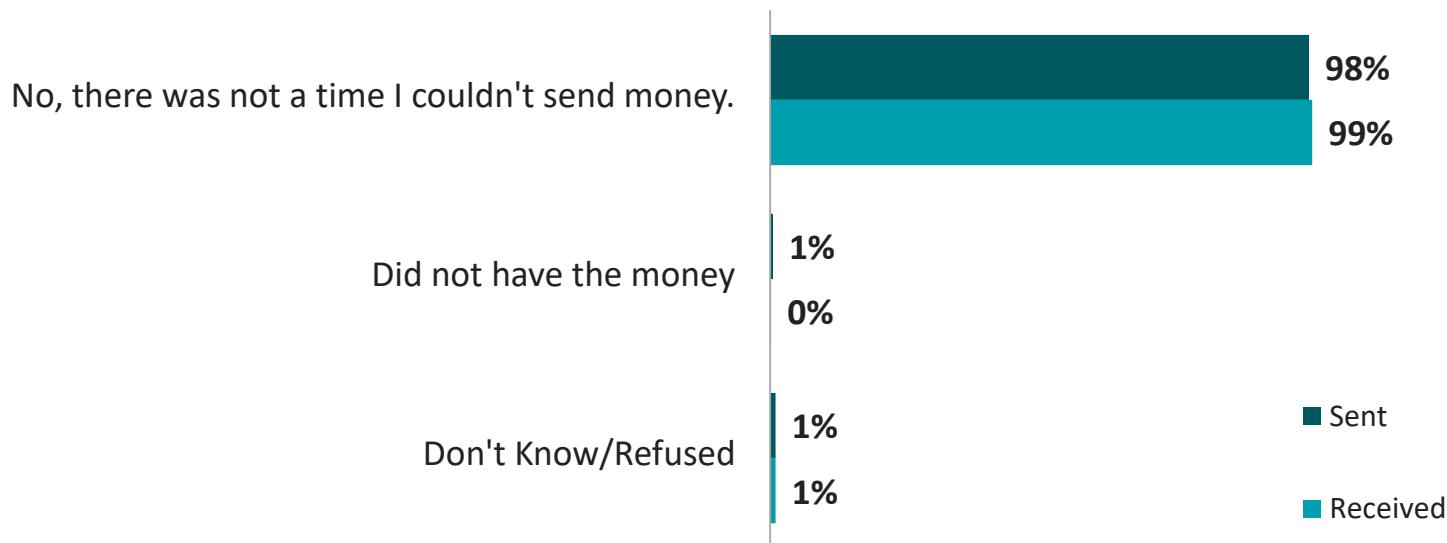
When remitting money internationally, the majority of Syrian refugees did not report any problems

Problems Encountered When Remitting Money Internationally



The majority of Syrian refugees reported that there wasn't a time they wanted to send money but were unable to

I couldn't send or receive money internationally because:



Q9.2/9.4 Was there a time in the last 12 months when you wanted to **send/receive** money to/from friends or relatives outside of Jordan and couldn't - if so, why not?

Syrian refugees in focus groups reported they used exchange centers, and were mostly happy with the service

Syrian refugees report that when they send or receive money it is most often to Syrian and through exchange centers, because that is the most secure and trusted method. In general, Syrian refugees report that they are happy with the services that they are using.

"If the money was given to someone who would hand it over after reaching the destination, they might just take the money for themselves. So through the exchange center is the best way."

Syrian Male, Amman

The exchange center is the safest and most secured...they will be held responsible if the money doesn't get transferred.

Syrian Female, Irbid

This money is sent for general financial aid and upkeep, or sometimes in the case of emergencies or major family events.



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DOMESTIC REMITTANCE BEHAVIOUR OF SYRIAN REFUGEES

Syrian refugees infrequently send and receive domestic remittances

In qualitative work, the conversation about domestic remittances generally focused on transfer from aid organizations rather than friends or family outside the household.

However, those who did send or receive money domestically reported the following experiences.

“I sent money to the guy whom I bought a used fridge from. I couldn’t visit him, so we agreed that I’ll send it via an exchange center”

Syrian woman, Irbid

“I sent money via the Islamic bank to Ma’an, to my friend’s husband’s bank account.”

Syrian Woman, Amman

“I received a couple of times from Irbid and Amman through al Alawneh centre.”

Syrian Man, Mafrq



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Baseline Demand-Side Study on Digital Remittances in Jordan

REMITTANCE MARKET SIZING*

***Figures are discounted to cater for standard over-statements regarding financial topics observed in similar surveys, and as a result figures may differ from previous slides.**

Methodology

This section uses survey data combined with overall population data, and standard country-specific and methodology-specific overstatement discounts to determine the size of the current remittance market among target populations in Jordan.

This target represents a small remittance market. (The parallel supply-side study supports this by suggesting that low-income Jordanians and Syrian refugees are not major contributors to the remittance market in Jordan.)



Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

Remittance Market Sizing

- The market sizing Syrian refugees was based on the following population statistics:
- The latest UNHCR estimate of the number of Syrian refugees in Jordan (March 2016) is **637,638**. For the purposes of this exercise, we assume that the population has not changed from this number.
- However, from survey data we know that **9%** of Syrian refugees are not registered with UNHCR. This means the total population of Syrian refugees in Jordan can be estimated at **699,932**.
- According to UNHCR, **48.6%** of Syrian refugees are adults. This means there are **340,167** Syrian refugees in Jordan over the age of 18.

The total market size of international remittances sent and received by Syrian refugees

	Sending Money	Receiving Money
Incidence	6.5%	6.6%
Average number of transactions per person*	3.5	2.6
Average size per transaction (JOD)*	103	193
Average fee paid per transaction*	20	17
Average fee as % of transaction size	19%	9%
Total size of market in transaction (JOD)	8,120,853	11,400,879
Total size of market in fees paid (JOD)	1,572,815	974,544

*Figures are modelled.

Q6.3/7.3 Total value.

Q6.5/7.5 Transaction fee cost.

Q6.6/6.7 Minimum amount sent.

Q6.7/7.6 Maximum amount sent.



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Baseline Demand-Side Study on
Digital Remittances in Jordan

MOBILE WALLET CONCEPT TESTING

CONCEPT TESTING

Overview

Respondents were asked for their ***opinions on and impressions of a hypothetical mobile wallet service for international remittances***, in which they would be able to use their mobile phone only, with no link to a banking, postal or pre-paid card account, to send money to or receive money from friends and family abroad.

