Service Dimensions
Airlines: Local Airlines
Automotive: Car Service
Automotive: New Cars
Clothes & Accessories: Clothes
Communication: Mobile Operators
Communication: ISPs
Financial: Conventional Banks
Financial: Islamic Banks
Furniture: Home Furniture
Healthcare: Hospitals
Restaurants: Cafe
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
10 Ideal index

service Hero

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; Cafe
Restaurants; Casual Dining
Restaurants; Fast Food
Restaurants; Fine Dining
Specialty Stores; Electronics

82 Service categories
1. Staff Behavior index
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6 Reliability index
7 Call center index
8 Website index
9 Loyalty index
10. Ideal index

Credibility.
Integrity.
Relevance.

service
Hero

Kuwait's first and only
national customer
satisfaction index

Index

1. Executive Summary

2. The Kuwait Index

3. Summary & Strategic Implications

4. Country Award Winners
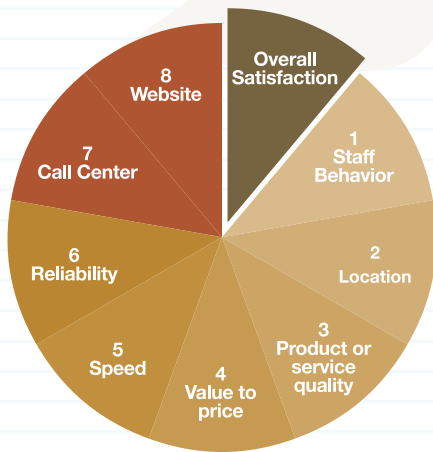
5. Methodology

6. Our Heroes

1
Executive
summary

Executive summary
1 of 2

Methodology
Service Hero is an online survey where respondents vote directly on www.servicehero.com from October1-December 31st 2012. Consumers are aware of the survey via online ad banners, email shots and SMS messages.

Rating assessment
Respondents rate each industry on a scale of 1-10 where 10 is the best score on 8 service dimensions (Note - 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 14,382 assessments where then cleaned to arrive at the final 9,616 sample of valid votes for Kuwait with a minimum of 350 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 7.75 on Expectation (before dealing with a brand) and 7.86 for Actual Satisfaction (after dealing with it). Since the score for Actual Satisfaction is higher, this means consumers don't have very high expectations. The highest service dimensions are Location, Staff, and Website, while the lowest are Call Center and Value for Money.

Demographics
Non-Arabs, females, and older customers have the highest satisfaction scores while Kuwaitis, males, and customers aged 30-39 have the lowest satisfaction scores. This year education level was also introduced and showed a dichotomy: the highest and lowest literacy consumers are the most dissatisfied.

Loyalty and Ideal
Kuwait scored 7.87 on the likelihood of recommending a brand (Loyalty). Females, Non-Arabs, customers aged over 50 and those holding a high school degree or diploma 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 31%, with Kuwaitis, males and customers with either college degrees and above or aged 30-39 are least loyal.

Kuwait customers Ideal satisfaction scored a 7.76. The ideal score represents customers perception of how they have been serviced, and how accurate it was to their own judgement.

Because this score is lower than the Actual Average satisfaction score, it suggests that there is room to improve service levels.

Categories

Of the 17 categories assessed, 7 of them exceeded the Kuwait Index score. These were mostly with the restaurant sectors, clothes, or home furniture categories. The lowest scoring categories tend to be more complex industries such as ISP's, Mobile Operators, and Car Service.

The industries with the highest number of customers promoting them (loyalty) are Casual Dining and Cafés, while the one with the most detractors are Car Service, ISPs and Mobile Operators.

Changes since last year

While Kuwait increased (0.11 points) since last year, the changes were more pronounced in some areas. In demographic groups, males, consumers aged 40-49 and non-Arabs increased in satisfaction since last year while Arabs, and females dropped the most.

Surprisingly, all dimensions had an increase in actual satisfaction from the previous year. In industry category, ISPs, Regional Arab Airlines, Casual Dining and Car Service increased while Supermarkets and Hospitals dropped the most. Finally, in terms of the Net Promoter Score, the age group 30-39, Arabs, and males increased in loyalty while 40-49 year olds, males and Non-Arabs dropped in loyalty.

Changes from 2010

In the three years that the index started in 2010, Kuwait has increased by 2% (0.18 points) in overall customer satisfaction. In demographic groups, males, consumers aged 40-49 and non-Arabs increased the most. Demographics dropping the most in satisfaction since 2010 are Arabs, females, and consumers over 50.

Most dimensions increased in satisfaction over the three year period. The largest gains in satisfaction are in Value for Money, and Product Quality, while the only decrease was in Website. By industry category, 13 categories improved in the past three years with ISP's, Car Service, and Mobile Operators increasing the most in satisfaction. The only category decreasing in satisfaction is Regional Arab Airlines. For Net Promoter Score changes from 2010, those aged 50 years and older and Arabs increased in loyalty while those aged 40-49, non-Arabs, and females dropped the most in NPS.

Comparison to US & UK index

The US, after 19 years of evaluation, is in the 7.59 range compared to the Kuwait index which is at 7.86. The UK index is at 7.53, so Kuwait could be presumably on par or higher than the US and UK markets (please note index methodologies differ so that may explain the difference).

Kuwait Index by service dimension

Kuwait Index 2012 service dimension

Expected **Actual**

Dimension	Expected	Actual
Kuwait Index	7.75	7.86
Website	7.77	7.92
Call Center	7.54	7.51
Reliability	7.86	7.92
Speed	7.73	7.75
Product	7.85	7.91
Value	7.56	7.59
Location	7.74	8.00
Staff	7.73	7.95

The highest score per dimension on an **Expected** level (before dealing with a brand) is for Reliability while the lowest is for Call Center.

When we look at scores based on **Actual**, or after 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.

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.

Gender	Votes 2012	Votes 2012 Distribution	Kuwait eligible population distribution
Female	3,001	31%	33%
Male	6,615	69%	67%
Nationality			
Arabs	3,663	38%	See note[1]
Kuwaiti	2,256	23%	32%
Non Arabs	3,697	38%	See note[1]
Age Groups			
16 to 17 Years	95	1%	10%
18 to 29 Years	3,197	33%	29%
30 to 39 Years	3,937	41%	29%
40 to 49 Years	1,753	18%	20%
50 to 59 Years	550	6%	10%
More Than 60 Years	84	1%	2%
Education			
Elementary or below	23	0%	See note[2]
High school	886	9%	See note[2]
Diploma	1,714	18%	See note[2]
University graduate	5,313	55%	See note[2]
Master or PHD	1,347	14%	See note[2]
Unknown	333	3%	See note[2]
Grand Total	**9,616**	**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 1: Kuwait population data is only split by Kuwaiti or non-Kuwaiti.

Note 2: Data on education distribution is not available.

Interpreting the score

Dreadful
1-3

Weak
4-5

Moderate
6-7

Awesome
8-10
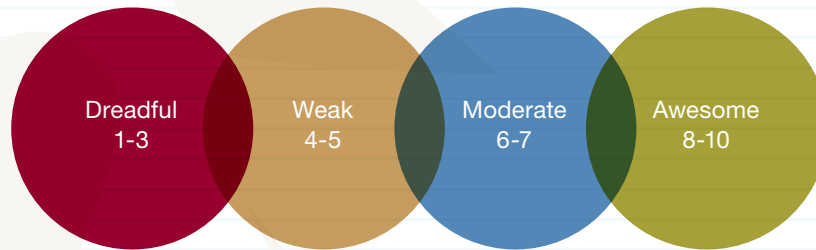
Since the Service Hero index measures companies on a 1-10 point scale, the overall index will be interpreted according to the legend above. Companies fall into one of the **four groups** regarding the strength of service as per the score that they obtain. On the country level, the same legend is applied. 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 2012

■ Average of Expectation Index   ■ Average of Actual Index

Total
7.75
7.86
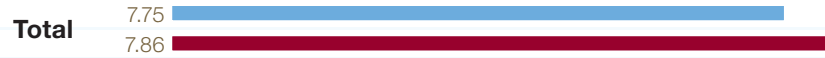
A gap of 0.11 between expected and actual

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 7.75 on average for **Expected** standards and it scored 7.86 on **Actual** service standards – both placing it in the **Moderate** service level.

How results will be displayed

5
Loyalty

1
Service
Dimension

4
Changes
since last
year

2
Gaps

3
Demographics
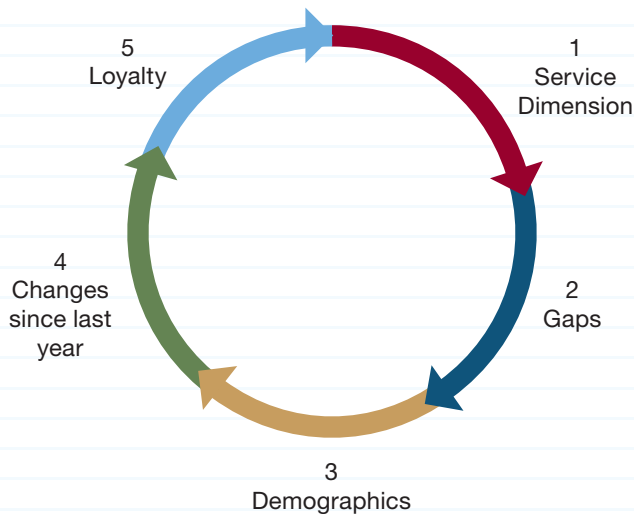
Results will be reported on five levels as seen in the chart.

Kuwait Index by service dimension
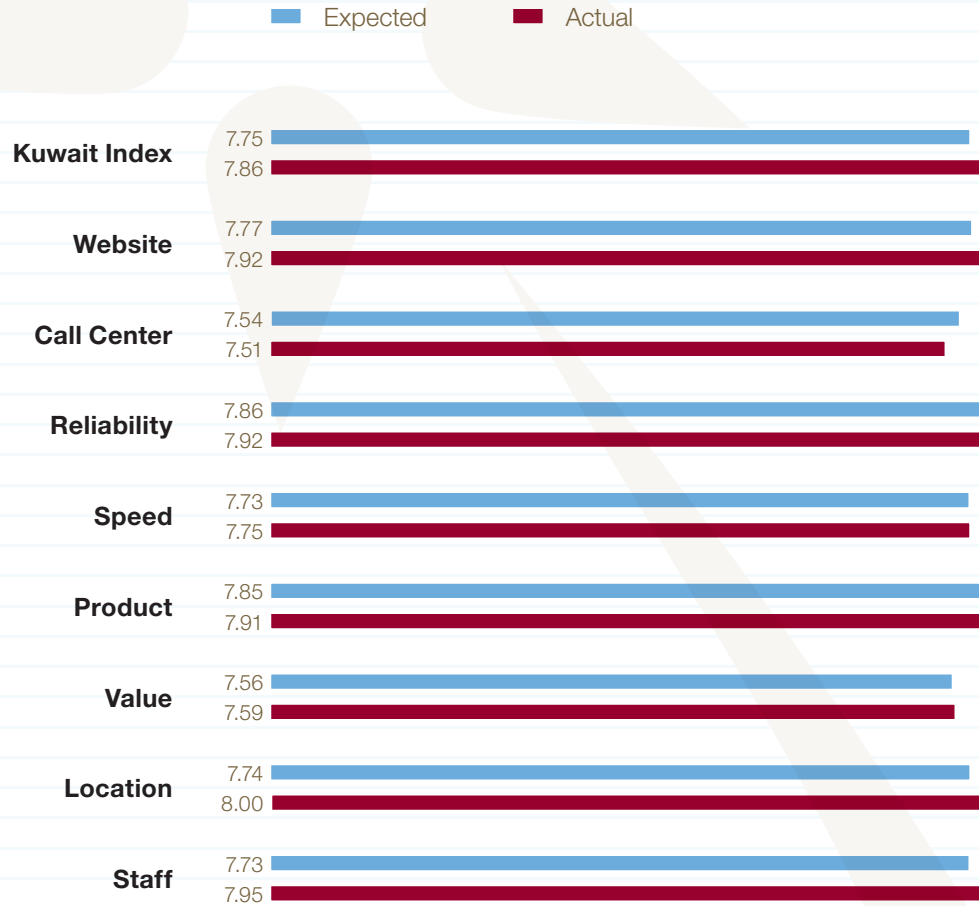
Kuwait Index 2012 service dimension

■ Expected   ■ Actual

Dimension	Expected	Actual
Kuwait Index	7.75	7.86
Website	7.77	7.92
Call Center	7.54	7.51
Reliability	7.86	7.92
Speed	7.73	7.75
Product	7.85	7.91
Value	7.56	7.59
Location	7.74	8.00
Staff	7.73	7.95

The highest score per dimension on an **Expected** level (before dealing with a brand) is for Reliability while the lowest is for Call Center.

When we look at scores based on **Actual,** or after 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.
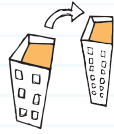
Gaps analysis for Kuwait

		Gap
Kuwait Index	0.11	
Website	0.16	
Call Center	-0.04	
Reliability	0.06	
Speed	0.02	
Product	0.05	
Value	0.03	
Location	0.27	
Staff	0.22	

-0.10   -0.05   0.00   0.05   0.10   0.15   0.20   0.25   0.30
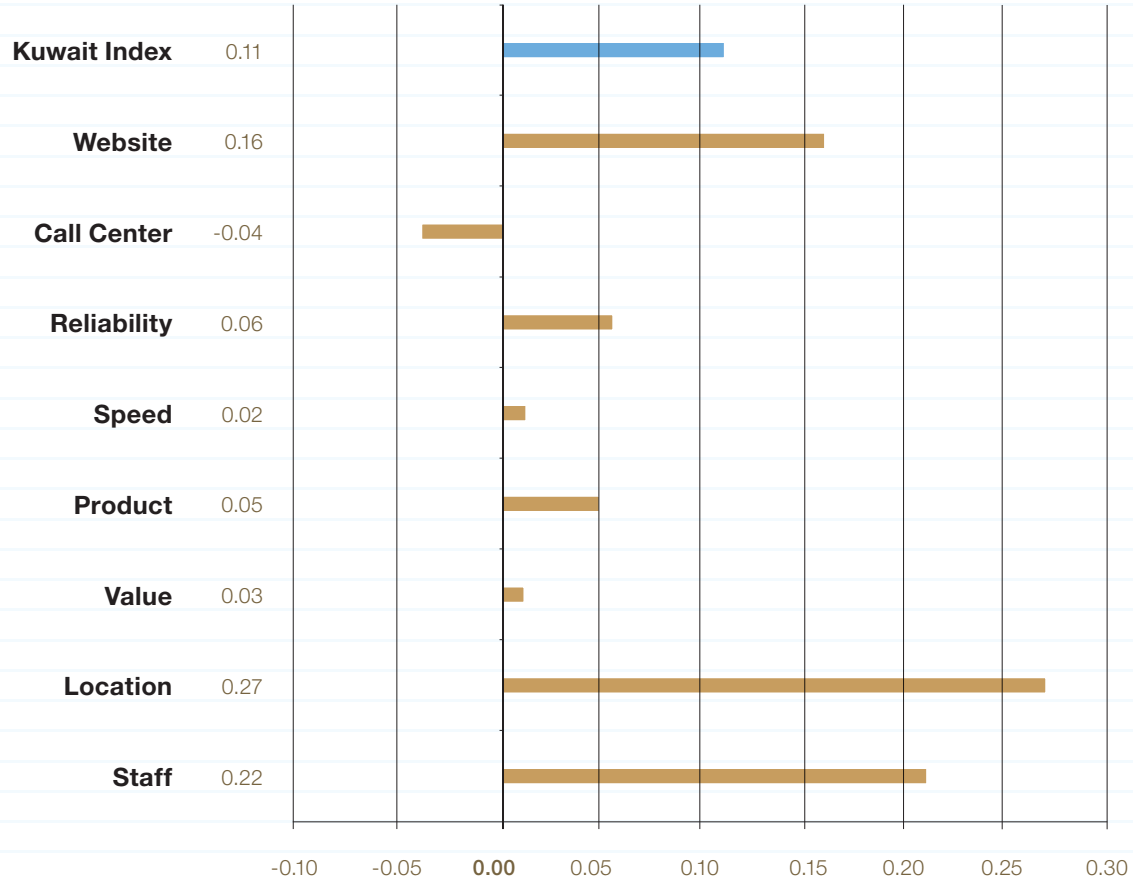
Analysis of positive and negative gaps between Expected and Actual scores
Most dimensions obtained a positive gap - i.e. Actual satisfaction after they experienced a brand was higher than their expectation before they dealt with it. Location, Staff and Website obtained the highest positive gaps.

Negative gaps: There is only one dimension which scored a negative gap and that is Call Center, which means consumers expectations were not met on this dimension.

Kuwait Index by demographic factors
Kuwait Index results by gender

■ Expected   ■ Actual

Kuwait
7.75
7.86

Male
7.66
7.75

Female
7.94
8.08
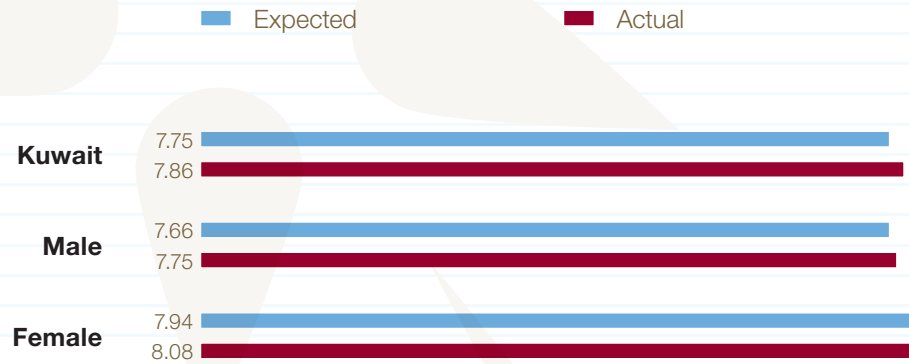
Gender
Women have both a higher expectation and higher assessment of standards on a before and after basis than men do.

