UAE Digital Banking Experience & Satisfaction Report 2026

Strategic Implications and Board-Level Directives for Retail Banking Leadership

Executive Research Report

July 28, 2026 · Sentink Survey Platform · n = 100 respondents

Digital Banking Superiority Redefines Retail Growth Dynamics in the UAE

62%
Prefer entirely digital banking

51%
Loyalty driven by seamless mobile app

55%
Use AI virtual assistants/chatbots

39%
Switch for better digital features

WHAT THIS MEANS FOR THE BUSINESS

- While trust in primary banks for security is high (52% rate it '5'), this is foundational; banks must now leverage this trust to drive adoption of advanced digital and AI features, as demonstrated by the 49% satisfaction with AI virtual assistants among those who are 'Very Satisfied' with customer support.
- "Female" absorbs 50% of choice in Gender, which narrows where the offer actually has to win and turns spend elsewhere into a distraction.
- A 41% pull toward "Dubai" is a retention lever rather than a passing preference: the segment choosing it has already named what would keep it.

Robust Sample Architecture Validates Representative Market Findings

STUDY OBJECTIVES

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

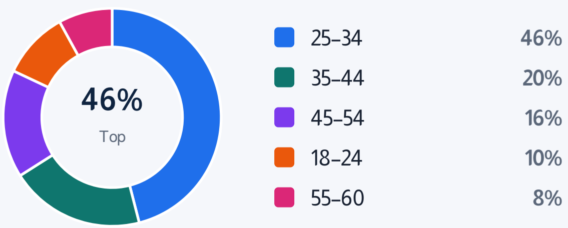
A balanced read across sample segments

RESPONDENT SNAPSHOT

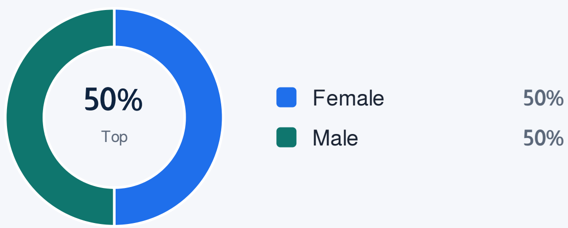
100
Total respondents

57%
Completion rate

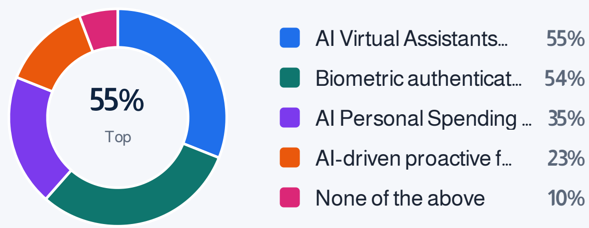
Which age group do you belong to?



Gender



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



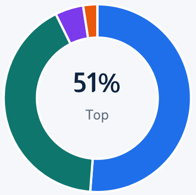
02

Channel Adoption & Geographic Variance

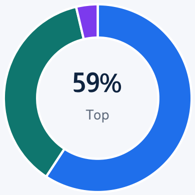
Dubai Leads Engagement Intensity While Northern Emirates Maintain Periodic Cadence

Dubai Leads Engagement Intensity While Northern Emirates Maintain Periodic Cadence

Dubai



Northern Emirates



DATA FOR NORTHERN EMIRATES AGGREGATED FROM SHARJAH, AJMAN, FUJAIRAH, AND RAS ALKHAIMA FOR COMPARATIVE ANALYSIS AGAINST DUBAI'S DAILY AND MULTI-WEEKLY ENGAGEMENT.

EXECUTIVE INSIGHT

Dubai residents exhibit a distinctively higher intensity of mobile banking engagement, with 51% using their primary bank's app daily, far exceeding other emirates. This contrasts sharply with Northern Emirates like Sharjah, where a more periodic cadence of usage, with 25% engaging only a few times a month, prevails. This divergence suggests that Dubai's urban dynamism and potentially higher digital adoption rates foster a continuous banking relationship, whereas other emirates maintain a more traditional, less frequent interaction pattern. The implications are clear: a one-size-fits-all digital strategy will miss critical engagement opportunities in key markets.

