

Service Dimensions

Airlines: Regional Arab Airlines

Automotive: Car Service

Automotive: New Cars

Clothes & Accessories: Clothes

Communication: Mobile Operators

Communication: ISPs

Financial: Retail Banks

Financial: Islamic Banks

Furniture: Home Furniture

Healthcare: Hospitals

Restaurants: Café

Restaurants: Casual

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 Website index

9 Loyalty index

10 Ideal index



Service Dimensions
Airlines: Local Airlines
Automotive: Car Service
Automotive: New Cars
Clothes & Accessories: Clothes
Communication: Mobile Operators
Communication: ISPs
Financial: Retail Banks
Financial: Islamic Banks
Furniture: Home Furniture
Healthcare: Hospitals
Restaurants: Café
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 Website index
9 Loyalty index

Credibility.
Integrity.
Relevance.



Powered
by



Advisory
council



Member
of



Kuwait's first and only
national customer
satisfaction index



Index

1. Methodology

Overview	5	Rules applied to ensure data integrity	10
The questionnaire	6	Total votes received and confirmed.....	11
Sampling approach	6	Advisory Council members.....	11
Security measures & rules for valid votes...	10	Process overview of the key survey steps..	12

2. The Kuwait Index

Sample composition.....	14	Kuwait index by demographic factors.....	18
Interpreting the scores	14	Image and loyalty in the Kuwait index	27
Kuwait index: before and after	15	Overall satisfaction, comparison to ideal...	30
Kuwait index by service dimension.....	16	Category results: expected & actual	31

3. Summary & Strategic Implications

Net promoter score.....	34	Factors affecting the Kuwait Index	46
Market position of all 17 categories.....	36	Strategic implications for Kuwait	46
Category Comparison 2010 vs. 2011.....	37	Executive summary.....	47
Dimension Comparisons 2010 vs. 2011.....	40	Service Hero's benefits	49
NPS score changes.....	43	Glossary of terms used.....	50
Industry comparison with other markets....	45		

4. Country Award Winners

Nominees	52	Category winners 2011	57
Overall country 2011 winners	54	Winners 2010 vs. 2011	61

5. Appendix

About Khayal Consultants	64	Advisory Council biographies.....	67
--------------------------------	----	-----------------------------------	----



Good service?

Bad service?

Tell us!



Survey

2. Your Assessment

Furniture > Pottery Barn

1

Methodology

Before

Your expectations prior to visit

1 2 3 4 5 6 7 8 9 10 😊 N/A

How would you rate...

After

Your experience after the

😊 1 2 3 4 5 6 7 8



Staff attitude, knowledge and competence



Location attractiveness and convenience



Value for money (price compared to quality) of the product or service



Product or service quality



Service speed



Reliability and accuracy of the product or service



Would you recommend this company to a family member or friend?



Overview

High-level overview of the Service Hero index approach.

Methodology

Service Hero is an online survey where respondents voted directly on www.servicehero.com regarding the quality of service they receive in private sector companies in Kuwait. The survey was live from October 1 - December 31st 2011.

Sample

The index aimed to collect a total sample of 10,000 valid votes for Kuwait distributed over 17 category industries included in the assessment. Each category had a quota of 400 votes. The confidence level is 95% with an ± 5 error margin.

Rating assessment

Respondents rated each company on a scale of 1-10 where ten is the highest score. Eight uniform assessment questions were asked covering the key service dimensions. Furthermore, for five industry categories, two additional assessment questions were asked: the call center and the website. Respondents were also asked if they would recommend a brand to a friend or relative, and were allowed to provide comments if they wanted to.

Security

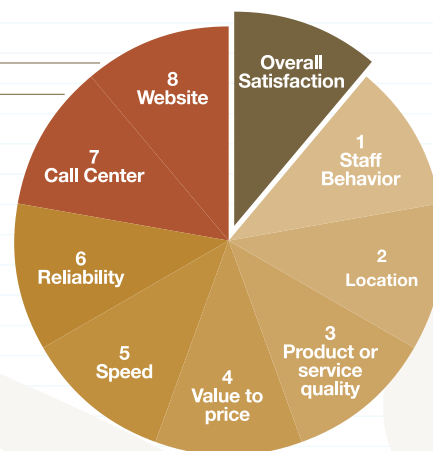
A number of security measures were deployed of either technical nature to verify the authenticity of the voter, or later, at the data cleansing stage, to remove any suspicious data.

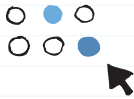
Rigor

We follow ESOMAR (European Society for Opinion and Market Research) to ensure adherence to international market research standards.

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

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





The questionnaire

What respondents actually voted on.

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

Before Your expectations prior to visit											How would you rate...											After Your experience after the visit																					
☹️											😊											☹️											😊										
1	2	3	4	5	6	7	8	9	10	N/A	Staff attitude, knowledge and competence											1	2	3	4	5	6	7	8	9	10	N/A											
1	2	3	4	5	6	7	8	9	10	N/A	Location attractiveness and convenience											1	2	3	4	5	6	7	8	9	10	N/A											
1	2	3	4	5	6	7	8	9	10	N/A	Value for money (price compared to quality) of the product or service											1	2	3	4	5	6	7	8	9	10	N/A											
1	2	3	4	5	6	7	8	9	10	N/A	Product or service quality											1	2	3	4	5	6	7	8	9	10	N/A											
1	2	3	4	5	6	7	8	9	10	N/A	Service speed											1	2	3	4	5	6	7	8	9	10	N/A											
1	2	3	4	5	6	7	8	9	10	N/A	Reliability and accuracy of the product or service											1	2	3	4	5	6	7	8	9	10	N/A											
1	2	3	4	5	6	7	8	9	10	N/A	Their Call center											1	2	3	4	5	6	7	8	9	10	N/A											
1	2	3	4	5	6	7	8	9	10	N/A	Their Website											1	2	3	4	5	6	7	8	9	10	N/A											
1	2	3	4	5	6	7	8	9	10	N/A	likelihood of recommending this company to a family member or friend											1	2	3	4	5	6	7	8	9	10	N/A											
1	2	3	4	5	6	7	8	9	10	N/A	Your overall satisfaction with the company or brand											1	2	3	4	5	6	7	8	9	10	N/A											
1	2	3	4	5	6	7	8	9	10	N/A	How well did the product or service compare with the ideal offering											1	2	3	4	5	6	7	8	9	10	N/A											
Do you have any comments or suggestions?																																											
<input type="text"/>																																											

Respondents voted on 2 levels:

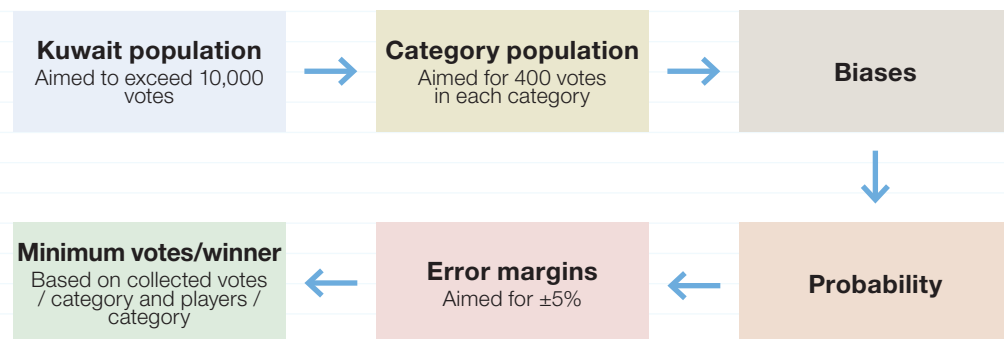
1. What they expected **before** receiving the service
2. What they actually experienced **after** being served

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



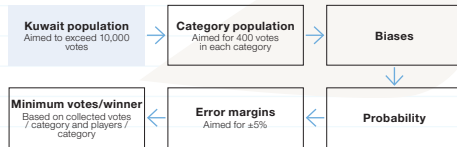
Sampling approach

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



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

Sampling approach (continued)



The Kuwait population.

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

This figures **includes**:

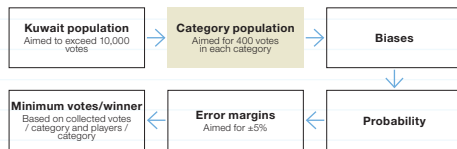
- Males and females
- Kuwaiti and non-Kuwaiti nationalities

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

- Anyone under 16 years
- Laborers

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

Category population.



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



Sampling approach (continued)

The roles that bias and probability play on the sample.



1. Probability of choice is:

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

2. Voting bias:

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

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

The categories included in the Service Hero assessment.

- The survey covered only commercial or private non-government institutions
- 9 categories were identified for the first phase
- Each category can be further broken down into sub categories



Regional Arab Airlines



Automotive: Sales + Garage



Banks: Conventional + Islamic



Clothes & Accessories



Communications: Mobile + ISPs



Furniture stores



Specialty Stores: Electronics + Supermarkets



Health care: Private hospitals + Polyclinics



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

Sampling approach (continued)

Minimum sample sizes and error margins for all fifteen categories.

Confidence level: 95%

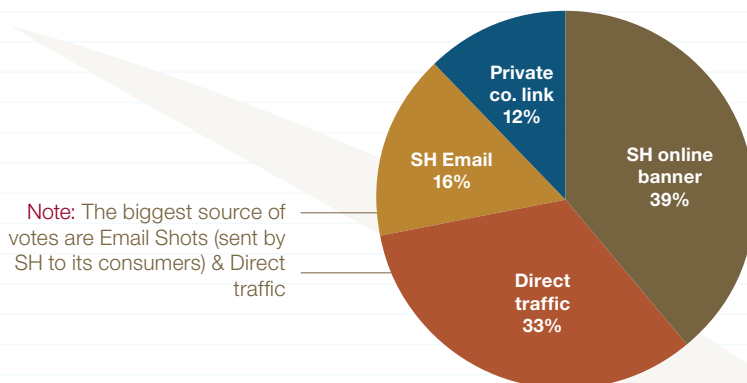
Sector	Biased Population	Sample @ 5%	Total Votes
Airlines	88,186	293	953
Auto Purchase	88,186	293	485
Auto Maintenance	88,186	293	461
Clothing	88,186	293	741
Mobile	88,186	293	806
ISPs	88,186	293	564
Café	88,186	293	438
Fast Food	88,186	293	890
Casual Dining	88,186	293	658
Fine Dining	48,992	242	470
Specialty	88,186	293	579
Commercial /banks	68,505	273	731
Islamic banks	30,833	196	338
Furniture	58,791	259	531
Private Hospital	37,421	216	634
Supermarkets	88,186	293	639
Polyclinics	37,421	216	159

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

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

Note: For the 2 industries highlighted in blue, total obtained votes is below 400. However, for Polyclinics, this is statistically acceptable as the category votes are below the statistical requirement and not within the $\pm 5\%$ error margin. Therefore, this category will only be reported on as an indication.

Source of votes and platforms used to vote from



Note: The biggest source of votes are Email Shots (sent by SH to its consumers) & Direct traffic

Since the Service Hero CSI is an online survey, we deploy a promotion plan that utilizes both a digital and traditional marketing mix. Traditional mediums (press, magazine and radio advertisements) comprise about 25% of our promotion while digital advertising on leading news, search engine and social media sites makeup the bulk of our advertising. A selection of private companies also encouraged their customers to vote for them by placing banners on their websites. Thus, consumers could directly search for the name "service hero" to reach our voting engine, or click on a link on an online banner.



Security measures and rules for valid votes

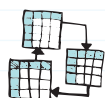
To ensure that each visitor is a legitimate customer, a number of security measures have been put in place.

Servicehero.com security measures

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

Data review measures

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



Rules applied to ensure data integrity

In the planning stages of the survey, a number of rules had been set to ensure the highest vote accuracy. These were implemented resulting in the removal of 3,195 votes. Other investigations were also conducted that did not result in the removal of any votes as seen in the table. The final vote count used in the analysis is **10,077** votes.

Our rules that have been implemented (Automated & Manual)		Votes removed
1	Respondent confirmed his/her email	yes
2	Respondent less than 16 years	yes
3	Respondent unable to vote more than once for the same brand	yes
4	Respondent with the same mobile number but different email and voted twice for the same brand	yes
Data Cleansing (Automated & Manual)		Votes removed
1	Remove votes that are NA across all dimensions in the after evaluation	yes
2	Remove votes that are only made for before assessment and NA votes for after evaluation	yes
3	Respondent voted for brands that should not be in the assessment	yes
Total votes removed		(3,195)
Total votes obtained		13,286
Total votes assessed		10,077

Note: Votes removed do not add up to 10,077 as some groups overlap.



Total votes received and confirmed

13,286 votes were obtained which were then “cleaned” to obtain the final number of valid votes.

Total votes collected = 13,286

Confirmed emails = 11,707

Unconfirmed emails = 1,203

Votes removed for same mobile voting for same brand

Votes removed for brands that should not be included in assessment

Votes removed as blank or incomplete data

Votes removed for ages less than 16

Remaining valid votes = 10,077

Of the total votes obtained from October 1 - December 31st 2011, we started clean-up work based on our agreed rules. This was first driven by confirmed and unconfirmed emails, then by various parameters which ensure data integrity. The final vote count used for analysis is 10,077.



Advisory Council members

Independent Advisors

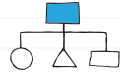
Name	Position	Organization
1 Abdulmajeed Al-Shatti	ex-Chairman of the Board	Commercial Bank of Kuwait
2 Dr. Reinhold Leichtfuss	Senior Partner and MD	Boston Consulting Group, Dubai
3 Nauman Sehgal	COO	Noor Investment Company
4 Yann Pavie	Founder and CEO	GulfMerger

Academic Advisors

1 Dr. Carol Ross	Dean of Student Affairs	American University of Kuwait
2 Dr. Hassan Al Sady	Director for Center for Professional Development & Continuing Education	Gulf Institute of Science and Technology
3 Mr. Saad Al Sharhan	Director of Support Services	Australian College of Kuwait

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

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

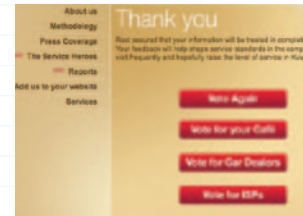


Process overview of the key survey steps

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



1. Web banner / blogs promoting Service Hero



5. Respondent votes for other companies



9. Results in permanent database once confirmed



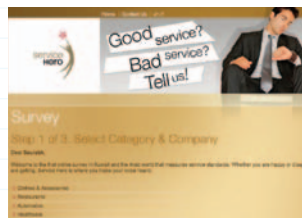
2. Directs to servicehero.com or facebook.com



6. Respondent submits vote with personal data



10. Data cleansing & verification procedures after close of votes



3. Respondent chooses category & brand



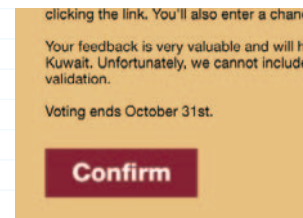
7. Responses stored in temporary database



11. High-level results shared with Advisory Council



4. Respondent votes for first company



8. Email sent to respondent to confirm identity



12. Service Hero winners announced publicly



Kuwait Index by service dimension

Kuwait Index 2011 service dimension

■ After ■ Before



The highest score per dimension on an Expected level is for Reliability while the lowest is value for money.
When we look at scores based on After a brand was experienced, the highest is Website and the lowest satisfaction is for Value and Call Center.
Note - Call Center and Website were only assessed for five categories: address, mobile operation, ISP's, conventional and Islamic banks.

2

The Kuwait Index



Sample composition

The national sample is accurate with a ± 2 error margin at a 95% confidence level. The sample is in line with the country composition for nationality, age and gender.

