Automotive: New Car Sales
Clothes & Accessories: Clothes
Communication: Mobile Operators
Communication: ISPs
Financial: Retail Banks
Financial: Islamic Banks
Furniture: Home Furniture

service
Hero

UAE RESULTS

The voice of the consumer

2021

Credibility.
Integrity.
Relevance.

service
Hero

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

Our Services

Understand

STARTUPS:

- ✓ CSI dashboard subscription
- ✓ Mystery shopping

- ✓ In-depth interviews
- ✓ Culture of Excellence Index
- ✓ Executive in-depth interviews

- ✓ Focus groups
- ✓ Team focus groups

- ✓ Social media tracking
- ✓ Team Engagement Index

Strategize

ESTABLISHED:

'STARTUPS' SERVICES
PLUS:

- ✓ 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

CORPORATE:

'ESTABLISHED' SERVICES
PLUS:

- ✓ Vision, mission & values
- ✓ Training

- ✓ Ideation platform
- ✓ Service standards

- ✓ Internal communication
- ✓ Innovation programs
- ✓ Training

- ✓ Staff rewards

Recalibrate

ENTERPRISE:

'CORPORATE' SERVICES
PLUS:

- ✓ Mystery shopping

- ✓ Customer promise by segment

- ✓ Focus groups
- ✓ Annual CEI

- ✓ Standards audits

Index

Word from the president

Last year we seem to have adapted as individuals and organizations. Habits changed not only for people, but for companies and their standards of service. This reflects our agility as companies, people and organizations as we all had to deal with the second year of the pandemic that hit us in early 2020 and stopped the world as we know it.

Companies have evolved. While brands initially faced an existential crisis in 2020 forcing them to figure out how to survive, they seem to have understood how to alter their operations to ensure better service.

This is evidenced by the rebounding of the Kuwait national Customer Satisfaction Index CSI score by 6 whole points, a very significant growth, from the rock bottom it reached in 2020. The Kuwait CSI now stands at 76 out of 100. In the UAE, satisfaction marginally grew and is now 77.8 but service there never dropped during the pandemic as the country didn't experience closures and tough restrictions. Brands in the UAE adapted quicker reflected in the minimal increase in satisfaction since 2019 with no decline noted during the first year of Covid-19. Our results are based on 23,661 validated assessments in Kuwait and 8,922 in the UAE. This is after we removed roughly 20% of the collected sample for what we consider weak or unauthentic behavior.

How people interact with brands changed slightly from last year. As restrictions lessened, Instore interactions grew from 57% to 59% in Kuwait and from 63% to 66% in the UAE. Mobile App transactions are 25% in Kuwait and 16% in the UAE, dropping two percentage points in both countries as customers prefer to go in person.

Across the 10 dimensions, Quality and Reliability maintained their correlation to overall satisfaction at 29% and 24% respectively. While App, Website, and Call Center showed little correlation to overall satisfaction: they have become an expected and necessary part of the delivery of service. While digital platforms proliferate, for consumers, overall satisfaction depends on the quality of products offered in a reliable manner.

Our experience across the years reaffirms that the more companies address service wholeheartedly, the more they can become heroes to their customers. Good service means scores in the high 80's and possibly the 90's which we consider heroic. Only 4% of the brands have consistently scored in the high 80's over the past 12 years. Our data also shows that the lack of consistency in satisfaction scores, the lower a brand's overall satisfaction is. Brands that are consistent tend to score highest.

Looking forward to 2022, we are excited to offer our subscription dashboard that allows companies to view their scores anytime to address service weaknesses. We have also consulted many brands on the Trinity of Excellence, our comprehensive framework for quality service. Customer satisfaction matters more in times of crisis than in times of plenty as brands face a shrinking pie with declining consumer consumption. People stay loyal to brands with good service. The challenge for brands is to persistently stay service centric. We can help ensure that with our service range.

Faten Abu Ghazaleh
President
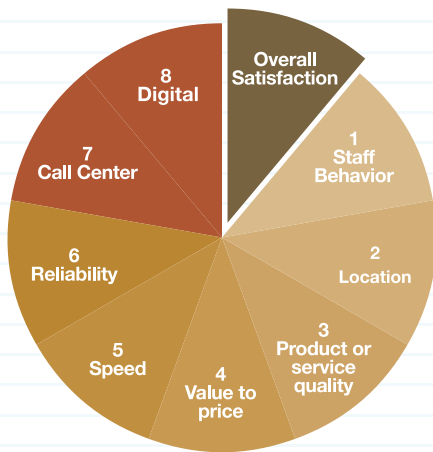
Note: 15 categories assessed all 8 service dimensions, while 3 categories assessed 6 service dimensions.

Methodology

Service Hero is predominantly an online survey where respondents vote directly on www.servicehero.com from January 1st - December 31st 2021. 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 and 1 is the worst score on 8 service dimensions. Respondents also assess their satisfaction and complaint resolution. All questions asked are on an Actual satisfaction basis.

Security

A number of security measures are deployed to verify the authenticity of the voter and monitor suspicious data to ensure data integrity.

Sample

A total sample size of 13,176 assessments were cleaned to arrive at the final 8,922 sample of valid votes for UAE with a minimum of 350 votes per category. This gives a confidence level of 95% with +/- 2% error margin.

Findings

UAE scored 75.7 on Expectation (before dealing with a brand) and a 77.8 for Actual Satisfaction (after dealing with it). Actual Satisfaction is higher by 2.1, this means consumers received higher satisfaction than they expected. The highest service dimensions are App (81.6), Delivery (81.4), and Product (80.8), while the lowest are for Value (72.1), Call Center (77.4), and Speed (77.5).

Demographics

Emiratis, Females, consumers aged 50-59, and customers with a low education level have the highest satisfaction while Arabs, Males, Customers with a high education, and those aged 60+ have the lowest satisfaction scores.

Loyalty and NPS

UAE scored 79.0 on the likelihood of recommending a brand (Loyalty). Females, Emiratis, customers aged 50-59, 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 UAE scores 37%, with Emiratis, Females, those aged 50-59, and customers with a lower education the most loyal.

Categories

Of the 15 categories assessed, 10 of them exceeded the UAE Index score. These were mostly with Restaurants, New Car Sales, and Delivery Apps. The lowest scoring categories are Mobile Operators, Hospitals, and the Banking categories.

Interaction and visit frequency

Based on where consumers interacted with the brand (Over the phone, Online, App, and In Store), consumers who interacted through the Website had the highest satisfaction (82.7), while interaction on the Mobile Applications scored lowest (72.6).

We found that weekly interactions scored highest (82.4) and annually scored the lowest (72.4). 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

UAE increased slightly by 0.1 points since last year.

Some dimensions increased in satisfaction since last year, with Digital and Reliability showing the most growth. Value, Staff and Speed decreased the most since 2020.

In the industry category, New Car Sales and the Banking categories increased in satisfaction from last year, while Mobile Operators, Clothes, and Hospitals declined the most.

Comparison to Kuwait, US, & Singapore

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

The Singapore CSI stands at 74.3, lower than the UAE Index.

People powered

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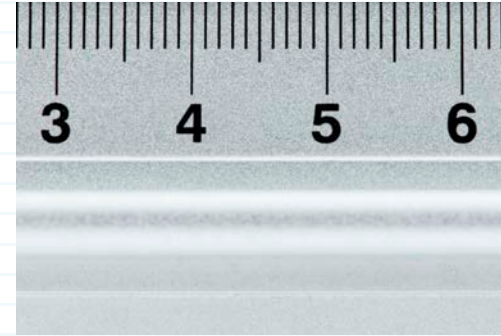
Empirical

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.
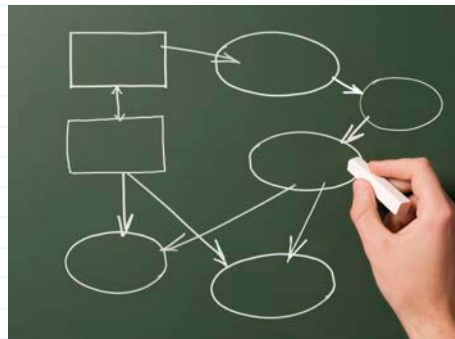
Actionable

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

Helps UAE

The objective service benchmark for across categories and time helps drive brand performance which fuels the economy.
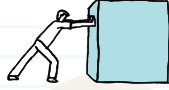
Factors affecting the UAE Index
Which factors affect service excellence in Emirates across industries?
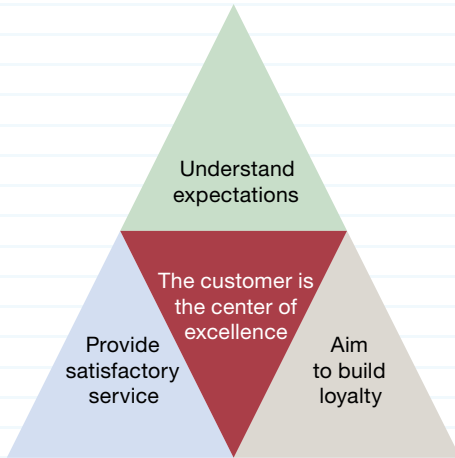
The Service Hero CSI measures satisfaction by collecting scores on a number of factors: the eight service dimensions in terms of expectations, satisfaction and gaps, customer demographic profiles, loyalty, industry categories, and changes over time. A review of the data allows us to understand which factors improve satisfaction and which impede it.

Strategic implications for UAE

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 UAE is 75.7 across all industries. The highest expectations of service amongst demographics are lower education, those aged 50-59, Females, and Emiratis. The highest expectations by industry are for Cafes, Casual Dining, and Fast Food - all restaurant categories. The lowest expectations (and therefore image or reputation) are for Mobile Operators and Hospitals.
- **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 UAE is 77.7, the gap between customer expectations and satisfaction is 2.1, which is not significant. After recovering from the pandemic, scores increased slightly since last year.
- **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, Product has a 32% impact on satisfaction and Reliability 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 UAE is at 37% (which means 37% of customers are promoters), most customer profiles have high loyalty. These are namely Emiratis, Females, those aged 50-59, and those with a lower education. Categories that have strong loyalty are New Car Sales, Cafes, and Airlines. The ones with the lowest NPS are Mobile Operators and Hospitals, 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.

