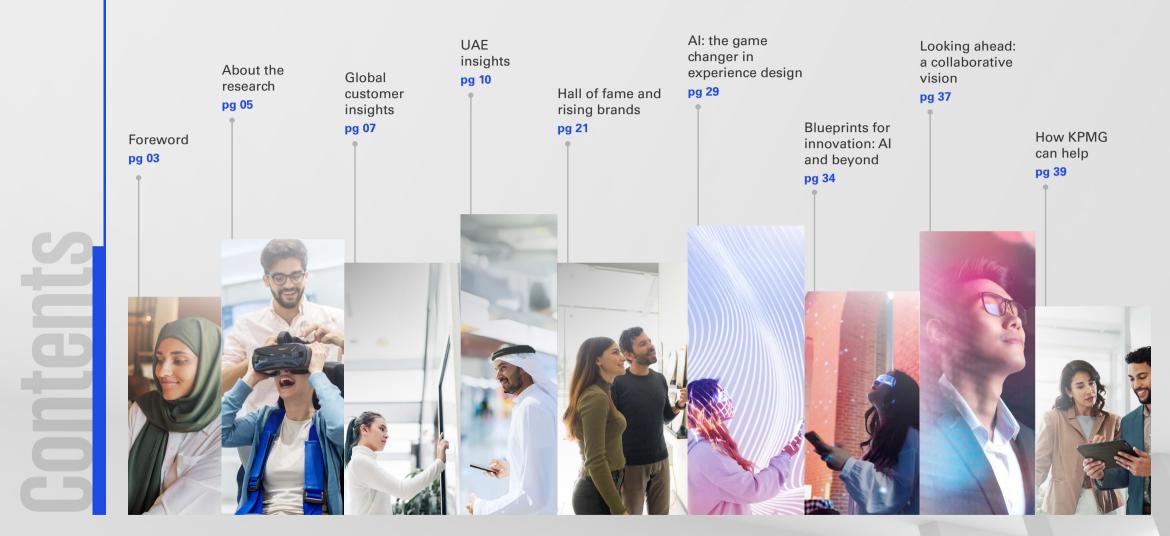
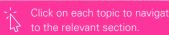


Where Alends and the human touch begins

Customer experience excellence 2025 United Arab Emirates





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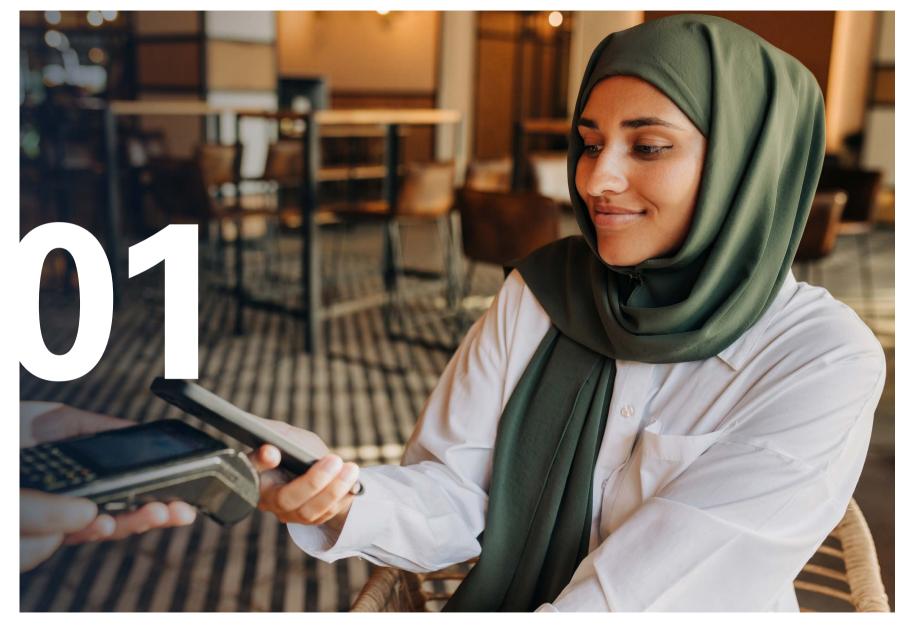


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In 2024, the UAE achieved strong, diversified growth, driven by the robust performance of the non-oil sector, rising trade, and low inflation, positioning it for continued resilience. In today's digital economy, the UAE stands at a pivotal moment in redefining customer experience. The convergence of powerful artificial intelligence (AI) technologies with the region's deep-rooted cultural commitment to service excellence is shaping a new paradigm — one that is not only tech-driven but, more importantly, human-led.

As organizations across the Emirates continue to accelerate their digital transformation journeys, they are learning that true excellence lies in balancing innovation with empathy, speed with trust, and intelligence with intuition.

This year's UAE edition of the Customer Experience Excellence (CEE) report explores how organizations are stepping up to meet these challenges. We are witnessing the rise of visionary leaders who are embracing AI not as a standalone tool, but as a force multiplier, enabling hyper-personalized, predictive, and seamless experiences that anticipate customer needs before they even arise. Whether through intuitive digital services, emotionally aware automation, or unified

As organizations across the Emirates continue to accelerate their digital transformation journeys, they are learning that true excellence lies in balancing innovation with empathy, speed with trust, and intelligence with intuition.

omnichannel journeys, the best-performing brands are removing friction and delivering value at every touchpoint.

Yet technology alone is not the answer. Our research continues to reinforce that the most enduring customer relationships are built on trust, integrity, and meaningful human interaction. In a region where expectations are shaped by both global best practices and deeply local values, empathy and cultural sensitivity are not optional — they are essential.

Through insights from leading UAE brands and analysis of key sector trends, this report offers a compelling reflection of how excellence is evolving. We examine the impact of generational shifts, economic pressures, and rising expectations around sustainability, ethics, and transparency. The message is clear: customers remember how you made them feel — and in 2025, they expect brands to deliver experiences that are not just smart, but also personal, inclusive, and purpose-driven.

Looking ahead, the opportunity for UAE organizations is immense. By embedding Al thoughtfully across the customer journey, and doing so with empathy, ethics, and emotional intelligence, brands can create truly differentiated experiences. Experiences that not only meet customer needs, but elevate lives.

We are witnessing the rise of visionary leaders who are embracing Al not as a standalone tool, but as a force multiplier, enabling hyper-personalized, predictive, and seamless experiences.



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Drawing on more than 15 years of primary research, the KPMG Six Pillars of Customer Experience Excellence (CEE) have been identified as the foundational elements for delivering worldclass customer experiences.



6

Being trustworthy and engendering trust.

Integrity

Time & Effort

Expectations

expectations.

Minimizing customer effort and creating frictionless connection.

Managing, meeting and

exceeding customer

Turning a poor experience into a great one.

Resolution



Personalization

Using individualized attention to drive an emotional connection.



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



This year's global study includes 86,000+ evaluations of 2,970 brands across 23 countries, ranking each brand within its respective country based on its overall Customer Experience Excellence (CEE) score. Scores are derived from the Six Pillars of Experience, weighted by their impact on advocacy and represented by the net promoter score (NPS) and loyalty.

In the UAE, the study covered over 1,500 evaluations of 104 brands, including 9 sectors and 18 subsectors.

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Despite a decline in the overall customer experience metric last year, this year's results show stabilization with a 1 to 2% growth in most geographies. However, a few countries experienced declines. For example, France, Germany and the United States saw growth of over 2%, while Japan (-1%) and Türkiye (-2%) experienced a decline over the past year.

Additionally, there was an overall improvement among top brands, with 77% of the number-one ranked brands increasing their year-over-year CEE score by an average of 1.3%, demonstrating a trend where excellence, once attained, fosters continuous improvement.