Kuwait Index results by nationality

■ Expected   ■ Actual

Kuwait Index
7.75
7.86

Non Arabs
7.66
7.95

Kuwaiti
7.78
7.66
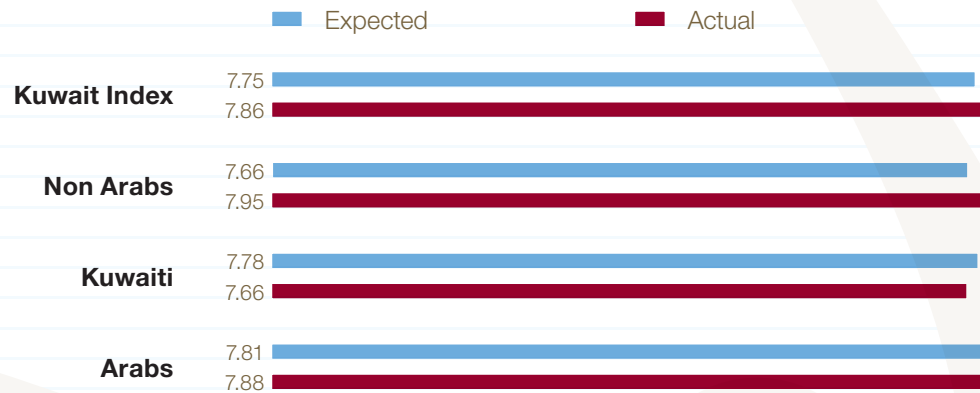
Arabs
7.81
7.88

Nationality
Arabs have the highest expectation score, while Non Arabs have the highest actual satisfaction. Kuwaitis scored the least on actual satisfaction when dealing with a brand.

Kuwait Index results by age

Expected   **Actual**

	Expected	Actual
Kuwait Index	7.75	7.86
More than 60 Years	7.92	8.08
50 to 59 Years	7.46	7.97
40 to 49 Years	7.65	7.86
30 to 39 Years	7.77	7.81
18 to 29 Years	7.82	7.88
16 to 17 Years	8.05	8.10

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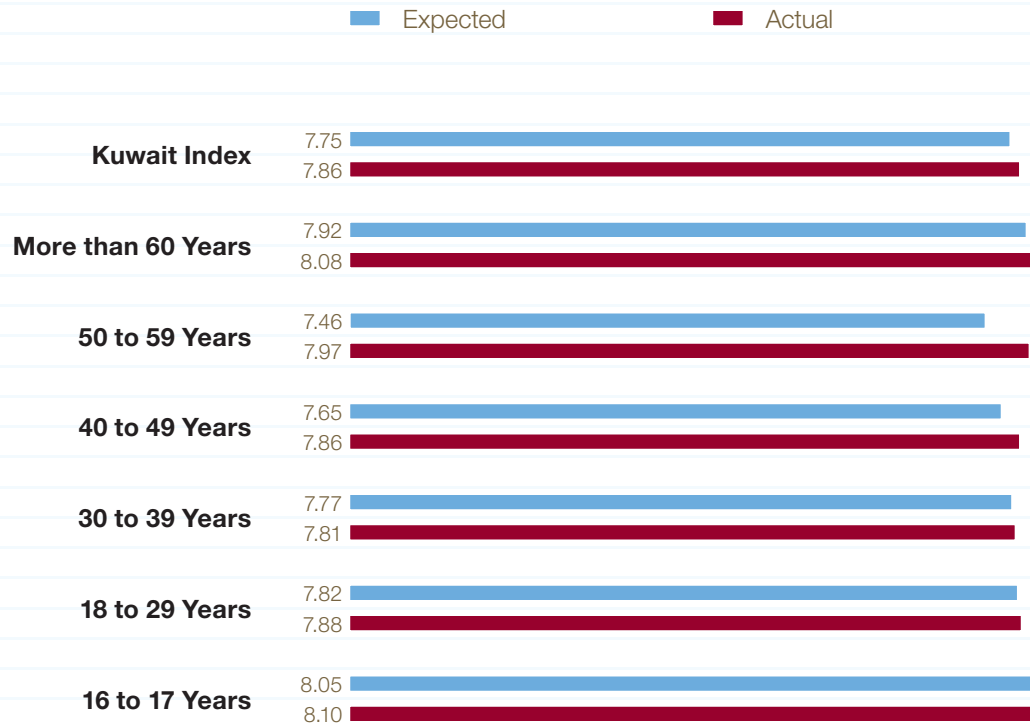
Actual satisfaction is highest among teenagers and those aged 50+. Satisfaction is lowest for adults in their 30-49 age group. This is possibly due to the age group being comprised of professionals who have higher expectations regarding satisfaction. The high satisfaction for those aged above 50 could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

Service dimension scores by education
Expected and Actual scores

■ Expected   ■ Actual

Kuwait Index	7.75 (Expected)
	7.86 (Actual)
Unknown	7.67 (Expected)
	7.59 (Actual)
Elementary or below	7.14 (Expected)
	6.98 (Actual)
High school	7.86 (Expected)
	8.06 (Actual)
Diploma	7.75 (Expected)
	7.93 (Actual)
University graduate	7.77 (Expected)
	7.87 (Actual)
Master or PHD	7.63 (Expected)
	7.66 (Actual)
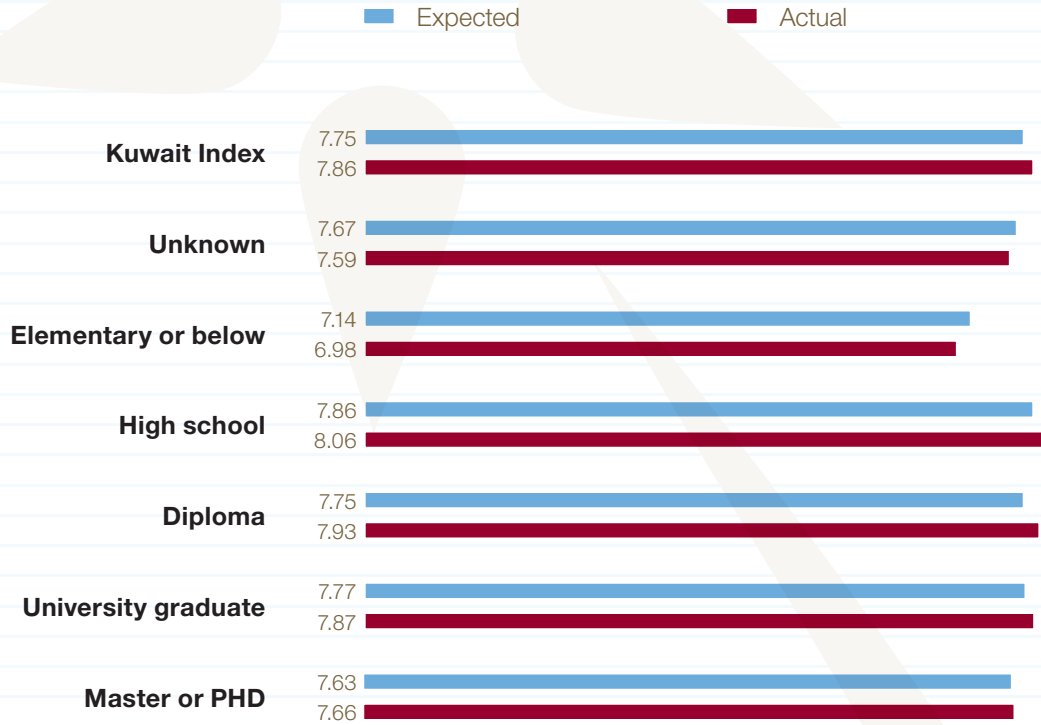
Education
Actual satisfaction is highest amongst those with a High School education, followed closely by Diploma and University Graduates. The lowest satisfactions are with the Elementary level educations as well as Masters or PHD. This could be attributed to the fact that those with a higher education could demand a higher level of service.

Service dimension scores by gender
Kuwait Expected Index

■ Male   ■ Female

Kuwait
Expected index
- Male: 7.66
- Female: 7.94
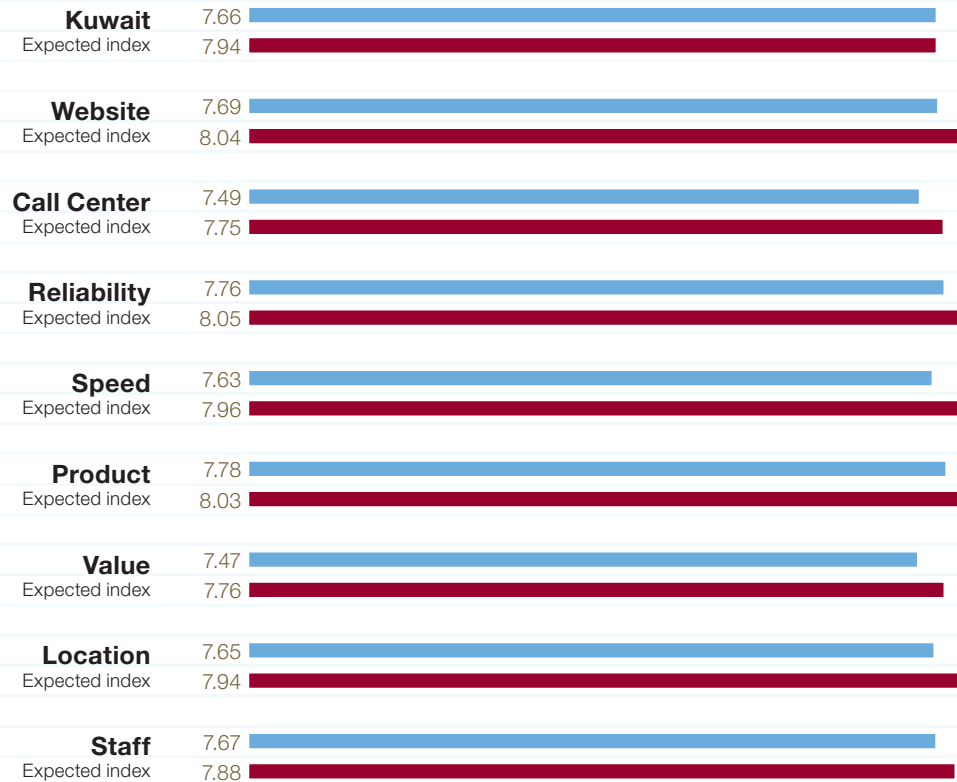
Website
Expected index
- Male: 7.69
- Female: 8.04

Call Center
Expected index
- Male: 7.49
- Female: 7.75

Reliability
Expected index
- Male: 7.76
- Female: 8.05

Speed
Expected index
- Male: 7.63
- Female: 7.96

Product
Expected index
- Male: 7.78
- Female: 8.03

Value
Expected index
- Male: 7.47
- Female: 7.76

Location
Expected index
- Male: 7.65
- Female: 7.94

Staff
Expected index
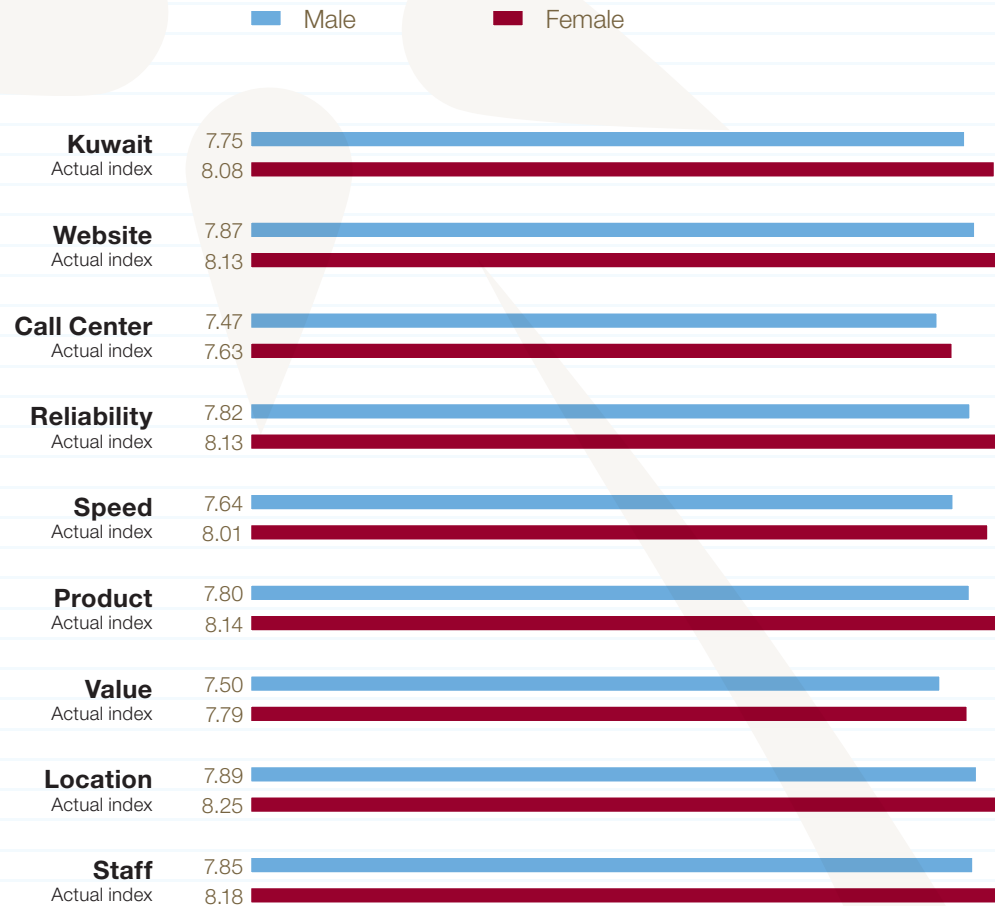- Male: 7.67
- Female: 7.88

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

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

Service dimension scores by gender

Kuwait Actual Index

■ Male   ■ Female

Kuwait
Actual index
- Male: 7.75
- Female: 8.08

Website
Actual index
- Male: 7.87
- Female: 8.13

Call Center
Actual index
- Male: 7.47
- Female: 7.63

Reliability
Actual index
- Male: 7.82
- Female: 8.13

Speed
Actual index
- Male: 7.64
- Female: 8.01

Product
Actual index
- Male: 7.80
- Female: 8.14

Value
Actual index
- Male: 7.50
- Female: 7.79

Location
Actual index
- Male: 7.89
- Female: 8.25

Staff
Actual index
- Male: 7.85
- Female: 8.18

Female

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.
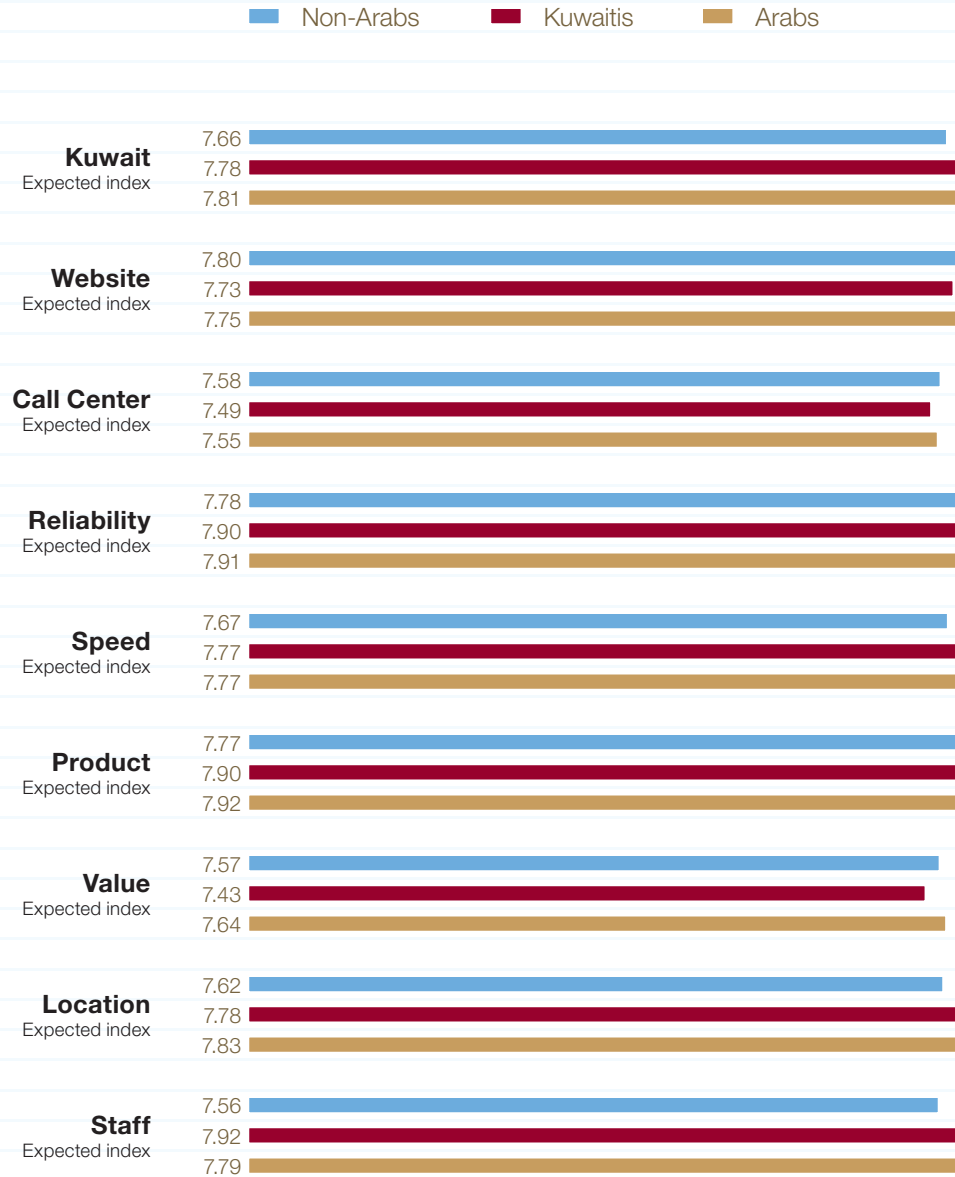
Male

