

Service Dimensions

Airlines

Automotive: Car Service

Automotive: New Car Sales

Clothes & Accessories: Clothes

Communication: Mobile Operators

Communication: ISPs

Communication: Banks

Communication: Retail

Restaurants: Fast Food

Restaurants: Fine Dining

Specialty Stores: Electronics

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 Digital index

9 Loyalty index

10 Complaints Resolution



**KUWAIT RESULTS**

*The voice of the consumer*

**2020**

Credibility.  
Integrity.  
Relevance.



Powered by



Member of



The Arab World's only 100% consumer  
powered customer satisfaction index

# Our Services



## Understand

- ✓ CSI dashboard subscription
- ✓ Mystery shopping
- ✓ In-depth interviews
- ✓ Culture of Excellence Index
- ✓ Executive in-depth interviews
- ✓ Focus groups
- ✓ Team focus groups
- ✓ Polls
- ✓ Social media tracking
- ✓ Team Engagement Index



## Strategize

- ✓ Customer journey map
- ✓ Service level target
- ✓ Trinity of excellence workshop
- ✓ Team engagement program
- ✓ Eliminate, Reduce, Raise, Create grid
- ✓ Strategy map
- ✓ Service slogan
- ✓ Value Chain assessment



## Build

- ✓ Vision, mission & values
- ✓ Training
- ✓ Ideation platform
- ✓ Service standards
- ✓ Internal communication
- ✓ Innovation programs
- ✓ Training
- ✓ Staff rewards
- ✓ Training session



## Recalibrate

- ✓ Mystery shopping
- ✓ Customer promise by segment
- ✓ Client channels & platforms assessment
- ✓ Focus groups
- ✓ Annual CEI
- ✓ Mystery shopping
- ✓ Focus groups
- ✓ Standards audits

# Index

## 1. Executive Summary

## 2. The Kuwait Index

Sample composition.....	12	Demographic comparisons.....	19
Interpreting the score.....	13	Category NPS.....	20
Kuwait Index: Before and after.....	14	The Kuwait expected index.....	21
Net Promoter Score.....	15	The Kuwait actual index.....	22
The net promoter score for Kuwait.....	16	Interaction.....	23
Index by demographic factors.....	17	Frequency.....	24
Image and loyalty.....	18	Complaint resolution.....	25

## 3. Summary & Strategic Implications

Kuwait Index by service dimension.....	27	Market position of all 19 categories.....	31
Correlation of dimensions.....	28	Category comparison 2015 vs 2020.....	32
Comparing Kuwait & UAE.....	29	Category Growth 2019 vs. 2020.....	33
Category CSI comparison.....	30		

## 4. Country Award Winners

Top three country winners.....	35	Comparing the winners of 2015 to 2020...	36
--------------------------------	----	--	----

## 5. Methodology

Overview.....	38	Sampling approach.....	41
Security measures and rules.....	39	Source of ratings and platforms.....	45
The questionnaire.....	40	Advisory Council members.....	46

## 6. About Khayal Consultants

Khayal Consultants.....	48
-------------------------	----

## Word from the president



Last year was extraordinary. As the world came to a stop, we went through a collective experience which taught us a lot about ourselves as people, as companies, as well as governments.

For people, they may have felt fear, anxiety, being confined and often alone. It forced us learn how to shop online in a way that was unprecedented and delivery of everything became commonplace.

Brands faced an existential crisis: will we be able to survive and how will the future affect our operations? How do we deal with our teams in lockdown, and in-store service with social distancing rules? Can we transform our systems to e-commerce or virtual service offerings?

For us at Service Hero, the crisis made us more agile. We introduced assessments for 50 coops overnight in the supermarket category as they became critical for our daily needs. We added questions for rating satisfaction with delivery services and apps as brands transitioned to e-commerce. Finally, we launched a new category to rate Delivery Apps which is one of our most popular destinations.

We also tracked how people in Kuwait assessed the national response to Covid-19 in a survey we ran between June through September. Nearly 5000 respondents told us in two waves that their top concerns were healthcare and finances and that satisfaction dropped from June to August from 66 to 62 points out of 100. The hope was that the data would be used to improve the situation for us all.

That is our hope with the Customer Satisfaction Index. In this remarkable year, our results are based on 20,800 validated assessments in Kuwait and 8,200 in the UAE. Kuwait saw a significant 6% drop in satisfaction now at 70.6 on a 100-point scale since last year. To put this into KD value, the service sectors listed in our index represent KD 3.2 billion of GDP. Can you imagine the toll it takes on a country or company when spending shrinks? In the UAE, satisfaction increased between by 1% and is now 77.7. This raises the questions on how economic policy and regulation can spur performance.

How people interact with brands shifted. We saw a -19% drop in store visits in both Kuwait and the UAE. Online services grew +93% in the UAE and +40% in Kuwait. Online service now comprises 35% and 27% of interactions in Kuwait and the UAE. For some categories, more than 60% of their transactions are on an app such as banks, ISPs, telecoms, and delivery apps.

Across the 11 key dimensions, Reliability maintained its impact on overall satisfaction at 32%. But for the first time, digital service is significant with a 25% impact in overall satisfaction. Both factors together suggest that brands can no longer afford not having robust digital platforms with reliable delivery as branches increasingly shrink in importance and volume.



## Word from the president (continued)

We've noted that the more companies address service holistically, the more they can become heroes to their customers with scores in the high 80's and possibly the 90's. Only 5% of brands have consistently scored in the high 80's over the past 11 years. Our data also suggests the more volatility in scores the lower overall satisfaction is on a 100-point scale. Brands that are consistent tend to score highest.

Looking forward, we are excited about a few things. We simplified our survey to ensure our users have a better experience. We added links to brands' pages on servicehero.com so customers can go straight to interact with a brand based on seeing its star rating and reviews. And we launched our 20 Key CSI Metrics Dashboard subscription to allow companies instant access to data which allows them to connect the dots between customer satisfaction and performance.

Customer satisfaction matters more in times of crisis than in times of plenty when brands face a shrinking pie from lower consumer consumption. During a crisis, people are more likely to stay loyal to brands with good service. The challenge for brands is being service centric during COVID-19 and beyond.

A handwritten signature in blue ink, appearing to read "Faten", written in a cursive style.

**Faten Abu Ghazaleh**

President

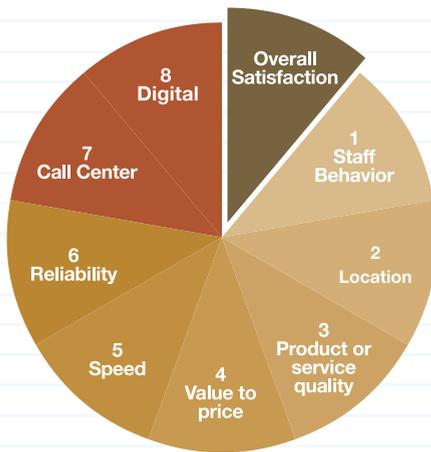


1  
Executive  
summary



# Executive summary

1 of 2



**Note:** 14 categories assessed all 8 service dimensions, while 3 categories assessed 6 service dimensions.

## Methodology

Service Hero is predominantly an online survey where respondents vote directly on [www.servicehero.com](http://www.servicehero.com) from January 1<sup>st</sup> - December 31<sup>st</sup> 2020. Consumers are aware of the survey via online ad banners, phone calls and email shots. We adhere to the research protocols of ESOMAR. We report scores and findings on a 100 point scale. Our reporting uses the single question, “your overall satisfaction” as the basis for the index instead of using an equally weighted average.

## 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 and we ask consumers to rate the brands’ complaint resolution. All questions asked are on an 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 24,853 assessments were cleaned to arrive at the final 20,823 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 68.4 on Expectation (before dealing with a brand) and 70.6 for Actual Satisfaction (after dealing with it). Since the score for Actual Satisfaction is higher by 2.2, this means consumers have received higher satisfaction than they expected. The highest service dimensions are Reliability (76.8), Location (76.6), and Staff (75.7), while the lowest are for Value (64.8), Call Center, Speed (72.6).

## Demographics

Non Arabs, Females, consumers aged 18-29, and customers with a low education level have the highest satisfaction scores while Kuwaitis, Males, customers with a high education level, and those aged 50+ have the lowest satisfaction scores.

## Loyalty and NPS

Kuwait scored 72.6 on the likelihood of recommending a brand (Loyalty). Females, Non Arabs, customers aged 18-29, and those with a Diploma 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 scores 13%, with Arabs, Males, those aged 40-49, and customers with high education are least loyal.

### **Categories**

Of the 19 categories assessed, 10 of them matched, or exceeded, the Kuwait Index score. These were mostly with Restaurants. The lowest scoring categories are ISPs, Mobile Operators, and Delivery Apps.

### **Interaction and visit frequency**

Based on where consumers interacted with the brand (Over the phone, Online, App, and In-store), consumers who interacted Online had the highest satisfaction (74.9), while interaction Over the Phone scored lowest (68.7).

Regarding the Frequency of interaction with the brand, we find that Weekly interactions scored highest (73.7) and Annually scored the lowest (64.8). This suggests that consumers visit the brands they are satisfied with more than those that do not satisfy them, which they visit less frequently.

### **Changes since last year**

Kuwait decreased significantly by -4.5 points or 6% since last year due to the pandemic.

Most dimensions decreased in satisfaction from the previous year with Location the only dimension exceeding expectations.

In the industry category, Airlines and Local Brands increased in satisfaction from last year, while New Car Sales & Car Service declined the most.

### **Comparison to UAE, US, & Singapore CSI**

The US Index scored 74.4 for their national index, putting them above Kuwait index. UAE scored 77.7, higher than the Kuwait Index by a significant 7.1 points.

The Singapore CSI stands at 74.3, higher than the Kuwait Index.



# Service Hero's benefits

Service Hero taps into an unexploited market niche



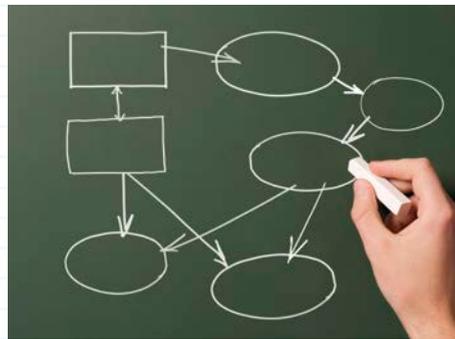
## People powered

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 11 dimensions for assessment to compare to the service benchmark.



## Actionable

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



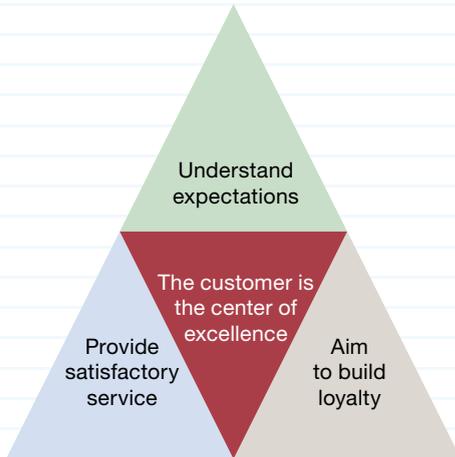
## Helps Kuwait

The objective service benchmark for across categories and time helps drive brand performance which fuels the economy.



# Factors affecting the Kuwait Index

Which factors affect service excellence in Kuwait across industries?



The Service Hero CSI measures satisfaction by collecting 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 exceptions, 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 lower expectations for services as the index for Kuwait is 68.4 across all industries. The highest expectations of service amongst demographics are lower educated and those aged 18-29, Females, and Non Arabs. The highest expectations by industry are for Local Brands, Cafes, and Casual Dining. The lowest expectations (and therefore image or reputation) are for ISPs, Mobile Operators, and Car Service.

