

Service Dimensions

Airlines: Local Airlines

Automotive: Car Service

Automotive: New Cars

Clothes & Accessories: Clothes

Communication: Mobile Operators

Communication: ISPs

Financial: Retail Banks

Financial: Islamic Banks

Furniture: Home Furniture

Healthcare: Hospital

Hotels: Hotels

Restaurants: Casual Dining

Restaurants: Fast Food

Restaurants: Fine Dining

Specialty Stores: Electronics



KUWAIT RESULTS

The voice of the consumer

2015

Service categories

1 Staff Behavior index

2 Location index

3 Product or service quality index

4 Value to price index

5 Speed index

6 Reliability index

7 Call center index

8 Website index

9 Loyalty index

10 Ideal index

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1 Staff Behavior index
2 Location index
3 Product or service quality index
4 Value for price index
Special index
6 Reliability index
7 Call center index
8 Website index
9 Loyalty index
10 Ideal index

Credibility.
Integrity.
Relevance.



Powered by



Advisory council



Member of



Partner

The American Customer Satisfaction Index

Kuwait's first and only national
customer satisfaction index



Our Services

Service Hero's voting platform enables measuring a brand's relationship with its customers over time to achieve higher satisfaction levels. Our service range includes:

Quantitative research

Standard and customized research for a brand or category in partnership with the respected American Customer Satisfaction Index and in line with ESOMAR standards:

- Annual Customer Satisfaction Index (CSI)
- Quarterly Customer Satisfaction Index (CSI)
- Customer Satisfaction Index (CSI) with customized questions
- Drivers of Satisfaction (based on the CSI)
- NPS Economics (based on the CSI)
- Employee Satisfaction Index (ESI)

Qualitative research

To complement the ratings and measurements of the CSI and ESI we conduct focus groups and in-depth interviews to understand underlying attitudes, behavior and concerns that affect service.

Consultancy & education

We conduct intensive fact finding engagements to address the building blocks of service and also offer a training curriculum for service excellence.

Index

1. Executive Summary

2. The Kuwait Index

Sample composition.....9	Kuwait index by demographic factors.....14
Interpreting the scores 10	Image and loyalty in the Kuwait index 25
Kuwait index: before and after 11	Overall satisfaction, comparison to ideal... 28
Kuwait index by service dimension..... 12	Category results: expected & actual 29

3. Summary & Strategic Implications

Market position of all 17 categories.....32	Demographic Comparison 2010 vs. 2015...41
Correlation of dimensions33	Category NPS 43
Net promoter score.....34	NPS score changes 44
Kuwait overall score.....37	Industry comparison with other markets... 45
Category Comparison 2010 vs. 201538	Factors affecting the Kuwait Index 46
Dimension Comparisons 2010 vs. 201540	Strategic implications for Kuwait 46
	Service Hero's benefits47

4. Country Award Winners

Nominees49	Category winners 2015 54
Overall country 2015 winners 51	Winners 2010 vs. 2015..... 58

5. Methodology

Overview60	Security measures & rules for valid votes.. 67
Service Hero Partners with the ACSI61	Rules applied to ensure data integrity 67
The questionnaire61	Advisory Council members 68
Sampling approach62	Process overview of the key survey steps. 73
Source of Votes66	Glossary of terms used 74

6. About Khayal Consultants

Khayal Consultants 77

Word from the president



When we introduced the Arab world's first national customer satisfaction index (CSI) in 2010, we had a simple aim. It was to provide companies with relevant and valuable data from a neutral and independent organization using credible research standards. Since then, a national journey for better service standards has started in Kuwait's private sector with over 300 brands across 17 industry categories. We have witnessed companies increase their appreciation for the essentials of service excellence and invest in it. They have demonstrated a better understanding of what customers expect from them, how to provide satisfactory service, and importantly, how to connect with their customers in order to build loyalty.

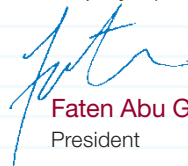
The backbone of the Service Hero CSI is consumers of various brands whom represent both genders, and all key age, nationality and education levels. To date, we have collected over 100,000 assessments on brands in Kuwait from consumers. Why are they taking the time to rate brands? We feel that firstly, they want to be heard so as to ensure that companies listen, and secondly, to learn whom the best service providers are.

As a result, Service Hero has invested considerable effort in introducing a number of new features and offerings which are available on our revamped website. These services include consumer oriented features: such as the ability to view 3 star ratings of brands in a category, how many times a brand has been nominated to win, its trend-line, and recent user comments about it. A more detailed brand info page with all user comments about a brand is also available where customers can agree, disagree and share comments. These are all designed to ensure our voting consumers get the most out of the CSI.

The second group of features is targeted at companies and includes an Engagement Dashboard which allows them to view, reply and flag any comments left by their customers on the Service Hero site to ensure they strengthen their relationship with them. In terms of the CSI questionnaire, we now offer the option of adding customized questions unique to a brand in tandem with the CSI standard questions. Brands that want to view results on a more frequent basis can now also view them quarterly to allow for timely insight to enable taking fast action to address any service issues.

This year is an exciting one for us not only because of the increased user and company oriented features that have been introduced but also because of a number of critical planned enhancements. We are also thrilled with the geographic launch of the CSI in the UAE in partnership with the American Customer Satisfaction Index to make it the second Arab country to have a national CSI.

We look forward to continuing our mission to shed light on the importance of customer (and employee) satisfaction as this will improve the quality of all our lives.

A blue ink signature of Faten Abu Ghazaleh.

Faten Abu Ghazaleh
President

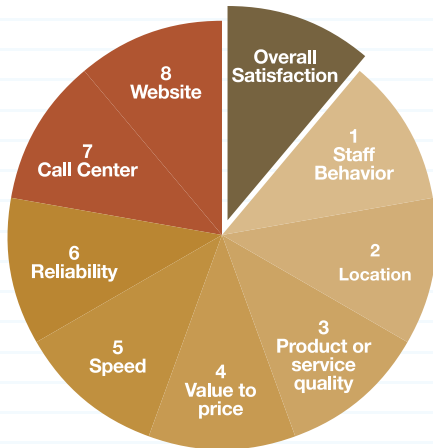


1
Executive
summary



Executive summary

1 of 2



Note: 13 categories assess all 8 service dimensions, while 3 categories assess 6 service dimensions.

Methodology

Service Hero is predominantly an online survey where respondents vote directly on www.servicehero.com from January 1- December 31st 2015. Consumers are aware of the survey via online ad banners, email shots and SMS messages. We adhere to the research protocols of ESOMAR as well as the American Customer Satisfaction Index.

Rating assessment

Respondents rate each industry on a scale of 1-10 where 10 is the best score on 8 service dimensions. Respondents also assess overall satisfaction, the likelihood to recommend a brand, and how far a brand is from meeting their ideal offering. All questions asked are on an Expected and Actual satisfaction basis. Respondents also gave free comments.

Security

A number of security measures are deployed of either a technical nature to verify the authenticity of the voter, or later after reviewing the results to remove suspicious data and ensure data integrity.

Sample

A total sample of 19,398 assessments were cleaned to arrive at the final 14,860 sample of valid votes for Kuwait with a minimum of 350 votes per category. This gives a confidence level of 95% with +/- 2% error margin. The sample reflects the demographic structure of Kuwait in terms of the non-labor market of eligible consumers aged over 16 years.

Findings

Kuwait scored 8.21 on Expectation (before dealing with a brand) and 7.88 for Actual Satisfaction (after dealing with it). Since the score for Actual Satisfaction is lower, this means consumers have higher expectations than actual satisfaction. The highest service dimensions are Staff Attitude, Location, and Reliability while the lowest are Value for Money and Website.

Demographics

Arabs, females, older customers, and customers with a low education level have the highest satisfaction scores while Non Arabs, males, customers with a high level of education, and those aged 30-39 have the lowest satisfaction scores.

Loyalty and Ideal

Kuwait scored 7.91 on the likelihood of recommending a brand (Loyalty). Females, customers aged 16 to 17 and 50 to 59 and those with lower education tend to be most loyal. Looking at the Net Promoter Score (ratio of customers promoting the brand versus being detractors) we see that Kuwait overall scores 28%, with Non Arabs, males and customers with higher education or aged 30-39 are least loyal.

Ideal satisfaction scored a 7.84. This represents customers' perception of how they have been serviced, and how close it is to ideal service.

Because this score is marginally lower than the Actual Average satisfaction score by 0.04, it suggests that there is room to improve service levels.

Categories

Of the 17 categories assessed, 10 of them exceeded the Kuwait Index score. These were mostly with the Restaurants, Clothes, or Home Furniture Categories, and Auto Purchase and Service. The lowest scoring categories are Private Hospitals, ISP's, and Mobile Operators.

The industries with the highest number of customers promoting them (loyalty) are Home Furniture, Auto Sales, Casual Dining and Cafes, while the ones with the most detractors are Private Hospital and ISPs.

Changes since last year

While Kuwait decreased (0.05 points) since last year, some demographic groups actually improved their satisfaction compared to last year. These are consumers aged 50 and above, Kuwaitis, and Diploma holders. Those that dropped the most are 30-39 year olds, Females, and Arabs.

Most dimensions decreased in actual satisfaction from the previous year. In the industry category, Fast Food, Home Furniture, and New Car Sales increased the most while ISPs, Islamic Banks, and Mobile Operators dropped the most in satisfaction. Finally, in terms of the Net Promoter Score, the only increase in loyalty is shown with Diploma holders, while all other demographics in age, gender, nationality, and education dropped in loyalty.

Changes from 2010

In the six years since the index started in 2010, Kuwait has increased by 4% (0.33 points) in overall customer satisfaction. In demographic groups, females, consumers aged 40-49 and Kuwaitis increased the most. The only demographic group that dropped in satisfaction since 2010 are consumers over 60.

All dimensions increased in satisfaction over the six year period. The largest gains in satisfaction are Call Center and Value for Money. By industry category, 12 categories improved in the past six years with Car Service, Regional Arab Airlines, and Mobile Operators increasing the most in satisfaction. The categories decreasing in satisfaction are Fine Dining, Cafe's, and ISPs. For Net Promoter Score changes from 2010, all demographic groups increased in loyalty, except for those aged over 60 years.

Comparison to US & US, UK, & Singapore CSI

The US index in 2015 scores 73.8 in satisfaction for their national index, putting them marginally lower than the Kuwait Index which stands at 76.4.



Dimension scores by nationality

Expectations before dealing with a brand



Lowest
Non Arabs have the lowest expectation for Call center, while for Kuwaitis and Non Arabs Website is lowest.

Highest
Arabs have the highest satisfaction for Product Quality and Reliability. Kuwaitis have the most expectation for Staff and Reliability, while Non Arabs expectations for Product Quality and Reliability is the highest.

2

The Kuwait Index



Sample composition

The national sample is accurate with a ± 2 error margin at a 95% confidence level. The sample is in line with the country composition for nationality, age and gender but reflects a slight bias towards higher educated consumers since the index is run online.

	Votes 2015	Votes 2015 Distribution	Kuwait eligible population distribution
Gender			
Female	3,865	26%	33%
Male	10,748	72%	67%
Nationality			
Arabs	5,112	34%	See note ¹
Kuwaiti	5,096	34%	32%
Non Arabs	4,112	28%	See note ¹
Age Groups			
16 to 17 Years	65	0%	10%
18 to 29 Years	3,089	21%	29%
30 to 39 Years	5,852	39%	29%
40 to 49 Years	3,026	20%	20%
50 to 59 Years	1,149	8%	10%
More Than 60 Years	271	2%	2%
Education			
Elementary or below	71	0%	See note ²
High school	1,467	10%	See note ²
Diploma	2,701	18%	See note ²
University graduate	7,909	53%	See note ²
Master or PHD	2,134	14%	See note ²
Total	14,860	100%	100%

From the 2.6 million overall population above 15 years, just under 2 million are eligible to vote. This includes their split by gender, age and as Kuwaiti or non-Kuwaitis. In the last column the eligible population split is shown as a comparison to the sample obtained in the SH survey to demonstrate its representation of the population.

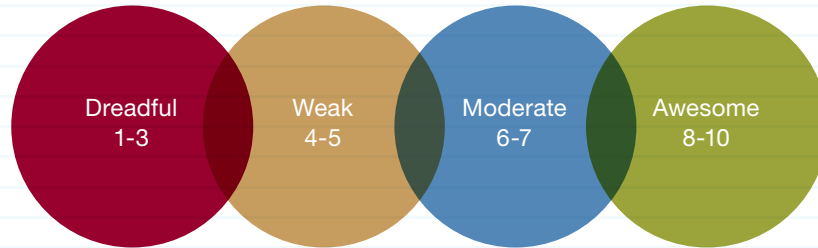
Note 1: Kuwait population data is only split by Kuwaiti or non-Kuwaiti.

Note 2: Data on education distribution is not available.

Note 3: Since demographic information about the respondent is not a mandatory field in the survey, a small sample of data regarding gender, nationality, age, and education is “unknown” and as such the vote count does not reflect these scores which amount to less than 9% of votes.



Interpreting the score



Since the Service Hero index measures companies on a 1-10 point scale, the overall index can be interpreted according to the legend above. Companies fall into one of the **four groups** regarding the strength of service based on the score that they obtain. On the country level, the same legend is applied. For example, if the score for Kuwait is a 6, it is then placed at the bottom of the **“Moderate”** category.

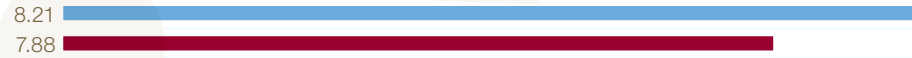


Kuwait Index: Before and after

Service Hero Index - Kuwait 2015

■ Average of Expectation Index ■ Average of Actual Index

Total



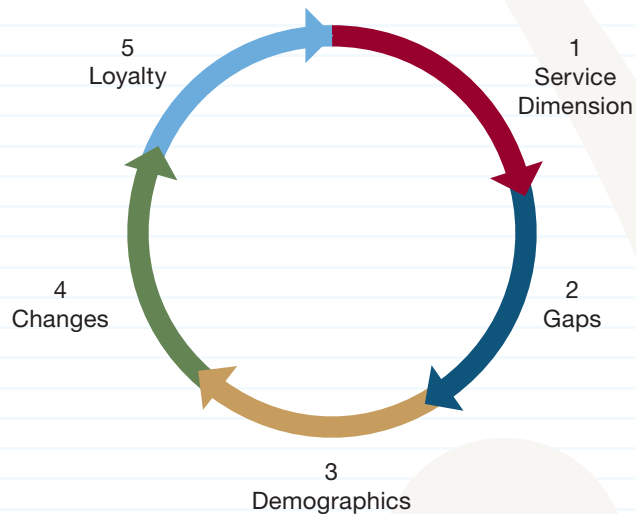
A gap of -0.33 between expected and actual

Usually consumer expectations will be higher than actual service assessments. In 2015 consumers had higher expectations and lower satisfaction, meaning we are below expectations by a gap of -0.33 which is not an unusual or unhealthy gap.

Kuwait scored 8.21 on average for **Expected** standards and it scored 7.88 on **Actual** service standards – placing it in the **Moderate** service level.



How results will be displayed



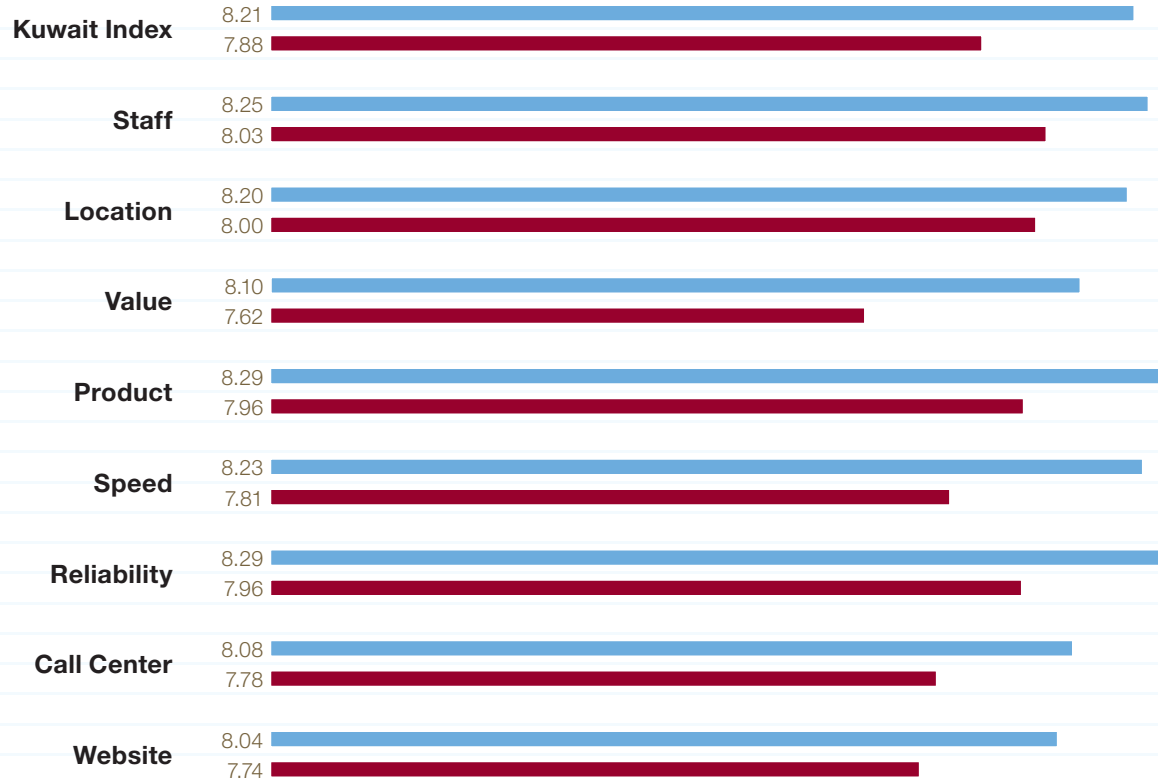
Results will be reported on five levels as seen in the chart.



