

Service Dimensions

Airlines

Automotive: Car Service

Automotive: New Car Sales

Business: Accessories, Clothes

Communication: Mobile Operators

Communication: ISPs

Finance: Retail Bank

Finance: Islamic Banks

Healthcare: Hospitals

Healthcare: Local Pharmacies

Hotels: Hotels

Restaurants: Casual Dining

Restaurants: Fast Food

Restaurants: Fine Dining

Specialty Stores: Electronics

Service categories

1 Staff Behavior index

2 Location index

3 Product or service quality index

4 Value to price index

5 Speed index

6 Reliability index

7 Call center index

8 Digital index

9 Loyalty index

10 Complaints Resolution



KUWAIT RESULTS

*The voice of the consumer*

2023

Customer Satisfaction  
Index Year 14

Credibility.  
Integrity.  
Relevance.



Powered by



ACK



جامعة أبوظبي  
ABU DHABI UNIVERSITY



Member of

ESOMAR<sup>24</sup>  
Corporate

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

# Our Services

To ensure organizations use a complete service excellence framework, we usually work with them to guide them through a four-phase program:



## 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

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# Word from the president



In 2023, we saw our highest satisfaction scores since we started measuring customer satisfaction in Kuwait. This could be due to the focus by companies on customer satisfaction, as they see its strategic importance. This has resulted in satisfaction scores increasing. On a national level, satisfaction is 78.9 and off of consumer expectation by 0.1 points.

Based on a five-year review of a hundred thousand records, we noted that 54% of brands scored an ordinary rating in the 70-points range, 23% were 80-85 considered a good score, and only 5% of brands with very good scores over 85. At the bottom end, we found 19% of brands scored in the 50's and 60's, which is considered weak and suggests an urgency to improve.

For the first time, multiple dimensions had scores in the 80's out of 100 points, which we classified as "Good" scores in 2023: Location (82.7), Delivery (82.4), and Product (82.0). For the 13<sup>th</sup> year in a row, the lowest scoring dimension is Value for Money at 72.4.

We have seen an increased reliance on apps for service growing 26% since 2021. In-store still accounts for most transactions at 54%, despite decreasing 2% from last year.

The Customer Satisfaction Index data represents 20 industries and over 500 brands. In 2023, multiple categories scored over 80. These categories are Cafes (82.4), Islamic Banks (82.1), Retail Banks (81.9), and New Car Sales (81.6). The lowest categories are ISPs (71.0) and Private Hospitals (73.0).

Most consumer comments were negative, 44%, while 26% were positive and 16% were neutral. The most negative comments were for ISPs, Mobile Operators, and Hospitals.

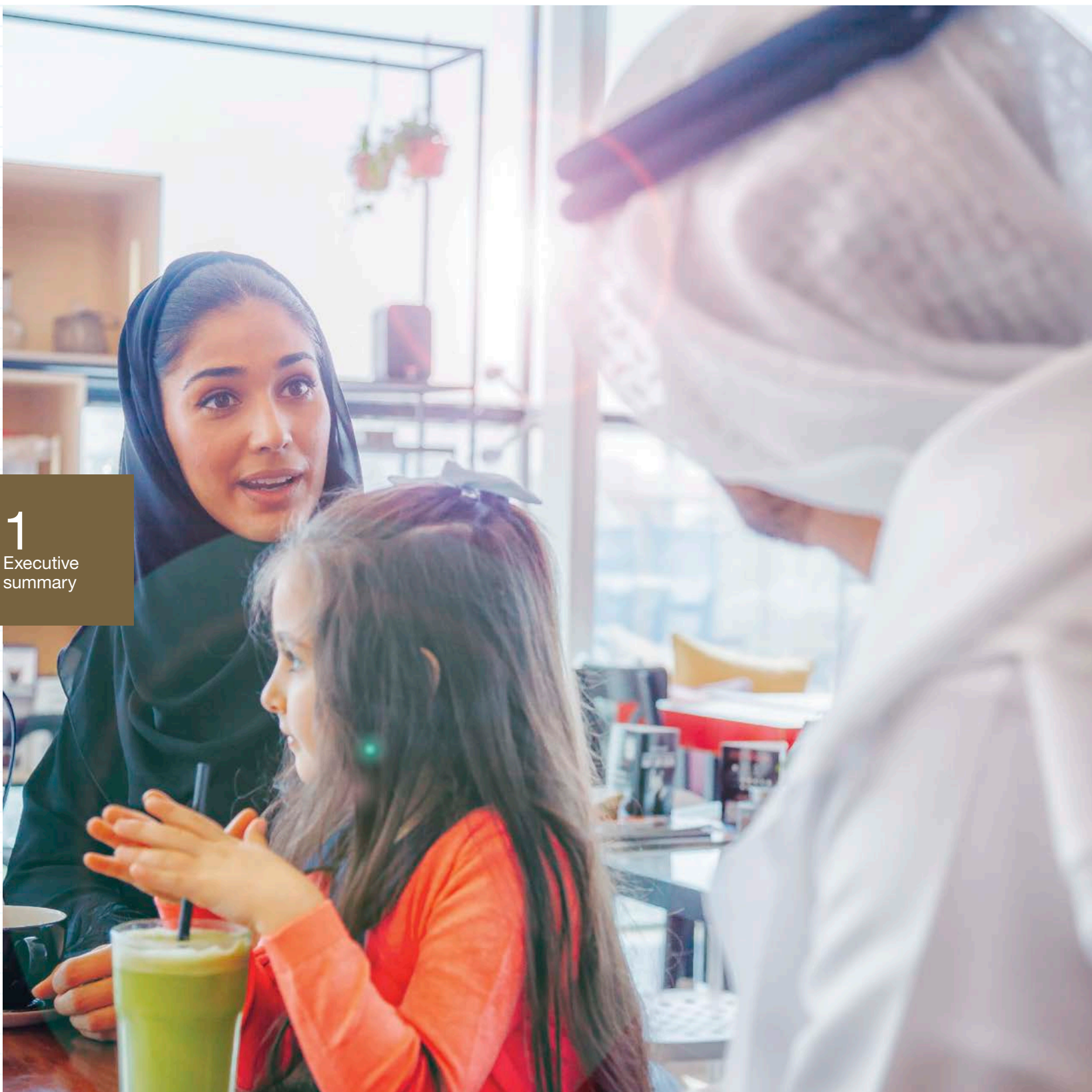
The factors with the biggest impact on satisfaction are Complaint Resolution (26%), Quality of the Product or Service (25%), and Reliability/consistency (18%).

There is a strong relationship between consistency and brand customer satisfaction. Those 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.

Aristotle said "We are what we repeatedly do. Excellence, isn't just an act, but a habit." 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 with the Service Hero CSI live Engagement Pro Dashboard and the Culture of Excellence Index.

**Faten Abu Ghazaleh**

President



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Executive  
summary



# Executive summary

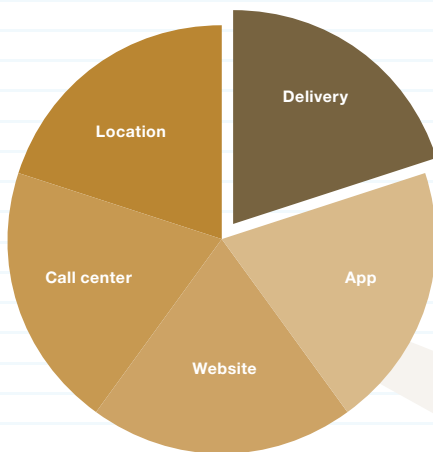
1 of 2

## Core questions



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

## Bonus questions



## Methodology

Service Hero is a 100% consumer rating platform. From January 1<sup>st</sup> - December 31<sup>st</sup> 2023 consumers leave their assessment on the website or via phone calls. 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 14 service dimensions. All questions asked are on an Actual satisfaction basis. Respondents also gave free comments.

## Security

A number of technical security measures are deployed to verify the authenticity of the reviewer to remove suspicious data and ensure data integrity.

## Sample

A total sample of 28,752 assessments were reviewed to arrive at the final 24,961 sample of valid ratings for Kuwait with a minimum of 500 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 79.0 on Expected (before dealing with a brand) and 78.9 for Actual Satisfaction (after dealing with it). Since there is a minimal gap of 0.1, it means expectations are largely met. The highest service dimensions are Location (82.7), Delivery (82.4), and Product Quality (82.0). The lowest dimensions are Value (72.4), and Speed (78.6).

## Demographics

Females, Non Arabs, consumers aged 60+, and those with a Diploma education have the highest satisfaction scores while Kuwaitis, Males, customers with a higher education, and those aged 50-59 have the lowest satisfaction scores.

## Loyalty and NPS

Kuwait scored a Good score of 80.2 on the likelihood to recommend a brand (Loyalty). Females, Non Arabs, customers aged 60+, and those with a Diploma education are the most loyal. Looking at the Net Promoter Score (ratio of customers promoting the brand versus being detractors), we see that Kuwait scores 40% with Non Arabs, Females, those with a Diploma education, and aged 60+ as being the most loyal.



# Executive summary

2 of 2

## **Categories**

Of the 20 categories assessed, 7 of them matched, or exceeded, the Kuwait Index score. These were Cafes, Islamic & Retail banks, and New Car Sales. The lowest scoring categories are Private Hospitals, ISPs, and Mobile Operators. Four categories did not meet our quota requirements (Fine dining, Entertainment, Local Brands, Health Clubs), and therefore are not reported on.

## **Interaction and visit frequency**

Based on where consumers interacted with the brand (Over the phone, Online, App, and In-store), consumers who interacted on Apps had the highest satisfaction (82.7), while Over the phone interaction scored lowest (75.7). Most consumers interacted with a brand In store (54%), with Mobile Apps getting 34% interaction. Only 3% of consumers interact with a brand through their Call Center.

Regarding the Frequency of Interaction with the brand, we find that Weekly interactions scored highest (80.3), and Annual interaction scored lowest (72.1). This suggests that consumers visit the brands they are satisfied with more than those that do not, which they visit less frequently. 38% of consumers visit brands on a monthly basis, followed by weekly. Consumers who visit brands annually account for 9% of the sample.

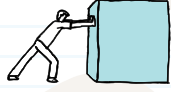
## **Changes since last year**

Kuwait increased in satisfaction by 3.3 points, or 4% since last year.

All dimensions increased in satisfaction since last year, with the most significant being Delivery, Call Center, and Speed.

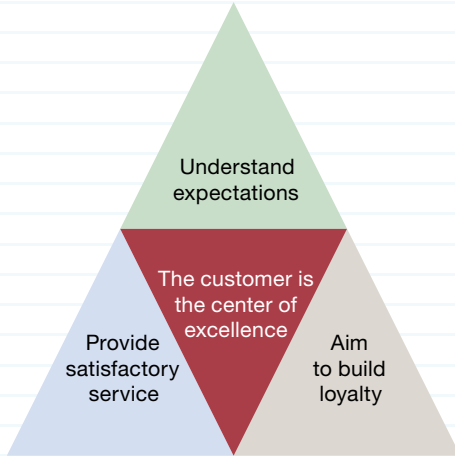
In the industry category, Mobile Operators, Clothes, and Electronics increased the most. No category declined in satisfaction.





# Strategic implications for Kuwait

Which factors affect service excellence in Kuwait across industries?



**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

Customer expectations for service standards are critical in earning satisfaction. If expectations are high and are not met, this will lead to dissatisfaction.

