

# VIEWS ON GOVERNMENT PAYMENTS IN JORDAN

Prepared for JOPACC  
November 2022



©Ipsos. All rights reserved. Contains Ipsos' Confidential and Proprietary information and may not be disclosed or reproduced without the prior written consent of Ipsos.



# TABLE OF CONTENTS

**03**

Sample  
Definition

**07**

Key Insights &  
Way Forward

**12**

Financial  
Inclusion

**27**

General Digital  
Payment Users

**31**

Government  
Service/Bill  
Payments

# Sample Definition



# Methodology Overview



## Sample Size

1016  
Respondents

79% Financially Included  
21% Financially Excluded



## Sample Criteria

Males & Females  
Ages 18+ YO

Nationwide



## Methodology

Face to Face  
Interviews



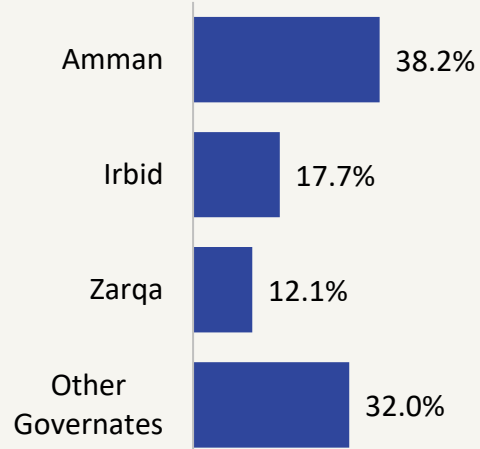
## Interview Length/ Period

25 Minutes

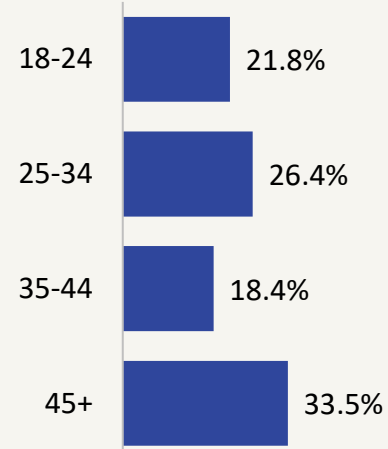
September –  
October 2022

# Demographics Overview

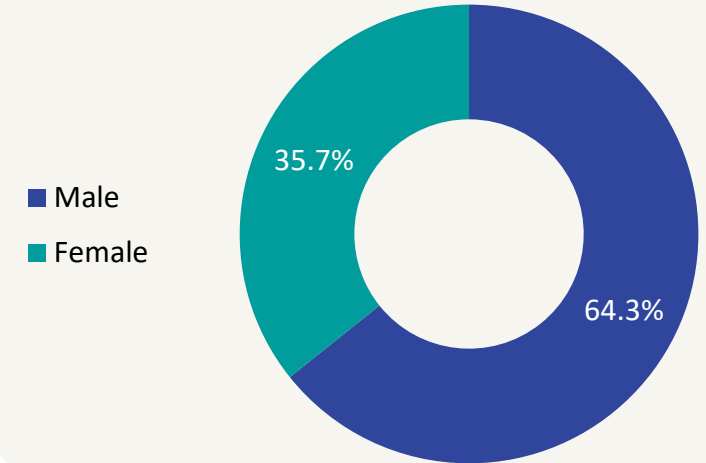
## Region



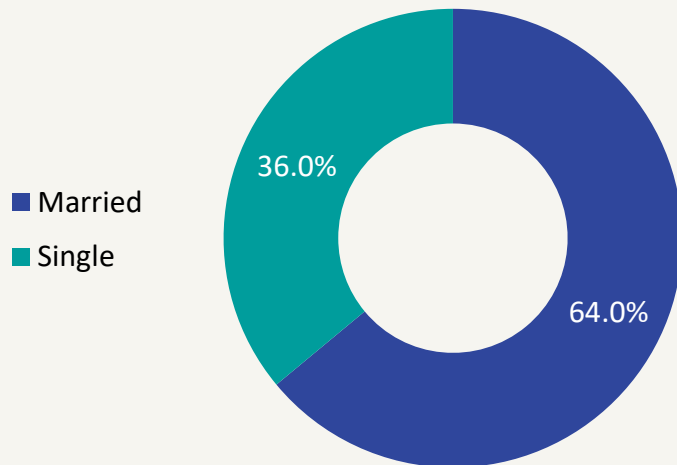
## Age



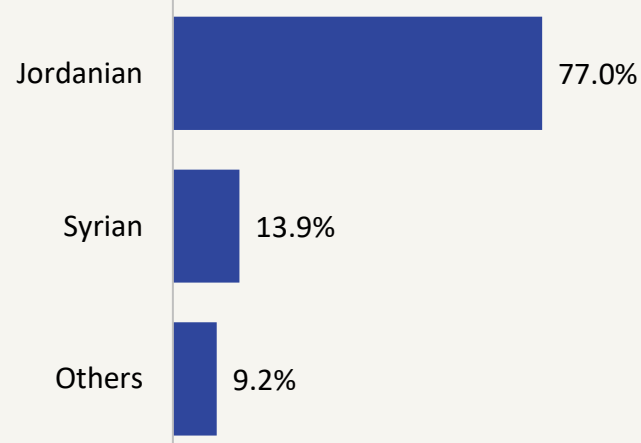
## Gender



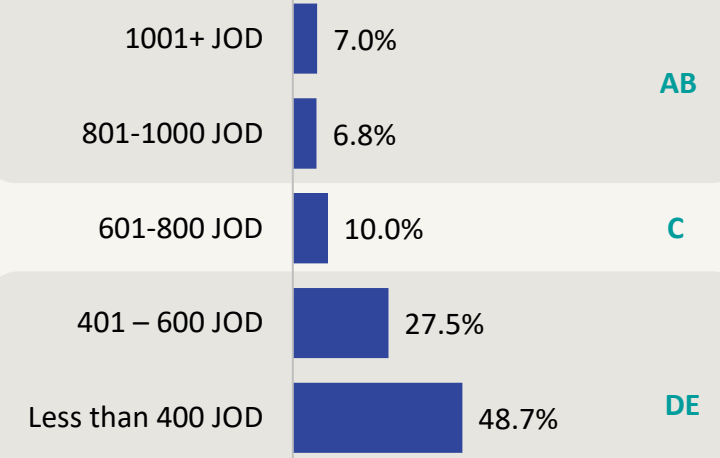
## Marital Status



## Nationality

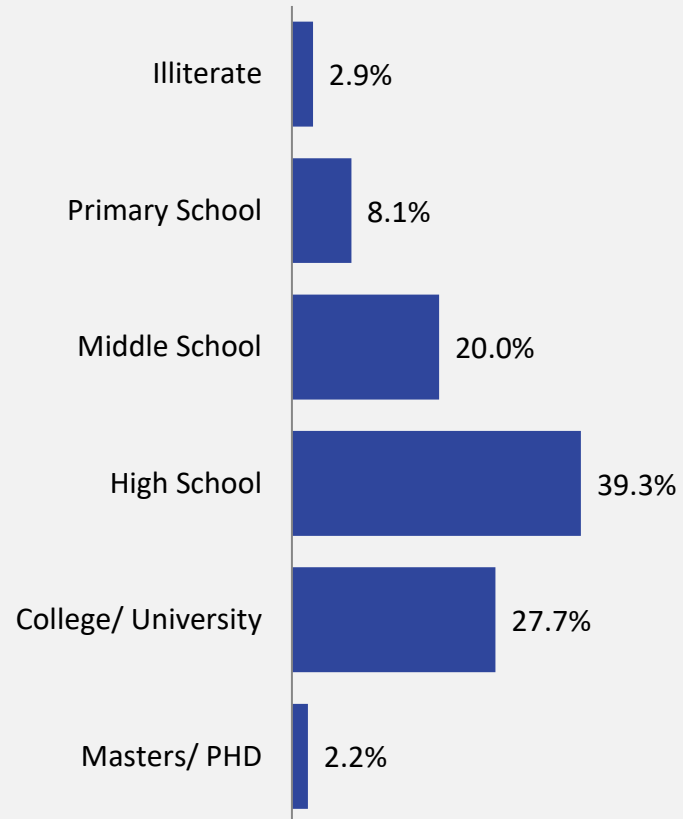


## Household Monthly Income (JOD) SEC

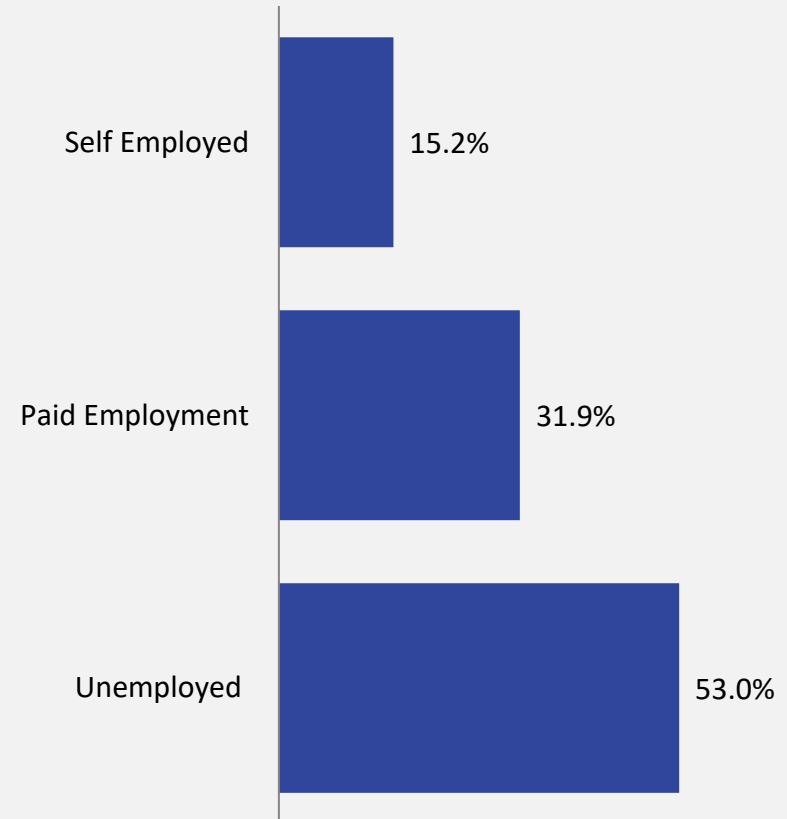


# Demographics Overview

## Education



## Occupation



# Key Insights & the Way Forward



# Overview of Financially Included Individuals

Financially Included Out of Total Sample (805)	Overall	Government Payments at Location	
		Paid in Person	Did Not Pay in Person
	100%	74.9%	25.1%
Non-Users of Digital Payment Channels	58.8%	40.4%	18.4%
Pay For Government Services/Bills (Using Digital Channels)	23.2%	20.3%	2.9%
Did Not Pay Digitally For Government Services	18.0%	14.2%	3.9%



# Key Insights

## Financially Included

- Financially included individuals are prominently males and individuals who fall within core age brackets and the higher income group.
- Bank accounts are the most commonly owned financial accounts (74%), followed by mobile wallets (42%). Also, 16% of financially included individuals own both types of financial accounts.
- Owning a bank account is prevalent amongst males and older age brackets. The most common bank accounts held are salary and current accounts, with 50% owning salary accounts and 33% owning current accounts, primarily because receiving salaries is the main reason for owning a bank account. While most banked individuals have owned their account for 2 years or more, around 14% have owned it for only up to one year. Moreover, while transactions through a bank account occur mainly on a monthly basis, around 3 in 10 banked individuals use it on a daily or weekly basis.
- Mobile wallet usage is prevalent amongst non-Jordanians, age groups up to 34 years old, females, and those with lower income. In contrast with bank accounts, ownership of mobile wallets is not maintained over a long period, with 1 in 2 users owning them for up to one year. Similar to bank accounts, transactions are made on a monthly basis or less frequent basis.
- While receiving aid is the top reason for owning a mobile wallet, other usage drivers, such as making transactions to government and non-government entities and sending & receiving allowance/ salary, are becoming more popular.

## Financially Excluded

- On the other hand, financially excluded individuals are prominent within lower age brackets, females, non-Jordanians, and the lower income group.
- 2 in 5 financially excluded individuals intend to open any financial account, with bank accounts and mobile wallets topping the list. Moreover, the main reasons for being willing to open an account are to receive income payments (48%), make instant transactions (44%), and save money (44%).
- Moreover, 60% of financially excluded individuals have no intentions of opening any financial account due to not having a sufficient or constant source of income (72%), followed by the preference to deal with cash.
- Government payments amongst financially excluded individuals are made in person at the government location (40%), with an overrepresentation amongst residents of East Amman and the 35+ year-old age group. Reoccurring bills are the most common type of bills paid (86%), with water and electricity bills being the most often paid bills.

# Key Insights

## Usage of Digital Payment Methods

- In general, nearly 40% of financially included individuals are users of digital payment Services.
- Usage of digital payments is more common amongst lower age brackets, residents of Amman, and higher income groups. While non-users of digital payment services are individuals within older age brackets, lower socio-economic classes (SECs), and those who reside outside of Amman
- The main barriers to digital payment adoption are the lack of knowledge on how to use digital payments (36%), the perception that cash is more convenient (33%), and the lack of trust in using digital channels (22%).
- Nearly 40% of financially included individuals who don't use digital payments believe that nothing would encourage them to use digital channels when making payments. However, about 1 in 2 believe that promotions and incentives or the removal of any additional fees would make them consider digital channels.

## Payments For Government Services at Location

- 3 in 4 financially included individuals make government payments in person, mainly amongst higher-age groups and residents of East Amman and Irbid.
- Nearly all government services/bills paid in person are recurring (96%), while 37% are non-recurring bills. The most popular recurring bills are water and electricity bills, whereas non-recurring bills include traffic fines and vehicle registration fees.
- While 74% still highly prefer cash as a payment method, 24% are open to using digital payment methods. Cash is still highly preferred as users prefer having paper receipts, are unfamiliar with how to use digital methods, or prefer face-to-face interaction with customer service. Digital services, on the other hand, are preferred as a faster/more convenient method of payment, in addition to the cost- and time-saving benefits they offer.
- The availability of cash as a payment option was found to be at 90% of government locations, and 36% believe that digital methods are available for any type of bill.
- About 4 in 5 rarely experienced digital payment services being down at government offices. However, if payment services are down, the second-best alternative is to pay with cash. Despite the rarity of the malfunction of digital services, it is more frequent in government entities than private entities.

# Key Insights

## Remote Digital Payments to Government Entities

- Of those who adopted digital methods for payments, 56% use them for making payments to government services/bills remotely as long as the option is available.
- Recurring bills are the most common type of bill paid digitally (87%), where water and electricity bills are the most popular.
- The preferred digital payment option is eFAWATEER.com for 66% of financially included individuals who pay for government services digitally; as such, 9 in 10 users of digital channels never faced issues with making payments.

## Receiving Government Payments

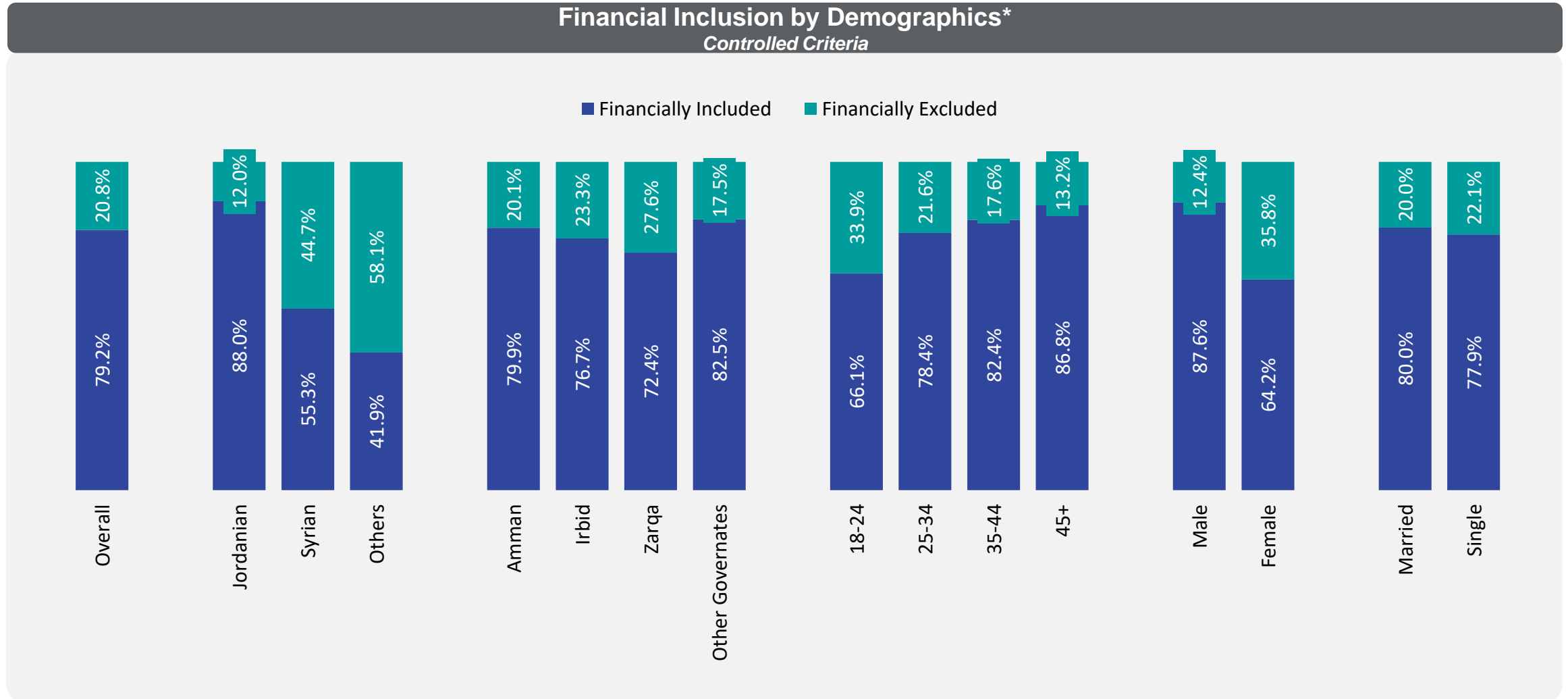
- About 1 in 3 financially included individuals have received payments through digital methods in the past two years, where 12% of those payments were received from government entities. This is common amongst Jordanians, residents of East Amman and Irbid, age groups of 35+, and lower socio-economic classes (SECs).
- The main government payment types received are government aid (49%) or bread subsidies (37%). In terms of issues, only 5% have encountered difficulties accessing their payment, and the majority (93%) have succeeded by trying to access it themselves without help. However, 1 in 4 had to seek help from their financial institution.
- 7 in 10 financially included individuals who received government payments digitally prefer receiving payments digitally because they find it safer, easier, and faster to receive payments.

# Financial Inclusion



# Financial Inclusion by Demographics

- Out of Total Sample N=1016 -



Q. What type of financial account do you have? Select all that apply.

\*Includes bank accounts, mobile wallets, debit card, prepaid internet shopping card and microfinance accounts.

# Financially Included Deep Dive

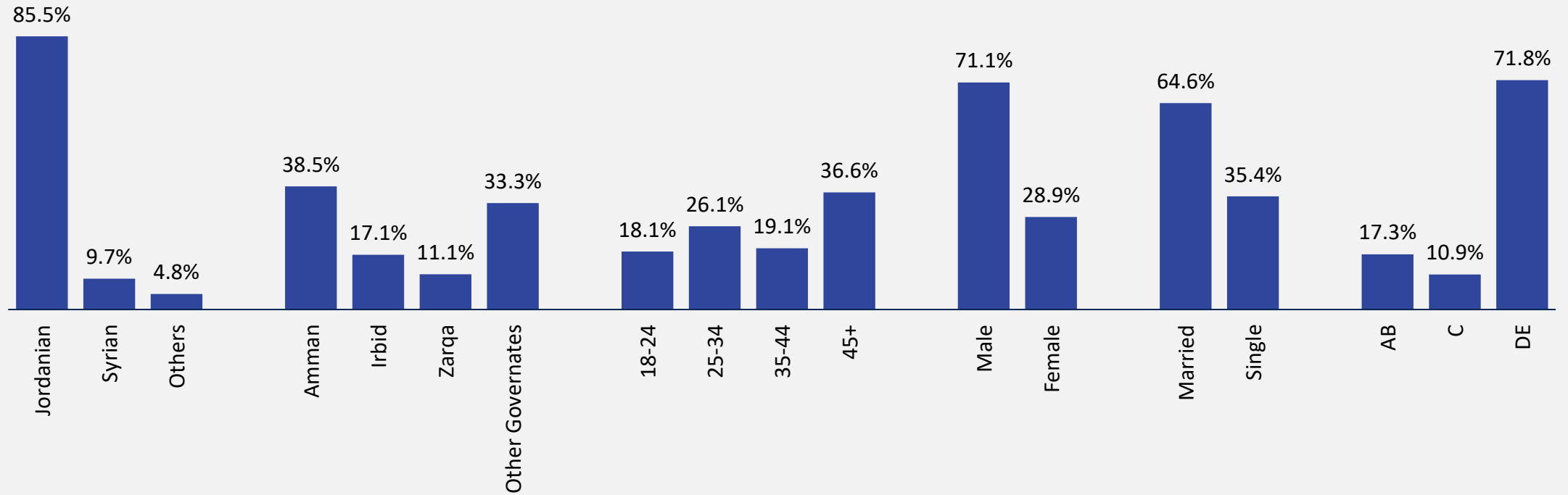


# Profile of Financially Included

- Out of Financially Included Individuals N=805 -

## Financial Inclusion by Demographics\*

Q. What type of financial account do you have? Select all that apply.



\*Includes bank accounts, mobile wallets, debit card, prepaid internet shopping card and microfinance accounts.

