# UAE Digital Banking Experience & Customer Satisfaction 2026

Key Insights from Customer Survey for Leadership

Executive Research Report

July 12, 2026 · Sentink Survey Platform · n = 100 respondents

# UAE Digital Banking Experience: Key Findings for 2026

| 46% | 50% | 41% | 19% |
|---|---|---|---|
| 25–34 | Female | Dubai | Mashreq Bank |

## WHAT THIS MEANS FOR THE BUSINESS

- The data confirms that the 46% lead for "25–34" points to a market direction that can be converted into competitive advantage in Which age group do you belong to?.
- The data confirms that 50% of participants select "Female" on Gender, signaling a commercial pattern leadership should reflect in offer design.
- The data confirms that a 41% concentration on "Dubai" reveals a customer-behavior lever for improving experience and loyalty around Which Emirate do you currently reside in?.

# Robust Sample Provides Confident Insights into UAE Digital Banking

## STUDY OBJECTIVES

- Measure participant behavior and attitudes regarding UAE Digital Banking Experience & Customer Satisfaction Report 2026.
- Deliver actionable executive readouts based completed survey responses.

## METHODOLOGY

| | |
|---|---|
| Total respondents | n=100 |
| Completion rate | 57% |
| Method | Digital survey |
| Analysis | Distributions and segment contrasts |

# 01

# Who We Heard From

Demographic and geographic composition of the survey sample

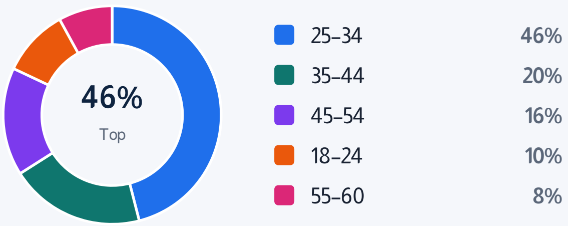
# A balanced read across sample segments

RESPONDENT SNAPSHOT

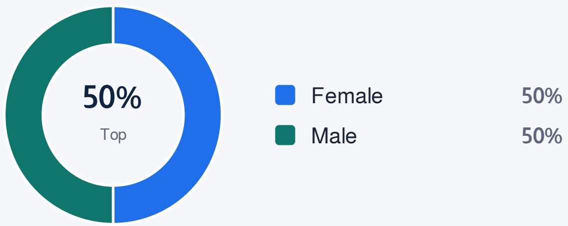
**100**
Total respondents

**57%**
Completion rate

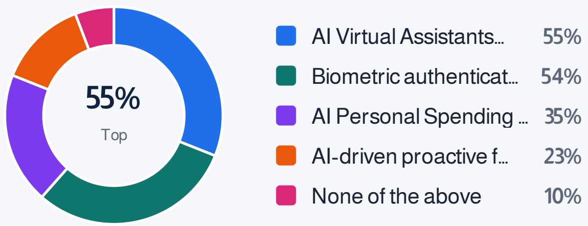
### Which age group do you belong to?




### Gender




### Which of the following AI-powered banking features have you interacted with? (Select all that apply)



# 02

# Digital Adoption & Engagement

Over 60% of UAE Customers Prefer Entirely Digital Banking Transactions

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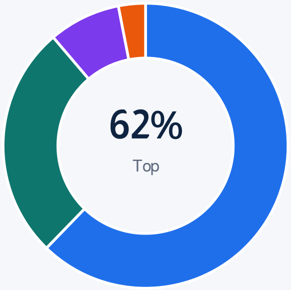
**How do you prefer to conduct your banking transactions?**




| | |
|---|---|
| Entirely digital (Mobile ap… | 62% |
| Mostly digital, with occasi… | 27% |
| An equal mix of digital and… | 8% |
| Mostly in-person at a branch | 3% |

# 62%

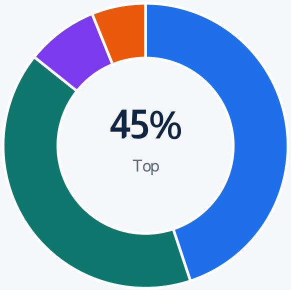
**Entirely digital (Mobile app / Online)**

WHY THIS MATTERS

- Convert this pattern into a measurable pilot within the next quarter.