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

Dimension scores by nationality
Expectations before dealing with a brand

■ Non-Arabs   ■ Kuwaitis   ■ Arabs

Kuwait
Expected index
- Non-Arabs: 7.66
- Kuwaitis: 7.78
- Arabs: 7.81

Website
Expected index
- Non-Arabs: 7.80
- Kuwaitis: 7.73
- Arabs: 7.75

Call Center
Expected index
- Non-Arabs: 7.58
- Kuwaitis: 7.49
- Arabs: 7.55

Reliability
Expected index
- Non-Arabs: 7.78
- Kuwaitis: 7.90
- Arabs: 7.91

Speed
Expected index
- Non-Arabs: 7.67
- Kuwaitis: 7.77
- Arabs: 7.77

Product
Expected index
- Non-Arabs: 7.77
- Kuwaitis: 7.90
- Arabs: 7.92

Value
Expected index
- Non-Arabs: 7.57
- Kuwaitis: 7.43
- Arabs: 7.64

Location
Expected index
- Non-Arabs: 7.62
- Kuwaitis: 7.78
- Arabs: 7.83

Staff
Expected index
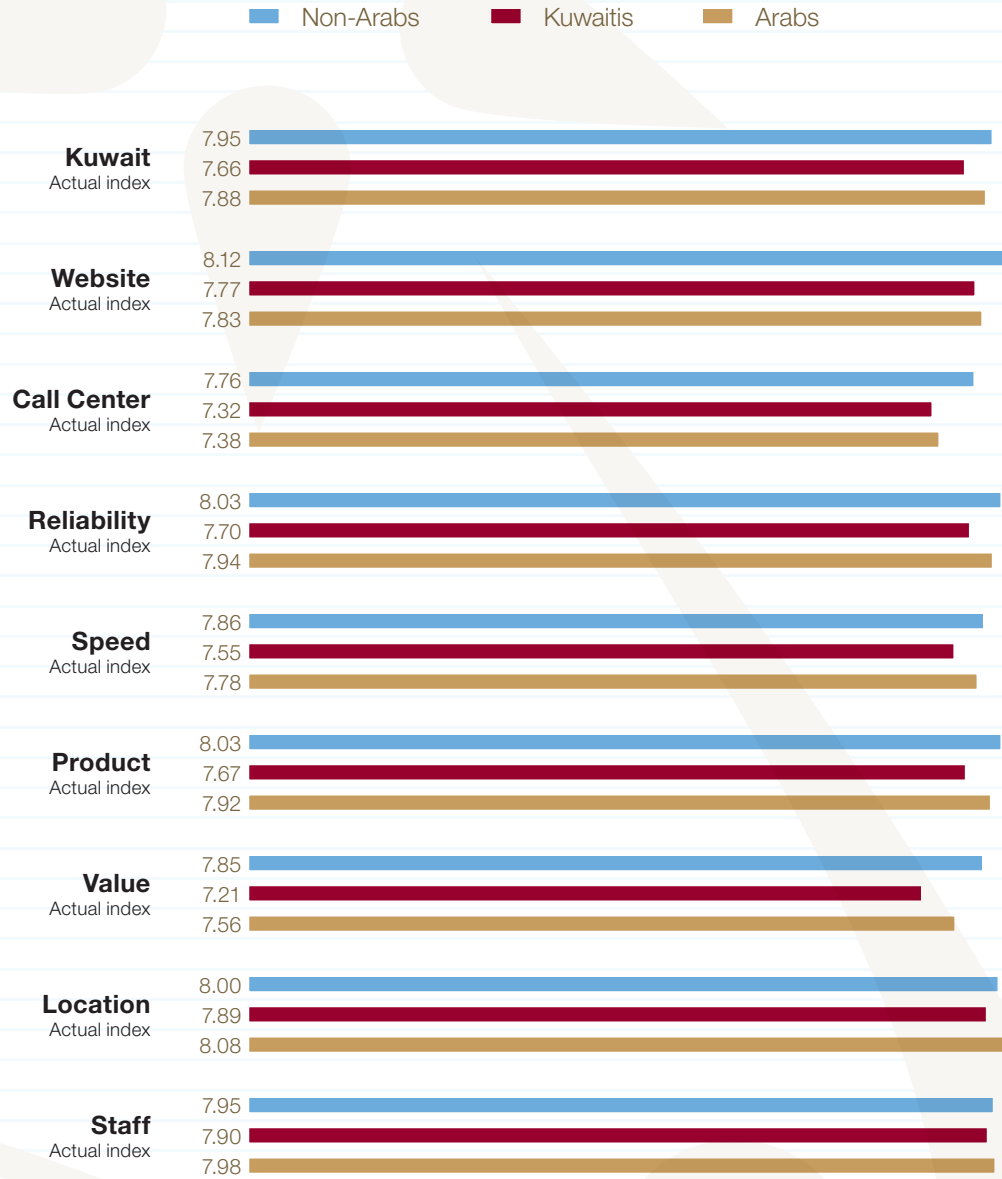- Non-Arabs: 7.56
- Kuwaitis: 7.92
- Arabs: 7.79

Lowest
Arabs have the lowest expectation for Call Center, while for Kuwaitis it is for Value for Money, and for non-Arabs it is for Staff Attitude.

Highest
Arabs expect Product Quality to be highest, Kuwaitis have the most expectation for Staff Attitude, and non-Arabs have the highest expectation for Website.

Dimension scores by nationality

Satisfaction after dealing with a brand

■ Non-Arabs   ■ Kuwaitis   ■ Arabs

Kuwait
Actual index
- 7.95
- 7.66
- 7.88

Website
Actual index
- 8.12
- 7.77
- 7.83

Call Center
Actual index
- 7.76
- 7.32
- 7.38

Reliability
Actual index
- 8.03
- 7.70
- 7.94

Speed
Actual index
- 7.86
- 7.55
- 7.78

Product
Actual index
- 8.03
- 7.67
- 7.92

Value
Actual index
- 7.85
- 7.21
- 7.56

Location
Actual index
- 8.00
- 7.89
- 8.08

Staff
Actual index
- 7.95
- 7.90
- 7.98

Lowest
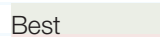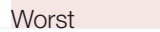For all nationality groups, Call Center has the lowest score followed by Value for Money.

Highest
For Arabs satisfaction is highest for Location, for Kuwaitis it is Staff Attitude, and for non-Arabs it is Website.

19

Dimension scores by age group
Actual scores and gaps between actual and expected scores

Actual	16-17	18-29	30-39	40-49	50-59	60+	Kuwait Index
Staff	8.02	8.01	7.90	7.92	8.02	8.17	**7.95**
Location	8.01	8.05	7.96	8.02	7.99	8.05	**8.00**
Value	7.84	7.59	7.55	7.57	7.87	7.76	**7.59**
Product	8.38	7.94	7.85	7.91	8.04	8.08	**7.91**
Speed	8.13	7.77	7.70	7.77	7.89	8.12	**7.75**
Reliability	8.35	7.96	7.84	7.93	8.03	8.15	**7.92**
Call Center	6.72	7.48	7.43	7.67	7.65	7.83	**7.51**
Website	7.59	7.86	7.93	8.04	7.86	8.10	**7.92**
Overall	**8.10**	**7.88**	**7.81**	**7.86**	**7.97**	**8.08**	**7.86**
Gap							
Staff	-0.04	0.20	0.13	0.30	0.72	0.24	**0.22**
Location	-0.21	0.23	0.21	0.39	0.52	0.48	**0.27**
Value	-0.25	-0.01	-0.02	0.10	0.46	-0.05	**0.03**
Product	0.22	0.02	-0.03	0.13	0.50	-0.04	**0.05**
Speed	0.16	-0.03	-0.05	0.14	0.45	0.24	**0.02**
Reliability	0.15	0.04	-0.04	0.18	0.48	0.09	**0.06**
Call Center	-0.66	-0.12	-0.12	0.29	0.10	-0.28	**-0.04**
Website	-0.20	0.11	0.12	0.36	0.15	0.15	**0.16**
Overall Gap	**0.34**	**-0.01**	**-0.07**	**0.06**	**0.53**	**0.11**	**0.11**

Best
Worst

Satisfaction
Call Center satisfaction is the **lowest** score for most age groups, while Value was the lowest for 40-49 and 60+. The **highest** satisfaction for most of the age groups is on Location and Product.

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.

Dimension scores by education
Actual scores and gaps between actual and expected scores

Actual	Unknown	Elementary or below	High school	Diploma	University Grad	Master or PHD	Kuwait Index
Staff	7.74	7.17	8.19	8.06	7.95	7.73	**7.95**
Location	7.67	7.30	8.12	8.08	8.02	7.86	**8.00**
Value	7.36	6.43	7.74	7.67	7.61	7.40	**7.59**
Product	7.67	7.09	8.12	7.97	7.92	7.68	**7.91**
Speed	7.43	6.96	8.03	7.82	7.77	7.53	**7.75**
Reliability	7.65	6.78	8.15	7.97	7.92	7.76	**7.92**
Call Center	7.17	8.33	7.71	7.69	7.56	6.96	**7.51**
Website	7.56	8.00	8.04	8.08	7.98	7.47	**7.92**
Overall	**7.59**	**6.98**	**8.06**	**7.93**	**7.87**	**7.66**	**7.86**
Gap							
Staff	0.00	0.09	0.24	0.34	0.20	0.16	**0.22**
Location	0.02	-0.22	0.27	0.36	0.26	0.24	**0.27**
Value	-0.09	-0.22	0.09	0.10	0.03	-0.08	**0.03**
Product	-0.11	-0.13	0.18	0.10	0.04	-0.03	**0.05**
Speed	-0.27	-0.13	0.15	0.09	0.02	-0.06	**0.02**
Reliability	-0.18	-0.26	0.20	0.13	0.04	0.01	**0.06**
Call Center	-0.05	-0.11	-0.08	0.10	-0.01	-0.30	**-0.04**
Website	0.22	-0.11	0.11	0.22	0.18	0.00	**0.16**
Overall Gap	**-0.21**	**-0.48**	**0.13**	**0.14**	**0.01**	**-0.14**	**0.11**

Best
Worst

Satisfaction
High School degree holders have the highest satisfaction in most dimensions, while those with Elementary or lower had the lowest satisfaction. Location has the highest average satisfaction amongst education levels.
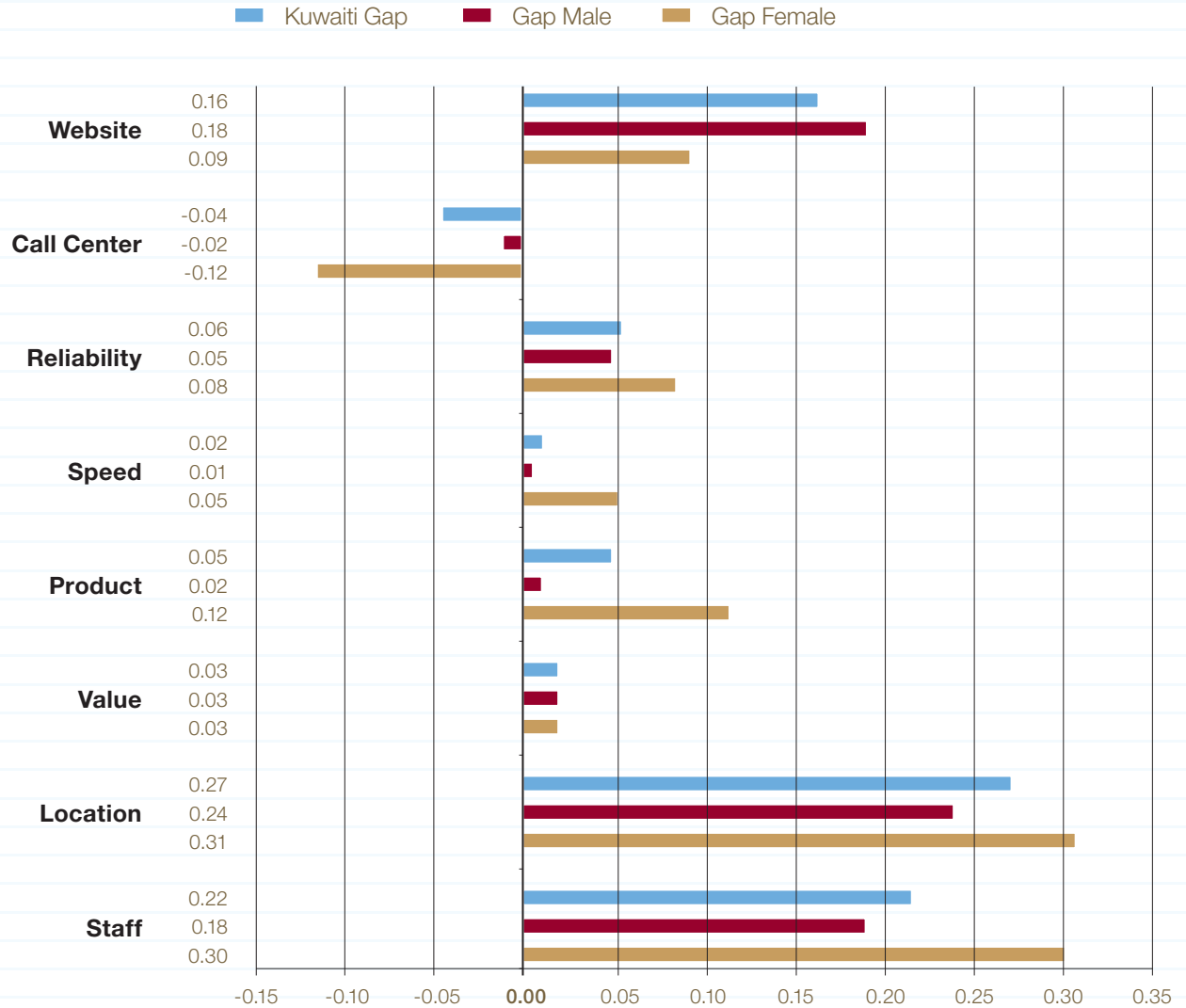
Gaps
In terms of **positive** gap scores by education level, only Staff Attitude had gaps with no negative scores.

Gaps by gender
Kuwait Index 2012 - Gap Analysis

Legend: ■ Kuwaiti Gap   ■ Gap Male   ■ Gap Female

Dimension	Kuwaiti Gap	Gap Male	Gap Female
Website	0.16	0.18	0.09
Call Center	-0.04	-0.02	-0.12
Reliability	0.06	0.05	0.08
Speed	0.02	0.01	0.05
Product	0.05	0.02	0.12
Value	0.03	0.03	0.03
Location	0.27	0.24	0.31
Staff	0.22	0.18	0.30

(x-axis: -0.15, -0.10, -0.05, 0.00, 0.05, 0.10, 0.15, 0.20, 0.25, 0.30, 0.35)

Females
Females have a positive gap in all dimensions except for Call Center, which has the largest negative gap. This means that service expectations have been exceeded on all factors in particular for Location and Staff Attitude.

Males
Males have only one negative gap, and that is also for Call Center. The largest positive gaps are for Location and Staff Attitude.

Gaps by nationality

Legend: Arabs Gap | Kuwaiti Gaps | Non Arabs Gap | Kuwait Index
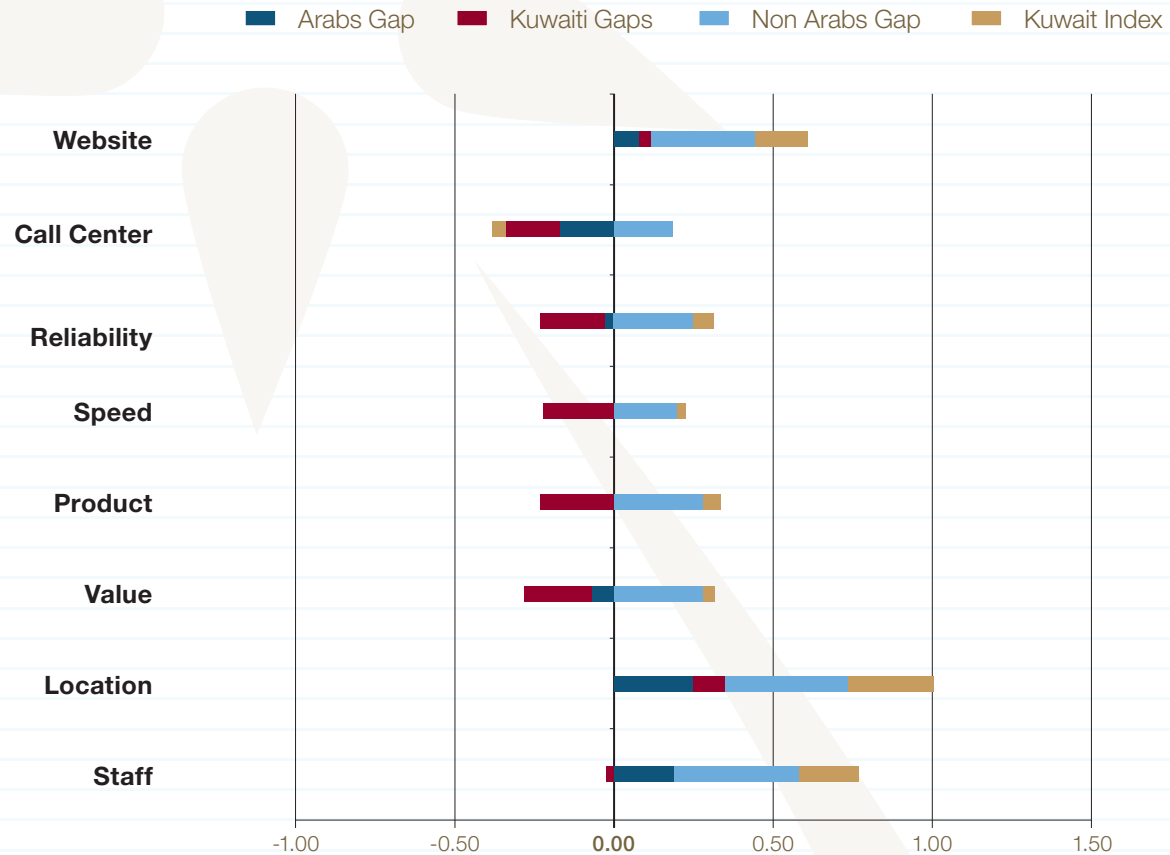
	Staff	Location	Value	Product	Speed	Reliability	Call Center	Website
Arab Gap	0.19	0.25	-0.07	0.01	0.01	0.03	-0.17	0.08
Kuwaiti Gap	-0.02	0.10	-0.21	-0.23	-0.22	-0.20	-0.17	0.04
Non Arabs Gap	0.39	0.38	0.28	0.27	0.19	0.25	0.18	0.32
Kuwait Index	0.22	0.27	0.03	0.05	0.02	0.06	-0.04	0.16

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

Kuwaitis
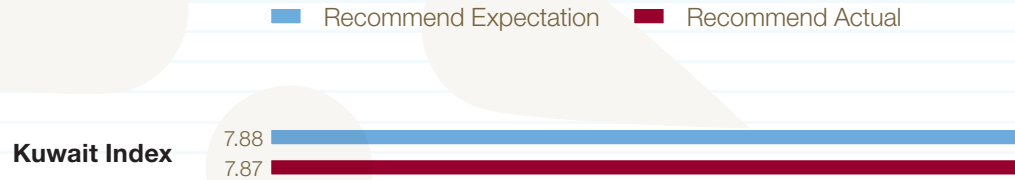Have two positive gaps for Location and Wesbite. The largest negative gaps are Product and Speed.

Non-Arabs
Have positive gaps for all 8 dimensions. The largest positive gap is for Staff and Location.

Image and loyalty in the Kuwait index
Kuwait Index recommend scores 2012

■ Recommend Expectation ■ Recommend Actual

Kuwait Index
7.88
7.87

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 7.88 on the **image** score i.e. the Expected score while it scored a 7.87 on **loyalty**, or the Actual recommend score.

Overall, there is a gap of -0.01 between the recommend scores which may indicate customers are becoming less brand loyal.