Customer preferences and behavior

Al integration and consumer attitudes: The adoption of AI has highlighted distinct generational divides in attitudes and concerns. Understanding these differences is crucial for businesses aiming to effectively implement Al-driven customer service solutions. The primary concern among younger demographics is the fear of AI displacing human jobs, leading to worries about the reduction of entry-level positions and the longterm impact on career opportunities. Older consumers value the personal touch that human representatives provide. They find AI interactions impersonal and less satisfactory, especially when dealing with complex or sensitive issues. They also have pronounced concerns about the security of personal data, being wary of potential data breaches and the misuse of their personal information by Al systems.

Impact of cost of living

Most countries/regions in the study face cost of living and inflationary pressures, but how these are experienced also differs by age groups. 60% of 18 to 24-year-olds are extremely or very impacted by financial pressure. Those 55+ remain relatively unaffected, with 21% slightly or not impacted as they benefit from savings and higher income levels.

30% Ø

of 18 to 24-year-olds are very impacted by financial pressure



of 55+ year-olds are slightly or not impacted by financial pressure

ESG (Environmental, Social and Governance) considerations

In previous years, we identified the growing prioritization of sustainability in customers' purchasing decisions. This remains an important factor this year with 53% of consumers willing to pay more for ethically and sustainably sourced goods and services. Notably, this behavior differs by age group, with 67% of younger consumers (18 to 24) willing to pay more for these products. 39% of older consumers (55+) show the same willingness, indicating a decline in priority for ESG concerns with age.

7% 🔍

of younger consumers are willing to pay more for ethically sourced products of older consumers are willing to pay more for ethically sourced products

39% 💆

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Willingness to pay for premium customer experience:

Similarly, the willingness to pay for premium customer experiences is heavily influenced by generational factors. Our findings indicate that 60% of younger consumers (18 to 24) are willing to pay more for personalization, convenience and social validation, making them more inclined to invest in premium services. Meanwhile, only 33% of older consumers (55+) are willing to pay more, indicating their priority for value, reliability and cautious spending.

60% 🔍

of younger consumers are willing to pay more for personalization, convenience and social validation

33% 🔍

of older consumers (55+) are willing to pay more for these, prioritizing value and reliability



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A snapshot of customer experience evolution in the UAE

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The UAE is at the forefront of digital transformation, with organizations across industries increasingly adopting digital channels and technologies to enhance CX. The country boasts high smartphone penetration rates and a tech-savvy consumer base, driving the adoption of digital solutions for seamless, personalized customer interactions.

Since the local study's inception in 2017, the UAE's Customer Experience Excellence (CEE) score has risen by 9.5%, fueled by the growing adoption of digital platforms, refined customer service strategies, and heightened consumer engagement across multiple sectors.

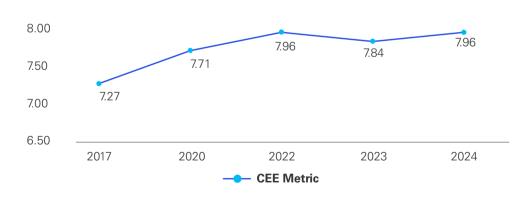
Since the local study's inception in 2017, the UAE's Customer Experience Excellence (CEE) score has risen by



After a decline in customer experience scores last year, expectations have been realigned. Companies have taken significant steps to regain consumer trust and address previous shortcomings. By finding the right balance between automation and humancentric support, organizations have ensured that technology enhances rather than replaces the emotional connection with customers. This approach has been key in rebuilding satisfaction.

8.50

Despite a slight dip in 2023, the UAE's CEE score has rebounded with a 1.5% increase this year, returning to the same level as 2022. This steady upward trend in CX excellence reflects the extensive investments in developing capabilities to better understand their customers, faster and more convenient service delivery through increased digitization and logistics investment, Aldriven personalization, and enhanced digital platforms. These investments have played a crucial role in pushing CX scores back to all-time highs, restoring previous levels of customer satisfaction and setting new benchmarks for excellence.



The chart illustrates the overall UAE CEE score trajectory across the entire index

These strategic shifts, focusing on automation, human-centric support, and technological enhancements, have not only reversed the downturn of 2023 but have also positioned the UAE as a leader in innovative, customer-focused solutions. The UAE continues to set the standard for exceptional customer experience, paving the way for future advancements in the field.

Despite a slight dip in 2023, the UAE's CEE score has rebounded with a

1.5%

increase this year, returning to the same level as 2022.

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Evolution of the six pillars

Over the last five years, all six CX pillars have gradually improved, each advancing at different paces and in unique trajectories, with Integrity being the leading pillar of 2024 and Empathy the one where more effort is required from organizations' standpoint.



Change vs. last year 2.08%

In 2024, **Integrity**, with a **score of 8.12**, has surpassed Personalization, highlighting the increasing importance of trustworthiness and ethical business practices for customers. As the top-performing pillar, Integrity has grown by 8.7% since 2017, reflecting a stronger focus on building trust with clients over the years. Companies are enhancing their integrity through transparency in their offerings, such as providing accurate product details, honoring commitments to fair pricing and timely delivery. Furthermore, they are maintaining open, trustworthy communication with customers throughout the entire interaction, including after-sales support. Personalization

Score 8.03 Change vs. last year 1.53% ▲

The consistently high **Personalization** score suggests that businesses in the UAE have maintained a strong focus on delivering customized experiences that resonate with customers. Maintaining a high score of 8.03 in 2024 demonstrates that businesses recognize the value of emotional connections and are continuously refining their strategies to effectively meet individual customer needs. Companies are investing in datadriven insights. Al-driven recommendations. and personalized communication to enhance customer engagement across multiple touchpoints. Additionally, in physical locations, staff members are increasingly attentive and knowledgeable, offering personalized suggestions that align closely with each customer's unique needs and expectations.



Score 8.10 Change vs. last year 1.57%

Time and Effort has steadily increased from 7.51 in 2017 to **8.10 in 2024**, with a significant rise in the past two years. This growth reflects how businesses in the UAE have successfully streamlined customer service experiences, reducing customer effort across multiple sectors. Companies are offering instant and efficient services, prompt solutions, making the customer journey smoother. Whether it's simplifying navigation, providing clear information, or fast-track transactions, businesses are ensuring a quicker and effortless experience to customers. Foreword

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Score 7.91 Change vs. last year 1.48% ▲

Resolution stands at 7.91 in 2024, reflecting notable progress in how businesses are addressing customer issues compared to last vear's results. While there has been a strong emphasis on prompt and effective problemsolving, there is still room for improvement. Some services, such as handling customer complaints or processing refunds, remain slow or inadequate, often requiring follow-up actions that frustrate customers. Furthermore, issues are occasionally passed between departments without clear resolution, leading to delays or miscommunication. Finally, a lack of transparency in the resolution process, or failure to keep customers informed, can leave customers feeling neglected and dissatisfied.

This year, customers' growing standards have driven **Expectations** to reach **7.87**, emphasizing the need for businesses to consistently meet or exceed their demands. However, companies often fall short when promised timelines are not met, such as delivery delays or longer-than-expected service times. Overall, customers expect faster service, clearer communication, better flexibility and a more proactive approach to handling issues. When these expectations are not met, customers tend to search for alternative solutions offered by different organizations.

Expectations

Change vs. last year 1.40%

Score 7.87

Empathy

Score 7.69 Change vs. last year 0.75%

Empathy has increased from 7.02 in 2017 to 7.69 in 2024, but it remains the slowestarowing pillar, highlighting that businesses are facing challenges in fully understanding and addressing customer emotions. While improvements in efficiency and trust are evident, a lack of empathy can often be felt in customer service interactions that are overly transactional. Customers feel neglected when responses are generic or fail to address their unique issues, especially in complex situations where they seek emotional support from humans. They also feel frustrated and dissatisfied if they are unable to reach a representative. This is especially evident in companies leveraging AI and automation to reduce costs without necessarily understanding whether it was appropriate to use it across the entire journey. Moreover, inconsistent service levels further contribute to dissatisfaction, as some representatives show great empathy while others deliver scripted, impersonal replies.

