

Customer experience

Customer service was the biggest cause for complaints

Of the eight broad themes analyzed by BrandsEye, customer service complaints were the most significant driver of conversation, making up 57.2% of industry conversation.

The percentages below represent the contribution of each of the eight 'broad' topics to overall topic conversation. Sentiment is the proportion of positive and negative sentiment for each topic¹.

	% OF CONVERSATION	NEGATIVE	POSITIVE
Customer service	57.2%	92.3%	7.7%
Reputation	21.8%	74.4%	24.1%
Products	21.2%	90.3%	9.7%
Account admin	14.3%	98.4%	1.5%
Digital experience	10.7%	87.0%	14.7%
Transactions	5.9%	96.3%	3.2%
Pricing or fees	3.6%	91.4%	8.5%
Physical facilities	2.7%	90.0%	10.0%

Topics driving conversation on social media

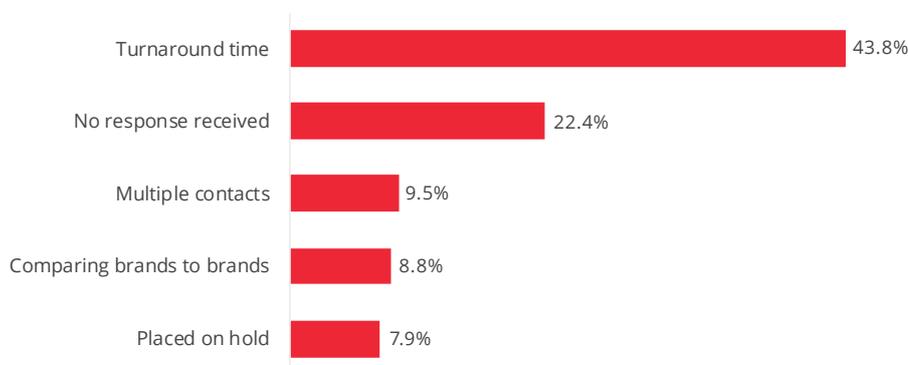
Top drivers of service complaints spoke to a need for improved responsiveness in the industry

To ascertain the main drivers of customer complaints across the UAE banking industry, BrandsEye analyzed co-occurrence. This entails examination of the topics that were most commonly spoken about in relation to customer complaints.

1. The reputation topic here is defined as how the brand is being perceived (positively or negatively) in relation to the following subtitles: business or technological innovation; CSI activities; comparison of brands to competitors or other industries; company financial performance; Covid-19 relief efforts; environment impact; how a company treats its staff; misleading advertising; referral/dissuasions from one consumer to another; spam or unsolicited contact; staff dismissals, suspensions or retrenchment; and valuing loyal customers.

