



GCC Banking Sentiment Index

**Consumers call for improved service,
digital experience and fraud prevention**

2025



Table of contents

Foreword	03
Report scope	04
Introduction	05
1 GCC banking overview	06
2 Campaigns	10
3 Key conversation drivers	12
4 Customer service	14
5 Product and pricing	17
6 Digital experience	20
7 Perceived fraud	22
8 Digital banking	24
Conclusion	26
Methodology	27

Foreword

The GCC's retail banking sector is undergoing a significant transformation, fuelled by the momentum of a thriving non-oil economy, strategic infrastructure investments and digital advancements. As this unfolds, the sector must address critical factors such as service quality, digital performance and customer experience to drive long-term growth. Including government initiatives to drive payment digitisation and encourage financial inclusion

Central banks in the region have been leading the efforts in driving down the cost of digital transactions through domestic schemes, open banking and overall innovation & transformation agenda including digital currency, AI and modernising financial infrastructure.

Our survey findings reveal that consumer sentiment is increasingly focused on the need for more responsive services and reliable digital banking experiences. While pricing remains a priority - particularly in markets like Saudi Arabia - issues such as digital security, transaction reliability and customer service continue to challenge banks across the region.

As competition intensifies and consumer expectations evolve, there is a clear imperative for banks to prioritise innovation, personalise services and ensure seamless digital integration. Persistent issues like mobile app instability, crashes, login failures, fraud risks and service outages are eroding consumer confidence. Across the GCC, there is a shared urgency to enhance services to meet the rising demands of a more sophisticated consumer base.

As the GCC moves toward a digital-first future, the retail banking sector must focus on offering products that meet both consumer expectations and national development goals. This transformation goes beyond technology; it's about building long-term value, fostering trust and contributing to the region's broader economic growth.



Report scope

The GCC Banking Sentiment Index is based on 2,795,103 consumer mentions collected from publicly available online conversations during 1 September 2024 to 28 February 2025. Covering all six GCC markets — Saudi Arabia, UAE, Qatar, Oman, Kuwait, and Bahrain, the study incorporates both leading incumbents and emerging digital-first players, ensuring that traditional and innovative banking models are represented.

At the core of the analysis is Net Sentiment¹, a real-time customer satisfaction metric derived from unstructured text, calculated by subtracting negative from positive sentiment. Each mention was classified as either reputational (e.g., campaigns, partnerships, awards) or operational (direct

customer experiences with products and services). Sentiment-bearing mentions were then analysed against themes such as customer service, digital experience, account administration, products, transactions, and pricing. In addition, Priority Conversation tags (Risk, Purchase, Cancel, Service) were applied to highlight the most critical issues requiring a bank response.

This framework provides a robust, data-driven view of consumer sentiment across the GCC retail banking sector, combining both volume of conversation and quality of experience to identify the themes shaping customer perceptions.

¹ Net Sentiment is a real-time customer satisfaction metric based on unstructured text from publicly available online conversations, that is calculated by subtracting negative from positive sentiment



Introduction

This year's analysis of GCC retail banking sentiment reveals varying customer perceptions across the region, with Saudi Arabia dominating the conversation through high volumes of both reputational and operational discussion.

Across the sector, reputational conversation accounted for the majority of mentions. This was generally positive, driven by campaigns with conversation centred around brand performance, partnerships, and corporate social responsibility initiatives. In contrast, operational sentiment was largely negative. The UAE, Qatar, and Oman recorded the lowest scores, while Saudi Arabia stood out positively on pricing, supported by competitive interest rates and attractive investment products.

Customer service emerged as a persistent pain point, with strongly negative sentiment linked to slow response times, unresolved complaints, and repeated follow-ups. Product sentiment also varied: debit cards drove much of the negativity due to transaction and service issues,

while loans and investment products performed better, reflecting appreciation for flexible financing and attractive interest rates.

Fraud-related concerns remained a source of frustration across a number of markets, with complaints focused on digital security, account irregularities, and slow case resolution. This risk-related conversation was most prevalent in the UAE.

Digital performance continued to be a challenge across all markets, with mobile app instability, login failures, and service outages eroding confidence. Despite differences between countries, the findings point to a shared urgency across the GCC to improve service responsiveness, product reliability, and digital functionality

01

GCC Banking Overview

Reputational consumer conversation dominates

2,795,103

Total volume of conversation

37%

Volume of Operational conversation

63%

Volume of Reputational conversation

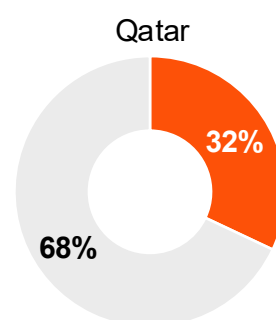
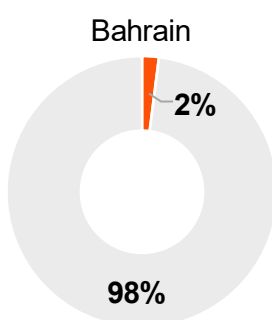
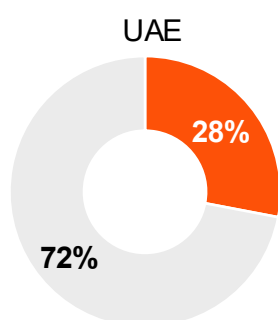
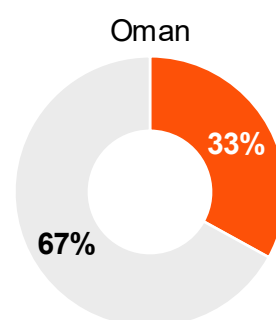
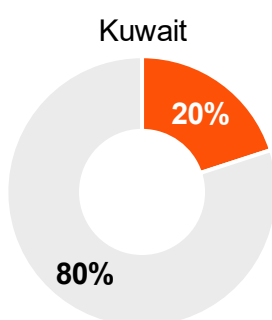
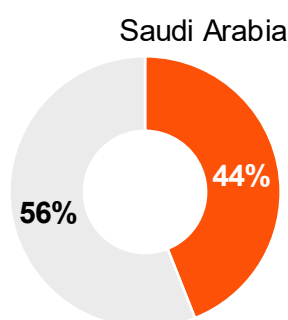


Saudi banks commanded the overall conversation

Across the GCC banking region, reputational content drove the majority of consumer banking conversation, accounting for 63% of all banking mentions, with the remaining 37% classified as operational.