- **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

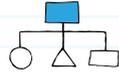
Because satisfaction in Kuwait is 70.6, the gap between customer expectations and satisfaction is 2.2, which is close to significant. The largest gaps between expectations and actual satisfaction for categories are for Home Furniture, New Car Sales, and Retail Banks.

- **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 32% impact on satisfaction and Digital has 25% 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 13% (which means only 13% of customers are promoters), most customer profiles have lower loyalty. These are namely Arabs, Males, and those with a high education. Categories that have strong loyalty are Casual Dining, Cafes, and Fast Food - all restaurant categories. The ones with the lowest (negative) NPS are ISPs, Mobile Operators, and Car Service, which means a significant number of their consumers are detractors rather than promoters.

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

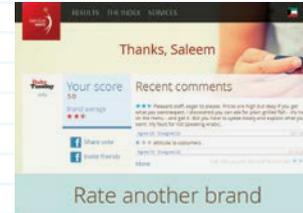


# Process overview of the key survey steps

**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



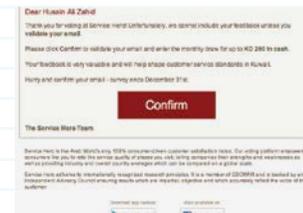
7. Responses stored in temporary database



11. High-level results shared with Advisory Council



4. Respondent votes for first company



8. Email sent to respondent to confirm identity

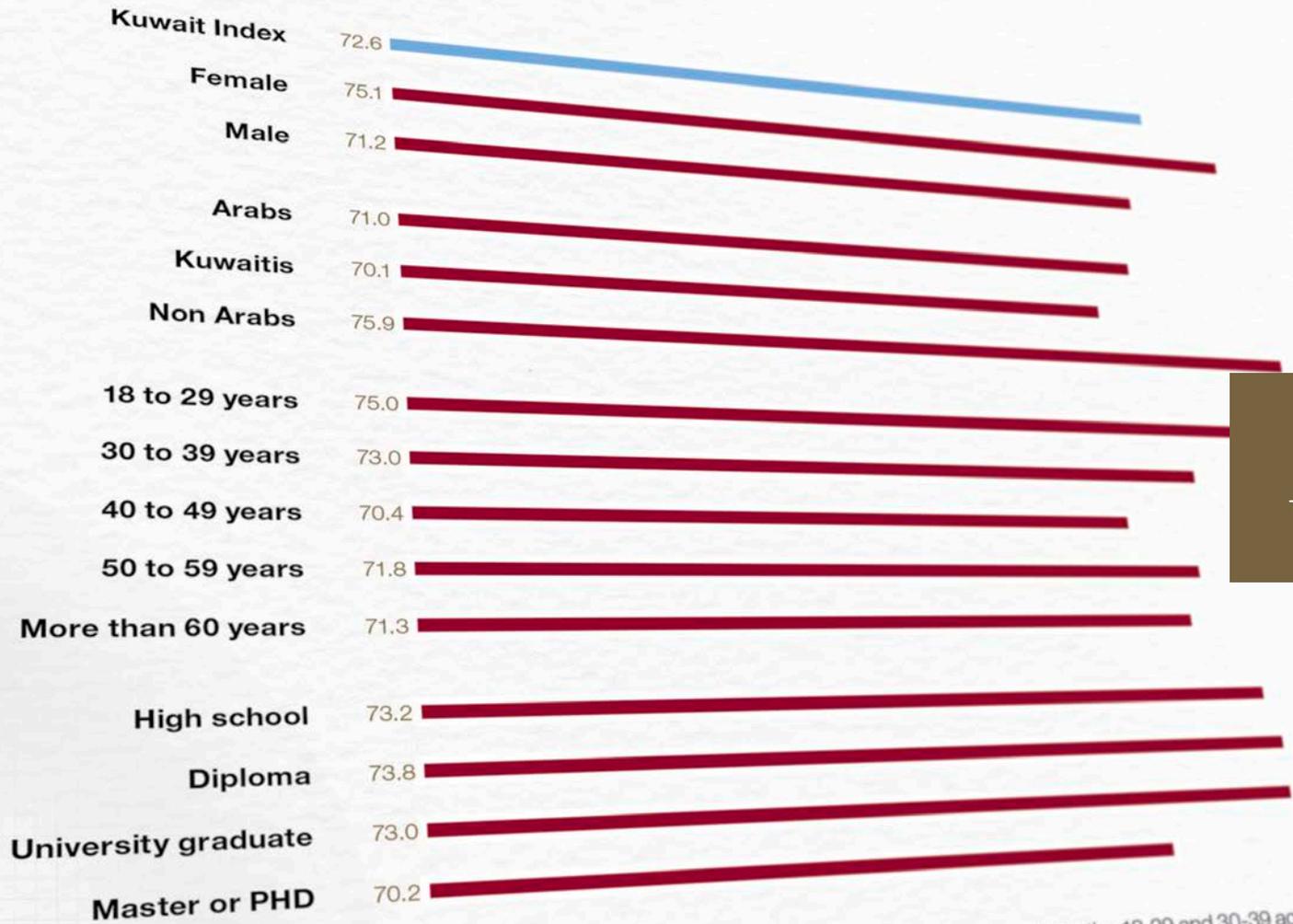


12. Service Hero winners announced publicly



# Image and loyalty

Kuwait Index demographics recommend scores 2020



The age groups that are more likely to recommend a brand are the 18-29 and 30-39 age groups. Typically, younger consumers tend to recommend a brand to their peers while the same applies to older groups. The least likely age group to recommend a brand is those aged 40-49 who may have become less tolerant to poor service over the years.

Females are more likely to recommend a brand than Males. Kuwaitis are the least likely nationality to recommend a brand. Those with a higher education tend to have a lower recommendation score as well.



## Sample composition

**The national sample is accurate with a  $\pm 2$  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.**

	<b>Votes 2020</b>	<b>Votes 2020 Distribution</b>	<b>Kuwait eligible population distribution</b>
<b>Gender</b>			
Female	7,253	34%	33%
Male	13,184	63%	67%
<b>Nationality</b>			
Arabs	8,117	38%	See note <sup>1</sup>
Kuwaiti	6,052	29%	32%
Non Arabs	6,080	29%	See note <sup>1</sup>
<b>Age Groups</b>			
16 to 17 Years	88	0%	10%
18 to 29 Years	3,746	17%	29%
30 to 39 Years	8,548	41%	29%
40 to 49 Years	5,112	24%	20%
50 to 59 Years	2,134	10%	10%
More Than 60 Years	407	1%	2%
<b>Education</b>			
Elementary or below	79	0%	See note <sup>2</sup>
High school	2,170	10%	See note <sup>2</sup>
Diploma	3,484	16%	See note <sup>2</sup>
University graduate	11,412	54%	See note <sup>2</sup>
Master or PHD	2,705	12%	See note <sup>2</sup>
<b>Total</b>	<b>20,823</b>	<b>100%</b>	<b>100%</b>

From the 3 million overall population above 15 years, 3 million are eligible to vote. This includes their split by gender, age and as Kuwaiti or non-Kuwaitis. This does not include domestic workers or unemployed workers. 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.



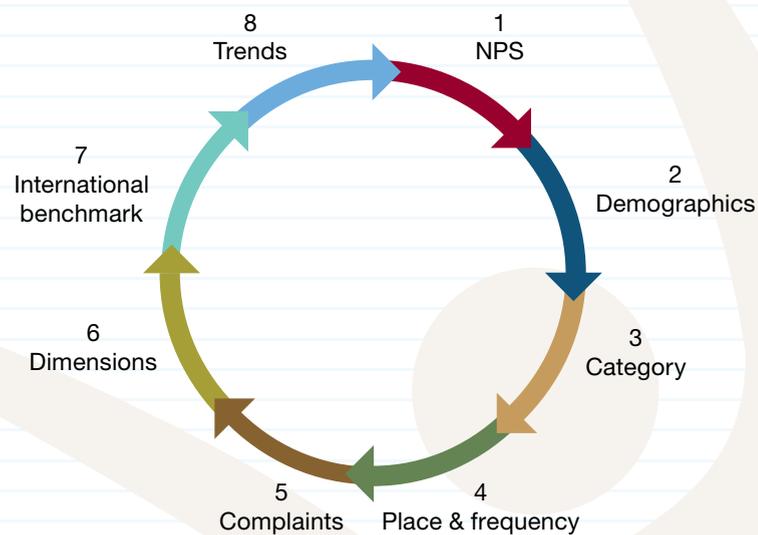
## Interpreting the score



Companies fall into one of the **five 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 70, it is then placed at the bottom of the **“Ordinary”** category.



## How results will be displayed

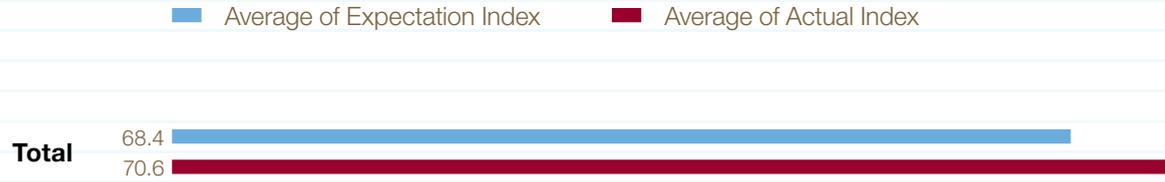


Results will be reported on levels as seen in the chart.



# Kuwait Index: Before and after

Service Hero Index - Kuwait 2020



## A gap of 2.2 between expected and actual

Usually, consumer expectations will be higher than actual service assessments. In 2020, consumers had lower expectations and higher satisfaction, meaning they are above expectations by 2.2 points.

This could be due to the effects of the pandemic on consumers service mindset.

Kuwait scored 68.4 on average for **Expected** standards and it scored 70.6 on **Actual** service standards – placing it in the **Ordinary** service level.