Understand expectations

The customer is the center of excellence

Provide satisfactory service

Aim to build loyalty
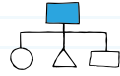
Process overview of the key survey steps

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

1. Web banner / Social media promoting Service Hero
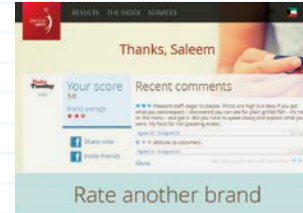
5. Respondent votes for other companies

9. Results in permanent database once confirmed

2. Directs to servicehero.com, Mobile App or facebook.com
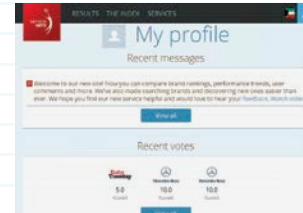
6. Respondent submits vote with personal data
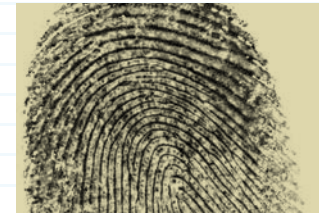
10. Data cleansing & verification procedures after close of votes
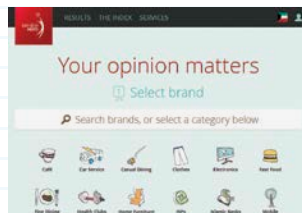
3. Respondent chooses category & brand

7. Responses stored in temporary database

11. High-level results shared with Advisory Council

4. Respondent votes for first company
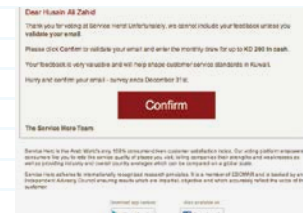
8. Email sent to respondent to confirm identity

12. Service Hero winners announced publicly

Image and loyalty
UAE Index demographics recommend scores 2021
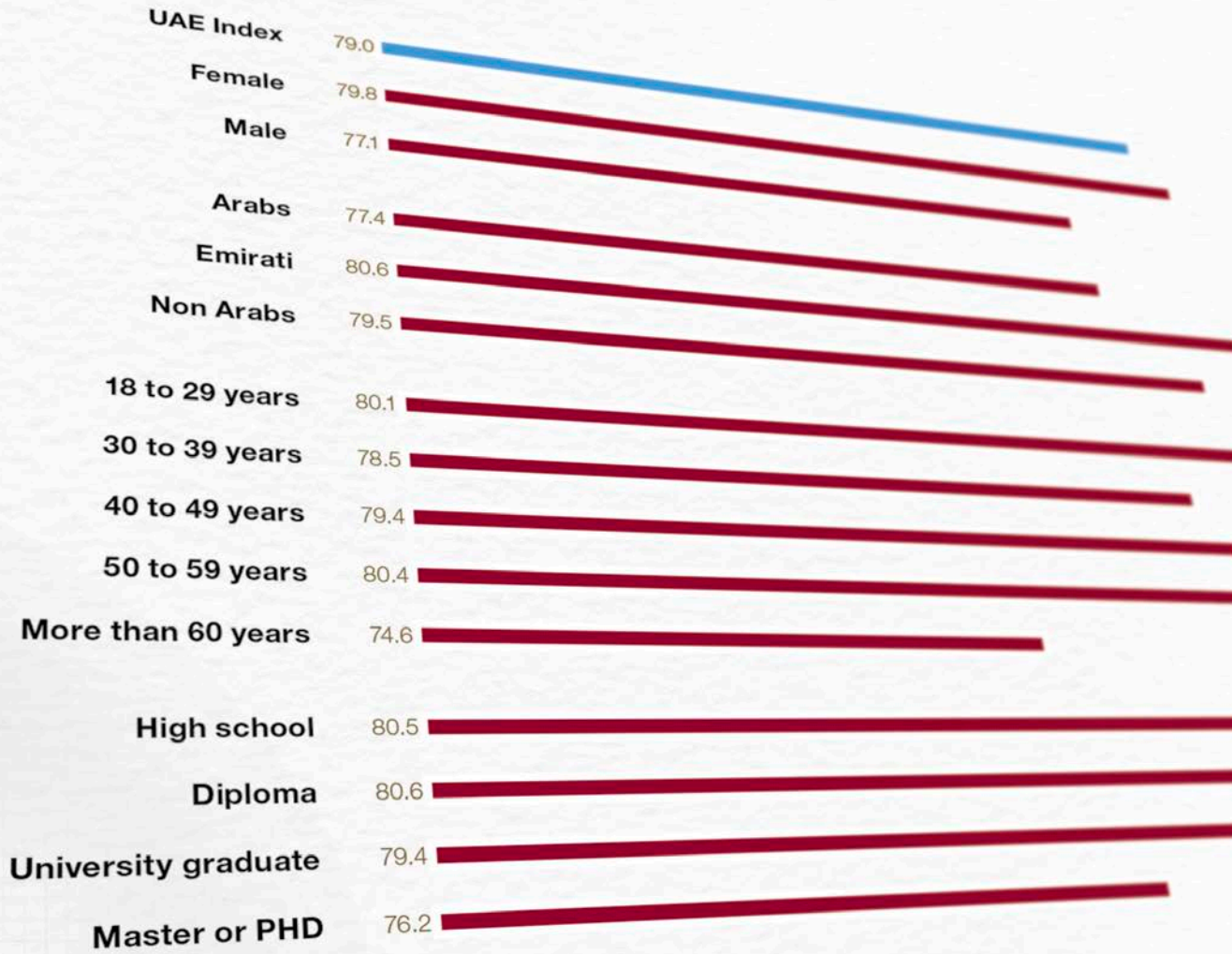
Category	Score
UAE Index	79.0
Female	79.8
Male	77.1
Arabs	77.4
Emirati	80.6
Non Arabs	79.5
18 to 29 years	80.1
30 to 39 years	78.5
40 to 49 years	79.4
50 to 59 years	80.4
More than 60 years	74.6
High school	80.5
Diploma	80.6
University graduate	79.4
Master or PHD	76.2

The age groups that are more likely to recommend a brand are the 50 to 59 year olds. 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 are those aged 60 and over.

Females are more likely to recommend a brand than Males. Arabs are the least likely nationality to recommend a brand. Those with a higher education tend to have lower recommendation scores

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.

Gender	Votes 2021	Votes 2021 Distribution
Female	5,289	59%
Male	3,282	36%
Nationality		
Arabs	3,410	38%
Emiratis	164	1%
Non Arabs	4,991	55%
Age Groups		
16 to 17 Years	64	0%
18 to 29 Years	1,572	17%
30 to 39 Years	4,023	45%
40 to 49 Years	2,004	22%
50 to 59 Years	523	5%
More Than 60 Years	112	1%
Education		
Elementary or below	32	0%
High school	1,101	12%
Diploma	1,043	11%
University graduate	4,970	55%
Master or PHD	1,095	12%
Total	**8,922**	**100%**

Note 1: Data on education distribution is not available.

Note 2: 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

Unheroic
Not doing the bare minimum
CSI ≤ 50

Bland
Bare minimum
CSI 60

Ordinary
Average service
CSI 70

Good
Service that the customer desires
CSI 80

Heroic
Anticipating what the other person values and exceeding it
CSI 90 +
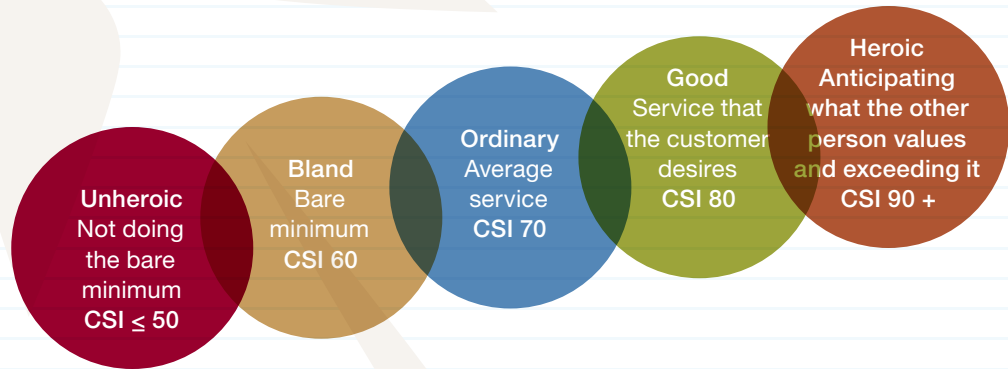
Companies fall into one of the **five groups** regarding the strength of service based on the score that they obtain. On the country level, the same legend is applied. For example, if the score for UAE is a 70, it is then placed at the bottom of the **"Ordinary"** category.

Average of Expectation Index **Average of Actual Index**

Total

75.7

77.8

A gap of 2.1 between expected and actual
Usually, consumer expectations will be higher than actual service assessments. In 2021, consumers had lower expectations and higher satisfaction, meaning they are above expectations by 2.1 points.

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

UAE scored 75.7 on average for **Expected** standards and it scored 77.8 on **Actual** service standards - placing it in the **Ordinary** service level.

How results will be displayed

8
Trends

1
NPS

7
International
benchmark

2
Demographics

6
Dimensions

3
Category

5
Complaints

4
Place & frequency
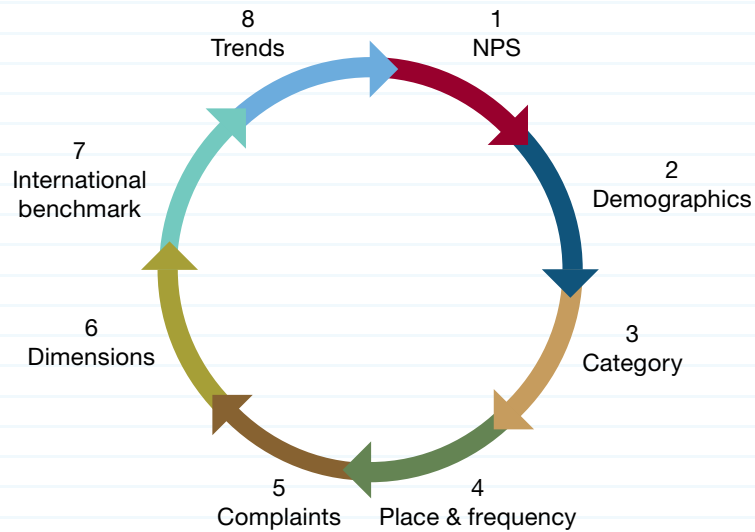
Results will be reported on levels as seen in the chart.

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

Detractors	**Passives**	**Promoters**
Negative word of mouth	Satisfied but unenthusiastic	Enthusiasts
(score 1-6)	(score 7-8)	(score 9-10)
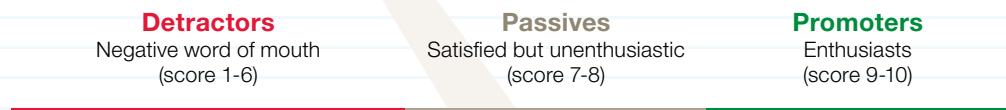
Promoters (score 9-10) are loyal enthusiasts who will keep buying and refer others, fueling growth.

