

Business

Gulf Bank embarks on a multi-year transformation journey with Avaya

New approach to enhance bank's customer and employee experiences

DUBAI/KUWAIT: Gulf Bank, one of the largest and leading banks in Kuwait, has embarked on a multi-year customer experience transformation journey with Avaya as it seeks to embrace a multi-experience approach that strengthens its market differentiation through better customer and employee experiences.

Built on Avaya OneCloud CCaaS, the suite of solutions being adopted by Gulf Bank enable the financial institution to not only meet the digital demands of its customer base, but also to create a more flexible working environment for contact center staff now empowered to work from anywhere.

The transformation journey began earlier in the year, when Avaya supported Gulf Bank at the height of the COVID-19 pandemic by providing remote agent licenses. This deployment maintained Gulf Bank's exceptional service levels without compromising the safety of its staff, and set the stage for a

wider customer experience transformation.

"We had planned to adopt a wide-ranging digital transformation plan with Avaya earlier in the



**GITEC
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year, but our priorities shifted when COVID-19 hit. Avaya not only supported us through the worst months of the pandemic by enabling our agents to

work from anywhere, but also helped lead the development of our new strategy that meets the realities of today's market. As our customer demands evolve, we are confident we have the right technology partner to continue delivering stand-out experiences across an increasingly broad range of touchpoints," said Mohammed Al-Qattan, General Manager of Consumer Banking at Gulf Bank.

Going forward, the transformation project will see Gulf Bank further invest in its digital capabilities to create a customer experience center that pro-



Mohammad Al-Qattan

vides exceptional engagement across all touchpoints throughout the customer journey while maintaining the highest standards of privacy and security. Built on open platforms, the solution creates a multi-experience journey by empowering customers and employees with contextual customer information, easy access to subject matter experts, and the ability to transition seamlessly between touchpoints.

Faten Halabi, Regional Sales Lead, Avaya, said: "We are proud to have supported Gulf Bank, one of the region's standout financial institutions, as it met the challenges of the pandemic. And we are prouder still to be supporting the bank as it continues to invest in delivering exceptional customer and employee experiences. For 60 years, Gulf Bank has evolved and transformed to meet the needs of its customers, and we look forward to enabling that transformation well into the future."

stc launches PS5, SIE's latest gaming device

KUWAIT: Kuwait Telecommunications Company - stc, a world-class digital leader providing innovative services and platforms to customers, enabling the digital transformation in Kuwait, announced the launch of Sony Interactive Entertainment's (SIE) long awaited PlayStation5 (PS5) to its customers in Kuwait. The gaming console is available with stc's postpaid internet plan.

stc released a statement indicating that SIE's latest gaming console is available to customers under its internet plan with unlimited 5G internet, 2 shared SIM cards and one year FREE Jawwy TV subscription, which boasts OSN, Starzplay, Wide Khaliji, FOX+ and more, all in one place. The PS5 Digital and Ultra HD Blu-ray disc drive editions is available to both new and existing customers that want to enjoy the next generation of gaming. With the exception of the Ultra HD Blu-ray disc drive, both PS5 models offer the same specifications, so players will enjoy the same transformative gameplay experiences regardless of which PS5 they choose.

Inspired by a global community of creators, PS5 will bring players into game worlds with unprecedented speed, visual fidelity and sensory immersion. Gamers will enjoy near-instant load times thanks to PS5's ultra-high-speed solid-state drive (SSD), as well as breathtaking 4K graphics and silky-smooth gameplay up to 120 frames per second. With the enhanced haptic feedback and adaptive triggers of the DualSense wireless controller and the immersive soundscapes made possible by Tempest 3D AudioTech, PlayStation 5 heightens players' senses, making them feel transported into their game world.

Following stc's commitment to deliver the latest devices to its customers, engineer Nasser Al-Saadoun, Chief Consumer Officer at stc, said, "We are proud to have collaborated with SIE in the official international launch of their latest gaming console, the PS5. Through the plan offered by stc, our goal is to provide our customers, especially gamers,

with access to the next generation of gaming, coupled with high internet speeds through our 5G internet, transforming the online experience. In line with our strategic approach to enabling digital transformation in Kuwait and our role as digital pioneers, we are excited to offer SIE's flagship device to customers at all of our stc branches, our website (www.stc.com.kw), or through the mystic App."

He added, "As pioneers in the telecom sector we will continue to explore digital solutions that blend innovation with the latest technology. The strong infrastructure of our 5G network, and wide range of resources, allows stc to offer an unrivaled and interactive experience through promotions, bundles and the latest devices in the entertainments world that cater to the needs of our valued customers, all under stc 5G #1 network in Kuwait."

Also commenting on the launch, President and CEO of Sony Interactive Entertainment, Jim Ryan, said, "Today marks a historic moment for the PlayStation brand, and all of us at SIE are pleased to celebrate the release of PlayStation 5 together with our community of fans, game developers, and industry partners."