## 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 method 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.

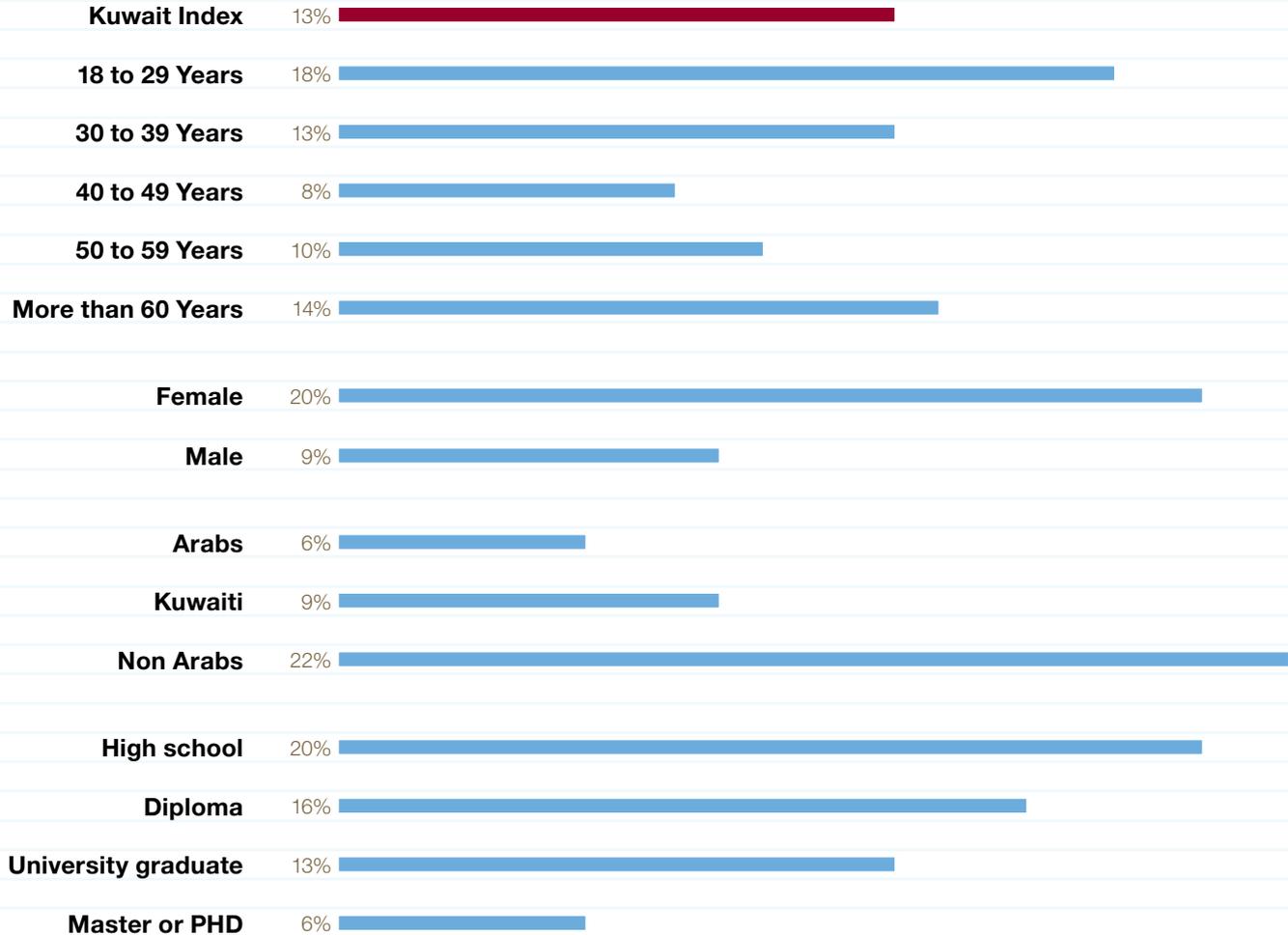
**Passives** (score 7-8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings.

**Detractors** (score 1-6) are unhappy customers who can damage your brand and impede growth through negative word-of-mouth.



# The net promoter score for Kuwait is 13%

Net promoter score - Service Hero Index 2020



While the country average is 13%, demographic groups vary on being either Ambassadors or Detractors. The largest concentration of Ambassadors are Females, Non Arabs, those with a lower education, and those aged over 60. The largest concentration of Detractors are Males, Arabs, consumers with a higher education (University, Masters or PHD) and those aged 50-59 years.

**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).



## Index by demographic factors

	<b>Expected</b>	<b>Actual</b>	<b>Gap</b>
Female	70.4	72.7	2.3
Male	67.4	69.4	2.0
Arabs	67.2	68.9	1.7
Kuwaiti	66.0	68.4	2.4
Non Arabs	72.0	74.0	2.0
18 to 29 years	71.2	73.1	1.9
30 to 39 years	68.7	71.1	2.4
40 to 49 years	66.3	68.0	1.7
50 to 59 years	67.6	69.5	1.9
More than 60 years	68.1	69.4	1.3
High school	68.8	71.5	2.7
Diploma	69.7	72.3	2.6
University graduate	68.8	70.8	2.0
Master or PHD	65.8	67.4	1.6

Females are more satisfied than Males in 2020 and both genders do not have significant gaps between expected and actual satisfaction.

Kuwaitis are the least satisfied nationality, while Non Arabs have the highest satisfaction.

The 40-49 age group has the lowest satisfaction and those aged 18-29 year olds have the highest.

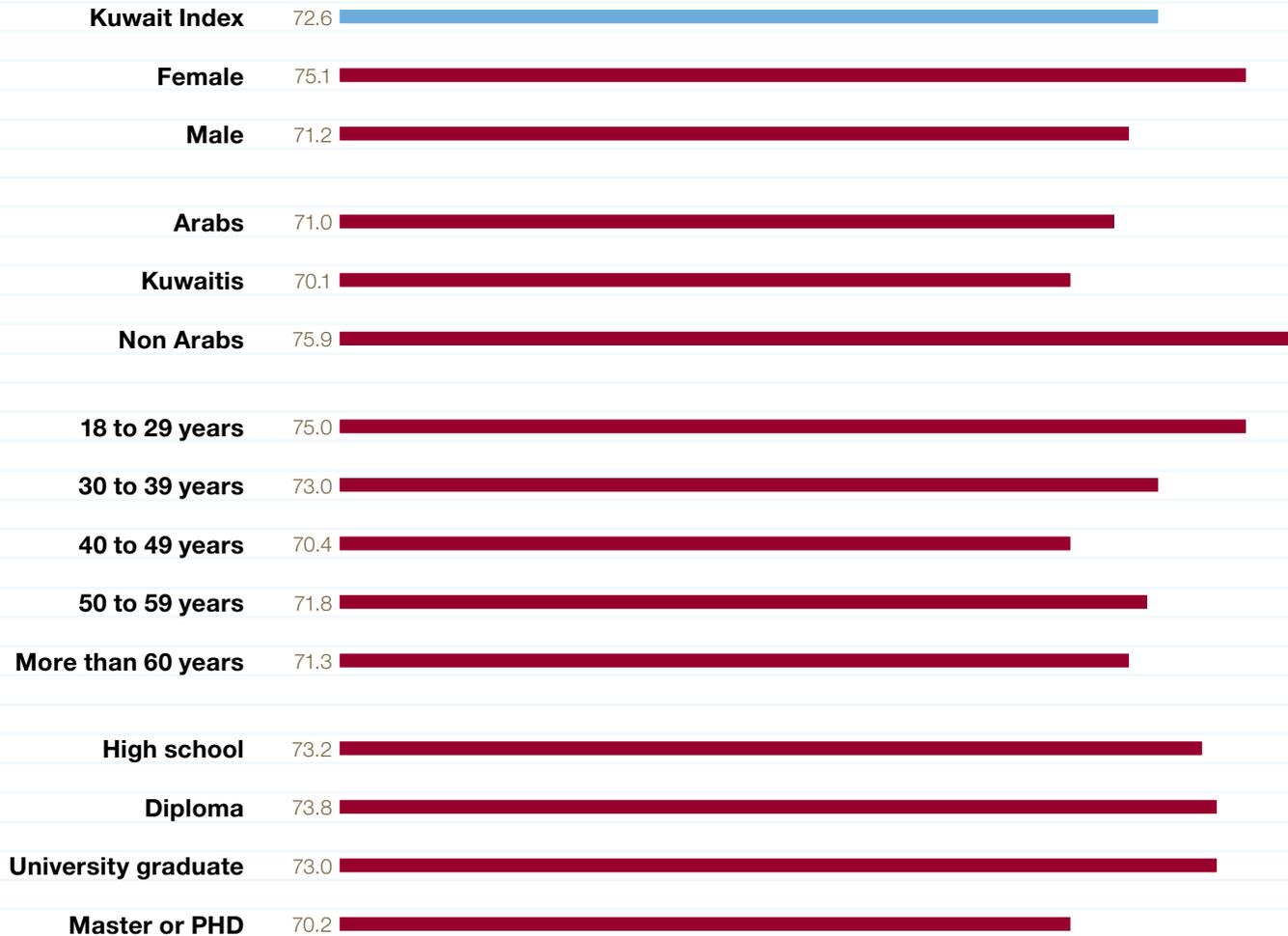
Those with a higher education tend to be less satisfied than those with lower education.

While overall satisfaction scores are lower than previous years due to the pandemic, we have seen expectations being exceeded by companies evolving to meet and exceed the needs of consumers.



# Image and loyalty

Kuwait Index demographics recommend scores 2020



The age groups that are more likely to recommend a brand are the 18-29 and 30-39 age groups. Typically, younger consumers tend to recommend a brand to their peers while the same applies to older groups. The least likely age group to recommend a brand is those aged 40-49 who may have become less tolerant to poor service over the years.

Females are more likely to recommend a brand than Males. Kuwaitis are the least likely nationality to recommend a brand. Those with a higher education tend to have a lower recommendation score as well.



## Demographic comparisons 2015 vs. 2020

Actual Satisfaction

	'15	'16	'17	'18	'19	2020
Female	78.4	77.8	78.3	77.7	76.9	72.7
Male	75.6	74.2	75.4	74.0	74.2	69.4
Arabs	77.0	74.9	76.7	76.2	74.2	68.9
Kuwaiti	75.3	74.6	74.7	73.7	74.3	68.4
Non Arabs	76.3	76.3	77.5	76.4	77.7	74.0
18 to 29 years	75.8	73.9	77.5	77.4	77.6	73.1
30 to 39 years	76.1	75.3	75.5	74.4	74.6	71.1
40 to 49 years	76.2	75.0	76.4	74.2	74.8	68.0
50 to 59 years	77.9	75.2	74.2	74.7	73.7	69.5
More than 60 years	75.4	78.3	78.5	79.7	78.2	69.4
High school	79.2	76.3	77.4	80.4	77.8	71.5
Diploma	78.2	76.1	78.1	76.9	76.6	72.3
University graduate	76.2	75.2	76.7	75.4	75.1	70.8
Master or PHD	73.2	72.6	72.5	71.1	73.0	67.4

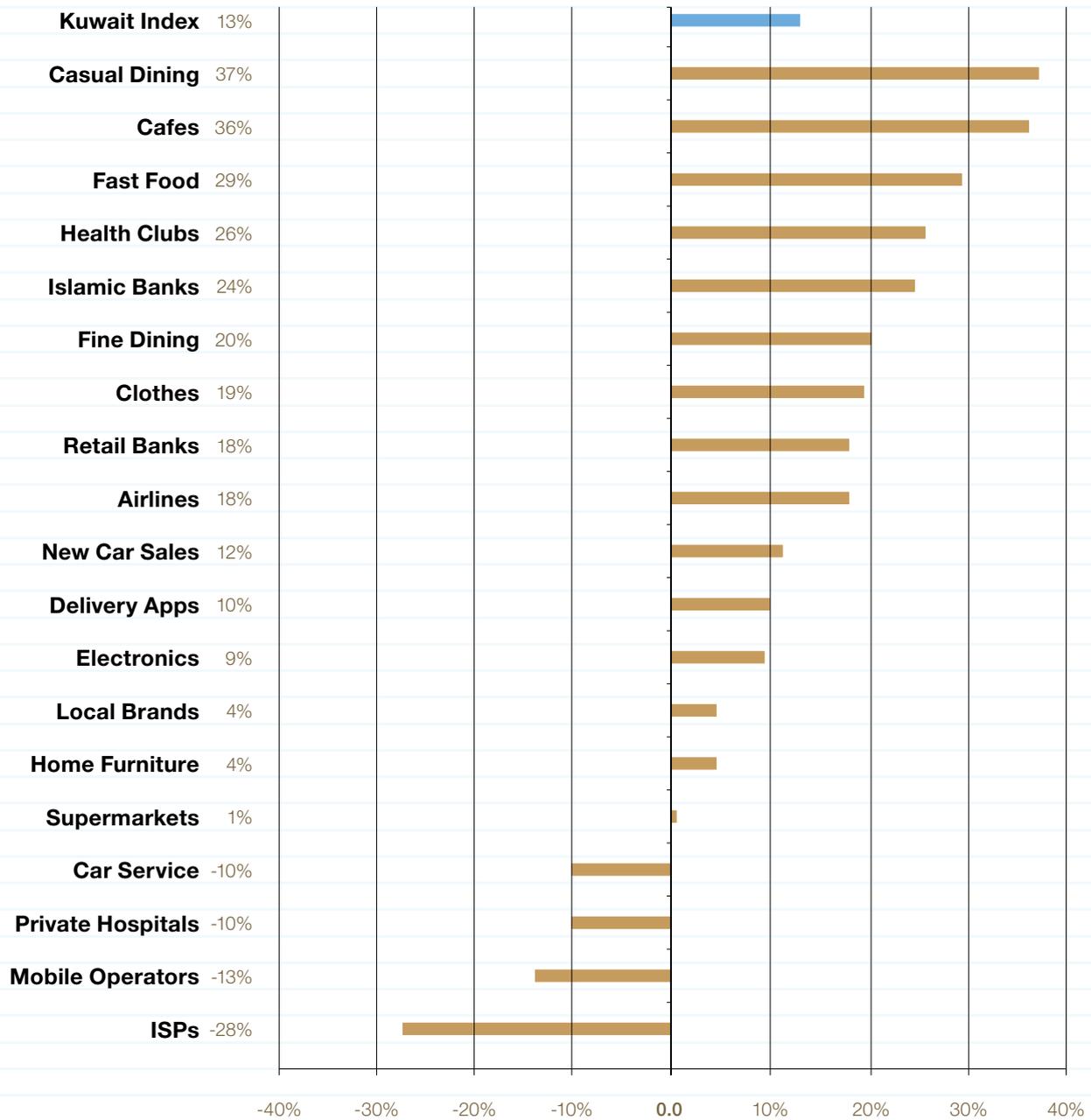
All demographic groups experienced a decrease in satisfaction since last year. This decline can be attributed to companies adapting their services to meet consumers needs during the pandemic.