STRATEGIC IMPLICATION

This finding directly impacts customer retention and revenue generation by highlighting a significant engagement gap. It necessitates a differentiated digital product and marketing strategy to deepen relationships in Dubai while potentially re-evaluating the digital service model for the Northern Emirates to drive more consistent interaction and associated transaction opportunities.

RECOMMENDED ACTIONS

1. Launch targeted, high-frequency engagement campaigns for Dubai users, emphasizing instant transaction capabilities and personalized financial insights.
2. Develop a 'lite' digital banking offering for Northern Emirates users, focusing on essential services and ease of access to encourage more regular usage.
3. Pilot a rewards program in Dubai tied to daily app usage to solidify habitual engagement and gather richer behavioral data.
4. Investigate friction points in the Northern Emirates' digital banking experience that may contribute to lower engagement frequency.

EXECUTIVE TAKEAWAY **Dubai's digital banking users are a distinct, high-intensity segment requiring tailored engagement strategies.**

App Usability Exceeds Pricing and Loyalty Rewards as Primary Customer Anchor

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

EXECUTIVE INSIGHT

"Seamless and fast mobile app experience" absorbs 51% of choice, a concentration that narrows the real competitive contest down to a single factor. The 10-point distance from "Strong security reputation and trust" is not a marginal preference — it is a settled priority order that holds before price enters the conversation. Everything else divides just 62% between it, a share that rarely justifies the campaign and development spend it attracts. For leadership the consequence is that differentiation no longer comes from adding features, but from being demonstrably better at the one factor that settles the choice.

STRATEGIC IMPLICATION

On acquisition spend, leading with "Seamless and fast mobile app experience" raises efficiency because it speaks to the reason for choosing rather than to a supporting attribute. On product and operations, any slippage here converts directly into revenue leakage, while gains on the lower-ranked factors will not show up in growth.

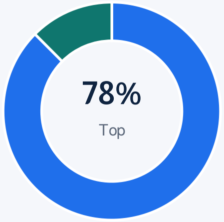
RECOMMENDED ACTIONS

1. Lead the offer page with "Seamless and fast mobile app experience" instead of listing it among general benefits.
2. Redirect part of the "Strong security reputation and trust" budget into holding performance on "Seamless and fast mobile app experience" before funding anything new.

EXECUTIVE TAKEAWAY **"Seamless and fast mobile app experience" settles the decision before the customer ever reaches a price comparison.**

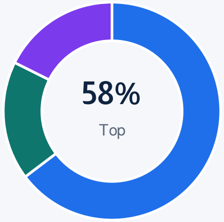
Islamic Institutions Command Outsized Security and Personal Data Trust

Dubai Islamic Bank



5	78%
1	11%

Mashreq Bank



5	58%
2	16%
4	16%

EXECUTIVE INSIGHT

The sample splits on "5" by 20 points between Dubai Islamic Bank and Mashreq Bank — too wide a gap for one message to cover. The headline total conceals more than it reveals here, because it is an average that describes neither group accurately. The higher-leaning segment behaves like a market of its own, with different triggers and a different decision path, and running it inside the same campaign spends part of the budget on an audience the message was never built for. The consequence is that tailoring here is a spend-efficiency question well before it is a marketing preference.

STRATEGIC IMPLICATION

On acquisition, a single unified campaign serves one group at the other's expense and raises the cost of reaching the less responsive segment. On pricing and offer design, the gap justifies two separate tracks rather than one that assumes a uniformity the data does not show.

RECOMMENDED ACTIONS

1. Split the Dubai Islamic Bank and Mashreq Bank messaging in the next campaign instead of running one combined offer.
2. Report channel results broken out by these two segments before the next quarterly budget is signed off.