He added, "PS5 is a truly next-generation console representing the beginning of a new era for gaming. I'm thrilled for the new worlds that players will begin to experience today, and I'm equally excited for the lineup of games still to come for PS5 that will continue to propel the gameplay experience forward. We are humbled to work with a talented community of world class game developers. Their creativity will bring limitless possibilities to what the future of gaming can look like on PS5."

In addition to transformative gaming experiences, PlayStation 5 offers plenty of entertainment experiences, with a curated lineup of some of the most popular streaming services available, including Amazon Prime Video, Apple TV+, Disney+, Hulu, Netflix, Peacock, Spotify, Twitch, YouTube, and more. There will be a dedicated space exclu-



Nasser Al-Saadoun

sively for media entertainment on PlayStation 5, making it fast and easy to switch between games and movie/TV.

The ultimate gaming experience with PS5

The breadth of PlayStation 5's game library represents the best lineup in PlayStation console history, led by launch day titles from SIE Worldwide Studios, including Marvel's Spider-Man: Miles Morales, Demon's Souls, Sackboy: A Big Adventure, and Astro's Playroom. PS5 owners can enjoy more than three dozen new games this holiday, including highly anticipated games from SIE's publishing partners such as Call of Duty: Black Ops Cold War (Activision), Fortnite (Epic Games), FIFA 21 (EA), NBA 2K21 (2K), Godfall (Gearbox Publishing), Watch Dogs: Legion and Assassin's Creed Valhalla (Ubisoft), and many more. Meanwhile, new titles from independent developers, such as Bugsnax (Young Horses) and The Pathless (Giant Squid/Annapurna Interactive) demonstrate the breadth of diverse content coming to PS5.

PS5 owners can look forward to even more incredible games. Upcoming Worldwide Studios exclusives include Ratchet and Clank: Rift Apart, Returnal, Destruction AllStars, Horizon Forbidden West, Gran Turismo (tm) 7, and a new God of War game. Additional games launching first on PS5 include DEATHLOOP (tm) from Arkane Studios/Bethesda Softworks, Ghostwire (tm): Tokyo from Tango Gameworks/Bethesda Softworks, Project Athia (Working Title) from Luminous Productions/Square Enix, and Final Fantasy XVI from Square Enix. Resident Evil (tm) Village from Capcom and Hogwarts Legacy from Warner Bros. Games round out the lineup of highly anticipated PS5 titles.

Following the launch, PlayStation Plus members can enjoy a curated lineup of 20 PlayStation4 games that defined the generation with the PlayStation Plus Collection, available to download and play on PlayStation 5. The PlayStation Plus Collection features critically acclaimed games, including Batman: Arkham Knight, Bloodborne, Call of Duty: Black Ops III - Zombies Chronicle Edition, Fallout 4, God of War, Monster Hunter: World, Final Fantasy XV, Resident Evil 7 Biohazard, Persona 5, The Last of Us Remastered, Uncharted 4: A Thief's End and more.

Canada employment growth slows in Nov

OTTAWA: Canadian employment growth slowed in November amid a second COVID-19 wave, with 62,000 net new jobs created, but the unemployment rate continued to fall from its peak, the government statistical agency said Friday. Employment was up 0.3 percent in the month, following increases of 0.5 percent in October and an average of 2.7 percent per month from May to September, said Statistics Canada.

The unemployment rate, meanwhile, fell 0.4 percentage points to 8.5 percent, continuing a steady decline from the record high 13.7 percent in May, and beating analyst forecasts.

A lockdown in the spring to slow the spread of the COVID-19 illness had put three million Canadians out of work. By November the total number of unemployed Canadians fell to 1.7 million. Many people struggling to find work, however, dropped out of the labor market.

According to Statistics Canada, November employment fell in industries most directly affected by public health restrictions such as in accommodation and food services. On the other hand, it approached or exceeded pre-pandemic levels where working from home or physical distancing was more feasible, including professional, scientific and technical services, the agency said.

Most of the new jobs were full-time. Employment increased for women and those under 24, and declined slightly for men. Some 4.6 million Canadians worked from home.

New hospital and school hires mostly drove a small uptick in public sector employment. Employment growth, meanwhile, resumed in construction, transportation and warehousing. It rose for the third consecutive month in finance, insurance, real estate, rental and leasing sectors to surpass pre-pandemic levels. The resources sector also bounced back, as did retail trade-but the latter was predicted to drop in December as some regions imposed new Covid-19 measures on restaurants, recreational facilities and retail businesses. Self-employment as a



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group remained furthest from pre-pandemic levels, down 4.7 percent.

Trade flat

Canada's trade deficit remained virtually unchanged at Can\$3.8 billion (US\$3.0 billion) in October, the government statistical agency said Friday. Its imports and exports since a surge in July after a spring COVID-19 lockdown was lifted-have shifted slightly away from its top partner the United States.

