

Service Dimensions

Airlines

Automotive: Car Service

Automotive: New Car Sales

Clothes & Accessories: Clothes

Communication: Mobile Operators

Communication: ISPs

Financial: Retail Banks

Financial: Islamic Banks

Furniture: Home Furniture

Healthcare: Hospitals

Local Brands

Restaurants: Café

Restaurants: Casual Dining

Restaurants: Fast Food

Restaurants: Fine Dining

Specialty Stores: Electronics



KUWAIT RESULTS

The voice of the consumer

2022

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

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
- ✓ 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



Recalibrate

- ✓ Mystery shopping
- ✓ Customer promise by segment
- ✓ Focus groups
- ✓ Annual CEI
- ✓ 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 16 categories.....	31
Correlation of dimensions.....	28	Category comparison 2017 vs 2022.....	32
Comparing Kuwait & UAE.....	29	Category Growth 2021 vs. 2022.....	33
Category CSI comparison.....	30		

4. Country Award Winners

Top three country winners.....	35	Comparing the winners of 2017 to 2022... ..	36
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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
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Word from the president



In 2022 we went back to our pre-pandemic habits as individuals and organizations. How this is reflected in customer service is that people adjusted their expectations to become more realistic and their satisfaction was therefore closer to their expectations. On a national level, satisfaction stayed within the 76-75 point range and expectations only 1.6 points below it.

Based on a six-year review of a hundred thousand records, we noted that 60% of brands scored an ordinary rating in the 70-points range, 19% were 80-85 considered a good score, and only 6% of brands with very good scores over 85. At the bottom end, we found 15% of brands scored in the 50's and 60's, which is considered weak and suggests an urgency to improve.

Only one dimension scored a good score in 2022: Product or Service Quality scored 80.1 points, making it the only dimension to do so. The other two highest dimensions were Location 79.4 and Reliability at 78.2. For the 10th year in a row, the lowest scoring dimension is Value for money at 69, followed by Complaints resolution at 72.9.

Between 2021 to 2022 we saw an increasing reliance on apps for service growing 24% while in-store transactions fell 7%. However, In-store still accounts for most transactions at 55% and App based are the second most popular at 31%.

The Customer Satisfaction Index data represents 19 industries and over 400 brands. Only one category scored over 80, New Car Sales (80.2). Two categories, Mobile Operators at 67.9 and ISPs at 66.5 continued to show high dissatisfaction.

Most consumer comments were negative, 56%, while 23% were neutral and only 21% positive. The most negative comments were for ISPs, Mobile Operators, Private Hospitals, and Car Service.

The factors with the biggest impact on satisfaction are the Quality of the Product or Service 23%, Reliability / consistency 22%, and Complaint resolution 22%. If brands did poorly or weakly on these three factors, their customer satisfaction would be impacted. When an interaction was in a store or a branch: Reliability and consistency has a very strong impact of 40% and Complaint resolution 21%. Phone transactions are significantly impacted by Complaint resolution 40% while for App transactions, Reliability / consistency have the most impact at 32%.

There is a strong relationship between consistency and brand customer satisfaction. Those few brands scoring the highest scores over 85 points have little satisfaction variability over the years. Brands with high CSI variability have the lowest customer satisfaction. This suggests that when service excellence is a core tenant of the operating strategy, brands will simply serve customers better.

Word from the president (continued)

A total of 17 brands improved by 1% per year for the past 13 years. Among them, there are 4 banks, 3 car service brands, and 2 mobile operators suggesting higher competition in these industries. Conversely 50% of brands show declining annual customer satisfaction rates.

This recalls a famous quote for Aristotle “Excellence is never an accident. It is always the result of high intention, sincere effort, and intelligent execution; it represents the wise choice of many alternatives - choice, not chance, determines your destiny.” This applies to gaining customer satisfaction, which is driven by leadership, winning the hearts of the team and using tools to convince the mind. Among these are tracking the right metrics. The Service Hero CSI and the tools that support it such as the Engagement Pro dashboard and the Culture of Excellence Index aid companies in their quest for excellence.

A handwritten signature in blue ink, appearing to read "Faten Abu Ghazaleh".

Faten Abu Ghazaleh

President



1
Executive
summary



Executive summary

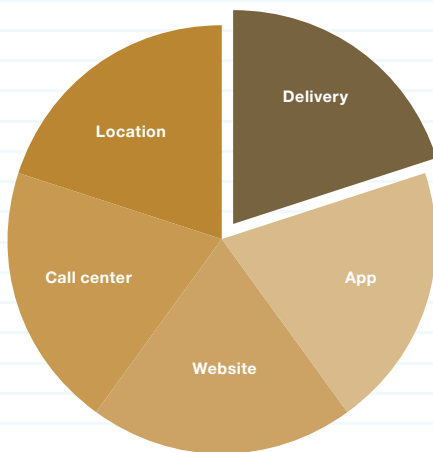
1 of 2

Questions:



Note: 20 categories assessed all 9 service dimensions with an additional 'bonus' page with 5 service dimensions.

Bonus questions:



Methodology

Service Hero is predominantly an online survey where respondents rate directly on servicehero.com from January 1st - December 31st 2022. 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 reviewer, or later after reviewing the results to remove suspicious data and ensure data integrity.

Sample

A total sample of 27,256 assessments were cleaned to arrive at the final 25,145 sample of valid ratings for Kuwait with a minimum of 350 reviews 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 74.0 on Expected (before dealing with a brand) and 75.6 for Actual Satisfaction (after dealing with it). Since the score for Actual Satisfaction is higher by 1.6, this means consumers have received higher satisfaction than they expected. The highest service dimensions are Product (80.1), Location (79.4), and Reliability (78.2). The lowest dimensions are Value (69.0), Delivery (74.2), and Speed (74.5).

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 50-59 have the lowest satisfaction scores.

Loyalty and NPS

Kuwait scored 77.6 on the likelihood to recommending a brand (Loyalty). Females, Non Arabs, customers aged 18-29, and those with lower education tend to be most loyal. Looking at the Net Promoter Score (ratio of customers promoting the brand versus being detractors), we see that Kuwait scores 32%, with Non Arabs, Females, lower education, and those aged 18-29 being most loyal.

Categories

Of the 20 categories assessed, 8 of them matched, or exceeded, the Kuwait Index score. These were New Car Sales, Banks, and Cafes. The lowest scoring categories are Private Hospitals, ISPs, and Mobile Operators. 4 categories did not meet our quota requirements (Fine dining, Entertainment, Local Brands, Health Clubs).

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 (78.4), while Over the phone interaction scored lowest (71.7).

Regarding the Frequency of Interaction with the brand, we find that Weekly interactions scored highest (78.2), and Annual interaction scored lowest (70.2). This suggests that consumers visit the brands they are satisfied with more than those that do not, which they visit less frequently.

Changes since last year

Kuwait decreased in satisfaction by 0.4 points, or -1%, since last year.

Most dimensions decreased in satisfaction since last year, except for Delivery which made a significant improvement.

In the industry category, Delivery Apps and Islamic Banks increased the most, while Clothes and Cafes declined.

Comparison to UAE, US, & Singapore CSI

The UAE index scored heroically at 82.1, putting them above Kuwait (75.6), the US (73.3), and Singapore (73.8).



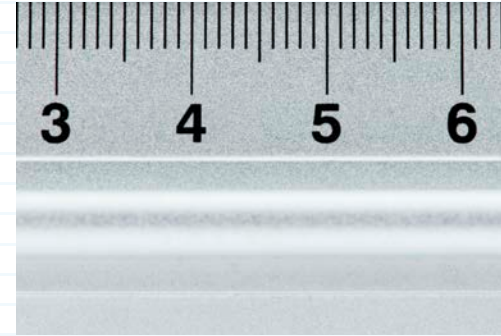
Service Hero's benefits

Service Hero taps into an unexploited market niche



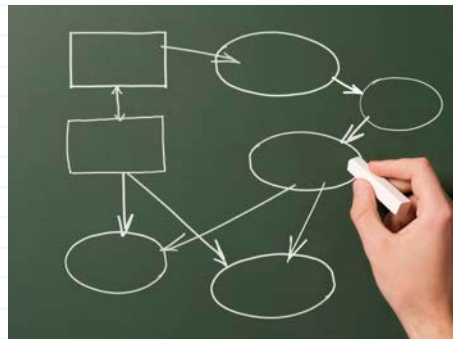
People powered

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.



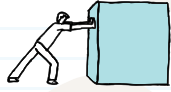
Actionable

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



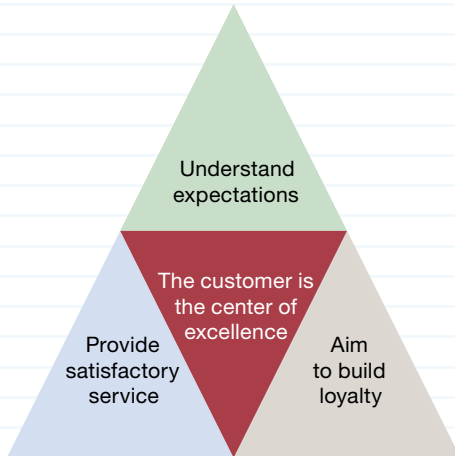
Helps Kuwait

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 expectations, delivering on them in a satisfactory manner, and understanding what it takes to build loyalty. No matter the industry category, all brands need to keep their eye on these three.

Expectations

Customers have lower expectations for services as the index for Kuwait is 73.9 across all industries. People with the highest service expectations are lower educated, younger (aged 18-29), females and Non-Arabs. The highest expectations by industry are Islamic Banks, Delivery Apps, and Supermarkets. The lowest expectations (and therefore image or reputation) are ISPs, Private Hospitals, and Mobile Operators.

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

Satisfaction

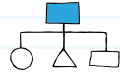
Because satisfaction in Kuwait is 75.6. the gap between customer expectations and satisfaction is 1.6. The largest gaps between expectations and actual satisfaction for categories are for Private Hospitals, New Car Sales, and Home Furniture.

- **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 23% impact on satisfaction and Reliability has 22% 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 32% (which means 32% of customers are promoters), most customer profiles have higher loyalty. These are namely Females, those aged 18-29, Non Arabs, and lower educated customers. Categories that have strong loyalty are New Car Sales, Banks, and Casual Dining. The ones with the lowest, least amount of promoters, are ISPs, Mobile Operators, and Private Hospitals.

- **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

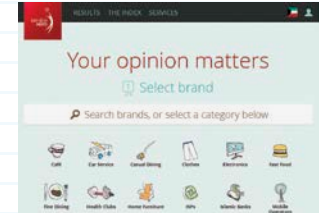
Shown here are the key 12 high-level steps followed prior to publically announcing the results.