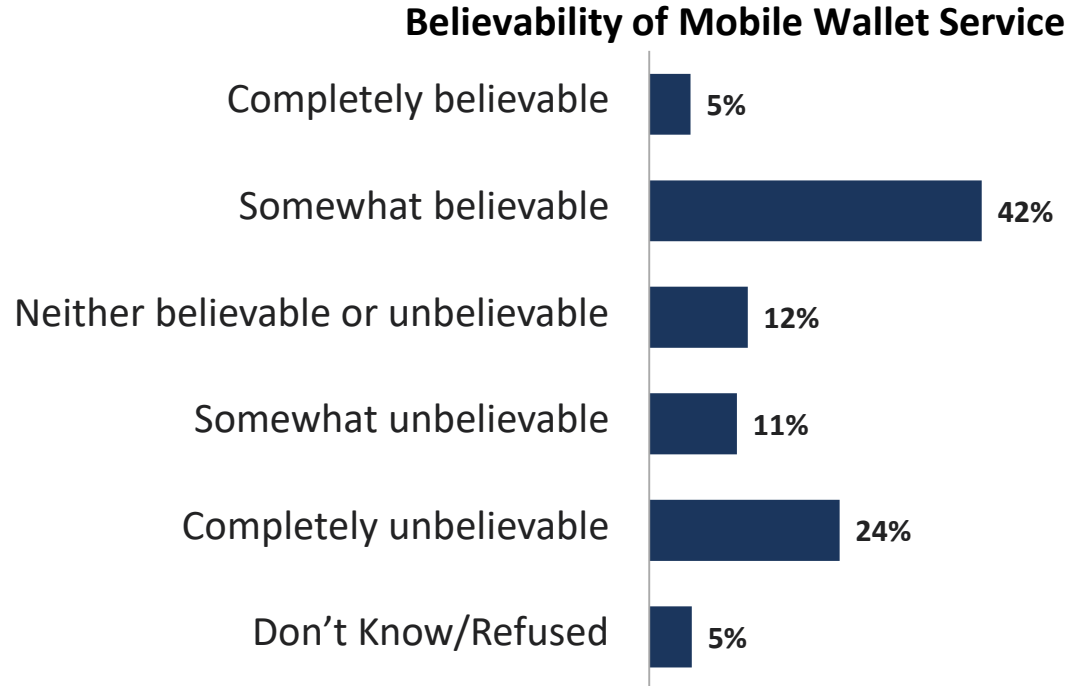
This section was asked to the entire sample, for both a hypothetical service to send money as well as a hypothetical service to receive money.



Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

Concept Testing International

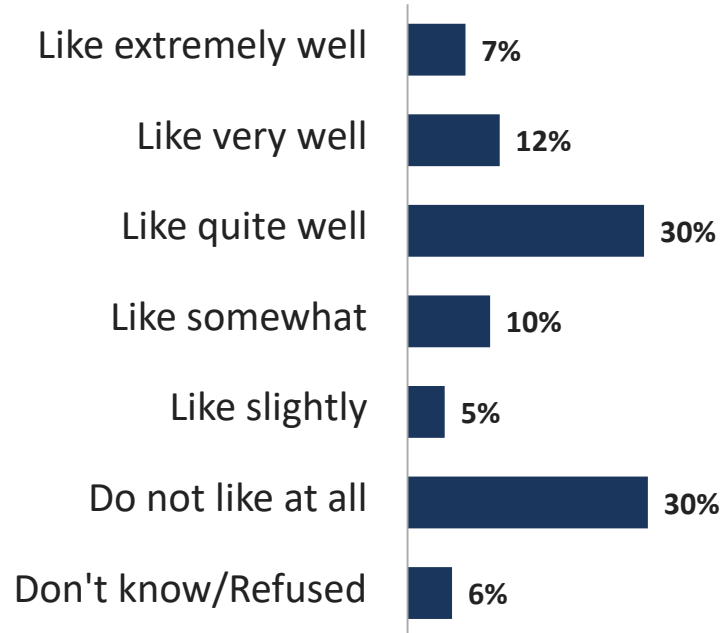
About half find the idea of making international transfers on their mobile phone believable



Q9.7C/E How do you feel about the statements made about this service?

And nearly half say they like the idea of the product to some extent

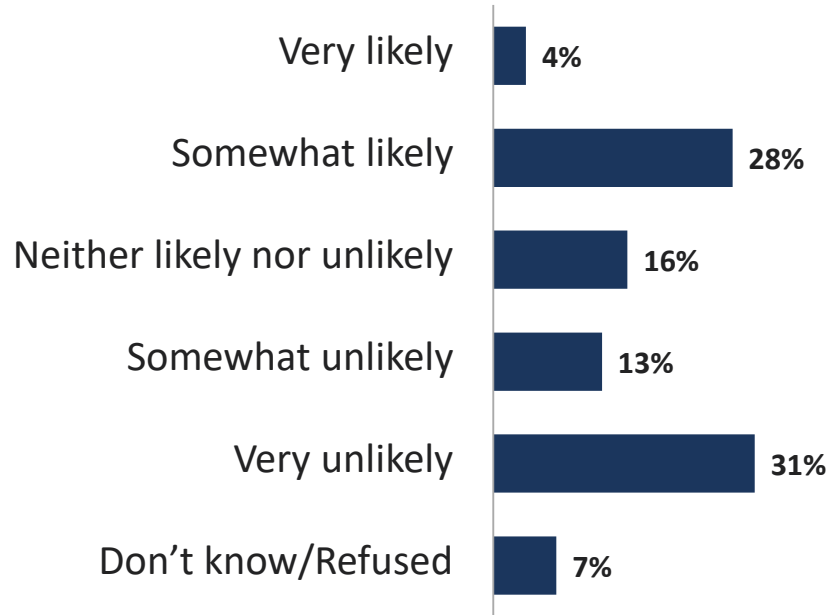
Opinion on Mobile Wallet Service



Q9.10C/E Which statement best describes how much you like this service?