Kuwait Index by service dimension

Kuwait Index 2015 service dimension

Expected Actual



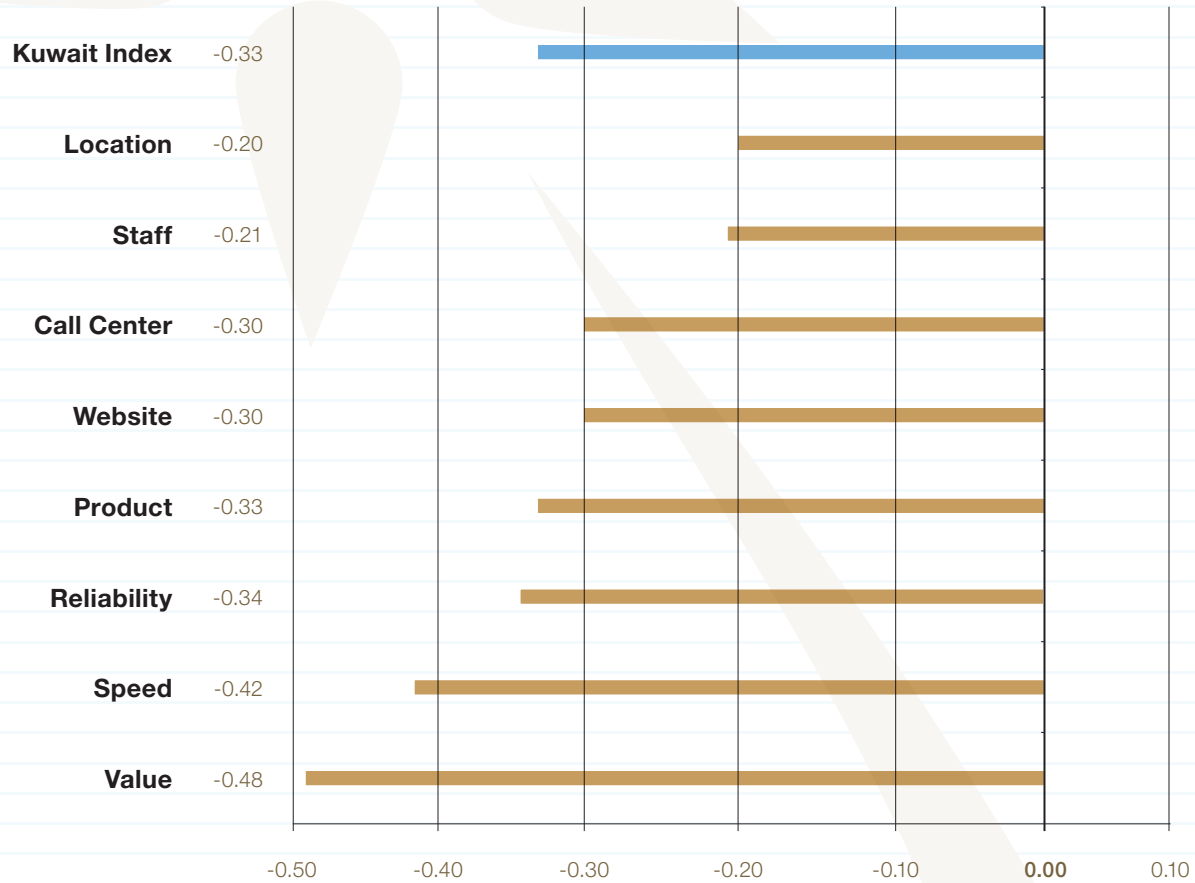
The highest score per dimension on an **Expected** level (before dealing with a brand) is for Reliability and Product Quality while the lowest is for Value for Money.

When we look at scores based on **Actual**, or after a brand was experienced, the highest is Staff and Location, and the lowest satisfaction is for Value for Money Website.

Note: In previous years, Call Center and Website were only assessed for five categories, Regional Arab Airlines, Mobile Operators, ISP's, Conventional and Islamic Banks. In 2015 however, all categories were evaluated on satisfaction with their Call Center and Website with the exclusion of Supermarkets, Fine Dining, Cafe, and Clothes.



Gaps analysis for Kuwait



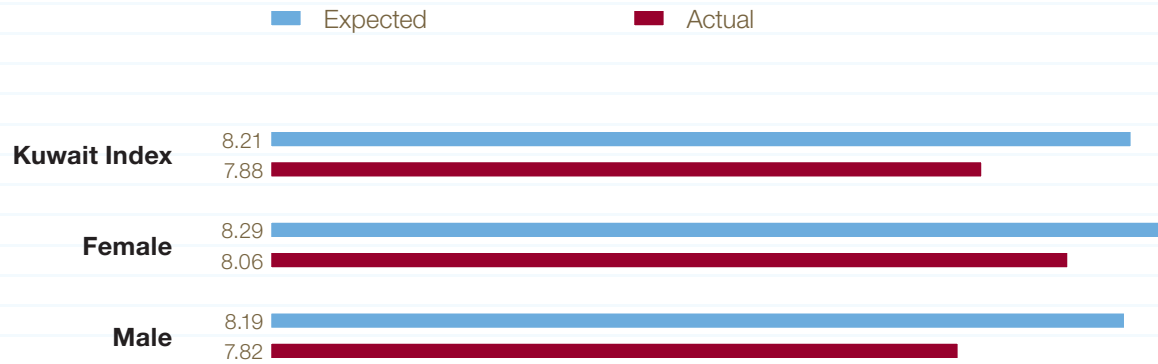
Analysis of positive and negative gaps between Expected and Actual scores

All dimensions obtained a Negative gap - i.e. Actual satisfaction after they experienced a brand was lower than their expectation before they dealt with it. However a negative gap is acceptable as long as it is below 0.30; therefore for most dimensions with the exception of Value for Money and Speed, which have large gaps, companies are generally able to meet customer expectations.



Kuwait Index by demographic factors

Kuwait Index results by gender

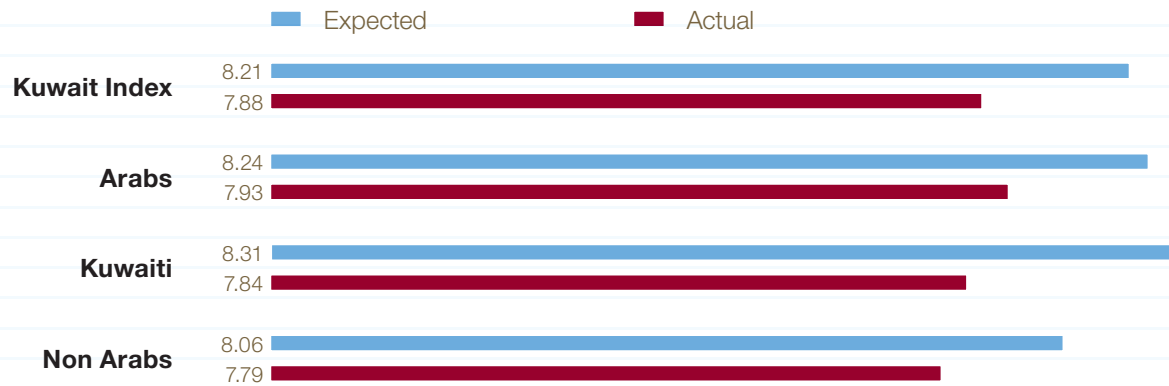


Gender

Women have both a higher expectation and higher assessment of standards on a before and after basis than men do.



Kuwait Index results by nationality

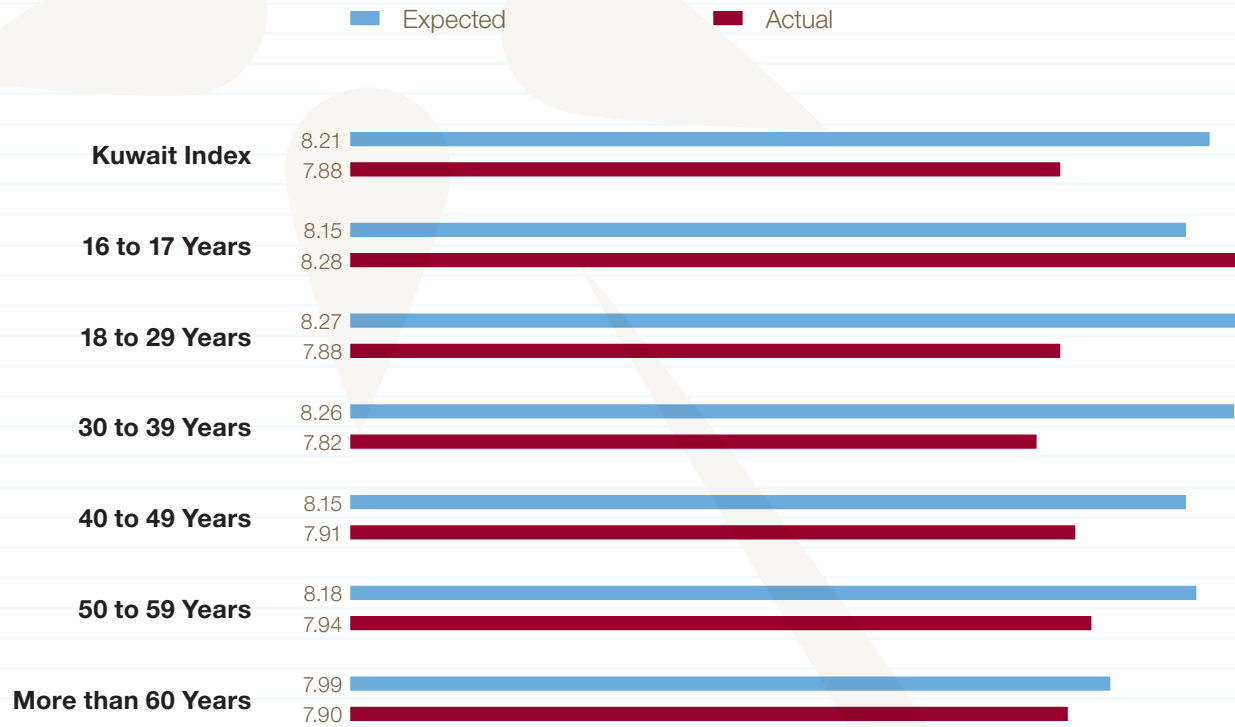


Nationality

Kuwaitis have the highest expectation, but Arabs scored highest on actual satisfaction. Non Arabs scored the lowest on actual satisfaction when dealing with a brand.



Kuwait Index results by age



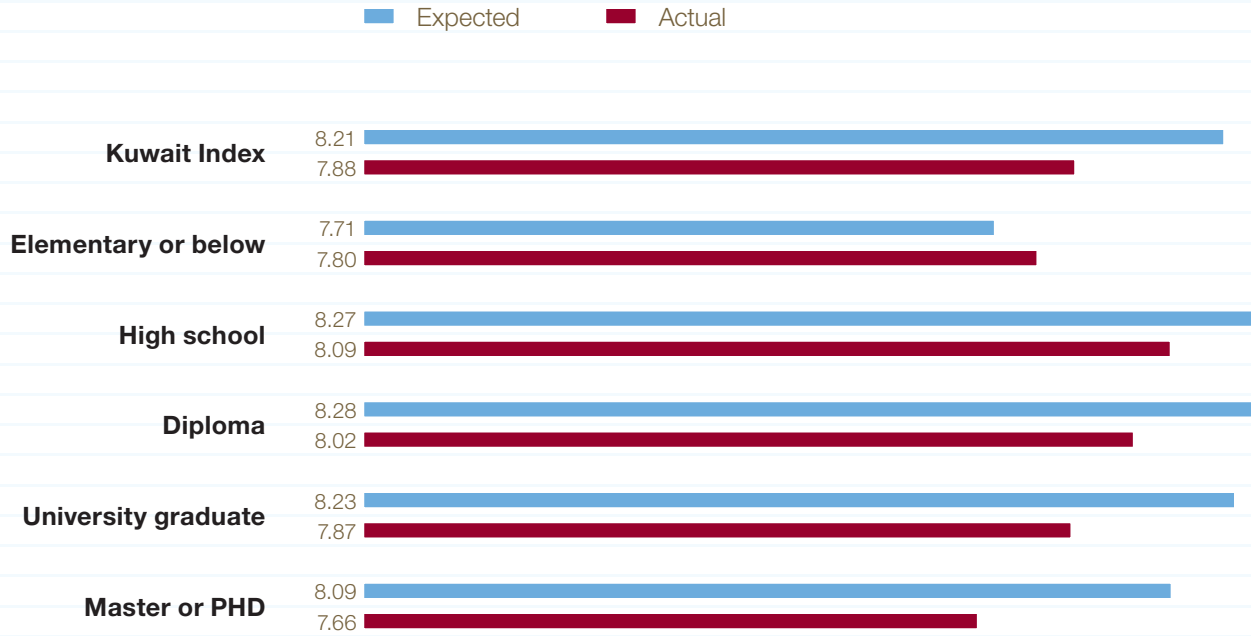
Age

Actual satisfaction is highest among teenagers and those aged 40-59 years. Satisfaction is lowest for adults in the 30-39 age group. This is possibly due to the age group being comprised of professionals who are balancing their personal and work lives and therefore are time constrained, pressured, and less tolerant of poor service.



Service dimension scores by education

Expected and Actual scores



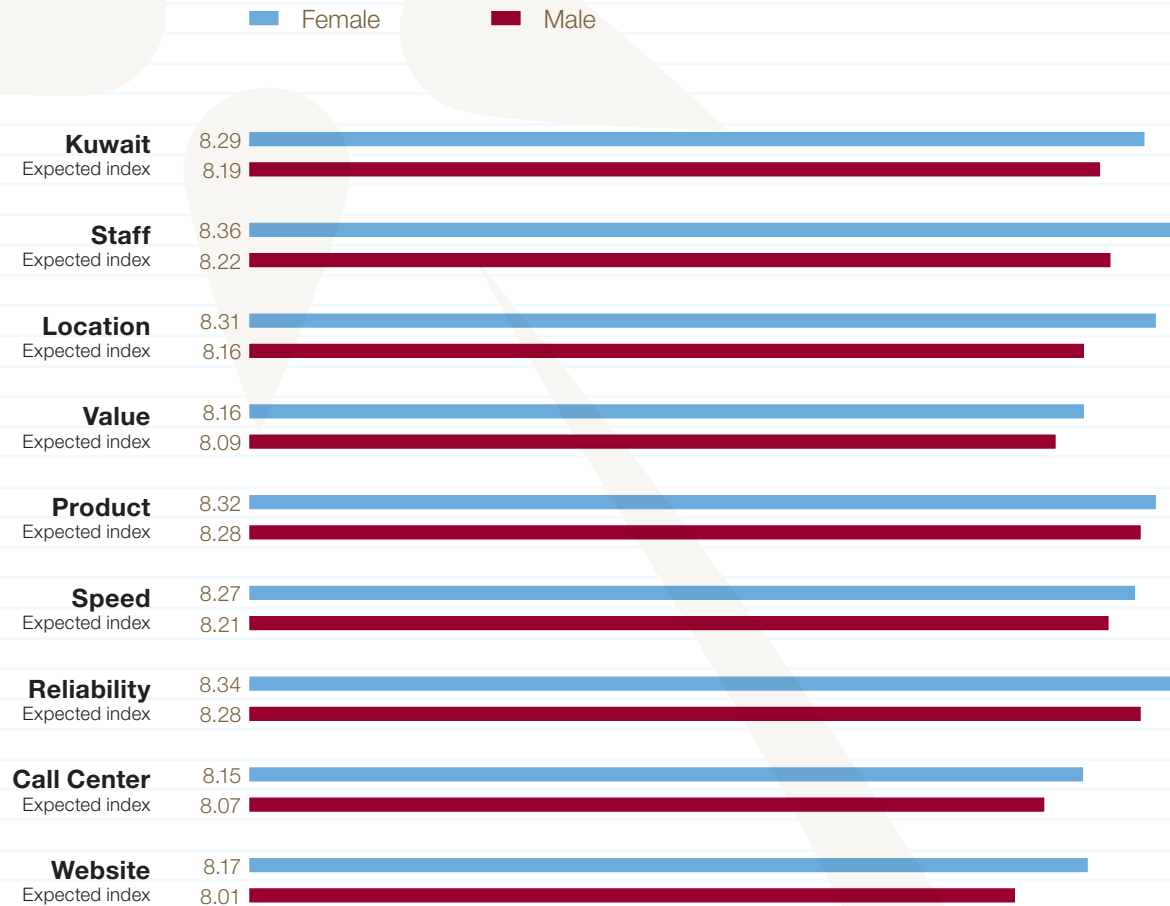
Education

Actual satisfaction is highest amongst those with a High School education, and Diploma holders both rating a strong score. The lowest satisfaction level is among those with a Masters or PHD. This could be attributed to the fact that those with a higher education demand a higher level of service.



Service dimension scores by gender

Kuwait Expected Index



Female

Expectation: Overall women's expectations exceed those of males on every dimension. Highest is Staff and Reliability, lowest is Call Center and Value.

Male

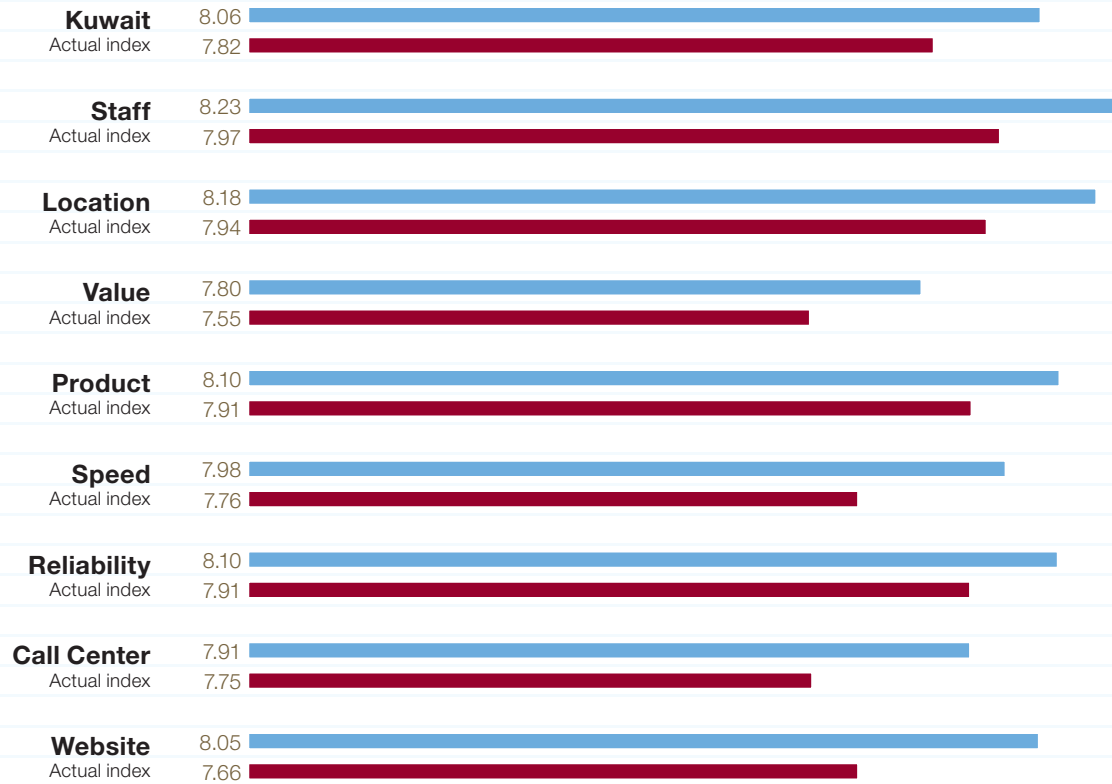
Expectation: Service expectations for males fall below women on every dimension. Highest is Reliability and Product. Lowest is Call Center and Website.



