service Hero

KUWAIT RESULTS

The voice of the consumer

2024

15 YEARS

Credibility.
Integrity.
Relevance.

service Hero

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

Our Services

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

Understand

- ✓ CSI dashboard subscription
- ✓ Mystery shopping
- ✓ In-depth interviews
- ✓ Culture of Excellence Index
- ✓ Executive in-depth interviews
- ✓ Focus groups
- ✓ Team focus groups
- ✓ Social media tracking
- ✓ Team Engagement Index

Strategize

- ✓ Customer journey map
- ✓ Service level target
- ✓ Trinity of excellence workshop
- ✓ Team engagement program
- ✓ Eliminate, Reduce, Raise, Create grid
- ✓ Strategy map
- ✓ Service slogan
- ✓ Value Chain assessment

Build

- ✓ Vision, mission & values
- ✓ Training
- ✓ Ideation platform
- ✓ Service standards
- ✓ Internal communication
- ✓ Innovation programs
- ✓ Training
- ✓ Staff rewards

Recalibrate

- ✓ Mystery shopping
- ✓ Customer promise by segment
- ✓ Focus groups
- ✓ Annual CEI
- ✓ Standards audits

Index

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Word from the president

It's been 15 years since we started independently collecting customer feedback based on statistical market research sampling. Our aim was to enable consumers to make their voices heard while simultaneously brands could learn from their feedback. What started as a pure customer satisfaction index (CSI) collecting 10,000 assessments annually for 15 industries has grown to collecting over 35,000 annual assessments across 18 industries and 850+ brands.

To date, we have collected over 350,000 ratings from close to 100,000 users. We have become synonymous with the consumer's voice, which is something we are very humbled by and which we take very seriously. This is why each year our vetting process removes anything flagged by our algorithm as suspicious so that only verified assessments appear both on our website as well as in the live category dashboards that brands subscribe to.

Our data continues to stress the three foundations for service excellence. These are: one the need to understand customer expectations and needs, two to deliver them in a satisfactory manner, and three to understand how to connect emotionally with customers to gain loyalty. No matter the industry category, all brands need to keep their eye on these three principles.

Over the years, we have seen customer satisfaction at a national level evolve most notably after the pandemic in 2020 when brands were taught a lesson: serve your customers well, use technology to do so or they will leave you. The last two years have shown Kuwait's CSI stabilize at the impressive rate of 78.9 - outperforming the American CSI by 1%. We've also seen consumers migrate increasingly to using Apps for service, but old-fashioned bricks and mortar stores still have a role in cementing the relationship with consumers.

Our data also shows the long-term impact of consistent high satisfaction scores in improving the market share of brands and their sustainability. We've seen banks grow in position; restaurants survive the roller coaster inherent in the industry while airlines have jostled to serve their passengers better.

The key metrics we track on a daily basis: meeting expectations, satisfaction, how well brands handle complaints and loyalty as well as the multitude of customer reviews give brands the insight to manage their service offering better. Ultimately, the beneficiary of all of this are consumers as they engage in a more pleasing manner with brands. Brands who care to serve will flourish, which is a boon for any economy.
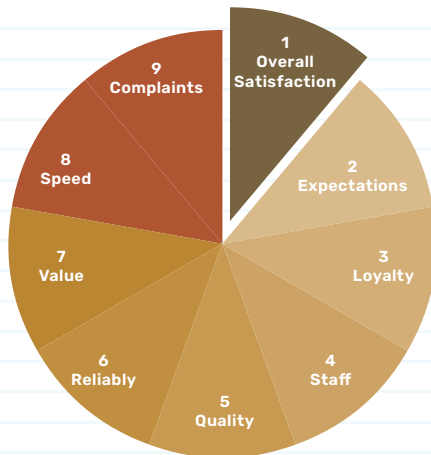
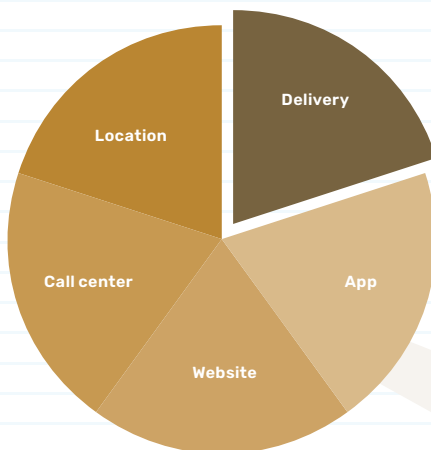Faten Abu Ghazaleh
President

1

Executive
summary

Core questions

Note: 18 categories assessed all 9 service dimensions with an additional 'bonus' page with 5 service dimensions.

Bonus questions

Methodology
Service Hero is a 100% based consumer rating platform. From January 1st – December 31st 2024 consumers leave their assessment on the website or via phone calls. We adhere to the research protocols of ESOMAR and report scores and findings on a 100 point scale. Our reporting uses the single question, "your overall satisfaction" as the basis for the index instead of using an equally weighted average.

Rating assessment
Respondents rate each industry on a scale of 1-10 where 10 is the best score on 14 service dimensions. Respondents also gave free comments.

Security
A sophisticated multi-factorial algorithm is used to verify the authenticity of each review in order to remove suspicious data and ensure its integrity. This includes the deployment of a number of security measures.

Sample
A total sample of 38,241 assessments were reviewed to arrive at the final 28,837 sample of valid ratings for Kuwait with a minimum of 500 reviews per category. This gives a confidence level of 95% with +/- 2% error margin. The sample reflects the demographic structure of Kuwait in terms of the non-labor market of eligible consumers aged over 16 years.

Findings
Kuwait scored 79.0 on Expected (before dealing with a brand) and 78.9 for Actual Satisfaction (after dealing with it). Since there is a minimal gap of 0.1, it means expectations are met. The highest service dimensions are Website (82.1), Location (82.0), and Delivery (81.3). While the lowest are Value (72.8) and Speed (77.3).

Demographics
Females, Non Arabs, consumers aged 30-39, and those with a Diploma education have the highest satisfaction scores while Kuwaitis, Males, customers with a higher education, and those aged 50-59 have the lowest satisfaction scores.

Loyalty and NPS
Kuwait scored an Ordinary score of 77.8 on the likelihood to recommend a brand (Loyalty). Females, Non Arabs, customers aged 30-39, and those with a High School education are the most loyal. Looking at the Net Promoter Score (ratio of customers promoting the brand versus being detractors), we see that Kuwait scores 33% with Non Arabs, Females, those with an Elementary education, and those aged 30-39 as being the most loyal.

Categories
Of the 18 categories assessed, 11 of them matched, or exceeded, the Kuwait Index score. The highest were Restaurants, Cafes, and New Car Sales while the lowest scoring were Private Hospitals, Mobile Operators, and Car Service.

Interaction and visit frequency
Based on where consumers interacted with the brand (Over the phone, Online, App, and In-store), consumers who interacted on Website had the highest satisfaction (82.4), while Over the phone interaction scored lowest (77.5). Most consumers interacted with a brand in store (61%), with Mobile Apps getting 30% interaction. Only 2% of consumers interacted with a brand through their Call Center.

Regarding the Frequency of Interaction with the brand, we find that Weekly interactions scored highest (79.5), and Annual interaction scored lowest (71.4). This suggests that consumers visit the brands they are satisfied with more than those that do not, which they visit less frequently. 34% of consumers visit brands on a monthly basis, followed by Weekly. Consumers who visit brands annually account for 7% of the sample.

Changes since last year
Kuwait maintained it's satisfaction from last year with a 78.9 overall average.

Value for money was the only dimension that increased in satisfaction since last year. Reliability and Product Quality had the most significant decreases in satisfaction since last year.

In the industry category, Delivery Apps, ISPs, and Health Clubs increased the most. Entertainment declined the most in satisfaction.
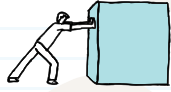
Strategic implications for Kuwait

Which factors affect service excellence in Kuwait across industries?

Three foundations for service excellence exist: understanding customer expectations, delivering on them in a satisfactory manner, and understanding what it takes to build loyalty. No matter the industry category, all brands need to keep their eye on these three.

Expectations

Customer expectations for service standards are critical in earning satisfaction. If expectations are high and are not met, this will lead to dissatisfaction.
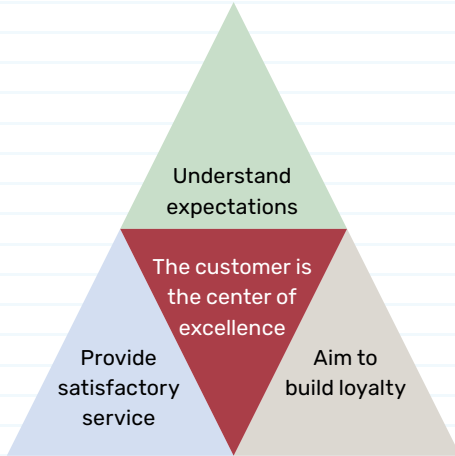
- **Recommendation:** Understand what customers expect from you by collecting as much information regularly using qualitative research as well as quantitative data such as a Customer Satisfaction Index. Conduct customer journey map exercises as well as other tools to hone in on what their needs are and how to satisfy them.

Satisfaction

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

- **Recommendation:** Understand which service dimensions are most important from the perspective of the customer. Service Hero runs a correlation model to identify factors driving satisfaction and has identified that, overall, Product quality has 26% impact on satisfaction and Reliability has 22%, with Complaints 21% on a national level. These drivers differ by brand and by category, so understand which ones are relevant to your customers.

Loyalty

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

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

Service Hero's benefits

Service Hero taps into an unexploited market niche

People powered

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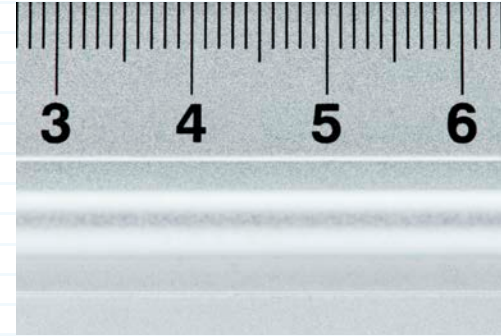
Empirical

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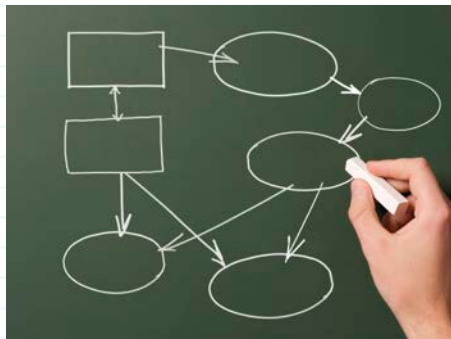
Actionable

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

Helps Kuwait

The objective service benchmark across categories and time helps drive brand performance which fuels the economy.
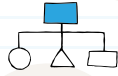
Process overview of the key survey steps

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

1. Digital banner

2. Directs to servicehero.com

3. Respondent chooses category & brand

4. Respondent rates their first company
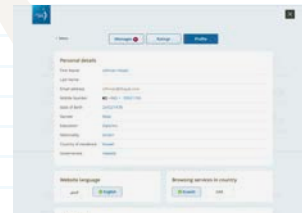
5. Respondent submits rating
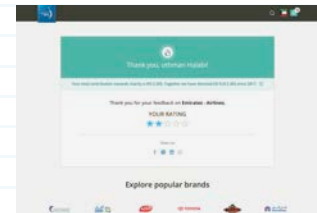
6. Respondent rates other companies
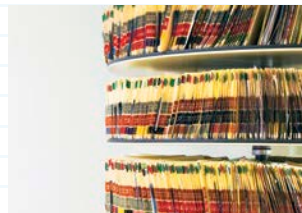
7. Responses stored in temporary database
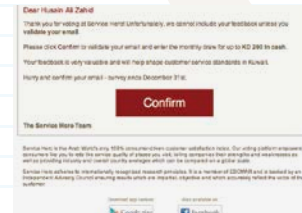
8. Email sent to respondent to confirm identity

