



# STATE OF SCANDINAVIAN BANKING APPS



# 140 banking apps in Denmark, Norway & Sweden

Stacc and Shortcut have analyzed 140 banking apps across Scandinavia  
The dataset does not include Neobanks such as Revolut, N26, bunq, Wise,  
and focuses on apps distributed by banks in the Nordic countries.

We've mainly delved into app-store data and packages for all countries,  
while we've in Norway have delved even deeper into features available.

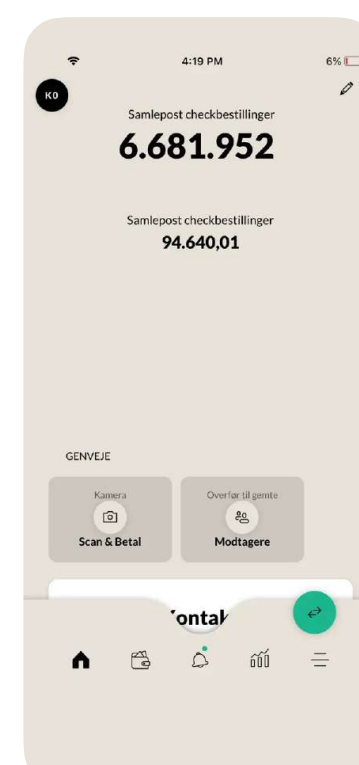
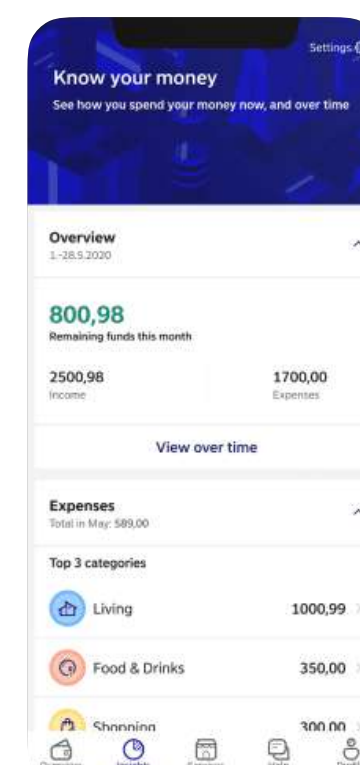
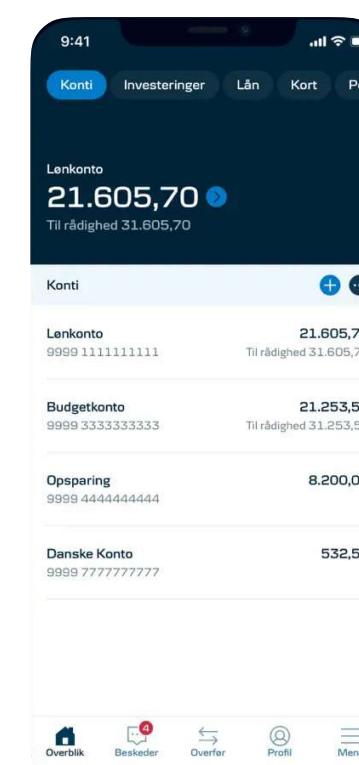
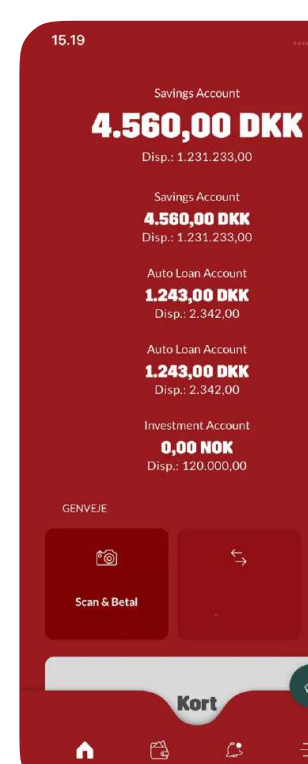
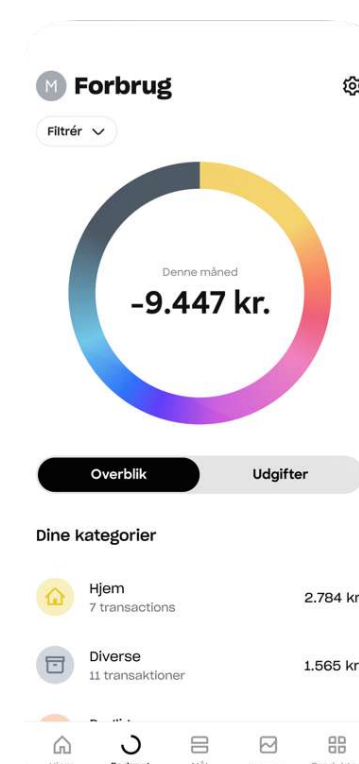
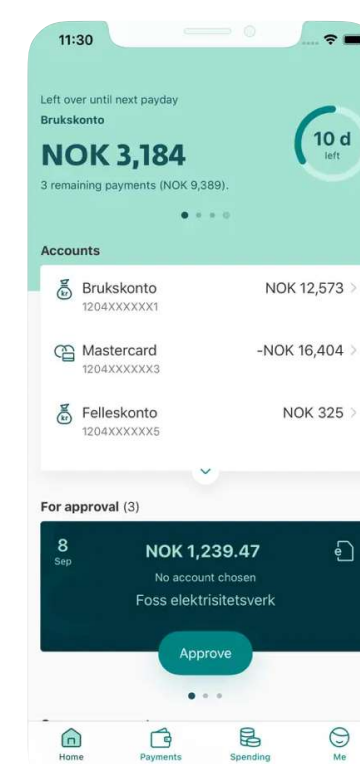
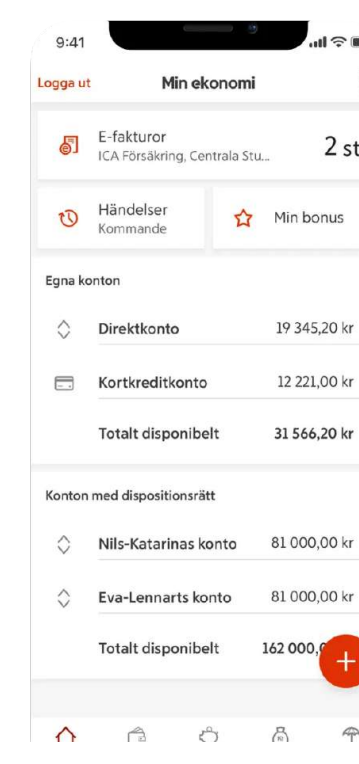
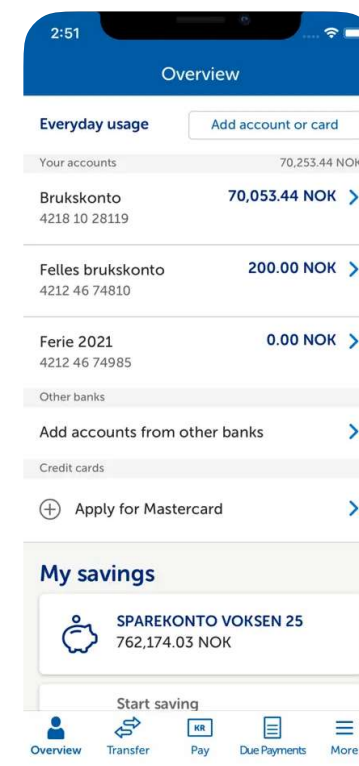
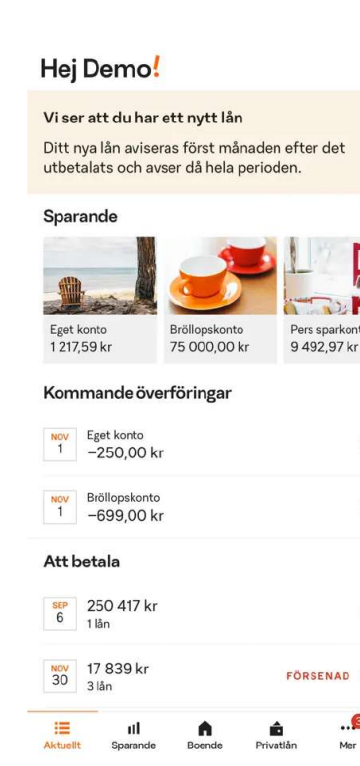
# Executive summary

1. Naming Convention: Out of 140 apps, approximately 54 apps use “Mobilbank” or “Mobile Bank” as part of their name in both App Store and Google Play. The lack of unique app names could lead to confusion and search difficulty for users.

2. Impact of Bank Reputation on App Ratings: Significant events such as discontinuation of ApplePay-support for Sbanken led to an influx of negative ratings and decline in Net Promoter Score (NPS) on iOS. This suggests that users' perception of the bank as a whole and decisions made can significantly impact app ratings since this is one of few places customers can react.

3. Variety in App Features: There's significant disparity in the availability of app features among the different banking apps in Norway. The deep-dive reveals lacking features such as family account features, joint accounts and in-app mortgage services and more in a number of banks which could impact user experience.

4. Effects of Custom-made vs White-label Apps: Custom-made apps generally garner a higher average rating than white-label apps, indicating they may be perceived more favorably by users. This would suggest that while white-label apps form the majority in terms of quantity, they might lag behind in terms of user satisfaction.







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# 1. Distribution



**Denmark** 

# 73 banking apps

Denmark is leading in the amount of banking apps in both the private and commercial banking apps, even though most banks are part of a few bank groups



**Norway** 

# 48 banking apps

Norway, like Denmark, also have a lot of banking apps. The main difference between Denmark and Norway however, could be attributed to smaller bank groups/bank alliances in Norway.

Sweden 🇸🇪

# 19 banking apps

Sweden is the outlier with the fewest apps. This may attest to Sweden aligning more towards the rest of Europe in their collocation of banks and bigger bank groups.

It is however interesting to see Sweden going a different route than Denmark and Norway, by using fewer apps for more banks.



# People per app

Considering population density, the amount of apps in Denmark means that there is one app for every **78 000** people, in Norway, one app for every **96 000** people. Comparatively, Sweden only has one app for every **542 000** people. This underscores the significant prevalence of apps in both Denmark and Norway.

**Denmark**

113k



**Norway**

144k



**Sweden**

758k



## **2. White Label Apps**

## 1. Distribution

# How many white label apps are there?

### What are white label apps?

A white label is a service or a product that is created by one company but is rebranded by other companies as their own. By other means, design and functionality or sold as a commercial off-the-shelf product.