Service dimension scores by gender

Kuwait Actual Index

Female Male



Female

Actual: Females are more satisfied than males on every service dimension. Their highest satisfaction score is Staff Attitude followed by Location. Their lowest is on Value and Call Center.

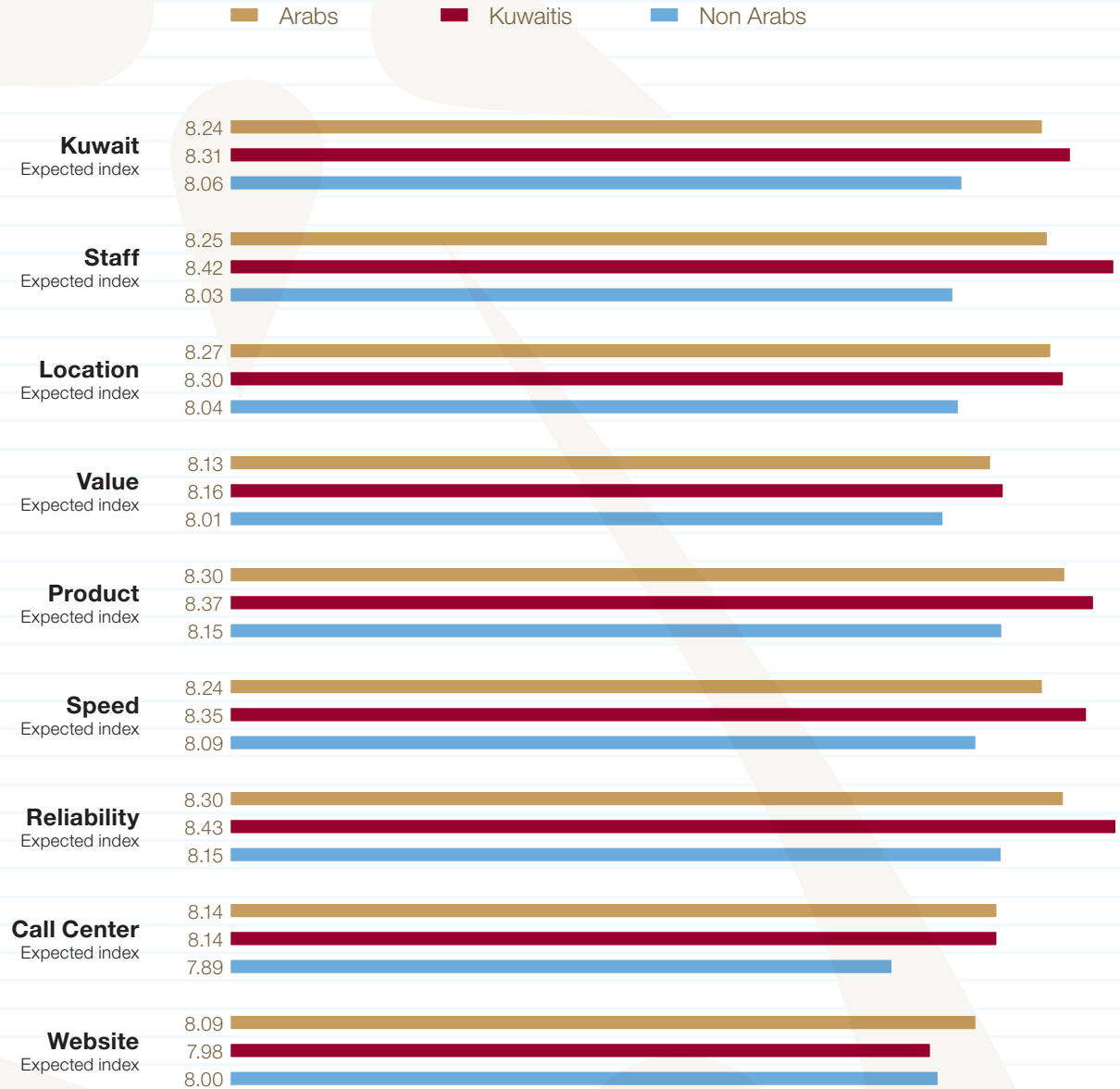
Male

Actual: Similar to Females, Men are most satisfied by Staff Attitude and Location and the least satisfied with Value and Website.



Dimension scores by nationality

Expectations before dealing with a brand



Lowest

Non Arabs have the lowest expectation for Call center, while for Kuwaitis and Non Arabs Website is lowest.

Highest

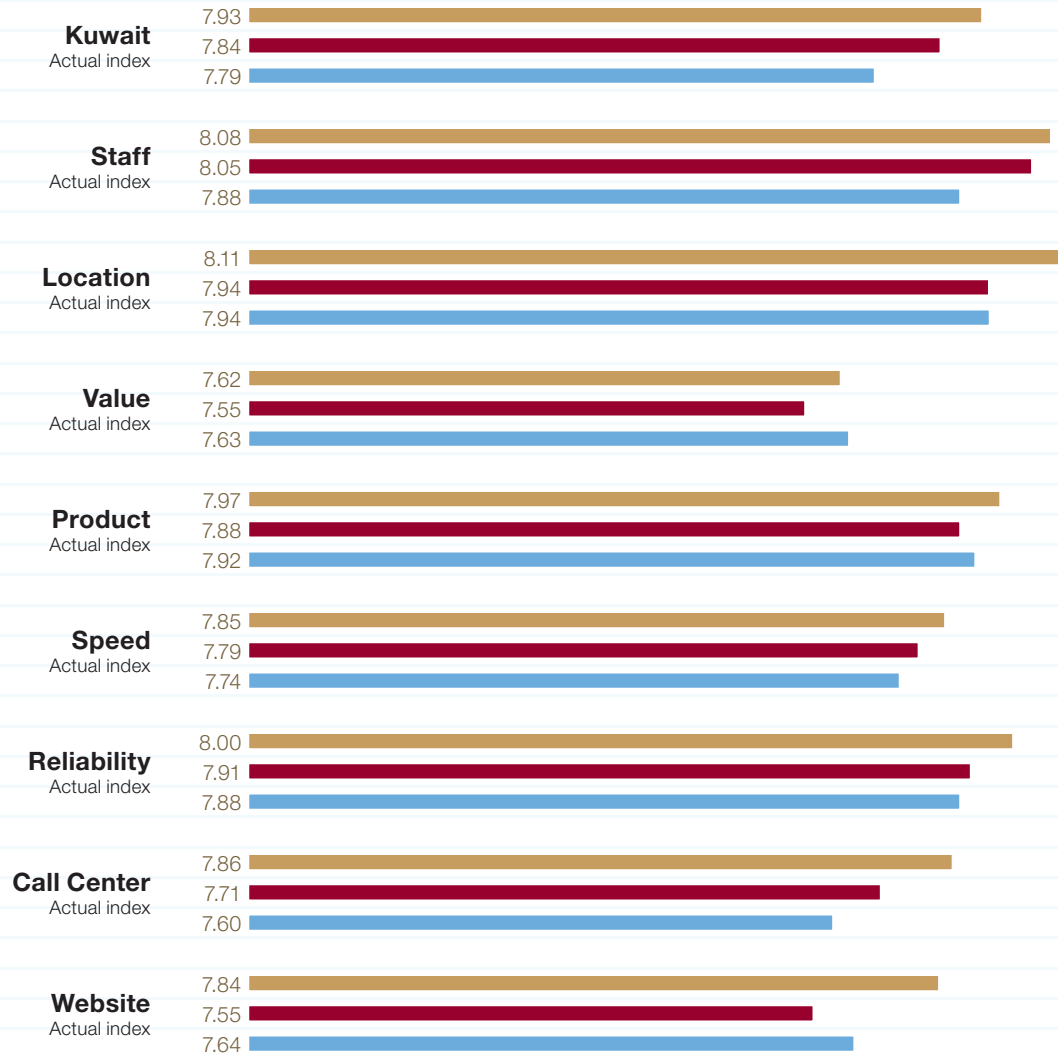
Arabs have the highest expectation for Product Quality and Reliability. Kuwaitis have the most expectation for Staff and Reliability, while Non Arabs expectations for Product Quality and Reliability is the highest.



Dimension scores by nationality

Actual satisfaction after dealing with a brand

Arabs Kuwaitis Non Arabs



Lowest

Non Arabs have the lowest satisfaction score for Call Center. Kuwaitis lowest satisfaction is for Value and Website. The lowest for Arabs is Value.

Highest

Arabs and Non Arabs have the highest satisfaction for Location, while Kuwaitis highest satisfaction is for Staff attitude.



Dimension scores by age group

Actual scores and gaps between actual and expected scores

Actual	16-17	18-29	30-39	40-49	50-59	60+	Kuwait Index
Staff	8.52	8.08	7.96	8.07	8.07	7.96	8.03
Location	8.82	8.08	7.92	7.98	7.99	8.10	8.00
Value	7.80	7.62	7.57	7.65	7.70	7.69	7.62
Product	8.38	7.96	7.90	7.97	8.00	7.95	7.96
Speed	8.25	7.82	7.74	7.85	7.83	7.91	7.81
Reliability	8.24	7.94	7.91	8.02	8.00	7.98	7.96
Call Center	8.21	7.69	7.71	7.76	8.02	8.04	7.78
Website	8.33	7.68	7.60	7.76	8.12	8.05	7.74
Overall	8.28	7.88	7.82	7.91	7.94	7.90	7.88
Gap							
Staff	0.18	-0.26	-0.31	-0.11	-0.13	-0.07	-0.21
Location	0.57	-0.21	-0.33	-0.12	-0.14	0.01	-0.20
Value	0.14	-0.52	-0.60	-0.41	-0.39	-0.22	-0.48
Product	0.18	-0.34	-0.42	-0.26	-0.23	-0.09	-0.33
Speed	-0.06	-0.49	-0.54	-0.32	-0.32	-0.07	-0.42
Reliability	-0.02	-0.39	-0.44	-0.22	-0.28	-0.12	-0.34
Call Center	0.10	-0.42	-0.44	-0.28	-0.10	0.05	-0.30
Website	0.18	-0.59	-0.66	-0.39	-0.06	0.06	-0.30
Overall Gap	0.13	-0.39	-0.44	-0.24	-0.24	-0.09	-0.33
Best							
Worst							

Satisfaction

Value for Money satisfaction is the **lowest** score for all age groups. The **highest** satisfaction for most of the age groups is for Staff Attitude and Location, with 50-59 year olds most satisfied with Website.

Gaps

In terms of **positive** gap scores by age group, only 16-17 year olds showed positive gaps while the rest had negative gaps for most dimensions.



Dimension scores by education

Actual scores and gaps between actual and expected scores

Actual	Elementary or below	High school	Diploma	University Grad	Master or PHD	Kuwait Index
Staff	7.95	8.28	8.20	8.01	7.78	8.03
Location	7.88	8.15	8.13	8.01	7.76	8.00
Value	7.55	7.76	7.75	7.61	7.45	7.62
Product	8.08	8.20	8.13	7.93	7.72	7.96
Speed	7.64	7.97	7.99	7.80	7.57	7.81
Reliability	7.88	8.20	8.09	7.94	7.74	7.96
Call Center	7.61	8.09	7.76	7.82	7.52	7.78
Website	7.84	8.06	7.86	7.72	7.44	7.74
Overall	7.80	8.09	8.02	7.87	7.66	7.88
Gap						
Staff	0.35	-0.06	-0.14	-0.26	-0.31	-0.21
Location	0.35	-0.11	-0.12	-0.24	-0.31	-0.20
Value	-0.05	-0.37	-0.39	-0.52	-0.55	-0.48
Product	0.27	-0.19	-0.25	-0.36	-0.47	-0.33
Speed	-0.03	-0.28	-0.34	-0.43	-0.50	-0.42
Reliability	0.10	-0.22	-0.26	-0.37	-0.42	-0.34
Call Center	-0.60	-0.07	-0.30	-0.32	-0.51	-0.30
Website	-0.24	-0.04	-0.20	-0.34	-0.49	-0.30
Overall Gap	0.09	-0.18	-0.26	-0.36	-0.43	-0.33
Best						
Worst						

Satisfaction

High School degree holders have the highest satisfaction across most dimensions, while those with Masters or PHD had the lowest satisfaction in all dimensions compared to others. Among all education levels, Staff Attitude has the highest average satisfaction while Value and Website had the lowest across most education levels.

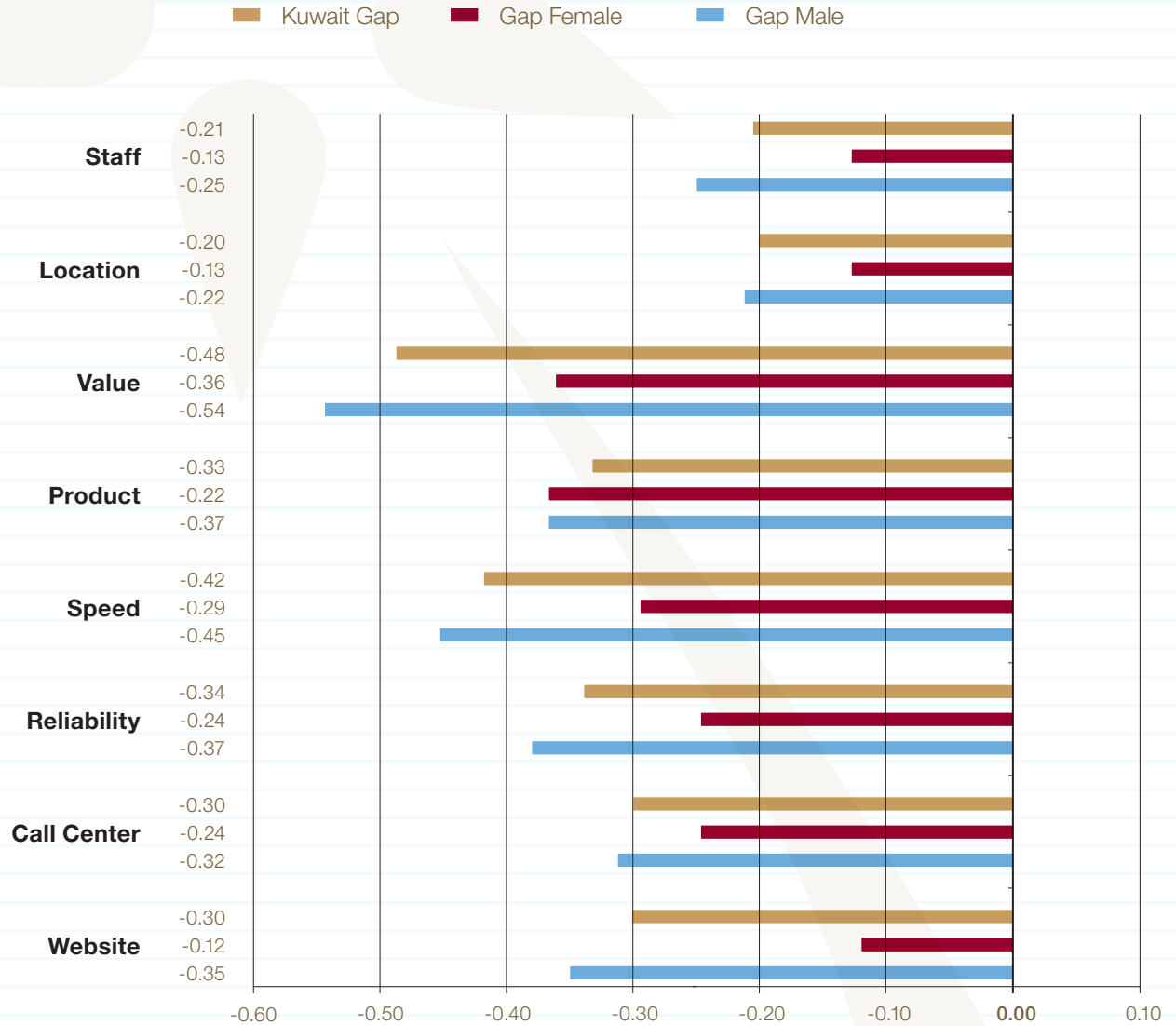
Gaps

There were minimal **positive** gaps across all education levels with expectations being exceeded only for consumers with a degree of Elementary or below. The group where expectations were not met the most is for Master or PHD holders. The highest negative gaps are with Value in most levels.



Gaps by gender

Kuwait Index 2015 - Gap Analysis



Females

There are no positive gaps for females on any dimension. The lowest gaps for females are for Value, Speed of Service, and Reliability.