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 UAE is 37%

Net promoter score - Service Hero Index 2021

UAE Index	37%
18 to 29 Years	38%
30 to 39 Years	34%
40 to 49 Years	41%
50 to 59 Years	45%
More than 60 Years	22%
Female	40%
Male	31%
Arabs	34%
Emirati	41%
Non Arabs	37%
High school	39%
Diploma	42%
University graduate	37%
Master or PHD	28%
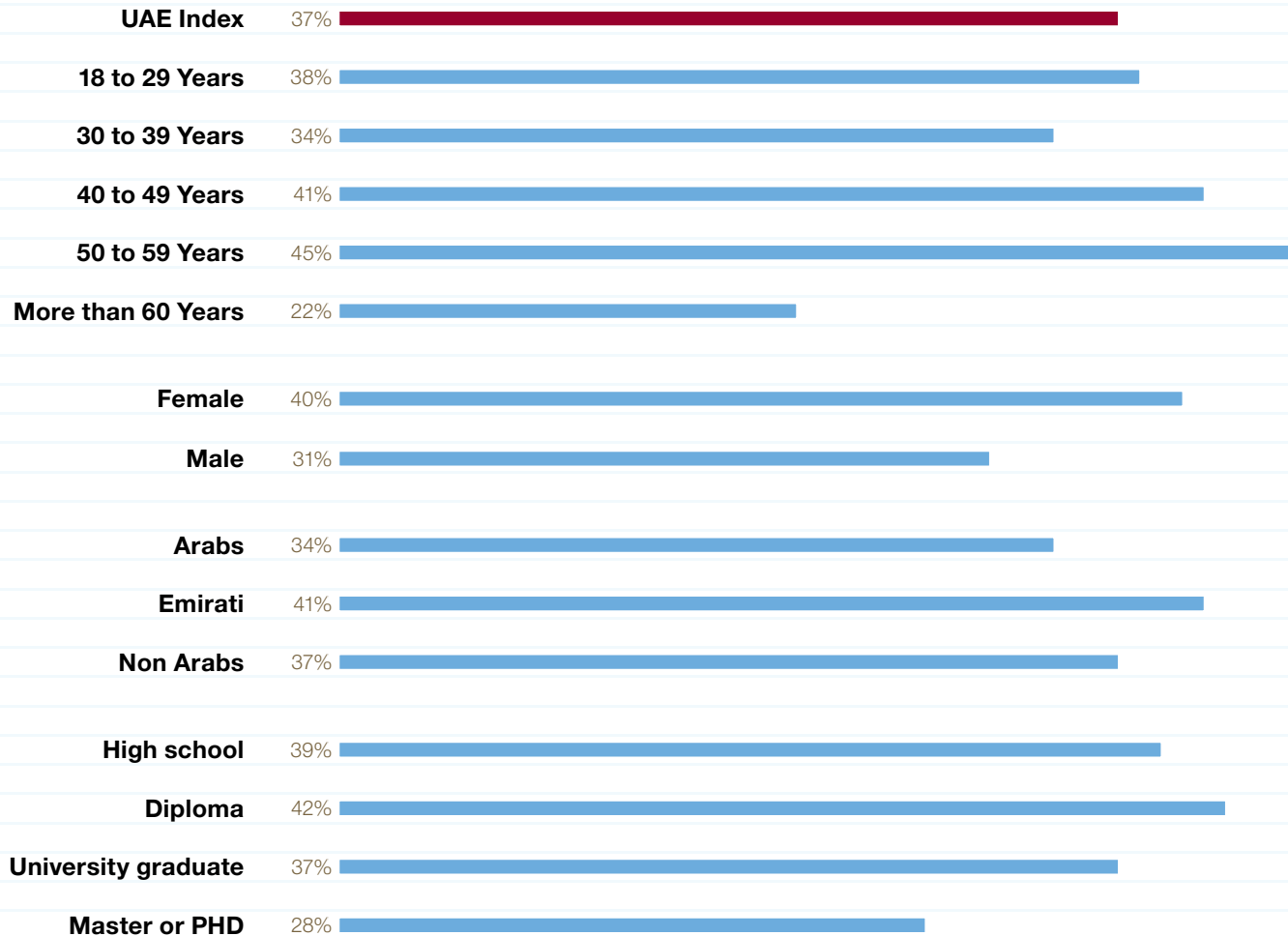
The country average is 37%, the same as last year. Demographic groups vary on being either Ambassadors or Detractors. The largest concentration of Ambassadors are Females, Emiratis, 50 to 59 year olds, and those with a lower education. The largest concentration of Detractors are Males, Arabs, those aged over 60, and those with a higher education.

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

	Expected	Actual	Gap
UAE Index	**75.7**	**77.8**	**2.1**
Female	76.3	78.5	2.2
Male	73.7	76.2	2.5
Arabs	75.1	76.7	1.6
Emirati	75.4	79.1	3.7
Non Arabs	75.3	78.0	2.7
18 to 29 years	76.9	79.0	2.1
30 to 39 years	74.4	77.2	2.8
40 to 49 years	76.4	78.3	1.9
50 to 59 years	77.3	79.5	2.2
More than 60 years	70.6	72.0	1.4
Elementary or below	76.9	80.0	3.1
High school	77.4	79.7	2.2
Diploma	76.7	78.9	2.2
University graduate	76.4	78.4	2.0
Master or PHD	72.7	75.2	2.5

Females are more satisfied than Males in 2021 and both genders do not have significant gaps between expected and actual satisfaction.

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

The 60+ age group has the lowest satisfaction and those aged 50 to 59 have the highest.

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

In 2021, we have seen expectations being surpassed by companies evolving to meet and exceed the needs of consumers.

Image and loyalty
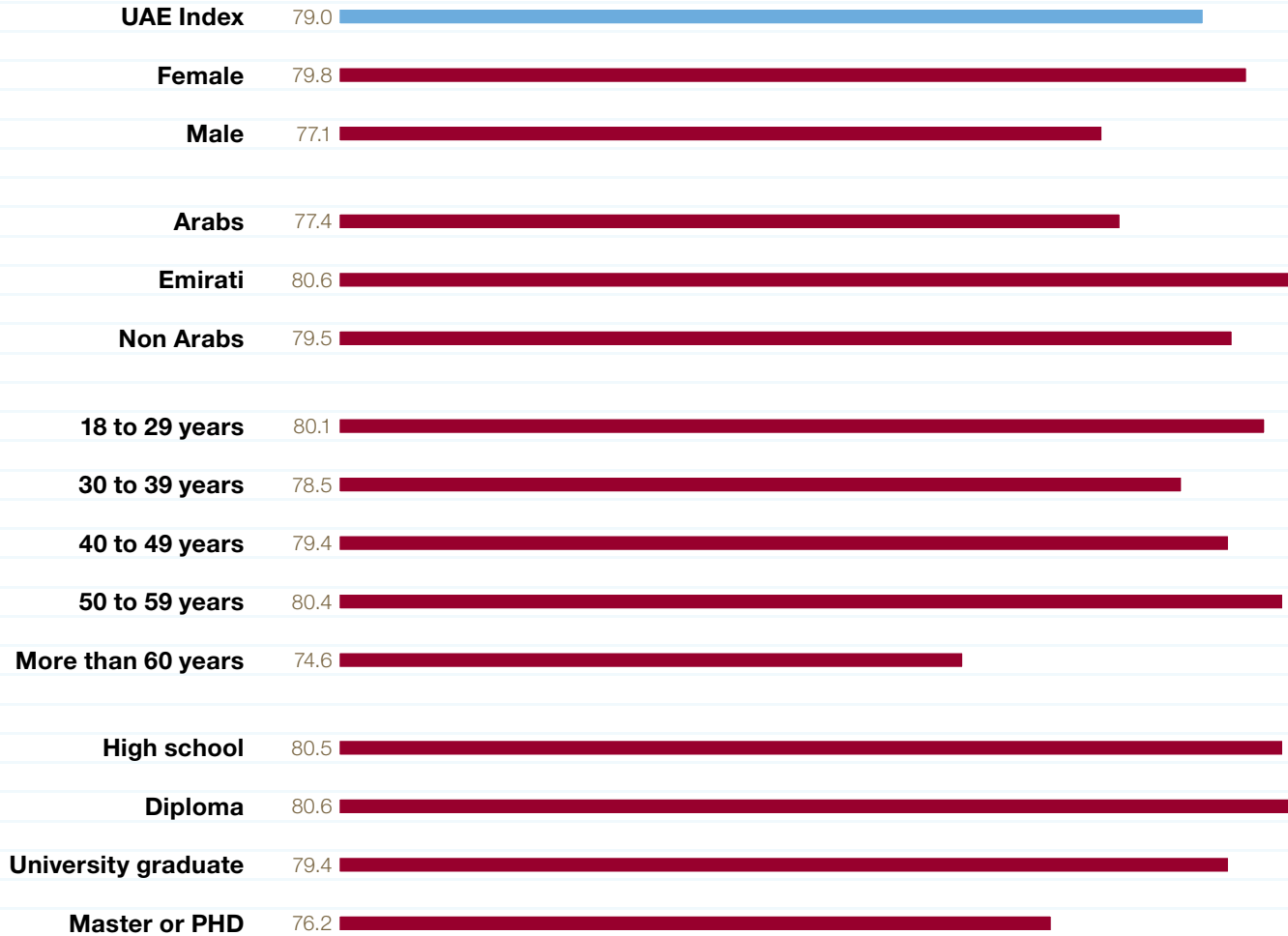
UAE Index	79.0
Female	79.8
Male	77.1
Arabs	77.4
Emirati	80.6
Non Arabs	79.5
18 to 29 years	80.1
30 to 39 years	78.5
40 to 49 years	79.4
50 to 59 years	80.4
More than 60 years	74.6
High school	80.5
Diploma	80.6
University graduate	79.4
Master or PHD	76.2

The age groups that are more likely to recommend a brand are the 50 to 59 year olds. 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 are those aged 60 and over.

Females are more likely to recommend a brand than Males. Arabs are the least likely nationality to recommend a brand. Those with a higher education tend to have lower recommendation scores.

Demographic comparisons 2017 vs. 2021

Actual Satisfaction

	'17	'18	'19	'20	2021
Female	78.1	79.9	78.7	77.9	78.5
Male	78.2	78.4	75.3	77.5	76.2
Arabs	76.8	78.8	74.0	73.4	76.7
Emirati	76.6	76.3	74.6	73.9	79.1
Non Arabs	78.6	79.8	78.7	79.1	78.0
18 to 29 years	77.7	80.2	77.5	79.2	79.0
30 to 39 years	77.8	78.6	76.0	76.7	77.2
40 to 49 years	78.4	77.8	76.9	77.2	78.3
50 to 59 years	82.6	80.8	77.3	80.5	79.5
More than 60 years	88.1	83.8	83.8	74.2	72.0
Elementary or below	91.1	87.5	87.0	77.4	80.0
High school	81.3	81.6	82.0	82.5	79.7
Diploma	80.3	81.0	81.0	79.7	78.9
University graduate	76.9	78.7	75.6	76.7	78.4
Master or PHD	75.7	76.9	73.0	73.9	75.2
Highest					
Lowest					

Most demographic groups experienced an increase in satisfaction since last year. This increase, especially during a pandemic, can be attributed to to companies adapting their services in time to meet consumer needs.

The groups with the largest decrease in satisfaction are Males, those aged 50 to 59, Non Arabs, and those with a High school education.