- **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. Conduct customer journey map exercises as well as other tools to hone in on what their needs are and how to satisfy them.

## Satisfaction

Satisfaction is achieved when customer needs are fulfilled in a way that makes the customer feel valued.

- **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, Complaints has 26% impact on satisfaction and Quality of Product has 25% on a national level. These drivers differ by brand and by category, so understand which ones are relevant to your customers.

## Loyalty

Customer loyalty is the aim of any service excellence program as it assures an emotional connection with a customer that is usually hard to break.

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



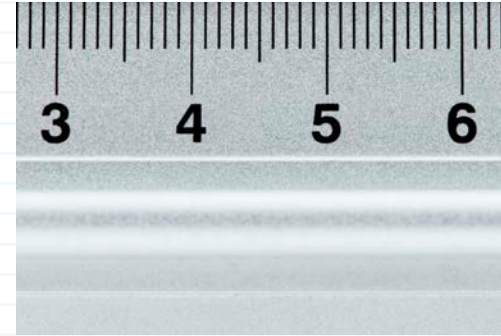
# Service Hero's benefits

Service Hero taps into an unexploited market niche



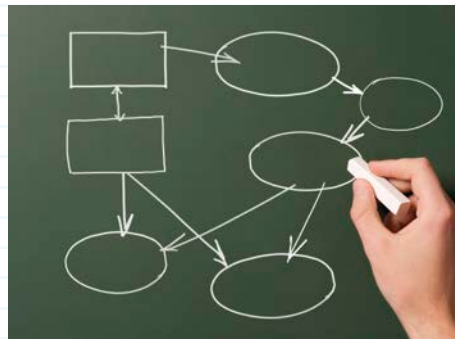
## People powered

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



## Empirical

Robust sample sizes across industry categories with built in checks to ensure data validity. Study across 14 dimensions for assessment to compare to the service benchmark.



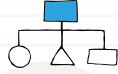
## Actionable

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 across categories and time helps drive brand performance which fuels the economy.



# Process overview of the key survey steps

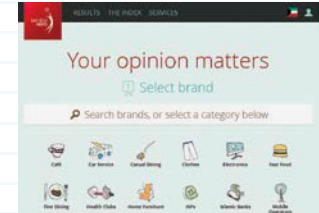
**Shown here are the key 12 high-level steps followed prior to publically announcing the results.**



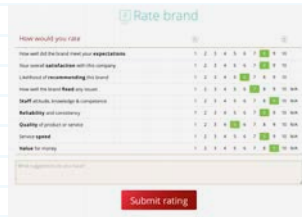
1. Digital banner



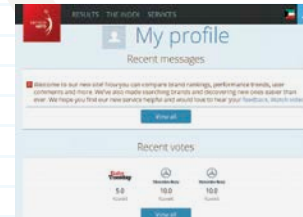
2. Directs to servicehero.com



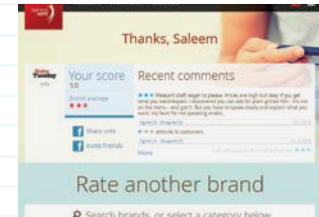
3. Respondent chooses category & brand



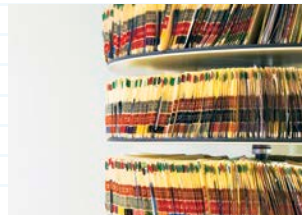
4. Respondent rates their first company



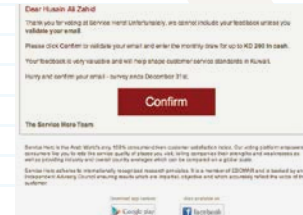
5. Respondent submits rating



6. Respondent rates other companies



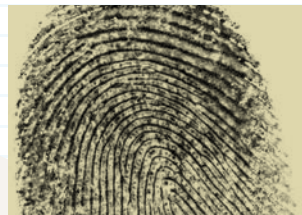
7. Responses stored in temporary database



8. Email sent to respondent to confirm identity



9. Results in permanent database once confirmed



10. Data cleansing & verification procedures applied



11. High-level results shared with Advisory Council

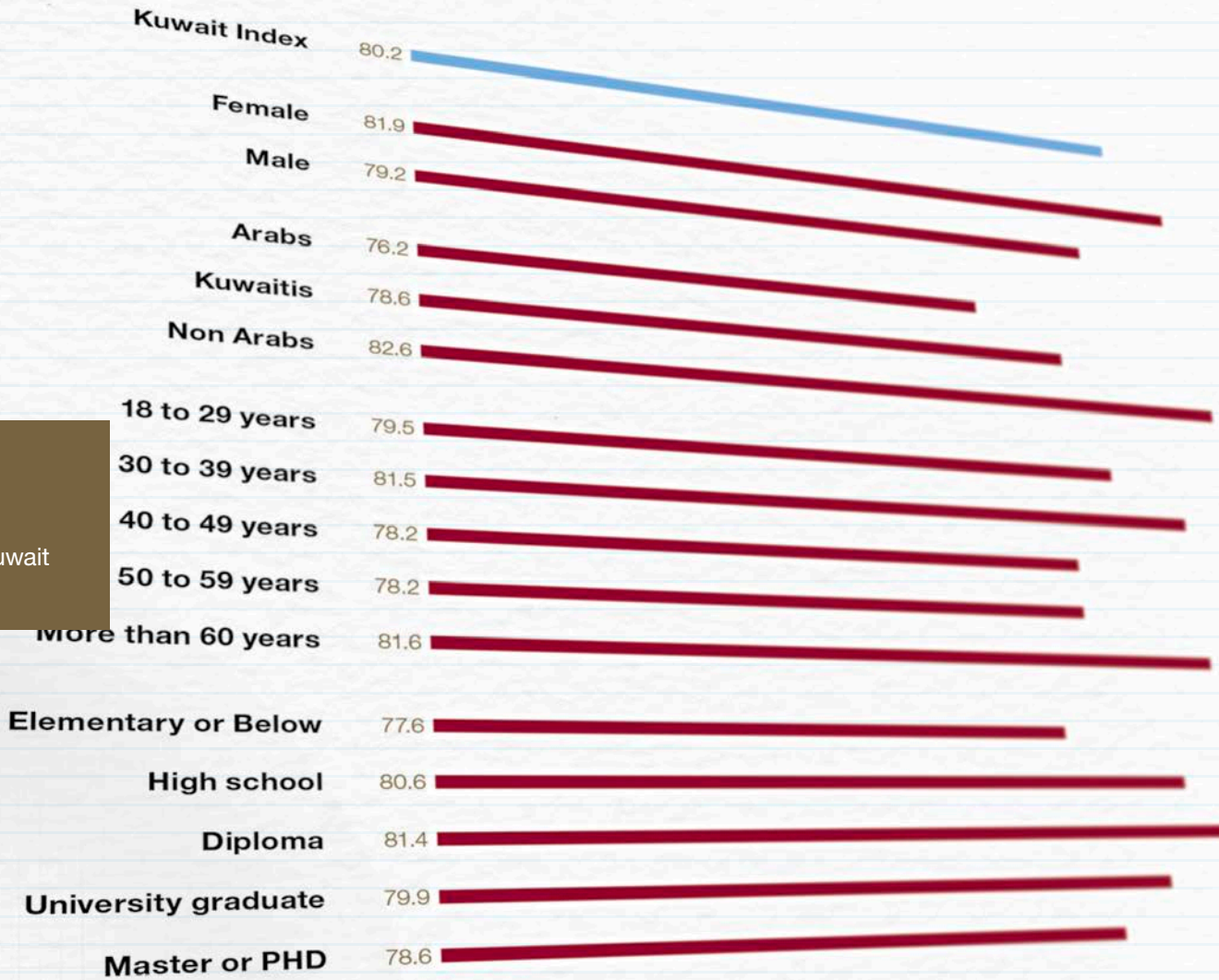


12. Service Hero winners announced publicly



# Image and loyalty

Kuwait Index demographics recommend scores 2023



2

The Kuwait Index

The age groups that are more likely to recommend a brand are the 60+ and 30-39 age groups. Typically younger consumers tend to recommend a brand to their peers while the same applies to older groups. The least likely age group to recommend a brand is those aged 40-59 who may have become less tolerant to poor service over the years.

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 a lower recommendation



## Sample composition

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

	<b>Ratings 2023</b>	<b>Rating 2023 Distribution</b>	<b>Kuwait eligible population distribution</b>
<b>Gender</b>			
Female	6,867	27%	33%
Male	17,789	71%	67%
<b>Nationality</b>			
Arabs	9,129	36%	See note <sup>1</sup>
Kuwaiti	7,136	28%	32%
Non Arabs	5,705	22%	See note <sup>1</sup>
<b>Age Groups</b>			
16 to 17 Years	43	0%	10%
18 to 29 Years	2,953	11%	29%
30 to 39 Years	8,074	32%	29%
40 to 49 Years	6,123	24%	20%
50 to 59 Years	2,651	10%	10%
More Than 60 Years	557	2%	2%
<b>Education</b>			
Elementary or below	120	0%	See note <sup>2</sup>
High school	2,543	10%	See note <sup>2</sup>
Diploma	3,936	15%	See note <sup>2</sup>
University graduate	13,293	53%	See note <sup>2</sup>
Master or PHD	2,970	11%	See note <sup>2</sup>
<b>Total</b>	<b>24,961</b>	<b>100%</b>	<b>100%</b>

From the 4.25 million overall population above 16 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.

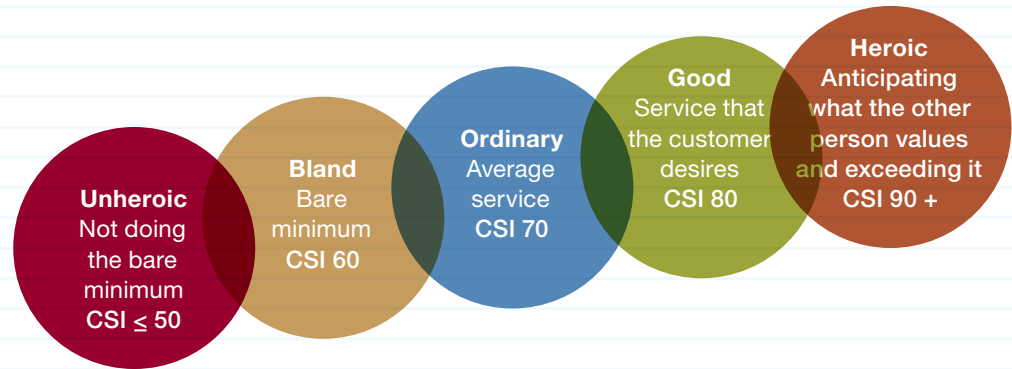
**Note 1:** Kuwait population data is only split by Kuwaiti or non-Kuwaiti.