Saudi Arabia had the majority of consumer conversation, with discussions split between reputational² at 56% and operational³ at 44%. In all countries, banking conversations were primarily dominated by reputational posts, with Bahrain seeing almost all mentions as reputational.

Operational vs. Reputational: Volume split



Operational Reputational

² Reputational conversation: Consumer or press conversation that does not directly relate to the customer experience with a brand. This includes sponsorship, campaign, journalistic, and other reputational content. It does not include conversation about the bank's services.

³ Operational conversation: Authors speaking about an experience with the brand's products or services, as well as customer feedback or requests for assistance from the brand/entity.

- 4%

Overall Net Sentiment
for the GCC

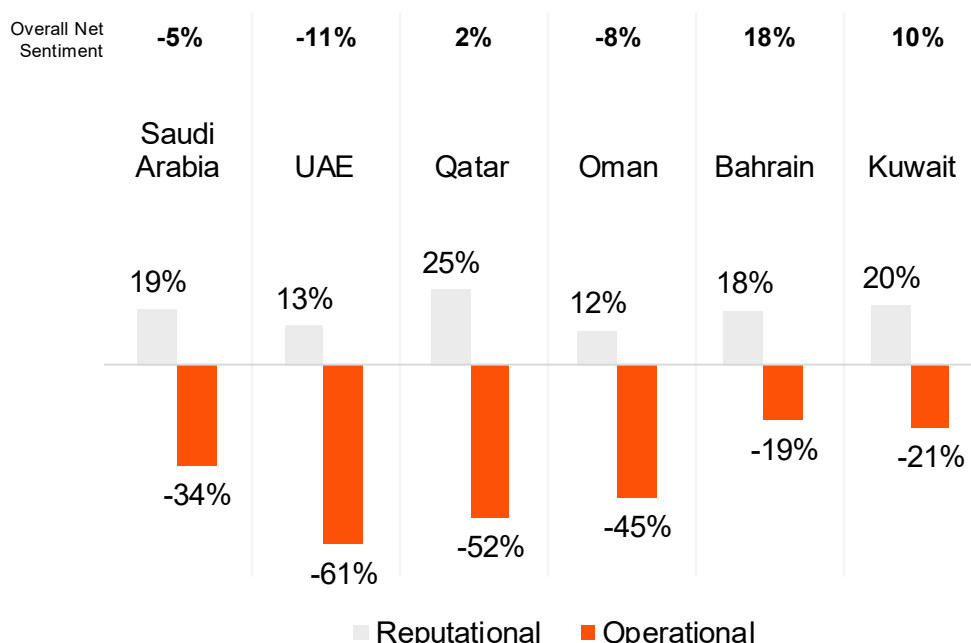
- 38%

Operational
Net Sentiment

17%

Reputational
Net Sentiment

Net Sentiment per country



**Bahrain
outperformed the
industry by**

22pp

(percentage points)

Bahrain recorded the highest Net Sentiment score across the GCC banking markets, driven by positive reputational conversation linked to awards, share sales, and mergers. Operationally, conversations were mostly negative, focused on complaints linked to frozen accounts, delayed transactions, and unresponsive service, although this made up a small proportion of the banks' overall conversation.

The UAE banking market posted the lowest Net Sentiment, driven by negative operational conversation linked to delayed payments, account closures, technical issues, and perceived fraud as well as delayed card deliveries. Reputational positivity stemmed from association with major events as well as awards.

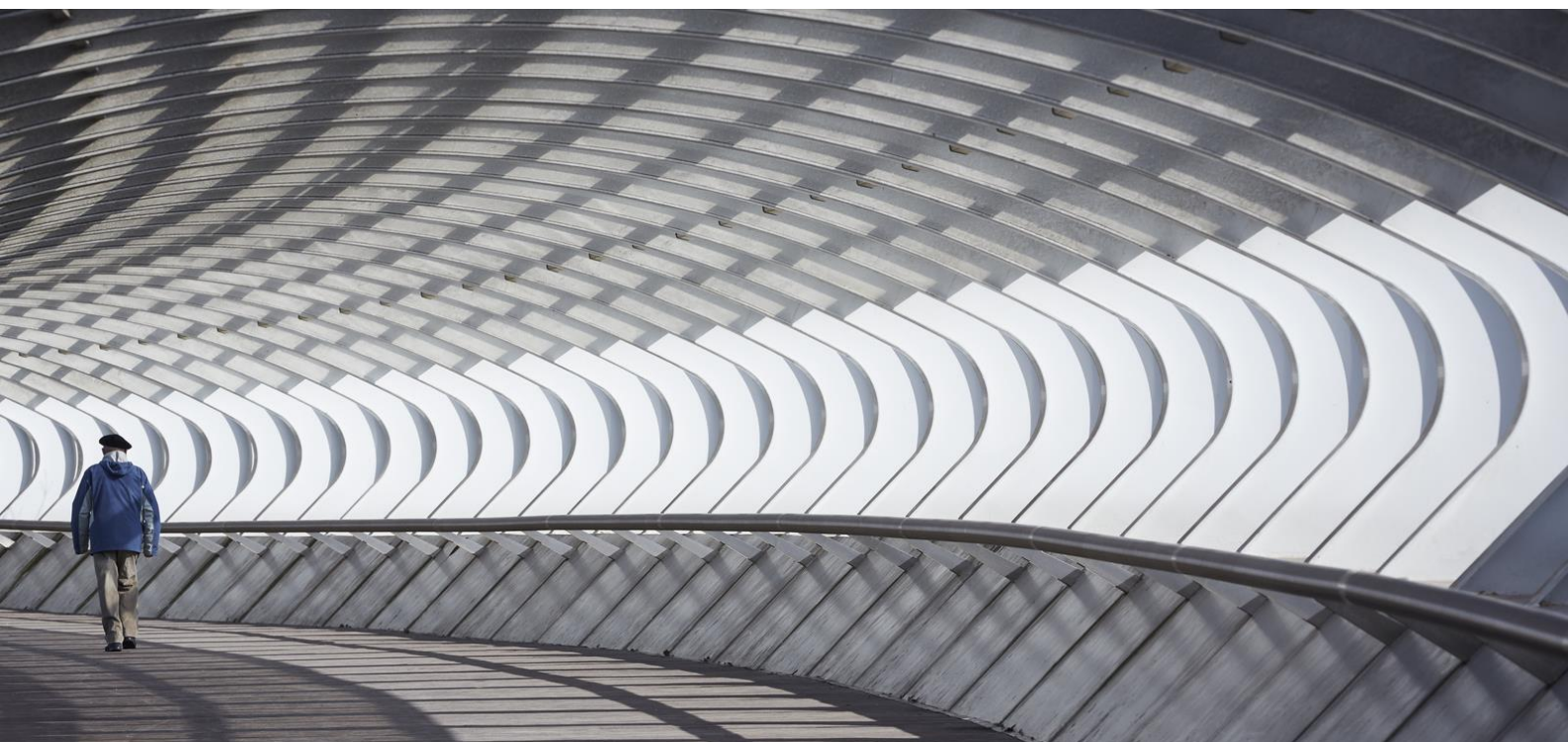
In **Saudi Arabia**, despite a positive reputational Net Sentiment of 19%, as with all the GCC banking markets, operational Net Sentiment brought down the overall score. Operational complaints spoke to a number of issues including app problems, poor customer service, and credit card transaction issues. Positive reputational conversation centred on financial performance, social responsibility, job opportunities and financial education programmes, which resonated with consumers.