# 86% of Respondents Use Their Mobile Banking App Multiple Times a Week or Daily

**How often do you use your primary bank's mobile banking app?**




| | |
|---|---|
| Multiple times a week | 45% |
| Daily | 41% |
| A few times a month | 8% |
| Rarely | 6% |

# 45%

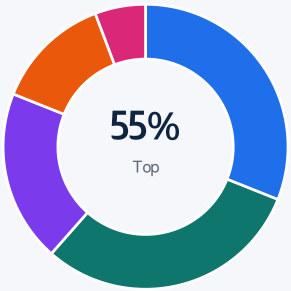
**Multiple times a week**

WHY THIS MATTERS

- The data confirms that a 45% concentration on "Multiple times a week" reveals a customer-behavior lever for improving experience and loyalty around How often do you use your primary bank's mobile banking app?.
- Convert this pattern into a measurable pilot within the next quarter.

# Over Half of Customers Have Interacted with AI Virtual Assistants and Biometric Authentication

**Which of the following AI-powered banking features have you interacted with? (Select all that apply)**



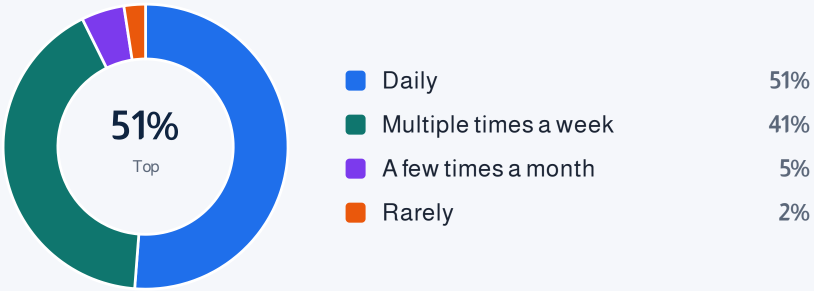

| | |
|---|---|
| AI Virtual Assistants / Cha… | 55% |
| Biometric authentication (F… | 54% |
| AI Personal Spending Insigh… | 35% |
| AI-driven proactive fraud d… | 23% |
| None of the above | 10% |

## Customer priority: AI Virtual Assistants / Chatbots (for solving queries)

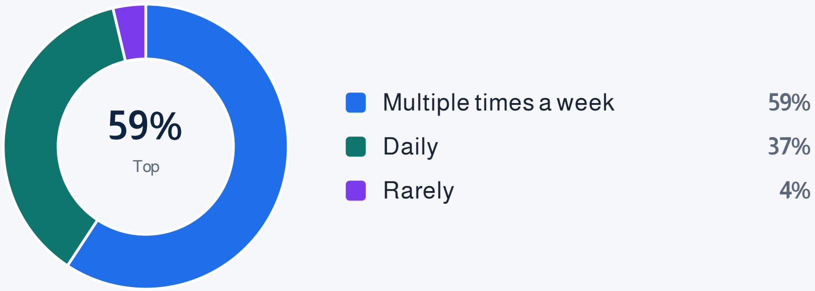
The data confirms that the 55% lead for "AI Virtual Assistants / Chatbots (for solving queries)" points to a market direction that can be converted into competitive advantage in Which of the following AI-powered banking features have you interacted with? (Select all that apply).

# Daily Mobile Banking App Usage is Highest Among Dubai Residents

## Dubai Residents




## Other Emirate Residents




Dubai residents demonstrate a significantly higher propensity for daily mobile banking app engagement, with 51% (21 out of 41) reporting daily usage compared to 37% (10 out of 27) among Abu Dhabi residents and 13% (2 out of 16) in Sharjah. This concentration of frequent digital banking activity in Dubai suggests a more mature digital consumer base within the emirate.

- This distinct behavior pattern highlights Dubai as a primary market for advanced digital banking feature adoption and testing. Banks can leverage this segment for early rollouts and feedback new functionalities.
- Targeted marketing and product development efforts can be optimized by recognizing the higher digital engagement frequency among Dubai's population, potentially leading to increased app utilization and customer loyalty.
- The disparity indicates a potential opportunity for other emirates to enhance their digital banking infrastructure and user education to bridge the engagement gap.