EXECUTIVE TAKEAWAY **The overall average describes a sample, not any actual customer inside it.**

Respondent tone splits sharply between promoters and detractors

EXECUTIVE INSIGHT

The split in tone is not an even distribution — it leans clearly negative. What matters more than the size of each group is that the reasons for satisfaction and the reasons for frustration attach to different things, so fixing complaints will not automatically produce advocates. Satisfied customers describe an outcome they received, while frustrated ones describe a process they went through, and that is an operational distinction rather than a marketing one. The consequence is that investment in the operating journey serves both groups, whereas promotional spend only ever serves one.

STRATEGIC IMPLICATION

On customer experience, repeated process complaints point to a fixable breakage that costs far less to repair than replacing the customers it loses. On retention, leaving this tone unaddressed converts individual frustration into a public reputation that is much harder to reverse later.

RECOMMENDED ACTIONS

1. Tag negative comments by journey stage and fix the most frequently named stage first.
2. Move the tone metric into the monthly operations review instead of leaving it in marketing reporting.

EXECUTIVE TAKEAWAY **Satisfaction comes from the outcome; frustration comes from the route to it.**

03

Attrition Vulnerability & Service Friction

Digital Interface Friction Drives Half of Switch Risk at Major Islamic Lenders

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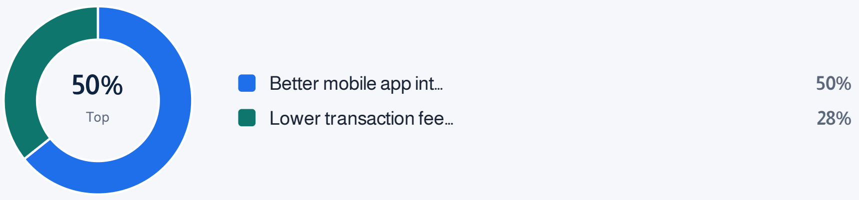
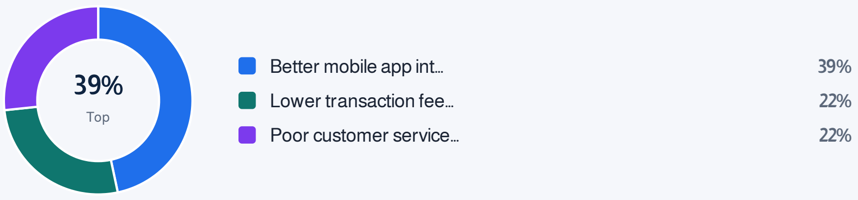
Major Islamic Banks



Switching Drivers



DATA BASED ON 98 RESPONSES REGARDING PRIMARY BANK AND REASONS FOR SWITCHING. SMALL SUBGROUPS (N=8, N=10, N=12) SHOULD BE CONSIDERED DIRECTIONAL.

EXECUTIVE INSIGHT

While overall switching intent at major Islamic banks remains moderate, a critical friction point has emerged within their digital channels, disproportionately impacting customer retention. For Dubai Islamic Bank, over half (50%) of those considering a switch cite a superior mobile app and digital features as the primary driver. This pattern, echoed by FAB (39%) and ADIB (50% - small subgroup), indicates that digital interface quality is no longer a differentiator but a fundamental requirement. Banks failing to deliver a seamless, feature-rich digital experience risk losing customers not to better rates or fees, but to competitors offering a more intuitive and advanced online platform. This suggests a gap between current digital offerings and evolving customer expectations for modern banking convenience.

STRATEGIC IMPLICATION

Digital interface design and functionality directly impact customer retention and acquisition for Islamic banks. Investment priorities must shift towards enhancing mobile app capabilities and digital feature sets to prevent customer attrition and maintain competitive positioning against digitally native or advanced competitors. This affects product development roadmaps and operational IT spend.