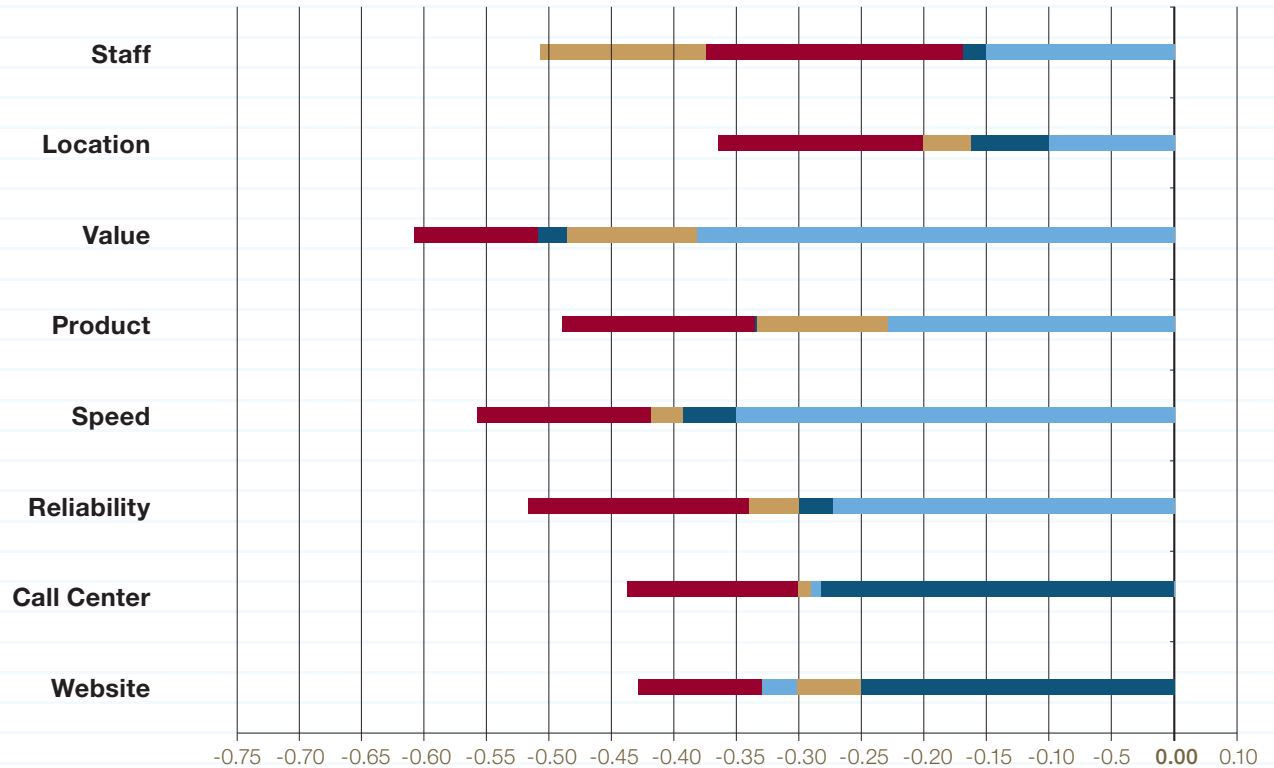
Males

Males also showed negative gaps across all dimensions. The lowest gap Males showed are for Speed of service and Value.



Gaps by nationality

■ Arabs Gap
 ■ Kuwaiti Gaps
 ■ Non Arabs Gap
 ■ Kuwait Index



	Staff	Location	Value	Product	Speed	Reliability	Call Center	Website
■ Arab Gap	-0.17	-0.16	-0.51	-0.33	-0.39	-0.30	-0.28	-0.25
■ Kuwaiti Gap	-0.37	-0.36	-0.61	-0.49	-0.56	-0.52	-0.43	-0.43
■ Non Arabs Gap	-0.15	-0.10	-0.38	-0.23	-0.35	-0.27	-0.29	-0.36
■ Kuwait Index	-0.51	-0.20	-0.48	-0.33	-0.42	-0.34	-0.30	-0.30

No service dimension exceeded expectations for any nationality group as they all fell below expectations. All nationalities had the largest gap in Value. While the smallest gaps is Location for all.



Image and loyalty

Kuwait Index recommend scores 2015



One question is examined here - the likelihood to recommend a brand.

Kuwait scored a 7.96 on the **loyalty**, or the recommendation score.

Females are more likely to recommend a brand than men are.



Recommend scores by nationality

Kuwait Index recommend scores 2015

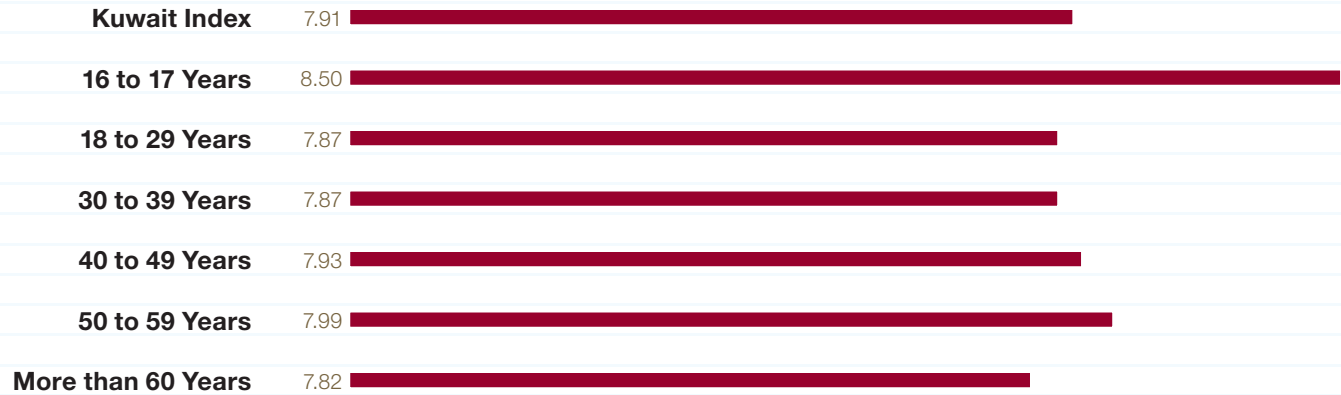


The least likely nationality to recommend a brand are Kuwaitis, while the most likely to recommend a brand are Non Arabs. None of the nationalities had a 'strong' score.



Recommend scores by age group

Kuwait Index recommend scores 2015

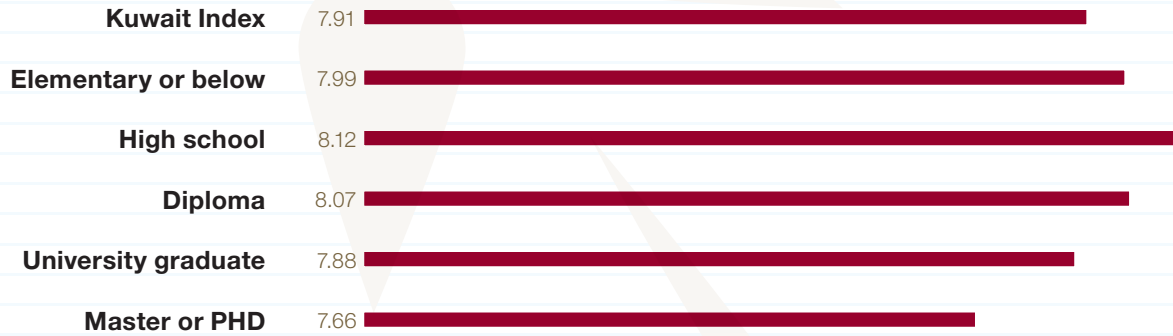


The two age groups that are more likely to recommend a brand are the 16-17 and 50-59 groups. Typically, very young consumers tend to recommend a brand to their peers while the older groups are more likely to recommend brands. The least likely to recommend a brand are the 30-49 and 60 and over age group.



Recommend scores by education level

Kuwait Index recommend scores 2015



Those with a higher education level are the least likely to recommend a brand, while the most likely to recommend a brand are those with a lower education.



Satisfaction & comparison to an ideal

Overall Satisfaction, Average Satisfaction (8 dimensions), and Comparison to Ideal



This year Overall Satisfaction scored the same as Actual Satisfaction (the average of all eight dimensions). How a brand compares to the Ideal Offering is scored lower? This question is therefore a more accurate representations of satisfaction than the average of eight dimensions.



The Kuwait expected index across all 17 categories

Expected Index



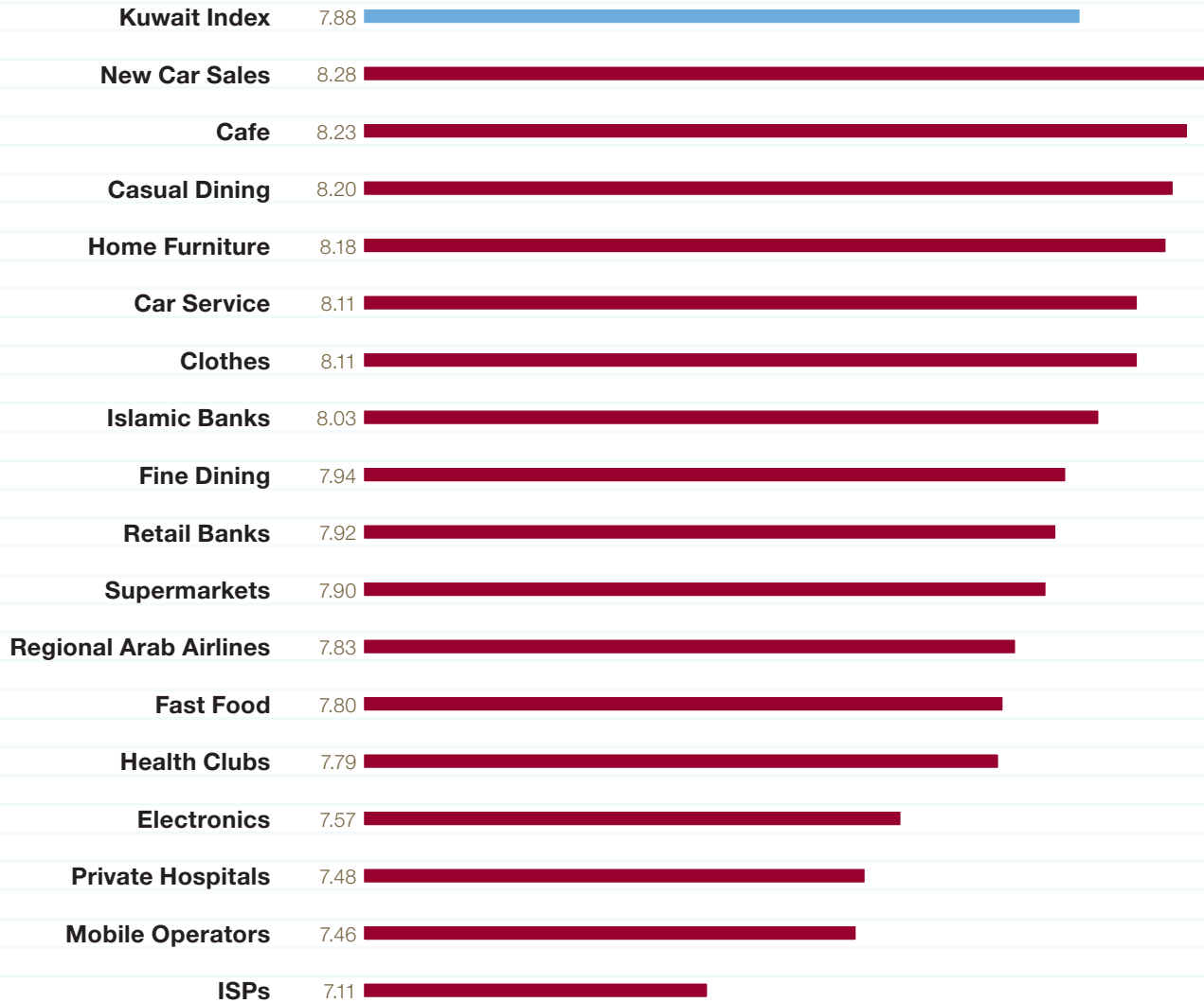
Nine industry categories exceeded the Kuwait index score for the average of all 8 dimensions on a “before” basis.

The top expectations are for Car Service, New Car Sales, and Clothes. The lowest expectations for categories is for Health Clubs and Electronics.



The Kuwait actual index across all 17 categories

Actual Index



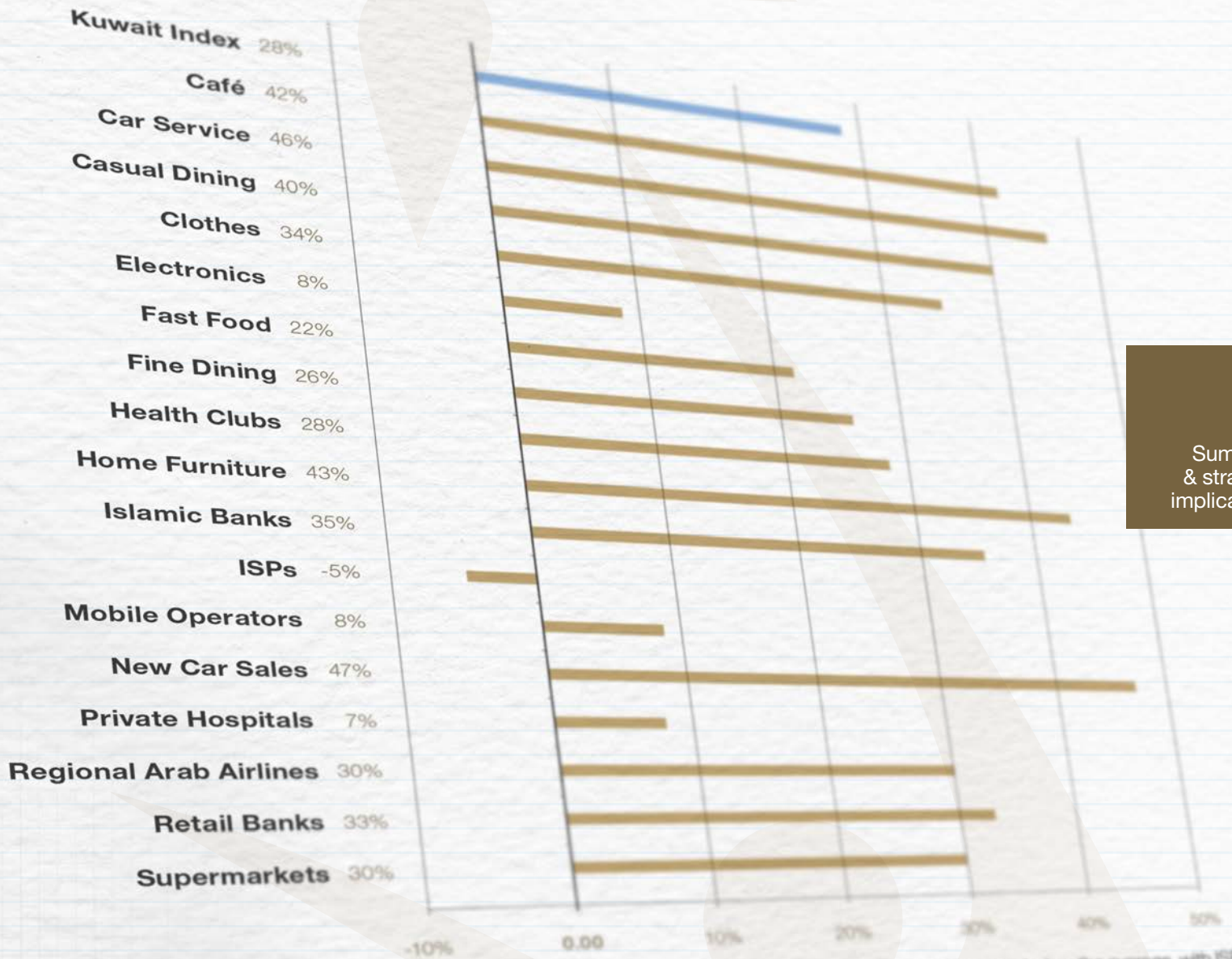
10 industries exceeded the Kuwait Index for the average of all 8 dimensions on an “after” basis.

The top three scoring industries are New Car Sales, Cafe, and Casual Dining. The lowest are different to brands with low expectations, with ISPs, Mobile Operators, and Private Hospitals scoring the lowest.



Category NPS

Service Hero CSI Category 2015 Net Promoter Score

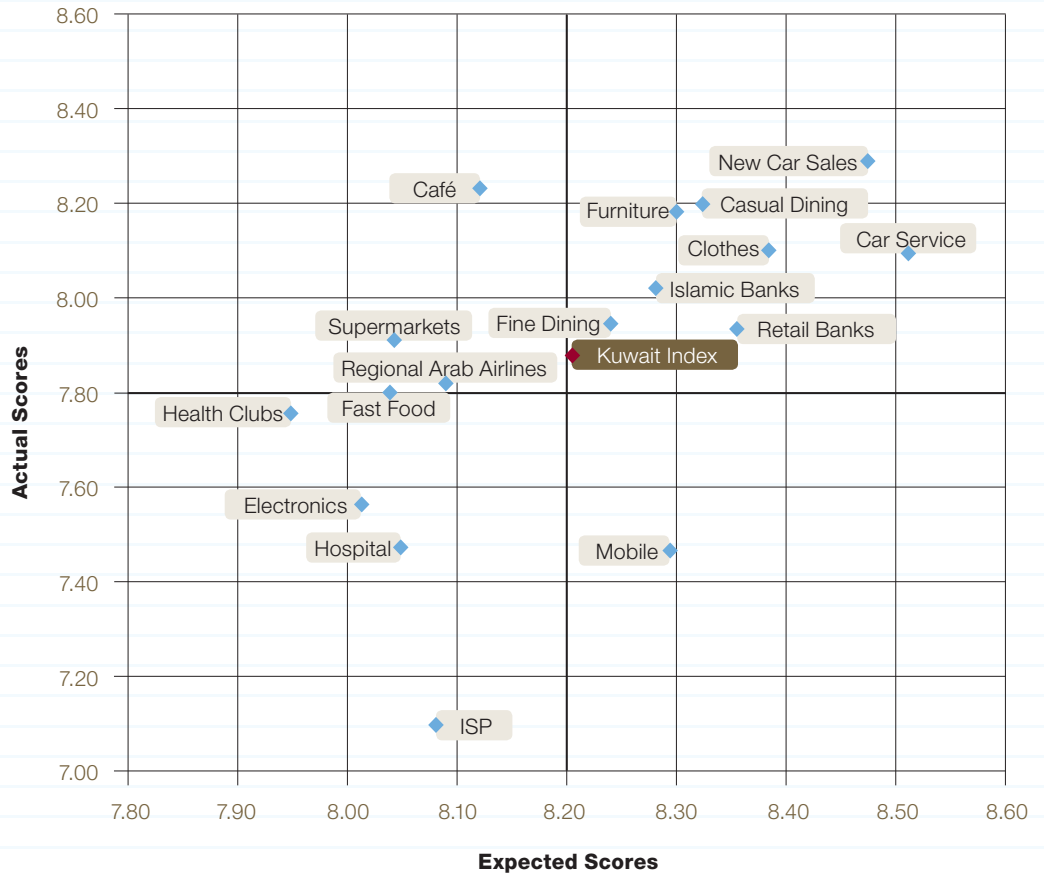


While the country average is 28%, a number of categories are below the average, with ISPs and Private Hospitals being lowest. Industries enjoying a healthy presence of brand Ambassadors are in New Car Sales, Car Service, and Home Furniture.



Market position of all 17 categories

Mapping categories on expectation and actual scores to understand their market position

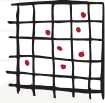


Industry categories in the top right quadrant such as Car Service, New Car Sales, and Casual Dining are in the best position as their actual scores exceed expected scores. They need to sustain this position over time.

