

Jordanian's Economic Challenges & Aspirations: An Empirical Examination

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Abstract: After the Arab spring, Arabic countries including Jordan faced a number of economic challenges. On the basis of a qualitative study of 68 Jordanian consumers, the authors address the key economic issues Jordanian consumers are currently concerned about and look forward to have them solved in the next 5-10 years. The findings suggested six main issues have been troubling the Jordanian consumer and an empirical examination of three main economic sectors was also conducted, providing a number of recommendations for improving these sectors and addressing these issues. This research is one of the first to systematically study the challenges and aspirations of Jordanian consumers after the Arab Spring.

Keywords: Arab Spring, Social Responsibility, Ethics and Consumer Protection, Future Vision, Economy

1. Introduction

The year 2010 will be remembered in history as the year in which several Middle Eastern countries protested against their regimes. This so called "Arab Spring" led to a number of economic challenges for a number of Arabic countries in terms of energy use (e.g. Egypt), products availability (e.g. Syria), and monetary value (e.g. Jordan). Furthermore, with a global economy that is always changing and shifting [1], Jordan has the potential to be one of the beneficiaries of this change. In other words, this study is concerned with how the economic challenges created by the Arab spring among other factors can be turned into opportunities. Although Jordan is surrounded by neighborly conflicts, it remains a stable and a peaceful country. However, in the past few years the problems of its neighbors (e.g. Egypt, Iraq, Palestine/Israel, Syria) did to some extent influence its economic position. For example, the occasional bombing of the Egyptian gas line has left Jordan in a serious gas and power shortage in addition to

having a higher energy bill [2]. Moreover, the current conflict in Iraq and Syria has caused most of the economic trade between these countries and Jordan to stop, also leading to a serious shortage in a number of product categories, while also increasing the number of refugees coming mainly from Iraq and Syria. Furthermore, the current problems also led to a decrease in the number of foreign investments due to fear of any political instability [2]. Additionally, these problems have led to a strong pressure on the local health and educational institutes [3]. Consequently, these problems has resulted in an increase in the unemployment rate (i.e. 12%) with many business owners choosing to hire Syrians and Iraqi's to cut their costs and increase their profits [3]. As a result of all of these changes, the Jordanian consumer has been suffering from a number of economical problems that are diminishing his/her purchase ability.

Therefore, this study aims to answer the following research question "How can Jordan address the current challenges facing the Jordanian consumer and turn these

challenges into opportunities?" Consequently, this study attempts to identify the main challenges facing the Jordanian consumer, to identify the economic priorities that should be dealt within the next 5-10 years, and to provide the decision makers in Jordan with solutions to some of these problems. This in turn would help decision makers establish the priorities for the 2025 economic vision plan recently announced [4]. Moreover, the importance of this study of this study stems from it being one of the first to study and identify the priorities Jordanian consumers are facing as they see them themselves. This specific identification of the problems Jordanian consumers are facing will lead decision makers and the Jordanians to make decisions that deal with these issues and translate them into productive opportunities that improve their daily lives. Additionally, identifying these priorities and challenges facing the Jordanian consumers in an empirical and scientific way, in addition to setting plans and programs to translate these priorities into productive opportunities and investments, will lead us to face a generation that is more productive than what its surroundings and reality allows.

2. Review

Although the study of the political impact on the economy is well established [5], this literature has gained a lot of momentum in the previous five years. Since the Arab spring began, researchers began to analyze the influence of these revolts and a number of trends appeared, one of which focused on examining the motivations of Arab spring and its influence on the region [6, 7]. For example, the study of Abdullah, [8] examined the influence of the Arab spring on Arab states and found that unless serious reforms take place, the revolts will also move to the Gulf States. Another study by Christophersen, et al, [9] examined the influence of the Arab spring on the Palestinian youth and found no change in the Palestinian youth attitude to stay out of politics. The study of Mirkin, [10] took a macro approach and examined how the Arab spring influenced the demographic trends in the region and suggested that the Arab spring has led to an increase in the youth unemployment rates, instability, in addition to a fuel and food shortage. Similarly, the study of Fargues and Fandrich, [7] examined the migration patterns in a number of Arab countries including Jordan and identified that the lack of coordination on behalf of the European Union on the matter of immigration, causes a serious pressure on Arabic countries. Moreover, a number of authors [e.g. 11, 12] examined the economic motivations for the Arab spring and all found that the high unemployment rates and the high educational levels has led to the uprisings. Finally, some authors identified the positive influence of social media on the Arab spring revolts [e.g. 13, 14].