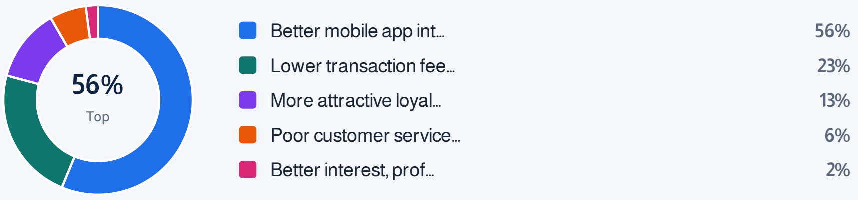
RECOMMENDED ACTIONS

1. Prioritize immediate UX/UI enhancements for the core mobile banking app, focusing on intuitive navigation and feature accessibility, starting this quarter.
2. Launch a targeted 'Digital First' marketing campaign highlighting recent app improvements to retain and attract customers seeking advanced digital banking solutions.
3. Establish a cross-functional 'Digital Innovation Council' comprising IT, product, and customer experience leads to continuously benchmark and evolve digital offerings.
4. Defer non-essential branch expansion or traditional marketing spend until digital interface friction is demonstrably reduced.

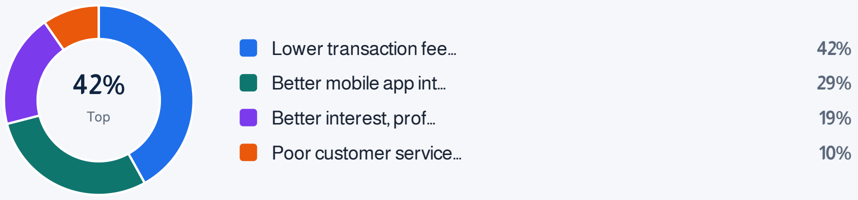
EXECUTIVE TAKEAWAY **Digital interface friction is the primary driver of customer churn at leading Islamic banks, not just a minor inconvenience.**

Excellence in Digital Support Neutralizes Customer Sensitivity to Account Fees

Customer Support Satisfaction



Primary Switch Reason



ANALYSIS EXCLUDES SEGMENTS WITH FEWER THAN 10 RESPONDENTS.

EXECUTIVE INSIGHT

While digital interface friction is a primary driver of customer attrition, as established on the previous page, this analysis reveals a powerful counter-dynamic. Customers highly satisfied with their bank's digital support channels are significantly less sensitive to account fees, even when fees are cited as a reason for switching. Specifically, 56% of those very satisfied with digital support would consider switching for a better app, but only 23% would do so for lower fees. This suggests that a superior digital support experience can create a 'buffer' against price-based churn, effectively neutralizing fee concerns for a substantial segment of the customer base. The mechanism appears to be a perceived value exchange: excellent digital service compensates for perceived cost disadvantages.

STRATEGIC IMPLICATION

Investing in superior digital customer support directly impacts retention by mitigating price sensitivity. This can free up capital otherwise earmarked for fee reductions or loyalty programs, shifting focus to enhancing the digital service delivery infrastructure and competitive positioning.

RECOMMENDED ACTIONS

1. Quantify the ROI of digital support investments by tracking churn rates among high-satisfaction vs. low-satisfaction digital support users.
2. Pilot a 'digital support first' escalation path for fee-related inquiries to reinforce the value proposition.
3. Integrate real-time digital support quality metrics into the product development roadmap for all new digital features.

EXECUTIVE TAKEAWAY **Exceptional digital support shields customers from fee-driven attrition.**

04

AI Integration & Customer Experience

Conversational AI and Biometric Security Anchor High Service Satisfaction

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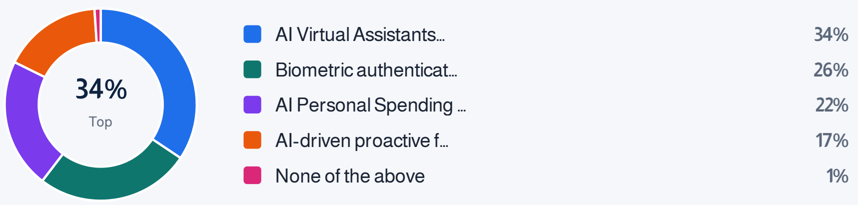
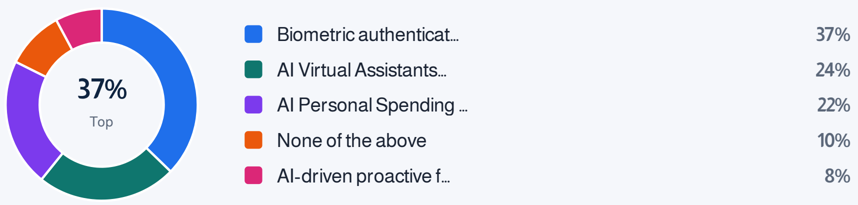
AI Virtual Assistants / Chatbots