Industry categories in the top left quadrant need to improve their image and overall performance as a small gap exists between expectation and actual scores.

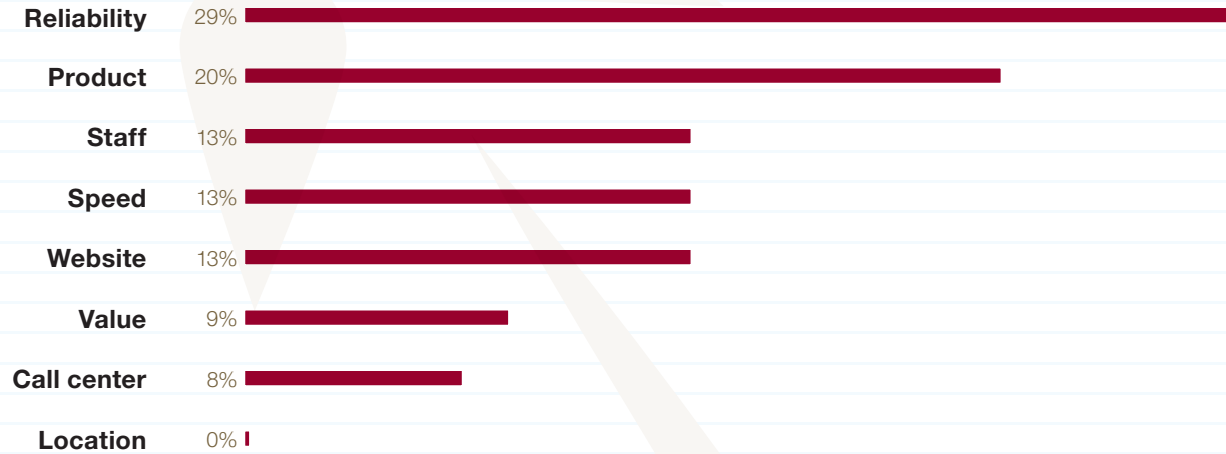
Industries in the bottom left quadrant such as ISPs and Private Hospitals are in a weak position as they are scoring low on expected and actual scores. Their challenge is improving actual service standards and the market perception of these standards.

Finally, Categories in the right bottom quadrant, such as Mobile Operators is not meeting customer expectations and has low satisfaction.



Correlation of dimensions to overall satisfaction

Service dimensions most influential to overall satisfaction (R Square 85%, 14,860 sample)



In order to help companies understand which service dimensions are most influential to overall satisfaction, correlation analysis on the entire dataset for all categories is conducted using standard statistical practices.

Based on the model, only two dimensions have a critical role in influencing overall satisfaction: Reliability and Accuracy (29% impact) and Product or Service Quality (20% impact). If companies prioritize their effort on only these two dimensions it would help them improve satisfaction.

On the flip side, Location has not impact on overall satisfaction while Call Center and Value for Money have a small degree of influence.



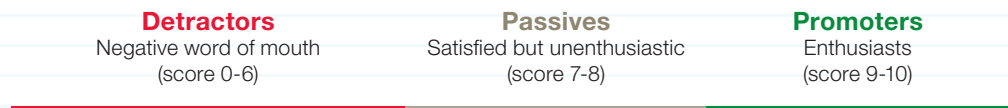
Net Promoter Score

Looking at the “likelihood to recommend” question from another perspective

A commonly used model called the Net Promoter Score was also used to evaluate the “likelihood to recommend” question. This measure groups customers into three groups: Detractors, Passives and Promoters. It basically ignores individuals whom are Passive and then subtracts the proportion of customers whom are Detractors from the proportion of customers whom are Promoters.

Note

- The score is displayed out of 100%
- The higher the score, the more customers are Promoters of a brand than there are Detractors



Promoters (score 9-10) are loyal enthusiasts who will keep buying and refer others, fueling growth.

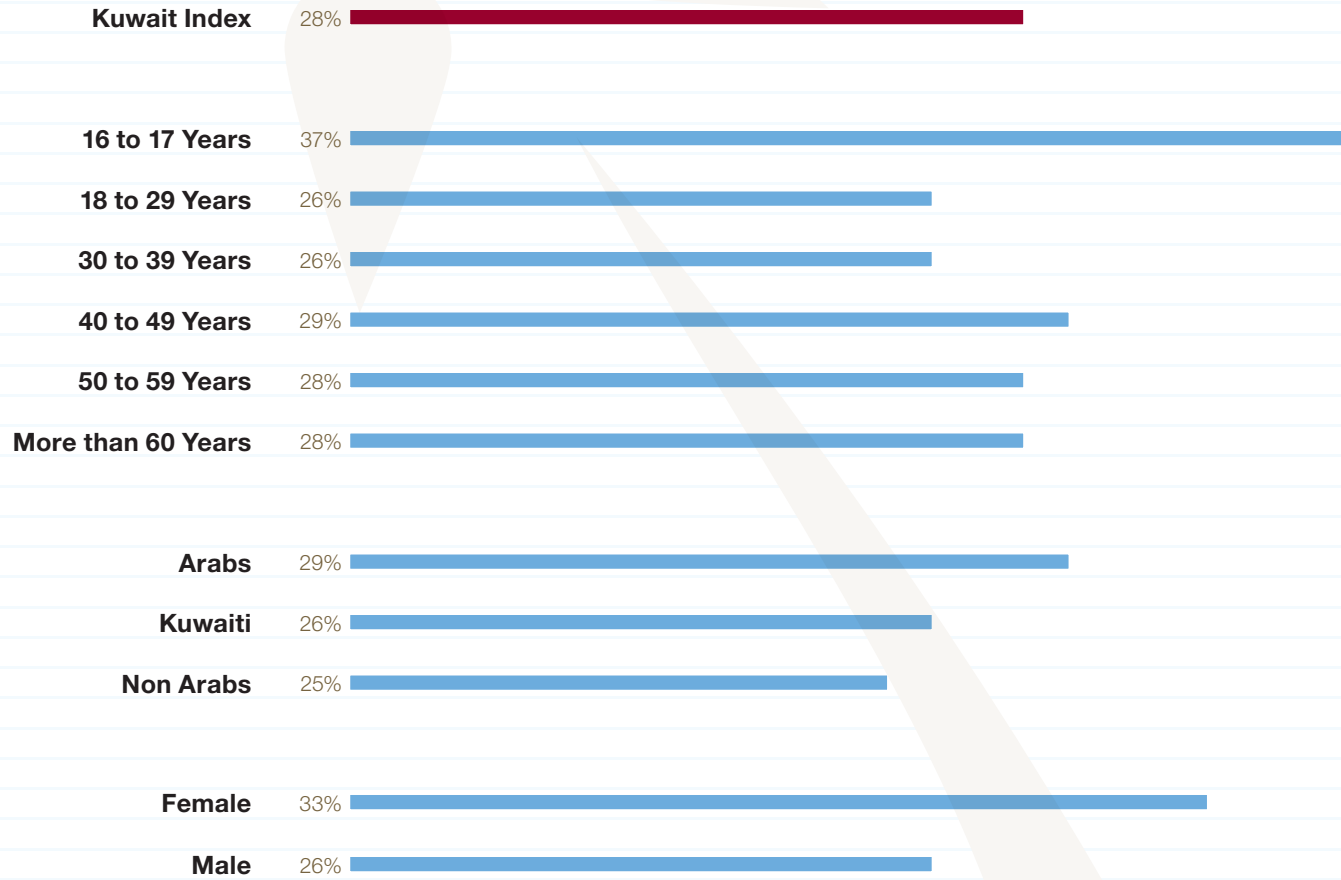
Passives (score 7-8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings.

Detractors (score 0-6) are unhappy customers who can damage your brand and impede growth through negative word-of-mouth.



The net promoter score for Kuwait is 28%

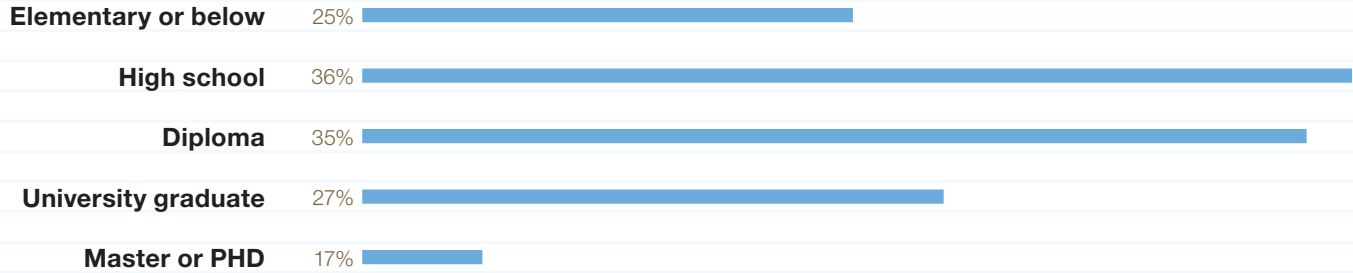
Net promoter score - Service Hero Index 2015





The net promoter score for Kuwait (continued)

Net promoter score - Service Hero Index 2015

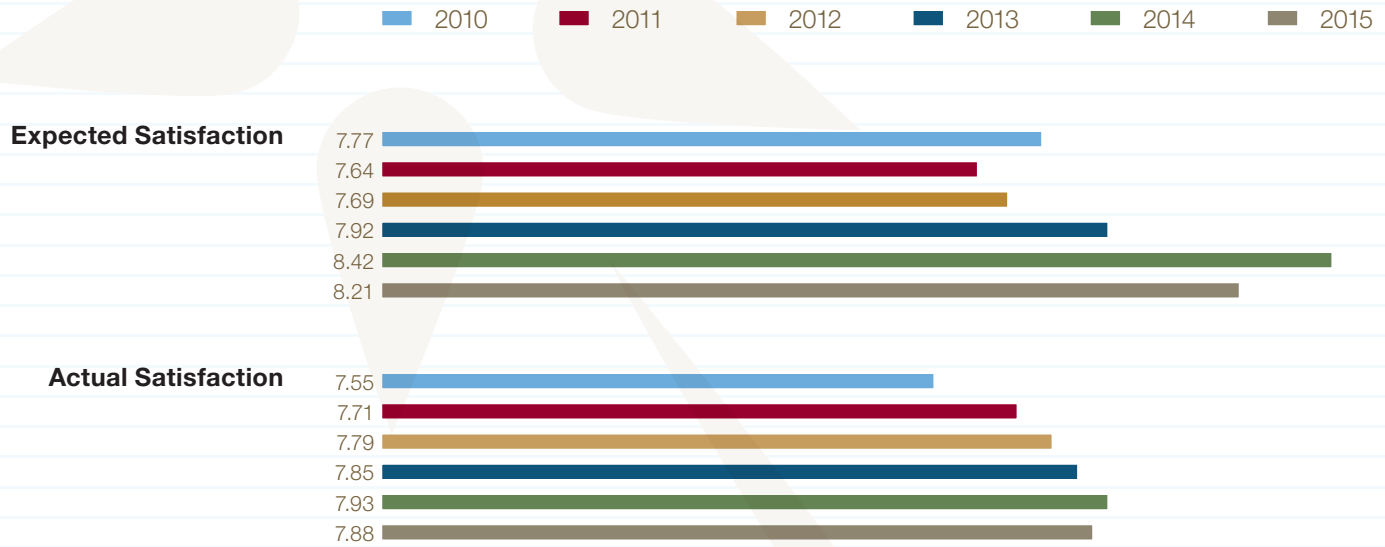


While the country average is 28%, demographic groups vary on being either Ambassadors or Detractors. The largest concentration of ambassadors for age groups are in teens and 40-49 age group, while the largest concentration of detractors are in the 18-39 age groups with 26%. More Arabs are brand ambassadors with a 29% score, while Non Arabs are detractors with 25%. Finally, Females are the most likely to be ambassadors with 33% NPS. Consumers with a lower education are brand ambassadors, while those who hold a Master or PHD are brand detractors.

Note: 1. NPS definition: How much more of customers promote a brand versus being detractors.
2. Promoters (score 9-10), Passives (score 7-8), and Detractors (score 1-6).

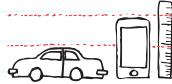


Kuwait's overall score remains in the moderate range



Since 2010 Average Actual Satisfaction improved 0.33 points or 4%.

Expected satisfaction saw a decrease from last year and a 6% increase since 2010 (6 years). This swing could be based on consumers losing and also gaining confidence regarding service, which affects their expectations.



Category Comparison 2010 vs 2015

Actual Satisfaction

The overall actual satisfaction for Kuwait in 2015 increased from 2010, but decreased from 2014. Two of the top five categories are in the automotive sector, with Cafe, Casual Dining, and Home Furniture completing the top five scoring categories. Notable improvements with consumer satisfaction in the past six years are shown in Car Service, Home Furniture, and Regional Arab Airlines while Cafes saw a decrease in consumer satisfaction, despite a 'strong' score.

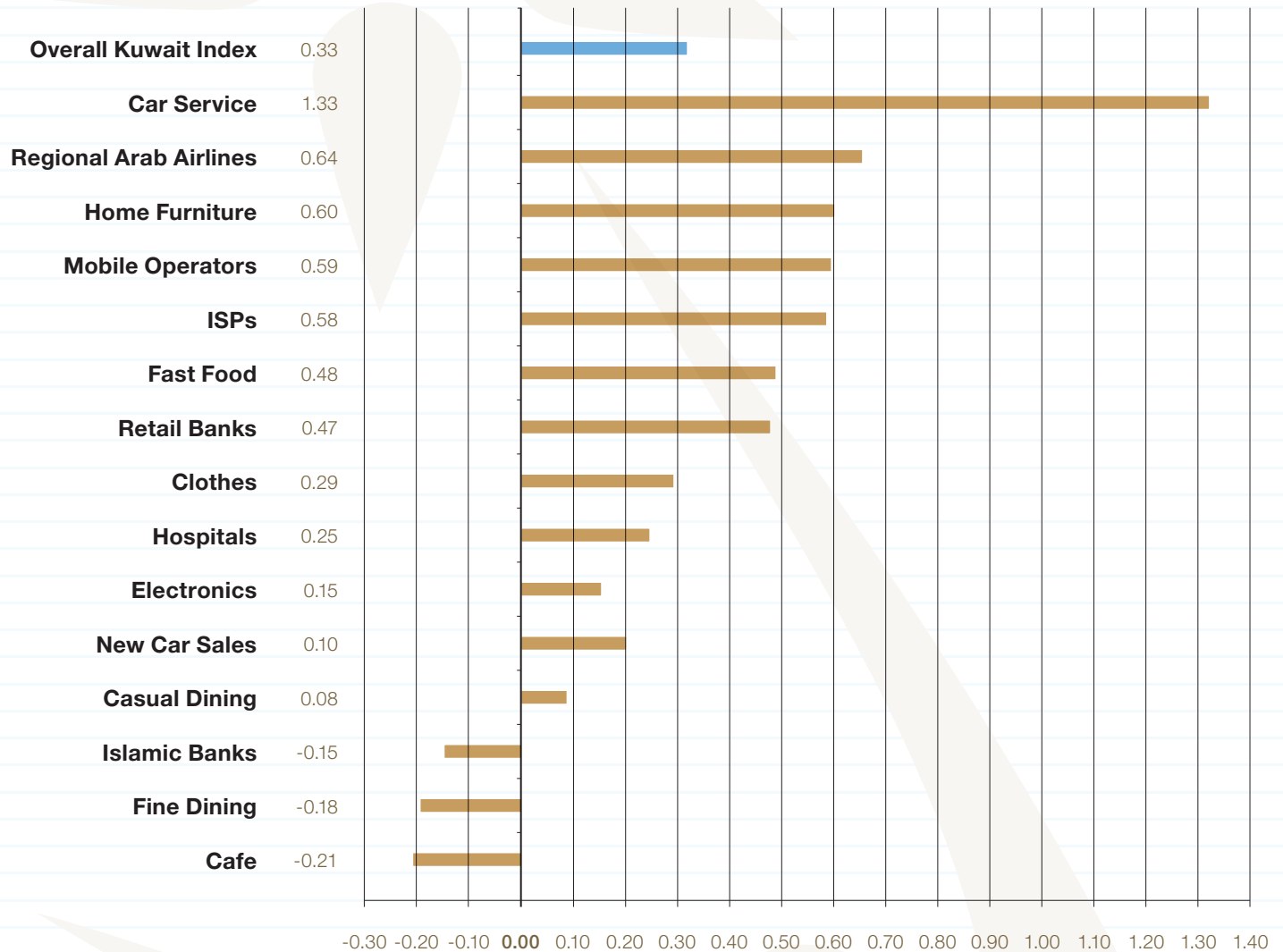
	2010	2011	2012	2013	2014	2015
Kuwait Index	7.55	7.71	7.79	7.85	7.93	7.88
Cafe	8.44	8.30	8.44	8.17	8.38	8.23
Car Service	6.78	6.97	7.25	7.75	8.01	8.11
Casual Dining	8.12	8.14	8.26	8.27	8.27	8.20
Clothes	7.82	8.19	8.16	8.25	8.19	8.11
Electronics	7.42	7.63	7.73	7.61	7.67	7.57
Fast Food	7.32	7.59	7.93	7.64	7.64	7.80
Fine Dining	8.12	8.10	8.19	8.17	7.83	7.94
Health Clubs	N/A	N/A	7.62	7.42	7.89	7.79
Home Furniture	7.58	8.06	7.99	8.13	8.05	8.18
Islamic Banks	7.78	8.10	7.95	7.69	8.30	8.03
ISPs	7.26	6.85	6.95	7.40	7.39	7.11
Mobile Operators	6.88	6.88	7.10	7.50	7.67	7.46
New Car Sales	7.69	7.83	7.75	8.17	8.16	8.28
Private Hospitals	7.38	7.60	7.61	7.38	7.37	7.48
Regional Arab Airlines	7.19	7.69	7.80	7.92	7.96	7.83
Retail Banks	7.45	7.66	7.94	8.18	8.10	7.92
Supermarkets	N/A	7.73	7.82	7.78	7.99	7.90

Note: Local Airlines has been changed to Regional Arab Airlines in 2011 which therefore increased the number of brands in the category. The Health Club category was only added in 2012.



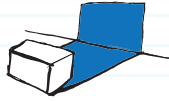
Category Growth 2010 vs. 2015

Notable improvements with consumer satisfaction are seen in Car Service, Regional Arab Airlines, and Home Furniture. Categories that saw a decrease in consumer satisfaction are Cafes, Fine Dining, and ISPs.