Category NPS

Service Hero CSI Category 2021 Net Promoter Score

Category	Score
UAE Index	37%
New Car Sales	60%
Cafes	54%
Airlines	50%
Delivery Apps	47%
Casual Dining	46%
Clothes	44%
Fast Food	42%
Electronics	41%
Home Furniture	40%
Supermarkets	37%
Car Service	36%
Retail Banks	33%
Islamic Banks	33%
Private Hospitals	16%
Mobile Operators	-25%
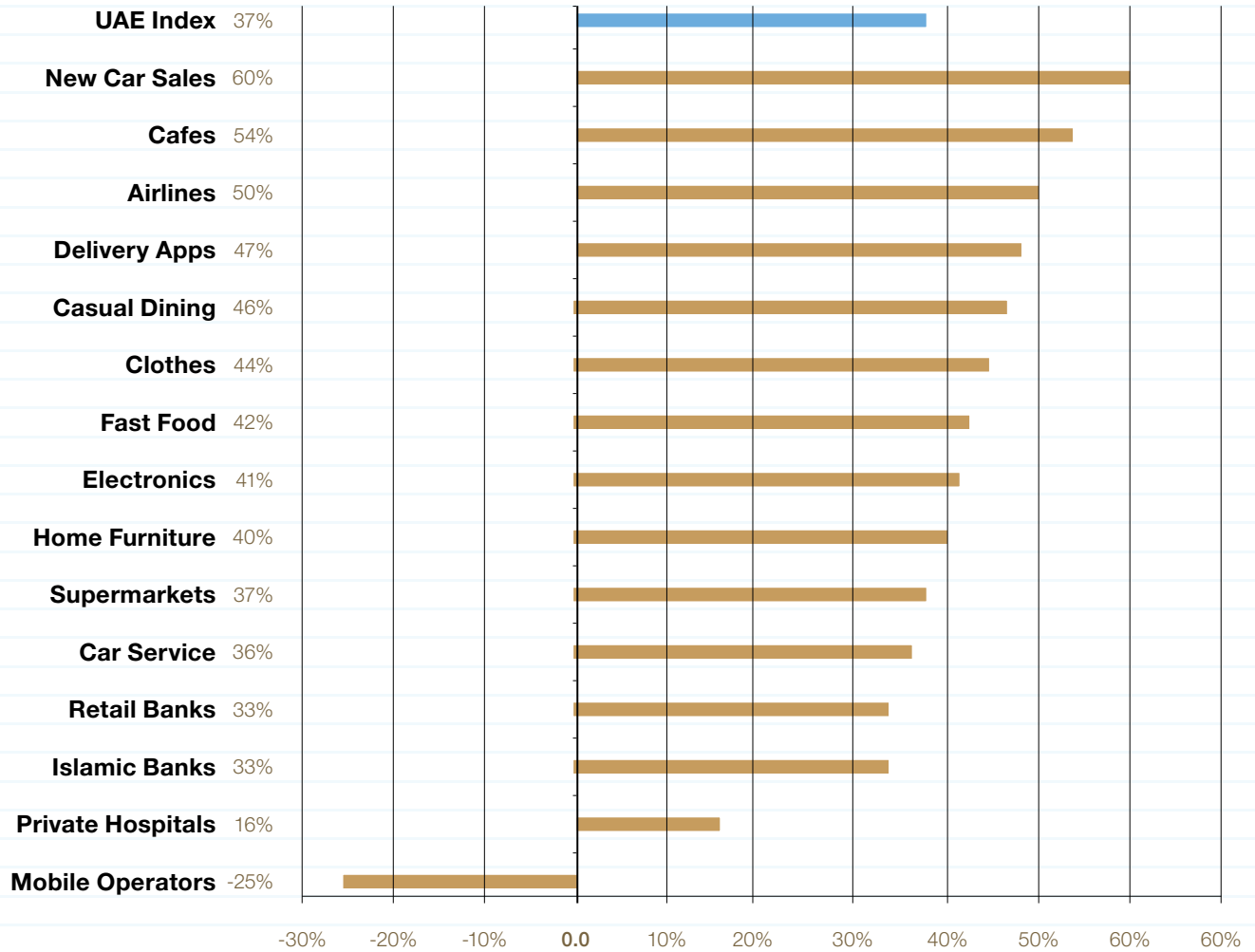
With the country average at 37%, a number of categories fell above the average with New Car Sales, Cafes, and Airlines showing healthy NPS scores, meaning they ave more Ambassadors than Detractors. The lowest NPS scores are Mobile Operators (only negative NPS), Hospitals, and the Banking category.

The UAE expected index across all 15 categories

Expected Index

Category	Value
UAE Index	75.7
Cafes	83.8
Casual Dining	82.7
Fast Food	81.7
New Car Sales	81.1
Delivery Apps	80.9
Airlines	80.4
Clothes	76.8
Electronics	76.1
Supermarkets	76.1
Home Furniture	75.6
Car Service	72.9
Islamic Banks	72.9
Retail Banks	70.4
Private Hospitals	67.9
Mobile Operators	56.1
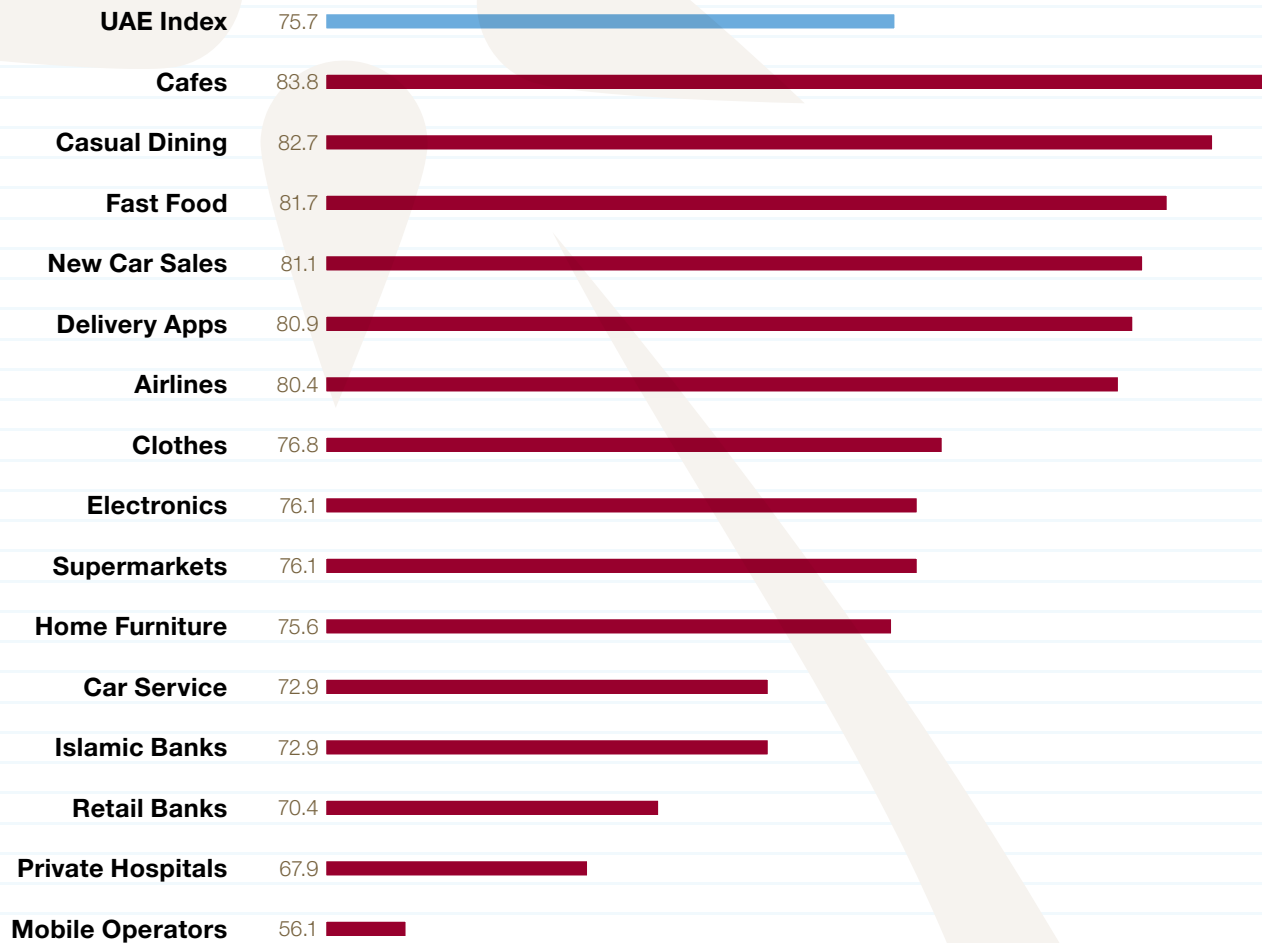
The top expectations are for Cafes, Casual Dining, and Fast Food. The lowest is Mobile Operators, Hospitals, and the Banking category.

Restaurant industries as top categories usually have some of the highest expectations.

Actual Index

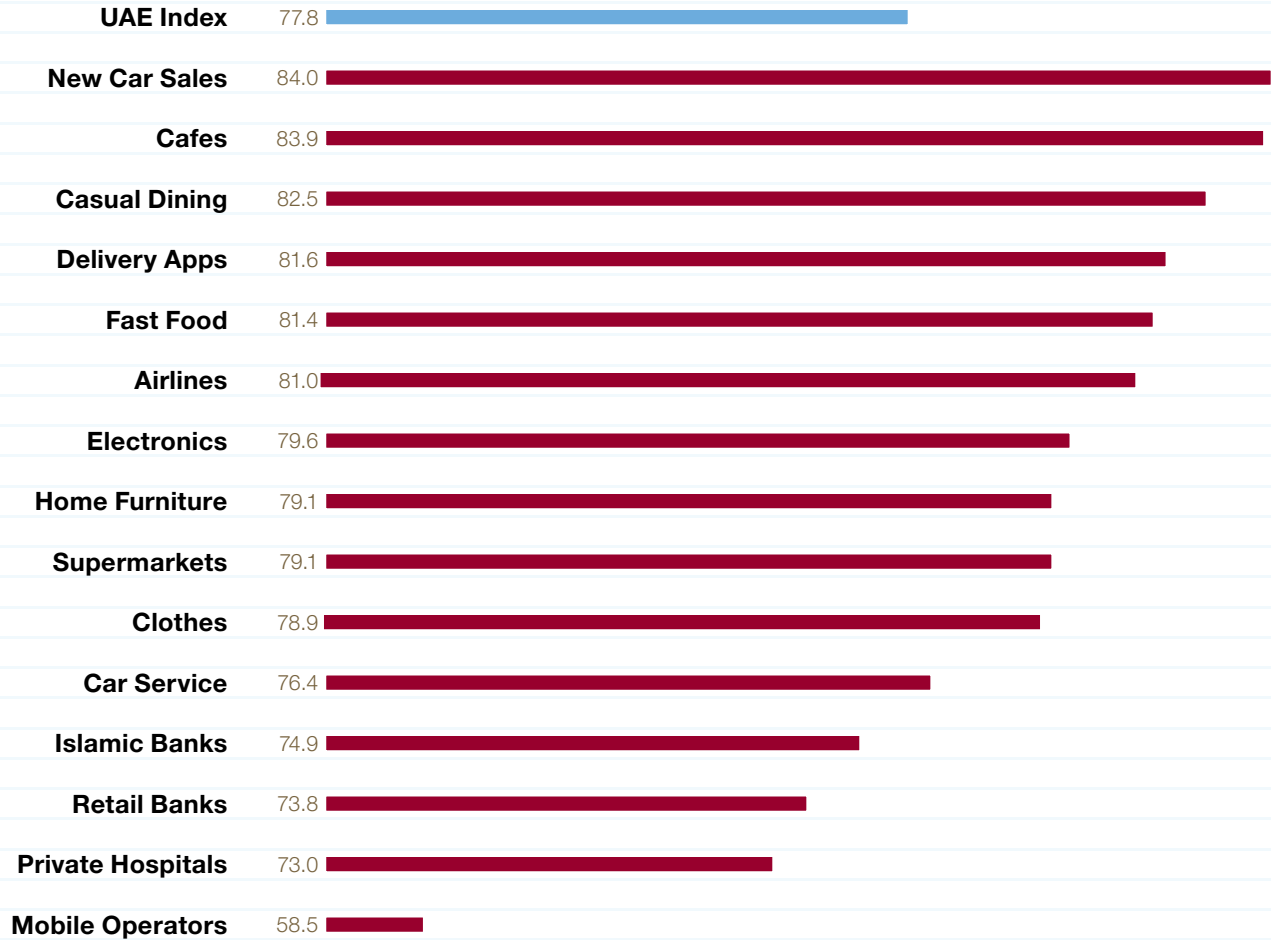| Category	Value
UAE Index	77.8
New Car Sales	84.0
Cafes	83.9
Casual Dining	82.5
Delivery Apps	81.6
Fast Food	81.4
Airlines	81.0
Electronics	79.6
Home Furniture	79.1
Supermarkets	79.1
Clothes	78.9
Car Service	76.4
Islamic Banks	74.9
Retail Banks	73.8
Private Hospitals	73.0
Mobile Operators	58.5