Turnaround time was the largest pain point for customers

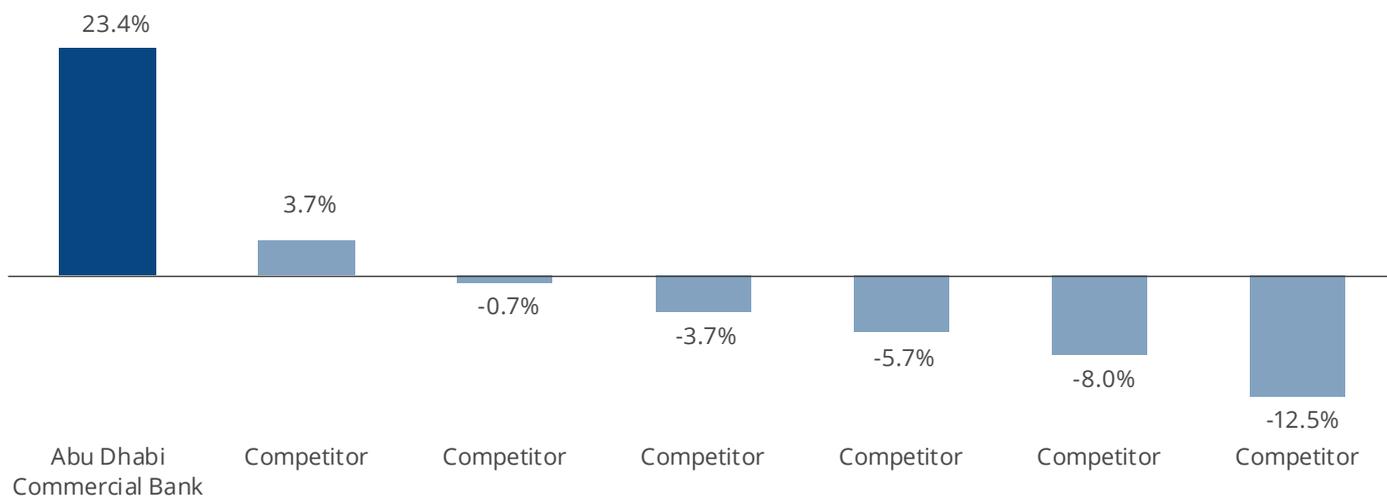
As can be seen in the chart below, the issue of long turnaround (wait) time was at the core of most (43.8%) customer service complaints. This likely drove reports of no response being received (22.4%) and the issue of dealing with multiple customer service agents (9.5%) in order to get assistance. These drivers speak to a general need for improved customer service responsiveness within the industry.



Top drivers of service complaints for UAE banks

In addition to turnaround time, loans and staff conduct were common themes cited in negative service conversation. This stemmed from complaints related to poor customer treatment from staff officials and complaints from customers who felt misled by the bank’s loan offers.

Abu Dhabi Commercial Bank received the highest Net Sentiment within the service segment of conversation



Net Sentiment towards service

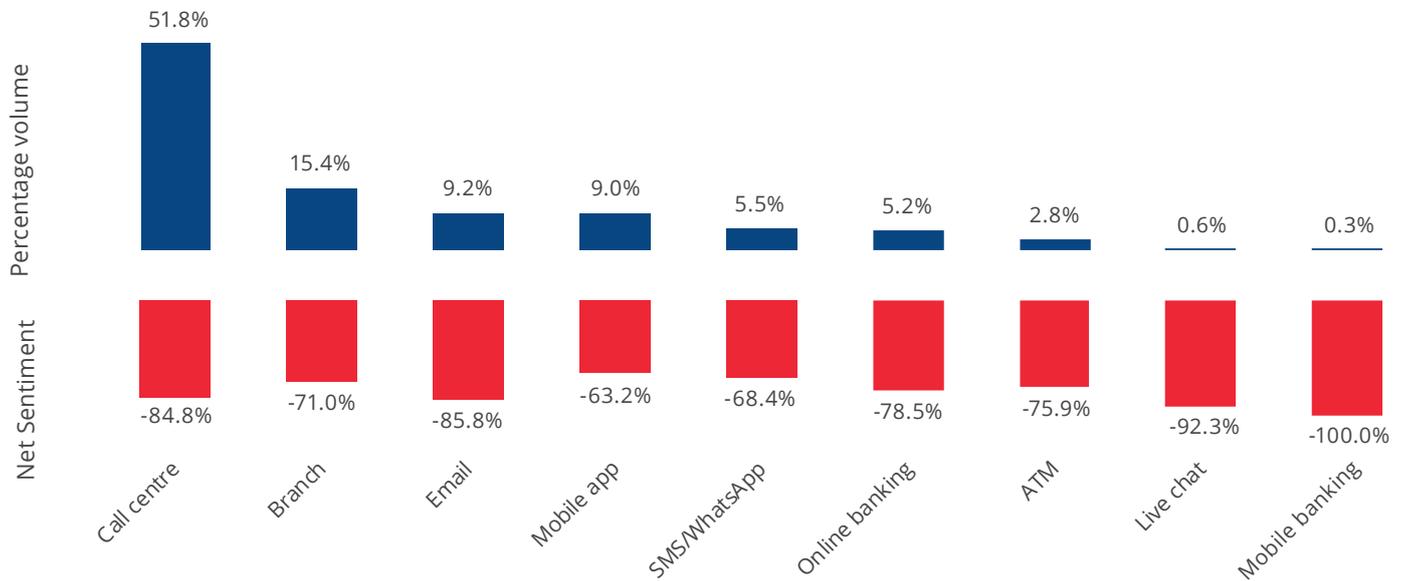
Each bank's sentiment ranking is defined by the percentage difference compared to the aggregate. The industry aggregate for service conversation is -72.3%.