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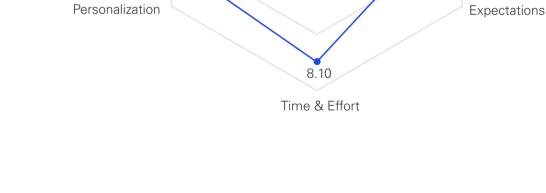
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Sector highlights

The Customer Experience Excellence analysis examined brands across 9 sectors and 18 subsectors in the UAE, providing a comprehensive evaluation of customer experience and emerging trends across various industries.

This year's findings reveal an upward trajectory, reflecting broad improvements in customer satisfaction and service quality across the vast majority of sectors. This positive momentum reflects a growing consensus across sectors to prioritize customer-centric strategies, with a focus on enhancing customer perceptions and exceeding expectations as a means to sustain competitiveness.

In this year's study, we thoroughly analyzed three sectors that have consistently outperformed the market in recent years: **Travel and Hotels, Financial Services, and Retail (Grocery and Non-Grocery)**. These sectors have achieved high scores across various pillars, demonstrating their resilience and strong customer perception.



7.69

8.03

Overall CEE Pillars Score

Integrity

8.12

Resolution

7.91

7.87



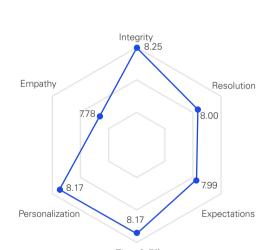


Empathy

The Travel and Hospitality sector

Travel and Hospitality CEE score

8.07 Change: +0.65% vs last year



Travel and Hospitality

Time & Effort

The UAE's **Travel And Hospitality** sector ranks as the top-performing industry in Customer Experience Excellence (CEE) scores among all analyzed sectors, showing a 10% increase since 2017. This growth is driven by evolving customer expectations and rapid technological advancements, particularly in personalization, seamless booking, and

loyalty programs.

Travel providers have made significant strides in delivering reliable and convenient services. Airlines and ride-hailing platforms are widely praised for their ease of use and efficiency. Customers value smooth digital experiences, with mobile-first strategies simplifying flight reservations, itinerary management, and transportation bookings. Strong brand loyalty remains a key driver, as frequent travelers consistently choose trusted airlines and travel platforms, benefiting from tailored itineraries and exclusive rewards.

Among all pillars, **Personalization** and **Time and Effort** continue to excel as the highest scoring, reflecting how well travel providers cater to individual preferences while minimizing friction in the customer journey. The ability to book, modify, and manage trips seamlessly has elevated customer satisfaction, allowing travelers to plan experiences in just a few clicks.



However, Empathy remains a key challenge, particularly in customer service interactions. While digital tools have streamlined support, some travelers feel a lack of human touch when dealing with disruptions such as cancellations, last-minute itinerary changes, or lost baggage. This underscores the need for ongoing improvements in delivering more compassionate and proactive service.

In addition to service-related issues, other factors such as high airfare costs, particularly with premium airlines, impact travel frequency and customer satisfaction. Delays in refund processing and complex insurance claims remain persistent frustrations. Ridehailing services also experience price surges and long wait times during peak hours, further affecting customer experience. Despite the efficiency brought by automation, some customer support channels still struggle to resolve complex booking and service issues effectively, highlighting the broader challenges the sector faces in delivering a consistently seamless experience.

To enhance customer experience, travel providers are leveraging Al-powered solutions. Predictive analytics help airlines anticipate demand and optimize pricing, while Aldriven chatbots provide real-time support for travelers. Machine learning models enhance personalized recommendations, from flight deals to accommodation suggestions, ensuring tailored travel experiences.

By maintaining a strong focus on digital convenience and personalized services, the UAE's travel sector is well positioned for sustained growth, deeper customer loyalty, and leadership in seamless, customer-centric travel experiences.

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The Financial Services sector



Financial Services

Time & Effort

The **Financial Services** sector in the UAE has made significant improvements, with the overall Customer Experience Excellence score rising by 11% since the study's inception. Among all sectors, it has shown some of the most notable improvements from the outset, underscoring its commitment to becoming a fundamental pillar of the UAE's economy. **Integrity** remains the highest scoring pillar, reflecting the growing confidence customers have in financial institutions.

As customer expectations evolve, financial institutions are focusing on enhancing service accessibility, offering personalized solutions, and integrating cutting edge technologies to deliver faster and more intuitive interactions. **Personalization** and **Time and Effort** have also seen strong improvements, driven by digital innovations that streamline banking experiences. The launch of mobile first strategies, digital wallets, and Al powered features has allowed companies to offer greater convenience and security, ensuring customers benefit from seamless, secure, and hassle-free digital transactions tailored to their tech savvy preferences.

However, **Empathy** and **Resolution** remain key areas for improvement. While financial institutions in the UAE are optimizing selfservice channels, mobile banking, and digital platforms, many customers feel that interactions, especially in call centers and branches, lack a personal touch. Call centers, often reliant on automated systems, can leave customers frustrated when dealing with complex issues that require human intervention. Similarly, in-branch experiences can feel transactional, with staff frequently redirecting customers to call centers rather than resolving issues on the spot. This disconnect highlights the need for a more customer centric approach that balances automation with human interaction.

At the same time, in response to customer demands to safeguard their data, the sector's focus on fraud prevention and cybersecurity has intensified. Financial institutions are investing in Al driven fraud detection, blockchain security, and biometric verification to protect user data and ensure safer digital transactions. As a result, banks are increasingly seen as stable and reliable partners in financial well-being, reinforcing their role as key drivers of economic confidence.

Although Al powered agent assist tools are improving resolution times and reducing friction in customer interactions, the human touch remains essential when required. Financial institutions need to find the right balance in the upcoming years. Predictive analytics enable financial institutions to anticipate customer needs and offer tailored financial products, but ensuring empathetic and responsive service remains critical to building long term trust and satisfaction.

Long-term success and customer satisfaction will depend on the ability of financial institutions to continuously refine their approach, ensuring that digital efficiency enhances rather than replaces meaningful customer engagement.



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The Retail sector

Grocerv Non-Grocery CEE score CEE score Change: +1.76% Change: +0.52% vs last year vs last year





Time & Effort

The UAE's Retail sector is undergoing significant transformation, driven by evolving consumer expectations and rapid technological advancements. The grocery segment has grown by 5% since the beginning of data analysis, while non-grocery retail has expanded by 11%. This disparity reflects shifting consumer habits. While grocery remains an essential purchase, non-grocery retailers are benefiting from increased discretionary spending, the rise of e-commerce, and enhanced omnichannel experiences that attract more customers.

Retailers are making strides in enhancing customer experience, with a strong focus on value, convenience, and personalization. As competition intensifies, businesses are investing in digital innovations, streamlining omnichannel experiences, and leveraging Al-driven insights to deliver seamless and engaging shopping journeys. Time and Effort and Personalization stand out as the highest scoring pillars, highlighting how retailers are simplifying the shopping process while tailoring offerings to individual needs. The ability to find products quickly, navigate platforms with ease, and receive personalized recommendations has significantly elevated satisfaction, reducing friction in the

buying journey.



