

Service Dimensions
Airlines: Local Airlines
Automotive: Car Service

Automotive: New Cars

Clothes & Accessories: Clothes

Communications: Mobile Operators

Communication: ISP

Finance and Retail: Banks

Finance and Retail: Insurance

Healthcare: Hospitals

Hotels: Hotels

Restaurants: Casual Dining

Restaurants: Fast Food

Restaurants: Fine Dining

Specialty Stores: Electronics



KUWAIT RESULTS

The voice of the consumer

2013

Service categories

1 Staff Behavior index

2 Location index

3 Product or service quality index

4 Value to price index

5 Speed index

6 Reliability index

7 Call center index

8 Website index

9 Loyalty index

10 Ideal index

Service Dimensions
Airlines: Local Airlines
Automotive: Car Service
Automotive: New Cars
Clothes & Accessories: Clothes
Communication: Mobile Operators
Communication: ISPs
Financial: Retail Banks
Financial: Islamic Banks
Furniture: Home Furniture
Healthcare: Hospitals
Restaurants: Café
Restaurants: Casual Dining
Restaurants: Fast Food
Restaurants: Fine Dining
Specialty Stores: Electronics
Service categories
1 Staff Behavior index
2 Location index
3 Product or service quality index
4 Value for price index
Special index
6 Reliability index
7 Call center index
8 Website index
9 Loyalty index
10 Ideal index

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Kuwait's first and only
national customer
satisfaction index



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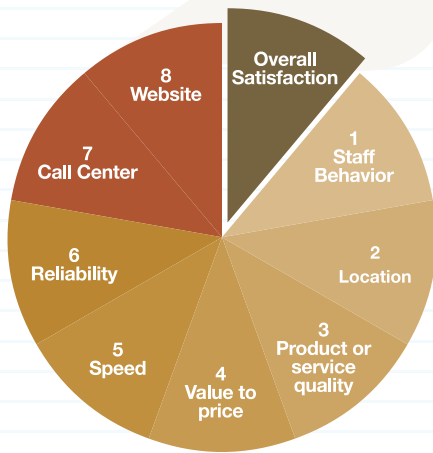
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Executive summary



Executive summary

1 of 2



Note: Some categories: airline, banks, ISP's and mobile operators were rated on eight dimensions as they were also evaluated on Call Center and Website.

Methodology

Service Hero is an online survey where respondents vote directly on www.servicehero.com from July 1- December 31st 2013. Consumers are aware of the survey via online ad banners, email shots and SMS messages. We adhere to the research protocols of ESOMAR as well as the American Customer Satisfaction Index.

Rating assessment

Respondents rate each industry on a scale of 1-10 where 10 is the best score on 8 service dimensions. 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 later after reviewing the results to remove suspicious data and ensure data integrity.

Sample

The total 14,575 assessments were then cleaned to arrive at the final 10,719 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 7.94 on Expectation (before dealing with a brand) and 7.92 for Actual Satisfaction (after dealing with it). Since the score for Actual Satisfaction is lower, this means consumers have higher expectations than actual satisfaction. The highest service dimensions are Location, Staff, and Website, while the lowest are Call Center and Value for Money.

Demographics

Non-Arabs, females, older customers, and customers with a mid level education (Diploma, University Graduate) have the highest satisfaction scores while Kuwaitis, males, customers with a low or high level of education, and those aged 30-39 have the lowest satisfaction scores.

Loyalty and Ideal

Kuwait scored 7.90 on the likelihood of recommending a brand (Loyalty). Females, Non-Arabs, customers aged over 50 and those holding a high school with lower education 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 32%, with Kuwaitis, males and customers with lower education or aged 30-39 being least loyal.

Ideal satisfaction scored a 7.75. This represents customers' perception of how they have been serviced, and how close it is to ideal service.

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



Executive summary

2 of 2

Categories

Of the 17 categories assessed, 8 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 Private Hospital.

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

Changes since last year

While Kuwait increased (0.06 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 Kuwaitis, 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 four years since the index started in 2010, Kuwait has increased by 3% (0.24 points) in overall customer satisfaction. In demographic groups, males, consumers aged 40-49 and non-Arabs increased the most. Demographic groups dropping the most in satisfaction since 2010 are only consumers over 50.

All dimensions increased in satisfaction over the four year period. The largest gains in satisfaction are Call Center and Value for Money. By industry category, 14 categories improved in the past four years with Car Service, and Mobile Operators increasing the most in satisfaction. The only category decreasing in satisfaction is Cafes. For Net Promoter Score changes from 2010, those aged 50 years and older and Arabs increased in loyalty while those aged 40-49 and non-Arabs and dropped the most in NPS.

Comparison to US & UK index

The US, after 20 years of evaluation, is in the same range compared to the Kuwait Index, which are equal to 76.8. The UK index is at 75.2, 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



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

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

Note: Call Center and Website were only assessed for five categories: Regional Arab Airlines, Mobile Operators, ISPs, 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.

	Votes 2013	Votes 2013 Distribution	Kuwait eligible population distribution
Gender			
Female	7,588	71%	33%
Male	2,920	27%	67%
Nationality			
Arabs	2,437	23%	See note ¹
Kuwaiti	3,805	35%	32%
Non Arabs	3,930	37%	See note ¹
Age Groups			
16 to 17 Years	83	1%	10%
18 to 29 Years	794	7%	29%
30 to 39 Years	2,176	20%	29%
40 to 49 Years	4,095	38%	20%
50 to 59 Years	2,964	28%	10%
More Than 60 Years	60	1%	2%
Education			
Elementary or below	43	0.4%	See note ²
High school	1,083	10%	See note ²
Diploma	2,180	20%	See note ²
University graduate	4,987	47%	See note ²
Master or PHD	1,414	13%	See note ²
Unknown	1,012	9%	See note ²
Grand Total	10,719	100%	100%

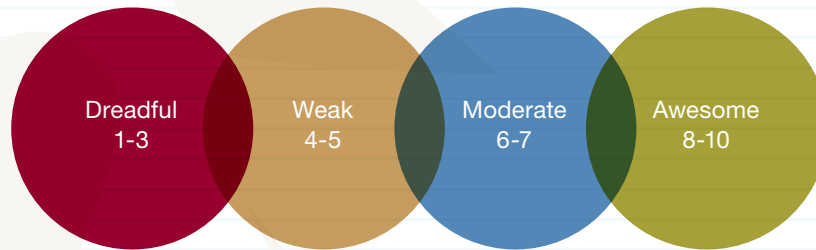
From the 2.6 million overall population above 15 years, just under 2 million are eligible to vote. This includes their split by gender, age and as Kuwaiti or non-Kuwaitis. In the last column the eligible population split is shown as a comparison to the sample obtained in the SH survey to demonstrate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



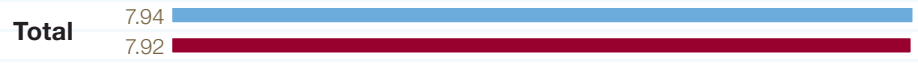
Since the Service Hero index measures companies on a 1-10 point scale, the overall index will be interpreted according to the legend above. Companies fall into one of the **four groups** regarding the strength of service as per the score that they obtain. On the country level, the same legend is applied. 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 2013

■ Average of Expectation Index
 ■ Average of Actual Index



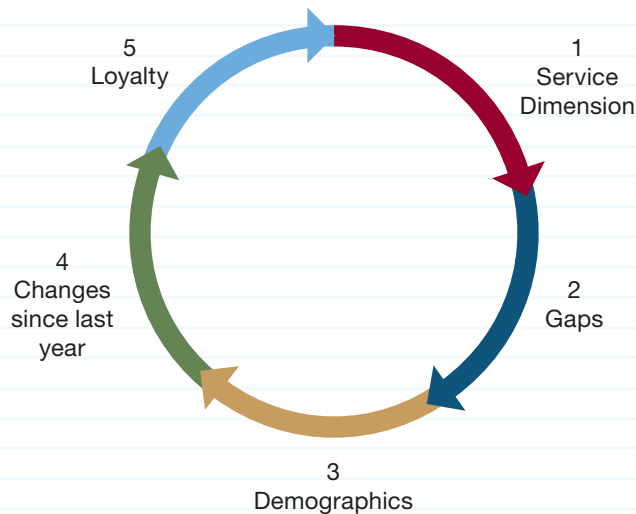
A gap of -0.02 between expected and actual

Usually consumer expectations will be higher than actual service assessments, In 2012 we saw the opposite trend as consumers had lower expectations and higher satisfaction. This year, although close, expectations were higher.

Kuwait scored 7.94 on average for **Expected** standards and it scored 7.92 on **Actual** service standards – both placing it in the **Moderate** service level.



How results will be displayed

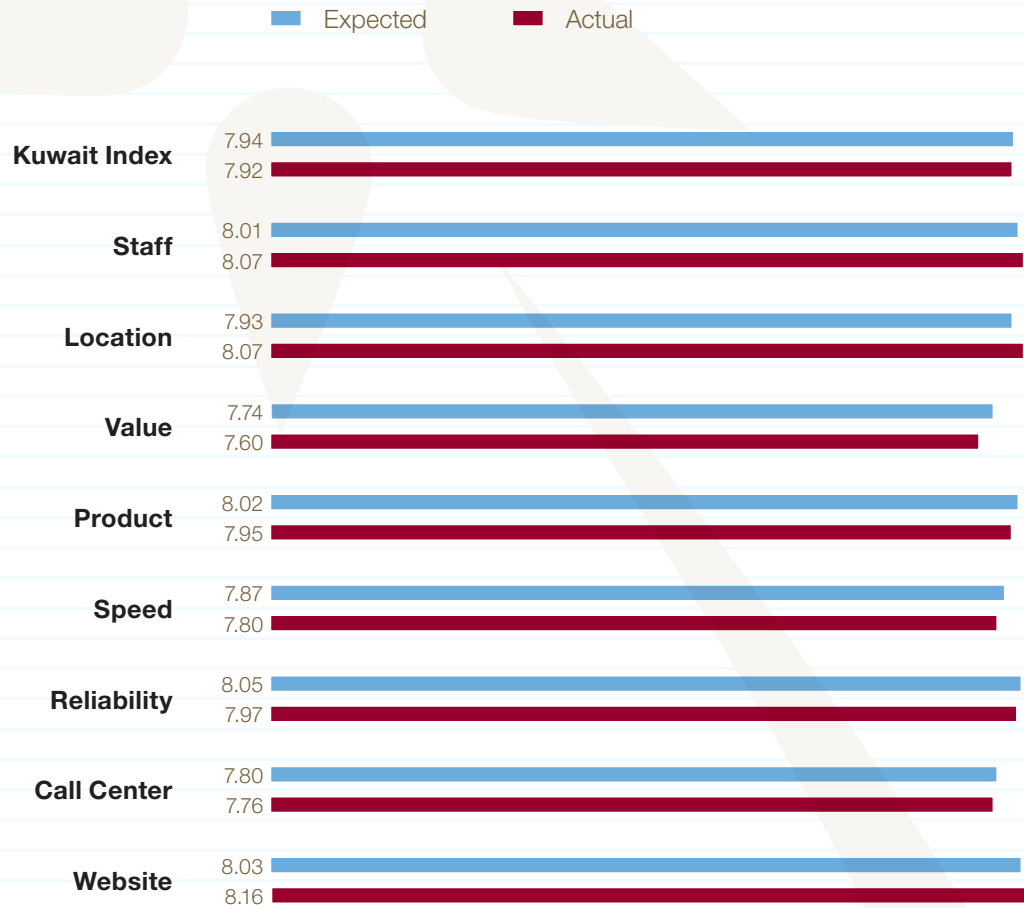


Results will be reported on five levels as seen in the chart.



Kuwait Index by service dimension

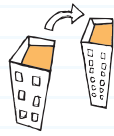
Kuwait Index 2013 service dimension



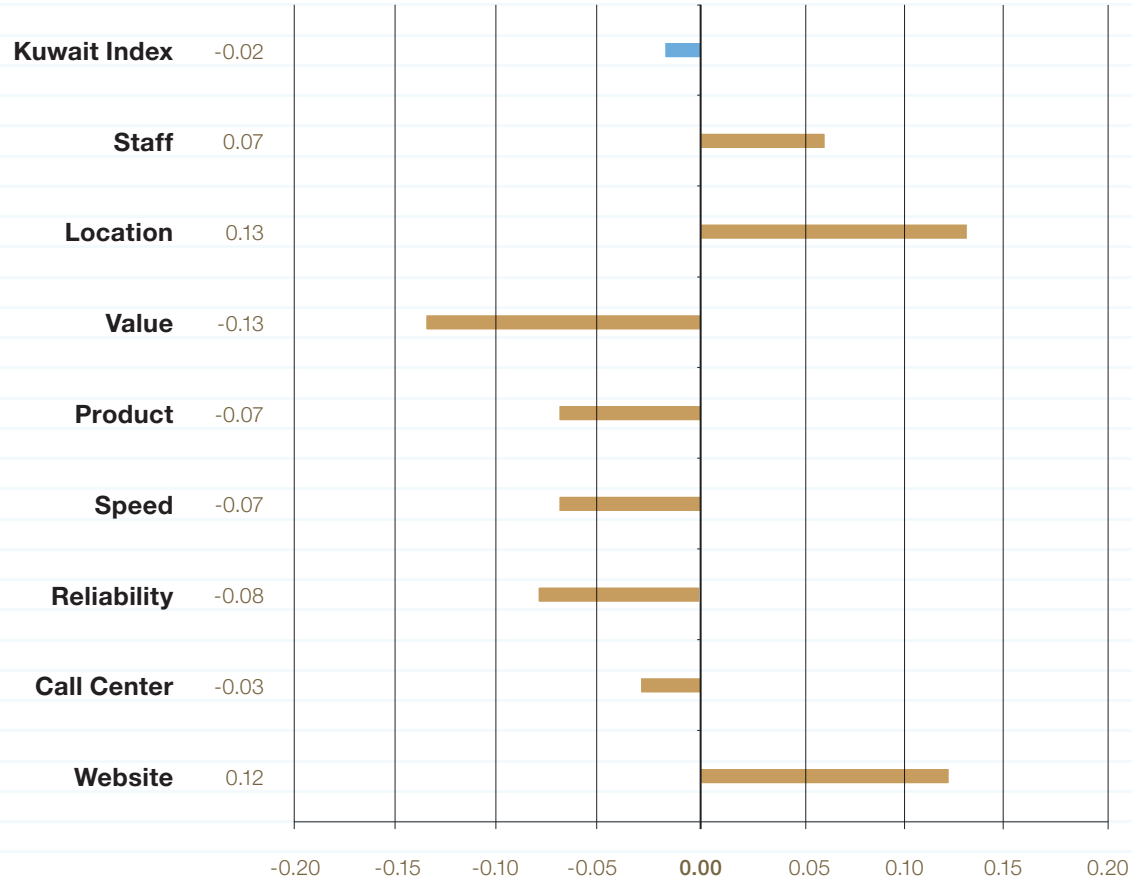
The highest score per dimension on an **Expected** level (before dealing with a brand) is for Reliability while the lowest is for Value for Money.