9. Results in permanent database once confirmed

10. Data cleansing & verification procedures applied

11. High-level results shared with Advisory Council

12. Service Hero winners announced publicly
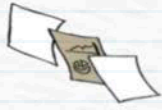
Complaint resolution category
Kuwait Index complaint average score 2024
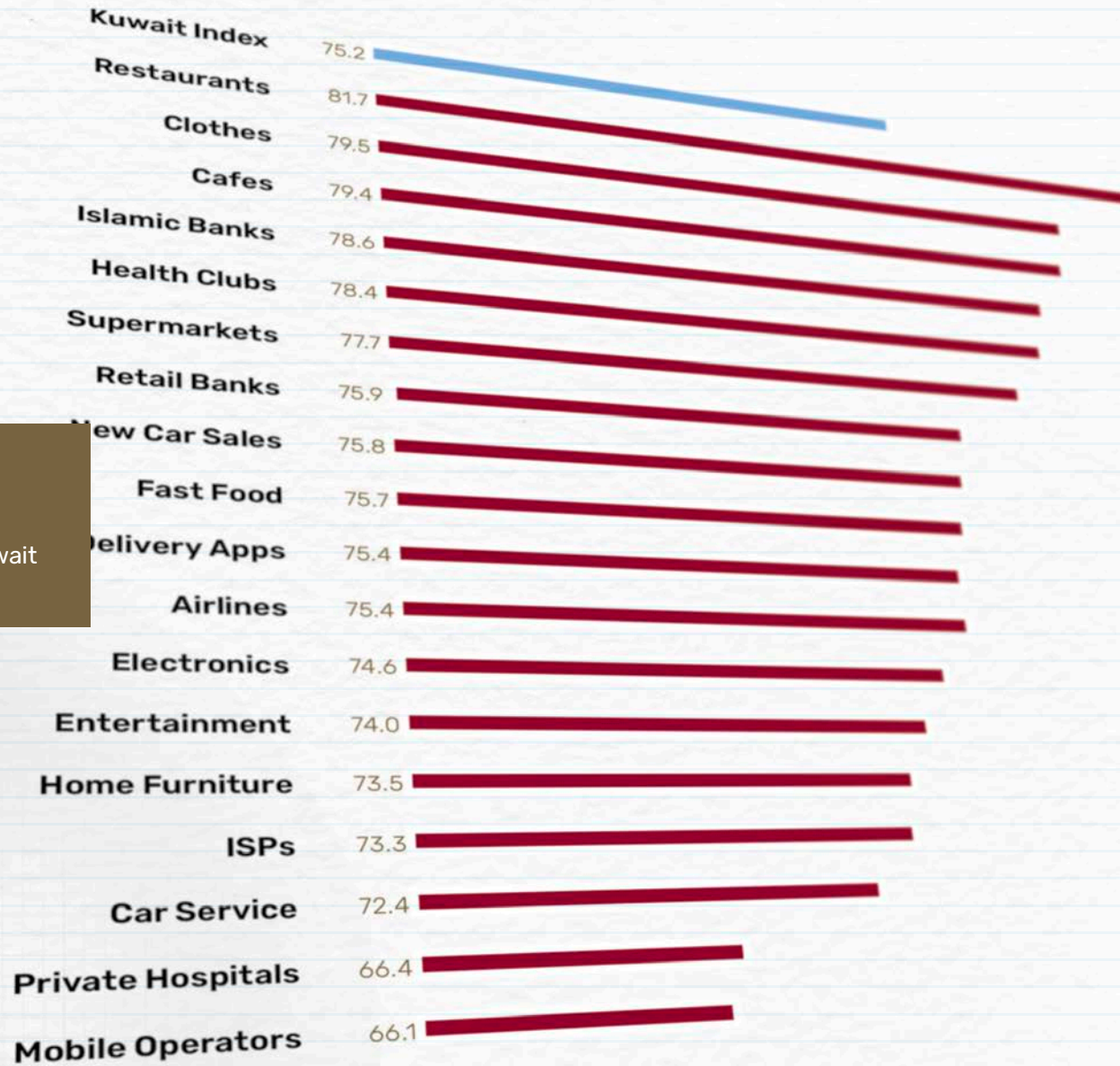
Category	Score
Kuwait Index	75.2
Restaurants	81.7
Clothes	79.5
Cafes	79.4
Islamic Banks	78.6
Health Clubs	78.4
Supermarkets	77.7
Retail Banks	75.9
New Car Sales	75.8
Fast Food	75.7
Delivery Apps	75.4
Airlines	75.4
Electronics	74.6
Entertainment	74.0
Home Furniture	73.5
ISPs	73.3
Car Service	72.4
Private Hospitals	66.4
Mobile Operators	66.1

Complaints in Kuwait scored an ordinary score of 75.2 on how brands deal with them. Restaurants, Clothes, and Cafes scored highest. Mobile Operators, Private Hospitals, and Car Service scored lowest.

Sample composition

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

Gender	Ratings 2024	Rating 2024 Distribution	Kuwait eligible population distribution
Female	7,430	25%	33%
Male	19,978	69%	67%
Nationality			
Arabs	9,387	32%	See note[1]
Kuwaiti	9,797	33%	32%
Non Arabs	5,681	19%	See note[1]
Age Groups			
16 to 17 Years	72	0%	10%
18 to 29 Years	4,064	14%	29%
30 to 39 Years	10,173	35%	29%
40 to 49 Years	7,864	27%	20%
50 to 59 Years	3,302	11%	10%
More Than 60 Years	806	2%	2%
Education			
Elementary or below	140	0%	See note[2]
High school	3,178	11%	See note[2]
Diploma	4,801	16%	See note[2]
University graduate	15,036	52%	See note[2]
Master or PHD	3,048	10%	See note[2]
Total	**28,837**	**100%**	**100%**

From the 4.25 million overall population above 16 years, 3 million are eligible to rate. This includes their split by gender, age and as Kuwaiti or non-Kuwaitis. This does not include domestic workers or unemployed workers. In the last column the eligible population split is shown as a comparison to the sample obtained in the SH survey to demonstrate its representation of the population.

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

Note 2: Data on education distribution is not available.

Note 3: Since demographic information about the respondent is not a mandatory field in the survey, a small sample of data regarding gender, nationality, age, and education is "unknown" and as such the rating count does not reflect these scores which amount to less than 9% of reviews.

Interpreting the score

Heroic
Anticipating what the other person values and exceeding it
CSI 90 +

Good
Service that the customer desires
CSI 80

Ordinary
Average service
CSI 70

Bland
Bare minimum
CSI 60

Unheroic
Not doing the bare minimum
CSI ≤ 50
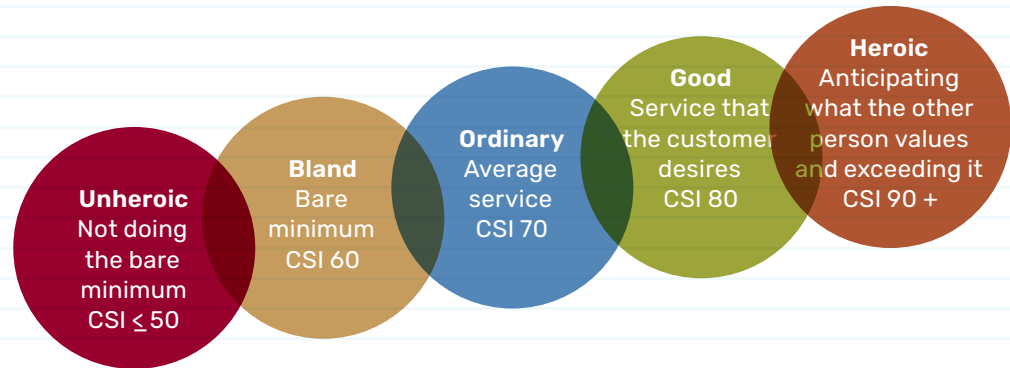
Companies fall into one of the **five groups** based on the score that they obtain. On the country level, the same legend is applied. For example, if the score for Kuwait is a 70, it is then placed at the bottom of the **"Ordinary"** category.

How results will be displayed

8
Trends

1
NPS

7
International benchmark

2
Demographics

6
Dimensions

3
Category

5
Complaints

4
Place & frequency
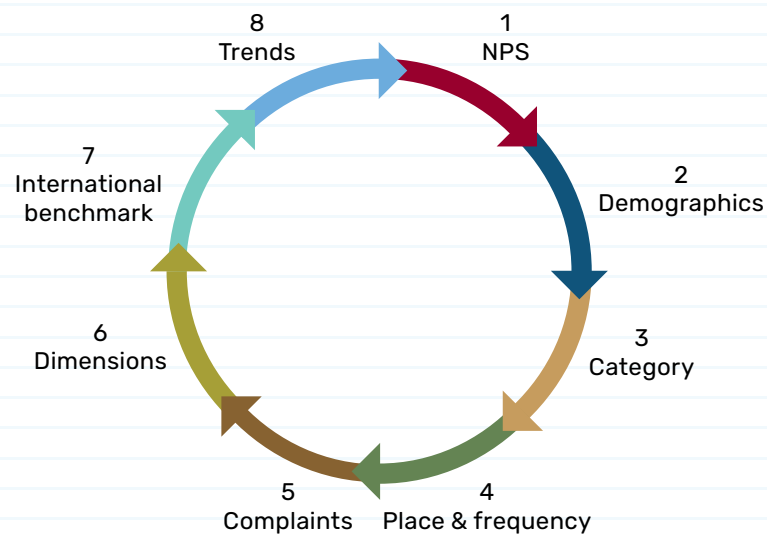
Results will be reported on levels as seen in the chart.

Kuwait Index: Before and after

Service Hero Index - Kuwait 2024

■ Average of Expectation Index ■ Average of Actual Index

Total

79.0

78.9
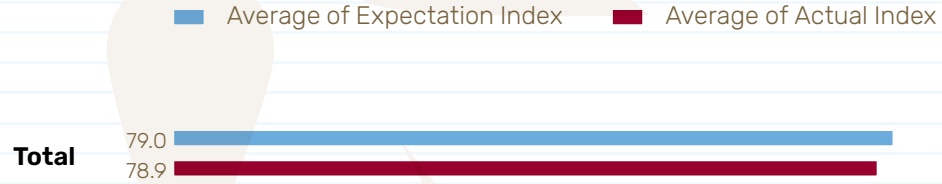
A gap of -0.1 between expected and actual

Usually, consumer expectations will be higher than actual service assessments. In 2024, consumers had higher expectations and lower satisfaction, meaning they are slightly below expectations.

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

Satisfaction across the years 2010 vs. 2024

Year	Score
2024	78.9
2023	78.9
2022	75.6
2021	76.0
2020	70.6
2019	75.1
2018	75.4
2017	76.5
2016	75.4
2015	76.4
2014	77.0
2013	76.1
2012	75.5
2011	74.5
2010	72.8
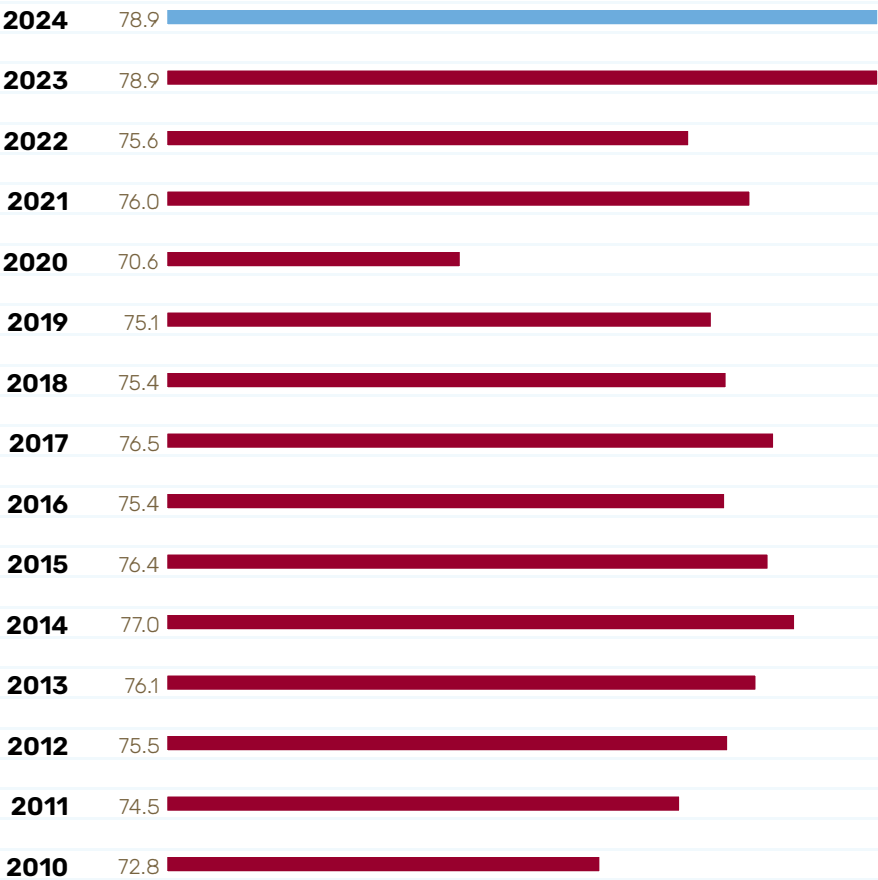
Over the past 15 years since 2010, we have seen satisfaction improve annually before dipping in 2020 due to the pandemic. In the following years, Kuwait bounced back to normal levels and maintaining last year's peak satisfaction score in 2024. This means companies have been focusing on ensuring high quality service in Kuwait.