The groups with the largest decrease in satisfaction are Males, Kuwaitis, 60+, and those with a High school education.



# Category NPS

Service Hero CSI Category 2020 Net Promoter Score

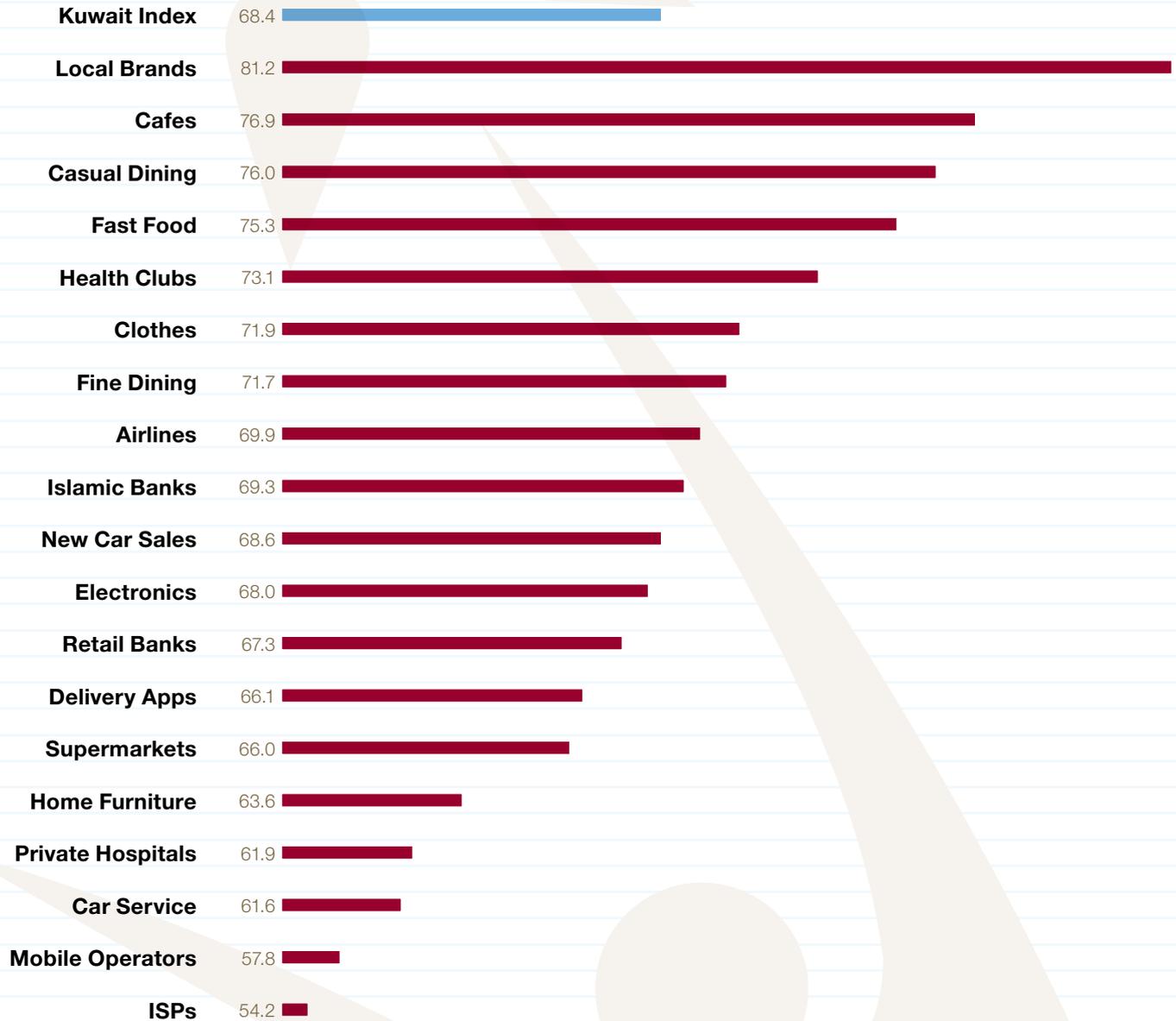


With the country average at 13%, a number of categories fell below the average with ISPs, Mobile Operators, Hospitals, and Car Service showing a negative NPS, meaning they have more Detractors than Ambassadors. This is followed by Supermarkets, Home Furniture, and Local Brands, all of which have lower NPS scores compared to the national Average. The highest NPS scores are for restaurant categories.



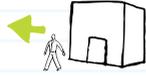
# The Kuwait expected index across all 19 categories

Expected Index



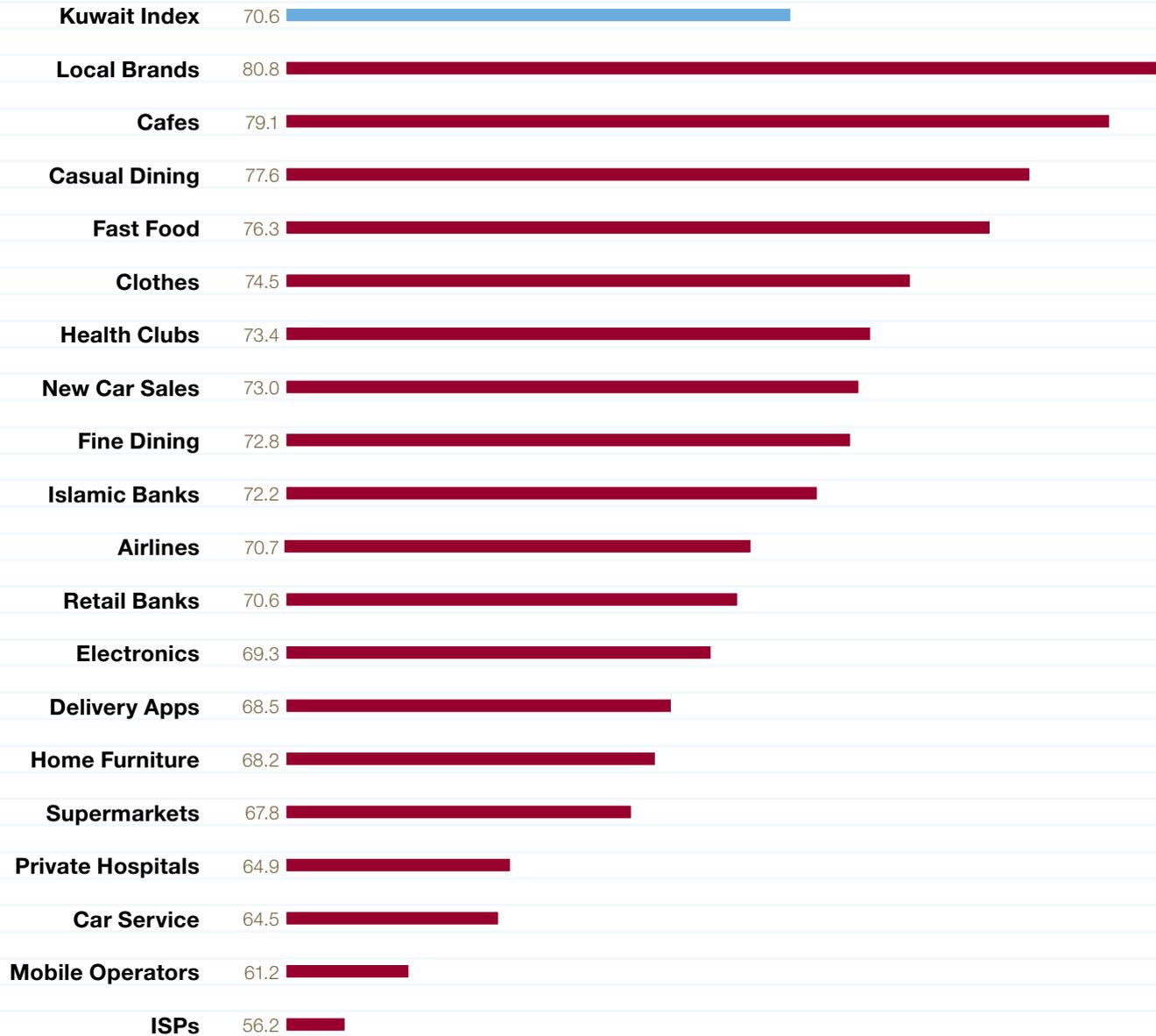
The top expectations are for Local Brands, Cafes, and Casual Dining. The lowest expectations is ISPs, Mobile Operators, and Car Service.

Restaurant industries as top categories have excelled and adapted during the pandemic.

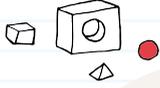


# The Kuwait actual index across all 19 categories

Actual Index



The top three scoring industries are Local Brands, Cafes, and Casual Dining. The lowest industries on Actual Satisfaction are ISPs, Mobile Operators, and Car Service.



## Interaction category

Point of Interaction

	In store / branch	Website	Phone	Mobile App
<b>Kuwait Index</b>	<b>69.5</b>	<b>74.9</b>	<b>68.7</b>	<b>70.6</b>
Local Brands	81.4	N/A	88.9	72.2
Delivery Apps	N/A	72.6	79.1	67.4
Cafes	78.7	N/A	N/A	85.5
Fine Dining	71.8	88.9	91.1	N/A
Fast Food	76.3	79.3	74.4	75.5
Casual Dining	77.2	N/A	83.1	66.1
Health Clubs	75.2	91.7	44.4	44.4
Supermarkets	67.9	69.7	85.7	64.4
Electronics	71.4	64.4	50.9	75.6
Home Furniture	68.3	79.9	42.4	75.0
Clothes	74.9	71.1	74.1	72.7
Private Hospitals	64.3	88.1	75.5	77.1
ISPs	50.6	59.3	42.5	66.9
Mobile Operators	52.8	61.3	46.7	66.8
Retail Banks	65.1	65.6	65.6	74.3
Islamic Banks	67.2	66.5	68.2	75.1
Airlines	70.7	71.1	66.1	70.3
New Car Sales	72.8	80.0	80.1	N/A
Car Service	64.1	88.9	77.3	N/A
Highest				
Lowest				

On a country level, Online interaction scored highest with 74.9 points and Over the Phone scored lowest with 68.7. Companies shifting their services to digital channels to meet the needs of consumers during the pandemic could be the reason for a high satisfaction score.