# Financial Account Ownership

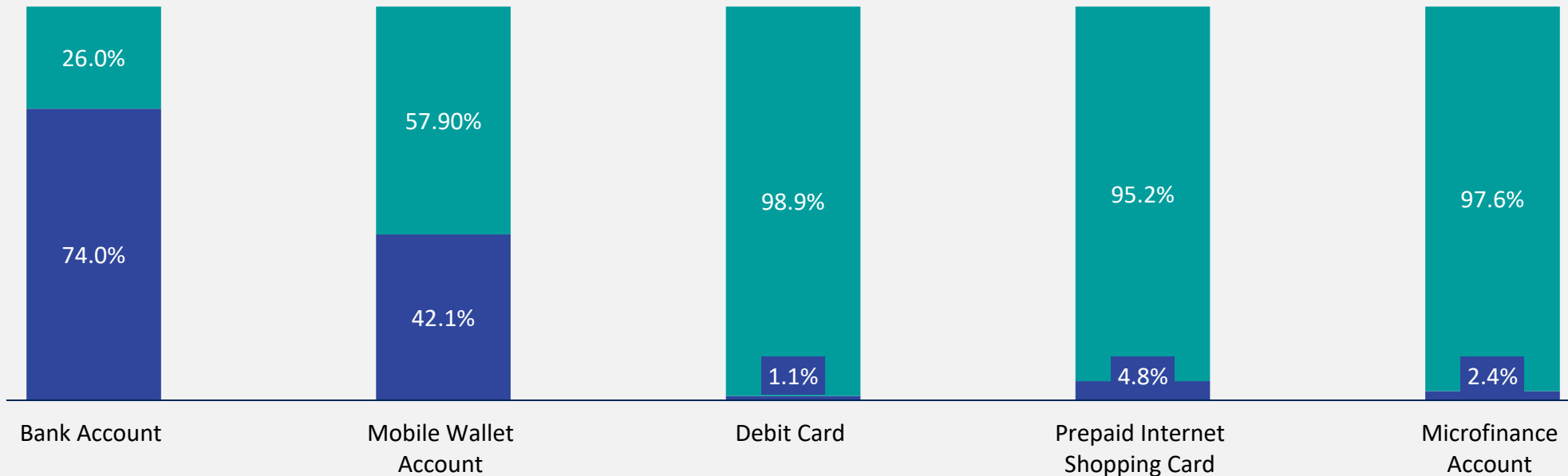
- Out of Financially Included Individuals N= 805 -

## Financial Account Ownership

Q. What type of financial account do you have? Select all that apply.

■ Own a Financial Account   ■ Don't Own a Financial Account

**16%** Of Financially Included Individuals Own Both A Bank Account And A Mobile Wallet

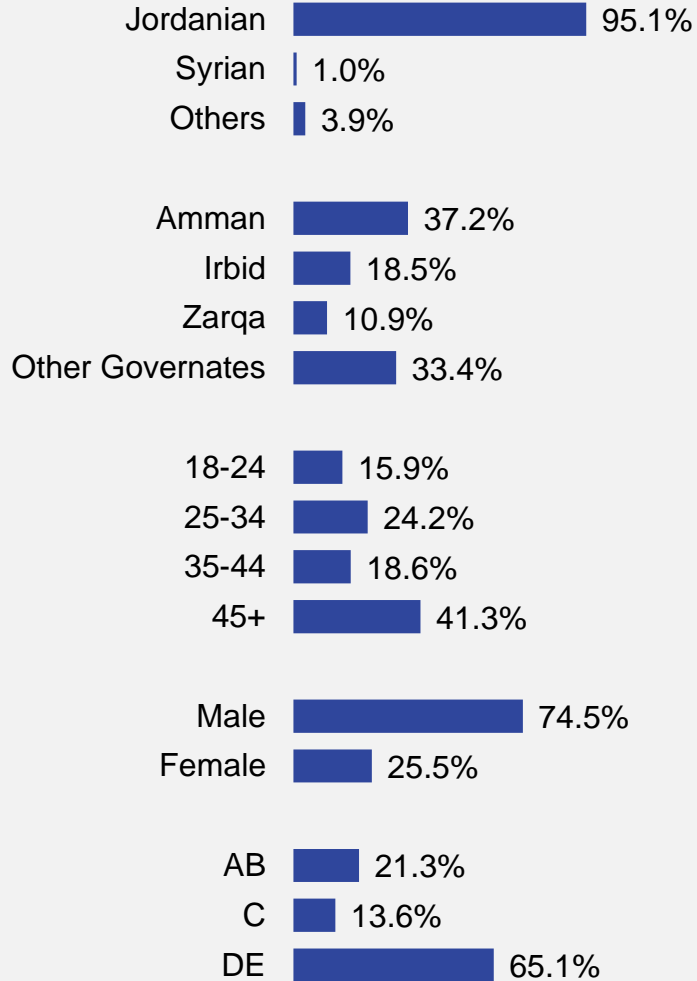




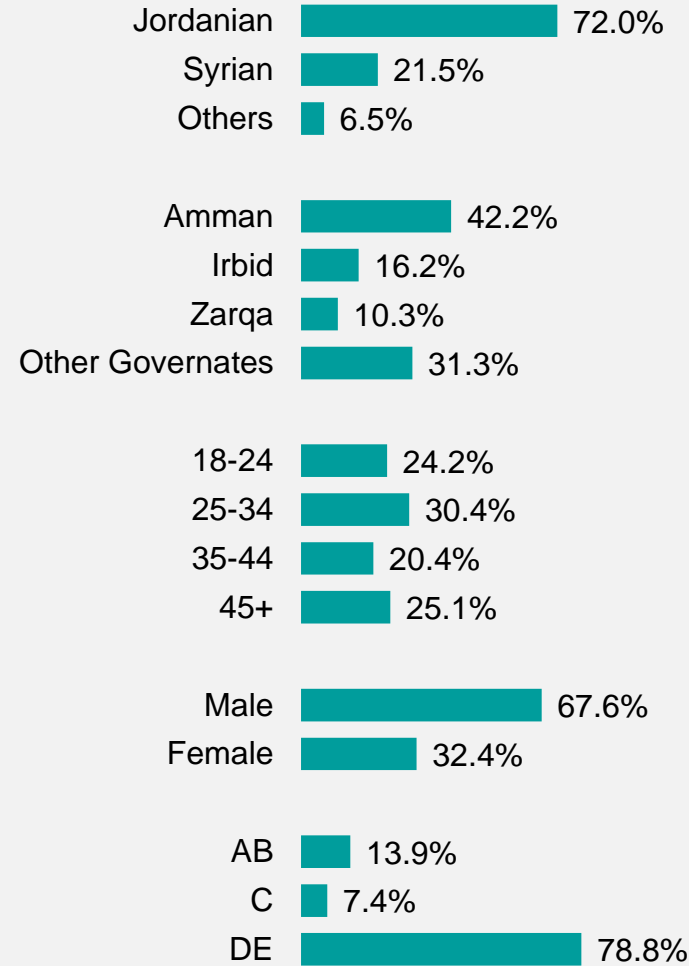
# Profile of Financial Account Owners

- Out of Financially Included Individuals N=805 -

## Profile of Banked Individuals (N=596)



## Profile of Mobile Wallet Owners (N=339)

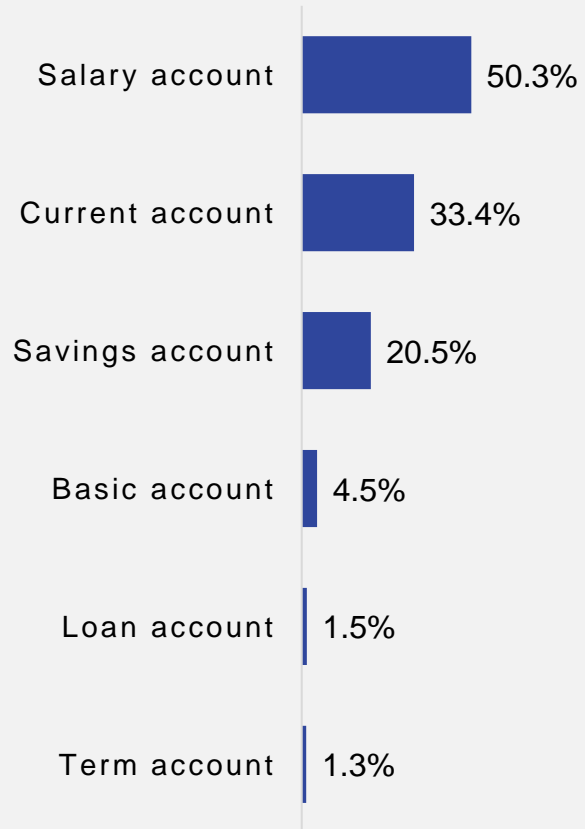


# Bank Account Specifications

- Out of Banked Individuals N=596 -

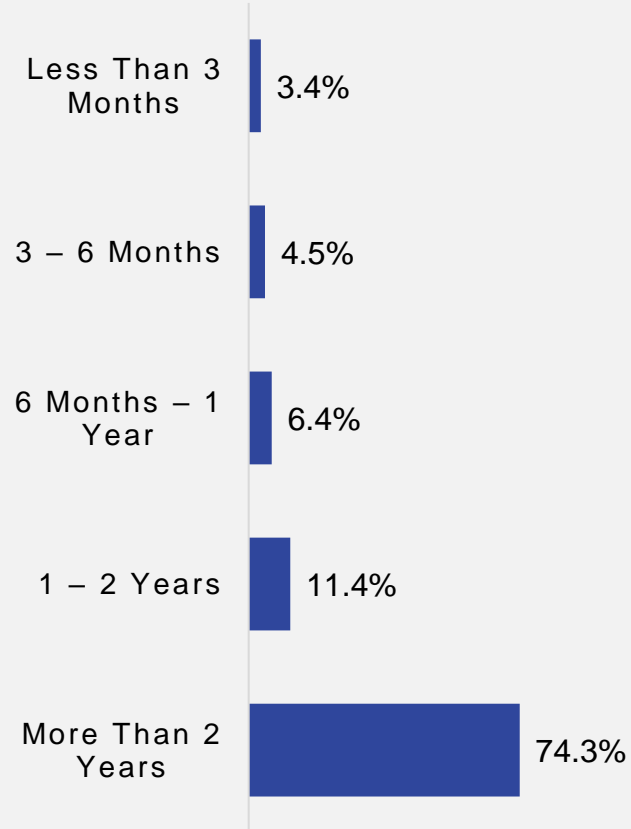
## Type Of Bank Account

Q. What type of bank account do you have?



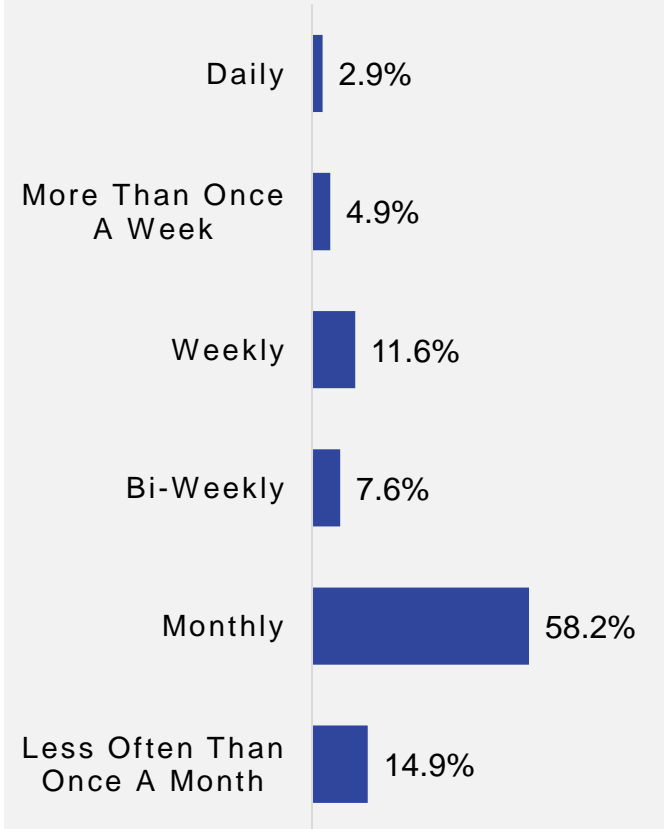
## Duration Of Account Ownership

Q. For how long have you had your bank account?



## Instances of Transactions

Q. How often do you make transactions to/from your bank account?

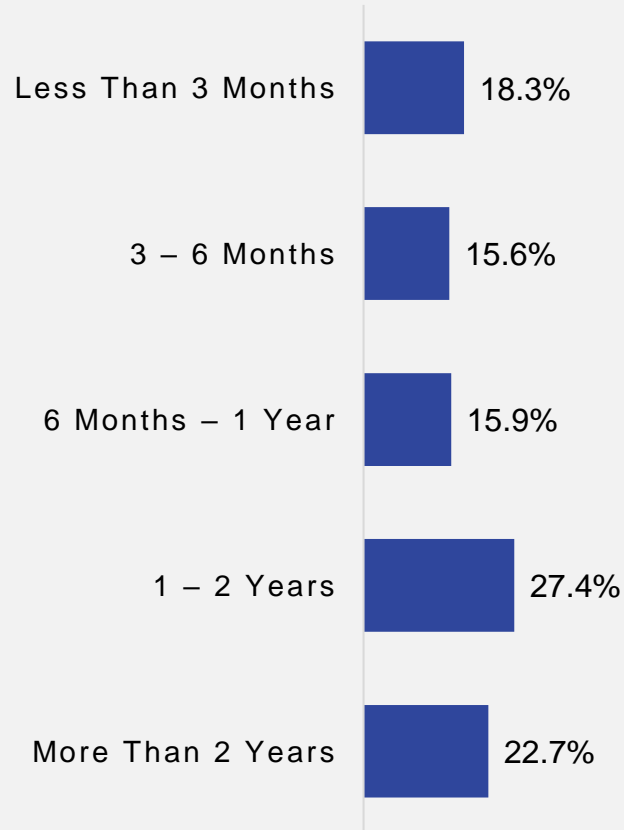


# Mobile Wallet Specifications

- Out of Mobile Wallet Owners N=339 -

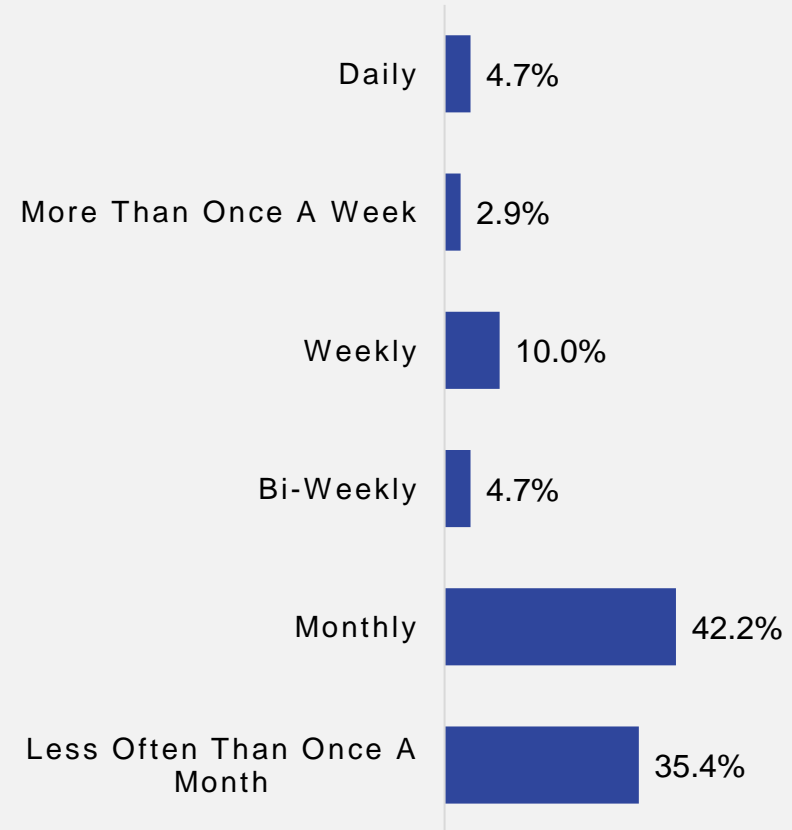
## Duration Of Mobile Wallet Ownership

Q. For how long have you had your mobile wallet account?



## Instances of Transactions

Q. How often do you make transactions to/from your mobile wallet account?



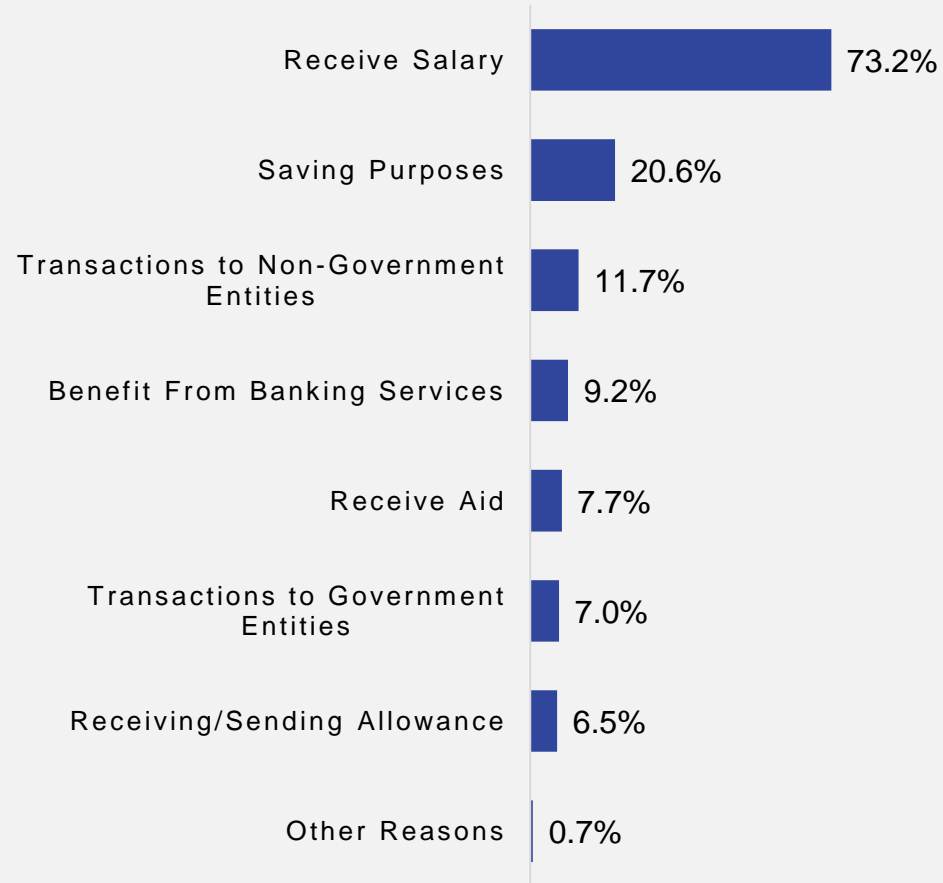
# Reasons For Opening Financial Accounts

- Out of Financially Included Individuals N=805 -

## Reasons For Owning a Bank Account

Out of those who own Bank Accounts N= 596

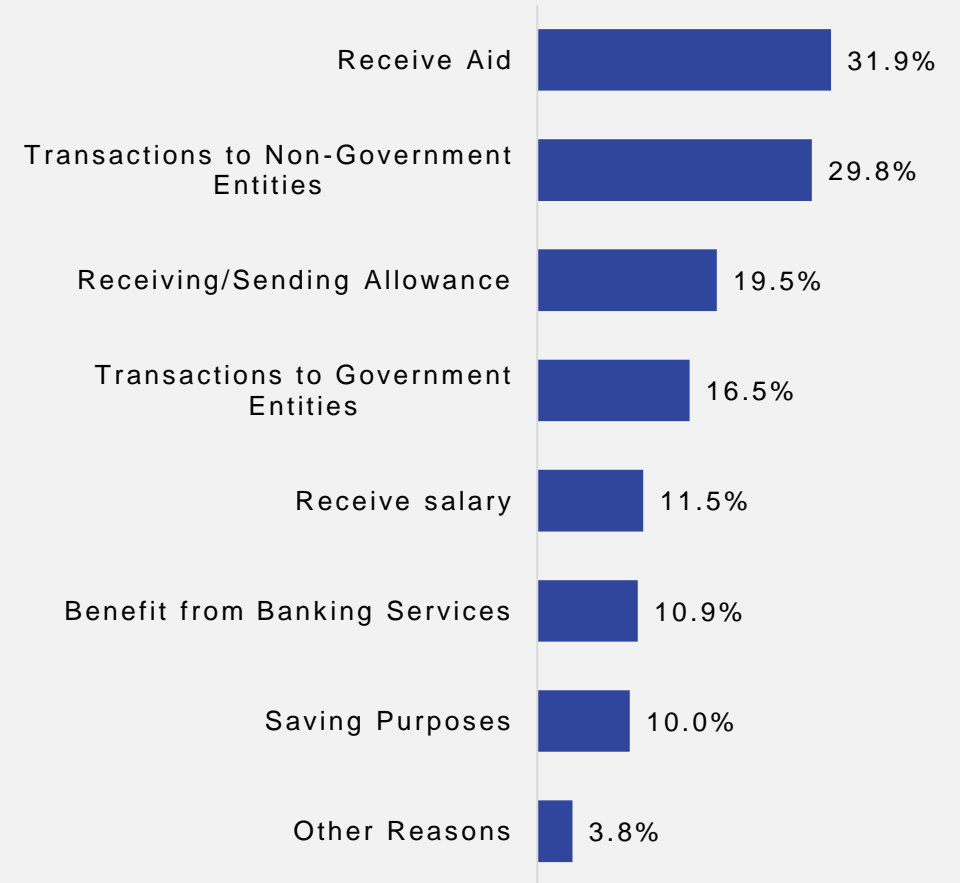
Q. Why did you open this specific financial account? Select all that apply