Nevertheless, Empathy and Expectations remain key challenges. While automation and Al-driven solutions enhance efficiency, some customers feel a lack of human touch when resolving issues, especially regarding returns, product discrepancies, or service inquiries. Additionally, expectations are not always met, particularly when online product descriptions do not align with actual deliveries or when instore experiences fall short in terms of stock availability and customer support.

While technology has improved efficiency, challenges remain. Many customers in the UAE report discrepancies between online product descriptions and actual deliveries, leading to dissatisfaction. The resolution process for returns, which varies by retailer, can also be cumbersome and time-consuming. In physical stores, long checkout lines, limited product availability, and inconsistent customer service highlight the need for operational improvements and better-trained staff.

Retailers are responding by reimagining both digital and in-store experiences. They are investing in advanced analytics and AI to personalize promotions, predict customer preferences, and optimize inventory management. Sustainability and ethical consumerism are also gaining importance, prompting businesses to expand their locally sourced and eco-friendly product offerings to align with consumer priorities.

Despite these challenges, the UAE's retail industry is well positioned for growth. The sector's future will be shaped by its ability to balance affordability, digital efficiency, and personalized service while ensuring a seamless and engaging shopping experience across all channels. By focusing on innovation, customer centricity, and operational excellence, retailers can strengthen brand loyalty and drive long-term success in the UAE highly competitive market.

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Based on years of research, the KPMG Customer Experience Excellence study has identified key drivers of customer satisfaction metrics. The elements within each excellence pillar have a direct impact on such metrics such as in the **Net Promoter Score (NPS)**. The table below presents the 2024 NPS scores across Financial Services, Retail, and Travel and Hospitality, highlighting changes from the previous year and the leading companies in the study.

NPS 2024	NPS 2023	Change vs last year	Leading companies in NPS in 2024	
34	23	11 🔺	Emirates Etihad Airways ElyDubai	Foreword
			AirArabia Careem	About the research
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			Emirates NBD Emirates Islamic Bank Dubai Islamic Bank	UAE insights
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			Emarat plus Carrefour West Zone	Al: the game changer in experience design
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			Debenhams Noon Centrepoint	How KPMG can help
	34 36 23	34 23 36 32 23 17	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	34 23 11 ▲ Emirates Etihad Airvays FlyDubai AirArabia Careem 36 32 4 ▲ Abu Dhabi Commercial Bank HSBC Emirates Islamic Bank Dubai Islamic Bank Dubai Islamic Bank Daman 23 17 6 ▲ Emarat plus Carrefour West Zone Lulu Hypermarket Union Coop 33 32 1 ▲ IKEA Amazon Debenhams Noon

Al use cases

Al is revolutionizing individual business sectors, enhancing efficiency, improving customer experiences, and enabling innovative solutions. The leading companies in this year's index are making significant progress with scaling and operationalizing AI in their customer experiences.

In 2017, the UAE launched the UAE Artificial Intelligence Strategy 2031, which aims to position the country as a global leader in Al innovation and adoption across various sectors. The strategy focuses on four key pillars: establishing a world-leading Al governance framework, building a robust Al infrastructure, fostering AI R&D and talent development, and driving Al adoption across government and the private sector.

The UAE has established several AI centers. research institutes, and innovation hubs to support AI development and adoption. These include the Mohammed bin Rashid Al Maktoum Global Initiatives' Al Lab, the Dubai AI Ethics Advisory Board, the Abu Dhabi AI Research Center, and the AI and Robotics Accelerator by Catalyst.

Aligned with the country's vision, several leading companies in the UAE across various sectors are taking steps forward to explore the potential of Al.

Airlines

Emirates is using AI to streamline operations, enhance customer service and optimize the travel experience. The airline uses Al-powered chatbots to provide instant responses to customer inquiries, reducing wait times and improving satisfaction. Additionally, Al algorithms analyze data to predict maintenance needs to better prevent technical issues and ensure safer, more reliable flights. Al also helps Emirates personalize marketing efforts, tailoring promotions and services to individual preferences and travel histories.

Carrefour UAE is utilizing AI to optimize inventory management, improve customer engagement, and enhance operational

Retail

efficiency. Al-driven analytics help predict consumer demand, reducing stock shortages and overstocking. Al-powered cashierless checkout systems, such as smart self-service kiosks, reduce wait times and improve customer convenience. Personalized recommendations based on purchase history and browsing behavior further enhance the shopping experience.



Banking

Emirates NBD has implemented Al-driven solutions for various applications including fraud detection, risk management, customer service automation and personalized banking experiences. The bank utilizes machine learning algorithms and data analytics to enhance operational efficiency and customer satisfaction while managing risks effectively.

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Insurance

Daman is incorporating AI to enhance health insurance accessibility, claims processing, risk assessment, and fraud detection. The Al-powered self-service kiosks, offers 24/7 access to insurance services with biometric verification, interactive touchscreens, and advanced document scanning. Moreover, automated claims processing powered by AI reduces manual intervention, leading to faster approvals and reimbursements.



Logistics

Aramex is deploying AI to optimize supply chain management, improve lastmile delivery, and enhance operational efficiency. Al-driven predictive analytics forecast demand fluctuations, enabling better inventory planning and warehouse management. Al-powered route optimization systems help reduce delivery times and fuel consumption by identifying the most efficient routes. Al-enabled smart warehouses utilize autonomous robots for sorting and packaging, improving efficiency.



Dubai Electricity and Water Authority

(**DEWA**), the government-owned utility company in Dubai, adopts AI for smart grid management, energy optimization, predictive maintenance and customer service enhancement. DEWA's implementation of Al systems helps improve energy efficiency, reduce downtime and enhance customer satisfaction by providing personalized energy services and insights to consumers.



Etisalat, one of the largest telecom companies in the UAE, leverages AI for network optimization, customer service automation and personalized offerings. The company utilizes Al-driven analytics, chatbots and recommendation engines to improve network performance, enhance customer experiences and drive revenue growth in the telecom sector.

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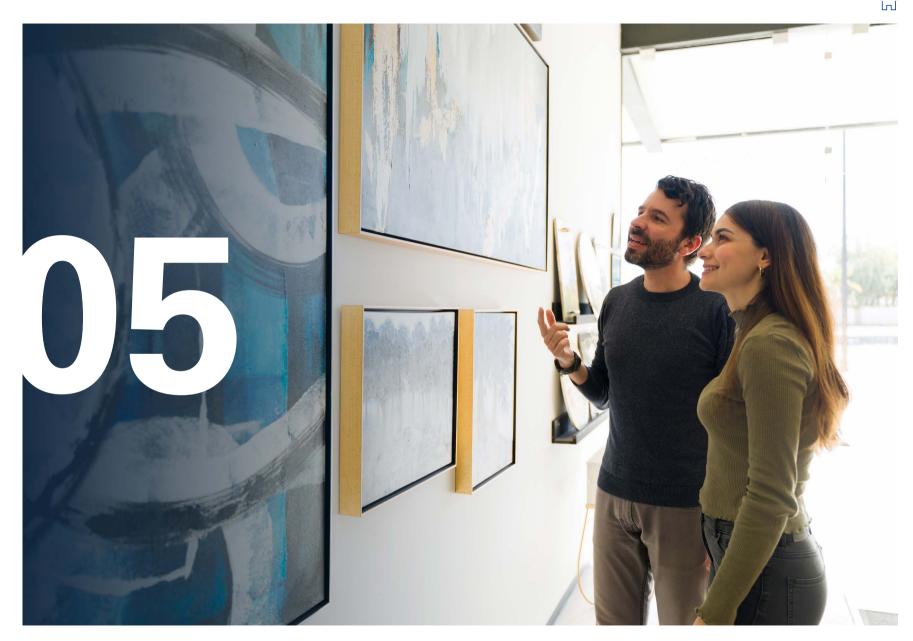
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Top brands: performance insights

Among the top 10 organizations, four of them-Emirates, Etihad, IKEA, and ADCB—have consistently ranked in the top tier since last year, with Emirates maintaining its No. 1 position. This underscores how leading organizations not only prioritize customer experience excellence but also focus on continuous improvement and consistency as core strategies. Moreover, among the top 10, Emarat Plus displayed a notable shift in rankings, surging 29 spots to secure sixth place. New entrants to the index include Debenhams, making its debut straight to the eighth position.