Recommend scores by gender
Kuwait Index recommend scores 2012

■ Recommend Expectation ■ Recommend Actual

Kuwait Index
7.88
7.87

Male
7.78
7.74
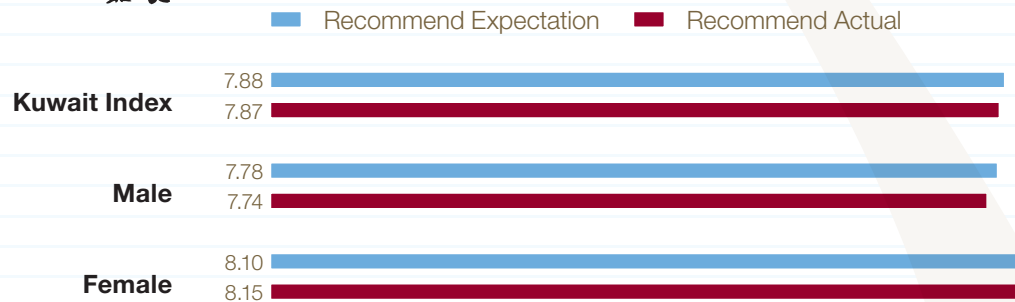
Female
8.10
8.15

The gaps between expectation and actual on recommend show that Females are more likely to recommend a brand, and show a positive gap of 0.05, while Men are less likely to recommend a brand with a negative gap of -0.04. This suggests that after dealing with a brand, males are less likely to recommend it.

Recommend scores by nationality
Kuwait Index recommend scores 2012

■ Recommend Expectation   ■ Recommend Actual

Kuwait Index
7.88
7.87

Non Arabs
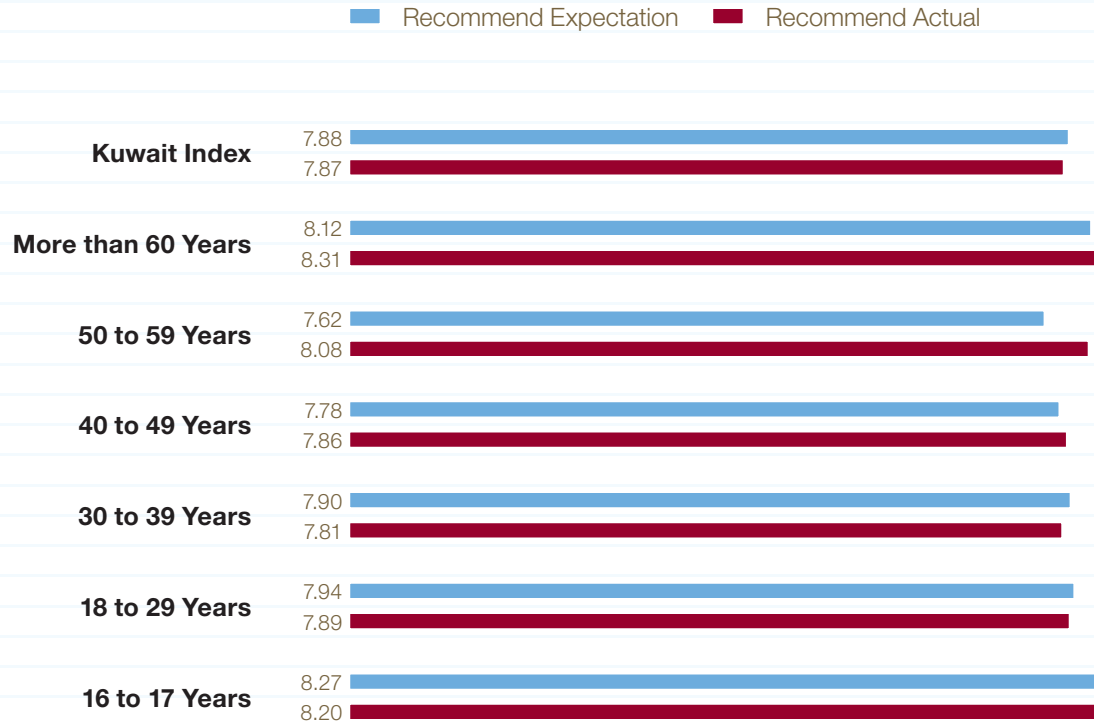7.84
8.05

Kuwaiti
7.88
7.59
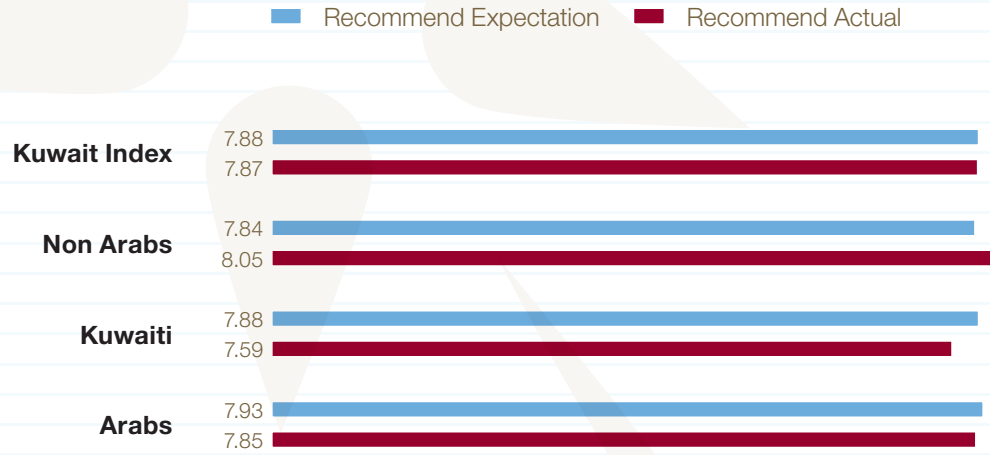
Arabs
7.93
7.85

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

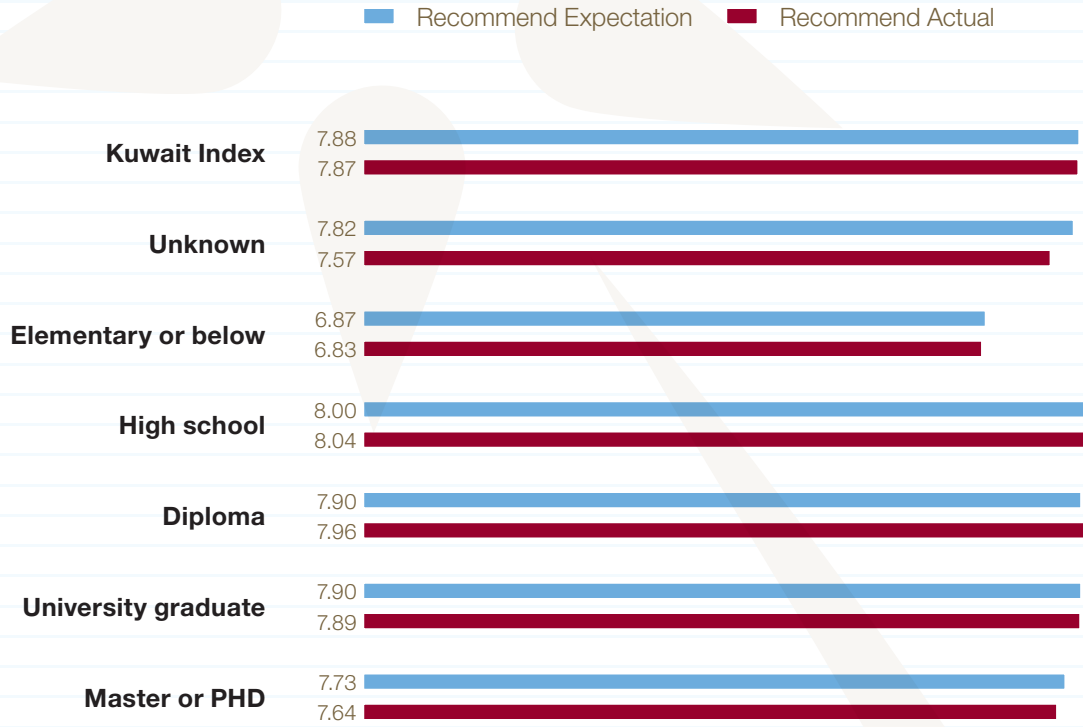# Recommend scores by age group
Kuwait Index recommend scores 2012

■ Recommend Expectation   ■ Recommend Actual

Kuwait Index
7.88
7.87

More than 60 Years
8.12
8.31

50 to 59 Years
7.62
8.08

40 to 49 Years
7.78
7.86

30 to 39 Years
7.90
7.81

18 to 29 Years
7.94
7.89

16 to 17 Years
8.27
8.20

The two age groups that are more likely to recommend a brand are the 16-17 and 60+ age groups. Typically, very young consumers tend to recommend a brand to their peers while the older groups are more likely to recommend brands.

Recommend scores by education level

Kuwait Index recommend scores 2012

■ Recommend Expectation　　■ Recommend Actual

Kuwait Index
7.88
7.87

Unknown
7.82
7.57

Elementary or below
6.87
6.83

High school
8.00
8.04

Diploma
7.90
7.96

University graduate
7.90
7.89

Master or PHD
7.73
7.64

Those with an education level of Elementary or below as well as those with a Masters or PHD level of education. are the least likely to recommend a brand, while the most likely to recommend a brand are those with a High school degree or a Diploma.

Overall satisfaction, comparison to ideal

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

■ After

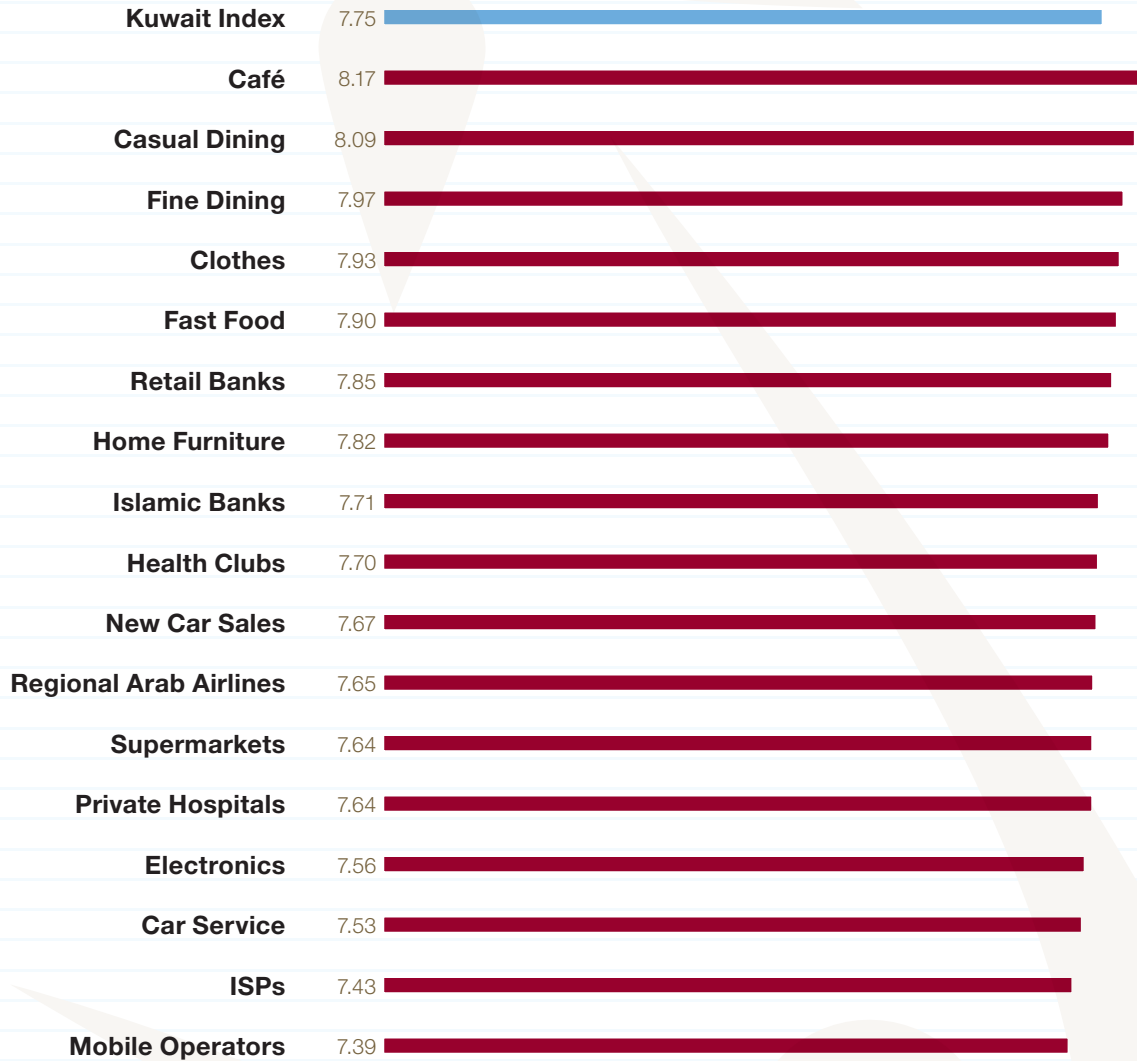|	
Ideal	7.76
Overall satisfaction based on 1 question	7.84
Actual satisfaction (average of 8 dimensions)	7.86

As can be seen, Overall Satisfaction is lower by 0.02 points from Actual Satisfaction (the average of all eight dimensions). How a brand compares to the Ideal Offering is lowest scoring. These questions are therefore a more accurate representations of overall satisfaction than the average of eight dimensions. This is because 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). Therefore, these questions indicate where companies fall short of meeting consumer expectations and where they can focus more resources on.

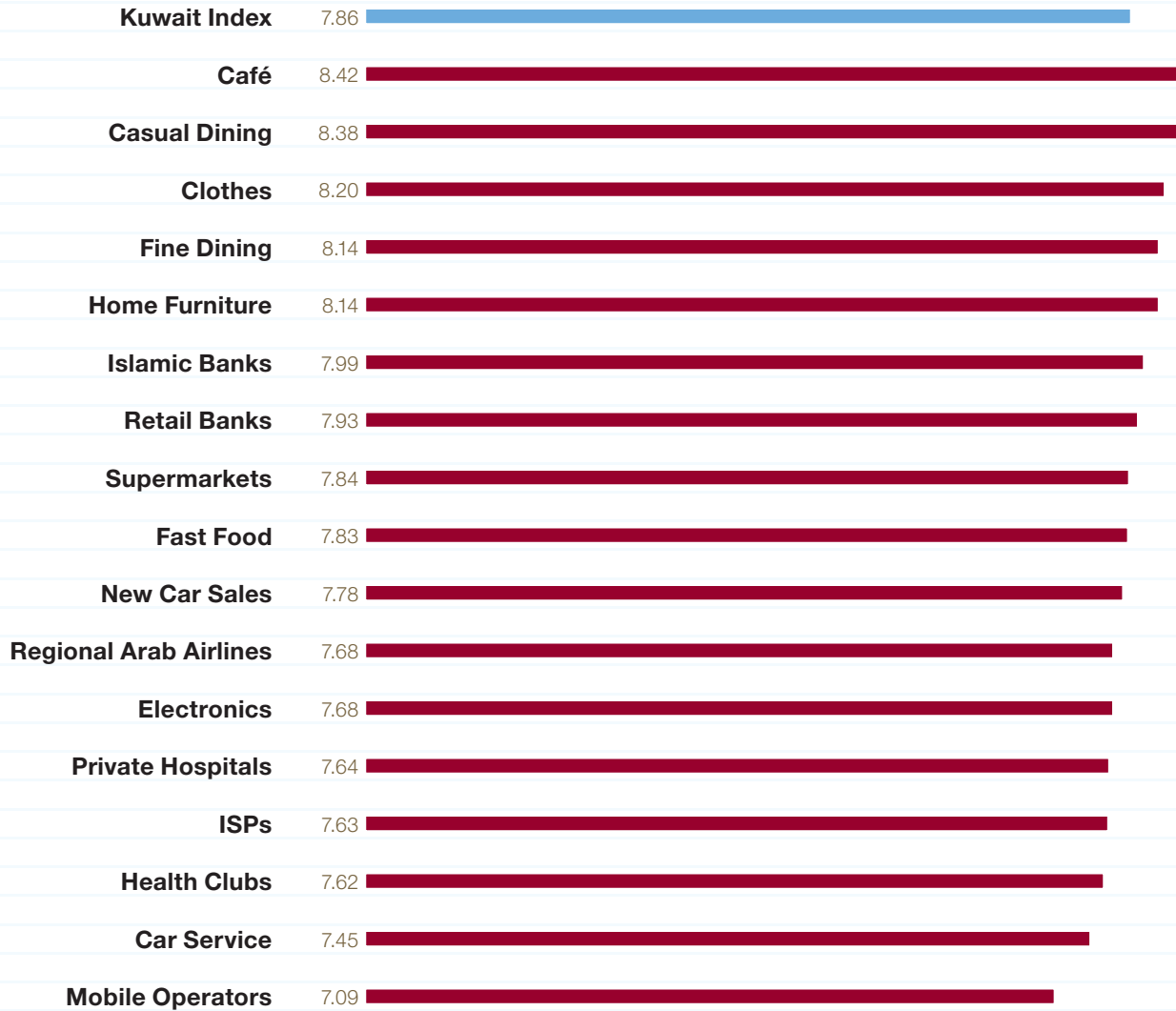# The Kuwait expected index across all 17 categories
Expected Index

Category	Score
Kuwait Index	7.75
Café	8.17
Casual Dining	8.09
Fine Dining	7.97
Clothes	7.93
Fast Food	7.90
Retail Banks	7.85
Home Furniture	7.82
Islamic Banks	7.71
Health Clubs	7.70
New Car Sales	7.67
Regional Arab Airlines	7.65
Supermarkets	7.64
Private Hospitals	7.64
Electronics	7.56
Car Service	7.53
ISPs	7.43
Mobile Operators	7.39

Seven 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 Car Service.

The Kuwait actual index across all 17 categories
Actual Index

Category	Index
Kuwait Index	7.86
Café	8.42
Casual Dining	8.38
Clothes	8.20
Fine Dining	8.14
Home Furniture	8.14
Islamic Banks	7.99
Retail Banks	7.93
Supermarkets	7.84
Fast Food	7.83
New Car Sales	7.78
Regional Arab Airlines	7.68
Electronics	7.68
Private Hospitals	7.64
ISPs	7.63
Health Clubs	7.62
Car Service	7.45
Mobile Operators	7.09

Seven 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 Mobile Operators, Car Service, Health Clubs, and ISPs.