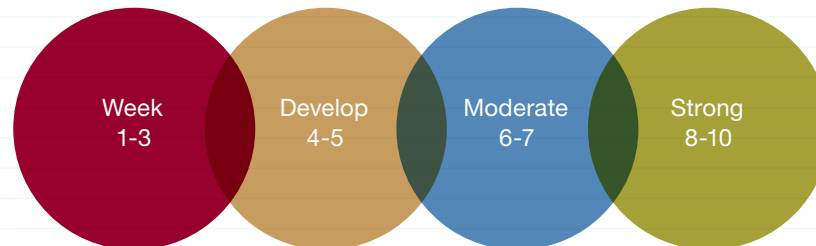
	Votes 2011	Votes 2011 Distribution	Kuwait eligible population distribution
Gender			
Female	3,029	30%	33%
Male	7,048	70%	67%
Nationality			
Arabs	4,778	47%	See note
Kuwaiti	2,346	23%	32%
Non Arabs	2,953	29%	See note
Age Groups			
16 to 17 Years	167	2%	10%
18 to 29 Years	3,735	37%	29%
30 to 39 Years	3,492	35%	29%
40 to 49 Years	1,939	19%	20%
50 to 59 Years	651	6%	10%
More Than 60 Years	93	1%	2%
Total sample	10,077	100%	100%

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

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



Interpreting the score



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

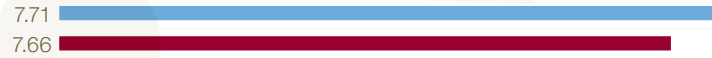


Kuwait Index: Before and after

Service Hero Index - Kuwait 2011

■ Average of Actual Index ■ Average of Expectation Index

Total



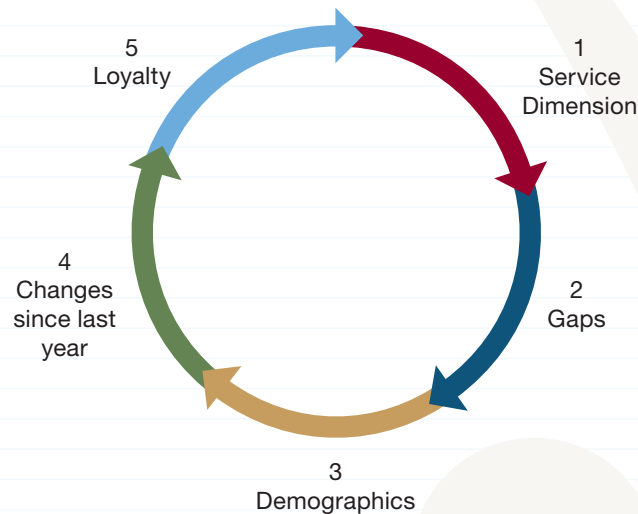
A gap of 0.05 between expected and actual

Usually consumer expectations will be higher than actual service assessments, however this year we saw the opposite trend as consumers had lower expectations and higher satisfaction levels.

Kuwait scored 7.66 on average for **Expected** standards and it scored 7.71 on **Actual** service standards – both placing it in the **Moderate** service level.



How results will be displayed



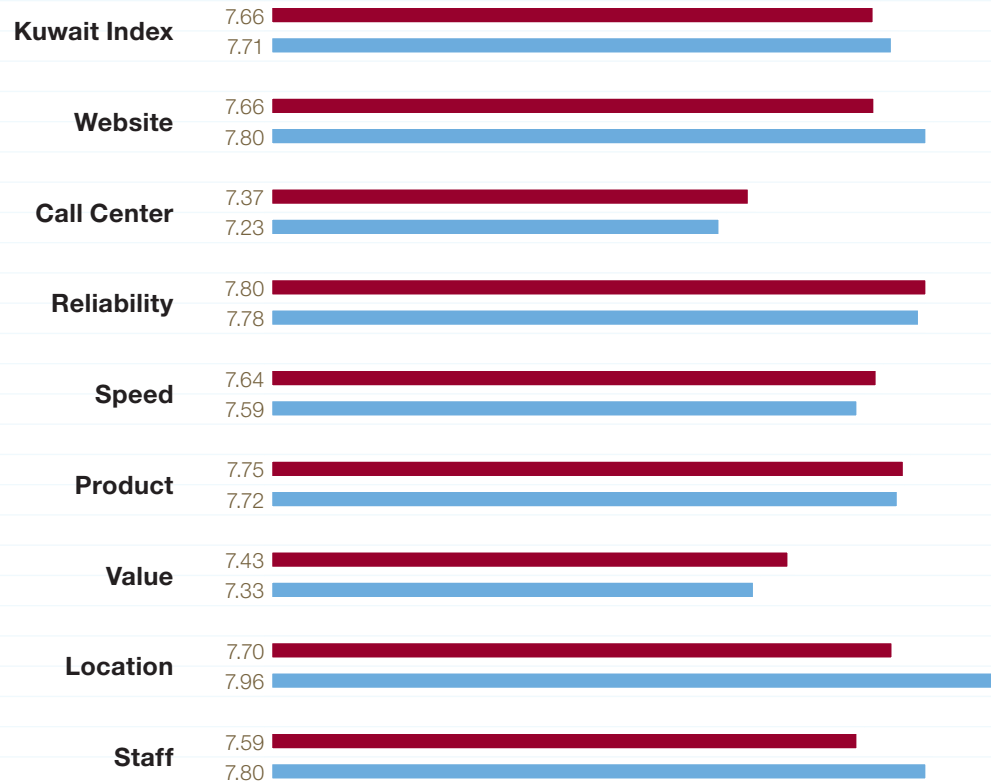
Results will be reported on five levels as seen in the chart.



Kuwait Index by service dimension

Kuwait Index 2011 service dimension

Expected Actual



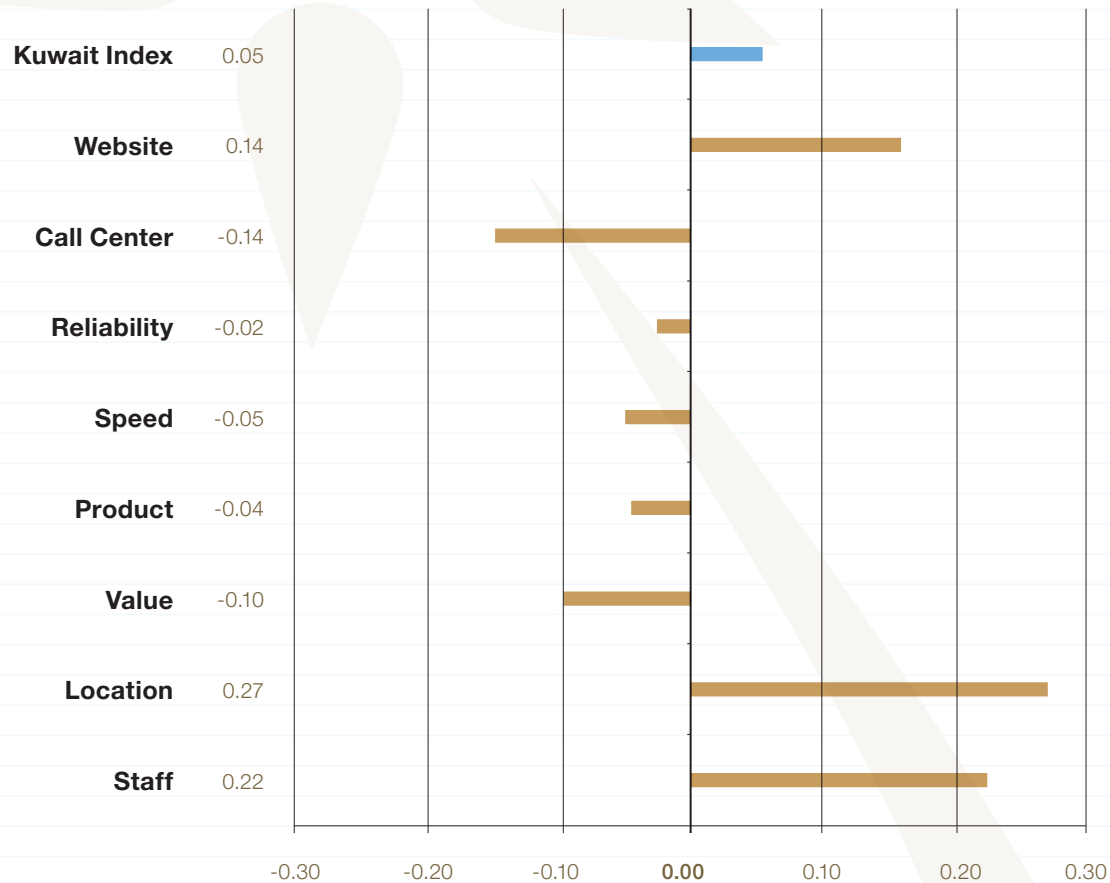
The highest score per dimension on an **Expected** level is for Reliability while the lowest is for Call Center.

When we look at scores based on **Actual** a brand was experienced, the highest is Location and the lowest satisfaction is for Value and Call Center.

Note: Call Center and Website were only assessed for five categories, Regional Arab Airlines, Mobile Operators, ISP's, Conventional and Islamic Banks.



Gaps analysis for Kuwait



Analysis of positive and negative gaps between Expected and Actual scores

Three service dimensions obtained a positive gap – i.e. Actual satisfaction after they experienced a brand was higher than their Expectation before they dealt with it: Website, Location, and Staff all obtained the highest positive gaps.

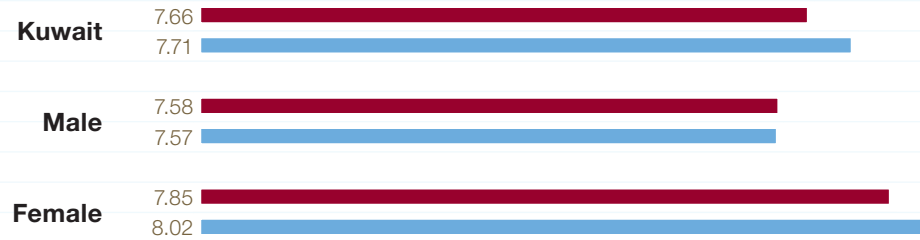
Negative gaps: The largest gap on a before and after basis is for Call Center, Value, and Speed, which means consumers' expectations were not met on these dimensions.



Kuwait Index by demographic factors

Kuwait Index results by gender

■ Expectation Index ■ Actual Index



Gender

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



Kuwait Index results by nationality

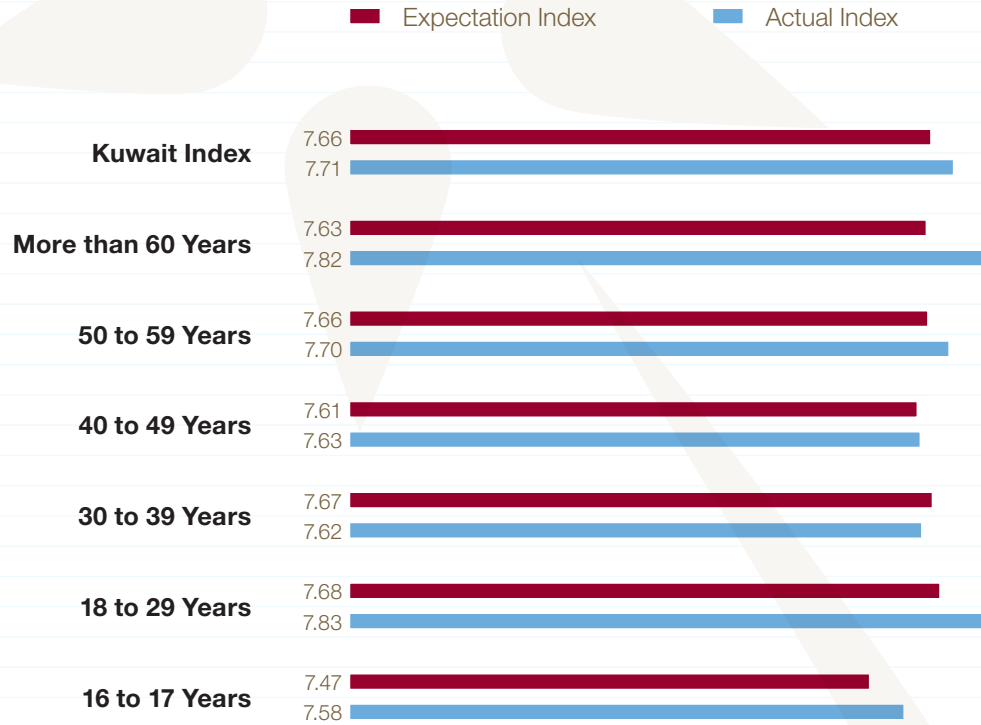


Nationality

Arabs have higher expectation and satisfaction scores than Non Arabs and Kuwaitis who have lower satisfaction scores after dealing with a brand.



Kuwait Index results by age



Age

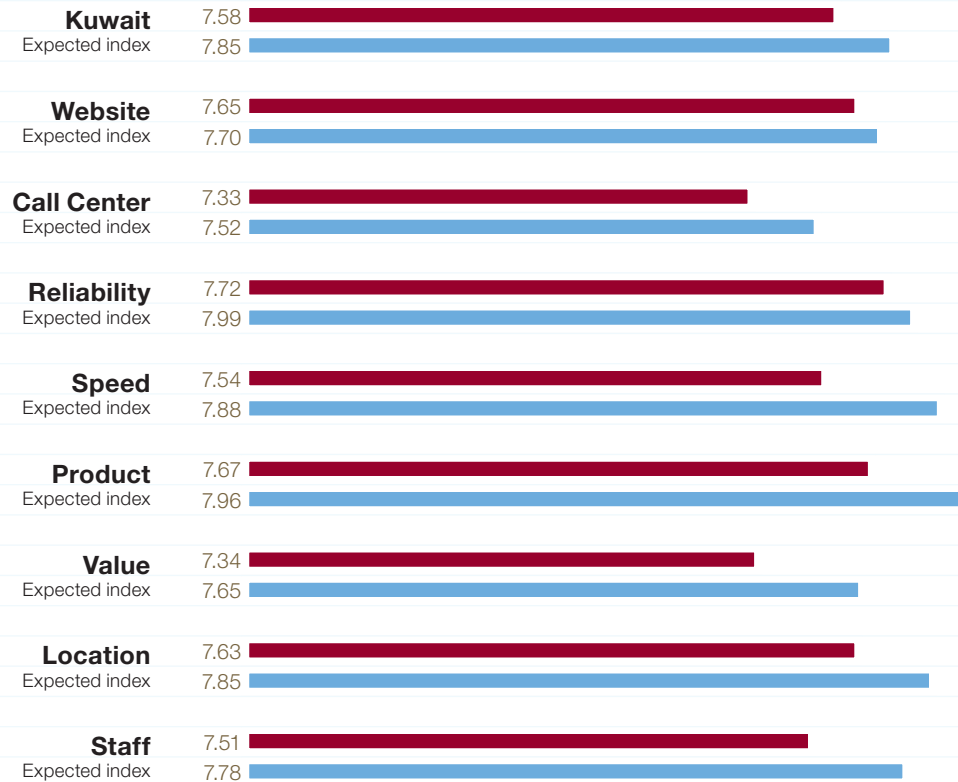
Actual satisfaction is highest among individuals in their 20's as well as those aged 50 plus. Satisfaction is lowest for teenagers and adults in their 30-49 age groups. This is possibly due to the 30-39 age group being comprised of professionals who have higher expectations regarding satisfaction. The high satisfaction for those aged above 50 could be due to the culture factor 'respect for the elderly'.