03

# Customer Trust & Satisfaction

Over Half of Customers Express the Highest Level of Trust in Their Bank's Security

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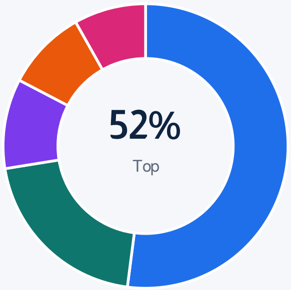
**How much do you trust your primary bank with your personal data and financial security?**




| | |
|---|---|
| 5 | 52% |
| 4 | 20% |
| 3 | 10% |
| 1 | 9% |
| 2 | 8% |

52%

5

WHY THIS MATTERS

- The data confirms that a 52% concentration on "5" reveals a customer-behavior lever for improving experience and loyalty around How much do you trust your primary bank with your personal data and financial security?.
- Convert this pattern into a measurable pilot within the next quarter.

# 81% of Customers are Satisfied or Very Satisfied with Digital Customer Support

**How satisfied are you with the customer support channels (chatbots, phone, email) of your primary bank?**

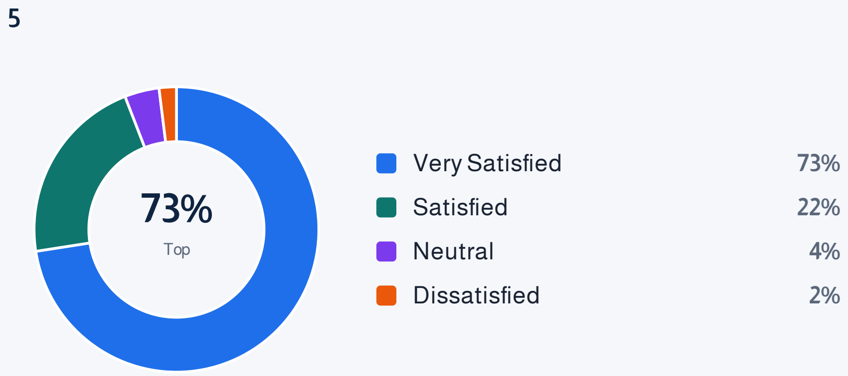

# 49%

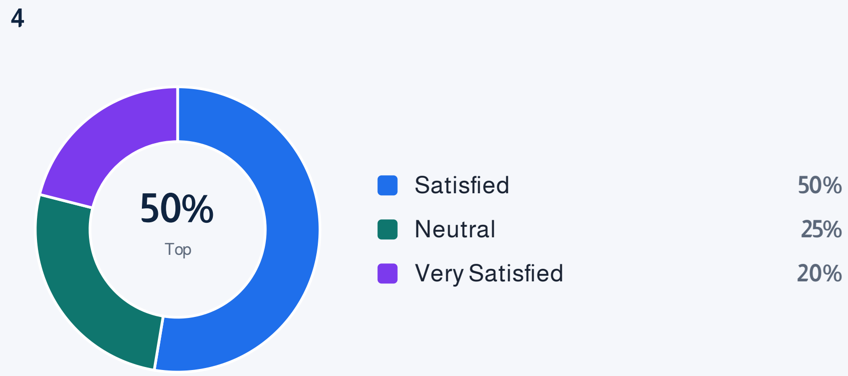
**Very Satisfied**

### WHY THIS MATTERS

- The data confirms that a 49% concentration on "Very Satisfied" reveals a customer-behavior lever for improving experience and loyalty around How satisfied are you with the customer support channels (chatbots, phone, email) of your primary bank?.
- Convert this pattern into a measurable pilot within the next quarter.

# Customers with Highest Trust Levels are Overwhelmingly Very Satisfied with Support




The data confirms that response divergence between 5 and 4 warrants segment-specific messaging.

- Segment-specific channel and pricing review can lift conversion.

04

# Drivers of Loyalty & Switching

Seamless Mobile App Experience and Strong Security are Top Loyalty Drivers

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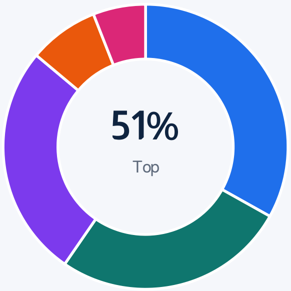
**Which of these factors most increase your loyalty to your current bank? (Select up to two)**