50

25

Market position of all 17 categories

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

Chart: X-axis "Expected Scores" (6.50 to 8.30), Y-axis "Actual Scores" (7.00 to 8.60)

Data points:
- Café
- Casual Dining
- Clothes
- Furniture
- Fine Dining
- Islamic Banks
- Retal Banks
- Kuwait Index
- Supermarkets
- Fast Food
- New Car Sales
- Electronics
- Regional Arab Airlines
- ISP
- Hospital
- Health Clubs
- Car Service
- Mobile
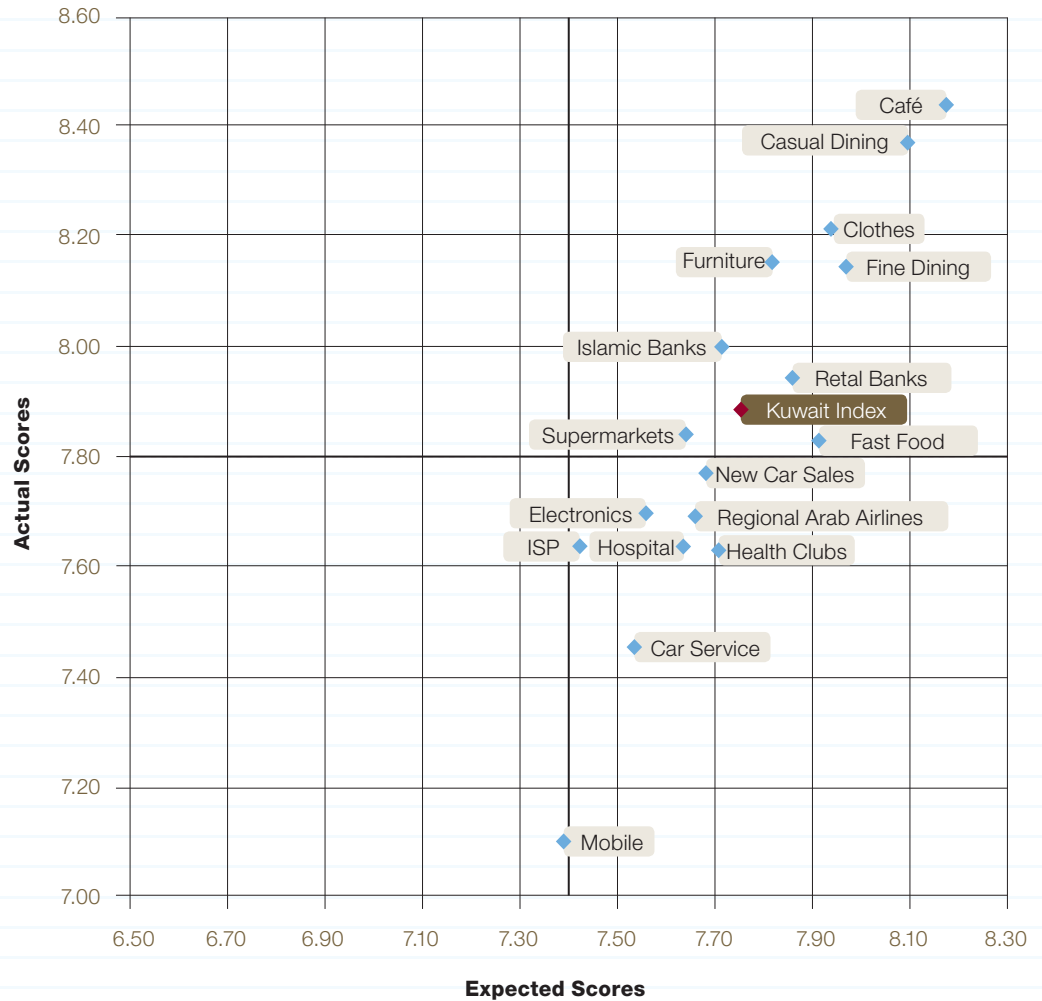
Industry categories in the top right quadrant are in the best position as their actual scores exceed the expected scores. They need to sustain this position over time.

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.

This chart shows that Mobile Operators as a category need to work on raising their satisfaction scores. The same applies to Car Service and ISPs.

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 measures groups customers into three groups: Detractors, Passives and Promoters. It basically ignores individuals whom are Passive and then subtracts the proportion of customers whom are Detractors from the proportion of customers whom are Promoters.

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

Detractors	**Passives**	**Promoters**
Negative word of mouth	Satisfied but unenthusiastic	Enthusiasts
(score 0-6)	(score 7-8)	(score 9-10)
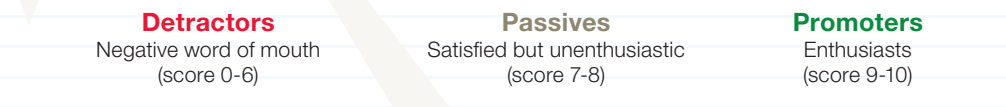
Promoters (score 9-10) are loyal enthusiasts who will keep buying and refer others, fueling growth.

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

Detractors (score 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 31%

Net promoter score - Service Hero Index 2012

Kuwait Index	31%
More than 60 Years	44%
50 to 59 Years	38%
40 to 49 Years	32%
30 to 39 Years	29%
18 to 29 Years	32%
16 to 17 Years	41%
Non Arabs	36%
Kuwaiti	25%
Arabs	31%
Male	28%
Female	40%
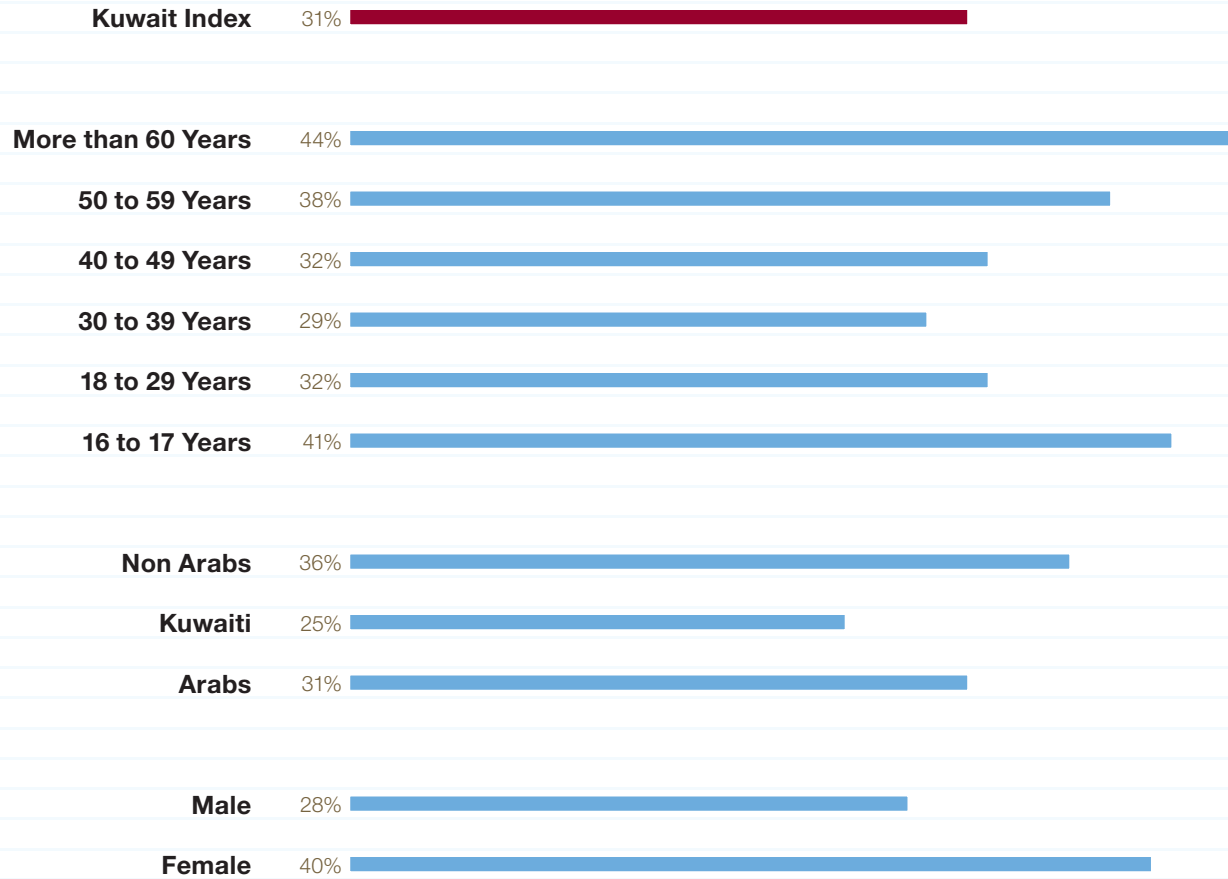
The net promoter score for Kuwait
(continued)

Unknown	23%
Elementary or below	35%
High school	35%
Diploma	33%
University graduate	22%
Master or PHD	31%
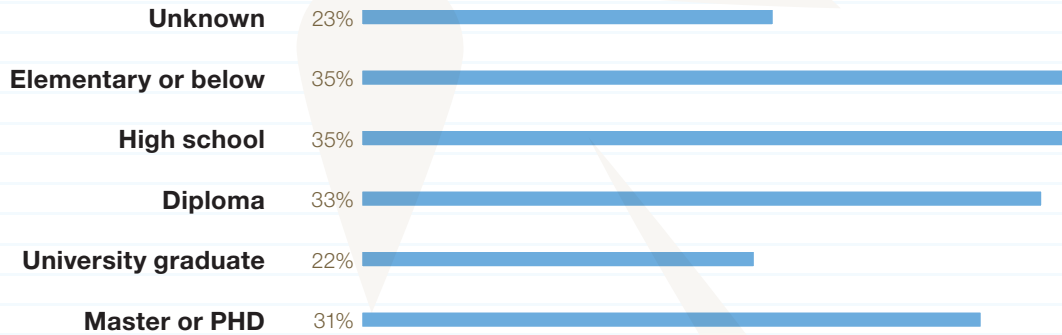
While the country average is 31%, there are a variety of scores in different demographic groups that are either Ambassadors or Detractors. The largest concentration of ambassadors for age groups are in the 60+ age group with a 44% score, while the largest concentration of detractors are in the 30-39 age group with a mere 29%. Non-Arabs are ambassadors with a 36% chance they will be ambassadors of a brand, while Kuwaitis are the detractors with 25%. Finally, Females are the most likely to be ambassadors of any demographic group with 40% NPS score and males scoring 28% Conumers finishing their High School and Diploma level are the biggest promoters, while Elementary or below are brand 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 0-6).

Kuwait's overall score remains in the moderate range

	2010	2011	2012

Expected Satisfaction
- 7.81
- 7.66
- 7.75

Actual Satisfaction
- 7.68
- 7.71
- 7.86
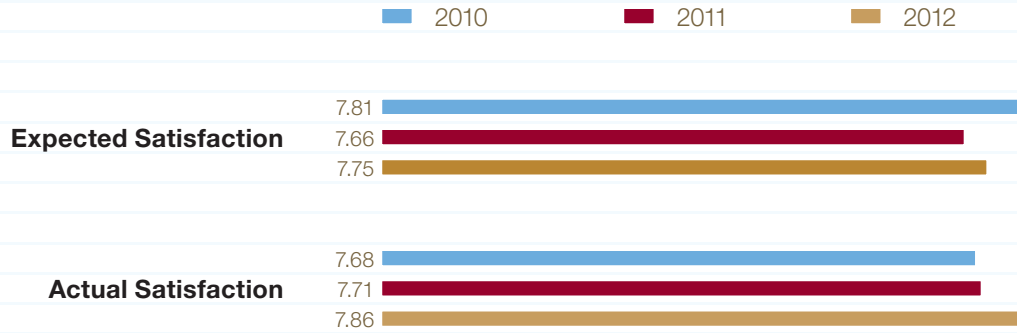
Since 2010 Average Actual Satisfaction improved 0.18 points or 2%.

Expected satisfaction saw an increase from last year but a -1% decrease since 2010 (3 years). This swing could be based on consumers gaining and also losing confidene regarding service which affects their expectations.

Category Comparison 2010 vs 2012
1 of 2 Actual Satisfaction

The overall actual satisfaction for Kuwait increased from 2010 and 2012. Three of the top five categories are in the restaurants sector (Café, Casual Dining, Fine Dining) with Clothing and Furniture completing the top five. Notable improvements with consumer satisfaction in the past three years are shown in Car Service, ISPs, and Mobile Operators while Regional Arab Airlines saw a decrease in consumer satisfaction.

The Health Club category has been excluded as it was only added in 2012.
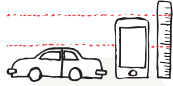
Category Comparison 2010 vs 2012
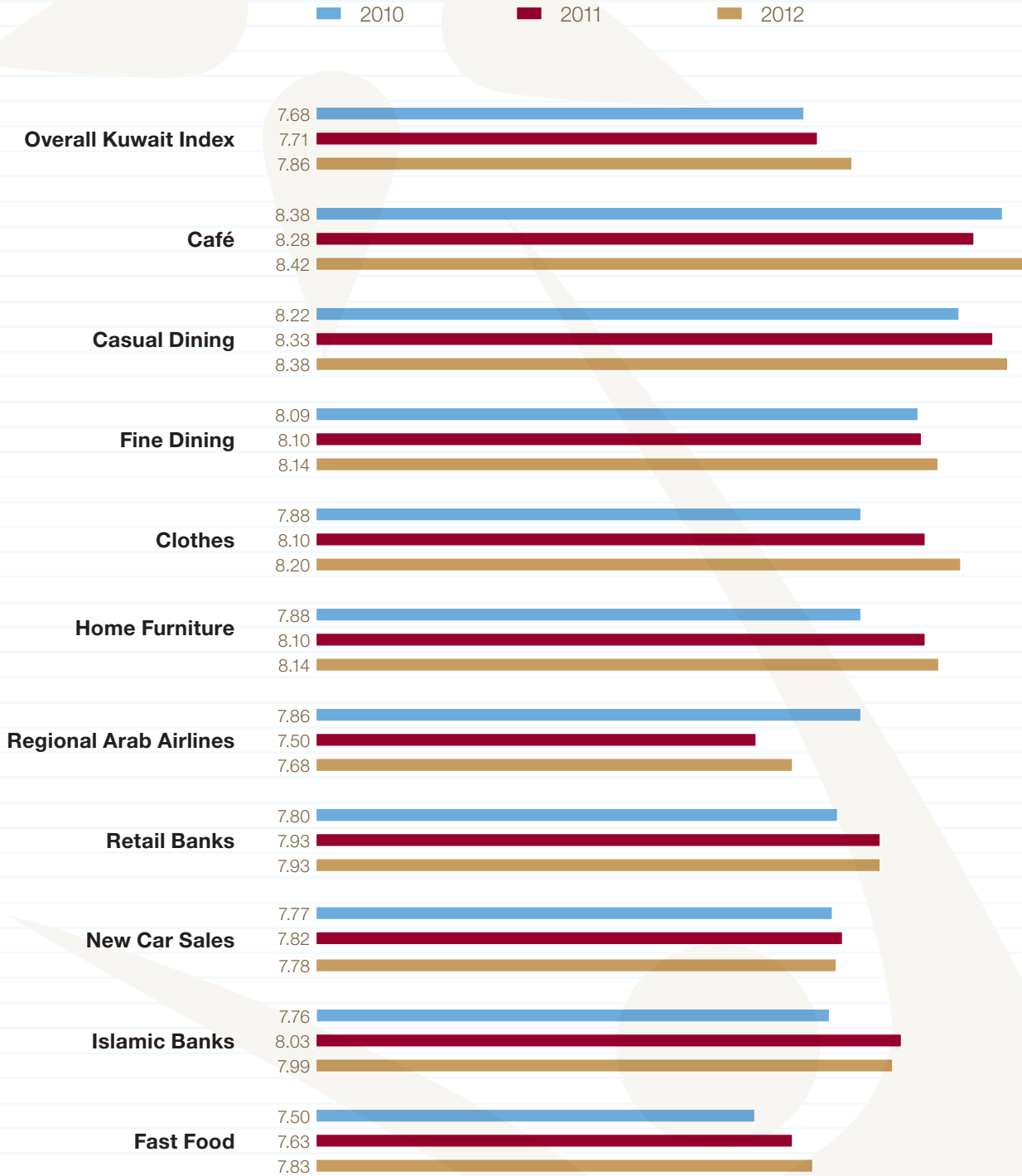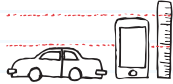
1 of 2 Actual Satisfaction

Legend: 2010 | 2011 | 2012

Overall Kuwait Index
- 7.68
- 7.71
- 7.86

Café
- 8.38
- 8.28
- 8.42

Casual Dining
- 8.22
- 8.33
- 8.38

Fine Dining
- 8.09
- 8.10
- 8.14

Clothes
- 7.88
- 8.10
- 8.20

Home Furniture
- 7.88
- 8.10
- 8.14

Regional Arab Airlines
- 7.86
- 7.50
- 7.68

Retail Banks
- 7.80
- 7.93
- 7.93

New Car Sales
- 7.77
- 7.82
- 7.78

Islamic Banks
- 7.76
- 8.03
- 7.99

Fast Food
- 7.50
- 7.63
- 7.83

Category Comparison 2010 vs 2012

2010   **2011**   **2012**

Electronics
7.45
7.57
7.68

Hospitals
7.31
7.75
7.64

ISPs
7.19
6.87
7.63

Car Service
6.85
7.04
7.45

Mobile Operators
6.75
6.88
7.09

Supermarkets
0.00
7.85
7.84
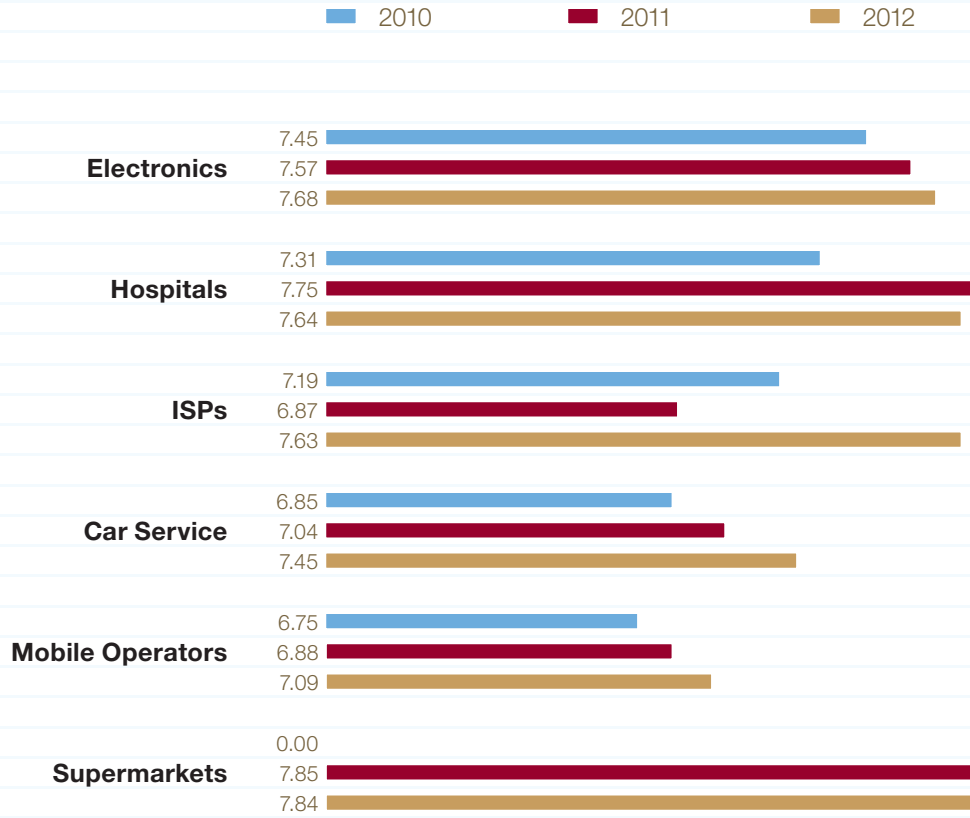
Note: Local Airlines has been changed to Regional Arab Airlines in 2011 which therefore increased the number of brands in the category, so the decrease in satisfaction in that category could be attributed to the increase of the number of brands.