Note: Local Airlines has been changed to Regional Arab Airlines in 2011 which therefore increased the number of brands in the category, so the increase in satisfaction in that category could be attributed to this change.

The Supermarkets category was added in 2011 and the Health Club category was included in the index in 2012. Therefore they have both been excluded from this 6 year comparison chart.



Dimension Comparisons 2010 vs. 2015

Actual Satisfaction

	2010	2011	2012	2013	2014	2015
Staff	7.75	7.82	7.90	7.96	8.03	8.03
Location	7.86	7.94	7.96	8.00	7.96	8.00
Value	7.09	7.34	7.50	7.52	7.72	7.62
Product	7.53	7.77	7.84	7.84	7.98	7.96
Speed	7.43	7.60	7.69	7.71	7.85	7.81
Reliability	7.63	7.80	7.85	7.83	8.05	7.96
Call Center	7.25	7.31	7.44	7.66	7.82	7.78
Website	7.75	7.74	7.81	7.92	8.07	7.74

Overall there are improvements in most dimensions, with Value for Money and Call Center having the largest increase since 2010. Website is the only dimension to score lower in satisfaction from which is possibly due to the fact that this dimension as of 2015 has been added to 8 more categories than in previous years where only 5 categories were assessed on their Website.



Demographic Comparisons 2010 vs. 2015

Actual Satisfaction

	2010	2011	2012	2013	2014	2015
Female	7.60	7.97	8.01	7.87	8.17	8.06
Male	7.51	7.62	7.71	7.89	7.87	7.82
Arabs	7.61	7.98	7.82	8.00	8.01	7.93
Kuwaiti	7.51	7.32	7.61	7.52	7.76	7.84
Non Arabs	7.55	7.57	7.98	8.10	7.86	7.79
16 to 17 years	7.61	7.82	8.34	8.71	8.38	8.28
18 to 29 years	7.51	7.89	7.88	7.96	7.94	7.88
30 to 39 years	7.57	7.70	7.73	7.73	7.94	7.82
40 to 49 years	7.53	7.68	7.82	7.94	8.03	7.91
50 to 59 years	7.63	7.85	7.90	7.75	7.94	7.94
More than 60 years	8.12	7.61	8.10	7.93	7.81	7.90
Elementary or below	NA	NA	7.22	8.36	8.08	7.80
High school	NA	NA	8.04	8.27	8.16	8.09
Diploma	NA	NA	7.84	7.90	7.95	8.02
University graduate	NA	NA	7.80	7.80	7.95	7.87
Master or PHD	NA	NA	7.62	7.65	7.68	7.66

While Males and Females saw an increase in satisfaction over the last six years, females increased their satisfaction most. Kuwaitis saw the largest growth in satisfaction since 2010.

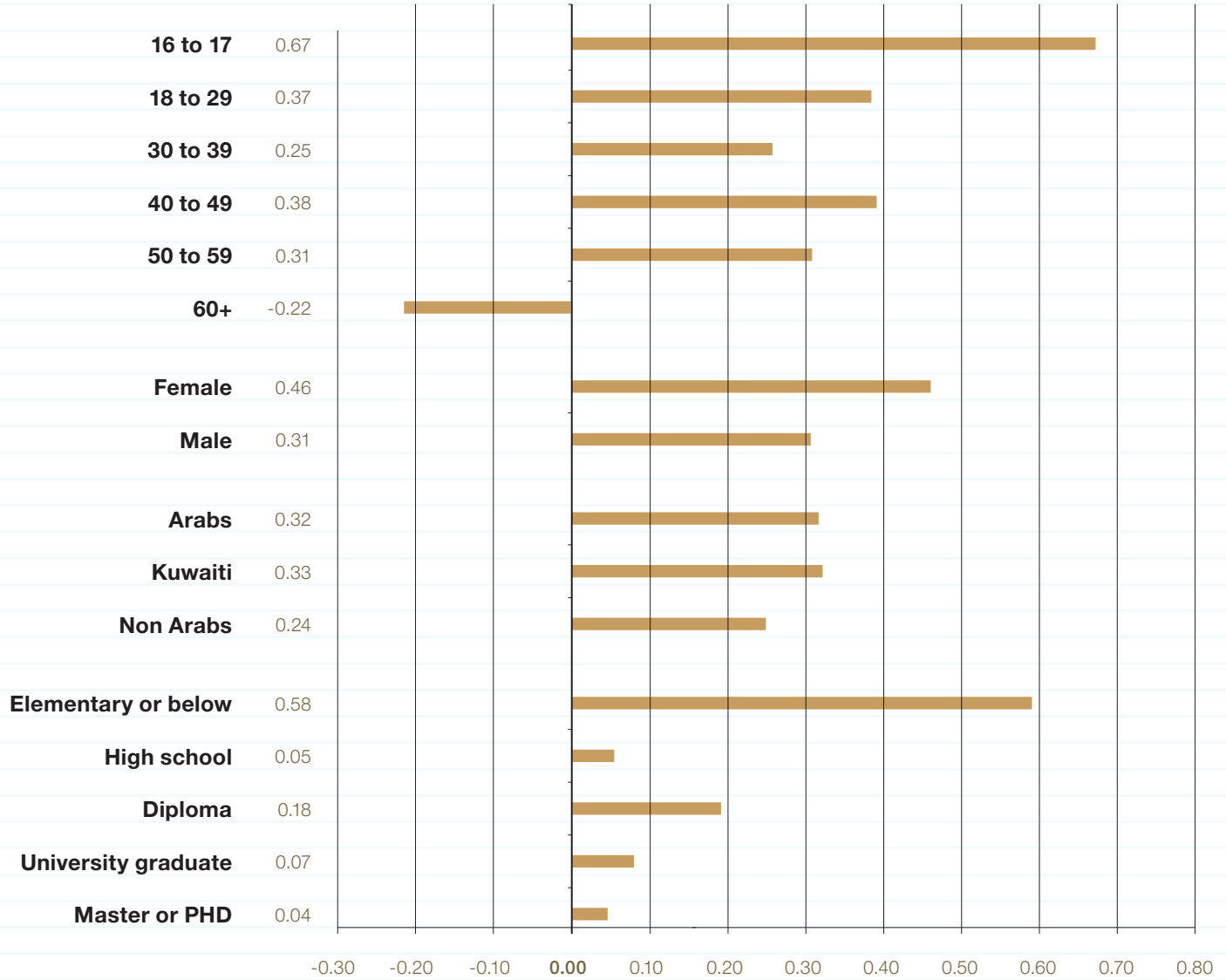
The age groups with the highest increases in satisfaction since 2010 teens and the 40-49 age group, while those aged more than 60 years saw a decrease in satisfaction from 2010.

By education, Elementary and Diploma graduates have increased since 2012 (the year we started collecting this information). Growth in satisfaction was lowest for those holding a college education or higher degree.



Demographic growth 2010 vs. 2015

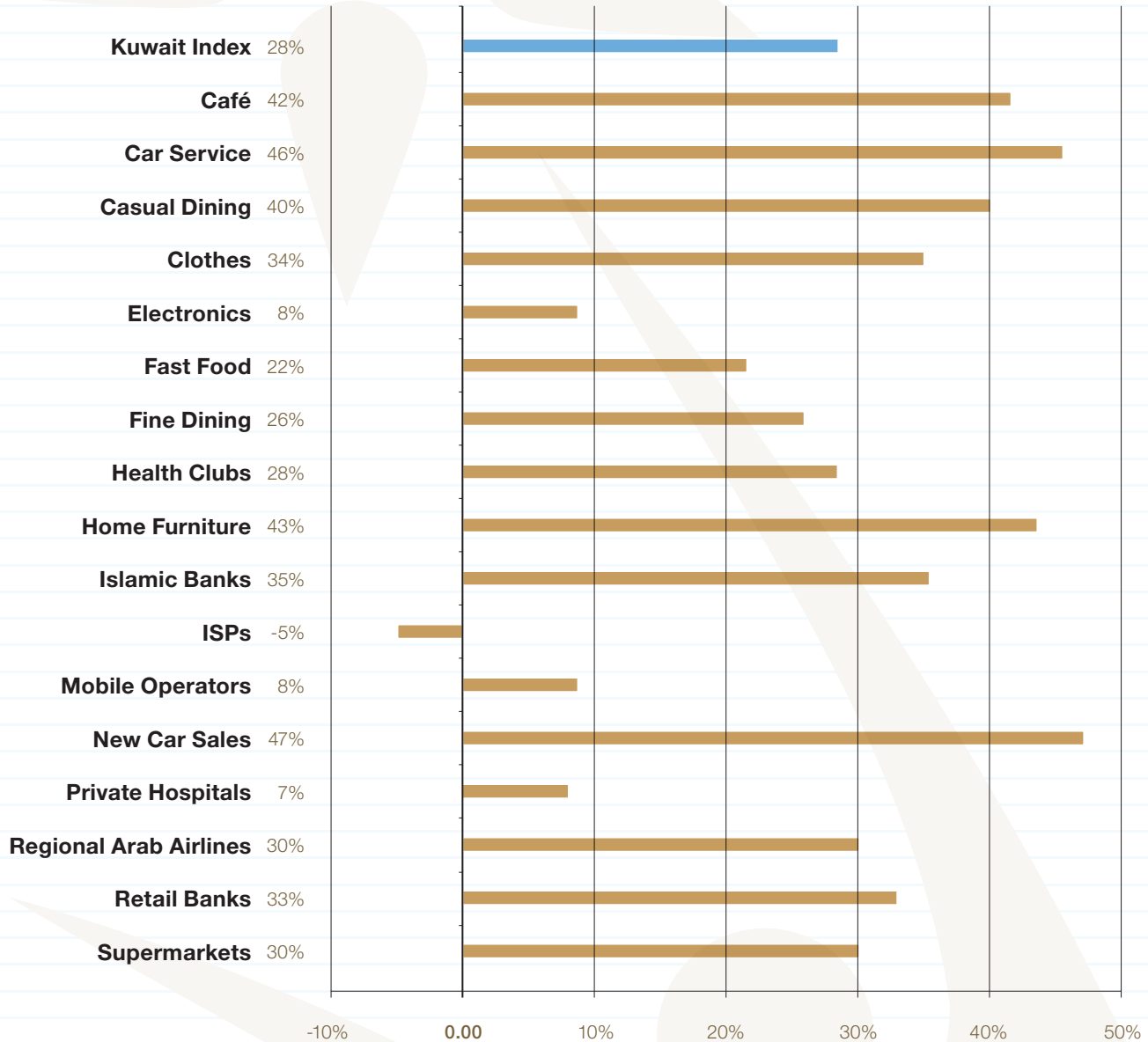
Actual Satisfaction





Category NPS

Service Hero CSI Category 2015 Net Promoter Score



While the country average is 28%, a number of categories are below the average, with ISPs being lowest and having more brand Detractors than Ambassadors resulting in a negative score. This is followed by Hospitals, Electronics and Mobile Operators all three of which have low NPS scores. Industries enjoying a healthy presence of brand Ambassadors are in New Car Sales, Car Service, and Home Furniture.



Net Promoter Score by demographic group and changes over the years

	2010 NPS	2011 NPS	2012 NPS	2013 NPS	2014 NPS	2015 NPS
Kuwait	31%	26%	31%	32%	32%	28%
Female	25%	37%	36%	36%	41%	33%
Male	20%	21%	25%	24%	29%	26%
Arabs	23%	32%	27%	30%	34%	29%
Kuwaiti	20%	14%	22%	17%	26%	26%
Non Arabs	22%	24%	36%	39%	32%	25%
16 to 17 years	27%	100%	45%	50%	56%	37%
18 to 29 years	21%	30%	31%	30%	32%	26%
30 to 39 years	23%	24%	25%	24%	32%	26%
40 to 49 years	21%	23%	29%	33%	33%	29%
50 to 59 years	21%	28%	35%	25%	29%	28%
More than 60 years	32%	4%	45%	29%	36%	28%
Elementary or below	N/A	N/A	1%	60%	48%	25%
High school	N/A	N/A	34%	45%	44%	36%
Diploma	N/A	N/A	32%	28%	33%	35%
University graduate	N/A	N/A	29%	26%	32%	27%
Master or PHD	N/A	N/A	18%	20%	20%	17%

The NPS score has improved overall by 30% since 2010 but dropped 13% since last year.

The demographic groups showing the strongest increase in NPS since 2010 are consumers aged 40-59 as well as teens, Kuwaitis and Females.

Since last year, NPS declined by 13% among all demographic groups with the only group showing an increase in loyalty being Diploma holders.

Note: Education was added as a demographic field in 2012.



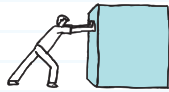
Industry comparison with other markets

In comparing with other national customer satisfaction indexes, notably the American ACSI (which has been running since 1996), and the UK index, we note that Kuwait is equal to the ACSI domestic index. The UK domestic index has a lower score than Kuwait and the US index.

Category	Kuwait	US ACSI	UK CSI	Singapore
	Service Hero CSI	Index	Index	CSI Index
Café	80.3	77.0	76.0*	68.1
Car Service	79.1	79.0	81.0*	72.8
Casual Dining	80.0	82.0	76.0*	66.2
Clothes	79.1	76.0	78.0*	N/A
Electronics	73.0	79.0	78.0*	N/A
Fast Food	75.6	77.0	.0*	69.4
Fine Dining	77.1	N/A	N/A	N/A
Health Clubs	75.4	N/A	N/A	N/A
Home Furniture	79.7	N/A	N/A	66.7
Islamic Banks	78.1	76.0	N/A	N/A
ISPs	67.9	63.0	69.0	64.9
Mobile Operators	71.8	70.0	71.0	68.4
New Car Sales	80.9	79.0	81.0*	72.8
Private Hospitals	72.0	74.0	N/A	N/A
Regional Arab Airlines	75.9	71.0	72.0	73.2
Retail Banks	76.8	76.0	76.0*	N/a
Supermarkets	76.6	76.0	76.0*	70.6
Overall Score	76.4	73.8	75.7*	71.0*

*Scores are from 2014

Note: Some categories measured by the Kuwait Service Hero CSI cannot be directly compared to categories in the UK and US as they are defined and measured differently on those indexes.



Factors affecting the Kuwait Index

Which factors affect service excellence in Kuwait across industries?



In the 6 years that the Service Hero CSI has been measuring satisfaction, it has collected scores on a number of factors: the eight service dimensions in terms of expectations, satisfaction and gaps, customer demographic profiles, loyalty, industry categories, and changes over time. A review of the data allows us to understand which factors improve satisfaction and which impede it.

Strategic implications for Kuwait

Three foundations for service excellence exist: understanding customer expectations, delivering on them in a satisfactory manner, and understanding what it takes to build loyalty. No matter the industry category, all brands need to keep their eye on these three.

Expectations

Customers have high expectations for service as the index for Kuwait is 8.21 across all industries. Expectations are highest for Value for Money, Product Quality, Reliability, and Staff. Customers with the highest expectations of service are lower educated and aged 30-39 and 18-29. The highest expectations by industry are for the two Automotive categories –Service and Sales as well as Clothes and Retail Banks. The lowest expectations (and therefore image or reputation) are for Health Clubs, Electronics, and Fast Food.

- **Recommendation:** Understand what customers expect from you by collecting as much information on this regularly using qualitative research as well as quantitative data such as a Customer Satisfaction Index.

Satisfaction

Because satisfaction for Kuwait is 7.88, the gap between customer expectations and satisfaction is -0.33 which is a normal gap. The largest gaps by dimensions are for Value and Speed and for Categories ISP, Mobile Operators and Hospitals all have significant negative gaps. Satisfaction is highest for Staff and Location and by category New Car Sales, Café, Casual Dining and Furniture seem to have been able to satisfy customers the most.

- **Recommendation:** Understand which service dimensions are most important from the perspective of the customer. Service Hero runs a correlation model to identify factors driving satisfaction and has identified that, overall, Reliability has a 29% impact on satisfaction and Product or Service Quality has a 20% impact on a national level. These drivers differ by brand and by category, so understand which ones are relevant to your customers.

Loyalty

Since the Net Promoter Score for Kuwait is at 28% (which means only 28% of customers are promoters), some customers profiles have lower loyalty. These are namely Non Arabs, those aged 18-39, and better educated. Categories that have strong loyalty are New Car Sales and Car Service as well as Furniture and Cafes. ISPs have negative NPS as more of their customers are detractors than promoters.

- **Recommendation:** Train your staff on empathy and focusing on the customers' needs.
- **Recommendation:** Measure your staff satisfaction with you using an Employee Satisfaction Index as only happy staff will provide good service.



Service Hero's benefits

Service Hero taps into an unexploited market niche



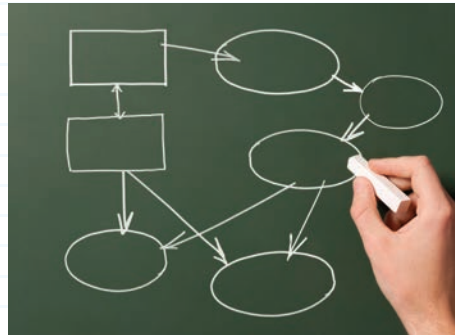
People powered

Determines market standards using the mechanism of a popular online poll by real consumers regarding the companies they deal with.



Empirical

Robust sample sizes across industry categories and sub-categories with built in checks to ensure data validity. Study across 8 dimensions for before and after assessment.



Actionable

Provides companies with an understanding of their strengths and weaknesses relative to their competitors so that action plans can be made.



Helps Kuwait

Kuwait is the first Arab nation to have a benchmark study on its service standards that can be used for analysis and trending.

