



Customer Experience Excellence 2024: United Arab Emirates

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Contents

	Foreword	3
1	Global insight	5
	Trends in customer experience excellence	8
2	Leading in the UAE	9
	Market view	10
	Key highlights	11
	KPMG Six Pillar trends	12
	Key success factors	18
3	Hall of fame brands	19
	Emirates	21
	Abu Dhabi Commercial Bank - ADCB	23
	Etihad Airways	24
	Top five movers	
	Air Arabia	26
	HSBC	27
	Deliveroo	28
4	Harnessing the power of AI	29
	AI and the Six Pillars of excellence	30
	How digital transformation can support each of the Six Pillars	31
	AI use cases	32
	AI adoption: by sector	34
5	AI advancement in the UAE	39
	The 12 principles of successful AI implementation	41
6	Looking ahead	42
	Sources	43
	About KPMG Lower Gulf	44



Foreword

The KPMG Customer Experience Excellence (CEE) annual report underscores the pivotal role of orchestrated experiences in shaping the landscape for leading companies and brands. These experiences aren't just random occurrences. They're the result of carefully planned efforts to create smooth interactions that help customers achieve their goals and make them happy along the way. Against a backdrop of heightened global uncertainty, the imperative for accelerating digital transformation in business looms larger than ever before. Customers, empowered by digital technologies, now demand a more fluid and cohesive journey, with little tolerance for subpar experiences. As the ubiquity of AI continues to permeate organizational frameworks, the potential for its transformative influence on redefining the paradigms of customer experience excellence across industries becomes increasingly pronounced.

While the Covid-19 pandemic is largely behind us, its long-lasting impacts combined with regional conflicts have created a tougher economic context marked by an increasingly competitive and inflationary environment, and supply chain disruptions. In this context, it is becoming harder for businesses to keep investing in improving customer experience whilst keeping their operating cost down to remain competitive from a price perspective.

In the meantime, customers have become savvier than before and are demanding more personalized, seamless experiences - supported by customer service representatives resolving their problems easily - and more value for their spend.

This year, our global report confirms a declining trend in customers' perceptions of their experiences, and UAE is not immune to this fact. Although we witness a positive evolution in 17% of the brands, the remaining market shows a decline pushing the UAE's CEE metric to an overall drop this year compared to last year (-1.5%).

Customers attribute this decline to an overall failure of brands to meet their expectations. Technology also contributed to the fall, specifically in the way companies implemented technology that shepherded customers into low-cost and low-satisfaction channels - channels that lack empathy and the human touch.

For the last 14 years, we've looked at how the world's best organizations connect customer excellence to lower costs and faster growth. In 2023, we reached a tipping point in business adoption of artificial intelligence (AI), which is radically rewriting the rules of the game.

While forms of AI have been with us for years, ChatGPT has heralded a new wave of Large Language Models (LLMs), with dramatic impacts on operating cost, employee experience, and customer value now possible in almost every part of every company.

Soon, further advances promise us systems that can autonomously improve their capabilities and behaviors. With future artificial intelligences rewriting their own code, the potential we're now seeing is only just starting to be unleashed on customers, businesses, and society.

Many executive teams are treating this as an important technological challenge, akin to cloud computing, blockchain, or the metaverse, running experiments in parts of their businesses. Not all of these are destined for success: Gartner predicts that as many as 85% of AI projects will fail to meet their objectives.

Other leaders have taken a bolder position, seeing 2023 as the start of a profound change in how their enterprises will operate. In our global research, many of the world's elite brands fall into this category. They are the trendsetters: the ones who view AI as potentially more dramatic than the adoption of the internet in the 1990s or mass electrification a century earlier.





While trendsetters have already successfully built practical use cases for AI applications, many organizations are still assessing how AI can be successfully implemented, while balancing opportunities and inherent risks, in a context where both regulators and customers are increasingly concerned with transparency, data privacy, and ethical use of AI.

Despite these concerns, our prediction is that AI trendsetters will have the advantage of illustrating the extraordinary opportunities the technology can provide while leading the upcoming social and economic changes to come.

We can anticipate that part of these innovations will first happen in the region, driven by the UAE's 2017 National AI Strategy, which aims to catalyze innovation in both the private and public sectors. The strategy aspires to make the UAE a global AI leader by 2031 through AI integration into customer services to enhance citizen life and government efficiency.

Finally, despite concerns about the cost of living, most consumers prioritize environmental and social responsibility in brands, as evidenced by 58% of young GCC Arabs willing to boycott environmentally neglectful firms.

Despite concerns about the cost of living, most consumers prioritize environmental and social responsibility in brands, as evidenced by 58% of young GCC Arabs willing to boycott environmentally neglectful firms.

Customers are showing increased interest in sustainable and eco-friendly practices, as well as a willingness to pay the right price for goods and services that are consistent with their personal values. This phenomenon has recently urged some brands to issue communications and marketing campaigns to highlight their values, ethics, and social involvement, among other factors.

The UAE's prominent role in COP28 and its commitment to global environmental issues are anticipated to amplify consumer awareness and expectations regarding brands' environmental practices locally.

Being a Customer Experience leader in the UAE requires delivering the right combination of seamlessness, convenience, personalization, and purpose.

"Our CEE report reinforces the fact that the new-age customer has little tolerance for substandard experiences. They are keenly aware of service, support, and how organizations demonstrate their purpose, relevance, and long-term impact on the environment and society. UAE customers, in particular, want more personalized experiences, value for their dirham, and seamless, omnichannel processes. Brands are turning to AI to build customer-focused business models to meet this demand. This includes using AI to analyze customer data and deliver tailored experiences that align with individual preferences and behaviors. This approach enhances the quality of customer interactions, improves CX metrics, and adds significant business value — as demonstrated by leading brands in this study."



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1

Global insight

Global uncertainty has affected customer experience significantly over the past 12 months. This report was researched with a backdrop of war, soaring energy prices, a looming recession, political upheaval resulting in inflation in multiple countries, a cost-of-living crisis, and troublesome supply chain issues impacting customer perceptions. These factors are now causing customers to re-evaluate their relationship with leading brands and make new, economic-value-based choices.





Introducing the KPMG Six Pillars of Customer Experience Excellence



Even in a world fueled by technology, the KPMG Six Pillars of Customer Experience Excellence still define the elements of great experiences. They act as design principles providing guidance on how to incorporate best practice into creating world-class customer journeys.

The Six Pillars, when applied together, have consistently helped organizations understand how well their customer experience is delivered across channels, industries and company types. While each pillar is important, excellent customer experiences are created when leading companies excel across its combination. Now, at the dawn of AI, The Six Pillars are proving once again to be relevant and essential considerations for companies keen to maximize the opportunities, and minimize the risks of these advanced technologies as they elevate their customer experiences.

Customers evaluate their interaction with brands across The Six Pillars



Integrity

Being trustworthy and engendering trust



Resolution

Turning a poor experience into a great one



Expectations

Managing, meeting and exceeding customer expectations



Time & Effort

Minimizing customer effort and creating frictionless processes



Personalization

Using individualized attention to drive an emotional connection



Empathy

Achieving an understanding of the customer's circumstances to drive deep rapport

**Inside out:**

The company perspective

Outside in:

The customer perspective

**Empathy**

- Human and empathetic cues
- Solve a life problem
- AI-augmented human interactions

- I want a human touch – when I need it
- I want to feel heard and be understood – I don't think a machine can do that

**Personalization**

- AI-tailored experiences
- Real-time personalization and decision making
- Predictive recommendations

- I want AI to anticipate my needs and proactively help (e.g., suggest relevant products or services, and even predict potential issues before they arise)

**Time & Effort**

- Streamlined customer journeys, faster, more efficient operations
- Order processing, tracking and delivery
- Automated onboarding – error reduction

- When AI is incorporated into various products, such as autonomous vehicles, security systems and smart appliances, I want to be assured about safety, efficiency and usability

**Expectations**

- Predict needs and preferences
- AI-driven recommendation engines – surprise and delight
- AI-managed interfaces and journey orchestration

- I want companies to accurately set my expectations – when I interact digitally I want to know if I'm dealing with a machine or a human

**Resolution**

- AI identification of trends and patterns to support problem solving
- 24/7 query responses, answer customer queries and streamline interactions, leading to faster issue resolution and improved customer service
- Predictive resolution – before the customer has a problem

- When using AI-powered chatbots and virtual assistants I want to receive at least the equivalent of a human interaction
- I want certainty that my problem has been resolved
- I fear the loss of human touch in emotional interactions

**Integrity**

- Transparency, data privacy and ethical use
- Eradication of bias
- Ongoing governance and inspection

- I worry about the potential for job displacement and have concerns about job security and unemployment
- I worry about AI, especially when it comes to privacy and data security, and how my information is being used
- I want to trust the outcomes of machine-made decisions

**-3%**

General downward trend in CEE across most markets

**-4%**

Decline in organizations meeting customer expectations globally



Non-grocery retail is the strongest performing sector and had the lowest CEE decline since 2022

8

of this year's top organizations also ranked number 1 last year



Personalization is considered the most important driver of advocacy and loyalty

**61%**

of customers are willing to pay more to a company that is seen as being ethical or giving back to society

**97%**

of customers say cost-of-living pressure has impacted their purchasing decisions

Global insight at a glance

Our global analysis spans 2,726 brands across 21 countries and reveals a general downward trend (-3.8%) in the CEE metric across most markets. This is possibly due to heightening customer expectations and a reduced tolerance for bad experiences, as well as a reaction to the return to business-as-usual processes after the extra customer care provided by organizations during the pandemic. But there is a further reason. Technology has become a substitute, and often a poor one, for human interaction. Customers have been deflected to low-cost channels, whether emotionally they require human contact or not. In many cases, technology hasn't helped – putting a barrier between the customer and the help they were seeking.