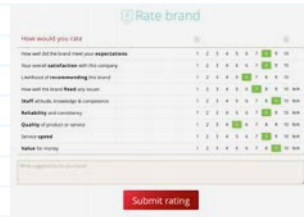
1. Web banner / Social media promoting Service Hero



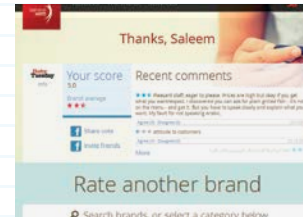
2. Directs to servicehero.com, Mobile App or facebook.com



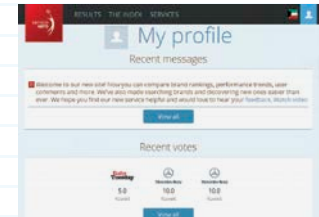
3. Respondent chooses category & brand



4. Respondent rates their first company



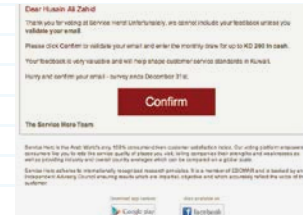
5. Respondent rates other companies



6. Respondent submits rating with personal data



7. Responses stored in temporary database



8. Email sent to respondent to confirm identity



9. Results in permanent database once confirmed



10. Data cleansing & verification procedures



11. High-level results shared with Advisory Council

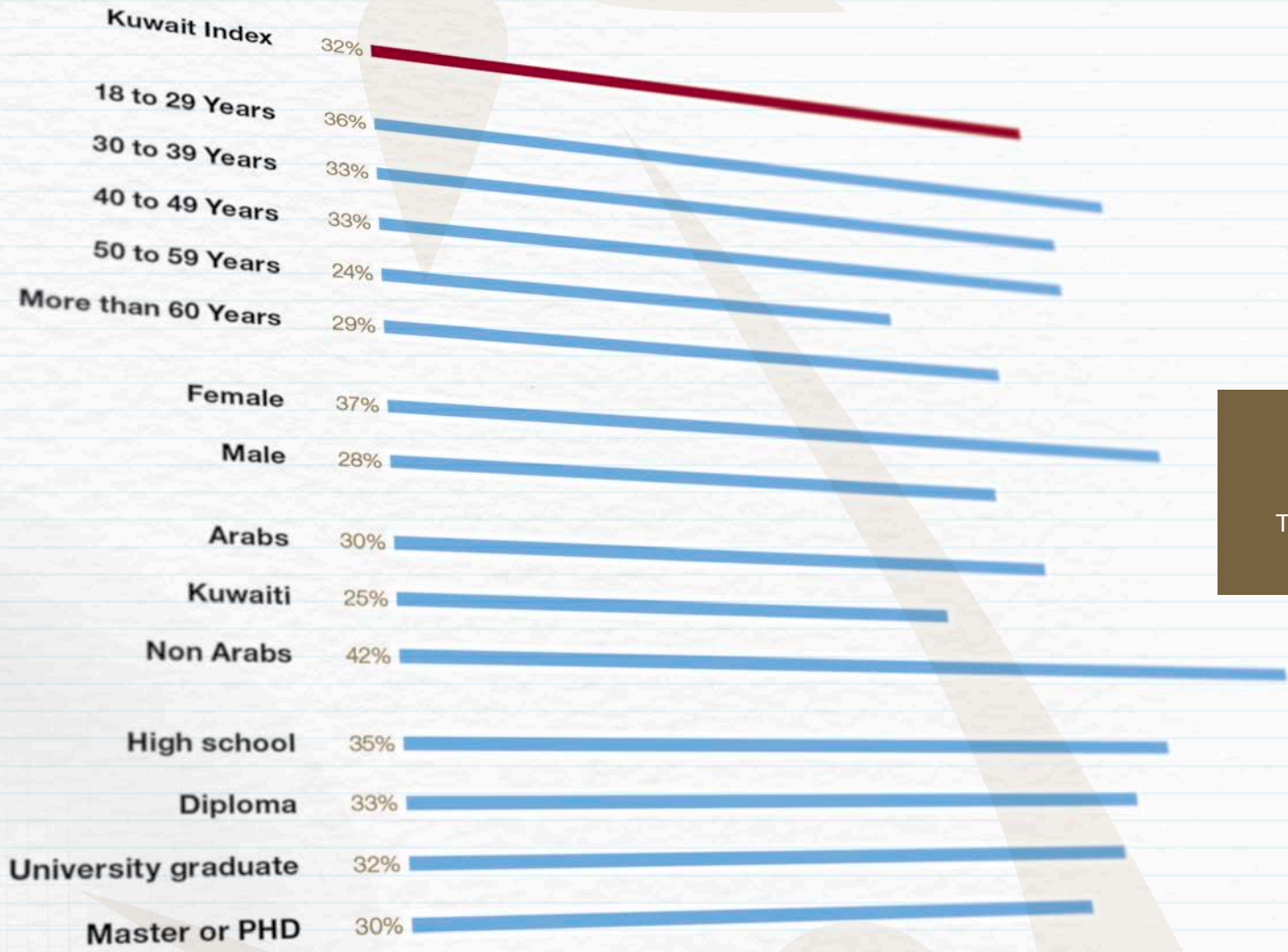


12. Service Hero winners announced publicly



The net promoter score for Kuwait is 32%

Net promoter score - Service Hero Index 2022



Demographic groups are all Ambassadors with Kuwait scoring 32% NPS score. The largest concentration of Ambassadors are Females, Non Arabs, those with a lower education, and the 18-29 age group. There are no demographic groups with a high concentration of Detractors.

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



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.

		Rating 2022 Distribution	Kuwait eligible population distribution
Gender	Ratings 2022		
Female	9,561	38%	33%
Male	15,364	61%	67%
Nationality			
Arabs	10,518	41%	See note ¹
Kuwaiti	6,001	23%	32%
Non Arabs	8,332	33%	See note ¹
Age Groups			
16 to 17 Years	82	0%	10%
18 to 29 Years	3,995	15%	29%
30 to 39 Years	9,457	37%	29%
40 to 49 Years	7,212	28%	20%
50 to 59 Years	2,960	11%	10%
More Than 60 Years	549	2%	2%
Education			
Elementary or below	84	0%	See note ²
High school	2,581	10%	See note ²
Diploma	4,064	16%	See note ²
University graduate	14,060	55%	See note ²
Master or PHD	3,094	12%	See note ²
Total	25,145	100%	100%

From the 3 million overall population above 15 years, 3 million are eligible to rate. 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.

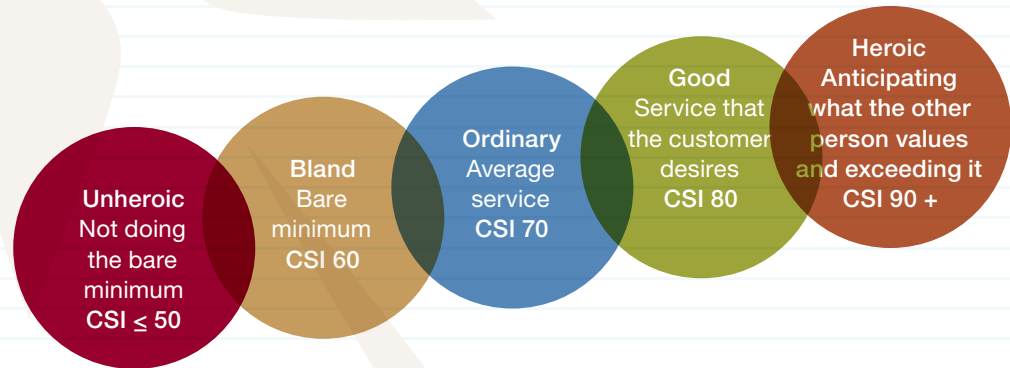
Note 1: Kuwait population data is only split by Kuwaiti or non-Kuwaiti.

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 rating count does not reflect these scores which amount to less than 9% of reviews.



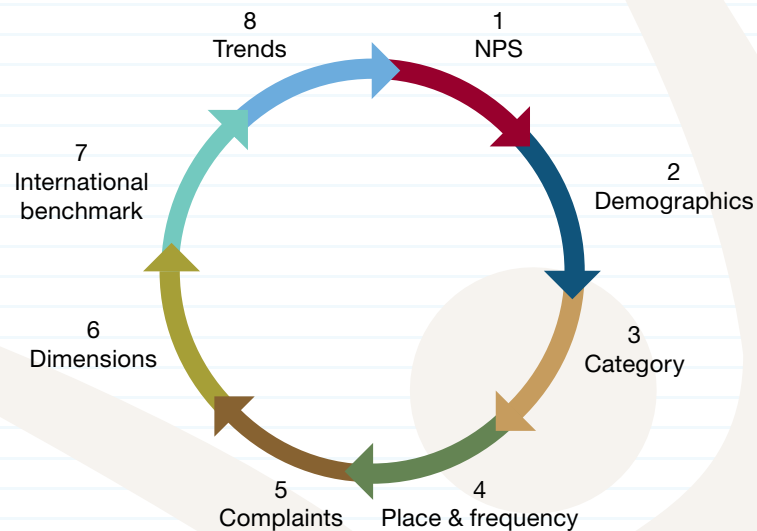
Interpreting the score



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

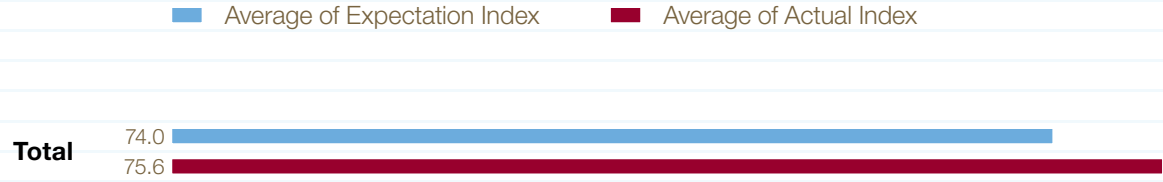


Results will be reported on levels as seen in the chart.



Kuwait Index: Before and after

Service Hero Index - Kuwait 2022



A gap of 1.6 between expected and actual

Usually, consumer expectations will be higher than actual service assessments. In 2022, consumers had lower expectations and higher satisfaction, meaning they are above expectations by 1.6 points.

Kuwait scored 74.0 on average for **Expected** standards and it scored 75.6 on **Actual** service standards - placing it in the **Ordinary** service level.



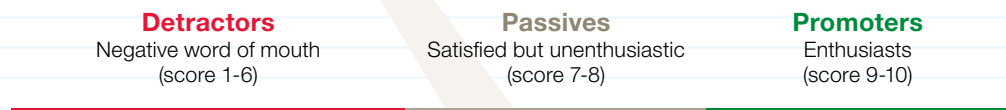
Net Promoter Score

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.