Qatar tops reputational rankings with Net Sentiment of 25%

Reputationally, **Qatar** performed the best with a Net Sentiment of 25%, eight percentage points above the industry average. Positive sentiment came from corporate social responsibility initiatives, awards news, digital banking developments and reference to partnerships. Operationally, however, it struggled with the second-lowest Net Sentiment which was driven by issues such as customer service, transaction problems, security concerns, delayed refunds and unresponsive helplines.

In **Oman**, poor operational performance was mainly linked to perceived unjustified deductions, including those linked to child support programmes, delayed benefits, poor customer service and dissatisfaction with card services. Positive reputational conversation was driven by educational platforms, Apple Pay activation, and religious finance initiatives.

Despite placing second overall, **Kuwait** experienced a number of operational challenges with customers complaining about unauthorised credit card applications, transaction delays, service issues following a merger and slow branch service. Reputationally, positive sentiment was fuelled by reference to awards; news linked to a merger between Kuwait Finance House (KFH) and Ahli United Bank as well as its collaboration with Save Technologies. These developments, along with KFH's refreshed visual identity and strong net profit announcements, contributed to an overall uplift in Net Sentiment for the country's biggest bank.



02

Campaigns

Promotional conversations drove conversation and positivity across the GCC

Oman recorded the highest share of campaign-driven conversation

In **Oman**, over two-thirds of the banking discussion was shaped by promotional activity, with a significant contribution from a campaign by Bank Muscat in partnership with Wahj Gulf, featuring football content and daily cash prizes.

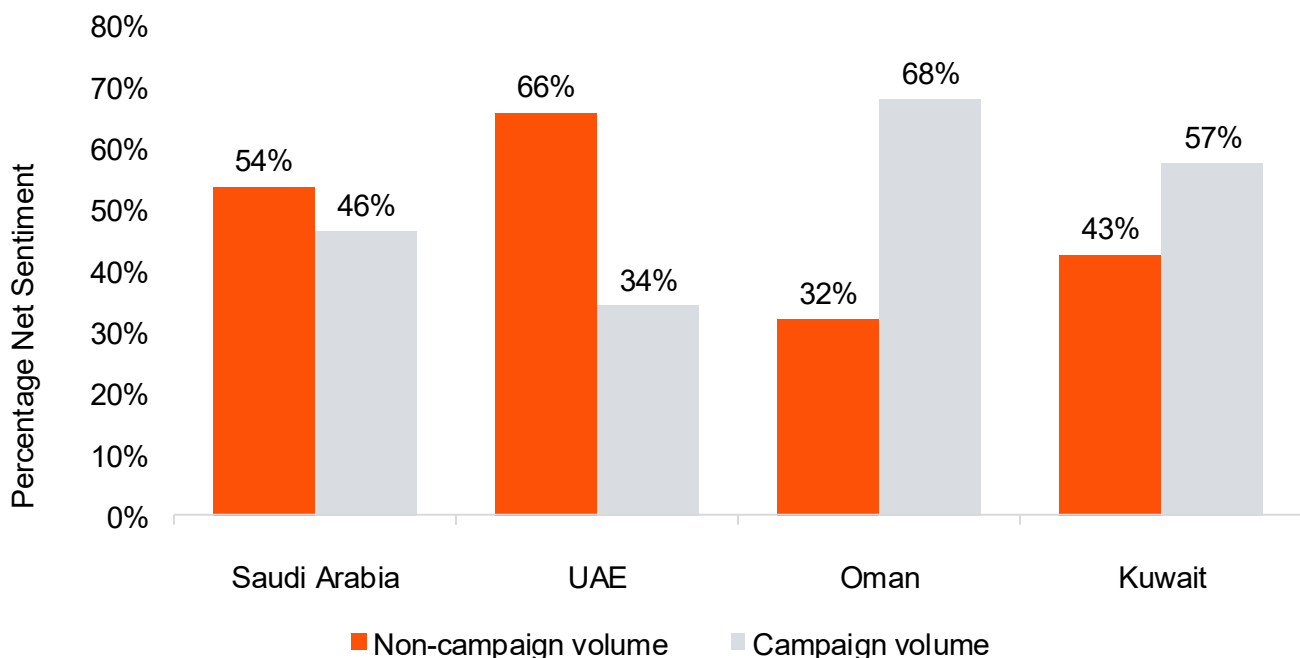
In **Kuwait**, campaign content accounted for the majority of consumer bank conversation, with National Bank of Kuwait's #NBKCompetitions and #NBK_App campaigns driving significant engagement. Boubyan Bank also sparked conversation with multiple campaigns, including #Boubyan_every_Tuesday and

#Win_with_Boubyan, along with promotional offers celebrating its 20th anniversary.

In **Saudi Arabia**, campaign and non-campaign conversations were more evenly split. Notably, Riyadh Bank's #Always_With_You campaign, celebrating Saudi National Day with a credit card offering, generated strong engagement.

The UAE had the lowest share of campaign-related conversation, with roughly one-third of mentions tied to campaigns. ADIB's anti-fraud initiative, using interactive quizzes to promote security awareness, emerged as a key highlight.