Eight brands have retained their place at number one in CEE, proving that once acquired, excellence becomes a habit. Included in the mix are brands that can trace their heritage back 100 years such as **Keurslager** in the Netherlands, and businesses still in their infancy like **Air Bank** in the Czech Republic and **Spusu** in Austria. Apple Store and **Nike** each lead the CEE index in two countries.

Trends in Customer Experience Excellence

We found many organizations featured in our Global CEE Hall of Fame have embarked upon successful digital transformation, including the adoption of AI to drive a step-change in experience orchestration. They view AI in human terms and illustrate the extraordinary opportunities the technology provides – noting that to be successful, it must work intelligently alongside humans.

Apple, Nike, and Adidas are adapting new technologies in the areas of robotics, AI, extended reality, and Web 3.0 into exhilarating and enticing outputs. They have created online experiences that complement the uniqueness of their retail stores, while showcasing new technologies across the enterprise.

Air Bank, Maybank, Kbank and first direct are focused on humanizing the banking experience through technology personification. They ensure their digital assistants reflect the brand and its values through their customer interactions. Technology is further used to equip and enable customers to maximize and take control of their finances.





2

Leading in the UAE

Despite global economic challenges, disruptions in supply chains, and high inflation, the UAE economy has remained remarkably resilient. While oil continues to be a significant contributor to the UAE's robust economy, other sectors are also on the rise.





Market view

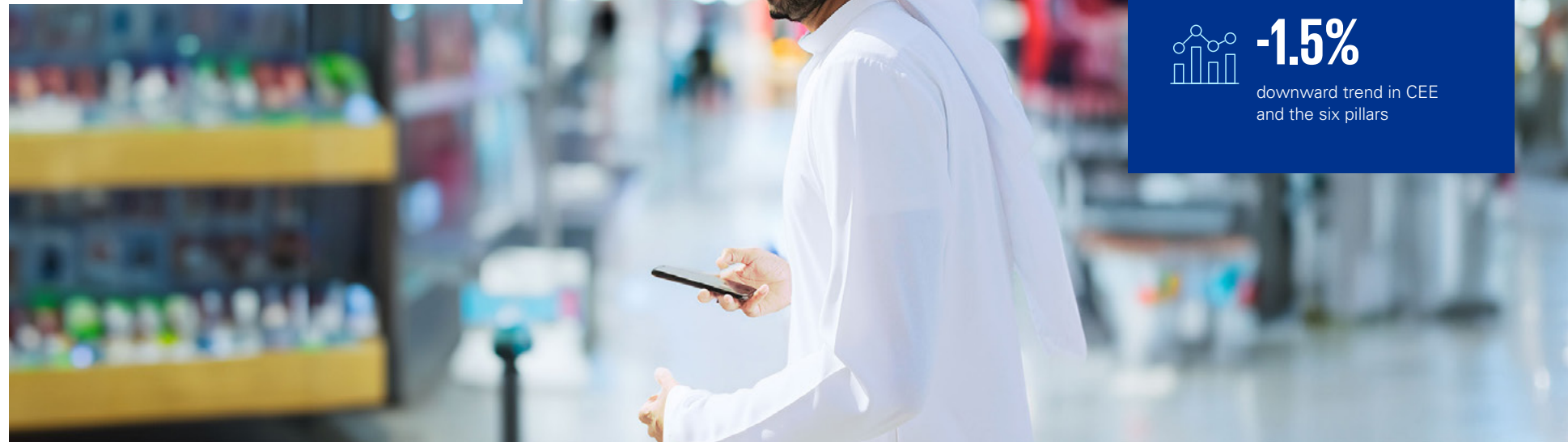
The UAE has made substantial investments in various sectors such as tourism, real estate, retail, and technology. This diversified approach has helped the economy grow and remain strong. For instance, in 2022, the non-oil sector expanded by 6.6%, fueled by thriving real estate and tourism industries.

The real estate sector is experiencing a boom, with property sales hitting a 12-year high. Sales increased by 60% compared to the previous year, reaching a total value of AED 265 billion. This surge can be attributed to several factors, including government initiatives, a positive economic outlook, and the country's attractiveness to high-net-worth individuals as a secure investment destination.

Tourism in the UAE has also seen significant growth, primarily driven by the reopening of international travel and major global events like EXPO 2020 and

the FIFA World Cup in neighboring Qatar. Additionally, government initiatives such as visa reforms and the launch of the National Tourism Strategy 2031 have further boosted tourist arrivals. As a result, the total number of international visitors to the UAE more than doubled, reaching 14 million.

From a consumer perspective, even though the cost of living has increased, optimism about the economy is growing. The UAE boasts one of the highest per capita incomes in the world, providing consumers with greater purchasing power.



UAE Customer Experience Excellence Study 2023-24



1,612

customers interviewed



13,544

brand evaluations



104

brands



Nationally representative samples



-1.5%

downward trend in CEE
and the six pillars



Highlights

Customers in the UAE are becoming savvier and demanding more from their brands: more personalized experiences, more value for their dollar, and more seamless, omnichannel processes. Once again, we see customer perceptions of value formed by how they feel about service and support. They are also formed by how organizations demonstrate their purpose, relevance, and ability to have a positive long-term impact on the environment and society. As seen also in the global insights, higher customer demands have led to an overall drop in the UAE CEE metrics score this year compared to last year (-1.5%).

Some key insights of the UAE report include:



This year's CEE ranking is led by airlines. Emirates maintains its leadership for the third time in a row, and it is now challenged by Etihad Airways in the third place.



The Six Pillars of experience continue to define world-class experiences and maintain a high degree of explanatory power for advocacy and loyalty.



Among the top ten in the CEE rankings, five organizations have Integrity as their highest-performing pillar; for the remaining, it is Time & Effort.



Integrity, Personalization, and Expectations are the core of both advocacy and loyalty: organizations are expected to fully understand their customer needs while instilling trust and meeting or exceeding their expectations.



Financial services are coming back in the top-ranked organizations driven by improved digitized capabilities, wider and rewarding service offering, and more humanized customer service support.



Despite the decline of the CEE metric, 17% of the brands witness an increase compared with last year.



Air Arabia, HSBC, and Deliveroo lead the top three movers in the ranking with an increase of 3% on the CEE metric, mainly due to their efforts on minimizing customer effort while enhancing their experience and creating frictionless processes as well.



The Expectations (and Empathy) pillars are the ones with the largest year-on-year decline. Customers attribute this decline to an overall failure of brands to meet their expectations. Technology also contributed to the fall, specifically in the way companies implemented technology that shepherded customers into low-cost and low-satisfaction channels which lacked empathy and the human touch.



KPMG Six Pillar trends

This year, globally, customer experience has declined. Each pillar saw a fall in average global scores. This opens companies to the risk of losing the good work of previous years unless they actively respond to changing customer needs.



The new-age customer has little tolerance for substandard experiences. UAE customers, in particular, want more personalized experiences, value for their dirham, and seamless, omnichannel processes.”

Goncalo Traquina

Partner
Head of Customer Advisory
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Integrity

Trust is the essential quality of every relationship. Overall, the score for Integrity fell by -1.6 percent, in line with the global trend (-2%).

New technology brings with it a whole set of new considerations around how to build and maintain trust. It requires a responsible and thoughtful approach to implementing AI with a high focus on transparency, data privacy and ethical use.

Data privacy is a critical concern with AI. Customers may be hesitant to share their personal information if they fear that it could be misused or compromised. To address this concern, companies must prioritize data security and transparency to build and maintain customer trust.

Such transparency will be required as companies more deeply embed AI-powered systems into their organizations. As these systems make decisions and predictive recommendations, businesses should strive to ensure their AI models and its reasonings can be easily explained and understood by their customers to better protect their reputation and the integrity of their brand.

Integrity may also demand companies to address bias in AI systems. AI algorithms trained on limited datasets

-1.6% overall score



Key theme:
The ethics of AI

can produce inaccurate results and inadvertently perpetuate biases. This can lead to unfair or discriminatory outcomes. Companies should get ahead of potential bias in AI systems to better enable fairness and inclusivity in their applications.

The ethics of AI and how it is used has become a hot topic in the media. Customers, consequently, are paying attention to how companies ethically and responsibly use AI. As a result, businesses that prioritize ethical considerations – that is, avoid harmful uses of AI or are transparent about their AI practices – are likely to earn and maintain customer trust.

Actions:

1. Analyze customer journeys to understand where trust is built or eroded.
2. Develop an AI ethics framework that sufficiently considers the downside risks of AI alongside its opportunities.
3. Adopt a “zero trust” approach to all interactions to minimize opportunities for fraud and privacy issues.





Resolution

Resolution scores fell only by -1.6% when compared with the global average (-3%) – as companies failed to deal proactively and effectively with customer issues.

AI can be a transformative force for good as it relates to customer query resolution and problem solving, improving efficiency and enhancing the overall customer experience. With the power to process vast amounts of data and information quickly and accurately, AI systems are less likely to make mistakes or provide incorrect information, leading to more precise query resolution.

In addition, AI can help human customer service agents by suggesting solutions based on previous interactions and customer data. This speeds up the problem-solving process and reduces the back-and-forth between customers and support teams.

However, the process of implementing AI in customer service query or complaint management, and harnessing its problem-solving benefits is not without its challenges. Cost of implementation is a primary concern.