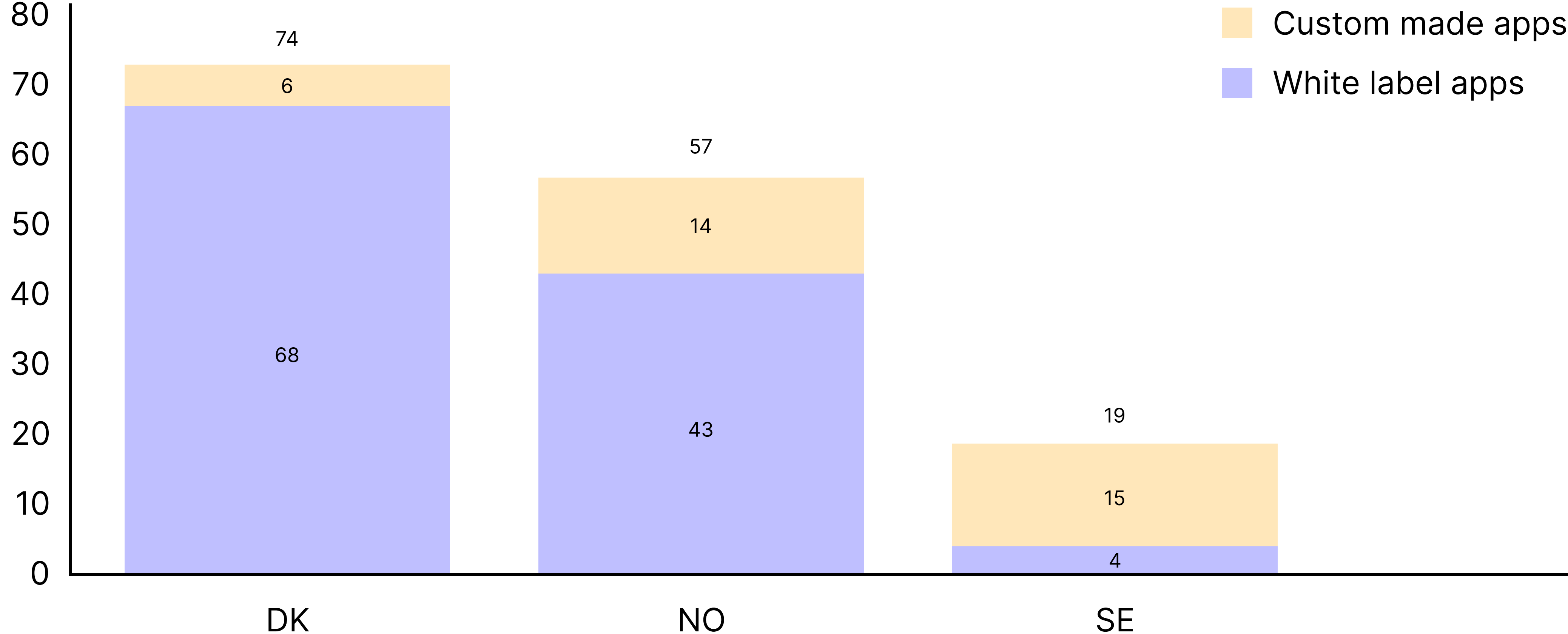


**From our original count of 140 apps,**

**101 apps**

**can be regarded as white label apps.**

# Distribution of white label apps and custom made apps



## 2. Development

**Who develops the apps  
in our dataset?**



There are 4 main developers is behind white label apps in our dataset

**SDC**

 **tietoevry**

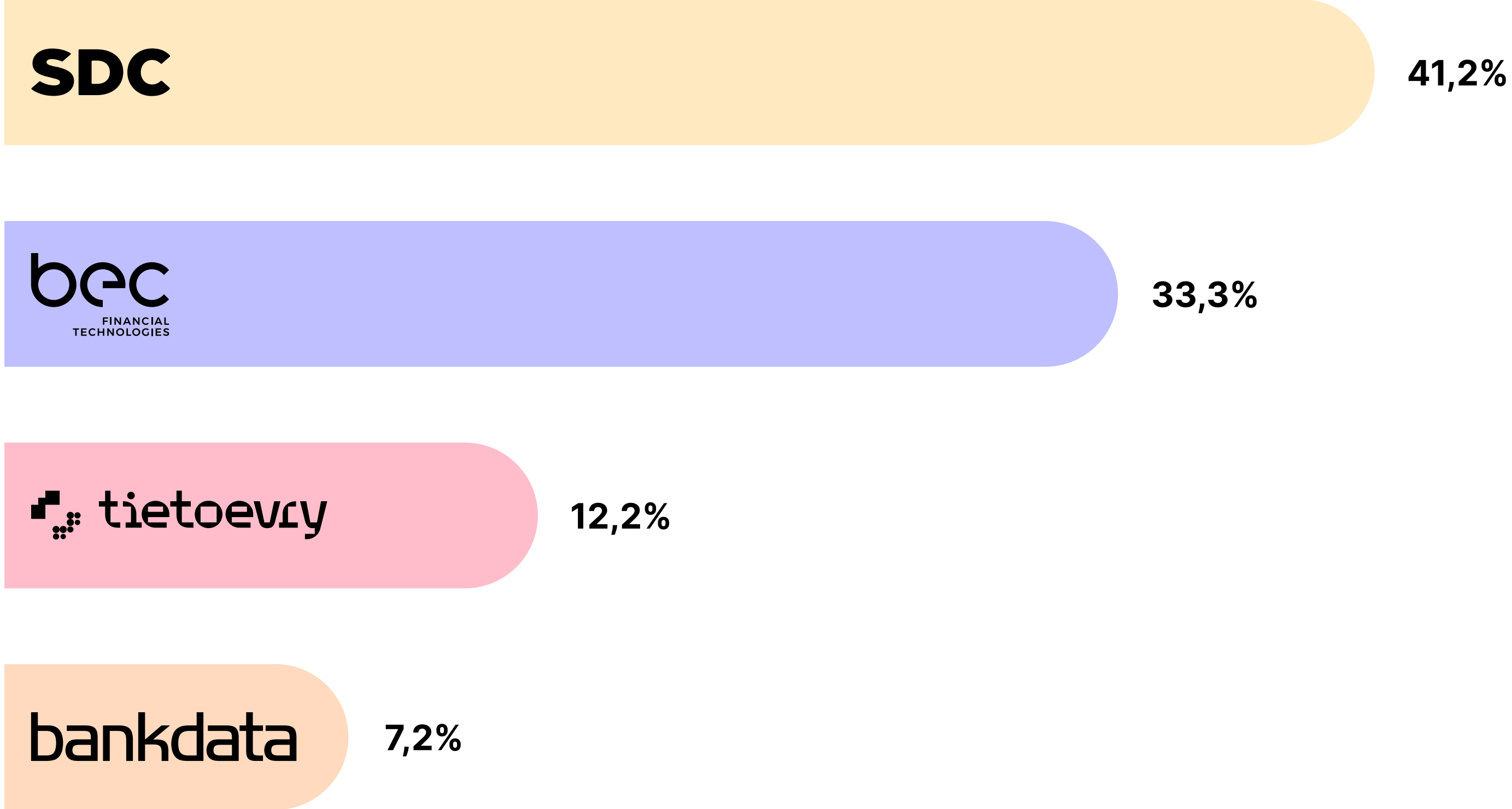
**bankdata**

**bec**  
FINANCIAL  
TECHNOLOGIES

 **stacc**

 **SHORTCUT**

# Distribution of developers of white label apps in our dataset



Total amount of white label apps: 101 apps

# SDC

SDC has developed **40** of the apps in our dataset, and is the developer with the highest amount of WL-solutions. SDC have developed **27** apps in Norway and **13** apps in Denmark.



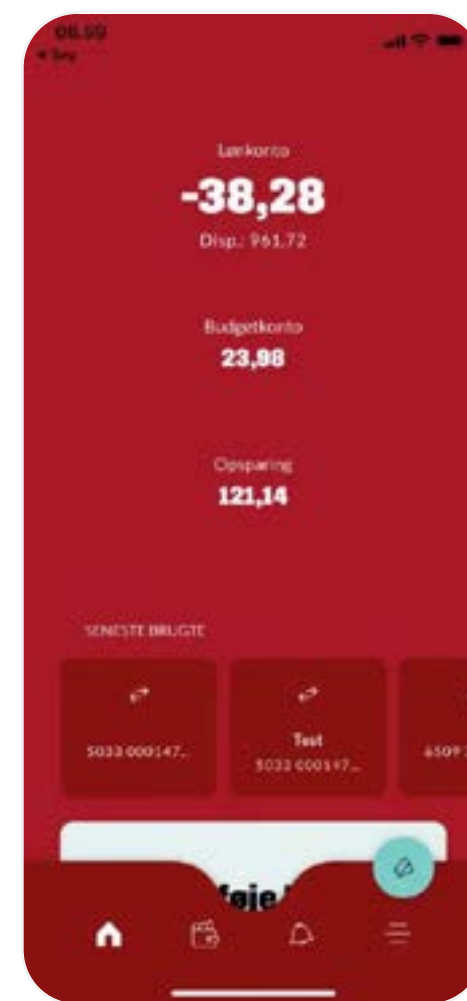
Aasen Mobilbank



Ørland Mobilbank



Selbu Mobilbank



SparKron



Rise Sparekasse



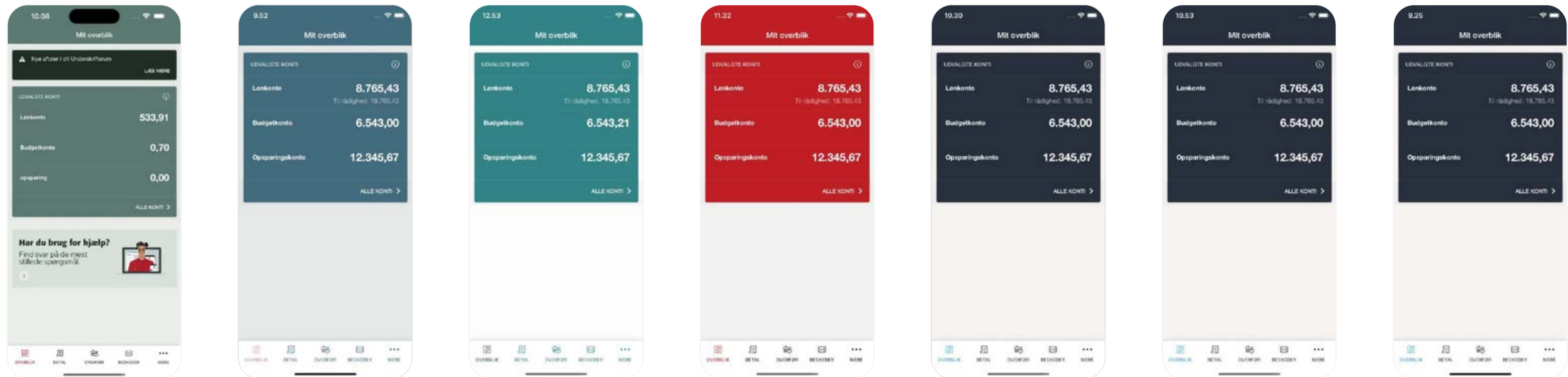
Sparkassen Bank



Frøs Sparekasse



BEC has developed **38** of the apps in our dataset, and is the second-highest producer of white label apps. BEC has only developed apps in Denmark.



AL-bank



Fælleskassen



Fynske Bank



Coop Mobilbank



FasterOikos



Lollands Bank

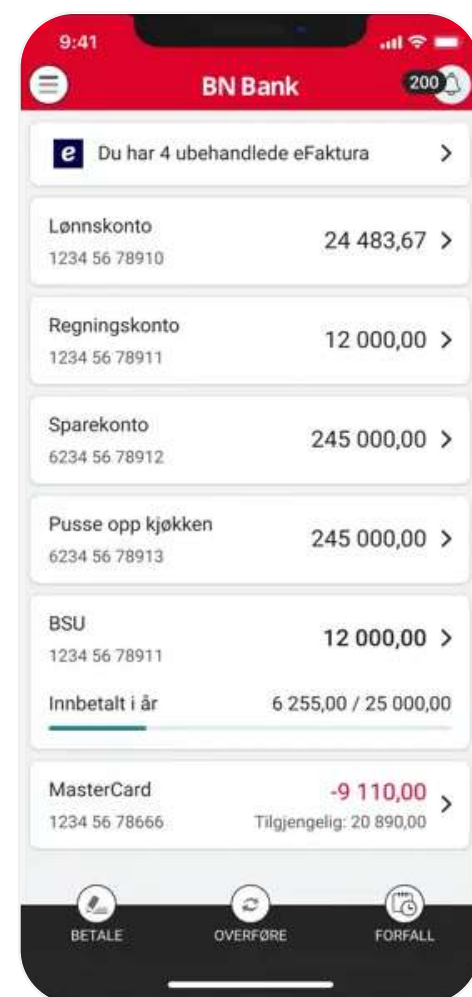


Hvidbjerg Mobilbank

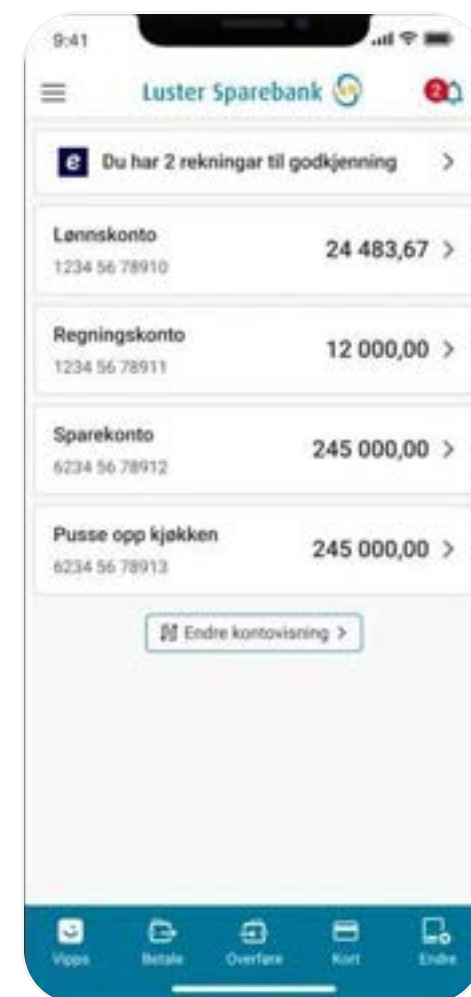


# tietoevry

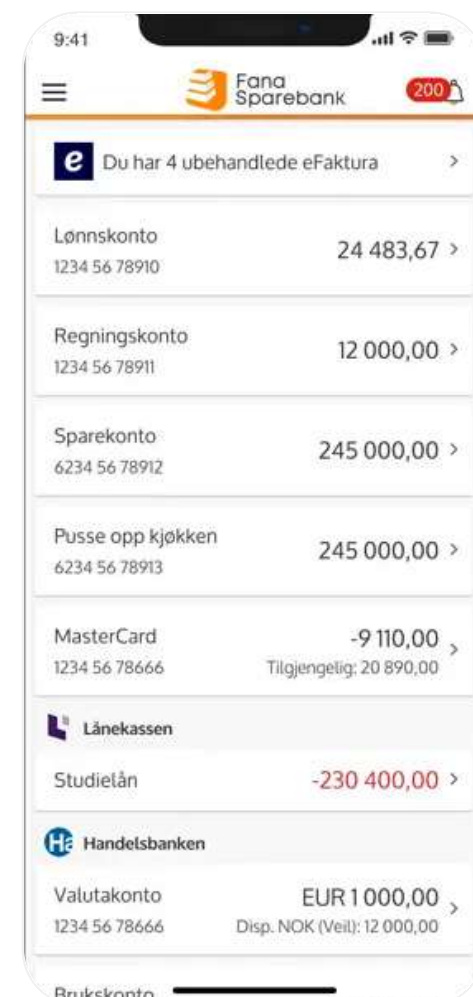
TietoEvry comes in at third place with **14** apps developed in our dataset. TietoEvry has only developed apps in Norway.



