

10 April 2019 Press release

Sberbank Online is the best mobile bank according to Mobile Banking Rank 2019 Kazakhstan

More than 20 mobile applications of ten banks and financial companies in Kazakhstan were assessed in the framework of the initiative study Mobile Banking Rank 2019 Kazakhstan conducted by Markswebb consulting agency in February-March.

All applications were evaluated in terms of two business models on which digital services operate: Daily Banking and Digital Office. In the first business model, a mobile bank is considered to be more efficient, in which a client can easily manage funds on a debit card and receive information about product. In the second, the completeness of the solution of client tasks in the mobile bank requiring an appeal to the bank's office or telephone contact center is assessed.

Independent evaluation of mobile applications was carried out separately on two types of mobile devices: iPhone and Android smartphones. Each mobile bank was surveyed by signing in to user account, took part in five usability tests and received an effectiveness assessment from 0 to 100 points.

**Sberbank Online** application was the best mobile bank for daily tasks with the highest score for both types of mobile devices according to an independent assessment of Mobile Banking Rank 2019 Kazakhstan. At the same time, the researchers noted separately that the service of money request by telephone number without payment references is provided only at Sberbank. Recently, another interesting feature was introduced to the bank: it is possible to send an electronic pleasant positive emotional postcard when sending money to beneficiary.

Sberbank together with Altyn Bank and ForteBank also made the list of TOP-3 best digital offices in mobile banks. In all three banks a client can remotely change own personal data, open various banking products and reissue a card. It is worth noting that Sberbank also has an online chat where clients can write and get answers to their questions.

"We are pleased that our mobile application is very popular among Sberbank clients, and is duly appreciated by market experts. Subsequently, the application's functionality will also be actively developed. It will provide additional services and opportunities that undoubtedly reduce the time and material costs of Sberbank clients to perform various financial transactions," Ilya Yemelyanov, Director of Card and Electronic Business Department of SB Sberbank JSC, says.

For reference:

SB Sberbank JSC is a part of international Sberbank group. The Bank has thirteen-year successful experience in the financial market of the Republic of Kazakhstan and ranks 2nd in terms of assets among second-tier banks of the Republic of Kazakhstan on 01.01.2019. Today, SB Sberbank JSC has a branch network of 91 structural subdivision, 17 out of which are branches. The central office of the Bank is located in Almaty.

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