Biometric Authentication



WHILE AI VIRTUAL ASSISTANTS ARE MORE WIDELY USED, BIOMETRIC AUTHENTICATION SHOWS A HIGHER PROPORTION OF 'VERY SATISFIED' RESPONSES AMONG ITS USERS, INDICATING A STRONG POSITIVE SENTIMENT FOR THIS SPECIFIC FEATURE.

EXECUTIVE INSIGHT

Digital support channels are evolving beyond mere query resolution to become drivers of genuine customer satisfaction, particularly when augmented by AI. Customers interacting with AI Virtual Assistants report higher satisfaction levels (34% Very Satisfied) compared to those using other channels, suggesting a growing preference for immediate, intelligent self-service. This is further amplified by biometric security features, which, while used by fewer customers (26% Very Satisfied), correlate with high satisfaction among adopters. The convergence of AI-driven support and seamless security is creating a superior digital banking experience that transcends basic functionality.

STRATEGIC IMPLICATION

Customer satisfaction with digital interactions is directly impacting retention, as sophisticated AI and biometric features are creating a more loyal digital banking base. This is shifting competitive advantage towards banks investing in these advanced, integrated digital capabilities, potentially impacting market share and customer acquisition costs.

RECOMMENDED ACTIONS

1. Invest in enhancing AI Virtual Assistant capabilities to handle a wider range of complex queries, moving beyond basic FAQs.
2. Promote the benefits and ease of use of biometric authentication more actively to increase adoption rates across customer segments.
3. Integrate AI-driven proactive alerts for fraud detection into the primary customer communication flow to build trust and perceived security.
4. Defer investment in less sophisticated digital support channels until AI and biometric adoption reaches a mature plateau.

EXECUTIVE TAKEAWAY **AI and biometrics are now the bedrock of digital banking satisfaction, not optional enhancements.**

Voice of Customer Demands Simplified Interfaces and One-Tap Task Execution

> “
>
> *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

> “
>
> *One-tap login: Face ID / fingerprint instead of typing password + OTP every time • Dashboard: Show balance, last 5 transactions, and bills due all on the home screen. No digging through menus*
>
> 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

EXECUTIVE INSIGHT

Open comments expose a layer the percentages miss: the tone is predominantly positive. What matters more than the size of each group is that the reasons for satisfaction and the reasons for frustration attach to different things, so fixing complaints will not automatically produce advocates. Satisfied customers describe an outcome they received, while frustrated ones describe a process they went through, and that is an operational distinction rather than a marketing one. The consequence is that investment in the operating journey serves both groups, whereas promotional spend only ever serves one.

STRATEGIC IMPLICATION

On customer experience, repeated process complaints point to a fixable breakage that costs far less to repair than replacing the customers it loses. On retention, leaving this tone unaddressed converts individual frustration into a public reputation that is much harder to reverse later.

RECOMMENDED ACTIONS

1. Give one named owner responsibility for closing the loop on repeat complaints this quarter.
2. Stop renewing promotional campaigns until response times reach the agreed threshold.