The top 3 scoring industries are New Car Sales, Cafes, Casual Dining, and Delivery App. The lowest industries on Actual Satisfaction are Mobile Operators, Hospitals, and the Banking category.
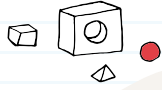
Interaction category

Point of Interaction

	In store / branch	Website	Phone	Mobile App
UAE Index	**77.8**	**82.7**	**80.2**	**72.6**
Delivery Apps	N/A	83.2	79.6	80.5
Cafes	83.4	80.6	94.4	77.3
Fast Food	82.5	80.0	73.8	79.9
Casual Dining	83.2	77.8	77.8	72.7
Supermarkets	79.1	81.6	81.5	74.1
Electronics	78.9	87.8	84.2	84.1
Home Furniture	78.8	79.5	81.9	84.3
Clothes	78.5	84.8	83.7	81.7
Private Hospitals	72.2	93.7	90.6	N/A
Mobile Operators	60.7	65.2	61.9	56.7
Retail Banks	69.0	80.9	62.0	77.3
Islamic Banks	74.5	82.0	71.4	75.1
Airlines	82.6	83.2	75.8	72.1
New Car Sales	82.4	91.6	94.9	66.7
Car Service	75.8	88.9	88.9	N/A
Highest				
Lowest				

On a country level, Website interaction scored highest while Mobile App scored lowest with 72.6. Companies shifted their digital channels during the pandemic to meet the needs of consumers.

Cafes scored highest for in store interaction, with Hospitals scoring highest for Website. New Car Sales had the highest Phone interaction score, with Home Furniture scoring highest for Application interaction. Mobile Operators scored lowest for in all interaction types.

Frequency category
Frequency of Visits

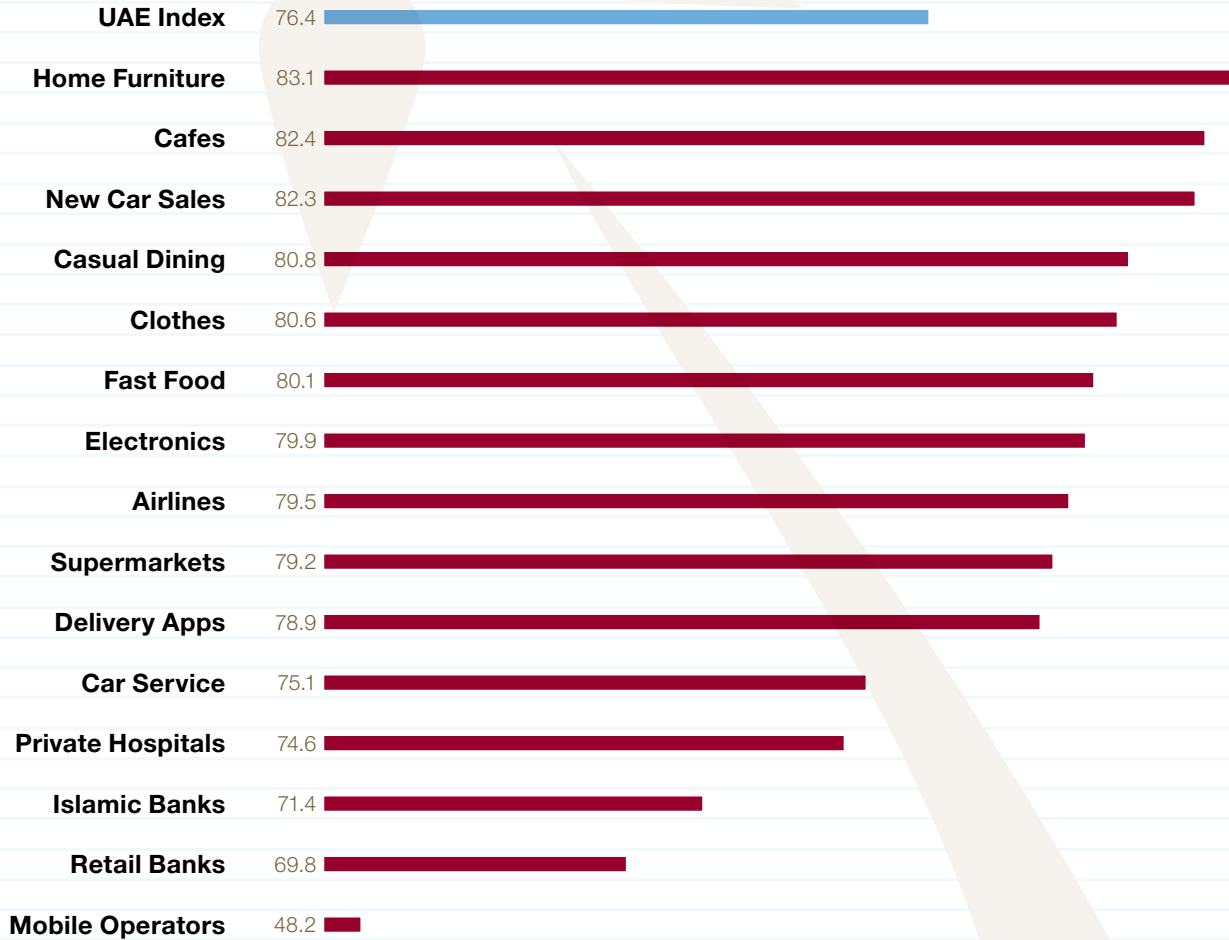|	Week	Monthly	3 months	6 months	Yearly
UAE Index	**82.4**	**77.5**	**78.5**	**76.7**	**72.4**
Delivery Apps	84.4	81.8	77.9	80.2	63.0
Cafes	87.3	83.8	81.2	84.7	78.6
Fast Food	84.2	83.0	76.2	70.1	63.8
Casual Dining	91.5	82.3	83.2	83.8	73.9
Supermarkets	81.6	75.6	81.0	66.9	62.6
Electronics	90.2	79.9	76.9	78.6	82.7
Home Furniture	78.2	85.9	80.9	77.7	75.4
Clothes	84.4	82.2	78.0	73.8	71.5
Private Hospitals	78.7	79.1	71.1	70.9	75.3
Mobile Operators	57.9	39.6	70.5	67.0	59.0
Retail Banks	76.9	75.4	72.1	72.3	70.6
Islamic Banks	79.1	73.9	77.4	74.1	72.2
Airlines	83.8	78.1	86.0	88.1	79.7
New Car Sales	85.7	86.5	86.1	85.2	82.6
Car Service	91.7	75.6	78.6	77.0	74.6
Highest					
Lowest					

Weekly interactions scored highest with a score of 82.4. Annual interactions scored lowest with 72.4.

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

UAE Index complaint average score 2021

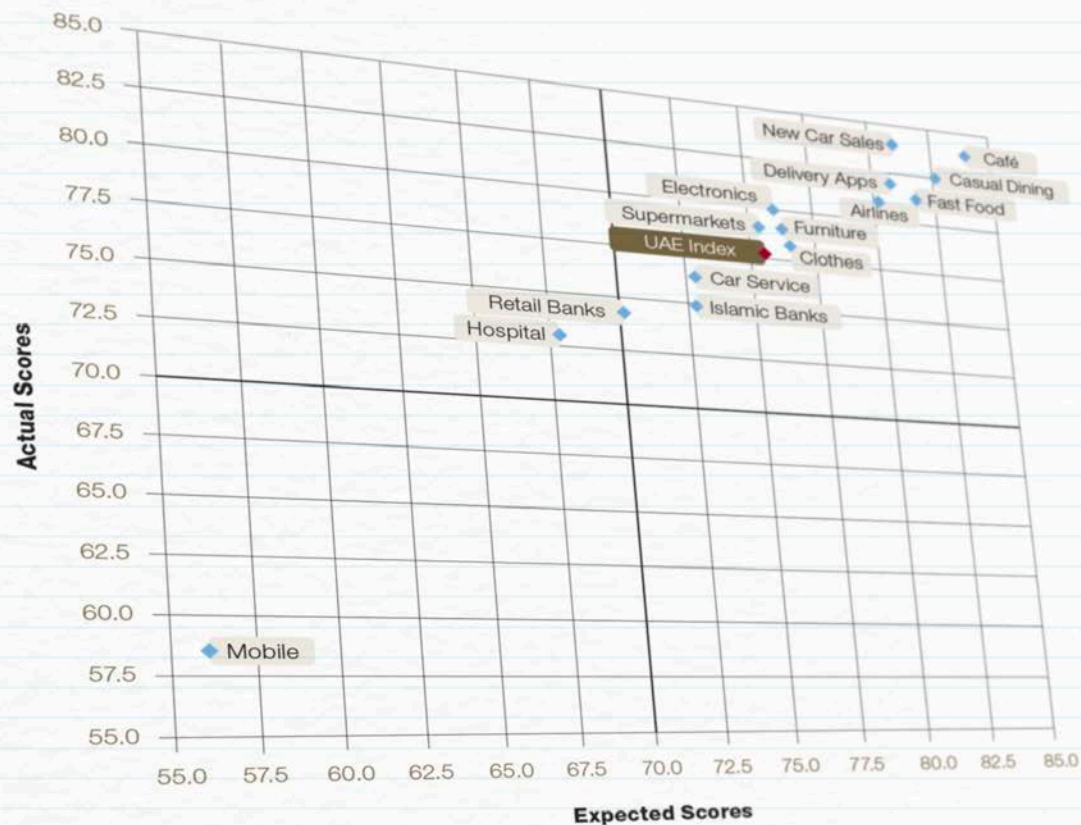| Category	Score
UAE Index	76.4
Home Furniture	83.1
Cafes	82.4
New Car Sales	82.3
Casual Dining	80.8
Clothes	80.6
Fast Food	80.1
Electronics	79.9
Airlines	79.5
Supermarkets	79.2
Delivery Apps	78.9
Car Service	75.1
Private Hospitals	74.6
Islamic Banks	71.4
Retail Banks	69.8
Mobile Operators	48.2

Consumers in the UAE scored an average score of 76.4 on how brands deal with complaints. The scores vary from 'Good' to 'Bland' between the categories with Home Furniture, Cafes, and New Car Sales having the highest 'Good' scores.