## Reasons For Owning a Mobile Wallet

Out of those who own Mobile Wallets N= 339

Q. Why did you open this specific financial account? Select all that apply



# Financially Excluded Deep Dive

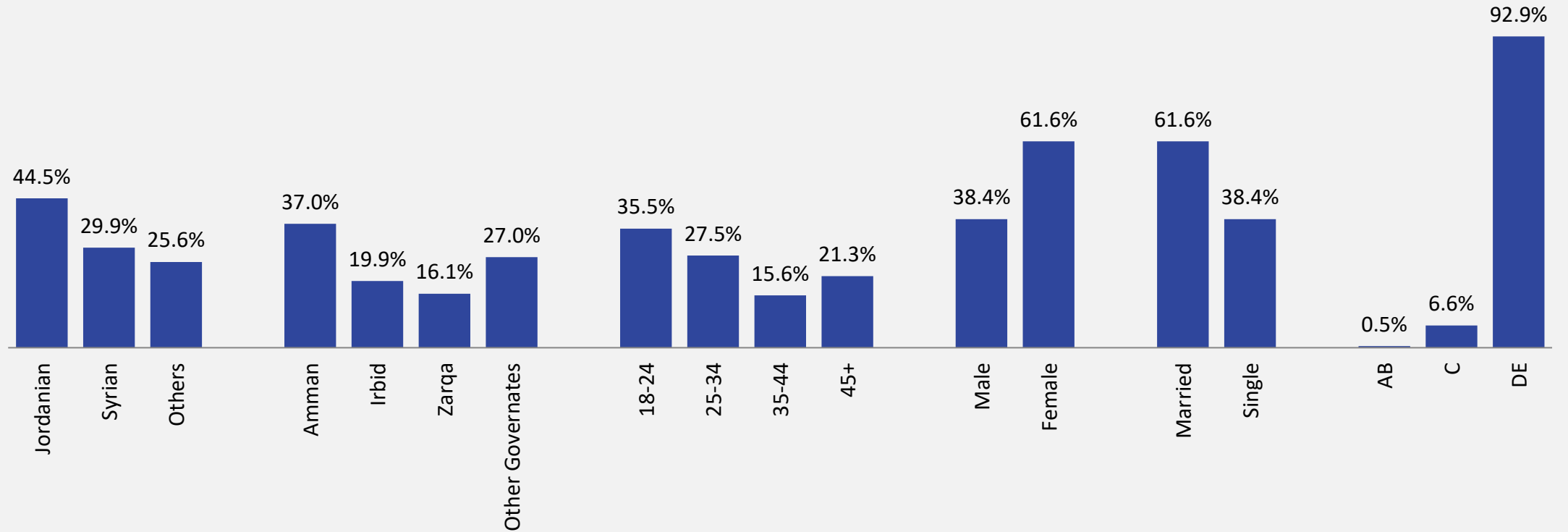


# Profile of Financially Excluded

- Out of Financially Excluded Individuals N=211 -

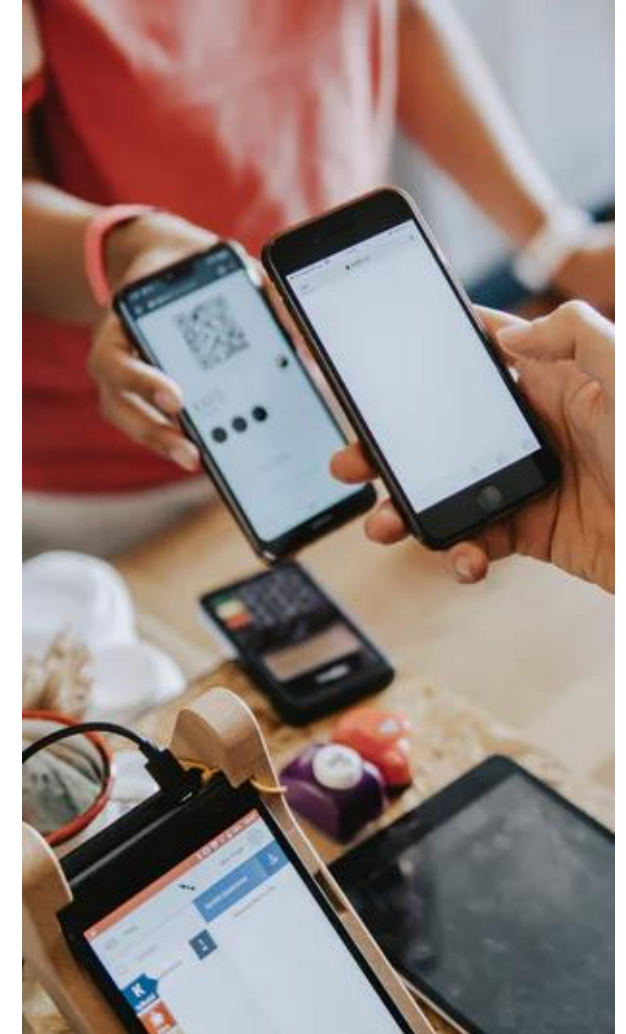
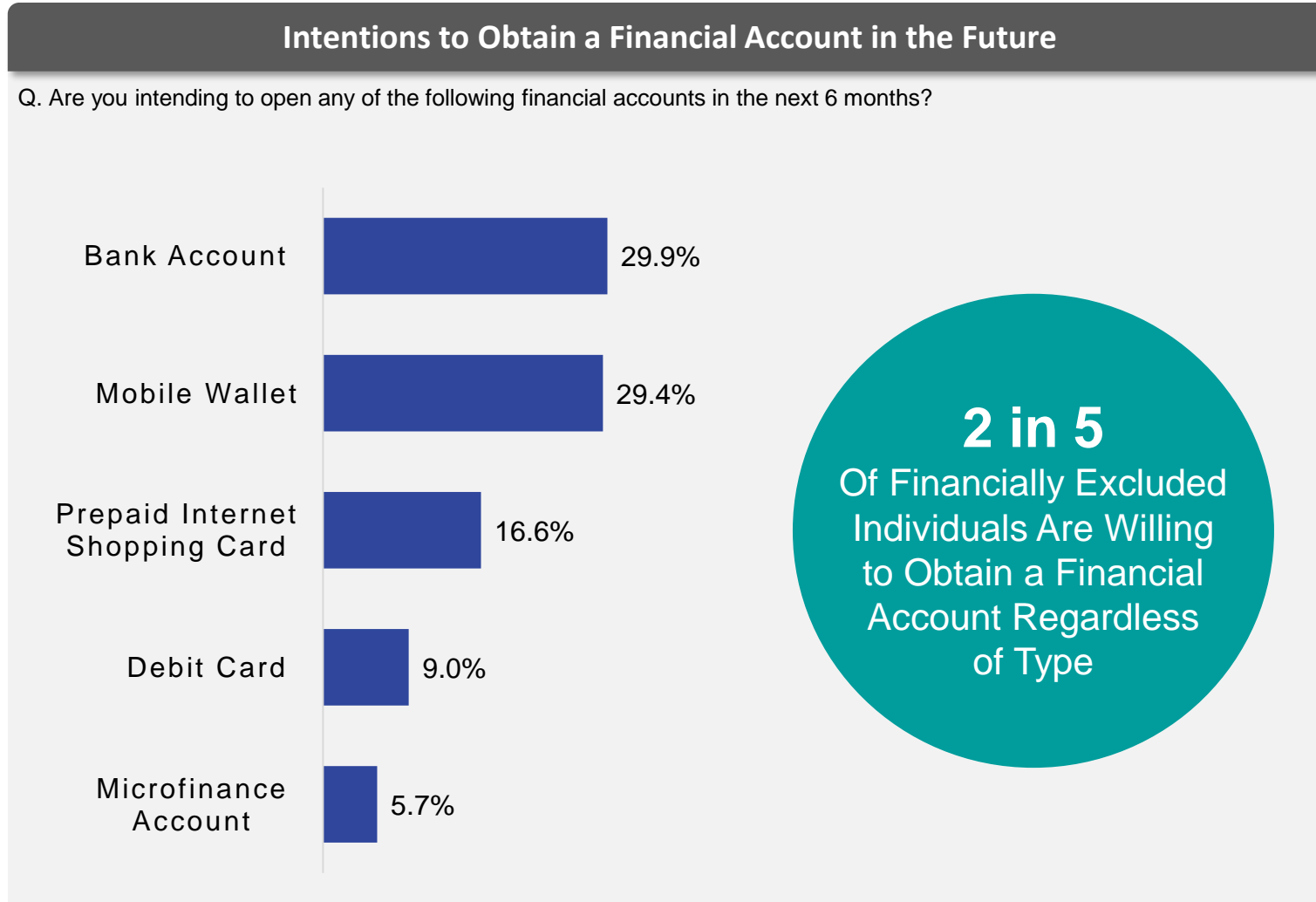
## Profile of Financially Excluded Individuals

Q. What type of financial account do you have? Select all that apply.



# Intentions for Obtaining a Financial Account in the Next 6 Months

- Out of Financially Excluded Individuals N=211 -

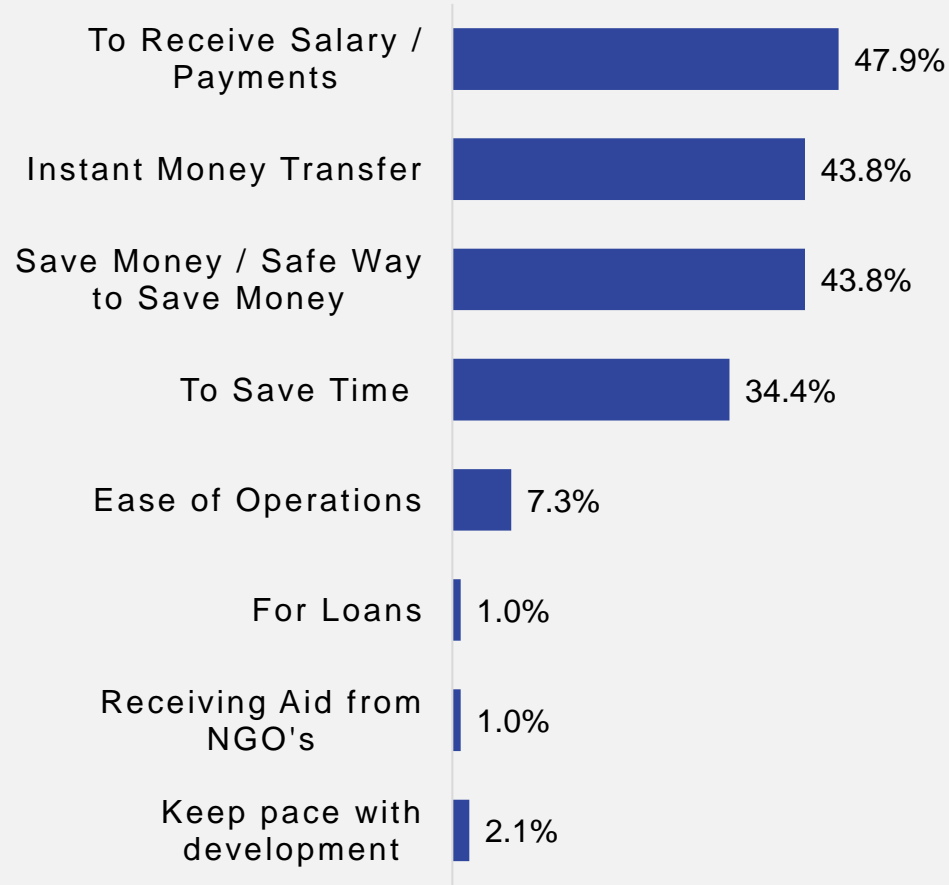


# Intentions of Financially Excluded Individuals

## Reasons for Obtaining a Financial Account

Out of Those Willing to Open a Financial Account N=115

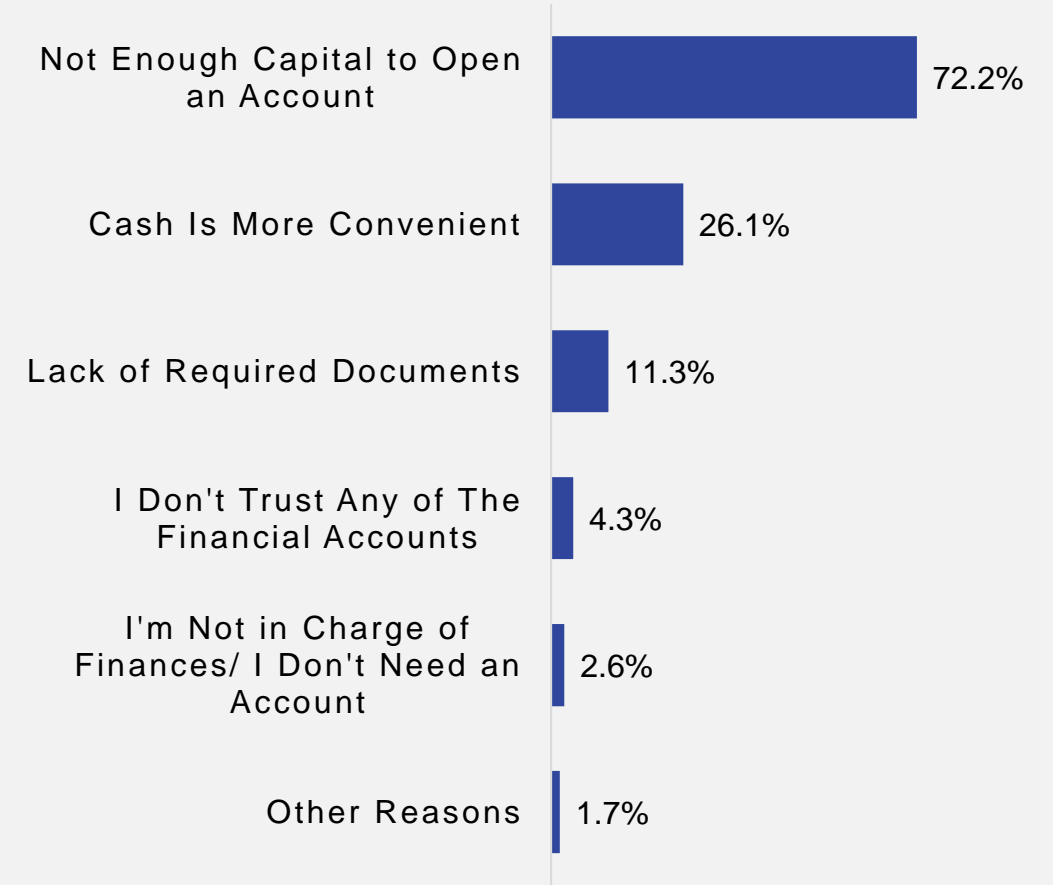
Q. Why are you willing to open a financial account in the next 6 months?



## Reasons for Not Obtaining a Financial Account

Out of those Not Intending to Open a Financial Account N = 96

Q. Why are you not intending to open any financial account?



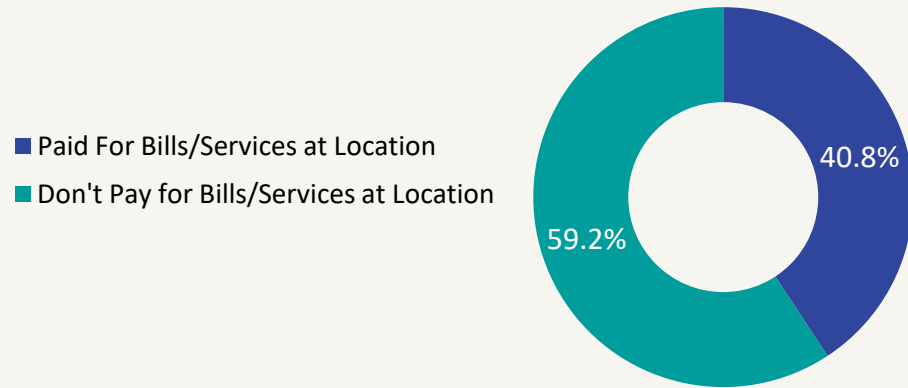


# How Financially Excluded Individuals Pay for Government Bills/Services

## Bills / Services Paid for Government

Out of Those Who Are Financially Excluded N=211

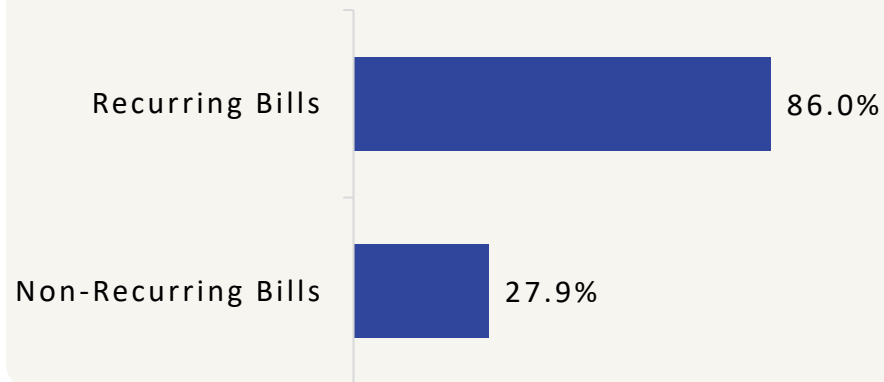
Q. Have you ever paid for any government services or bills in person?



## Bill Payments

Out of Those Financially Excluded & Pay for Government Services in Person N=86

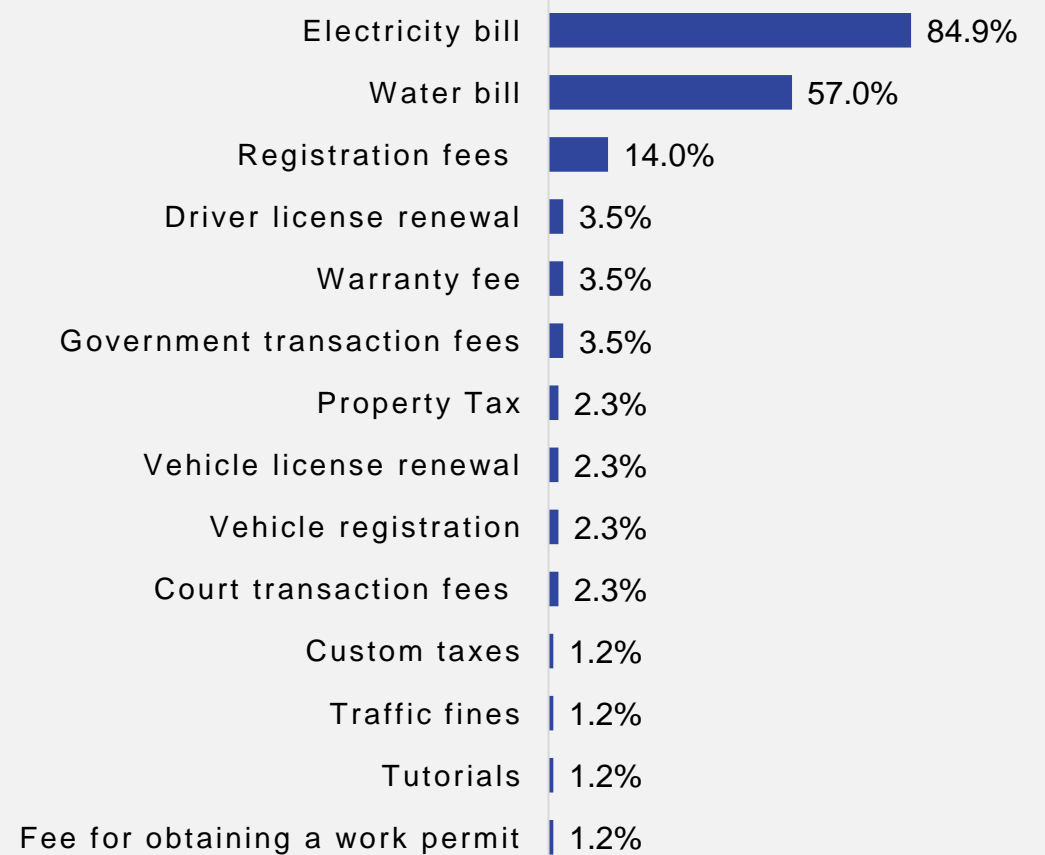
Q. Which of these government services/bills have you paid in person?



## Specific Bills Paid

Out of Those Financially Excluded & Pay for Government Services in Person N=86

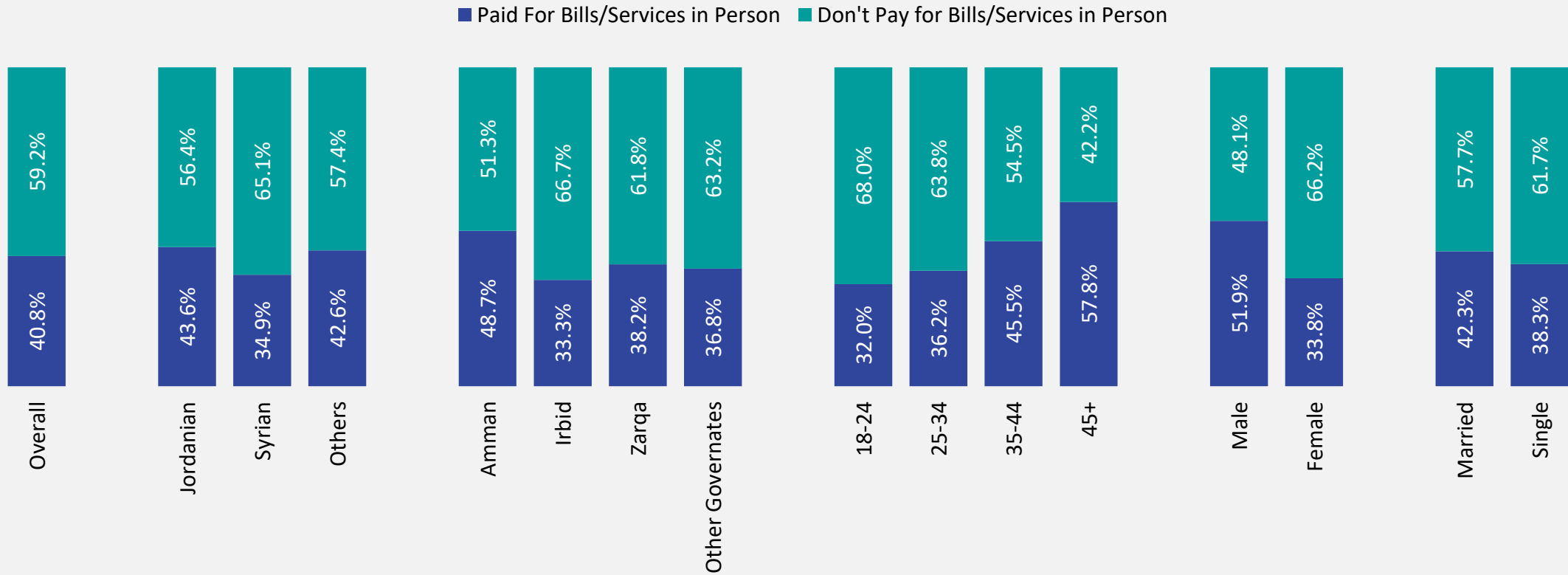
Q. Which of these government services/bills have you paid in person?



# Payments Made for Government Bills/Services

- Out of Financially Excluded Individuals N=211 -

## Payments Made for Government Bills/Services



Q. Have you ever paid for any government services or bills in person?

# General Digital Payment Users

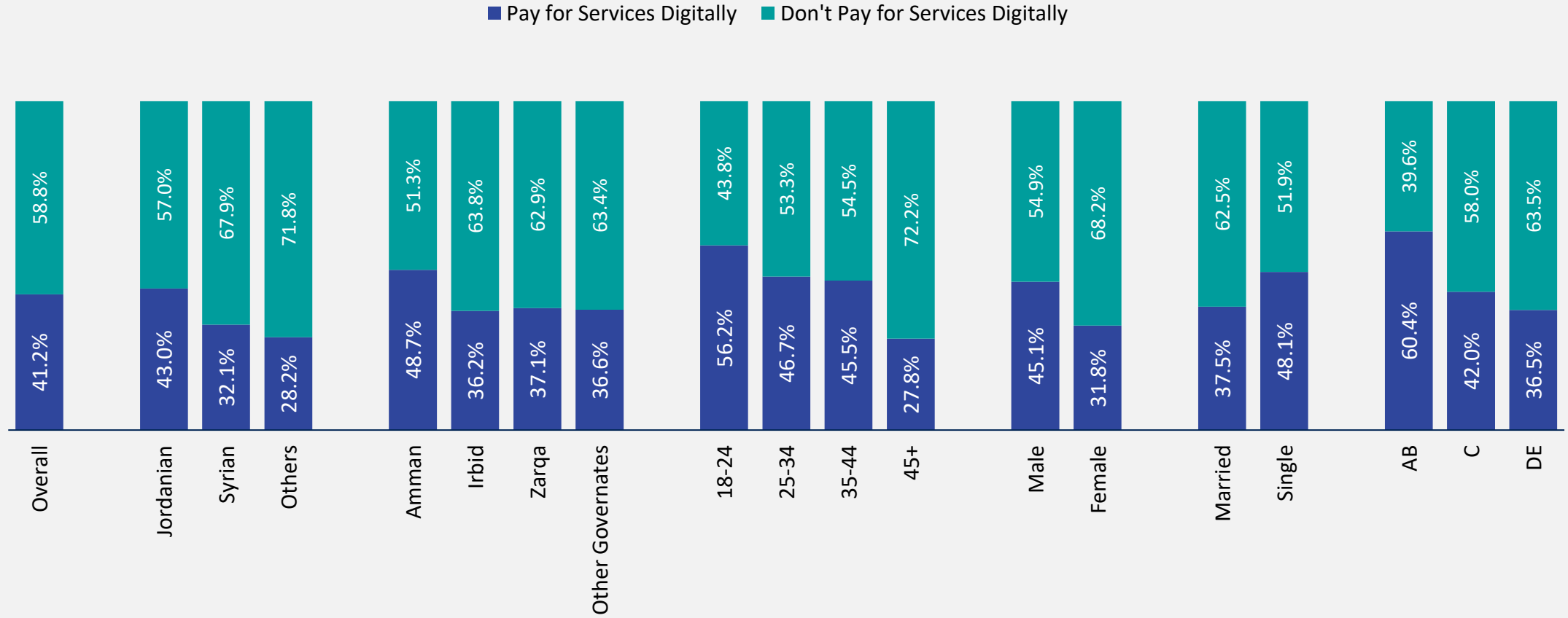
Out of Those Financially Included; N= 805



# Digital Payment Users in the Past Year

- Out of Financially Included Individuals N=805 -

## Digital Payment Users



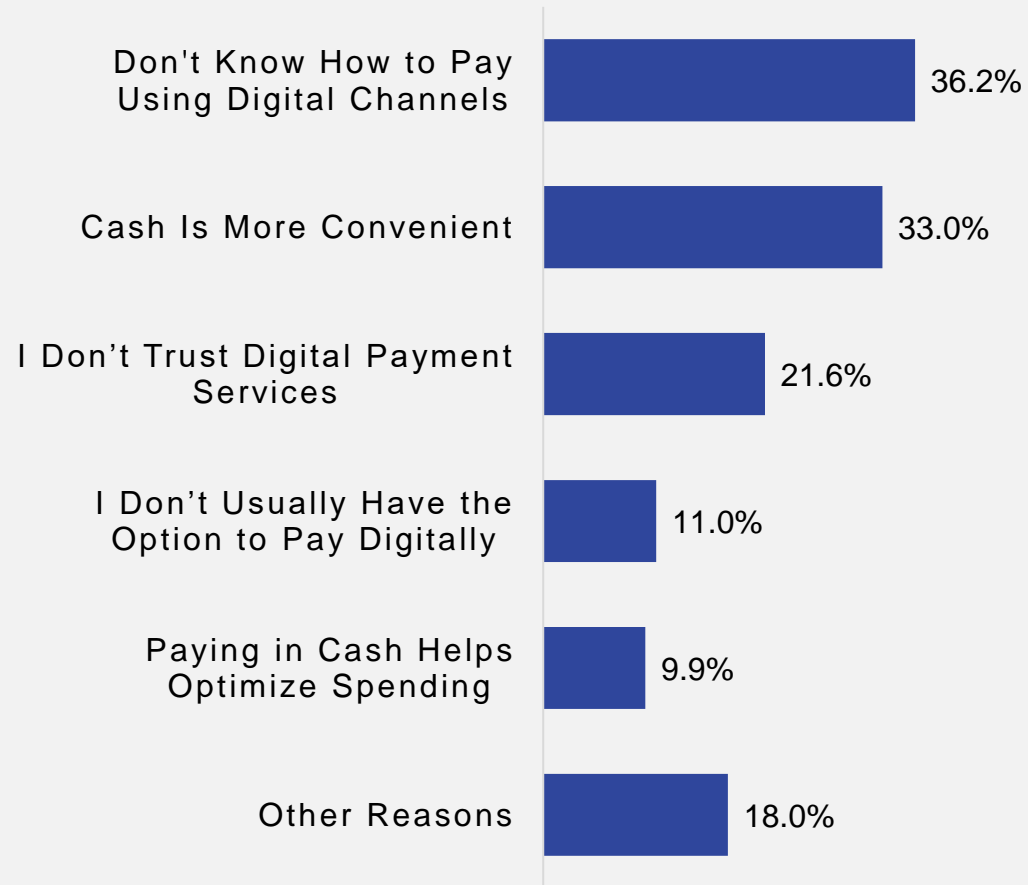
Q. Have you ever paid for a service digitally in the past 12 months?