A second stream of research focused on examining the influence of the Arab spring on foreign countries and international policies. For example; the study of Rozsa, [15] examined the influence of Arab spring on international policy and suggested that the uprisings can lead to a successful arm

control initiatives. Another study [16], examined the influence of the Arab spring on Europe and suggested that the European Union should take a more active role in the cooperation with the region. Two more studies [e.g. 17, 18] similarly examined the Arab spring influence on Russia and France foreign policies. Whereby, Kienle, [19] examined the security implications of the Arab spring and suggested that the foreign governments should ensure the distribution of fair economic aids to the countries in the region to avoid any risks. Another study [20] examined the influence of the Arab spring on foreign investments and noticed a serious decrease in foreign investments after the Arab spring. Consequently, as seen by the previous summary, the main focus of research after the Arab spring was either on the motivations and the financial implications on Arab countries [e.g. 11, 12], or on its political and economical implications for the west [e.g.16, 19]. Consequently, limited research attention was given to examining the Arabic consumer conditions after the Arab spring, more specifically the Jordanian consumer. In Jordan, a country surrounded and heavily affected by the state of unrest in its neighbouring countries (e.g. Egypt, Syria, and Iraq), limited research attention has been given to examining the main problems the consumers are facing now considering the current circumstances in the region. Nevertheless, three main themes can be noticed when looking at the studies that were conducted in Jordan. The first stream of studies [e.g. 21, 22, 23, 24] has focused on the topic of inflation. For example Zeaud, [21] examined the relationship between inflation and unemployment and found no casual relationship between the two. Two more studies [22, 24] also investigated the influence of inflation on the economic growth and found a negative relationship between the two in both studies. Finally, Mousa, [23] investigated the influence of inflation on stock prices and found that a correlation exists between inflation and stock prices. This study also found that the Jordanian monetary policy in addition to the sensitivity towards the changes in foreign economies lead to inflation. Despite the importance of studying the impact of inflation on the economy, it appears that none of these studies examines the influence of inflation on the Jordanian consumer, and how it affects him/her especially after the current circumstances in the region.

Moreover, a second stream of studies has focused on examining the water situation in Jordan [e.g. 25, 26, 27, 28, 29, 30, 31]. This stream of research all examined the need for water management programs [27], the use of treated waste water as a possible source of water and water harvesting [26], the impact of Syrian refugees on the water resources [25], and water rationalization of consumption of water [29, 30]. Finally, another small stream of research has focused on generally examining the economic and monetary position of Jordan after the economic crises [32, 33, 34, 35] and examined the impact of monetary and governmental policies on the economic situation. Therefore, it appears that both literatures (i.e the one focusing on the Arab spring & the studies conducted in Jordan) neglected examining the influence of the current political turmoil in the region on the

Jordanian consumer main issues, priorities, and aspirations.

Furthermore, although the work on examining consumers issues on macro-level remains scarce, some scattered attempts tried to examine a number of issues and challenges facing consumers in different parts of the world. For example in Europe, a trend exists for evaluating consumer protections laws and the importance of consumer empowerment [36, 37], in addition to the issues of consumer privacy [38, 39, 40, 41]. In the United States of America another trend exists where the focus is on consumer health care [42, 43, 44, 45], and energy issues [46]. In Africa the stream of research focusing on consumer issues from a macro-level mainly focuses on issues such as unemployment [47, 48], poverty [49, 50, 51], and inequality [52, 53]. This difference in these research trends clearly represents the difference in economical priorities in these continents or countries. However, when looking at Asia and the Middle East in particular limited research attention has been given for examining the general issues consumers are facing there.