Index by demographic factors

	Expected	Actual	Gap
Female	80.4	79.8	-0.6
Male	78.3	78.4	0.1
Arabs	80.2	81.0	0.8
Kuwaiti	76.5	75.8	-0.7
Non Arabs	82.0	83.2	1.2
18 to 29 years	79.5	78.9	-0.6
30 to 39 years	79.8	80.0	0.2
40 to 49 years	78.3	78.3	0.0
50 to 59 years	76.5	75.8	-0.7
More than 60 years	79.6	78.6	-1.0
Elementary or below	81.0	81.4	0.4
High school	80.6	80.9	0.3
Diploma	77.8	77.0	-0.8
University graduate	79.2	79.1	-0.1
Master or PHD	78.1	77.9	-0.2
Total	**79.0**	**78.9**	**-0.1**
Highest			
Lowest			

Females are more satisfied than Males in 2024 and both genders do not have significant gaps between expected and actual satisfaction.

Kuwaitis are the least satisfied nationality, while Non Arabs have the highest satisfaction.

The 30-39 age group has the highest satisfaction and those aged 50-59 have the lowest.

Demographic comparisons 2020 vs. 2024

Actual Satisfaction

	'20	'21	'22	'23	2024
Female	72.7	78.2	77.3	80.5	79.8
Male	69.4	74.9	74.5	78.0	78.4
Arabs	68.9	75.1	74.4	76.2	81.0
Kuwaiti	68.4	73.9	74.1	78.0	75.8
Non Arabs	74.0	79.4	78.0	80.5	83.2
16 to 17 years	81.7	82.8	73.4	83.2	79.9
18 to 29 years	73.1	79.0	77.4	78.4	78.9
30 to 39 years	71.1	76.3	76.2	79.9	80.0
40 to 49 years	68.0	74.0	75.4	77.9	78.3
50 to 59 years	69.5	75.4	71.9	76.9	75.8
More than 60 years	69.4	75.6	73.4	80.4	78.6
Elementary or Below	69.8	78.7	77.8	77.7	81.4
High school	71.5	77.1	78.2	79.2	80.9
Diploma	72.3	75.8	76.2	80.5	77.0
University graduate	70.8	73.0	75.7	78.5	79.1
Master or PHD	67.4	76.0	74.9	77.9	77.9
Highest					
Lowest					

There was a mix of demographics groups experiencing an increase or decrease in satisfaction since last year.

The groups with the largest increase in satisfaction are Arabs, Non Arabs and those with a lower education. The largest decrease is with Diploma holders and those aged 16–17.

The Kuwait expected index across all categories

Expected Index

Category	Value
Kuwait Index	79.0
Restaurants	83.6
Cafes	82.4
Islamic Banks	81.5
Clothes	80.7
New Car Sales	80.6
Retail Banks	80.5
Delivery Apps	80.3
Supermarkets	80.3
Electronics	80.2
Fast Food	79.7
Health Clubs	79.6
Airlines	79.3
Home Furniture	78.9
Entertainment	78.4
Mobile Operators	76.0
Car Service	74.0
ISPs	73.6
Private Hospitals	71.7
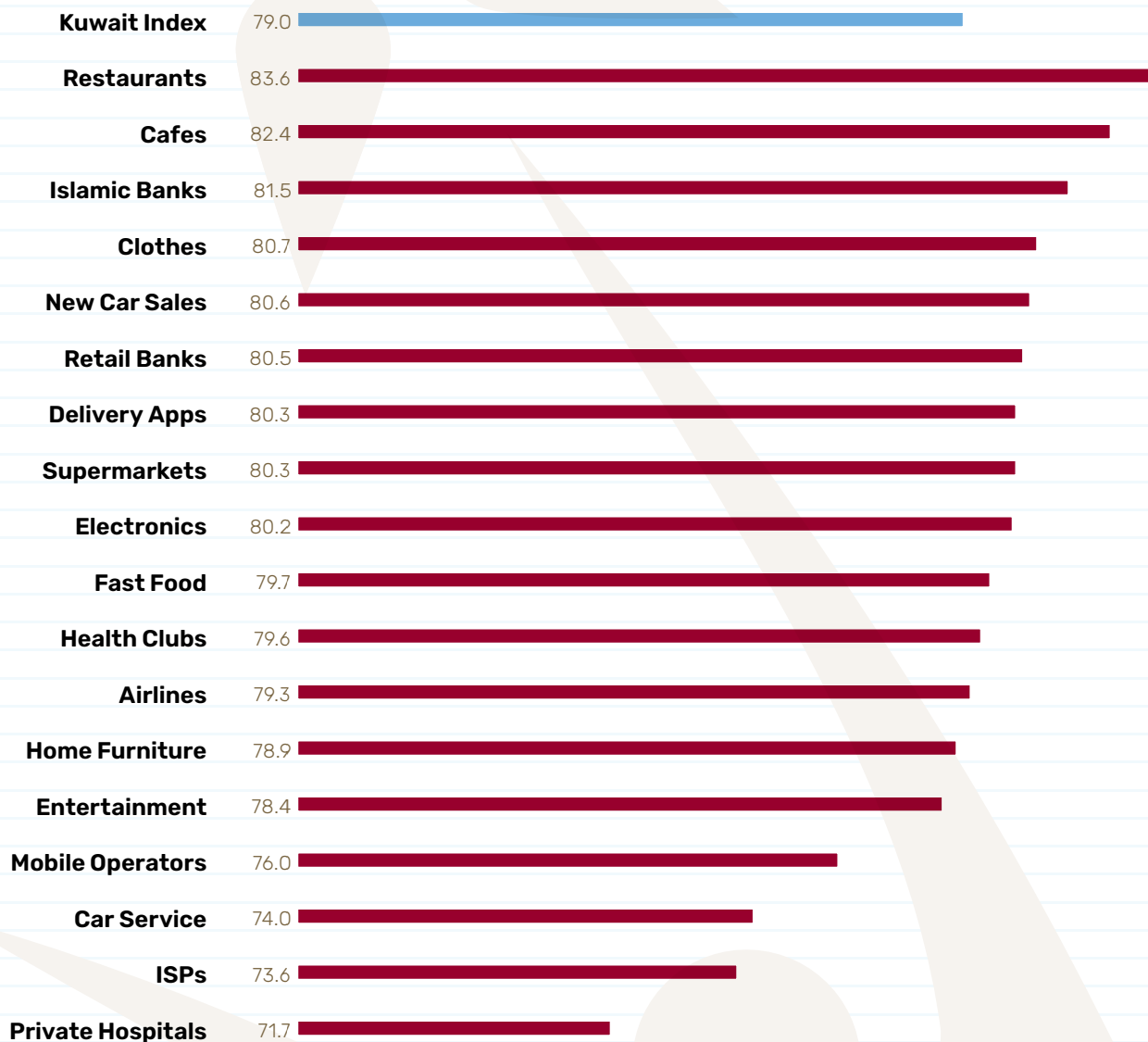
The top expectations are for Restaurants, Cafes, and Islamic Banks. The lowest expectations are for Private Hospitals, ISPs, and Car Service.

The Kuwait actual index across all categories

Actual Index

Category	Score
Kuwait Index	78.9
Restaurants	83.4
Cafes	82.6
New Car Sales	81.1
Clothes	80.8
Islamic Banks	80.5
Supermarkets	80.2
Electronics	80.0
Health Clubs	79.9
Delivery Apps	79.8
Retail Banks	79.7
Fast Food	79.6
Home Furniture	78.8
Entertainment	78.7
Airlines	78.6
ISPs	74.8
Car Service	74.7
Mobile Operators	74.1
Private Hospitals	72.1
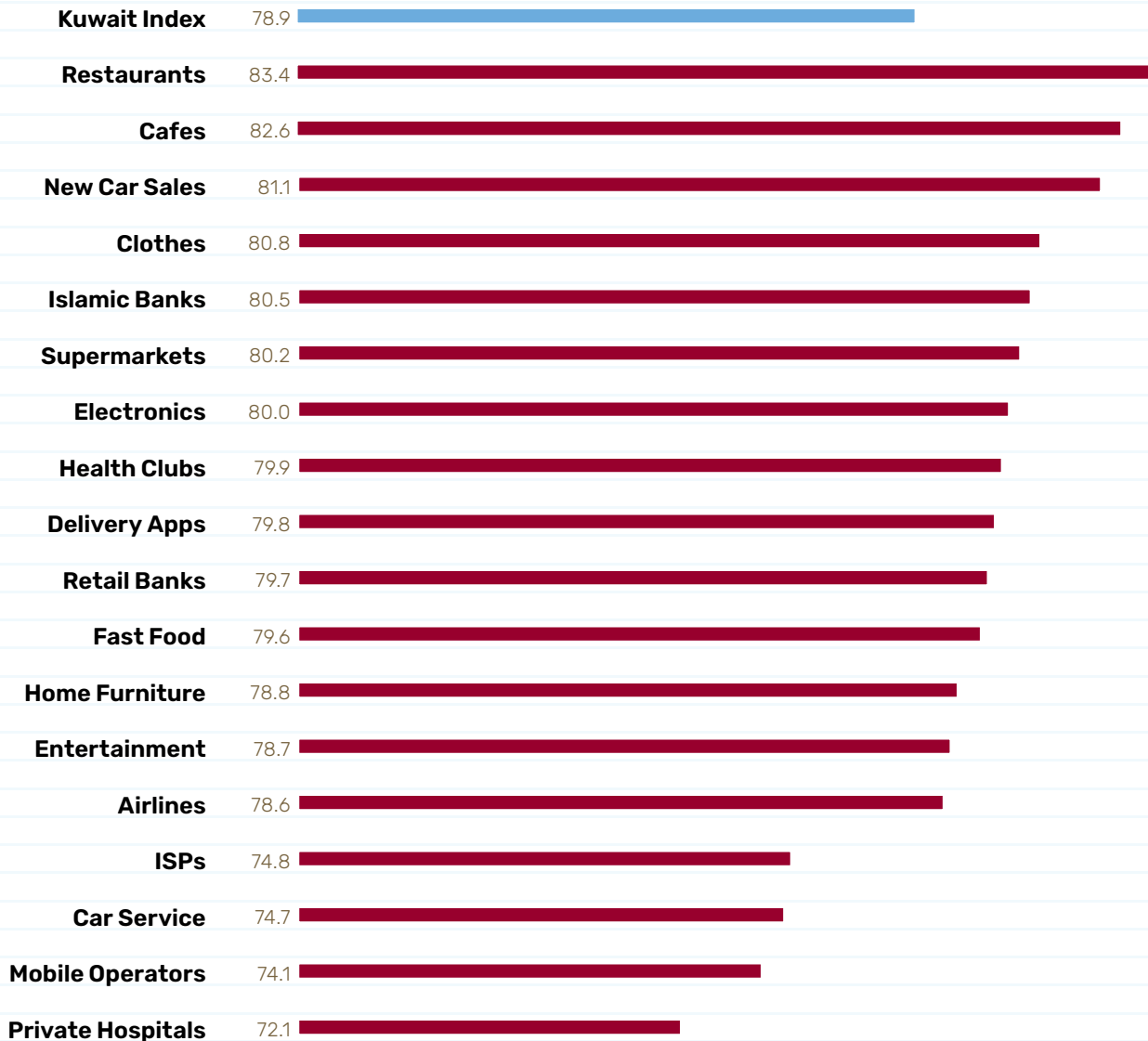
The top three scoring industries are Restaurants, Cafes, and New Car Sales. The lowest industries in Satisfaction are Private Hospitals, Mobile Operators, and Car Service.