Non-campaign vs. Campaign Volume



03

Key conversation
drivers

Customer service and **products** emerged as the top drivers of conversation across the GCC, each accounting for:

39%

of conversation

Products were the leading topic of conversation (40%) for Saudi banks with a focus on debit cards. Account administration recorded the lowest Net Sentiment (-86%), primarily driven by concerns over delayed transfers, failed payments, and deductions.

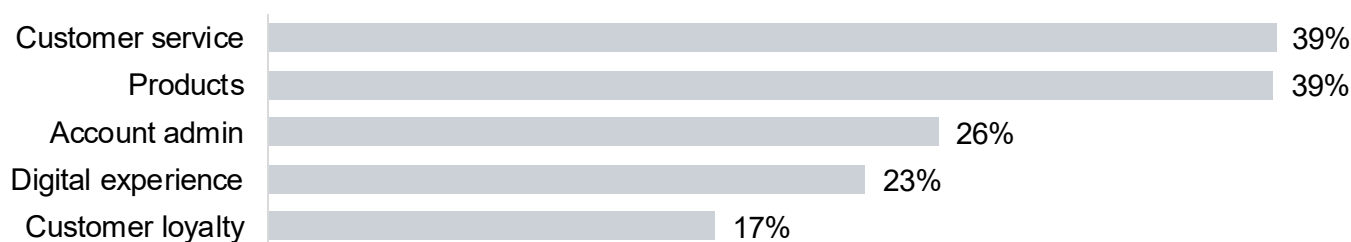
In the UAE, customer service dominated the conversation (64%) with Net Sentiment strongly negative at -85%, reflecting major dissatisfaction and poor support experience. Qatar also had customer service as its top driver of conversation (51%), paired with a Net Sentiment of -72%.

Products were the most discussed in Bahrain (52%) and

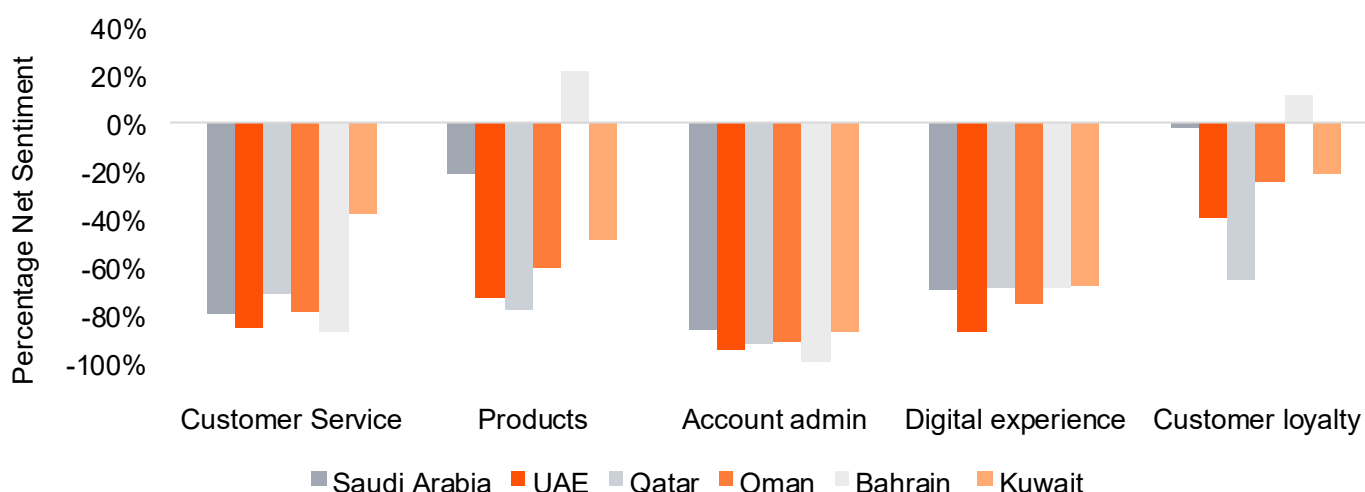
notably received a positive sentiment of 22%, the only such case. Other markets saw significantly lower Net Sentiment for products: Qatar (-78%), UAE (-73%), and Oman (-60%), pointing to dissatisfaction with bank offerings, accessibility and value.

Account admin had the highest share of conversation in Qatar (38%), with Net Sentiment at -92%, showing critical issues around account access, servicing, or updates. Bahrain reported the lowest sentiment on account admin at -100%, followed closely by UAE (-95%). Kuwait also reported strongly negative sentiment for account admin (-88%) and products (-49%).

Top 5 conversation drivers in the GCC



Top 5 drivers of conversation by market sentiment



04

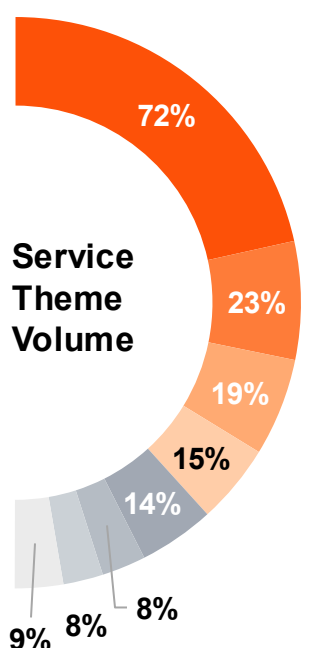
Customer service

Turnaround time emerged as the most critical pain point for customers across the GCC

Turnaround time featured in

72%

of customer service complaints



- Turnaround time
- No response received
- Feedback given
- Staff competency
- Staff conduct
- Placed on hold
- Multiple contacts
- Other

Customer service complaints were largely driven by frustrations with slow turnaround times, which was the biggest driver of negative customer experience for all GCC countries. Customers reported long delays in receiving responses to their complaints, often without any resolution or feedback. Many noted having to follow up multiple times to get assistance. The issue of “no response” was also a key driver of dissatisfaction, particularly in Saudi Arabia, the UAE, and Oman. These delays were particularly problematic for transactions, perceived card service issues and the processing of transfers and payments.

Customers also expressed dissatisfaction with the lack of timely communication. Frustrations extended beyond phone support to in-branch services. Customers often faced long wait times, inadequate assistance and challenges in obtaining necessary documents. Delays in processing loan and card applications were also commonly cited, with some customers reporting no follow-up despite repeated visits.

Staff competency was a notable concern in the UAE, Qatar and Bahrain, where customers expressed doubts about staff’s ability to handle queries effectively.