**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.



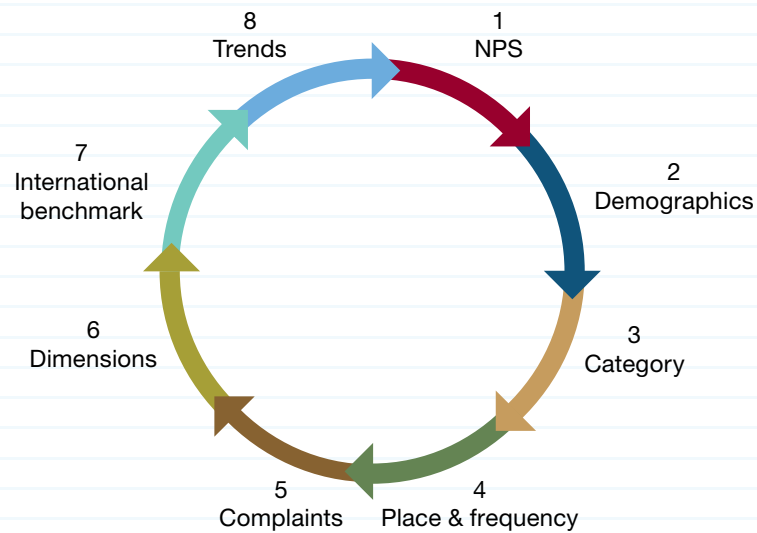
## Interpreting the score



Companies fall into one of the **five groups** 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.



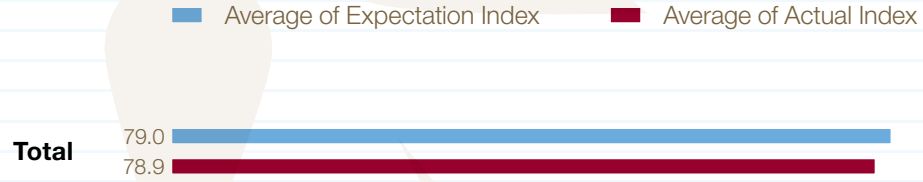
## How results will be displayed





## Kuwait Index: Before and after

Service Hero Index - Kuwait 2023



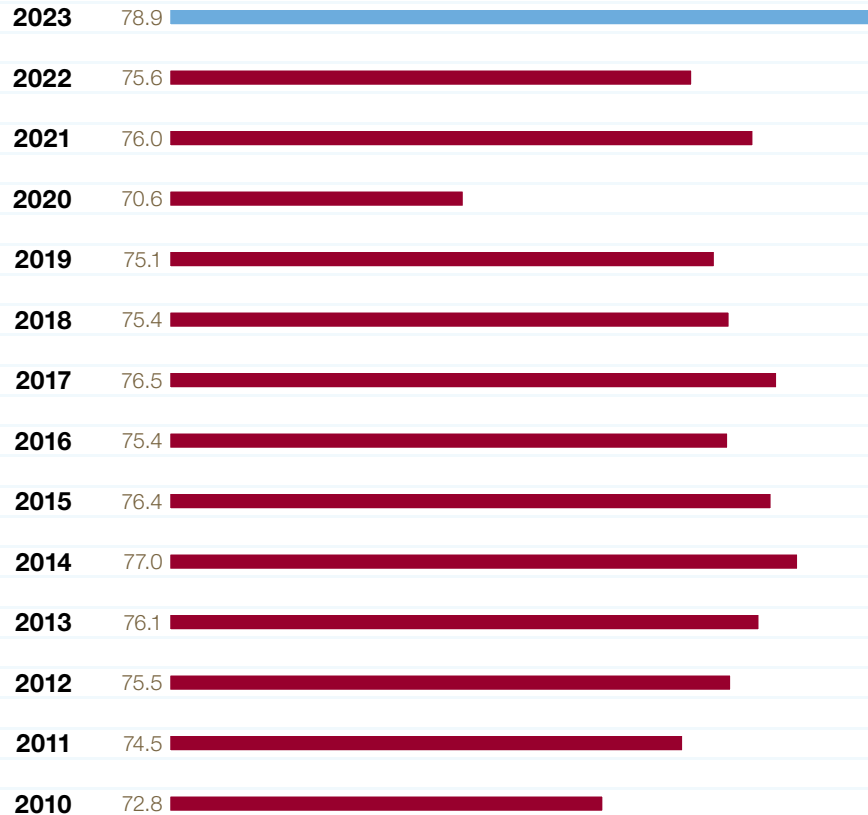
### **A gap of -0.1 between expected and actual**

Usually, consumer expectations will be higher than actual service assessments. In 2023, consumers had higher expectations and lower satisfaction, meaning they are slightly below expectations.

Kuwait scored 79.0 on average for **Expected** standards and it scored 78.9 on **Actual** service standards - placing it in the **Ordinary** service level.



## Satisfaction across the years 2010 vs. 2023



Since beginning measuring customer satisfaction in Kuwait in 2010, we have seen satisfaction improve annually before dipping in 2020 due to the pandemic. In the following years, Kuwait bounced back to normal levels before seeing a significant increase in country satisfaction in 2023. This means companies have been focusing on ensuring high quality service in Kuwait. We've seen an average increase of 1% annually across all categories and brands since 2010.





## Index by demographic factors

	Expected	Actual	Gap
Female	80.5	80.5	0.0
Male	78.1	78.0	-0.1
Arabs	76.6	76.2	-0.4
Kuwaiti	78.0	78.0	0.0
Non Arabs	80.5	80.5	0.0
18 to 29 years	78.5	78.4	-0.1
30 to 39 years	80.0	79.9	-0.1
40 to 49 years	78.1	77.9	-0.2
50 to 59 years	77.1	76.9	-0.3
More than 60 years	81.1	80.4	-0.7
Elementary or below	76.9	77.7	0.8
High school	79.0	79.2	0.2
Diploma	80.0	80.5	0.5
University graduate	78.9	78.5	-0.4
Master or PHD	78.3	77.9	-0.4
<b>Total</b>	<b>79.0</b>	<b>78.9</b>	<b>-0.1</b>
Highest			
Lowest			

Females are more satisfied than Males in 2023 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 60+ 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.



## Demographic comparisons 2019 vs. 2023

Actual Satisfaction

	'19	'20	'21	'22	2023
Female	76.9	72.7	78.2	77.3	80.5
Male	74.2	69.4	74.9	74.5	78.0
Arabs	74.2	68.9	75.1	74.4	76.2
Kuwaiti	74.3	68.4	73.9	74.1	78.0
Non Arabs	77.7	74.0	79.4	78.0	80.5
16 to 17 years	75.7	81.7	82.8	73.4	83.2
18 to 29 years	77.6	73.1	79.0	77.4	78.4
30 to 39 years	74.6	71.1	76.3	76.2	79.9
40 to 49 years	74.8	68.0	74.0	75.4	77.9
50 to 59 years	73.7	69.5	75.4	71.9	76.9
More than 60 years	78.2	69.4	75.6	73.4	80.4
Elementary or Below	78.5	69.8	78.7	77.8	77.7
High school	77.8	71.5	77.1	78.2	79.2
Diploma	76.6	72.3	75.8	76.2	80.5
University graduate	75.1	70.8	73.0	75.7	78.5
Master or PHD	73.0	67.4	76.0	74.9	77.9
Highest					
Lowest					

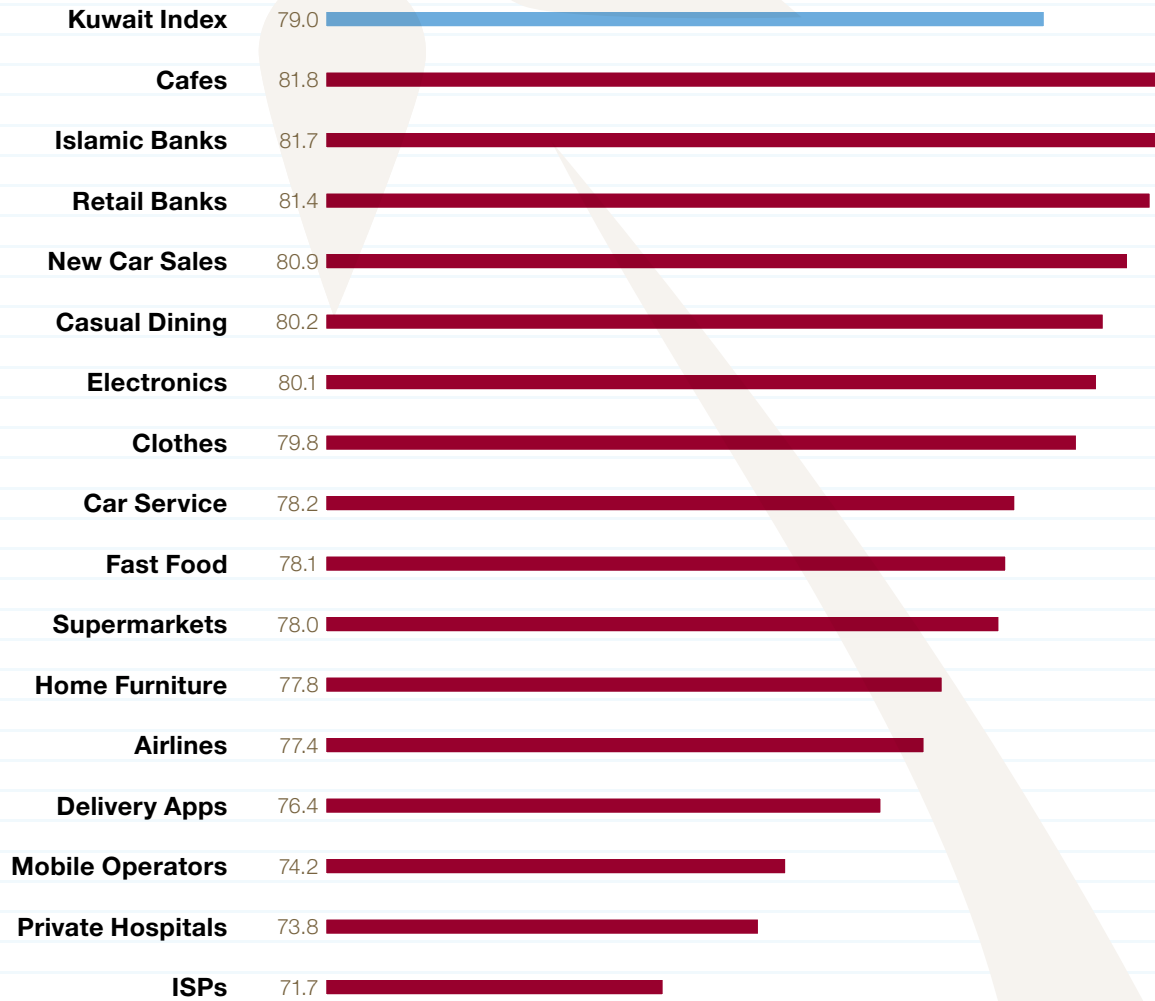
Nearly all demographic groups experienced an increase in satisfaction since last year. This could be the market recognizing the value of consistently providing good service.

The groups with the largest increase in satisfaction are those aged 60+, Diploma holders, Males, and Kuwaitis.