# Reasons for Not Using Digital Payments

- Out of Financially Included Individuals Who Don't Use Digital Payments – N=473

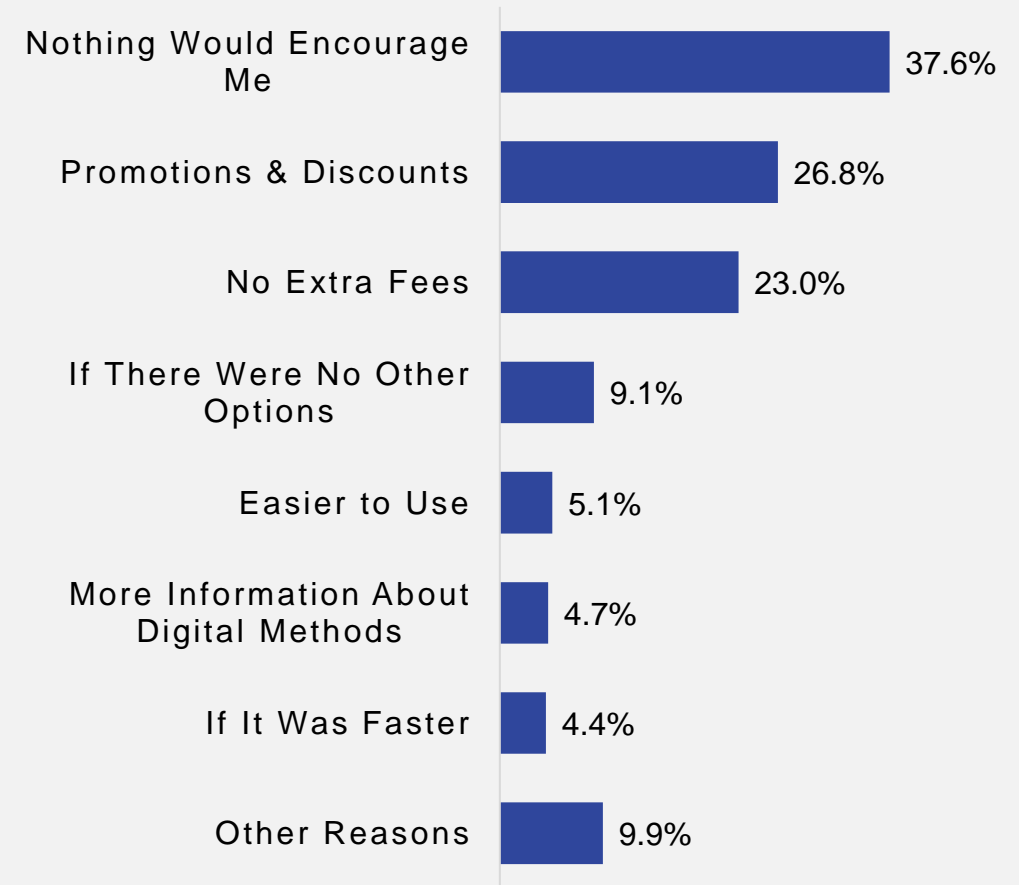
## Reasons For Not Using Digital Payments

Q. Please tell us why you don't pay using any digital channel?



## Ways to Encourage Digital Payment Usage

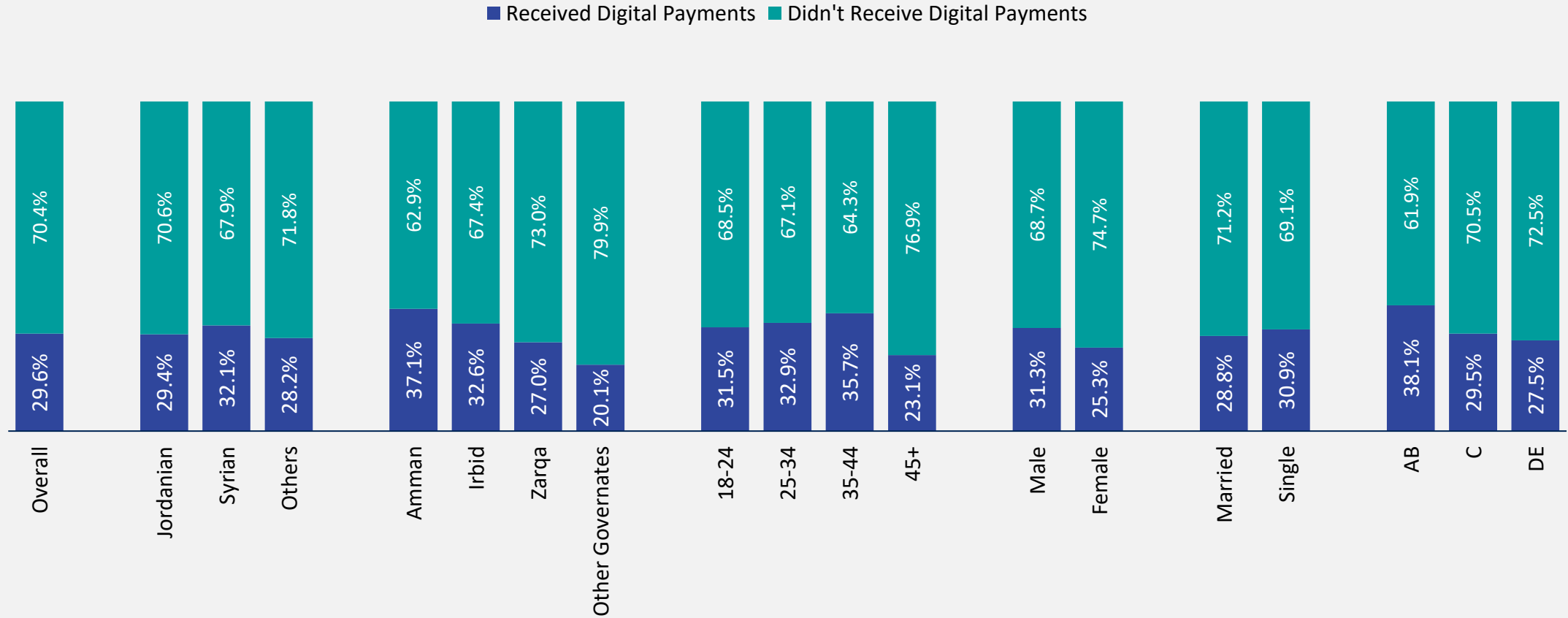
Q. What would encourage you to make payments using digital channels?



# Recipients of Digital Payments in the Past Two Years

- Out of Financially Included Individuals N=805 -

## Recipients of Digital Payments in the Past Two Years



Q. Have you ever received any payments digitally within the past two years?

# Government Service/Bill Payments

Out of Those Financially Included; N= 805

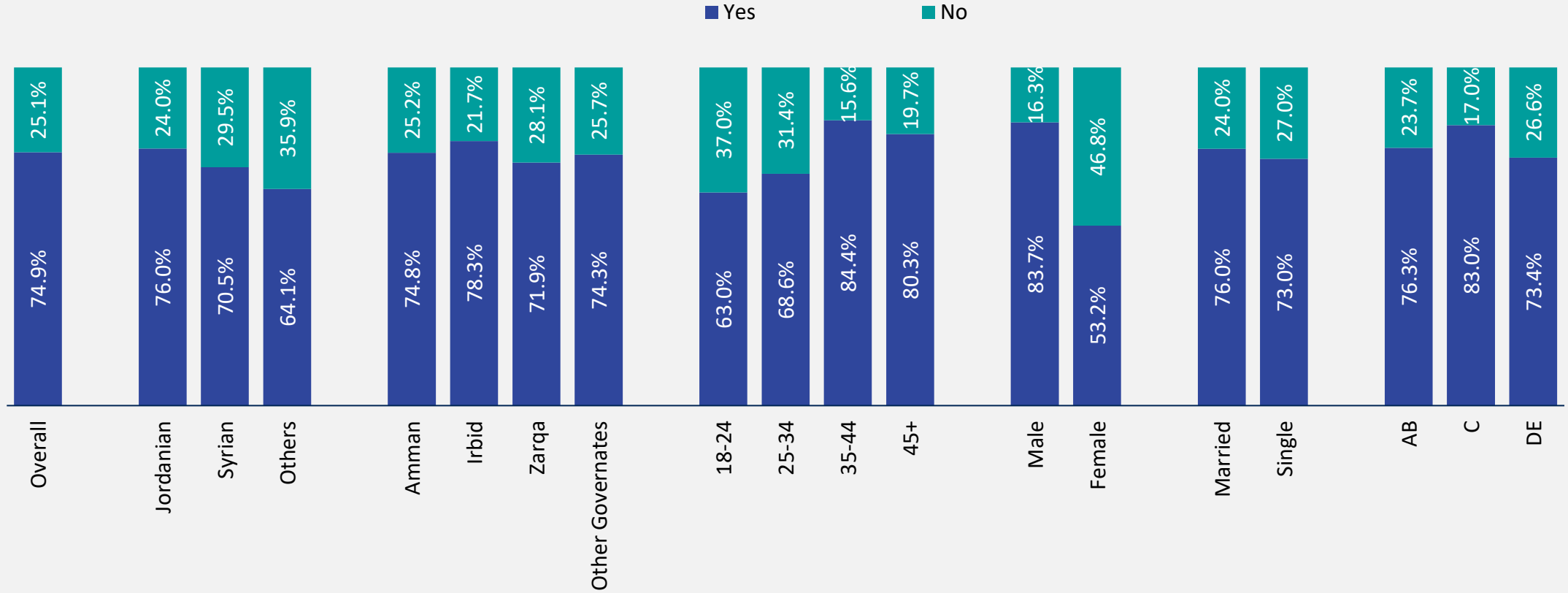


# Payments Made for Government Services/Bills at Location

- Out of Financially Included Individuals N=805 -

## Payments Made For Government Services/Bills at Location

Q. Have you ever paid for any government services or bills at location?



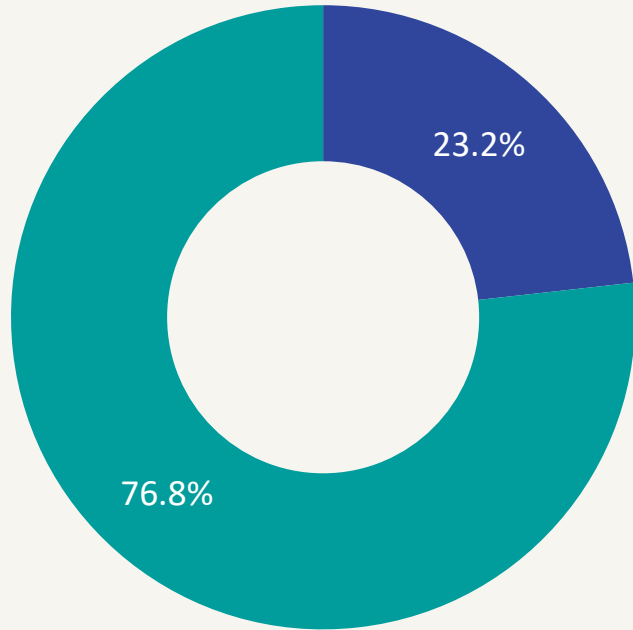


# Government Payments in the Past Two Years

- Out of Financially Included Individuals N=805 -

## Paid Digitally To Government Services

Q. Have you ever paid for a government service digitally in the past two years?

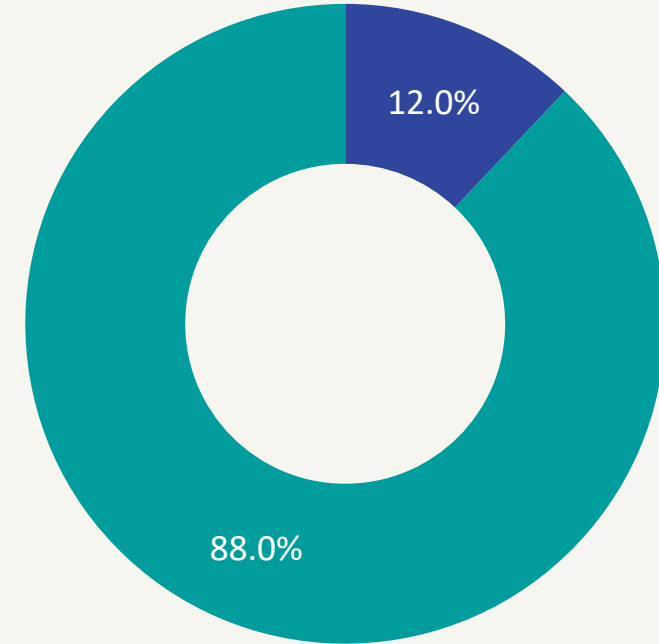


■ Paid Digitally to the Government

■ Don't Pay Digitally to the Government

## Received Payments From Government

Q. Are you a recipient of regular government payments or have you received any government payments in the past two years (tax refund, government aid, bread subsidies, social security payment, etc.)?



■ Received Government Payments

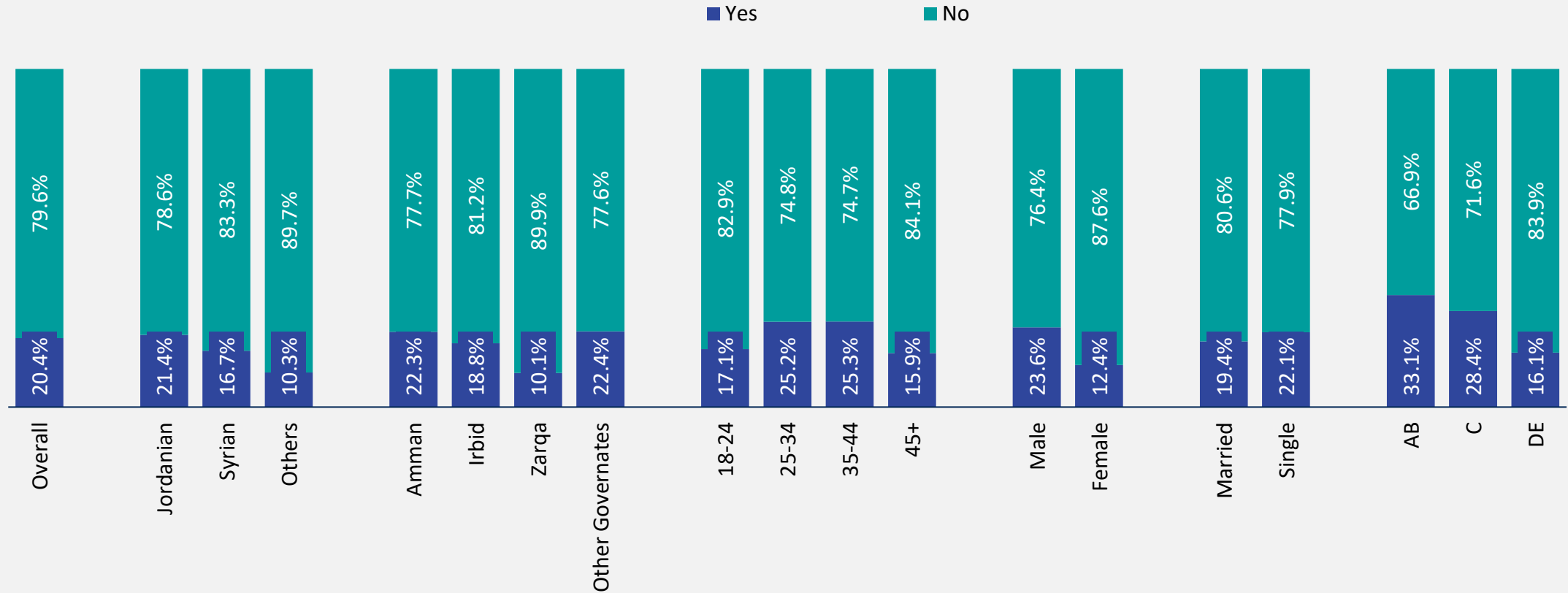
■ Don't Receive Government Payments

# Payments Made for Government Services/Bills Both at The Location & Digitally

- Out of Financially Included Individuals N=805 -

## Payments Made For Government Services/Bills Both at The Location & Digitally

Q. Have you ever paid for any government services or bills in person & digitally?



# Pay For Government Services/Bills at Location

Out of Those Who Are Financially Included & Pay Government Bills/Services in Person; N=603

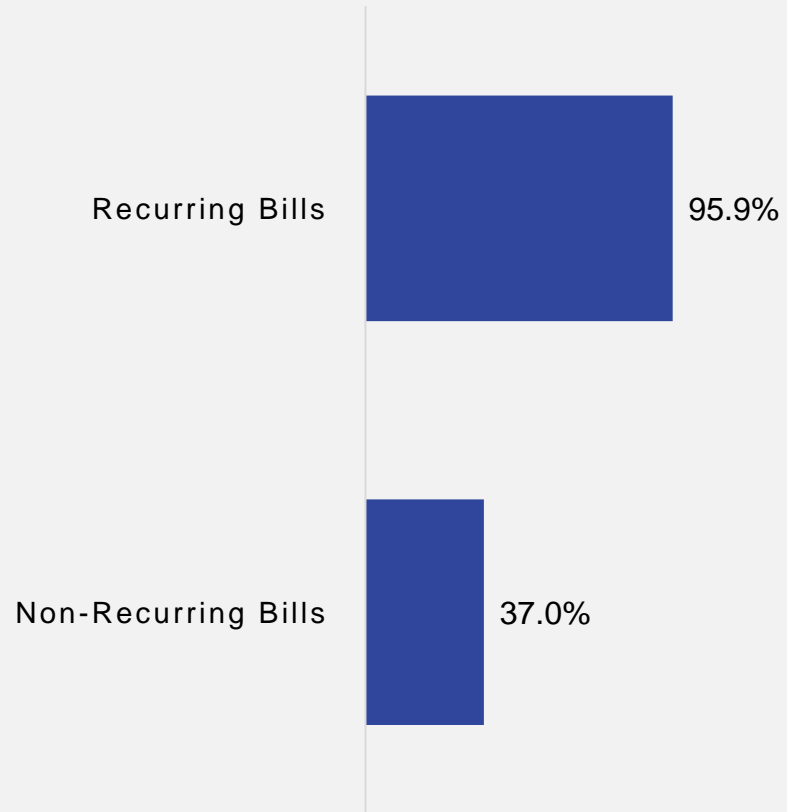


# Types of Bills Paid in Person for Government Services/Bills

- Out of Financially Included Individuals Who Make Government Payments in Person N=603 -

## Types of Government Services/Bills Paid in Person

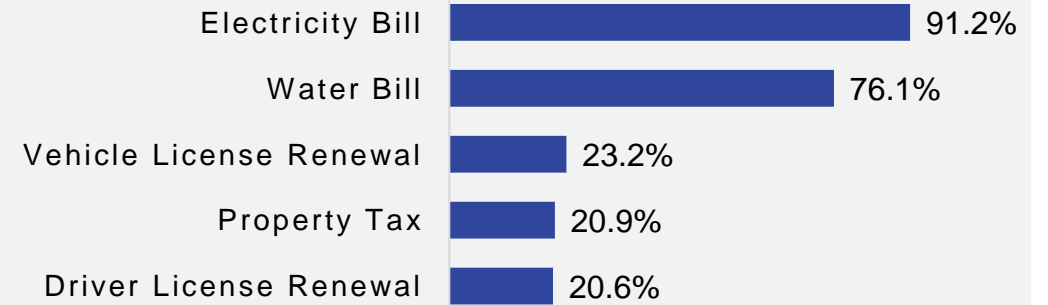
Q. Which of these government services/bills have you paid in person?