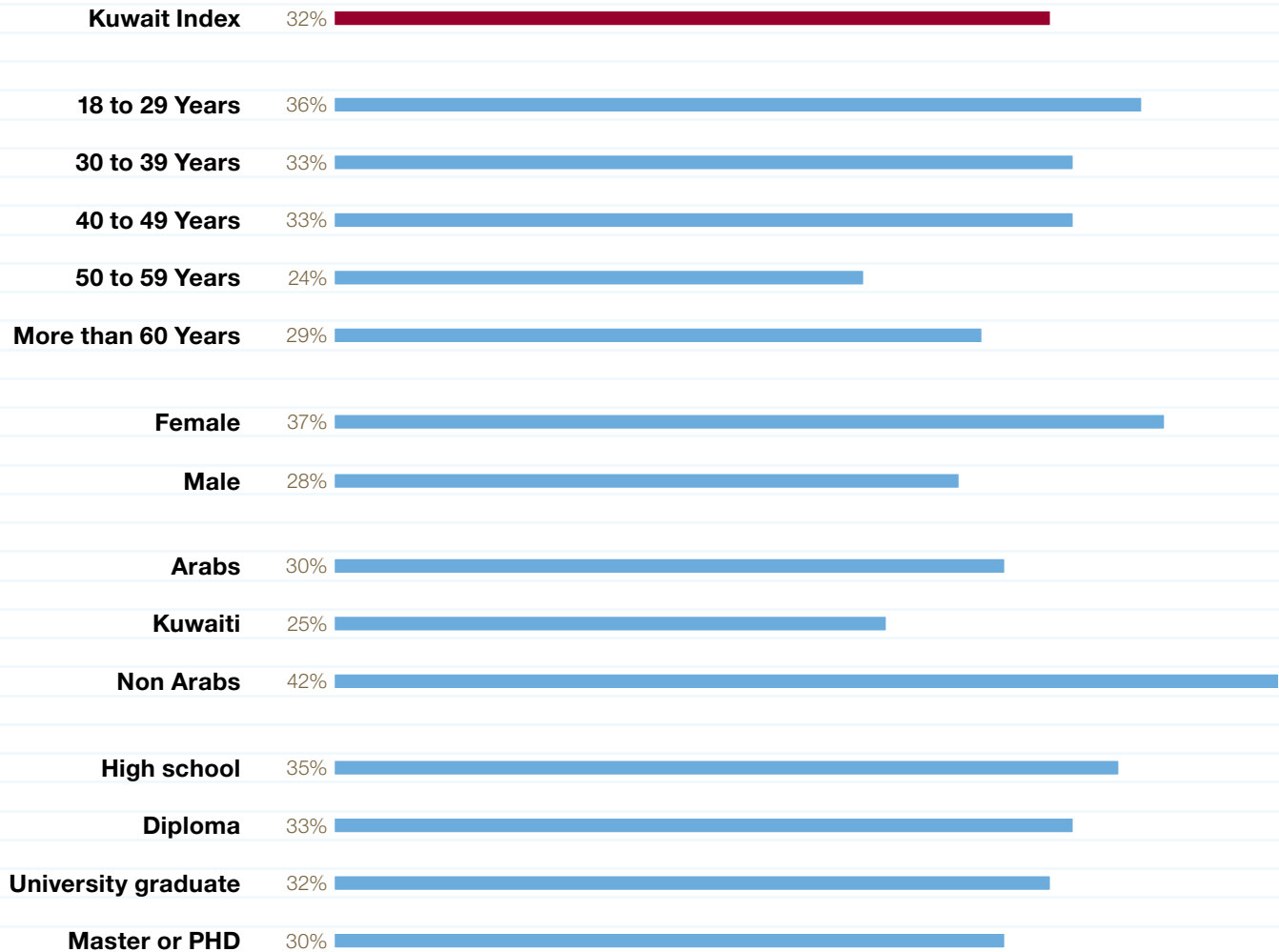
Passives (score 7-8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings.

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 32%

Net promoter score - Service Hero Index 2022



Demographic groups are all Ambassadors with Kuwait scoring 32% NPS score. The largest concentration of Ambassadors are Females, Non Arabs, those with a lower education, and the 18-29 age group. There are no demographic groups with a high concentration of Detractors.

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



Index by demographic factors

	Expected	Actual	Gap
Female	75.5	77.3	1.8
Male	72.9	74.5	1.6
Arabs	72.2	74.4	2.2
Kuwaiti	73.1	74.1	1.0
Non Arabs	76.2	78.0	1.8
18 to 29 years	75.9	77.4	1.5
30 to 39 years	74.3	76.2	1.9
40 to 49 years	73.5	75.4	1.9
50 to 59 years	70.4	71.9	1.5
More than 60 years	72.0	73.4	1.4
High school	77.8	78.2	0.4
Diploma	74.5	76.2	1.7
University graduate	74.3	75.7	1.4
Master or PHD	72.6	74.9	2.3

Females are more satisfied than Males in 2022 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 18-29 age group has the highest satisfaction and those aged 50-59 have the lowest.

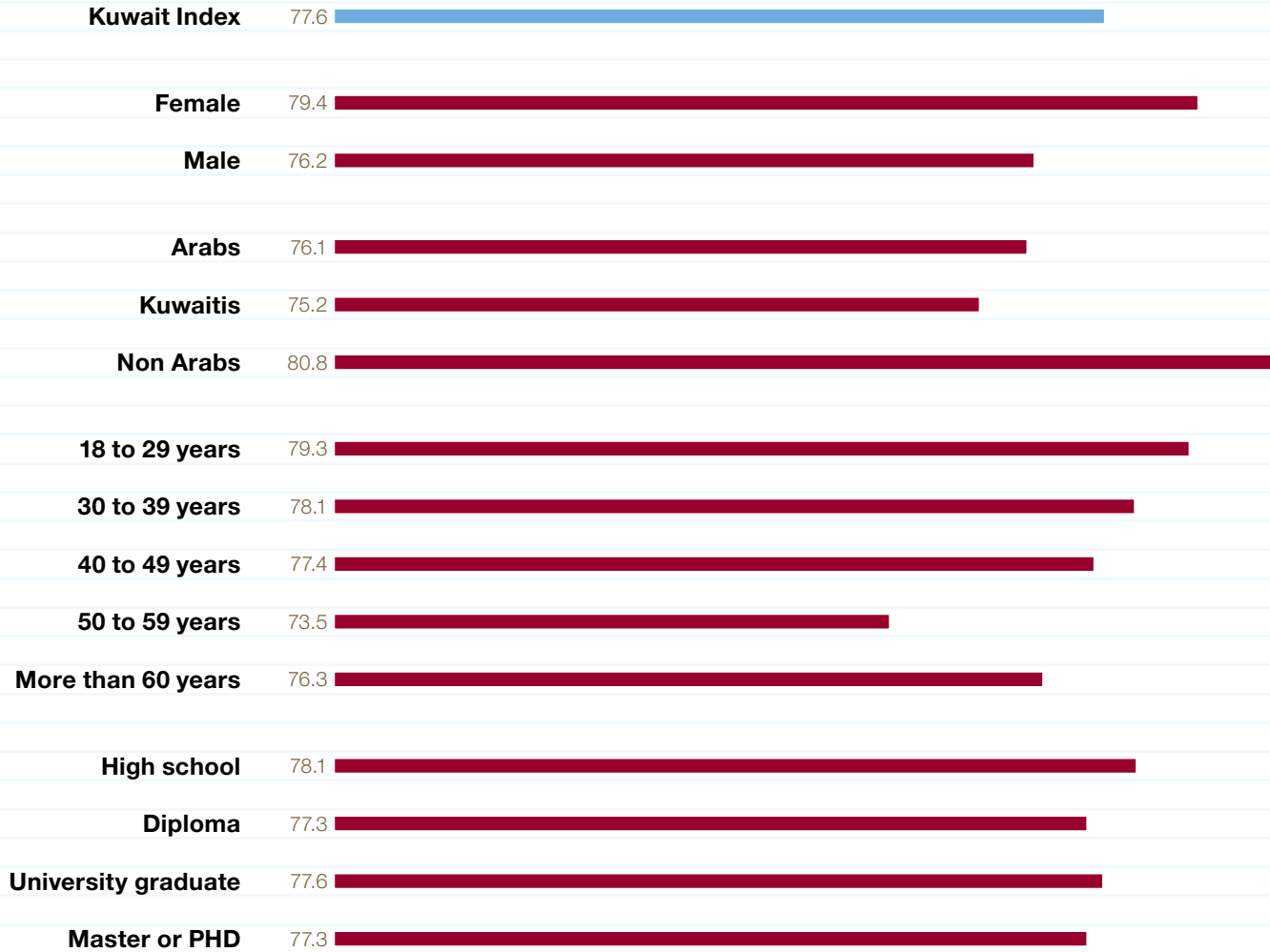
Those with a higher education tend to be less satisfied than those with lower education.

In 2022, 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 2022



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 50-59 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 2017 vs. 2022

Actual Satisfaction

	'17	'18	'19	'20	'21	2022
Female	78.3	77.7	76.9	72.7	78.2	77.3
Male	75.4	74.0	74.2	69.4	74.9	74.5
Arabs	76.7	76.2	74.2	68.9	75.1	74.4
Kuwaiti	74.7	73.7	74.3	68.4	73.9	74.1
Non Arabs	77.5	76.4	77.7	74.0	79.4	78.0
18 to 29 years	77.5	77.4	77.6	73.1	79.0	77.4
30 to 39 years	75.5	74.4	74.6	71.1	76.3	76.2
40 to 49 years	76.4	74.2	74.8	68.0	74.0	75.4
50 to 59 years	74.2	74.7	73.7	69.5	75.4	71.9
More than 60 years	78.5	79.7	78.2	69.4	75.6	73.4
High school	77.4	80.4	77.8	71.5	77.1	78.2
Diploma	78.1	76.9	76.6	72.3	75.8	76.2
University graduate	76.7	75.4	75.1	70.8	73.0	75.7
Master or PHD	72.5	71.1	73.0	67.4	76.0	74.9