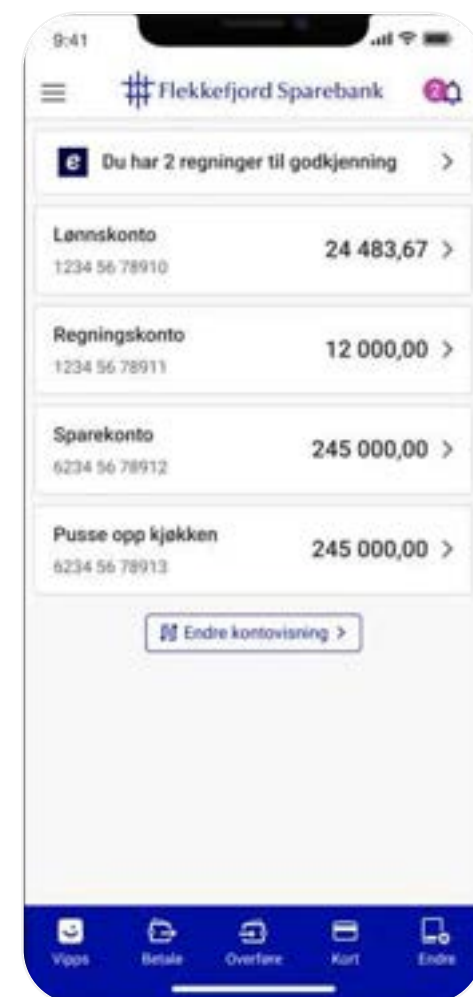
BN Bank



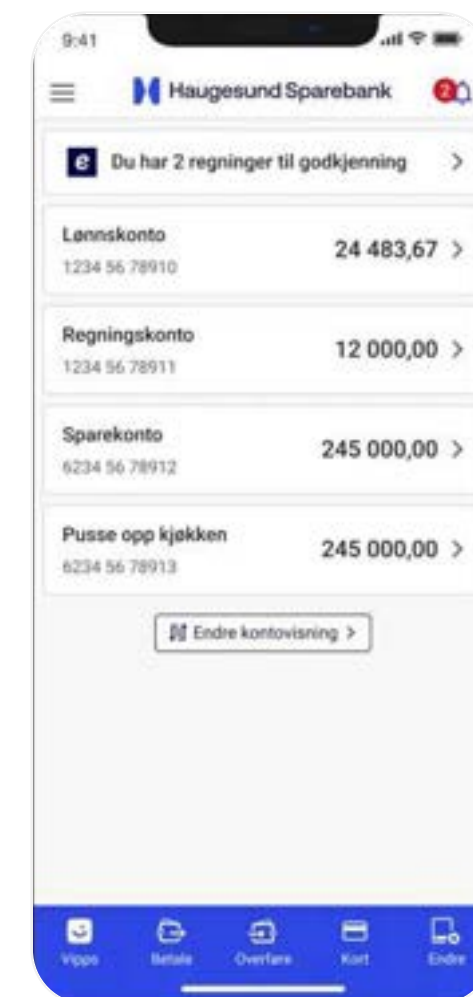
Luster Sparebank



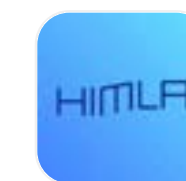
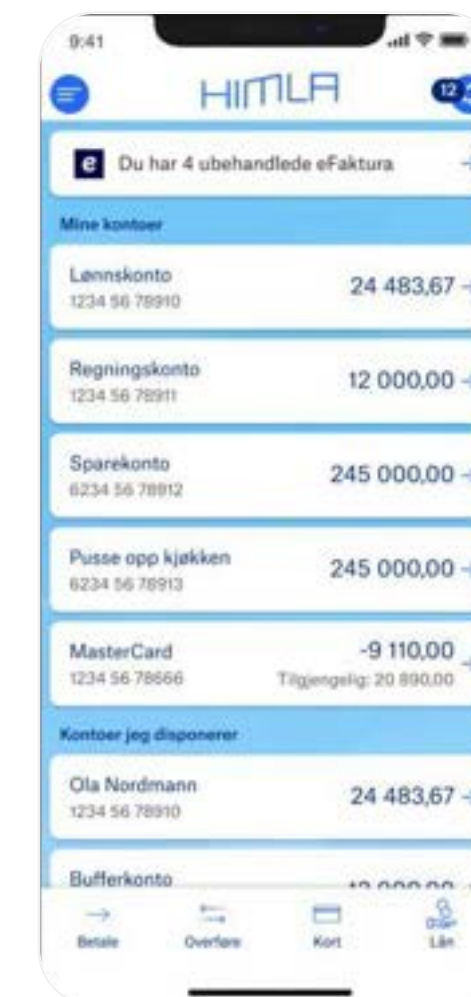
Fana Sparebank



Flekkfjord Sparebank



Haugesund Sparebank



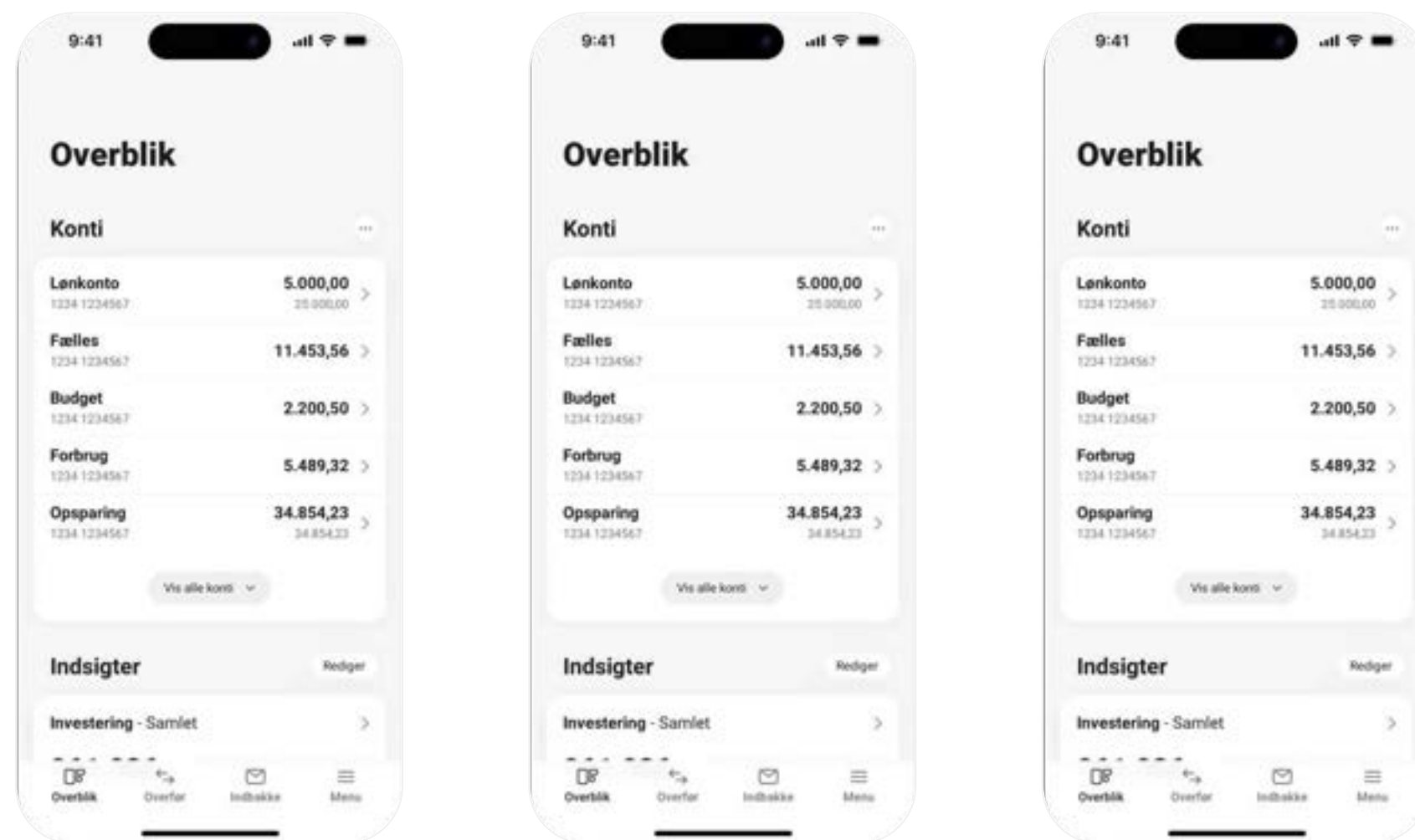
Himla Mobilbank



Sparebanken Møre

# bankdata

Bankdata is the developer that have developed the least amount of white label apps, with only 9 apps. Bankdata has also only developed apps in Denmark.



Min Djurslands Bank



Jyske Bank



Landbobanken og Nordjyske Bank

# **3. Frameworks & Platforms**

**1. Frameworks in use**

# **Distribution**

## The use of frameworks in our dataset is varied

Out of our 140 apps, there is a total of **203** unique frameworks used.  
iOS applications have **97** unique frameworks, while Android applications have **106**.

Across the two platforms only the framework for Lottie animations is used on both.  
**SDC** is the developer with most uses, and have developed **20** apps with the Lottie framework.



## Maps and location frameworks

- 76 apps use either map- or location-related frameworks across both platforms
- 64 apps does not use map/location-related frameworks
- Many apps also use multiple frameworks related to both maps and location
  
- Most common used frameworks is Google/maps, CoreLocation and MapKit:
  - Google/maps (Android) - 35 occurrences
  - CoreLocation (iOS) - 85 occurrences
  - MapKit (iOS) - 20 occurrences
  
- Distribution among the countries shows that Norwegian apps predominantly use map- or location-related frameworks:
  - 43 of 48 Norwegian apps use location/map frameworks
  - 8 of 19 Swedish apps use location/map frameworks
  - 25 of 73 Danish apps use location/map frameworks

# Frameworks for crash analytics

iOS apps predominantly use Xcode for general analytics, this in turn means that there are only a few iOS apps that also use specific frameworks for crash analytics.

- 4 iOS apps use some form for crash analytics
- 25 Android apps use crash analytic frameworks

ICA Banken (NewRelic), ICA Banken Företag (Crashlytics), Skandia och Skandiabanken (Crashlytics), and Mobilbank (Crashlytics).

## Widget frameworks

- 71 apps use widget-related frameworks (either on iOS, Android, or both).
- 69 apps do not use any of the identified widget-related frameworks.
- iOS - 36 apps:
  - WidgetKit: Used by 5 apps
  - Widgets.framework: Used by 11 apps
  - RevampedWidgets: Used by 4 apps
  - WidgetExtension: Used by 6 apps
  - Other widget extensions: Unknown in 10 apps
- Android - 35 apps:
  - tapandpay/quickaccesswallet: Used by 35 apps

DNB Mobile Bank, ICA Banken, Lunar, Mobilbank bedrift (SpareBank 1) and Mobilbank (SpareBank 1) use WidgetKit.



# In-App chat and Real-Time Communication

## In-App Chat

Only app in our dataset to use Intercom as a in-app chat service is **Lunar**.

Other apps *may* also include in-app chats, but is difficult to extrapolate from the dataset given the variations and use of the different frameworks.

Examples of other in-app chat services such as Zendesk and Freshchat is not clearly indicated to be in our dataset.

## WebRTC (Web Real-Time Communication)

There are 2 apps that clearly supports WebRTC in our dataset.

Namely **Nordea Mobile - Denmark** and **Nordea Business DK**.

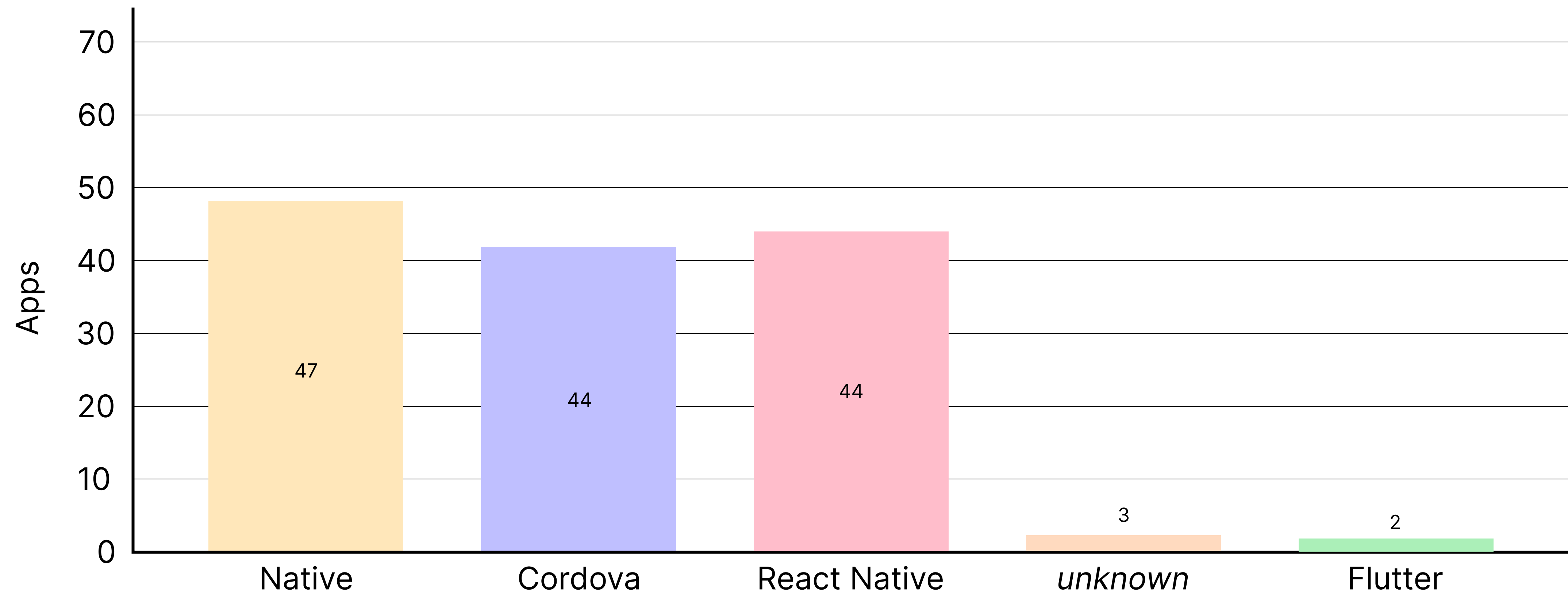
Other apps may also support real-time communication, though this is not clear in our dataset.