However, only a third said they would be likely to seek more information about the service

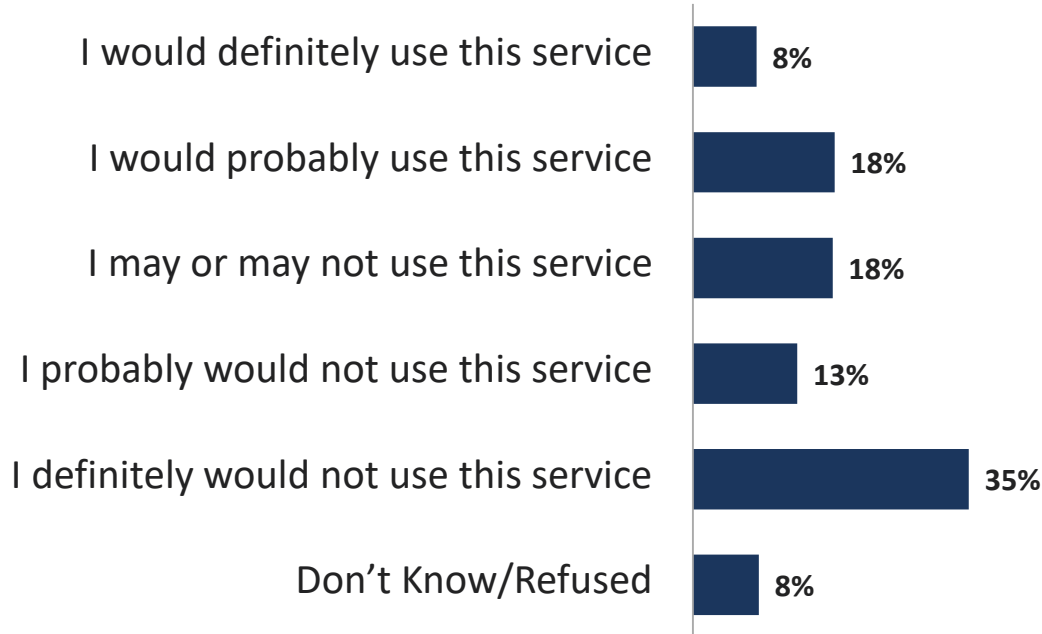
Likelihood of Seeking More Information About Mobile Wallet Service



Q9.8C/E Based on the description above, how likely would you be to seek more information about this service?

And around a quarter said they may use the service themselves

Likelihood of Using Mobile Wallet Service

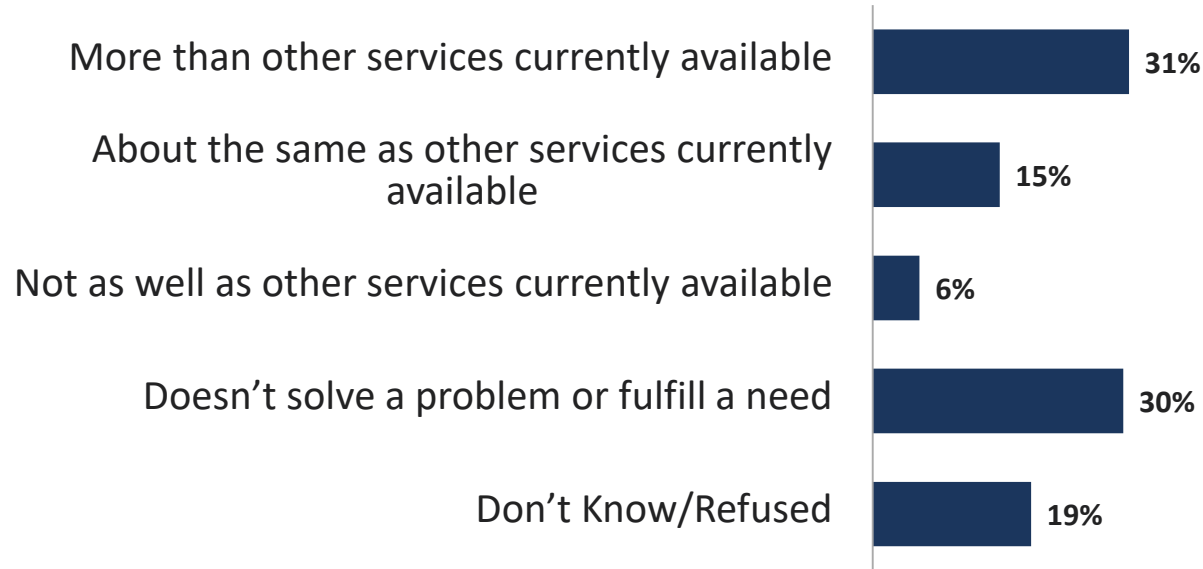


Q9.9C/E Which statement best describes how likely you would be to use this service?

CONCEPT TESTING - INTERNATIONAL

This may be driven by the 30% of respondents who said the product doesn't solve a problem or fulfil a need for them

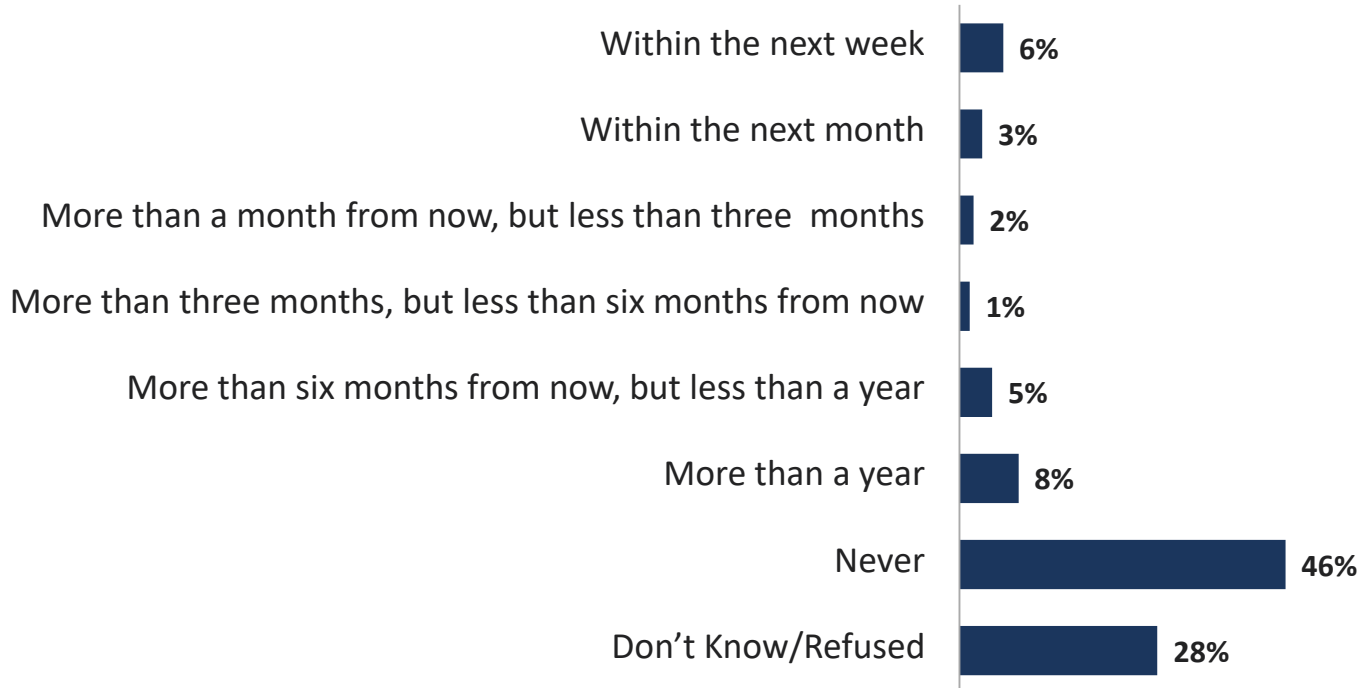
Ability of Mobile Wallet Service to Solve a Problem or Fulfil a Need



Q9.11C/E Which statement best describes how well the service would solve a problem or fulfill a need for you?