The top performer's advertising drove prospective customers to enquire about opening an account or obtaining a loan. The bank used creative video adverts to draw attention to their products which was well received.

The second-best performer had the lowest percentage of turnaround time complaints. This, combined with brand campaigns that highlighted the affordability of bank fees and charges, resulted in its relatively competitive performance.

Call centers and physical branches were customers' primary service touchpoints

Of all the available channels of communication, call centers were mentioned most frequently (51.8%) with the highest levels of negative sentiment(-84.8%) on social media. The channel mentioned second-most frequently was physical branches.



Volume and Net Sentiment of social media conversation around channels of communication

Customers complaining about call centers cited multiple attempts to reach this channel without receiving assistance. In addition, many mentioned having to deal with multiple customer service agents and follow-ups in order to get a response.

Interestingly, while “mobile app” was the fourth-most mentioned channel, it had the least negative sentiment. Banking customers—many of whom reported using apps to send money to family—complimented their user-friendliness and the positive impact of updates. Customers also said that apps used low volumes of data and reduced the need to access physical channels such as ATMs and branches. Again, this became key during the Covid-19 pandemic, when people were trying to social distance themselves.

Half of all online conversation about banks required a response

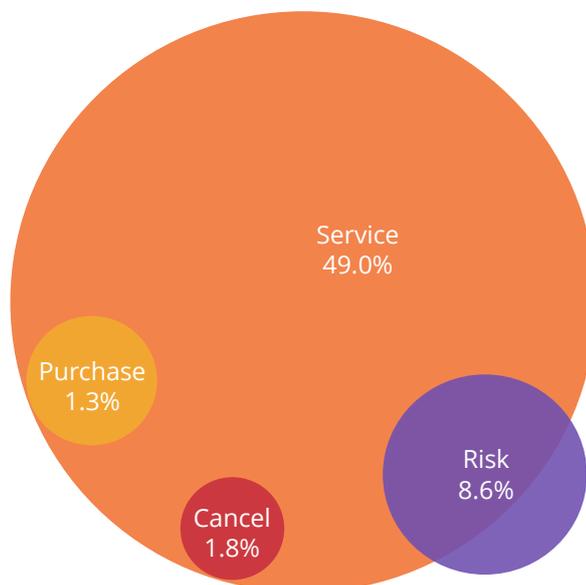
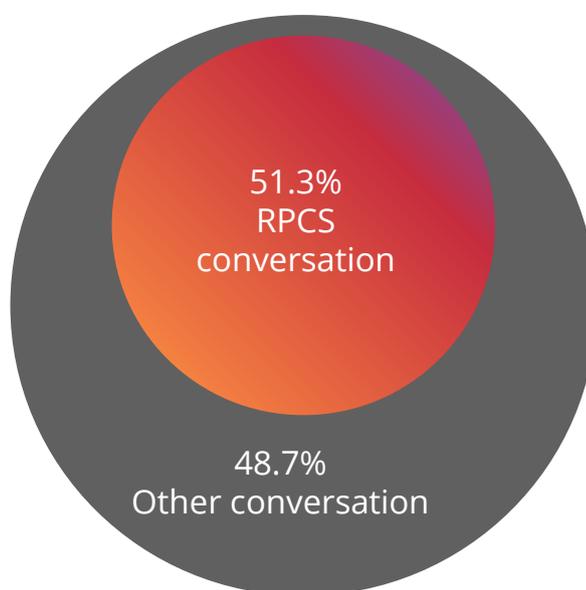
One in every two online mentions in the UAE banking industry posed a risk or consisted of a service request, an acquisition opportunity or a cancellation threat. Any of these should be considered as requiring a response from the bank.

