



# Press release

Brussels, 28 May 2021 – 1 p.m. CEST

## ***Kate, your personal digital assistant, celebrates a six-month milestone.***

Since the end of November 2020, private customers at KBC have – as standard – been able to call upon the services of Kate, their very own fully digital assistant. Kate proactively provides personalised and relevant solutions at the right time in KBC Mobile for customers who want them.

During a digital press conference today, Johan Thijs, KBC Group CEO and Erik Luts, KBC Group's Chief Innovation Officer looked at how Kate's first six months have gone, explained how KBC customers have embraced this unique innovation and outlined what's in store in the months ahead.

- Almost half of the 1.6 million customers using KBC Mobile are open towards Kate:
  - Almost 781 000<sup>1</sup> (unique) customers have clicked on or used Kate at least once.
  - That has resulted in approximately 2 357 500 conversations to date.
  - 30% of conversations (703 000) actually resulted in further action.
  - Many customers now also use Kate to make direct contact with KBC Live.
- Kate is now quite intelligent and already understands 90% of questions asked, but can't always link them to a solution. We will continue to address this missing step in the months ahead.
- In 12% of cases, Kate redirects the customer to a KBC Live colleague during the conversation.
- Each day, a team of employees goes through the questions that Kate was unable to resolve and proactively makes adjustments.
- Anyone starting up Kate for the first time can choose the 'advanced Kate' option. It provides access to proactive personal solutions that save time and money (including, for example, saving on energy bills and being alerted to potential storm damage).
- Even before the marketing campaign was launched, 41 850 customers gave their permission for 'advanced Kate' to be used. Since the marketing campaign in early May 2021, the percentage of customers accepting the invitation has increased to around 60%.
- These customers received 27 800 proactive notifications, with 24% going on to accept the proposal.

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<sup>1</sup>The figures in this press release relate to the end of April 2021 (or, if not available, the first quarter of 2021).

**Johan Thijs, KBC Group CEO**, looks back with satisfaction on Kate's first six months: *'KBC Mobile took 10 years to become best app and boast 1.6 million users. Kate is barely six months old. When Kate was born last year, we said that you wouldn't really be able to judge our new digital assistant until after two years. However, we can see Kate's developing incredibly quickly, learning from the questions put by customers and building on that newly gained knowledge. Although that development is sometimes slightly hesitant, the algorithm is becoming stronger every day. We're building on that to let Kate develop and grow. We're ready to let Kate become part of our customers' daily activities by providing more concrete cases every quarter (an average of two per month) in response to the most important customer needs. In time, Kate will become a KBC employee who's literally in your pocket, offering solutions autonomously from KBC Live. In the near future, Kate will help manage the financial needs of customers. Our aim is for Kate to be in a position to handle increasingly more customer questions alone, very quickly and without any human intervention. Our branches continue to play an important role when advice is required and, of course, when customers prefer to speak to a member of staff. So, give Kate a little time to develop into the brain at the heart of our digital-first, data-driven organisation.'*

**Erik Luts, Chief Innovation Officer at KBC Group**, adds: *'Kate answers in Dutch and French at the moment, but will start speaking Flemish and Czech at the end of June. In the months ahead, Kate will continue to provide increasingly better support not only to private individuals, but also to businesses (the self-employed and SMEs) and the CEOs of large enterprises. Kate will also assist KBC staff, where possible, in their communications with customers. Kate has been active in Belgium and the Czech Republic since November 2020 and will be unveiled to our customers in Bulgaria later this year before taking those important first steps in our other core markets in 2022.'*

*Kate will continue to grow, moving from 'understanding a question' to 'turning a question into concrete action' in order ultimately to increasingly and more proactively meet the financial needs of the customer. Kate responds proactively if you've entered the wrong PIN, which has the added advantage that you're immediately alerted to any suspected card fraud. Kate helps you manage your service vouchers when you've linked them in KBC Mobile and reminds you in time to order new ones. Kate suggests that you keep a warranty in the digital KBC safe when you buy an electronic device. That saves you ever having to search for a warranty again. Kate optimises the VSPSS (pension pre-payments) for the self-employed each year... and the list goes on. In time, Kate will meet many more needs and make life even easier for our customers. To find out what else Kate has in store, simply follow her on LinkedIn.'*

## **Kate, the next logical step in the digital customer experience**

Over the past 10 years, KBC Mobile has become an 'open banking and insurance platform' – the reference in mobile banking – and a seasoned awards winner.

Besides traditional bank-insurance solutions (like loans, insurance, investments and payments), customers are increasingly being offered less traditional – but frequently used – non-financial solutions that save them time and (even earn them) money and enhance their lives. More and more customers are actively using these solutions.

In the first four months of this year, for instance, no fewer than 271 000 parking sessions were registered in the 4411 parking app, 255 000 public transport tickets sold (De Lijn, SNCB, STIB), 173 500 balance checks carried out for Monizze vouchers, 55 000 purchases made of Sodexo vouchers and 35 000 accounts linked to KBC's digital safe.

KBC also paid out some 402 000 euros in activated cashbacks under the deals programme.

KBC and non-KBC customers will soon be able to use the KBC Mobile app to gain quick, safe and easy access to Helena, a secure platform for exchanging medical data between patients and health-care providers. On the platform, they can **check their medical file and documents (prescriptions, vaccinations – including Covid-19 jabs – test results and, in due course, Covid-19 certificates)** after opening a browser link from KBC Mobile and using the authentication capabilities provided by the government (itsme in the case of KBC Mobile).

Customer expectations have evolved enormously in recent years, with fast, easy-to-use, proactive and personalised products and services becoming the norm, including in the financial sector. Technology is constantly increasing the possibilities in this regard. In the light of these fast-changing customer expectations, KBC Group defined its strategy for the years ahead at the end of last year. Supported by Artificial Intelligence and data analysis, KBC can work in a solutions-driven way to proactively make life easier for its customers. Since November 2020, they have – as standard – had the opportunity to call upon the services of Kate, their very own fully digital assistant, who proactively offers personalised and relevant solutions at the right time in KBC Mobile.

Being AI-powered means that Kate gradually becomes more accurate over time and continuously improves the overall customer experience whenever and wherever the customer decides.

Kate provides customers with unparalleled ease of use by simplifying a number of daily routines, and integrating them seamlessly into KBC Mobile, helping them save time and money.

Customers can ask Kate questions about their basic financial transactions (including transferring money and filing insurance claims) and regularly receive proposals from KBC in their mobile app, which maximises convenience. They are completely free to choose whether or not to accept a proposal.

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