Kuwait Index by service dimension

Kuwait Index 2024 service dimension

Dimension	Score
Kuwait Index	78.9
Website	82.1
Location	82.0
Delivery	81.3
Call Center	81.2
Staff	81.1
App	79.6
Reliability	79.0
Product	78.6
Speed	77.3
Value	72.8
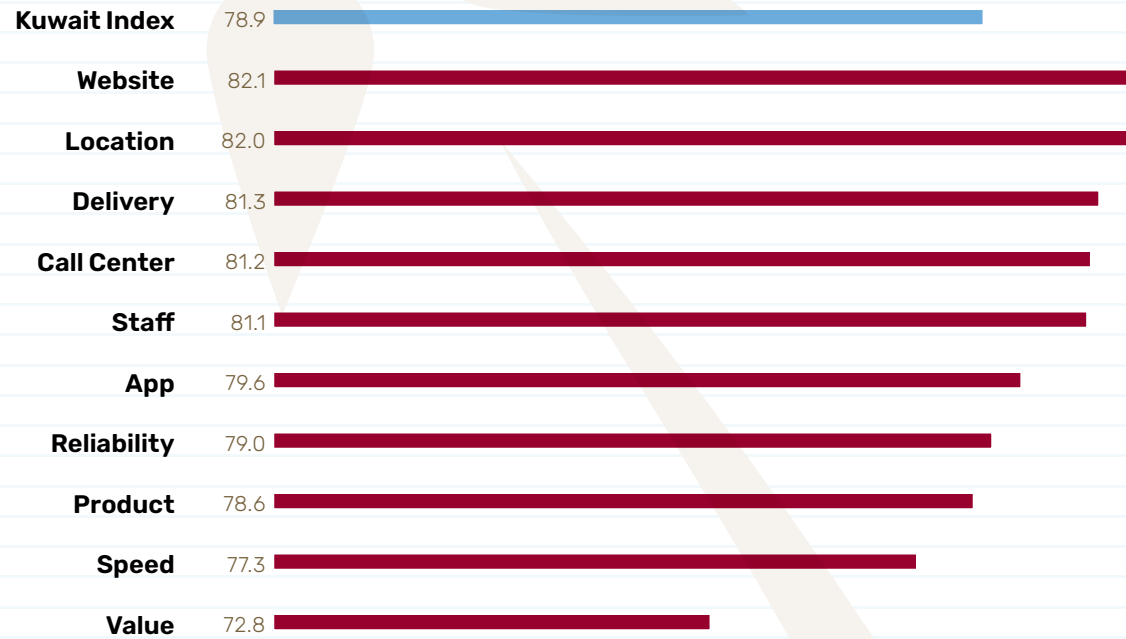
When we look at dimension scores, Website, Location, and Delivery scored highest. Value, Speed, and Product scored lowest.
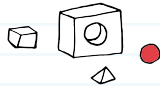
Interaction category

Point of Interaction

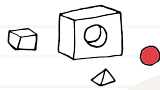|	In store / branch	Website	Phone	Mobile App
Kuwait Index	**77.8**	**82.4**	**77.5**	**81.0**
Delivery Apps	N/A	72.5	85.9	79.6
Entertainment	80.6	82.1	85.9	79.9
Cafes	82.6	97.8*	61.1	83.9
Fast Food	79.8	82.3	82.3	78.2
Restaurants	83.3	81.6	89.1	82.9
Health Clubs	79.9	100*	N/A	78.9
Supermarkets	80.5	74.1	79.4	82.0
Electronics	80.6	77.7	74.4	74.7
Home Furniture	78.6	80.8	77.8	93.4
Clothes	80.4	79.4	83.3	83.8
Private Hospitals	71.8	95.8*	80.2	86.1*
ISPs	71.9	71.7	71.0	74.8
Mobile Operators	69.8	73.5	62.3	76.6
Retail Banks	72.5	82.8	65.4	81.8
Islamic Banks	75.4	77.9	85.1	82.6
Airlines	78.5	79.5	71.2	77.6
New Car Sales	81.1	93.3	84.6	83.3
Car Service	74.7	80.6*	78.4	77.8
Highest				
Lowest				

On a country level, Website scored highest with 82.4 and Mobile App scored 81.0 and Over the phone scored lowest with 77.5. Companies focusing more on digital efforts by expanding, and refining, their services could be a reason for the high satisfaction scores.

Restaurants scored highest for In-store and Phone interactions. New Car Sales scoring highest for Website and Home Furniture scored highest for Mobile App. Mobile Operators scored lowest for In-store, whiile ISPs scored lowest for Website and Electronics lowest for Mobile App.

Note: *insufficient sample size.

Interaction category
Point of Interaction

	In store / branch	Online	Phone	Mobile App
Kuwait Index	**61%**	**4%**	**2%**	**30%**
Delivery Apps	0%	4%	0%	94%
Entertainment	38%	6%	1%	52%
Cafes	91%	0%	0%	8%
Fast Food	63%	7%	3%	26%
Restaurants	89%	1%	3%	5%
Health Clubs	90%	0%	0%	8%
Supermarkets	92%	2%	1%	3%
Electronics	87%	6%	0%	5%
Home Furniture	94%	3%	0%	1%
Clothes	91%	3%	0%	4%
Private Hospitals	95%	0%	3%	0%
ISPs	3%	3%	4%	88%
Mobile Operators	8%	3%	9%	78%
Retail Banks	15%	3%	4%	76%
Islamic Banks	18%	4%	7%	69%
Airlines	52%	31%	2%	13%
New Car Sales	97%	0%	1%	0%
Car Service	97%	0%	1%	0%
Highest				
Lowest				

Most consumers interact with brands In-store (61%) followed by Mobile Applications (30%). Phone based interactions are the least frequent with only 2%.

Frequency category
Frequency of Visits

	Week	Monthly	3 months	6 months	Yearly
Kuwait Index	**79.5**	**79.1**	**77.3**	**78.2**	**71.4**
Delivery Apps	81.3	79.5	74.0	76.9	65.6
Entertainment	80.7	76.6	81.7	83.3	76.0
Cafes	85.1	80.7	78.8	78.9	61.4
Fast Food	83.4	79.6	77.9	73.2	59.0
Restaurants	89.0	83.8	83.3	79.6	69.8
Health Clubs	79.8	87.0	72.2	86.1	59.3
Supermarkets	82.2	79.8	74.8	72.0	37.3
Electronics	80.0	80.6	81.0	80.2	71.1
Home Furniture	82.9	79.3	78.2	79.5	78.5
Clothes	84.6	81.5	79.3	81.0	72.9
Private Hospitals	76.6	75.1	73.7	69.0	69.3
ISPs	68.2	74.1	75.0	80.1	80.6
Mobile Operators	56.0	74.3	79.5	79.8	75.1
Retail Banks	78.6	81.8	76.9	74.3	80.7
Islamic Banks	85.1	79.3	80.5	78.0	87.1
Airlines	83.0	76.3	75.6	78.6	80.6
New Car Sales	78.7	78.7	74.6	84.3	83.1
Car Service	76.1	76.4	75.3	72.8	77.5
Highest					
Lowest					

Weekly interactions with a brand scored highest with 79.5. Annual interactions scored lowest with a score of 71.4.

Frequency category
Frequency of Visits

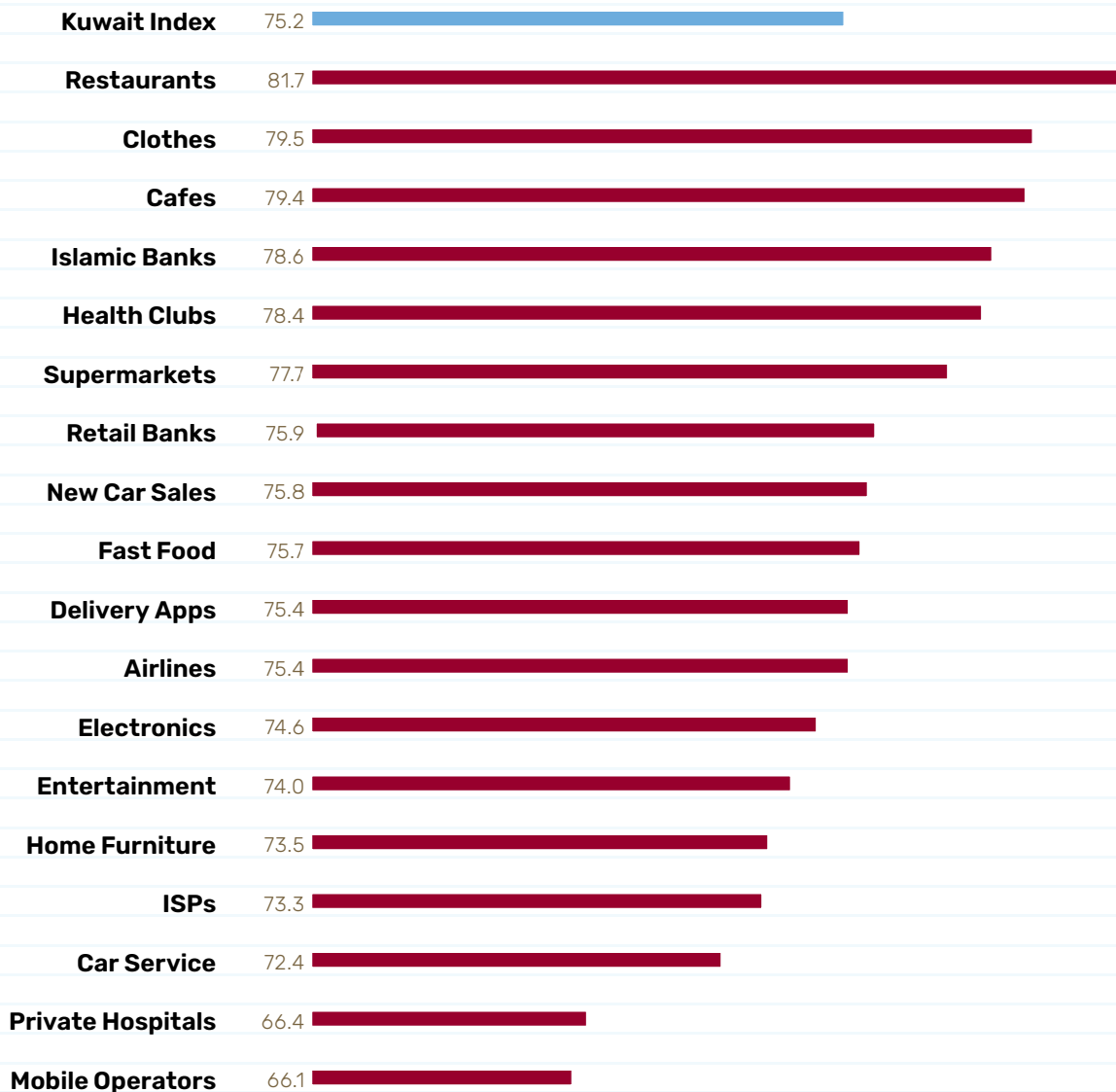|	Week	Monthly	3 months	6 months	Yearly
Kuwait Index	**25%**	**34%**	**19%**	**11%**	**7%**
Delivery Apps	56%	33%	7%	1%	0%
Entertainment	14%	55%	15%	8%	6%
Cafes	55%	26%	11%	4%	1%
Fast Food	30%	48%	15%	3%	3%
Restaurants	12%	49%	27%	6%	3%
Health Clubs	94%	1%	0%	2%	1%
Supermarkets	61%	33%	3%	0%	0%
Electronics	6%	33%	37%	16%	5%
Home Furniture	3%	18%	38%	26%	12%
Clothes	8%	45%	33%	9%	3%
Private Hospitals	3%	17%	32%	33%	13%
ISPs	15%	77%	1%	1%	3%
Mobile Operators	5%	63%	12%	4%	13%
Retail Banks	31%	40%	12%	7%	7%
Islamic Banks	42%	27%	13%	7%	9%
Airlines	1%	6%	21%	43%	27%
New Car Sales	4%	10%	15%	13%	55%
Car Service	1%	8%	52%	31%	6%
Highest					
Lowest					

On a national level, most interactions with brands occur Monthly (34%) followed by Weekly (25%). Annual interactions were the lowest with 7% of consumers visiting a brand annually.

Some exceptions include Car Service which is interacted with every 6 months while New Car Sales is on an annual basis, and on the other hand Health Clubs, Delivery Apps and Cafes are interacted with on a weekly basis.