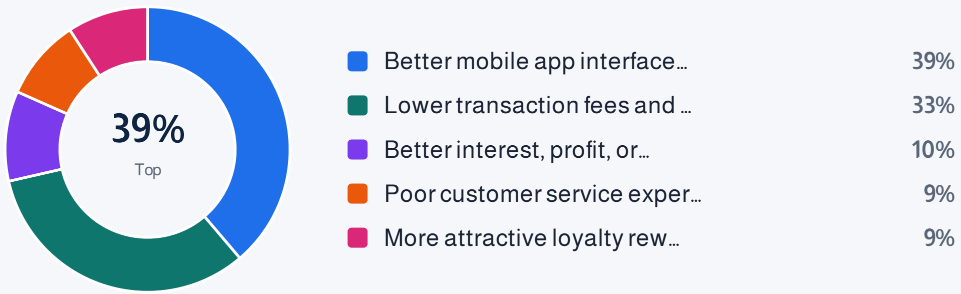

| | |
|---|---|
| Seamless and fast mobile ap… | 51% |
| Strong security reputation … | 41% |
| Instant and helpful custome… | 41% |
| Transparency with no hidden… | 12% |
| Personalized financial advi… | 9% |

## Customer priority: Seamless and fast mobile app experience

The data confirms that the 51% lead for "Seamless and fast mobile app experience" points to a market direction that can be converted into competitive advantage in Which of these factors most increase your loyalty to your current bank? (Select up to two).

# Better Mobile App Features and Lower Fees are the Leading Reasons for Switching Banks

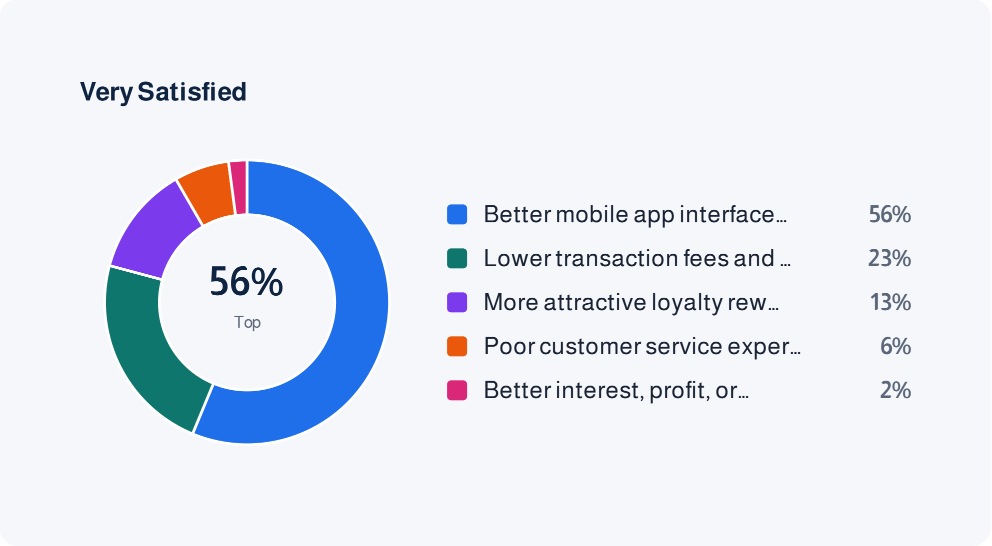
**What is the most likely reason that would make you switch to another bank?**