Service dimension scores by gender

Kuwait Expected Index

■ Male ■ Female



Women

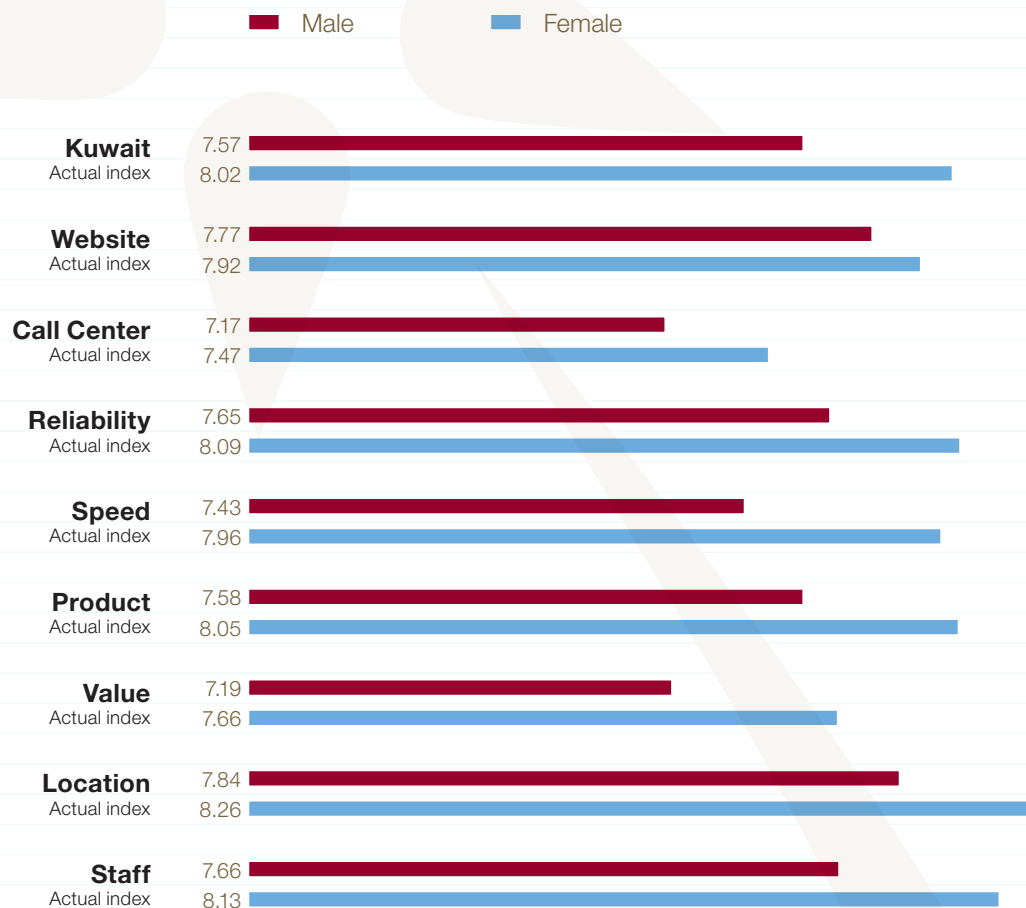
Expectation: Overall women's expectations exceed those of males on every dimension. Highest is Reliability and Product, lowest is Call Center and Value.

Men

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

Service dimension scores by gender

Kuwait Actual Index



Women

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

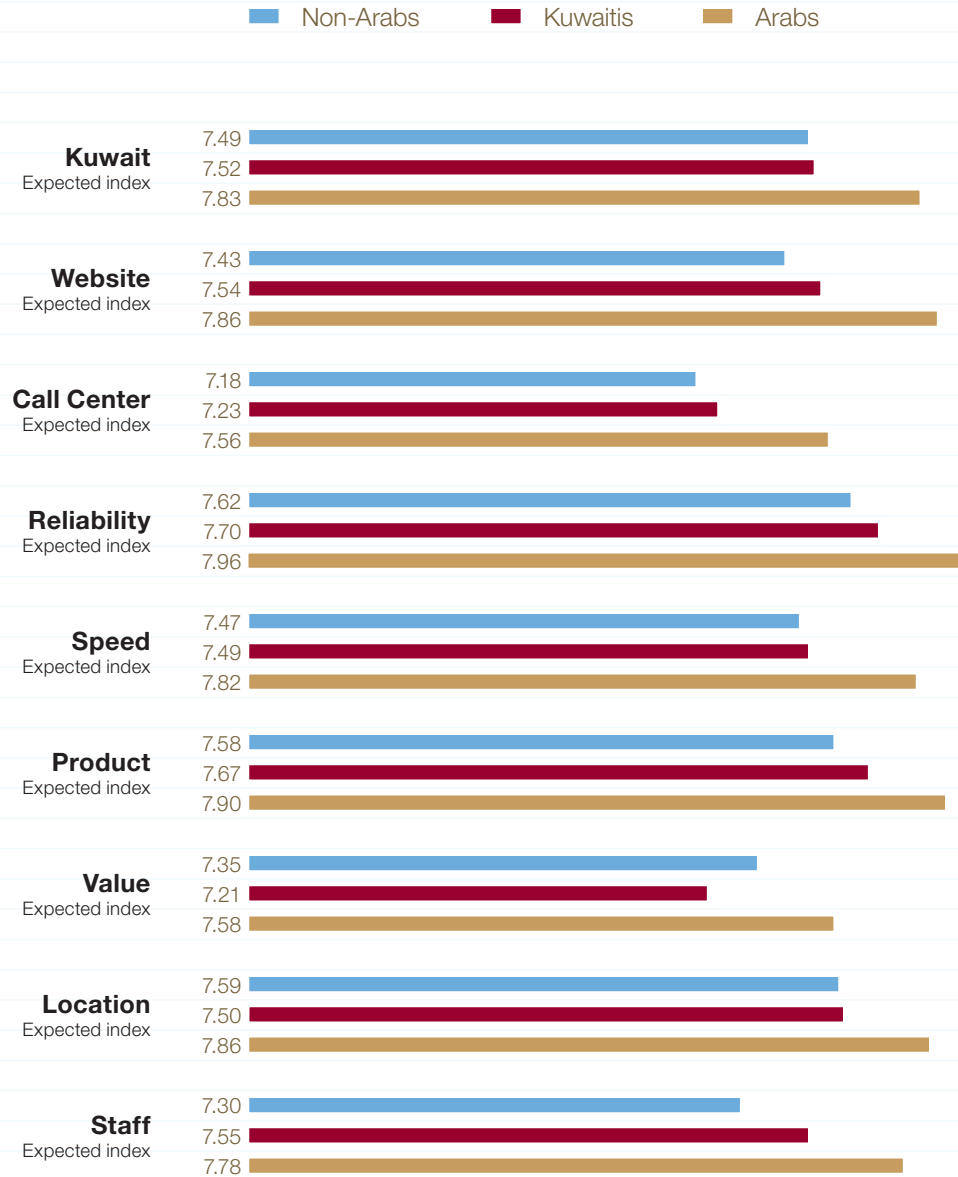
Men

Actual: Men are most satisfied by the Location and the least satisfied with Call Center, with Value a close second.



Dimension scores by nationality

Expectations before dealing with a brand

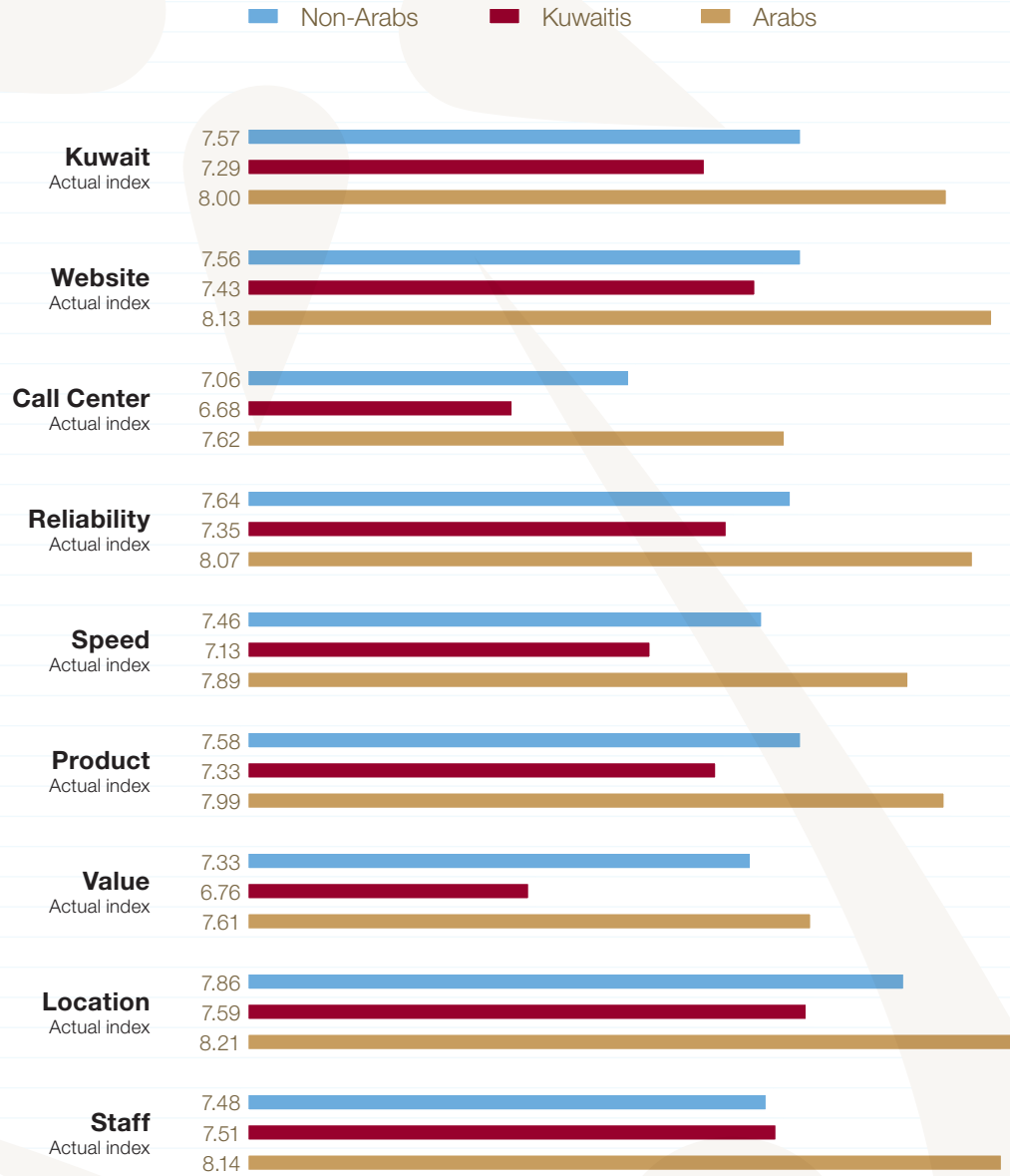


The **highest** expectation scores overall are Product, Reliability, and Location. The **lowest** expectation scores across all three groups are Value and Call Center.

Non Arabs have the lowest expectations followed by Kuwaitis while Arabs have the **highest** expectation. All three nationalities have the highest expectation for Reliability, while the **lowest** is Call center for Arabs and Non Arabs while for Kuwaitis it is Value for money.

Dimension scores by nationality

Satisfaction after dealing with a brand



Across the service dimensions, Arabs are the most satisfied in every aspect. Scores are **highest** for Location, Staff Attitude, and Website, and the **lowest** are for Call Center and Value.



Dimension scores by age group

Actual scores and gaps between actual and expected scores

								Kuwait
Actual	16-17	18-29	30-39	40-49	50-59	60+		Index
Staff	7.65	7.94	7.69	7.78	7.73	7.90		7.80
Location	7.87	8.03	7.92	7.91	7.95	7.98		7.96
Value	7.01	7.45	7.25	7.23	7.46	7.46		7.33
Product	7.59	7.88	7.59	7.64	7.68	7.78		7.72
Speed	7.47	7.72	7.48	7.52	7.60	7.89		7.59
Reliability	7.97	7.94	7.67	7.66	7.73	7.92		7.78
Call Center	6.51	7.15	7.16	7.50	7.45	7.46		7.23
Website	7.02	7.82	7.71	7.94	7.82	7.93		7.80
Gap								
Staff	0.23	0.29	0.11	0.29	0.17	0.14		0.22
Location	0.25	0.32	0.23	0.24	0.20	0.46		0.27
Value	-0.13	0.05	-0.23	-0.18	-0.01	0.02		-0.10
Product	-0.23	0.10	-0.16	-0.07	0.00	0.11		-0.04
Speed	0.13	0.06	-0.20	-0.04	-0.06	0.16		-0.05
Reliability	0.17	0.12	-0.15	-0.09	-0.03	0.40		-0.02
Call Center	0.68	-0.12	-0.20	-0.07	-0.23	-0.12		-0.14
Website	0.40	0.26	0.05	0.14	-0.04	0.00		0.14
Best								
Worst								

Satisfaction

Call Center satisfaction is the **lowest** score for most age groups, while Value was the lowest for 40-49. The **highest** satisfaction for most of the age groups is on Location.

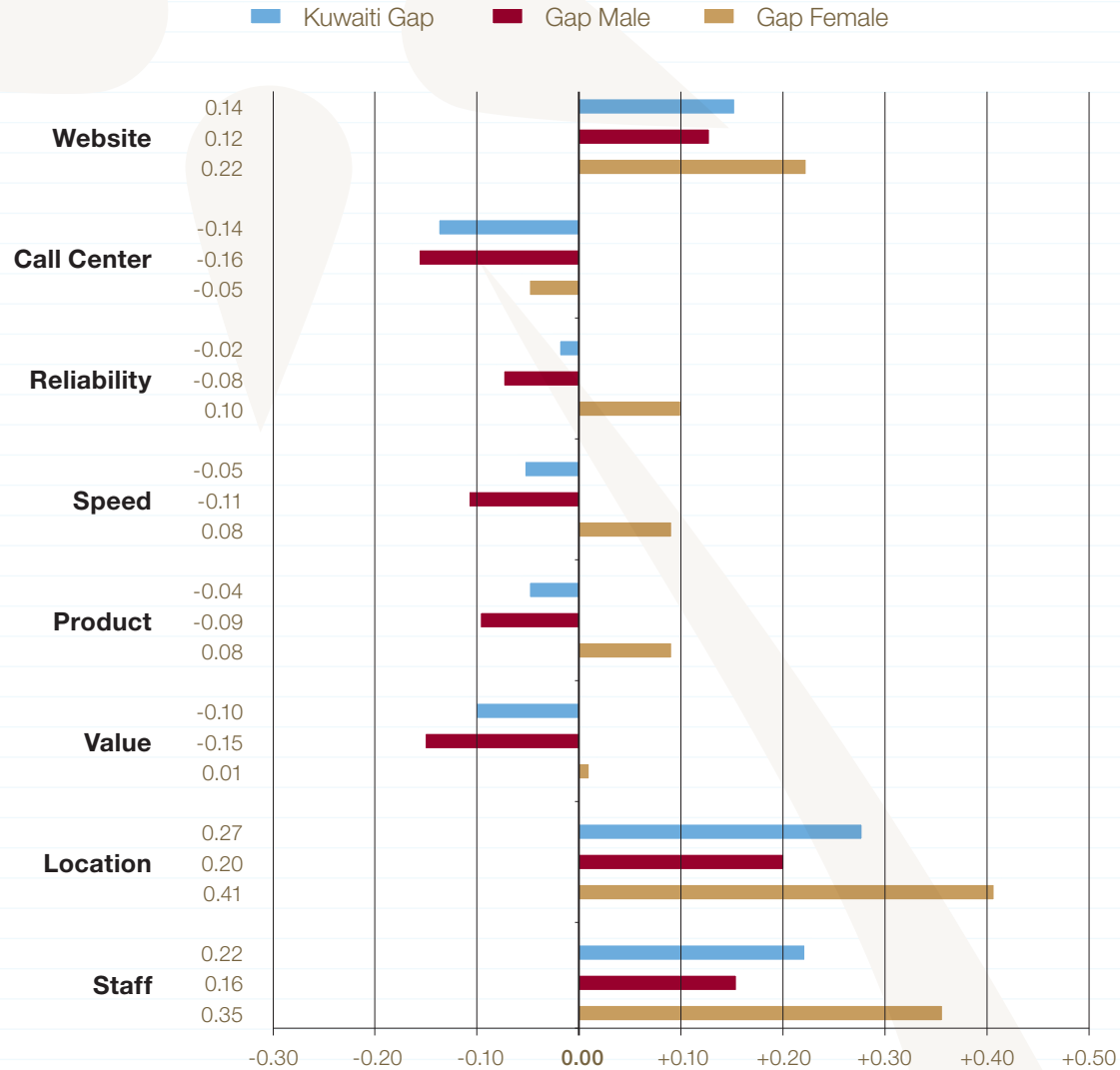
Gaps

In terms of **positive** gap scores by age group, in most groups the highest gaps is for Location while Call Center and Value are the worst across most groups.