AI-powered customer service solutions can be

-1.6% overall score



Key theme:
AI-powered customer service

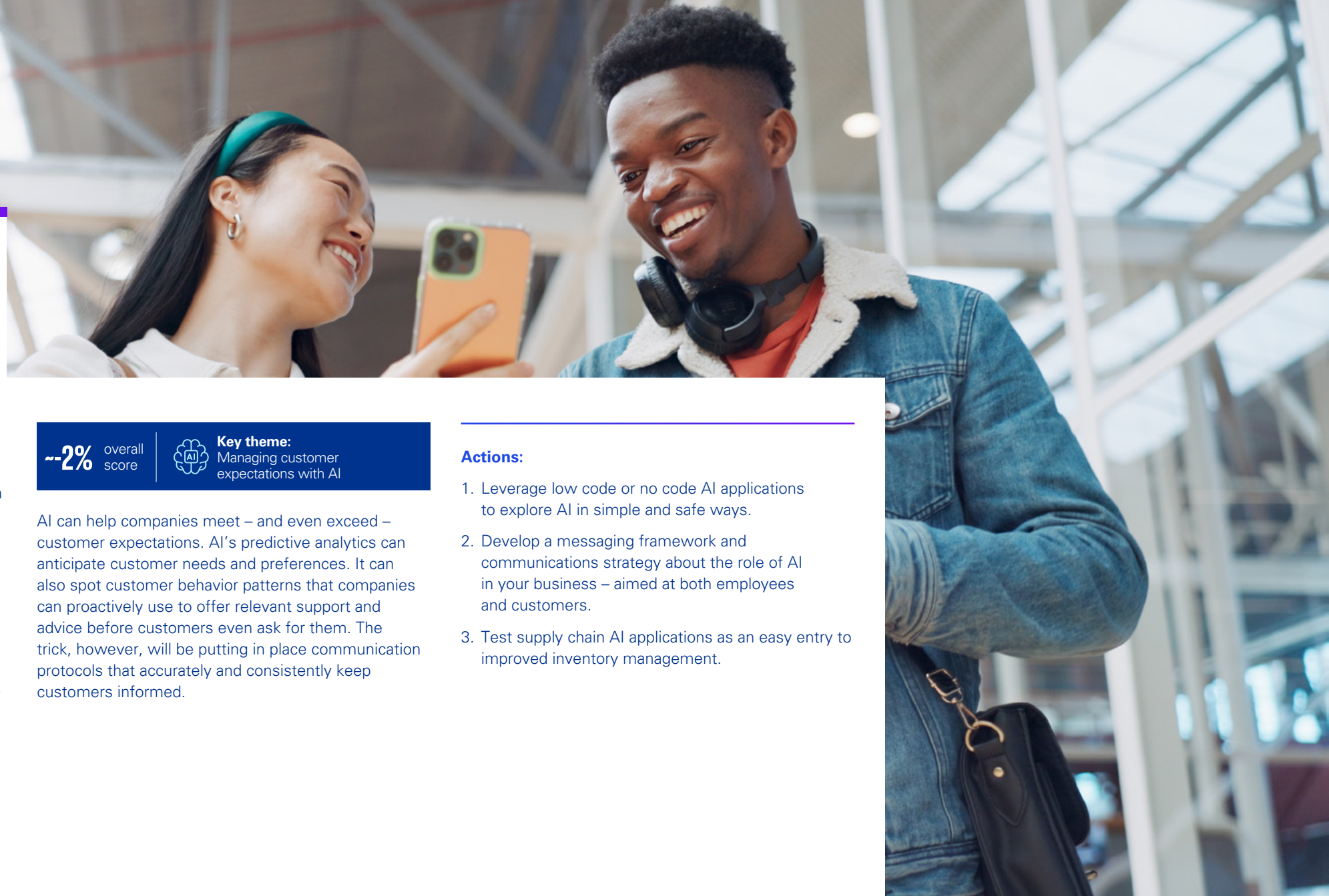
expensive, and businesses need to weigh the cost of implementation against the potential benefits. Additionally, AI-powered customer service solutions require a significant amount of data to be effective that require businesses to invest in the infrastructure to collect and store the data.

Human oversight is another challenge. AI-powered customer service solutions are not perfect and will need human monitoring to ensure customers receive the best possible service. This, too, can be a time-consuming and costly process for businesses to bring these resources into place.

Finally, there is the challenge of customer acceptance, especially by customers who may be wary of AI-powered customer service solutions. To address such concerns, businesses should effectively and repeatedly communicate the benefits of the technology to their customers, while also properly training their AI-powered customer service solutions to handle customer inquiries and complaints in a professional and efficient manner.

Actions:

1. Consider using AI on employee and customer feedback to identify patterns and surface hidden issues.
2. Extend root cause analysis to build a picture of linked pain points and the causal relationship between them to develop predictive models that drive proactive customer support.
3. Look to the next generation of conversational chatbots to avoid channel deflection to a lower satisfaction technology that can have short-term benefits, but long-term losses.




Expectations

With the rise of advancing technologies, businesses will likely need to manage customer expectations within the realities of their business. This is especially important as customer expectations have already seen a decline closer to -2% percent, although below the global average (-4%).

To reverse the trend, companies will likely need to better meet their customers' communications needs and wants. Consumers expect transparent and consistent communication across the board – be it when they are dealing with a customer service robot or a human agent. They also want to be reassured their problem will be efficiently solved by a technology and not disappear into a black hole. They want to be informed in a timely manner when things change, and they want companies to accurately, continually reset their expectations as changes take place.

--2% overall score



Key theme:
Managing customer expectations with AI

AI can help companies meet – and even exceed – customer expectations. AI's predictive analytics can anticipate customer needs and preferences. It can also spot customer behavior patterns that companies can proactively use to offer relevant support and advice before customers even ask for them. The trick, however, will be putting in place communication protocols that accurately and consistently keep customers informed.

Actions:

1. Leverage low code or no code AI applications to explore AI in simple and safe ways.
2. Develop a messaging framework and communications strategy about the role of AI in your business – aimed at both employees and customers.
3. Test supply chain AI applications as an easy entry to improved inventory management.



Time and Effort

Organizations are struggling to make their customers' lives easier. Time and Effort scores fell by less than -1%.

For example, AI's ability to index and analyze vast amounts of information can make it easier and quicker for customers to find specific details or solutions on the company's website or in other documents. Order processing, tracking and delivery is another area that can benefit from AI, offering automatic and frequent updates to customers without them having to contact customer support. AI can also help automate the customer onboarding process – a point in the journey where problems often occur—guiding them through account setup and providing relevant and prompt information for a quick and accurate set up.

Using conversational AI and other advanced technologies can enable companies to engage with customers across a greater number of channels, including chat, social media or messaging apps (i.e. Facebook Messenger, WhatsApp). This gives consumers greater choice to find an option that is most convenient to them at any given time.

-1% overall score



Key theme:
Streamlining processes with AI

As companies consider where to bring in AI to improve Time and Effort for customers, they will want to be sure they are integrating their systems to create a continuous and cohesive experience for customers. They may also want to look for points when and where the human touch would best serve customers.

Actions:

1. Analyze the customer lifecycle to identify where AI will have the most beneficial impact both commercially and for the customer.
2. Use customer journey and value stream mapping to identify specific value enhancing use cases.
3. Focus on the onboarding journey – not only do first impressions count, but many downstream issues are seeded in the onboarding journey.



Personalization

Despite the huge investment companies have made in personalization technologies, the Personalization score dropped by 1.6% in UAE in line with global average (-2%).

Personalization is more than just tailoring content or products to customers – a point many companies need to better understand. The psychology of personalization is rooted in a customer feeling valued, important and unique. They want to feel a greater sense of self-worth, more in control, more educated and better equipped to make the right next choice.

AI can certainly augment personalization strategies by leveraging customer data and behavior patterns to create tailored experiences. For example, AI personalization can sift and curate information, delivering the right information to customers at the point in time that they need it. In the same vein, AI's ability to process data in real-time can allow companies to customize website content in the moment based on a customer's browsing behavior or location.

Further, AI-powered recommendation systems can suggest products, services or content. Not only are these recommendations based on a customer's past behavior and preferences, they are delivered on the channels of their choice: websites, mobile apps or in marketing communications, increasing the likelihood of customer engagement and conversion.

-1.6% overall score



Key theme:
Tailoring experiences with AI

Such AI cases demonstrate the power of AI to help companies personalize the customer experience. However, the investment will be of little value if the emotional dimension of the Personalization pillar is missed.

Actions:

1. Evaluate Generative Pre-trained Transformer (GPT) models for their unique advantages when it comes to developing exciting, relevant and personalized copy for customers.
2. Make data a board level issue, defining and evaluating a Customer Data Platform (CDP) as a means of aggregating and synchronizing customer data.
3. Focus on data quality not quantity – AI is fueled by data, but it has to be the right data.





Empathy

Empathy is down closer to -2%, tying for the largest year-over-year decline with Expectations and in line with a global trend (-4%).

So far, technology has struggled to replicate human empathy. However, AI has the potential to promote empathy in companies and their people by assisting in ways that foster understanding, connection and emotional intelligence.

Companies can use AI to analyze vast amounts of customer data and feedback to gain deeper insights into customer needs, pain points and emotions. In addition, AI-powered sentiment analysis can gauge the emotional tone in customer interactions, reviews and feedback. Taken together, these AI use cases allow companies to understand individual preferences and histories, as well as their emotional state, so they can respond appropriately with empathy and compassion as they address concerns or celebrate positive experiences.

Inside the company, AI can personalize coaching and feedback to employees, helping them improve their communication and emotional intelligence skills, and their ability to empathize with customers and colleagues. AI can also be used to enhance virtual reality training simulations so employees can be exposed to different scenarios, including challenging and emotional situations, and boost their ability to deliver empathetic customer service.

-2% overall score



Key theme:
AI-powered empathy

Even with such promising examples of AI-powered empathy, companies will need to remember that technology is a complement, not a replacement, to genuine human interactions. Companies must strike the right balance between AI-driven automation and maintaining a human touch, training employees to leverage AI tools responsibly and in line with their emotional intelligence, to create empathetic and compassionate experience for customers and employees, alike.

Actions:

1. Map out the points in a customer journey where a human touch will make a real difference to the customer experience.
2. Use sentiment analysis to understand the emotional state of customers as they progress along journeys.
3. Identify where AI can augment and empower employees, and help them deliver a superior experience in partnership with technology.