Or the half of respondents that said they wouldn't use the service

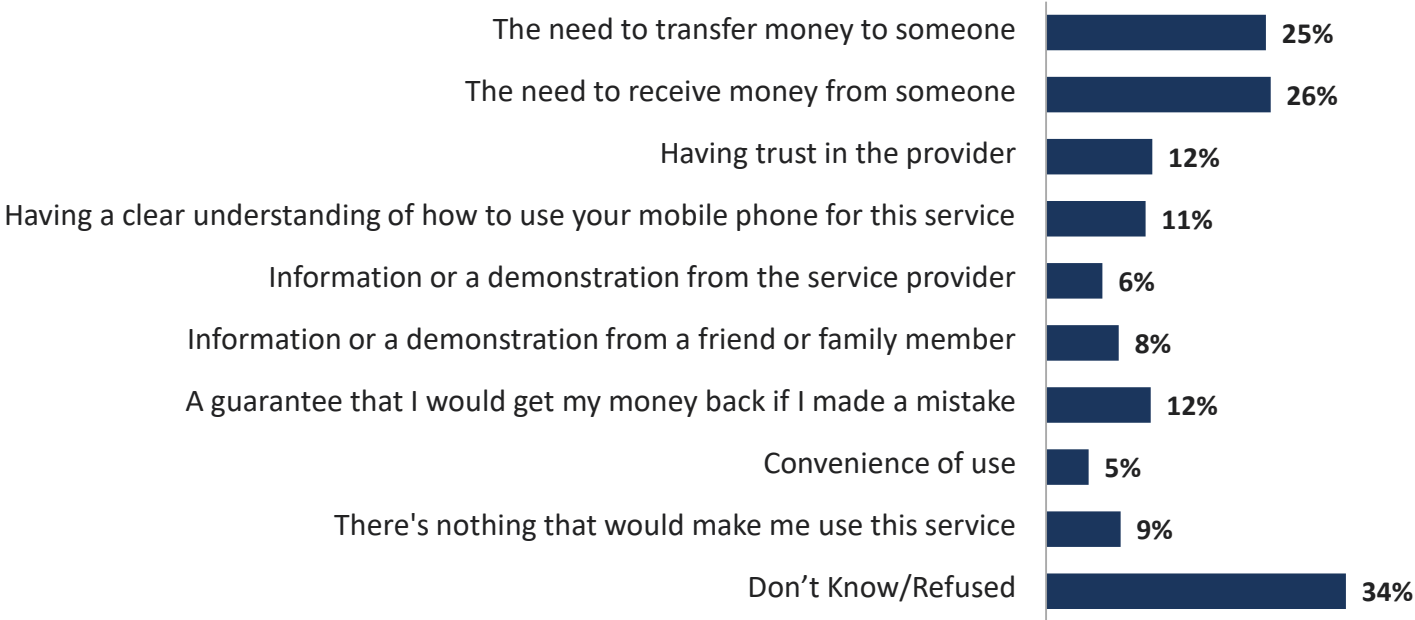
I would be most likely to use this service:



Q9.12C/E Which statement best describes when you think you would be most likely to use this service?

However, many said the need to send or receive money would potentially make them use it

Reason For Potentially Using Mobile Wallet Service







Q9.14C/E What would make you use this service?



Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

Latent Class Analysis of Concept Testing International

Profiles of responses to concept test for sending/receiving money internationally

	Pragmatic Opportunists	Skeptical Users	Outright Rejecters	Indifferent Believers
Group				
Group Endorsements	Likely to use, solves a problem	Believable	Rejects concept	Believable, solves a problem
Size	10.1%	4.2%	80.2%	5.5%

Q9.7C Do you feel this service is completely believable?

Q9.8C Would you be very likely to seek more information about this service?

Q9.9C Would you definitely use this service?

Q9.10C Do you extremely like this service?

Q9.11C Which statement best describes how well the service would solve a problem or fulfill a need for you? (More than other services currently available)

LATENT CLASS ANALYSIS OF CONCEPT TEST - INTERNATIONAL

Development of profiles by answer choices

	Pragmatic Opportunists	Skeptical Users	Outright Rejecters	Indifferent Believers
Service is believable	✗	⊖	✗	✓
Would seek more info	✗	✓	✗	✗
Would use service	✓	✓	✗	✗
Like this service	✗	✓	✗	⊖
Service solves problem	✓	✓	✗	✓

Q9.7C Do you feel this service is completely believable?




Q9.8C Would you be very likely to seek more information about this service?

Q9.9C Would you definitely use this service?

Q9.10C Do you extremely like this service?

Q9.11C Which statement best describes how well the service would solve a problem or fulfill a need for you? (More than other services currently available)

Those that responded more positively to the concept test are more likely to have smartphone, be female, and send or receive money

	Pragmatic Opportunists vs. Outright Rejecters	Skeptical Believers vs. Outright Rejecters	Indifferent Believers vs. Outright Rejecters
Have a Personal Smart Phone	 Opportunists are more likely to have smartphones than Rejecters	--	--
Be female	--	 Believers are more likely to be female than Rejecters	--
Sent or Received Money	--	 Believers are more likely to send or receive money than Rejecters	--



Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

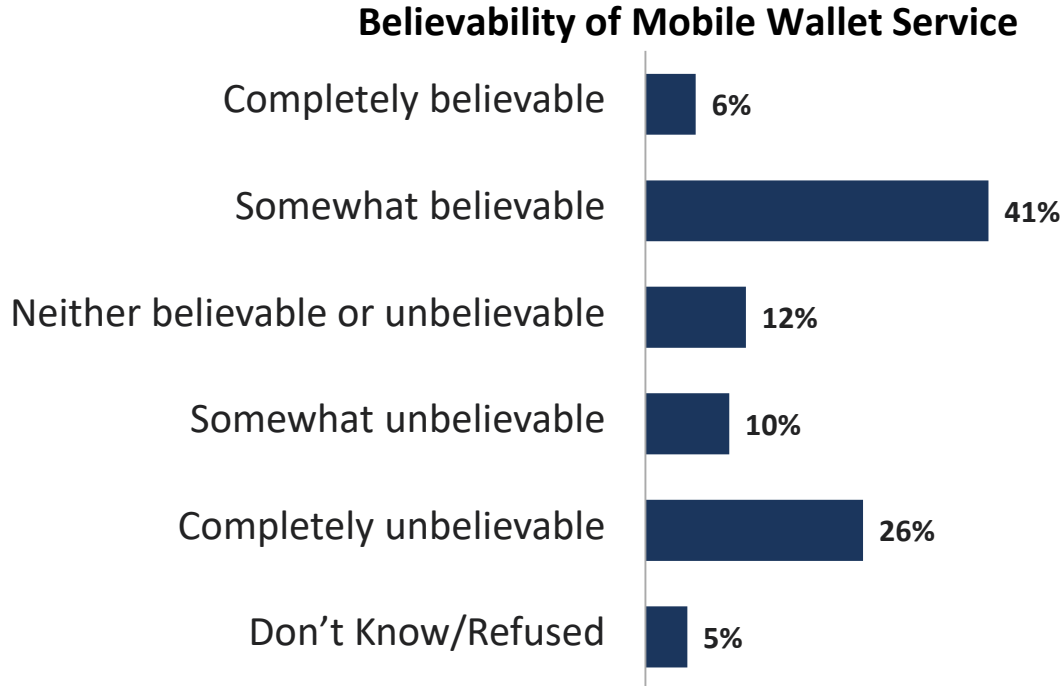
Concept Testing Domestic

CONCEPT TESTING – DOMESTIC

Concept Testing

- In the following section, respondents were asked for their ***opinions on and impressions of a hypothetical mobile wallet service for domestic remittances***, in which they would be able to use their mobile phone only, with no link to a banking, postal or pre-paid card account, to send money to or receive money from friends and family abroad.
- This section was asked to the entire sample, for both a hypothetical service to send money as well as a hypothetical service to receive money.

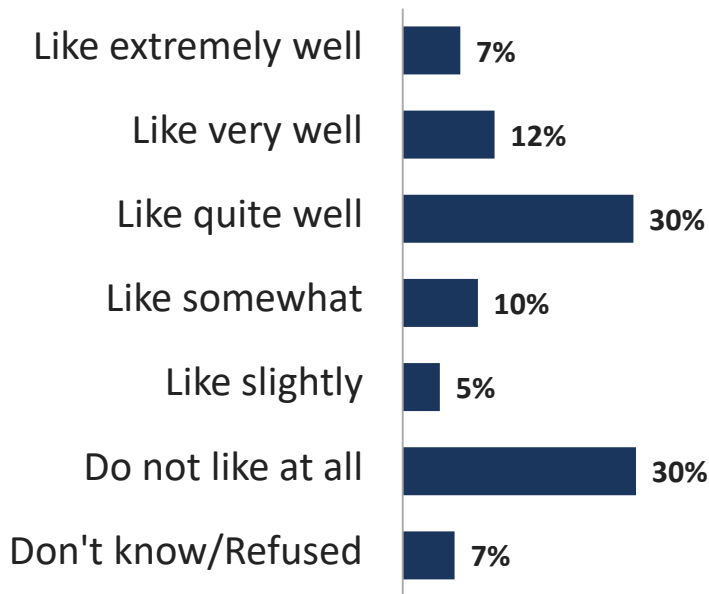
Most find the idea of making domestic transfers on their mobile phone believable



Q9.7D/F How do you feel about the statements made about this service?

And around half say they like the product to some extent

Opinion on Mobile Wallet Service

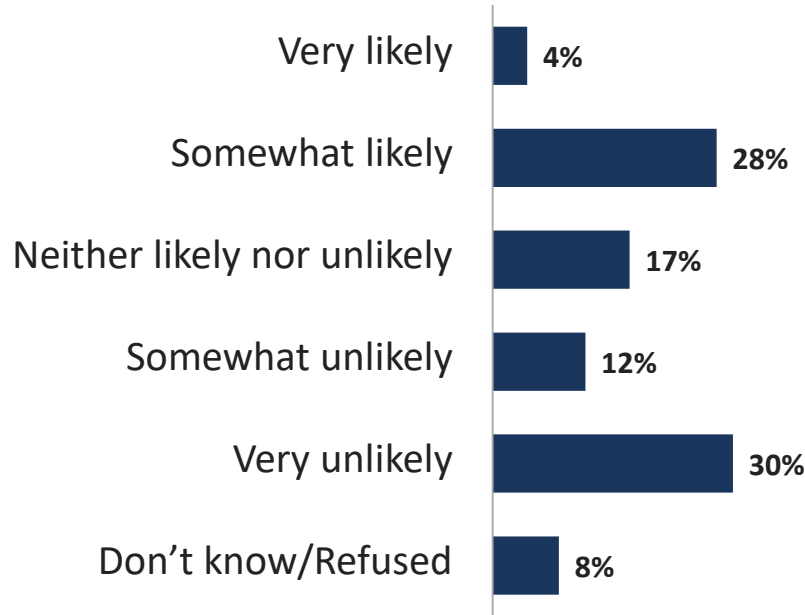


Q9.10D/F Which statement best describes how much you like this service?

CONCEPT TESTING – DOMESTIC

However, only a third said they would be likely to seek more information about the service

Likelihood of Seeking More Information About Mobile Wallet Service

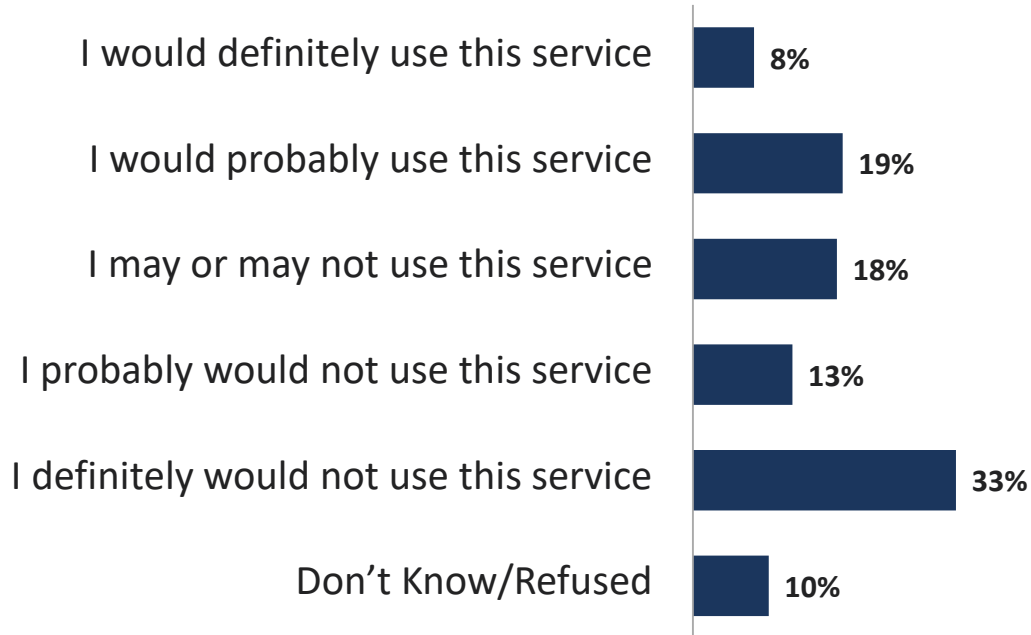


Q9.8D/F Based on the description above, how likely would you be to seek more information about this service?