Staff conduct also surfaced as a driver of negativity, particularly in Bahrain highlighting concerns about professionalism and service quality. Together, these themes underscored the need for improvements in responsiveness, staff training and communication to enhance customer service.

Top three themes (by volume) per market

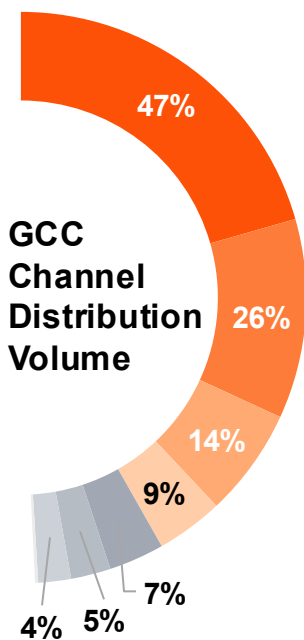
Saudi Arabia			UAE		
Net Sentiment			Net Sentiment		
Turnaround time	-99%		Turnaround time	-94%	
No response received	-91%		No response received	-100%	
Feedback given	-50%		Staff competency	-83%	
Qatar			Oman		
Net Sentiment			Net Sentiment		
Turnaround time	-88%		Turnaround time	-90%	
Staff competency	-86%		Feedback given	-86%	
Feedback given	-84%		No response received	-98%	
Bahrain			Kuwait		
Net Sentiment			Net Sentiment		
Turnaround time	-100%		Turnaround time	-68%	
Staff competency	-60%		Staff conduct	-7%	
Staff conduct	-33%		Staff competency	5%	

Call centre was the most spoken about service channel and drove the most consumer complaints

Call centre accounted for

47%

of channel-related conversation



- Call centre
- Mobile app
- Branch
- Email
- SMS/WhatsApp
- Online banking
- ATM
- Live chat

Across the GCC, call centres were the most frequently discussed support channel, accounting for nearly half of all customer service channel conversations. However, they consistently received negative sentiment largely due to complaints around slow turnaround time. The UAE and Qatar experienced the most negativity around call centres.

Mobile apps ranked second in volume while also recording poor sentiment scores making it the most problematic channel in Saudi Arabia, Oman, and Kuwait, with issues ranging from crashes to login failures and service delays. Branch interactions were the third most spoken about channel, with dissatisfaction stemming from delays, unresolved complaints and challenges accessing necessary services, making it the most spoken about service channel in Bahrain.

Top three channels (by volume) per market

Saudi Arabia		
Net Sentiment		
Mobile app	-73%	
Call centre	-90%	
Branch	-74%	

UAE		
Net Sentiment		
Call centre	-89%	
Mobile app	-69%	
Email	-83%	

Qatar		
Net Sentiment		
Call centre	-81%	
Mobile app	-81%	
Branch	-90%	

Oman		
Net Sentiment		
Mobile app	-56%	
Branch	-65%	
Call centre	-93%	

Bahrain		
Net Sentiment		
Branch	-86%	
Mobile app	-100%	
Call centre	-100%	

Kuwait		
Net Sentiment		
Mobile app	-36%	
Branch	-6%	
Call centre	-76%	

05

Product and pricing

Debit cards were the most discussed banking product, with conversation generally negative

GCC Product Net Sentiment:

-31%

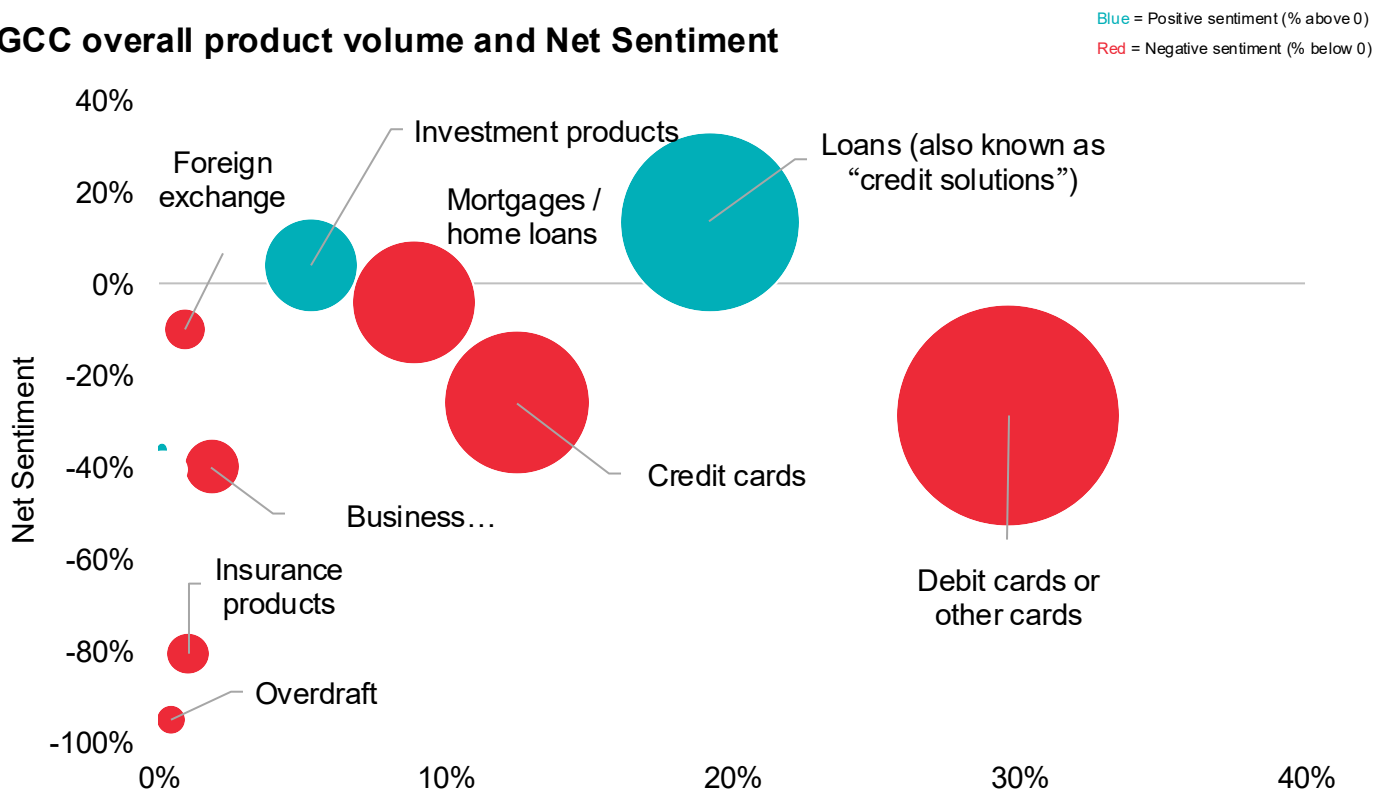
Across the GCC, product sentiment was negative, with Qatar and the UAE recording the lowest scores. Saudi Arabia showed a more balanced but still negative experience, with the second-best product score at -22%.