Key success factors

Our analysis identifies several critical success factors pivotal for organizations aiming to deliver enhanced customer experiences.

Firstly, significant emphasis is placed on technology investment, with companies actively enhancing customer experience through digital advancements such as user-friendly mobile applications, real-time tracking, and comprehensive digital platforms. These technologies streamline customer interactions, offering easy access to products and services.

Another cornerstone of success is a strong customer service focus, where companies not only prioritize but excel in delivering high-quality service, often exceeding customer expectations. Indeed, although leading organizations have successfully implemented the right digital support tools such as chatbots, their key differentiator is largely attributed to the access to well-trained staff members who are dedicated to customer wellness and embody the brand's values in every interaction, serving as the foundation of exceptional customer service.

Additionally, the provision of diverse offerings is essential. Companies strive to succeed by catering to varied customer needs through a broad spectrum of products and services, sometimes extending their reach through

strategic partnerships. This adaptability ensures a wider appeal and satisfaction across different customer segments.

A data-driven approach also plays a crucial role, with companies leveraging customer feedback and analytics to refine and personalize their services continuously. This includes offering customized promotions, upgrades, or tailored service experiences that resonate with individual preferences.

Lastly, operational efficiency is a key focus area, with companies striving to streamline and automate processes to enhance responsiveness and ease of customer interaction. This not only improves the customer experience but also positions companies to maintain competitive pricing, a critical advantage given the current economic climate marked by a rising cost of living.

Together, these factors assist in delivering enhanced customer experiences, underlining the importance of technology, customer service, diversity in offerings, data insights, and operational agility.

A data-driven approach plays a crucial role in success, with companies leveraging customer feedback and analytics to refine and personalize their services continuously.



3

Hall of Fame brands

This year's top rankings in the CEE report showcase the continued dominance of airlines, with Emirates maintaining its leadership position for the third consecutive year. However, the landscape is shifting, with Etihad Airways challenging the leader and bagging the third spot. Financial services organizations are making a strong comeback, propelled by enhanced digitization, expanded service offerings, and a more personalized approach to customer service.





Hall of fame

The lifting of global travel restrictions related to the pandemic, along with the ongoing recovery of both business and individual international travel, has positioned the UAE as a major travel hub and a top tourist destination. The country's strategic location between Europe, Asia, and Africa, as well as an increasing number of available routes, further enhances its appeal. This has enabled the two local top airlines – Emirates and Etihad Airways – to see their passenger carrying capacity used at about 80%, a huge increase compared to the previous year. In this year's survey, we have seen a significant rise in the rankings of low-cost carriers, but also marked improvements in service quality, including route options, punctuality, in-flight entertainment, comfort, and digital platforms for

travel planning and booking. Government investments are also supporting this growth, as illustrated by the opening of a new state-owned terminal at Abu Dhabi International Airport in early November - The Midfield Terminal - which was designed to complement the growth of Abu Dhabi's Etihad Airways as it competes with neighboring global carriers Emirates and Qatar Airways.

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Hall of Fame brands

Emirates

As the aviation sector rebounds post-pandemic, Emirates Airlines continues to dominate in Customer Experience (CX), topping the UAE's CX champions list for the third consecutive year. The airline excels in all six key pillars of customer experience, earning high praise for its exceptional service, professional staff, and customer-centric approach.

Customers had positive feedback about the airline's extensive movie selection and quality food. Special touches, like a curated film collection celebrating Warner Bros. Studios' 100th anniversary, live-streamed football matches, and vintage champagnes, elevate the experience. The airline also observes global festivals like Chinese New Year and Christmas, showcasing its commitment to diverse and entertaining in-flight offerings.

Staff professionalism is another strong suit. Both in-flight and customer service centre staff have been lauded for their friendliness and willingness to go the extra mile by focusing on micro-moments that make the difference—like comforting a crying child with toys and chocolates or offering family pictures during the flight. Emirates also focuses on streamlining the customer journey with initiatives such as multilingual mobile check-in ports at Dubai International Airport and biometric partnerships for smooth transitions, and the launch of meal pre-ordering service for in-flight meals between 14 days to 24 hours in advance.

Emirates is lauded for providing comfortable, safe, and reliable flights. As an illustration, its new Premium Economy Class has been a hit, with services to major destinations like London, Paris, and Sydney selling out.

From a personalization standpoint, Emirates offers various promotions and spontaneous upgrades to business class. Its loyalty program, Skywards, recently celebrated its 30 millionth member and continues to expand reward partnerships.

The airline is also praised for its extensive flight network and punctuality, focusing on global expansion and seat capacity in countries like Australia, India, and the Philippines. The airline also boasts an impressive on-time arrival rate of 81.1%.

It is worth noting that a few customers highlighted that while the service is excellent, the ticket prices are on the higher side, making it expensive compared to other airlines.

The airline has committed over AED 6.7 billion to its "Fly Better" promise, aiming to provide a luxurious and stress-free experience at all customer touchpoints.

In summary, Emirates Airlines is a customer-focused brand that excels in service quality, staff professionalism, and global reach, solidifying its position as a preferred choice for travelers worldwide.

Customers' quotes

"Emirates provide quality and exceptional service to their customers. They have good customer service and will answer your inquiry as soon as possible. However, their price ticket is a little expensive. But overall is excellent."

"It's my favorite airline. I always book with them. The only issue I have is that it is expensive compared to other airlines. Overall it's the best airline in the world to me."

"Emirates Airlines is so amazing that I had one of the best flights I have ever had all my life. Very comfortable and suitable, and also very classy. It was a great experience."



We spoke to Sir Tim Clark, President of Emirates Airline, to hear his perspective.

Post pandemic recovery

When assessing this improvement, it is helpful to contextualise the environment. Integrity is about doing the right thing. As we entered the pandemic, we decided to refund customers who could no longer fly. This was a big financial decision, it involved returning over £2 billion, something that not every airline was willing or indeed able to do. However, it wasn't our money, and it was the right thing to do.

We knew that after every crisis that impacts the flying public there is a large surge in demand. Consequently, we focused on getting to a state of readiness and, as the pandemic receded, we mobilised a set of aircraft and crews and were quickly able to reopen. Our aircraft were full, the demand was exceptional – there were three people for every seat in all classes.

We also refurbished our lounges, we updated our aircraft and the meal quality – it was coming back in a way that not only met our customers' previous expectations but exceeded them.

Being true to the brand

From day 1 we have sought to ensure our product was second to none. It is all about attention to detail. We see product development as a continuum, continually innovating, improving and setting new standards. Others may copy individual aspects of what we do, but it is how the whole works together as a complete experience, that is the Emirates brand.

We put ourselves in our customers' shoes. During the flight people want to get up and stretch their legs, so we put a bar and lounge at the end of the upper deck. It is why the A380 has a spa and shower facilities. After a 16-hour flight you want to leave the aircraft feeling refreshed ready to get to work, meeting ready.

A service ethos

Our belief is that customers will return to a supplier that seeks to do the best it can for them, that genuinely cares about their experience, and sees them as individuals with their own ideas of what life is about.

It means we must care about ethnicity. On one of our A380s at any point in time we could have up to a hundred nationalities aboard. Every passenger has their own unique story, and we need to understand that and reflect it back. This means different expectations, needs and preferences; our people need to be able to detect what is needed and consistently deliver.

AI and data drive unique levels of personalisation

Every time an A380 takes off it generates 1.5 terabytes of data. It allows us to create detailed genomes of our passengers and their needs. We are seeking a level of useful personalisation that is beneficial to the individual – not intimidating or frightening.

New technology has the potential to radically improve the airport experience. In fact, it will mean that from arrival at the airport to departure they just keep walking – biometrics validates their security clearance; sub-atomic particle analysis will validate that their luggage poses no danger. Technology will manage their boarding sequence and the agonies of kerbside entry through the airport to the aircraft will be eliminated. The experience of going through the airport will be a joy!"

**With thanks to Sir Tim Clark,
President of Emirates Airline**





Hall of Fame brands

Abu Dhabi Commercial Bank - ADCB

ADCB has advanced three additional ranks to #2 in the CEE survey, confirming its significant progress from last year's report. The bank has demonstrated improved financial performance from last year with growth in profits in the first half of 2023 partly driven by the expansion of its customer base that could be attributed to strategic partnerships and commitment to digital innovations.

ADCB leads the market in two areas, scoring #1 in both the Integrity and the Personalization pillars as per the consumer survey. Customers frequently praise the bank's customer service, describing it as "excellent," "helpful," and "polite". The customer service staff is noted for being good at resolving problems and providing timely responses. According to metrics from the previous year, the bank resolved an impressive 93% of customer issues within a three-day window. This is achieved by the use - for instance - of a real-time dashboard to ensure rapid service improvements and effective service recovery.

From personal and vehicle loans to credit cards, customers appreciate the bank's diverse offerings, which cater to different needs. A recent collaboration with food delivery platform Talabat resulted in a co-branded credit card, offering maximized rewards for daily orders and purchases. This aligns well with the bank's aim to provide value-added services to its customer base.

Technology also plays a pivotal role in ADCB's customer-centric approach. The bank's mobile application has been lauded for its user-friendliness, speed, and reliability. Last year, the app was updated to include features like biometric authentication, digital wallet, and remittance tracking capabilities, further enhancing its functionality and user experience. This year, ADCB has partnered with the digital bank Nomo to allow UAE residents to open UK-based Shariah-compliant multicurrency current and savings accounts.

Whether it's applying for a loan, opening a savings account, or dealing with paperwork, customers commend ADCB for its quick, efficient, and smooth processes. The bank has automated various processes to reduce response times which has been particularly beneficial in expediting customer requests for credit card limit changes and loan deferments.

Proactive security measures, such as calls to confirm suspicious transactions, have instilled a sense of reliability among customers. Transparency and clarity are maintained through continuous review of all documentation related to products and services.