CONCEPT TESTING – DOMESTIC

And around a quarter said they may use the service themselves

Likelihood of Using Mobile Wallet Service

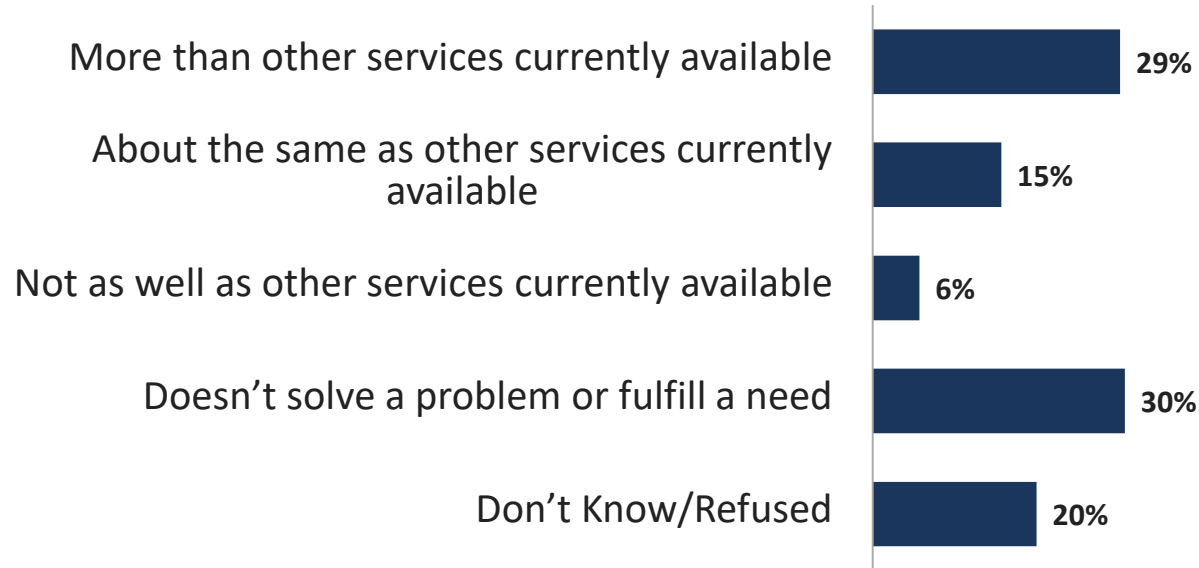


Q9.9D/F Which statement best describes how likely you would be to use this service?

CONCEPT TESTING – DOMESTIC

This may be driven by the third of respondents who said it doesn't solve a problem or fulfil a need for them

Ability of Mobile Wallet Service to Solve a Problem or Fulfil a Need

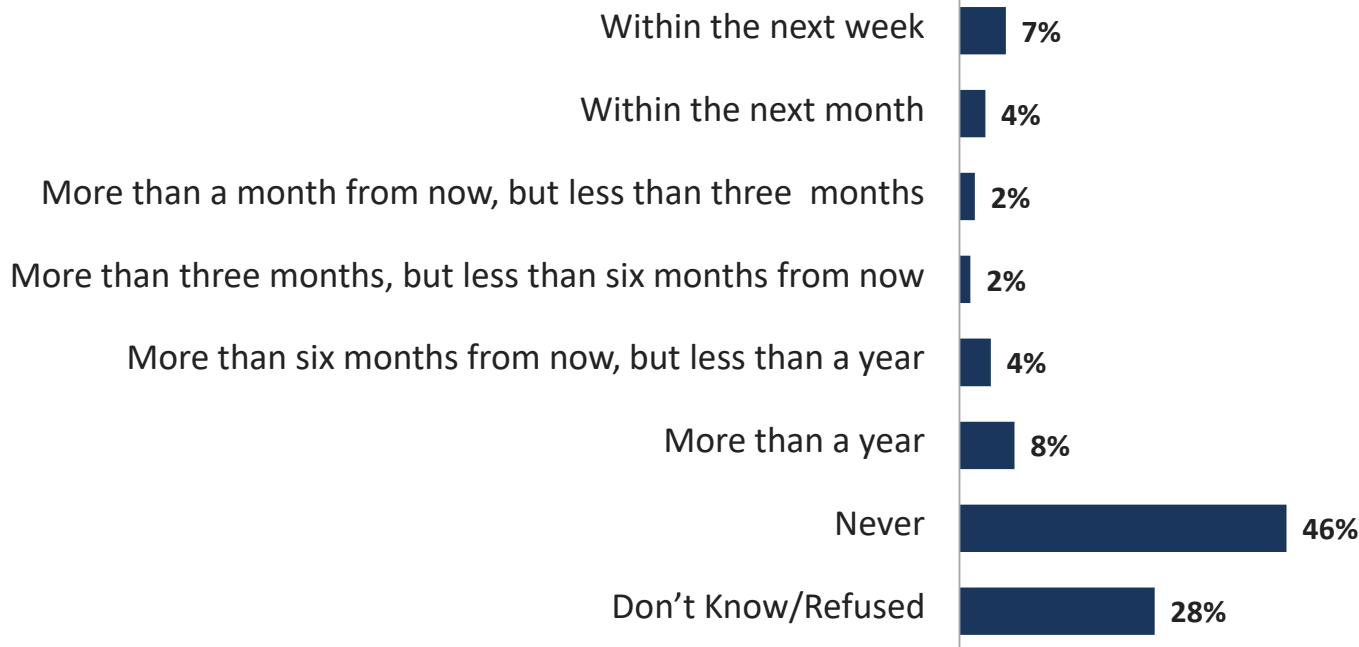


Q9.11D/F Which statement best describes how well the service would solve a problem or fulfill a need for you?