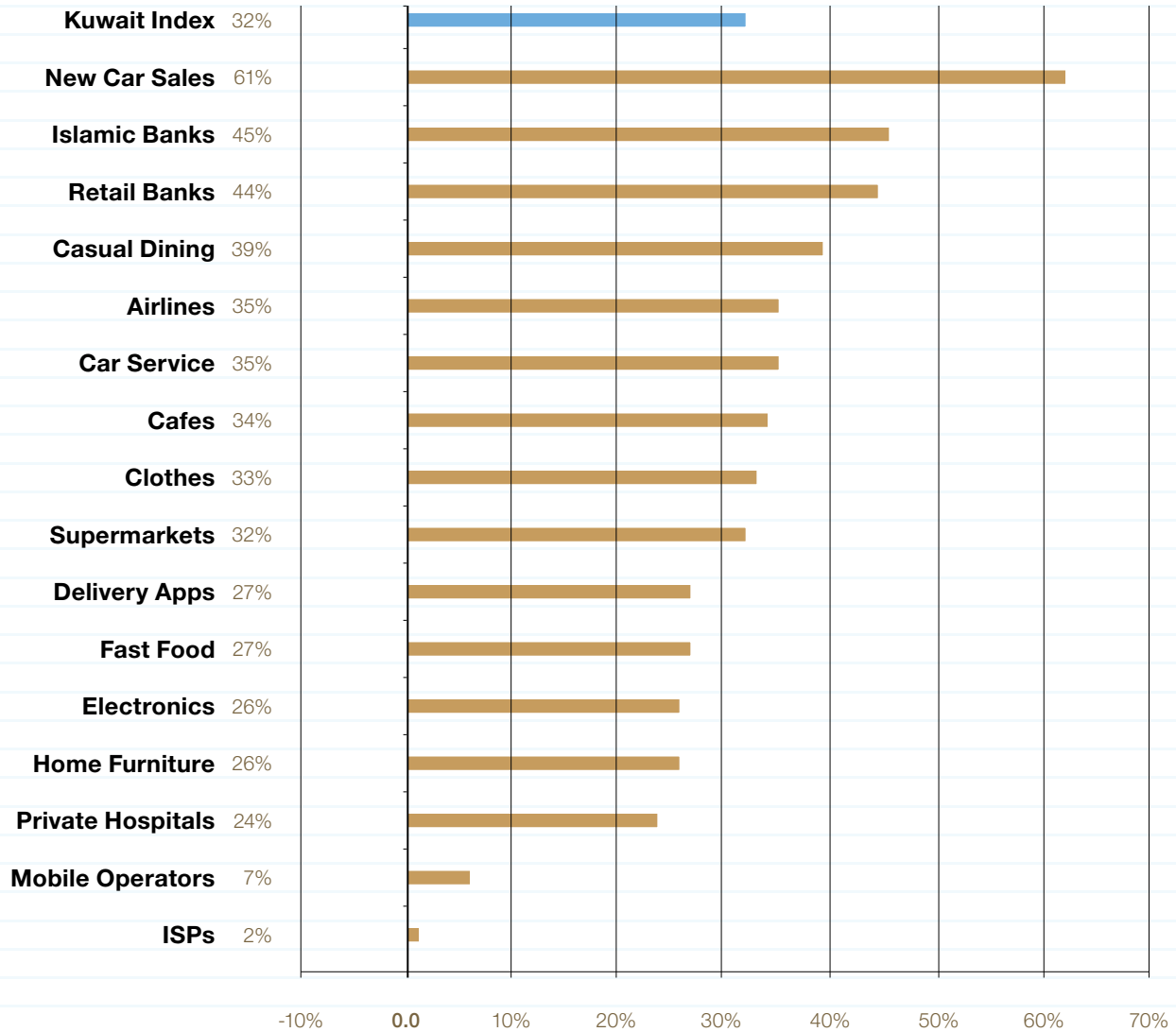
Most demographic groups experienced a decrease in satisfaction since last year. This could be the market adjusting itself after the improvements made during the pandemic.

The groups with the largest increase in satisfaction are those aged 40-49, University graduates, and those with an Elementary education.



Category NPS

Service Hero CSI Category 2022 Net Promoter Score

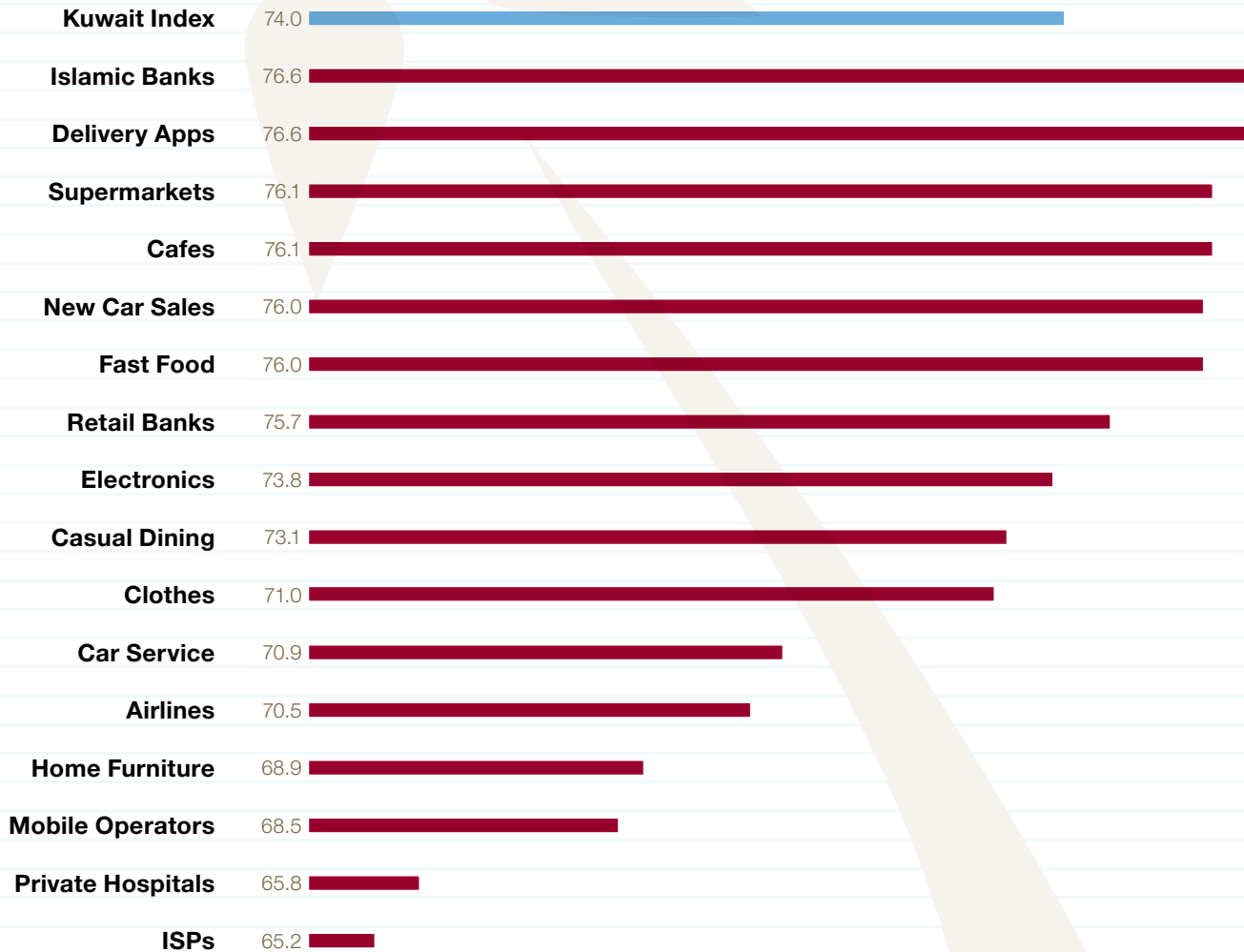


With the country average at 32%, some categories fell below the average with ISPs, Mobile Operators, and Private Hospitals scoring lower than the country average. While the majority are still Ambassadors, these categories have high numbers of Detractors. The highest NPS scores are for New Car Sales, Banks (Islamic & Retail), and Casual Dining.



The Kuwait expected index across all categories

Expected Index

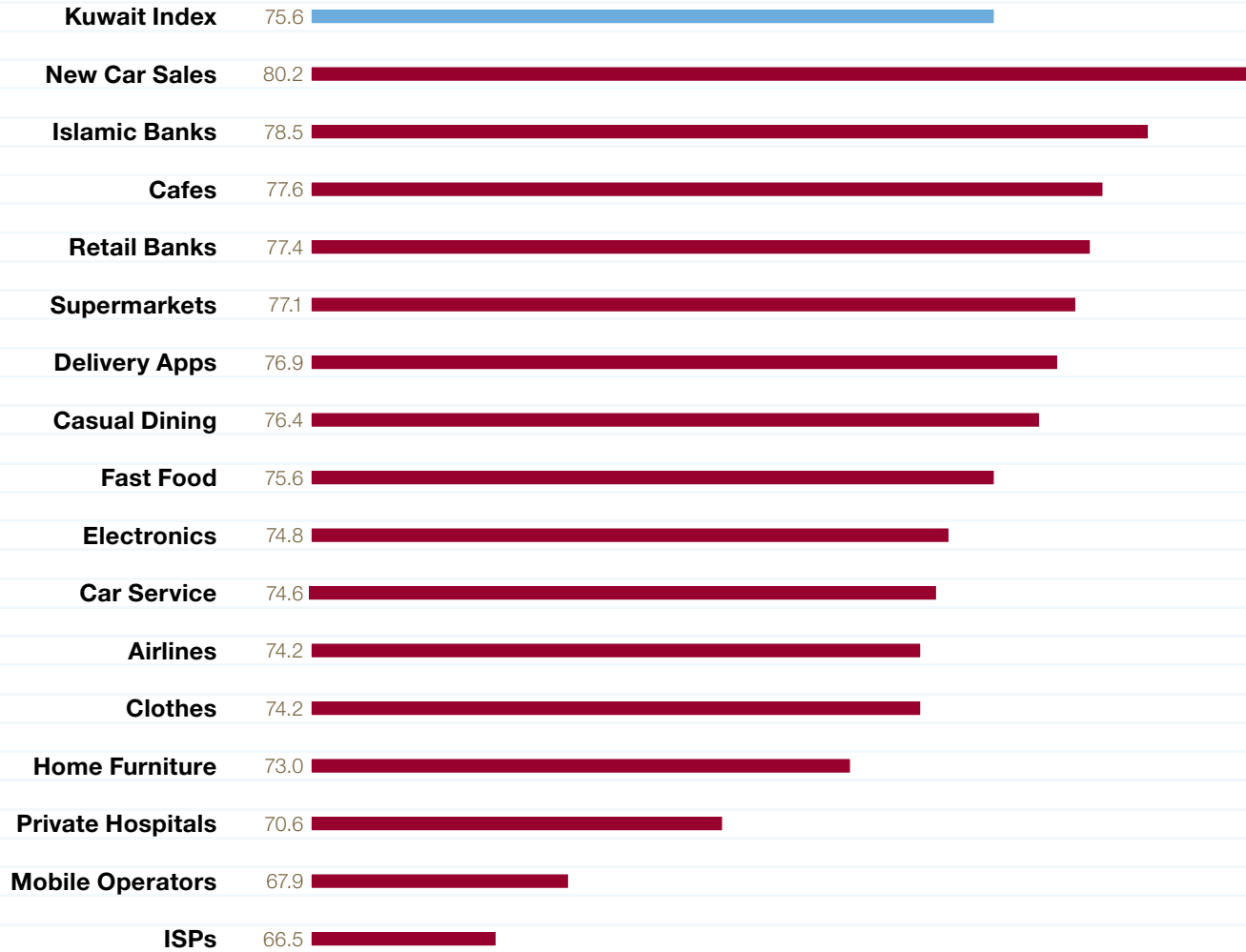


The top expectations are for Islamic Banks, Delivery Apps, and Supermarkets. The lowest is ISPs, Private Hospitals, and Mobile Operators.