It is worth highlighting that ADCB's corporate strategy prioritizes customer service, guided by key metrics like NPS. This focus is overseen by a governance structure, including a CEO-led Customer Experience Executive Forum and specialized sub-committees that consider customer feedback and complaints.

ADCB's rise in the KPMG Customer Excellence rankings is testament to its excellent service, diverse product offerings, technological innovation, operational efficiency, and a strong focus on security and trust.



Customers' quotes

"ADCB is the best bank service I know. I like this bank very much, their customer service is very good. They also provide more facilities like personal loan, vehicle loan etc."

"I am using ADCB for savings or payments. I enrolled for life insurance with them."

"Their customer service is one of its kind. It is easy to use their application on mobile. Fast and reliable. I would recommend it to family or friends."

"My experience with ADCB has been very good. They offer good promotions, services, and their customer care is helpful. I've had a good experience with them compared to other banks."



Hall of Fame brands

Etihad Airways

Over the past five years, Etihad Airways has steadily climbed the ranks to reach the top three airlines in the UAE, challenging Emirates, the current leader in the KPMG CEE Excellence ranking. The airline, based in Abu Dhabi, is committed to enhancing customer experience through technology investments, personalized services, employee empowerment, and attention to details like crew behavior, food quality, and aircraft cleanliness.

Surveyed customers highlighted the airline's professional and friendly staff attentive to passengers' needs, both in-flight and at customer service centers. Passengers appreciate the comfortable seats, spacious legroom, clean aircraft, and diverse in-flight entertainment options. The airline has received numerous awards for its exceptional in-flight service, which is a defining feature of the brand. Crew members undergo rigorous training that focuses on safety, customer service, and hospitality.

In terms of technology, Etihad made significant upgrades in 2023, including a switch to the Amadeus Altéa Passenger Service System for improved reservation and departure control.

Since March 2023 and with the release of new apps, customers can now enjoy a more tailored travel

planning process, including real-time price updates, personalized offers, and easier booking options. Additional features like an automatic document checker, real-time baggage tracker, and smartwatch alerts further elevate the travel experience.

A partnership with Astra Tech allows for AI-powered flight bookings through the chat app BOTIM, which is part of BOTIM's relaunch as an "ultra app."

Customers value Etihad's transparent pricing, special promotions, and absence of hidden charges which might be one of the drivers behind Etihad high score on both the Integrity and Expectations Pillars.

The airline's extensive international network is also appreciated. Etihad Airways has launched new routes (e.g. Lisbon) and plans to triple its passenger count to 30 million and double its fleet to 150 planes by the end of the decade. The focus will be on medium and long-haul routes, targeting markets like India, China, and Southeast Asia.

Lastly, Etihad is noted for its safety and reliability, ranking among the most punctual airlines in the Middle East with an on-time arrival performance of 83.4% for the first half of 2023.



Customers' quotes

"I appreciate the hospitality of the staff, the comfort of the seats, and delicious and abundant food."

"Seating is spacious. Entertainment is available on board. Flights are on time."

"The price of Etihad tickets has gone way higher than before. I hope they also sell regular tickets to customers with less income and make the ticket price cheaper."

"Though we had a wide range of airlines to the particular destination we always prefer Etihad because of safety and the comfortable travel experience."



Top five movers

In this year's CEE report, three companies – Air Arabia, HSBC and Deliveroo - have made remarkable strides, positioning themselves at the forefront of customer satisfaction and efficiency. Each witnessed a notable increase of 3% on the CEE metric. Their ascent can be attributed to concerted efforts in minimizing customer effort and establishing frictionless processes. Moreover, they have demonstrated a remarkable ability to transform poor experiences into exceptional ones, showcasing a commitment to excellence and innovation in their respective industries. As leaders in their fields, these companies serve as exemplars of what it takes to not only meet but exceed customer expectations in today's competitive landscape.



Top five movers

Air Arabia

Air Arabia is a pioneering low-cost airline headquartered in Sharjah, United Arab Emirates. Established in 2003, it became the first low-fare airline in the Middle East and expanded its services to 170 destinations across the Middle East, North Africa, the Indian subcontinent, Central Asia, and Europe.

Like other airlines, Air Arabia has benefited from the continuing increase in passenger traffic post-Covid. However, they have put a series of investments in place to improve their overall experience, which is paying off as they have climbed an impressive 36 spots in this year's ranking.

Many customers have praised Air Arabia for its competitive and affordable pricing. This makes it a popular choice for travelers looking for budget-friendly options.

Additionally, the low-cost airline has expanded its global network by adding new routes, partnerships, and aircraft to serve a broader customer base. This expansion has not gone unnoticed, as customers appreciate the variety of destinations Air Arabia flies to. This flexibility enables travelers to reach a broader range of locations, making the airline a convenient choice for many.

According to customer feedback, the low-cost carrier clearly differentiates itself from the competition by delivering on all aspects that are usually demonstrated by top airlines.

Several customers have indeed mentioned that Air Arabia is punctual with its flight schedules. The airline is known for its strict adherence to timelines, making it reliable for travelers who need to reach their destinations on time.

The airline has also received compliments for maintaining neat and clean aircraft. Some customers have also found the seating to be comfortable, adding to a pleasant flying experience. This might be because Air Arabia operates one of the youngest fleets in the world. A modern fleet often translates to a better in-flight experience, fewer delays, and thus improved customer satisfaction.

Another highlight is the good customer service provided by the airline. Customers have found the staff to be polite, respectful, and helpful. The airline's customer service has also been praised for being responsive to inquiries and changes in bookings.

In terms of technology, the company continues to invest heavily to ensure that customers have the best possible experience throughout their journey. This includes digital initiatives aimed at streamlining the booking and travel process for customers.

In 2023, Air Arabia has been awarded the 'Low-cost Airline of the Year'. This award recognizes Air Arabia's strengths in operational efficiency, value for money, innovation, safety, revenue growth, and exceptional passenger experience.



Customers' quotes

"For the last 3 years I have been travelling via Air Arabia. I always had a good experience. Prices are low compared to other companies. Good customer care. Good seating capacity and comfortable journey."

"One can expect long queues in the customer service office. On board meals should be improved."

"Air Arabia is best for passengers. Very clean aircraft. Economical. Flights to various destination. The best thing is they operate from Abu Dhabi."



Top five movers

HSBC

HSBC holds a strong position within the UAE financial sector, offering a comprehensive array of services that range from personal banking to investment solutions and serving a diverse customer base of both residents and expatriates. HSBC aims to provide a globally accessible banking experience. Recent improvements in the bank's digital platforms, including online account opening and a mobile application, possibly contributed to HSBC climbing 32 ranks in this year's survey compared to the 2022 survey.

Customers appreciate the convenience of being able to open an account online without the need to visit a physical branch. The bank's mobile app is well-received, with customers liking its user-friendly interface and features. Like multiple other banks, the HSBC app allows customers to manage their finances on the go. This is an outcome of the bank's focus on improving its digital front-end capabilities to drive adoption and reduce manual transactions.

Over the past year, the bank has focused on five key areas to expand the use of their mobile banking app: adding new wealth capabilities, offering a global wallet supported by a multi-currency virtual and physical debit card, enabling the ability to convert credit to cash, expanding the currencies available on global money transfers, and overall improvement in UX and UI. As an illustration, the bank has released new features such as a cash installment plan, mobile equities, a global money card, and servicing features. As a result, the

proportion of customers classified as "Mobile Active" by HSBC rose by more than 10%.

Customers praised the wide range of services offered by HSBC, from various types of accounts to investment opportunities. The bank's international exposure and the ability to use its services globally, including its debit and credit cards, are highly valued by customers who have international financial needs. This makes it a one-stop-shop for many financial needs in a country where 80% of the population is constituted of expats. Multiple customers mentioned that they had a good experience with customer service, particularly in resolving issues and explaining services like cryptocurrency investment. The bank has enhanced its ability to listen to customers by expanding the scope of the Net Promoter System (NPS) in the UAE. They have also launched Journey NPS (jNPS) surveys. The company has developed a UAE Customer Experience plan that includes the following key components:

- Aligned with the overall HSBC Group's strategy, aiming to deliver better customer experiences.
- Enhanced measurement through metrics and KPIs that gauge customer satisfaction and experience.
- End-to-end customer journey ownership from onboarding to using various services, to ensure a seamless experience.
- Customer-obsessed culture which is a strong focus on creating an internal culture around delivering excellent customer service.

- Simplifying and streamlining internal processes via "Live Lab", which are HSBC's innovation labs that aim to foster innovation and collaboration within the bank.'



Customers' quotes

"With HSBC's user-friendly mobile app and the convenience of opening an account online, managing my finances has never been easier. Their wide range of services and international usability make it a one-stop financial solution for me."

"HSBC stands out for its exceptional customer service, whether it's resolving issues or explaining investment opportunities."

"I went with my son to HSBC bank because my son needed to open an account. He also received a credit card, but he isn't happy with the credit card because it doesn't have a lot of benefits. He also needed to spend a lot to receive cashback."



Top five movers

Deliveroo

Deliveroo entered the UAE market in November 2015, establishing partnerships with popular local eateries to facilitate doorstep food delivery. Since our last report, Deliveroo has ascended 28 ranks compared to the preceding year, now holding a place among the top 20 UAE companies as per the overall CEE survey score.

The Deliveroo strategy is to deliver a global platform in a hyperlocal approach. This tactic capitalizes on the fact that consumers, riders, and merchants are intrinsically tied to their respective neighborhoods.

Deliveroo's customer value proposition centers on five key aspects: availability for meals, diverse local and national food options, seamless user experience, competitive pricing and promotions, and a strong brand image that influences choices.