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

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



Gaps analysis for Kuwait



Analysis of positive and negative gaps between Expected and Actual scores

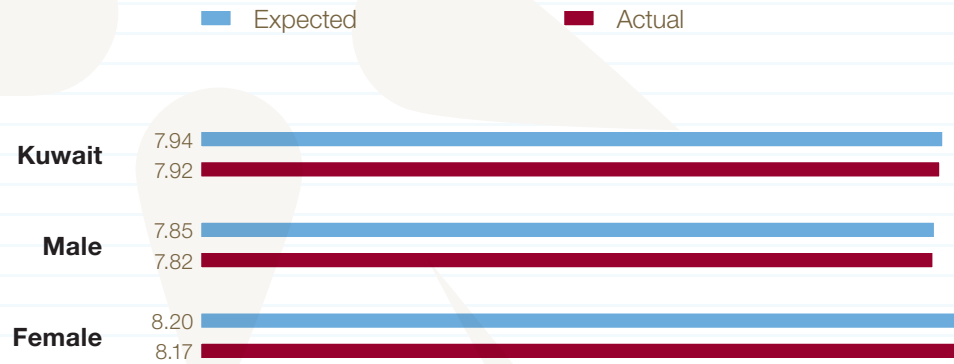
Most dimensions obtained a Negative gap - i.e. Actual satisfaction after they experienced a brand was lower than their expectation before they dealt with it. Location, Website, and Staff Attitude obtained the highest positive gaps.

Negative gaps: There are multiple dimensions which scored a negative gap and that is Value for Money, Reliability, Product Quality, Speed of Service, and Call Center. The overall Kuwait Index also saw a minimal negative gap.



Kuwait Index by demographic factors

Kuwait Index results by gender

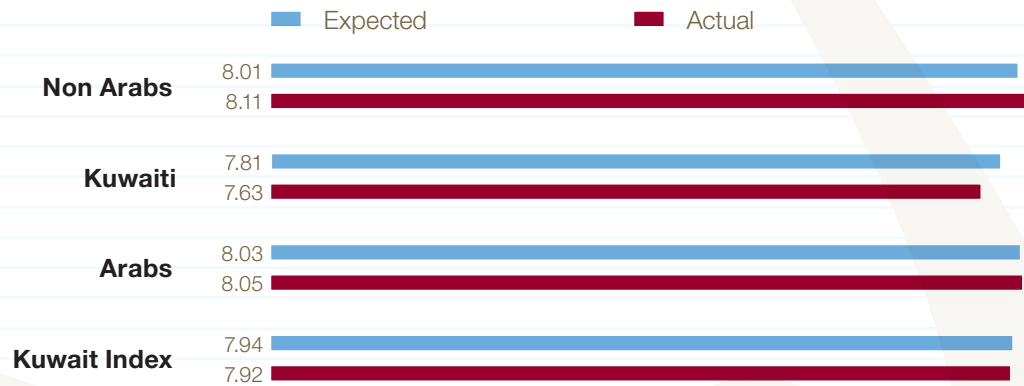


Gender

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



Kuwait Index results by nationality



Nationality

Arabs have 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



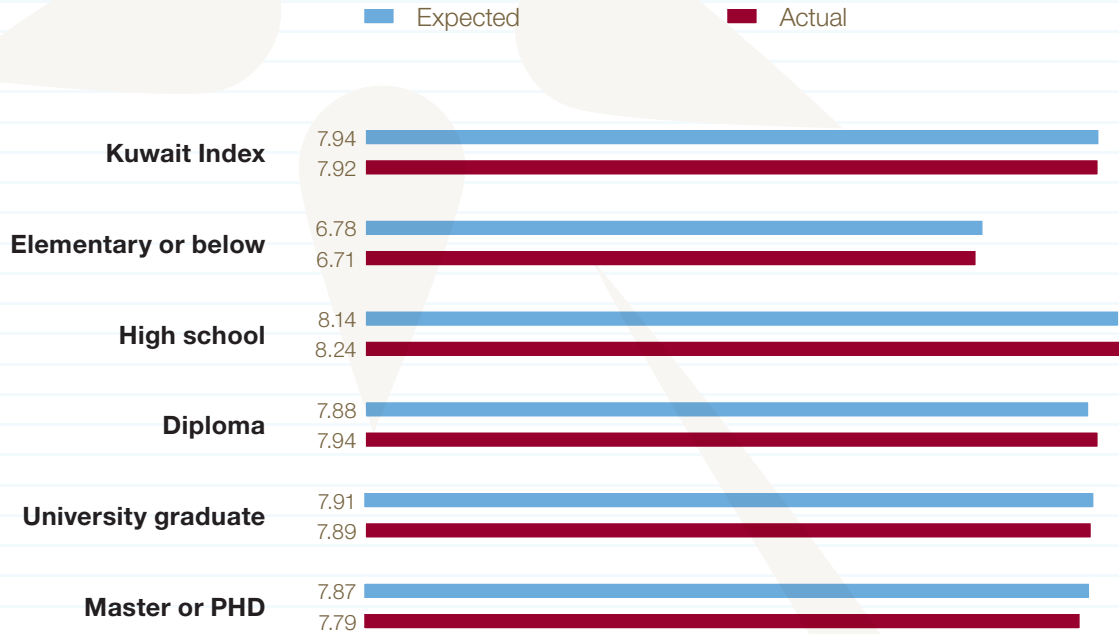
Age

Actual satisfaction is highest among teenagers and those aged 40-49 years. Satisfaction is lowest for adults in the 30-39 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



Education

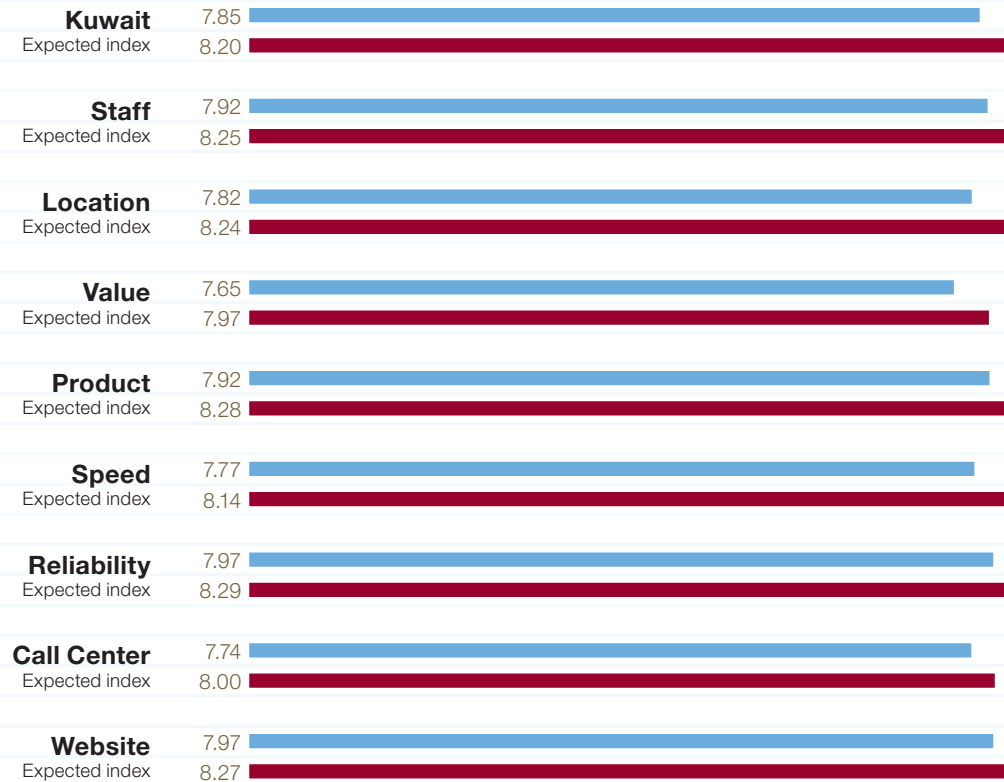
Actual satisfaction is highest amongst those with a High School education, followed by Diploma and University Graduates. The lowest satisfactions are with the Elementary level educations as well as Masters or PHD. This could be attributed to the fact that those with a higher education could demand a higher level of service.



Service dimension scores by gender

Kuwait Expected Index

Male Female



Female

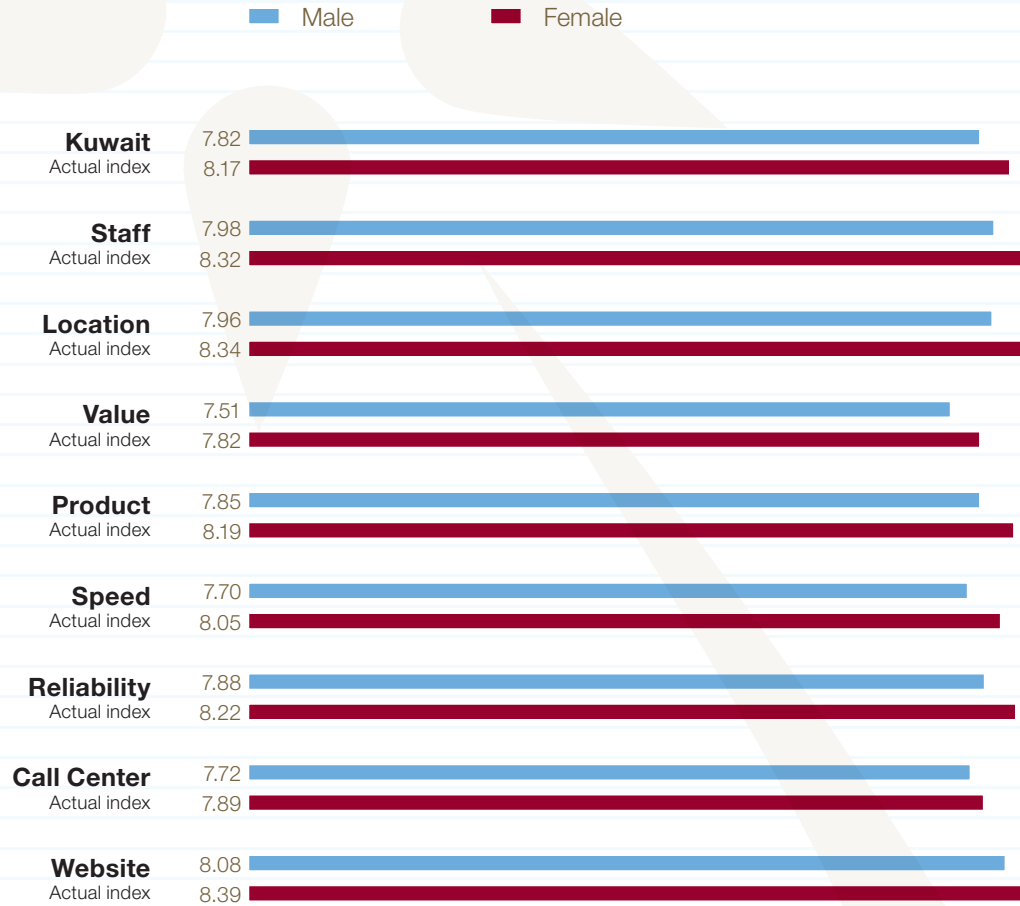
Expectation: Overall women's expectations exceed those of males on every dimension. Highest is Reliability and Product Quality, lowest is Call Center and Value.