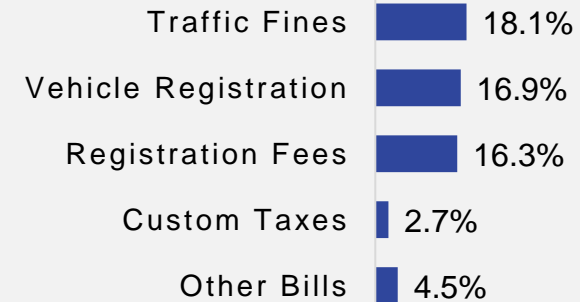
## Detailed Government Services/Bills Paid in Person

Q. Which of these government services/bills have you paid in person?

### Recurring Bills



### Non-Recurring Bills

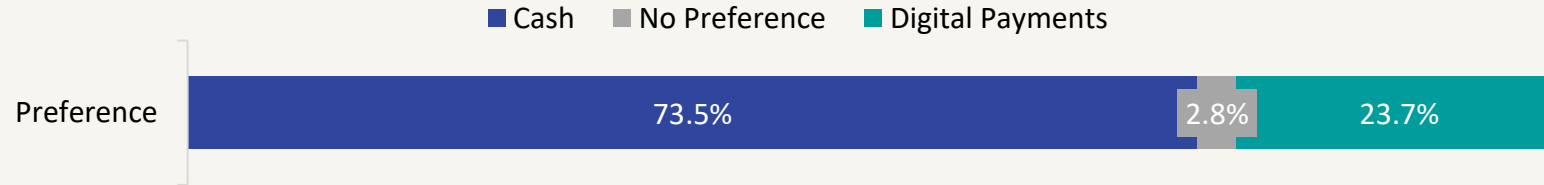


# Preferred Payment Method When Paying at Location

## Preferred Payment Method When Paying at The Location

Out of Those Who Pay Government Services/Bills at the location N=603

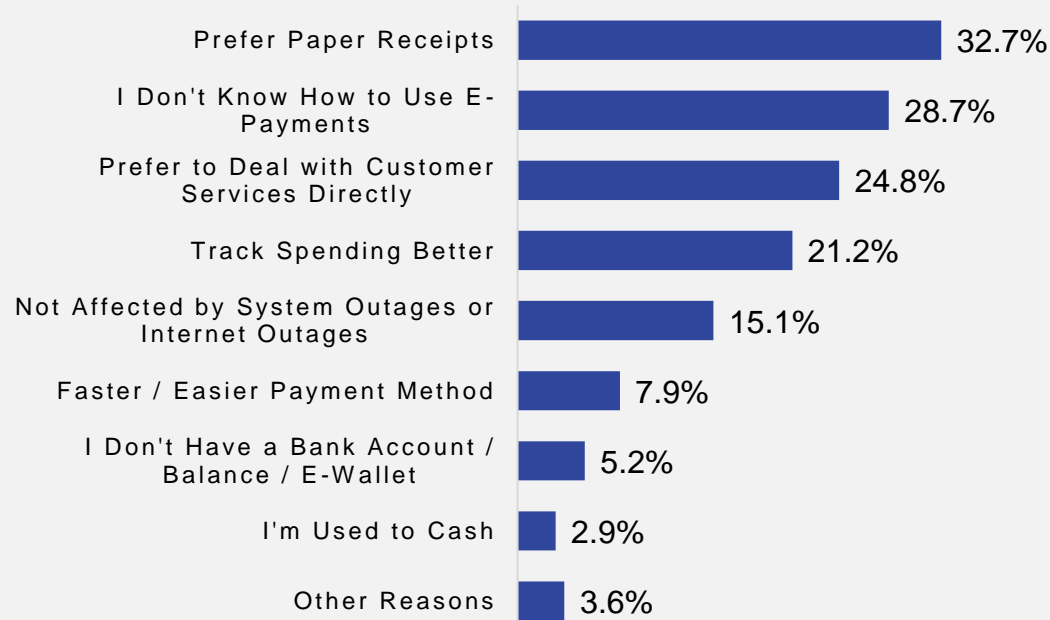
Q. When you pay at the location, what is your preferred payment method?



## Reasons For Preferring Cash

Out of Those Who Make Government Payments in Cash N=443

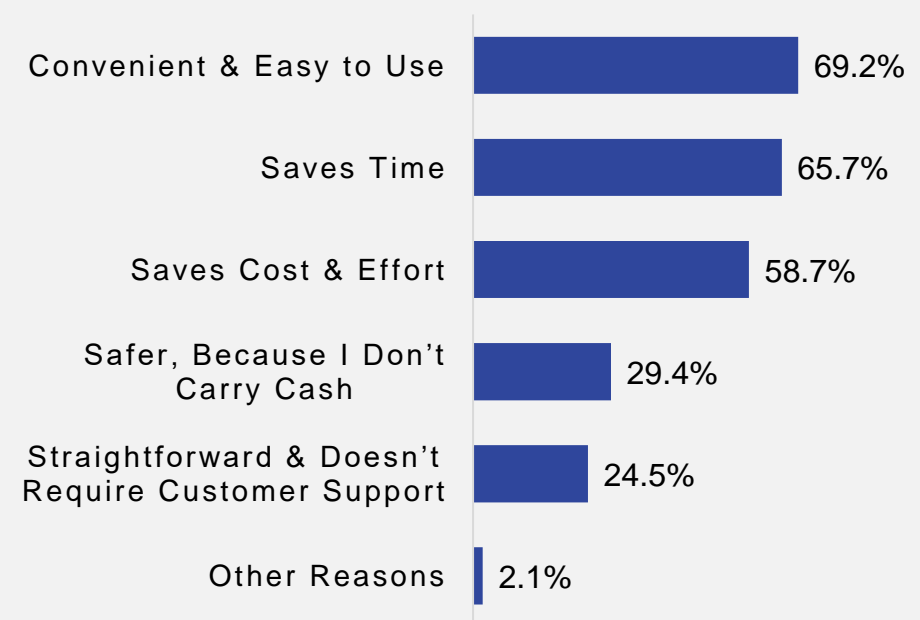
Q. Why do you prefer to pay in cash?



## Reasons For Preferring Digital Payments

Out of Those Who Make Government Payments Digitally N=143

Q. Why do you prefer to pay digitally?

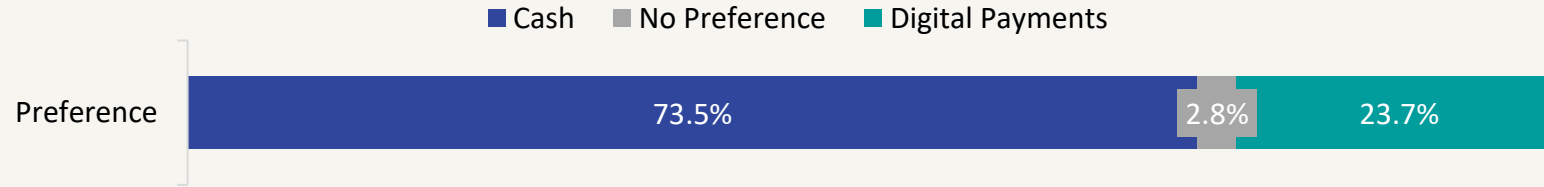


# Payment Preferences for Government Bills versus Methods Used

## Preferred Payment Method When Paying at The Location

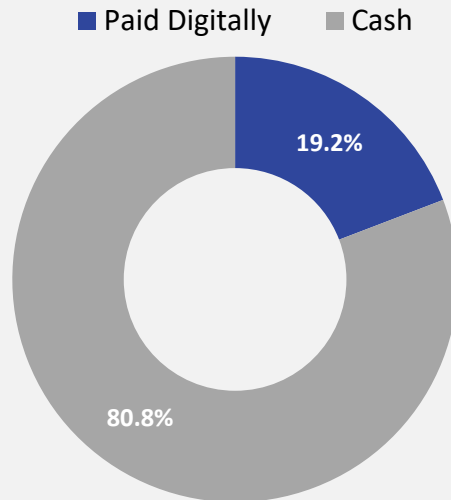
Out of Those Who Pay for Government Services/Bills at the location N=603

Q. When you pay at the location, what is your preferred payment method?



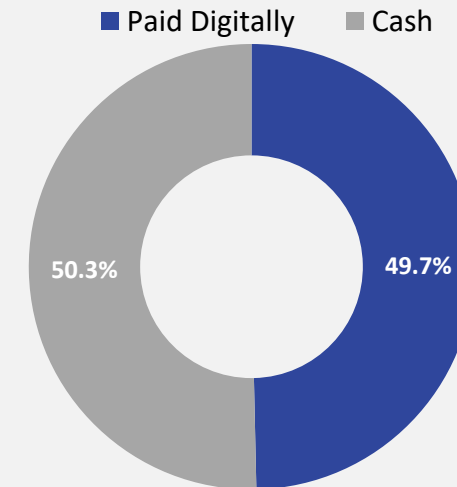
## Those Who Prefer To Pay with Cash

Q. Have you ever paid for a government service digitally in the past two years?



## Those Who Prefer Digital Payments

Q. Have you ever paid for a government service digitally in the past two years?

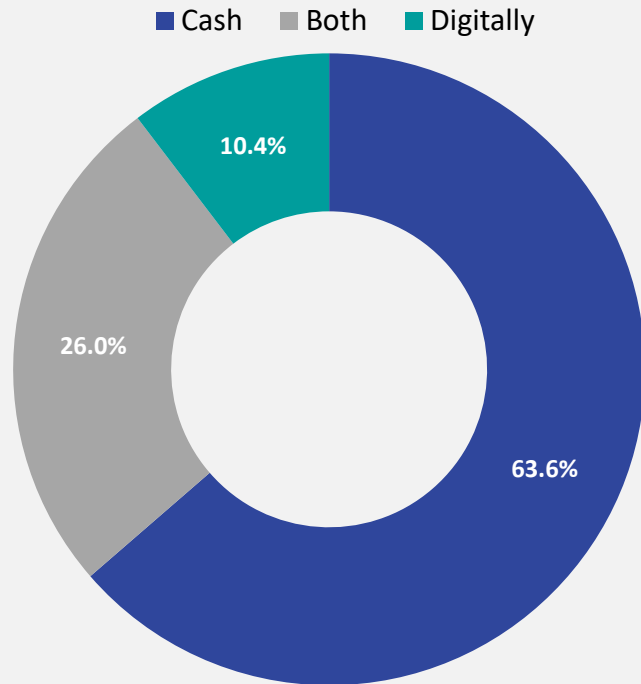


# Payment Methods Offered at Location

## Payment Methods Offered at Location for Recurring Bills

Out of Financially Included Individuals Who Pay Recurring Bills N= 578

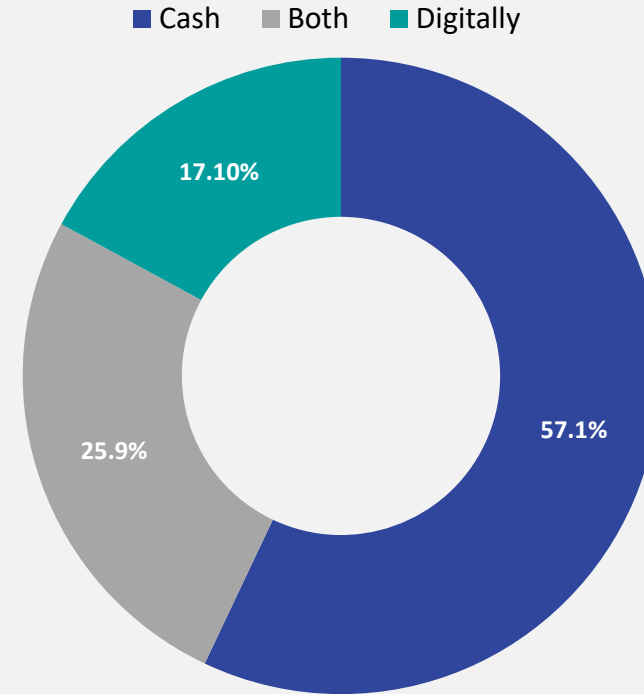
Q. What are the usual payment methods that are offered when paying for each of the following recurring services?



## Payments Method Offered at Location for Non-Recurring Bills

Out of Financially Included Individuals Who Pay Non-Recurring Bills N= 223

Q. What are the usual payment methods that are offered when paying for each of the following non-recurring services?

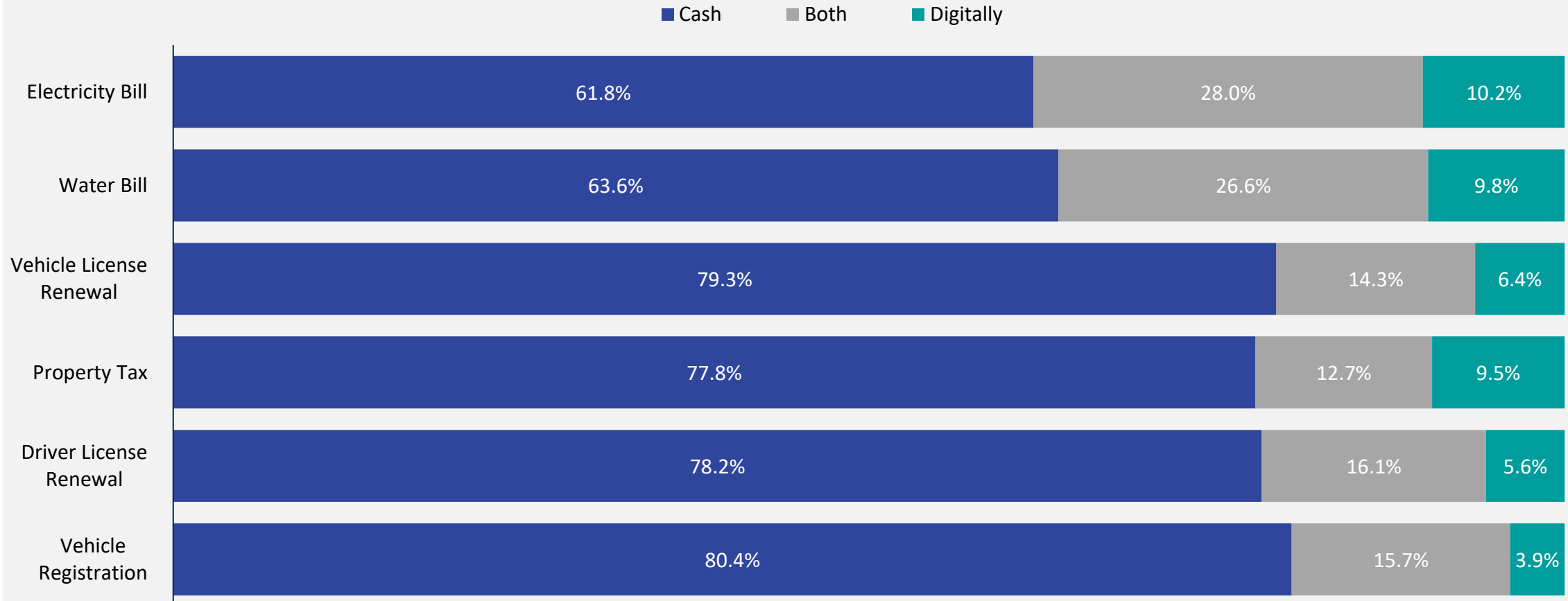


# Payment Methods Offered When Paying Recurring Bills in Person

- Out of Financially Included Individuals Who Pay Recurring Bills N= 578 -

## Payments Methods Offered When Paying Recurring Bills at Location

Q. What are the usual payment methods that are offered when paying for each of the following services?





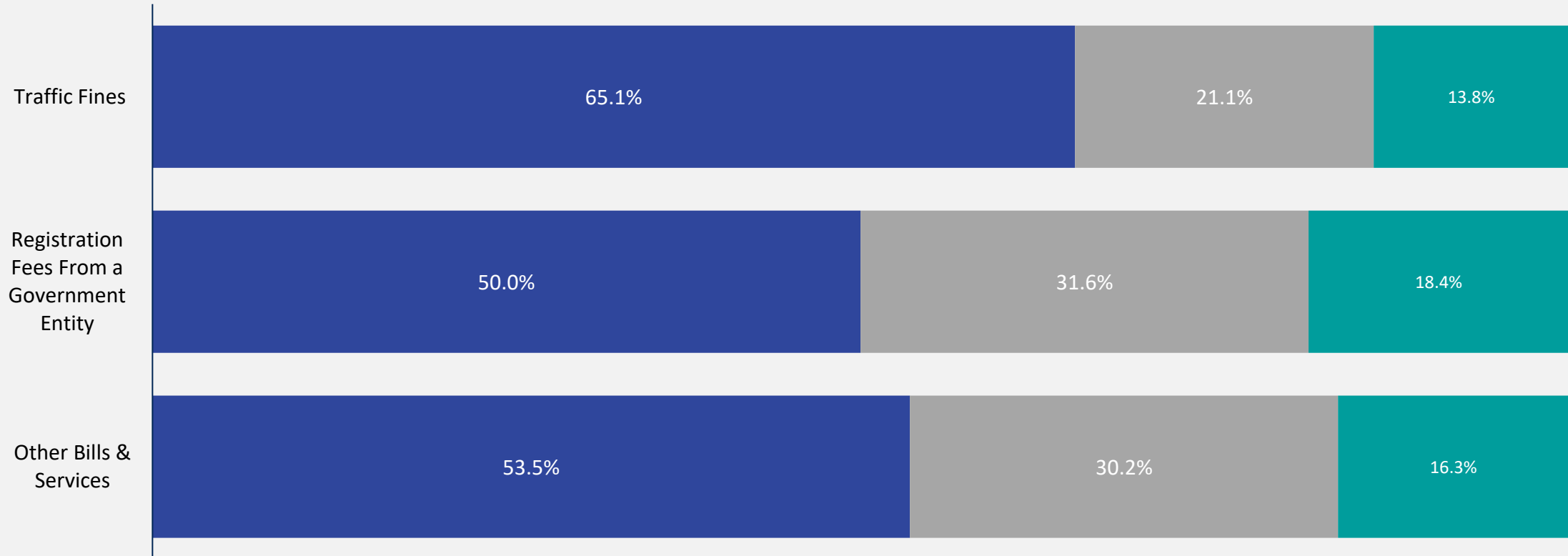
# Payment Methods Offered When Paying Non-Recurring Bills in Person

- Out of Financially Included Individuals Who Pay Non-Recurring Bills N= 223 -

## Payments Methods Offered When Paying for Non-Recurring Bills at Location

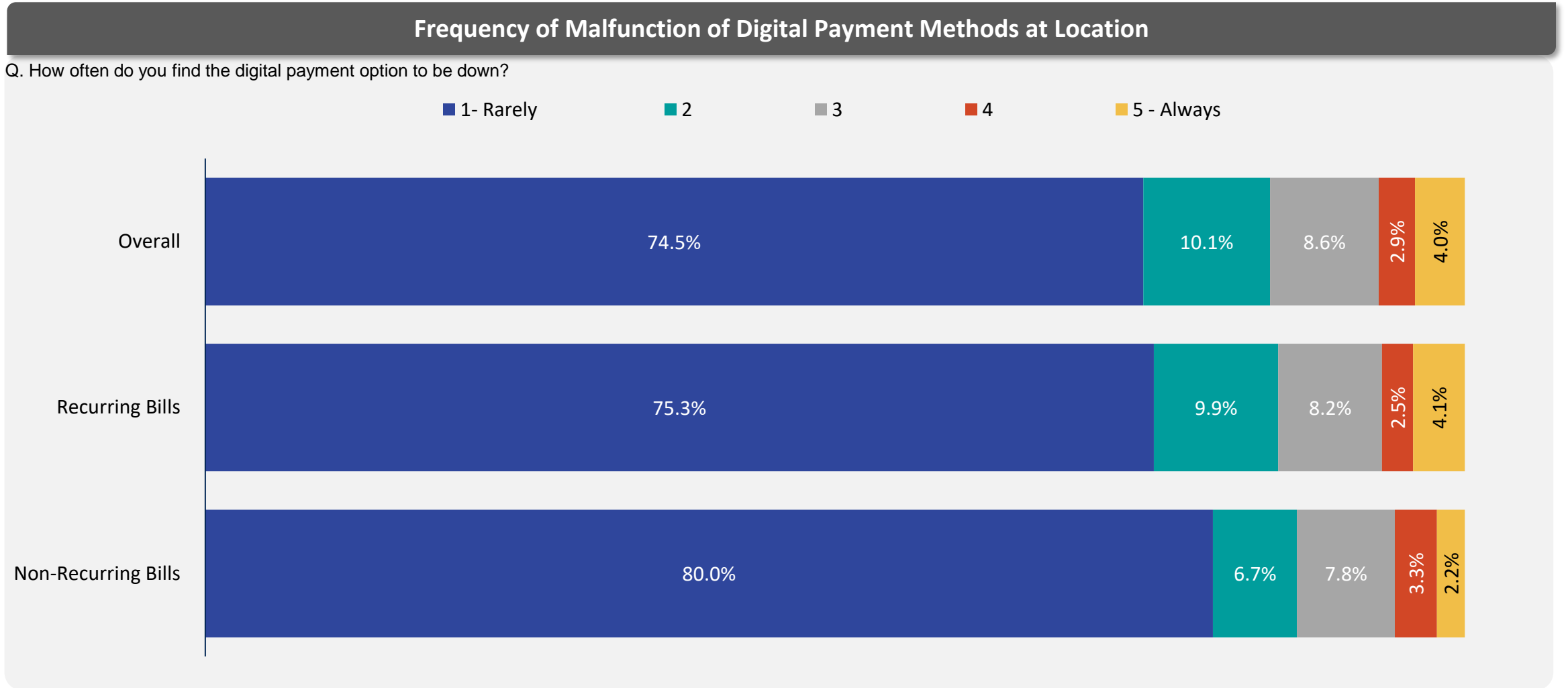
Q. What are the usual payment methods that are offered when paying for each of the following services?

