



Press Release

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KBC Mobile again crowned best mobile banking app in Belgium by independent international research agency, Sia Partners.

KBC Mobile also in the top three worldwide.

Independent international research agency, Sia Partners, has again named KBC Mobile the best mobile banking & insurance app in Belgium in its study entitled '2022 Mobile Banking Benchmark: a worldwide study on the present state of mobile banking'. KBC Mobile has further consolidated the leading position it had already occupied in Belgium and secured a top-three position worldwide. Sia Partners also identified Europe as being the most competitive region again in terms of mobile banking.

Sia Partners examined no fewer than 151 banks from 22 countries, enabling the study to provide a representative picture of the current mobile banking market. KBC had already been lauded in Sia Partners' annual surveys of the past few years and received the ultimate accolade in 2021 when it was crowned 'Best mobile banking app in the world'. This year, with the significance of insurance (an area in which KBC Mobile excels) decreasing in the study, KBC Mobile finished in third place.

When deciding on a winner, Sia Partners based its decision on three main criteria, namely the app's functionalities, its ease of use ('User Experience') and the app store ratings. Sia Partners' conclusion about the KBC Mobile banking app is clear: *'KBC's application has a complete offering going above and beyond, integrating all the necessary products and features and more (Open & Beyond Banking). Spare change investing, applying for renovation/energy loans, fully automated claims processing for car accidents and even sharing group expenses can quickly be carried out in a very user-friendly way.'* Sia Partners also refers explicitly to Kate, the unique personal digital assistant who helps customers save time and money.

Karin Van Hoecke, General Manager of Digital Transformation & Data at KBC Belgium regards this continued top ranking as a fitting acknowledgement of the hard work put in over the past few years: *'The Sia Partners ranking for KBC Mobile illustrates that we've reaffirmed and strengthened our leading digital position in Belgium. It's not only recognition of the quality of service we provide, it's also a clear sign that we remain committed to innovation and ensuring maximum convenience for our customers. Our extensive user support services, multiple payment solutions and cutting-edge range of third party services that make life more convenient for our customers and help save them time and money are rightly cited by Sia Partners as being unique to KBC Mobile. With our digital apps and Kate, we ensure that customers save time and money. The fact that more than 1.9 million customers in Belgium are currently actively using KBC Mobile on a daily basis*

spurs us on in our efforts to offer them even better service. We're grateful to all our customers for this trust they've placed in us. Even if you're not a KBC customer yet, you can still use the KBC Mobile app without having to take up any KBC banking or insurance products.'

Transparent, sound and clear methodology used by Sia Partners

The rapid digitalisation of financial services around the world is driven by a host of factors, including the emergence of new technologies, higher customer expectations, new entrants, digital currencies and developments in regulatory requirements. Bitcoin, ESG, neo-banks, open data and crypto are just some of these disruptive trends within the traditional banking market. On the basis of these observations, Sia Partners examined the extent to which financial institutions can use mobile banking to respond to these challenges.

The final score that Sia Partners gives to a mobile banking app is the sum of the sub-scores for functionalities offered in the app, user experience (UX) and app store ratings. The survey measured a total of more than 85 different criteria in 13 categories. The main functionalities in the customer journey were evaluated and included such areas as opening an account, day-to-day banking, taking up new products or services, investing and closing an account.

Sia Partners concluded that European banks are again the most competitive when it comes to mobile banking. They lead the way in digitalisation through their innovative services and complete end-to-end offering.

Some recent figures on the use of KBC Mobile

- 1.9 million customers in Belgium actively use KBC Mobile, with more than 3 million customer contacts being made each business day.
- KBC boasts almost 1 million unique users of third-party services in KBC Mobile.
- Over the past eight months, 6.2 million customer conversations with Kate were registered at KBC, with 2.6 million of these conversations generating a diverse range of (banking and insurance) transactions .
- The millionth user of Kate was recently honoured.
- [Learn more about the countless possibilities offered by KBC Mobile or see how customers can save time and money .](#)

KBC Group NV

Havenlaan 2 – 1080 Brussels
Viviane Huybrecht
General Manager of Corporate Communications/
KBC Group Spokesperson
Tel.: + 32 2 429 85 45

Press Office

Tel.: + 32 2 429 65 01 Stef Leunens
Tel.: + 32 2 429 29 15 Ilse De Muyer
Tel.: + 32 2 429 32 88 Pieter Kussé
Tel.: + 32 2 429 85 44 Sofie Spiessens
pressofficekbc@kbc.be

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