Debit cards were the most discussed product; however, overall sentiment was negative, indicating dissatisfaction with functionality and usage. Loans and investment products stood out as areas of relative satisfaction, reflecting customer appreciation for flexible financing and attractive returns. Mortgages and home loans saw mixed sentiment, often influenced by pricing and processing speed. Credit cards and overdraft services generally drove negative sentiment, highlighting concerns around fees, eligibility, and limited benefits.

Product conversation Net Sentiment

1. Saudi Arabia	-22%
2. Kuwait	-49%
3. Oman	-60%
4. UAE	-73%
5. Qatar	-78%

GCC overall product volume and Net Sentiment



Y-axis (Net Sentiment %): Indicates the balance of positive versus negative discussion, with values above 0 reflecting more positive conversation and values below 0 reflecting more negative conversation.

GCC **Price** Net Sentiment⁴:

3%

Saudi Arabia recorded the highest Net Sentiment score for pricing of 18%, driven by positive perceptions of competitive interest rates linked to loans and mortgage rates as well as promotional offers.

Interest rate discussions were key to this positivity with Saudi Arabia receiving a positive Net Sentiment of 38%. This was also the biggest driver of positivity for Oman with a Net Sentiment of -8%, well ahead of its overall price Net Sentiment of -58%.

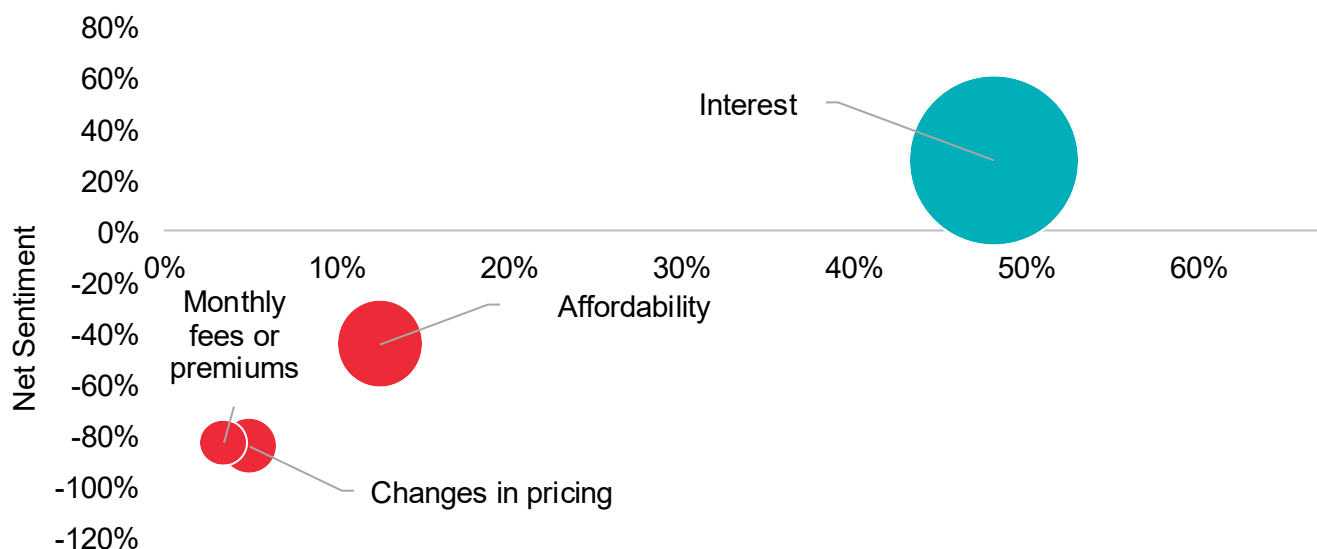
The UAE experienced the lowest pricing Net Sentiment. Concerns emerged around unexpected charges and difficulties with loan repayments. Issues like unjustified monthly fees, interest calculations, and account term changes without notice were also noted. Qatar and Oman reported the lowest sentiment score for pricing changes, with complaints referencing interest rates and loan insurance, while customers in Oman also complained about increased fees for mobile number transfers.

Saudi Arabia was the only country with positive Net Sentiment for pricing

Product conversation Net Sentiment

1. Saudi Arabia	18%
2. Kuwait	-36%
3. Oman	-58%
4. UAE	-68%

GCC pricing volume and Net Sentiment



⁴ Bahrain and Qatar excluded due to small sample size

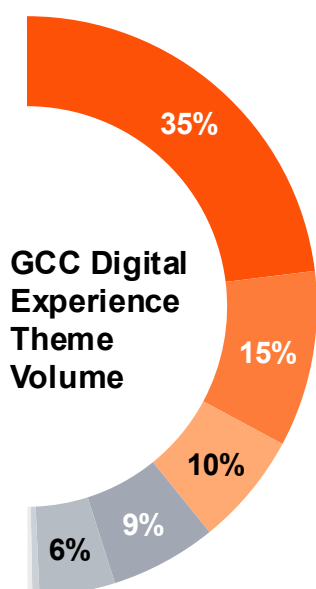
06

Digital experience

Speed of response was the main driver of digital experience complaints

Digital experience Net Sentiment highly negative at:

-72%



- Speed or responsiveness of platform
- Customer digital security
- Login process
- Alerts or notifications problems
- Business or technological innovation
- Third party purchases
- App activation

Digital experience sentiment was overwhelmingly negative across the GCC, driven by speed performance issues and security concerns on banking platforms. Customers frequently complained about unresponsive mobile apps, login failures and delays in receiving one-time passwords (OTPs). These problems often left users unable to access accounts or complete transactions, contributing to dissatisfaction.

In Saudi Arabia, speed and login processes recorded the most negative sentiment, with alerts following closely behind. In the UAE, digital security was the topic that generated the most volume of complaints and was highly negative at -97%. Customers also expressed dissatisfaction with alert reliability, with all conversations being negative. In Qatar, system performance issues, especially those related to mobile app and lack of response to requests for transactions and payments as well as unavailability of certain services, drove negativity.