Gaps by gender

Kuwait Index 2011 - Gap Analysis



Females

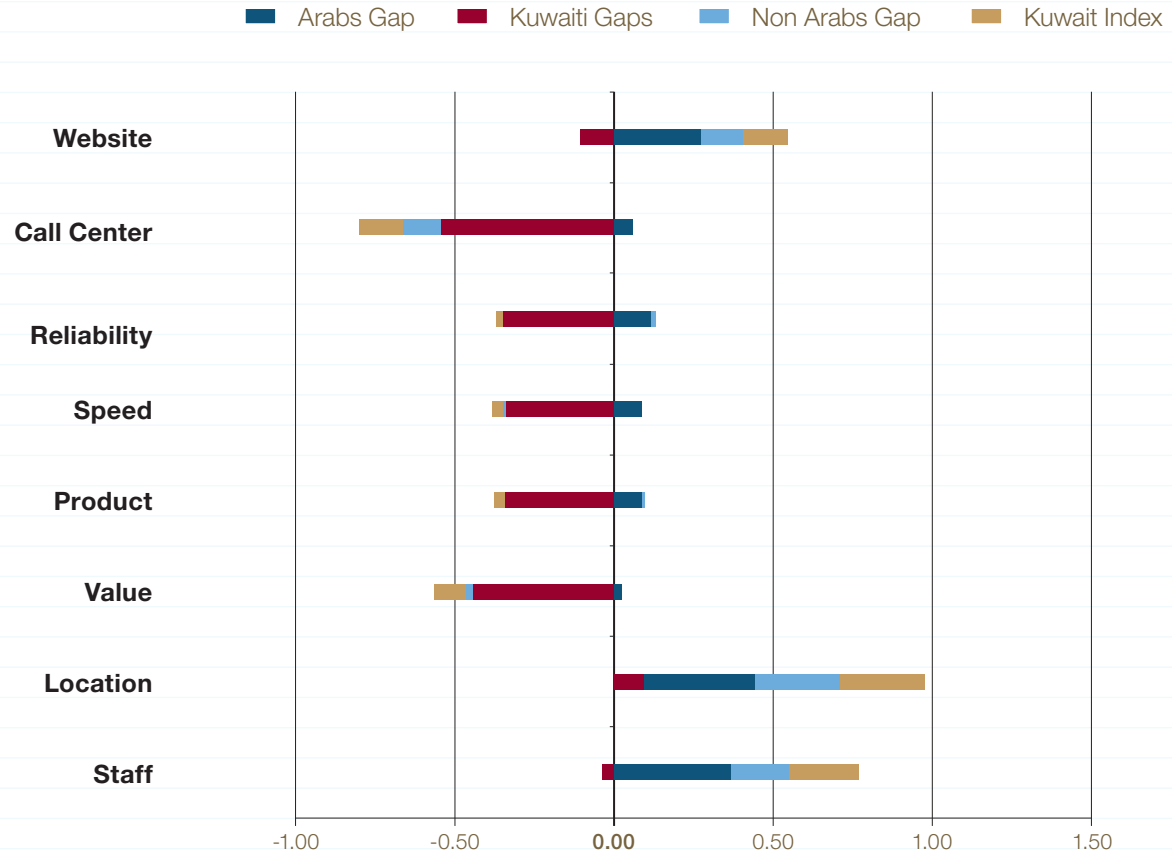
Females have a positive gap in nearly all dimensions except for the largest negative gap being the Call Center, while their largest positive gap is Location and Staff.

Males

Males have positive gaps only for Location, Staff, and Website. The largest negative gap is for Call Center and Value.



Gaps by nationality



	Staff	Location	Value	Product	Speed	Reliability	Call Center	Website
Arab Gap	0.36	0.35	0.02	0.09	0.07	0.12	0.06	0.27
Kuwaiti Gap	-0.04	0.09	-0.45	-0.34	-0.36	-0.35	-0.55	-0.10
Non Arabs Gap	0.18	0.27	-0.02	0.01	-0.01	0.02	-0.12	0.13
Kuwaiti Index	0.22	0.27	-0.10	-0.04	-0.05	-0.02	-0.14	0.14

Arabs

Have positive gaps (i.e. Actual satisfaction exceeded Expected satisfaction scores) for all 8 dimensions. The lowest gaps are Value and Call Center.

Kuwaitis

Have only one positive gap for Location. The largest negative gaps are Call Center and Value.

Non-Arabs

Have positive gaps for Location, Staff, Website, Reliability, and Product. The largest negative gap is for Call Center.

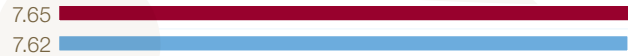


Image and loyalty in the Kuwait index

Kuwait Index recommend scores 2011

Recommend Expectation (Red bar) Recommend Actual (Blue bar)

Kuwait Index



Based on the 'likelihood to recommend' a brand question, two figures are examined here – the expectation before dealing with a brand and the actual likelihood to recommend it after dealing with it.

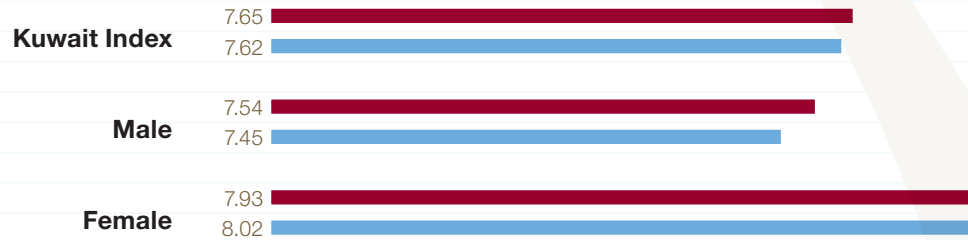
Kuwait scored 7.65 on the **image** score i.e. the Expected score while it scored a 7.62 on **loyalty**, or the Actual recommend score.

Overall, there is a gap of -.03 between the recommend scores which may indicate customers are becoming less brand loyal.



Recommend scores by gender

Kuwait Index recommend scores 2011

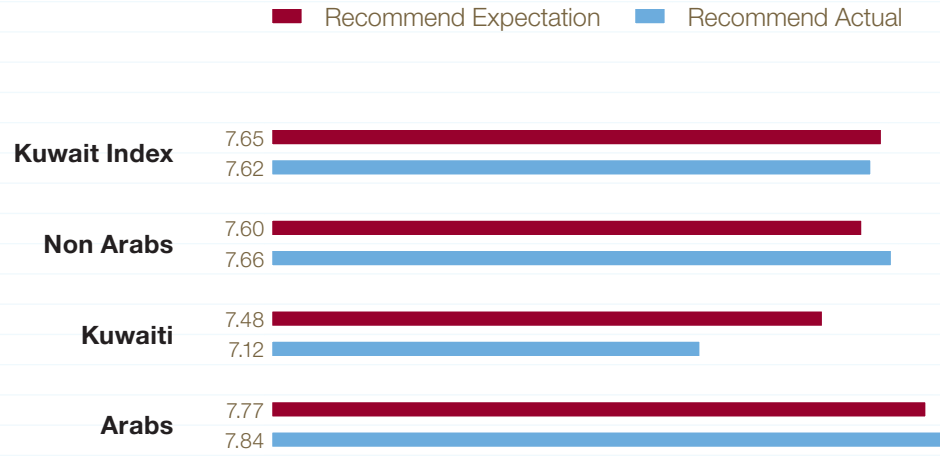


The gaps between expectation and actual on recommend show that Females are more likely to recommend a brand, and show a positive gap of 0.09, while Men are less likely to recommend a brand with a negative gap of -0.09.



Recommend scores by nationality

Kuwait Index recommend scores 2011

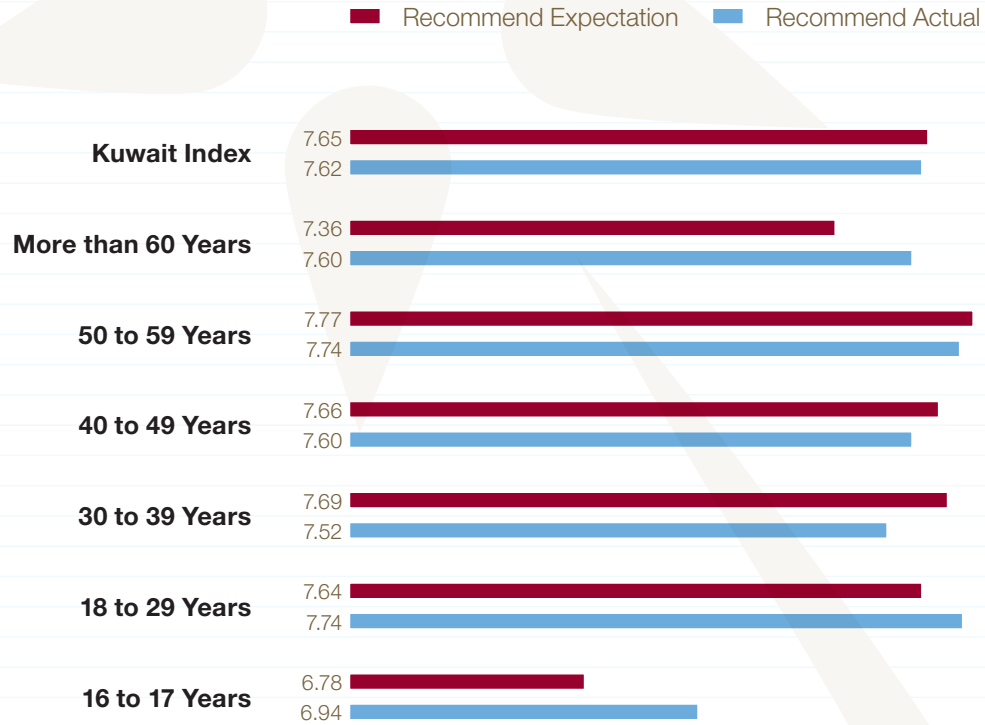


The least likely nationality to recommend a brand are Kuwaitis, while the most likely to recommend a brand are Arabs. Kuwaitis also have the largest gap between likelihood to recommend before and after dealing with a brand, while Arabs are more likely to be loyal to brands.



Recommend scores by age group

Kuwait Index recommend scores 2011



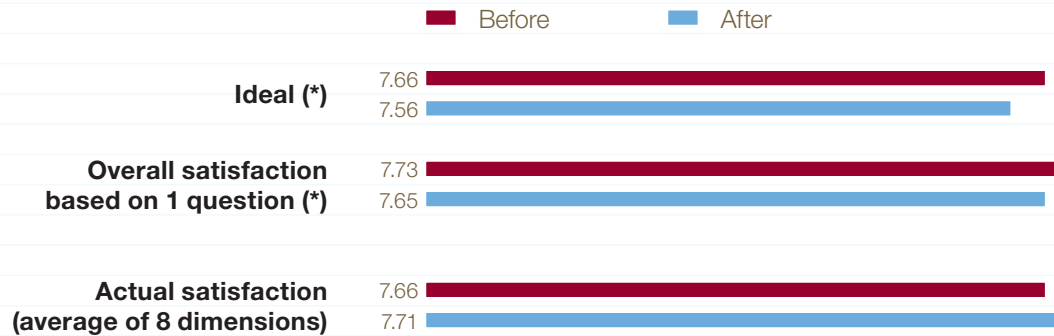
The two age groups that are more likely to recommend a brand are the 18-29 and 50-59 age groups. Typically, very young consumers tend to recommend a brand than their young peers but in this case it shows that the youngest consumers are the least likely to recommend a brand, while the older groups are more likely to recommend brands.



Overall satisfaction, comparison to ideal

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

Two new questions were added to the Service Hero CSI this year: how well a brand compares to the ideal offering, and overall satisfaction. In the graph below we have plotted the new questions as well as the previous score for Actual Satisfaction which is based on the average of all eight service dimensions.



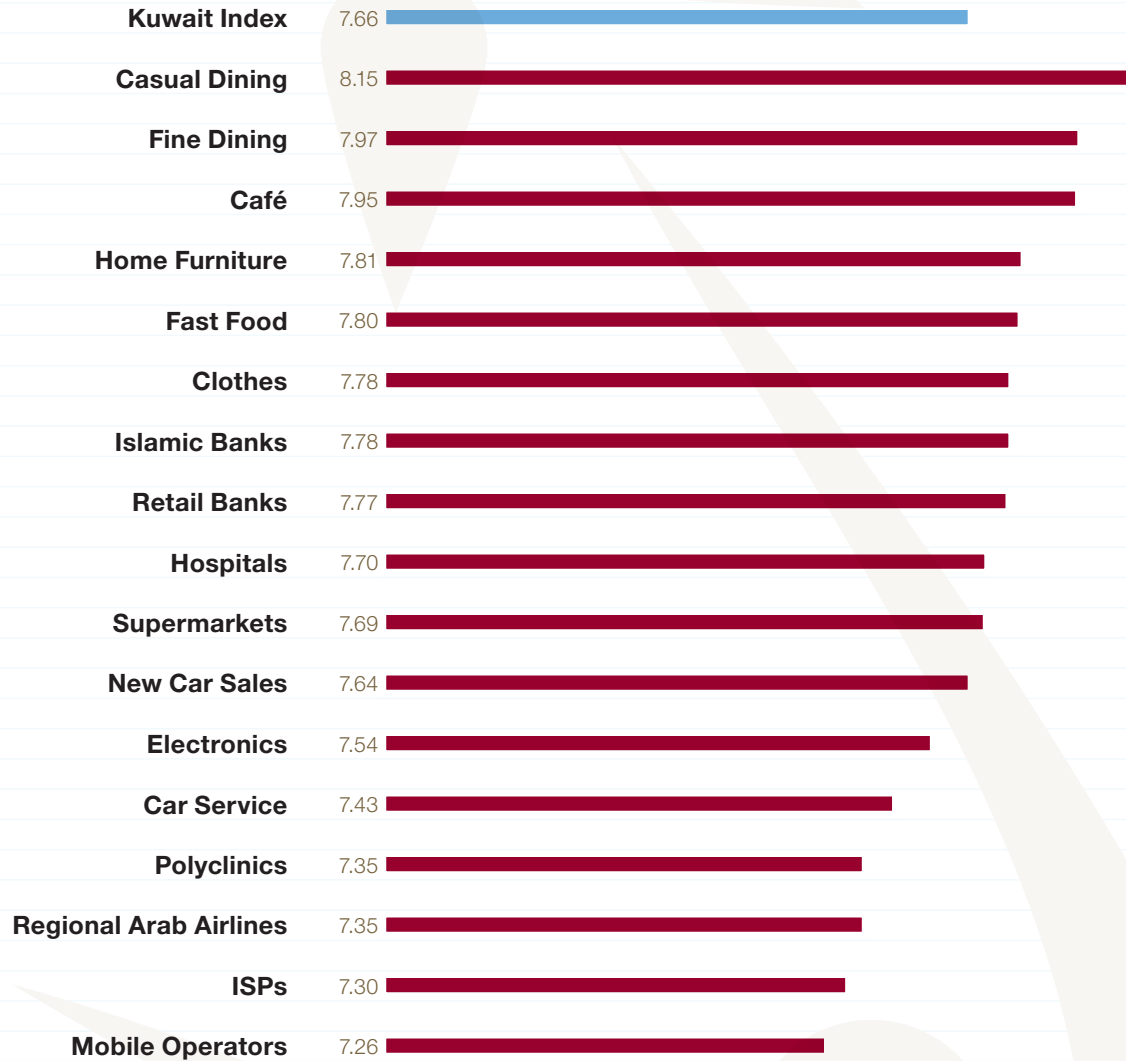
Note: (*) denotes new question for 2011 CSI

As can be seen, the new question, Overall Satisfaction is lower by 0.06 points from Actual Satisfaction (the average of all eight dimensions). How a brand compares to the Ideal Offering is lowest scoring. The new questions are therefore more accurate representations of overall satisfaction than the average of eight dimensions as when consumers evaluate a brand overall some factors are more important to them than others (e.g. reliability in banks may be more important than location). The new questions therefore indicate where companies fall short of meeting consumer expectations and where they can focus more resources on.