Therefore, as seen in the previous section, a need exists to identify the issues Jordanian consumers are facing before any plans to improve the economy are established. As seen in the previous section, the majority of studies conducted in Jordan have focused on examining the financial position of Jordan in addition to examining the water problem. Furthermore, aside from the annual of evaluation of the Jordanian economy by the world bank which focuses on general monetary and governmental policies, limited research attention has been giving to examining the negative influence the surrounding conflicts has caused to the Jordanian consumer general economic position and the influence of the demographic factors on the issues faced by the Jordanian consumer. Consequently, this study aims to identify the main challenges faced by Jordanian consumers after the Arab spring and to provide solutions for these problems which in turn could provide a solid foundation on which any future plans can be built.

3. Methodology

In order to identify the main issues Jordanian consumers are concerned about, in addition to the poorly understood nature of the problems facing the Jordanian consumer and the lack of research examining the consumer aspirations and hopes in coming years, in this research, an exploratory qualitative approach was chosen to identify the main issues the Jordanian consumer is facing. According to Saunders et al, [54] exploratory research is needed when not much is known about a certain problem. Robson [55], also cites that exploratory research is needed when the research aims to find out "what is happening; to seek new insights; to ask questions and to assess phenomena in a new light" (p, 59). Consequently, since the ultimate goal of this research is to identify the main problems Jordanian consumers are facing, the preliminary study reported here uses a qualitative exploratory approach to better identify and understand these problems, in addition to uncovering ways in which these

issues can be solved.

Furthermore, due to the lack of empirical work that identifies and documents these issues, semi-structured interviews were conducted using a purposive sample of (N=68) Jordanian consumers. In addition to being suitable for the purposes of qualitative research and theory development, the use of interviews in this study will help generate rich amounts of data when compared to other data collection tools such as questionnaires [56]. Additionally, Interviews are appropriate when the goal of a study is to uncover patterns and a participant way of thinking [57].

With regards to the sample of the study, the participants were chosen to represent different generations of the Jordanian population. 51% of the population were from 21-29 years old, 18% were from 30-39, 10% were from 40-49, 9% were from 50-59%, and 12% were above 60 years old. Additionally, 61% of the respondents were males and 39% were females. Moreover, 46% of the respondents held a full time Job, 34% were students, 15% were unemployed, 3% were retired, and 2% of the population were housewives. Finally, 60% of respondents lived in Amman, 9% in Irbid, 8% in Karak, 13% in al Zarqa, 3% in Al-Salt, 5% in Al Mafraq and 2% in Ma'an.

As recommended by previous researchers [54, 58], the researcher provided the respondents with an explanation of the aims and objectives of the study. Permission to record the interviews was also sought and respondents were all assured that their answers will be used for the purposes of scientific research. Moreover, the interview process normally lasted for 45-55 minutes. The interview protocols consisted of questions about: (1) each consumer's opinions on, three major sectors in Jordan (2) their opinion regarding the most important issue consumers are facing and going to face in the coming years (3) and their demographic information. This common set of questions allowed the researcher to uncover the current issues consumers are mostly concerned about. The interview included questions such as "In your opinion, what are the most important issues consumers are facing and will face in the next five years?", and "How do you evaluate the services provided by Wholesalers and retailers? And in what ways do you think they can be improved? Moreover, the data collection process lasted for two months after which the data analysis procedure began. During the data analysis process, the authors coded the interview transcripts and then identified the main themes in the respondents' answers. However, in order to ensure the validity and reliability of the findings, two independent researchers were also asked to code the transcripts according to the coding protocols. After two rounds of discussions, the findings between the four researchers achieved a concordance rate of 100%. Finally, regarding the translation of the questions from Arabic to English, the researchers first translated the transcripts themselves. Afterwards, an independent interpreter (A management professor in the University of Jordan) translated the transcripts back into their original language. The researchers then met to compare the transcripts and no issues were raised during this meeting. Agreeing with Saunders et

al, [54], this back translation eliminates any bias in translation and ensures the best possible match between the source and the target translation.