This, however, means that almost half of all online conversation about the banks was noise for social customer service teams, hindering their ability to prioritize the mentions which did warrant a reply.

Nevertheless, conversations which contained a service query had the highest contribution to priority conversation. This is consistent with the finding that customer service complaints were the most significant driver of conversation.

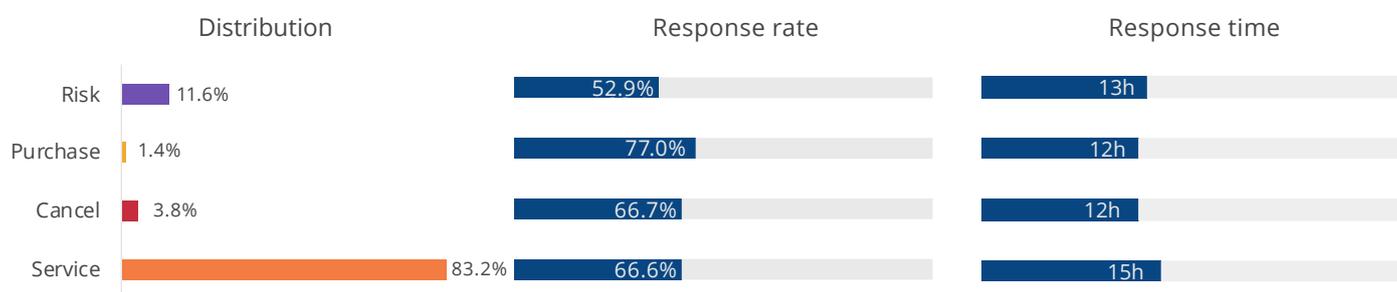
The adjacent chart displays the distribution of priority conversation, indicating the overlap across the risk, purchase, cancel and service (RPCS) tags. Percentages indicate RPCS conversation as a percentage of total verified conversation for the industry.

All purchase and cancel mentions co-occur with service mentions, whereas some risk mentions fell outside of the service category. More analysis on this is covered in the risk section of this report.



Banks do not respond to over a third of priority conversations and take an average of 13 hours to respond to conversations

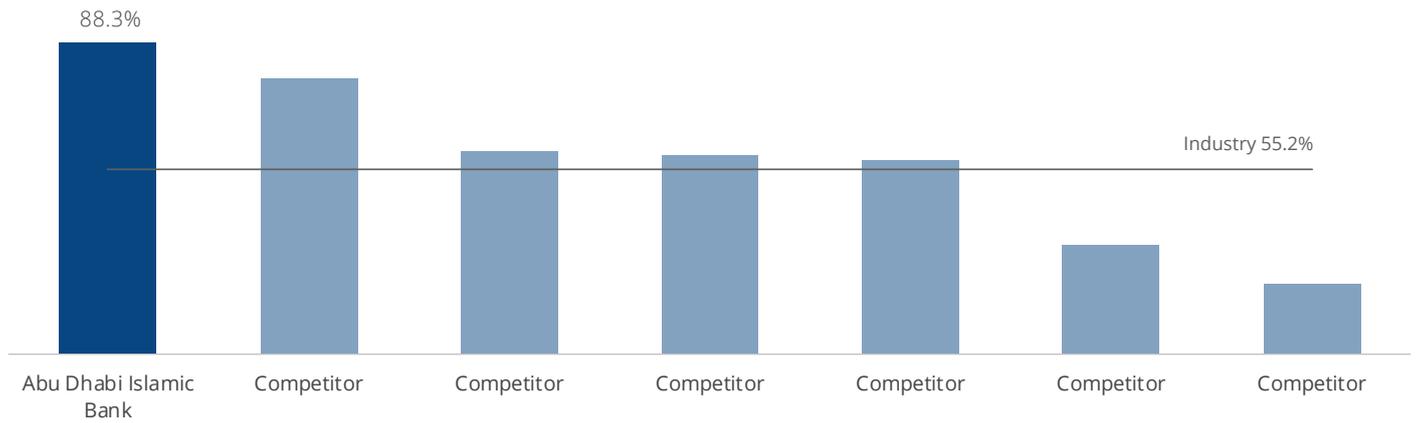
Although the industry performed relatively well responding to direct conversation mentions, indirect conversation was not adequately dealt with. Out of the four categories of priority conversations, risk mentions received the lowest response rate for both direct and indirect mentions.