4

Country Awards 2015



Nominees



Restaurants: Cafés

- Defined as: Informal restaurants offering a range of desserts and made-to-order sandwiches in addition to hot and cold beverages
- A total of 26 brands were evaluated



Restaurant: Fast food

- Defined as: Typical fast food restaurants that offers burgers and other types of value meals
- A total of 27 brands were evaluated



PF. CHANG'S



Restaurant: Casual dining

- Defined as: Restaurants that serve moderately-priced food in a relaxed atmosphere where visitors can dress casually
- A total of 64 brands were evaluated



Restaurant: Fine dining

- Defined as: Full service restaurants with specific dedicated meal courses served in a more formal atmosphere
- A total of 27 brands were evaluated



Specialty Store: Electronics

- Defined as: Any stores focused on the sale of durable and nondurable electronic items
- A total of 8 brands were evaluated



Home furniture

- Defined as: Any store focused on the sale of durable furniture as well as decorative items
- A total of 12 brands were evaluated



مستشفى دار السعيا
Dar Al Sabea Hospital

مستشفى رويال هايات
ROYALE HAYAT HOSPITAL

مستشفى السليم الدولي
Al Salam International Hospital

Health care: Private hospitals

- Defined as: Any private health care provider offering inpatient and outpatient services
- A total of 10 brands were evaluated



next

Bhs

Clothes & accessories

- Defined as: Retail outlets that sell clothes excluding stores solely selling accessories and shoes
- A total of 65 brands were evaluated

Nominees

(continued)



Autos: Car purchase



INFINITI

- Defined as: The purchase of a new car directly from an authorized car dealer
- A total of 35 brands were evaluated



Financial: Islamic banks

- Defined as: Any domestic Islamic non-commercial bank
- A total of 5 brands were evaluated



INFINITI

Autos: Car service

- Defined as: The service or maintenance of a car from an authorized car dealer
- A total of 36 brands were evaluated



Financial: Commercial banks

- Defined as: Any domestic commercial non-Islamic bank
- A total of 5 brands were evaluated



Regional Arab Airlines

- Defined as: Any airline using Kuwait as its main headquarter
- A total of 15 brands were evaluated



Specialty Store: Supermarkets

- Defined as: Any large self-service store retailing food, perishables and household supplies
- A total of 8 brands were evaluated



Communications: Mobile operators

- Defined as: Any domestic company focused on offering mobile phone packages and services
- A total of 3 brands were evaluated



Health Clubs:

- Defined as: A members only health club offering a full range of multiple exercise facilities, food and beverage, and SPA services.
- A total of 17 brands were evaluated
- This category had insufficient votes so the highest scoring brand will be awarded "Honorable Mention".



Communications: Internet service providers

- Defined as: Any local internet service provider
- A total of 9 brands were evaluated

Overall country 2015 winner

First Place



INFINITI®

Car purchase

FROM THEIR WEBSITE

Infiniti, is one of the fastest growing luxury auto brands in the Middle East, and it continues to set the bar in the luxury segment with its strong-selling line-up that has grown significantly with the introduction of new 2010 stars. The luxury range of new Infiniti models are elegantly showcased at the exclusive Infiniti showroom which was launched by Abdulmohsen Abdulaziz Al-Babtain Co. It represents the first exclusive Infiniti showroom and Service Centre in Kuwait and the Middle East, giving all Infiniti owners a unique and luxurious experience. The new showroom marks a combination of form, function and brand identity. It has a unique character with its sleek lines and artful luxury expression that fosters privacy and makes

it a true masterpiece in the region. Everything is designed to exceed customers' expectations.

In addition there is a separate Infiniti service center, which is equipped with state-of-the-art equipment, offering express and reliable services to all Infiniti owners. From the first moment customers enter the Infiniti showroom or service center they will experience the sleek lines and appealing contours of luxury automobiles. The new gallery displays the entire range of Infiniti line-up in a setting that is truly unique. Infiniti was launched in the GCC in 1996 with six dealers and Al-Babtain Co. opened the first showroom on March 2008.



Overall country 2015 winner

Second Place



FROM THEIR WEBSITE

Established in 2004, Boubyan Bank is an Islamic bank working in accordance with the Islamic Shari'a and applying the correct Islamic teachings in all its transactions with investors' and clients' finances, be they individuals or companies. Boubyan Bank is working hard to spread an integrated Islamic banking culture among its clients and staff by being the Islamic role model that we all seek.

Since the first year of its in 2010, Boubyan Bank has witnessed a radical change. Today it follows a studied and fixed route towards its goals. In addition to expanding its network of branches

that is expected to reach 30 branches by 2014, Boubyan Bank is working hard to enhance its circle of activities and achievements to reach an even higher status in the Islamic banking field in Kuwait. This new strategy also saw an enhancement of the packages of services and Islamic banking products provided by Boubyan Bank to its clients in accordance with the Islamic Shari'a, such as banking services to individuals, institutions, companies or corporations, funds, different investment portfolios, other commercial services, and financing services for individuals and companies.



Overall country 2015 winner

Third Place



FROM THEIR WEBSITE

Founded in 1992, Caribou Coffee Company is one of the leading branded coffee companies in the United States, with a compelling multi-channel approach to their customers. Based on the number of coffeehouses, Caribou Coffee is the second largest company-operated premium coffeehouse operator in the United States. As of September 30, 2012, the Company had 610 coffeehouses, including 202 franchised locations. The Company's coffeehouses aspire to be the community place loved by guests who

are provided an extraordinary experience that makes their day better. Caribou Coffee provides the highest quality handcrafted beverages, foods and coffee lifestyle items with a unique blend of expertise, fun and authentic human connection in a comfortable and welcoming coffeehouse environment. Caribou Coffee is a proud recipient of the Rainforest Alliance Corporate Green Globe Award and is committed to operating practices that promote sustainability and environmental protection.



Category Winners 2015



Restaurants: Cafés
Caribou Coffee



Restaurants: Casual dining
Mais Alghanim

Honorable mention

Fine Dining

DEAN & DELUCA

This award is presented to this brand as it obtained the highest score but not the required number of votes for statistical rigor.



Restaurants: Fine Dining
Sakura



Restaurants: Fast food
McDonald's

Honorable mention

Clothes & accessories

Massimo Dutti

This award is presented to this brand as it obtained the highest score but not the required number of votes for statistical rigor.



Clothes & accessories
American Eagle



Specialty Store: Electronics
X-Cite

Honorable mention

Home furniture

POTTERY BARN®

This award is presented to this brand as it obtained the highest score but not the required number of votes for statistical rigor.



Home furniture
Home Centre



Autos: Car purchase
Infiniti

Category Winners 2015

(continued)

Honorable mentions

Health Clubs



This award is presented to this brand as it obtained the highest score but not the required number of votes for statistical rigor.



Healthcare: Private hospitals
Royale Hayat Hospital



Autos: Car service
Infiniti



Communications: Mobile operators
Zain



Specialty: Supermarkets
Saveco



Financial: Retail banks
National Bank of Kuwait



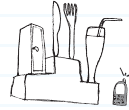
Financial: Islamic banks
Boubyan Bank



Communications: ISPs
Zain



Regional Arab Airlines
Emirates



Comparing the winners of 2010 to 2015

The Service Hero CSI awarded 15 category winners in 2010 expanding to 17 since 2011, of which 7 were winners in the 2015 assessment. This suggests that leading companies do have in place programs to ensure customer satisfaction is achieved. In the categories that witnessed a change, much of that was due to heightened competition as different companies jostled for better positions and focused more attention on meeting customer satisfaction needs.

Table 1 Comparison of SH CSI winners 2010 to 2015

Service Hero Category	2015 Winner	2014 Winner	2013 Winner	2012 Winner	2011 Winner	2010 Winner
Car Purchase	Infiniti	Yes	No	No	No	No
Car Sales	Infiniti	Yes	No	No	No	No
Regional Arab Airlines	Emirates	Yes	Yes	Yes	No	No
Clothes	American Eagle	Yes	Yes	Yes	Yes	No
ISPs	Zain	No	No	No	No	No
Mobile Operators	Zain	Yes	No	Yes	Yes	No
Islamic Bank	Boubyan Bank	Yes	Yes	Yes	Yes	Yes
Retail Bank	NBK	Yes	Yes	No	Yes	Yes
Hospitals	Royale Hayat	Yes	Yes	Yes	Yes	Yes
Café	Caribou Coffee	Yes	Yes	Yes	Yes	Yes
Fast Food	McDonald's	Yes	Yes	Yes	Yes	Yes
Casual Dining	Mais Alghanim	Yes	Yes	Yes	Yes	Yes
Fine Dining	Sakura	No	Yes	No	Yes	No
Electronics	X-Cite / Alghanim	Yes	No	No	No	No
Home Furniture	Home Centre	No	No	No	No	No
Supermarkets	Saveco	No	No	No	No	No
Health Clubs**	N/A	No	No	No	No	No

* Category added in SH CSI 2011

** Category did not meet quota requirements for the SH CSI 2015

Before visit

Your expectations before your visit

☹️

1 2 3 4 5 6 7 8 9 10 N/A

1 2 3 4 5 6 7 8 9 10 N/A

1 2 3 4 5 6 7 8 9 10 N/A

1 2 3 4 5 6 7 8 9 10 N/A

1 2 3 4 5 6 7 8 9 10 N/A

1 2 3 4 5 6 7 8 9 10 N/A

1 2 3 4 5 6 7 8 9 10 N/A

1 2 3 4 5 6 7 8 9 10 N/A

1 2 3 4 5 6 7 8 9 10 N/A

1 2 3 4 5 6 7 8 9 10 N/A

Rate brand

How would you rate

☹️

Staff attitude, knowledge & competence 1 2 3 4 5 6

Location convenience, parking, operating hours & attractiveness 1 2 3 4 5 6

Value for money of the product/service 1 2 3 4 5

Product/service quality

Service speed

Reliability & accuracy of the product/service

Their call center

Their website 1 2

Your overall satisfaction with the company or brand 1

Likelihood of recommending this brand to family or friends

How did the product/service compare with your ideal offering

What would it take for this brand to improve its service?



Overview

High-level overview of the Service Hero index approach.

Methodology

Service Hero is an online survey where respondents voted directly on www.servicehero.com regarding the quality of service they receive in private sector companies in Kuwait. The survey was live January 1 - December 31st 2015.

Sample

The index aimed to collect a total sample of 10,000 valid votes for Kuwait distributed over 17 category industries included in the assessment. Each category had a quota of 450 votes. The confidence level is 95% with an $\pm 2\%$ error margin.

Rating assessment

Respondents rated each company on a scale of 1-10 where ten is the highest score. Eight uniform assessment questions were asked covering the key service dimensions. However for 4 industries: Fine Dining, Supermarkets, Clothes and Health Clubs assessment for Call center and Website were excluded. Respondents were also asked if they would recommend a brand to a friend or relative, how a brand compares to an ideal, what the overall satisfaction is and if there are any other comments they would like to provide.

Security

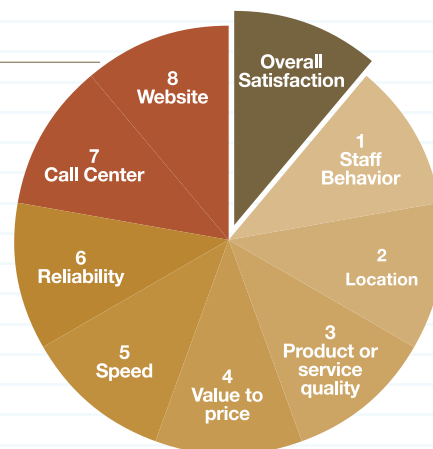
A number of security measures were deployed of either technical nature to verify the authenticity of the voter, or later, at the data cleansing stage, to remove any suspicious data.

Rigor

We follow the research protocols of the American Customer Satisfaction Index as well as ESOMAR (European Society for Opinion and Market Research) to ensure adherence to international market research standards.

The overall assessment of a service provider is based on these 8 dimensions

Note: 13 categories assess all 8 service dimensions, while 3 categories assess 6 service dimensions.



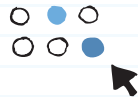


Service Hero Partners with the ACSI

The gold standard in national customer satisfaction measurement

In 2013, Service Hero partnered with the American Customer Satisfaction Index (ACSI), granting Kuwait's only annual customer satisfaction index worldwide recognition and expanding its presence through this strategic affiliation. The ACSI is the only national cross-industry benchmark of customer satisfaction that represents the U.S. economy. It also runs an index in 18 countries, namely across the South American, European and Asian continents.

The partnership stands as testament to the quality service presented by Service Hero to participating companies and consumers, and reinforces the value of it. The affiliation allows Service Hero to apply ACSI's global benchmark system that allows companies a comparison to other similar brands in different markets around the world, hence; increasing the benefits of this exercise to participating companies. Also under the affiliation, all scores that are produced by Service Hero adhere to and are validated by the American Satisfaction Index. Below: to international market research standards.



The questionnaire

What respondents actually voted on.

Note The Call center and Website dimension questions were asked only for the Aviation, Mobile Operator, ISP, Conventional and Islamic bank service categories.

Before Your expectations before your visit	How would you rate	After Your expectations after your visit
☹ 1 2 3 4 5 6 7 8 9 10 NA ☺		☹ 1 2 3 4 5 6 7 8 9 10 NA ☺
1 2 3 4 5 6 7 8 9 10 NA	Staff attitude, knowledge and competence	1 2 3 4 5 6 7 8 9 10 NA
1 2 3 4 5 6 7 8 9 10 NA	Location attractiveness and convenience	1 2 3 4 5 6 7 8 9 10 NA
1 2 3 4 5 6 7 8 9 10 NA	Value for money (price compared to quality) of the product or service	1 2 3 4 5 6 7 8 9 10 NA
1 2 3 4 5 6 7 8 9 10 NA	Product or service quality	1 2 3 4 5 6 7 8 9 10 NA
1 2 3 4 5 6 7 8 9 10 NA	Service speed	1 2 3 4 5 6 7 8 9 10 NA
1 2 3 4 5 6 7 8 9 10 NA	Reliability and accuracy of the product or service	1 2 3 4 5 6 7 8 9 10 NA
1 2 3 4 5 6 7 8 9 10 NA	Their call center	1 2 3 4 5 6 7 8 9 10 NA
1 2 3 4 5 6 7 8 9 10 NA	Their website	1 2 3 4 5 6 7 8 9 10 NA
1 2 3 4 5 6 7 8 9 10 NA	Your overall satisfaction with the company or brand	1 2 3 4 5 6 7 8 9 10 NA
Likelihood of recommending this company to family or friends 1 2 3 4 5 6 7 8 9 10 NA		
How well did the service compare with your ideal offering 1 2 3 4 5 6 7 8 9 10 NA		
Do you have any comments or suggestions?		

Respondents voted on 2 levels:

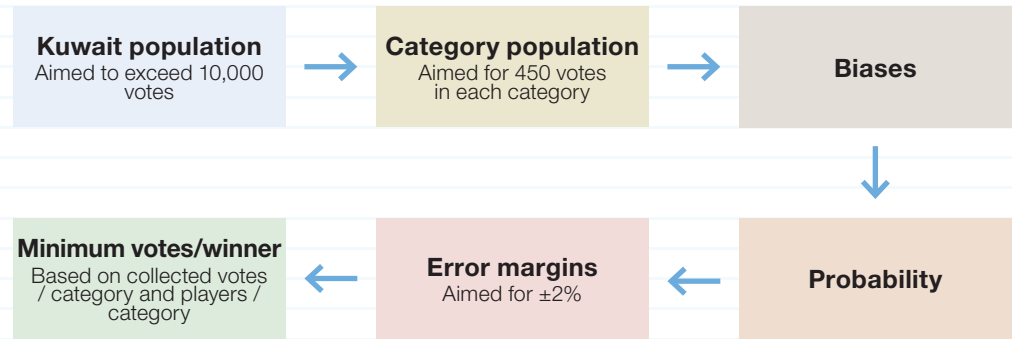
1. What they expected **before** receiving the service
2. What they actually experienced **after** being served

Note: Respondents were also given the opportunity to provide any comments that they wanted to share.

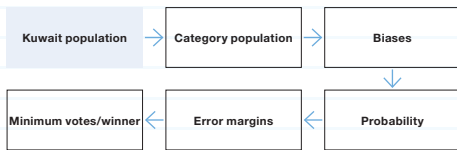


Sampling approach

Critical factors for a robust category sample and minimum vote requirements by industry category.



To ensure that Service Hero enjoys statistical integrity, a few statistical elements were examined to determine sample size and accuracy levels.



Category population.

The population of individuals which is eligible to vote in Kuwait is **1,959,000**.

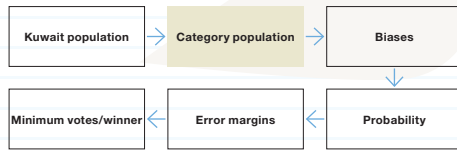
This figures **includes**:

- Males and females
- Kuwaiti and non-Kuwaiti nationalities

It **excludes** (around 750,000 individuals):

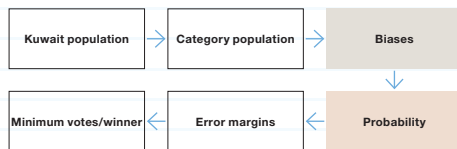
- Anyone under 16 years
- Laborers

Note: All population figures are from the Public Authority for Civil Information and the Ministry of Planning.



Category population.

1. To ensure statistical relevance, we looked at the **category population** – this is the proportion of Kuwait’s total population that is most likely to be a user of the category
2. For example – to compute the size of the Mobile Operator market, the assumption made is that 90% of the Kuwait population is a mobile phone user
3. For some categories the **% user population** was smaller e.g. for Fine Dining restaurants, the assumption made is that 50% of the market may use/visit them
4. A second factor to look at in determining the category population size is looking at **population bias**, because:
 - Service Hero is not a random sample (people were not randomly contacted for feedback)
 - This means of the total population of Kuwait, only X% will actually be inclined to vote
 - We have assumed 5% for Kuwait overall is the population bias - in other words, this is the percent of Kuwait’s population who will be inclined to vote online



The roles that bias and probability play on the sample.

1. Probability of choice is:

- Based on the total population of consumers per category as well as the number of brands in a category
- An example is the clothes category where around 80 brands were evaluated and the probability of choice is 2%, while in the mobile sector only three competitors exist, which means each one has a 33% chance of obtaining votes from the total category sample

2. Voting bias:

- Refers to the likelihood of obtaining positive votes for a brand because the respondents who chose to participate in the survey are the types of individuals who want to praise a brand
- Because they may be affected by the term “service hero”, voting bias may have taken place

Note: A review of both these factors was made. The **probability of choice** factor has been accounted for. Moreover, the **voting bias** review found some statistically significant bias that was identified and removed in the data cleansing stage.

Sampling approach (continued)

The categories included in the Service Hero assessment.

- The survey covered only commercial or private non-government institutions
- 8 categories were assessed
- Each category can be further broken down into sub categories



Regional Arab Airlines



Automotive: Sales + Service



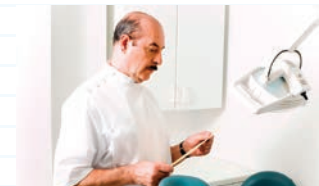
Banks: Conventional + Islamic



Communications: Mobile + ISPs



Leisure: Health club



Health care: Private Hospitals and Health Clubs



**Restaurants: Café + Fast food
Formal dining + Casual dining**



**Specialty Stores: Electronics
Supermarkets + Furniture + Clothes**

Minimum sample sizes and error margins for all categories.