Regarding availability, customers appreciate the variety of food and restaurant choices, including Arabic and Western cuisines. Grocery delivery adds to their versatility. Deliveroo - late in the game of grocery shopping delivery - has created multiple "Hop" stores across Dubai in partnership with Choithrams, using advanced tech and logistics that enable 15-minute deliveries.

The end-to-end experience garnered praise for the user-friendly app, real-time tracking, punctual food delivery, and professional and courteous riders. Besides, customer service promptly addresses issues, often compensating immediately for problems like cold food.

Deliveroo has improved its app navigation for easier and more personalized item discovery. This includes written reviews, food-related videos, a 'favorite' option, and "Your Regulars" to aid basket building. To ensure punctuality, the company optimizes delivery times by expanding partnerships and developing food and beverage platforms called "super kitchens" – Dubai featuring 10 of them - allowing various restaurants to operate in a single location.

The differentiation in staff behavior may be the result of multiple internal initiatives aiming at enhancing rider conditions like dedicated safety programs, air-conditioned transport, and resting areas with complimentary food. As another illustration, Deliveroo and UAE Restaurants came together to support riders' iftar meals, discounts, and vouchers throughout the month of Ramadan.

Customers value various offers and promotions, such as the initial 50% off. To stay competitive and address customers' feedback regarding pricing, the company has launched Deliveroo Plus, alongside an Amazon Prime partnership, ensures free delivery and special offers, avoiding extra fees.

Deliveroo is leveraging its customer data through ongoing tracking studies and ad-hoc research to understand consumer needs and make sure its value proposition is always aligned.

Last year, Deliveroo received nearly 2 million pieces of feedback from customers globally.

Customers' quotes

"Deliveroo is one of the leading delivery companies in food section and grocery section. They deliver hot food always, and I just love it. They will go to all restaurants."

"It was ok but other companies are much better because they don't have many discounts."

"Fast and reliable based on my experience. The app is very easy to navigate. Real-time tracking of delivery staff and friendly staff. Easy to contact customer care."



4

Harnessing the power of AI

The advancement of Artificial Intelligence (AI) is profoundly altering the business landscape, transforming industries, and enhancing customer experiences in significant ways. ChatGPT has elevated expectations towards AI's potential, leading to the development of new business applications and the anticipation of economic benefits through improved efficiency, cost reductions, and increased revenue generation.





AI and the Six Pillars of excellence

AI's impact is widespread, ushering in an era where personalized, predictive, and efficient customer service becomes the norm. This global trend, characterized by rapid innovation and a focus on customer-centric solutions, is shaping the future of business interactions and customer satisfaction. Companies are increasingly aware of AI's disruptive potential and the imperative to adapt in order to avoid being left behind.

Amid economic uncertainty, CEOs around the globe are prioritizing investments in Generative AI, signaling its critical role in future success. The KPMG 2023 CEO Report highlights that 70% of CEOs are concentrating their investments on AI, with expectations of seeing returns within three to five years. Furthermore, 68% of leading companies now consider AI indispensable for achieving their immediate objectives.

This shift towards AI, including the rise of Generative AI, represents more than just the adoption of new technology; it signifies a fundamental transformation in how businesses operate, innovate and engage with their customers. As companies seek to leverage AI, they are also confronted with new risks and challenges that must be managed. This evolution demands strategic foresight and adaptability, highlighting the critical role of AI in driving future business success.

KPMG's Six Pillars of Customer Experience Excellence are essential characteristics needed to drive superior customer results. Even in a world fueled by technology, they still define the DNA of outstanding customer experiences. They act as design principles, providing guidance on how to incorporate best practice into world-class customer journeys. When applied together, they provide a powerful mechanism to help organizations understand how well their customer experience is delivered across channels, industries, and company types. In this new age of AI, they are not only relevant, but an essential consideration if organizations are to maximize customer opportunities and minimize the risks. The reasons customers become dissatisfied with an experience differ to what drives their advocacy and loyalty. Consequently, there is a Maslovian hierarchy to take into account when focusing on the pillars. For example, there is little value in focusing on developing personalization or empathy if there is poor lower order performance undermining trust and causing dissatisfaction and negative comments.



Empathy

Human and empathetic cues Solves a life problem Augmented human interaction



Personalization

AI tailored experiences Real personalization & decision making Predictive recommendations



Time & Effort

Streamlined journeys, more efficient operations Order processing, tracking and delivery Automated onboarding



Expectations

Predict needs and preferences AI driven recommendation engines – surprise and delight AI managed interfaces & journey orchestration



Resolution

AI identification of trends and patterns to support problem solving 24/7 query responses Predictive resolution – before customer has the problem



Integrity

Transparency, data privacy and ethical use Eradication of bias Ongoing governance and inspection

Human differentiators

AI digital basics

When implementing AI, the hierarchy highlights where organizational efforts can be best focused. It fixes the basics by removing the causes of mistrust, unresolved issues, and unmet expectations. Human differentiation is driven when the customer finds the organization easy to use, suited to their personal circumstances and feels that the organization cares about them.



How digital transformation can support each of the Six Pillars



Integrity

Using AI responsibly and ethically, focusing on transparency, data privacy, and fairness, is essential for gaining customer trust. Companies committed to safeguarding customer well-being with AI are more likely to secure lasting trust and loyalty. Key areas of focus include ensuring data privacy, making AI decisions transparent and understandable, addressing biases in AI to prevent discriminatory outcomes, and adhering to ethical AI practices. Moreover, addressing concerns about AI and employment transparently can reassure customers about the positive role of AI in enhancing jobs. By addressing these challenges, organizations can strengthen, rather than undermine, customer trust in their AI initiatives.

Resolution

AI revolutionizes customer service by enhancing efficiency and the customer experience. It processes data quickly and accurately, leading to precise solutions and fewer errors. AI aids human agents by suggesting data-driven solutions, accelerating the resolution process. Chatbots and virtual assistants provide 24/7 responses, handling many inquiries simultaneously for faster service. Self-service options empower customers and reduce support team workload.

Complex queries are intelligently directed to human agents, optimizing their problem-solving skills. AI's adaptive learning from past interactions improves its effectiveness over time. It can proactively address potential issues, improving customer satisfaction, and analyze data to identify trends, helping businesses pinpoint and address common problems, refining their services and support strategies.

Expectations

AI is key in helping organizations not just meet but surpass customer expectations by using predictive analytics to foresee customer needs and preferences. It enables proactive service, offering relevant products and services before customers request them. AI-powered recommendation systems improve cross-selling and upselling opportunities, enhancing the shopping experience by tailoring suggestions to individual customer histories and preferences.

AI can help refine user interfaces, making them more intuitive and personalized based on user behavior, which enhances the customer experience. It automates processes like order processing, inventory management, and customer support, streamlining operations for greater efficiency and faster service. This automation smooths out the customer journey, reducing obstacles and boosting satisfaction.

Time & Effort

AI can streamline customer interactions with organizations by automating tasks and offering personalized help, saving customers time and effort. It quickly indexes and analyzes vast data, making it easier to find specific information, reducing search time.

AI can also manage order processes, tracking, and updates efficiently, eliminating waiting times for manual handling or customer support inquiries.

Using AI to automate the onboarding process for new customers – guiding them and providing relevant information promptly – ensures quick and accurate set up. Often, downstream problems occur due to errors in the onboarding process, but AI helps avoid this.

Personalization

AI elevates personalization by leveraging customer data to provide “hyper-personalized” experiences, segmenting customers for tailored content and recommendations. It dynamically adjusts digital interactions, such as website content, based on real-time user context for more relevant and engaging experiences.

AI-driven recommender systems boost engagement by suggesting products or content that match customer

preferences, and it enhances email marketing by personalizing content, subject lines, and send times to individual preferences, increasing open and response rates.

Additionally, AI uses historical data to predict customer interests, allowing organizations to proactively present relevant offerings before the customer even searches for them.

Empathy

AI enhances organizational empathy by analyzing customer data for deeper insights into their needs, assisting in more empathetic responses. Through sentiment analysis, AI gauges emotional tones, enabling compassionate interaction. It also offers personalized training to staff, improving their empathy and emotional intelligence, and uses VR simulations for empathy-building scenarios. AI aids in creating a diverse workplace by reducing hiring biases, fostering broader empathy.

However, AI should complement human interaction, not replace it. Balancing AI with a personal touch is crucial for an empathetic environment. Training employees to use AI tools empathetically ensures AI's role in boosting emotional intelligence at work.



AI use cases

AI is a catch all phrase that covers a multitude of different technologies with different capabilities. Currently, there is much excitement around generative AI, and its ability to create content.

Going beyond simply analyzing or acting on existing data, generative AI models have been built and trained on a collated set of data that is used to produce content that directly responds to certain human-directed requests. Some models, for example, can predict the next word in a sentence based on learned phrases or the next image in a series based on previous image descriptions.

Generative AI applications can be roughly divided into five categories:

- **Content generators:** Generates content, such as blogs, emails, social media posts, images, web copy and ads based on specific instructions.
- **Information extractors:** Creates short- and long-form summaries of news articles, blogs, legal documents and more by analyzing inputted documents.
- **Smart chatbots:** Interacts with customers in a conversational way and is equipped to answer follow-up questions, admit mistakes, challenge incorrect ideas and reject inappropriate requests.
- **Language translators:** Translates many languages and has the potential to build entire website interfaces, including translation sites.
- **Code generators:** Converts natural text inputs into code snippets or applications in various programming languages, and can identify and fix bugs.

Across these five categories, AI can be applied in a variety of ways across the customer lifecycle:





What kind of value are leading adopters creating?



Customer

Customer Experience

+10 to 20
NPS Uplift



Colleague

Colleague Experience

x1.8
satisfied with their jobs



Shareholder

Share Price

~9-10%
increase



Organisation

Business Revenue

6.3%
gains attributed to AI

Capacity Creation

Up to **25%** of
colleague time
saved

Productivity Growth

1.5%
increase

Additional Value

~30%
potential savings

Return on AI investment

The economics of AI are transformational in a way industry has not seen for decades.

