



Press release

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KBC Mobile named best mobile banking app worldwide by independent international research agency, Sia Partners.

KBC Mobile tops world ranking exactly 10 years after being launched.

In a comparative study¹, independent international research agency, Sia Partners, has crowned KBC Mobile best mobile banking app in the world.

KBC has always been among the front runners in the annual Sia survey in previous years, but ended up taking the top spot this year. This recognition is all the more important for KBC, because Sia has systematically expanded the scope of its survey in recent years. In the current survey, Sia examined no fewer than 135 banks from 17 different countries around the world, enabling the study to provide an excellent picture of the current mobile banking market and the trends that are emerging.

Sia highlights various factors in its analysis of KBC Mobile, including the remarkably large number of additional third-party services, the simulation tools, full online capabilities for many types of transactions, the excellent and hassle-free user experience, connectivity (e.g., wearables, itsme, cash withdrawals at ATMs, etc.), the possibilities to interact with KBC's other physical and digital distribution channels and the central role of Kate - KBC's digital personal assistant.

Sia's conclusion is clear: '*KBC Mobile is a perfect and efficient banking app for everyday needs and one of the most innovative with some interesting extras. The app surprises customers with the wide range of functionalities and the virtual assistance by Kate.*'

Incidentally, the Sia report is not the only one that considers KBC to be the reference in the field of digitalisation. In a recent report, for instance, Deloitte put Kate at the top of an analysis² of digital assistants, and last week TechPulse magazine named Kate 'Best Customer Case 2021'.

Johan Thijs, KBC Group CEO, regards this top ranking as a fitting acknowledgement of all the hard work put in over the past few years: '*KBC Mobile's top worldwide position in the Sia rankings is clear recognition of 10 years of innovation, development and – in particular – carefully listening to our customers. For me, this recognition applies not just to Belgium, but also to the mobile apps we offer our customers in all our core markets. Our Pearl+ business culture ensures we continuously inspire each other in all KBC group countries to launch, realise and adopt new ideas that are a 'perfect fit' with local customer expectations. The Digital First approach we launched a year ago as the core of our strategy is clearly paying off in this regard and demonstrates the innovative strength we can harness as a group.'*'

¹ Sia Partners Mobile Banking Benchmark: a study on the present state of mobile banking in the world – September 2021

² Unlocking the Value of Digital Assistants – Deloitte, 2021

Transparent, sound and clear methodology used by Sia

New and alternative market players are increasingly claiming their place among traditional financial service providers, while competition – strengthened by innovative and disruptive trends such as cryptocurrencies, artificial intelligence, data analysis and sustainability requirements – is becoming fiercer and fiercer. 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 and app store ratings. The survey measured a total of more than 85 different criteria in 13 categories.

Sia Partners concluded that European banks lead the way in digitalisation through their innovative services and complete end-to-end offering. The keen competitive drive among Belgium's top digital players also stimulates them to set the bar ever higher, resulting in top worldwide positions in the Sia rankings by some considerable margin.

Recognition for 10 years of KBC Mobile

KBC launched its first mobile banking app on [19 September 2011](#). Exactly 10 years on, KBC Mobile is central to the customer approach adopted by KBC and has become the reference in the market. The fact that Sia Partners has just named KBC 'digital leader' in a worldwide survey of 135 sector peers, makes this anniversary even more special.

Over the past 10 years, KBC Mobile has undergone a dramatic transition, changing from an app for performing basic transactions and checking account information to a fully-fledged, customer-centric ecosystem that proactively meets increasingly more of the customer's needs. These needs are not limited to just banking, insurance and investment, they also include mobility, leisure and health matters, etc.

Kate, KBC's digital personal assistant, already plays an important role in this progress and will play an even more central role in the interaction with the customer in the months and years to come, supported by artificial intelligence and data analysis.

Some recent figures on the use of KBC Mobile (in Belgium)

- 1.6 million Belgian customers actively use KBC Mobile (with more than 50 million log-ins per month)
- Users of KBC Mobile give it an excellent NPS of 63.3 (September 2021)
- At the end of August 2021, KBC had almost 640 000 unique users of third-party services in KBC Mobile, a threefold increase on the whole of 2019 (the number of third-party transactions since the beginning of the year already exceeds 2 million, i.e. more than over the whole of 2019)
- In the past 8 months, KBC registered 4 million customer conversations with Kate. 1.3 million of these conversations led to transactions of all kinds (banking and insurance services).
- [Learn more about KBC Mobile](#)

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