Emirates' and Etihad's robust positioning at the front of the pack can be attributed to the UAE's travel sector, which places a strong emphasis on CX, given the country's reputation as a global tourism and economic hub. Airlines in the UAE invest in personalized services. VIP experiences. and concierge services to cater to the discerning needs of affluent customers, reflecting the country's reputation for exceptional travel experiences.

While global brands continue to dominate the upper rankings, UAE-based companies catering to local and regional markets have made significant strides in enhancing customer experience. Emirates Islamic Bank, Daman, Careem, and e& have all seen substantial upward movement in the rankings, reinforcing that customer centricity is becoming a critical growth and business strategy for local brands.



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Spotlight on the leading brands

Emirates

8.81 Change since last year – "+0.40" NPS – 68

Overall CEE Score

Emirates continue at number 1 in the index and Etihad moves up one place to number 2 and is closing the gap. Emirates is known for its exceptional service, comfort, and continuous innovation. Passengers praised the professionalism and attentiveness of both on-ground staff and cabin crew. highlighting the personalized support that makes journeys smoother and more enjoyable. The airline's focus on comfort is evident in its spacious seating, clean cabins, and high-quality inflight amenities, including gourmet meals and its award-winning ICE (Information, Communication, Entertainment) entertainment system, enhancing the overall experience, particularly on long-haul flights.

Emirates is also known for its reliable and punctual service, making it a trusted choice for global travelers. The airline continues to innovate with upgrades like its Premium Economy cabin, offering added comfort across major routes, and personalized services such as meal pre-ordering. Furthermore, Emirates' strategic partnerships extend its reach to over 1,700 cities, providing seamless connectivity for its customers. Initiatives like advanced cabin crew training and ground service upgrades, including new travel stores, further enhance the overall travel experience.



Customer quotes

Emirates consistently delivers an unparalleled flying experience, seamlessly blending luxury and efficiency. Their world-class service, spacious cabins, and cutting-edge amenities make every journey a true pleasure.

Emirates is the leading airline company in the region and has excellent service to offer. They have consistently maintained a high-quality standard for their customers. **[sic]**

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Etihad Airways

Overall CEE Score

8.60 Change since last year – "+0.28" NPS – 56

Etihad Airways stands out as a leader in customer experience (CX) by focusing on service, comfort, innovation, and partnerships. Passengers frequently praise the friendly and personalized service, alongside the comfort and luxury of the airline's modern aircraft, including features like The Residence and Business Studios on the Airbus A380. The airline's commitment to safety and reliability is evident through customer confidence in punctuality and operational efficiency, supported by innovations such as mixed-fleet flying for A350 and A380 aircraft. Additionally, Etihad's strategic partnerships, like the codeshare agreement with Batik Air Malaysia, enhance global connectivity, offering passengers access to more destinations.

The airline's Etihad Guest loyalty program, bolstered by collaborations such as the one with Wio Bank, adds further value to frequent flyers. These combined efforts—network expansion, premium services, and strategic alliances—solidify Etihad's position as a premium, reliable, and customer-focused airline in the industry.



Customer quote

Very good hospitality and experience in Etihad Airways. When we travelled last time in our vacation, we got very warm and good experience from Etihad Airlines. We would like to travel more with Etihad especially when travelling with our children. **[sic]** Foreword

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IKEA

Overall CEE Score

8.35 Change since last year – "+0.04" NPS – 49

IKEA continues to set the benchmark for customer experience (CX) in the UAE, maintaining its status among the region's top-performing brands. The company is recognized for its seamless shopping process, innovative solutions, and exceptional service. Notable features like the Augmented Reality tool in the app, which enables customers to visualize how furniture will look in their homes before making a purchase, and the Queue Management System, which allows customers to take a virtual ticket or check their queue status, help streamline the shopping experience, making it more efficient and convenient. By incorporating technology and Al-driven solutions, IKEA has enhanced both in-store and online interactions, ensuring a smooth and cohesive customer journey. The hybrid shopping model, which allows for online ordering and in-store pickup, further boosts convenience and accessibility.

The introduction of the concept of smallerformat stores, along with new order and collection hubs, has increased IKEA's accessibility across the country. IKEA's perceived commitment to sustainability and affordability continues to resonate with customers, further solidifying its position as a leading destination for home solutions in the UAE. Shoppers appreciate the broad selection of affordable, high-quality products and the stores that inspire creative ideas for home organization and design. As IKEA expands strategically within the UAE, its ESG and digital transformation initiatives are strengthening its reputation as a top-tier CX brand.



Customer quote

Ikea is one of my favorite destinations. Most of my household is from Ikea. When I had to move to my new house, it was the simplest and easiest experience. I chose the items online, selected the date and time of delivery and fixing, paid online. They came on time, were quick and clean. Everything was perfect. They delivered every single item I bought, without any mistake. **[sic]** Foreword

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Spotlight on top movers

Emirates Islamic Bank A 42 positions

Overall CEE Score

8.16 Change since last year - "+0.54" NPS – 49

26

Emirates Islamic Bank has made the most significant jump in the index, rising 42 places. Over the past year, the bank has upgraded its mobile banking app, enhancing its user-friendliness and intuitiveness. New features, such as improved navigation. guicker access to account information, and stronger security measures, have been well-perceived by users. Similarly, the bank's online banking platform has widened its range of offerings, now providing services like instant account opening, online investments, and comprehensive account management, which have further streamlined the customer journey.

In addition, Emirates Islamic Bank has introduced smart branches equipped with self-service kiosks and digital tools, significantly reducing wait times and enhancing the overall in-branch experience. Products such as credit cards and personal loans have been streamlined, making the application process smoother and faster. The bank's cashback benefits and loyalty programs have gained popularity among customers. With a continued focus on digital transformation, Emirates Islamic Bank is aiming to consolidate its position and provide innovative banking solutions for UAF customers.



Customer quote

Dealing with Emirates Islamic Bank was super easy and smooth. Everything got done without any stress, and the team was really professional and helpful. Honestly, my experience with them has been amazing so far. [sic]

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Careem 🔺 32 positions

Overall CEE Score

7.98 Change since last year – "+0.44" NPS – 35

Careem is solidifying its position as a major player in the UAE's CX landscape, climbing 32 spots through strategic advancement across various service areas. The platform continues to grow, enhancing its offerings from transportation and delivery to a wide range of multifaceted services. In 2024, Careem launched Quik Electronics, a 60-minute delivery service in Dubai and Abu Dhabi, addressing the growing demand for fast, convenient electronics shopping and guick order fulfillment. Additionally, Careem DineOut expanded its offerings, providing discounts of up to 50% on dining experiences, allowing customers to enjoy quality meals at reduced prices while fostering customer loyalty.

Furthermore, customers have responded positively to Careem Pay's expanded international remittance service, appreciating its ease, affordability, and efficiency in sending money to their home countries. Expatriates may find it beneficial due to its seamless process and competitive rates, making money transfers more accessible and convenient. These initiatives have helped meet the growing demands for speed, convenience, and value, reinforcing Careem's reputation as a customer-centric brand offering solutions that resonate with a wide range of user needs and preferences.