■ Cash ■ Both ■ Digitally



# Frequency of Malfunction of Digital Payment Methods at Location

- Out of those that pay for Government Bills/Services Digitally In At Location N =246 -

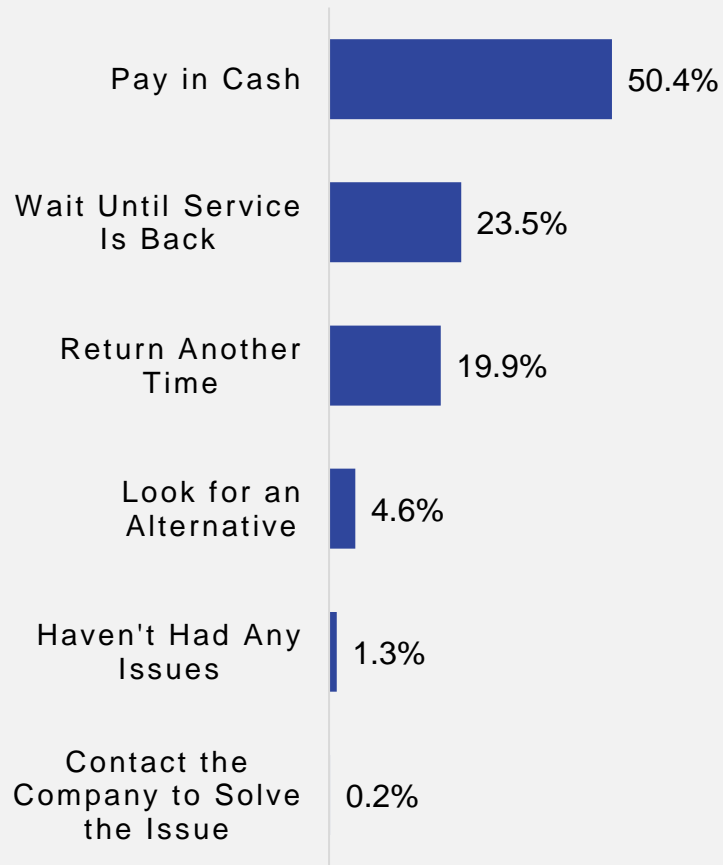


# Alternative Payment Methods When Digital Channel is Down at Location

- Out of those who pay for Government Bills/Services at Location N =603 -

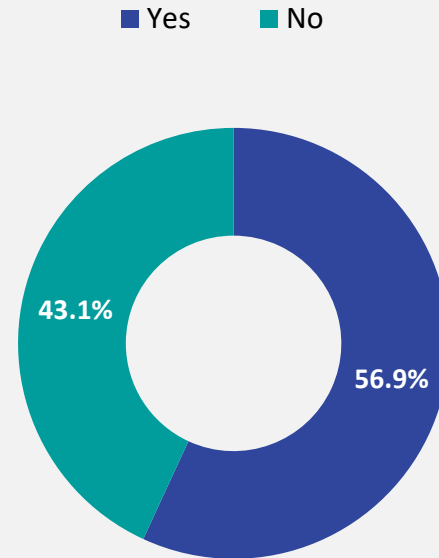
## Payment Channel Alternatives

Q. How do you proceed with the payments when the digital payment channel is down?



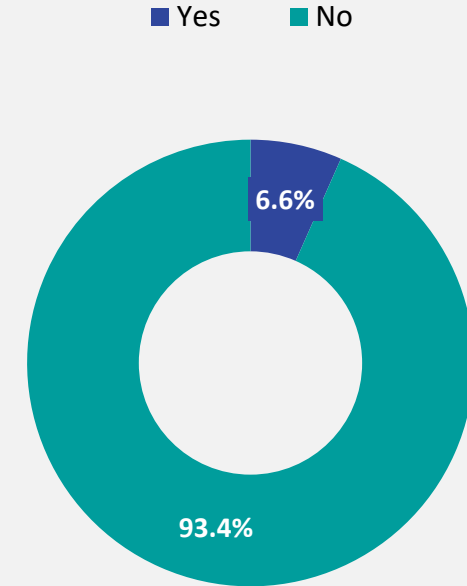
## Channel Problem Occurrence

Q. Do you think this problem happens more at government agencies than at private entities?



## Bill Information

Q. Have you ever made a government payment without being presented with the breakdown of the bill?



# Pay For Government Services/Bills Digitally

Out of Those Who Are Financially Included & Pay Government Bills/Services Digitally; N=187

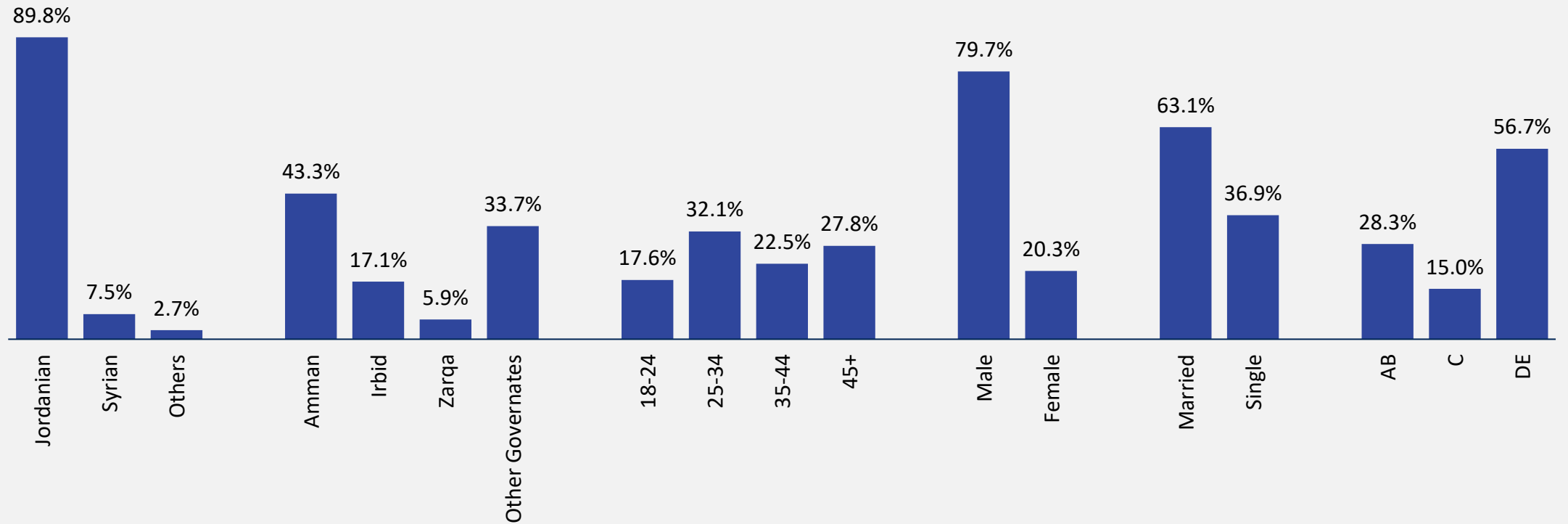


# Profile of Digital Payment Users for Government Services/Bills

## Profile of Digital Payment Users for Government Services/Bills

Out of Those Who Use Digital Channels for Government Payments N=187

Q. Have you ever paid for a government service digitally in the past two years?

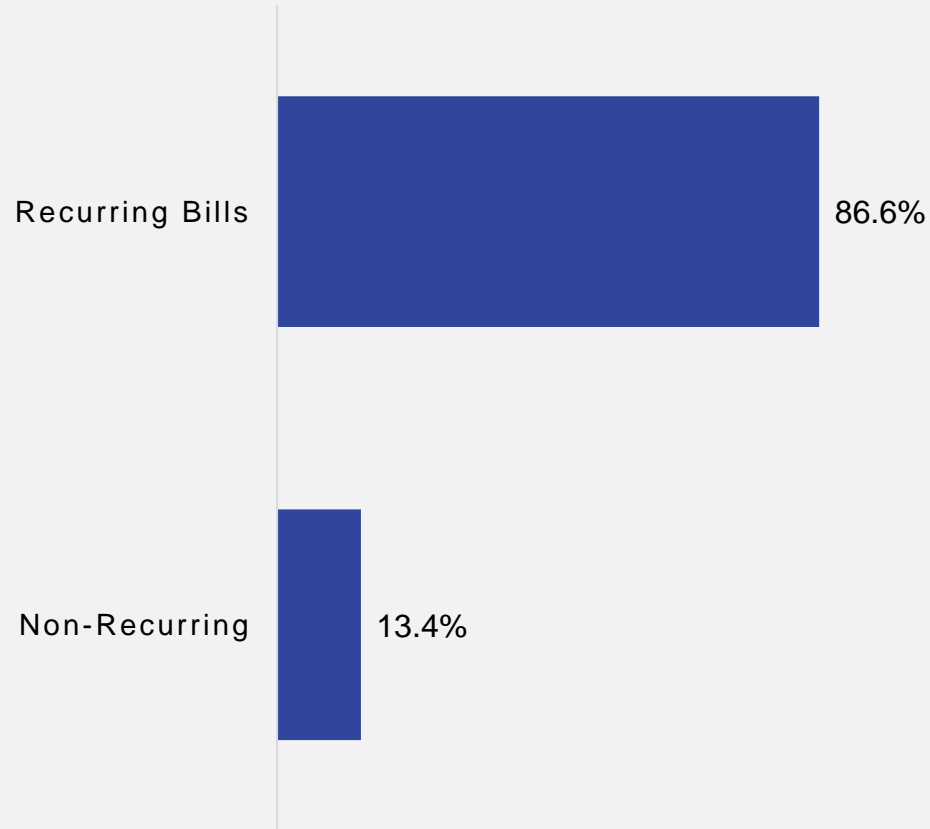


# Types of Government Services/Bills Paid (Using Digital Channels)

## Types of Government Services/Bills Paid Digitally

Out of Those Who Pay Government Bills Digitally N= 187

Q. Which of the following government-related payments have you paid digitally in the past two years?

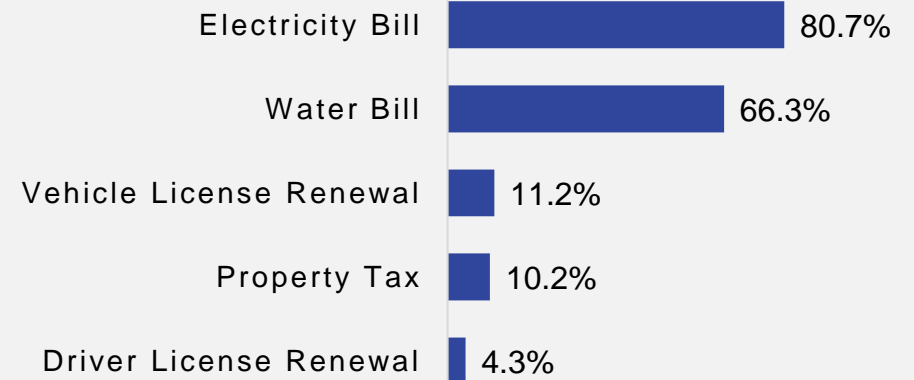


## Types of Government Services/Bills Paid Digitally

Out of Those Who Pay Government Bills Digitally N= 187

Q. Which of the following government-related payments have you paid digitally in the past two years?

### Recurring Bills



### Non-Recurring Bills

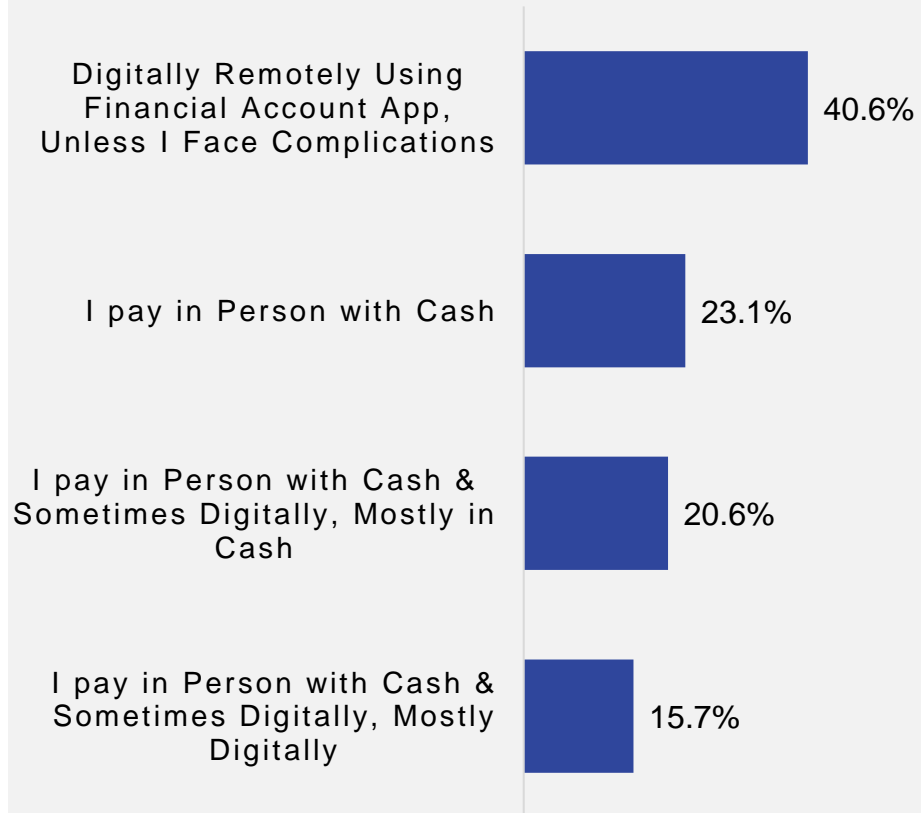


# Payment Methods For Recurring & Non-Recurring Government Services/Bills

## Payment Methods of Recurring Government Services/Bills

Out of Those Who Pay Recurring Government Bills Digitally N=160

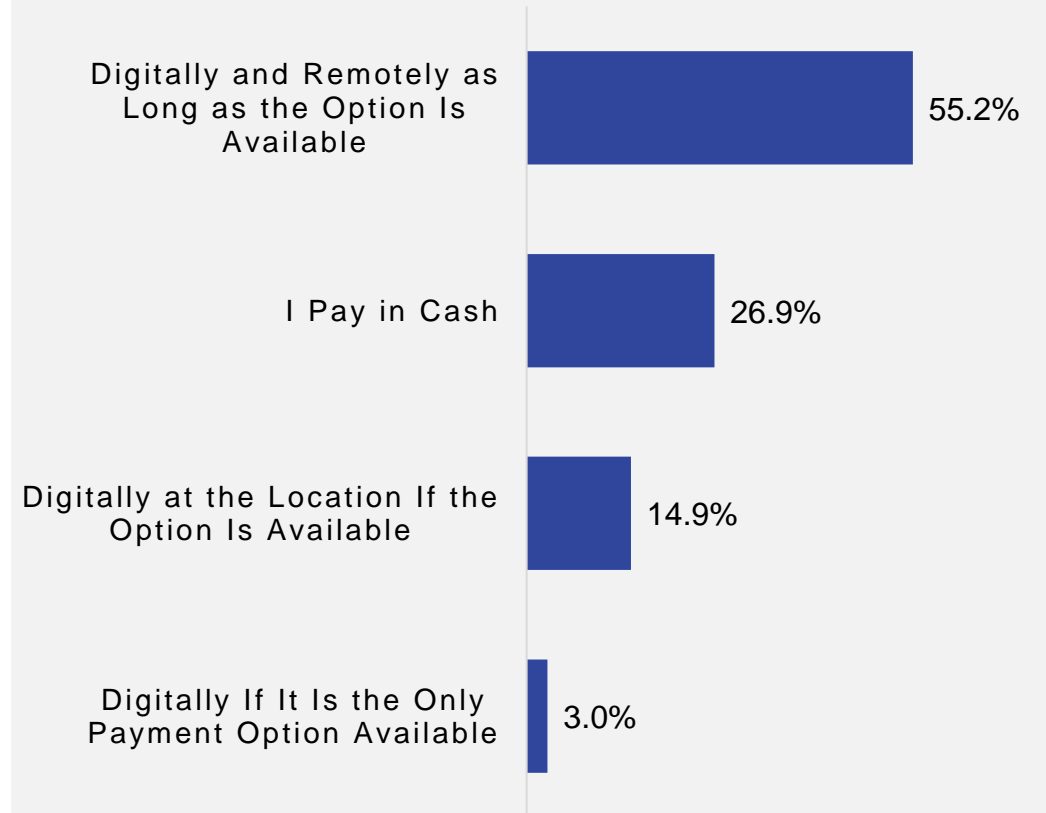
Q. How do you usually pay for the recurring government services?



## Payment Methods of Non-Recurring Government Services

Out of Those Who Pay Non-Recurring Government Bills Digitally N=67

Q. How do you usually pay for non-recurring government services?

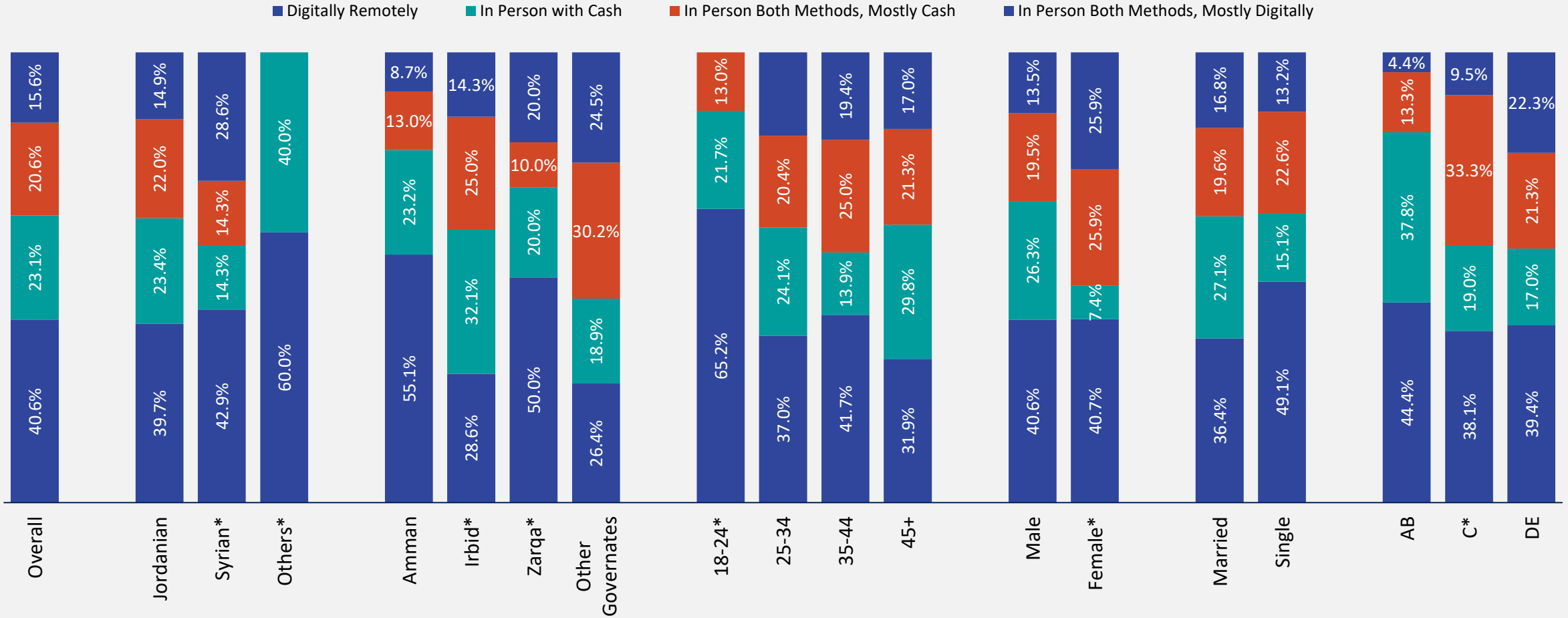


# Payment Methods For Recurring Government Services/Bills by Demographics

## Payment Methods of Recurring Government Services/Bills

Out of Those Who Pay Recurring Government Bills Digitally N=160

Q. How do you usually pay for recurring government services?



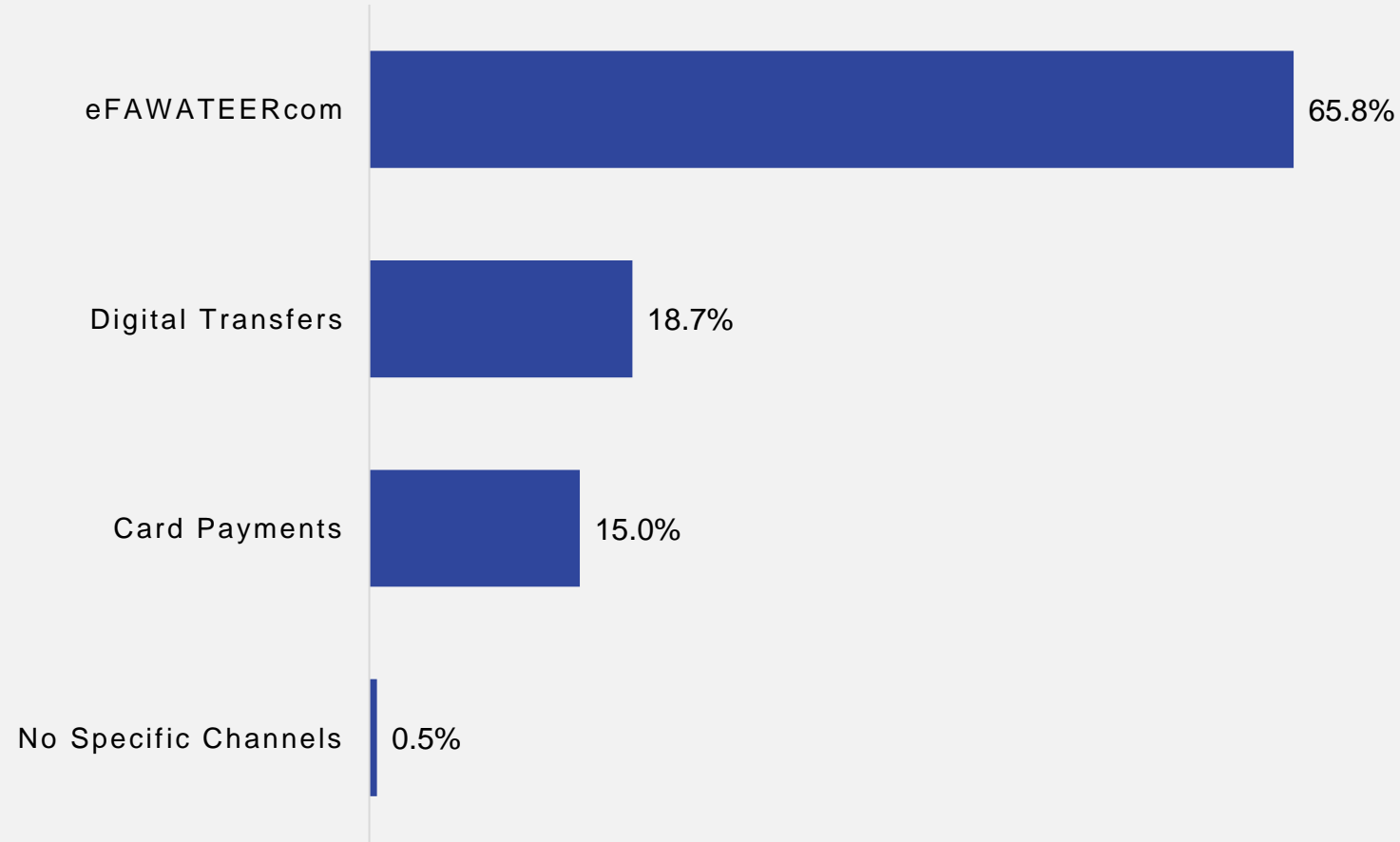


# Preferred Digital Methods for Paying Government Services/Bills

## Preferred Digital Methods

Out of Those Who Pay Government Bills Digitally, N=187

Q. What is your favorite digital payment method for paying for government services?

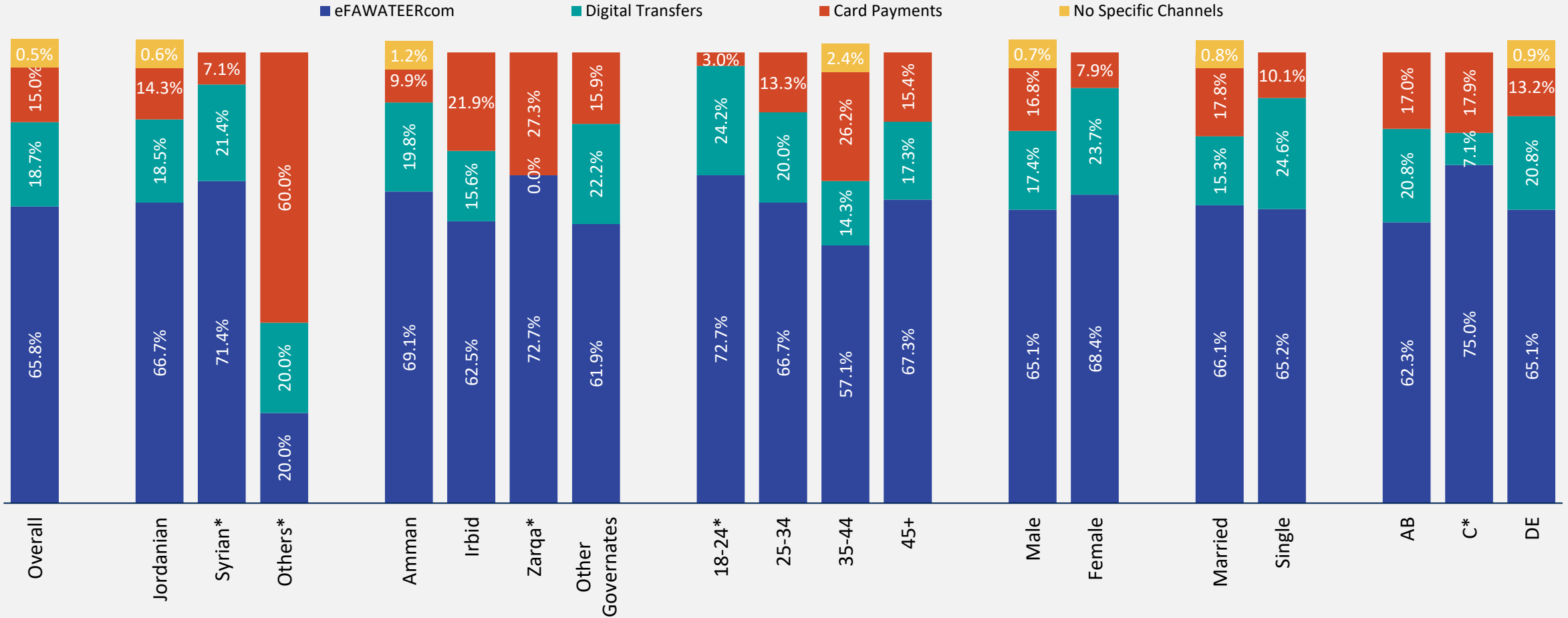


# Preferred Digital Methods for Paying Government Services/Bills by Demographics

## Preferred Digital Methods

Out of Those Who Pay Government Bills Digitally, N=187

Q. What is your favorite digital payment method when it comes to paying for government services?



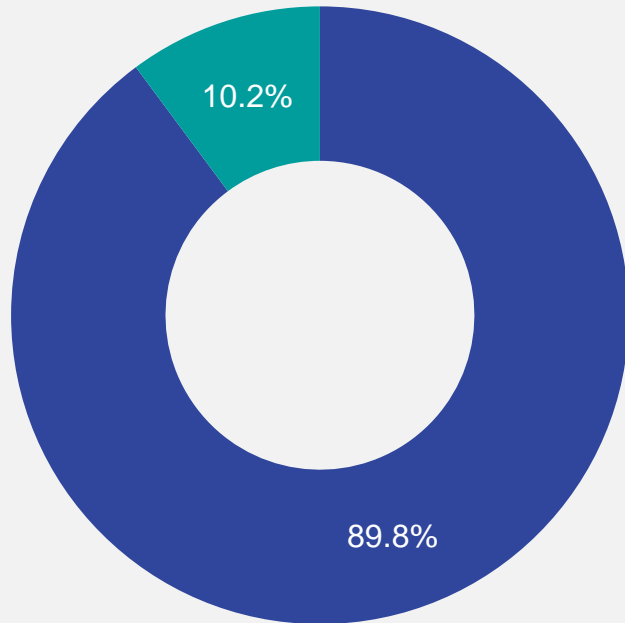
# Issues Faced When Paying Recurring Bills Digitally