Complaint resolution category

Kuwait Index complaint average score 2024

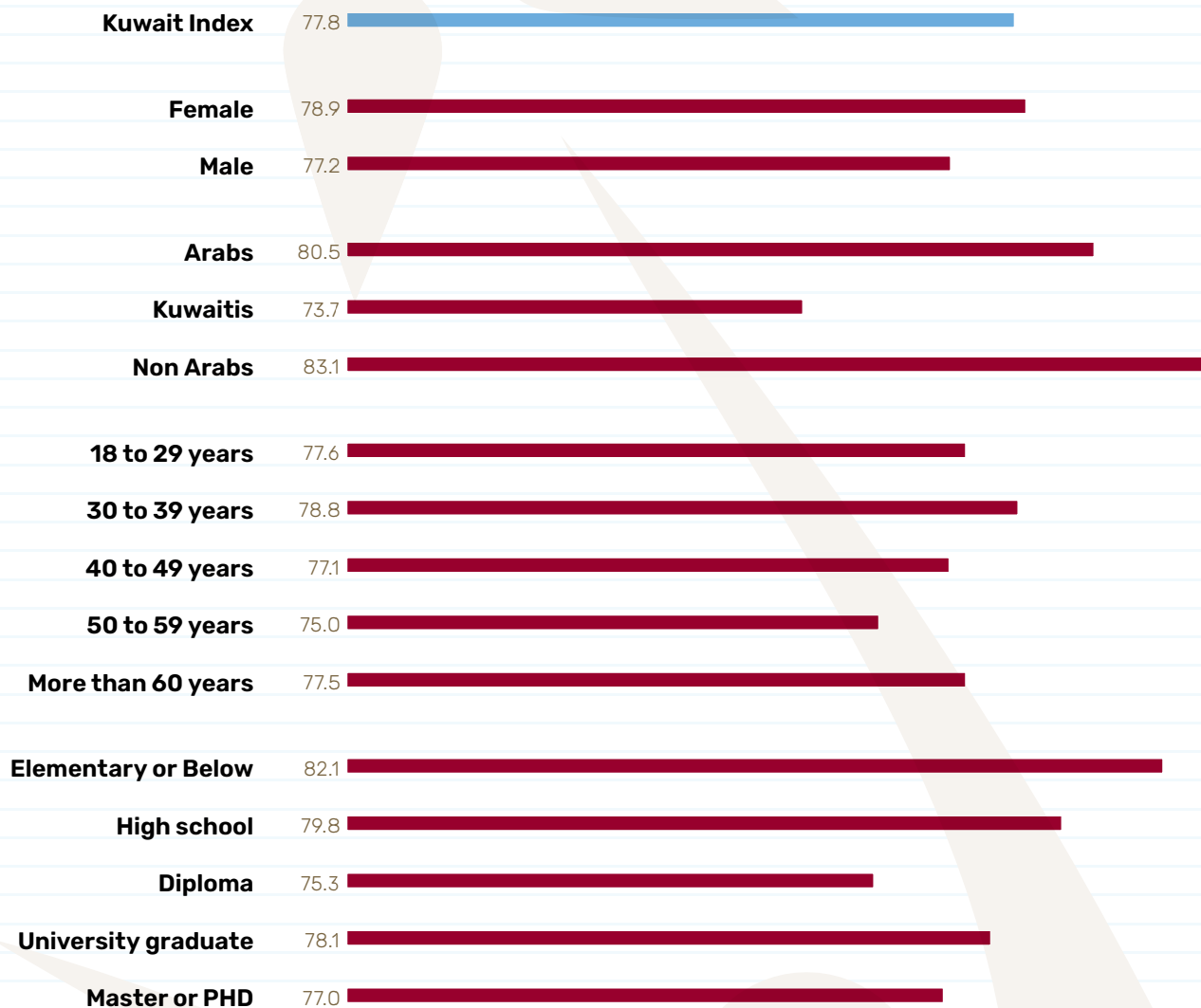| Category	Score
Kuwait Index	75.2
Restaurants	81.7
Clothes	79.5
Cafes	79.4
Islamic Banks	78.6
Health Clubs	78.4
Supermarkets	77.7
Retail Banks	75.9
New Car Sales	75.8
Fast Food	75.7
Delivery Apps	75.4
Airlines	75.4
Electronics	74.6
Entertainment	74.0
Home Furniture	73.5
ISPs	73.3
Car Service	72.4
Private Hospitals	66.4
Mobile Operators	66.1

Complaints in Kuwait scored an ordinary score of 75.2 on how brands deal with them. Restaurants, Clothes, and Cafes scored highest. Mobile Operators, Private Hospitals, and Car Service scored lowest.

Loyalty

Kuwait Index demographics recommend scores 2024

Kuwait Index	77.8
Female	78.9
Male	77.2
Arabs	80.5
Kuwaitis	73.7
Non Arabs	83.1
18 to 29 years	77.6
30 to 39 years	78.8
40 to 49 years	77.1
50 to 59 years	75.0
More than 60 years	77.5
Elementary or Below	82.1
High school	79.8
Diploma	75.3
University graduate	78.1
Master or PHD	77.0

The age groups that are more likely to recommend a brand are 30-39 and 18-29. The least likely age group to recommend a brand is those aged 50-59 who may have become less tolerant to poor service over the years.

Females are more likely to recommend a brand than Males. Kuwaitis are the least likely nationality to recommend a brand.
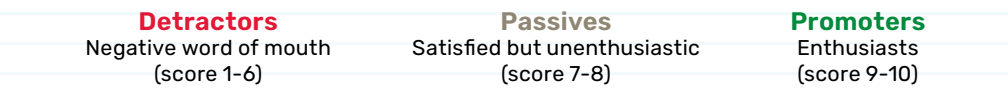
Net Promoter Score

Looking at the "likelihood to recommend" question from another perspective

A commonly used model called the Net Promoter Score was also used to evaluate the "likelihood to recommend" question. This method groups customers into three groups: Detractors, Passives and Promoters. It basically ignores individuals whom are Passive and then subtracts the proportion of customers whom are Detractors from the proportion of customers whom are Promoters.

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

Detractors	Passives	Promoters
Negative word of mouth (score 1-6)	Satisfied but unenthusiastic (score 7-8)	Enthusiasts (score 9-10)

Promoters (score 9-10) are loyal enthusiasts who will keep buying and refer others, fueling growth.
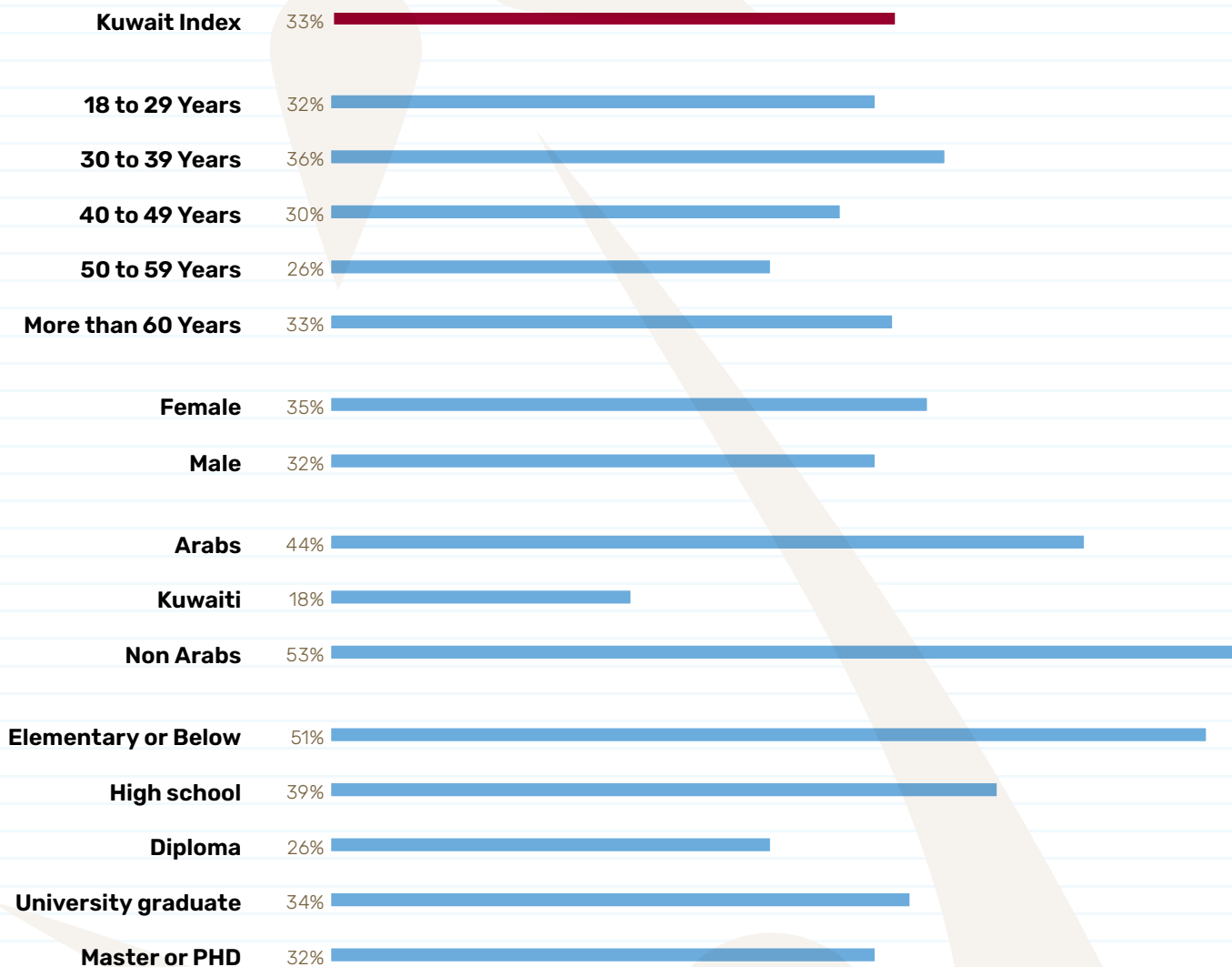
Passives (score 7-8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings.

Detractors (score 1-6) are unhappy customers who can damage your brand and impede growth through negative word-of-mouth.

The net promoter score for Kuwait is 33%
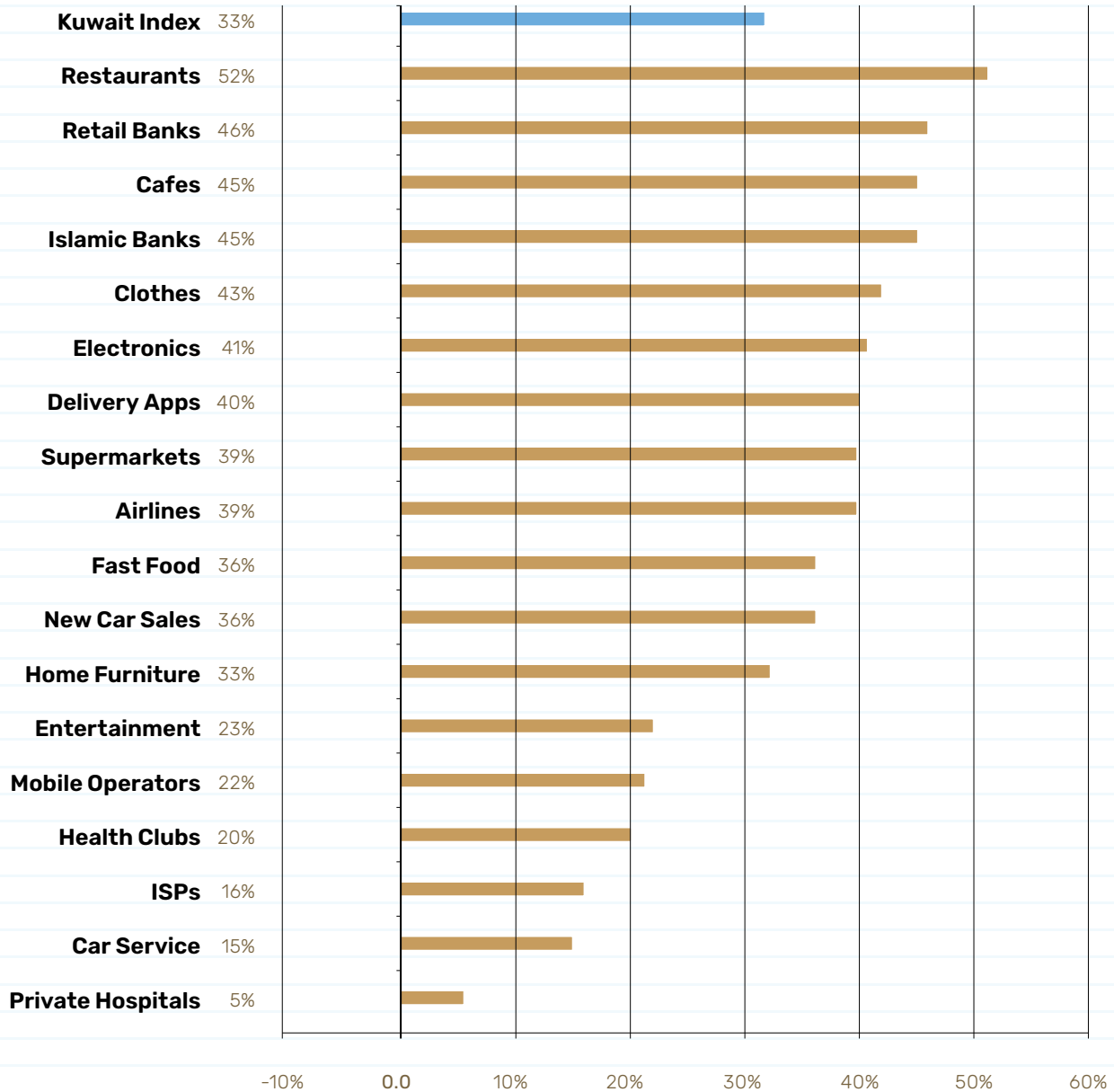
Net promoter score - Service Hero Index 2024

Kuwait Index	33%
18 to 29 Years	32%
30 to 39 Years	36%
40 to 49 Years	30%
50 to 59 Years	26%
More than 60 Years	33%
Female	35%
Male	32%
Arabs	44%
Kuwaiti	18%
Non Arabs	53%
Elementary or Below	51%
High school	39%
Diploma	26%
University graduate	34%
Master or PHD	32%

Demographic groups are all Promoters with Kuwait scoring 33% NPS score. The largest concentration of Promoters are Females, Non Arabs, those with a lower education, and the 30-39 age group. There are no demographic groups with a high concentration of Detractors.