Male

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

Service dimension scores by gender

Kuwait Actual Index



Female

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

Male

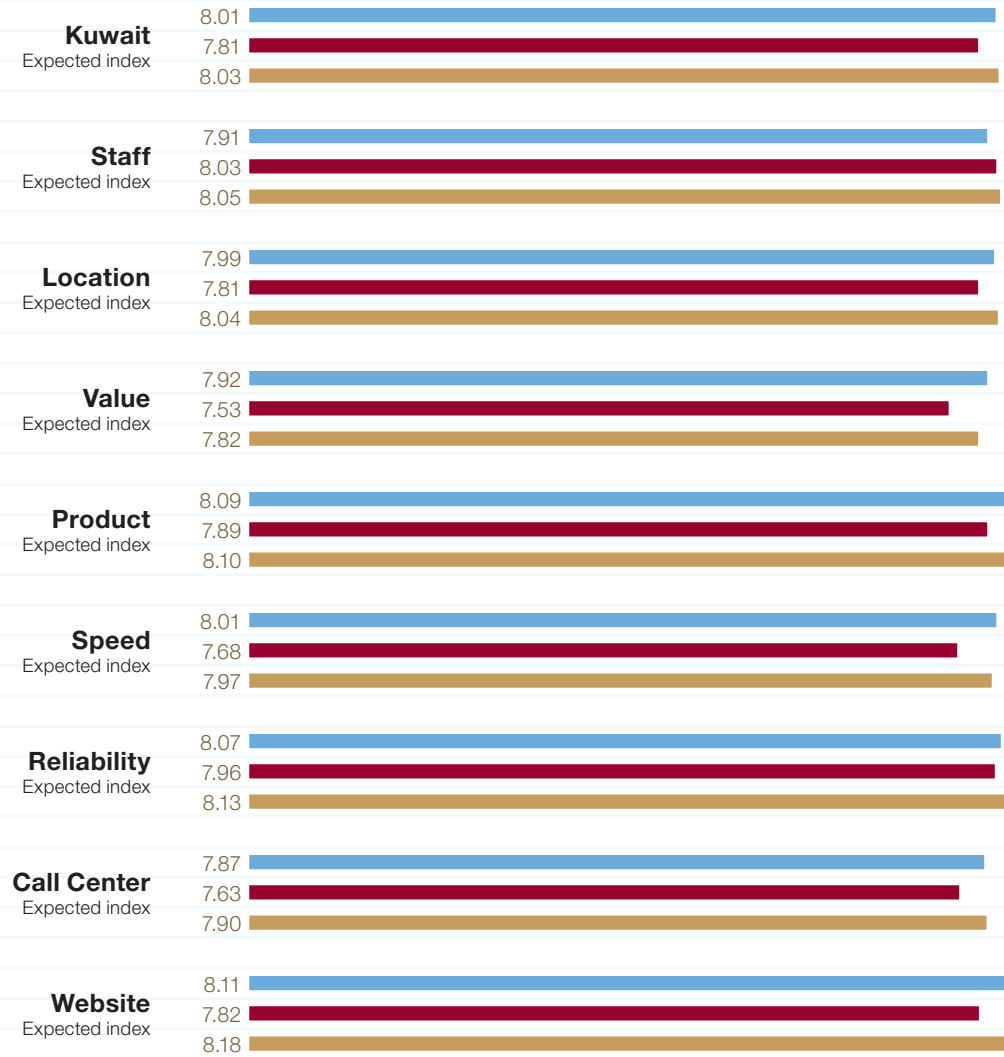
Actual: Men are most satisfied by the Website and Staff Attitude and the least satisfied with Value and Speed of Service.



Dimension scores by nationality

Expectations before dealing with a brand

Non-Arabs Kuwaitis Arabs



Lowest

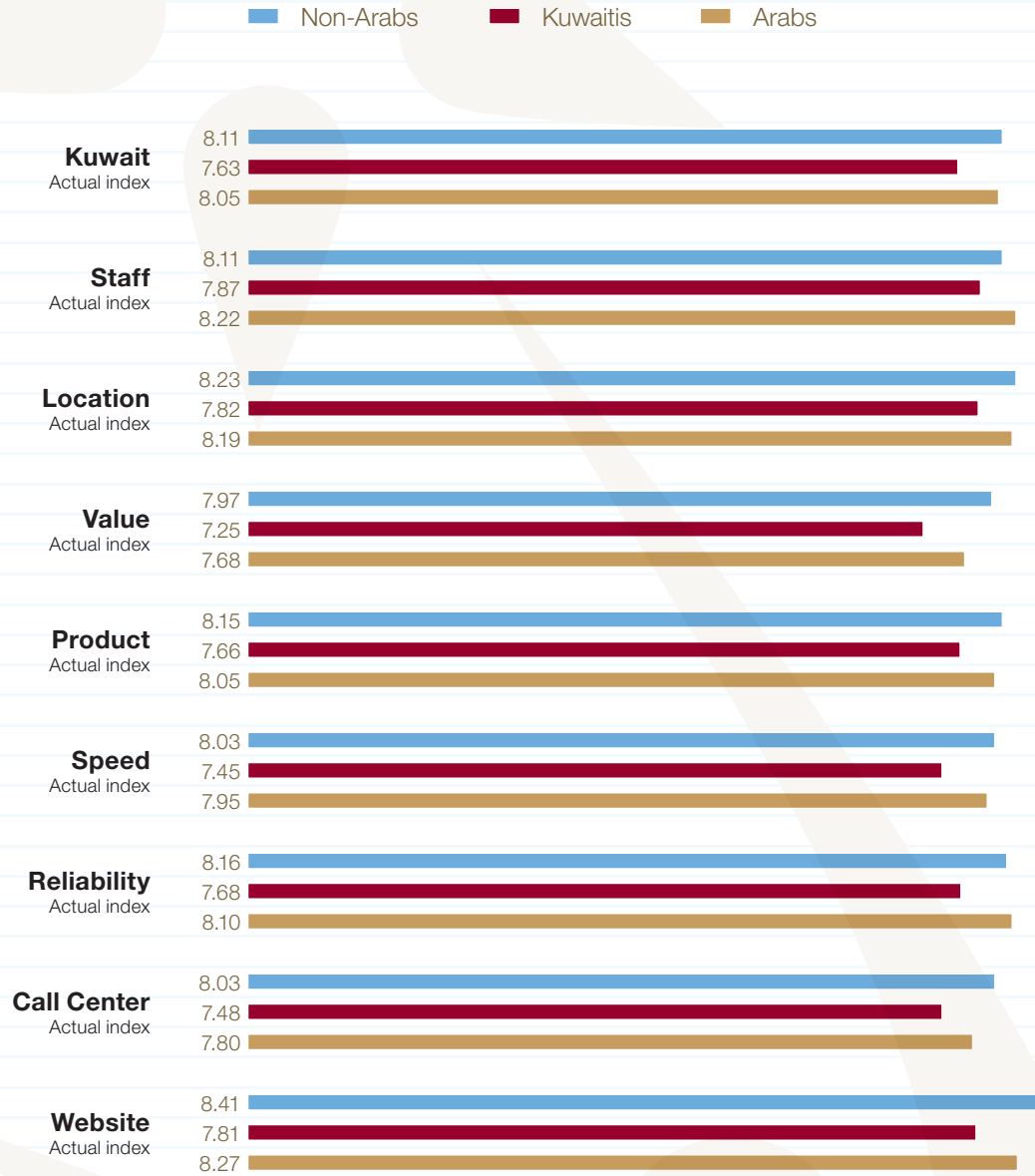
Non Arabs have the lowest expectation for Call center, while for Kuwaitis and Arabs it is Value.

Highest

Arabs and Non Arabs expect Website to be the highest, Kuwaitis have the most expectation for Staff attitude.

Dimension scores by nationality

Satisfaction after dealing with a brand



Lowest

For all nationality groups, Value has the lowest score, followed by Speed of service and Call Center.

Highest

For Kuwaitis, satisfaction is highest for Staff Attitude, and for Arabs & Non Arabs it is Website.



Dimension scores by age group

Actual scores and gaps between actual and expected scores

							Kuwait
Actual	16-17	18-29	30-39	40-49	50-59	60+	Index
Staff	8.73	8.17	7.98	8.07	8.03	7.90	8.07
Location	8.84	8.07	8.02	8.12	8.03	8.17	8.07
Value	8.17	7.63	7.49	7.73	7.48	7.69	7.60
Product	8.41	8.06	7.81	8.01	7.84	7.78	7.95
Speed	8.59	7.84	7.67	7.86	7.89	7.88	7.80
Reliability	8.58	8.05	7.85	8.04	7.85	8.01	7.97
Call Center	7.46	7.89	7.63	7.81	7.77	8.09	7.76
Website	8.36	8.34	8.03	8.15	8.09	8.85	8.16
Overall	8.54	7.98	7.81	7.98	7.86	7.91	7.92
Gap							
Staff	0.03	0.06	-0.02	0.10	0.28	0.27	0.07
Location	0.27	0.08	0.08	0.17	0.34	0.38	0.13
Value	-0.26	-0.17	-0.19	-0.08	-0.10	0.14	-0.13
Product	0.02	-0.07	-0.16	-0.04	0.04	-0.00	-0.07
Speed	0.17	-0.08	-0.17	-0.06	0.20	0.23	-0.07
Reliability	-0.07	-0.09	-0.16	-0.03	0.04	0.24	-0.08
Call Center	-0.71	0.03	-0.15	-0.04	0.19	0.27	-0.03
Website	-0.04	0.21	0.02	0.10	0.24	0.41	0.12
Overall Gap	0.01	-0.03	-0.10	0.01	0.14	0.20	-0.02
Best							
Worst							

Satisfaction

Value for Money satisfaction is the **lowest** score for most age groups, while Call Center was lowest for teenagers. The **highest** satisfaction for most of the age groups is on Website, with teenagers most satisfied with Location.

Gaps

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



Dimension scores by education

Actual scores and gaps between actual and expected scores

	Elementary or below	High school	Diploma	University Grad	Master or PHD	Kuwait Index
Actual						
Staff	6.84	8.29	8.13	8.07	7.88	8.07
Location	6.80	8.35	8.11	8.05	8.01	8.07
Value	6.67	7.97	7.60	7.58	7.50	7.60
Product	6.84	8.28	7.98	7.91	7.82	7.95
Speed	6.33	8.11	7.89	7.76	7.62	7.80
Reliability	6.84	8.33	7.95	7.94	7.83	7.97
Call Center	7.69	8.14	7.72	7.73	7.68	7.76
Website	8.45	8.49	8.08	8.16	8.02	8.16
Overall	6.71	8.24	7.94	7.89	7.79	7.92
Gap						
Staff	-0.05	0.13	0.19	0.08	-0.04	0.07
Location	-0.07	0.24	0.22	0.15	0.09	0.13
Value	-0.02	-0.04	-0.07	-0.10	-0.19	-0.13
Product	-0.07	0.05	-0.01	-0.07	-0.10	-0.07
Speed	-0.12	0.08	0.06	-0.08	-0.17	-0.07
Reliability	-0.07	0.09	-0.04	-0.08	-0.12	-0.08
Call Center	0.00	0.14	0.11	0.02	0.07	-0.03
Website	0.00	0.22	0.19	0.19	0.12	0.12
Overall Gap	-0.07	0.10	0.06	-0.01	-0.08	-0.02
Best						
Worst						

Satisfaction

High School degree holders have the highest satisfaction across most dimensions, while those with Elementary or lower had the lowest satisfaction in most dimensions. Website has the highest average satisfaction amongst education levels.

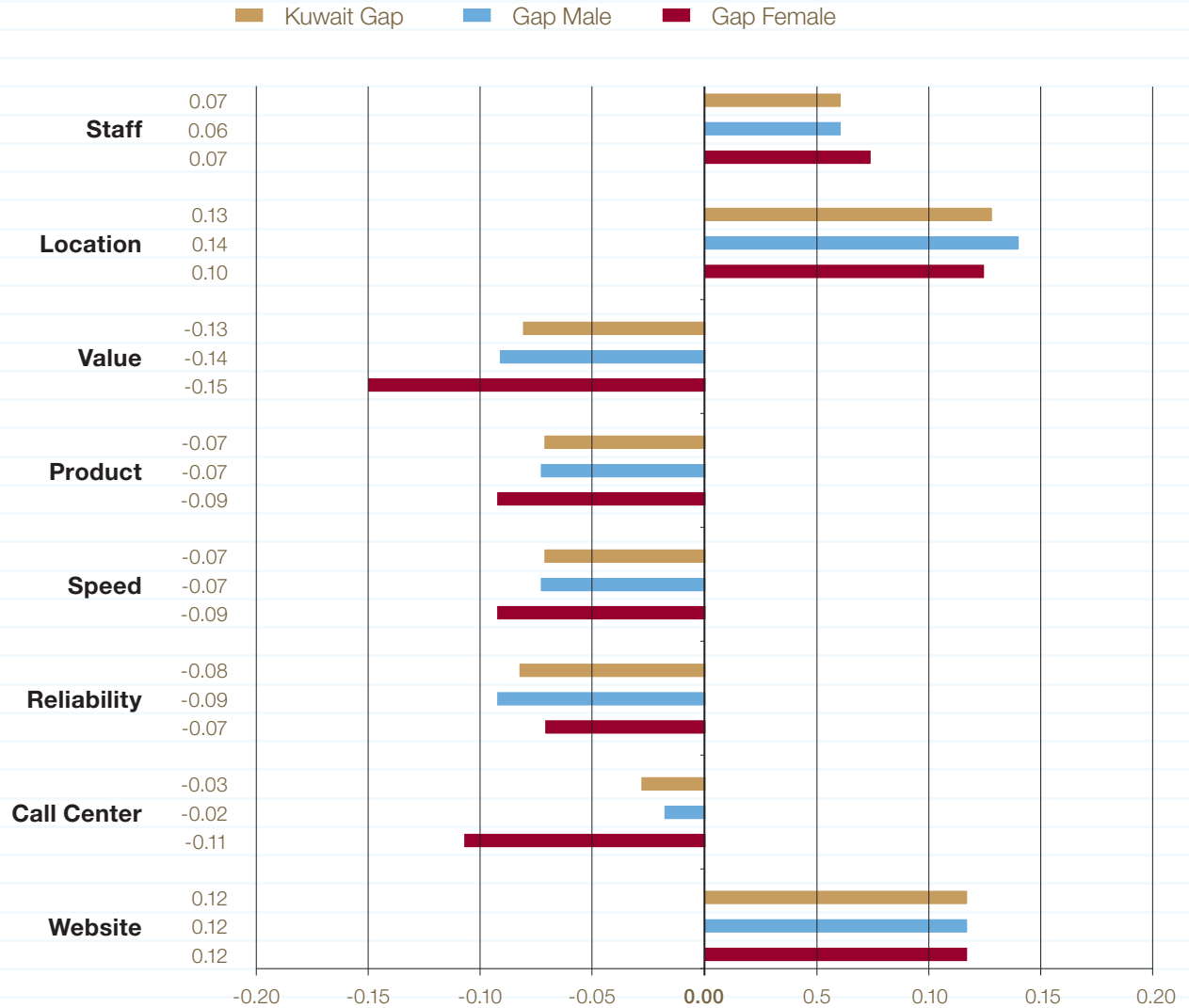
Gaps

In terms of **positive** gap scores by education level, only Website had gaps with the least negative scores. Value for money fell below expectations for most education levels.