## 2. Development platforms used

# Distribution



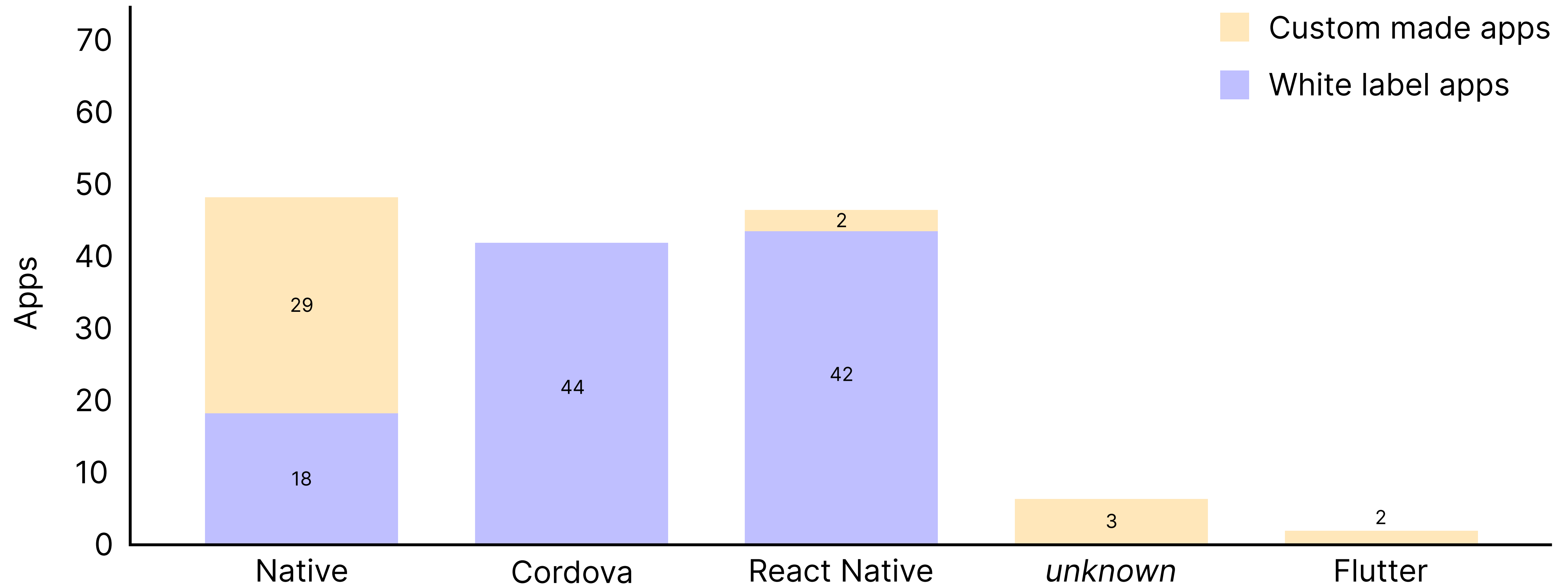
## Distribution of development platforms used



### **3. White label apps vs. Custom made apps**

# **Distribution**

## Distribution of development platforms



# 4. App Ratings

## Ratings and rating amount among the apps in our dataset varies

Both average rating, and the amount of ratings each app has received varies a lot in our dataset. Apple also puts a placeholder rating on apps that has received 0 ratings.

In order to make the comparisons fair, we have done the following:

- Only included apps that has **100** ratings or more
- Presented the rating as it is, but included the rating count for context
- Presented iOS and Android apps in separate lists



**Average Ratings**






# **Top 5 Apps in Denmark**

# Banking apps with highest average rating on iOS

From our list, the 5 apps with the best average rating is Lunar, SparKron - Mobilbank, Sparekassen Mobilbank Danmark, Mobilbank DK - Danske Bank and Mobilbank MiddelfartSparekasse.

## iOS banking apps in Denmark

Avg. rating:  
**2,84**


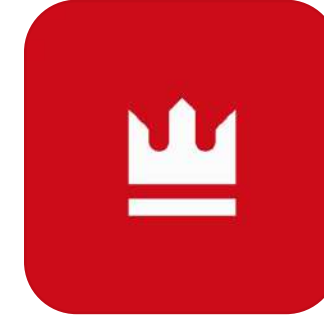



- 1.  **Lunar**  
Rating: **4,59**  
Rating count: **13 552**
  
- 2.  **SparKron - Mobilbank**  
Rating: **4,53**  
Rating count: **9 078**
  
- 3.  **Sparekassen Mobilbank Danmark**  
Rating: **4,53**  
Rating count: **13 030**
  
- 4.  **Mobilbank DK - Danske Bank**  
Rating: **4,52**  
Rating count: **14 616**
  
- 5.  **Mobilbank MiddelfartSparekasse**  
Rating: **4,49**  
Rating count: **5 112**

## Banking apps with highest average rating on Android

From our list, the 5 apps with the best average rating is Mobilbank MiddelfartSparekasse, SparKron - Mobilbank, SparekassenDjursland, Nordea Business DK, and Nordea Mobile - Denmark.

### Android banking apps in Denmark

Avg. rating:  
**3,20**

-  **Mobilbank MiddelfartSparekasse**  
Rating: **4,48**  
Rating count: **1 223**
-  **SparKron - Mobilbank**  
Rating: **4,39**  
Rating count: **2 308**
-  **SparekassenDjursland**  
Rating: **4,37**  
Rating count: **201**
-  **Nordea Business DK**  
Rating: **4,36**  
Rating count: **234**
-  **Nordea Mobile - Denmark**  
Rating: **4,32**  
Rating count: **36 352**

**Average Ratings**

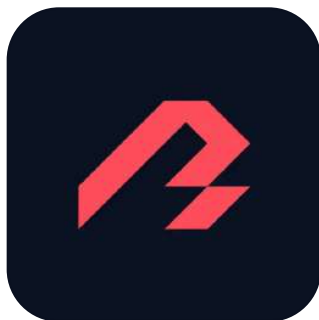




**Top 5 Apps in Norway**

## Banking apps with highest average rating on iOS

From our list, the 5 apps with the best average rating is Bulder, Sparebanken Vest Mobilbank, DNB Mobile Bank, Mobilbank (SpareBank 1) and Mobilbank SSF.

### iOS banking apps in Norway

Avg. rating:  
**3.36**






-  **Bulder**  
Rating: **4,79**  
Rating count: **5 478**
-  **Sparebanken Vest Mobilbank**  
Rating: **4,73**  
Rating count: **8 724**
-  **DNB Mobile Bank**  
Rating: **4,70**  
Rating count: **179 688**
-  **Mobilbank**  
Rating: **4,64**  
Rating count: **229 247**
-  **Mobilbank SSF**  
Rating: **4,60**  
Rating count: **5 634**

# Banking apps with highest average rating on Android

From our list, the 5 apps with the best average weighted rating is Sparebanken Vest Mobilbank, Mobilbank (SpareBank 1), Bulder, Mobilbank SSF and Storebrand Bank.

## Android banking apps in Norway

Avg. rating:  
**3.84**

- 1.  **Sparebanken Vest Mobilbank**  
Rating: **4,71**  
Rating count: **4 209**
- 2.  **Mobilbank**  
Rating: **4,59**  
Rating count: **30 708**
- 3.  **Bulder**  
Rating: **4,57**  
Rating count: **1 255**
- 4.  **Mobilbank SSF**  
Rating: **4,54**  
Rating count: **1 780**
- 5.  **Storebrand Bank**  
Rating: **4,50**  
Rating count: **435**



**Average Ratings**






**Top 5 Apps in Sweden**

# Banking apps with highest average rating on iOS

From our list, the 5 apps with the best average rating is SBAB!, Rocker, Nordea Mobile - Sverige, ICA Banken and Swedbank privat.

## iOS banking apps in Sweden

Avg. rating:  
**3.50**






- 1.  **SBAB!**  
Rating: **4,73**  
Rating count: **34 128**
  
- 2.  **Rocker**  
Rating: **4,60**  
Rating count: **2 932**
  
- 3.  **ICA Banken**  
Rating: **4,57**  
Rating count: **55 194**
  
- 4.  **Nordea Mobile - Sverige**  
Rating: **4,47**  
Rating count: **94 923**
  
- 5.  **Swedbank privat**  
Rating: **4,45**  
Rating count: **21 145**

## Banking apps with highest average rating on Android

From our list, the 5 apps with the best average weighted rating is SBAB!, Nordea Business SE, Nordea Mobile - Sverige, ICA Banken and Rocker.

### Android banking apps in Sweden

Avg. rating:  
**3.68**

-  **SBAB!**  
Rating: **4,76**  
Rating count: **3 952**
-  **Nordea Business SE**  
Rating: **4,58**  
Rating count: **1 076**
-  **Nordea Mobile - Sverige**  
Rating: **4,47**  
Rating count: **94 923**
-  **ICA Banken**  
Rating: **4,43**  
Rating count: **8 622**
-  **Rocker**  
Rating: **4,34**  
Rating count: **3 128**

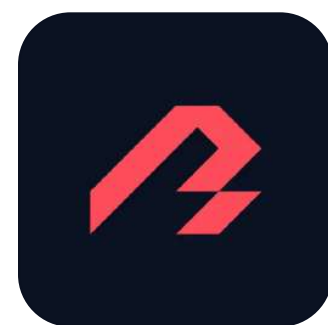
# Top private & business banking apps on iOS by country

Looking at the countries, Norway have the highest rated private- and business banking apps, followed by Sweden and then Denmark.

Notably, no white label apps are among the top rated apps in our list, and top iOS app in both Denmark and Norway is digital banks.

## Norway

### Private



#### Bulder

Rating: **4,79**  
Rating count: **5 478**

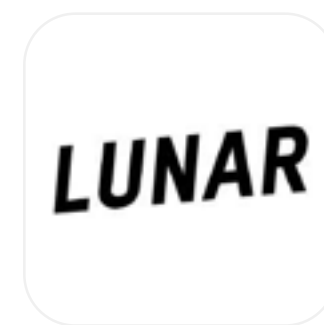
### Business



#### Sparebanken Vest Bedrift

Rating: **4,83**  
Rating count: **170**

## Denmark



#### Lunar

Rating: **4,59**  
Rating count: **13 552**



#### Nordea Business DK

Rating: **4,25**  
Rating count: **2 105**

## Sweden



#### SBAB!

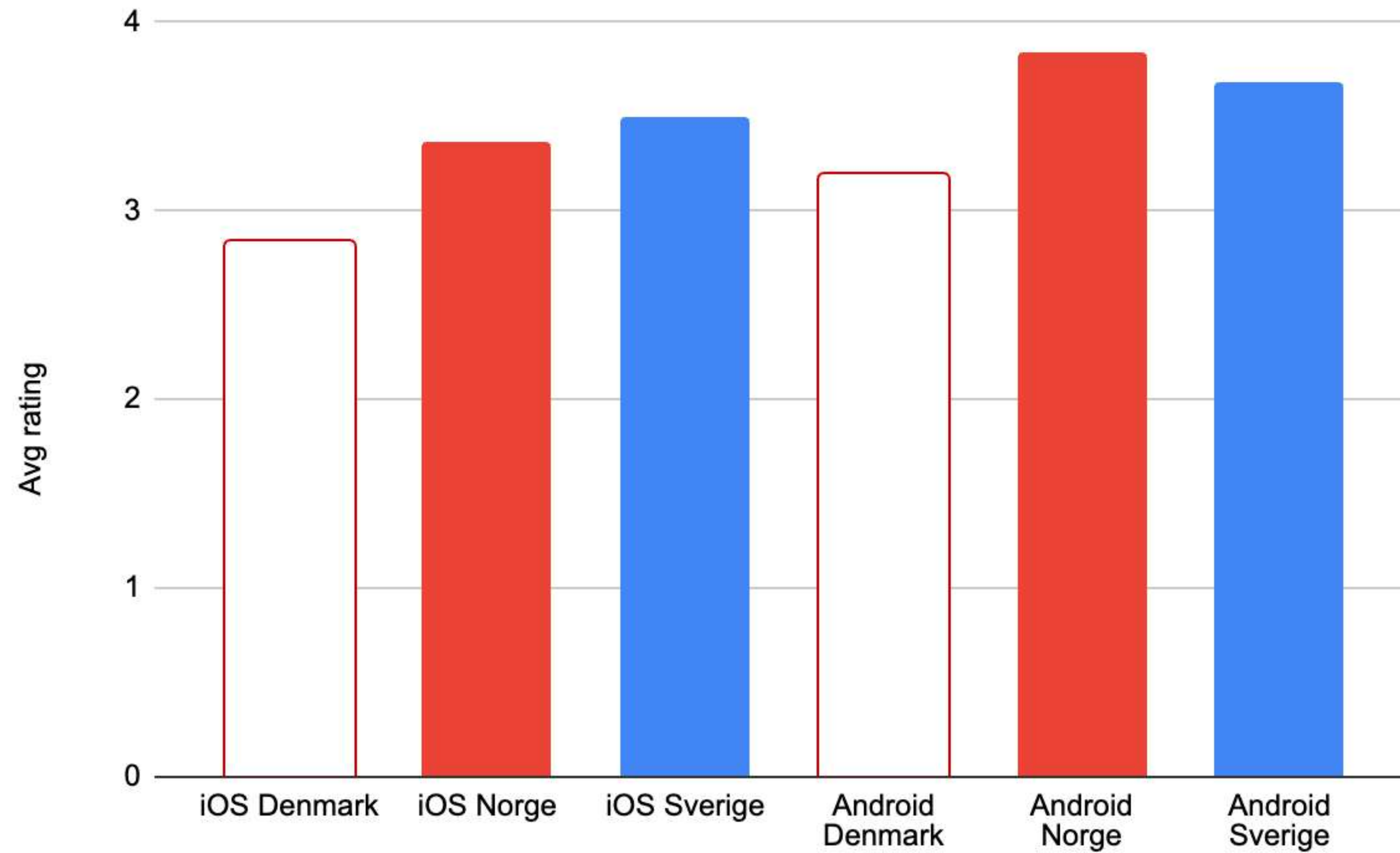
Rating: **4,73**  
Rating count: **34 128**