Local Brands scored highest for In store interaction, with Health Clubs scoring highest for Website, but lowest in Mobile Apps. Cafes had the highest Mobile App interaction scores. ISPs scored lowest for In store and Online interaction, with Home Furniture scoring lowest Over the Phone.



## Frequency category

Frequency of Visits

	Week	Monthly	3 months	6 months	Yearly
<b>Kuwait Index</b>	<b>73.7</b>	<b>71.2</b>	<b>69.5</b>	<b>66.6</b>	<b>64.8</b>
Local Brands	88.0	75.9	84.6	79.6	81.5
Delivery Apps	71.6	68.9	59.8	54.2	72.7
Cafes	85.3	78.1	67.8	60.6	69.1
Fine Dining	76.4	78.1	76.9	69.0	59.9
Fast Food	81.0	75.6	74.2	63.2	34.0
Casual Dining	75.7	78.1	78.5	82.4	66.0
Health Clubs	75.1	59.3	83.3	75.9	57.8
Supermarkets	71.0	66.7	57.2	53.6	63.1
Electronics	68.1	72.2	67.6	68.0	70.6
Home Furniture	68.4	68.7	66.2	69.2	66.3
Clothes	78.7	75.6	74.3	64.6	68.3
Private Hospitals	75.8	66.7	66.1	59.2	67.7
ISPs	45.2	61.9	48.2	55.8	61.0
Mobile Operators	50.1	63.7	56.7	61.6	64.1
Retail Banks	76.8	72.5	69.3	70.3	61.4
Islamic Banks	70.5	71.2	75.9	72.1	69.9
Airlines	81.5	76.0	75.5	72.6	68.2
New Car Sales	93.2	73.7	72.6	69.6	73.1
Car Service	68.5	69.7	66.2	63.9	56.3
Highest					
Lowest					

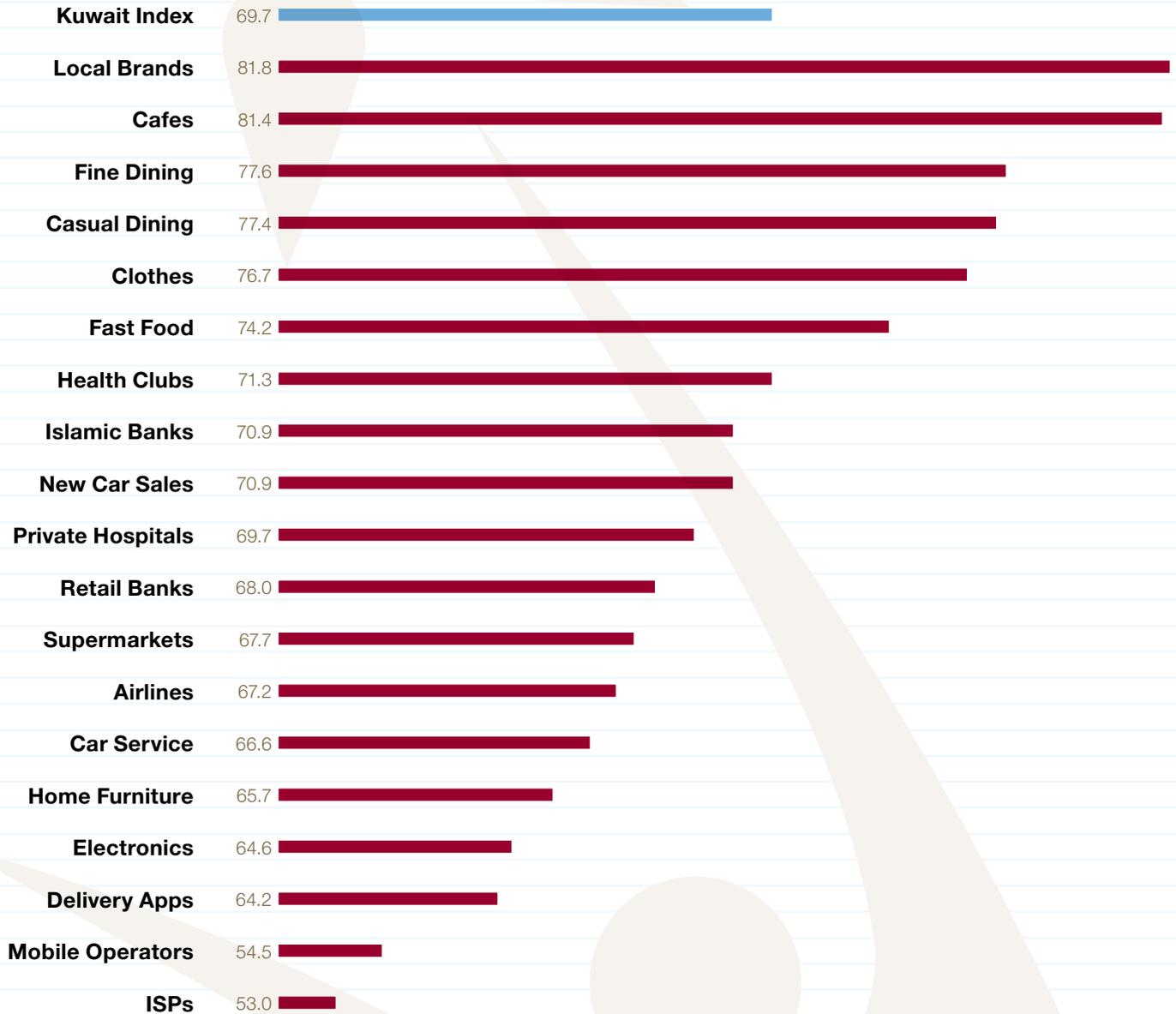
Weekly interactions with a brand scored highest with a score of 73.7. Annual interactions scored lowest with a score of 64.8.

On a category level, that trends seems to continue with a majority of categories frequented weekly scoring high. Annual scores are, on average, the lowest scoring.



# Complaint resolution category

Kuwait Index complaint average score 2020

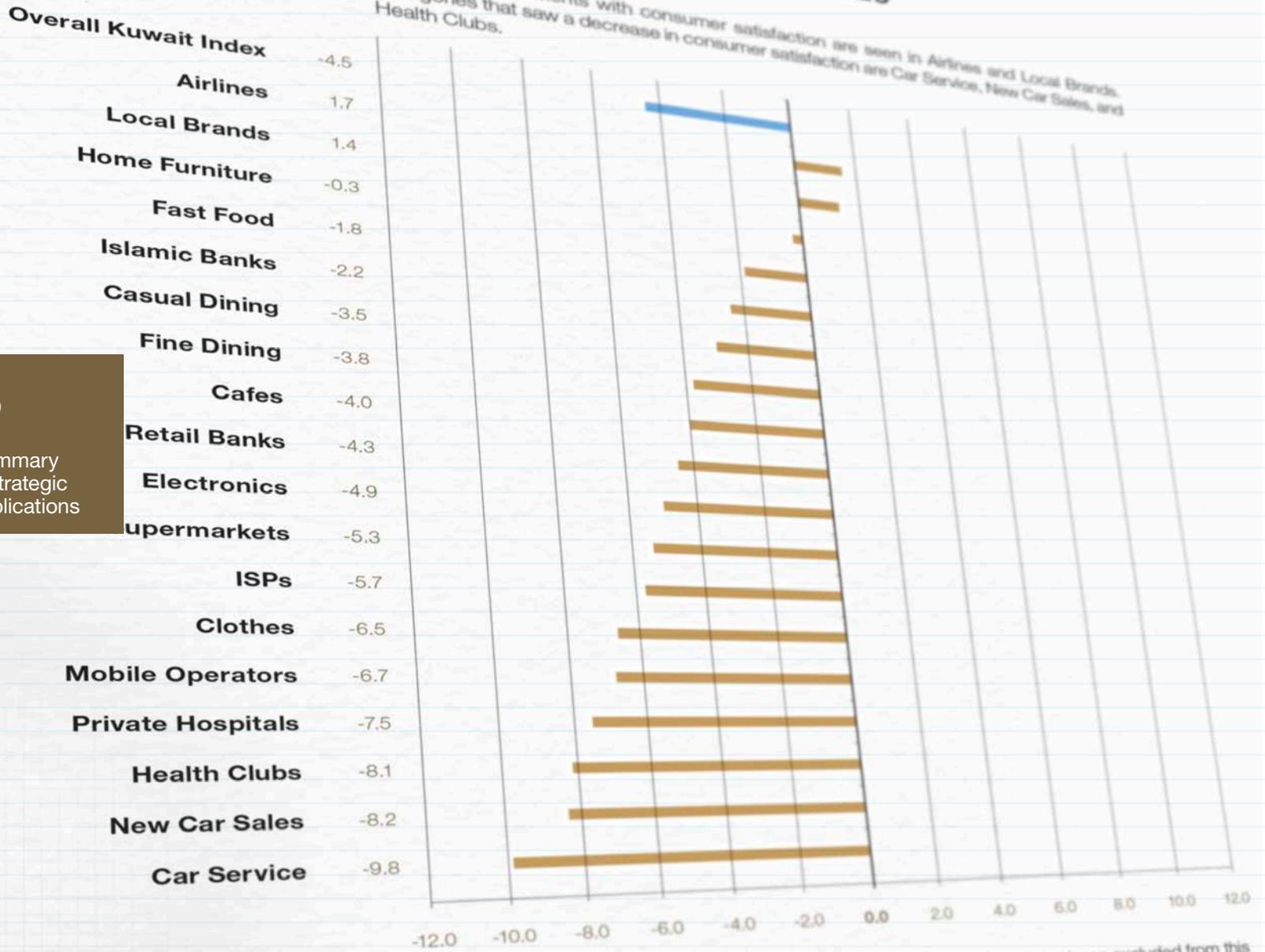


Consumers in Kuwait scored an average score of 69.7 on how brands deal with complaints. The score is on the lower side of Ordinary and Bland for most categories, with Local Brands and Cafes the two categories scoring Good.



## Category Growth 2019 vs. 2020

Notable improvements with consumer satisfaction are seen in Airlines and Local Brands. Categories that saw a decrease in consumer satisfaction are Car Service, New Car Sales, and Health Clubs.