Market position of all 15 categories
Mapping categories on expectation and actual scores to understand their market position

Actual Scores (y-axis): 55.0 – 85.0
Expected Scores (x-axis): 55.0 – 85.0

Plotted categories: New Car Sales, Café, Delivery Apps, Casual Dining, Electronics, Fast Food, Airlines, Supermarkets, Furniture, UAE Index, Clothes, Car Service, Retail Banks, Islamic Banks, Hospital, Mobile

Industry categories in the top right quadrant such as Casual Dining, Electronics, and Clothes 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.
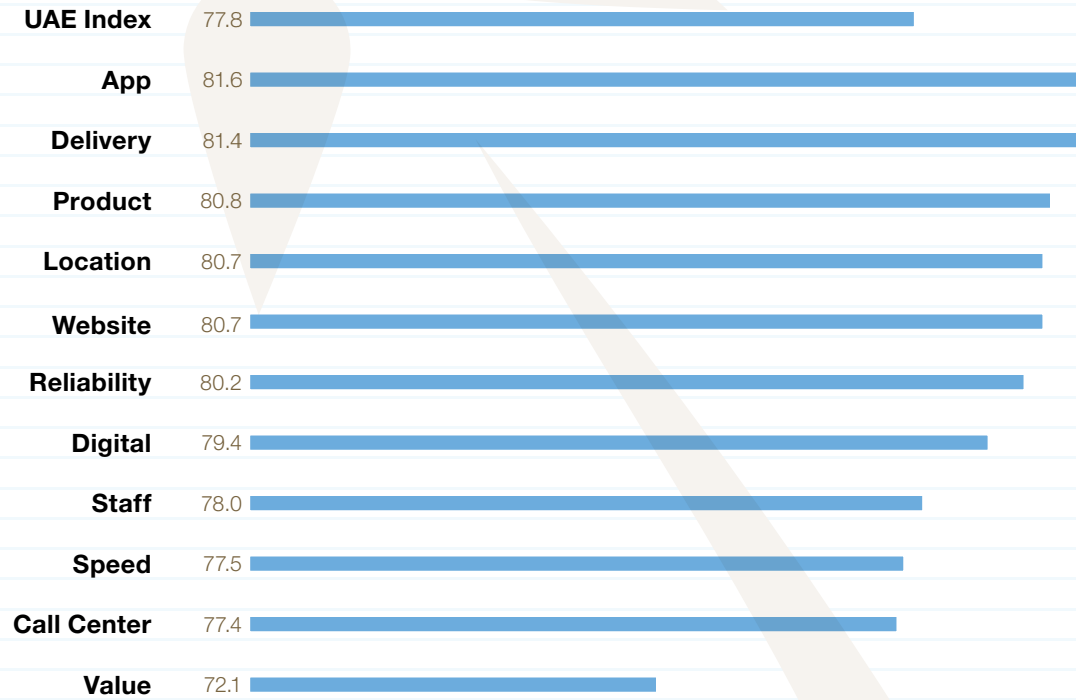
Industries in the bottom left quadrant such as ISPs and Mobile Operators are in a weak position as they are scoring low on expected and actual scores. Their challenge is improving actual service standards and the market perception of these standards.

UAE Index by service dimension

UAE Index 2021 service dimension

■ Actual

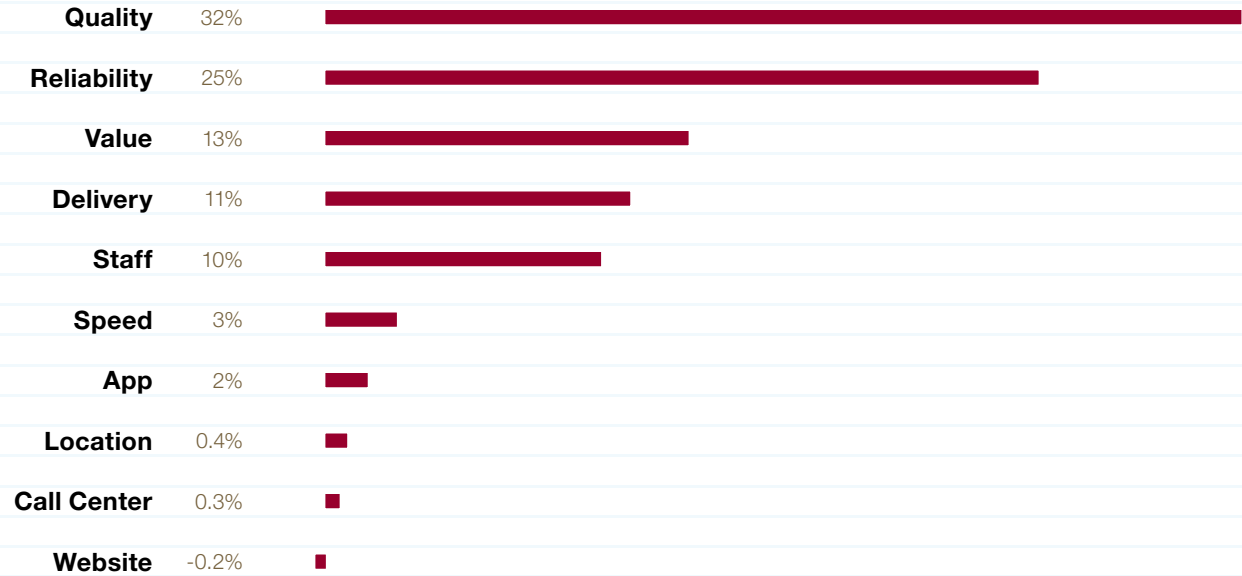| Dimension	Score
UAE Index	77.8
App	81.6
Delivery	81.4
Product	80.8
Location	80.7
Website	80.7
Reliability	80.2
Digital	79.4
Staff	78.0
Speed	77.5
Call Center	77.4
Value	72.1

When we look at dimension scores, App, Delivery, and Product scored highest and Value for Money, Call Center, and Speed 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.
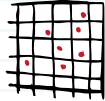
Correlation of dimensions to overall satisfaction

Service dimensions most influential to overall satisfaction (R Square 85%, 8,922 sample)

Dimension	Impact
Quality	32%
Reliability	25%
Value	13%
Delivery	11%
Staff	10%
Speed	3%
App	2%
Location	0.4%
Call Center	0.3%
Website	-0.2%

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, the dimensions playing a critical role in influencing satisfaction are: Product Quality (32% impact), Reliability (25% impact), Value (13% impact), Delivery (11% impact), and Staff (10% impact). If companies prioritize their effort on these dimensions it would help them improve satisfaction.
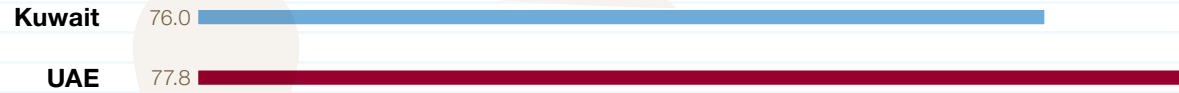
On the flip side, Website, Call Center, Location, App, and Speed have no impact on overall satisfaction.

Comparing Kuwait & UAE

Kuwait & UAE scores 2021

Kuwaitis ■   **UAE** ■

|	
Kuwait	76.0 ▬▬▬▬▬▬▬▬▬▬▬▬
UAE	77.8 ▬▬▬▬▬▬▬▬▬▬▬▬▬

Kuwait has a lower score than the UAE in actual satisfaction and a (-1.8) difference, which is not 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 Delivery, whereas in Kuwait Location scored highest and Delivery satisfaction scoring lowest. In UAE, Value 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 and those with a lower education. The demographic differences in satisfaction between the countries comes with age, where we see those aged 50+ as being more satisfied compared to Kuwait, as well as Emiratis being the most satisfied nationality.

Looking at NPS scores, Kuwait posted a 32% 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.
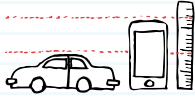
Category CSI comparison to other markets

In comparing with other national customer satisfaction indexes, notably the American ACSI (which has been running since 1996), we note that Kuwait is second highest, with the ACSI and Singapore showing lower scores.

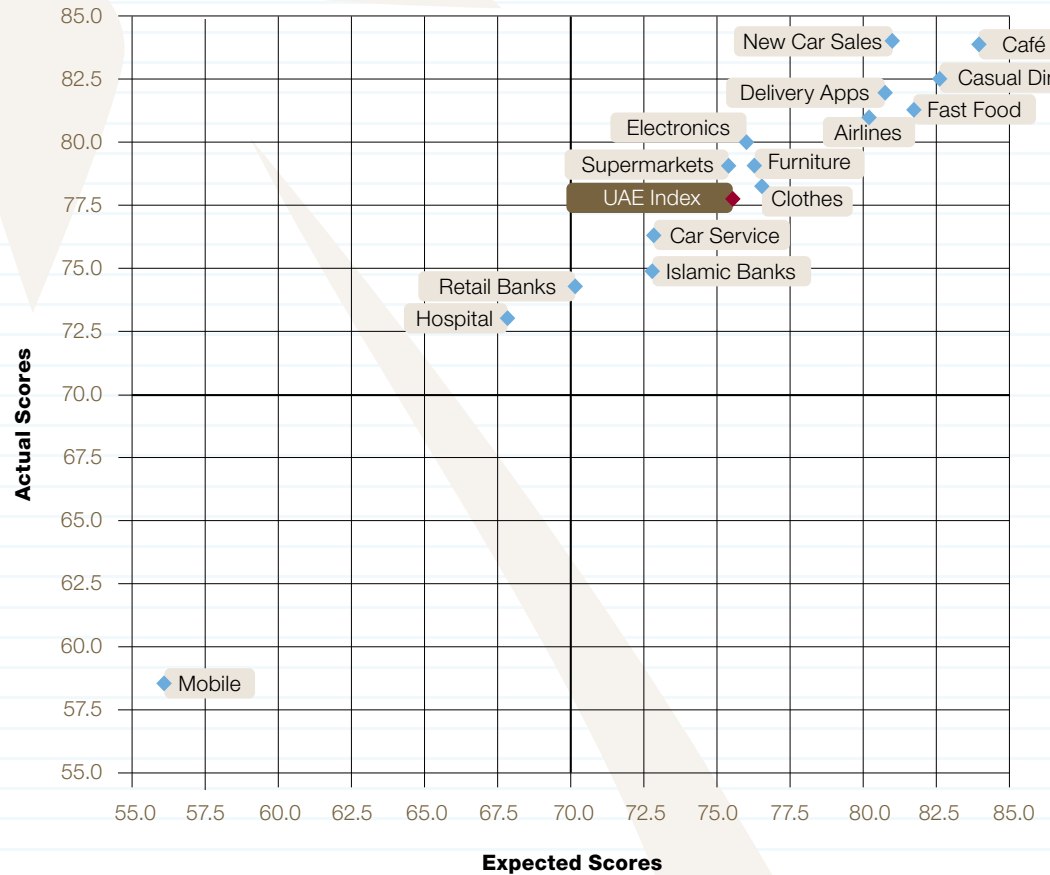| Category	UAE Service Hero CSI	Kuwait Service Hero CSI	US ACSI Index	Singapore CSI Index
Airlines	81.0	77.0	76.0	77.0*
Cafes	83.9	81.9	N/A	69.6
Car Service	76.4	73.6	78.0	N/A
Casual Dining	82.5	79.8	80.0	73.1
Clothes	78.9	79.3	78.0	73.3
Electronics	79.6	75.2	77.0	72.7
Fast Food	81.4	74.4	78.0	74.0
Fine Dining	N/A	72.2	N/A	73.1
Health Clubs	N/A	78.6	N/A	N/A
Home Furniture	79.1	74.7	77.0	72.7
Islamic Banks	74.9	76.6	78.0	74.0*
ISPs	N/A	66.5	65.0	66.9
Local Brands	N/A	83.3	N/A	N/A
Mobile Operators	58.5	68.6	74.0	69.2
New Car Sales	84.0	80.9	78.0	N/A
Private Hospitals	7.3.0	72.8	69.0	72.7**
Retail Banks	73.8	77.3	78.0	74.0*
Supermarkets	79.1	77.0	76.0	72.0
Delivery Apps	81.6	73.9	78.0	76.4
Overall Score	**77.8**	**76.0**	**73.7**	**74.0***