#### Nordea Business SE

Rating: **4,36**  
Rating count: **13 028**

## The difference between app ratings in Norway, Sweden and Denmark



**Average Ratings**

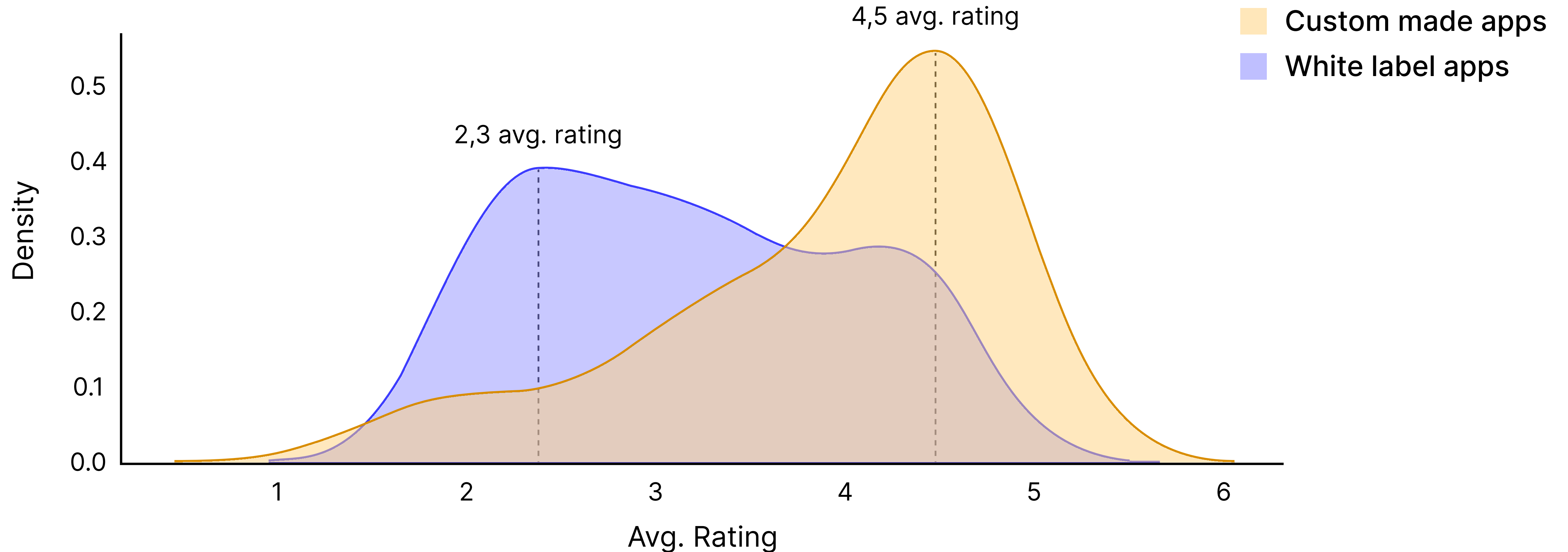
**White label apps vs.**

**Custom made apps**



## Density plot Custom made apps vs. White label apps

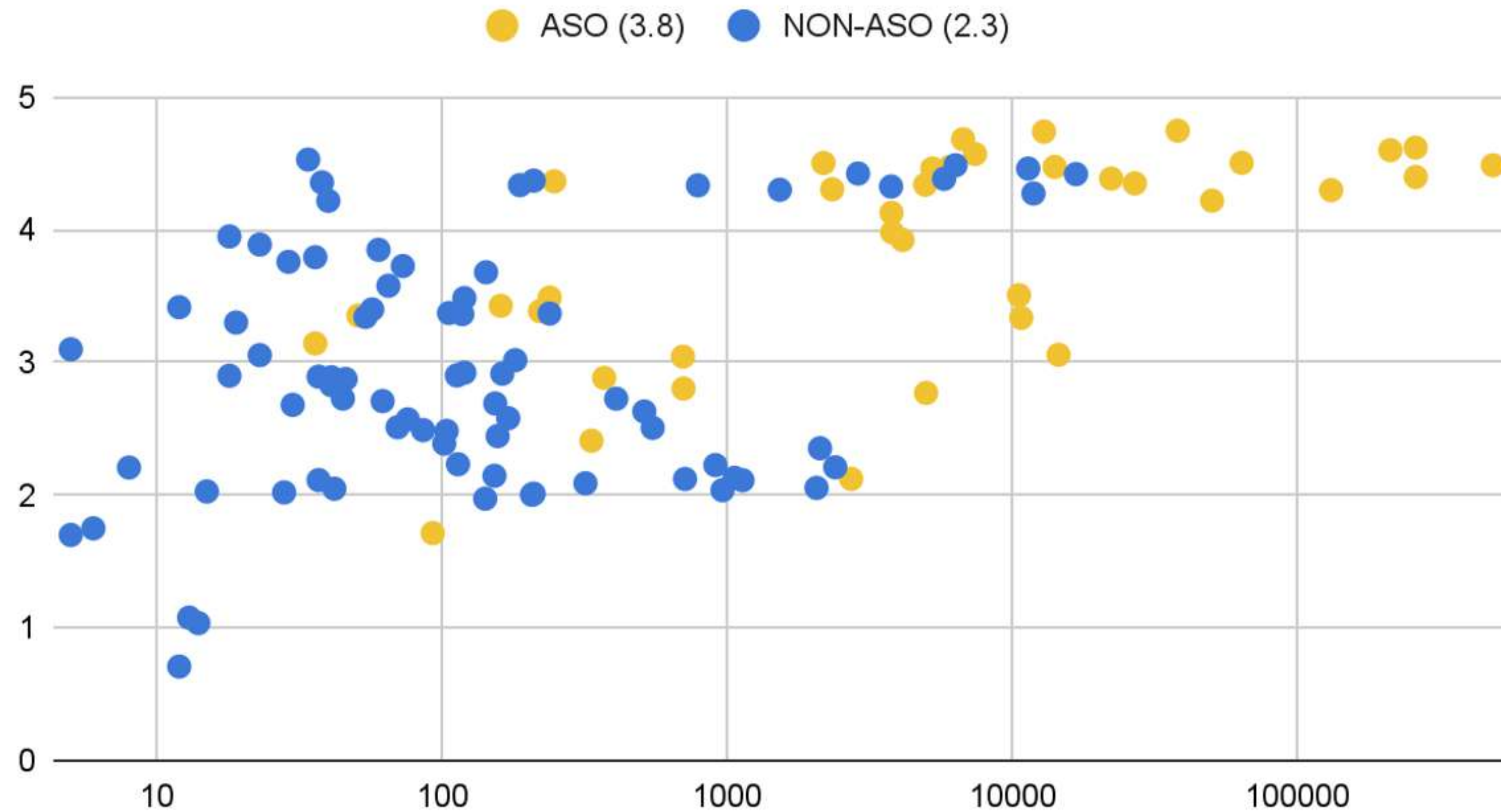
Looking at the average rating for white label apps and custom made apps, we can see that custom made apps generally have a higher rating. This suggests that custom made apps, on average, are perceived more favourably by the users.