3

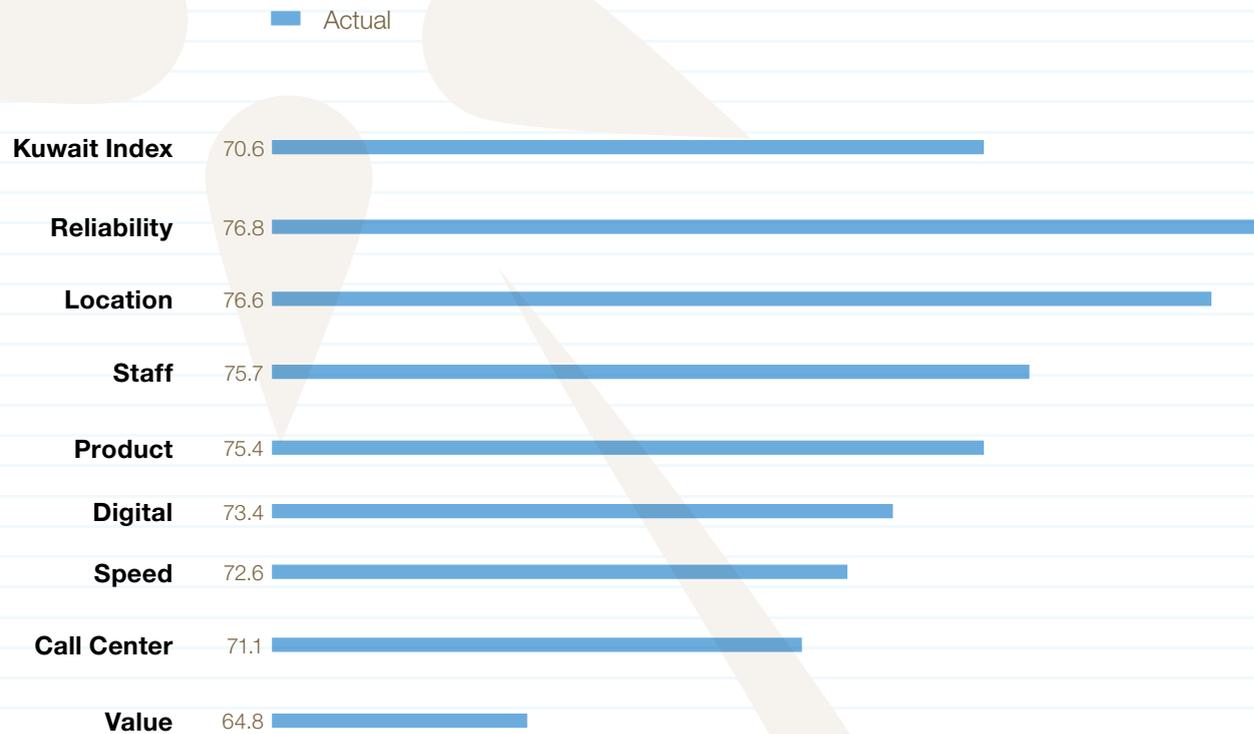
Summary  
& strategic  
implications

The Delivery Apps category was added in 2020, therefore they have been excluded from this comparison chart.



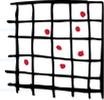
## Kuwait Index by service dimension

Kuwait Index 2020 service dimension



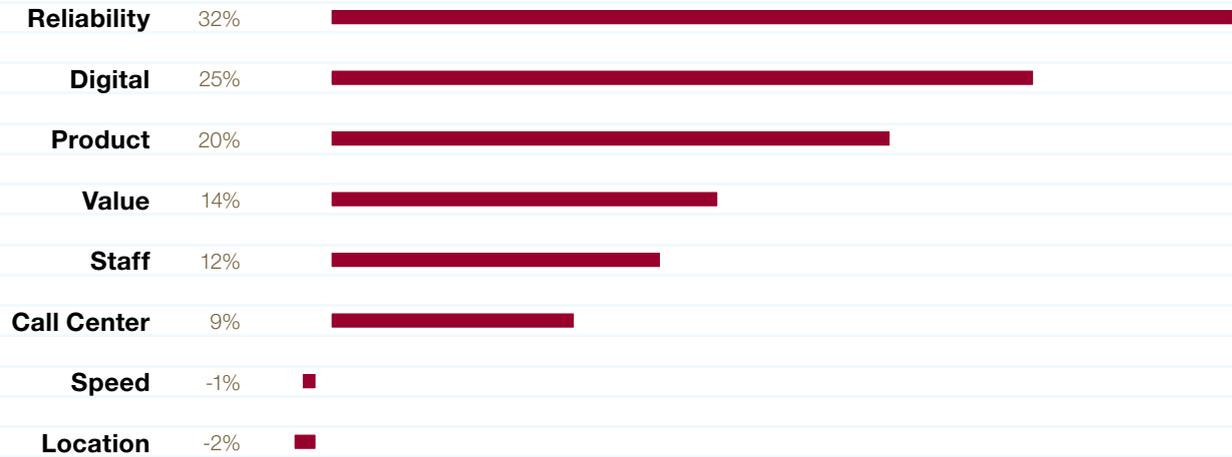
When we look at scores, Reliability, Location, and Staff scored highest and Value for Money, Call Center, and Speed of Service scored lowest.

**Note:** Conventional categories are evaluated on satisfaction with their Call Center and Digital Service with the exclusion of Fine Dining, Cafe, and Clothes.



## Correlation of dimensions to overall satisfaction

Service dimensions most influential to overall satisfaction (R Square 85%, 20,823 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, for the first time only one dimension has a critical role in influencing overall satisfaction: Reliability and Accuracy (32% impact). If companies prioritize their effort on only this dimension it would help them improve satisfaction.

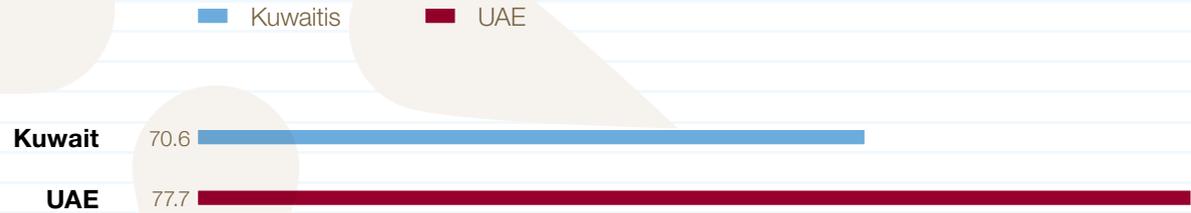
Also, during the pandemic, Reliability as a strong driver of satisfaction makes sense as consumers look to companies that are maintaining and excelling in their safety standards.

On the flip side, Location and Speed has no impact on overall satisfaction while Digital and Product have a small degree of influence.



# Comparing Kuwait & UAE

Kuwait & UAE scores 2020

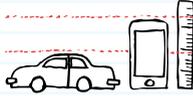


Kuwait has a much lower score than the UAE in actual satisfaction and a (-7.1) difference, which is significant. Comparing categories, there are a few categories that perform well in both countries such as Casual Dining, Cafes, and Clothes. They also share some low scoring categories such as Mobile Operators.

Investigating dimensions between UAE & Kuwait shows similarities as well as differences. The highest scoring dimensions for UAE is Location, whereas in Kuwait Reliability scored highest. The lowest scoring dimensions for UAE & Kuwait is Value, which means that consumers feel that this dimension is the weakest area of service for satisfying consumers.

Comparing demographics, there are similar trends for most and least satisfied consumers. The most satisfied for both countries is Females, Non Arabs, and those with a lower education. The demographic differences in satisfaction between the countries comes with age where we see those aged 50+ more satisfied in the UAE compared to lower satisfaction scores in Kuwait.

Looking at NPS scores, Kuwait posted a 13% score while UAE has a higher one at 37%. On average, consumers in Kuwait are less likely to promote a brand than in the UAE.



## Category CSI comparison to other markets

In comparing with other national customer satisfaction indexes, notably the American ACSI (which has been running since 1996), we note that Kuwait is lower than all other CSI indexes.

Category	Kuwait Service Hero CSI	UAE Service Hero CSI	US ACSI Index	Singapore CSI Index
Airlines	70.7	81.6	75.0	77.0
Cafes	79.1	82.3	79.0	73.6
Car Service	64.5	74.7	78.0	N/A
Casual Dining	77.6	81.9	79.0	73.8
Clothes	74.5	82.8	79.0	72.1
Electronics	69.3	82.2	78.0*	71.2
Fast Food	76.3	81.5	78.0	73.1
Fine Dining	72.8	N/A	N/A	N/A
Health Clubs	73.4	N/A	N/A	N/A
Home Furniture	68.2	82.2	N/A	71.2
Islamic Banks	72.2	68.4	80.0	75.3*
ISPs	56.2	N/A	65.0	70.1
Local Brands	80.8	N/A	N/A	N/A
Mobile Operators	61.2	63.0	74.0	71.7
New Car Sales	73.0	76.0	78.0	N/A
Private Hospitals	64.9	76.5	69.0	75.2*
Retail Banks	70.6	72.0	80.0	75.3*
Supermarkets	67.8	80.2	78.0*	69.9
<b>Overall Score</b>	<b>70.6</b>	<b>77.7</b>	<b>74.4</b>	<b>74.3*</b>

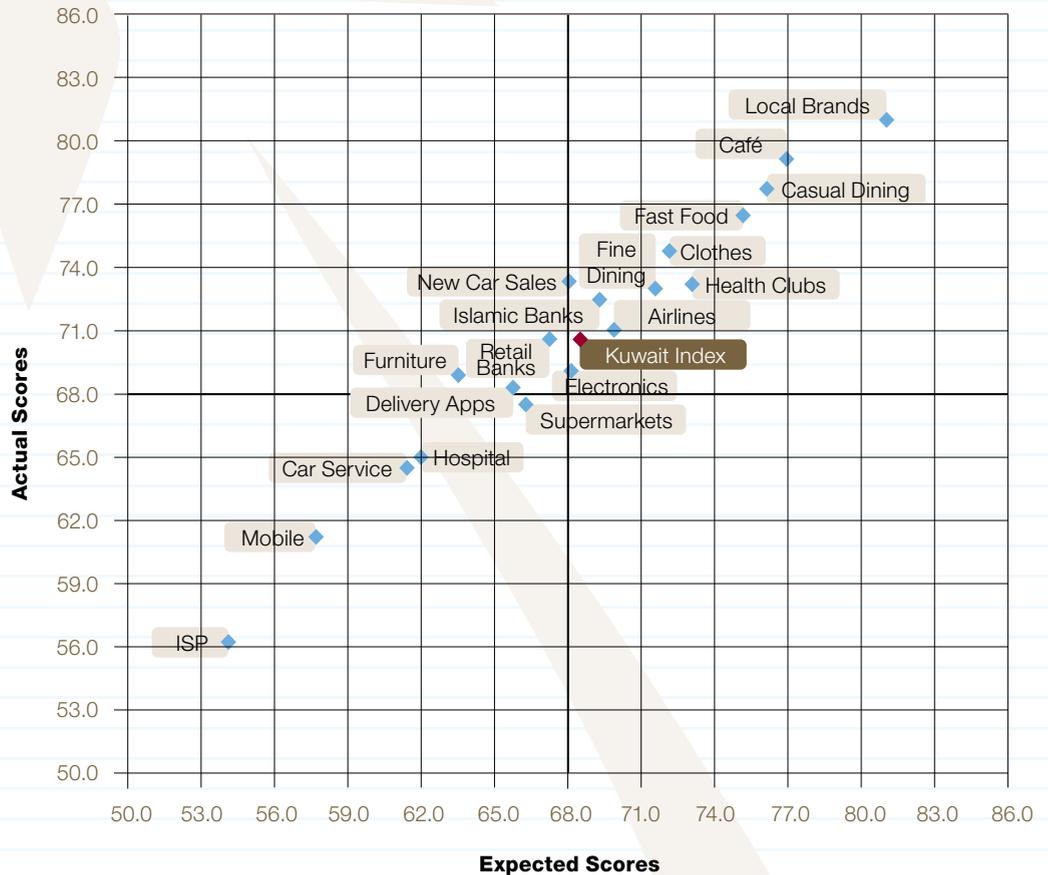
\* Q3 2020

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



# Market position of all 19 categories

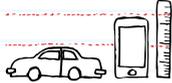
Mapping categories on expectation and actual scores to understand their market position



Industry categories in the top right quadrant such as Local Brands, Cafes, and Casual Dining are in the best position as their actual scores match their 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 Mobile Operators 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.



