

## Satisfaction with Takaful business processes

Assessment of satisfaction with Takaful business processes is based on the data collected as part of the Takaful targeting valuation survey. The sample was drawn from the NAF Takaful database and includes applicant households with complete application data. The data capture satisfaction with different elements of the Takaful business process: communication procedures, application procedures, verification of applicant data, and payment. Two overall satisfaction measures are computed: one that includes satisfaction with the priced of the benefit amount and the other without factoring it. Different households were at different stages of exposure to Takaful business processes; for example, some may have had experience with communication and application but not with verification or payment.

The results presented are weighted by sampling weights to correct for oversampling of certain sub-populations (e.g. small governorates).

Overall, 93% of applicants are satisfied with Takaful business processes, even when factoring in satisfaction with payment amount. If payment amount is not factored in – i.e. if we focus purely on the process of Takaful implementation – the satisfaction rate among applicants is 98%.

As expected, satisfaction rate is lowest when it comes to payment amount (88% are satisfied). Satisfaction with payment amount is especially low in Balqa (32%), Aqaba (68%), and Karak (68%).

Satisfaction with payment timeliness is rather high (95%), but is somewhat lagging in Karak (85%), Jerash (85%), and Balqa (86%).

Differences between male and female headed households in terms of satisfaction with Takaful business processes are negligible, although fewer female-headed households tend to be slightly less satisfied with the timeliness of payments.

### Satisfaction with Takaful business process (percent of respondents satisfied or very satisfied with a given element of Takaful business process, weighted)

Governorate	Communication	Application	Verification	Payment amount	Payment timeline	Overall payment process	Overall* satisfaction (incl. payment amount)	Overall* satisfaction (excl. payment amount)
Ajloun	100%	100%	100%	83%	100%	100%	98%	100%
Amman	99%	99%	99%	89%	95%	99%	95%	99%
Aqaba	100%	100%	100%	68%	94%	99%	73%	97%
Balqa	98%	96%	95%	32%	86%	98%	41%	87%
Irbid	99%	96%	99%	84%	94%	99%	89%	94%
Jerash	100%	98%	91%	93%	85%	96%	89%	91%
Karak	89%	86%	100%	68%	85%	81%	71%	80%
Maan	100%	97%	100%	89%	96%	100%	92%	95%

Madaba	100%	97%	100%	100%	100%	100%	100%	100%
Mafraq	98%	100%	100%	98%	100%	100%	98%	100%
Tafileh	95%	99%	100%	<b>89%</b>	99%	99%	95%	96%
Zarqa	100%	100%	100%	90%	96%	99%	93%	97%
Male head	99%	99%	99%	88%	95%	99%	93%	98%
Female head	100%	97%	100%	84%	94%	100%	92%	99%
<b>Total</b>	<b>99%</b>	<b>99%</b>	<b>99%</b>	<b>88%</b>	<b>95%</b>	<b>99%</b>	<b>93%</b>	<b>98%</b>

Notes:

\* = Overall satisfaction = yes if average of components  $\geq 3$  or 4 (between satisfied and very satisfied)  
 Overall satisfaction calculated over components that are relevant for a given household (for instance, for households that have experience with communication and application but no verification or payment, the overall satisfaction rate only takes into account communication and application)

Satisfaction with overall payment process and payment timeliness is not correlated with the specific method of payment used (e-wallet users report similar satisfaction rates to bank account users).

Satisfaction with payment process (weighted)

<u>Account type</u>	<u>Payment timeliness</u>	<u>Overall payment process</u>
E-Wallet-Mobile	96%	99%
Bank account	94%	98%
<b>Total</b>	<b>95%</b>	<b>99%</b>