Category results: expected & actual

The Kuwait expected index across all 17 categories



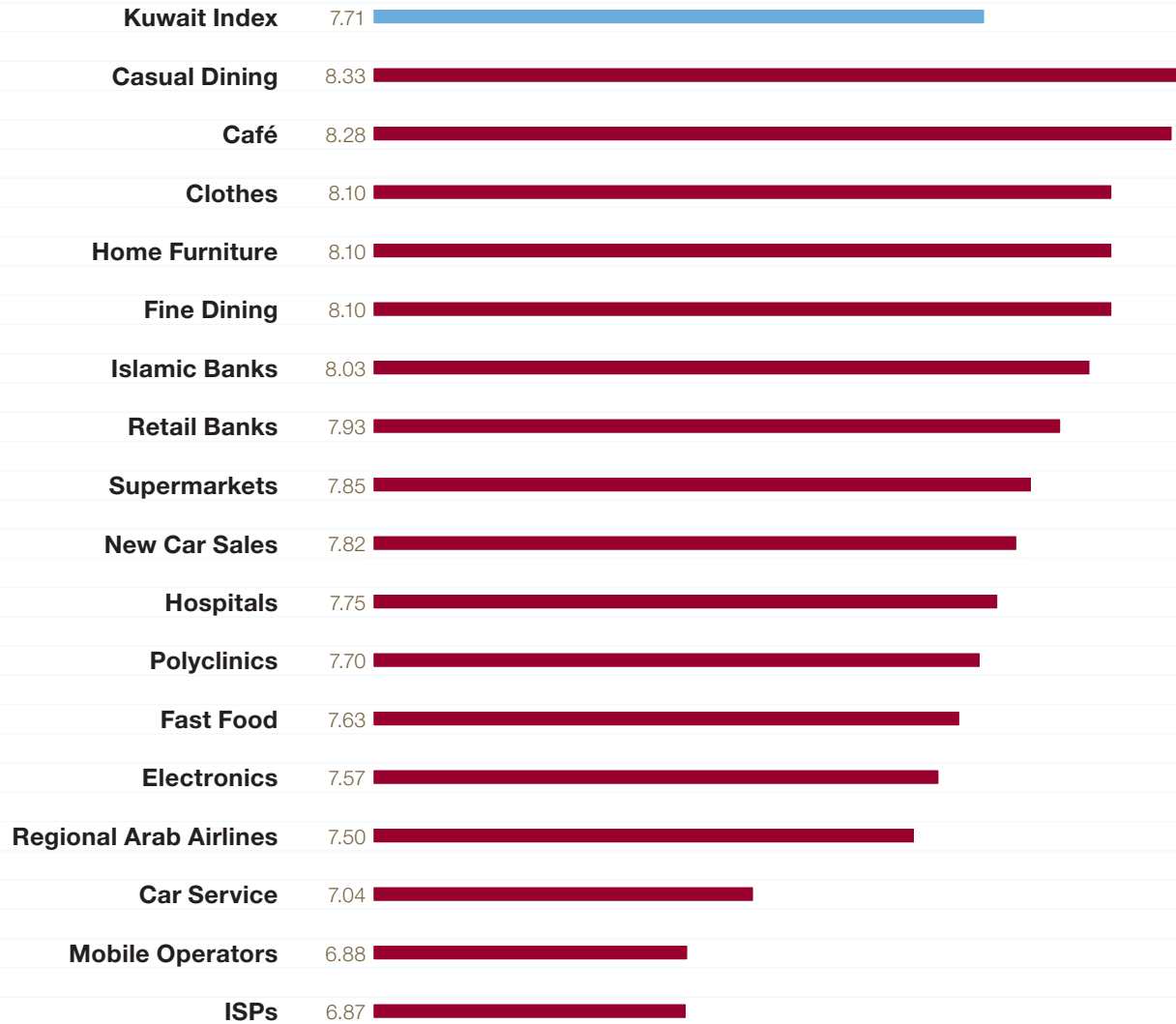
Ten industry categories exceeded the Kuwait index score for the average of all 8 dimensions (the six service dimensions as well as Call Center and Website) on a “before” basis.

The top three are in the restaurant industry while the lowest are Mobile Operators, ISPs, and Regional Arab airlines.



The Kuwait actual index across all 17 categories

Actual Index



Ten industries exceeded the Kuwait Index for the average of all 8 dimensions (the six service dimensions as well as call center and website) on an “after” basis.

From the top three, two are in the restaurant industry, while the third is clothing. The lowest categories are similar to the expectation index which is ISPs, Mobile Operator, and Car Service.

50

25



3
Summary
& strategic
implications



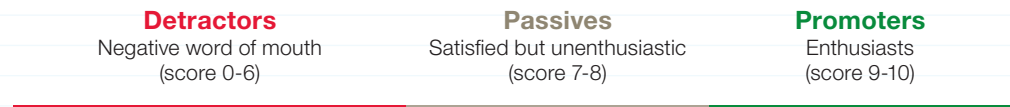
Net Promoter Score

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 basically ignores individuals whom are Passive
- It then subtracts the proportion of customers whom are Detractors from the proportion of customers whom are Promoters

Note

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



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

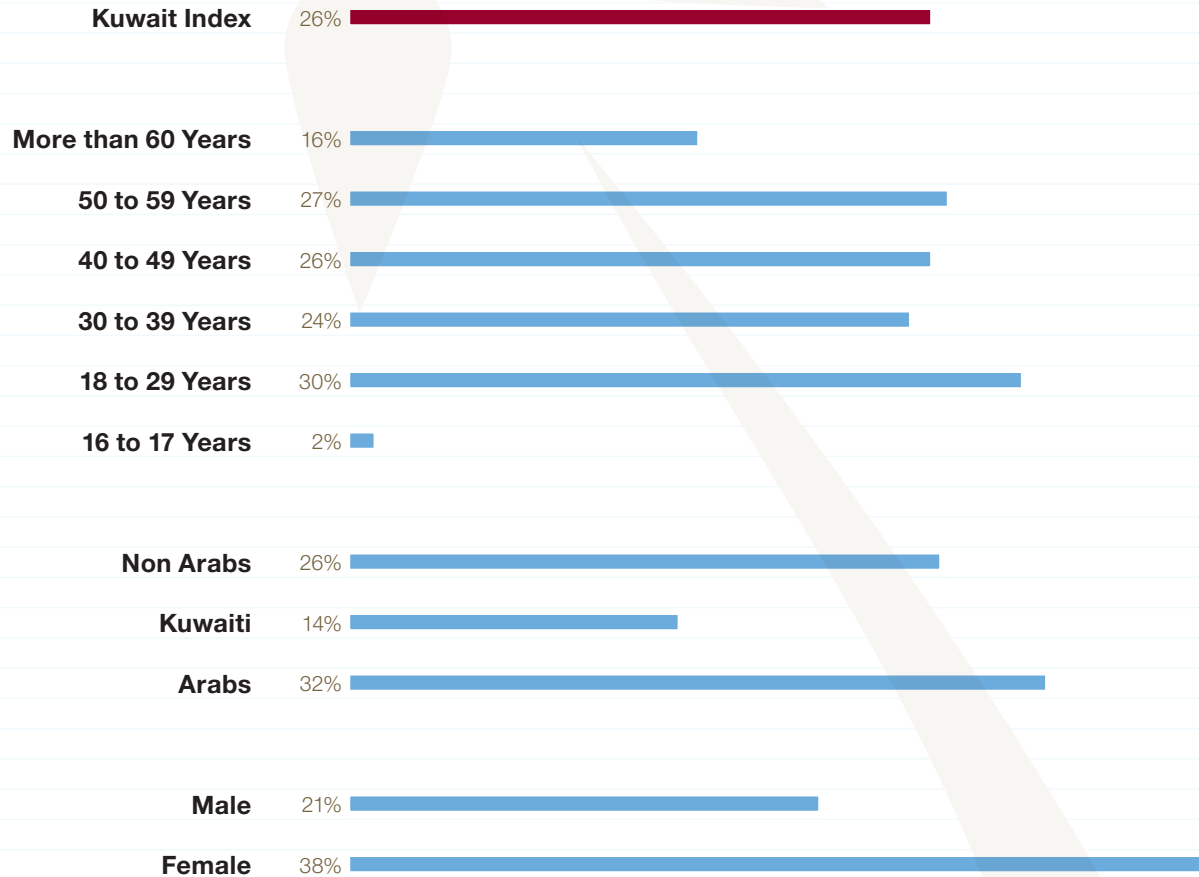
Passives (score 7-8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings.

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



The net promoter score for Kuwait is 26%

Net promoter score - Service Hero Index 2011



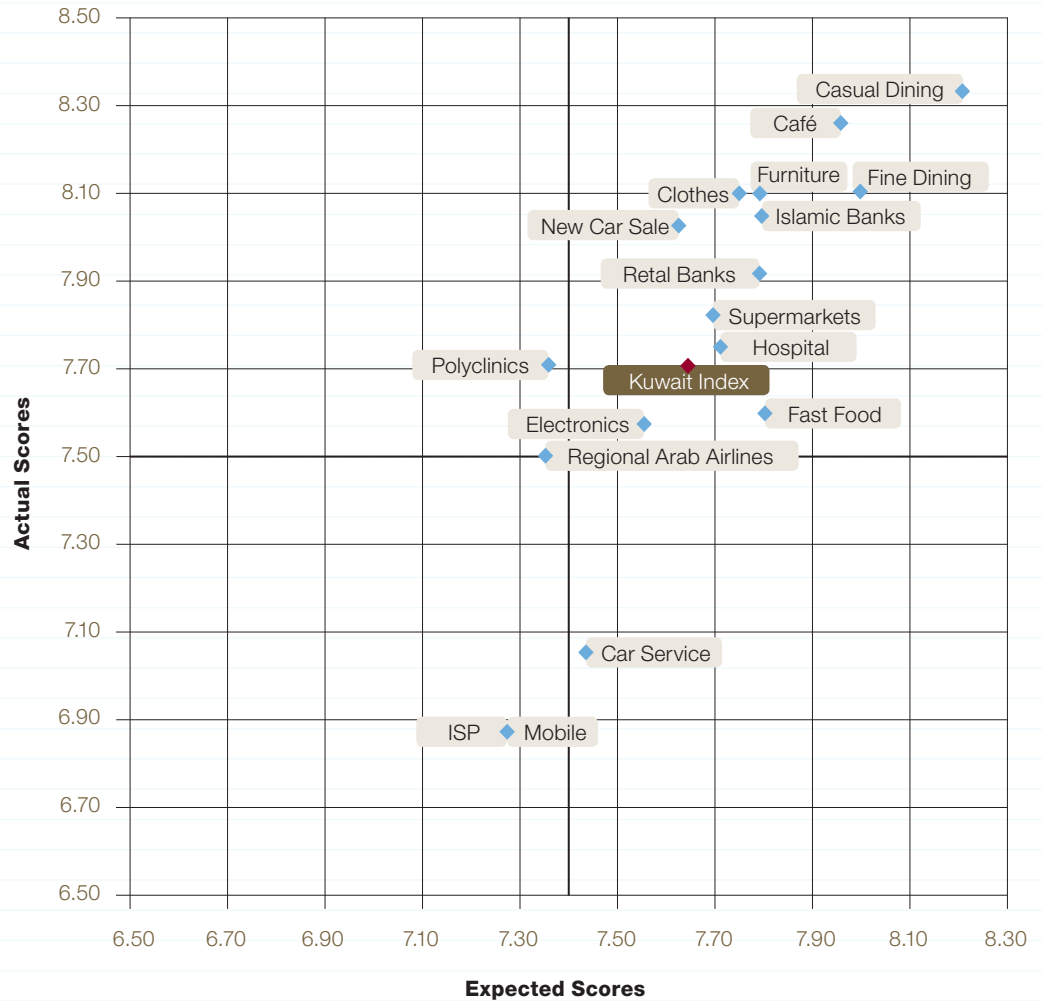
While the country average is 26%, there are a variety of scores in different demographic groups that are either Ambassadors or Detractors. The largest concentration of ambassadors for age groups are in the 18 to 29 age group with a 30% score, while the largest concentration of detractors are teenagers in the 16 to 17 age group with a mere 2%. Arabs are ambassadors with a 32% chance they will be ambassadors of a brand, while Kuwaitis are the detractors with 14%. Finally, Females are the most likely to be ambassadors of any demographic group with 38% NPS score and males scoring 21%.

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 0-6).



Market position of all 17 categories

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



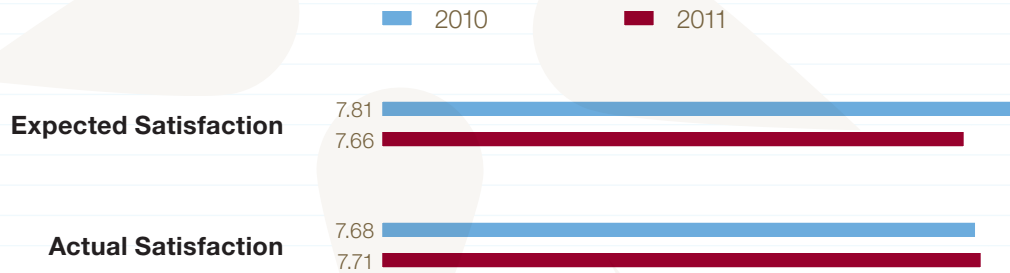
Industry categories in the top right quadrant are in the best position as their actual scores exceed the expected scores. They need to sustain this position over time.

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.

Finally industries in the bottom left quadrant 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.



Kuwait's overall score remains in the moderate range



Since last year Average Actual Satisfaction improved 3 points. But average expected satisfaction dropped 15 points. This could be due to consumers becoming used to moderate service standards and thus altering their expectations downwards. There is also a positive gap between expectations and actual - in other words, because expectations fell, it has become easier to actually exceed them.



