



World's Best Digital Bank Awards 2022

PRESS RELEASE

Global Finance Names the World's Best Consumer Digital Banks in the Middle East 2022

NEW YORK, Issued: August 10, 2022 / Updated: August 16, 2022 – *Global Finance* has announced the Round One winners for the 2022 World's Best Consumer Digital Bank Awards in the Middle East. This is the 23rd year *Global Finance* has named the World's Best Digital Banks. Details on all Round One winners will be published in the September print and digital editions as well as online at GFMag.com. Once again this year, country winners were chosen in the Middle East across a broad range of subcategories including Best Bill Payment & Presentment, Best Mobile Banking App and Most Innovative Digital Bank.

The Round One winners include the Best Consumer Digital Banks, the Best Corporate/Institutional Digital Banks and the Best Islamic Digital Banks by country, territory and district. Winners were selected in Africa, Asia-Pacific, Central & Eastern Europe, Latin America, the Middle East, North America and Western Europe. Also announced today were Regional winners in Sub-Categories such as Best User Experience (UX) Design, Best Mobile Banking App and Most Innovative Digital Bank.

Round One winners are eligible for consideration in Round Two. Round Two honorees, which include the overall Regional and Global winners, and the Global Sub-Category winners, will be revealed for the first time at *Global Finance*'s 2022 World's Best Digital Banks Awards Ceremony on September 20 at the Ritz-Carlton DIFC in Dubai. A full report on the Round Two winners and the awards ceremony will be published in December.

Winners were chosen from entries evaluated by a world-class panel of judges at Infosys, a global leader in consulting, technology and outsourcing. The editors of *Global Finance* were responsible for the final selection of all winners.

Only banks that entered the competition were considered for awards, and awards were only given in those categories, regions, countries, territories and districts in which there were entries.

Winning banks were selected based on the following criteria: strength of strategy for attracting and servicing digital customers, success in getting clients to use digital offerings, growth of digital customers, breadth of product offerings, evidence of tangible benefits gained from digital initiatives, and web/mobile site design and functionality. Category winners, such as Best User Experience (UX) Design were selected based on the relative strength and success of those web products and services.

"With the multi-year pandemic accelerating banks' digitalization efforts, the market has witnessed a rapid evolution in electronic offerings," said Joseph Giarraputo, founder and editorial director of *Global Finance*. "Those financial institutions that best introduced new and improved products and services are being honored as *Global Finance*'s World's Best Digital Banks 2022."

The full list of *Global Finance*'s 2022 World's Best Consumer Digital Banks Round One winners in the Middle East follows.

page 1 of 4

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About Global Finance

Global Finance, founded in 1987, has a circulation of 50,000 readers in 193 countries, territories and districts. *Global Finance*'s audience includes senior corporate and financial officers responsible for making investment and strategic decisions at multinational companies and financial institutions. Its website — GFMag.com — offers analysis and articles that are the legacy of 35 years of experience in international financial markets. *Global Finance* is headquartered in New York, with offices around the world. *Global Finance* regularly selects the top performers among banks and other providers of financial services. These awards have become a trusted standard of excellence for the global financial community.

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Global Finance's World's Best Digital Bank Awards Ceremony

On September 20, *Global Finance* will host the 2022 World's Best Digital Bank Awards Ceremony at the Ritz-Carlton DIFC in Dubai. This signature event will celebrate and be attended by the world's leading organizations in Digital Banking. For more information on the event contact Giulia Cattani at giulia@gfinance.co.uk.