Gaps by gender

Kuwait Index 2013 - Gap Analysis



Females

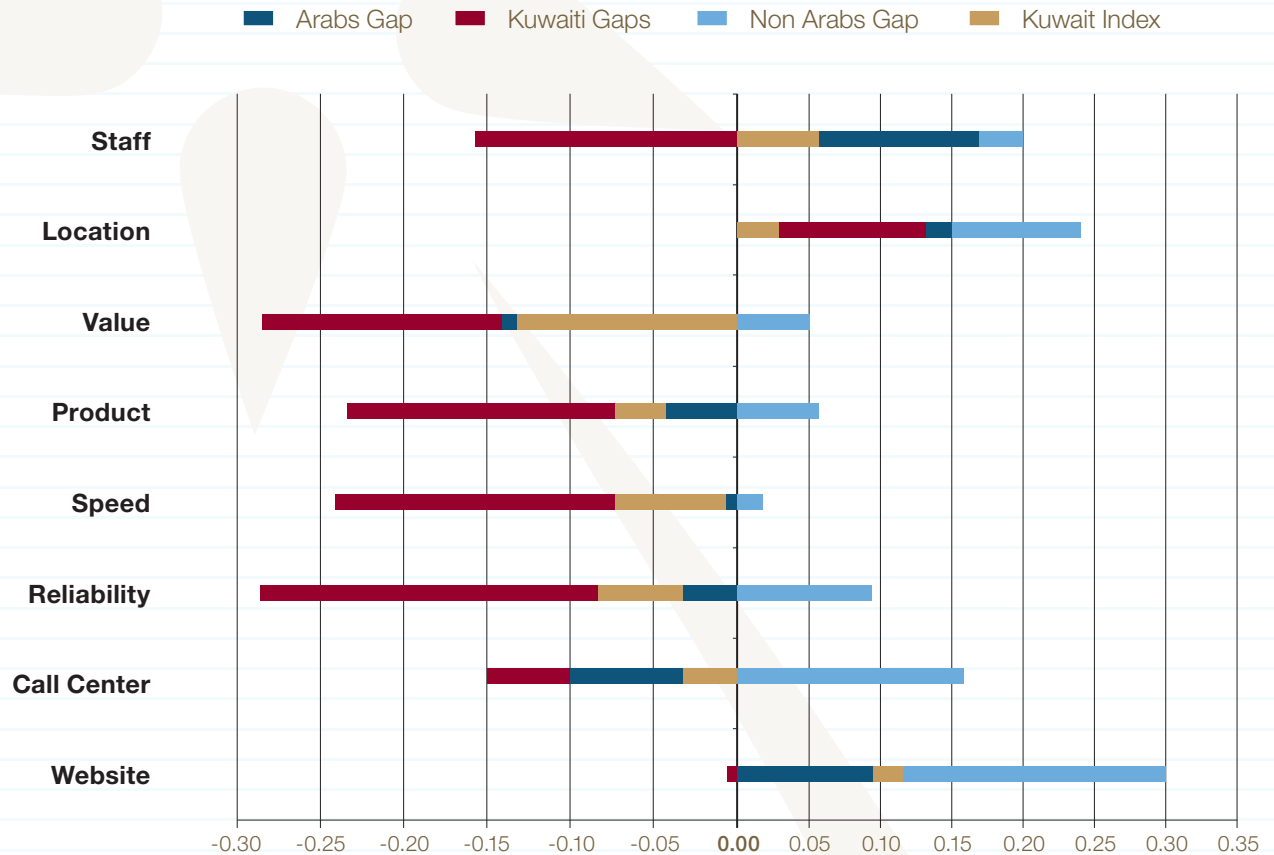
Females have the largest positive gap for Website, followed by Location and Staff Attitude. This means that service expectations have been exceeded with these dimensions. Negative gaps are shown with the remaining dimensions, with Value showing the largest negative gap.

Males

Males also showed positive gaps with Location, Website, and Staff Attitude with the largest negative gap being Value.



Gaps by nationality



	Staff	Location	Value	Product	Speed	Reliability	Call Center	Website
Arabs Gap	0.17	0.15	-0.14	-0.04	-0.01	-0.03	-0.10	0.09
Kuwaiti Gap	-0.16	0.02	-0.28	-0.23	-0.24	-0.28	-0.15	-0.01
Non Arabs Gap	0.20	0.24	0.05	0.06	0.02	0.09	0.16	0.30
Kuwait Index	0.07	0.13	-0.13	-0.07	-0.07	-0.08	-0.03	0.12

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

Only one dimension has a positive gap, and that is Location. The largest negative gaps are Value and Reliability.

Non-Arabs

Have positive gaps for all 8 dimensions. The largest positive gap is for Website and Location.



Image and loyalty in the Kuwait index

Kuwait Index recommend scores 2013

■ Recommend Actual

Kuwait Index 7.84 

Based on the 'likelihood to recommend' a brand question, one question is examined here - the likelihood to recommend a brand after dealing with it.

Kuwait scored a 7.84 on the **loyalty**, or the recommendation score.



Recommend scores by gender

Kuwait Index recommend scores 2013

■ Recommend Actual

Kuwait Index 7.84 

Male 7.71 

Female 8.17 

Women are more likely to recommend a brand than men are.



Recommend scores by nationality

Kuwait Index recommend scores 2013

■ Recommend Actual



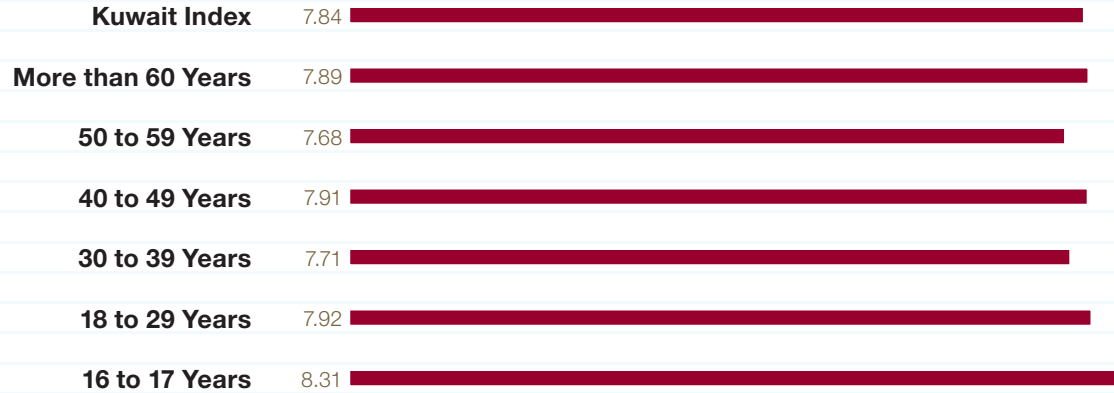
The least likely nationality to recommend a brand are Kuwaitis, while the most likely to recommend a brand are Non-Arabs. Non Arabs are the only nationality with a 'strong' score for recommending a brand, and thus are more likely to be loyal.



Recommend scores by age group

Kuwait Index recommend scores 2013

■ Recommend Actual

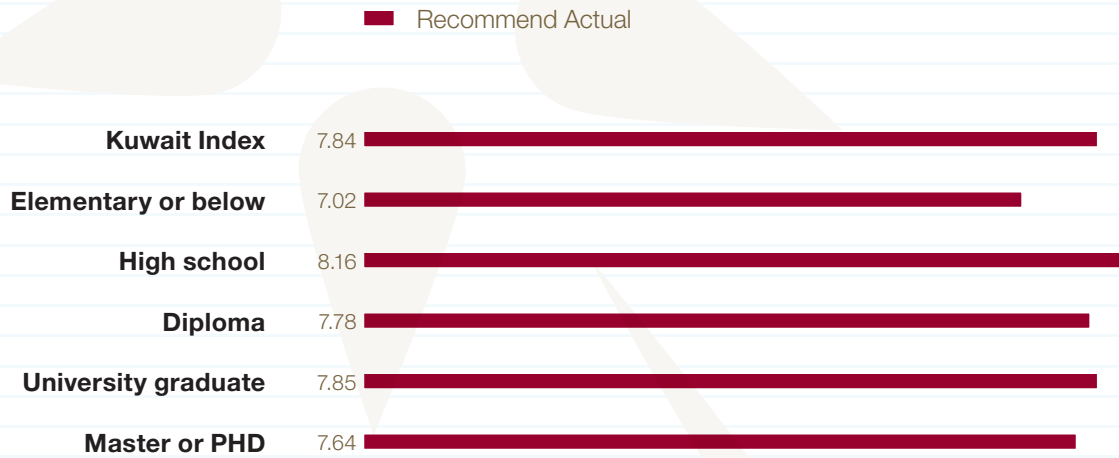


The two age groups that are more likely to recommend a brand are the 16-29 and 40-49 groups. Typically, very young consumers tend to recommend a brand to their peers while the older groups are more likely to recommend brands. The least likely to recommend a brand are the 30-39 age group.



Recommend scores by education level

Kuwait Index recommend scores 2013



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 University graduates.



Overall satisfaction, comparison to ideal

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

■ After

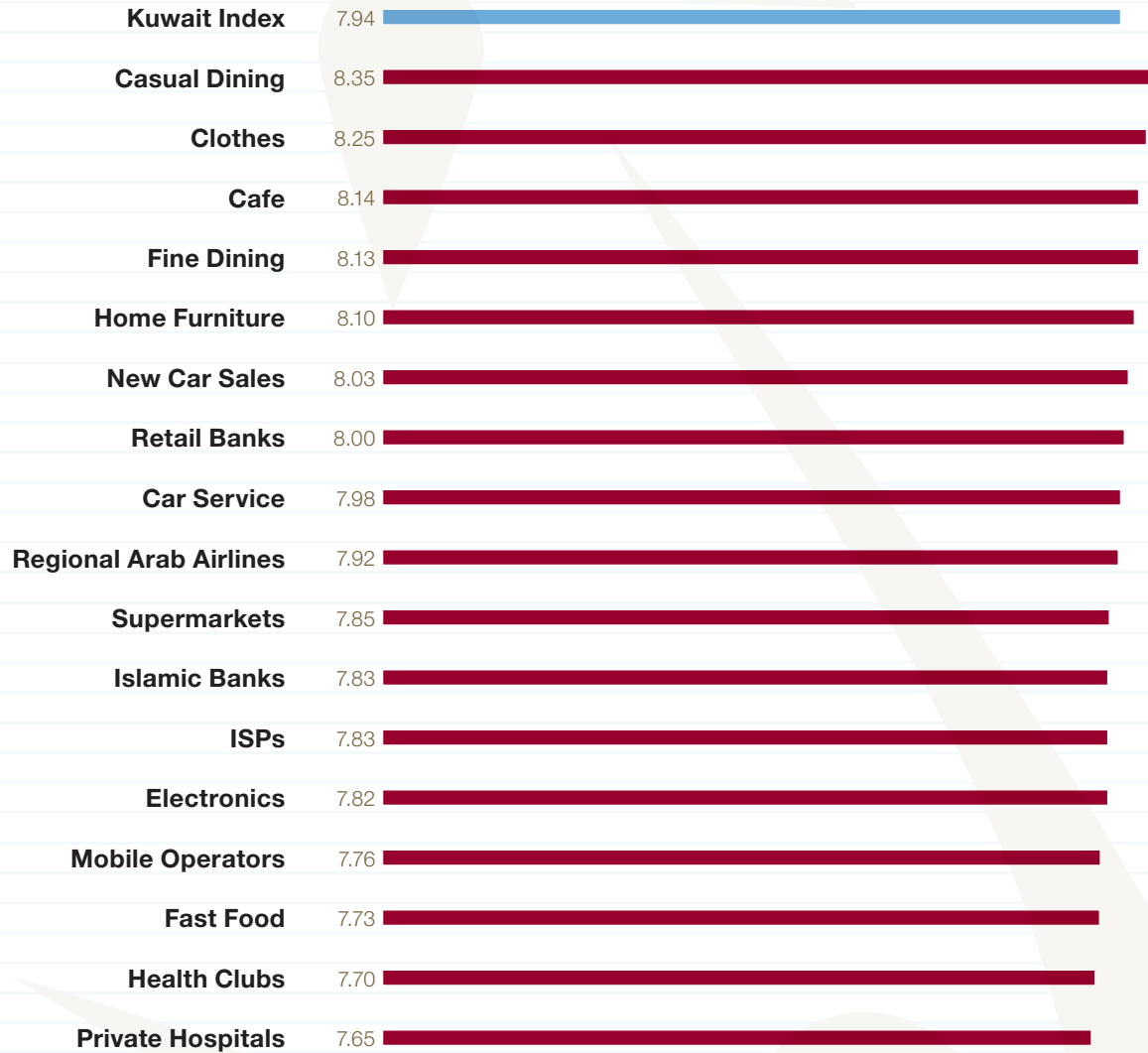


As can be seen, Overall Satisfaction is lower by 0.02 points from Actual Satisfaction (the average of all eight dimensions). How a brand compares to the Ideal Offering is lowest scoring. These questions are therefore a more accurate representations of overall satisfaction than the average of eight dimensions. 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