# The Kuwait expected index across all categories

Expected Index

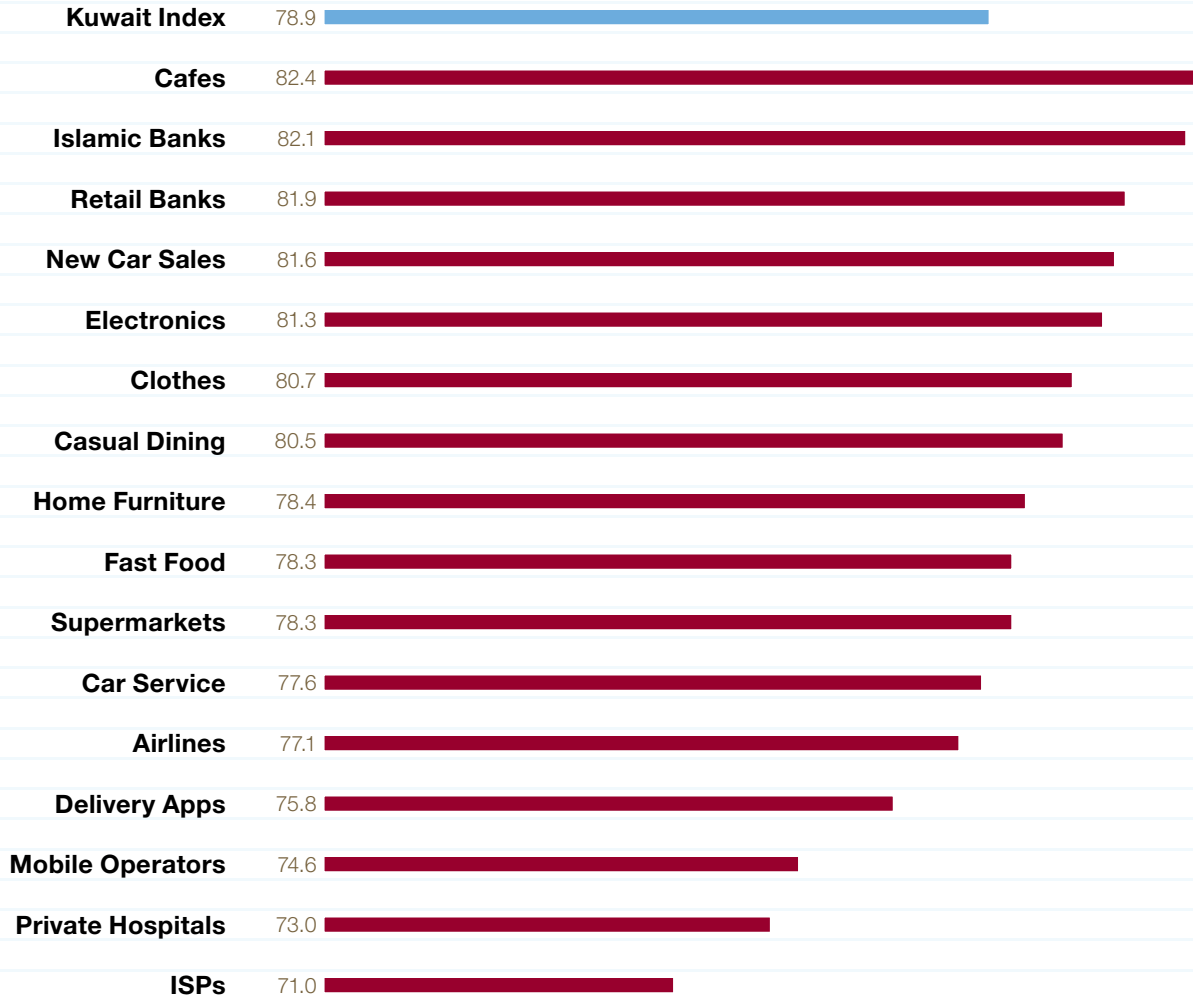


The top expectations are for Cafes, Banks (Islamic & Retail), and New Car Sales. The lowest is ISPs, Private Hospitals, and Mobile Operators.



# The Kuwait actual index across all categories

Actual Index

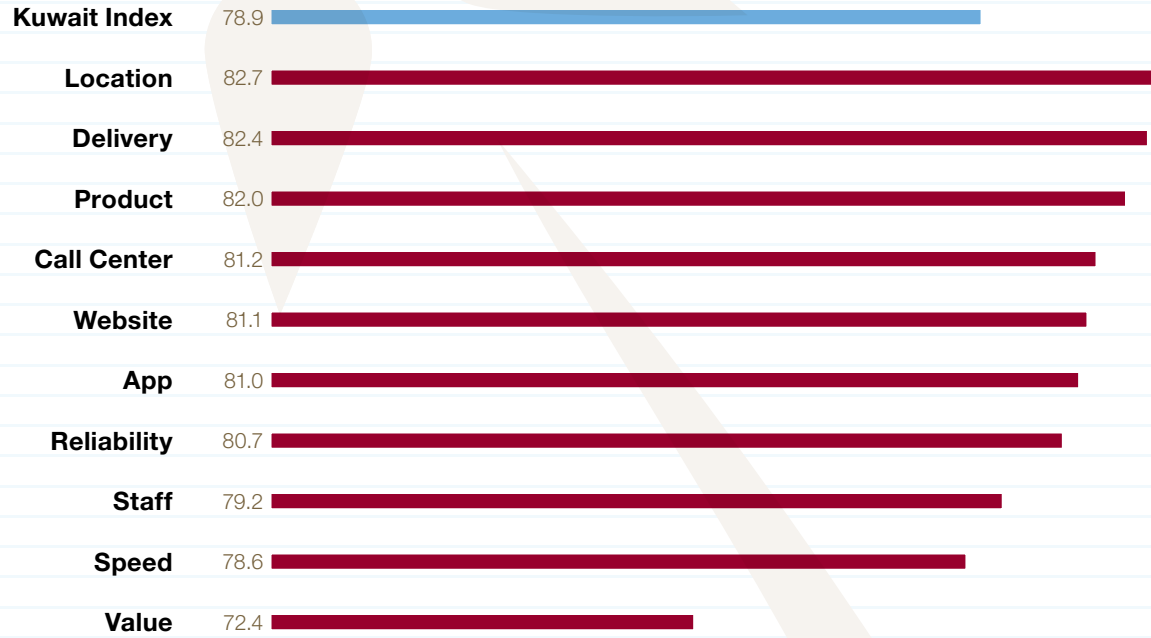


The top three scoring industries are Cafes, Banks (Islamic & Retail), and New Car Sales. The lowest industries on Actual Satisfaction are ISPs, Mobile Operators, and Private Hospitals.

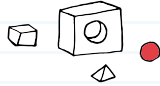


## Kuwait Index by service dimension

Kuwait Index 2023 service dimension



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



## Interaction category

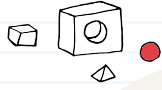
Point of Interaction

	In store / branch	Website	Phone	Mobile App
<b>Kuwait Index</b>	<b>79.0</b>	<b>77.8</b>	<b>75.7</b>	<b>82.7</b>
Delivery Apps	94.1*	71.4	87.4	75.9
Cafes	82.4	84.1	88.0	83.3
Fast Food	78.3	77.8	79.7	78.1
Casual Dining	80.4	83.1	84.3	80.2
Supermarkets	78.4	74.2	69.9	82.1
Electronics	81.5	80.4	74.1	80.1
Home Furniture	77.5	89.2	83.3	89.7
Clothes	79.9	85.0	72.8	83.9
Private Hospitals	72.5	82.2	78.6	84.7
ISPs	63.6	75.9	52.1	73.6
Mobile Operators	71.7	69.7	54.2	77.7
Retail Banks	77.9	83.5	79.7	83.2
Islamic Banks	75.8	83.0	69.9	86.1
Airlines	79.4	75.7	75.0	75.5
New Car Sales	81.7	79.4	75.4	82.1
Car Service	77.4	65.5	81.6	87.0
Highest				
Lowest				

On a country level, App scored highest with 82.7 and Over the phone scored lowest with 75.7. Companies focusing more on digital efforts by expanding, and refining, their services could be a reason for the high satisfaction score.

Cafes scored highest for In-store and Phone interactions, with ISPs scoring lowest for In store, Over the phone, and App. Home Furniture scored highest for Website and App. Car Service scored lowest for Website.

**Note:** \*insufficient sample size.



## Interaction category

Point of Interaction

	In store / branch	Website	Phone	Mobile App
<b>Kuwait Index</b>	<b>54%</b>	<b>7%</b>	<b>3%</b>	<b>34%</b>
Delivery Apps	2%	4%	1%	92%
Cafes	95%	1%	0%	3%
Fast Food	69%	7%	3%	19%
Casual Dining	91%	1%	3%	3%
Supermarkets	92%	2%	0%	4%
Electronics	81%	8%	1%	8%
Home Furniture	91%	5%	0%	2%
Clothes	85%	6%	0%	7%
Private Hospitals	93%	0%	4%	0%
ISPs	3%	5%	3%	87%
Mobile Operators	5%	6%	8%	80%
Retail Banks	21%	4%	6%	67%
Islamic Banks	24%	4%	6%	64%
Airlines	37%	41%	2%	17%
New Car Sales	94%	1%	3%	0%
Car Service	94%	0%	4%	0%
Highest				
Lowest				

Most consumers interact with brands In-store (54%) followed by Mobile Applications (34%). Phone based interactions are the least frequent with only 3%.



## Frequency category

Frequency of Visits

	Week	Monthly	3 months	6 months	Yearly
<b>Kuwait Index</b>	<b>80.3</b>	<b>79.9</b>	<b>76.6</b>	<b>73.0</b>	<b>72.1</b>
Delivery Apps	80.5	75.9	68.2	47.9	67.6
Cafes	87.9	77.4	75.4	79.1	83.3
Fast Food	81.1	78.1	72.2	67.2	75.4
Casual Dining	87.3	82.1	75.5	79.6	80.4
Supermarkets	79.2	78.6	75.2	53.2	53.3
Electronics	81.4	81.5	82.2	78.9	74.5
Home Furniture	76.8	89.6	78.1	75.0	75.7
Clothes	83.8	81.3	77.7	76.7	79.9
Private Hospitals	75.1	77.4	71.4	67.3	74.5
ISPs	46.2	74.4	61.6	63.7	48.8
Mobile Operators	74.5	73.6	80.9	67.6	52.1
Retail Banks	84.6	82.0	79.6	80.4	82.9
Islamic Banks	85.2	81.3	78.2	82.5	83.1
Airlines	80.5	83.1	76.6	78.1	75.8
New Car Sales	75.2	84.6	79.0	78.8	82.9
Car Service	73.5	84.1	75.9	77.8	68.8
Highest					
Lowest					

Weekly interactions with a brand scored highest with 80.3. Annual interactions scored lowest with a score of 72.1.

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.