4. Findings

4.1. The Top Jordanian Consumers Issues in the Coming Years

After carefully looking at the data, the data analysis showed a number of themes in relation to the most important issues Jordanian consumers are concerned about in the next 5-10 years. As seen in table (1), 45.5% of respondents identified the Inflation as the most important issue in Jordan. Inflation usually refers to the increase in the general price level of products and services [59]. In Jordan, seasonal price increases are seen as one of the main issues troubling the Jordanian consumer [60]. These increases include general food products in addition to a continuous increase in the prices of gas, solar, and electricity. Moreover, the general price of housing has also increased. As demonstrated by the findings of this study, this issue was heavily linked to the youth segment of our sample with 78% of people under the age of 29 years old reported inflation as the main issue that they are concerned about. This issue also appeared to be related to the place of residence as 80% of the group living in Amman reported inflation as a main concern. Generally, these increases don’t come as a surprise considering the recent migration of Syrians and Iraqi’s to Jordan, which increased the pressure on the Jordanian consumer resources and infra-structure, as one of the participants explains:

“I think one of the main problems we are facing in Jordan as consumers is the continuous inflation of prices, which is not accompanied by any increases in our Monthly income, and to make matters worse, our water and energy resources are being sucked dry by the continuous Immigrations from nearby countries”

Additionally, 17% of the sample identified Unemployment as one of the main issues troubling the Jordanian consumers. This finding was also predicted considering that recent reports predicted the unemployment rate to be around 12% in 2014 [61], which is twice bigger than the normal unemployment rate of 6% [59]. This finding could also be explained as previously mentioned by the large number of Syrian and Iraqi immigrants entering Jordan and who are willing to work with less amounts of money than Jordanians are willing to accept. This finding could also be down to the large amount of Jordanian university graduates which exceeds the requirements of the local job Market, which also lead many of these graduates to leave the country looking for Jobs. This issue also appeared to be related to two segments of our sample, 82% of people under the age of 29 reported this issue as main concern and unsurprisingly 100% of the unemployed category reported this issue as a main concern facing Jordanians after the Arab spring and will continue to be a concern in the coming years given the current circumstances.

The third most important issue concerning the Jordanian consumer relates to the Low income levels accompanying the continuous inflation with 12% of the sample. This issue also appeared to be related to the youth segment of our sample with 61% of the people under the age of 29% also citing low income levels as a main concern for the future. Additionally, 9.1% of the sample also identified the decreasing water recourses as one of the main issues the Jordanian consumer has to be wary of. Another 9.1% identified the need for a law protecting patients and their families from doctors’ mistakes. This finding does not come as a surprise especially with continuous reports of hospitals and doctors making fatal errors when treating Jordanian patients with some reports claiming it kills 80 Jordanian patients each year [62]. Finally, 7.3% of the sample identified the issues of health insurance and medical care as one of the most important issues consumers are going to face within the next five years. This issue generally appeared to be related to the age categories above 30 years and respondents living outside Amman, with 52% of all age categories above 30 and 78% of respondents living outside Amman citing this issue.

Table 1. Jordanians Top Economic issues.

The Top Consumer Issues in the next 5 years	Percentage %
Inflation	45.5%
Unemployment	17%
Low Income levels	12%
Water	9.1%
Medical mistakes	9.1%
Health Insurance	7.3%

4.2. Jordanian Consumers’ Opinions of the Trade and Commerce Sector

“I think the products and services provided by this sector are generally good. There is an adequate amount of product substitutes in the market. However, there is a seasonal increase in products, gas, and electricity prices which I do not think is justified”

As explained by one of our respondents, 44.1% of the sample thought the trade and commerce sector provided good services. Moreover, 8.8% thought it provided excellent services, 7.4% thought it provided acceptable services and 39.7% thought their services were bad.

Table 2. Jordanians views on the Trade and Commerce sector.