Category Growth 2010 vs. 2012

Notable improvements with consumer satisfaction are seen in Car Service, Mobile Operators, and Fast Food, while Regional Arab Airlines saw a decrease in consumer satisfaction.
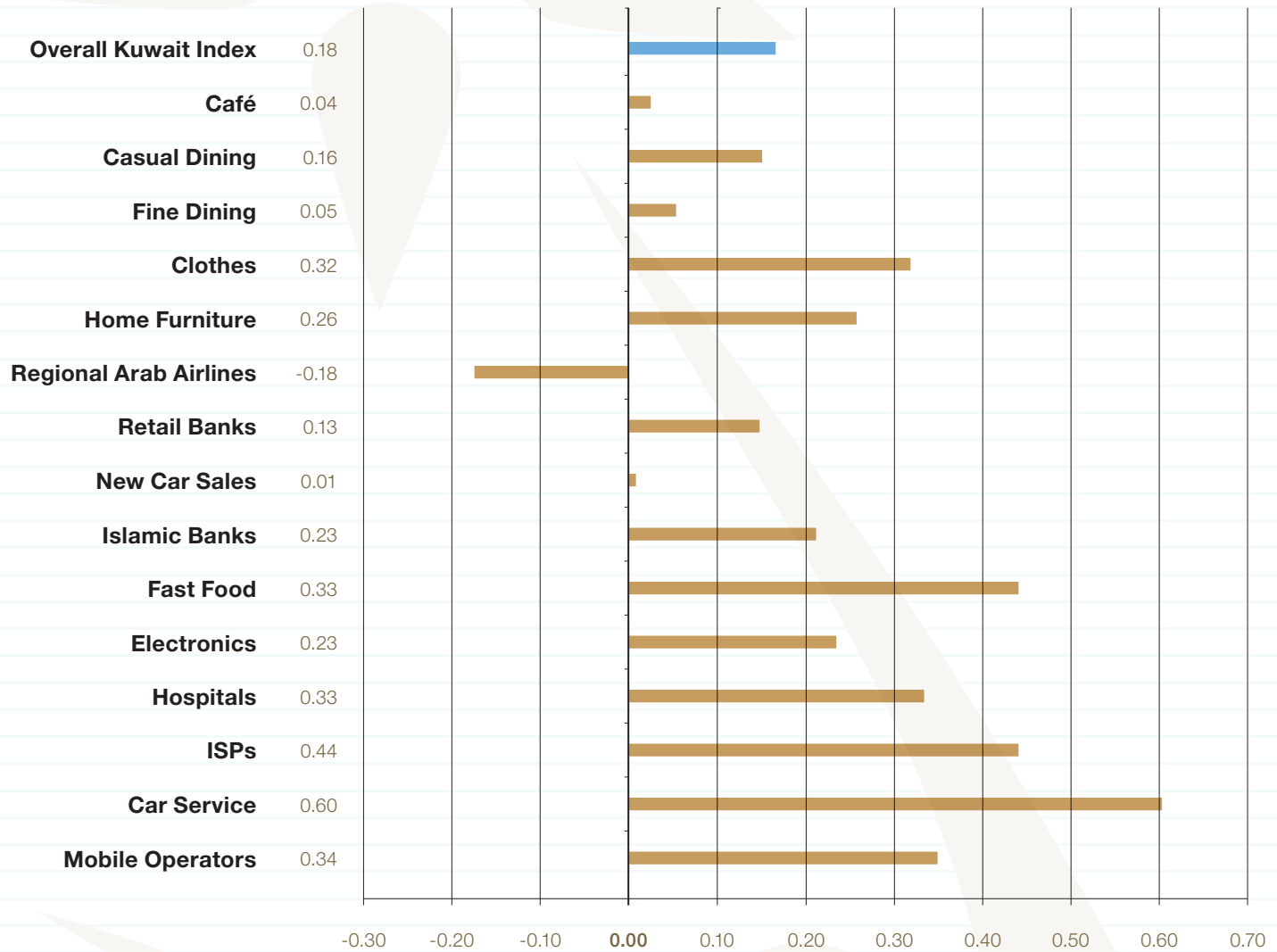
Category	Value
Overall Kuwait Index	0.18
Café	0.04
Casual Dining	0.16
Fine Dining	0.05
Clothes	0.32
Home Furniture	0.26
Regional Arab Airlines	-0.18
Retail Banks	0.13
New Car Sales	0.01
Islamic Banks	0.23
Fast Food	0.33
Electronics	0.23
Hospitals	0.33
ISPs	0.44
Car Service	0.60
Mobile Operators	0.34

Note: Local Airlines has been changed to Regional Arab Airlines in 2011 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.
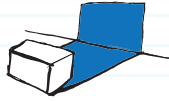
Dimension Comparisons 2010 vs. 2012

Actual Satisfaction

Legend: ■ 2010 ■ 2011 ■ 2012

Dimension	2010	2011	2012
Kuwait Index	7.68	7.71	7.86
Website	8.02	7.80	7.92
Call Center	7.26	7.23	7.51
Reliability	7.76	7.78	7.92
Speed	7.58	7.59	7.75
Product	7.66	7.72	7.91
Value	7.25	7.33	7.59
Location	7.99	7.96	8.00
Staff	7.85	7.80	7.95
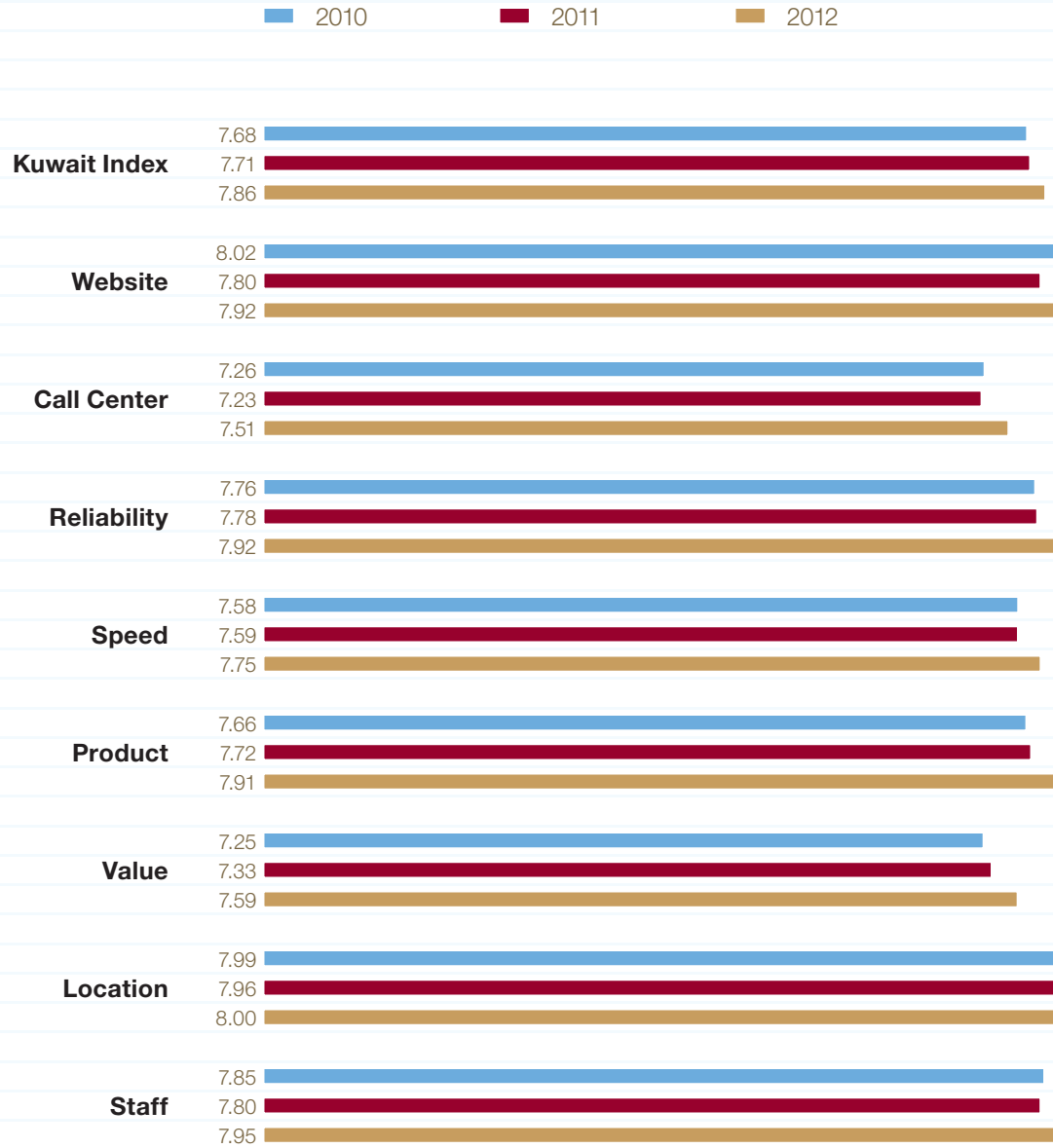
Overall there are improvements on most dimensions, with the largest increases in Value for Money, Call Center and Product Quality.

Demographic Comparisons 2010 vs. 2012

■ 2010   ■ 2011   ■ 2012

Male
7.58
7.57
7.75

Female
7.87
8.02
8.08

Non Arabs
7.41
7.57
7.95

Kuwaiti
7.55
7.29
7.66

Arabs
7.94
8.00
7.88

While Males and Females saw an increase in satisfaction over the last three years, females increased their satisfaction most. Non-Arabs saw an increase in satisfaction of 7% since 2010 while for Kuwaitis there was little difference. Those aged below 50 saw an increase in satisfaction from the previous year.

Demographic Comparisons 2010 vs. 2012

	2010	2011	2012

More than 60 Years
- 8.41
- 7.82
- 8.08

50 to 59 Years
- 8.12
- 7.70
- 7.97

40 to 49 Years
- 7.47
- 7.63
- 7.86

30 to 39 Years
- 7.64
- 7.62
- 7.81

18 to 29 Years
- 7.73
- 7.83
- 7.88

16 to 17 Years
- 7.96
- 7.58
- 8.10
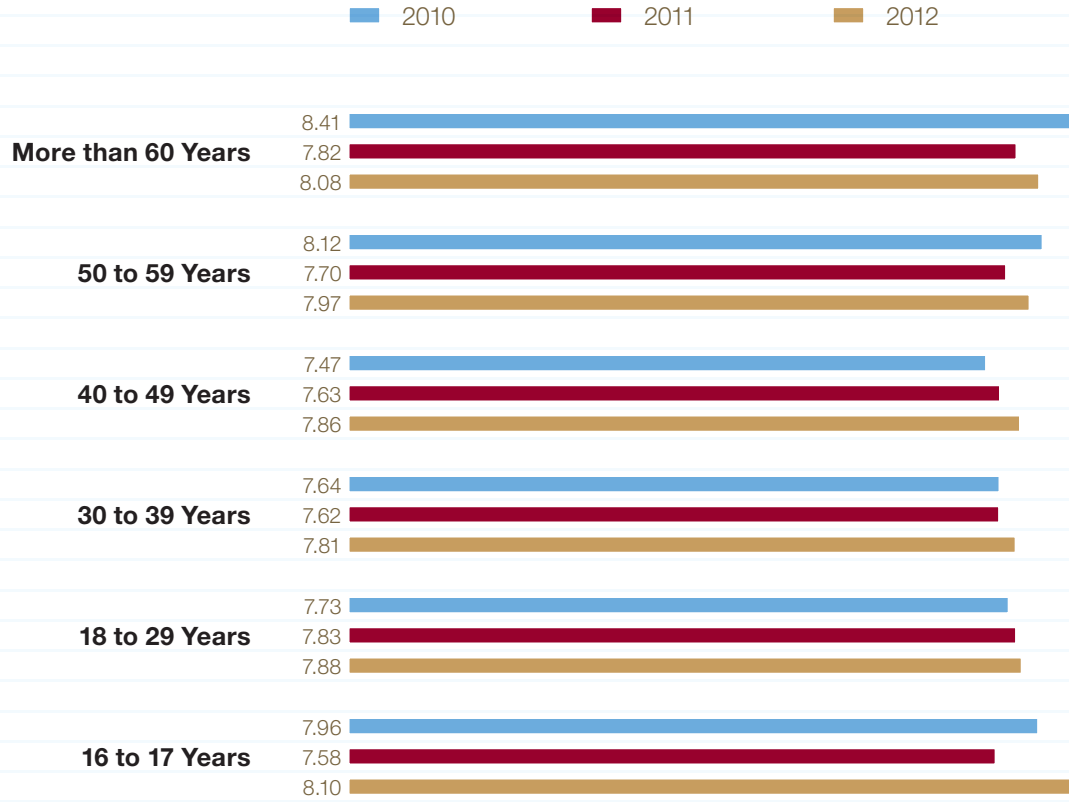
The age group to see the highest increase in satisfaction since 2010 is the 40-49 age group while consumers over 50 years have seen a decline in satisfaction.
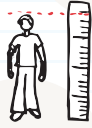
Demographic growth 2010 vs. 2012
Actual Satisfaction

Male	0.17
Female	0.21
Non Arabs	0.54
Kuwaiti	0.11
Arabs	-0.06
More than 60 Years	-0.33
50 to 59 Years	-0.15
40 to 49 Years	0.39
30 to 39 Years	0.17
18 to 29 YearsYears	0.15
16 to 17 YearsYears	0.14

-0.40   -0.30   -0.20   -0.10   **0.00**   0.10   0.20   0.30   0.40   0.50   0.60
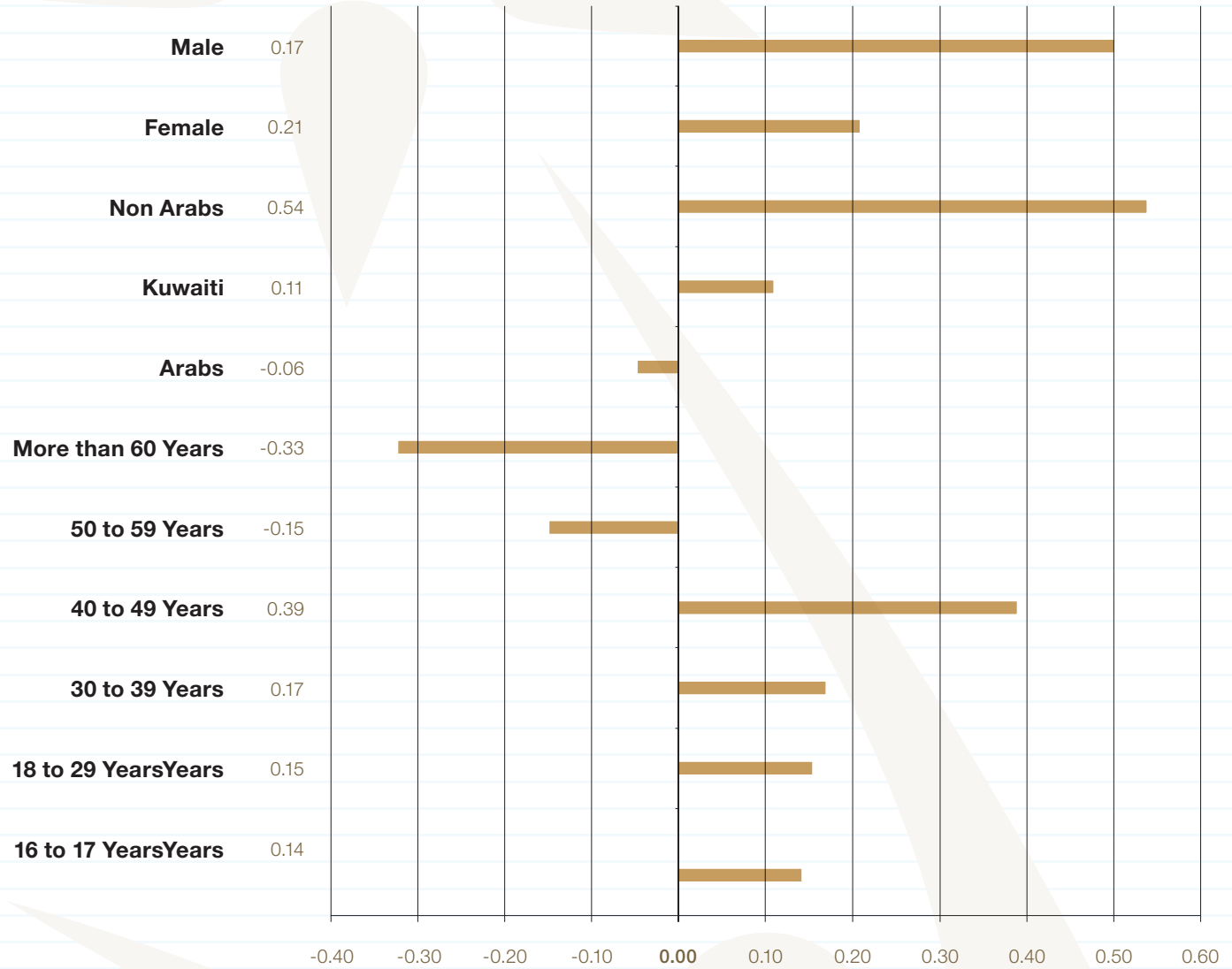
The most noticeable changes in overall satisfactaion since 2010 are Non-Arabs, and those aged 40-49 years.

Most demographics show signs of improvements, however for Arabs and those aged over 50 there is still a noticeable decrease in satisfaction.