## Frequency category

Frequency of Visits

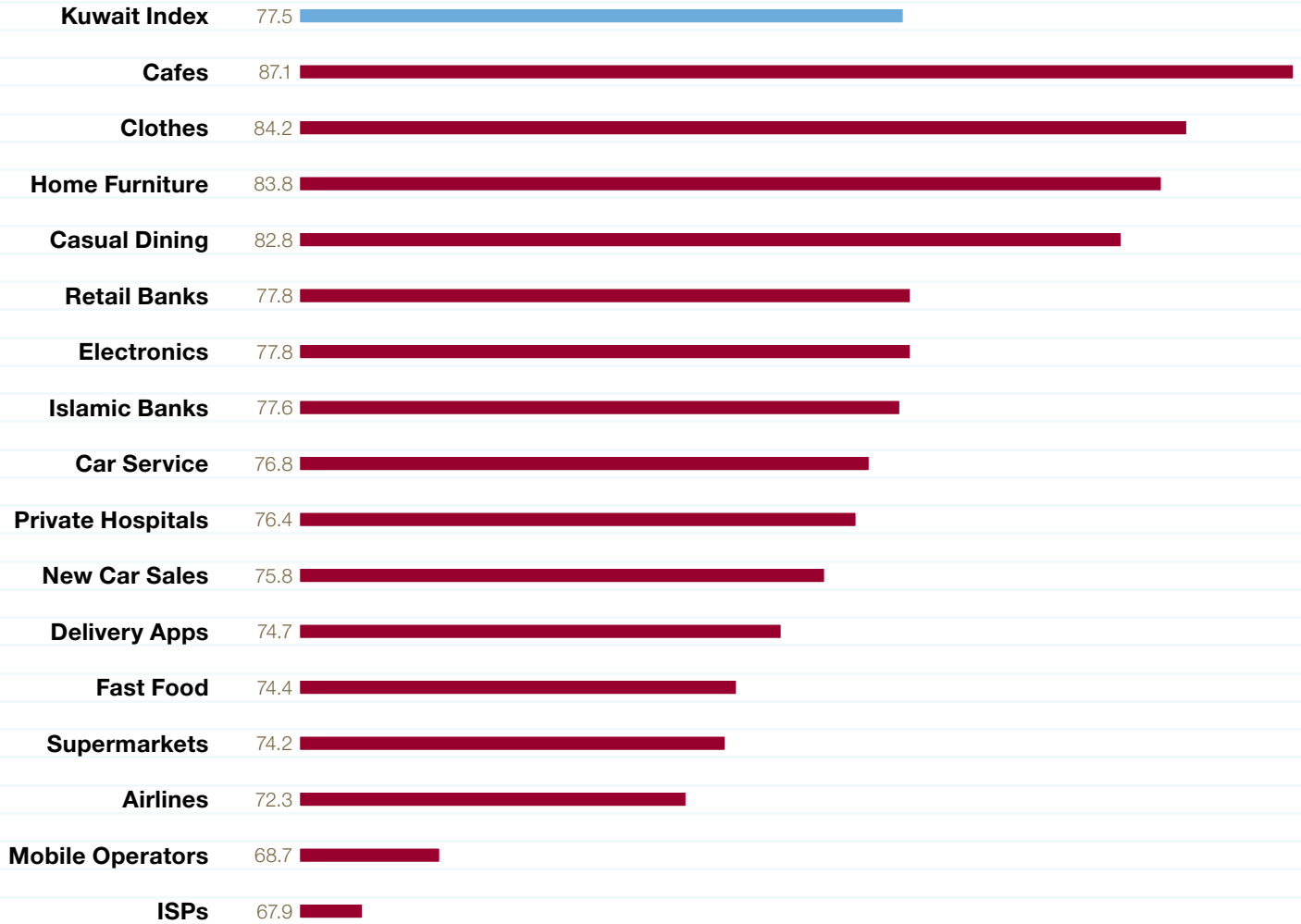
	Week	Monthly	3 months	6 months	Yearly
<b>Kuwait Index</b>	<b>15%</b>	<b>38%</b>	<b>22%</b>	<b>13%</b>	<b>9%</b>
Delivery Apps	24%	66%	7%	1%	0%
Cafes	45%	44%	7%	1%	0%
Fast Food	34%	50%	10%	2%	1%
Casual Dining	14%	57%	22%	4%	1%
Supermarkets	39%	55%	3%	0%	0%
Electronics	7%	38%	38%	10%	4%
Home Furniture	3%	14%	41%	31%	9%
Clothes	12%	49%	28%	6%	2%
Private Hospitals	3%	27%	44%	16%	7%
ISPs	2%	88%	2%	3%	3%
Mobile Operators	8%	35%	45%	6%	4%
Retail Banks	18%	33%	18%	18%	11%
Islamic Banks	20%	34%	16%	15%	12%
Airlines	1%	5%	22%	43%	26%
New Car Sales	2%	6%	13%	10%	66%
Car Service	1%	14%	47%	29%	6%
Highest					
Lowest					

On a national level, most interactions with brands occur Monthly (38%) followed by every 3 months (22%). Annual interactions were the lowest with 9% of consumers visiting a brand annually.



# Complaint resolution category

Kuwait Index complaint average score 2023

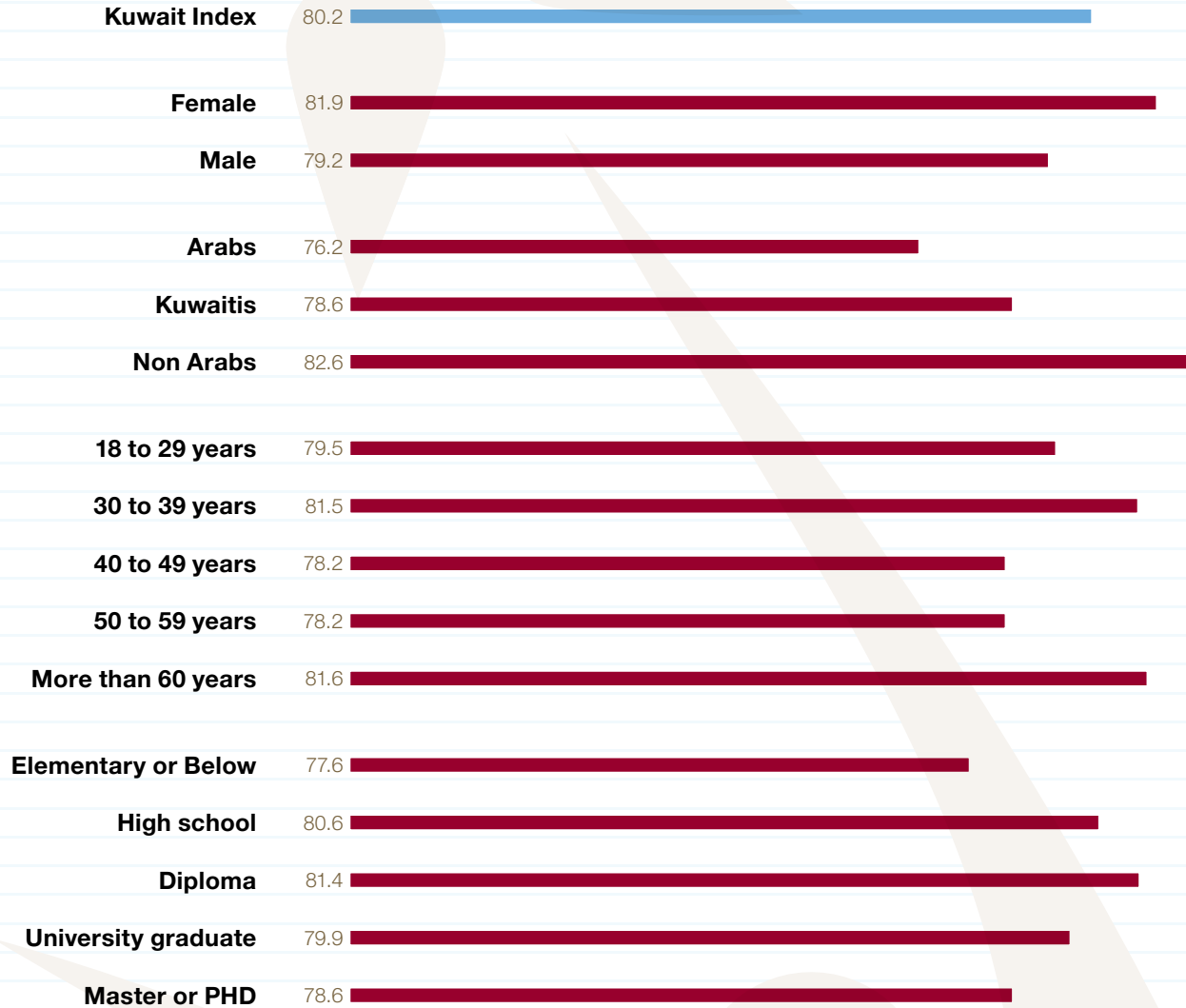


Consumers in Kuwait scored an ordinary score of 77.5 on how brands deal with complaints. Cafes, Clothes, and Home Furniture scored highest. ISPs, Mobile Operators, and Airlines scored lowest.



# Image and loyalty

Kuwait Index demographics recommend scores 2023



The age groups that are more likely to recommend a brand are the 60+ and 30-39. The least likely age group to recommend a brand is those aged 40-59 who may have become less tolerant to poor service over the years.

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 a lower recommendation score as well.



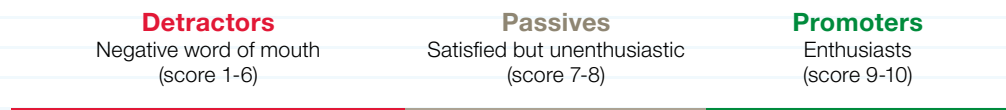
## Net Promoter Score

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.

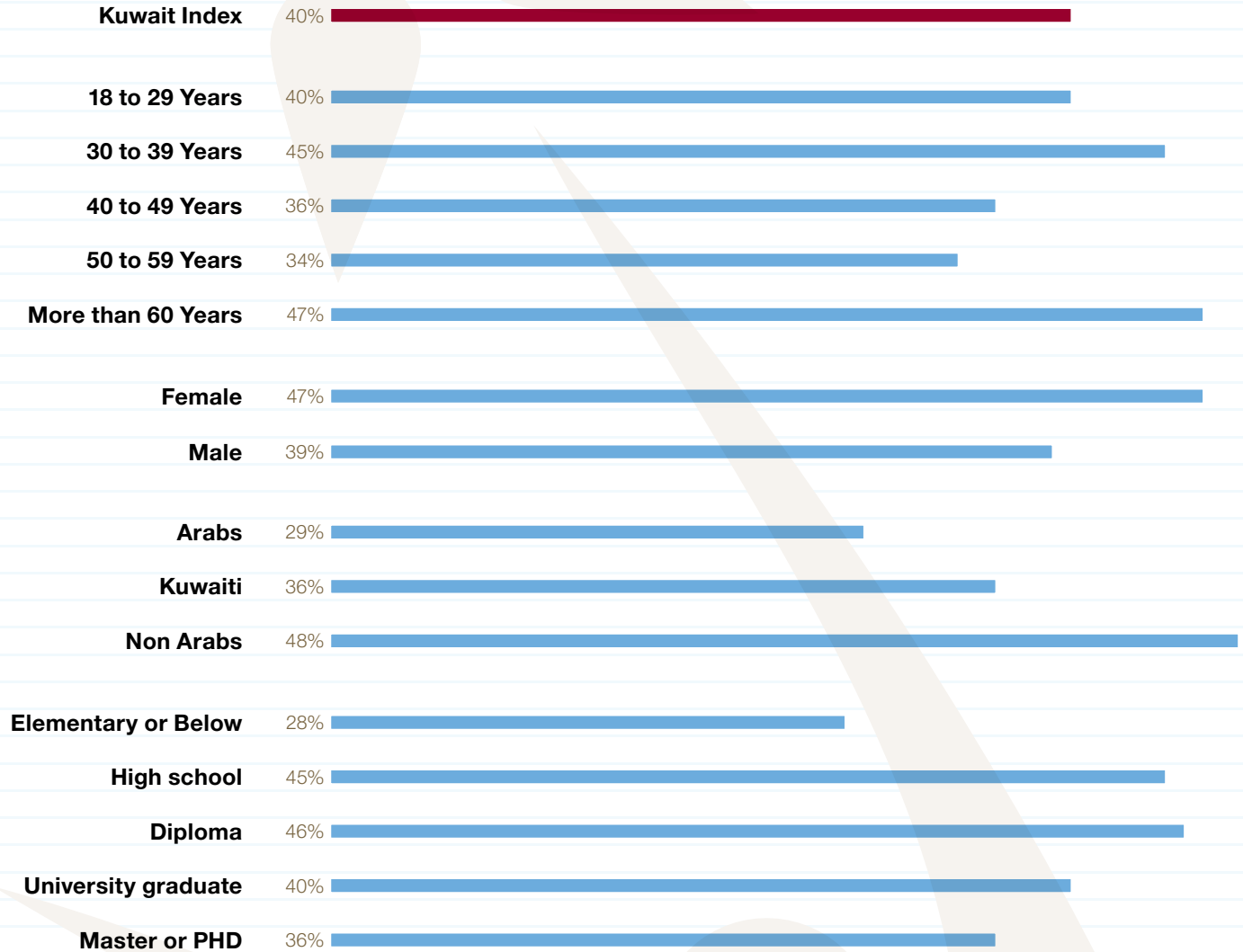
**Passives** (score 7-8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings.