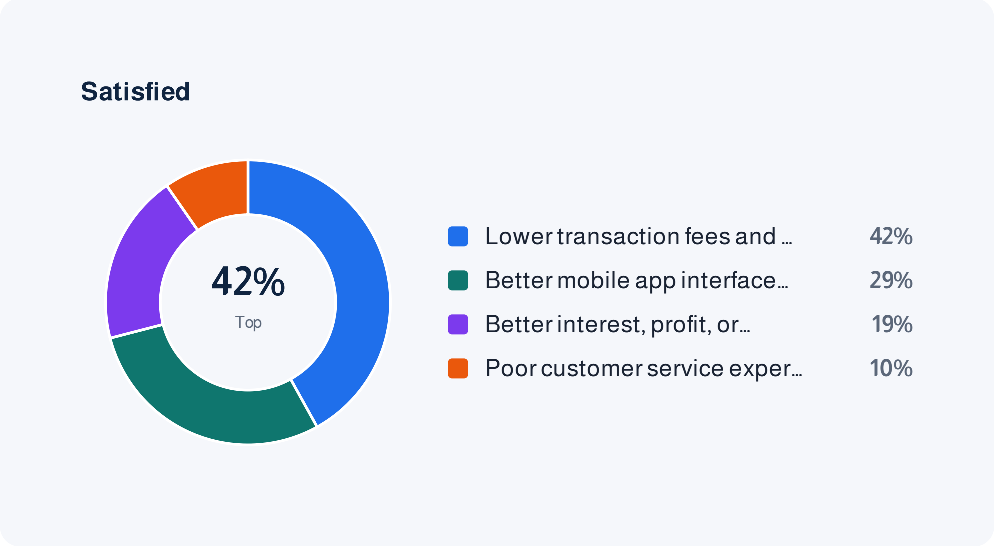



## Customer priority: Better mobile app interface and digital features

The data confirms that the 39% lead for "Better mobile app interface and digital features" points to a market direction that can be converted into competitive advantage in What is the most likely reason that would make you switch to another bank?.

# Highly Satisfied Customers Still Consider Switching for Better Mobile App Features




The data confirms that response divergence between Very Satisfied and Satisfied warrants segment-specific messaging.

05

# Voice of the Customer

Customer Feedback Shows Predominantly Positive Sentiment Towards Digital Services

# Customer Feedback Shows Predominantly Positive Sentiment Towards Digital Services

### HIGHLY SATISFIED

A significant portion of respondents express strong satisfaction with current digital banking offerings. This indicates a solid foundation and successful execution of core digital strategies by leading institutions. Banks achieving this level of satisfaction are likely benefiting from strong customer loyalty and reduced service costs due to digital channel adoption.

### ROOM FOR IMPROVEMENT

A notable segment of users, while generally positive, highlights specific areas for enhancement, particularly concerning user-friendliness and feature accessibility within mobile applications. This feedback, observed across multiple verbatim comments, suggests an opportunity for banks to differentiate by refining UI/UX and streamlining common transaction flows. Addressing these points can unlock deeper engagement and potentially capture market share from less intuitive competitors.

### SPECIFIC FEATURE REQUESTS

A smaller but vocal group requests the addition of new features alongside usability improvements. While not a majority, these suggestions point towards evolving customer expectations and the desire for more comprehensive digital banking solutions. Banks that proactively integrate new, in-demand features can position themselves as innovators and cater to a segment seeking advanced digital capabilities.

*Analysis based 100 completed responses from a total of 175 initiated surveys, representing a 57% completion rate. This robust sample size allows for confident interpretation of the observed trends in digital banking experience.*

# Customers Seek Improved App User-Friendliness and Advanced Features

“

*The mobile banking app could be more user-friendly. It would be great if the interface was simpler to navigate and if common tasks like transferring money or checking balances were faster to access.*

SURVEY RESPONDENT

“

*Make the app a little more easy to use and add some more features*

SURVEY RESPONDENT

“

*Interface customisation: Suggest a feature that allows customers to customise the Dashboard to display the services they use a lot.*

SURVEY RESPONDENT

“

*By making the app faster and more reliable, simplifying navigation, reducing the number of steps for common transactions, providing quicker in- app customer support and more personalized features.*

SURVEY RESPONDENT

While digital banking adoption is high, customer feedback from 100 completed responses indicates a clear demand for enhanced mobile application usability and functionality. Users are actively seeking a more intuitive interface and advanced features to streamline their banking activities. This sentiment presents a significant opportunity for banks to differentiate themselves and capture greater customer loyalty by investing in superior digital experiences.

# 06

# Synthesis

Key Insights for Leadership Action

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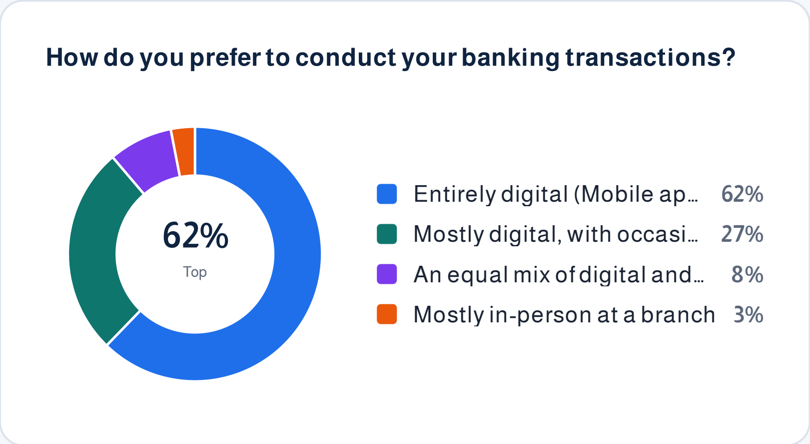