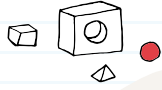


The Kuwait actual index across all categories

Actual Index



The top three scoring industries are New Car Sales, Islamic Banks, and Cafes. The lowest industries on Actual Satisfaction are ISPs, Mobile Operators, and Private Hospitals.



Interaction category

Point of Interaction

	In store / branch	Website	Phone	Mobile App
Kuwait Index	74.8	78.4	71.7	77.2
Delivery Apps	79.4	81.7	70.8	76.3
Cafes	77.3	84.3	77.8	79.6
Fast Food	77.2	79.6	70.6	73.1
Casual Dining	76.3	66.7	70.1	80.8
Supermarkets	77.2	68.7	66.7	74.3
Electronics	75.7	72.6	73.5	65.1
Home Furniture	73.2	72.5	55.6	84.5
Clothes	73.7	79.4	83.3	81.8
Private Hospitals	69.9	86.1	88.0	94.3
ISPs	71.3	66.1	56.5	75.8
Mobile Operators	54.9	67.7	48.0	78.4
Retail Banks	70.8	81.1	70.1	80.0
Islamic Banks	72.1	81.6	69.9	81.5
Airlines	73.6	76.2	64.5	71.5
New Car Sales	80.3	78.1	66.5	67.3
Car Service	74.6	82.2	75.1	83.3
Highest				
Lowest				

On a country level, Website scored highest with 78.4 and Over the phone scored lowest with 71.7. Companies focusing more on digital efforts and expanding their services could be a reason for a high satisfaction score.

New Car Sales scored highest for In-store interaction, with Mobile Operators scoring lowest In-store and Over the phone. Hospitals scored highest Over the phone and App. Cafes scored highest for Website while ISPs scored lowest. Electronics scored lowest for App.



Frequency category

Frequency of Visits

	Week	Monthly	3 months	6 months	Yearly
Kuwait Index	78.2	76.5	74.4	73.3	70.2
Delivery Apps	76.3	77.4	77.2	74.7	69.3
Cafes	83.1	77.2	68.5	68.3	68.3
Fast Food	80.3	74.5	70.1	60.0	64.0
Casual Dining	83.5	77.6	70.6	73.5	86.7
Supermarkets	78.3	77.1	71.4	70.3	58.3
Electronics	81.0	79.0	74.7	69.8	68.1
Home Furniture	87.9	73.9	75.9	71.3	69.2
Clothes	80.1	74.8	72.9	72.4	71.0
Private Hospitals	87.0	70.9	69.5	70.7	71.6
ISPs	61.4	69.0	60.1	66.3	70.6
Mobile Operators	67.0	57.8	73.6	76.9	71.5
Retail Banks	81.3	78.3	75.4	78.4	71.1
Islamic Banks	81.9	78.4	76.3	80.2	75.4
Airlines	79.8	77.7	73.4	73.9	74.2
New Car Sales	82.6	77.3	69.8	76.6	81.2
Car Service	65.9	82.2	72.5	73.6	75.8
Highest					
Lowest					

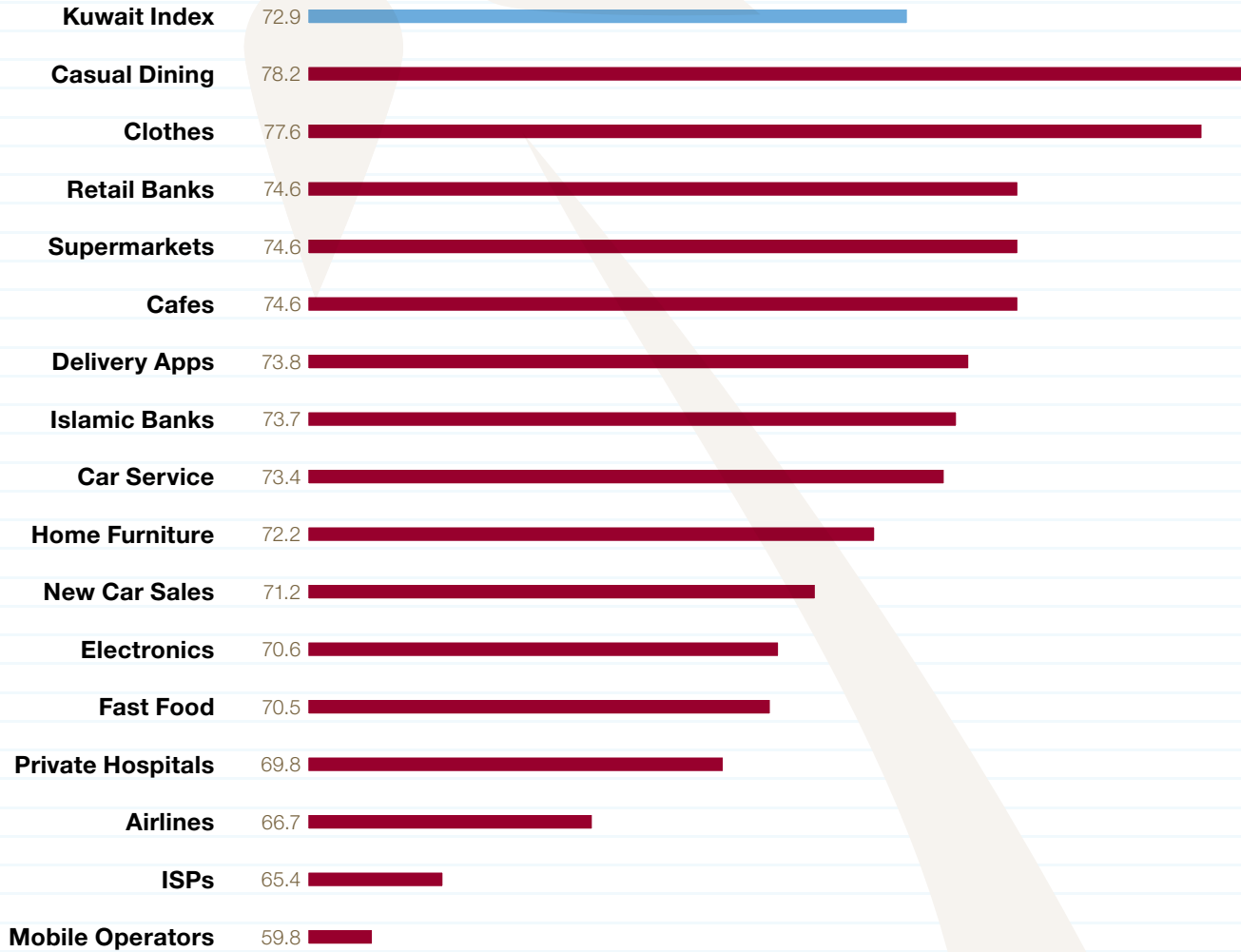
Weekly interactions with a brand scored highest with 78.2. Annual interactions scored lowest with a score of 70.2.

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



Complaint resolution category

Kuwait Index complaint average score 2022

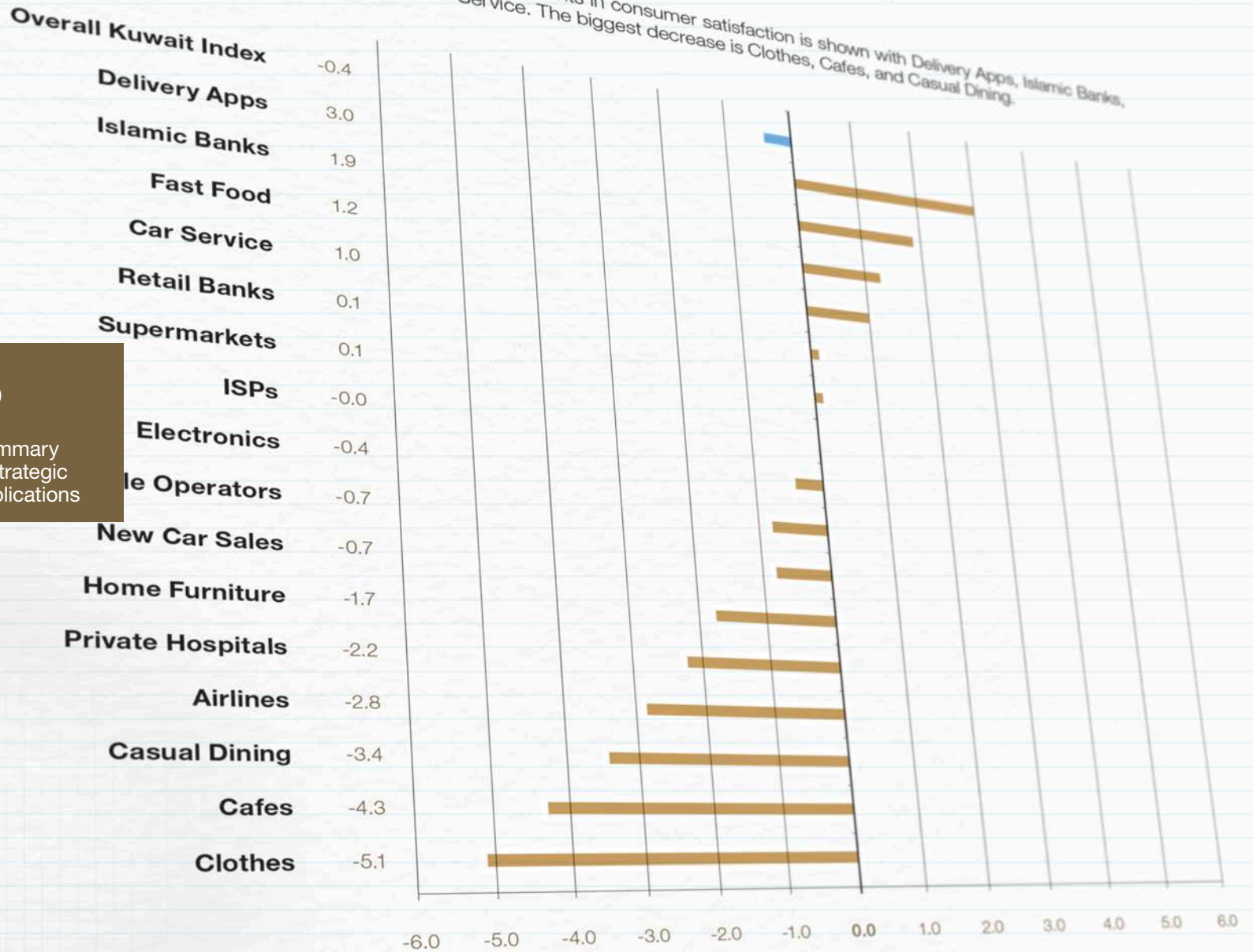


Consumers in Kuwait scored an ordinary score of 72.9 on how brands deal with complaints. Casual Dining, Clothes, and Retail Banks scored highest. Mobile Operators, ISPs, and Airlines scored lowest.