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| WORLD'S BEST CONSUMER DIGITAL BANKS 2022 - MIDDLE EAST | | |
|--|--|---------------------------|
| Country | Award | Bank |
| Bahrain | Best Consumer Digital Bank | ila Bank |
| | Best User Experience (UX) Design | ila Bank |
| | Best Mobile Banking App | ila Bank |
| | Best in Social Media Marketing & Services | ila Bank |
| | Most Innovative Digital Bank | ila Bank |
| Egypt | Best Consumer Digital Bank | Arab Bank |
| | Best User Experience (UX) Design | Abu Dhabi Commercial Bank |
| | Best Mobile Banking App | Credit Agricole |
| Jordan | Best Consumer Digital Bank | Arab Bank |
| | Best Integrated Consumer Banking Site | Arab Bank |
| | Best Online Deposit, Card and Investment Product Offerings | Arab Bank |
| | Best Bill Payment and Presentment | Arab Bank |
| | Best User Experience (UX) Design | Arab Bank |
| | Best Mobile Banking App | Arab Bank |
| | Best Mobile Banking Adaptive Site | Arab Bank |
| | Best Information Security and Fraud Management | Arab Bank |
| | Best in Social Media Marketing and Services | Arab Bank |
| | Best in Lending | Arab Bank |
| | Most Innovative Digital Bank | Arab Bank |
| | Best Open Banking APIs | Arab Bank |
| Kuwait | Best Consumer Digital Bank | National Bank of Kuwait |
| | Best Online Deposit, Card and Investment Product Offerings | National Bank of Kuwait |
| | Best Bill Payment and Presentment | National Bank of Kuwait |
| | Best User Experience (UX) Design | Ahli United Bank |
| | Best Mobile Banking App | National Bank of Kuwait |
| | Best Information Security and Fraud Management | Burgan Bank |
| | Best in Social Media Marketing and Services | Ahli United Bank |
| | Best in Lending | National Bank of Kuwait |
| | Most Innovative Digital Bank | National Bank of Kuwait |
| | Best Open Banking APIs | Burgan Bank |



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WORLD'S BEST CONSUMER DIGITAL BANKS 2022 - MIDDLE EAST

| Country | Award | Bank |
|---------------------|--|-----------------------------------|
| Oman | Best Consumer Digital Bank | Bank Muscat |
| Palestine | Best Consumer Digital Bank | Arab Bank |
| Qatar | Best Consumer Digital Bank | Dhukan Bank |
| | Best Integrated Consumer Banking Site | Dhukan Bank |
| | Best Online Deposit, Card and Investment Product Offerings | Commercial Bank of Qatar |
| | Best User Experience (UX) Design | Commercial Bank of Qatar |
| | Best Mobile Banking App | Qatar Islamic Bank |
| | Best in Social Media Marketing and Services | Commercial Bank of Qatar |
| | Most Innovative Digital Bank | Dhukan Bank |
| | Best Open Banking APIs | Commercial Bank of Qatar |
| Saudi Arabia | Best Consumer Digital Bank | Saudi National Bank (SNB) |
| | Best Integrated Consumer Banking Site | Saudi National Bank (SNB) |
| | Best User Experience (UX) Design | Saudi National Bank (SNB) |
| | Best Mobile Banking App | Saudi National Bank (SNB) |
| | Best Mobile Banking Adaptive Site | Saudi National Bank (SNB) |
| | Best in Social Media Marketing and Services | Saudi National Bank (SNB) |
| | Most Innovative Digital Bank | Saudi National Bank (SNB) |
| UAE | Best Consumer Digital Bank | First Abu Dhabi Bank (FAB) |
| | Best Online Deposit, Card and Investment Product Offerings | Mashreq Bank |
| | Best User Experience (UX) Design | First Abu Dhabi Bank (FAB) |
| | Best Mobile Banking App | Mashreq Bank |
| | Most Innovative Digital Bank | First Abu Dhabi Bank (FAB) |



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REGIONAL SUB-CATEGORY WINNERS

| | |
|--|---------------------------------|
| Best Integrated Consumer Banking Site | Arab Bank |
| Best Online Deposit, Card and Investment Product Offerings | National Bank of Kuwait |
| Best Bill Payment and Presentment | Arab Bank |
| Best User Experience (UX) Design | Saudi National Bank |
| Best Mobile Banking App | National Bank of Kuwait |
| Best Mobile Banking Adaptive Site | Saudi National Bank |
| Best Information Security and Fraud Management | Arab Bank |
| Best in Social Media Marketing and Services | Commercial Bank of Qatar |
| Best in Lending | National Bank of Kuwait |
| Most Innovative Digital Bank | National Bank of Kuwait |
| Best Open Banking APIs | Arab Bank |

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