

Brussels, 9 June 2017



New technology enhances the client experience and raises client satisfaction

## **KBC clients getting a more proactively service due to Beacons**

This year, clients visiting KBC Bank branches are able to receive information on their smartphones by means of Beacons, which are small devices that emit a Bluetooth signal. For instance, they may receive a welcome message or be told that they can use their smartphone to withdraw cash or make a mobile payment. Clients that actively use KBC Mobile and have activated Bluetooth will automatically receive this information on their smartphone when they come within range of one of the Beacons. This year, KBC will fit around 500 Beacons across its branch network.

Clients are free to choose whether or not they want to receive these messages by simply changing the relevant KBC Mobile setting<sup>1</sup>.

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<sup>1</sup> Beacon messages can be turned off in the KBC Mobile app by going to the 'more' menu, selecting 'profile' and tapping 'location-based services', where you can turn the use of Beacons on or off.

**KBC is now starting with installing the Beacons in Limburg and Eastern Belgium to ensure it's completed the installation by the end of the year. Some branches at CBC and KBC Brussels will follow.**

## **Upfront test**

KBC actively pursues a continual quest for how its clients' experience can be enhanced. At its branches, Beacons seem to be a powerful means of enhancing our clients' experience,

as proved by an experiment that KBC conducted. Beacons were installed in the ATM lobbies and reception areas of nine bank branches. The same thing was done at three ZEB clothes stores. Whenever clients came into the KBC branch or the shop, they received a message.

On average, 160 messages were received each day,

There were three kinds of messages:

- 'appointment cases': a **welcome message** for clients with an appointment at the KBC branch. The benefit for the client is that the adviser is properly notified when the client comes in and the client is helped more quickly.
- 'Mobile cash cases': clients in the branch's ATM lobby receive a **message** telling them that they can also withdraw cash using their smartphone.
- 'MobilePay cases': clients at ZEB stores were informed that they could pay using MobilePay.

Clients can themselves decide whether or not they want to receive Beacon messages and whether or not they want to make use of the service that is offered.

## **What our clients think**

Client opinion was divided. Some reactions were very enthusiastic, with clients appreciating KBC's proactive stance on informing clients of new services and keeping them up to date with the latest developments. The appointment case was greeted with the highest client satisfaction.

The outcome of the test was actually surprisingly positive. But no fewer than 12% of clients that received the Beacon message at ZEB stores paid using their smartphone and 4% of recipients at branches withdrew cash from the ATM using their smartphone.

Clients who do not wish to receive Beacon messages can turn off the option in their smartphone settings.

## **Roll-out**

In light of the constructive suggestions and positive remarks it has received, KBC has decided to start with large-scale roll-out of the Beacons. KBC will fit Beacons at 500 of its bank branches.

The project will kick off in Limburg and Eastern Belgium. By the end of this year, KBC will round off the project with Beacons in the region of Antwerp. Some branches at CBC and KBC Brussels will follow.

In the case of applications, KBC will certainly take account of the comments and concerns voiced by its clients.

KBC made this possible with the help of Harald, the IoT-platform by In The Pocket. As a Digital Product Studio, In The Pocket develops digital products that benefit both businesses and end users. The Ghent-based company designs and builds comprehensive, innovative digital solutions that include product strategy

and design, mobile and web applications as well as Internet of Things and virtual & augmented reality applications. Visit our website at <https://inthepocket.mobi>.

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