Category Growth 2021 vs. 2022

Notable improvements in consumer satisfaction is shown with Delivery Apps, Islamic Banks, and Car Service. The biggest decrease is Clothes, Cafes, and Casual Dining.



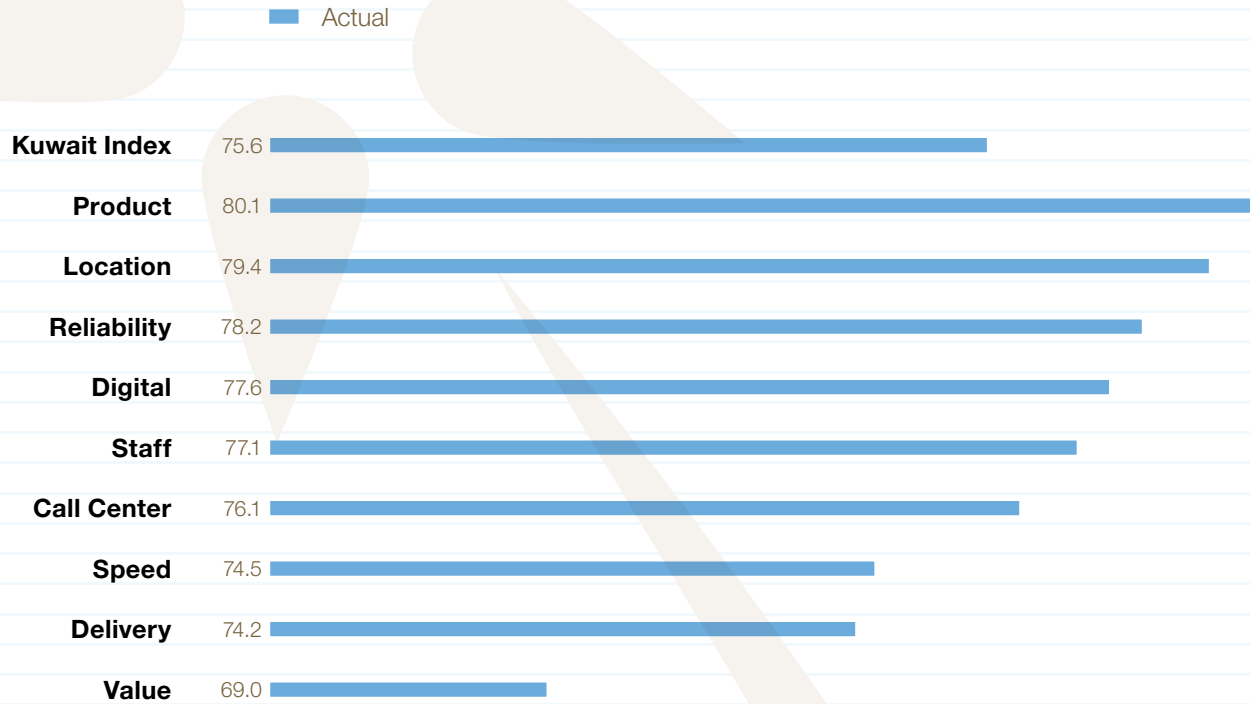
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Summary
& strategic
implications



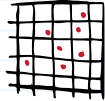
Kuwait Index by service dimension

Kuwait Index 2022 service dimension



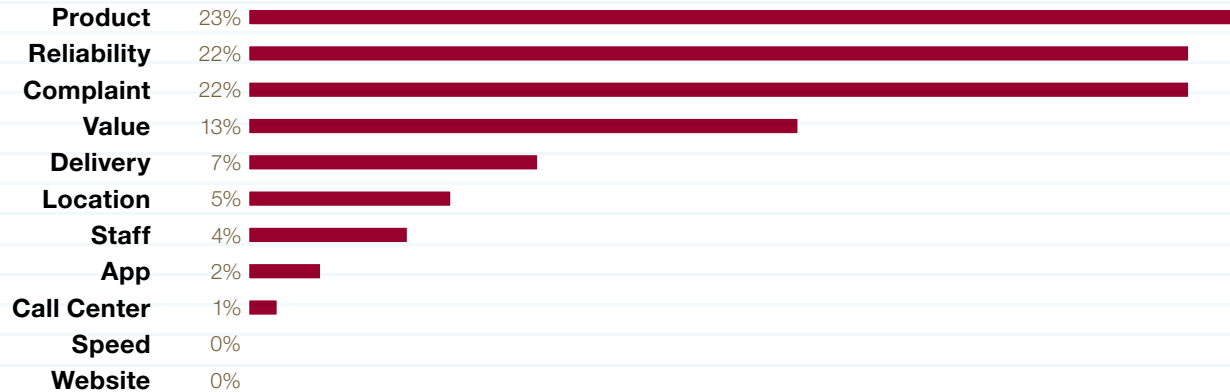
When we look at dimension scores, Product, Location, and Reliability scored highest. Value, Delivery, and Speed scored lowest.

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%, 25,145 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, there are 3 dimensions that are critical in influencing overall satisfaction: Product quality (23%), Reliability (22%), and Complaint Resolution (22%). If companies prioritize their effort on these dimensions it would help them improve satisfaction.

Channel impact by dimension	All channels	In store / branch	On the phone	App
Product / service quality	23%	20%		
Reliability / consistency	22%	40%		32%
Complaint resolution	22%	21%	40%	21%
Speed			15%	
Staff attitude			15%	

Instore / branch interactions

If the last interaction was in a store or a branch: Reliability / consistency has a 40% impact and Complaint resolution 21% impact followed by Quality of product or service 20%. For brands to be reliable, their staff training, standards, processes, and systems all need to be strong.

Phone transactions

Complaint resolution has the highest impact on satisfaction over the phone, 40%, followed by Staff attitude 28% and Speed 15%.

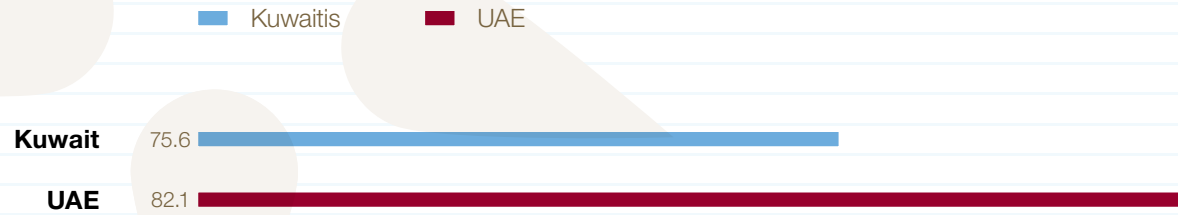
App transactions

If the last interaction was via app, Reliability / consistency has the most impact at 32% followed by Complaint resolution at 21%.



Comparing Kuwait & UAE

Kuwait & UAE scores 2022

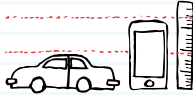


Kuwait has a lower score than the UAE in actual satisfaction and a significant (-6.5) difference. Comparing categories, New Car Sales scores high in both countries. They also share some low scoring categories such as Mobile Operators and Hospitals.

Investigating dimensions between UAE & Kuwait shows similarities as well as differences. The highest scoring dimension for UAE is App and Location, whereas in Kuwait Product scored highest and Delivery is a lower scoring dimension. In UAE, Value is the weakest area of service for satisfying consumers.

Comparing demographics, there are similar trends for most and least satisfied consumers. Females and those with a lower education are the most satisfied for both countries. The demographic differences in satisfaction between the countries comes with age, where we see those aged 50+ in UAE score higher than those in Kuwait. Also, Emiratis are the most satisfied nationality while Kuwaitis are the least satisfied.

Looking at NPS scores, Kuwait posted a 32% score while UAE has a much higher one at 51%. 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	Kuwait Service Hero CSI	UAE Service Hero CSI	US ACSI Index	Singapore CSI Index
Airlines	74.2	86.1	75.0	N/A
Cafes	77.6	85.2	76.0	70.6
Car Service	74.6	83.6	77.0	N/A
Casual Dining	76.4	82.0	80.0	71.6
Clothes	74.2	86.9	77.0*	72.1
Electronics	74.8	85.4	75.0*	70.9
Fast Food	75.6	84.7	76.0	71.9
Fine Dining	N/A	N/A	N/A	71.6
Health Clubs	N/A	N/A	N/A	N/A
Home Furniture	73.0	84.1	75.0*	70.9
Islamic Banks	78.5	75.1	78.0	74.9*
ISPs	66.5	N/A	64.0	68.3
Local Brands	N/A	N/A	N/A	N/A
Mobile Operators	67.9	69.9	73.0	70.0
New Car Sales	80.2	90.5	77.0	N/A
Private Hospitals	70.6	73.2	71.0	N/A
Retail Banks	77.4	77.8	78.0	74.9*
Supermarkets	77.1	83.1	76.0*	71.4
Delivery	76.9	83.1	77.0*	70.8
Entertainment	N/A	N/A	N/A	74.1
Overall Score	75.6	82.1	73.3*	73.8*