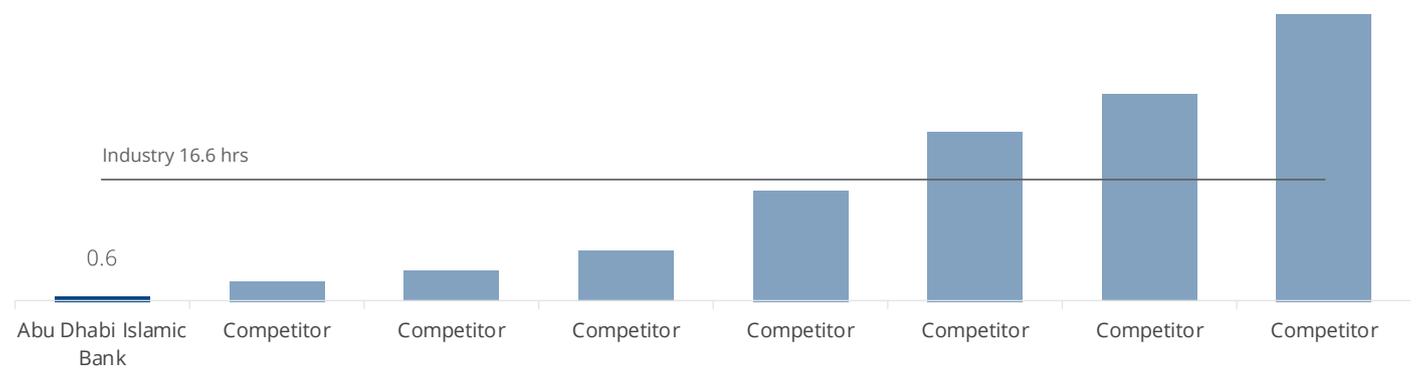
Industry response rate and time to priority conversations

The above chart shows the industry’s response rate and time for mentions that were tagged with priority conversation categories—risk, purchase, cancel and service—and not the total verified conversation. The data is further segmented into direct conversation (the bank’s handle is mentioned) and indirect conversation (the bank is mentioned without including the official handle).

Abu Dhabi Islamic Bank performed best in terms of response rate and time



Response rate per bank



Response time per bank

The data used to calculate response rates and times was consumer conversation only. Consumer replies to posts by the banks, as well as consumer reshares, were excluded from analysis.

Contact us



Goncalo Traquina
Partner
Head of Management Consulting -
Financial Services
E: gtraquina@kpmg.com



Abbas Basrai
Partner
Head of
Financial Services
E: abasrai1@kpmg.com



Nic Ray
CEO
BrandsEye
E: nic.ray@brandseye.com



Virginia Lin
Business Director Europe, Middle
East and North Africa
BrandsEye
E: virginia.lin@brandseye.com



Bilal Bassiouni
Senior Analyst, Middle East
BrandsEye
E: bilal.bassiouni@brandseye.com

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