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

Category NPS
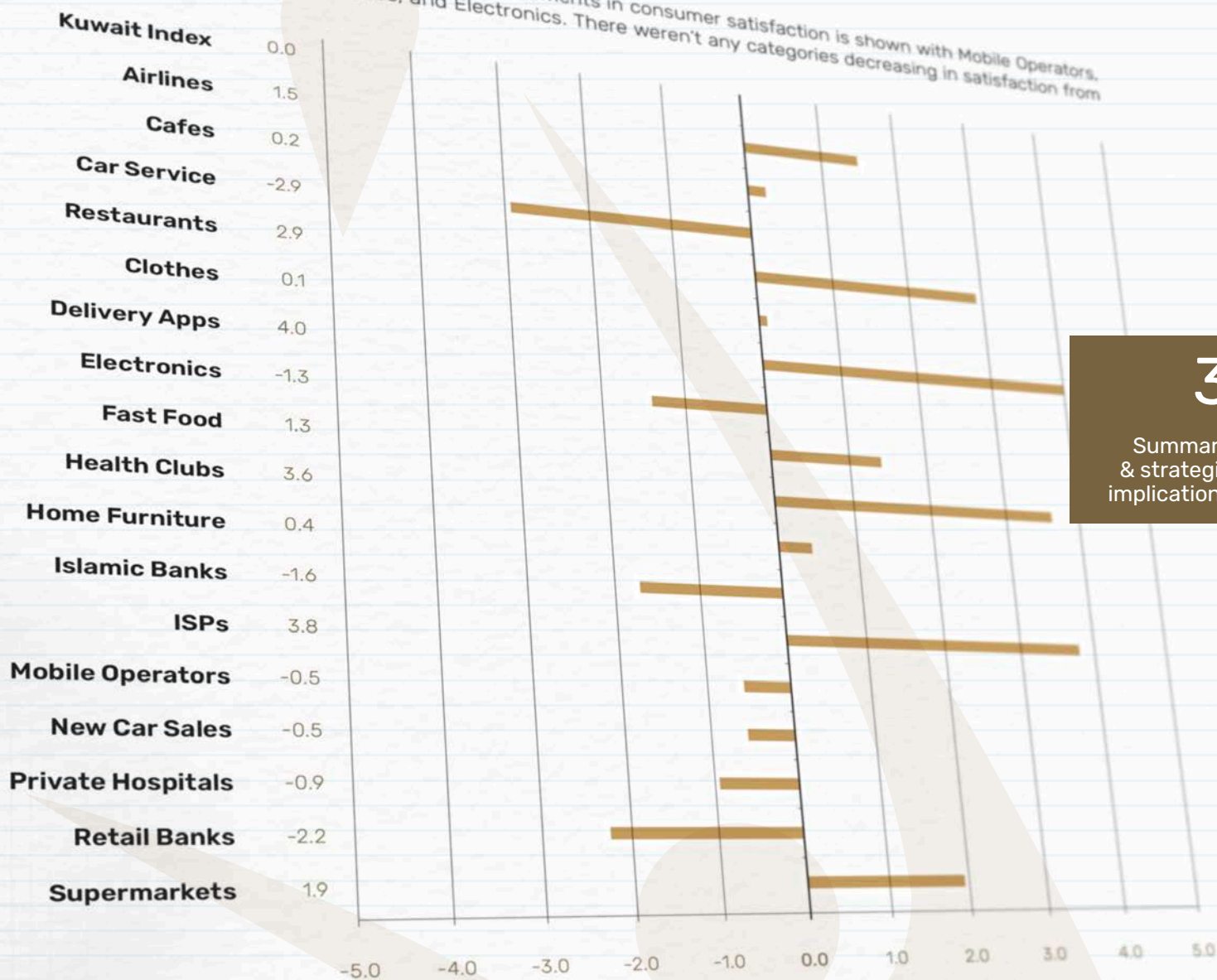Service Hero CSI Category 2024 Net Promoter Score

Category	NPS
Kuwait Index	33%
Restaurants	52%
Retail Banks	46%
Cafes	45%
Islamic Banks	45%
Clothes	43%
Electronics	41%
Delivery Apps	40%
Supermarkets	39%
Airlines	39%
Fast Food	36%
New Car Sales	36%
Home Furniture	33%
Entertainment	23%
Mobile Operators	22%
Health Clubs	20%
ISPs	16%
Car Service	15%
Private Hospitals	5%

With the country average at 33%, lowest scoring categories are: Private Hospitals, Car Service, and ISPs. The highest NPS scores are for Restaurants, Retail Banks, and Cafes.
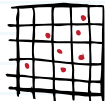
Category Growth 2023 vs. 2024

Notable point improvements in consumer satisfaction is shown with Mobile Operators, Clothes, and Electronics. There weren't any categories decreasing in satisfaction from
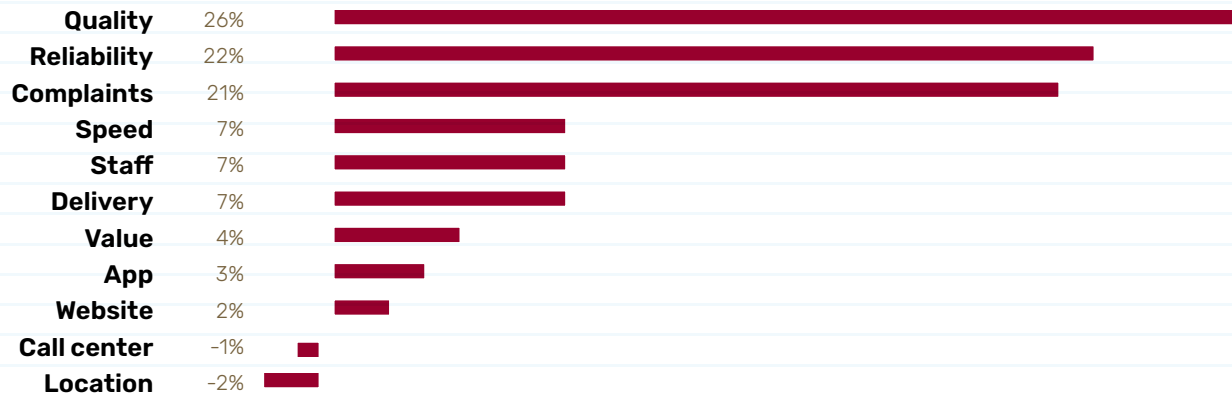
Category	Value
Kuwait Index	0.0
Airlines	1.5
Cafes	0.2
Car Service	-2.9
Restaurants	2.9
Clothes	0.1
Delivery Apps	4.0
Electronics	-1.3
Fast Food	1.3
Health Clubs	3.6
Home Furniture	0.4
Islamic Banks	-1.6
ISPs	3.8
Mobile Operators	-0.5
New Car Sales	-0.5
Private Hospitals	-0.9
Retail Banks	-2.2
Supermarkets	1.9

-5.0 -4.0 -3.0 -2.0 -1.0 0.0 1.0 2.0 3.0 4.0 5.0

Correlation of dimensions to overall satisfaction

Service dimensions most influential to overall satisfaction (R Square 85%, 28,837 sample)

Dimension	Value
Quality	26%
Reliability	22%
Complaints	21%
Speed	7%
Staff	7%
Delivery	7%
Value	4%
App	3%
Website	2%
Call center	–1%
Location	–2%

In order to help companies understand which service dimensions are most influential to overall satisfaction, correlation analysis on the entire dataset for all categories is conducted using standard statistical practices.

Based on the model, there are 3 dimensions that are critical in influencing overall satisfaction: Quality (26%), Reliability (22%), and Complaints (21%). If companies prioritize their effort on these dimensions it would help them improve satisfaction.

Channel impact by dimension	All channels	In store / branch	On the phone	Website	App
Quality	26%	25%	27%	27%	19%
Reliability	22%	17%	40%	13%	28%
Complaints	21%	21%	19%	32%	26%
Speed	7%	10%	–4%	7%	4%
Staff	7%	13%	4%	–6%	–3%

In store / branch interactions
If the last last interaction was in a store or a branch: Product quality has a 25% impact and Complaints 21% impact followed by Reliability 17%.

Phone transactions
Reliability has the highest impact on satisfaction On the phone, 40%, followed by Product quality at 27%.

App transactions
If the last interaction was via app, Reliability has the most impact at 28% followed by Complaints at 26%.

CSI comparison to the US market

Comparing Kuwait to the American ACSI, we note that Kuwait is higher by 1% overall. However some categories outperform the US notably Delivery Apps, ISPs and Cafes while those fairing well below are Car Service, Private Hospitals and Mobile Operators.

Category	Kuwait Service Hero CSI	US ACSI Index	Difference
Airlines	78.6	77.0	1.6
Cafes	82.6	79.0	3.6
Car Service	74.7	80.0	−5.3
Restaurants	83.4	84.0	−0.6
Clothes	80.8	79.0	1.8
Electronics	80.0	79.0	1.0
Fast Food	79.6	79.0	0.6
Home Furniture	78.8	79.0	−0.2
Islamic Banks	80.5	80.0	0.5
ISPs	74.8	71.0	3.8
Mobile Operators	74.1	76.0	−1.9
New Car Sales	81.1	80.0	1.1
Private Hospitals	72.1	75.0	−2.9
Retail Banks	79.7	80.0	−0.3
Supermarkets	80.2	79.0	1.2
Delivery	79.8	73.0	6.8
Entertainment	78.7	N/A	N/A
Health Clubs	79.9	N/A	N/A
Overall Score	**78.9**	**77.9**	**1.0**

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

Market position of all categories

Mapping categories on expectation and actual scores to understand their market position
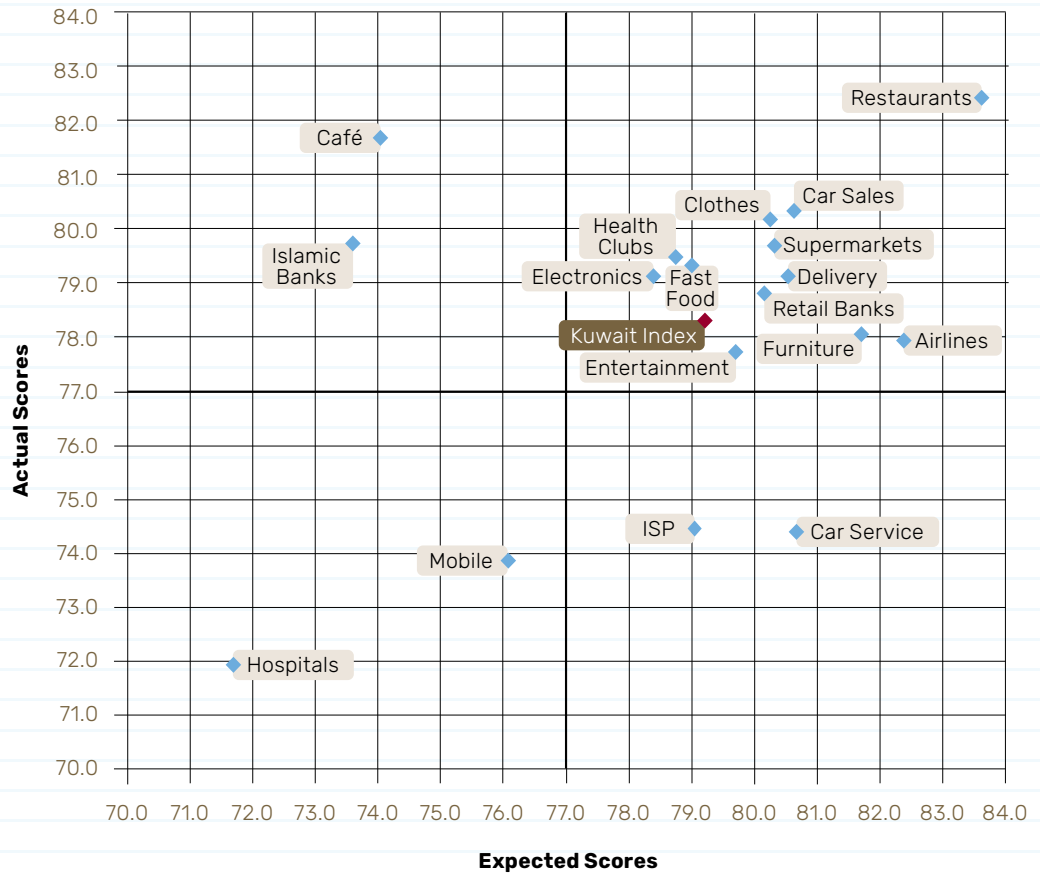
Industry categories in the top right quadrant such as Restaurants, Cafes, and New Car Sales are in the best position as they score high and their actual scores match their expected scores. They need to sustain this position over time.