* 2020
** 2019

Note: Some categories measured by the 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 15 categories

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

Industry categories in the top right quadrant such as Casual Dining, Electronics, and Clothes 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.
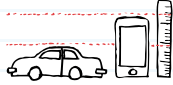
Category comparison 2017 vs 2021
Actual Satisfaction

Post pandemic, satisfaction for UAE in 2021 increased slightly from 2021. The top scoring categories throughout the years have been New Car Sales, Cafes, Casual Dining, and Electronics. Notable improvements in consumer satisfaction is shown with New Car Sales, Car Service, and the Banking categories.
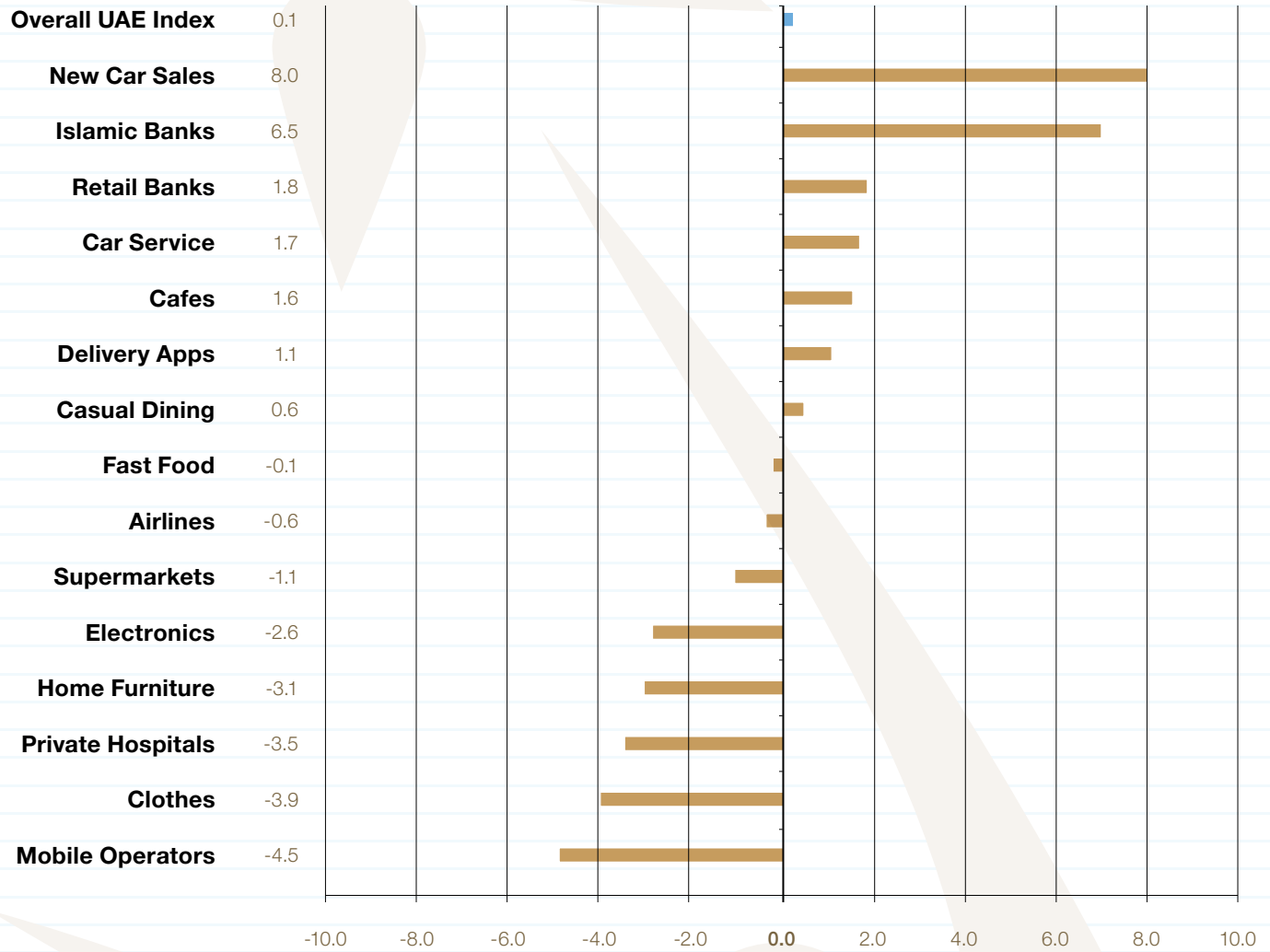
	'17	'18	'19	'20	2021
UAE Index	**77.9**	**79.1**	**76.7**	**77.7**	**77.8**
Delivery Apps	N/A	N/A	N/A	80.5	81.6
Cafes	82.5	83.4	83.1	82.3	83.9
Fast Food	81.6	78.9	81.9	81.5	81.4
Casual Dining	81.1	83.0	83.2	81.9	82.5
Supermarkets	80.0	80.5	79.2	80.2	79.1
Electronics	83.5	83.6	83.5	82.2	79.6
Home Furniture	79.6	80.8	79.3	82.2	79.1
Clothes	79.8	79.9	82.7	82.8	78.9
Private Hospitals	73.8	75.2	72.4	76.5	73.0
Mobile Operators	66.1	66.6	59.6	63.0	58.5
Retail Banks	71.8	75.0	72.1	72.0	73.8
Islamic Banks	72.4	75.2	69.9	68.4	74.9
Airlines	79.7	80.5	79.5	81.6	81.0
New Car Sales	83.6	85.6	77.0	76.0	84.0
Car Service	75.4	79.9	70.3	74.7	76.4
Highest					
Lowest					

Note: Delivery Apps was included in 2020.

Category Growth 2020 vs. 2021

Notable improvements with consumer satisfaction are seen in New Car Sales, Islamic and Retail banks, and Car Service.

Category	Value
Overall UAE Index	0.1
New Car Sales	8.0
Islamic Banks	6.5
Retail Banks	1.8
Car Service	1.7
Cafes	1.6
Delivery Apps	1.1
Casual Dining	0.6
Fast Food	-0.1
Airlines	-0.6
Supermarkets	-1.1
Electronics	-2.6
Home Furniture	-3.1
Private Hospitals	-3.5
Clothes	-3.9
Mobile Operators	-4.5

4

UAE
Awards 2021

Top three country winners
From their website

FIRST PLACE

Emirates, wholly owned by the government of Dubai, is an airline based at Dubai International Airport in Dubai, UAE. It is the largest airline in the Middle East, operating over 2,500 flights per week, to 122 cities in 74 countries across six continents.

The airline ranks amongst the top 10 carriers worldwide in terms of revenue and passenger kilometres, and has become the largest airline in the Middle East in terms of revenue, fleet size, and passengers. In 2011 the airline was the fourth-largest airline in the world.

Emirates has built up a strong brand name as a leader in the aviation industry, particularly in terms of service excellence, its very rapid growth, coupled with consistent profitability. In 2011, It was awarded the title of "Airline of the Year" for 2011. The award has been given based on recognition of its commitment to safety and operational excellence, along with customer service trendsetters, financial condition including a 22-year consecutive annual profit.

SECOND PLACE

Founders Steve Jobs and Steve Wozniak created Apple Computer on April 1, 1976, and incorporated the company on January 3, 1977, in Cupertino, California.

For more than three decades, Apple Computer was predominantly a manufacturer of personal computers, including the Apple II, Macintosh, and Power Mac lines, but it faced rocky sales and low market share during the 1990s. Jobs, who had been ousted from the company in 1985, returned to Apple in 1996 after his company NeXT was bought by Apple. The following year he became the company's interim CEO, which

later became permanent. Jobs subsequently instilled a new corporate philosophy of recognizable products and simple design, starting with the original iMac in 1998. With the introduction of the successful iPod music player in 2001 and iTunes Music Store in 2003, Apple established itself as a leader in the consumer electronics and media sales industries, leading it to drop "Computer" from the company's name in 2007. The company is now also known for its iOS range of smart phone, media player, and tablet computer products that began with the iPhone, followed by the iPod Touch and then iPad.

THIRD PLACE

Carrefour is a French group, and a leading global retailer. Their main asset is staying as close as possible to their customers in various countries and territories in which they operate, they continuously adapt their retail formats and channels to suit their needs. They have over 321,000 employees throughout the world. Carrefour today has 12,225 stores in over 30 countries.