## Category comparison 2015 vs 2020

Actual Satisfaction

Due to the pandemic, satisfaction for Kuwait in 2020 decreased from 2015. The top scoring categories throughout the years have traditionally been Cafes, Casual Dining, and Home Furniture, with New Car Sales scoring high in 2017. Notable improvements in consumer satisfaction is shown with Airlines and Local Brands. Car Service and New Car Sales saw the largest decrease in satisfaction since 2015.

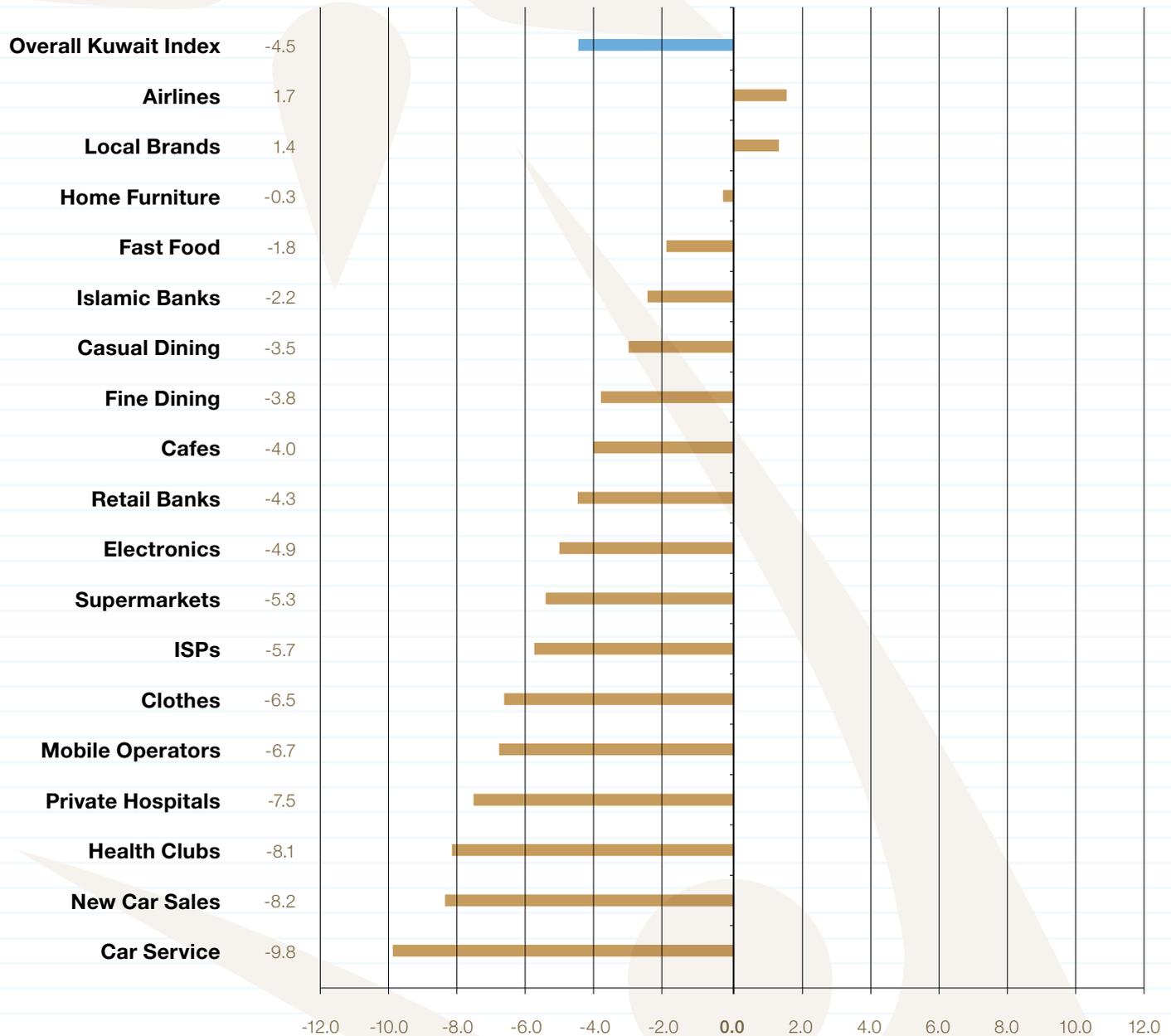
	'15	'16	'17	'18	'19	2020
<b>Kuwait Index</b>	<b>76.4</b>	<b>75.3</b>	<b>76.5</b>	<b>75.4</b>	<b>75.1</b>	<b>70.6</b>
Airlines	76.4	74.4	78.9	73.3	69	70.7
Cafes	80.9	83.3	83.0	80.5	83.1	79.1
Car Service	80.2	73.0	75.8	73.7	74.3	64.5
Casual Dining	80.5	81.3	78.8	81.0	81.1	77.6
Clothes	79.3	81.0	79.5	78.4	81.0	74.5
Delivery Apps	N/A	N/A	N/A	N/A	N/A	68.5
Electronics	71.3	72.7	76.8	77.5	74.2	69.3
Fast Food	75.3	77.0	75.2	75.4	78.1	76.3
Fine Dining	76.3	76.3	78.5	78.7	76.6	72.8
Health Clubs	76.8	72.8	74.5	74.3	81.5	73.4
Home Furniture	81.4	81.3	78.8	79.4	68.5	68.2
Islamic Banks	78.0	76.6	82.4	73.3	74.4	72.2
ISPs	66.0	63.1	62.2	63.3	61.9	56.2
Local Brands	N/A	N/A	N/A	N/A	79.4	80.8
Mobile Operators	70.6	69.3	67.6	69.0	67.9	61.2
New Car Sales	80.9	77.5	79.4	78.1	81.2	73.0
Private Hospitals	71.1	70.7	73.4	73.9	72.4	64.9
Retail Banks	76.5	73.5	75.9	73.4	74.9	70.6
Supermarkets	78.1	76	79.4	78.6	73.1	67.8
Highest						
Lowest						

**Note:** Local brands was added in 2019. Delivery Apps was included in 2020.



## Category Growth 2019 vs. 2020

Notable improvements with consumer satisfaction are seen in Airlines and Local Brands. Categories that saw a decrease in consumer satisfaction are Car Service, New Car Sales, and Health Clubs.



The Delivery Apps category was added in 2020, therefore they have been excluded from this comparison chart.



4  
Kuwait  
Awards 2020



## Top three country winners

From their website



### FIRST PLACE

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.



### SECOND PLACE

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.



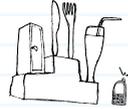
### THIRD PLACE

Qatar Airways is the national airline of the State of Qatar and one of the aviation industry's big success stories. Beginning in 1994, the airline was re-launched in 1997 under the mandate of His Highness the Emir, Sheikh Hamad bin Khalifa Al Thani, who outlined a vision to turn Qatar Airways into a leading international airline with the highest standards of service and excellence.

Qatar Airways has since become one of the fastest, and largest, growing carriers in the history of aviation with unprecedented expansion averaging double digit growth year on year.

Under the dynamic leadership of Group Chief Executive, His Excellency Mr. Akbar Al Baker, Qatar Airways turned into an award-winning carrier and one of the best in the world.

Travel today involves a mix of short, medium and long-haul segments, with more people travelling than ever before. With the breadth of network coverage today, virtually no destination is unreachable. This is why the commitment to service is paramount; as their guests are travelling farther and more frequently than ever before, the experience on board is an important part of the journey itself.



## Comparing the winners of 2015 to 2020

The Service Hero CSI awarded 15 category winners in 2010 expanding to 18 since 2011, of which 3 were 10 time consecutive winners in the 2019 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 2019**

<b>Service Hero Category</b>	<b>2020 Winner</b>	<b>'19</b>	<b>'18</b>	<b>'17</b>	<b>'16</b>	<b>'15</b>
Car Sales	<b>Chevrolet</b>	No	No	No	No	No
Car Service	<b>Toyota</b>	No	No	No	No	No
Airlines	<b>Qatar Airways</b>	Yes	Yes	Yes	No	No
Clothes	<b>American Eagle</b>	No	No	No	No	No
ISPs	<b>Ooredoo</b>	No	Yes	Yes	Yes	Yes
Mobile Operators	<b>Zain</b>	Yes	Yes	Yes	Yes	Yes
Islamic Banks	<b>Boubyan</b>	Yes	Yes	Yes	Yes	Yes
Retail Banks	<b>NBK</b>	Yes	Yes	Yes	Yes	Yes
Private Hospitals	<b>Royale Hayat</b>	Yes	Yes	Yes	Yes	Yes
Cafes	<b>Caribou Coffee</b>	Yes	Yes	Yes	Yes	Yes
Fast Food	<b>Papa Johns</b>	No	No	Yes	No	Yes
Casual Dining	<b>Cheesecake Factory</b>	No	Yes	Yes	No	Yes
Electronics	<b>Best Al Yousifi</b>	No	Yes	No	No	No
Home Furniture	<b>Home Center</b>	Yes	No	Yes	Yes	Yes
Supermarkets	<b>Saveco</b>	Yes	Yes	Yes	Yes	Yes
Delivery Apps*	<b>Deliveroo</b>	N/A	N/A	N/A	N/A	N/A

\* Category added in SH CSI 2020

4  
of 4

# Rate brand

## 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

## How would you rate

😊

Staff attitude, knowledge & competence 1 2 **3** 4 5 6 7 8 9

Location convenience, parking, operating hours & attractiveness 1 2 3 **4** 5 6 7 8

Value for money of the product/service 1 **2** 3 4 5 6 7 8

Product/service quality 1 2

Service speed 1 2

Reliability, consistency & accuracy of the product/service **1**

Call center or any phone based interaction 1 2 **3** 4 5 6

App, social media and website 1 2 3 4 5 **6**

Your overall satisfaction with the company or brand 1 2 3 4 5 6

Likelihood of recommending this brand to family or friends 1 2 3 4 **5**

How well did the brand fix any issues you faced? 1 2 **3** 4 5

## After visit

Your experience after your visit

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

Submit

**5**  
Methodology



# 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](http://www.servicehero.com) regarding the quality of service they receive in private sector companies in Kuwait. The survey was live January 1<sup>st</sup> - December 31<sup>st</sup> 2020.

### Sample

The index aimed to collect a total sample of 10,000 valid votes for Kuwait distributed over 19 category industries included in the assessment. Each category had a quota of 350 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. Respondents were also asked if they would recommend a brand to a friend or relative, what the overall satisfaction is, how did the brand resolve complaints and if there are any other comments they would like to provide.

### Security

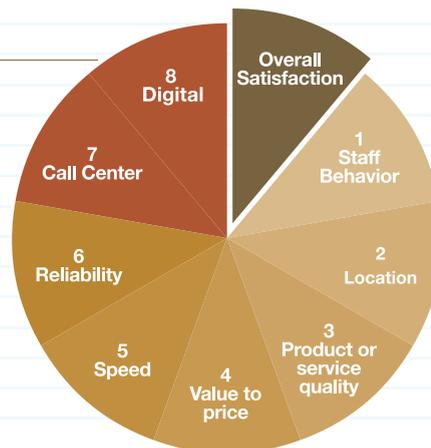
A number of security measures were deployed of either technical nature to verify the authenticity of the voter, or later, at the data cleansing stage, to remove any suspicious data.

### Rigor

We follow the research protocols of 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: 14 categories assess all 8 service dimensions, while 3 categories only assess 6 service dimensions.





## Security measures and rules for valid votes

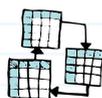
**To ensure that each visitor is a legitimate customer, a number of security measures have been put in place.**

### 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

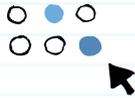
- All voters are asked to submit a correct email upon registration
- No votes were tabulated unless this email address is authenticated by the user via an automated trigger
- No single user can vote for the same company more than once
- IP address monitoring which statistically measures incoming connections 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 4,030 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 **20,823** votes.