Categories in the top left quadrant need to improve their image and overall performance as a small gap exists between expectation and actual scores.

Industries in the bottom left quadrant such as ISPs and Hospitals, are in a weak position as they are scoring low on expected and actual scores. Their challenge is improving actual service standards and the market perception of these standards.
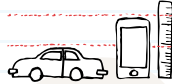
Category comparison 2020 vs 2024

Actual Satisfaction

Satisfaction in Kuwait maintained it's score from last year. The top scoring categories throughout the years have traditionally been Cafes, Restaurants, and New Car Sales. Notable improvements since last year are Delivery Apps, ISPs and Health Clubs while Car Service, Retail and Islamic Banks declined the most.
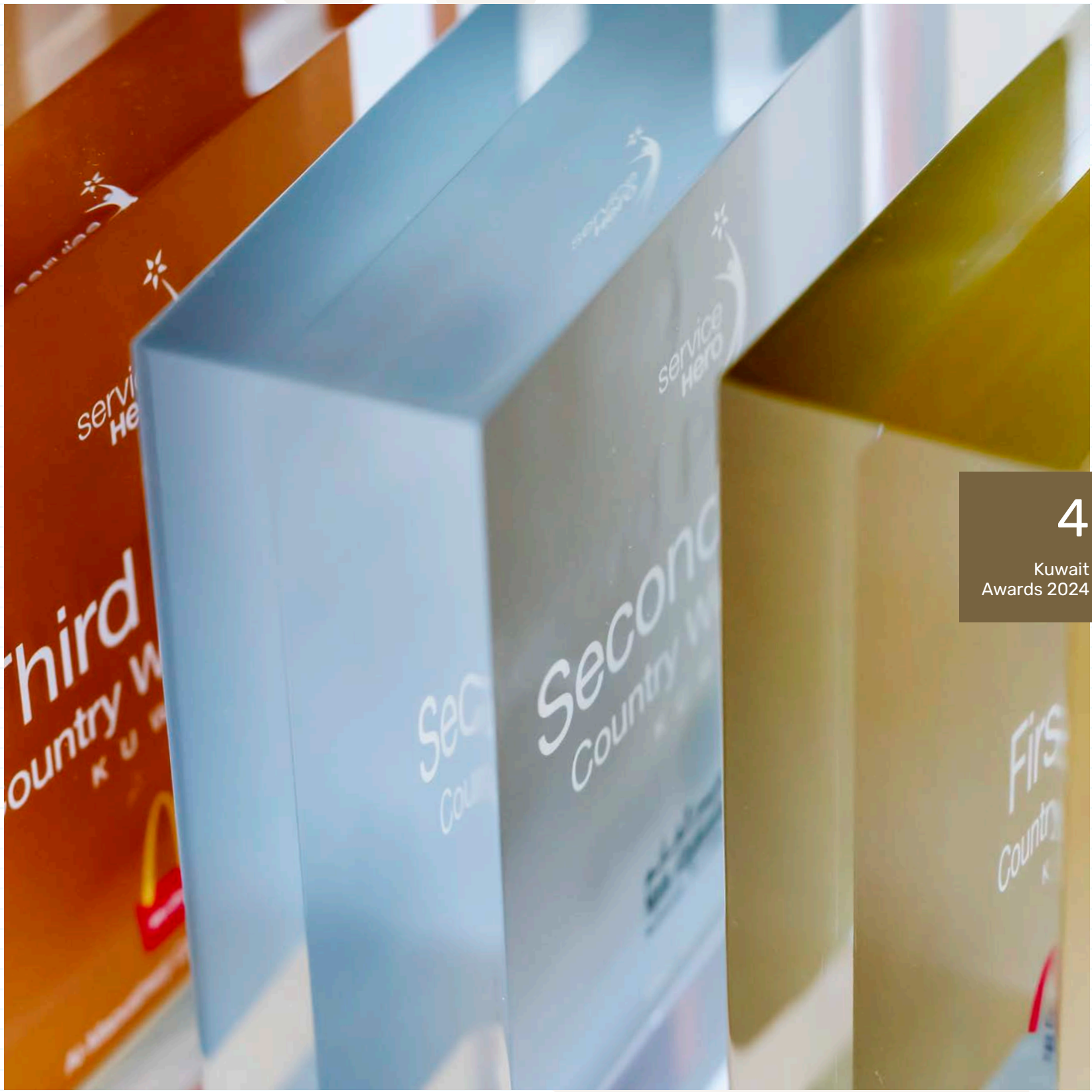
	'20	'21	'22	'23	2024
Kuwait Index	**70.6**	**76.0**	**75.6**	**78.9**	**78.9**
Airlines	70.7	77.0	74.2	77.1	78.6
Cafes	79.1	81.9	77.6	82.4	82.6
Car Service	64.5	73.6	74.6	77.6	74.7
Restaurants	77.6	79.8	76.4	80.5	83.4
Clothes	74.5	79.3	74.2	80.7	80.8
Delivery Apps	68.5	73.9	76.9	75.8	79.8
Electronics	69.3	75.2	74.8	81.3	80.0
Entertainment	N/A	N/A	N/A	N/A	78.7
Fast Food	76.3	74.4	75.6	78.3	79.6
Health Clubs	73.4	78.6	81.9	76.3	79.9
Home Furniture	68.2	74.7	73.0	78.4	78.8
Islamic Banks	72.2	76.6	78.5	82.1	80.5
ISPs	56.2	66.5	66.5	71.0	74.8
Mobile Operators	61.2	68.6	67.9	74.6	74.1
New Car Sales	73.0	80.9	80.2	81.6	81.1
Private Hospitals	64.9	72.8	70.6	73.0	72.1
Retail Banks	70.6	77.3	77.4	81.9	79.7
Supermarkets	67.8	77.0	77.1	78.3	80.2
Highest					
Lowest					

Category Growth 2023 vs. 2024

Notable point improvements in consumer satisfaction are shown with Delivery Apps, ISPs, and Health Clubs. Categories decreasing in satisfaction are Car Service, Retail & Islamic Banks, and Electronics.

Category	Value
Kuwait Index	0.0
Airlines	1.5
Cafes	0.2
Car Service	-2.9
Restaurants	2.9
Clothes	0.1
Delivery Apps	4.0
Electronics	-1.3
Fast Food	1.3
Health Clubs	3.6
Home Furniture	0.4
Islamic Banks	-1.6
ISPs	3.8
Mobile Operators	-0.5
New Car Sales	-0.5
Private Hospitals	-0.9
Retail Banks	-2.2
Supermarkets	1.9
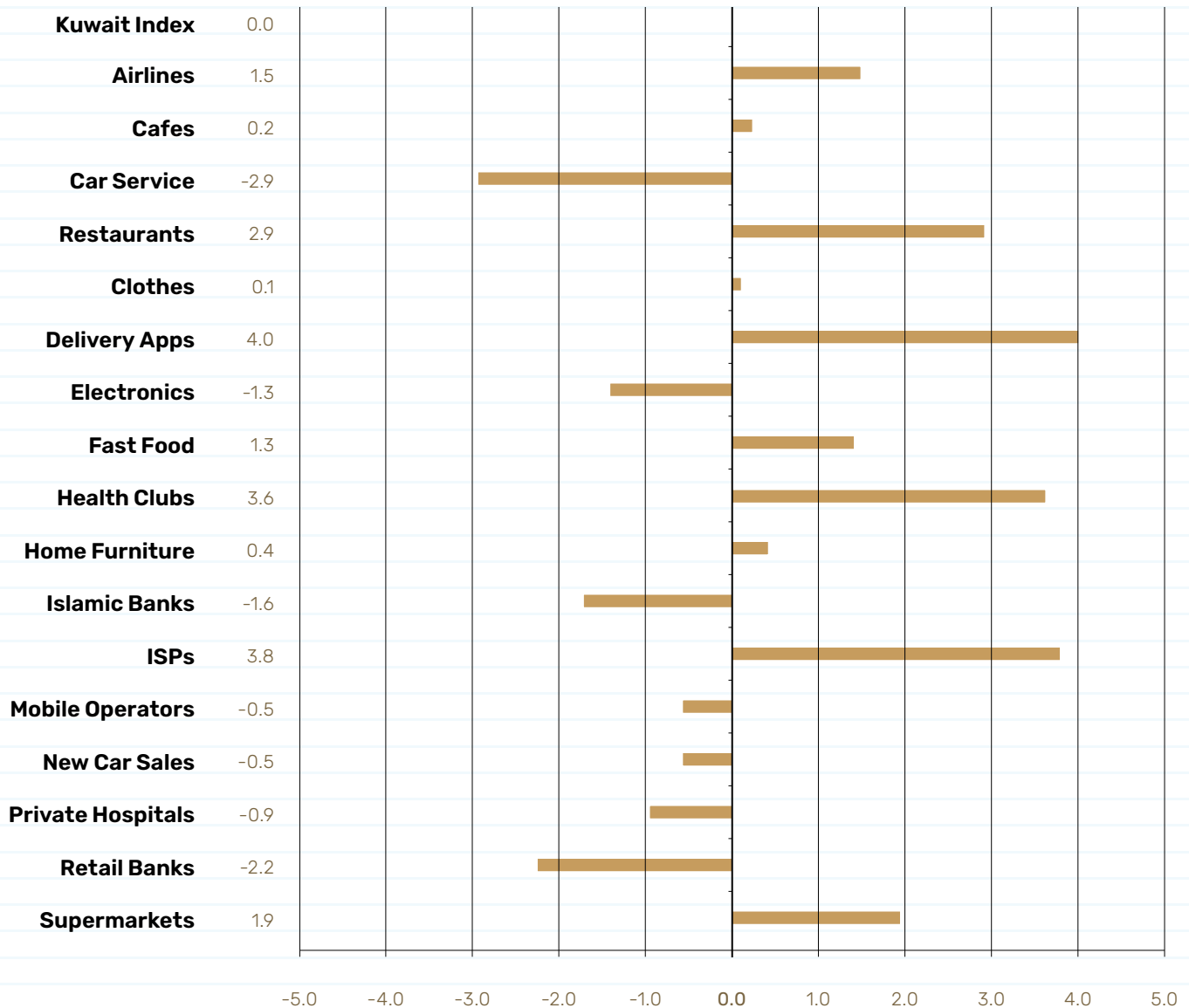
Top three country winners

These are the highest scoring three brands across all 18 categories and among 500+ brands.

FIRST
Country Winner 2024
KUWAIT

FIRST PLACE

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

SECOND
Country Winner 2024
KUWAIT

SECOND PLACE

The Coffee Bean & Tea Leaf was founded by Herman Hyman in 1963. Three years later, he opened the very first store in Southern California to bring the flavors of the world to his neighborhood. It grew to 10 cafés in Southern California. In 1996, they expanded globally and within two years they opened 29 cafes across Singapore and Malaysia. With over 1,100 cafes worldwide, in 2019 they became part of the Jollibee Group of Companies.

THIRD
Country Winner 2024
KUWAIT

THIRD PLACE

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

Top 10 winners

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

Two brands are being recognized for winning their category for 15 years in a row.

Mais Alghanim

City Hypermarket
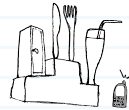

Emirates

LuLu Hypermarket

Jahez

The Cheesecake Factory

Qatar Airways

Royale Hayat Hospital

Boubyan Bank

Comparing the winners of 2020 to 2024

The Service Hero CSI awarded 15 category winners in 2010 expanding to 18 since 2011, of which 2 companies were 15 time consecutive winners in the 2024 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 2020 to 2024

Service Hero Category	2024 Winner	'23	'22	'21	'20
New Car Sales	**Toyota**	Yes	No	No	No
Car Service	**Chevrolet**	No	No	No	No
Airlines	**Qatar Airways**	No	No	Yes	Yes
Clothes	**Centrepoint**	No	No	No	No
ISPs	**Zain**	Yes	Yes	Yes	No
Mobile Operators	**Zain**	Yes	Yes	Yes	Yes
Islamic Banks	**Boubyan Bank**	Yes	Yes	Yes	Yes
Retail Banks	**NBK**	Yes	Yes	Yes	Yes
Private Hospitals	**Royale Hayat**	Yes	Yes	Yes	Yes
Cafes	**Coffee Bean & Tea Leaf**	Yes	No	No	No
Fast Food	**Pick Yo!**	Yes	Yes	No	No
Restaurants	**Mais Alghanim**	Yes	Yes	No	No
Electronics	**X-cite**	No	Yes	No	No
Home Furniture	**Home Centre**	Yes	No	No	Yes
Supermarkets	**City Hypermarket**	No	No	Yes	No
Delivery Apps*	**Jahez**	No	No	No	No
Health Clubs	**Oxygen**	No	No	No	No

* Category added in SH CSI 2021.