For 60 years, Carrefour has been pioneers in the large food retail business, continuously

striving to make their products both affordable and accessible to everyone: creators of the hypermarket in 1963, Carrefour Brand products in 1976, the Reflets de France brand in 1996, and visionaries with the marketing in 1997 of the Carrefour Bio organic product range. Carrefour reaches some 104 million households a year worldwide and gets 1.3 million single visits to all of its on-line shopping websites every day.
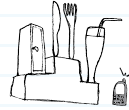
Comparing the winners of 2016 to 2021

The Service Hero CSI awarded 15 category winners in 2021, of which 3 were 6 time consecutive winners in the 2021 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 2016 to 2021

Service Hero Category	2021 Winner	'20	'19	'18	'17	'16
Airlines	**Emirates**	Yes	Yes	Yes	Yes	Yes
Clothes	**Adidas**	No	No	No	No	No
Mobile Operators	**Etisalat**	Yes	Yes	Yes	No	No
Islamic Banks	**Abu Dhabi Islamic Bank**	No	No	No	Yes	No
Retail Banks	**Emirates NBD**	Yes	Yes	No	Yes	No
Private Hospitals	**Aster Hospital**	No	No	No	No	No
Cafes	**Dunkin Donuts**	No	No	No	No	No
Fast Food	**McDonalds**	No	Yes	No	No	No
Casual Dining	**N/A****	N/A**	N/A**	N/A**	N/A**	N/A**
Electronics	**Apple**	No	No	No	No	No
Home Furniture	**Ikea**	Yes	Yes	Yes	Yes	Yes
Supermarkets	**Carrefour**	Yes	Yes	Yes	Yes	No
Delivery Apps*	**Carrefour NOW**	Yes	No	No	No	No

* Category added in SH CSI 2020

** Category did not meet sample requirements

How would you rate

	1	2	3	4	5	6	7	8	9	10	
How well did the brand meet your **expectations**	1	2	3	4	5	**6**	7	8	9	10	
Your overall **satisfaction** with this company	1	2	3	4	5	6	**7**	8	9	10	
Likelihood of **recommending** this brand	1	**2**	3	4	5	6	7	8	9	10	
How well the brand **fixed** any issues	1	2	3	4	5	**6**	7				
Staff attitude, knowledge & competence	1	2	3	**4**	5	6	7				
Reliability and consistency	1	2	3	4	5	6	7				
Quality of product or service	1	**2**	3	4	5	6	7			10	N/A
Service **speed**	1	2	3	4	5	6	**7**	8	9	10	N/A
Value for money	1	2	3	4	**5**	6	7	8	9	10	N/A

What suggestions do you have?

Submit rating

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 UAE. The survey was live January 1st - December 31st 2021.

Sample
The index aimed to collect a total sample of 10,000 valid votes for UAE distributed over 15 category industries included in the assessment. Each category had a quota of 350 votes. The confidence level is 95% with an ± 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: 15 categories assess all 8 service dimensions, while 3 categories only assess 6 service dimensions.

- Overall Satisfaction
- 1 Staff Behavior
- 2 Location
- 3 Product or service quality
- 4 Value to price
- 5 Speed
- 6 Reliability
- 7 Call Center
- 8 Digital
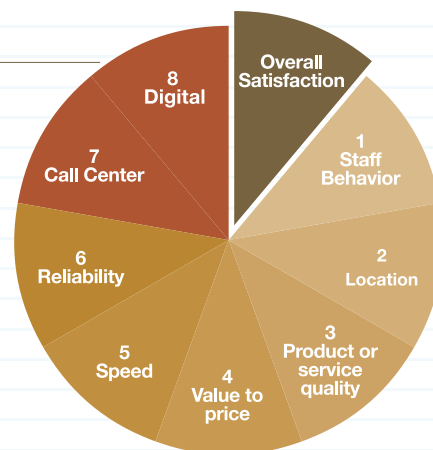
# Security measures and rules for valid votes

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 Emirati mobile number to provide an additional layer for validating user identification
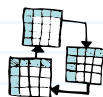
Rules applied to ensure data integrity

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 4,254 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 **8,922** votes.

Our rules that have been implemented (Automated & Manual)	**Votes removed**
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
Total votes removed	**278**
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	**(4,254)**
Total votes obtained	**13,177**
Total votes assessed	**8,922**

The questionnaire

What respondents actually voted on.

Before	How would you rate	After

Your expectations before your visit — How would you rate — Your expectations after your visit

Before		How would you rate	After	
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 **Digital**	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?**

Note The Call center and Digital dimension questions were exempt from Cafes, Clothes, and Fine Dining service categories.
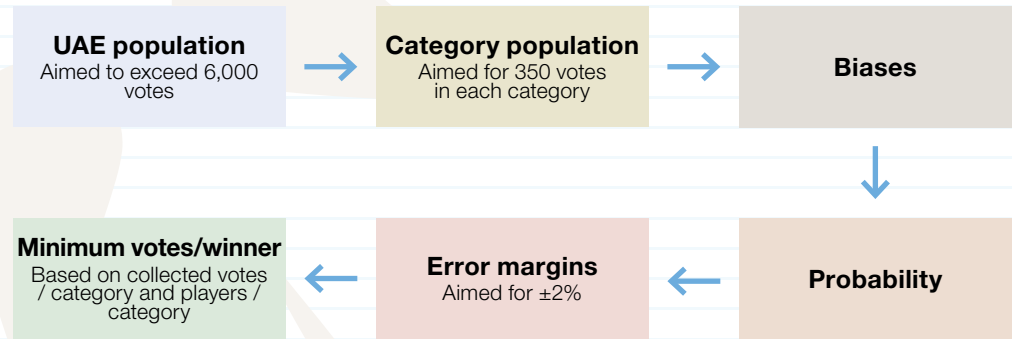
Respondents voted on 2 levels:

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.

UAE population	→	Category population	→	Biases
Aimed to exceed 6,000 votes		Aimed for 350 votes in each category		

↓

Minimum votes/winner	←	Error margins	←	Probability
Based on collected votes / category and players / category		Aimed for ±2%		

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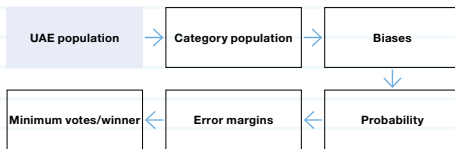
Category population.

The population of individuals which is eligible to vote in the UAE is **3,367,000.**

This figures **includes**:
• Males and Females
• Emirati and Non-Emirati nationalities

It **excludes** (around 4,897,000 individuals):
• Anyone under 16 years
• Laborers

Note: These figures are based off of our estimates from official government figures.

Category population.

UAE population	→	Category population	→	Biases
				↓
Minimum votes/winner	←	Error margins	←	Probability
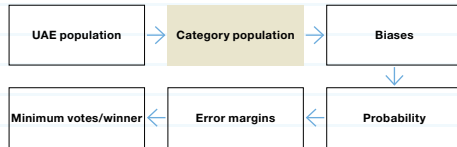
1. To ensure statistical relevance, we looked at the **category population** – this is the proportion of UAE's total population that is most likely to be a user of the category

2. For example – to compute the size of the Mobile Operator market, the assumption made is that 90% of the UAE population is a mobile phone user

3. For some categories the **% user population** was smaller e.g. for Car Service, 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 UAE, only X% will actually be inclined to vote
   - We have assumed 5% for UAE overall is the population bias - in other words, this is the percent of UAE's population who will be inclined to vote online

The roles that bias and probability play on the sample.

UAE population	→	Category population	→	Biases
				↓
Minimum votes/winner	←	Error margins	←	Probability
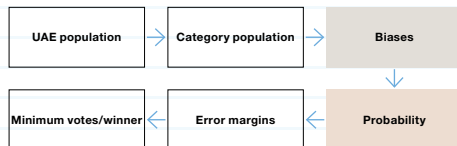
1. Probability of choice is:
   - Based on the total population of consumers per category as well as the number of brands in a category
   - An example is the clothes category where around 80 brands were evaluated and the probability of choice is 2%, while in the mobile sector only three competitors 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
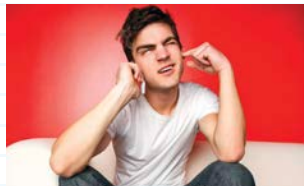- Each category can be further broken down into sub categories

Airlines

Automotive: Sales + Service

Banks: Retail + Islamic

Communications: Mobile

Restaurants: Café + Fast food
Casual dining

Health care: Private Hospitals

Specialty Stores: Electronics
Supermarkets + Furniture + Clothes

Delivery app

Sampling approach (continued)

Minimum sample sizes and error margins for all categories.

Confidence level: 95%

Sector	Biased Population	Sample @ 5%	Total Votes
Airlines	88,186	293	560
New Car Sales	88,186	293	177
Car Service	88,186	293	117
Clothing	88,186	293	1,112
Mobile Operator	88,186	293	655
Café	88,186	293	377
Fast Food	88,186	293	1,056
Casual Dining	88,186	293	272
Electronics	88,186	293	769
Retail banks	68,505	273	642
Islamic banks	30,833	196	380
Home Furniture	58,791	259	678
Private Hospital	37,421	216	478
Supermarkets	88,186	293	979
Delivery Apps	88,186	293	670

This table shows the 15 categories included in the 2021 index. It shows:
- Minimum sample needed for an error margin at a 95% confidence level
- Total votes obtained

Source of ratings and platforms used to rate from

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.

■ SH Phone Calls	26%		■ Direct Traffic	34%
■ SH Advertising	5%		■ SH Other	2%
■ SH Email	33%			
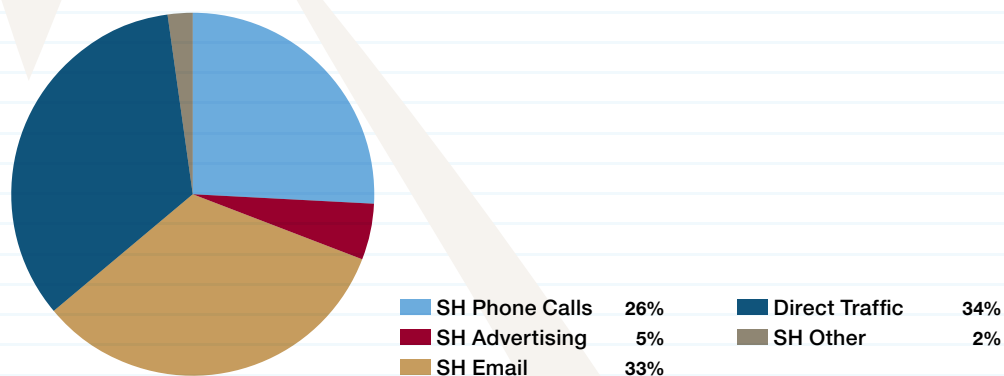
The phone based assessments were collected using our proprietary database of consumers to ensure all demographic groups and categories were well represented.

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)

Dr. Raed Safadi
Chief Economic Adviser at Dubai's Department of Economic Development

Academic Advisors

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Director of the Institute of Social & Economic Research

Dr. Shilpa Iyanna
Assistant Professor of Marketing CBA, Abu Dhabi University

خيــــال لـلاســتـــشــارات
Khayal Consultants

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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
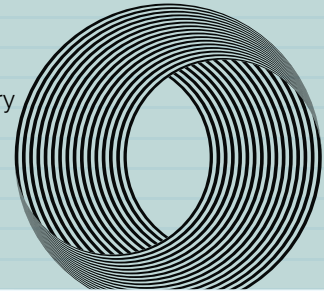
CONNECT

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
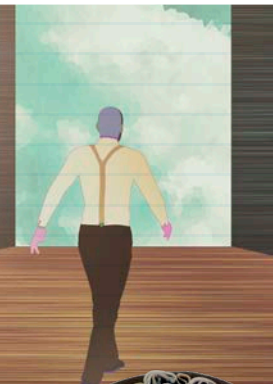
TRANSFORM

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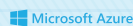**Manpower Development:** Service excellence training Coaching & mentoring | Shadow coaching | Presentation skills

CLIENTS

PARTNERS

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