## Issues Faced When Paying Digitally

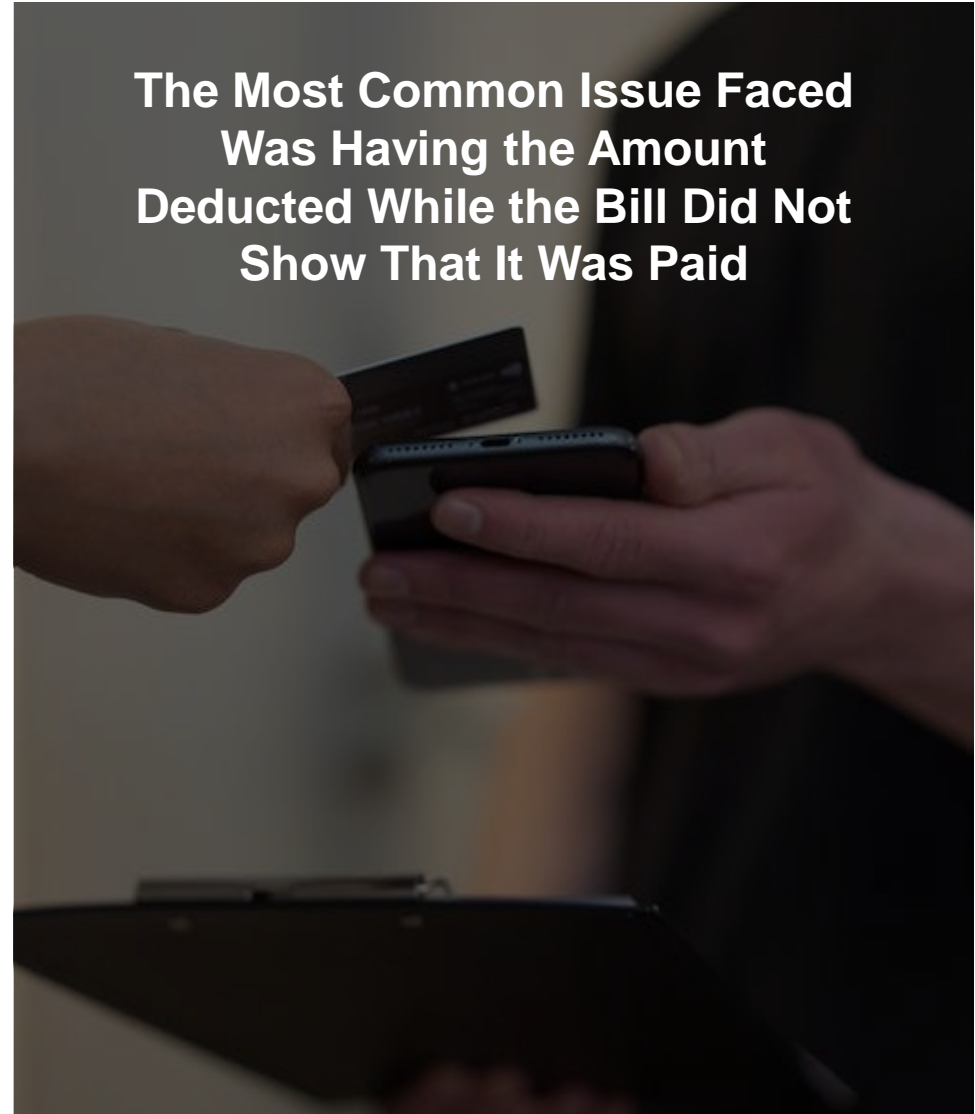
Out of Those Who Pay Recurring Bills Digitally N = 187

Q. Have you faced any of the below issues when digitally paying your regular bills?

■ Never Faced Issues    ■ Did Face Issues



**The Most Common Issue Faced Was Having the Amount Deducted While the Bill Did Not Show That It Was Paid**



# Don't Pay For Government Services/Bills Digitally

Out of Those Who Are Financially Included & Don't Pay for Government Services Digitally; N=145

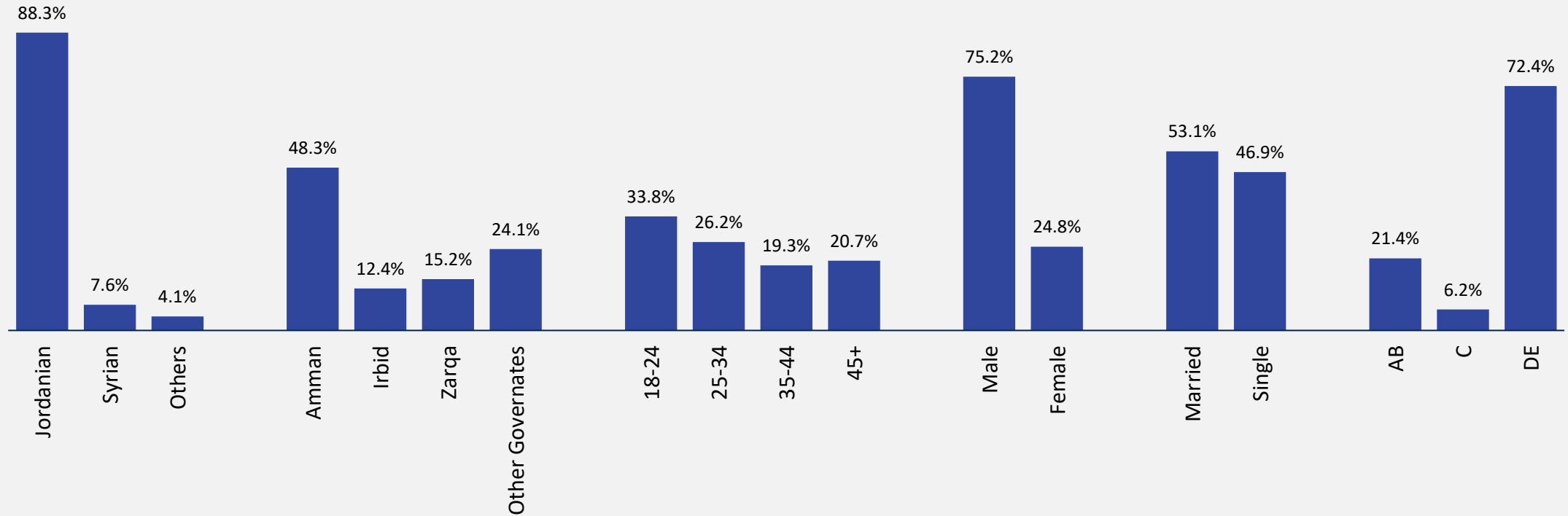


# Profile of Those Who Don't Pay for Government Services/Bills Digitally

## Digital Payers for Non-Government Entities

Out Of Those Who Have Made Government Payments but Not Digitally, N= 145

Q. Have you ever paid for a government service digitally in the past two years?

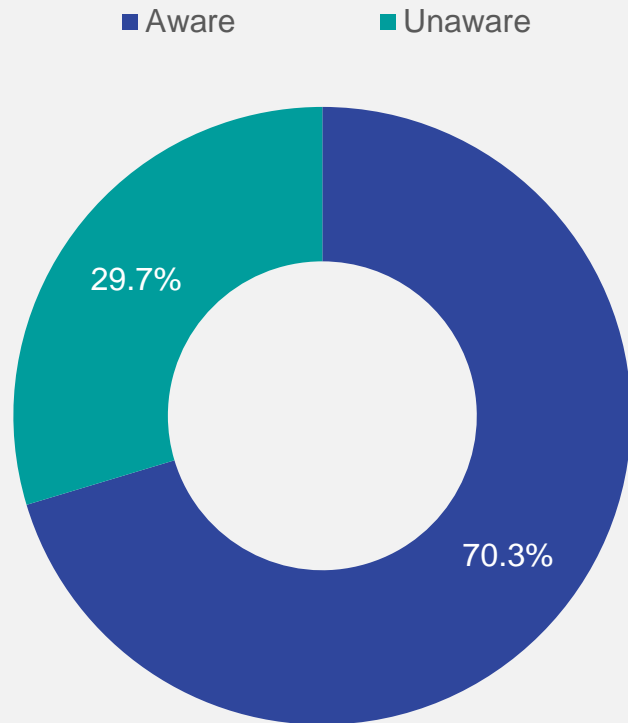


# Awareness & Reasons of Those Who Don't Pay for Government Services/Bills Digitally

## Awareness of Government Digital Payments

Out Of Those Who Have Made Government Payments but Not Digitally, N=145

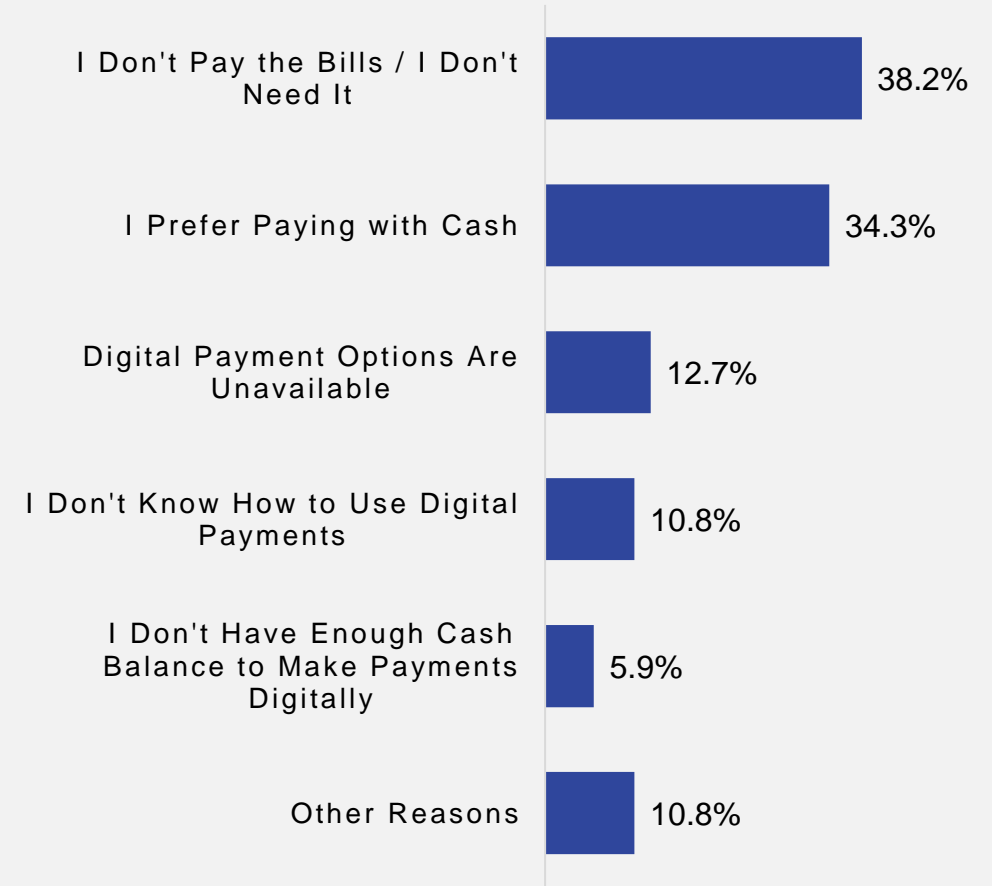
Q. Are you aware of any digital payments that you can make to any government entity?



## Reasons For Not Paying Digitally for Government Services

Out of those who Use Digital Payments to Non-Government Entities, N=102

Q. Why haven't you made any digital payments to government entities in the past two years?

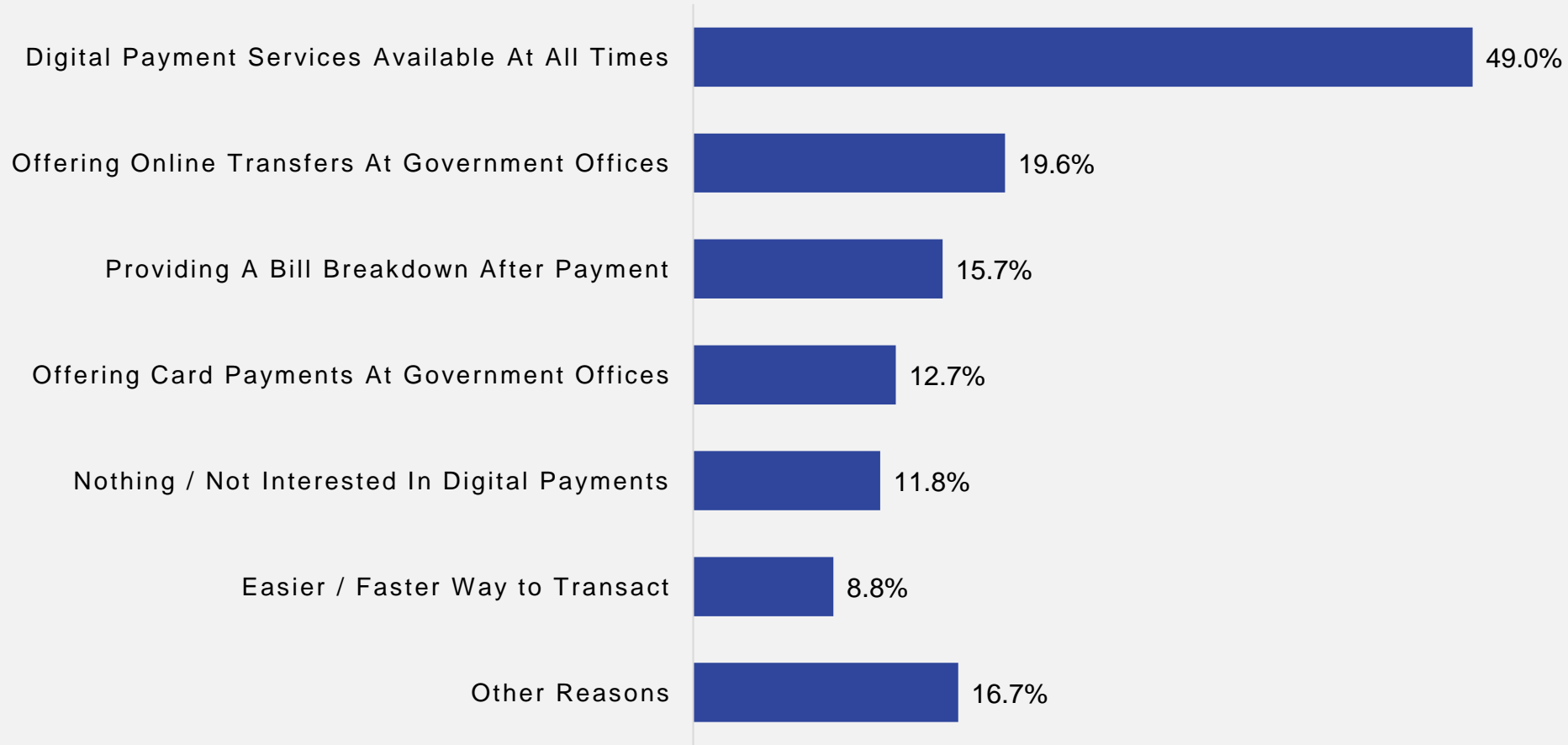


# How to Encourage People Who Don't Pay for Government Services/Bills Digitally

## Encouraging the Use of Digital Government Payments

Out of Those Who Use Digital Payments to Pay for Non-Government Entities, N=102

Q. What would encourage you to make digital payments to government entities?

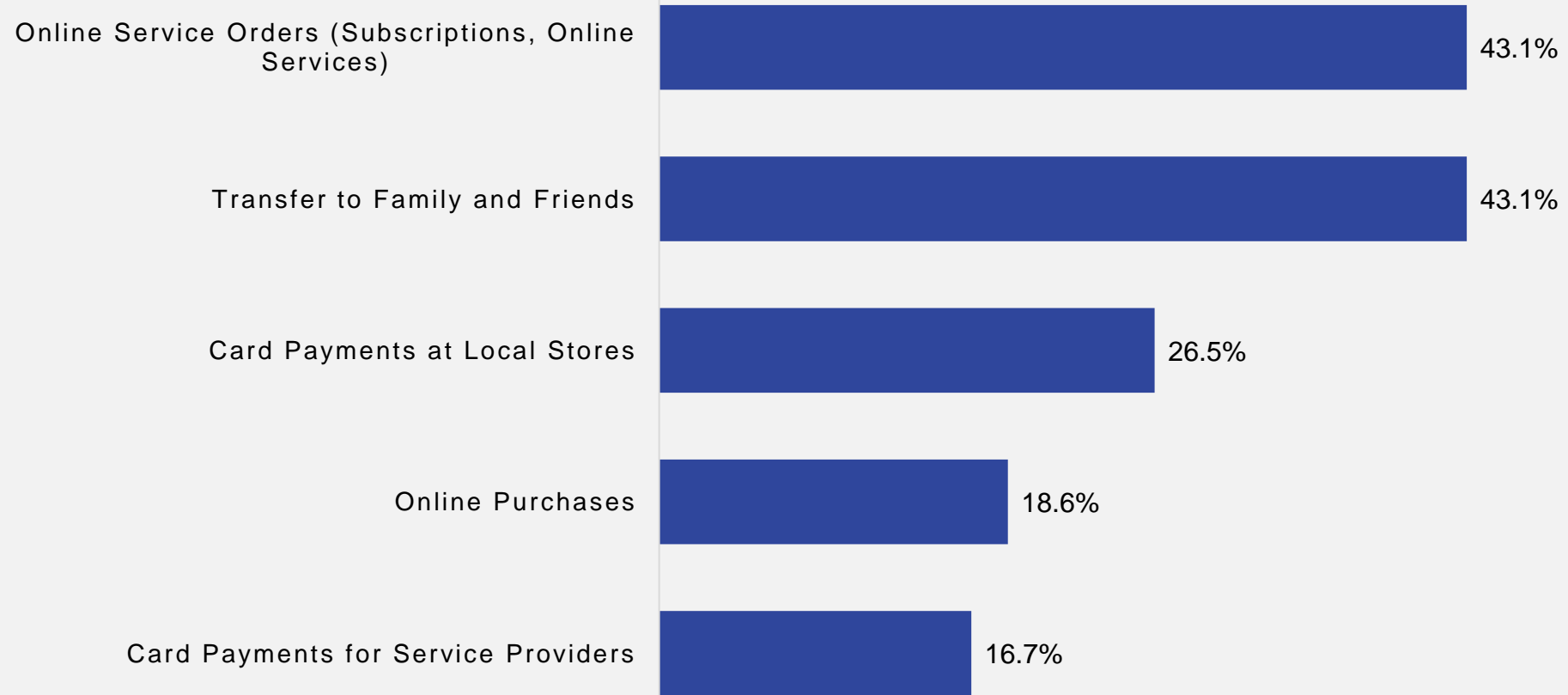


# Digital Payments for Non-Government Entities

## Types of Non-Government Transactions

Out of Those Who Use Digital Payments to Non-Government Entities, N=102

Q. Please tell us where you have made transactions with non-government entities.





# Receive Payments from Government Entities Digitally

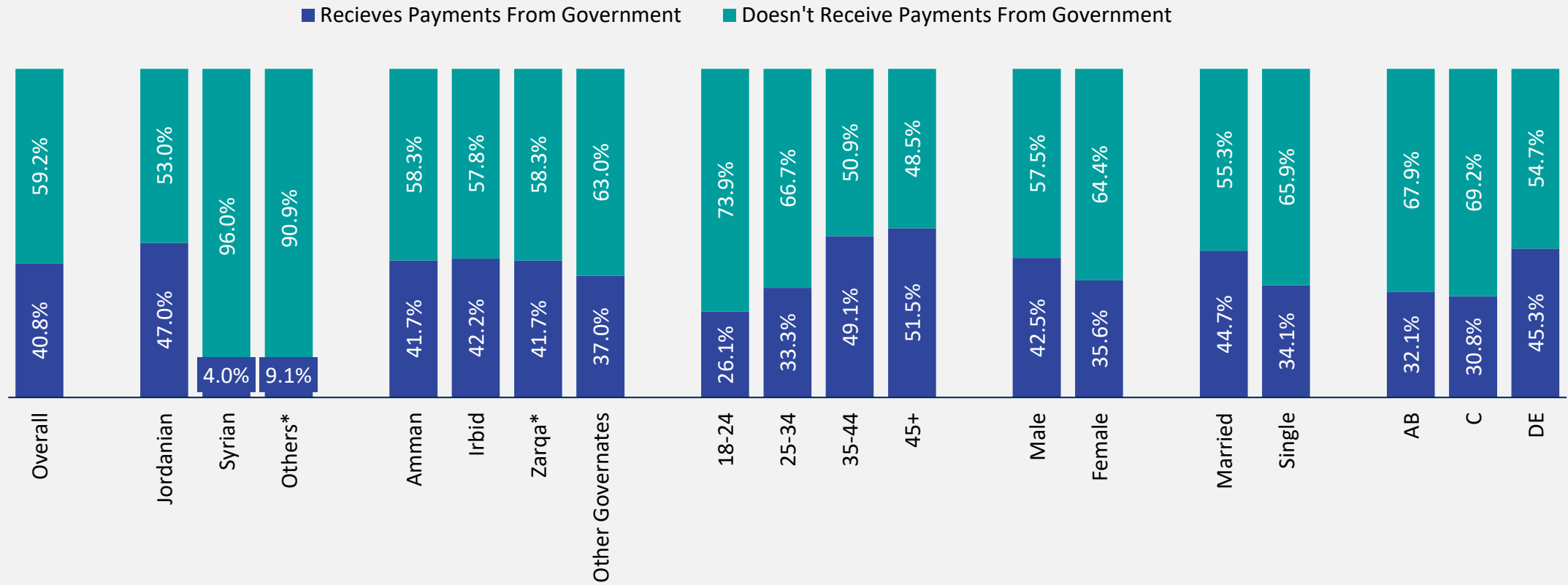
Out of Those Who Are Financially Included & Received Government Payments Digitally; N= 97