Business cases for transformation are effectively 'self funding', paying for themselves many times over in a fraction of the normal time. For enterprises that have struggled to transform due to cost pressures, there has never a better time.

IDC conducted a global study that provides unique insights into the business value of AI:²⁹

For every **\$1** companies invest in AI, they are realising an average of **\$3.5** in return and 5% of organizations worldwide are realising an average of \$8 in return

92% of AI deployments are taking 12 months or less

40% of organizations had implementation times of **less than 6 months**

Organizations are realising a **return on their AI investments** within **14 months** of deployments on average



AI adoption: by sector

Future trends indicate that AI will play an increasingly significant role in enhancing customer experience (CX), with its influence expected to expand and integrate more deeply. AI is transforming the CX landscape through predictive analytics, personalized interactions, and seamless service across multiple channels.

These developments are not merely speculative but are supported by concrete trends and strategic planning, as outlined in this report. The potential for dramatic cost reductions and the strategic allocation of AI in areas that yield high returns underscore the importance of understanding AI's economic impact. Opportunities for significant advancements exist across all sectors.

We have summarized the trends and immediate opportunities across and in sectors.

Cross-sector

AI is likely to drive the most value by focusing on:

- Improving knowledge management, making knowledge easier to access, aiding retrieval and automatically summarizing lengthy documents, making it easier for users to grasp essential information quickly.
- Integrating generative AI-powered chatbots into websites or messaging platforms to provide instant customer support, answer queries, guide users through processes and assist with product or service selection.
- Making personalized recommendations for customers based on their historical data, preferences and behaviors.
- By analyzing vast amounts of customer data, generative AI algorithms can produce tailored suggestions, such as personalized product recommendations, content recommendations or targeted marketing messages.
- This enhances customer engagement, improves conversion rates and drives customer satisfaction.
- Enabling the translation of text or documents between multiple languages, improving communication and facilitating collaboration across international teams or with global customers.
- Helping to leverage historical data, market trends, competitor behavior, strategic priorities and other relevant factors to generate accurate forecasts for enterprise-level planning and future skill requirements. It can provide insights into future demand, revenue projections, resource requirements and market trends. This helps organizations make informed decisions and develop robust strategic plans.
- AI coding and engineering support to analyze code for quality, security and compliance with coding standards. It can identify potential bugs and security vulnerabilities.
- Integrating data from diverse back-office systems, such as Enterprise Resource Planning (ERP), Customer Relationship Management (CRM), Human Resources (HR) and Finance to create a comprehensive view of the enterprise. By analyzing this integrated data, generative AI can uncover hidden patterns, correlations and insights that can drive improved performance across the organization.





Financial services

Patenting and trademarking AI technologies:

American Express leads with several patents. Chase also applied to trademark a product called IndexGPT, a cloud computing software using AI for analyzing and selecting securities tailored to customer needs.

Strong in-house AI capabilities: Most organizations already have a workforce for the advancement of AI, or are currently heavily investing in bringing such people onboard.

Rise of chatbots for customer support: Chatbots have become popular with financial services organizations because they provide faster, cheaper and more personalized customer service.

AI for fraud and risk detection: Organizations have been leveraging data-driven AI capabilities to identify credit fraud and improve fraud prevention, including money laundering.

AI strengthening data security: Organizations are using AI to protect data and gain deeper insights into their customer needs and preferences, offering more relevant and tailored products and services.

Leveraging AI can drive value by:

- Aiding the detection and prevention of fraudulent payments and transactions by monitoring real-time customer payments and operational data and the identification of anomalies or deviations from normal patterns.
- Accessing, scanning and summarizing product, policy and regulatory information to create personalized summaries to contact center colleagues and to customers.

- Aiding the relationship manager role by summarizing market information and by analyzing real time customer/client sentiment and emotion to facilitate deeper relationships.

Travel and hotels

Annual ICT (Information and communication technology) spending: Organizations have been focusing on using AI, data analytics, blockchain and mobile technologies to digitally transform their operations.

Lack of talent in AI: Most organizations are wrestling with a skills deficiency in AI-related roles. There is also insufficient investment in hiring more AI talent and skilled resource.

AI-powered virtual assistants, chatbots and robots for smooth operation: Organizations have embraced AI technology with the implementation of AI-powered virtual assistants.

AI reducing and monitoring waste: Organizations in this sector have been using AI-enabled energy, water and waste monitoring tools.

AI-powered 'smart rooms': Some organizations have rolled out AI-powered 'smart rooms' which allow guests to control the temperature, lighting, TV and other features of their room using their smartphone or voice commands.

Leveraging AI can drive value by:

- Personalized travel recommendations that can help travel organizations attract new customers and increase bookings.

- The development of new and innovative travel experiences, such as virtual reality tours and augmented reality hotel rooms, to help travel organizations appeal to new customers and grow their businesses.
- The automation of travel booking processes (and re-booking during disruption) to help travel organizations reduce costs and improve efficiency.





Telecom

AI for personalized recommendations and customer service:

Organizations have adopted a number of AI technologies, including machine learning, natural language processing and computer vision to improve the customer experience, such as by providing personalized recommendations and customer service.

Using a variety of technologies to collect, manage, and store data:

There is a specific focus on network resilience and performance – AI can monitor performance over time, predict when preventative maintenance is due and identify potential issues.

Leveraging AI can drive value by:

- The optimization of network performance to improve the quality of telecom services and reduce costs.
- The analysis of various market factors such as demand patterns, competitor pricing, customer behavior, seasonality and other relevant data points to generate dynamic pricing strategies.
- Developing new and innovative services, building on 5G and the Internet of Things, to help telecom organizations grow their businesses and reach new customers.

The public sector

AI aiding customers in government paperwork and documentation:

Public sector departments have been using AI to help customers file and apply for schemes, documents, licenses etc.

AI to detect fraud and malice: The public sector has also invested in a number of research projects that are exploring the potential of AI to improve the detection of fraud and malice in areas such as benefits claims.

Rising partnerships using AI for predictions:

The public sector has a number of partnerships and collaborations with other organizations that are working on AI to predict important activities needing immediate attention. For instance, the DWP has a partnership with the University of Cambridge to develop an AI-powered system for predicting the risk of fraud in benefits claims; National Highways has partnered with the University of Cambridge to develop a new AI-powered system for predicting road accidents; and National Highways also partnered with Microsoft to develop a new AI-powered traffic management system that uses data from sensors and cameras to predict traffic flows and congestion, adjusting traffic signals and lane closures.

Leveraging AI can drive value by:

- Automatically reading, validating, and sorting documents for case workers to support customer triage and case management.
- Predicting maintenance and repairs for infrastructure assets such as buildings roads, bridges and tracks and the best time to do so to minimize disruption.

- Scanning and summarizing patient records to predict and/or identify likely disease; and summarizing patient medical notes to free up time for more empathetic care delivery.

Logistics

Using predictive analytics for better operations:

Organizations are using machine learning algorithms and predictive analytics to help optimize operational activities including monitoring shipment movements, identifying problems in real time and staff allocation.

Using robots and drones for delivery: Logistic organizations are beginning to use AI-powered robots and drones to efficiently deliver packages.

Partnerships to optimize logistical activities: More partnerships are being formed to enhance capabilities. For instance, FedEx partnered with Microsoft to integrate machine learning and AI into its systems to improve logistics and inventory management, while DHL joined forces with Protex AI to enhance safety measures and optimize logistics operations.

Leveraging AI can drive value by:

- Predicting demand by analyzing historical data with external data sets to help logistics organizations better plan their operations and avoid costly delays.
- Optimizing real time routing and scheduling to help logistics organizations reduce costs and improve efficiency, while better managing the delivery time expectations of customers.
- Tracking and monitoring of shipments to help logistics organizations provide real-time updates to their customers. Tracking and monitoring of shipments to help logistics organizations provide real-time updates to their customers.





Non-grocery retail

Lack of talent in AI: Most organizations currently have a skills deficiency in AI-related roles. However Lush has a research and development (R&D) division called Tech Warriors, responsible for developing business solutions using AI, ML, AR and VR.

AI providing in-store support to customers:

Organizations in this sector are using AI to give customers a better store experience, by recommending products and boosting ease of selection through aided conversation, based on customers' preferences.

Deploying chatbots to provide better customer support:

Organizations are actively using AI- and ML-enabled chatbots on their websites to help customers with their queries.

Leveraging AI can drive value by:

- Creating personalized recommendations for clothing and products based on their historical data, preferences and behaviors to help online retailers increase sales and reduce cart abandonment.

- Enhancing customer service by offering 24/7 support and instant issue resolution from data-driven insights to improve the customer experience.
- Optimizing pricing strategies in real time to provide customers with competitive prices to foster greater customer loyalty while maximizing profits.

Restaurants and fast food

AI-powered chatbots and apps: Organizations are working on apps using AI-powered chatbots to provide customers with personalized recommendations and offers.

Using AI to help run powerful marketing campaigns:

Restaurant and fast food organizations are developing platforms to help manage their marketing campaigns.

Developing new products and targeted recommendations:

AI has helped organizations develop new products and recipes based on data collected and analysed from customers. For instance, Subway has partnered with Tastemade to include thematic culinary explorations and data-driven menu inspiration.

Leveraging AI can drive value by:

- Optimization of menu planning and inventory management to help restaurants reduce costs and improve efficiency.
- Personalizing menu recommendations for customers to help restaurants increase sales and build loyalty.
- Analysis of supplier performance data, market trends and contractual agreements to recommend optimal sourcing strategies to strengthen relationships, ensure timely deliveries and optimize costs.



Entertainment and leisure

Patenting AI technologies: The leading organizations in this sector are focusing on patenting innovative AI technologies developed by them that enhance content delivery and improve viewing experience by understanding viewer behaviour. For instance, The Walt Disney Company recently submitted a patent application for a “deep learning framework for video remastering”, and Netflix has also patented AI algorithms.