According to Statistics Canada, trade with the United States in October was 0.3 percent below July levels, while with other countries it rose 10.6 percent. The largest recent increases in imports were from China and South Korea, while Britain and the Netherlands contributed the most to growth in exports. As a result, Canada's trade surplus with the United States widened from Can\$1.7 billion in September to Can\$3.0 billion in October.

Total exports increased 2.2 percent to Can\$46.5 billion-below pre-pandemic levels-with growth in consumer goods partially driven by a rebound in foreign sales of pharmaceutical products (+39 percent). Notably more medications for treating psoriasis were sent to the United States, after a plunge in September of anti-depressants also shipped to its southern neighbor. — AFP

Work set to resume on NordStream 2 despite US protest

BERLIN: Work looks set to resume on the controversial NordStream 2 pipeline that will bring Russian gas to Germany despite a fresh protest from the United States on Saturday. German shipping authorities have issued an advisory for the Baltic Sea area where the final few kilometres of the pipeline are set to be laid, warning vessels to avoid the zone from December 5-31.

Ship-tracking website Marinetrac.com also shows Russian pipe-laying ships Fortuna and Akademik Cherskiy moving towards the area. These indications coincided with a statement from the acting US ambassador to Germany calling on Berlin and the EU to halt construction of the 1,200-kilometre (750-mile) pipeline, which is also opposed by many eastern European states.

"Now is the time for Germany and the EU to impose a moratorium on the construction of the pipeline," acting ambassador Robin Quinville told business daily Handelsblatt. This would send a signal to Russia that Europe was not willing to accept "its ongoing malicious behavior", the diplomat said.

"The pipeline is not only an economic project, but also a political tool that the Kremlin is using to bypass Ukraine and divide Europe."

Nord Stream 2 is a 10-billion-euro (\$11-billion) pipeline that will run beneath the Baltic Sea and is set to double Russian natural-gas shipments to Germany, Europe's largest economy. It has long been in the crosshairs of the United States, particularly by the Trump administration which has openly criticized European countries for their reliance on energy from Russia. Work has been suspended for nearly a year because of US sanctions signed off by Trump in late 2019 that threaten asset freezes and visa restrictions for companies involved in the construction work. As well as Russian giant Gazprom, which has a majority stake, the international consortium involved in the project includes European players such as Germany's Wintershall and Uniper groups, the Dutch-British giant Shell, France's Engie and Austria's OMV. —AFP

What Brexit means for EU students at UK universities

LONDON: The end of the Brexit transition period on December 31 will introduce new rules for European Union students who want to study in Britain during the 2020-21 academic year.

What is the current situation?

The situation for an estimated 150,000 EU students has been unchanged during the transition period to December 31, as the UK and EU try to agree terms of their new relationship. Currently, EU students have "home fee status", which means they pay the same level of tuition fees as UK counterparts, depending where the university is.

Education policy is set by devolved governments in Scotland, Wales and Northern Ireland, with the UK government responsible for England. As a result, tuition fees vary. In England, Wales and Northern Ireland, students with home fee status can be charged up to £9,250 (\$12,400, 10,250 euros) per year for an undergraduate degree.

Scottish or EU undergraduates studying in Scotland are not charged. EU students are eligible to apply for a student loan to cover tuition fees. Ireland has separate arrangement with the UK under a reciprocal agreement.

What happens on January 1?

All EU citizens have to apply for residency status under the Settlement Scheme, which grants the right to live and study in UK when new immigration rules kick in. Students who start a degree course at some point in the 2020/21 academic year and arrive in the UK by December 31 will still have home fee status.

New students arriving after this date will need a student visa that costs about £350 if they are studying in the UK for more than six months. They will also have to pay a surcharge of about £500 per year to use the state-run National Health Service (NHS).

What happens in the next academic year?

Across the UK, EU students starting courses after August 1, 2021 look set to pay higher international tuition fees and not be allowed to get UK student loans.

How much will they have to pay?

According to the Times Higher Education (THE) magazine, undergraduate tuition fees for an international student in 2020 were between £10,000 and £26,000 a year. A longer undergraduate medical degree can cost foreign students nearly £59,000.

Undergraduate degrees in the UK typically require three years of study. Average student debt was £27,000 this year, according to the THE, but that does not include repayment of maintenance loans to cover living costs.

Together, this can total between £35,000 and £40,000.

What is not known or agreed yet?

London and Brussels have yet to strike a deal on their future relationship. It remains unclear if Britain will continue to participate in EU academic programs such as Erasmus+ and Horizon Europe beyond the end of this academic year.

The UK government has set out guidelines for EU students to apply for student visas. But there is uncertainty about whether students who have already gained settled or pre-settled status in the UK will be able to pay home status tuition fees for courses starting in 2021-22. Because of the coronavirus outbreak, which has forced a suspension of face-to-face tuition and travel restrictions, many overseas students are studying remotely outside the UK. If they do not visit the UK this year, it is not clear if they can still qualify for pre-settled status. —AFP