

Global Finance Names The World's Best Consumer Digital Banks In The Middle East 2019

NEW YORK, July 29, 2019 – *Global Finance* has announced the first-round winners in the Middle East for the twentieth annual World's Best Consumer Digital Bank Awards. Details on all 2019 First Round winners will be published in the September issue. 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 winning organizations listed on the following pages will be honored at *Global Finance's* 2019 Digital Banks and Innovators Awards Dinner, which immediately follows the Digital Banks and Innovators Conference at the Ritz-Carlton Dubai International Finance Centre on September 10. The overall Regional and Subcategory winners for the Middle East will also be revealed for the first time at the Awards Dinner. A full report on the awards dinner and the conference will be published in the December issue of *Global Finance*.

Winners were chosen among entries evaluated by a world-class panel of judges at Infosys, a global leader in consulting, technology and outsourcing. *Global Finance* editors are 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 regions, countries and categories 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 in numbers 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 in mobile banking" were selected based on the relative strength and success of those web products and services.

"Digital banking is not only the future but, increasingly, the present," said Joseph D. Giarraputo, publisher and editorial director of *Global Finance*. "The Digital Bank Awards recognize and celebrate innovation and excellence in this area."

The full list of *Global Finance's* 2019 World's Best Consumer Digital Banks first-round winners in the Middle East follows.

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For information on attending *Global Finance's* Digital Banks and Innovators Awards Dinner at the Ritz-Carlton Dubai International Finance Centre on September 10, please contact Giulia Cattani at: +44-207-929-0777 or giulia@gfinance.co.uk

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About *Global Finance*

Global Finance, founded in 1987, has a circulation of 50,000 and readers in 188 countries. Its circulation is audited by BPA. *Global Finance's* audience includes chairmen, presidents, CEOs, CFOs, treasurers and other senior financial officers responsible for making investment and strategic decisions at multinational companies and financial institutions. *Global Finance's* website — GFMag.com — offers analysis and articles that are the legacy of 32 years of experience in international financial markets, and provides a valuable source of data on 192 countries. *Global Finance* is headquartered in New York, with offices in London and Milan.

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World's Best Consumer Digital Banks 2019 – Middle East

Country	Award	Bank
Bahrain	Best Consumer Digital Bank	meem Digital Banking By Gulf International Bank
	Best in Mobile Banking	meem Digital Banking By Gulf International Bank
	Best Mobile Banking App	meem Digital Banking By Gulf International Bank
	Best Information Security and Fraud Management	Citi
	Best in Social Media Marketing and Services	meem Digital Banking By Gulf International Bank
	Most Innovative Digital Bank	meem Digital Banking By Gulf International Bank
Egypt	Best Consumer Digital Bank	Arab Bank
	Best Online Deposit, Credit and Investment Product Offerings	CIB
	Best Bill Payment and Presentment	CIB
	Best Integrated Consumer Banking Site	CIB
	Best in Mobile Banking	CIB
	Best Mobile Banking App	CIB
Most Innovative Digital Bank	CIB	
Jordan	Best Consumer Digital Bank	Arab Bank
	Best Website Design	Investbank
	Best in Social Media Marketing and Services	Arab Bank
	Best Mobile Banking App	Arab Bank
	Most Innovative Digital Bank	Investbank
Kuwait	Best Consumer Digital Bank	NBK
	Best in Mobile Banking	NBK
	Best Mobile Banking App	Boubyan Bank
	Most Innovative Digital Bank	Boubyan Bank
Lebanon	Best Consumer Digital Bank	Blom Bank
	Best in Mobile Banking	Blom Bank
	Best Mobile Banking App	Blom Bank
	Most Innovative Digital Bank	Bank Audi
Oman	Best Consumer Digital Bank	Bank Muscat

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World's Best Consumer Digital Banks 2019 – Middle East (continued)

<i>Country</i>	<i>Award</i>	<i>Bank</i>
Palestine	Best Consumer Digital Bank	Bank of Palestine
	Best Bill Payment and Presentment	Bank of Palestine
	Best in Mobile Banking	Bank of Palestine
	Best Mobile Banking App	Bank of Palestine
	Most Innovative Digital Bank	Bank of Palestine
Qatar	Best Consumer Digital Bank	Qatar Islamic Bank
	Best in Mobile Banking	Al Khaliji Commercial Bank
	Best Mobile Banking App	Commercial Bank of Qatar
	Best in Social Media Marketing and Services	Qatar Islamic Bank
	Most Innovative Digital Bank	Qatar Islamic Bank
Saudi Arabia	Best Consumer Digital Bank	NCB
	Best Bill Payment and Presentment	Bidaya Home Finance
	Best Website Design	NCB
	Best Integrated Consumer Banking Site	NCB
	Best in Mobile Banking	NCB
	Best Mobile Banking App	NCB
	Best in Social Media Marketing and Services	Bidaya Home Finance
	Best Mortgage Bank	Bidaya Home Finance
Most Innovative Digital Bank	NCB	
UAE	Best Consumer Digital Bank	Emirates NBD
	Best Online Deposit, Credit and Investment Product Offerings	Mashreq Bank
	Best Bill Payment & Presentment	Mashreq Bank
	Best Website Design	Abu Dhabi Commercial Bank
	Best Integrated Consumer Banking Site	Emirates NBD
	Best in Mobile Banking	Emirates NBD
	Best Mobile Banking App	Commercial Bank of Dubai
	Best Information Security and Fraud Management	Standard Chartered
	Most Innovative Digital Bank	Mashreq Bank
	Best Open Banking APIs	First Abu Dhabi bank

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