AI for personalized experience: Organizations are deriving user intelligence from the raw stream, and using it to provide a personalized experience such as content feed or ads that deal with a diversity of users across regions, thumbnail personalization, optimal streaming quality and tailored movie recommendations, etc.

AI for content generation: Organizations are using computer vision and machine learning to support in developing content like realistic clouds, using AI tech instead of hiring extras in new films and pushing visual effects beyond green screen to make them more realistic and precise in real time.

Leveraging AI can drive value by:

- Creating personalized recommendations for movies, TV shows and music help streaming services keep their customers engaged and reduce churn.
- Developing new and innovative games to help gaming organizations attract new players and grow their businesses.
- Supporting the creation of virtual reality and augmented reality experiences to give customers new and immersive ways to enjoy entertainment.

Utilities

Lack of talent in AI: Most organizations currently have a skills deficiency in AI-related roles. There is also insufficient investment in hiring more AI talent and skilled resource.

AI to establish communication channel with customers: Organizations have been using AI to communicate with customers in several ways. For example, Northumbrian Water developed an Alexa Skill that uses AI to inform and educate customers about leaks, works and emergency repairs in their area – and tell them what is being done about it and when the work will be finished.

AI to monitor status of utility infrastructure: Utility organizations are using AI to improve the way they monitor their sites, infrastructure and resources.

Leveraging AI can drive value by:

- Better predicting and preventing of outages to help utilities improve the reliability of their service.
- Optimizing energy usage across the network to help utilities reduce costs and improve efficiency.
- Monitoring of real-time customer meter readings and operational data to detect unusual behaviour, potential failures or quality issues.

Grocery retail

• **Supply chain optimization:** Organizations are using AI to improve forecasting accuracy and reduce food wastage, remove manual interventions for tasks and unify the end- to-end supply chain.

• **Partnerships for home delivery services:** Organizations have developed partnerships to provide home delivery services. AI is being used in support of optimizing deliveries.

Leveraging AI can drive value by:

- Optimizing inventory management to reduce waste and improve efficiency.
- Creating personalized offers and discounts to help grocery retailers attract new customers and increase sales.
- Developing new and innovative products, such as meal kits and ready-to-eat meals, to appeal to busy consumers.





5

AI advancement in the UAE

In the UAE, the adoption of AI reflects and amplifies the global trend towards enhancing customer experience (CX), with the region emerging as a leader in AI integration across various sectors. From aviation to retail, the UAE's public sector and businesses are using AI to exceed citizen and customer expectations, establishing a standard for both regional and global markets.





The UAE is actively integrating AI into CX strategies, with companies embracing digital transformation not just as a response to the pandemic, but as a strategic initiative to improve customer engagement and keep pace with changing consumer behaviors. This shift underscores the critical role of AI in transforming customer interactions.

The use of cloud computing and AI in CX strategies marks a significant advancement for the UAE's business environment, making advanced technologies more accessible to a wider range of organizations and fostering innovation and competition across sectors. Despite these advancements, there's still a gap in technology adoption among businesses, indicating room for growth in the UAE's CX domain. As more companies integrate cloud and AI into their strategies, the expectation is for a more inclusive market where excellent customer service is a standard feature.

The emergence of data-driven personalization in the UAE

In the UAE, AI's impact on customer experience (CX) has evolved beyond simple automation to include advanced, data-driven personalization. Businesses are using AI to analyze customer data and deliver tailored experiences that align with individual preferences and behaviors. This approach is enhancing the quality of customer interactions, improving CX metrics, and adding significant business value. This progress highlights a key phase in the UAE's move towards an AI-enabled future, embodying the global view of AI as a driver of innovative, customer-focused business models.

The UAE exemplifies the transformative power of AI in CX strategies, demonstrating its ability to meet current market demands and predict future trends.

We have selected case studies highlighting how AI is innovatively used to increase customer satisfaction and loyalty locally.



Emirates Airline: personalizing the skies

Emirates Airline's (#1 in the UAE CEE report) commitment to AI-driven customer service sets a high standard in the aviation industry. Their approach includes crafting personalized journey experiences for each passenger. By leveraging AI, Emirates can analyze customer data to offer tailored travel recommendations, custom in-flight entertainment options, and personalized service touches. Furthermore, their innovative loyalty programs, powered by AI algorithms, predict customer preferences and offer rewards that are more aligned with individual customer needs. This strategic use of AI not only enhances the overall travel experience but also fosters deeper customer loyalty and engagement.



IKEA: reinventing retail with AI

IKEA's (#4 in UAE CEE Report) approach in the UAE exemplifies how AI can bridge the gap between digital and physical retail experiences. Post-pandemic, IKEA has adeptly used AI to enhance in-store experiences, employing technology for inventory management, personalized product recommendations, and efficient customer service. Simultaneously, their online platforms leverage AI to provide a seamless shopping experience, from virtual room planning tools to AI-driven customer support. This blend of digital and physical shopping, enhanced by AI, has elevated IKEA's customer engagement and satisfaction levels, showcasing the potential of AI in retail innovation.



Carrefour: mastering omnichannel retail with AI

Carrefour's (#6 in UAE CEE Report) use of AI in omnichannel strategies reflects a deep understanding of the modern retail landscape. By integrating AI across both physical and digital platforms, Carrefour has enhanced customer interaction at every touchpoint. In-store, AI aids in personalizing shopping experiences, managing inventory, and optimizing store layouts. Online, AI enhances the customer journey with personalized product recommendations, predictive search functionalities, and efficient customer service chatbots. This holistic application of AI ensures a consistent and satisfying customer experience, regardless of the shopping channel. Carrefour's strategy, as highlighted in the report, is testament to the increasing necessity of AI in contemporary retail.



The 12 principles of successful AI implementation



As early adopters of AI, the leading companies topping this year's rankings have discovered that applying old rules to a new reality is not a recipe for success.

- 1. Start small.** Seek to understand the implications of operating AI within the real context of the business by carefully selecting the right use case to test within existing systems and data structures. This can allow time to perfect the system before it can be operationalized and scaled. This strategy was employed by Fielmann which focused on its optical technology.
- 2. Focus on trust.** Examine every aspect of the AI implementation to determine where employee trust is being built or where it may be eroding. If employees do not trust how AI is being used in the company, neither will customers. This is exemplified by Bunnings extensively trialing new technology, and MAIF focusing on ethical and responsible usage of AI.

- 3. Hire AI as a virtual employee.** Name AI systems and give them human characteristics to help drive internal adoption. Further, clarify AI's job in comparison to employees. This strategy was employed by Emirates Airlines, Sara, the AI bot at Emirates Airlines.
- 4. Maintain human connection.** Add people into AI-powered journeys – what is called a human in the loop (HITL) – to humanize AI systems and strengthen customer experiences. KBank and Maybank adopted this strategy to add a human element to their latest technology.
- 5. Clarify the economics.** Clearly communicate the business case for AI, demonstrating both significant cost savings and value enhancement to employees, customers and other stakeholders. Adidas used the AI Findmine to drive higher sales values.

- 6. Measure customer acceptance.** Monitor customer satisfaction with AI, alongside its human equivalent to make sure customers do not have a low satisfaction experience with the channel. first direct strives to keep customer service satisfaction with technology-enabled journeys as high as human customer service experiences.
- 7. Position data as a strategic asset.** Add data to the board agenda, focusing on quality not quantity. Understanding the specific data required to drive specific AI models and algorithms is the first stage of analysis. For example, Nike continually collected and analyzed data to improve products, predict demand and improve the customer experience.
- 8. Manage job displacement.** Address the realities of employment impact due to AI from the start. Transparently talk about the jobs that will likely be lost and the new ones that may be created. Further, announce new roles as they arise and offer existing employees the training and development they need to prepare for future jobs. This tactic can help

employees see AI as an exciting opportunity rather than a threat. For instance, MayBank implemented an employee technology upskilling program to get them future ready.

- 9. Set the vision for AI.** Define a clear end state vision for AI and other advanced technologies, communicating its future benefits to the organization and its people. This can help establish a cohesive enterprise-wide approach and keep everyone working toward the same end goal. Fielmann uses its end point vision for an omnichannel experience to drive the development of digital optical assessments.



10. Plan a way forward. Establish a clear plan that evolves along with the company's maturity in AI. A phased and outcomes-based approach can help drive the company's AI vision and improve customer outcomes in stages. This was exemplified by first direct's five-step plan toward autonomous banking.

11. Stay on top of emerging risks. Remain deeply aware of the potential, and at times unintentional, risks arising from AI implementations. Keeping an eye out for risks and having an approach to mitigate them can help companies stay ahead of issues before they progress too far. This strategy aligned with MAIF's approach to manage AI drift.

12. Create an AI friendly culture. Help employees think in new ways by bringing to life a culture that integrates the AI world of data algorithms and iterating models. Such a culture will enable teams to design experiences and develop supporting processes that can be executed by machines - how Nike and Adidas manage their supply chains.

Looking ahead

Integrating AI into customer experience has shifted from a mere trend to a critical strategy for companies, especially within the UAE's dynamic market. Insights from our report highlight how effective and ethical AI can support companies with driving higher customer satisfaction and growth.

As the UAE solidifies its position as a technology leader, AI's role in customer experience is expected to grow. Companies that skillfully use AI are more likely to meet current needs and anticipate future customer expectations, leading in technological adoption and customer journey innovation.

The UAE's government and businesses have shown foresight in adopting AI, showcasing its ability to improve customer interactions and streamline operations. Moving forward, evolving and refining AI strategies will be crucial for staying competitive and offering outstanding customer experiences.

Integrating AI into customer experience is a journey of continual innovation and improvement. Companies that approach this journey with a strategic mindset will not only thrive in the UAE but also set global standards.





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