1

Customer preference for fully digital banking channels is entrenched, with 62% preferring mobile apps or online platforms, signalling a reduced reliance physical branches and an imperative for banks to optimize digital interfaces.

**Entirely digital (Mobile app / Online): 61 (62%)**

**n = 98**

# Key Insights for Leadership Action


2

A seamless and fast mobile app experience is the primary driver of customer loyalty, cited by 51% of respondents, underscoring the critical need for continuous investment in user experience and feature enhancement of digital platforms.

**Seamless and fast mobile app experience: 50 (51%)**

**n = 98**

# Key Insights for Leadership Action


3

Trust in primary banks for data security is high, with 52% rating it a '5' (highest), a foundational element that banks must maintain and communicate to foster continued customer confidence and retention.

5: 51 (52%)

n = 98

# Key Insights for Leadership Action

**Which of the following AI-powered banking features have you interacted with? (Select all that apply)**


4

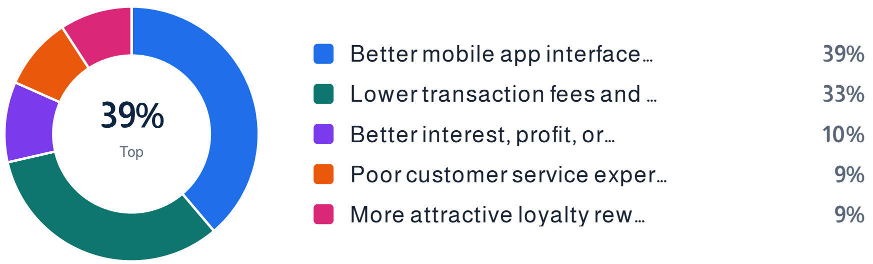
Adoption of AI-powered features is widespread, with 55% having interacted with AI virtual assistants or chatbots, indicating a strong customer appetite for AI-driven support and efficiency.

**AI Virtual Assistants / Chatbots (for solving queries):** 54 (55%)

n = 98

# Key Insights for Leadership Action

**What is the most likely reason that would make you switch to another bank?**




5

While digital experience is key, lower transaction fees and account charges are the second most cited reason for switching banks at 33%, highlighting that cost competitiveness remains a significant factor in customer retention and acquisition.

**Lower transaction fees and account charges: 32 (33%)**

**n = 98**

# 07

# Recommendations

Evidence-backed recommendations for immediate action

# Evidence-backed recommendations for immediate action

RECOMMENDATION 1

## Elevate Digital Experience

Prioritize enhancements to mobile app interfaces and digital features, as 39% of respondents cite this as the primary driver for switching banks.

*Linked to: A superior digital experience is the most potent lever for customer acquisition and retention, directly impacting competitive positioning.*

RECOMMENDATION 2

## Amplify AI Feature Adoption

Drive engagement with AI-powered tools, particularly AI Virtual Assistants and Biometric authentication, which have been used by 55% and 54% of users respectively, to enhance satisfaction.

*Linked to: Increased AI feature interaction correlates with higher customer satisfaction, indicating a clear path to improving user experience and loyalty.*

RECOMMENDATION 3

## Strengthen Trust Through Security

Reinforce robust security protocols and transparent data handling, as 52% of customers rate their trust in their primary bank as '5' (highest), a key loyalty driver.

*Linked to: Unwavering trust in data security is foundational to customer loyalty, with 41% citing a strong security reputation as a primary driver.*

RECOMMENDATION 4

## Optimize Customer Support

Ensure seamless and rapid customer support, as 51% of users identify a fast mobile app experience and 41% cite instant, helpful support as key loyalty drivers.

*Linked to: Customer support effectiveness, particularly when integrated with digital channels, directly influences long-term customer retention and advocacy.*

# Thank you

This concludes the executive research report. We hope these insights support clearer decisions.

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July 12, 2026

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