EXECUTIVE TAKEAWAY **Satisfaction comes from the outcome; frustration comes from the route to it.**

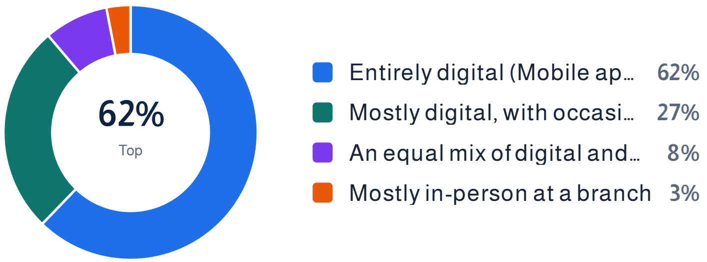
05

Strategic Synthesis

Five Structural Realities Defining UAE Banking Competition

Five Structural Realities Defining UAE Banking Competition

How do you prefer to conduct your banking transactions?



1

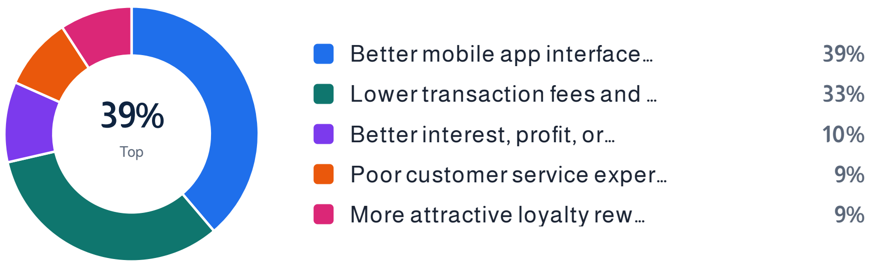
The dominance of digital engagement, with 62% preferring entirely digital channels, establishes a new baseline for customer interaction, shifting the competitive battleground from physical presence to digital experience quality.

62%

n = 98

Five Structural Realities Defining UAE Banking Competition

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



2

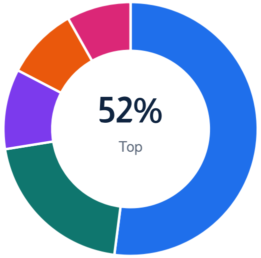
A superior mobile app and digital features are the primary drivers for customer acquisition, cited by 39% as the main reason for switching banks, underscoring the immediate threat of digital obsolescence for incumbent institutions.

39%

n = 98

Five Structural Realities Defining UAE Banking Competition

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%

3

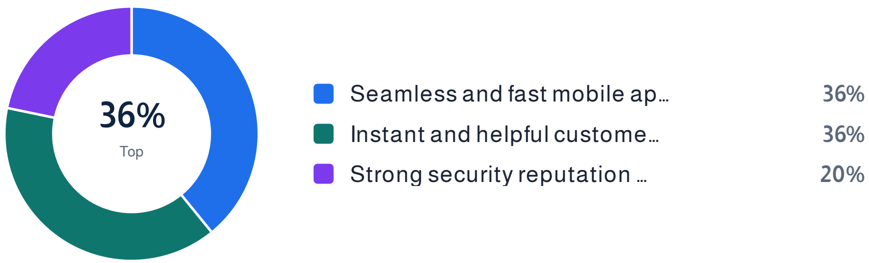
While 52% express high trust (rated 5) in their primary bank's data security, this is not a universal shield against churn; a significant minority (9% citing poor customer service) are still vulnerable to competitive offers, suggesting trust alone is insufficient.

52%

n = 98

Five Structural Realities Defining UAE Banking Competition

Which of these factors most increase your loyalty to your current bank? (Select up to two) · Dubai Islamic Bank