Category Comparison 2010 vs 2011

1 of 2 Actual Satisfaction

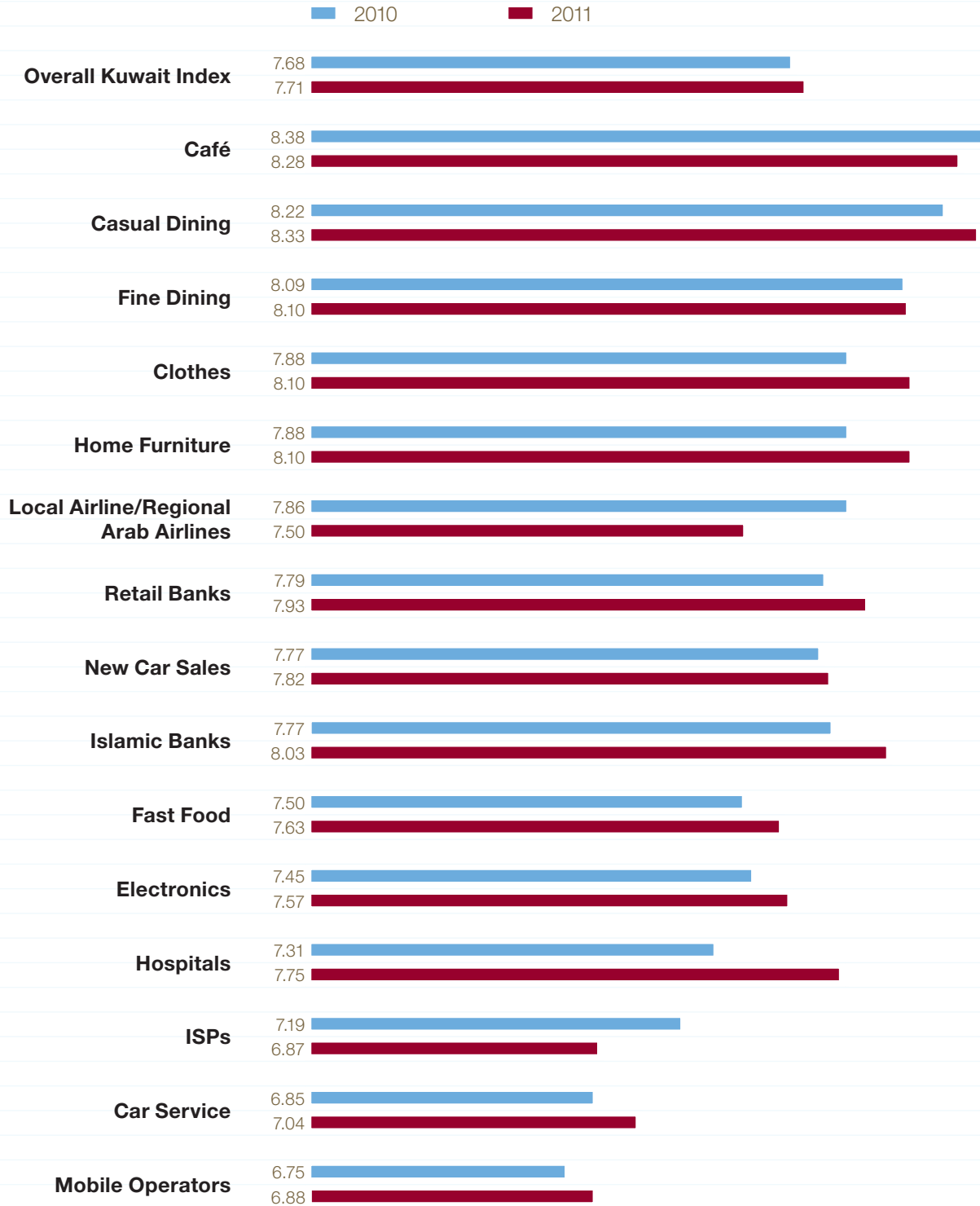
The overall actual satisfaction for Kuwait increased slightly from 2010. Two of the top four industries are in the restaurants category (Café and Casual Dining) with Clothing and Furniture completing the top four. Notable improvements with consumer satisfaction are shown in Home Furniture, Hospitals, and Islamic Banks, while Cafés and ISPs saw a decrease in consumer satisfaction from last year's assessment. While consumers are least satisfied with Mobile Operators, Car Service and ISPs, their positions are similar to last year's ranking.

Note: Local Airlines has been changed to Regional Arab Airlines and therefore increasing the number of brands in the category, so the decrease in satisfaction in that category could be attributed to the increase of the number of brands.

Also, two new categories (Supermarket and Polyclinics) have not been included as they were not among the categories assessed last year.

Category Comparison 2010 vs 2011

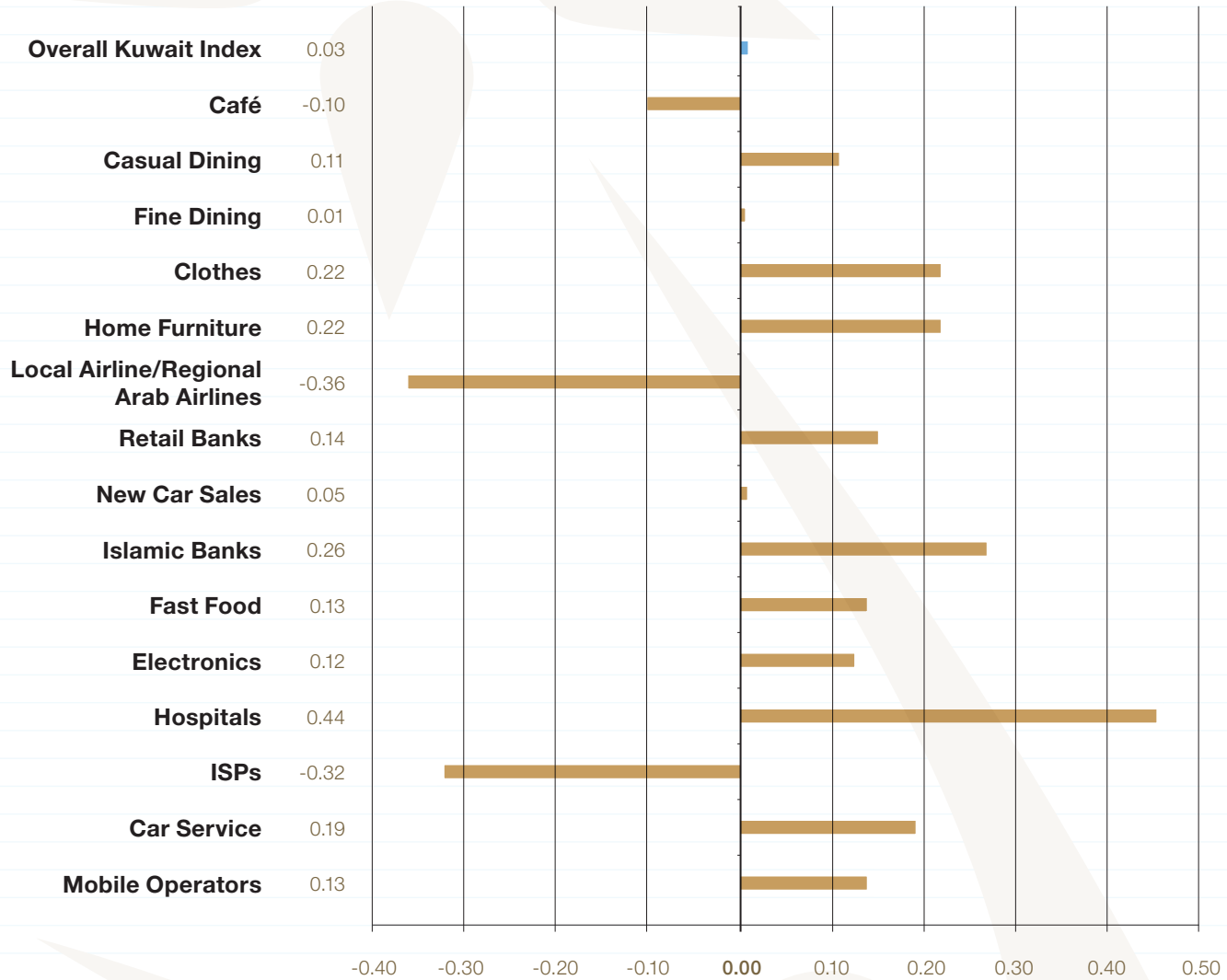
2 of 2 Actual Satisfaction





Category Growth 2010 vs. 2011

Notable improvements with consumer satisfaction are seen in Home Furniture, Hospitals, and Islamic Banks, while Cafés and ISPs saw a decrease in consumer satisfaction from last year's assessment.



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

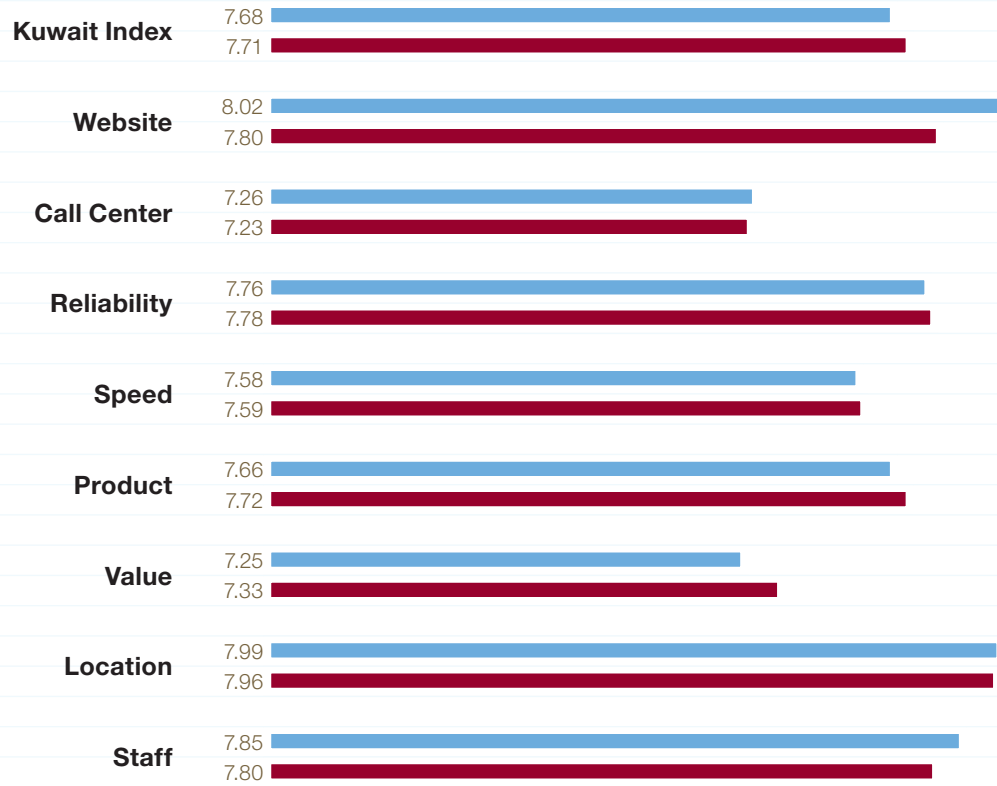
Also, 2 new categories (Supermarket and Polyclinics) have not been included as they were not one of the categories from last year's assessment.



Dimension Comparisons 2010 vs. 2011

Actual Satisfaction

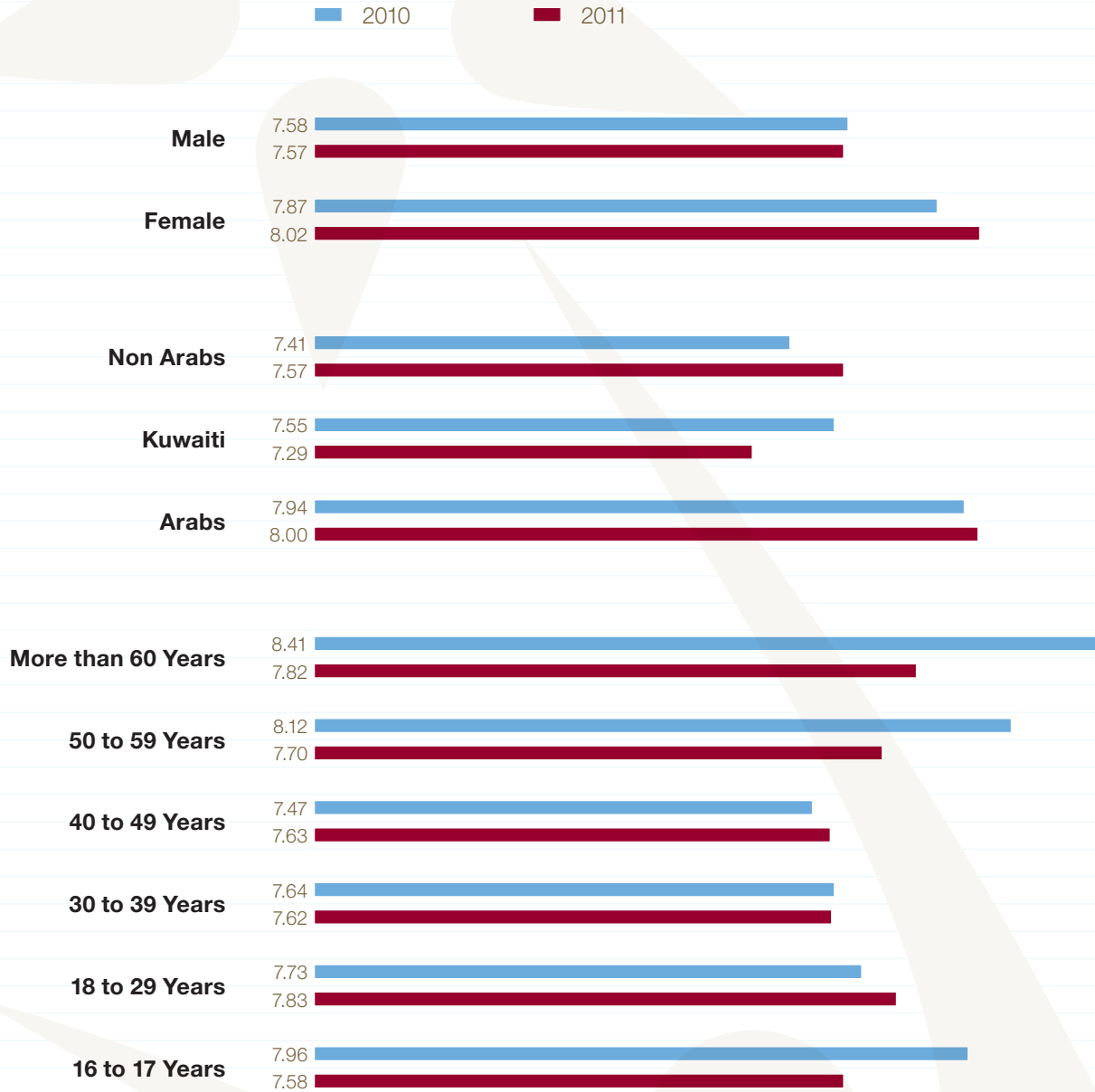
■ 2010 ■ 2011



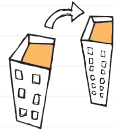
Overall there are minor improvements on most dimensions, with the largest increases in Value and Product while Websites saw the largest change with a decrease in customer satisfaction from the previous year.