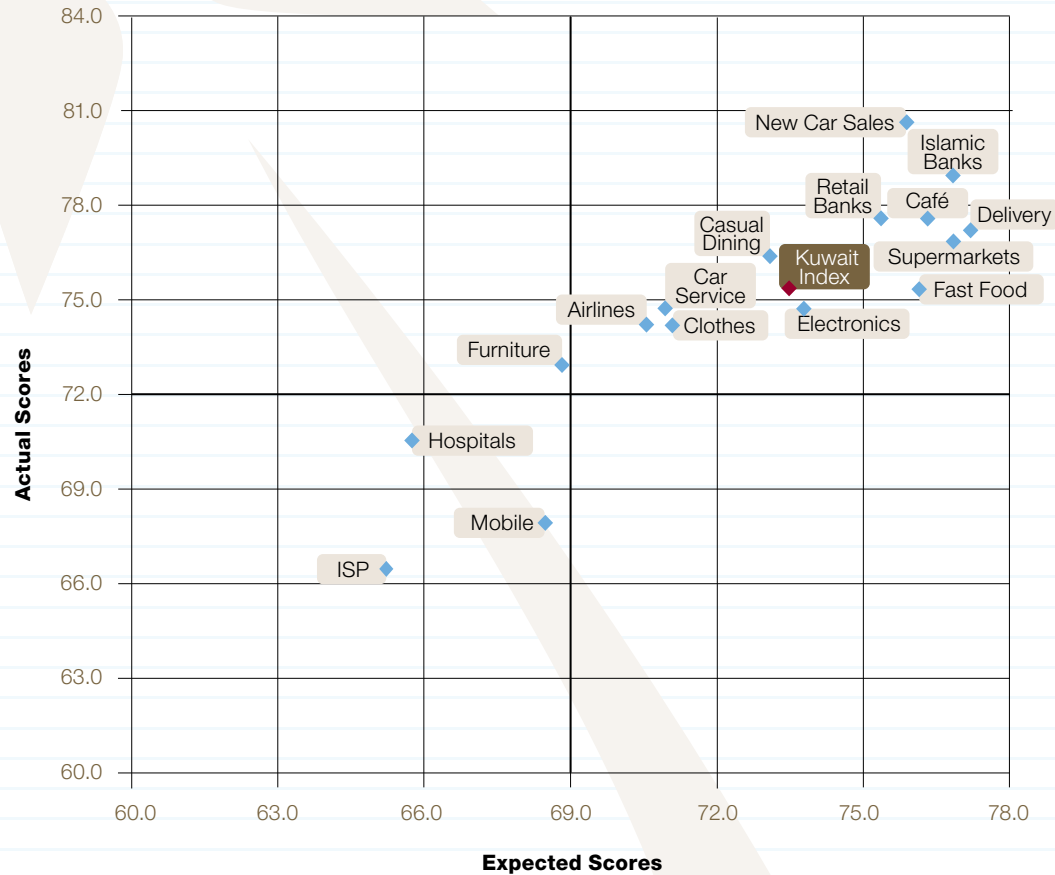
* 2021

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 categories

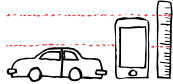
Mapping categories on expectation and actual scores to understand their market position



Industry categories in the top right quadrant such as New Car Sales, Islamic Banks, and Cafés 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, Mobile Operators, and Hospitals are in a weak position as they are scoring low on expected and actual scores. Their challenge is improving actual service standards and the market perception of these standards.



Category comparison 2017 vs 2022

Actual Satisfaction

Satisfaction in Kuwait decreased from 2021 and scores lower than 2017. The top scoring categories throughout the years have traditionally been Cafes, Casual Dining, and New Car Sales. Notable improvements are shown only with ISPs from 2017. Home furniture, Cafes, and Clothes decreased the most since 2017.

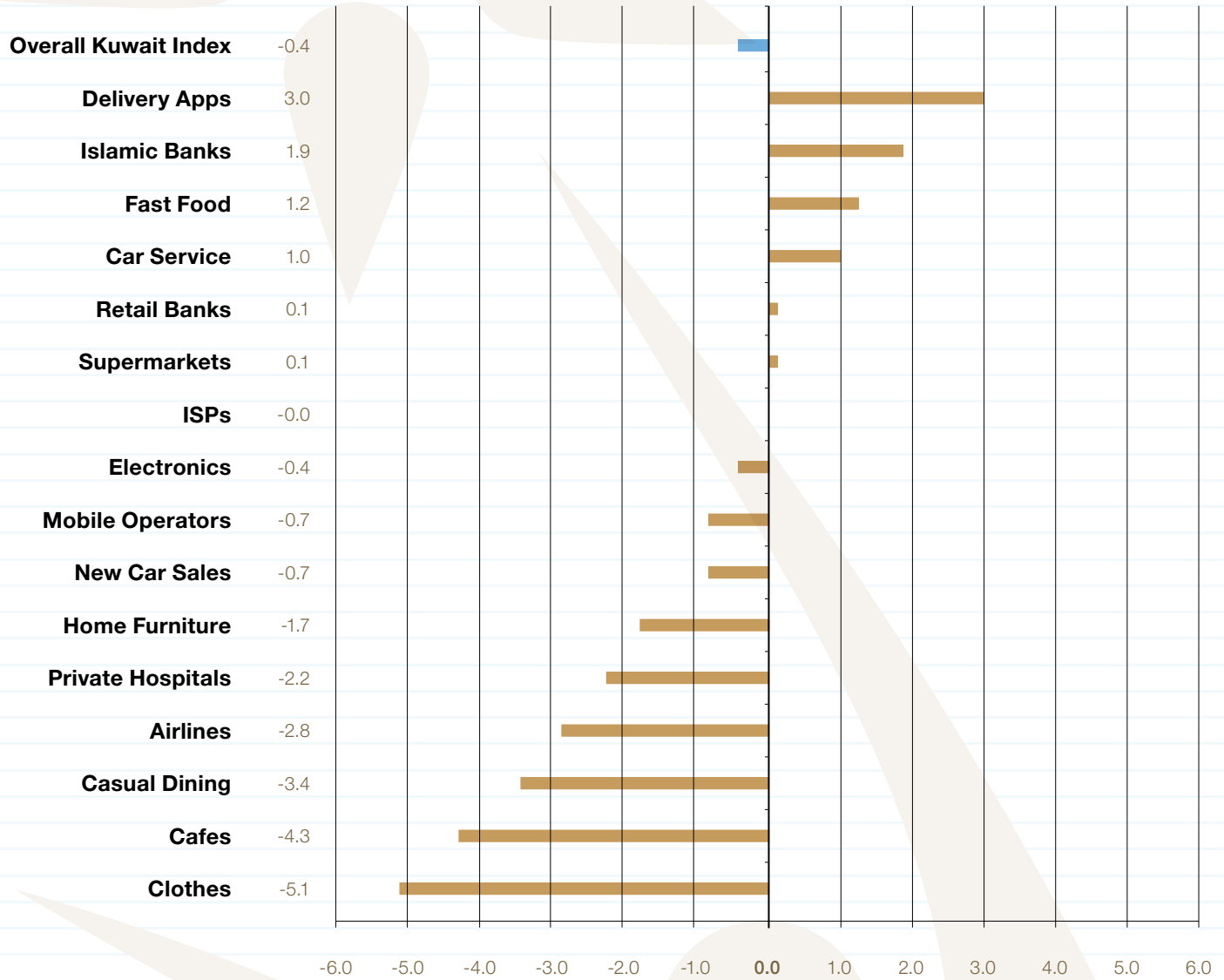
	'17	'18	'19	'20	'21	2022
Kuwait Index	76.5	75.4	75.1	70.6	76.0	75.6
Airlines	78.9	73.3	69.0	70.7	77.0	74.2
Cafes	83.0	80.5	83.1	79.1	81.9	77.6
Car Service	75.8	73.7	74.3	64.5	73.6	74.6
Casual Dining	78.8	81.0	81.1	77.6	79.8	76.4
Clothes	79.5	78.4	81.0	74.5	79.3	74.2
Delivery Apps	N/A	N/A	N/A	68.5	73.9	76.9
Electronics	76.8	77.5	74.2	69.3	75.2	74.8
Fast Food	75.2	75.4	78.1	76.3	74.4	75.6
Fine Dining	78.5	78.7	76.6	72.8	72.2	73.3
Health Clubs	74.5	74.3	81.5	73.4	78.6	81.9
Home Furniture	78.8	79.4	68.5	68.2	74.7	73.0
Islamic Banks	82.4	73.3	74.4	72.2	76.6	78.5
ISPs	62.2	63.3	61.9	56.2	66.5	66.5
Local Brands	N/A	N/A	79.4	80.8	83.3	79.3
Mobile Operators	67.6	69.0	67.9	61.2	68.6	67.9
New Car Sales	79.4	78.1	81.2	73.0	80.9	80.2
Private Hospitals	73.4	73.9	72.4	64.9	72.8	70.6
Retail Banks	75.9	73.4	74.9	70.6	77.3	77.4
Supermarkets	79.4	78.6	73.1	67.8	77.0	77.1
Highest						
Lowest						

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



Category Growth 2021 vs. 2022

Notable improvements in consumer satisfaction is shown with Delivery Apps, Islamic Banks, and Car Service. The biggest decrease is Clothes, Cafes, and Casual Dining.





4

Kuwait
Awards 2022

Third
Country W
KU

Sec
Coun

Second
Country W

Firs
Country

Top three country winners

From their website



FIRST PLACE

While Boubyan Bank has won first place in the Islamic Banking category for thirteen consecutive years since 2010, it is also a repeat country-level winner. Starting in 2014, Boubyan Bank has placed among the top three coveted country awards for eight consecutive years a testament to its rigorous focus on service excellence. In 2022 it won the most prestigious award in the Service Hero Customer Satisfaction Index for Kuwait, the Gold prize.



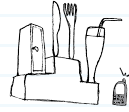
SECOND PLACE

This is the first time that the iconic 50-year old brand, KDD has placed in the Service Hero Customer Satisfaction Index since it was launched in 2010. KDD E-Shop placed first place in the Delivery App category for the first time and was also awarded the coveted Silver prize for the high customer satisfaction score it obtained which exceeded the scores of hundreds of other brands in the index. This reselects its focus on quality, innovation and technology.



THIRD PLACE

Royale Hayat Hospital has won first place in Service Hero Customer Satisfaction Index Private Hospital category for thirteen consecutive years since 2010. However, this is its first country-level placement as it obtained the Bronze prize, which is the third highest country-level satisfaction across hundreds of brands. This reflects the emphasis on excellence that the hospital has, and its consistency by ensuring the culture understands the goal..



Comparing the winners of 2017 to 2022

The Service hero CSI awarded 15 category winners in 2010 expanding to 20 since 2011, of which 3 companies were 12 time consecutive winners in the 2022 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 2017 to 2022

Service Hero Category	2022 Winner	'21	'20	'19	'18	'17
Car Sales	Honda	No	No	No	No	No
Car Sales	KIA	No	No	No	No	No
Car Service	Honda	No	No	No	No	No
Airlines	Emirates	No	No	No	No	No
Clothes	Al Nasser Sports	No	No	No	No	No
ISPs	Zain	Yes	No	Yes	Yes	Yes
Mobile Operators	Zain	Yes	Yes	Yes	Yes	Yes
Islamic Banks	Boubyan Bank	Yes	Yes	Yes	Yes	Yes
Retail Banks	NBK	Yes	Yes	Yes	Yes	Yes
Private Hospitals	Royale Hayat	Yes	Yes	Yes	Yes	Yes
Cafes	Caribou Coffee	Yes	Yes	Yes	Yes	Yes
Fast Food	Pick Yo!	No	No	No	No	No
Casual Dining	Mais Alghanim	No	No	Yes	Yes	Yes
Electronics	X-Cite	No	No	No	No	No
Home Furniture	Abyat	No	No	No	No	No
Supermarkets	Lulu Hypermarket	No	No	No	No	No
Delivery Apps*	KDD E-Shop	No	No	N/A	N/A	N/A

* Category added in SH CSI 2021

4 of 4 Rate brand

How would you rate

How well did the brand meet your **expectations**

Your overall **satisfaction** with this company

Likelihood of **recommending** this brand

How well the brand **fixed** any issues

Staff attitude, knowledge & competence

Reliability and consistency

Quality of product or service

Service **speed**

Value for money



1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

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

What suggestions do you have?