Customer quote

One memorable experience I had with Careem, which left a positive impression, involved ordering groceries during a particularly busy weekend. The app was intuitive and user-friendly, making it easy to browse through various grocery items and add them to my cart. The selection was extensive, covering everything I needed from fresh produce to household essentials. After placing my order, I received real-time updates about the status of my delivery. **[sic]** Foreword

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Daman 🔺 24 positions

Overall CEE Score

8.09 Change since last year – "+0.40" NPS – 45

Daman is emerging as a rising player in the UAE's customer experience landscape, making significant strides in recent years. The insurer climbed 24 places in the CEE index. In 2024, the insurer introduced digital innovations like the 'Hayakom Digital Booth,' an Al-powered self-service kiosk to streamline policy management and customer support, boosting its CX scores. As a result of these advancements, the company has received positive feedback for its quicker claims approval process and hassle-free experiences compared to previous years.

Through its partnership with AXA – Global Healthcare, the insurer is offering members enhanced flexibility and access to a vast array of healthcare providers worldwide, better aligning customers' insurance experiences with their needs. With a broad network of hospitals and clinics and affordable rates, Daman has become a trusted provider. These efforts have resulted in higher customer satisfaction, solidifying Daman's position in the UAE health insurance market.



Customer quote

Daman is the best if not one of the best insurance companies in the UAE. It's easy to deal with [them] and many clinics or hospitals favor them because of [their] faster claim approval and process. It is widely accepted in the UAE and I love using it although I know it is a bit expensive but it is worth the price. **[sic]** Foreword

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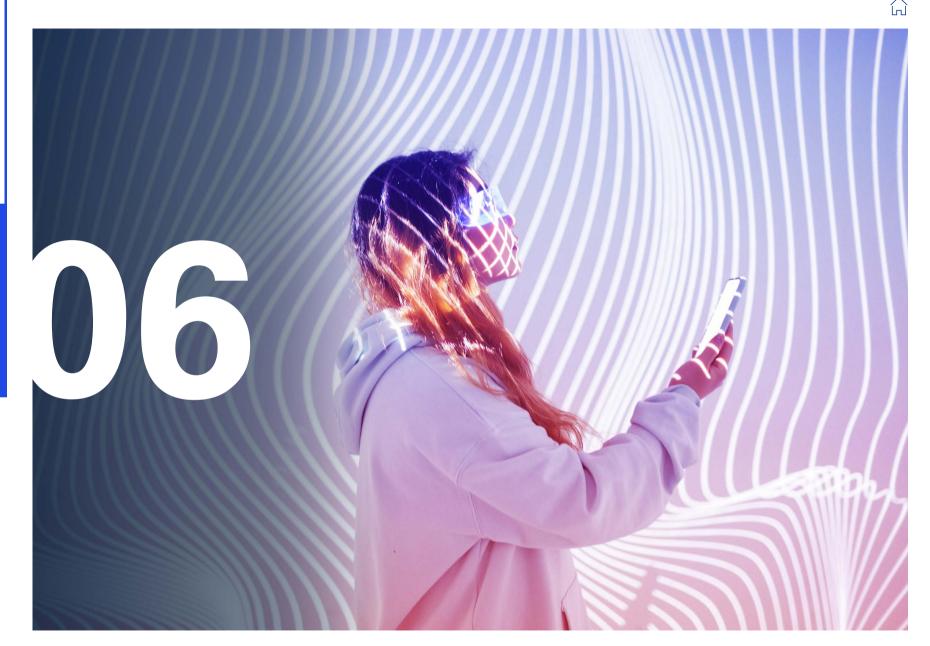
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Al: the game changer in experience design





The fusion of technology and the six pillars of customer experience

In a digital age where interactions are often machine-mediated, maintaining a human touch is a significant challenge. Last year's report highlighted a pivotal insight: we resonate with personalities, not machines.

Leading organizations are humanizing their Al interfaces, making them more engaging and relatable through anthropomorphism to create more engaging and relatable experiences. This approach taps into our innate tendency to connect with humanlike characteristics, enabling Al bots, like Microsoft's Cortana and Apple's Siri, to offer more personalized, emotionally resonant experiences with their distinct personalities and conversational styles.

Fidelity's use of AI to detect customer emotions exemplifies how technology can enhance the customer experience by making interactions more personalized and empathetic. By analyzing voice, text, behavioral patterns and even facial expressions, Fidelity can better understand and respond to their customers' needs and emotions. When the AI detects signs of distress or frustration, it can trigger proactive engagement from customer service representatives, aiming to address issues before they escalate. Fielmann, the number one brand in Austria and Germany and a leading optical retailer, integrates Al into its services to provide personalized eyewear recommendations while offering tips and insights in a conversational manner, mimicking the experience of a human assistant.

KBank implemented an Al-driven virtual assistant capable of understanding and responding to customer emotions. Using advanced NLP and sentiment analysis, Al detects when customers are frustrated, confused or happy. For instance, if a customer expressed frustration over a transaction issue, the virtual assistant would respond with empathy, provide reassurance and offer to connect them with a human representative, if needed.

FWD introduced an Al-driven claims processing system that uses machine learning to quickly assess and approve claims. The system communicates with customers in a friendly and empathetic manner, explaining the claims process clearly and offering personalized support while monitoring customer feedback and emotions during interactions. Leading companies across each country's index are successfully humanizing the AI experience by incorporating emotional intelligence, personalized interactions and empathetic communications to enhance the personal connection customers value.

By infusing AI with human-like qualities, organizations are not only enhancing user satisfaction, but also strengthening the bond between customers and AI systems. As AI evolves, maintaining this human touch will be essential for technology to enrich, rather than merely automate, our lives. Implementing anthropomorphic design principles bridges the gap between digital and human interactions, allowing for AI to better resonate with customers.

Organizations would do well to consider the following principles:

Relatability and empathy: Design elements should resonate with human experiences, fostering intuitive understanding and interaction with the product. Cultivate a connection with users through an empathetic Al interface. Integrate emotional intelligence to enable Al to recognize and respond appropriately to customers' emotional states.

Transparency and honesty: Foster

trust by ensuring consistent and predictable AI behavior. Maintain a consistent tone, style and behavior across all interactions. Be upfront about the AI's capabilities and limitations. Clearly indicate when customers are interacting with AI rather than a human.

Personalization and adaptability:

Tailor interactions to the individual customers, adapting over time based on behavior and preferences. Leverage machine learning to learn from user interactions and improve responses. Employ conversational interfaces that mirror human dialogue patterns. Also, use voice recognition, gestures and other natural input methods to facilitate seamless interactions. Foreword

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Leveraging the six pillars to

evaluate new technologies

Businesses can evaluate new technologies

are meaningfully enhancing their overall

customer experience.

through these pillars to assess whether they

Pillar

Technology assessment

Understanding customer needs: Evaluate how well the technology understands and responds to the emotional and practical needs of customers. Does it show that the company cares about customer experiences?

The human touch: Consider whether the technology maintains a human touch in interactions. Can it recognize and respond appropriately to customer emotions and sentiments?

Customer insights: Assess how the new technology gathers and uses customer data to offer personalized experiences. Does it leverage AI to tailor recommendations or services based on individual preferences and behavior?

Customized interactions: Evaluate how well the technology enables personalized communication and interactions. Can it adapt to different customer segments effectively?

Ease of use: Assess the user-friendliness of the technology. Is it intuitive and easy to navigate? Does it simplify processes for customers?

Efficiency: Determine if the technology saves time and reduces effort for customers. Does it streamline processes and remove unnecessary steps?

for delivering on promised features and performance enhancements. Clear

A virtual assistant should be assessed on

its ability to handle customer inquiries with sensitivity and understanding,

recognizing when to escalate issues to

A new Al-driven recommendation engine

should be evaluated for its ability to learn

from customer behavior and preferences,

offering tailored product suggestions that

enhance the shopping experience.

human agents for more personalized

Example

support.