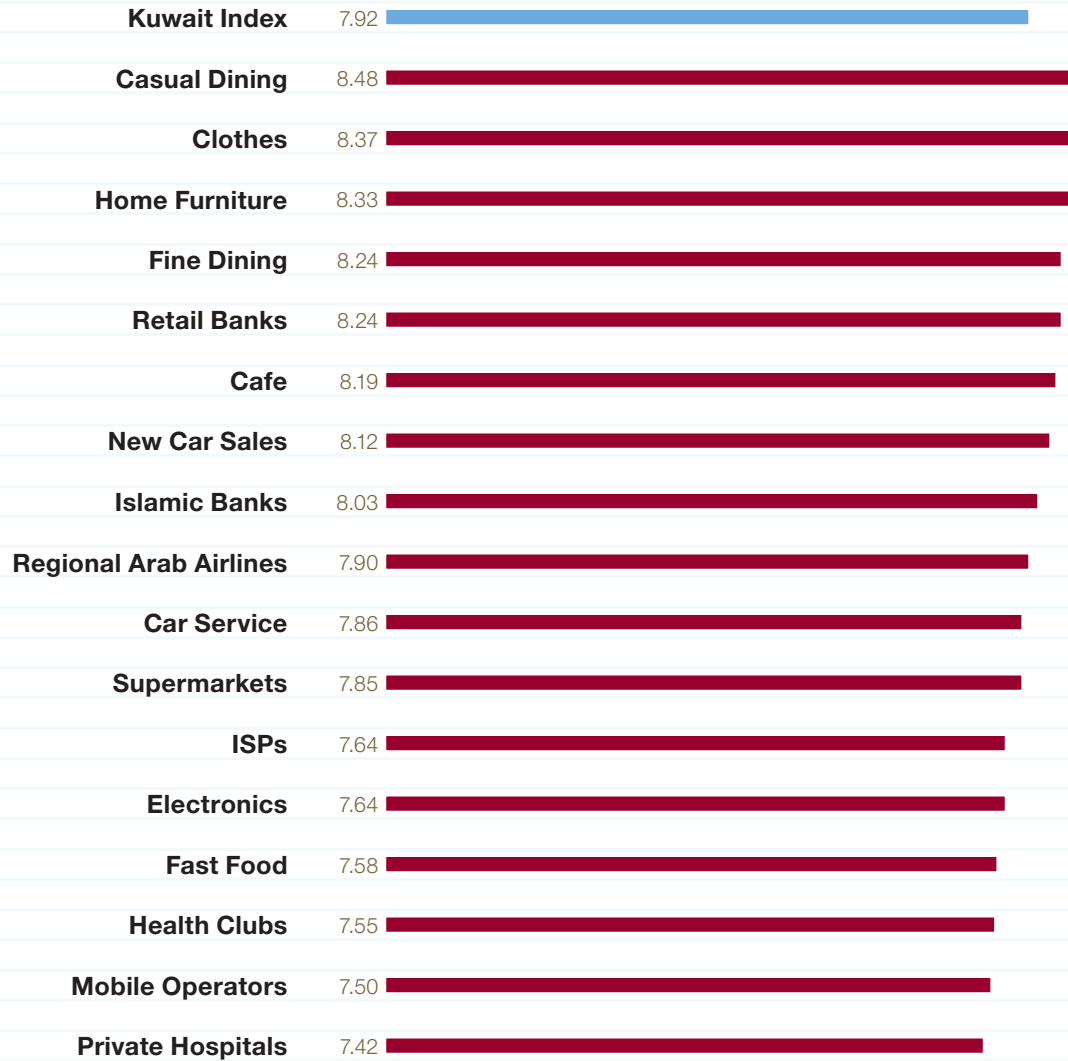
Eight industry categories exceeded the Kuwait index score for the average of all 8 dimensions (the six service dimensions as well as Call Center and Website) on a “before” basis.

Two of the top three are in the restaurant industry, while the lowest are Hospitals, Health Clubs, Fast Food, and Mobile Operators.



The Kuwait actual index across all 17 categories

Actual Index



Eight 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.

The top three scoring industries are Casual Dining, Clothing, and Home Furniture. The lowest categories are similar to the expectation index, which is Hospitals, Mobile Operators, Health Clubs, and Fast Food.

50

25



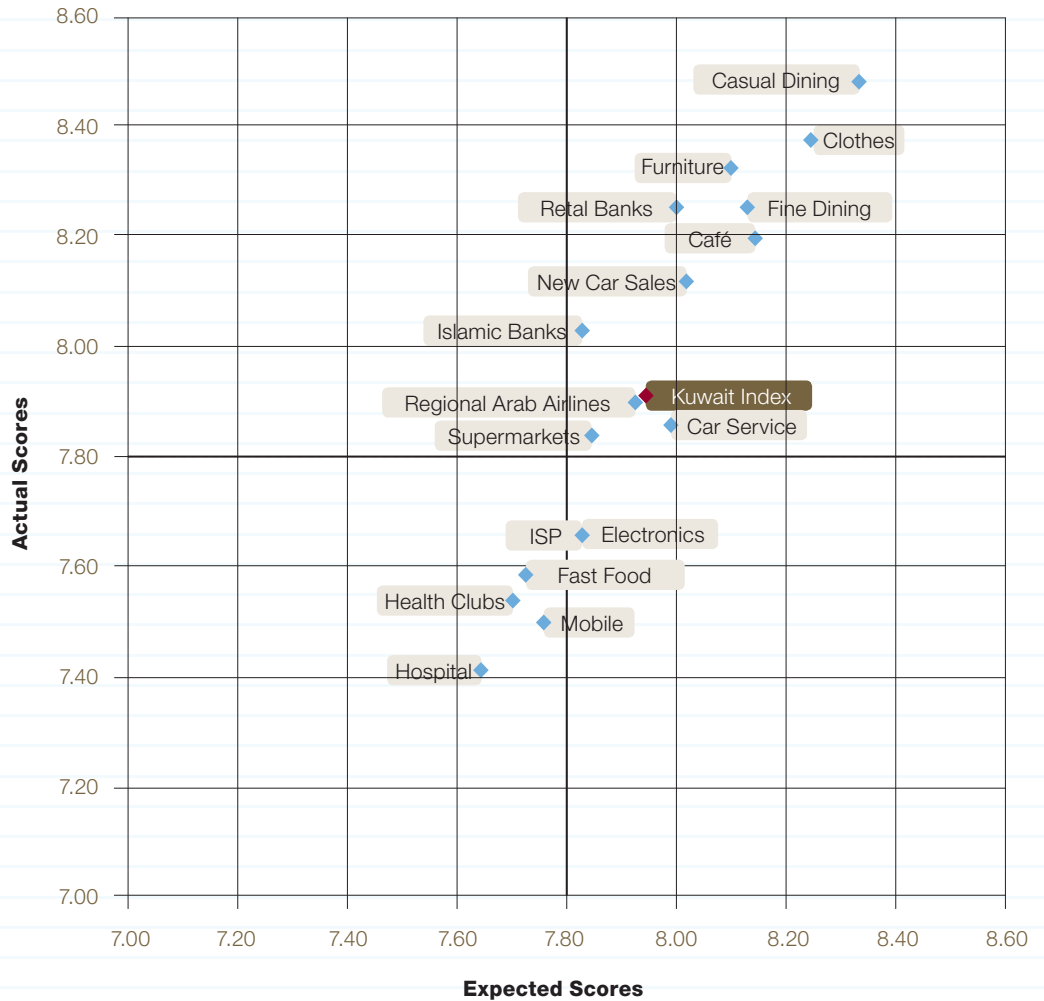
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Summary
& strategic
implications



Market position of all 17 categories

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



Industry categories in the top right quadrant are in the best position as their actual scores exceed 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 Hospitals as a category need to work on raising their satisfaction scores. The same applies to Health Clubs, Mobile Operators, and Fast Food restaurants.



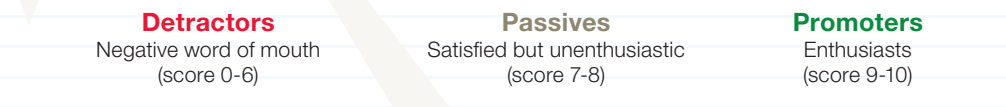
Net Promoter Score

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



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

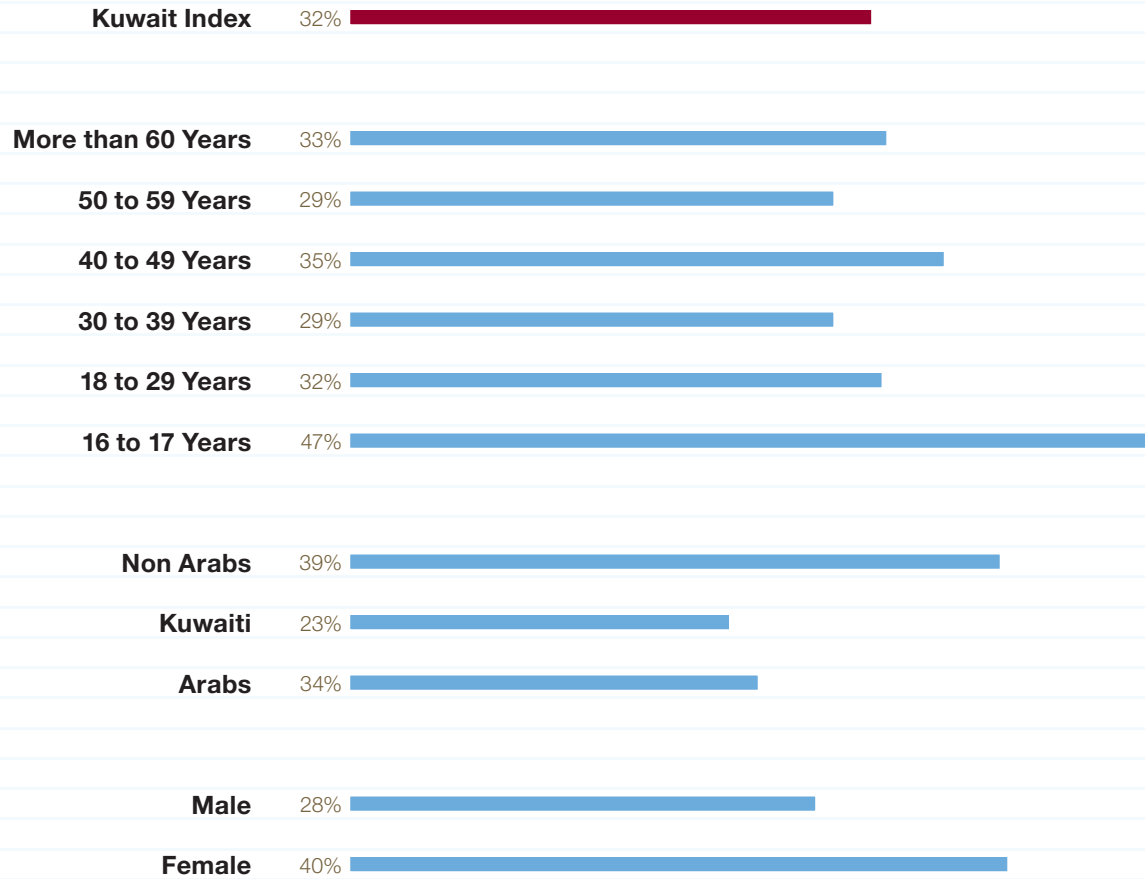
Passives (score 7-8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings.

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

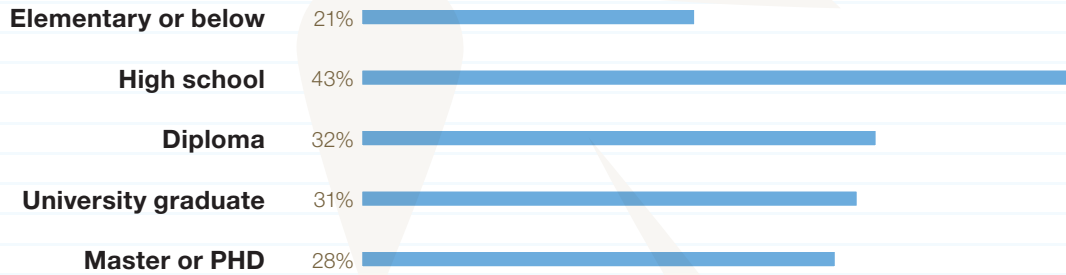


The net promoter score for Kuwait is 32%

Net promoter score - Service Hero Index 2013



The net promoter score for Kuwait (continued)

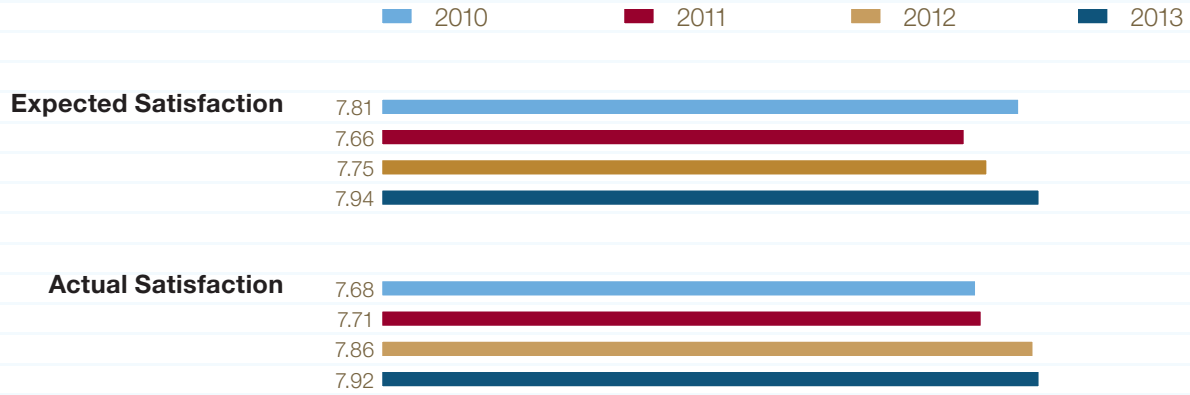


While the country average is 32%, demographic groups vary on being either Ambassadors or Detractors. The largest concentration of ambassadors for age groups are in teens and 40-49 age group with NPS over 40%, while the largest concentration of detractors are in the 30-39 age group with 29%. Non-Arabs are ambassadors with a 39% while Kuwaitis are detractors with 23%. Finally, Females are the most likely to be ambassadors with 40% NPS. Consumers 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).

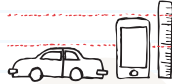


Kuwait's overall score remains in the moderate range



Since 2010 Average Actual Satisfaction improved 0.24 points or 3%.

Expected satisfaction saw an increase from last year and a 2% increase since 2010 (4 years). This swing could be based on consumers losing and also gaining confidence regarding service, which affects their expectations.



Category Comparison 2010 vs 2013

Actual Satisfaction

The overall actual satisfaction for Kuwait increased from 2010 and 2013. Two of the top five categories are in the restaurants sector Casual Dining, Fine Dining with Clothing, Home Furniture, and Retail Banks completing the top five. Notable improvements with consumer satisfaction in the past four years are shown in Car Service, ISPs, and Mobile Operators while Cafes saw a decrease in consumer satisfaction.