Category NPS
Service Hero CSI Category 2012 Net Promoter Score

Category	NPS
Kuwait Index	31%
Supermarkets	31%
Retail Banks	33%
Regional Arab Airlines	28%
Private Hospitals	23%
New Car Sales	29%
Mobile Operators	2%
ISPs	26%
Islamic Banks	39%
Home Furniture	40%
Health Clubs	21%
Fine Dining	39%
Fast Food	28%
Electronics	23%
Clothes	44%
Casual Dining	52%
Car Service	19%
Café	50%

0.00   10%   20%   30%   40%   50%   60%
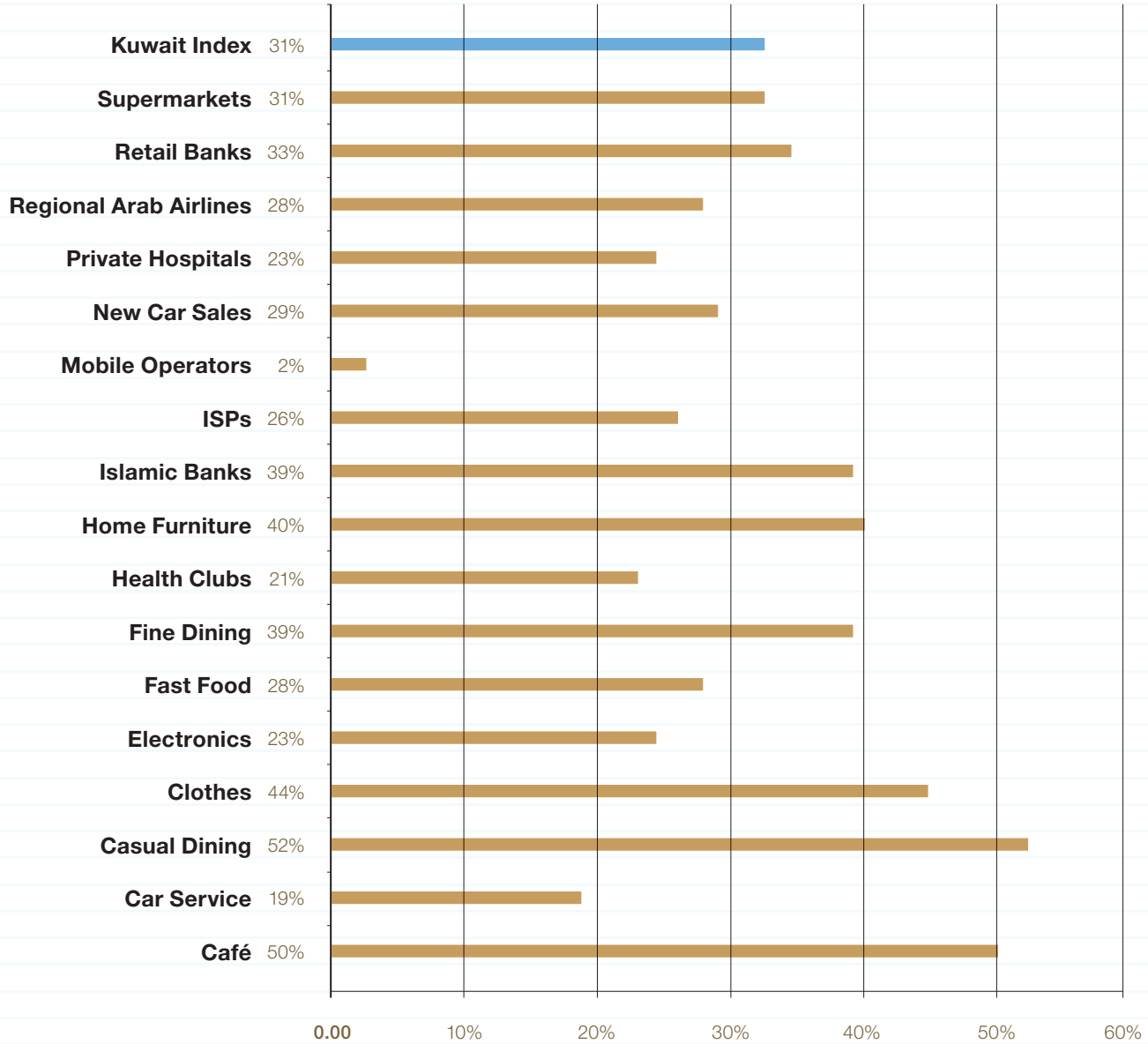
While the country average is 31%, a number of categories are below the average, with Mobile Operators being the lowest. This industry has nearly as much Detractors among their customers than it has Ambassadors. Industries enjoying a healthy presence of brand Ambassadors are in Casual Dining, Cafes, and Clothing.

Net Promoter Score by demographic group and changes since last year

■ 2010 NPS   ■ 2011 NPS   ■ 2012 NPS

Male
28%
21%
28%

Female
38%
38%
40%

Non Arabs
28%
26%
36%

Kuwaiti
26%
14%
25%
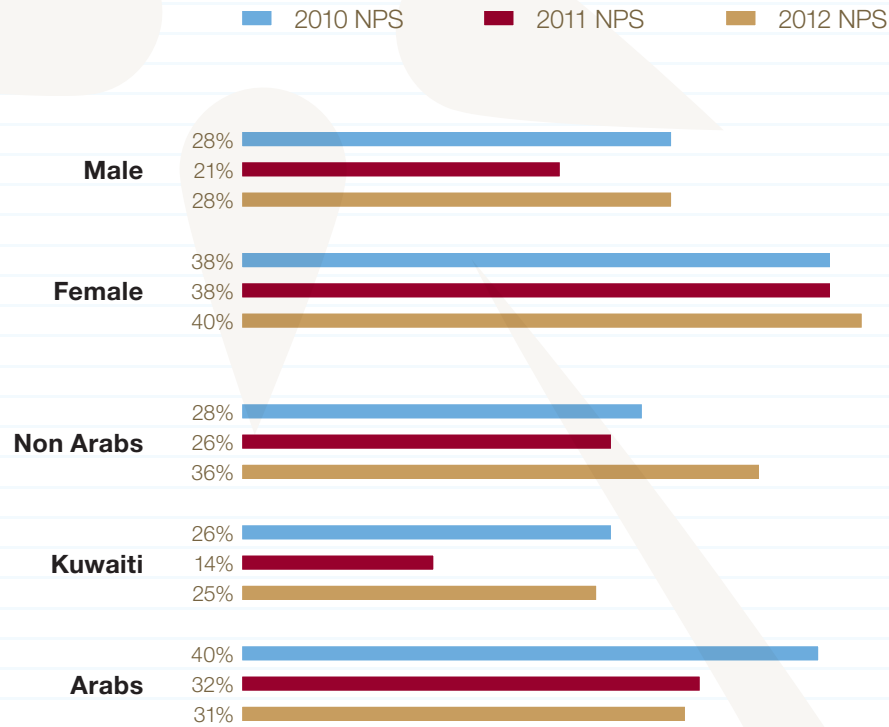
Arabs
40%
32%
31%

Non-Arabs have increased in NPS, going above the Kuwait NPS, however Kuwaitis are still below despite increasing from last year, making them the least likely to promote a brand. Females have a strong NPS score showing that they are brand ambassadors. Males are less likely to promote a brand.

Net Promoter Score by demographic group and changes since last year (continued)

- ■ 2010 NPS
- ■ 2011 NPS
- ■ 2012 NPS

More than 60 Years
- 70%
- 16%
- 44%

50 to 59 Years
- 52%
- 27%
- 38%

40 to 49 Years
- 23%
- 26%
- 32%

30 to 39 Years
- 31%
- 24%
- 29%

18 to 29 Years
- 33%
- 30%
- 32%

16 to 17 Years
- 31%
- 2%
- 41%

Elementary or below 0%

High school 35%

Diploma 35%

University graduate 33%

Master or PHD 22%
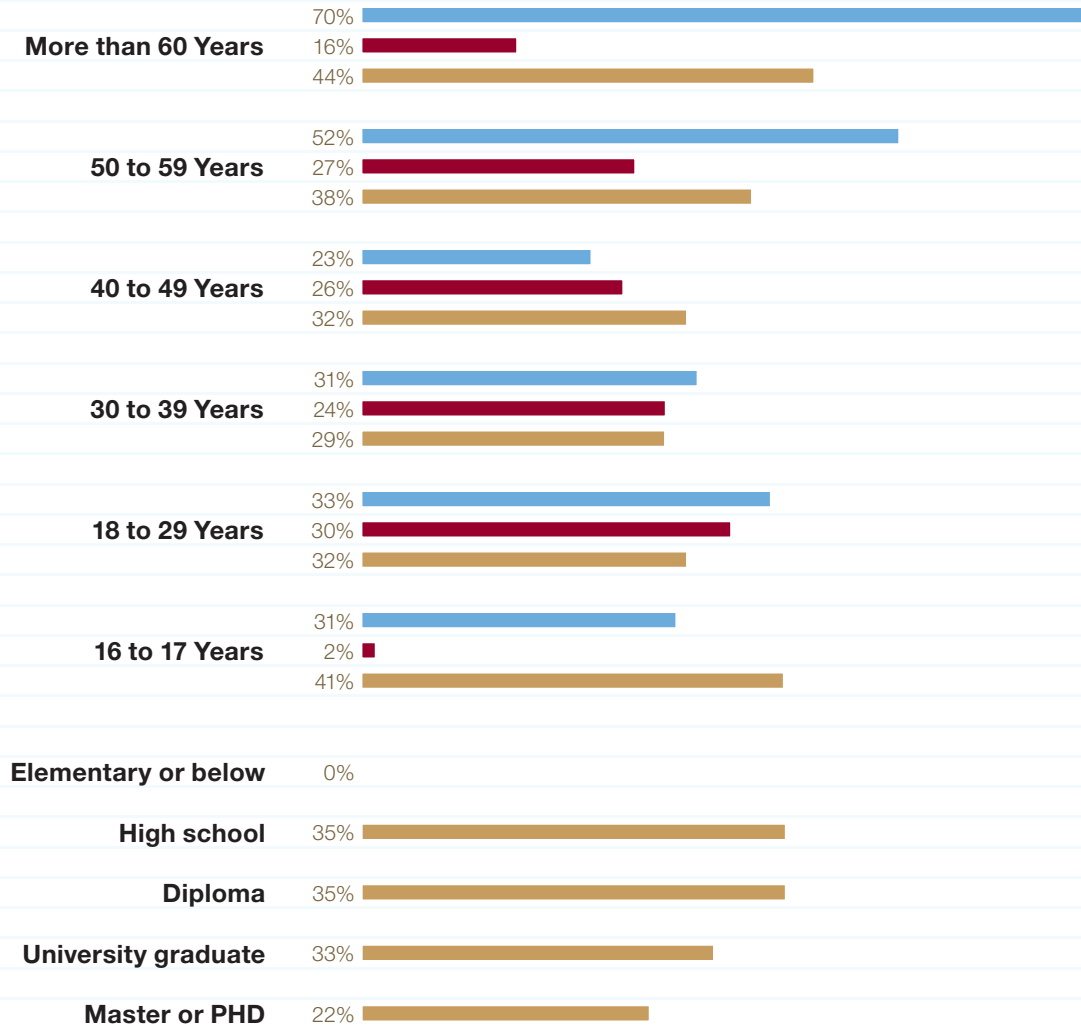
We can see that the changes in NPS changed the most with the 50 plus age group. This group took a noteworthy drop in 2011, but has increased this year to go above the 2012 NPS of 31% and revert back to the presence of brand ambassadors.

Note: There is no comparison to previous years for Education as it is the first year with this demographic.

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 exceeds both the indices. 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	8.42	NA	NA
Car Service	7.45	NA	NA
Casual Dining	8.37	8.00	8.00
Clothes	8.20	7.90	7.80
Electronics	7.68	7.90	NA
Fast Food	7.83	8.00	7.60
Fine Dining	8.14	NA	NA
Home Furniture	8.14	NA	NA
Hospitals	7.64	7.60	NA
Islamic Banks	7.99	NA	NA
ISPs	7.63	7.00	NA
Airline	7.68	6.70	6.90
Mobile Operators	7.09	7.00	7.50
New Car Sales	7.78	8.40	8.00
Retail Banks	7.93	7.70	7.40
Supermarkets	7.84	7.60	7.20
Healhclubs	7.62	NA	NA
Overall Score	**7.86**	**7.59**	**7.53**

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.
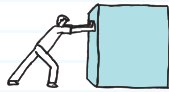
Factors affecting the Kuwait Index

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

Location and Staff Attitude

Females, 50+, Non Arabs, High School

Casual Dining, Cafes, Restaurants, and Clothes.

Pulling scores up

Dragging scores down

Value For Money, Call Centers

Kuwaitis, Males, 30-39, Masters or PHD

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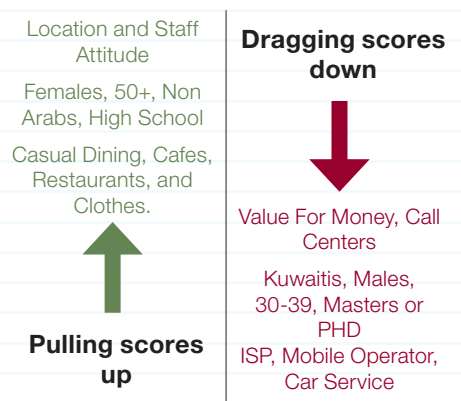
Overall looking at the three critical elements that the Service Hero CSI measures: the eight service dimensions, customer demographic profile, and industry category, we can quickly note that some factors help push scores up while others pull them down as seen in the diagram.

Strategic implications for Kuwait

The Service Hero CSI for 2012 is now running for the third year. The overall satisfaction score across industry categories is Moderate and overall has improved 2% since last year.

Service Dimensions
Companies have done a good job on the tangible or physical side of their offering: namely Location, Staff Attitude and Websites. Companies seem to perform at a weaker level when it comes to Value for Money and Call Centers.
• **Recommendation:** Draw up strategic plans for process improvement to increase speed and reliability of systems including error recovery to ensure Call Centers and Value for Money improve.

Demographics
Kuwaitis and males remain the lowest scoring satisfaction groups for Kuwait while females and Non-Arabs are the most satisfied. Challenges also exist for highly educated customers (college plus degree holders) as well as low education (below high school) as both these groups have the lowest satisfaction.
• **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).
• **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. Companies need to ask "what service level do we want to achieve" and "how do we do it?".

Loyalty
Given that the Net Promoter Score is at 31% (meaning that only 31% 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, Non-Arabs 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 surpass the expectations of their customers to ensure that they are able to develp loyalty.

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 8 dimensions for before and after assessment.
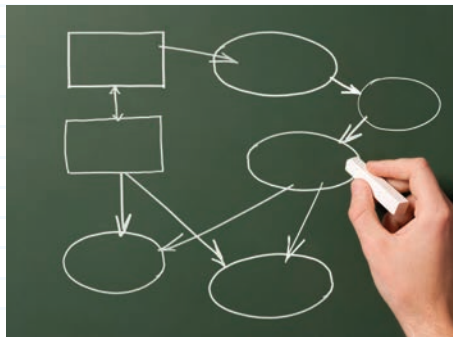
Actionable

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

Helps Kuwait

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

4

Country
Awards 2012

Nominees

Restaurants: Cafés

- Defined as: Informal restaurants offering a range of desserts and made-to-order sandwiches in addition to hot and cold beverages
- A total of 23 brands were evaluated

Restaurant: Fast food

- Defined as: Typical fast food restaurants that offers burgers and other types of value meals
- A total of 29 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 87 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 18 brands were evaluated

Specialty Store: Electronics

- Defined as: Any stores focused on the sale of durable and nondurable electronic items
- A total of 8 brands were evaluated

Home furniture

- Defined as: Any store focused on the sale of durable furniture as well as decorative items
- A total of 12 brands were evaluated

Health care: Private hospitals

- Defined as: Any private health care provider offering inpatient and outpatient services
- A total of 9 brands were evaluated

Clothes & accessories

- Defined as: Retail outlets that sell clothes excluding stores solely selling accessories and shoes
- A total of 81 brands were evaluated

Nominees
(continued)

Autos: Car purchase

- Defined as: The purchase of a new car directly from an authorized car dealer
- A total of 38 brands were evaluated

Autos: Car service

- Defined as: The service or maintenance of a car from an authorized car dealer
- A total of 37 brands were evaluated

Regional Arab Airlines

- Defined as: Any airline using Kuwait as its main headquarter
- A total of 15 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

Communications: Internet service providers

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

Financial: Islamic banks

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

Financial: Commercial banks

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

Specialty Store: Supermarkets

- Defined as: Any large self-service store retailing food, perishables and household supplies
- A total of 7 brands were evaluated

Health Clubs:

- Defined as: A members only health club offering a full range of multiple exercise facilities, food and beverage, and SPA services.
- A total of 18 brands were evaluated
- This category had insufficient votes so the highest scoring brand will be awarded "Honorable Mention".

First Place

Emirates, wholly owned by the government of Dubai, is an airline based at Dubai International Airport in Dubai, UAE. It is the largest airline in the Middle East, operating over 2,500 flights per week, to 122 cities in 74 countries across six continents. The airline ranks amongst the top 10 carriers worldwide in terms of revenue and passenger kilometres, and has become the largest airline in the Middle East in terms of revenue, fleet size, and passengers. In 2011 the airline was the fourth-largest airline in the world.

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

Second Place

Founded in 1992, Caribou Coffee Company is one of the leading branded coffee companies in the United States, with a compelling multi-channel approach to their customers. Based on the number of coffeehouses, Caribou Coffee is the second largest company-operated premium coffeehouse operator in the United States. As of September 30, 2012, the Company had 610 coffeehouses, including 202 franchised locations. The Company's coffeehouses aspire to be the community place loved by guests who are provided an extraordinary experience that makes their day better. Caribou Coffee provides the highest quality handcrafted beverages, foods and coffee lifestyle items with a unique blend of expertise, fun and authentic human connection in a comfortable and welcoming coffeehouse environment. Caribou Coffee is a proud recipient of the Rainforest Alliance Corporate Green Globe Award and is committed to operating practices that promote sustainability and environmental protection.

Third Place

Mais Alghanim مطعم ميس الغانم
Restaurant

The history of Mais Alghanim Restaurant dates back to the previous century when its 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 guests with the same spirit through generations of genuine hospitality, and good food.