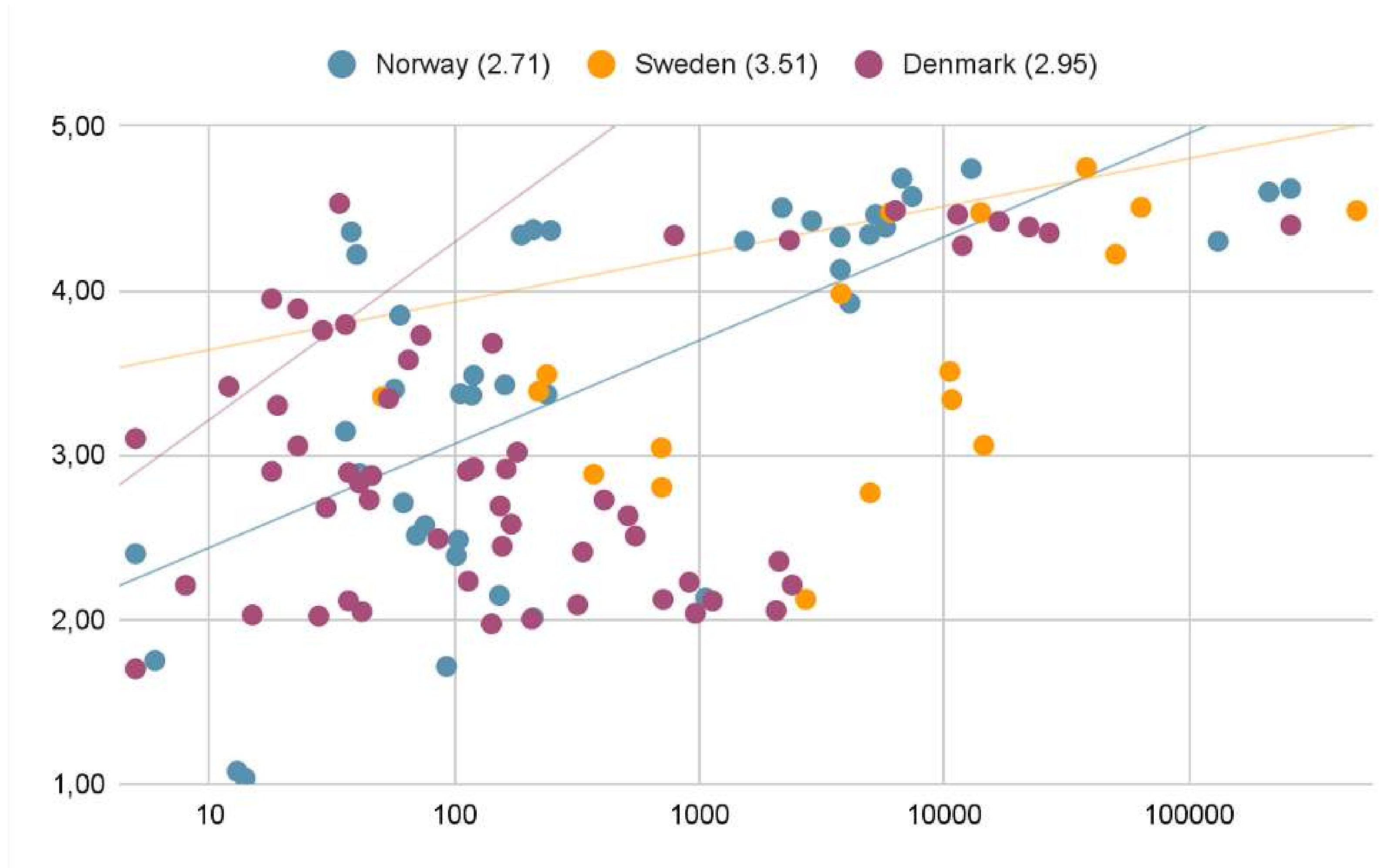


# Correlation between Average Rating and Rating count for apps

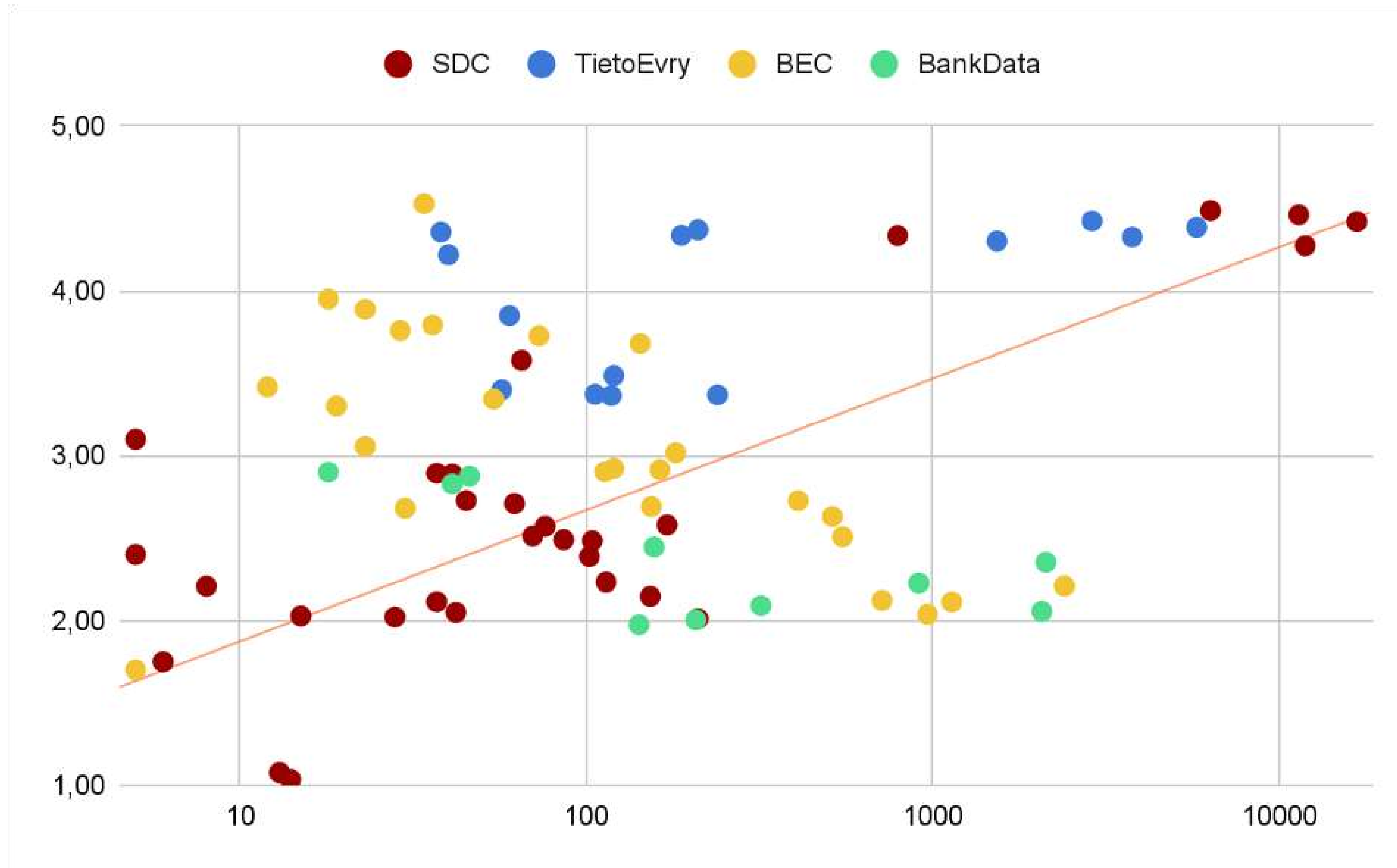
Points scored



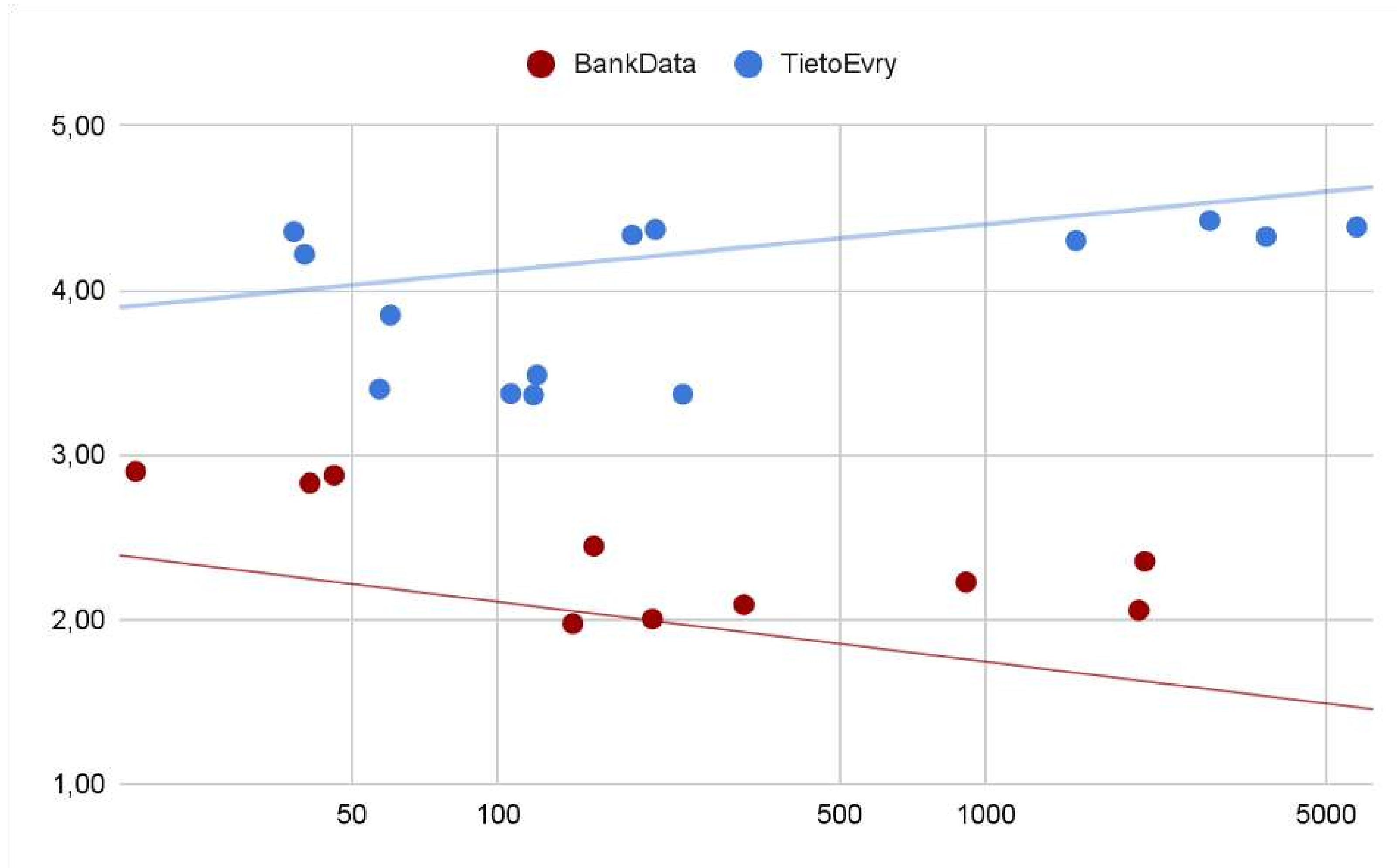
## Correlation between Average Rating and Rating count for countries



## Correlation between Average Rating and Rating count for vendor



## Correlation between Average Rating and Rating count for vendor





# **5. Interesting Insights**

## **1. Naming convention**

**Mobilbank, mobilbank,  
mobilbank**

# Mobile Bank/Mobilbank

From our list of 140 apps, on both App Store and Google Play, **54** apps use the word “Mobilbank” or “Mobile Bank” in their name.

### You have more than one bank?

Good luck searching for a specific app on iOS after download. All of them are now named “Mobilbank” in Spotlight.



Mobilbank



Mobilbank



Mobilbank



Mobilbank



Mobilbank



Mobilbank



Mobilbank



Mobilbank

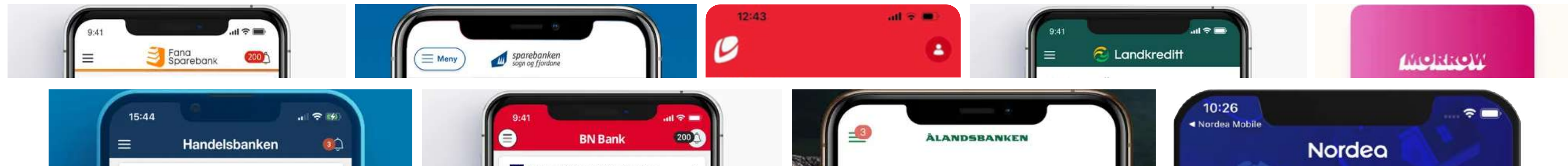


Mobilbank



## Logo

Compared to other apps, banking apps tend to show their logo everywhere inside the app. Other apps on your phone usually don't do this. The reason is probably that this is a typical pattern on webpages and that many bank-apps are (or were) app-wrappers of the logged-in webpage.



## **2. Bank reputation**

**How does reputation  
affect a bank's app?**

## Bank reputation can affect ratings

Customers displeased with their bank often have few or no outlets for feedback, making app ratings and reviews the first place customers go.



### Example

Sbanken, now “Sbanken - et konsept fra DNB”, has seen an increase in negative ratings after their merge with DNB Bank ASA. Even though the bank received the highest score among private banking customers in Norway on EPSI Rating’s Customer Satisfaction Report in 2022. As well as historically having high avg. iOS rating.

### Sbanken 2022

Average iOS ratings (2022)

**4,1**  
of 5

Customer Satisfaction Report (2022) - Private banking

**80,4**  
of 100

### Sbanken 2023

iOS rating September 2023

**3,8**  
of 5

Customer Satisfaction Report (2023) - Private banking

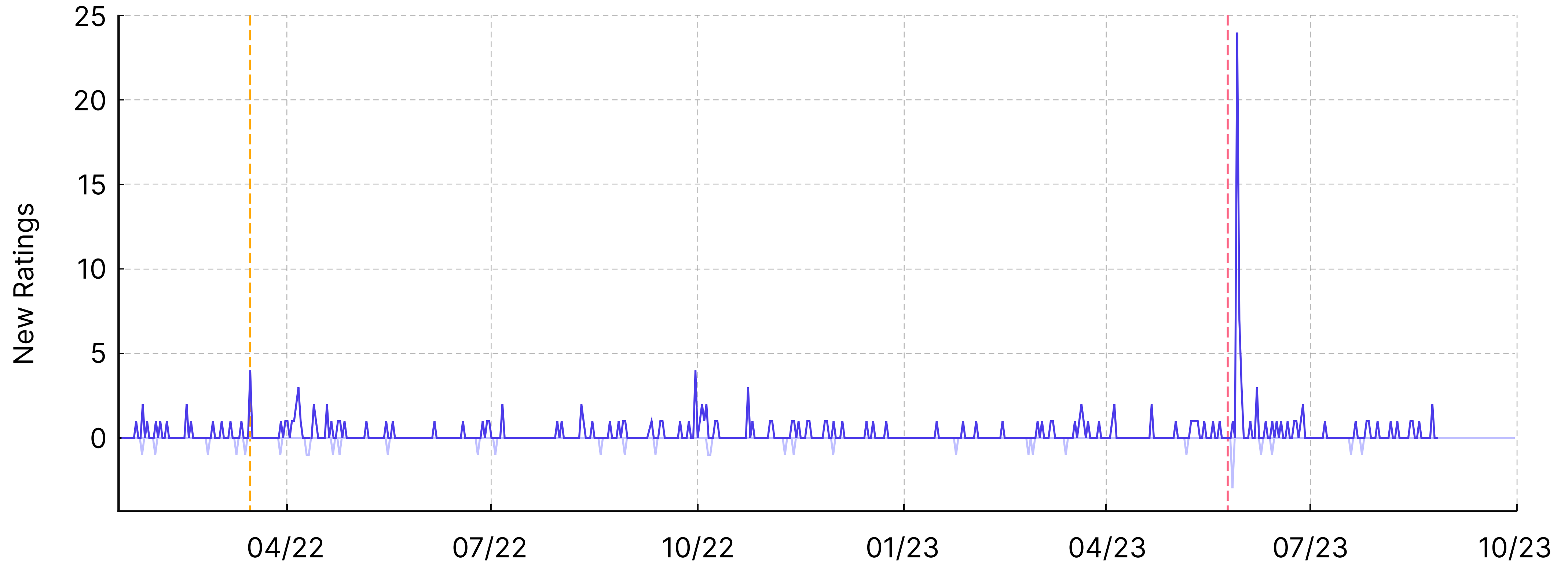
**76,0**  
of 100



## Daily new ratings for Sbanken (iOS)

The spike around the end of May 2023 correlates to the time around when the announcement regarding the discontinuation of ApplePay-support for Sbanken customers.

- Daily new ratings
- - - DNB allowed to buy Sbanken
- - - ApplePay-announcement



\*Negative numbers could be due to retracted ratings, or simply a data reporting error or inconsistency.

## Historical average ratings for Sbanken (iOS)

The announcement on May 24, 2023, spelling the end of ApplePay support for Sbanken's customers, also shows a massive decline in avg. rating. This chart shows that functionality, such as support for ApplePay, is more important for users than who owns the bank.

- Avg. iOS rating for Sbanken
- - - DNB allowed to buy Sbanken
- - - ApplePay-announcement



## Sbanken's Net Promoter Score (NPS) on iOS

We deemed interesting to calculate Sbanken's NPS score on iOS for this past year. After Sbanken's announcement to drop support for ApplePay we a steady score decline from May 2023. Ending up with a low score of **29,41** in August 2023. A **14,11** drop from the previous year.

August 2022

43,52

25th of May

38,57

26th of May

34,78

Today

29,41

## Historical average ratings for DNB Mobile Bank (iOS)

In stark contrast to Sbanken's rating, DNB has seen very little increase or decrease of ratings, and the average rating has also been stable, regardless of the apperent dissatisfaction of DNB after the acquisition of Sbanken.