# Financially Included – Government Payments Received

Out of Those Who Ever Received Any Payments Digitally Within the Past Two Years, N=238

## Recipients of Digital Payments



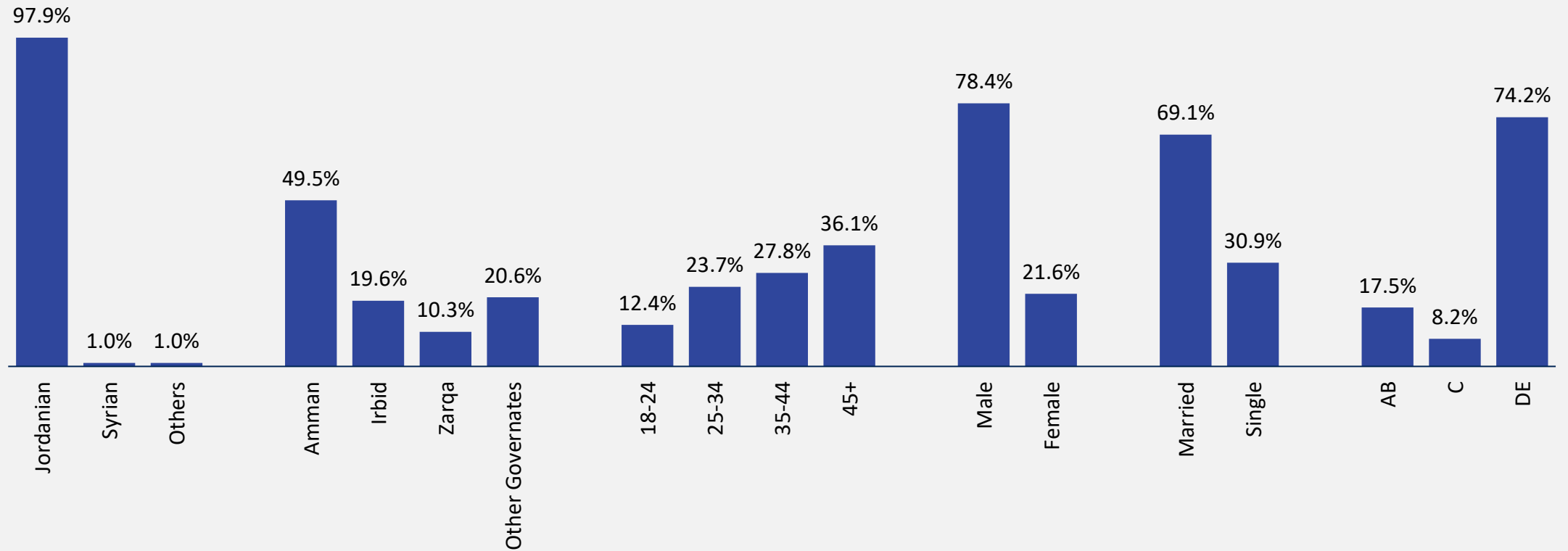
Q. Are you a recipient of regular government payments? or have you received any government payments in the past two years?

# Profile of Government Payments Recipients

## Profile of Government Payments Recipients

Out of Those Who Receive Government Payments Digitally N=97

Q. Are you a recipient of regular government payments, or have you received any government payments in the past two years

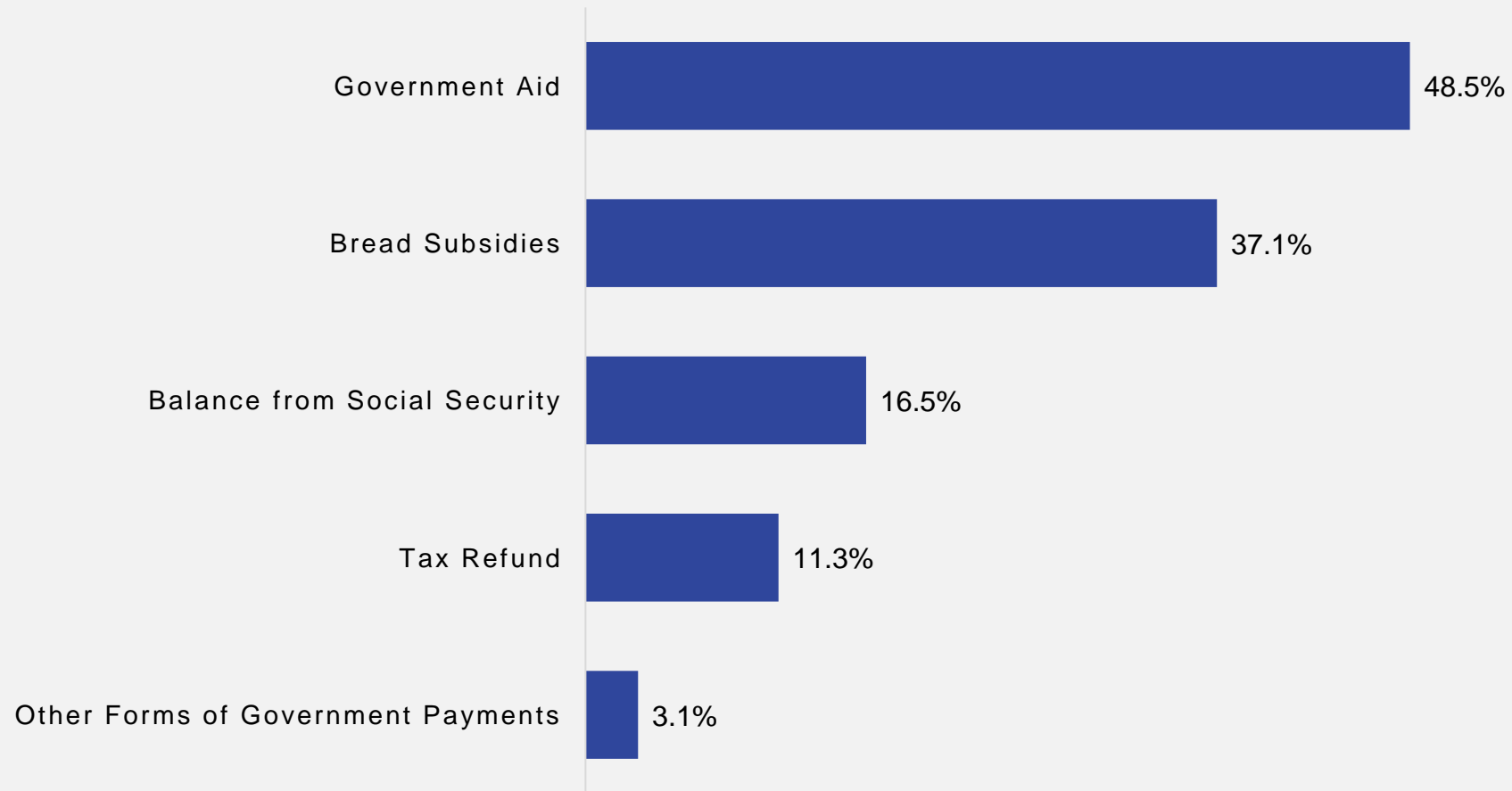


# Types of Government Payments Received

## Types of Government Payments

Out of Those Who Receive Government Payments Digitally N=97

Q. Which of the following government payments have you received in the past two years? Select all that apply.



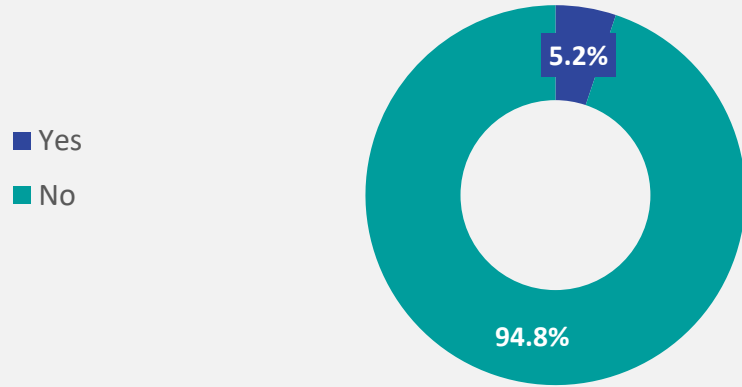
# Types of Government Payments Received by Demographics

	Profile of Those Who Receive Payments from Government	Government aid	Bread subsidies
<b>Overall</b>	<b>9.5%</b>	<b>48.5%</b>	<b>37.1%</b>
<b>Jordanian</b>	97.9%	97.9%	100.0%
<b>Syrian</b>	1.0%	-	-
<b>Others</b>	1.0%	2.1%	-
<b>Amman</b>	49.5%	42.6%	38.9%
<b>Irbid</b>	19.6%	23.4%	19.4%
<b>Zarqa</b>	10.3%	10.6%	13.9%
<b>Other Governates</b>	20.6%	23.4%	27.8%
<b>18-24</b>	12.4%	6.4%	11.1%
<b>25-34</b>	23.7%	19.1%	22.2%
<b>35-44</b>	27.8%	29.8%	36.1%
<b>45+</b>	36.1%	44.7%	30.6%
<b>Male</b>	78.4%	74.5%	75.0%
<b>Female</b>	21.6%	25.5%	25.0%
<b>AB</b>	17.5%	4.3%	11.1%
<b>C</b>	8.2%	6.4%	8.3%
<b>DE</b>	74.2%	89.4%	80.6%

# Difficulties Faced When Accessing Received Payments

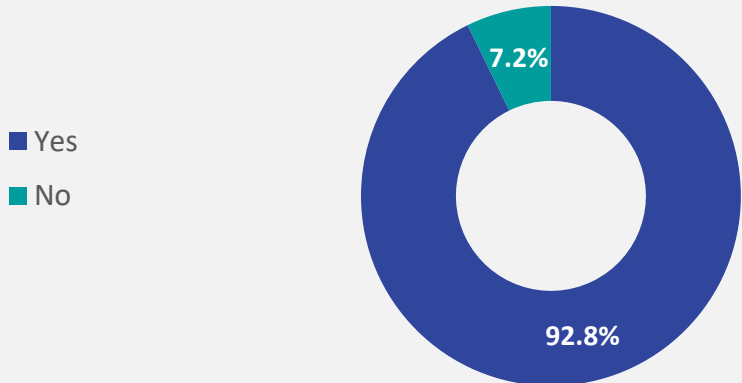
## Difficulties Faced Accessing Received Payments

Q. Did you face any difficulties accessing the payments you received?



## Payments Received

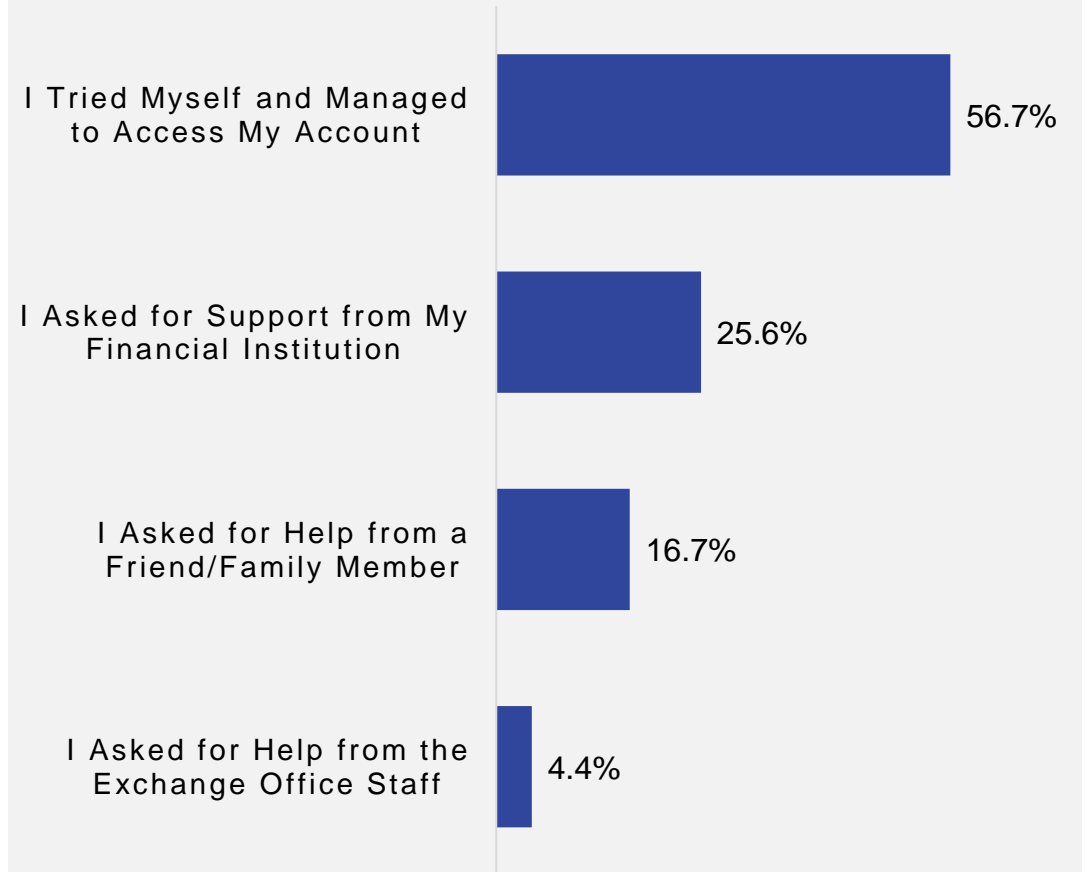
Q. Were you able to access the payment you received?



## Access to Received Payments

Out of Those Who Were Able to Access Their Government Payment N=90

Q. How were you able to access the payment you received?

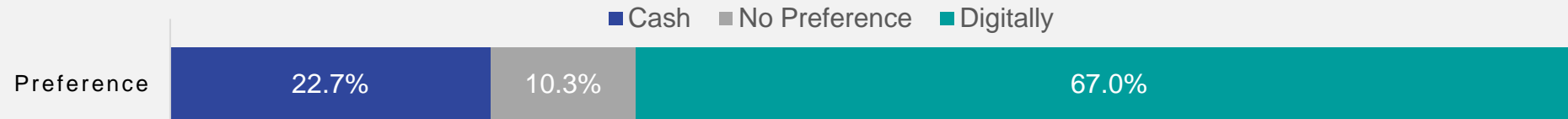


# Preferences for Receiving Future Government Payments

## Preference When Receiving Government Payments

Out of Those Who Receive Government Payments Digitally N=97

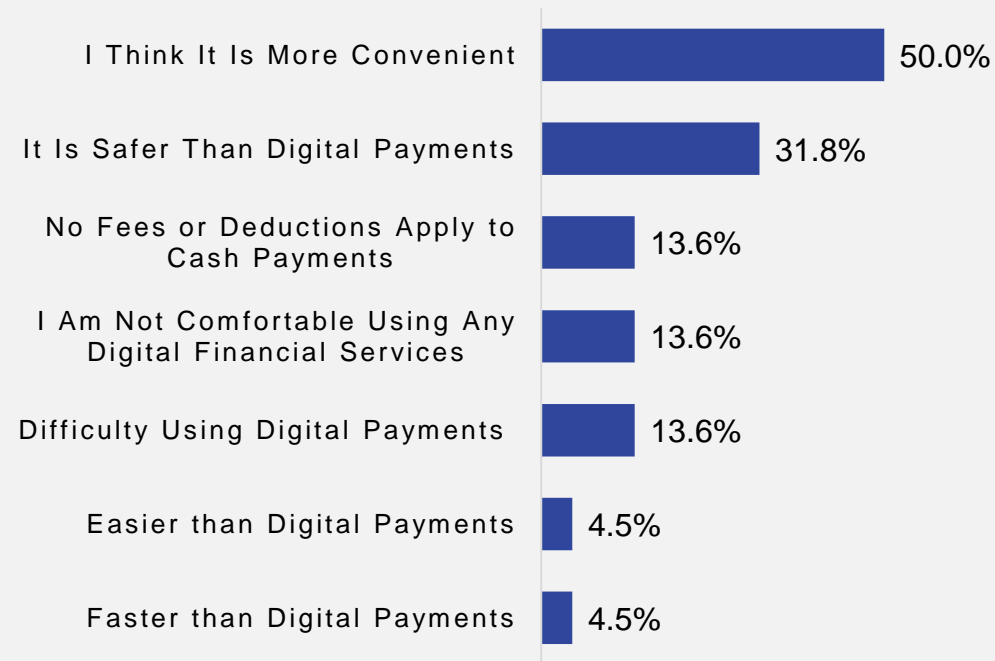
Q. How do you prefer to receive any government payments in the future?



### Reasons For Receiving in Cash\*

Out of Those Who Prefer Receiving Government Payments in Cash, N=22

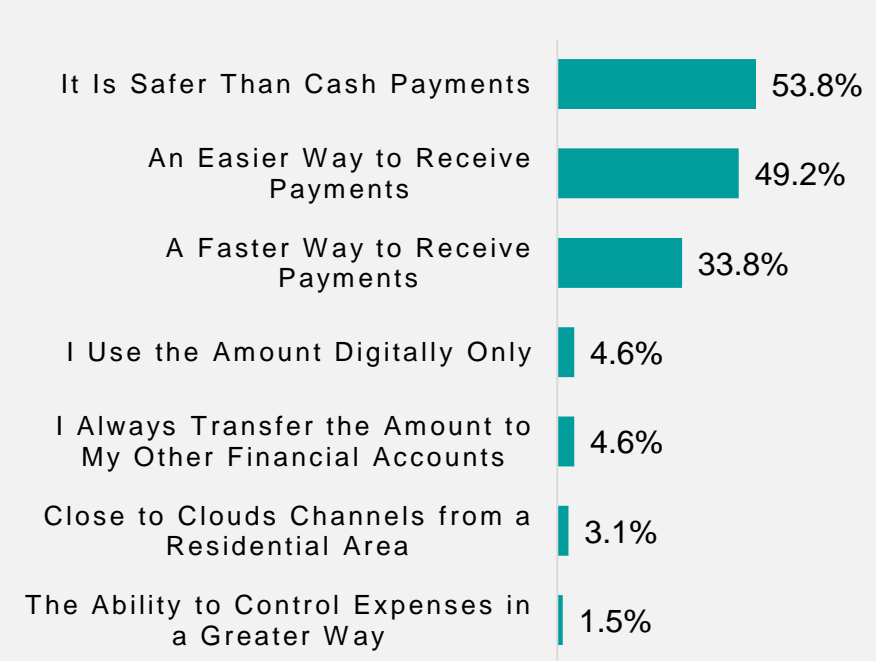
Q. Why do you prefer to receive government payments in cash?



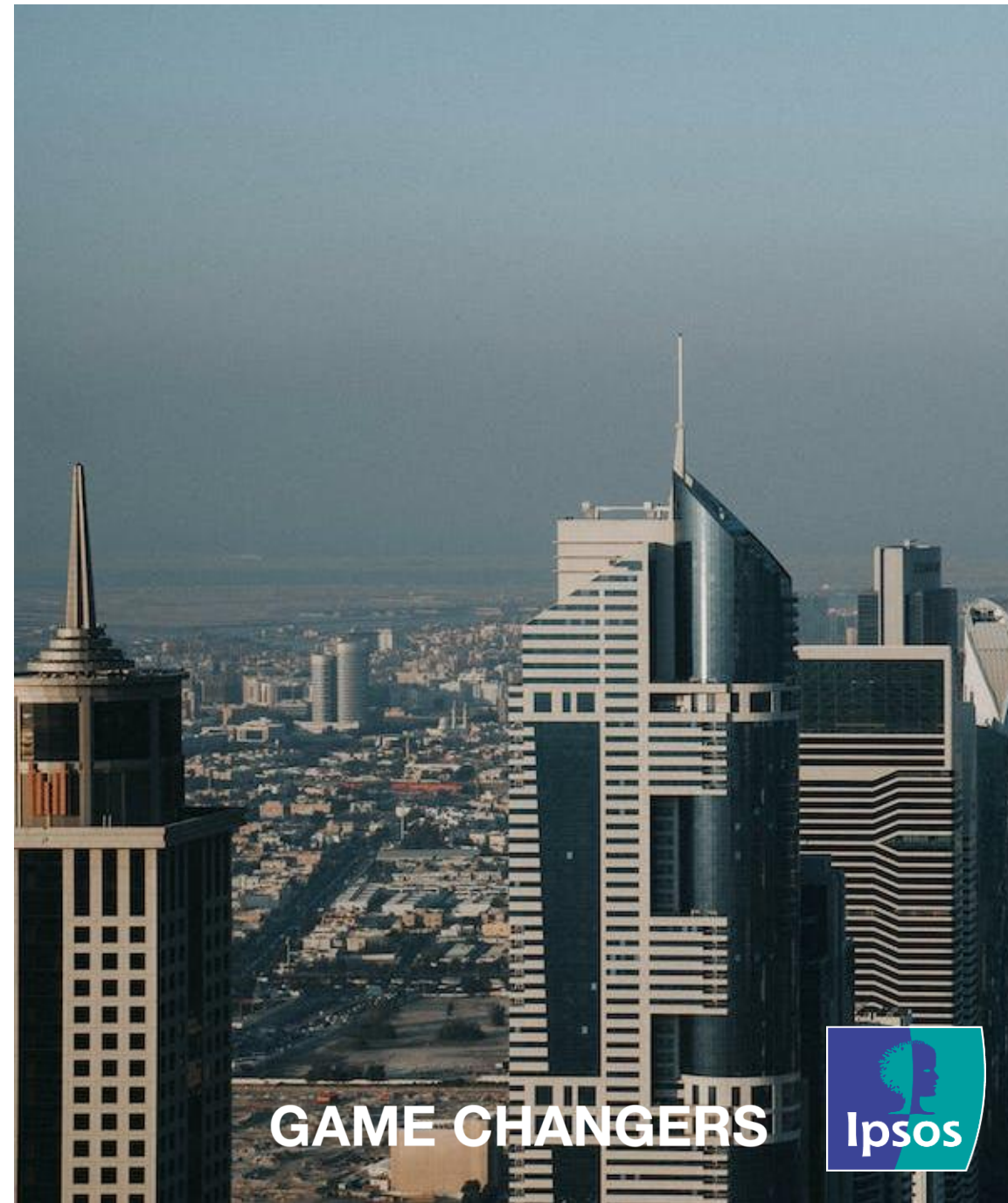
### Reasons For Receiving Digitally

Out of Those Who Prefer Receiving Government Payments Digitally, N=65

Q. Why do you prefer to receive government payments digitally?



**THANK  
YOU.**



**GAME CHANGERS**