CONCEPT TESTING – DOMESTIC

Or the half of respondents that said they wouldn't use the service

I would be most likely to use this service:

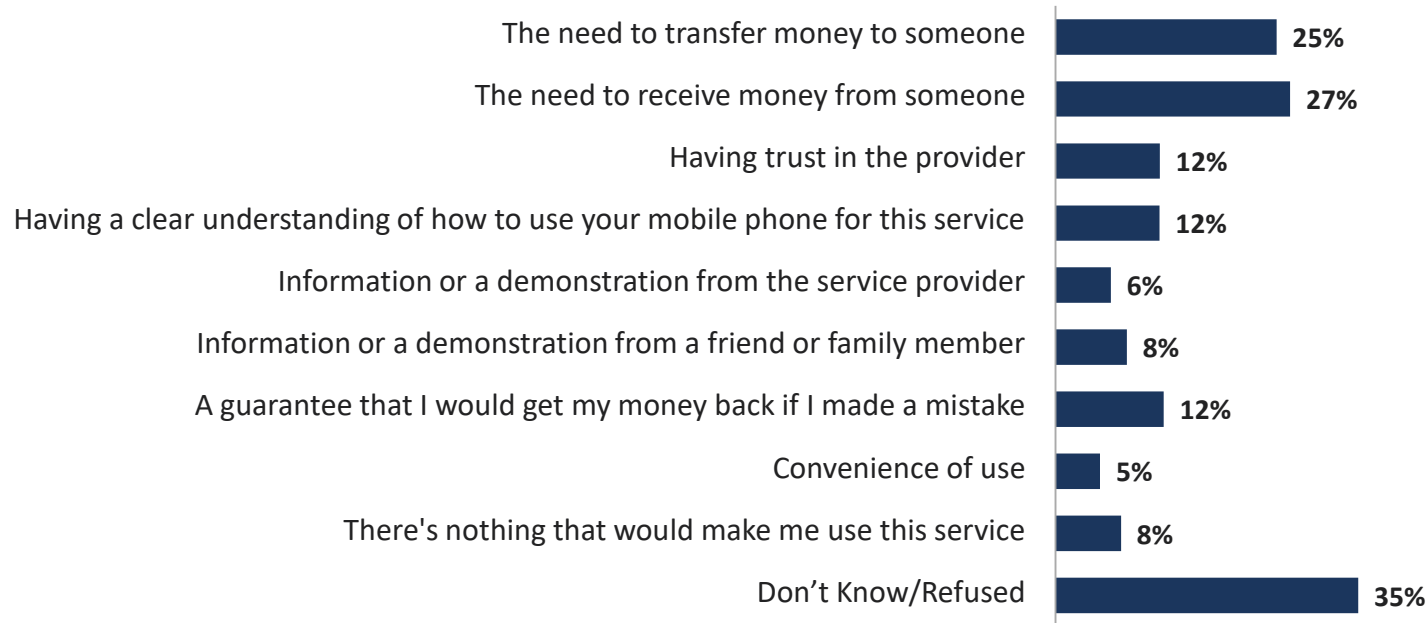


Q9.12D/F Which statement best describes when you think you would be most likely to use this service?

CONCEPT TESTING – DOMESTIC

However, many said the need to send or receive money would potentially make them use it

Reason For Potentially Using Mobile Wallet Service







Q9.14D/F What would make you use this service?



Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

Latent Class Analysis of Concept Testing Domestic

Profiles of responses to concept test for sending/receiving money domestically

	Pragmatic Opportunists	Positive Endorsers	Outright Rejecters	Indifferent Believers
Group				
Group Endorsements	Likely to use, solves a problem	Endorses everything but believable	Rejects concept	Believable, solves a problem
Size	6.5%	5.1%	83.2%	5.2%

Q9.7C Do you feel this service is completely believable?

Q9.8C Would you be very likely to seek more information about this service?

Q9.9C Would you definitely use this service?

Q9.10C Do you extremely like this service?

Q9.11C Which statement best describes how well the service would solve a problem or fulfill a need for you? (More than other services currently available)

LATENT CLASS ANALYSIS OF CONCEPT TEST – DOMESTIC

Development of profiles by answer choices

	Pragmatic Opportunists	Positive Endorsers	Outright Rejecters	Indifferent Believers
Service is believable	✗	⊖	✗	✓
Would seek more info	✗	✓	✗	✗
Would likely use service	✓	✓	✗	✗
Like this service	✓	✓	✗	⊖
Service solves problem	✗	✓	✗	✓

Q9.7C Do you feel this service is completely believable?






Q9.8C Would you be very likely to seek more information about this service?

Q9.9C Would you definitely use this service?

Q9.10C Do you extremely like this service?

Q9.11C Which statement best describes how well the service would solve a problem or fulfill a need for you? (More than other services currently available)

Those that responded more positively to the concept test are more likely to have smartphone, use the internet, and send or receive money

	Pragmatic Opportunists vs. Outright Rejecters	Positive Endorsers vs. Outright Rejecters	Indifferent Believers vs. Outright Rejecters
Have a Personal Smart Phone	 Opportunists are more likely to have smartphones than Rejecters	--	--
Use Web Daily	 Opportunists are more likely to use the web daily than Rejecters	--	 Believers are more likely to report using the web daily than Rejecters
Never Use Web	--	--	 Believers are less likely to report never using the web than Rejecters
Sent or Received Money	--	 Endorsers are more likely to report sending/receiving money than Rejecters	--



Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

Qualitative Concept Testing Domestic and International

In the focus group discussions, participants expressed enthusiasm at the potential for mobile wallet

Upon hearing about mobile wallet, focus group participants had a number of questions about the features, security, and concerns about the product. However, once these questions were answered, enthusiasm and optimism was expressed about the potential for mobile wallet.

"After I'll use it, make sure it is safe, and find out that it is better than the conventional ways I'll deposit any suitable amount"
Syrian Female, Irbid

"[Mobile wallet is] convenient, because there is no need to leave the house and be bothered to visit the store, also it can be helpful if someone needed to send money urgently and you couldn't go out."
Syrian Female, Amman

"If you hadn't explained this today, I might have ignored the ad [for mobile wallet services] even if I'll receive it many times."
Syrian Male, Mafraq



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Baseline Demand-Side Study on Digital Remittances in Jordan

REMITTANCE FORECASTING*

***Data from this section is modelled to account for typical overstatement and other known patterns of consumer behavior**

REMITTANCE FORECASTING

Methodology

This section uses survey data, population data, and standard Vantis forecasting methodologies to size the current remittance market among Syrian refugees and low-income Jordanians, and to forecast the market potential.

Market potential for new digital service was modeled through a battery of key consumer metrics (shown in the previous concept testing section) validated to predict financial service adoption rates.