On a scale of 1 to 10, how would you rate?

What was your service **expectation** for this airline

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

Your overall **satisfaction** with this airline

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

Likelihood of **recommending** this airline

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

Resolving issues during booking or flight

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | N/A |

Staff attitude, knowledge & competence

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | N/A |

Reliability & accuracy of flight schedules & services

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |

Quality & range of services & amenities

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |

Speed of check-in & boarding

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |

Value for money of your overall experience

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | N/A |

Tell us about your experience

Submit rating

5

Methodology

The Index

↗ For Businesses

Promote your company

Overview

High-level overview of the Service Hero index approach.

Methodology

Service Hero is an online survey where respondents rated directly on www.servicehero.com regarding the quality of service they receive in private sector companies in Kuwait. The survey was live January 1st – December 31st 2024.

Sample

The index aimed to collect a total sample of 10,000 valid ratings for Kuwait distributed with 18 category industries included in the assessment. Each category had a quota of 500 ratings. The confidence level is 95% with an ± 2% error margin.

Rating assessment

Respondents rated each company on a scale of 1-10 where ten is the highest score. Fourteen uniform assessment questions were asked covering the key service dimensions. Respondents were also asked if they would recommend a brand to a friend or relative, what the overall satisfaction is, how did the brand resolve complaints and if there are any other comments they would like to provide.

Security

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

Rigor

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

The overall assessment of a service provider is based on these 14 dimensions

Core questions
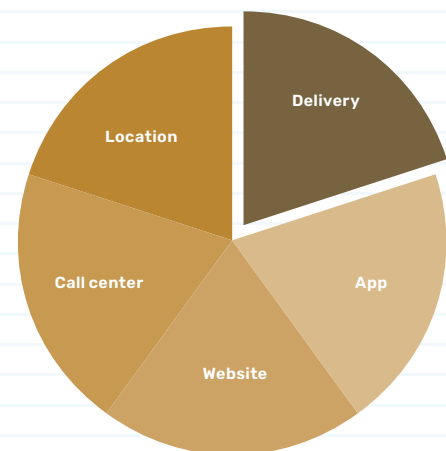
Bonus questions

Security measures and rules for valid ratings

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

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

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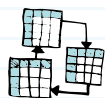
Rules applied to ensure data integrity

In the planning stages of the survey, a number of rules had been set to ensure the highest review accuracy. These were implemented resulting in the removal 9,404 ratings. Other investigations were also conducted that did not result in the removal of any ratings as seen in the table. The final count used in the analysis is **28,837** ratings.

|	Our rules that have been implemented (Automated & Manual)	Ratings removed
1	Respondent did not confirm his/her email	yes
2	Respondent less than 16 years	yes
3	Respondent unable to rate more than once for the same brand	yes
4	Respondent with the same mobile number but different email and rated twice for the same brand	yes
	Total ratings removed	**(5,052)**
	Data Cleansing (Automated & Manual)	**Ratings removed**
1	Remove reviews that are NA across all dimensions in the **after** evaluation	yes
2	Remove reviews that are only made for **before** assessment and NA ratings for **after** evaluation	yes
3	Respondent rated brands that should not be in the assessment	yes
4	Ratings exhibited suspicious behavior patterns which raised alarms regarding the authenticity of the assessment.	yes
	Total ratings removed	**(4,352)**
	Total ratings obtained	**38,241**
	Total ratings assessed	**28,837**
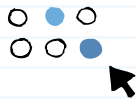
4 of 4 | Rate brand

How would you rate

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

What suggestions do you have?

How would you rate

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

Note Some questions were exempt from certain categories.

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

Sampling approach

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

Kuwait population Aimed to exceed 25,000 ratings	→	Category population Aimed for 500 ratings in each category	→	Biases

↓

Minimum rating/ winner Based on collected ratings / category and players / category	←	Error margins Aimed for ±2%	←	Probability
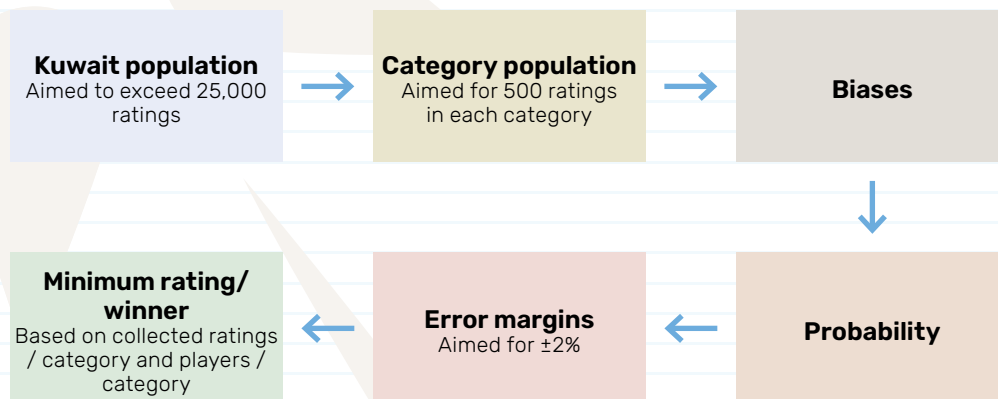
To ensure that Service Hero enjoys statistical integrity, a few statistical elements were examined to determine sample size and accuracy levels.

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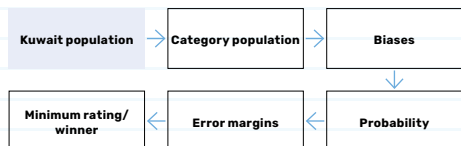
The population of individuals which is eligible to rate in Kuwait is 3 million.

It **excludes** (around 1.25 million individuals):
• Anyone under 16 years
• Laborers

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

Category population.

| Kuwait population | → | Category population | → | Biases |
| Minimum rating/winner | ← | Error margins | ← | Probability |
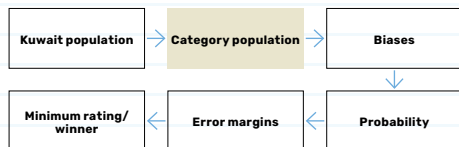
1. To ensure statistical relevance, we looked at the **category population** – this is the proportion of Kuwait's total population that is most likely to be a user of the category

2. For example – to compute the size of the Mobile Operator market, the assumption made is that 90% of the Kuwait population is a mobile phone user

3. For some categories the **% user population** was smaller e.g. for Fine Dining restaurants, the assumption made is that 50% of the market may use/visit them

4. A second factor to look at in determining the category population size is looking at **population bias**, because:
   • Service Hero is not a random sample (people were not randomly contacted for feedback)
   • This means of the total population of Kuwait, only X% will actually be inclined to rate
   • We have assumed 5% for Kuwait overall is the population bias - in other words, this is the percent of Kuwait's population who will be inclined to rate online
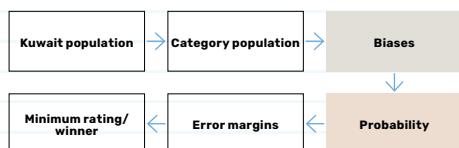
The roles that bias and probability play on the sample.

| Kuwait population | → | Category population | → | Biases |
| Minimum rating/winner | ← | Error margins | ← | Probability |

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

2. Rating bias:
• Refers to the likelihood of obtaining positive reviews for a brand because the respondents who chose to participate in the survey are the types of individuals who want to praise a brand
• Because they may be affected by the term "service hero", rating bias may have taken place

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

The categories included in the Service Hero assessment.

- The survey covered only commercial or private non-government institutions
- 9 categories were assessed
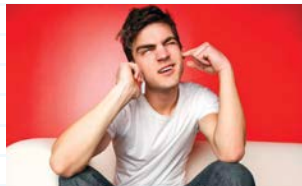- Each category can be further broken down into sub categories

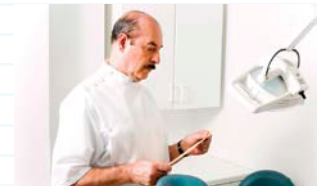**Airlines**

Automotive: Sales + Service

Banks: Retail + Islamic

Communications: Mobile + ISPs

Leisure: Health club + Entertainment

Health care: Private Hospitals

Restaurants: Café + Fast food Fine dining + Restaurants + Local brands

Specialty Stores: Electronics Supermarkets + Furniture + Clothes

Delivery app

Sampling approach (continued)

Minimum sample sizes and error margins for all categories.

Confidence level: 95%

Sector	Biased Population	Sample @ 5%	Total Ratings
Airlines	88,186	293	1,756
New Car Sales	88,186	293	617
Car Service	88,186	293	2,034
Clothing	88,186	293	1,964
Mobile Operator	88,186	293	1,592
ISPs	88,186	293	1,284
Café	88,186	293	1,063
Fast Food	88,186	293	1,567
Restaurants	88,186	293	1,951
Electronics	88,186	293	1,733
Retail banks	68,505	273	1,967
Islamic banks	30,833	196	2,091
Furniture	58,791	259	1,091
Private Hospital	37,421	216	1,221
Supermarkets	88,186	293	3,775
Health Clubs	37,421	216	375
Delivery Apps	88,186	293	1,948
Entertainment	48,992	242	808

This table shows the 18 categories included in the 2024 index. It shows:
- Population bias at 5% i.e. the percent of Kuwait's population who will be inclined to rate online
- Minimum sample needed for an error margin at a 95% confidence level
- Total validated ratings obtained

*Did not meet our minumum categorical quota requirements.

Source of ratings and platforms used to review from

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

■ SH Source	83%	
■ Direct Traffic	10%	
■ Private Co.	7%	
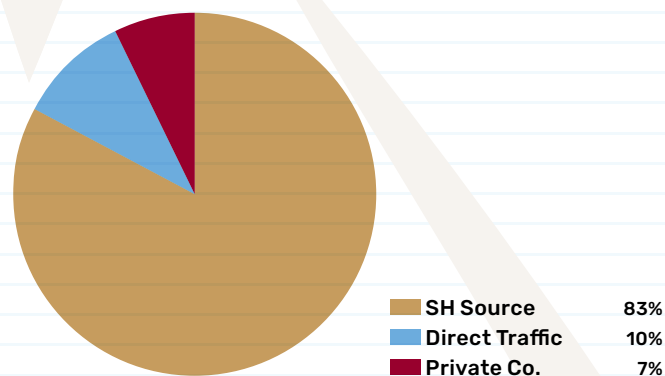
The phone based assessments were collected using our proprietary database of consumers to ensure all demographic groups and categories were well represented.

Advisory Council members

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

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

Independent Advisors

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

Dr. Alessandro Magnoli Bocchi
CEO of Foresight Advisors

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

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

Academic Advisors

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

Dr. Fahad Al Sumait
Associate Professor of Communication and Media at the American University of Kuwait
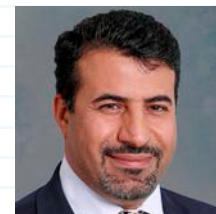
Dr. Majed Alsarheed
Head of the Innovation and Entrepreneurship Center at the Australian University

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About Khayal Consultants

Business consulting, creative design + digital experiences since 1996//
■ Kuwaiti managed ■ 28+ years experience ■ Multidisciplinary ■ Passionate
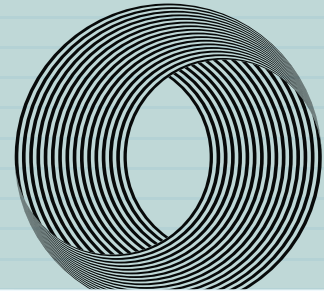
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Full range of services for creating a brand.

Branding: Logo Development | Usage Manuals
Stationary Design
Print: Annual Reports | Corporate Brochures | Marketing
Collateral | Newsletters | Calendars & Occasions |
Articles & Guides
Motion: Motion Graphics

CONNECT

Full service digital capabilities from end to end.

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Responsive Websites | Mobile Apps | SEO & SEM | Traffic &
Performance Analysis
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xReality: Virtual Reality | Augmented Reality | Mixed Reality
Solutions & Support: Content Management | Mobile
Engagement | WhatsApp Business | Social Management &
Analytics | Cloud Infrastructure | Maintenance & Support

TRANSFORM

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

Consulting: Strategy Review | Brand Audit | Culture of
Excellence | Customer Experience
Market Research: Focus Groups | In-Depth Interviews |
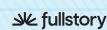Employee Engagement | Phone Surveys | Mystery Shopping
Manpower Development: Service Excellence Training |
Coaching & Mentoring | Shadow Coaching | Presentation Skills

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