- Avg. iOS rating for DNB
- - - DNB allowed to buy Sbanken
- - - ApplePay-announcement



# **7. App features Norway**

**Ratings and numbers wasn't enough**

# **An overview of functionality in mobile banks in Norway**

We've done a deep-dive in the following apps



SpareBank 1



SPV



SSF



Eika



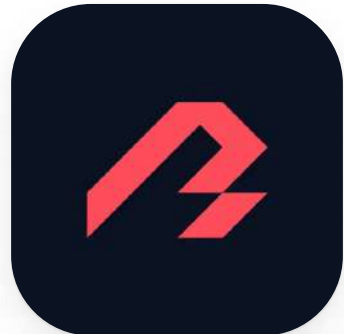
SBM



Lunar



Danske Bank



Bulder



Sbanken



DNB



Nordea



Himla



SPS



Handelsbanken

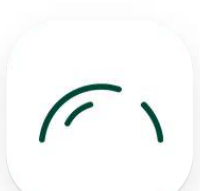
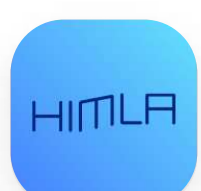
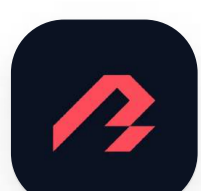


SPØ



ASbank (lokalbank)





Funksjon

Funksjon	Sbanken	Sparebank 1	DNB	Nordea	Sparebanken Vest	Bulder Bank	Danske Bank	Lunar	Sparebanken Sogn og fjordane	Sparebanken Møre	Himla	Eika	A&S Lokalbankene	SPØ	SPS
Bli kunde	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	-	-	-	-
Åpne konto	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	-	✓	✓
Boliglån	✓	✓	-	-	✓	✓	-	-	✓	✓	✓	✓	-	✓	✓
Billån	✓	✓	-	-	✓	-	-	-	✓	-	-	✓	-	✓	-
Familiekonto	-	✓	-	-	✓	-	✓	-	✓	✓	-	-	-	-	✓
Aksjer / fond	✓	✓	-	✓	-	✓	✓	✓	-	-	-	✓	✓	-	✓
Min økonomi	-	✓	✓	✓	✓	✓	-	✓	-	-	-	-	-	-	-
Betale fra sparekonto	-	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓
Postkasse	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Finansieringsbevis	✓	✓	-	-	✓	✓	-	-	✓	✓	✓	✓	-	✓	✓
Flytte boliglån	✓	✓	-	-	-	✓	-	-	✓	✓	-	✓	-	-	-
Widget	-	✓	✓	-	-	-	-	✓	✓	✓	✓	-	-	-	✓
Bestill nytt kort	✓	✓	-	-	✓	✓	✓	✓	✓	✓	✓	✓	-	✓	✓
Bildegjenkjenning regning	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	-	-	-	-	✓
Kundeservice	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	-	-
Info og tips	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	-	✓	✓	-	-
Visning av studielån	✓	✓	✓	-	-	-	-	-	✓	✓	-	-	-	-	✓
Chatbot	✓	✓	-	✓	✓	✓	-	-	-	-	-	-	-	-	✓
Dele konto	✓	✓	-	✓	✓	✓	-	✓	✓	-	-	-	-	-	✓
Abonnementer og tjenester	✓	-	✓	-	✓	✓	-	✓	✓	-	-	-	-	-	✓
Endre personalia	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓
Utenlandsbetaling	✓	✓	-	✓	✓	-	✓	✓	✓	✓	-	✓	✓	-	✓
Valutakurs	✓	-	✓	✓	-	-	✓	-	✓	✓	-	-	✓	-	✓
Forbrukslån	✓	✓	-	✓	✓	-	-	-	-	✓	✓	✓	-	-	-
BSU	✓	✓	✓	✓	✓	-	-	-	✓	✓	-	✓	-	-	✓
Apple pay	-	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
Avtale fysisk møte	-	✓	-	-	✓	-	-	-	-	-	-	✓	-	-	-

## 6 banks don't offer in-app onboarding

Through functionality tests, 6 of the 16 mobile banks either failed to guide the user through the registration process, redirected the user to their webpage or it was not possible to register as a customer at all.



### Handelsbanken

Physically visit a bank office to become a customer



### Danske Bank

Visit webpage to become a customer



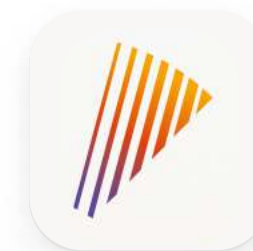
### Eika

Visit their webpage, pick one of the 61 banks



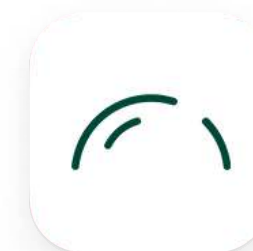
### Sparebanken øst

Redirected to webpage to become a customer



### Sparebanken sør

Redirected to webpage to become a customer



### A&S bank

Visit webpage to become a customer

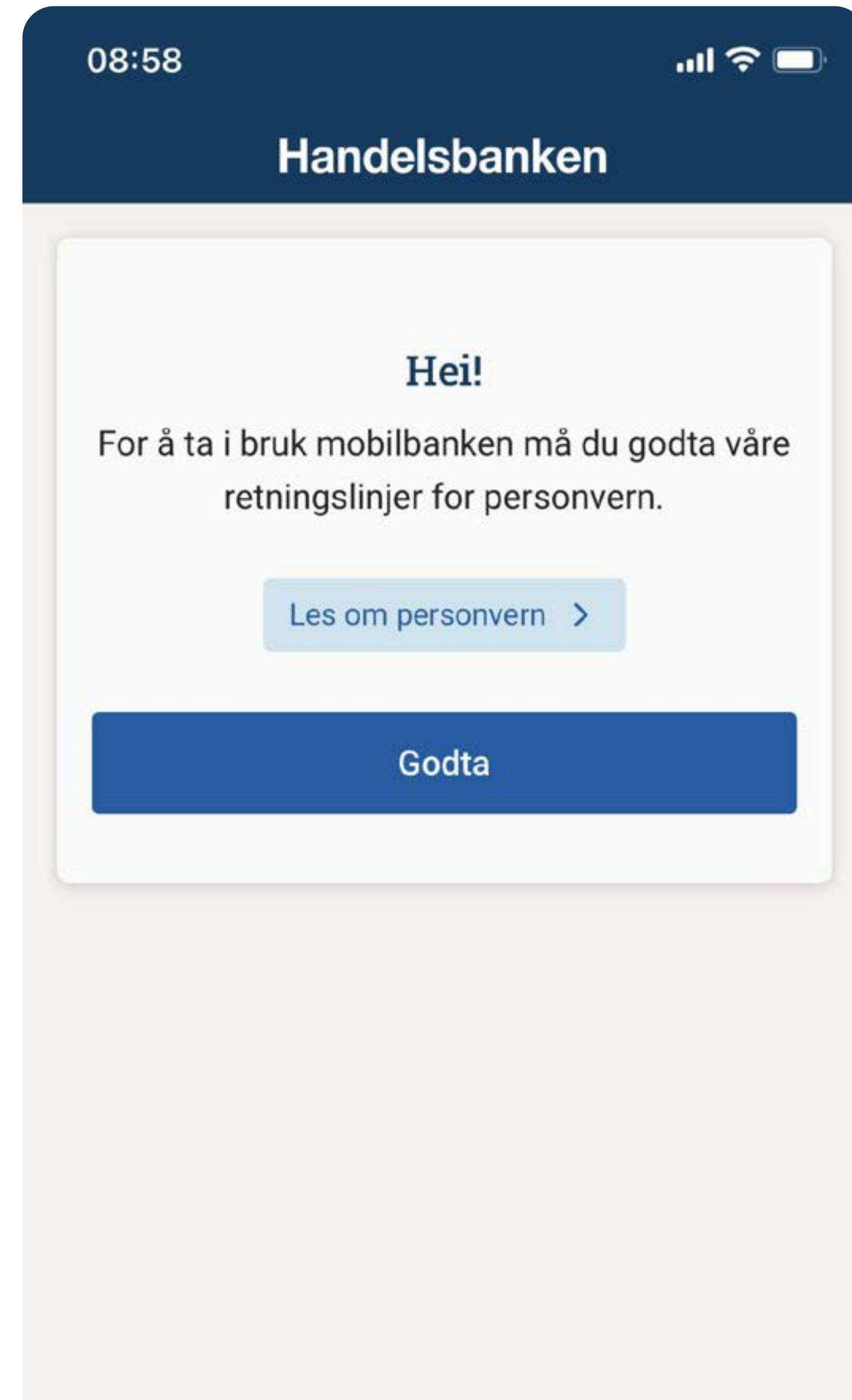
# 1 of these 6 banks dont have a digital onboarding

1 of the 16 mobile two of the banks dont offer a digital onboarding Handelsbanken demands that you physically visit a bank office.



## Handelsbanken

Physically visit a bank office to become a customer





# Challenging family empowerment, 10 banks lack family account features

While several banks understand the significance of family financial management, it's surprising that 10 out of 16 banks don't provide dedicated features for creating and managing accounts tailored to children.

*Offers family features in app:*



SPV



Danske bank



SBM



Sparebanken 1



SSF

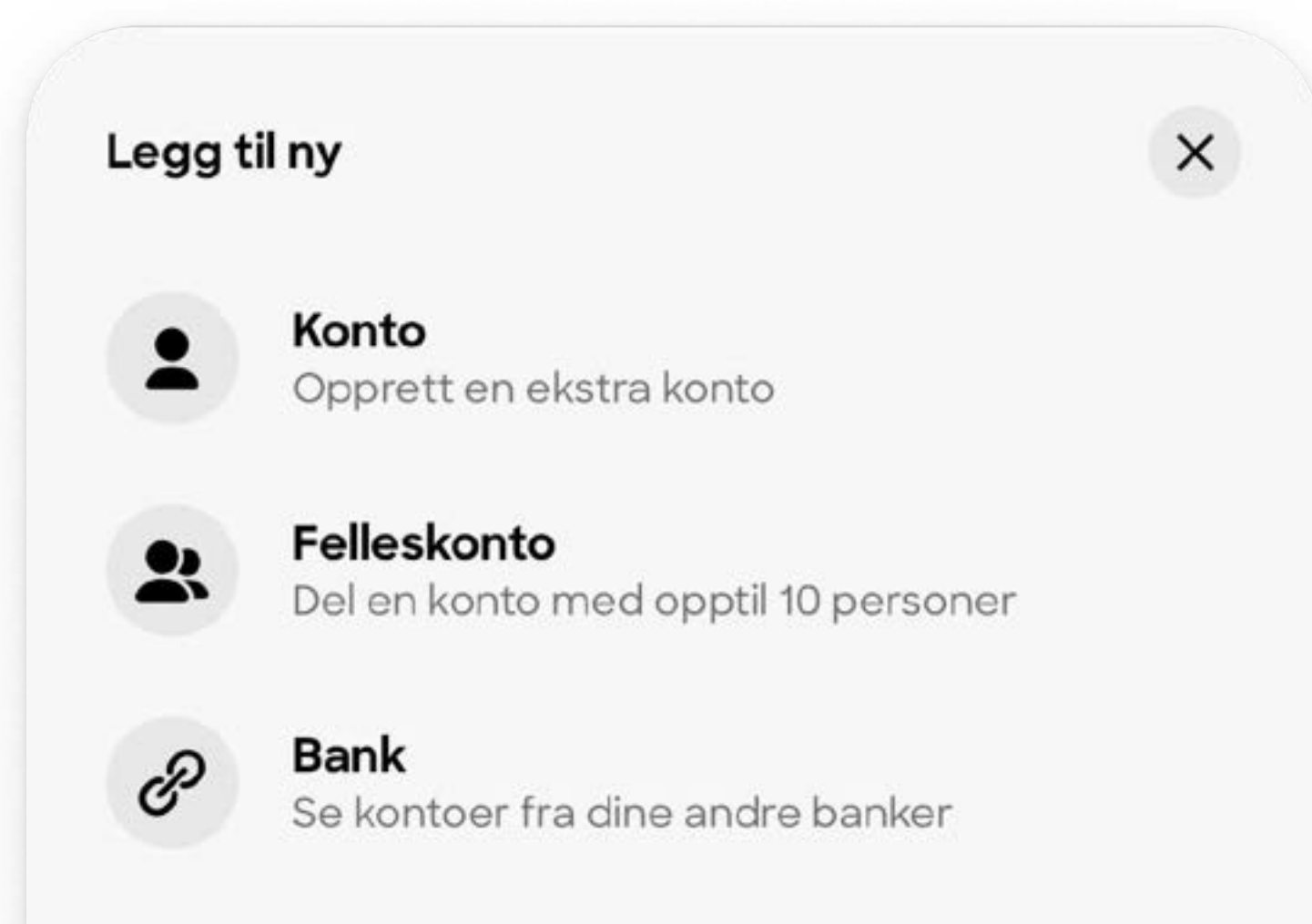


SPS



## Shared finances, 7 banks do not support joint accounts

Collaborative finances are crucial for many. However, 7 banks do not allow users to share accounts in the app, limiting options for shared financial responsibilities.



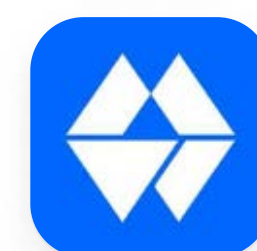
### DNB

Does not offer in app



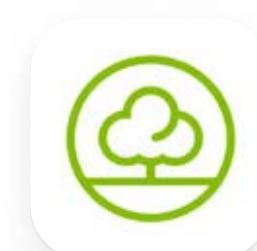
### Danske Bank

Does not offer in app



### Sparebanken møre

Does not offer in app



### Eika

Does not offer in app



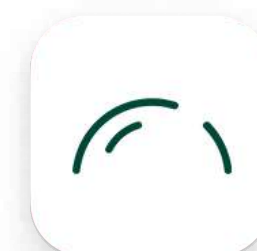
### Sparebanken øst

Does not offer in app



### Himla

Does not offer in app



### A&S

Does not offer in app

# 5 banks do not provide mortgage services in app

Mortgage services are crucial to banks as they represent a significant source of income through interest payments over the duration of the loan. However, 5 banks do not offer home loan services in the app, leaving potential money on the table.