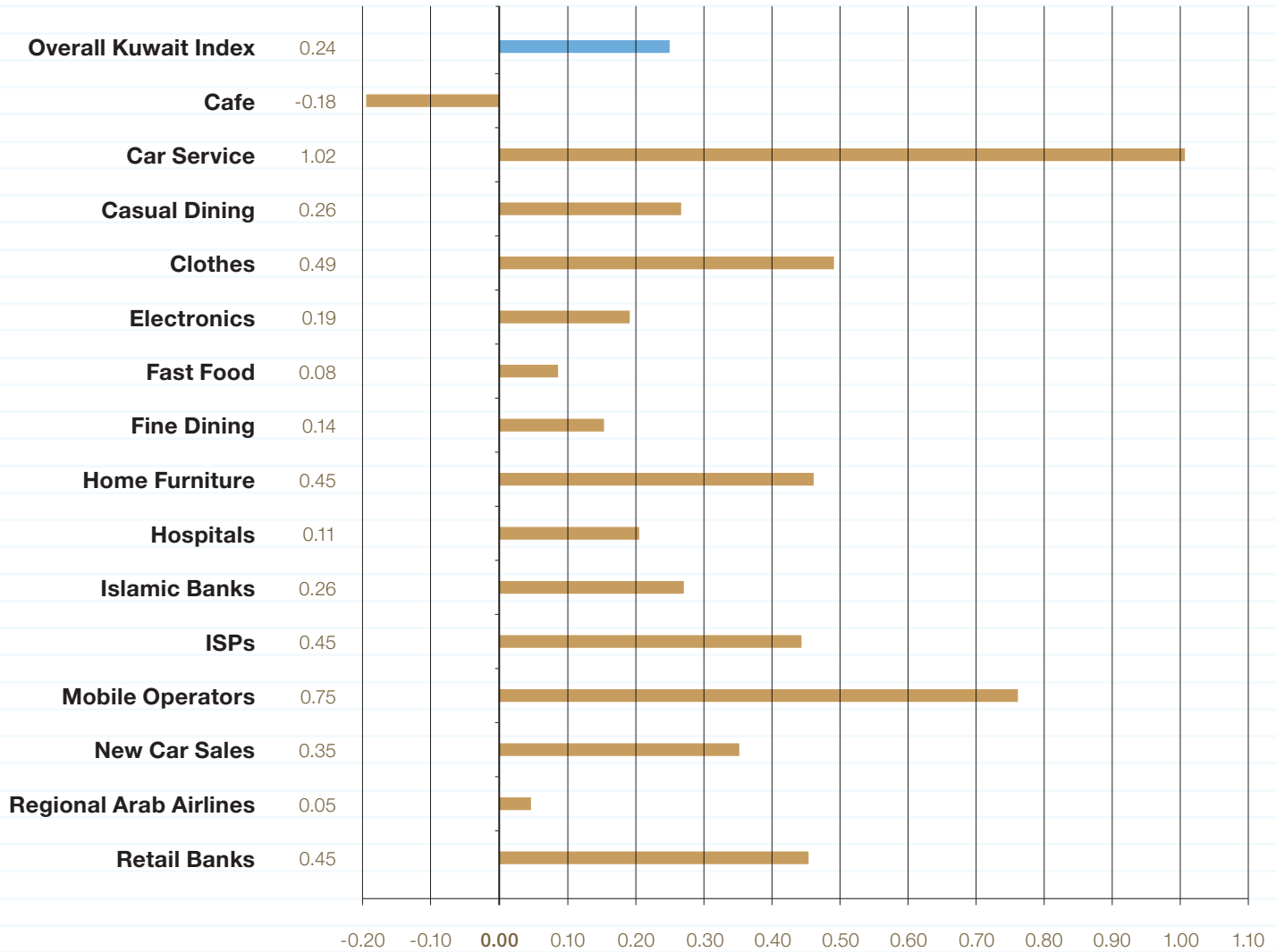
	2010	2011	2012	2013
Kuwait Index	7.68	7.71	7.86	7.92
Café	8.38	8.28	8.42	8.19
Car Service	6.85	7.04	7.45	7.86
Casual Dining	8.22	8.33	8.37	8.48
Clothes	7.88	8.10	8.20	8.37
Electronics	7.45	7.57	7.68	7.64
Fast Food	7.50	7.63	7.83	7.58
Fine Dining	8.09	8.10	8.14	8.24
Health Clubs	N/A	N/A	7.62	7.55
Home Furniture	7.88	8.10	8.14	8.33
Hospitals	7.31	7.75	7.64	7.42
Islamic Banks	7.77	8.03	7.99	8.03
ISPs	7.19	6.87	7.63	7.64
Mobile Operators	6.75	6.88	7.09	7.50
New Car Sales	7.77	7.82	7.78	8.12
Regional Arab Airlines	7.86	7.50	7.68	7.90
Retail Banks	7.79	7.93	7.93	8.24
Supermarkets	N/A	7.85	7.84	7.85

Note: Local Airlines has been changed to Regional Arab Airlines in 2011 which therefore increased the number of brands in the category. The Health Club category has been excluded as it was only added in 2012.

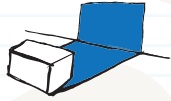


Category Growth 2010 vs. 2013

Notable improvements with consumer satisfaction are seen in Car Service, Mobile Operators, and Clothes, while Cafes saw a decrease in consumer satisfaction.

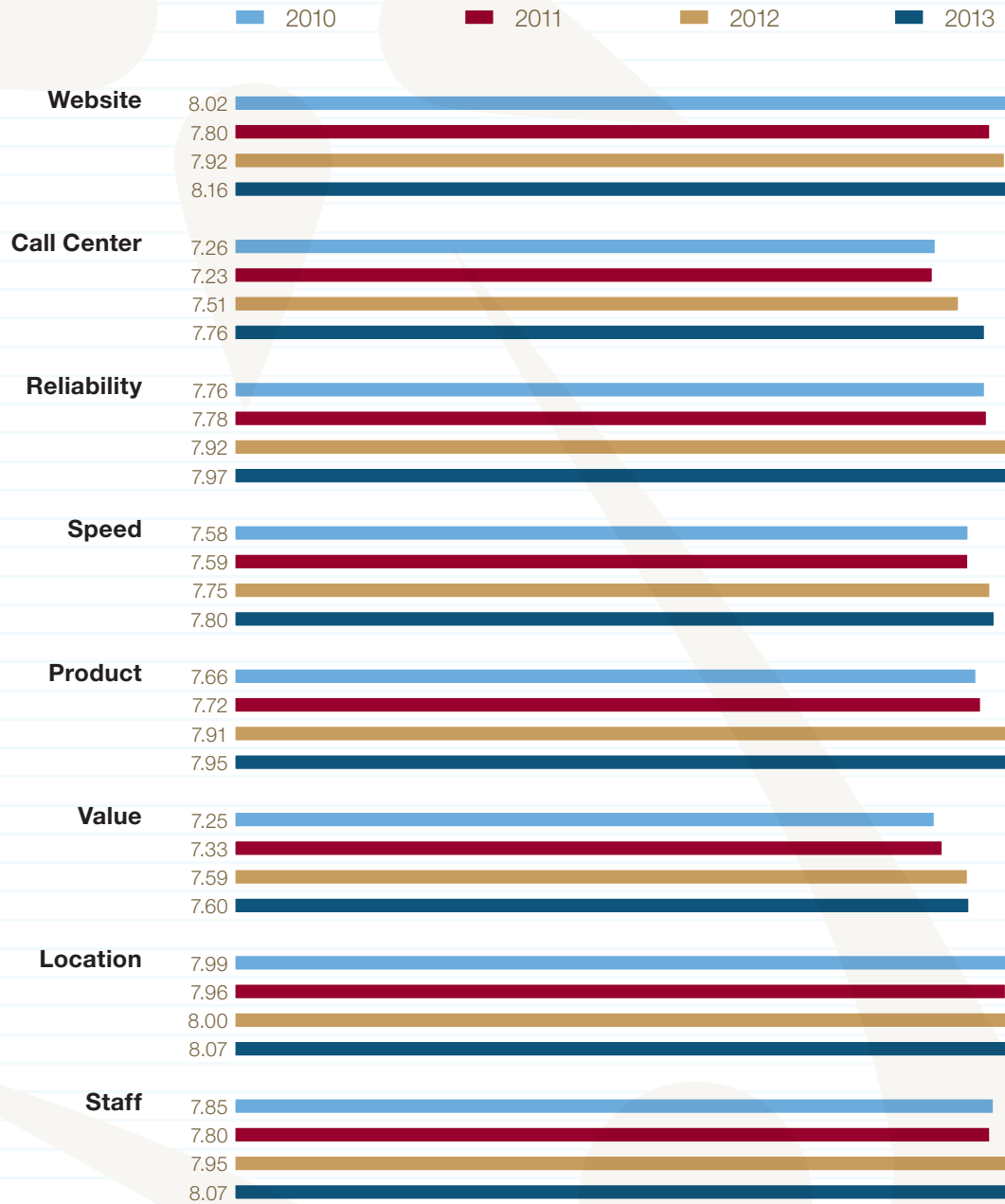


Note: Local Airlines has been changed to Regional Arab Airlines in 2011 which therefore increased the number of brands in the category, so the decrease in satisfaction in that category could be attributed to the increase of the number of brands.



Dimension Comparisons 2010 vs. 2013

Actual Satisfaction



Overall there are improvements in all dimensions, with the largest increases in Value for Money, Call Center and Product Quality.



Demographic Comparisons 2010 vs. 2013

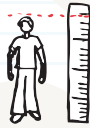
Actual Satisfaction

	2010	2011	2012	2013
Male	7.58	7.57	7.75	7.82
Female	7.87	8.02	8.08	8.17
Non Arabs	7.41	7.57	7.95	8.11
Kuwait	7.55	7.29	7.66	7.63
Arabs	7.94	8.00	7.88	8.05
More than 60 years	8.41	7.82	8.08	7.91
50 to 59 years	8.12	7.70	7.97	7.86
40 to 49 years	7.47	7.63	7.86	7.98
30 to 39 years	7.64	7.62	7.81	7.81
18 to 29 years	7.73	7.83	7.88	7.98
16 to 17 years	7.96	7.58	8.10	8.54
Elementary or below	NA	NA	6.98	6.71
High school	NA	NA	8.06	8.24
Diploma	NA	NA	7.93	7.94
University graduate	NA	NA	7.87	7.89
Master or PHD	NA	NA	7.66	7.79

While Males and Females saw an increase in satisfaction over the last three years, females increased their satisfaction most. Non Arabs saw the largest growth in satisfaction since 2010, while Kuwaitis overall growth regressed.

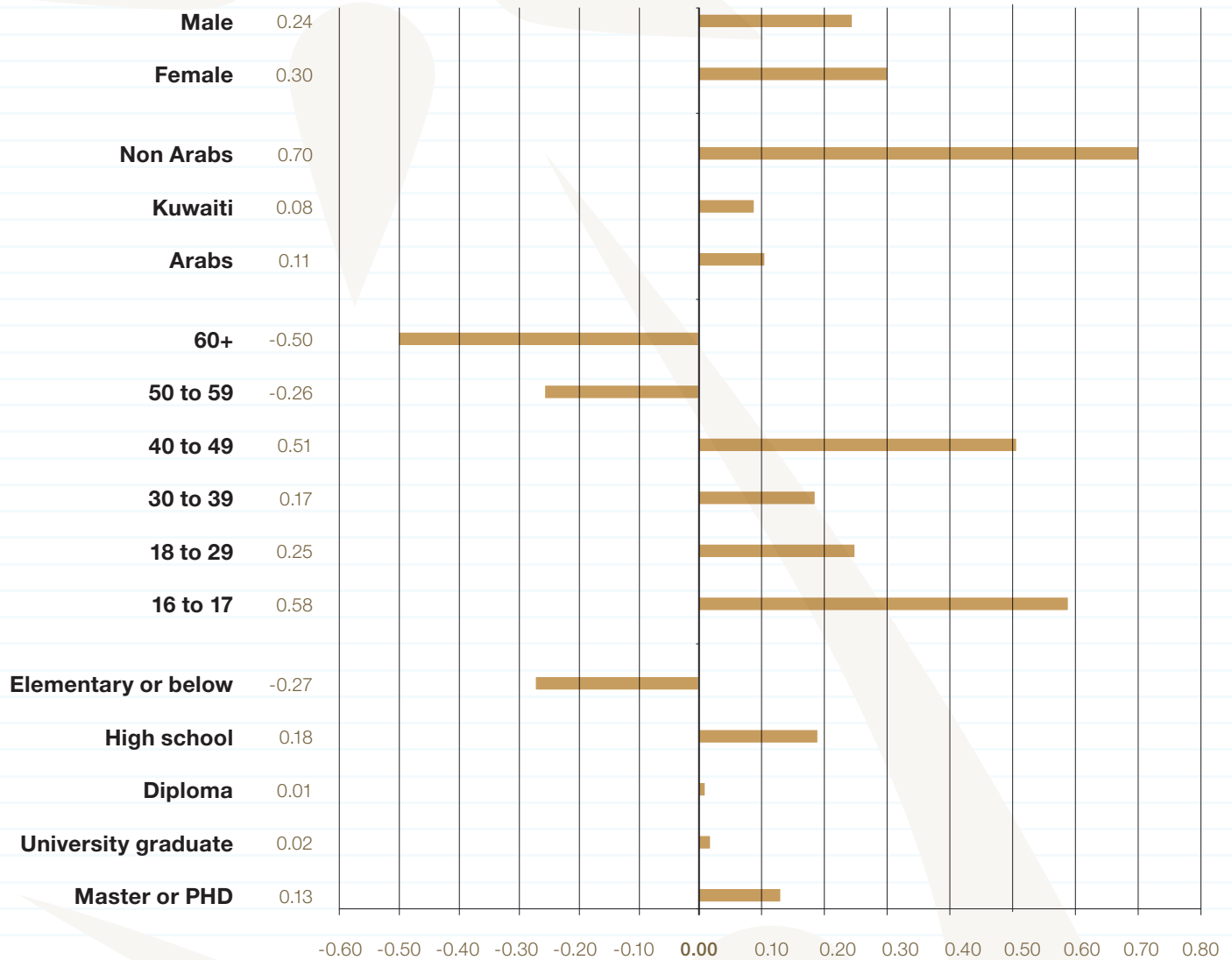
The age groups with the highest increases in satisfaction since 2010 are the 40-49 age group and 29 and younger, while those aged 30-39 saw a decrease in satisfaction from 2012.