Category Winners 2012

Restaurants: Cafés
Caribou Coffee

Restaurants: Casual dining
Mais Alghanim

Restaurants: Fast food
McDonald's

Restaurants: Fine dining
Signor Sassi

Honorable mention
Health Clubs

Al Corniche
Club

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

First Place
Hospitals 2012
K U W A I T

Healthcare: Private hospitals
Royale Hayat Hospital

First Place
Electronics Store 2012
K U W A I T

Specialty Store: Electronics
Eureka

Honorable mention
Clothes & accessories

P O T T E R Y B A R N®

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

First Place
Home Furniture 2012
K U W A I T

Home furniture
IKEA

First Place
Clothes 2012
K U W A I T

Clothes & accessories
American Eagle

Category Winners 2012

(continued)

Honorable mentions

Car purchase

Cadillac

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

service Hero

First Place
New Car Sales 2012
K U W A I T

CHEVROLET
Alghanim Automotive

Autos: Car purchase
Chevrolet
Tied for First Place

service Hero

First Place
New Car Sales 2012
K U W A I T

NISSAN
Al-Babtain Group

Autos: Car purchase
Nissan
Tied for First Place

Honorable mentions

Car Service

Cadillac

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

service Hero

First Place
Car Servicing 2012
K U W A I T

TOYOTA
Al-Sayer Group

Autos: Car service
Toyota

service Hero

First Place
Mobile Operators 2012
K U W A I T

zain
Zain Group

Communications: Mobile operators
Zain

Specialty: Supermarkets
The Sultan Center

Financial: Retail banks
Ahli Bank of Kuwait

Financial: Islamic banks
Boubyan Bank

Communications: ISPs
KEMS

Category Winners 2012
(continued)

Regional Arab Airlines
Emirates

Franchise of the Year Award 2012

This is a new award introduced for the first time in 2012. Any franchise operators has not less than 3 local franchise or international brands which met the minimum quota requirements.

M.H. Alshaya Co.

Note: This award is presented to the franchise that has the highest satisfaction score for at least three of its brands.

Comparing the winners of 2010, 2011, 2012

The Service Hero CSI awarded 15 category winners in 2010 of which 8 were also winners in the 2012 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 2012

Service Hero Category	2012 Winner	2011 Winner	2010 Winner
Automotive - Car sales	Chevrolet/Nissan	No	No
Automotive - Car service	Toyota	No	No
Aviation - Regional Arab airlines	Emirates	No	No
Clothes	American Eagle	Yes	No
Communication - ISPs	KEMS	Yes	Yes
Communication - Mobile Operators	Zain Telecom	Yes	No
Financial - Islamic banks	Boubyan Bank	Yes	Yes
Financial - Retail banks	Ahli Bank of Kuwait	No	No
Health care - Hospitals	Royale Hayat	Yes	Yes
Restaurant - Cafes	Caribou Cafe	Yes	Yes
Restaurant - Casual dining	Mais Alghanim	Yes	Yes
Restaurant - Fast food	McDonald's	Yes	Yes
Restaurant - Fine dining	Signor Sassi	No	No
Specialty - Electronics	Eureka	Yes	Yes
Specialty - Home furniture	IKEA	Yes	Yes
Specialty - Supermarkets	The Sultan Center	No	*

* Category added in SH CSI 2011

tep 2 of 2

ur Assessment

ancial > Retail Banks > **Gulf Bank**

Before Visit
ur expectations before your visit

How would you rate

After Visit
Your experience after your visit

Before	Item	After
1 2 3 4 5 6 **7** 8 9 10 NA	**Staff** attitude, knowledge and competence	1 2 3 4 5 6 7 8 **9** 10 NA
1 2 3 4 5 **6** 7 8 9 10 NA	**Location** attractiveness and convenience	1 2 3 4 5 6 **7** 8 9 10 NA
1 2 3 4 5 6 **7** 8 9 10 NA	**Value** for money (price compared to quality) of the product or service	1 2 3 4 5 6 7 **8** 9 10 NA
6 7 8 9 10 NA	Product or service **quality**	1 2 3 4 5 6 7 8 **9** 10 NA
5 6 7 **8** 9 10 NA	Service **speed**	1 2 3 4 5 6 7 8 **9** 10 NA
5 **6** 7 8 9 10 NA	**Reliability** and accuracy of the product or service	1 2 3 4 5 6 7 8 9 **10** NA
1 2 3 4 5 6 **7** 8 9 10 NA	Their **Call center**	1 2 3 4 5 6 7 8 **9** 10 NA
1 2 **3** 4 5 6 7 8 9 10 NA	Their **Website**	1 2 3 4 5 6 7 **8** 9 10 N
1 2 3 4 5 6 **7** 8 9 10 NA	Your **overall satisfaction** with the company or brand	1 2 3 4 5 6 **7** 8 9 10

Likelihood of **recommending** this company to a family member or friend   1 2 3 4 5 **6** 7 8 9 10

How well did the product or service compare with the **ideal** offering   1 2 3 **4** 5 6 7 8 9 1

Do you have any **comments or suggestions?**

5
Methodology

Overview

High-level overview of the Service Hero index approach.

Methodology
Service Hero is an online survey where respondents voted directly on www.servicehero.com regarding the quality of service they receive in private sector companies in Kuwait. The survey was live from October 1 - December 31st 2012.

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 350 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, how a brand compares to an ideal, what the overall satisfaction is and if there are any other comments they would like to provide.

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

Rigor
We follow 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.
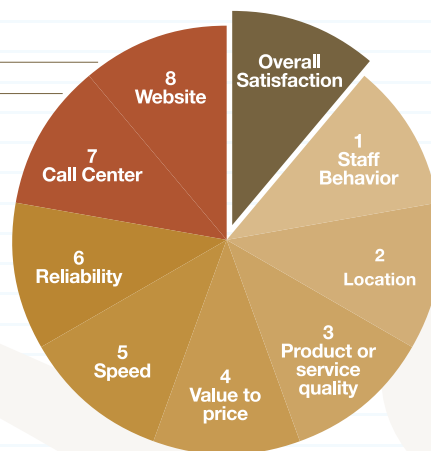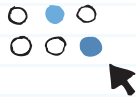
The questionnaire

What respondents actually voted on.

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

Likelihood of **recommending** this company to family or friends
1 2 3 4 5 6 7 8 9 10 NA

How well did the service compare with your **ideal** offering
1 2 3 4 5 6 7 8 9 10 NA

Do you have any **comments or suggestions?**

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

Respondents voted on 2 levels:
1. What they expected **before** receiving the service
2. What they actually experienced **after** being served

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

Sampling approach

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

Kuwait population
Aimed to exceed 10,000 votes
→
Category population
Aimed for 350 votes in each category
→
Biases
↓
Minimum votes/winner
Based on collected votes / category and players / category
←
Error margins
Aimed for ±5%
←
Probability
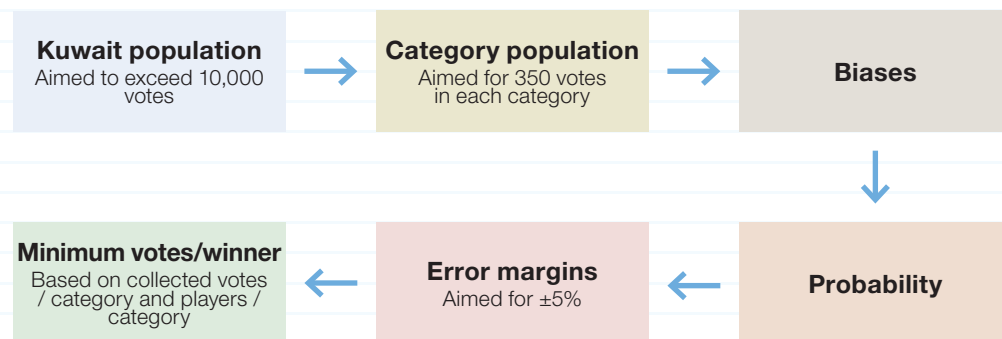
To ensure that Service Hero enjoys statistical integrity, a few statistical elements were examined to determine sample size and accuracy levels.

Sampling approach (continued)
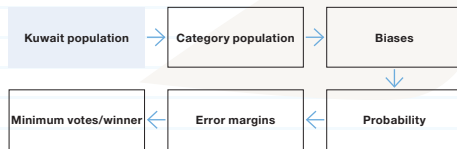
The Kuwait population.

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.
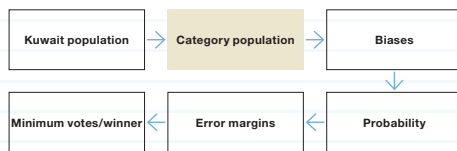
1. To ensure statistical relevance, we looked at the **category population** – this is the proportion of Kuwait's total population that is most likely to be a user of the category

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.
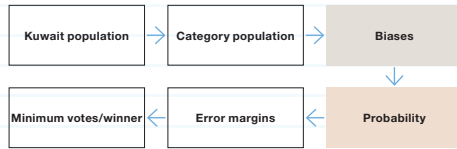
1. Probability of choice is:
- Based on the total population of consumers per category as well as the number of brands in a category
- An example is the clothes category where around 80 brands were evaluated and the probability of choice is 2%, while in the mobile sector only three competitors exist, 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
- 8 categories were assessed
- Each category can be further broken down into sub categories

Regional Arab Airlines

Automotive: Sales + Service

Banks: Conventional + Islamic

Communications: Mobile + ISPs

Leisure: Health club
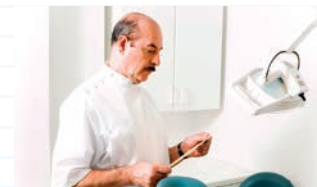
Health care: Private hospitals

Restaurants: Café + Fast food Formal dining + Casual dining

Specialty Stores: Electronics Supermarkets + Furniture + Clothes

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	751
Auto Purchase	88,186	293	438
Auto Maintenance	88,186	293	440
Clothing	88,186	293	628
Mobile Operator	88,186	293	592
ISPs	88,186	293	805
Café	88,186	293	403
Fast Food	88,186	293	857
Casual Dining	88,186	293	973
Fine Dining	48,992	242	383
Electronics	88,186	293	570
Commercial /banks	68,505	273	657
Islamic banks	30,833	196	338
Furniture	58,791	259	444
Private Hospital	37,421	216	431
Supermarkets	88,186	293	653
Health Clubs	37,421	216	266

This table shows the 17 categories included in the 2012 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 industries highlighted in blue, total obtained votes is below 400. However, for Health Clubs, this is statistically unacceptable as the category votes are below the statistical requirement and not within the ±5% error margin. Therefore, this category will only be reported on as an indication.

Since the Service Hero CSI is an online survey, we deploy a promotion plan that utilizes, primarily a digital and traditional marketing mix. Digital advertising on leading news, search engines, and social media sites, comprised the bulk of our advertising. A selection of private companies also encouraged their customers to vote for them. Thus, consumers could directly search for the name 'service hero' to reach our voting engine, or click on an online banner, or click on a company banner.

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

| SH Email | 34% | SH online banner | 3% |
| Direct traffic | 34% | Private co. link | 29% |
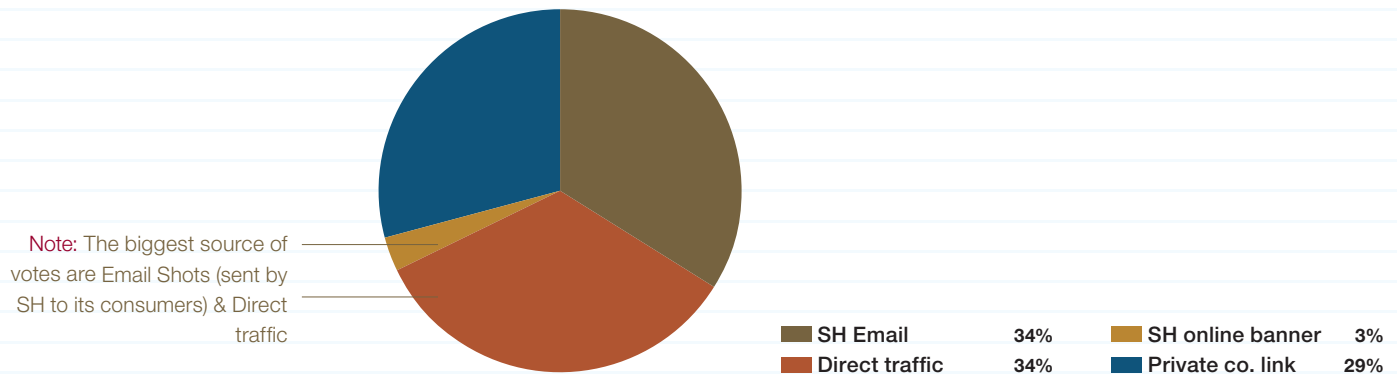
Security measures and rules for valid votes

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

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

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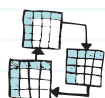
Rules applied to ensure data integrity

In the planning stages of the survey, a number of rules had been set to ensure the highest vote accuracy. These were implemented resulting in the removal 4,766 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 **9,616** votes.

	Our rules that have been implemented (Automated & Manual)	**Votes removed**
1	Respondent did not confirm his/her email	2,413
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
4	Votes exhibited suspicious behavior patterns which raised alarms regarding the authenticity of the assessment.	yes
	Total votes removed	**(4,766)**
	Total votes obtained	**14,382**
	Total votes assessed	**9,616**

Advisory Council members

	Name	Position	Organization
Independent Advisors	1 Abdulmajeed Al-Shatti	ex-Chairman of the Board	Commercial Bank of Kuwait
	2 Dr. Reinhold Leichtfuss	Senior Partner & MD	Boston Consulting Group, Dubai
	3 Nauman Sehgal	COO	Noor Investment Company
	4 Yann Pavie	Founder & 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 & Technology
	3 Mr. Mohammad Al-Bader	Senior Manager - Development & Planning	Australian College of Kuwait
	4 Dr. Nabil El-Hilali	Associate Professor of Marketing and International Business	Kuwait Maastricht Business School

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.
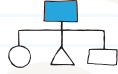
Process overview of the key survey steps

Shown here are the key 12 high-level steps followed prior to publically announcing the results.
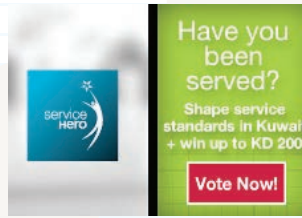
1. Web banner / blogs promoting Service Hero
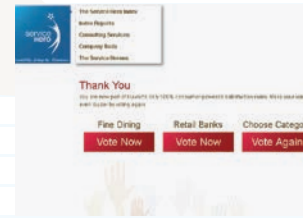
5. Respondent votes for other companies

9. Results in permanent database once confirmed

2. Directs to servicehero.com, Mobile App or facebook.com
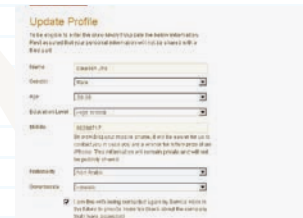
6. Respondent submits vote with personal data

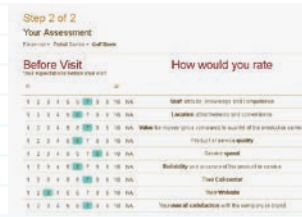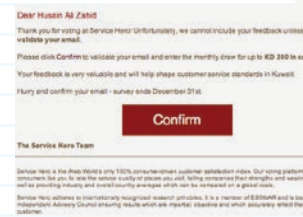10. Data cleansing & verification procedures after close of votes

3. Respondent chooses category & brand

7. Responses stored in temporary database

11. High-level results shared with Advisory Council

4. Respondent votes for first company

8. Email sent to respondent to confirm identity

12. Service Hero winners announced publicly

Term	Definition
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 assessment 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.

Thank you!

Powered by   Advisory council   Member of

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Our Heroes

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Khayal Consultants

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

Social media and blog's importance to the Index

The dramatic growth of social media in recent years and it's democratization of people's opinion has had a direct impact on brand perceptions. It has never been easier for people to create, share, exchange and comment among friends and virtual communities about a brand, its products and its services. In a world of endless choice and fierce competition, shoppers have turned to social media communities for guidelines, recommendations and advice.

Social media platforms such as blogs, social networks, and forums a have created new opportunities for businesses to engage with consumers. As a result, these platforms have become a rich source not only for direct promotions but also for market research and customer relationship development, among others.

Social media analysis
With our objective of hearing the voice of the consumer, we leveraged the social media services and expertise of Khayal Consultants who provided us with a solution based on SDL SM2, a leader in social intelligence. This solution allowed us to be better informed of all English and Arabic conversations taking place related to Service Hero. This included websites, forums, blogs, and microblogs, plus popular sites like Facebook, Twitter, and YouTube. The SM2 immediately notified us once a new comment was posted and enabled us to quickly respond when necessary. Furthermore, we were able to generate and track a full range of statistics on the conversations being made including user demographics, sentiment and tone, message volume per site, and the number or messages posted by specific people, among many others. SM2, in combination with services from Khayal Consultants, helped us ensure that we were in step with consumers' pulse and attitudes.

Kaifii - Blogger Hero
Service Hero would like to extent gratitude to the social media community in Kuwait for their support during the assessment period. Many key bloggers in Kuwait attended our launch ceremony and shared their feedback with others. In particular, we would like to thank the blog Kaifii (www.kaifii.com) for being our Blogger Hero for its amazing support of the Index as a way to ensure companies hear the voice of consumers.

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.

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.

Mohammad Al Bader

Senior Manager – Dean's Office of the Australian College of Kuwait

Mohammad started as Projects Development Manager in ACK in 2010 and one year later became Senior Manager for Developments and Planning. He now he works as a Senior Manager – Dean's Office of the Australian College of Kuwait where he contributes to the strategic plan and direction of the college. He is a member of the ACK Senior Executive Committee and ACK Academic Council managing the staffing and budgeting for over 150 faculty members in collaboration with the associate deans of the respective disciplines, along with the HR and finance departments. Also, he is responsible for developing policies and procedures for implementation within the scope of the Dean's Office, as well as streamlining cross departmental processes and procedures for all academic related matters.

Prior to his current job, Mohammad worked in the HR department of the Gulf Bank as an Human Resources Project Manager in 2009. Before that, in 2005, he was the Network Systems Engineer/Adminstrator at National Bank of Kuwait for three years, until he got the position of MIS / Assistant Project Manager in the same bank in 2008.
Al Bader graduated from the University of Greenwich in 2004 and started his career by working in the Students Affairs of his graduate university as a Disability and Dyslexia support.

Dr. Nabil El-Hilali

Associate Professor of Marketing and International Business. Kuwait
Maastricht Business School (KMBS)

Dr. Nabil El-Hilali has extensive experience that spreads over 23 years across various industries and academia.
Amongst the most important multinationals he worked for:
- AEI Cables Ltd (UK)
- SKF (UK)
- Thomson Electronics (Spain)

The positions he held range from operations/Marketing manager to project manager in the areas of Marketing, operations and production management and quality management.
In the academic field he apart from lecturing in various Universities (England, Spain, China and Taiwan), and he also held various positions within the International Offices of Northumbria University and the Northern Consortium of British Universities at Manchester University (UK).

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.

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