4

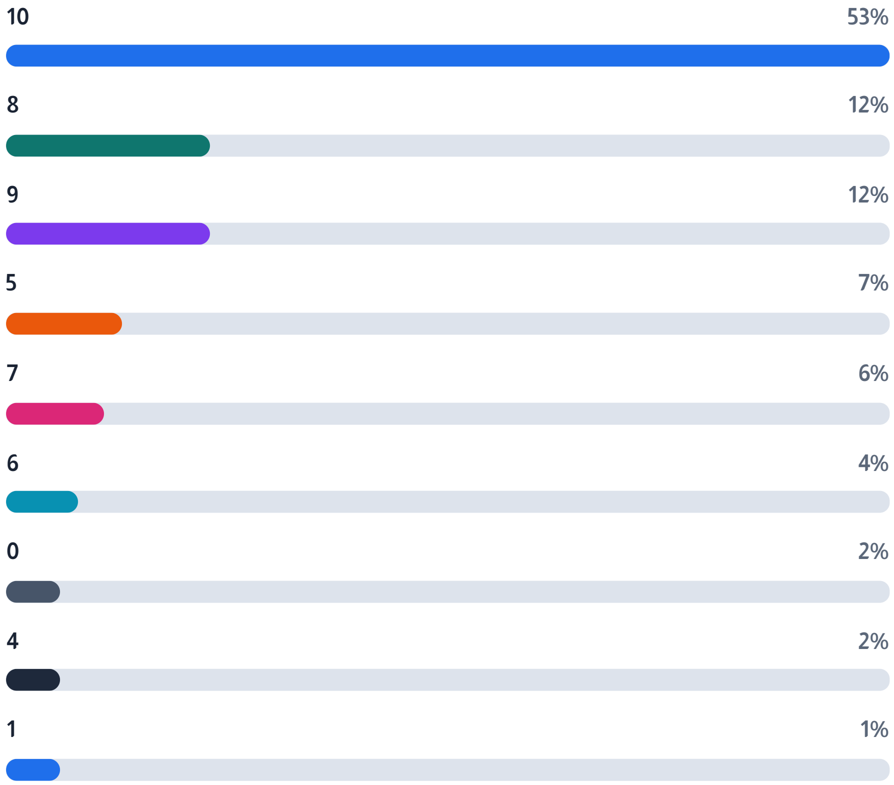
Customer loyalty is strongly anchored to digital experience, with 51% citing a seamless mobile app as a key driver, yet this is almost equally matched by the demand for responsive support, indicating a dual imperative for banks to excel.

51%

n = 98

Five Structural Realities Defining UAE Banking Competition

How likely are you to recommend your primary bank to friends, family, or colleagues?



5

The high propensity of 53% to recommend their bank is directly correlated with digital and support excellence, but this positive sentiment can quickly erode if competitors offer a demonstrably better integrated experience.

53%

n = 98

06

Board Recommendations

Executive Action Plan for Digital Transformation and Retention

Executive Action Plan for Digital Transformation and Retention

RECOMMENDATION 1

Accelerate Digital Feature Adoption

Banks must proactively guide customers towards AI-powered tools like virtual assistants and biometric authentication, as adoption correlates directly with higher satisfaction scores. Those who have engaged with these features report significantly higher satisfaction with customer support (e.g., 34% of those using chatbots are 'Very Satisfied' vs. 1% using none).

Linked to: AI features are not just conveniences; they are drivers of perceived service quality.

RECOMMENDATION 2

Reinforce Trust as a Loyalty Cornerstone

While digital experience is the top driver for switching (39%), trust remains a core loyalty factor (41%). Banks should highlight security protocols and data protection measures, especially as trust levels vary by institution (e.g., 78% of Dubai Islamic Bank customers rate trust as '5' vs. 25% for Emirates NBD).

Linked to: Security is table stakes for retention, not a competitive edge.

RECOMMENDATION 3

Bridge Digital Expectations with Service Delivery

The desire for a superior mobile app experience (39% potential switch reason) is paramount, yet customer support satisfaction is a key loyalty driver (40%). Banks must ensure their digital interfaces are intuitive and that support channels, whether AI-driven or human, are responsive and effective.

Linked to: Digital friction erodes loyalty faster than perceived value elsewhere.

RECOMMENDATION 4

Personalize Value Beyond Basic Transactions

Currently, only 9% of customers cite personalized advice as a loyalty driver, and even fewer (9%) mention loyalty programs. With 62% preferring entirely digital banking, there's a clear gap to leverage AI for tailored financial insights and rewards that deepen engagement and reduce churn risk.

Linked to: Generic digital offerings are insufficient; personalized value drives stickiness.

Thank you

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

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