By education, High school degree holders and Masters / PhD degree holders have increased since 2012 (the year we started collecting this information). Elementary educated customers dropped in satisfaction since 2012.



Demographic growth 2010 vs. 2013

Actual Satisfaction



The most noticeable changes in overall satisfaction since 2010 are Non-Arabs, teens, and those aged 40-49 years.

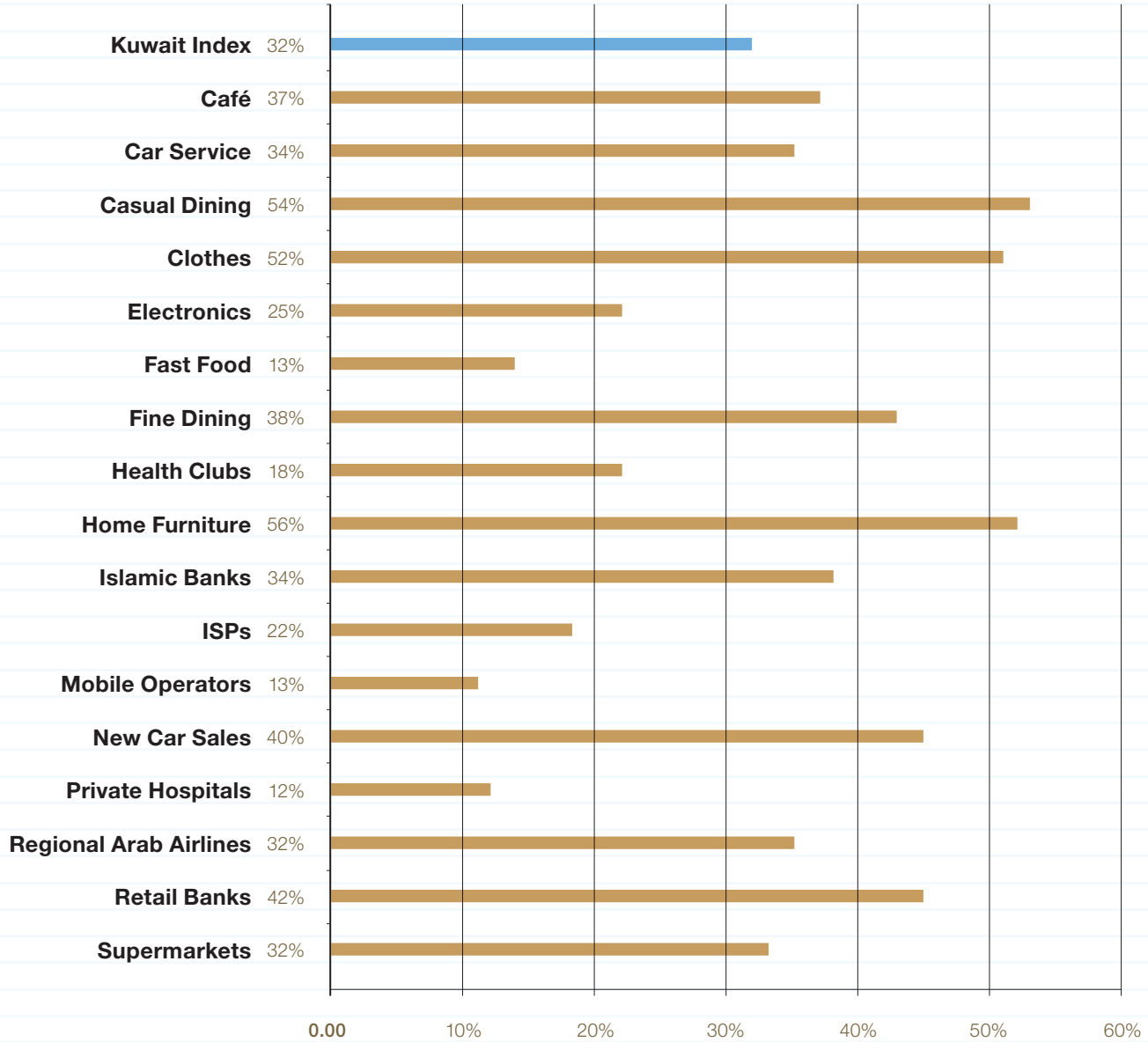
Most demographics show signs of improvements, however for Kuwaitis and those aged over 50 there is still a noticeable decrease in satisfaction.

Data for education level was only added in 2012 therefore changes in satisfaction on this factor are since that year.



Category NPS

Service Hero CSI Category 2013 Net Promoter Score



While the country average is 32%, a number of categories are below the average, with Mobile Operators and Fast Food 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, Home Furniture, and Clothing.



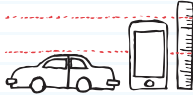
Net Promoter Score by demographic group and changes over the years

	2010 NPS	2011 NPS	2012 NPS	2013 NPS
Kuwait	31%	26%	31%	32%
Male	28%	21%	28%	28%
Female	38%	38%	40%	40%
Non Arabs	28%	26%	36%	39%
Kuwaiti	26%	14%	25%	23%
Arabs	40%	32%	31%	34%
More than 60 years	70%	16%	44%	33%
50 to 59 years	52%	27%	38%	29%
40 to 49 years	23%	26%	32%	35%
30 to 39 years	31%	24%	29%	29%
18 to 29 years	33%	30%	32%	32%
16 to 17 years	31%	2%	41%	47%
Elementary or below	NA	NA	35%	21%
High school	NA	NA	35%	43%
Diploma	NA	NA	33%	32%
University graduate	NA	NA	22%	31%
Master or PHD	NA	NA	31%	28%

Non-Arabs have increased in NPS, going above the Kuwait NPS, however Kuwaitis are still below and decreased 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.

We can see that the most changes in NPS were with teens, as they increased to well over the country score. The 50+ age group saw decreases in overall NPS, with 50-59 year olds going below the country NPS.

Note: Education was added as a demographic field in 2012.



Industry comparison with other markets

In comparing with other national customer satisfaction indexes, notably the American ACSI (which has been running since 1996), and the UK index, we note that Kuwait is equal to the ACSI domestic index. The UK domestic index has a lower score than Kuwait and the US index.

Category	Kuwait Service		
	Hero CSI	US ACSI Index	UK CSI Index
Café	78.9	80.0	78.0
Car Service	76.5	75.8	NA
Casual Dining	82.9	81.0	78.0
Clothes	82.5	79.0	NA
Electronics	74.5	80.0	79.0
Fast Food	70.5	80.0	78.0
Fine Dining	79.3	81.0	78.0
Home Furniture	82.7	80.0	NA
Hospitals	71.3	78.0	NA
Islamic Banks	76.8	78.0	74.0
ISPs	73.1	65.0	67.0
Airline	75.9	69.0	70.0
Mobile Operators	71.3	72.0	74.0
New Car Sales	78.8	83.0	NA
Retail Banks	79.3	78.0	74.0
Supermarkets	77.2	78.0	76.0
Healthclubs	73.4	79.0	NA
Overall Score	76.8	76.8	75.2

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, Clothes, Home Furniture



Pulling scores up

Dragging scores down



Value For Money, Call Centers

Kuwaitis, Males, 30-39, Masters or PHD

Hospitals, Mobile Operators, Fast Food

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 2013 is now running for the fourth year. The overall satisfaction score across industry categories is Moderate and overall has improved 1% since last year.

Service Dimensions

Companies continue to do 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, Speed of Service, 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 (Mobile Operators, Private Hospitals, Fast Food).

- **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 32% (meaning that only 32% 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 and young adults. 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 develop loyalty.



Service Hero's benefits

Service Hero taps into an unexploited market niche



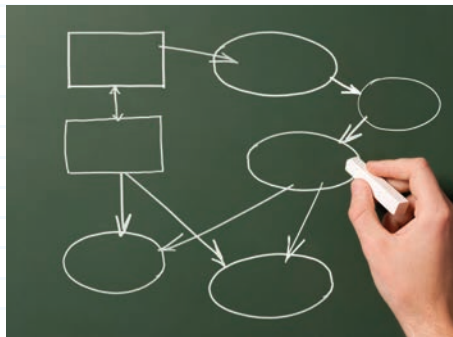
People powered

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.



Nominees

Caribou COFFEE



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 19 brands were evaluated

بيوريكا



Specialty Store: Electronics

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



Restaurant: Fast food

- Defined as: Typical fast food restaurants that offers burgers and other types of value meals
- A total of 33 brands were evaluated



Home furniture

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



Restaurant: Casual dining

- Defined as: Restaurants that serve moderately-priced food in a relaxed atmosphere where visitors can dress casually
- A total of 65 brands were evaluated



Health care: Private hospitals

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



أيام زمان
Agan Zaman

Restaurant: Fine dining

- Defined as: Full service restaurants with specific dedicated meal courses served in a more formal atmosphere
- A total of 28 brands were evaluated



Clothes & accessories

- Defined as: Retail outlets that sell clothes excluding stores solely selling accessories and shoes
- A total of 57 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 34 brands were evaluated



Autos: Car service

- Defined as: The service or maintenance of a car from an authorized car dealer
- A total of 36 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 9 brands were evaluated



Financial: Islamic banks

- Defined as: Any domestic Islamic non-commercial bank
- A total of 5 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".

Overall country 2013 winner

First Place

ميس الغانم
Mais Alghanim
Restaurant مطعم



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.

Overall country 2013 winner

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.



Overall country 2013 winner

Third Place



AMERICAN EAGLE
OUTFITTERS

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

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

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



Category Winners 2013



Restaurants: Cafés
Caribou Coffee



Restaurants: Casual dining
Mais Alghanim

Honorable mention

Fast food

SHAKE  SHACK

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



Restaurants: Fast food
McDonald's



Restaurants: Fine dining
Sakura - Crowne Plaza

Category Winners 2013

(continued)

Honorable mention

Health Clubs



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



Healthcare: Private hospitals
Royale Hayat Hospital



Specialty Store: Electronics
Eureka

Honorable mention

Home furniture



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



Home furniture
IKEA



Clothes & accessories
American Eagle

Honorable mentions

Car purchase



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



Autos: Car purchase
Chevrolet



Autos: Car service
Infiniti



Communications: Mobile operators
Viva



Specialty: Supermarkets
Lulu Hypermarket

Category Winners 2013

(continued)



Financial: Retail banks
National Bank of Kuwait



Financial: Islamic banks
Boubyan Bank



Communications: ISPs
KEMS



Regional Arab Airlines
Emirates

Comparing the winners of 2010, 2011, 2012, 2013

The Service Hero CSI awarded 15 category winners in 2010 expanding to 16 since 2011, of which 11 were winners in the 2013 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 2013

Service Hero Category	2013 Winner	2012 Winner	2011 Winner	2010 Winner
Automotive - Car sales	Chevrolet	Yes	No	No
Automotive - Car service	Infiniti	No	No	No
Aviation - Regional Arab airlines	Emirates	Yes	No	No
Clothes	American Eagle	Yes	Yes	No
Communication - ISPs	KEMS	Yes	Yes	Yes
Communication - Mobile Operators	Viva	No	No	No
Financial - Islamic banks	Boubyan Bank	Yes	Yes	Yes
Financial - Retail banks	NBK	No	Yes	Yes
Health care - Hospitals	Royale Hayat	Yes	Yes	Yes
Restaurant - Cafes	Caribou Cafe	Yes	Yes	Yes
Restaurant - Casual dining	Mais Alghanim	Yes	Yes	Yes
Restaurant - Fast food	McDonald's	Yes	Yes	Yes
Restaurant - Fine dining	Sakura	No	Yes	No
Specialty - Electronics	Eureka	Yes	Yes	Yes
Specialty - Home furniture	IKEA	Yes	Yes	Yes
Specialty - Supermarkets	Lulu Hypermarket	No	No	*

* Category added in SH CSI 2011

Step 2 of 2

Your Assessment

Financial > Retail Banks > Gulf Bank

Before Visit

Your expectations before your visit

How would you rate

After Visit

Your experience 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
5 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 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
	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 10

5 Methodology

Do you have any comments or suggestions?



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 July 1 - December 31st 2013.

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

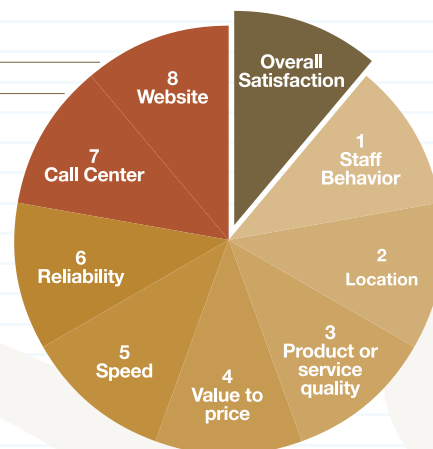
A number of security measures were deployed of either technical nature to verify the authenticity of the voter, or later, at the data cleansing stage, to remove any suspicious data.

Rigor

We follow the research protocols of the American Customer Satisfaction Index as well as 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.





Service Hero Partners with the ACSI

the gold standard in national customer satisfaction measurement

In 2013, Service Hero partnered with the American Customer Satisfaction Index (ACSI), granting Kuwait's only annual customer satisfaction index worldwide recognition and expanding its presence through this strategic affiliation. The ACSI is the only national cross-industry benchmark of customer satisfaction that represents the U.S. economy. It also runs an index in 18 countries, namely across the South American, European and Asian continents.

The partnership stands as testament to the quality service presented by Service Hero to participating companies and consumers, and reinforces the value of it. The affiliation allows Service Hero to apply ACSI's global benchmark system that allows companies a comparison to other similar brands in different markets around the world, hence; increasing the benefits of this exercise to participating companies. Also under the affiliation, all scores that are produced by Service Hero adhere to and are validated by the American Satisfaction Index. Below:to international market research standards.