**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 40%

Net promoter score - Service Hero Index 2023



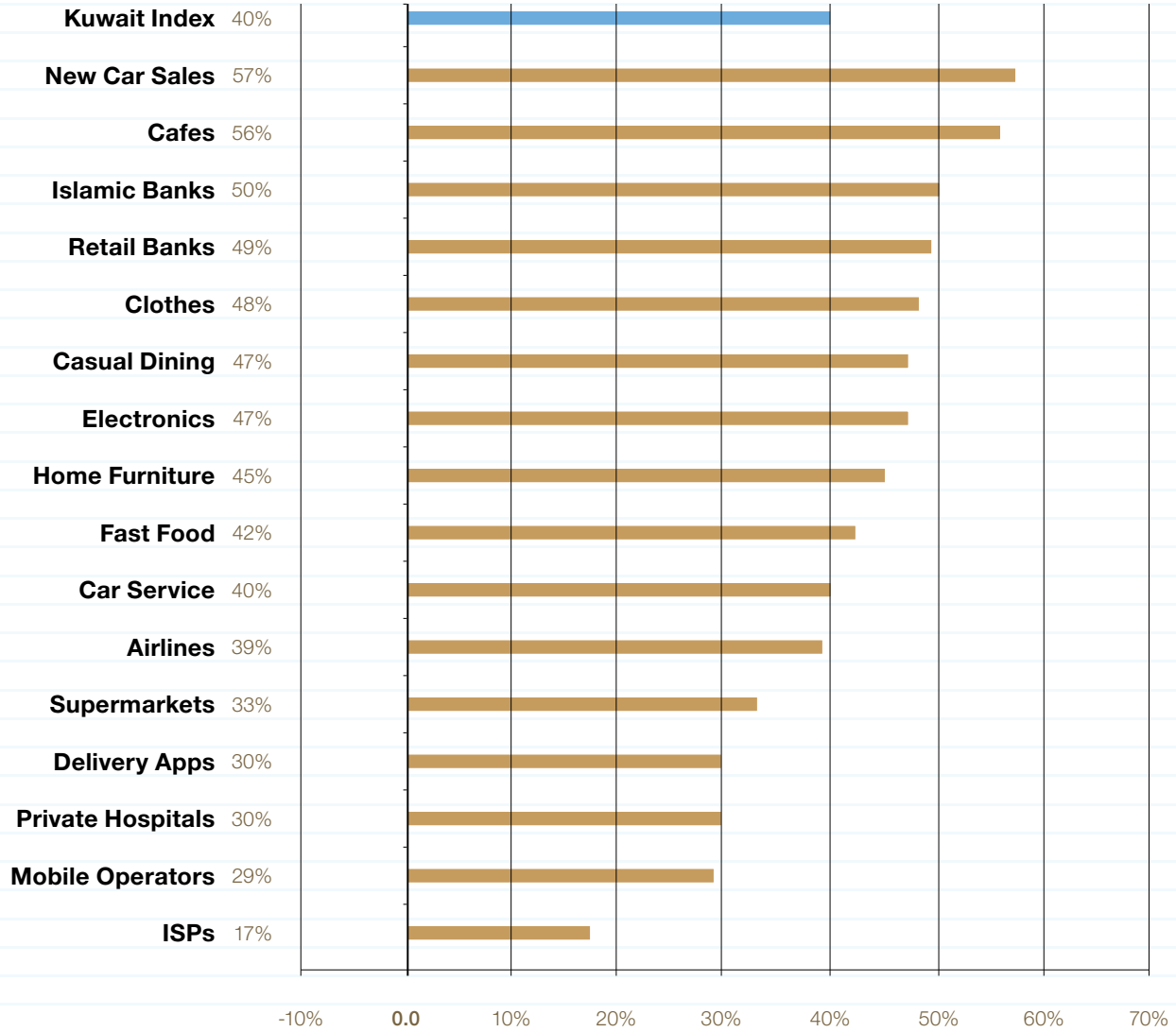
Demographic groups are all Ambassadors with Kuwait scoring 40% NPS score. The largest concentration of Ambassadors are Females, Non Arabs, those with a Diploma education, and the More than 60 years age group. There are no demographic groups with a high concentration of Detractors.

**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).



# Category NPS

Service Hero CSI Category 2023 Net Promoter Score

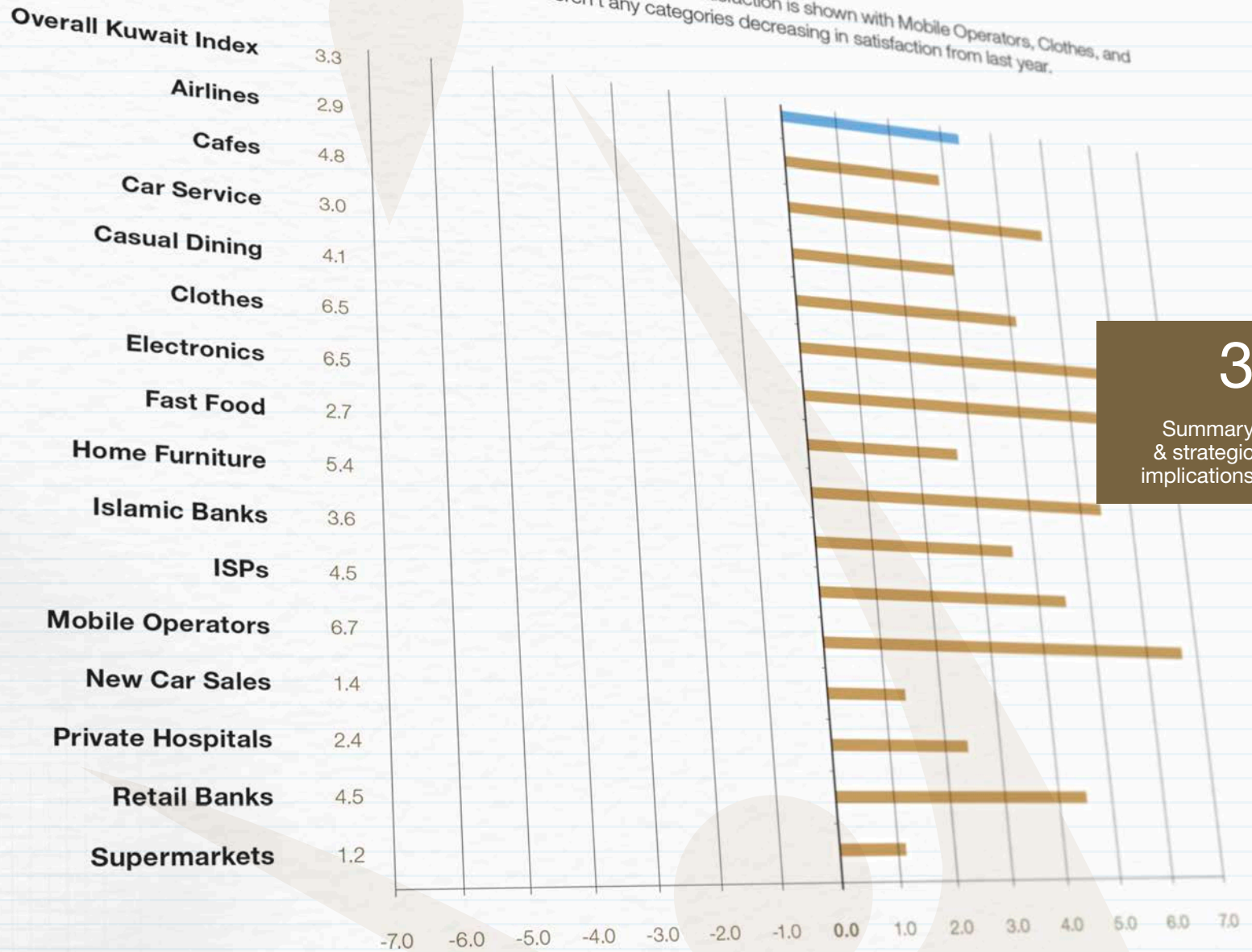


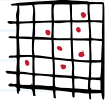
With the country average at 40%, some categories fell below it with ISPs, Mobile Operators, and Private Hospitals scoring lowest. The highest NPS scores are for New Car Sales, Cafes, Banks (Islamic & Retail), and Clothes.



## Category Growth 2022 vs. 2023

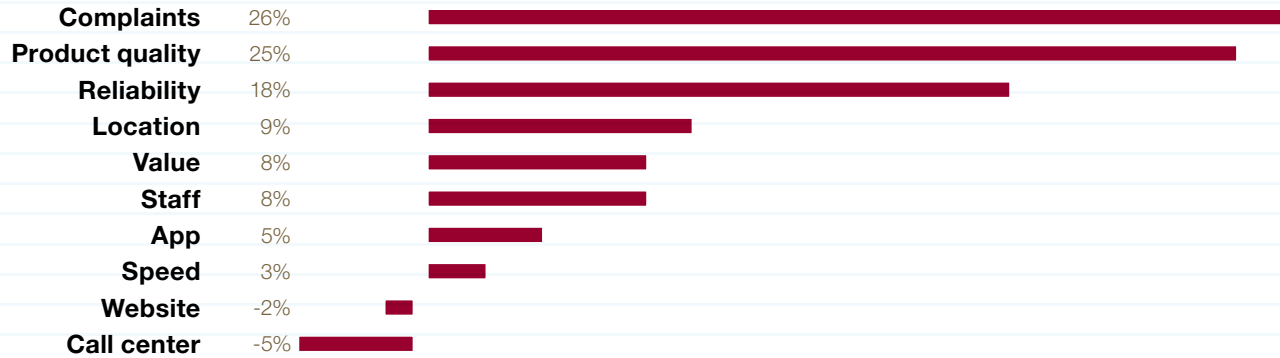
Notable improvements in consumer satisfaction is shown with Mobile Operators, Clothes, and Electronics. There weren't any categories decreasing in satisfaction from last year.





# Correlation of dimensions to overall satisfaction

Service dimensions most influential to overall satisfaction (R Square 85%, 24,961 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: Complaints (26%), Product quality (25%), Reliability (18%). If companies prioritize their effort on these dimensions it would help them improve satisfaction.

Channel impact by dimension	All channels	App	In store / branch	On the phone	Website
Complaints	26%	14%	<b>32%</b>	19%	<b>31%</b>
Product quality	25%	<b>21%</b>	25%	33%	25%
Reliability	18%	17%	13%	<b>46%</b>	6%
Location	9%	-1%	13%	6%	18%
Staff	8%	13%	8%	2%	10%

### In store / branch interactions

If the last interaction was in a store or a branch: Complaint resolution has a 32% impact and Product quality 25% impact followed by Reliability 13%. For brands to be reliable, their staff training, standards, processes, and systems all need to be strong.