Jordanian’s view of the trade and commerce sector services	Percentage %
Bad	39.7%
Acceptable	7.4%
Good	44.1%
Excellent	8.8%

Furthermore, when respondents were asked to provide their opinions on how this sector and its services can be improved, 29.4% thought their services would improve if they cut down their prices. Also, 26.5% percent of the sample thought that things would improve if there was more monitoring in the market of product and services. Similarly,

23.5% suggested giving the consumer protection society and the standards and metrology organization more jurisdictions to do their jobs more effectively with separate laws and legislations to govern their jobs. Additionally, 14.8% of the sample thought that this sector would improve if local products were supported and the number of product substitutes was increased. Finally, 5.9% thought the services of this sector would improve if technology and online buying were incorporated in the wholesalers and retailers services.

Table 3. Jordanians views on how the Trade and Commerce sector can be improved.

Suggestions for improving the trade sector	Percentage %
Price reductions	29.4%
Extensive Monitoring	26.5%
Stronger legislations for consumer protection	23.5%
Supporting Local products	14.8%
Incorporating technology into buying & selling	5.9%

4.3. Jordanian Consumers' Opinions of the Banking Sector

"Generally, the services of the banking sector are excellent, I think this is one of the best sectors in the country"

As one of the participants stated above, Jordanian consumers generally had a favourable opinion toward their services with 67.6% of respondents thinking they provide good services, 17.6% thinking they provide excellent services, 11.8% thinking they provide bad services and 2.9% thinking they provide acceptable services.

Table 4. Jordanians views Regarding the Banking sector.

Jordanian's view of the Banking sector services	Percentage %
Bad	11.8%
Acceptable	2.9%
Good	67.6%
Excellent	17.6%

When asked on how these services can be improved, 38.2% of respondents suggested that lowering interest rates and facilitating the banks procedures for loans and pensions. Moreover, 30.9% of the sample suggested that widening the activities of microfinance banking firms and encouraging firms to take a social role would highly improve their services. Additionally, 19.1% of the sample suggested that adopting an Islamic philosophy in banking would also improve their services. Finally, 11.8% of the sample suggested that conducting training sessions for front-line employees would improve their services.

Table 5. Jordanians views on how the Banking sector can be improved.

Suggestions for improving the Banking sector	Percentage %
Lower interest rates	38.2%
Encouraging Microfinance activities	30.9%
Adopting Islamic Banking	19.1%
Front-line employee Training	11.8%

4.4. Jordanian Consumers' Opinions of the Health & Medical Sector

"I think our medical and health services are one of the

best in the region"

As one participant state above and with similar views to the banking sector, 47.1% of the respondents thought the medical and health sector provided excellent services, 26.5% thought it provided good services, 5.9% thought it provides acceptable services and 20.6% thought it provides bad services as seen in table:

Table 6. Jordanians views Regarding the Medical sector.

Jordanian's view of the Health & Medical sector services	Percentage %
Bad	20.6%
Acceptable	5.9%
Good	26.5%
Excellent	47.1%

Furthermore, 41.2% of the sample suggested that increasing the health insurance coverage to reach all of the population by focusing more on rural and low income areas would highly improve this sector services. Also, 32.4% of respondents said that this sector will greatly improve if there were any measures for handling medical mistakes made by hospitals towards their patients. In addition to handling medical mistakes, 17.6% thought that extensive training and hiring quality doctors would improve this sector services. Finally, 8.8% of the sample suggested that monitoring this sector would greatly improve its services.

Table 7. Jordanians views on how the Medical sector can be improved.