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:

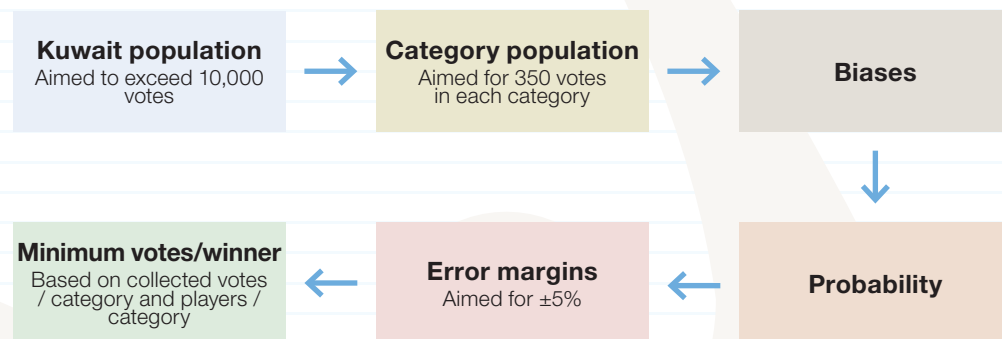
1. What they expected **before** receiving the service
2. What they actually experienced **after** being served

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



Sampling approach

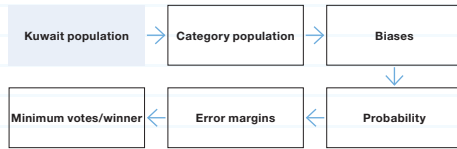
Critical factors for a robust category sample and minimum vote requirements by industry category.



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**:

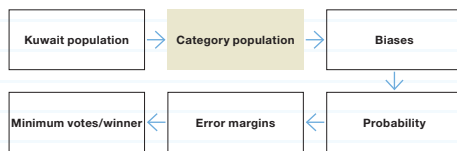
- Males and females
- Kuwaiti and non-Kuwaiti nationalities

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.

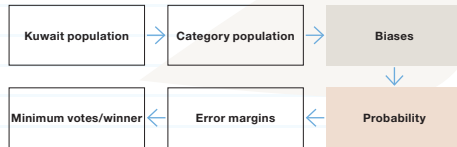


1. To ensure statistical relevance, we looked at the **category population** – this is the proportion of Kuwait’s total population that is most likely to be a user of the category
2. For example – to compute the size of the Mobile Operator market, the assumption made is that 90% of the Kuwait population 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



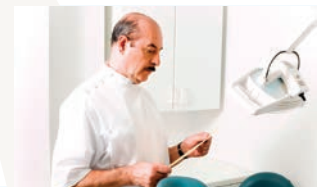
Banks: Conventional + Islamic



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	657
Auto Purchase	88,186	293	531
Auto Maintenance	88,186	293	954
Clothing	88,186	293	418
Mobile Operator	88,186	293	902
ISPs	88,186	293	833
Café	88,186	293	485
Fast Food	88,186	293	732
Casual Dining	88,186	293	823
Fine Dining	48,992	242	441
Electronics	88,186	293	642
Commercial /banks	68,505	273	804
Islamic banks	30,833	196	538
Furniture	58,791	259	492
Private Hospital	37,421	216	567
Supermarkets	88,186	293	606
Health Clubs	37,421	216	294

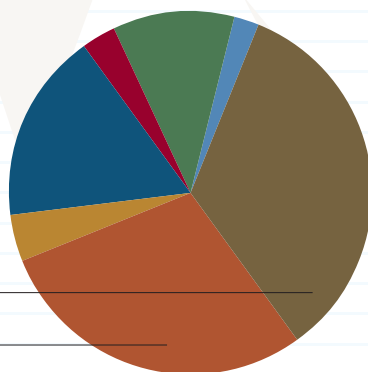
This table shows the 17 categories included in the 2013 index. It shows:

- 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 350. However, for Health Clubs, this is statistically unacceptable as the category votes are below the statistical requirement and not within the $\pm 5\%$ error margin. Therefore, this category will only be reported on as an indication.

Source of votes and platforms used to vote from

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 SMS Shot	3%
Direct traffic	29%	Phone	11%
SH online banner	4%	Other	2%
Private Co.	17%		



Security measures and rules for valid votes

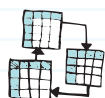
To ensure that each visitor is a legitimate customer, a number of security measures have been put in place.

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 3,856 votes. Other investigations were also conducted that did not result in the removal of any votes as seen in the table. The final vote count used in the analysis is **10,719** votes.

Our rules that have been implemented (Automated & Manual)		Votes removed
1	Respondent did not confirm his/her email	2,865
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		(3,856)
Total votes obtained		14,575
Total votes assessed		10,719



Advisory Council members

Independent Advisors

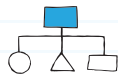
Name	Position	Organization
1 Abdulmajeed Al-Shatti	ex-Chairman of the Board	Commercial Bank of Kuwait
2 Dr. Reinhold Leichtfuss	Senior Partner & MD	Boston Consulting Group, Dubai
3 Nauman Sehgal	COO	Noor Investment Company
4 Yann Pavie	Founder & CEO	GulfMerger
5 Dr. Forrest V. Morgeson	Director of Research	American Customer Satisfaction Index (ACSI)

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 Abdulwahab Al Ghanim	Marketing & PR Manager	Australian College of Kuwait
4 Dr. Nabil El-Hilali	Associate Professor of Marketing and International Business	Kuwait Maastricht Business School

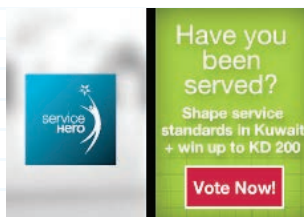
The Advisory Council is comprised of **academic and independent members** whom are selected on the basis of being **neutral, respected** in their industry and the market, and having **no commercial interests in the findings**.

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 / Social media promoting Service Hero



5. Respondent votes for other companies



9. Results in permanent database once confirmed



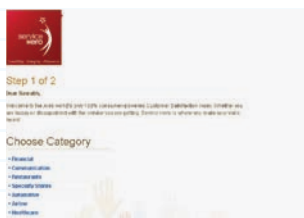
2. Directs to servicehero.com, Mobile App or facebook.com



6. Respondent submits vote with personal data



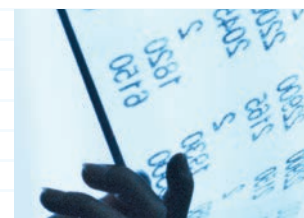
10. Data cleansing & verification procedures after close of votes



3. Respondent chooses category & brand



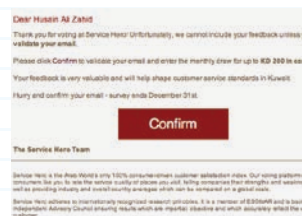
7. Responses stored in temporary database



11. High-level results shared with Advisory Council



4. Respondent votes for first company



8. Email sent to respondent to confirm identity



12. Service Hero winners announced publicly



Glossary of terms used

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.



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6

Our Heroes



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



Prime Minister Diwan



Central Bank of Kuwait



ALRIFAI



KGL



Global Supply Chain Excellence



NATIONAL INVESTMENTS COMPANY



Gulf Investment Corporation



NBK CAPITAL



مصانع البكام
alam STEEL



الأوسط
bkme



hayat
communications



مستشفى المواسات الجديد
NEW MOWASAT HOSPITAL



مركز سلطان
THE SULTAN CENTER



بنك الخليج
GULF BANK
ALWAYS MORE



كيبكو
KIPCO
شركة مشاريع الكويت (القابضة)
Kuwait Projects Company (Holding)



IPE
A'Takamul



بنك بروتان
BURGAN BANK



مؤسسة البترول الكويتية
Kuwait Petroleum Corporation



الإمتياز
الإمتياز للاستثمار
ALIMTIAZ INVESTMENT



ASIYA
INVESTMENTS



ALARGAN
ALARGAN INTERNATIONAL REAL ESTATE CO.



AREF



SIEMENS

GULFMERGEK



Al Corniche Club



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 | • Financial Services |
| • Manufacturing Media | • Retail |
| • Telecommunications | • Technology |
| • Transportation | |

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. Forrest V. Morgeson

Director of Research at the American Customer Satisfaction Index (ACSI)



Forrest V. Morgeson III (Ph.D., University of Pittsburgh) is Director of Research at the American Customer Satisfaction Index (ACSI) in Ann Arbor, Michigan. As Director of Research, Dr. Morgeson is responsible for managing ACSI's academic research, statistical analysis, and its international licensing program (Global CSITM).

Dr. Morgeson's research focuses on citizen satisfaction with:

- government services
- cross-national citizen
- consumer satisfaction
- financial impact of customer satisfaction in the private sector.

His research has been published in the leading journals in both administration and marketing, including *Public Administration Review*, *Journal of Public Administration Research & Theory*, *International Review of Administrative Sciences*, *Electronic Government*, *Journal of Marketing*, *Marketing Science*, *Journal of the Academy of Marketing Science*, and the *International Journal of Research in Marketing*. Dr. Morgeson's first book, *Citizen Satisfaction: Improving Government Performance, Efficiency, and Citizen Trust* (Palgrave Macmillan), is scheduled for publication in May of 2014. In addition, over the past decade Dr. Morgeson has consulted with dozens of government agencies and corporations on citizen and consumer satisfaction, and has delivered lectures and presentations in dozens of countries around the world.

Academic Advisors

Dr. Carol A. Ross-Scott

Dean of Student Affairs, American University of Kuwait



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

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

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

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

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

Dr. Hassan Al Sady

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



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

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

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

Abdulwahab Al Ghanim

Marketing & PR Manager, Australian College of Kuwait



Abdulwahab Al Ghanim started at the Australian College of Kuwait (ACK) as Projects Development Manager in 2012. Within a few months time, he then became the Marketing & PR Manager of the college. In his current role, he manages all marketing, public relations, advertising and branding related activities on behalf of the college and its respective Diploma & Degree programs.

Prior to joining ACK, Abdulwahab co-founded El Boutique Creative Group in 2005 – a branding & design consultancy group devoted to social development and raising creative standards in the Arab world. By 2008, he co-founded “The en.v Initiative”, an initiative dedicated to promoting social responsibility in the Arab world through multimedia platforms and campaigns, as well as through its educational and development programs.

Upon graduating from Florida International University in Miami, he began his professional career with a position at the National Bank of Kuwait where he eventually served as a Marketing Analyst for Private Banking.

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.

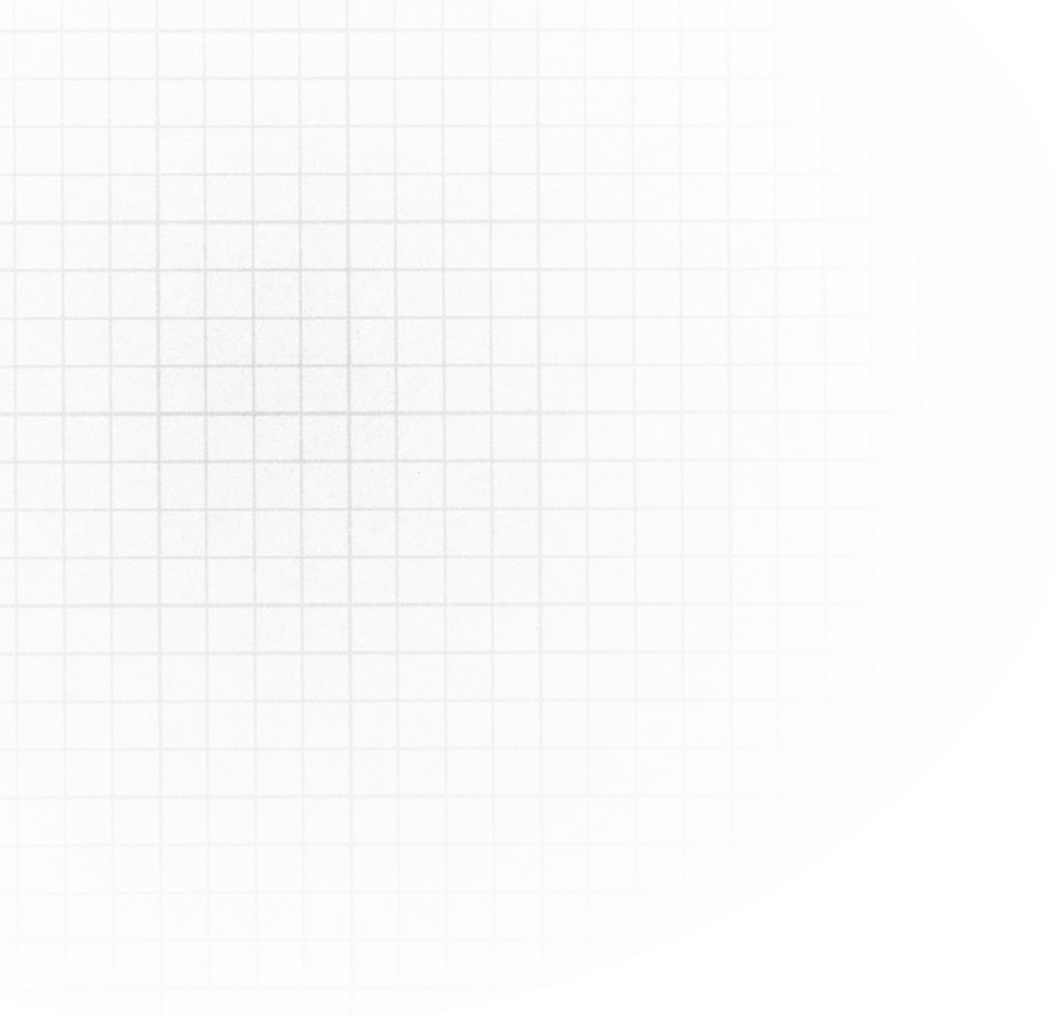
In the academic field he apart from lecturing in various Universities (England, Spain, China and Taiwan), and he also held various positions within the International Offices of Northumbria University and the Northern Consortium of British Universities at Manchester University (UK).

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.

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

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