



Press release

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KBC Mobile¹ named best mobile banking app in Belgium for the third time in a row by independent international research agency Sia Partners.

KBC Mobile also in the top three worldwide.

The independent international research agency Sia Partners has once again named KBC Mobile the best mobile banking and insurance app in Belgium in its report entitled '2023 Mobile Banking Benchmark: a worldwide study on the present state of mobile banking'. KBC Mobile has further consolidated the leading position it held last year, and secured a top-three position worldwide.

According to Sia Partners, digital leaders distinguish themselves from the competition by offering a complete end-to-end process and innovative services. Sia Partners notes that Europe is once again the most competitive region in mobile banking.

In this sixth edition of its Mobile Banking Benchmark, Sia Partners surveyed 148 banks from 19 countries. The study therefore offers a representative snapshot of the current mobile banking market.

Sia Partners bases its rankings on three criteria:

- the app's functionalities,
- its ease of use ('User Experience')
- and the app store ratings.

Sia Partners' conclusion regarding the KBC Mobile banking app is clear: *'KBC Mobile offers customers a complete digital and mobile experience. The application has a complete offering, with digital end-2-end customer journeys and a host of useful functionalities that include day-to-day banking. The complete range of day-to-day banking features, investment, insurance and loan services, complemented by extensive user support via Kate, live chat, telephone or in-branch, are cited by Sia as unique points. In addition, the app also scored highly for the multiple payment solutions offered and its ergonomics and ease of use. And of course there is also Kate, the high-quality chatbot assistant. As the icing on the cake, according to Sia, KBC Mobile has the most advanced Open and Beyond Banking offering worldwide. This provides a whole range of services, including Kate Deals, public transport offers, home and energy services, news, telecoms, payment solutions, and many more. Thanks to its intuitive interface, the app is user-friendly and quick to navigate – and KBC Mobile outperforms other banks' apps.'*

¹ Where we refer to KBC, we also mean KBC Brussels and CBC.

A few recent figures from KBC Mobile that explain the Sia awards score

- 1.95 million Belgian customers own KBC Mobile, with more than 3 million customer contacts per business day.
- The number of different extra services in Mobile is so diverse that they are divided into different themes such as mobility, home and energy, leisure, payment services, telecom, administration, for your business, Cera and others.
- The top 3 additional services used are parking with 4411 (1 million users in 2023), purchase tickets NMBS (600,000) purchase tickets from De Lijn (300,000).
- 1.8 million (unique) customers contacted Kate at least once.

David Moucheron, CEO of KBC's Belgium Business Unit, attributes this sustained top ranking to the tireless efforts of the team behind KBC Mobile: *'KBC Mobile once again being ranked first in Belgium by Sia Partners demonstrates that KBC Mobile is a pioneer in delivering a quality experience for users in meeting their financial and other needs, with its advanced range of extra services. Our commitment to innovation, with the ultimate aim of making our customers' lives easier, is clearly valued. Many congratulations go to the team behind KBC Mobile, to colleagues in the network and throughout the organisation who guide and encourage our customers to use KBC Mobile, and last but not least, thanks and congratulations are due to our customers and app users. Their valuable feedback makes KBC Mobile the most complete, user-friendly app. We're grateful to all our customers for this trust they've placed in us. Even if you're not a KBC customer, you can still use the KBC Mobile app without having to have any KBC banking or insurance products.'*

Transparent, sound and clear methodology used by Sia Partners

The final score that Sia Partners gives to a mobile banking app is the sum of the scores awarded for the various app functionalities, the user experience (UX) and the app store ratings. The survey measures a total of more than 85 different criteria in 14 categories. The main functionalities in the customer experience are evaluated and include areas such as opening an account, day-to-day banking, signing up for new products or services, investing, closing an account, payment methods, information on carbon footprint, and more.

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

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