Suggestions for improving the Banking sector	Percentage %
Widening the Health insurance coverage	38.2%
Medical & Health Liability act	32.4%
Extensive doctor and staff training	17.6%
Enhancing Governmental Monitoring	8.8%

5. Discussion

To conclude, using a qualitative approach this study has attempted to explore and examine the challenges and aspirations of consumers in Jordan. The aim of this study was to provide empirically-derived insights into the main problems consumers in Jordan are facing and to propose solutions for these problems. Subsequently, in this study three main sectors (the trade, banking, and medical) were also examined and some suggestions for improving the services of these sectors were also identified. The study revealed six fundamental problems faced by the Jordanian consumer including inflation, unemployment, low income levels, medical mistakes, health insurance, and water issues. Additionally, the findings of this study suggest a number of solutions for solving and improving the conditions in the three examined sectors including price monitoring, up to date legislations for consumer protection and product standards, increasing the health insurance coverage, widening the scope of microfinance activities and issuing a medical liability act.

With regards to the six main issues facing the Jordanian consumers, the events of the region do appear to have a negative influence on the Jordanian economy. As

demonstrated by the findings of this study, inflation and unemployment appeared to be the most important issues troubling the Jordanian consumer along with low income levels, water shortage, and medical issues. These results can be mainly explained by a number of reasons, first, the continuous increase in the number of refugees along with the large decrease in the number of imports from neighbourly countries like Syria has driven the market into a situation in which the current supply of products doesn't necessarily satisfy the needs of 7 million people discounting the number of refugees which according to recent reports is over 1.2 million [25]. This could lead some wholesalers and retailers to increase their prices. Second, the power and energy shortage caused by the continuous bombing of the Egyptian gas line led the Jordanian government to increase the electricity prices. This in turn led some merchants to increase their products and services prices to cover the increase in their electricity bills. Third, as previously mentioned, the large number of refugees and foreign labour has led some business owners to cut down their costs by hiring Syrians, Iraqi's, and Egyptians, who in turn would work more hours than the local Jordanians and in the same time earn less money. In addition to a number of graduates that exceeds the requirements of the job market. This could explain the increase in the unemployment rate to reach 12%. Moreover, as seen by the results of this study, a serious shortage of water was also identified as one of the main issues. The current reception of the large number of refugees has led Jordan one of the poorest countries in water resources [26] to share its water resources with over 1.2 million Syrian refugees. Those refugees are expected to consume 4.5% of the water resources leading Jordan to being unable to support its population with freshwater by 2030 [25].

6. Conclusions

Although these issues represent some serious challenges, the findings of this study lead to a number of significant implications with regards to Jordanian economy. Regarding the trade and commerce sector, the majority of respondents thought this sector does provide very good services. However, as seen by the results of this study, the main issue troubling the Jordanian consumer (i.e. Inflation) relates to this sector. Consequently, as shown by the findings of this study a number of solutions exist for solving or at least minimizing the negative effect of these issues. For example; increasing the governmental monitoring of the prices can help reduce this issue. Although the majority of merchants in Jordan are also affected by the increase in electricity and energy bills, some still exaggerate in their prices. Therefore, increasing the governmental monitoring could help decrease some of the prices. Moreover, although Jordan is part of the world trade organization and adopt a free market approach, adopting a free market philosophy with a social perspective can also help in improving this situation. This can be done by increasing the scope of activities provided by the civil and military consumption corporations by buying products that have high

prices and selling them to people in need at a lower cost. Furthermore, these corporations can also be used to break any monopolist activities done by wholesalers or retailers. This issue can also be solved by giving more power to consumer protection agencies. To do so, an up to date consumer protection act should be released that ensures the protection of consumer. Additionally, like the majority of western countries in addition to Egypt, Algeria, and Oman, a governmental entity separate to that of merchants and manufactures (i.e. ministry of trade & commerce) should exist with the sole purpose of taking care of consumer issues [60].

With regards to the banking sector, the results of this study show that the majority of respondents thought this sector provided very good services. Despite that, most of the consumer complaints focused on the high interest rate levels. Although some of these rates are understandable due to the high risk involved with loans and pensions [63]. It is an issue that banks should seriously consider. Furthermore, as seen by the results of this study, there is a need to increase the scope of social banking and microfinance activities in rural and lower income areas. Increasing the activities of this approach would help in the continuous development process employed by the Jordanian government. By lowering the unemployment rate and encouraging the local citizens from rural and lower income areas to work and start businesses of their own, this would benefit them and their environments.