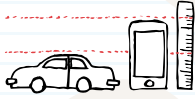
### Phone transactions

Reliability has the highest impact on satisfaction On the phone, 46%, followed by Product quality at 33%.

### App transactions

If the last interaction was via app, Product quality has the most impact at 21% followed by Reliability at 17%.





## 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 highest, with the ACSI and Singapore showing lower scores.

Category	Kuwait Service Hero CSI	US ACSI Index	Singapore CSI Index
Airlines	77.1	76.0	N/A
Cafes	82.4	78.0	70.6*
Car Service	77.6	N/A	N/A
Casual Dining	80.5	81.0	71.6*
Clothes	80.7	75.0	72.1*
Electronics	81.3	79.0	N/A
Fast Food	78.3	78.0	71.9*
Home Furniture	78.4	75.0	N/A
Islamic Banks	82.1	78.0*	75.6*
ISPs	71.0	68.0	68.3*
Mobile Operators	74.6	74.0	70.0*
New Car Sales	81.6	79.0	N/A
Private Hospitals	73.0	74.0	N/A
Retail Banks	81.9	78.0*	75.6*
Supermarkets	78.3	76.0	71.4*
Delivery	75.8	N/A	N/A
<b>Overall Score</b>	<b>78.9</b>	<b>77.8</b>	<b>74.6*</b>

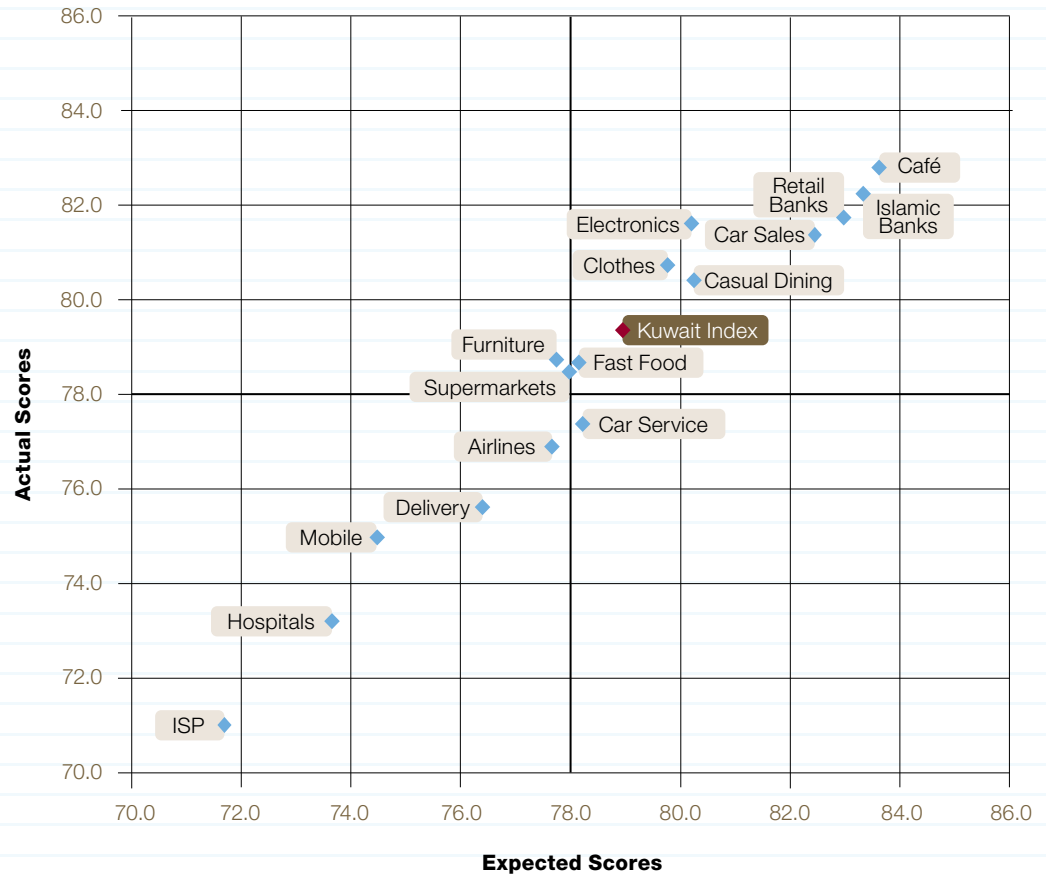
\* 2022

**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

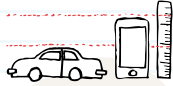
Mapping categories on expectation and actual scores to understand their market position



Industry categories in the top right quadrant such as Cafes, Islamic Banks, Retail Banks and New Car Sales are in the best position as they score high and their actual scores match their expected scores. They need to sustain this position over time.

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, Hospitals, 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 2019 vs 2023

Actual Satisfaction

Satisfaction in Kuwait increased from 2022 and scores higher than all years. The top scoring categories throughout the years have traditionally been Cafes, Casual Dining, and New Car Sales. Notable improvements since 2019 are shown with Banks (Islamic & Retail), ISPs, and Mobile Operators.

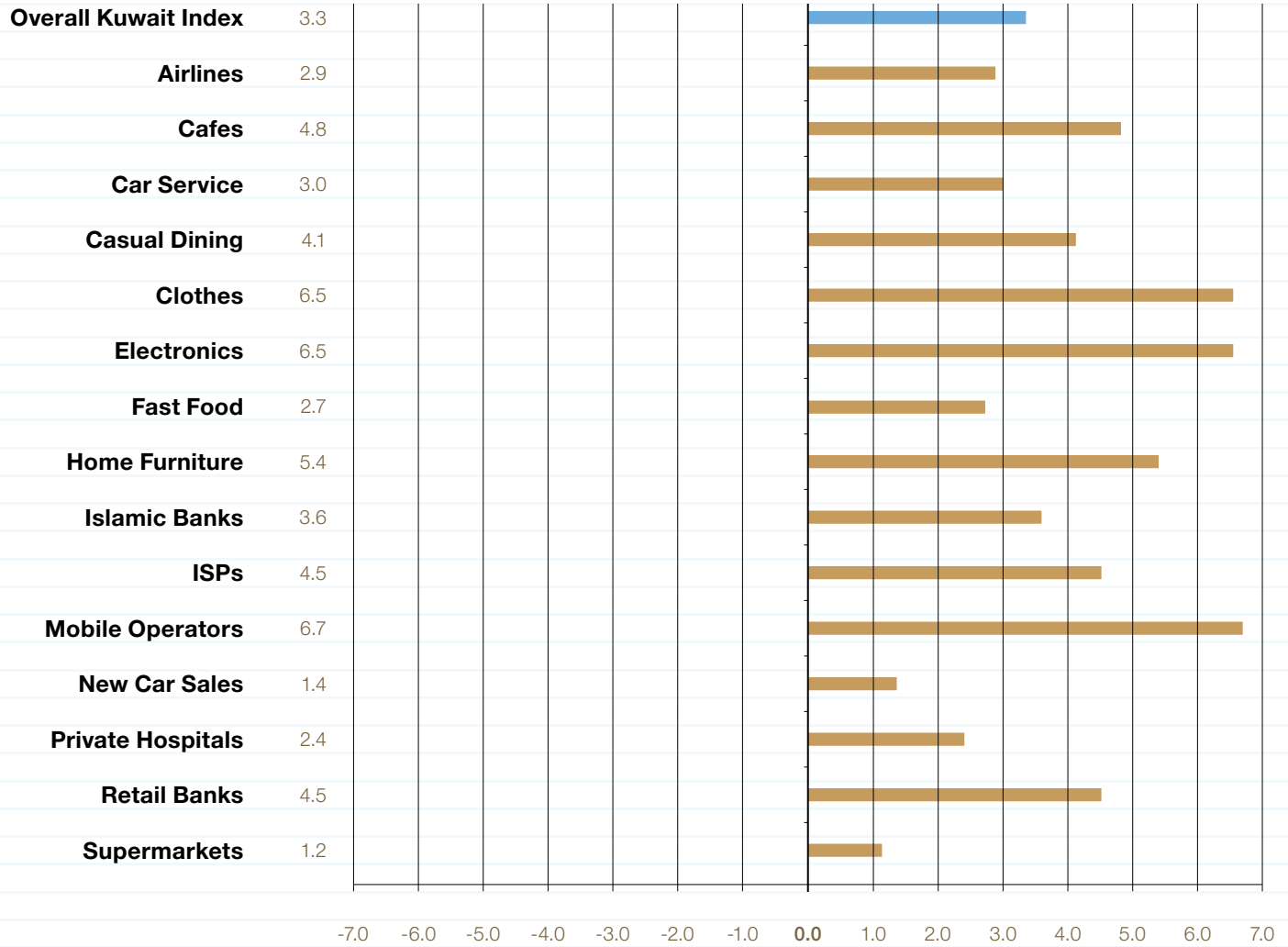
	'19	'20	'21	'22	2023
<b>Kuwait Index</b>	<b>75.1</b>	<b>70.6</b>	<b>76.0</b>	<b>75.6</b>	<b>78.9</b>
Airlines	69.0	70.7	77.0	74.2	77.1
Cafes	83.1	79.1	81.9	77.6	82.4
Car Service	74.3	64.5	73.6	74.6	77.6
Casual Dining	81.1	77.6	79.8	76.4	80.5
Clothes	81	74.5	79.3	74.2	80.7
Delivery Apps	N/A	68.5	73.9	76.9	N/A
Electronics	74.2	69.3	75.2	74.8	81.3
Fast Food	78.1	76.3	74.4	75.6	78.3
Home Furniture	68.5	68.2	74.7	73.0	78.4
Islamic Banks	74.4	72.2	76.6	78.5	82.1
ISPs	61.9	56.2	66.5	66.5	71.0
Mobile Operators	67.9	61.2	68.6	67.9	74.6
New Car Sales	81.2	73.0	80.9	80.2	81.6
Private Hospitals	72.4	64.9	72.8	70.6	73.0
Retail Banks	74.9	70.6	77.3	77.4	81.9
Supermarkets	73.1	67.8	77.0	77.1	78.3
Highest					
Lowest					

**Note:** Delivery Apps was included in 2020.



# Category Growth 2022 vs. 2023

Notable point improvements in consumer satisfaction is shown with Mobile Operators, Clothes, and Electronics. There weren't any categories decreasing in satisfaction from last year.





4

Kuwait  
Awards 2023



## Top three country winners

These are the highest scoring three brands across all 20 categories and among 500+ brands.



### FIRST PLACE

It all started back in the year 2010, with Kuwaiti Food Entrepreneurs, Jassem Alduaij & Bader Aloqaili. Both Founders of the company were working together as employees in Kuwait's Financial sector with a very busy day to day schedule. The two spent a whole year contemplating the idea of developing the concept, they had gone through 28 recipes of the PICK YO original mix conclusively coming up with the perfect pick and never been changed since.



### SECOND PLACE

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



### THIRD PLACE

The history of Mais Alghanim Restaurant dates back to the previous century when our founding father Edmond Barakat (Abu Emile), opened a canteen for the employees of Yusuf Ahmed Alghanim & Sons Co., called "Mess Alghanim". Over time, strong ties and personal relations grew between Abu Emile, Kuwaiti, and Expatriate Families extending over three phases and three generations. The first phase commenced in 1953 during which complete meals and take-away services were offered transforming the canteen into a restaurant for one and all.