Confidence level: 95%

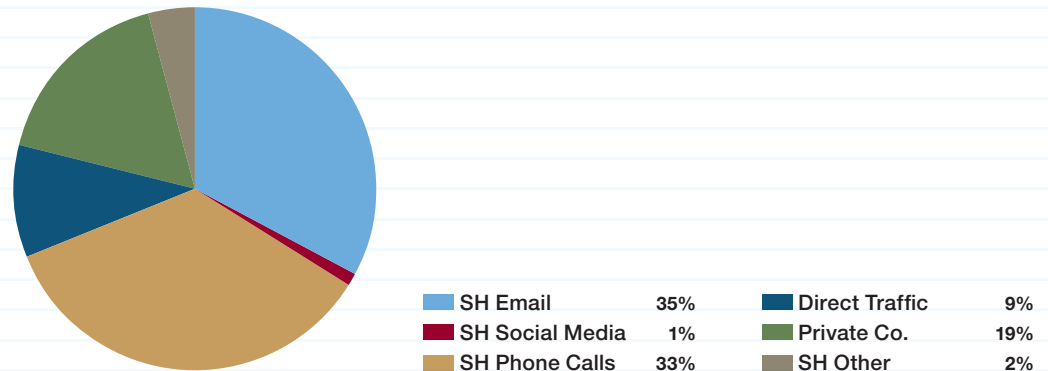
Sector	Biased Population	Sample @ 5%	Total Votes
Airlines	88,186	293	1,177
Auto Purchase	88,186	293	800
Auto Maintenance	88,186	293	1,270
Clothing	88,186	293	802
Mobile Operator	88,186	293	1,559
ISPs	88,186	293	770
Café	88,186	293	666
Fast Food	88,186	293	975
Casual Dining	88,186	293	924
Fine Dining	48,992	242	463
Electronics	88,186	293	687
Commercial banks	68,505	273	1,058
Islamic banks	30,833	196	765
Furniture	58,791	259	929
Private Hospital	37,421	216	546
Supermarkets	88,186	293	1,187
Health Clubs	37,421	216	282

This table shows the 17 categories included in the 2015 index. It shows:

- Population bias at 5% i.e. the percent of Kuwait's population who will be inclined to vote online
- Minimum sample needed for an error margin at a 95% confidence level
- Total votes obtained

Source of votes and platforms used to vote from

Since the Service Hero CSI is mostly online (67% of assessments), we deploy a promotion plan that utilizes digital marketing. Digital advertising on leading news, search engines, and social media sites, comprised the bulk of our advertising. A selection of private companies also encouraged their customers to vote for them. Thus, consumers could directly search for the name 'service hero' to reach our voting engine, or click on an online banner, or click on a company banner.



The phone based assessments were collected using our proprietary database of consumers to ensure all demographic groups and categories were well represented.



Security measures and rules for valid votes

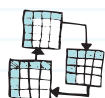
To ensure that each visitor is a legitimate customer, a number of security measures have been put in place.

Servicehero.com security measures

- Implements 256-bit SSL encryption on all pages of the website
- Uses a high performance firewall
- Utilizes advanced data integrity procedures at the database level for the highest security and reliability

Data review measures

- All voters are asked to submit a correct email upon registration
- No votes were tabulated unless this email address is authenticated by the user via an automated trigger
- No single user can vote for the same company more than once
- IP address monitoring which statistically measures incoming connections against usage anomalies was made
- All eligible voters were requested to enter a Kuwait mobile number to provide an additional layer for validating user identification



Rules applied to ensure data integrity

In the planning stages of the survey, a number of rules had been set to ensure the highest vote accuracy. These were implemented resulting in the removal 3,856 votes. Other investigations were also conducted that did not result in the removal of any votes as seen in the table. The final vote count used in the analysis is **14,860** votes.

Our rules that have been implemented (Automated & Manual)	Votes removed
1 Respondent did not confirm his/her email	3,257
2 Respondent less than 16 years	yes
3 Respondent unable to vote more than once for the same brand	yes
4 Respondent with the same mobile number but different email and voted twice for the same brand	yes
Data Cleansing (Automated & Manual)	Votes removed
1 Remove votes that are NA across all dimensions in the after evaluation	yes
2 Remove votes that are only made for before assessment and NA votes for after evaluation	yes
3 Respondent voted for brands that should not be in the assessment	yes
4 Votes exhibited suspicious behavior patterns which raised alarms regarding the authenticity of the assessment.	yes
Total votes removed	(4,538)
Total votes obtained	19,398
Total votes assessed	14,860



Advisory Council members

The Advisory Council is comprised of **academic and independent members** whom are selected on the basis of being **neutral, respected** in their industry and the market, and having **no commercial interests in the findings**.

The Advisory Council helps oversee the findings to ensure adherence to procedures, and that the findings are fair and empirical. They also play an advisory role with the ability to suggest improvements in our approach. Advisory Council members were asked to vote on major decisions regarding sampling methods used.

Independent Advisors



Dr. Forrest V. Morgeson

Director of Research at the American Customer Satisfaction Index (ACSI)

Forrest V. Morgeson III (Ph.D., University of Pittsburgh) is Director of Research at the American Customer Satisfaction Index (ACSI) in Ann Arbor, Michigan. As Director of Research, Dr. Morgeson is responsible for managing ACSI's academic research, statistical analysis, and its international licensing program (Global CSITM).

Dr. Morgeson's research focuses on citizen satisfaction with:

- government services
- cross-national citizen
- consumer satisfaction
- financial impact of customer satisfaction in the private sector.

His research has been published in the leading journals in both administration and marketing, including Public Administration Review, Journal of Public Administration Research & Theory, International Review of Administrative Sciences, Electronic Government, Journal of Marketing, Marketing Science, Journal of the Academy of Marketing Science, and the International Journal of Research in Marketing. Dr. Morgeson's first book, Citizen Satisfaction: Improving Government Performance, Efficiency, and Citizen Trust (Palgrave Macmillan), is scheduled for publication in May of 2014. In addition, over the past decade Dr. Morgeson has consulted with dozens of government agencies and corporations on citizen and consumer satisfaction, and has delivered lectures and presentations in dozens of countries around the world.

Dr. Reinhold Leichtfuss

Senior Partner and Managing Director, Boston Consulting Group



Dr. Leichtfuss possesses 24 years of experience in consulting financial services companies in all areas of expertise.

Dr. Leichtfuss has carried out numerous projects in the following:

- Corporate strategy; leadership organization and controlling
- Marketing and sales including market positioning, development of value propositions based on customer insights and customer feedback
- Distribution-channel design for single channels
- Process optimization in many product areas and businesses as well as cost reduction in sales and back office and corporate center functions
- Risk management in both market and credit risk
- Capital markets, investment banking and asset management strategies, performance improvements in sales and cost positions
- Regional expansion strategies and post merger programs
- Insurance multichannel management, campaign management, MIS, regional strategies, processes

Having worked in the Middle East since 2002, Dr. Leichtfuss has developed numerous concepts and is the lead author and editor of “Achieving Excellence in Retail Banking” as well as the BCG report “The Future of Retail Banking”.

Dr. Nabil El-Hilali

Former Dean of Marketing and International Business, K.M.B.S



Dr. Nabil El-Hilali has extensive experience that spreads over 23 years across various industries and academia.

Amongst the most important multinationals he worked for:

- AEI Cables Ltd (UK)
- SKF (UK)
- Thomson Electronics (Spain)

The positions he held range from operations/Marketing manager to project manager in the areas of Marketing, operations and production management and quality management.

In the academic field he apart from lecturing in various Universities (England, Spain, China and Taiwan), and he also held various positions within the International Offices of Northumbria University and the Northern Consortium of British Universities at Manchester University (UK).



Advisory Council members (continued)

Abdulmajeed Al-Shatti

Ex-Chairman of the Board and Managing Director, Commercial Bank of Kuwait



Beginning his career in KISR in 1977, Al Shatti has been an important advisor to important Financial and Oil Producing Institutes such as:

- Member of the Board of Directors for the Commercial Bank of Kuwait (CBK)
- Member of an economic team formed by the Council of Ministers to “Counter the impact of the International Financial Crisis on the Kuwaiti Economy”
- The Steering Committee to develop the Kuwait Institute for Scientific Research (KISR) Seventh Strategic Plan
- Elected to Chair the “Kuwait Banking Association” Board of Directors, passing two important laws (‘The Consumer Debt Relief Fund’ and ‘Economic and Financial Stabilization Law’) during his tenure
- Director on the boards of Bank of Bahrain and Kuwait (2004 to 2008), National Technology Investment Company (2006 to 2008), Kuwait Clearing Company (1997-2001), Housing Finance Company (2002-2004), and Kuwait Shipbuilding and Repair Company (1997-1999)
- Helped the Kuwait Petroleum Corporation (KPC) to establish the International Relations Department

Mr. Al Shatti Graduated from Syracuse University in 1977 in Industrial Engineering and Operations Research, and has a MS in Engineering Economics Systems in 1984 from Stanford University.

Nauman S Sehgal

Chief Operating Officer, Noor Investment Financial Company



Nauman Sehgal is a licensed CPA and a business Graduate. After spending 11 years combined in big four professional advisory and accounting firms (PWC and EY), Nauman joined the Kuwaiti conglomerate Al Wazan Group in 1993 in chief executive and operations position.

Currently he is Chief Operating Officer (COO) of Noor Investments. Nauman has a proven track record in driving companies from a wide spectrum of industries in the State of Kuwait to higher levels of profitability and performance. Throughout his career he has demonstrated the ability to effectively:

- Lead start-ups
- Turn around under performing companies
- Expand businesses through his strategic thinking, team building, effective troubleshooting
- Broad based operational, financial and business development expertise

Nauman’s acute vision and strategy of prioritizing customer service excellence, brand management and maintaining quality standards and best practices has secured recognition for the businesses he led. The successful outcomes are an indication of Nauman’s outstanding leadership and strive towards corporate Excellence.

Academic Advisors



Dr. Carol A. Ross-Scott

President, Kuwait Community College

Dr. Carol A. Ross-Scott currently serves as the President at the Kuwait Community College, arriving with over 20 years of experience in higher education.

She earned her Bachelor's of Science degree in Business Management from the University of Maryland, a Masters of Education in Human Resource Education and Human Services from Boston University, and a Doctorate of Education in Higher Education Administration from Florida State University.

Her career in higher education began with the City Colleges of Chicago and other positions included:

- Admissions Counsellor
- Residence Director
- Recruitment and Retention Specialist
- And Greek Organizations Advisor

Dr. Carol takes pride in the opportunity to serve generations of talented students and help prepare them to be the future leaders of Kuwait.

Dr. John P. Hayes, Ph.D

Assistant professor of Business Administration, Gulf University for Science and Technology



Educator, author, and speaker, Dr. John Hayes is a member of the Business Administration faculty at Gulf University for Science & Technology in Kuwait where he teaches a variety of marketing and management courses. Dr. Hayes has authored more than 20 non-fiction books, countless articles on business topics, and has spoken to Fortune 500 companies, business associations and franchise companies. A frequent speaker at business conferences, Dr. Hayes's most popular seminars include "How To Capture & Keep Customers", and "Leading With Your Personality". He is the co-author of "Franchising: The Inside Story", "You Can't Teach A Kid To Ride A Bike At A Seminar", "Start Small, Finish Big", and "Network Marketing for Dummies".



Advisory Council members (continued)

Abdulwahab Al Ghanim

Marketing & PR Manager, Australian College of Kuwait



Abdulwahab Al Ghanim started at the Australian College of Kuwait (ACK) as Projects Development Manager in 2012. Within a few months time, he then became the Marketing & PR Manager of the college. In his current role, he manages all marketing, public relations, advertising and branding related activities on behalf of the college and its respective Diploma & Degree programs.

Prior to joining ACK, Abdulwahab co-founded El Boutique Creative Group in 2005 – a branding & design consultancy group devoted to social development and raising creative standards in the Arab world. By 2008, he co-founded “The en.v Initiative”, an initiative dedicated to promoting social responsibility in the Arab world through multimedia platforms and campaigns, as well as through its educational and development programs.

Upon graduating from Florida International University in Miami, he began his professional career with a position at the National Bank of Kuwait where he eventually served as a Marketing Analyst for Private Banking.

Amal Al-Binali

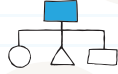
Vice President for Admissions & Public Affairs at the American University of Kuwait



Amal Al-Binali is the Vice President for Admissions & Public Affairs at the American University of Kuwait (AUK). She manages the departments of Admission, PR & Marketing, and Scholarship & Financial Aid, and serves as AUK’s government relationship officer to issues regarding higher education, mostly with the Private Universities Council, with whom she is an active member of the Scholarship Committee.

Additionally, Al-Binali is a member of the Board of Directors for Al-Rayyan Holding Company, Kuwait’s largest K-12 education company that operates six schools across Kuwait, including the country’s leading Indian and Pakistani schools.

During her career, she has worked as the operations manager of a marketing research company based in Lebanon and Jordan, and as a research coordinator at a political think tank at Kuwait University. Al-Binali received a degree in Journalism from the University of Leipzig, Germany, and is now pursuing a Master’s degree in Business Administration from the University of Hull, UK.

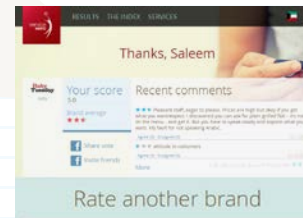


Process overview of the key survey steps

Shown here are the key 12 high-level steps followed prior to publically announcing the results.



1. Web banner / Social media promoting Service Hero



5. Respondent votes for other companies



9. Results in permanent database once confirmed



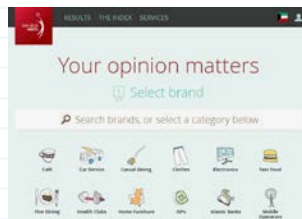
2. Directs to servicehero.com, Mobile App or facebook.com



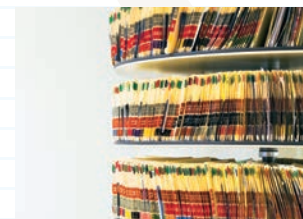
6. Respondent submits vote with personal data



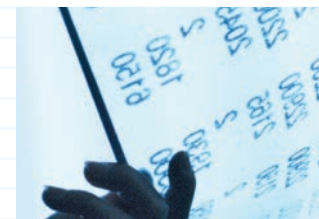
10. Data cleansing & verification procedures after close of votes



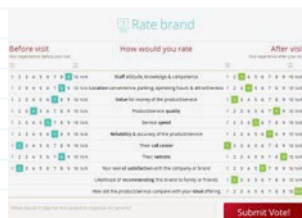
3. Respondent chooses category & brand



7. Responses stored in temporary database



11. High-level results shared with Advisory Council



4. Respondent votes for first company



8. Email sent to respondent to confirm identity



12. Service Hero winners announced publicly



Glossary of terms used

Term	Definition
Expectation Index	The score of the votes consumers made on their service expectation on the various service dimensions before they dealt with the brand being evaluated.
Actual Index	The score of the votes consumers made on their service assessment on the various service dimensions after they dealt with the brand being evaluated.
Positive Gap	Actual satisfaction after consumers experienced a brand was higher than their Expectation before they dealt with it.
Negative Gap	Actual satisfaction after consumers experienced or dealt with a brand was lower than their Expectation before they dealt with it.
Net Promoter Score	The proportion of consumers promoting a brand (giving scores 9 and 10) minus the proportion of consumers detracting a brand (scores of 1-6) shown as a percent.



Thank you!

Powered by



Advisory council



Member of



Partner

The American Customer Satisfaction Index

6

About Khayal
Consultants



خيال للاستشارات
Khayal Consultants

A note about Khayal Consultants

Khayal Consultants was awarded Exclusive Licensee for Service Hero WLL due to its unique ability to deliver core competencies needed for the successful execution of Service Hero.

Khayal was responsible for:

Branding

Logo design and standards manual

Advertising

Campaign in traditional media (print and audio visual media)

Digital marketing

Campaign management and tracking

Social media

Communication on social networks

SEO

Search engine optimization

Website

Design, hosting and maintenance

Online survey engine

Questionnaire platform, security measures, tracking and reporting of results

Who is Khayal?

Khayal is a boutique firm specializing in distinct marketing communication fields to help companies maximize effectiveness. It provides complete corporate communication solutions of high quality and creativity.

Experience

Kuwaiti management - Established in 1996

Variety of Backgrounds

Retail, packaging, marketing, banking, design, and software development and integration

Dedication

Teams of committed professionals



Print

Annual Reports
Corporate Brochures
Marketing Collateral
Newsletters
Calendars
Greetings & Occasions
Articles & Guides

Branding

Logo Development
Usage Manuals
Stationary Design

Motion

Motion Graphics
Interactive

Websites & Portals

Design & Animation
Development

Consulting

Strategy & Planning
Benchmarking
Traffic & Performance
Analysis
Retail Analytics

Mobile Engagement

Mobile Optimized Websites
Mobile Apps

e-Marketing Services

SEO & SEM
Online Advertising
Digital Signage

Social Media

Development
Monitoring & Managing

Solutions & Support

Content Management
Hosting & Monitoring
Maintenance & Support

Consulting

Strategy Review
Business Model Review
Value Chain
Image / Brand Audit

Research

Focus Groups
In-Depth Interviews
Online Surveys
Phone Surveys
Mystery Shopping

Manpower Development

Service Quality ABC Training
Employee Morale

A selection of some of Khayal's clients



Prime Minister Diwan



بنك الكويت المركزي
Central Bank of Kuwait



ALRIFAI



PWC LOGISTICS
Global Supply Chain Excellence



NATIONAL
INVESTMENTS
COMPANY



مؤسسة الخليج للاستثمار
Gulf Investment Corporation



NBK
CAPITAL



مصانع ايلام
alam STEEL



الأوسط
bkme



hayat
communications



مستشفى المواصلات الجديد
NEW MOWASAT HOSPITAL



مركز سلطان
THE SULTAN CENTER



بنك الخليج
GULF BANK
ALWAYS MORE



كيبكو
KIPCO
شركة مشاريع الكويت (القابضة)
Kuwait Projects Company (Holding)



IPE
A'Takamul



بنك بروتان
BURGAN BANK



مؤسسة البترول الكويتية
Kuwait Petroleum Corporation



الإمتياز
الإمتياز للاستثمار
ALIMTIQAZ INVESTMENT



ASIYA
INVESTMENTS



ALARGAN
ALARGAN INTERNATIONAL REAL ESTATE CO.



AREF



A selection of some of Khayal's clients (continued)



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