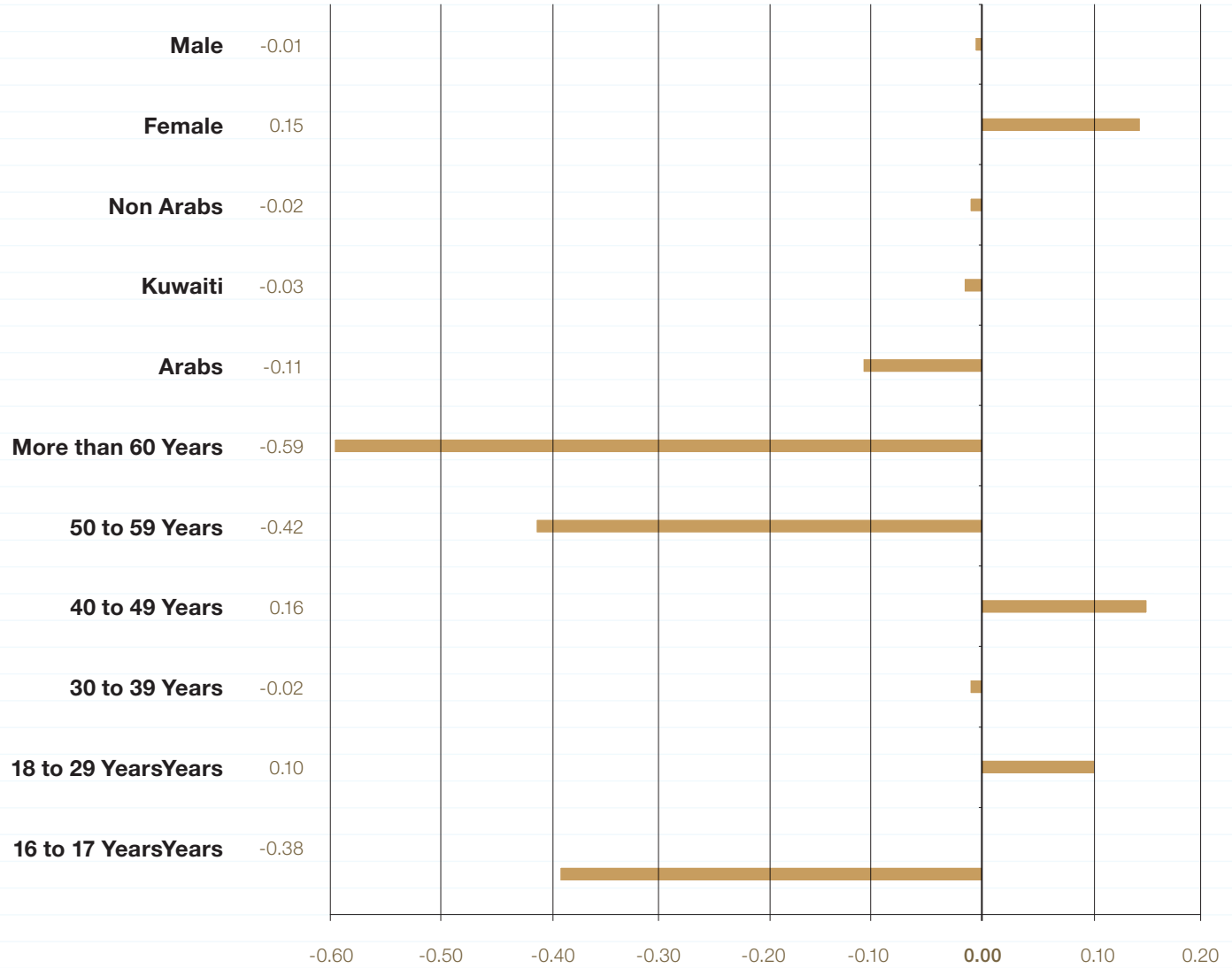
Demographic Comparisons 2010 vs. 2011



Females saw overall satisfaction for 2011 increase considerably from the previous year. Arabs are also the most satisfied with customer service, while 18 – 29 year olds are the most satisfied age group, with those 60+ also satisfied. Non Arabs remain the least satisfied nationality, while the 16-17 years olds are the least satisfied age group.



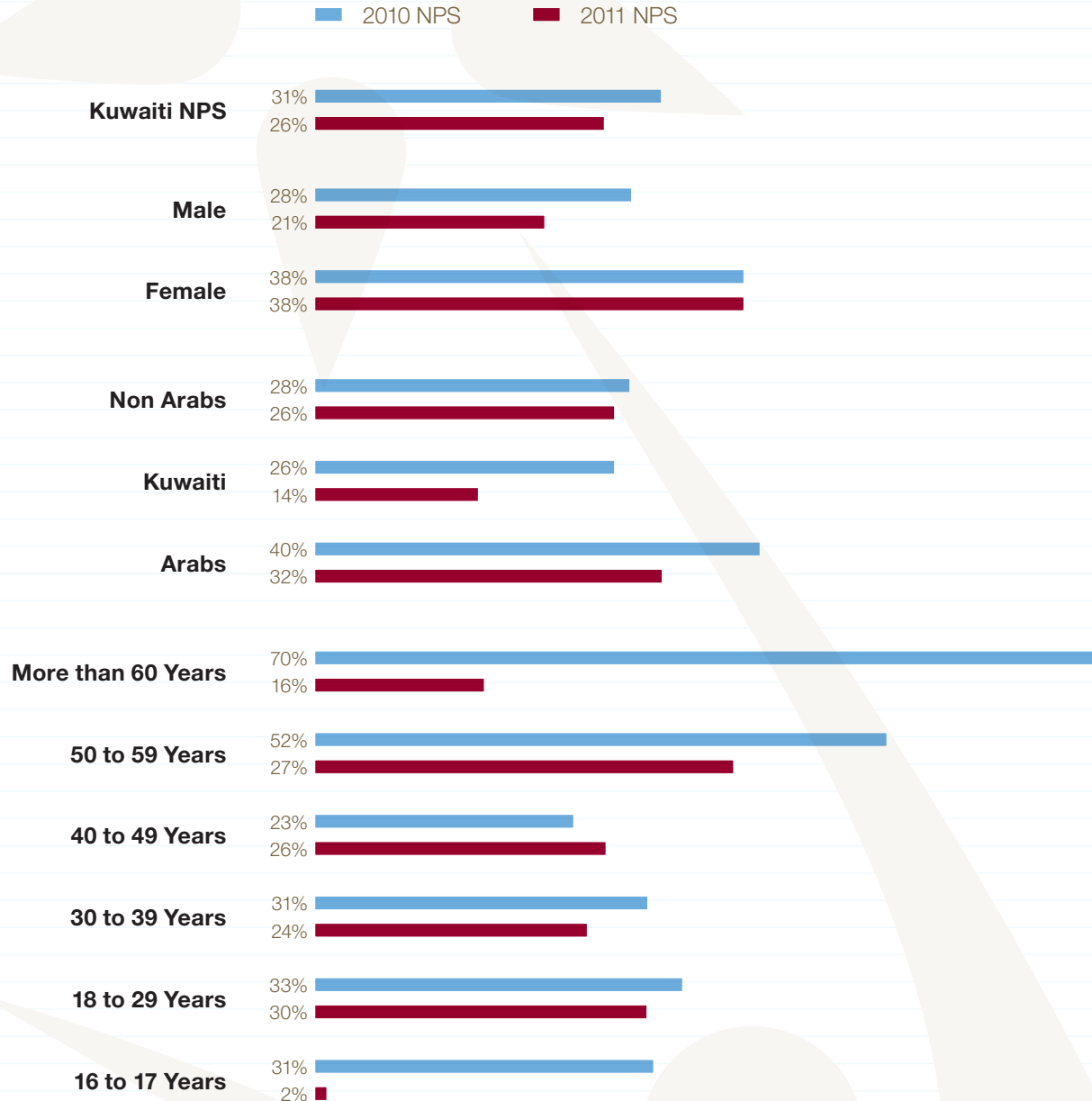
Demographic growth 2010 vs. 2011



The most significant change in 2011's assessment is with the 50+ age groups, becoming less satisfied with customer service from 2010. All nationalities saw a decrease in satisfaction from the previous year as well. Females saw an increase in satisfaction from 2010, while 40-49 year olds and 18-29 year olds also saw an increase in satisfaction from 2010.



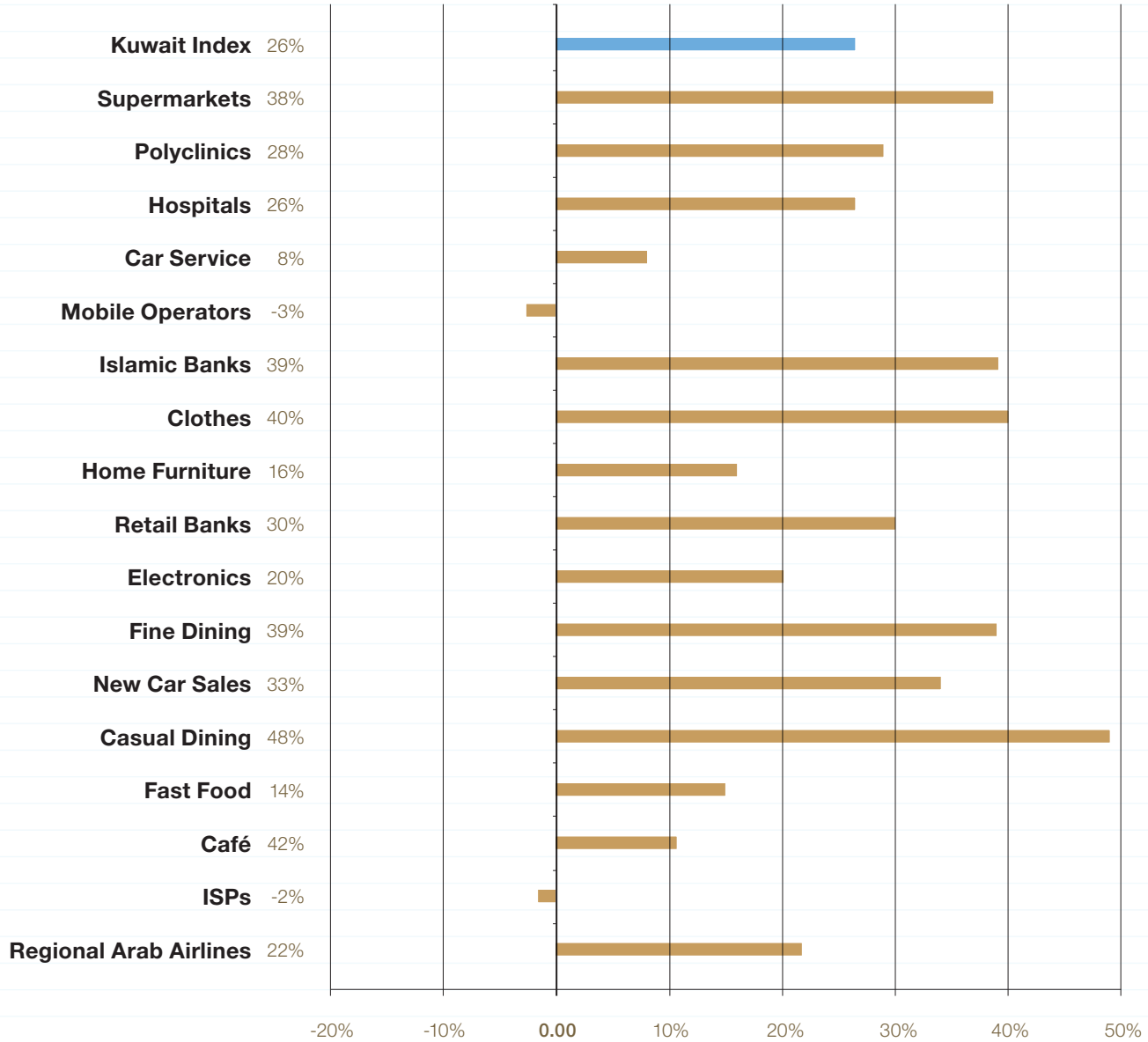
Net Promoter Score by demographic group and changes since last year



We can see that the changes in NPS significantly changed with the 50 plus age group as fewer of them are brand Promoters. In 2010, these groups were the main promoters of brands but took a noteworthy drop to go below the 2011 NPS of 26%. Females remained the same, while males became less likely to be promoters of brands based on their lower 2011 NPS score. Kuwaitis are least likely to promote brands, while Arabs remain the most likely to be brand ambassadors.

Category NPS

Service Hero CSI Category 2011 Net Promoter Score



While the country average is 26%, a number of categories are well below the average with ISP and Mobile Operators being the lowest. Both these industries have more Detractors among their customers than Ambassadors. Industries enjoying a healthy presence of brand Ambassadors are in the Casual Dining, Home Furniture, Café and Clothes categories.

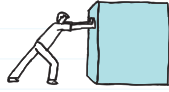


Industry comparison with other markets

In comparing with other national customer satisfaction indexes, notably the American ACSI (which has been running since 1996), and the UK index, we note that Kuwait is very close to the UK index which leads slightly. The American index has fallen considerably in the previous year, and which is possibly due to scores from the government sectors which are also included in their assessment.

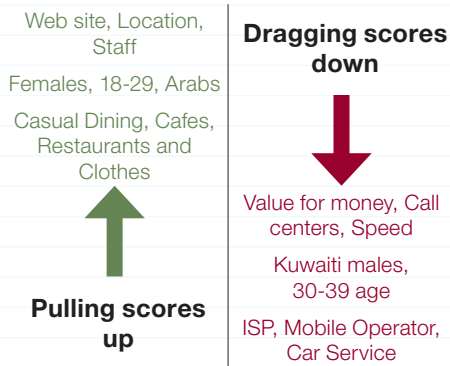
Category	Kuwait Service Hero CSI	US ACSI Index	UK CSI Index
Café	8.28	NA	NA
Car Service	7.04	NA	NA
Casual Dining	8.33	8.20	NA
Clothes	8.10	8.00	8.30
Electronics	7.57	8.20	NA
Fast Food	7.63	7.90	7.9
Fine Dining	8.10	NA	NA
Home Furniture	8.10	NA	NA
Hospitals	7.75	7.70	NA
Islamic Banks	8.03	NA	NA
ISPs	6.87	7.10	NA
Airline	7.50	6.50	NA
Mobile Operators	6.88	7.10	7.48
New Car Sales	7.82	8.20	7.95
Retail Banks	7.93	7.60	7.82
Supermarkets	7.85	NA	8.09
Policlinics	7.70	7.70	NA
Overall Score	7.71	7.56	7.73

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



Factors affecting the Kuwait Index

The factors that are pushing scores up or pulling them down in Kuwait across industries



Overall looking at the three critical elements that the Service Hero CSI measures: the eight service dimensions, customer demographic profile, and industry category, we can quickly note that some factors help push scores up while others pull them down as seen in the diagram.

Strategic implications for Kuwait

The Service Hero CSI for 2011 follows the 2010 benchmark index for Kuwait. The overall satisfaction score across industry categories is Moderate and overall has improved marginally since last year.

Service Dimensions

Companies have done a good job on the tangible or physical side of their offering: namely Location and Website. Companies seem to perform at a weaker level when it comes to Speed, Reliability, Value and Call Centers.

- **Recommendation:** Draw up strategic plans for Call Centers, process improvement to increase speed and reliability of systems including error recovery.

Demographics

Kuwaitis and males remain the lowest scoring satisfaction groups for Kuwait while females and Arabs are the most satisfied.

- **Recommendation:** Companies need to conduct focused research on segments with low satisfaction to understand how to meet their expectations and draw up plans to address the shortcomings.

Industry category scores

Some industries are underperforming on satisfaction (ISP's, mobile operators, and car service) and have deteriorated since the previous year.

- **Recommendation:** Due to the sensitive and complex nature of these businesses, periodic customer satisfaction indexes as well as customer experience management programs need to be given a priority.

Loyalty

Given that the Net Promoter Score is at 26% (meaning that only 26% of customers are promoters), some customer groups have a lower score and therefore are less loyal. These are namely Kuwaitis, individuals aged 30-49, and males. On the other hand females, Arab and older consumers tend to be most loyal.

- **Recommendation:** Companies need to exert effort on building customer loyalty by ensuring the emphasis on customer satisfaction is foremost across all front-line and back-office departments.
- **Recommendation:** Companies need to ensure that they have programs in place to improve service speed, reliability and value.



Executive summary

1 of 2

Methodology

Service Hero is an online survey where respondents vote directly on www.servicehero.com from October 1-December 31st 2011. Consumers are aware of the survey via online ad banners, email shots and a promotion campaign in traditional mediums.

Rating assessment

Respondents rate each industry on a scale of 1-10 where 10 is the best score on 8 service dimensions (2 dimensions among them where only evaluated in the communication, financial and airline categories). Respondents also assessed overall satisfaction, the likelihood to recommend a brand, and how far a brand is from meeting their ideal. All questions were asked on an Expected and Actual satisfaction basis. Respondents also gave free comments.

Security

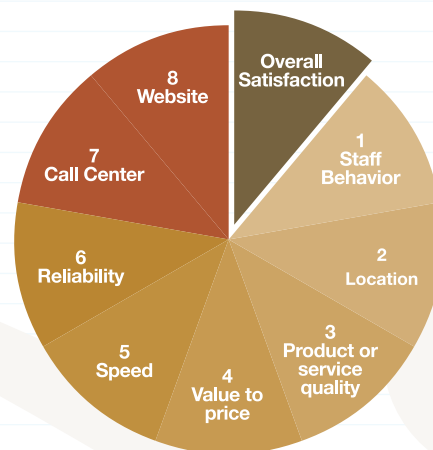
A number of security measures are deployed of either a technical nature to verify the authenticity of the voter, or after reviewing the results later to remove suspicious data and ensure data integrity.