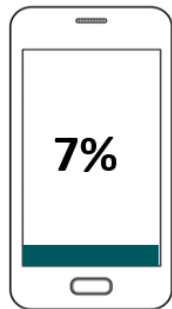
Vantis* has 30 years of experience in forecasting services and has databased over 30,000 concepts in durables and services. This experience was put to use to remove country-specific and methodology-specific overstatement, as well as to turn stated interest into actual validated market sizing.



Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

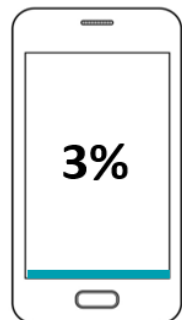
Forecasting International Remittances

There is little untapped need for Syrian refugees who already send or receive money internationally



Sent

- Of the 6.5% of Syrian refugees that have sent money internationally in the past 12 months, only **7%** have an untapped need (a need to send money internationally without an ideal way to do it).
- This represents an additional **.5%** of the overall population of Syrian refugees that could use this service, or **7%** total.

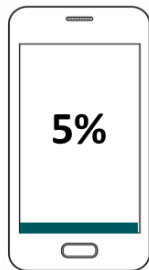


Received

- Of the 6.6% of Syrian refugees that have received money internationally in the past 12 months, only **3%** have an untapped need (a need to receive money internationally without an ideal way to do it).
- This represents an additional **.01%** of the overall population of Syrian refugees that could use this service, or **6.61%** total.

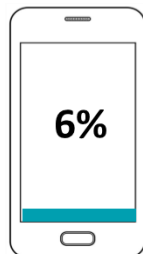


Even at 100% awareness and accessibility, few Syrian refugees would adopt a new mobile-based digital financial service



Sent

- Of the **5%** of potential adopters for sending money internationally, **23%** will already send money and will switch services for **33%** of their transactions
- **77%** will be people that do not currently have a need or have a need and no method



Received

- Of the **6%** of potential adopters for receiving money internationally, **27%** will already receive money and will switch services for **48%** of their transactions
- **73%** will be people that do not currently have a need or have a need and no method



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Baseline Demand-Side Study on Digital Remittances in Jordan

PRODUCT SUGGESTIONS*

***Data from this section is modelled to account for typical overstatement and other known patterns in consumer behavior**

PRODUCT SUGGESTIONS

Optimal Pricing Methodology

In this section, the Van Westendorp price sensitivity meter is used to determine optimal pricing for potential products. After mobile wallet services were described to respondents in detail, they were asked the four questions below four times once for each remittance behavior.

- If you were to send/receive 100JD from a friend or family member abroad/within Jordan using your mobile phone, at what price would you consider the service to be so expensive that you wouldn't consider using it?
- If you were to send/receive 100JD to a friend or family member abroad/within Jordan using your mobile phone, at what price would you consider the service to be priced so low that you would feel the quality and/or reliability couldn't be very good?
- If you were to send/receive 100JD to a friend or family member abroad/within Jordan using your mobile phone, at what price would you consider the service starting to get expensive, so that it is not out of the question, but you would have to give some thought to using it?
- If you were to send/receive 100JD to a friend or family member abroad/within Jordan using your mobile phone, at what price would you consider the service to be a bargain – a great buy for the money?

The answers to these questions were then graphed and analyzed by the Ipsos marketing sciences team to determine the low and high end of pricing for each behavior, as well as the optimal price.

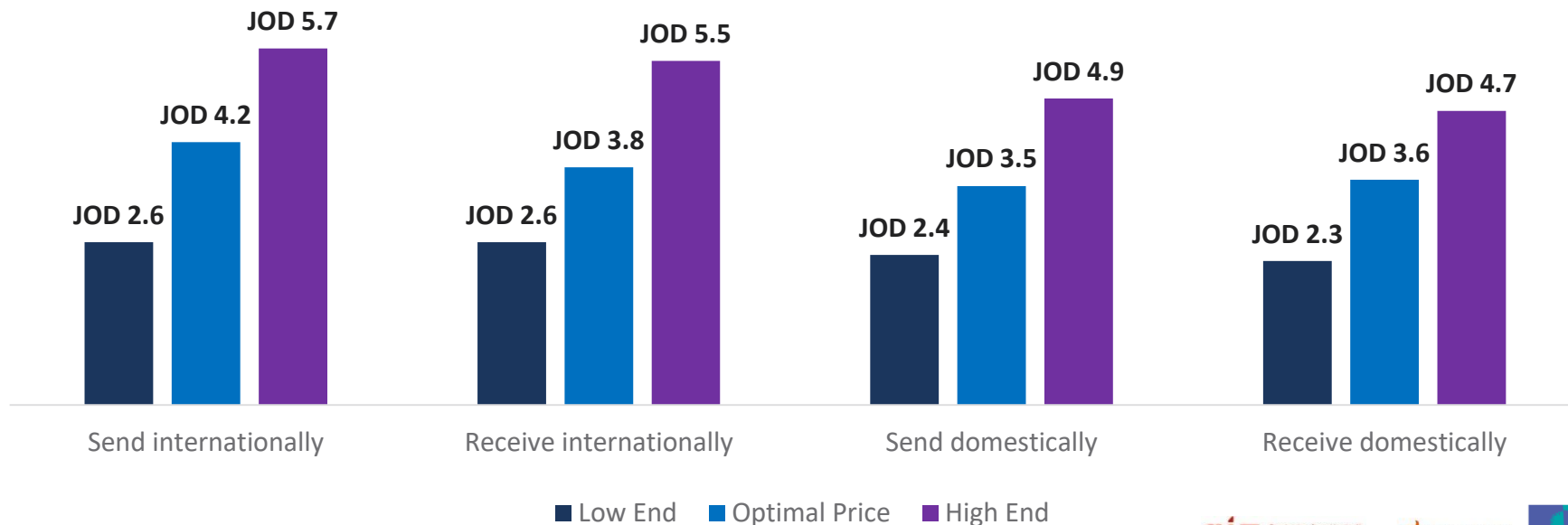


Baseline Demand-Side Study on Digital Remittances in Jordan
Syrian Refugees

Remittance Product Suggestions

Optimal pricing for Syrian refugees is 3-4% of total transaction, and is similar across remittance categories

Optimal Pricing for New Service
(Fee for Transaction of 100 JOD)



On average, Syrian refugees would travel 14 minutes to access this type of service



Too long a transaction time: 1 hour 31 minutes
Optimal length of time for transaction: 21 minutes



Too long travel time: 48 minutes
Optimal travel time: 14 minutes



Too high travel cost: 10 JOD
Optimal travel cost: 4 JOD

Q9.19 Transaction time too long

9.20 Ideal transaction time

9.21 Travel time too long

9.22 Ideal travel time

9.23 Travel cost too high

9.24 Ideal travel cost



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THANK YOU

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