

Banking in the Future

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Use of smart phones in Austria up 48% according to latest study

The modern accounts of Erste Bank and Sparkasse can now be accessed via an Android app

Digital piggy bank is the latest net banking feature

According to a current survey by *Austrian Internet Monitor*, 48 percent of the population in Austria already uses a smart phone and 47 percent of these use apps. The use of mobile banking on cell phones increased steeply within just one year. The most frequent applications that customers like to use are the functions to block bank/credit cards or accounts and to query their account status (23% each); but app users also like to use smart phones to search for ATMs and branches and to find financial information – whenever and wherever they happen to be,” explained Peter Bosek, Management Board Member for Retail and Corporates at Erste Bank der Oesterreichischen Sparkassen.

Erste Bank and Sparkasse are constantly investing in new technologies for their customers in order to keep up with these trends. The successful smart phone app for iPhone and Windows Phone is now also available for Android. Therefore, Erste Bank and Sparkasse are the only banks that offer an app for all major operating systems apart from a mobile version of the website. Some 14% of customers log into their net banking accounts via cell phone.

“We offer our customers not only the state-of-the art technology, but also ensure absolute access to the latest developments via the most diverse channels.

The basis for the development of new products is customer feedback. This means that we are constantly improving the technology used. This is also reflected in the buyer evaluations: the app has the best grades in the online stores. Some suggestions of users being implemented now include the expanded display of account movements, scheduled funds transfers, and transfers abroad as well as the leasing calculator.

The employees of Erste Bank and Sparkassen also contribute new ideas for modern products. Net banking now offers a so-called “rounding savings” function. This means that for every payment done by debit card or credit card, the amount is rounded off and the rounding difference is transferred to a savings account. As of July 2012, customers will be able to set up their personal digital piggy bank online.



Peter Bosek

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iPhone

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