



To demonstrate its dedication to delivering the highest standard of customer experience, ADIB has become the first bank in the Middle East to achieve the International Customer Experience Standard (ICXS2019:01).

ADIB is a leading bank in the UAE and one of the largest Islamic banks globally by assets. Headquartered and listed in Abu Dhabi, ADIB was incorporated in 1997 to serve as the first Islamic bank in the Emirate of Abu Dhabi.

Over the last two decades, ADIB has demonstrated a consistent track record of growth with assets now totaling USD 37 billion. The bank currently serves more than 1 million customers through a balanced proposition that combines a highly personalized customer experience with worldclass digital banking services.

ADIB is committed to providing responsible and excellent products and services to its customers and to managing its business in a way that creates value for internal and external stakeholders. Adopting and implementing ICXS2019:01 seemed to be a great solution supporting the achievement of this goal. The holistic framework built by the team targets the improvement of the key focus areas, namely increasing customer happiness and retention, enhancing customer loyalty, improving customer journeys, and enhancing stakeholders' satisfaction.

ADIB's digital transformation journey, which began more than two years ago, is centered around customers, ensuring that the bank's digital solutions always deliver the best possible banking experience. The bank has seen a substantial rise in customer demand for its digital banking services with 70% of customers now enrolled through the bank's digital channels and 99% of ADIB's banking transactions conducted digitally.



Find out more: [bsigroup.com](https://www.bsigroup.com)





**“We are proud to receive an outstanding score that reflects our commitment to our customers to providing the highest quality service. As a customer-centric bank that has invested heavily in providing digitised solutions, it is important to us that these efforts ultimately translate to a seamless experience for our customers.”**

**Maher Al Ruz**  
Group Chief Customer Officer at ADIB

## Client challenge

Nowadays, Customer Experience in Banking is the name of the game. Banks are competing to differentiate themselves in the experience they offer to their customers. Providing the service through multiple channels, tailoring (personalizing) the service to meet customer needs, and more importantly innovating and reimagining the whole service offering are areas of focus in executive boardrooms. Omni Channel experience, hyper-personalization, and the full utilization of AI will be the new norm.

## BSI Solution

BSI carried out an intensive three-day assessment covering ADIB HQ and the Sheikh Zayed Main

Branch. The seven areas that were assessed are Policies, People, Places, Measurement of Performance, Products/Services, Measurement Results, and Processes and Customer Journey Maps.

Key factors that contributed to the positive score were the commitment of management towards improved customer experience, monthly review of service performance, focus on digital experience and channels, and competency within the Customer Excellence Team.

From the 1st assessment, ADIB managed to achieve The International Service Excellence level - the highest of the three levels awarded by the ICXS and requires a score of at least 90% to achieve.



## Why BSI?

BSI is the Exclusive Partner for ICXS2019:01 Certification in the Middle East.