Oman's sentiment was heavily influenced by complaints about alerts and platform speed, while digital security, though still negative, was comparatively less problematic. In Kuwait, alerts as well as speed and responsiveness of platforms were the most criticized digital touchpoints, while login issues also contributed to dissatisfaction.

Top three themes (by volume) per market

Saudi Arabia		
Net Sentiment		
Speed or responsiveness	-97%	<div></div>
Login	-97%	<div></div>
Alerts	-95%	<div></div>

UAE		
Net Sentiment		
Customer digital security	-97%	<div></div>
Speed or responsiveness	-98%	<div></div>
Alerts	-100%	<div></div>

Qatar		
Net Sentiment		
Speed or responsiveness	-77%	<div></div>
Alerts	-94%	<div></div>
Customer digital security	-53%	<div></div>

Oman		
Net Sentiment		
Speed or responsiveness	-94%	<div></div>
Customer digital security	-80%	<div></div>
Alerts	-95%	<div></div>

Kuwait		
Net Sentiment		
Speed or responsiveness	-93%	<div></div>
Login	-73%	<div></div>
Alerts	-100%	<div></div>

* Bahrain excluded due to small sample size

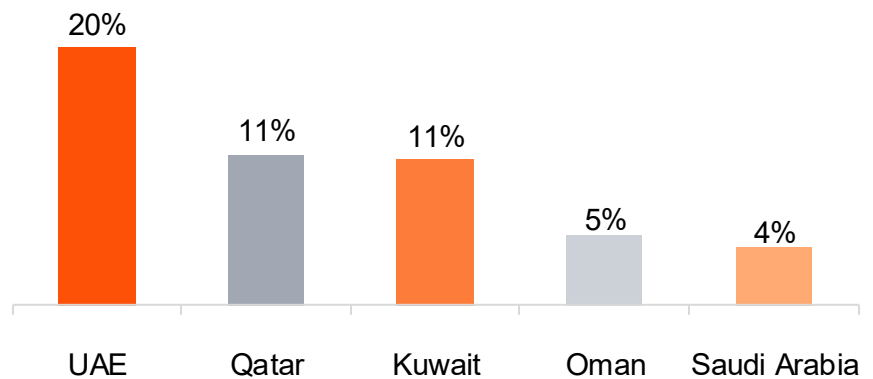
07

Perceived
fraud

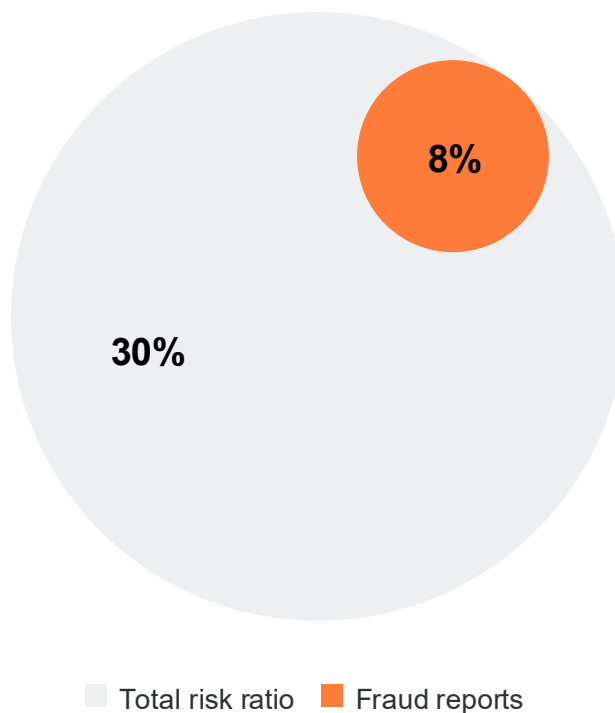
UAE had the highest proportion of conversations linked to perceived fraud

The UAE recorded the highest share of perceived fraud-related conversation, accounting for 20% of their total risk conversation. Qatar and Kuwait both had 11%, while Oman and Saudi Arabia saw lower proportional volumes. Perceived fraud conversation represented a relatively small portion of overall risk conversations, accounting for 8% of risk-related conversation.

Fraud conversation per market



GCC Industry fraud percentage

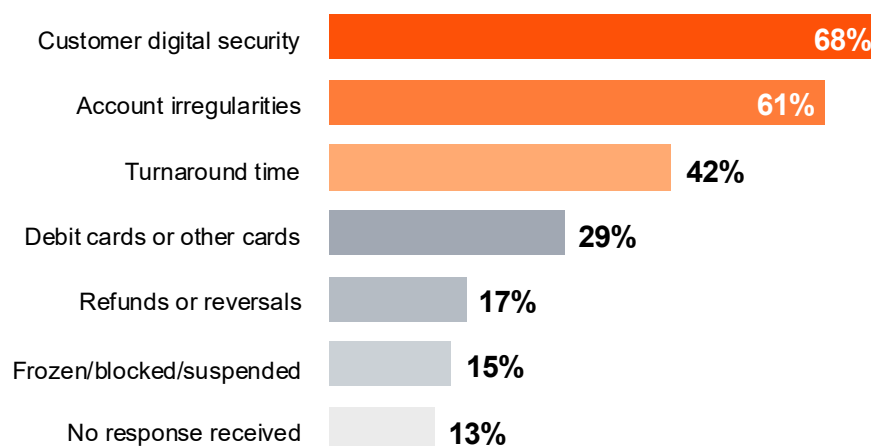


Digital security concerns was the biggest driver of perceived fraud conversation with a volume of:

68%

The leading drivers of perceived fraud-related conversation were customer digital security and account irregularities. Customers reported unauthorised transactions, suspicious deductions, and repeated unauthorised charges, often accompanied by slow resolution times. Card-related issues were also a notable concern, with complaints about blocked cards and failed transactions. Customers expressed frustration at poor communication, particularly regarding OTP verification failures and a lack of proactive alerts. Many customers felt they received little to no support after reporting fraudulent activity, with some highlighting the lack of refunds or follow-ups.