A mobile app upgrade needs to be checked communication about what customers can expect from the update is crucial.

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Empathy

Personalization



Pillar

Technology assessment

Managing expectations: Examine how the technology sets, meets or exceeds customer expectations. Does it deliver on its promises, and is it clear about its capabilities and limitations?

Consistency: Assess if the technology provides a consistent experience across different channels and touchpoints, ensuring customers know what to expect.

Problem-solving: Evaluate the technology's ability to address and resolve customer issues guickly and effectively. Does it provide selfservice options, and how efficient are they?

Customer support: Consider how the technology integrates with or enhances existing customer support systems. Does it facilitate better communication and faster resolution of problems?

A self-service portal should be evaluated on its effectiveness in enabling customers to resolve issues without human intervention, ensuring that it provides clear, easy-to-follow solutions.

A mobile app upgrade needs to be checked

communication about what customers can

for delivering on promised features

expect from the update is crucial.

and performance enhancements. Clear

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Integrity
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Expectations

Resolution

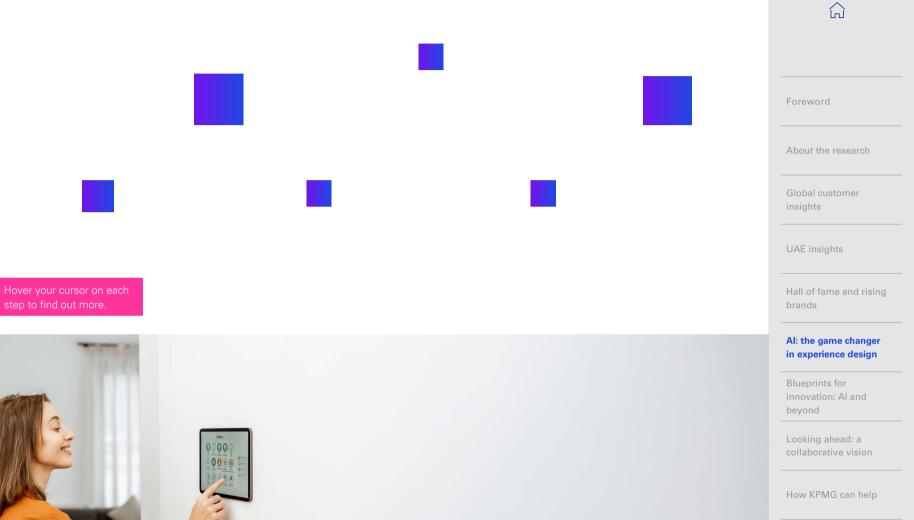
Trust and reliability: Determine if the technology enhances or undermines trust. Is it secure and reliable? How does it handle data privacy and protection?

Brand alignment: Check if the technology aligns with the company's values and brand promises. Does it reinforce the integrity and ethical standards of the brand?

When assessing a new chatbot for customer service, its data handling practices should be scrutinized to ensure it complies with data protection regulations, thereby maintaining customer trust.

A structured approach to **Al implementation**

Al implementation is most effective when strategically aligned with business objectives, ensuring that initiatives drive measurable value, whether through improved efficiency, enhanced customer experiences, or sustained growth. Through our research, we have identified seven key steps for successful Al implementation.

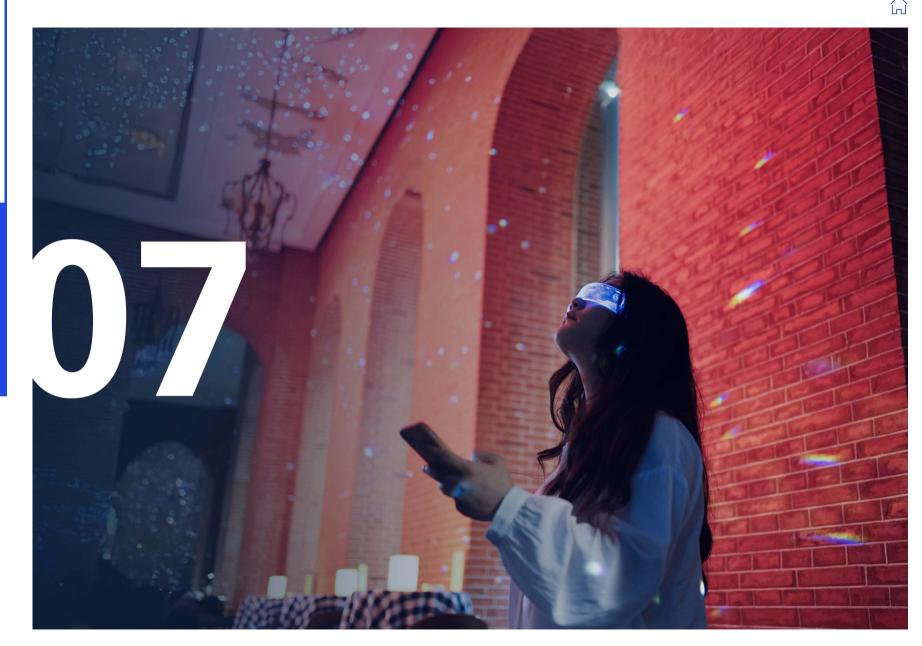




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Keeping pace with AI developments is crucial for organizations to stay competitive as AI technology not only advances rapidly, but also has the potential to redefine technology creation itself.

Recent research published in Nature Human Behavior indicates that large language models (LLMs) are increasingly capable of understanding complex human mental states, a trait once thought unique to humans. For instance, the Inflection AI chatbot, named Pi for "personal intelligence", aims to offer emotional support with empathy and humor, demonstrating the potential for AI to provide meaningful human-like interactions.

In theory, the better AI models are at mimicking humans, the more useful and empathetic they can seem in their interactions with us. Both OpenAl and Google recently announced supercharged AI assistants. Named GPT-40 and Astra respectively, these virtual assistants are designed to deliver much smoother, more natural responses than their predecessors. While such advancements are promising, we must recognize these Al abilities are not humanlike—even if they appear that way.

The future of AL with advancements in self-supervised learning, explainable AI and human-Al collaboration promises more intelligent, autonomous and ethical Al systems, significantly impacting various industries and everyday life. These future AI systems are likely to have greater autonomy, enabling them to operate without constant human intervention. This could be particularly impactful in fields like autonomous driving, robotics and industrial automation.

The next generation of AI will revolutionize customer experiences by offering even more personalized, efficient and intuitive interactions. Advanced AI systems will be able to predict customer needs with greater accuracy, providing tailored recommendations and solutions in real-time. With improved natural language processing, customers will engage with Al in more seamless, humanlike conversations, enhancing ease of use and accessibility. Additionally, smarter AI can anticipate potential issues before they arise, enabling proactive support and minimizing disruptions. This increased sophistication in AI can empower businesses to create deeper, more meaningful connections with customers, elevating satisfaction and trust to new levels.



Navigating the future

To thrive in an Al-driven future. organizations should focus on staying abreast of AI advancements like machine learning, natural language processing, computer vision and robotics. Understanding AI and data regulations, adhering to ethical AI practices and developing a clear AI strategy aligned with organizational and strategic goals are essential. Investing in research and development, fostering an Al-friendly culture, and promoting cross-departmental collaboration will help integrate AI effectively. Addressing workforce changes by reskilling employees and prioritizing hiring and training in AI and data science are key. Engaging with the broader

open innovation initiatives will also offer competitive advantages.