Regarding the medical sector, the results of this study show that the majority of the sample considered this sector to be one of the best sectors in the country if not the region. However, two main issues were reported by Jordanian consumers regarding this sector. First, a large number of respondents complained about the recent increase in the reports of doctors and hospital staff members making fatal mistakes in their treatment of patients especially in rural and lower income areas. This presents an issue that has to be seriously addressed. Therefore, this demonstrates the importance of issuing a medical liability law that holds any hospital/doctor/staff member accountable for any shortcomings in their treatment of patients. Another issue that relates to this sector is the health insurance. Although a large number of people are medically covered or insured in one way or another, the focus of health insurance coverage should be expanded to reach rural and lower income territories.

Additionally, since this study also aims to provide recommendations for the 2025 Jordanian economic plan, one has to examine similar plans conducted in the region. For example: Oman announced a 2020 economic plan which focused on raising the standard of living for the Omani citizen by ensuring a fair distribution of medical, educational, and social security services for all of its citizens and not just major cities [64]. The 2030 plan of Abu Dhabi also identified nine pillars that will form the backbone of the emirates social, economic, and political future [65]. This study suggested a focus on the economic development, human resource development, the optimization of government operations, and the development of infrastructure in addition to focusing on water, electricity issues. Furthermore, in

Malaysia the 2020 plan also focused on decreasing the unemployment rate and increasing the economic growth [66]. In Singapore, their plan was announced after studies showed a need to concentrate on human resource management and small size projects [67]. The Turkish 2041 plan also recommended focusing on developing the current tourism, financial, and agricultural industries, in addition to capitalizing a skilled labor force to enhance its economic growth [68]. What can be noticed while analyzing these plans is that the common theme among all of these plans is that they were built on studies or research focusing on consumer needs and issues. Furthermore, these needs and issues were clearly identified before any economic future plans were established in which they were identified as opportunities. Consequently, after a careful analysis of the future visions of the economy plans of a number of countries (e.g. Oman, Turkey, Singapore) that aimed to improve their economies by establishing these plans, and by looking at the findings of this study, identifying the issues consumers in Jordan are facing is the first step after which any plan or vision of the economy should be built upon. Therefore, after this analysis it appears that focusing on increasing the productivity of individuals in these sectors in addition to focusing on developing rural and lower income areas could be ideal for a small country like Jordan. This increase in the individual productivity will lead to an increase in his/her monetary capability (i.e. Saving & purchasing ability) which in turn will lead to a decrease in the poverty and unemployment rates. Additionally, setting achievable objectives for any future economical plan and focusing on the youth in rural and lower income areas by investing and increasing the support for microfinance activities in these areas should be a main priority. Lastly, new and up to date legislations for a number of issues including Consumer protection, in addition to fixing the educational system through focusing and encouraging students to follow a career path instead of overflowing Universities with a number of students that exceeds the requirements of the job market should help lower the inflation and unemployment rates. In addition, we believe that the findings of this study will benefit the current consumer protection movements because it will provide them with valuable information regarding the way Jordanian consumers think and their future aspirations. In addition, the findings of this study will help the consumer protection movements to develop appropriate communication methods that are suitable for targeting the Jordanian consumer. Finally, like every research focusing on human behaviour, a number of limitations exist concerning the techniques and the approach of this study. Despite that, the results of this study present a foundation that can be used for future research. Furthermore, future research could provide detailed plans on how to solve some of these issues and realize the Jordanian consumer aspirations. Additionally, future research could examine the influence of demographic factors on these priorities. Moreover, although this study examines three separate sectors in Jordan, future research could focus specifically on examining a single sector, this approach

would allow for a better examination and could help identify more problems facing each one of these sectors. Finally, with the increasing number of refugees arriving to Jordan daily and the huge economic pressure the surrounding conflicts are placing on the Jordanian consumer, it is hoped that the current study will generate and encourage more awareness to the economic conditions in Jordan.

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