<b>Our rules that have been implemented (Automated &amp; Manual)</b>	<b>Votes removed</b>
1 Respondent did not confirm his/her email	yes
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
<b>Total votes removed</b>	<b>766</b>
<b>Data Cleansing (Automated &amp; Manual)</b>	<b>Votes removed</b>
1 Remove votes that are NA across all dimensions in the <b>after</b> evaluation	yes
2 Remove votes that are only made for <b>before</b> assessment and NA votes for <b>after</b> 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
<b>Total votes removed</b>	<b>(3,264)</b>
<b>Total votes obtained</b>	<b>24,853</b>
<b>Total votes assessed</b>	<b>20,823</b>



# The questionnaire

**What respondents actually voted on.**

**Note** The Call center and Digital dimension questions were exempt from Cafes, Clothes, and Fine Dining service categories.

Before Your expectations before your visit	How would you rate	After Your expectations after your visit
1 2 3 4 5 6 <b>7</b> 8 9 10 NA	Staff attitude, knowledge and competence	1 2 3 4 5 6 7 <b>8</b> 9 10 NA
1 2 3 4 5 <b>6</b> 7 8 9 10 NA	Location attractiveness and convenience	1 2 3 4 5 6 7 8 <b>9</b> 10 NA
1 2 3 4 5 6 7 <b>8</b> 9 10 NA	Value for money (price compared to quality) of the product or service	1 2 3 4 5 <b>6</b> 7 8 9 10 NA
1 2 3 4 5 6 <b>7</b> 8 9 10 NA	Product or service quality	1 2 3 4 5 6 7 8 <b>9</b> 10 NA
1 2 3 4 <b>5</b> 6 7 8 9 10 NA	Service speed	1 2 3 4 5 6 7 <b>8</b> 9 10 NA
1 2 3 4 5 6 <b>7</b> 8 9 10 NA	Reliability and accuracy of the product or service	1 2 3 4 5 6 <b>7</b> 8 9 10 NA
1 2 3 4 5 6 7 8 <b>9</b> 10 NA	Their call center	1 2 3 4 5 <b>6</b> 7 8 9 10 NA
1 2 3 4 5 6 7 8 <b>9</b> 10 NA	Their Digital	1 2 3 4 <b>5</b> 6 7 8 9 10 NA
1 2 3 4 5 6 <b>7</b> 8 9 10 NA	Your overall satisfaction with the company or brand	1 2 3 <b>4</b> 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:

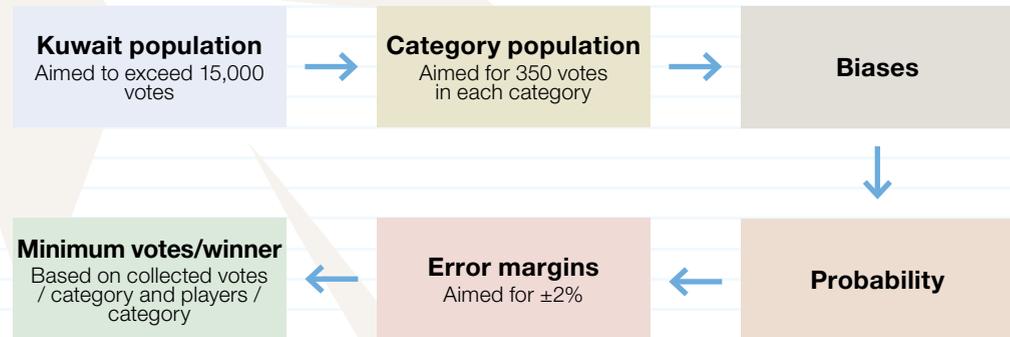
1. What they expected **before** receiving the service
2. What they actually experienced **after** being served

**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.

## **Kuwait population.**

The population of individuals which is eligible to vote in Kuwait is 3 million.

It **excludes** (around 1.25 million individuals):

- Anyone under 16 years
- Laborers

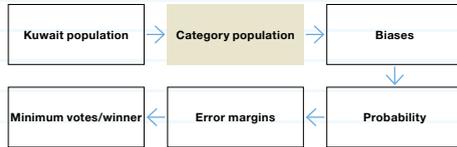
**Note:** All population figures are from the Public Authority for Civil Information and the Ministry of Planning.





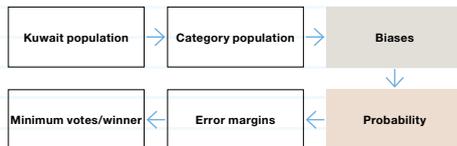
# Sampling approach (continued)

## 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.

### 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



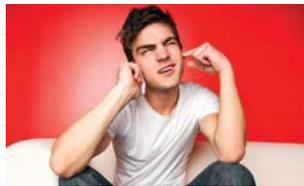
**Airlines**



**Automotive: Sales + Service**



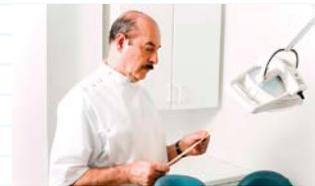
**Banks: Retail + Islamic**



**Communications: Mobile + ISPs**



**Leisure: Health club**



**Health care: Private Hospitals**



**Restaurants: Café + Fast food  
Fine dining + Casual dining +  
Local brands**



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



**Delivery app**

## Sampling approach (continued)

**Minimum sample sizes and error margins for all categories.**

**Confidence level: 95%**

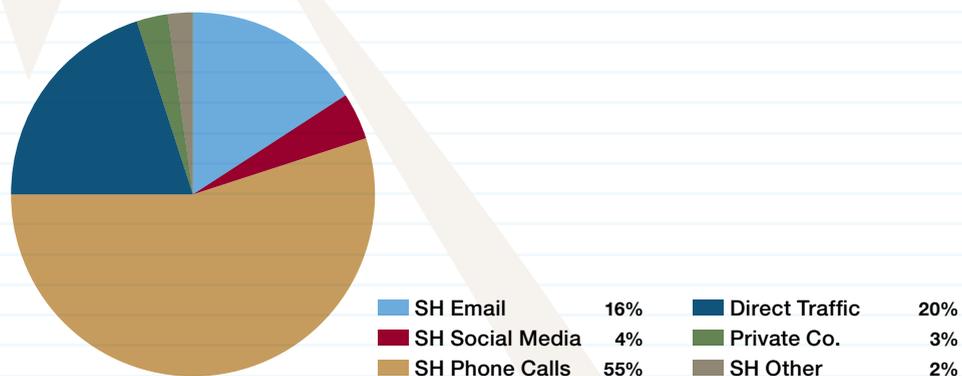
<b>Sector</b>	<b>Biased Population</b>	<b>Sample @ 5%</b>	<b>Total Votes</b>
Airlines	88,186	293	958
New Car Sales	88,186	293	1,146
Car Service	88,186	293	1,251
Clothing	88,186	293	1,015
Mobile Operator	88,186	293	1,506
ISPs	88,186	293	1,400
Café	88,186	293	742
Fast Food	88,186	293	1,531
Casual Dining	88,186	293	737
Fine Dining	48,992	242	166
Electronics	88,186	293	1,427
Retail banks	68,505	273	1,764
Islamic banks	30,833	196	1,199
Furniture	58,791	259	665
Private Hospital	37,421	216	1,265
Supermarkets	88,186	293	2,447
Health Clubs	37,421	216	66
Local Brands	37,421	216	141
Delivery Apps	88,186	293	1,398

This table shows the 19 categories included in the 2020 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 validated votes obtained

## Source of ratings and platforms used to rate from

Since the Service Hero CSI is mostly online (60% of assessments), we deploy a promotion plan that utilizes digital marketing. After assessments go through a validation process, the source of ratings is indicated below. Digital advertising on leading websites and social media platforms, comprised the bulk of our advertising. A selection of private companies also encouraged their customers to rate for them. Thus, consumers could directly search for the name 'service hero' to reach our rating 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.



## 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)



**Abdulmajeed Al-Shatti**  
Ex-Chairman of the Board and Managing Director, Commercial Bank of Kuwait



**Nauman S Sehgal**  
Former Chief Operating Officer, Noor Investment Financial Company



**Dr. Alessandro Magnoli Bocchi**  
CEO of Foresight Advisors

### Academic Advisors



**Dr. Fahad Al Sumait**  
Vice President for Academic Affairs at the Gulf University for Science and Technology in Kuwait



**Amal Al-Binali**  
Vice President for Admissions & Public Affairs at the American University of Kuwait



**Dr. Majed Alsarheed**  
Head of the Innovation and Entrepreneurship Center at the Australian College of Kuwait



خيال للاستشارات  
Khayal Consultants

6

About Khayal  
Consultants

# About Khayal Consultants

**Business consulting, creative design + digital experiences since 1996//**

■ Kuwaiti managed ■ +20 years experience ■ Multidisciplinary ■ Passionate



**Khayal Consultants**

*working ideas*

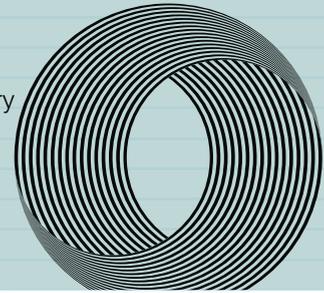
## CREATE

Full range of services for creating a brand.

**Branding:** Logo Development | Usage Manuals | Stationary Design

**Print:** Annual Reports | Corporate Brochures | Marketing Collateral Newsletters | Calendars & Occasions | Articles & Guides

**Motion:** Motion Graphics



## CONNECT

Full service digital capabilities from end to end.

**Consulting:** Strategy & Planning | Benchmarking

**Websites & Mobile:** UI & UX Design | Development | Responsive Websites | Mobile Apps | SEO & SEM | Traffic & Performance Analysis

**xReality:** Virtual Reality | Augmented Reality | Mixed Reality

**Solutions & Support:** Content Management | Digital Signage & Way Finding | Hosting & Monitoring | Maintenance & Support | Mobile Engagement



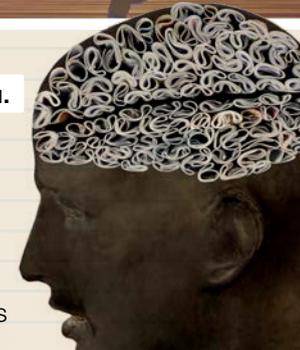
## TRANSFORM

Be relevant. Be smart. Be where customers will find you.

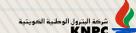
**Consulting:** Strategy review | Brand audit | Culture of excellence Customer experience

**Market Research:** Focus groups | In-depth Interviews Employee engagement | Phone surveys | Mystery shopping

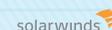
**Manpower Development:** Service excellence training Coaching & mentoring | Shadow coaching | Presentation skills



## CLIENTS



## PARTNERS



**Disclaimer**

Please note that the views and opinions expressed herein are solely those of the author(s)/Public Survey and do not necessarily reflect those of the company.

While Service Hero adheres to internationally recognized standard market research protocols, and has selected sample sizes to ensure accuracy, results may include a slight margin of error as is common in any sampling techniques. Therefore no warranties or assurances are made in relation to the utmost accuracy or comprehensiveness and content of this report and attachments.

Service Hero Co. wLL and all related and affiliated persons and entities accept no liability for any damage caused by direct or indirect use or misuse by or contained in this report and attachments. No liability is accepted for any consequences arising out of or emanating from this report and any express or implied content therein.



Powered by



Member of



P.O. Box 4981 Safat, 13050 Kuwait  
Tel: +965 2226 0710, Fax: +965 2244 5562  
info@servicehero.com

[servicehero.com](http://servicehero.com)