Top drivers of fraud conversation



Example mentions

S Risk

@OfficialADCB My brother in law is out of country and was expecting a new renewal card which is with the courier company still. The card was compromised and getting payment attempts. t.co/IXnQoyLIBv

25th Jan 05:47 1

S Risk

@RiyadBank تأتيني رسائل محاولة سرقة والبريد غير كافي لو كان كافي سرقت اموالنا ان لم تكن هناك حماية نقلنا لبنوك اخرى

20th Sep 17:20 1

S Risk

@ntaqar اخوي ناصر تعرضت لعملية احتيال عن طريق موقع اكتروني وتواصلت مع بنك البلاد ولم يتم اتخاذ الاجراء وابلغتهم اني تعرضت لعملية احتيال عن طريق نقاط بيع وطلبت برفع طلب احتيال ,, وللأسف لم يتم رفع عملية الاحتال الا بعد 4 ساعات اطلب بنك البلاد بتعويضى بالمبلغ @SAMAcres @BankAlbilad

4th Dec 00:27

S Risk

@EmiratesNBD_AE They are saying that there is no monitoring of unusual or irregular transactions until the cardholder reports the card as stolen. How can a card be charged more than 30% over its limit and still be authorized?

9th Oct 13:59 1

08

Digital
banking

Across the GCC, digital banking experiences continued to drive negative sentiment



Mobile app stability remained a key challenge, with customers reporting app crashes, login failures, and delays in receiving one-time passwords. These issues often left users unable to access their accounts or complete transactions.



Account administration was another pain point, with customers frequently citing delays in account updates, blocked accounts, and poor follow-through on requests. Transactions also generated negative sentiment, with reports of failed transfers, payment delays, and unconfirmed transactions.



Customer service consistently recorded the lowest sentiment across all operational drivers. Users described unresponsive support, slow resolution of issues, and ineffective assistance, particularly around product support and dispute resolution.



Interestingly, **pricing and fees** stood out as a rare area of positive sentiment for certain digital banks. Customers appreciated competitive exchange rates and the absence of foreign transaction fees.

50pp

difference in Net Sentiment
between top and lowest digital
bank

While sentiment remained broadly negative across most digital banks, one player achieved comparatively strong performance, recording the least negative Net Sentiment scores across products, transactions, and overall experience. This suggests that even within a challenging landscape where consumer expectations are high, effective pricing strategies, good customer service, and consistent product reliability can set a digital bank apart from its competitors.



Conclusion

Customer-centric innovation could secure retail banking's future

As the retail banking sector evolves, its ability to innovate, embrace digital advancements, and deliver exceptional customer experiences will be crucial for securing a sustainable and competitive future in the region. By prioritising customer-centric solutions, the retail banking industry can foster deeper trust and long-term loyalty, ensuring success in an increasingly competitive landscape.

Looking ahead, the sector is on the brink of a defining decade shaped by emerging technologies, evolving customer expectations, and regional economic transformation.

Success will belong to banks that deliver personalised services, build resilient digital platforms, and embed security into every interaction. Strong partnerships between banks, fintechs,

regulators, and technology providers will be essential to create secure, seamless, and inclusive banking. By making banking an effortless part of daily life, the sector can lead innovation and help realise the region's vision for a sustainable, digital future.

These imperatives apply across markets despite regional differences. With national agendas prioritising digitisation and financial inclusion, banks have a critical role as enablers of economic transformation. Yet if customer service issues persist, the promise of broader access and inclusion will remain out of reach. Addressing operational shortcomings alongside technology adoption is therefore key to aligning with regional strategies and building long-term trust.

01

Strengthen digital reliability

Prioritise stable, responsive mobile and online banking platforms to reduce service disruptions and restore consumer confidence.

02

Elevate service responsiveness

Invest in faster resolution processes, proactive communication, and staff training to improve customer satisfaction.

03

Enhance security measures

Address digital security and fraud concerns with robust prevention, rapid detection, and transparent recovery processes.

04

Deliver tailored products

Use customer data and feedback to refine products and pricing, ensuring relevance and value across diverse market segments.

05

Improved pricing transparency

Provide clear, accessible pricing to address concerns over unexpected charges, rate changes, and unclear fees, building trust and reducing dissatisfaction.

Methodology

Topics analysis



To identify the key drivers behind consumer sentiment, a sample of sentiment-bearing (i.e. positive and negative only) mentions are sent to the Crowd for topic assignment.

Grouped into the broader themes of

- **Customer service**
- **Customer loyalty**
- **Account admin**
- **Digital experience**
- **Product**
- **Transactions**
- **Physical facilities**
- **Pricing or fees**

Mentions can be assigned more than one topic, allowing for a more detailed analysis of issues influencing consumer sentiment. This means that totals on topic graphs can be larger than 100%.

Priority conversation

Priority conversation is a series of tags applied to data by the Crowd to identify “the most important conversations that consumers are having about the brand”. Priority conversation is broken down into Risk, Purchase, Cancel and Service (RPCS). We typically refer to these types of conversations as priority conversations or mentions.

We assume that these are the conversations that require a response from the brand or entity. This product has been positioned as a means to cut out the noise, as well as address the most important conversations quickly and efficiently.

Risk

Discrimination
Downtime Protests or boycotts Health, safety and security
Accusations of unethical behaviour
Threatening legal or regulatory action
Fraud reports
Exploitation Anti-competitive behaviour
Escalation to supervisor

Purchase

Author is expressing interest in a promotion or signing up with the bank

Cancel

Author is threatening to cancel, or is in the process of cancelling

Service

Request for assistance Customer feedback

Methodology

Banks included in the GCC banking sentiment index



Saudi Arabia

Riyad Bank
Saudi National Bank
Al Rajhi Bank
Alinma Bank
STC Pay
Saudi Awwal Bank
Saudi Investment Bank
Arab National Bank
Al Bilad Bank
D360 Bank
Banque Saudi Fransi



UAE

ADCB
ADIB
CBD
ENBD
FAB
Mashreq Bank
Rakbank UAE
WIO



Qatar

Commercial Bank of Qatar
Qatar National Bank
Qatar Islamic Bank



Kuwait

Kuwait Finance House
National Bank of Kuwait
Boubyan Bank



Oman

Bank Muscat
Bank Dhofar
National Bank of Oman



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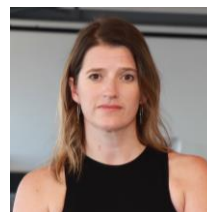
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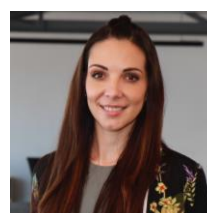
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Thank you

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