Sample

The total 13,286 assessments were then cleaned to arrive at the final 10,077 sample of valid votes for Kuwait with a minimum of 400 votes per category. This gives a confidence level of 95% with +/- 5 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 a Moderate score of 7.66 on Expectation and 7.71 for Actual Satisfaction. The highest service dimension is Location, Staff, and Website, while the lowest is Call Center and overall Value. Reliability, Speed, and Product / Service Quality were more passive drivers of standards.



Executive summary

2 of 2

Demographics

Females tend to have higher expectations and satisfaction levels than males. Arabs have the highest expectation and satisfaction scores while Kuwaitis and males have the lowest satisfaction scores. The older a customer is, the higher their satisfaction seems to be.

Image and Loyalty

Kuwait scored 7.62 on actual likelihood to recommend a brand after dealing with it (Loyalty) while it scored 7.65 before dealing with it (Image). Once again, females, Arabs and customers aged 18-29 tend to be most loyal. Looking at the Net Promoter Score (ratio of customer promoting the brand versus being detractors) we see that Kuwait overall scores 26% which means there is room to improve.

Categories

Of the 17 categories assessed, 10 of them exceeded the Kuwait average score. These were mostly with industries that are in the restaurant sectors. The lowest scoring categories tend to more complex such as ISP's, Mobile Operators, and Car Service. The industries with the highest number of customers promoting them are Casual Dining and Home Furniture, while the one with the most detractors are ISP's and Mobile Operators.

Changes since last year

While Kuwait marginally increased (0.03 points) since last year, the changes were more pronounced in some areas. In demographic groups, females, consumers aged 40-49 and non-Arabs increased since last year while Kuwaitis, and customers over 50 dropped the most. By dimension, Value for Money and Product Quality increased while Website decreased. In industry category, Hospitals, Islamic Banks, Clothes and Furniture increased while ISP's and Regional Arab Airlines dropped the most. Finally, in terms of the Net Promoter Score, the age group 40-49, non-Arabs, and females increased in loyalty while older customers and teens, males and Kuwaitis dropped in loyalty.

Comparison to US & UK index

The US, after 16 years of evaluation, is in the 7.56 range compared to the Kuwait index which is at 7.71. The UK index is at 7.73, so Kuwait is slightly higher than the US market but lower than the according to its own consumers.



Service Hero's benefits

Service Hero taps into an unexploited market niche



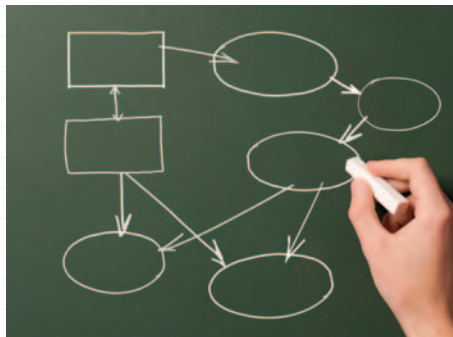
People powered

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 6 dimensions for before and after assessment.



Actionable

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



Helps Kuwait

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



Glossary of terms used

Term	Definition
Other	This is the grouping of all brands in each category that fall below the minimum sample requirement.
Expectation Index	The score of the votes consumers made on their service expectation on the various service dimensions before they dealt with the brand being evaluated.
Actual Index	The score of the votes consumers made on their service expectation on the various service dimensions after they dealt with the brand being evaluated.
Positive Gap	Actual satisfaction after consumers experienced a brand was higher than their Expectation before they dealt with it.
Negative Gap	Actual satisfaction after consumers experienced or dealt with a brand was lower than their Expectation before they dealt with it.
Net Promoter Score	The proportion of consumers promoting a brand (giving scores 9 and 10) minus the proportion of consumers detracting a brand (scores of 1-6) shown as a percent.



4

Country
Awards 2011

Nominees



Restaurants: Cafés

- Defined as: Informal restaurants offering a range of hot meals and made-to-order sandwiches in addition to hot and cold beverages
- A total of 19 brands were evaluated



Specialty Store: Electronics

- Defined as: Any stores focused on the sale of durable and nondurable electronic items
- A total of 9 brands were evaluated



Restaurant: Fast food

- Defined as: Typical fast food restaurants that offers burgers and other types of value meals
- A total of 26 brands were evaluated



Home furniture

- Defined as: Any store focused on the sale of durable furniture as well as decorative items
- A total of 13 brands were evaluated



Restaurant: Casual dining

- Defined as: Restaurants that serve moderately-priced food in a relaxed atmosphere where visitors can dress casually
- A total of 71 brands were evaluated



Health care: Private hospitals

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



Restaurant: Fine dining

- Defined as: Full service restaurants with specific dedicated meal courses served in a more formal atmosphere
- A total of 22 brands were evaluated



Clothes & accessories

- Defined as: The purchase of clothes excluding stores solely selling accessories and shoes
- A total of 63 brands were evaluated



Autos: Car purchase

- Defined as: The purchase of a new car directly from an authorized car dealer
- A total of 36 brands were evaluated



Communications: Internet service providers

- Defined as: Any local internet service provider
- A total of 8 brands were evaluated



Autos: Car service

- Defined as: The service or maintenance of a car from an authorized car dealer
- A total of 34 brands were evaluated



Financial: Islamic banks

- Defined as: Any domestic Islamic non-commercial bank
- A total of 4 brands were evaluated



Regional Arab Airlines

- Defined as: Any airline using Kuwait as its main headquarter
- A total of 16 brands were evaluated



Financial: Commercial banks

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



Communications: Mobile operators

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



Specialty Store: Supermarkets

- Defined as: Any large self-service store retailing food, perishables and household supplies
- A total of 17 brands were evaluated

Overall country 2011 winner

First Place

مطعم
ميسر الخانم
Mais Alghanim
Restaurant



FROM THEIR WEBSITE

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.

In 1974, Emile Barakat (Abu Edmond) presided over the business from his late father marking the beginning of the second phase. Under his

leadership, the restaurant moved to the old Kuwait television station in 1987 where it was registered at the Ministry of Commerce and Industry in the name of Yusuf Ahmed Alghanim & Sons Co. It was at this time that the name was changed from “Mess Alghanim” to “Mais Alghanim”.

Abu Edmond’s vision also brought Mais Alghanim forward into the third phase to its present location in 2003, a building of true traditional Kuwaiti design, preserving the heritage and genuine tradition. Hence, after more than 50 years of successful service, the late Abu Edmond’s brothers and eldest son continue to welcome you with the same spirit through Generations of Genuine Hospitality, and Good Food.

Overall country 2011 winner

Second Place



McDonald's

"If I had a brick for every time I've repeated the phrase Quality, Service, Cleanliness and Value, I think I'd probably be able to bridge the Atlantic Ocean with them." —Ray Kroc

Since 1955, McDonald's has been proud to serve the world some of its favorite food. McDonald's operations have steadily grown in the U.S., Europe, the Middle East, Asia-Pacific, Africa, Canada, and Latin America. McDonald's is committed to providing the highest quality food and

superior service, at a great value, in a clean and welcoming environment. In the midst of global economic concerns, McDonald's has maintained a firm grasp on the industry because their core strategy remains unchanged – they continue to invest in people and their Brand. For more than 50 years, they have provided quality food, valued jobs, and meaningful charitable support to the communities they serve, and people everywhere have responded by making McDonald's the number-one foodservice retailer in the world.



MEAT THE MEGA PATTY.
Say hello to a juicy, flavorful third-pound* of 100% Angus beef
But don't stop there – not with 3 mouth-watering ways
to get acquainted with this burger. Looks like the
beginning of a tasty friendship.

i'm lovin' it®

Overall country 2011 winner

Third Place



AMERICAN EAGLE
OUTFITTERS

American Eagle Outfitters

American Eagle Outfitters, Inc. is built on more than 30 years of customer focus, dedication, and innovation. The company was founded with one store, in Novi, Michigan, in 1977.

Over the past few years, American Eagle Outfitters has expanded into the international market. They launched stores in Canada in 2001 and opened 3 franchise stores in the Middle East in 2010. The

first franchise stores in Hong Kong, China, and Russia opened in early 2011. With corporate offices in three very distinct locations - Pittsburgh, New York City, and Hong Kong - American Eagle Outfitters, Inc. has built a distinctive company culture based on their core values that continues to shape their aspirational yet accessible brand identities. Today, they have more than 1,000 stores and 30,000 associates worldwide.



Category Winners 2011

Honorable mention

Cafés



This brand fell below the minimum number of votes needed for the required statistical rigor.



Restaurants: Cafés
Caribou Coffee



Restaurants: Casual dining
Mais Alghanim



Restaurants: Fast food
McDonald's



Restaurants: Fine dining
Sakura

Category Winners 2011

Honorable mention

Electronics stores

Easa Hussein
Al-Yousifi & Sons Co. 

This brand fell below the minimum number of votes needed for the required statistical rigor.



Specialty Store: Electronics
Eureka



Autos: Car service
Honda

Honorable mention

Clothes & accessories

POTTERY BARN®

This brand fell below the minimum number of votes needed for the required statistical rigor.



Home furniture
IKEA



Clothes & accessories
American Eagle

Honorable mentions

Car purchase



This brand fell below the minimum number of votes needed for the required statistical rigor.



Autos: Car purchase
Mercedes-Benz



Regional Arab Airlines
Qatar Airways

Honorable mentions

Polyclinics



This brand fell below the minimum number of votes needed for the required statistical rigor.



Health care: Private hospitals
Royale Hayat Hospital



Communications: Mobile operators
Zain

Category Winners 2011

Honorable mention

Supermarkets

DEAN & DELUCA

This brand fell below the minimum number of votes needed for the required statistical rigor.



Specialty: Supermarkets
Carrefour



Financial: Retail banks
National Bank of Kuwait

Honorable mention

Islamic banks



This brand fell below the minimum number of votes needed for the required statistical rigor.



Financial: Islamic banks
Boubyan Bank



Communications: ISPs
KEMS

Comparing the winners of 2011 and 2010

The Service Hero CSI awarded 15 category winners in 2010 of which 10 were also winners in the 2011 assessment. This suggests that leading companies do have in place programs to ensure customer satisfaction is achieved. In the categories that witnessed a change, much of that was due to heightened competition as different companies jostled for better positions and focused more attention on meeting customer satisfaction needs.

Table 1 Comparison of SH CSI winners 2010 to 2011

Service Hero Category	2011 Winner	2010 Winner
Automotive - Car sales	Mercedes-Benz	Yes
Automotive - Car service	Honda	No
Aviation - Regional Arab airlines	Qatar Airways	No
Clothes	American Eagle	No
Communication - ISPs	KEMS	Yes
Communication - Mobile Operators	Zain Telecom	No
Financial - Islamic banks	Boubyan Bank	Yes
Financial - Retail banks	National Bank of Kuwait	Yes
Health care - Hospitals	Royale Hayat	Yes
Restaurant - Cafes	Caribou Cafe	Yes
Restaurant - Casual dining	Mais Alghanim	Yes
Restaurant - Fast food	McDonald's	Yes
Restaurant - Fine dining	Sakura Japanese	No
Specialty - Electronics	Eureka	Yes
Specialty - Home furniture	IKEA	Yes
Specialty - Supermarkets	Carrefour	*

* Category added in SH CSI 2011



Thank you!

Powered
by



Advisory
council



Member
of





خيال للاستشارات
Khayal Consultants

5

Appendix



A note about Khayal Consultants

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

Khayal was responsible for:

Branding

Logo design and standards manual

Advertising

Campaign in traditional media (print and audio visual media)

Digital marketing

Campaign management and tracking

Social media

Communication on social networks

SEO

Search engine optimization

Website

Design, hosting and maintenance

Online survey engine

Questionnaire platform, security measures, tracking and reporting of results

Who is Khayal?

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

Experience

Kuwaiti management - Established in 1996

Variety of Backgrounds

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

Dedication

Teams of committed professionals

Design

Branding

Logo Development
Usage Manuals
Stationary Design

Print Design

Corporate Brochures
Annual Reports
Newsletters
Marketing Collateral

Animation

Presentations
Screen Savers
Interactive Media

Web

Consulting

Strategy & Planning
Benchmarking

Development

Design & Animation
Programming

Support Services

Quality Assurance
Hosting
Maintenance

Solutions

Intra & Extranet/Portal
E-Commerce & Content
management

e-Marketing Services

Traffic Analysis
Search Engine
Optimization
Search Engine
Marketing
Off-site E-Initiatives

Marketing

Strategy Consulting

Strategy Review
Business Model Review
Value Chain
Service Quality
Brand Audit

Market Research

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

People Development

Service Quality ABC
Training
Employee Morale
Career Paths

A selection of some of Khayal's clients



SIEMENS



KGL



Independent Advisors

Abdulmajeed Al-Shatti

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



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

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

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

Yann Pavie

Founder and CEO, GulfMerger



Yann has over 16 years of work experience in investment banking and private equity and holds a Bachelor of Business Administration from the Fox School of Business and Masters in Business Administration from the Wharton School, where he graduated as a Palmer Scholar.

Yann has advised leading multinational corporations and regional firms on US\$10 billion in mergers and acquisitions and capital raising transactions in sectors encompassing:

- Building materials
- Manufacturing Media
- Telecommunications
- Transportation
- Financial Services
- Retail
- Technology

Yann is Founder and CEO of GulfMerger, a leading middle-market M&A firm established in 2007 in Kuwait. Since inception, GulfMerger has completed over 20 M&A deals, and was recently named ‘Best M&A House’ in 2008, and 2010 as well as ‘Best Global Up-and-Coming Investment Bank’ in 2010.

Yann assumed senior positions of increasing responsibilities including with National Bank of Kuwait as COO and Board Member of NBK Capital, prior to His founding of GulfMerger.

Dr. Reinhold Leichtfuss

Senior Partner and Managing Director, Boston Consulting Group



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

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

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

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

Nauman S Sehgal

Chief Operating Officer, Noor Investment Financial Company



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

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

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

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

Academic Advisors

Dr. Carol A. Ross-Scott

Dean of Student Affairs, American University of Kuwait



Dr. Carol A. Ross-Scott currently serves as the Dean of Student Affairs at the American University of Kuwait, arriving with over 20 years of experience in higher education.

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

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

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

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

Dr. Hassan Al Sady

Director for Center for Professional Development & Continuing Education, Gulf Institute of Science and Technology



Dr. Hassan Al Sady brings with him a wealth of experience, both educational and professional, such as:

- Senior Economic Consultant with the Kuwait Stock Exchange (KSE)
- Member of the Supreme Committee of Reviewing and revising Kuwaiti Commercial Laws and Orders
- Founder, Coordinator, and Trainer of the CFA preparation program in Kuwait
- Guest contributor and editor to over 15 publications (books, articles) locally and internationally

Dr. Al Sady received his B.A in Business Administration from the University of Cairo, and his M.B.A from Emporia State University in Kansas. He then received both an M.B.A and his PhD in Financial Economics from the University of New Orleans, concentrating on Investment & Corporate finance, financial derivatives, and monetary policies and strategies.

Mr. Saad Al Sharhan

Director of Support Services, Australian College of Kuwait



Mr. Saad Al Sharhan supervises the support functions for A.C.K, including Health and Safety, Project Management, Public Relations and Marketing, as well as Information Technology.

His previous experience also includes:

- Director of Business Development in Rawaj Holding Company
- Chairman and Managing Director of United Facility Development Company
- Project Manager at the United Warehousing and Refrigeration Company

Mr. Al Sharhan received his Bachelors in Business Administration from the University of Houston, majoring in Purchasing and Supply Chain management, and a focus on Computer Information Systems.

Disclaimer

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

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

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



P.O. Box 4981 Safat, 13050 Kuwait
Tel: +965 2244 1646, Fax: +965 2244 5562
info@servicehero.com

www.servicehero.com