Submit rating

5

Methodology



Overview

High-level overview of the Service Hero index approach.

Methodology

Service Hero is an online survey where respondents rated directly on www.servicehero.com regarding the quality of service they receive in private sector companies in Kuwait. The survey was live January 1st - December 31st 2022.

Sample

The index aimed to collect a total sample of 10,000 valid ratings for Kuwait distributed over 19 category industries included in the assessment. Each category had a quota of 350 ratings. 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. Fourteen 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.

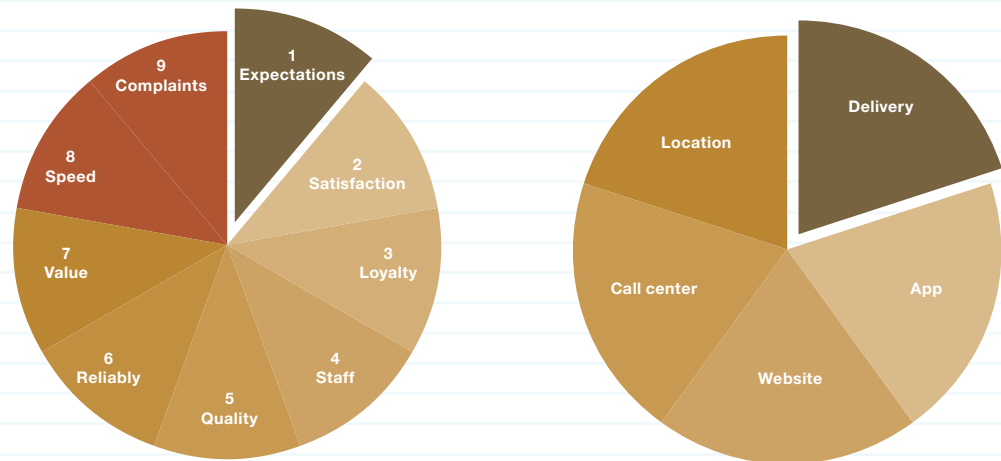
Security

A number of security measures were deployed of either technical nature to verify the authenticity of the reviewer, 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 14 dimensions





Security measures and rules for valid ratings

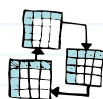
To ensure that each visitor is a legitimate customer, a number of security measures have been put in place.

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



Rules applied to ensure data integrity

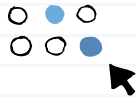
In the planning stages of the survey, a number of rules had been set to ensure the highest review accuracy. These were implemented resulting in the removal 2,111 ratings. Other investigations were also conducted that did not result in the removal of any ratings as seen in the table. The final count used in the analysis is **25,145** ratings.

Our rules that have been implemented (Automated & Manual)

	Ratings removed
1 Respondent did not confirm his/her email	yes
2 Respondent less than 16 years	yes
3 Respondent unable to rate more than once for the same brand	yes
4 Respondent with the same mobile number but different email and rated twice for the same brand	yes
Total ratings removed	746

Data Cleansing (Automated & Manual)

	Ratings removed
1 Remove reviews that are NA across all dimensions in the after evaluation	yes
2 Remove reviews that are only made for before assessment and NA ratings for after evaluation	yes
3 Respondent rated brands that should not be in the assessment	yes
4 Ratings exhibited suspicious behavior patterns which raised alarms regarding the authenticity of the assessment.	yes
Total ratings removed	(1,365)
Total ratings obtained	27,256
Total ratings assessed	25,145



The questionnaire

4 Rate brand
of 4

How would you rate ☹️ ☺️

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	8	9	N/A
Staff attitude, knowledge & competence	1	2	3	4	5	6	7	8	9	N/A
Reliability and consistency	1	2	3	4	5	6	7	8	9	N/A
Quality of product or service	1	2	3	4	5	6	7	8	9	N/A
Service speed	1	2	3	4	5	6	7	8	9	N/A
Value for money	1	2	3	4	5	6	7	8	9	N/A

What suggestions do you have?

How would you rate ☹️ ☺️

Delivery services	1	2	3	4	5	6	7	8	9	10	N/A
App	1	2	3	4	5	6	7	8	9	10	N/A
Website	1	2	3	4	5	6	7	8	9	10	N/A
Any phone based interaction	1	2	3	4	5	6	7	8	9	10	N/A
Location convenience & attractiveness	1	2	3	4	5	6	7	8	9	10	N/A

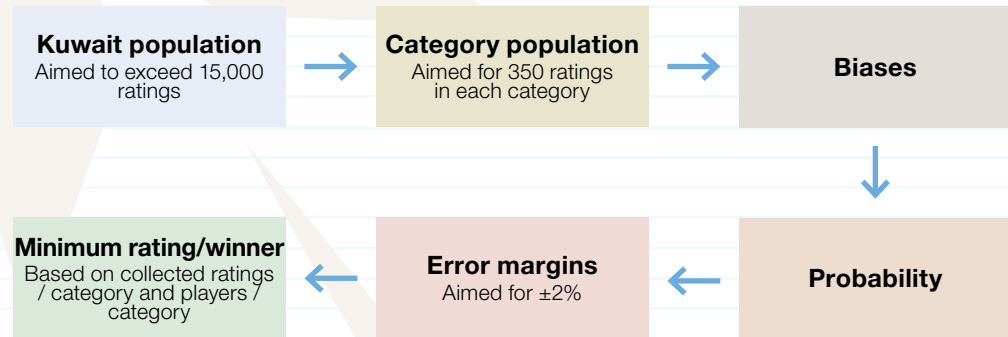
Note Some questions were exempt from certain categories.

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 rating 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.

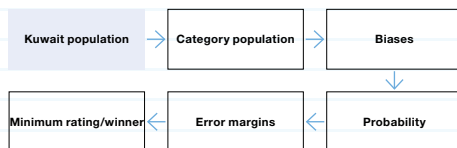
Kuwait population.

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

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

- Anyone under 16 years
- Laborers

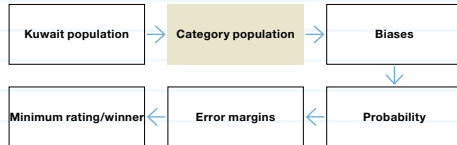
Note: All population figures are from the Public Authority for Civil Information and the Ministry of Planning.





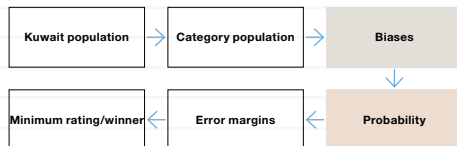
Sampling approach (continued)

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 rate
 - 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 rate 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 ratings from the total category sample

2. Rating bias:

- Refers to the likelihood of obtaining positive reviews 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”, rating 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 **rating 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



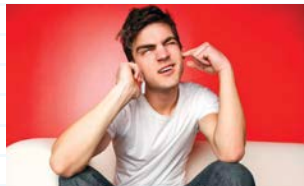
Airlines



Automotive: Sales + Service



Banks: Retail + Islamic



Communications: Mobile + ISPs



Leisure: Health club + Entertainment



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%

Sector	Biased Population	Sample @ 5%	Total Ratings
Airlines	88,186	293	2,427
New Car Sales	88,186	293	1,280
Car Service	88,186	293	1,522
Clothing	88,186	293	1,620
Mobile Operator	88,186	293	1,864
ISPs	88,186	293	1,884
Café	88,186	293	1,080
Fast Food	88,186	293	979
Casual Dining	88,186	293	1,114
Fine Dining	48,992	242	136
Electronics	88,186	293	1,180
Retail banks	68,505	273	2,615
Islamic banks	30,833	196	1,355
Furniture	58,791	259	1,126
Private Hospital	37,421	216	1,081
Supermarkets	88,186	293	1,980
Health Clubs*	37,421	216	87
Local Brands*	37,421	216	157
Delivery Apps	88,186	293	1,523
Entertainment*	48,992	242	135

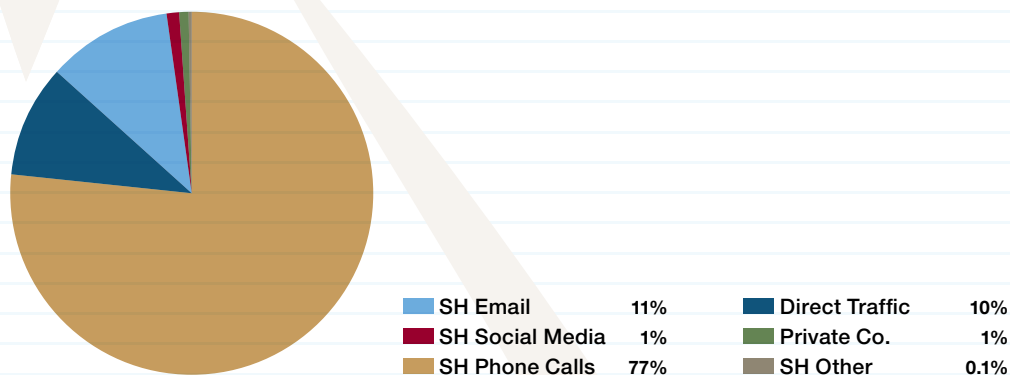
This table shows the 20 categories included in the 2022 index. It shows:

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

*Did not meet our minimum categorical quota requirements.

Source of ratings and platforms used to review from

Since the Service Hero CSI is mostly online, 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 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 rate 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

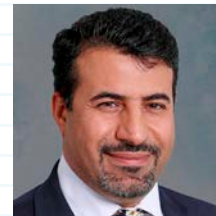
Academic Advisors



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

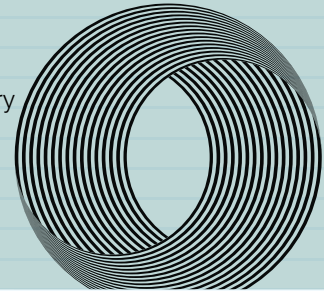
CREATE

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



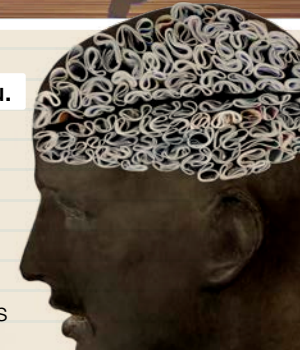
TRANSFORM

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



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