KPMG Trusted AI can help with designing, building, deploying, and using AI tech solutions in a responsible and ethical manner, seeking to accelerate value with confidence. We recognize that the field of AI is rapidly changing and so is our approach. As the technology advances and legal, ethical, risk and regulatory standards mature, we will continue to review and evolve our approach as necessary.

ecosystem through partnerships and

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Hover your cursor of step to find out more

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This year's report underscores the transformative impact AI is having across industries worldwide. Yet, the path to Al-driven success is far from simple. It demands rethinking traditional assumptions and adapting to new ways of operating. To fully harness

To respond effectively to the findings of the **2024 Customer Experience Excellence** study, companies should take the following actions:

	Cut through the noise to clearly understand what AI means for your business, both now and in the future. Take an honest look at your current state and assess your true readiness to adopt AI at scale.	₹Ç	Ensure AI implementations are rooted in a deep understanding of the customer. Design AI experiences in the context of the needs and wants of the different age groups. There are some significant demographic attitude changes this year.	200 EE	Humanize AI to get traction with consumers and drive advocacy and loyalty and develop expertise in emotion design.	Foreword About the research Global customer
-∰-	Clearly define use cases that should be led by the business and IT. Al should not be the exclusive preserve of IT and not all developments require an Al solution.	_φ φφΦ	Ensure scalability when selecting initial use cases, and be clear on ROI and how AI will change experience economics.		Create an ethical and responsible use framework coupled with strong governance to ensure compliance. Identify the risks at each stage of AI development and implementation and design effective mitigations.	UAE insights UAE insights Hall of fame and rising brands Al: the game changer
C Do Do	Clearly define new role types that the organization will need and the transition plan for existing employees. Consider the current culture and whether it creates the right environment for AI to prosper.	Ţ	Consider how the rapid developments in AI technology and the dramatic improvements in processing power will shape the future of the industry and sector and build a maturity route map to guide development.	By adhering to these principles, organizations can align their AI initiatives with customer needs and position themselves for greater success in increasingly AI-driven marketplaces. These guidelines provide a useful pathway to not only integrate AI into daily operations but also enhance customer satisfaction and elevate overall CEE scores. In doing so, organizations can be better prepared to meet the challenges and seize the opportunities that AI presents, driving sustainable growth and competitive advantage in their respective sectors.		in experience design Blueprints for innovation: Al and beyond Looking ahead: a collaborative vision How KPMG can help
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KPMG is a global leader in customer experience advisory services and works with organizations to accelerate their customercentric digital transformations. Our team of sector specialists, combined with customer. operations and technology professionals are dedicated to helping our clients to transform their operations to become more efficient, effective and customer obsessed. Our services enable our clients to create more positive customer experiences and engagement, coupled with increased economic value. These cover:



Customer experience

Customer strategy, customer intelligence, Voice of Customer program, customer personas and journey mapping, service design, customer technology transformation.

Digital experience

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Digital strategy, product and experience design and delivery (websites, apps, portals, customer channels), CRM.

Brand and reputation

Brand and marketing strategy, creative and communications development, loyalty optimization, reputation advisory, stakeholder and community engagement.

Operating model transformation

Customer, sales, marketing and service transformation, cost out, productivity and value creation, business process transformation and digitization, technology enablement.

- Learn more on how leading organizations are modernizing their Voice of Customer capabilities and uplifting their digital channels and capabilities.
- We can assist you with digital transformation and help you to prioritize AI investment in the areas that will deliver the greatest value for your business.
- Help with Al privacy and data protection, responsible AI, AI controls, AI model assurance, AI security and AI in internal audit.

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KPMG Middle East LLP is a part of the KPMG global organization of independent member firms that operate in 143 countries and territories and are affiliated with KPMG International Limited. We provide audit, tax and advisory services to public and private sector clients across Saudi Arabia, United Arab Emirates, Jordan, Lebanon, Oman, and Iraq, contracting through separate legal entities. We have a strong legacy in the region, where we have been established for over 50 years. KPMG Middle East LLP is well-connected with its global member network and combines its local knowledge with international expertise.

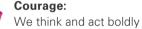
KPMG serves the diverse needs of businesses, governments, public-sector agencies, not-for-profit organizations, and the capital markets.

Our commitment to quality and service excellence underpins everything we do. We strive to deliver to the highest standards for our stakeholders, building trust through our actions and behavior, both professionally and personally. Our values guide our day-to-day behavior, informing how we act, the decisions we make, and how we work with each other, our clients, and all our stakeholders.

We do what is right

Excellence:

We never stop learning and improving



Together:

We respect each other and draw strength from our differences

For Better:

🖊 We do what matters.

Our purpose is to inspire confidence and empower change. By inspiring confidence in our people, clients and society, we help empower the change needed to solve the toughest challenges and lead the way forward.

KPMG's Our Impact Plan guides our commitments to serving our clients, people and communities across four categories: Planet, People, Prosperity, and Governance. These four priority areas assist us in defining and managing our environmental, social, economic and governance impacts to create a more sustainable future. We aim to deliver growth with purpose. We unite the best of KPMG to help our clients fulfil their purpose and deliver against the United Nations Sustainable Development Goals, so all our communities can thrive and prosper.

We are dedicated to delivering growth with purpose, helping our clients achieve their goals, and advancing sustainable progress to ensure that all our communities thrive. Empowered by our values, and committed to our purpose, our people are our greatest strength. Together, we are building a valuesled organization of the future. For better. Foreword

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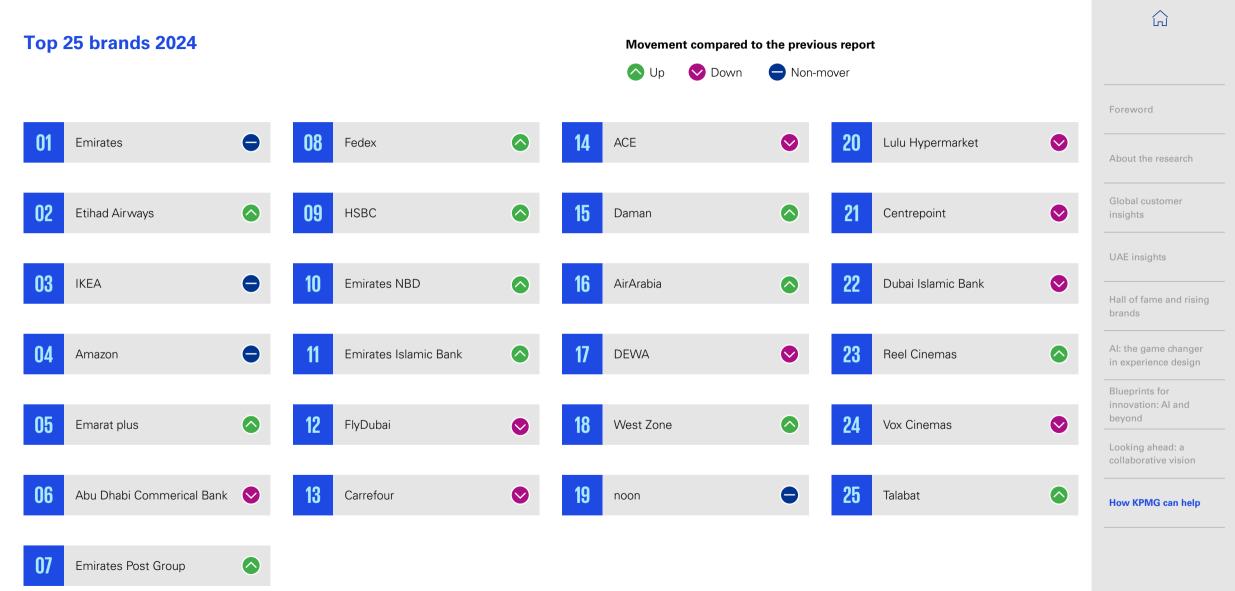
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