## Top 10 winners

We wanted to recognize the highest scoring brands in Kuwait by identifying the 10 highest rated brands in Kuwait.



**Arabica**



**The Coffee Bean Tea Leaf**



**Jollibee**



**Emirates**



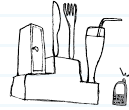
**Qatar Airways**



**Lexus**



**National Bank of Kuwait**



## Comparing the winners of 2019 to 2023

The Service Hero CSI awarded 15 category winners in 2010 expanding to 20 since 2011, of which 2 companies were 13 time consecutive winners in the 2023 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 2019 to 2023**

<b>Service Hero Category</b>	<b>2023 Winner</b>	<b>'22</b>	<b>'21</b>	<b>'20</b>	<b>'19</b>
Car Sales	<b>Toyota</b>	No	No	No	Yes
Car Service	<b>Lexus</b>	No	Yes	No	No
Airlines	<b>Emirates</b>	Yes	No	No	No
Clothes	<b>Al Nasser Sports</b>	Yes	No	No	No
ISPs	<b>Zain</b>	Yes	Yes	No	Yes
Mobile Operators	<b>Zain</b>	Yes	Yes	Yes	Yes
Islamic Banks	<b>Boubyan Bank</b>	Yes	Yes	Yes	Yes
Retail Banks	<b>NBK</b>	Yes	Yes	Yes	Yes
Private Hospitals	<b>Royale Hayat</b>	Yes	Yes	Yes	Yes
Cafes	<b>Coffee Bean &amp; Tea Leaf</b>	No	No	No	No
Fast Food	<b>Pick Yo!</b>	Yes	No	No	No
Casual Dining	<b>Mais Alghanim</b>	Yes	No	No	Yes
Electronics	<b>Best Al Yousifi</b>	No	Yes	Yes	No
Home Furniture	<b>Home Centre</b>	No	No	Yes	Yes
Supermarkets	<b>Lulu Hypermarket</b>	Yes	No	No	No
Delivery Apps*	<b>Taw9eel</b>	No	No	No	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

What suggestions do you have?



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

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](http://www.servicehero.com) regarding the quality of service they receive in private sector companies in Kuwait. The survey was live January 1<sup>st</sup> - December 31<sup>st</sup> 2023.

### Sample

The index aimed to collect a total sample of 10,000 valid ratings for Kuwait distributed with 20 category industries included in the assessment. Each category had a quota of 500 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.

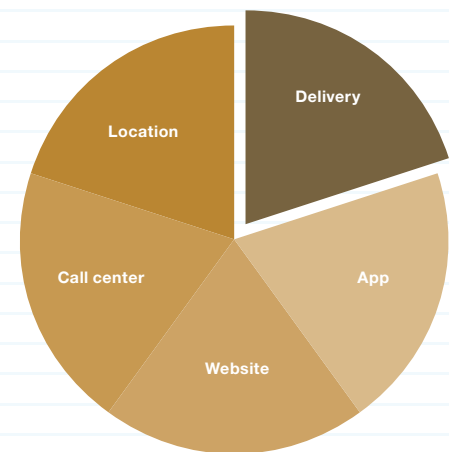
### Rigor

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



Core questions



Bonus questions



## Security measures and rules for valid ratings

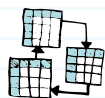
**To ensure that each visitor is a legitimate customer, a number of security measures have been put in place.**

### 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)

	<b>Ratings removed</b>
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 (2,070)**

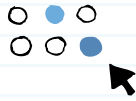
### Data Cleansing (Automated & Manual)

	<b>Ratings removed</b>
1 Remove reviews that are NA across all dimensions in the <b>after</b> evaluation	yes
2 Remove reviews that are only made for <b>before</b> assessment and NA ratings for <b>after</b> 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 (1,721)**

**Total ratings obtained 28,752**

**Total ratings assessed 24,961**



# The questionnaire

4 Rate brand  
of 4

How would you rate ☹️ ☺️

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

What suggestions do you have?

---

How would you rate ☹️ ☺️

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

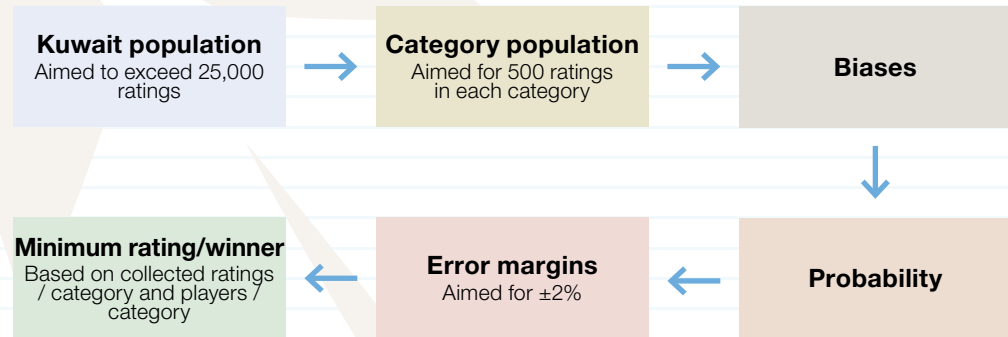
**Note** Some questions were exempt from certain categories.

**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.

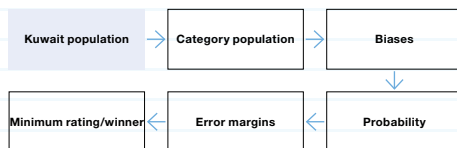
## **Kuwait population.**

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

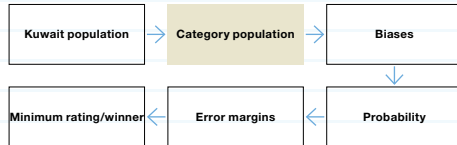
**Note:** All population figures are from the Public Authority for Civil Information and the Ministry of Planning.





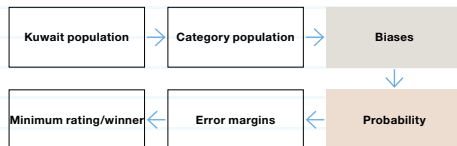
# Sampling approach (continued)

## 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
- 9 categories were assessed
- Each category can be further broken down into sub categories



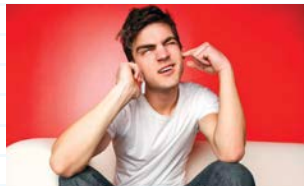
**Airlines**



**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%**

<b>Sector</b>	<b>Biased Population</b>	<b>Sample @ 5%</b>	<b>Total Ratings</b>
Airlines	88,186	293	2,208
New Car Sales	88,186	293	1,052
Car Service	88,186	293	1,846
Clothing	88,186	293	1,024
Mobile Operator	88,186	293	2,045
ISPs	88,186	293	1,716
Café	88,186	293	1,353
Fast Food	88,186	293	1,311
Casual Dining	88,186	293	726
Fine Dining*	48,992	242	106
Electronics	88,186	293	1,207
Retail banks	68,505	273	2,795
Islamic banks	30,833	196	1,785
Furniture	58,791	259	820
Private Hospital	37,421	216	1,026
Supermarkets	88,186	293	2,036
Health Clubs*	37,421	216	45
Local Brands*	37,421	216	133
Delivery Apps	88,186	293	1,497
Entertainment*	48,992	242	230

This table shows the 20 categories included in the 2023 index. It shows:

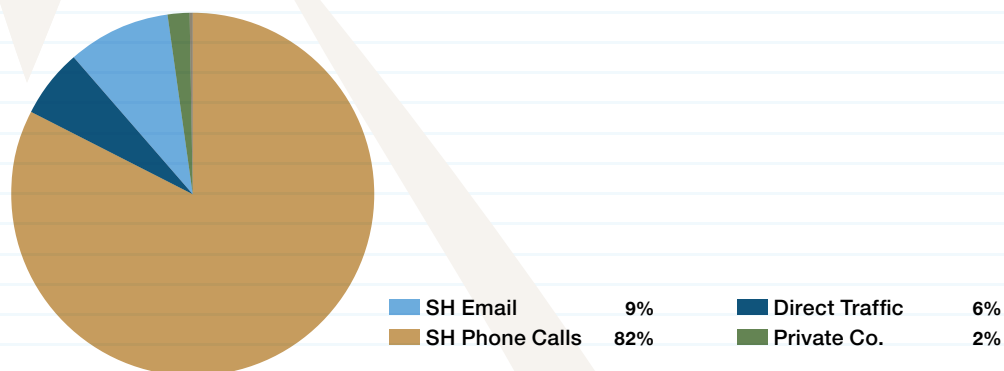
- Population bias at 5% i.e. the percent of Kuwait's population who will be inclined to rate online
- Minimum sample needed for an error margin at a 95% confidence level
- Total validated ratings obtained

\*Did not meet our minimum categorical quota requirements.



## Source of ratings and platforms used to review from

The Service Hero CSI uses a hybrid model of online and phone based assessments. We deploy a digital marketing promotion plan. A selection of private companies also encouraged their customers to rate them. Below are the source of ratings that passed our validation process. To reach our rating engine, consumers can directly search 'service hero', click on a banner, respond to an email, or assess with our call center agents.



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



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



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



**Dr. Forrest V. Morgeson**  
Director of Research at the American Customer Satisfaction Index (ACSI)

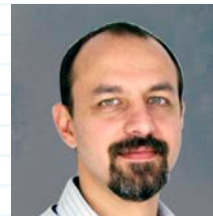


**Nauman S Sehgal**  
Former Chief Operating Officer, Noor Investment Financial Company

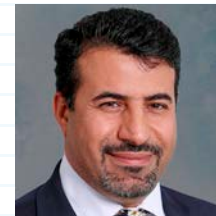
### Academic Advisors



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



**Dr. Fahad Al Sumait**  
Associate Professor of Communication and Media 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 ■ 28+ years experience ■ Multidisciplinary ■ Passionate



**Khayal Consultants**

*working ideas*



khayal.com

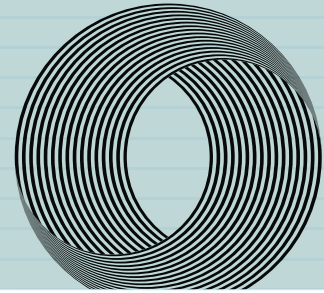
## CREATE

**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

**Digital Transformation:** Automation | AI | Machine Learning

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

**Solutions & Support:** Content Management | Mobile  
Engagement | WhatsApp Business | Social Management &  
Analytics | Cloud Infrastructure | Maintenance & Support



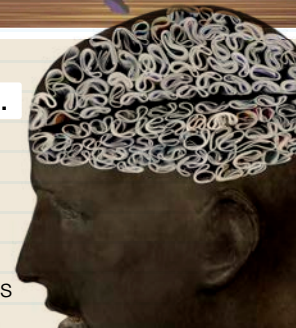
## TRANSFORM

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

**Consulting:** Strategy Review | Brand Audit | Culture of  
Excellence | Customer Experience

**Market Research:** Focus Groups | In-Depth Interviews |  
Employee Engagement | Phone Surveys | Mystery Shopping

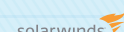
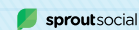
**Manpower Development:** Service Excellence Training |  
Coaching & Mentoring | Shadow Coaching | Presentation Skills



## CLIENTS



## PARTNERS



**Disclaimer**

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Member of



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

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