**DNB**  
Does not offer in app but on webpage



**Danske Bank**  
Does not offer in app but on webpage



**Nordea**  
Does not offer in app but on webpage



**Lunar**  
Does not offer at all



**AS bank**  
Does not offer at all

## Personal finance, 6 banks provide the user with a overview of their spendings

6 banks empower users with detailed insights into their financial health. 4 of these are top rated in Norway.

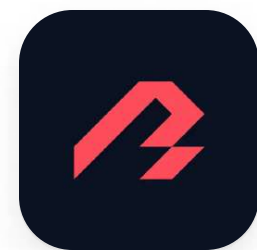
*Overview of spendings:*



Nordea



SPV



Bulder bank



DNB



Lunar



Sparebanken 1



# 9 banks offer widget functionality

Widgets enhance user experience by providing quick access to essential banking functions directly from the home screen, only offered by 9 out of 16 banks in this study.

*Does not offer:*



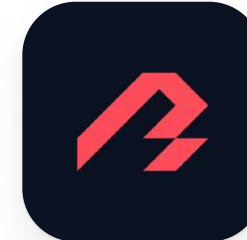
Sbanken



Nordea



SPV



Bulder bank



SPØ



Danske bank



Eika



# Subscription management, 7 banks facilitate subscription management

7 apps in this analysis provide tools for efficient subscription management.

Facilitates subscription management:



SPV



Bulder bank



DNB



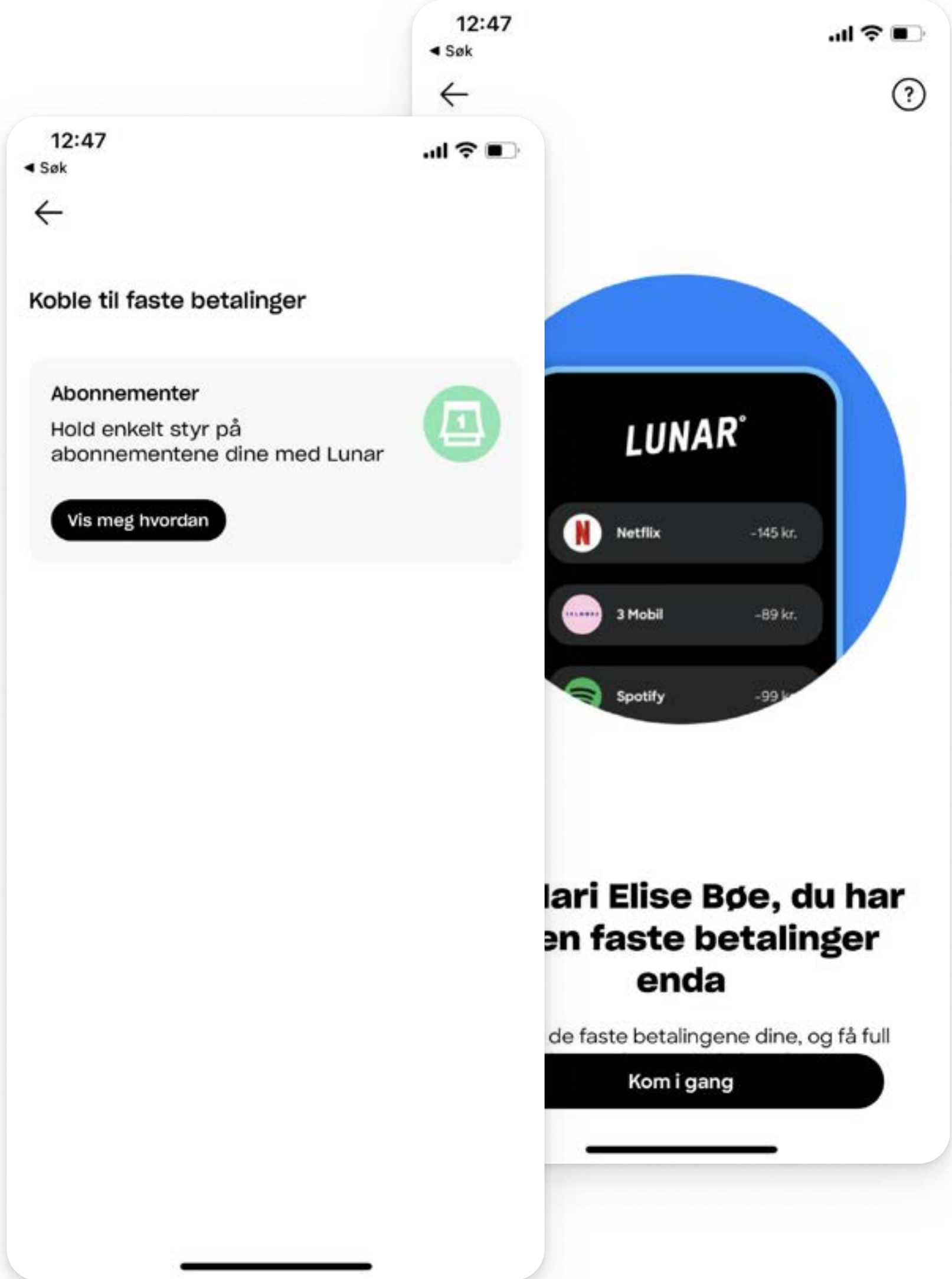
Lunar



SPS



SSF



## Global transactions, 4 banks does not offer international payments

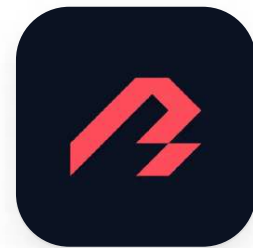
11 banks support international payments, and 5 of them does not support international transactions from the app.



*Does not offer:*



DNB



Bulder Bank



Himla



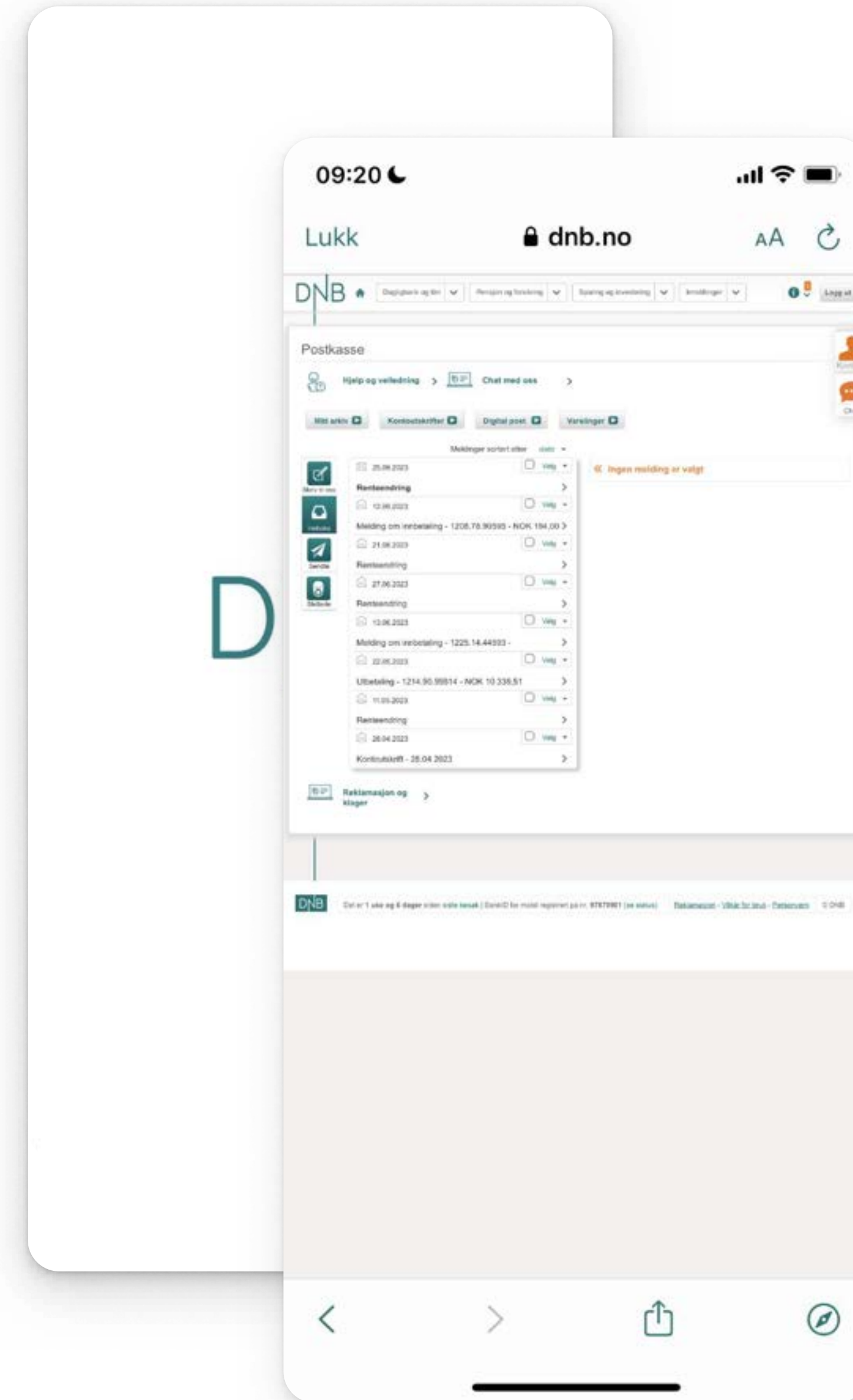
SPØ



# DNB excludes customer mailbox from application

DNB is the **only bank** in this study without an integrated customer mailbox feature in their app.

The user is redirected to the webpage, in a full size webpage format. Making the user experience challenging.





# 3 banks facilitate booking appointments with financial advisors

In-app consultations with financial experts enhance customer support. Only 3 banks enable users to book physical meetings with advisors directly within the app.

Those who facilitate:



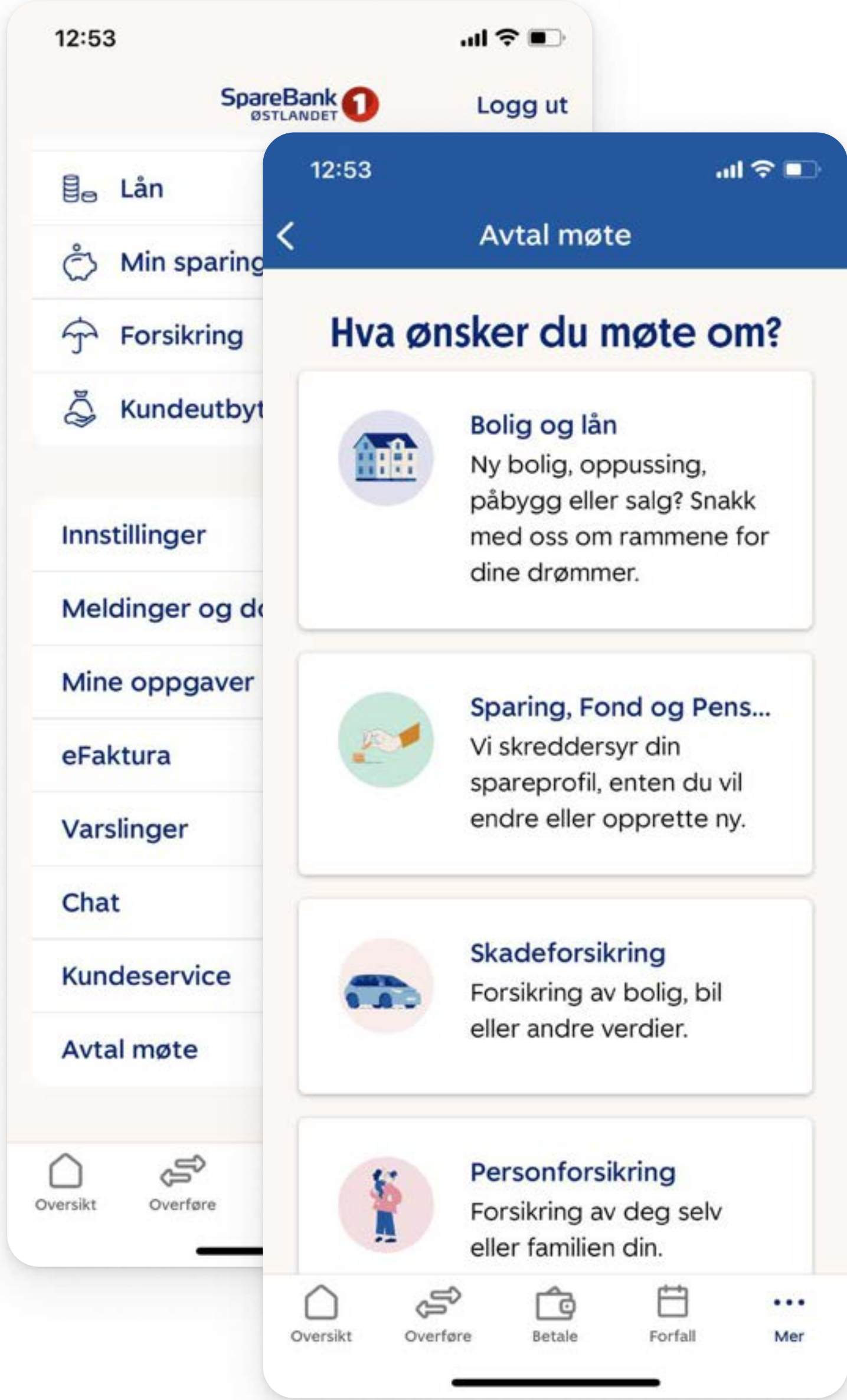
SPV



Eika



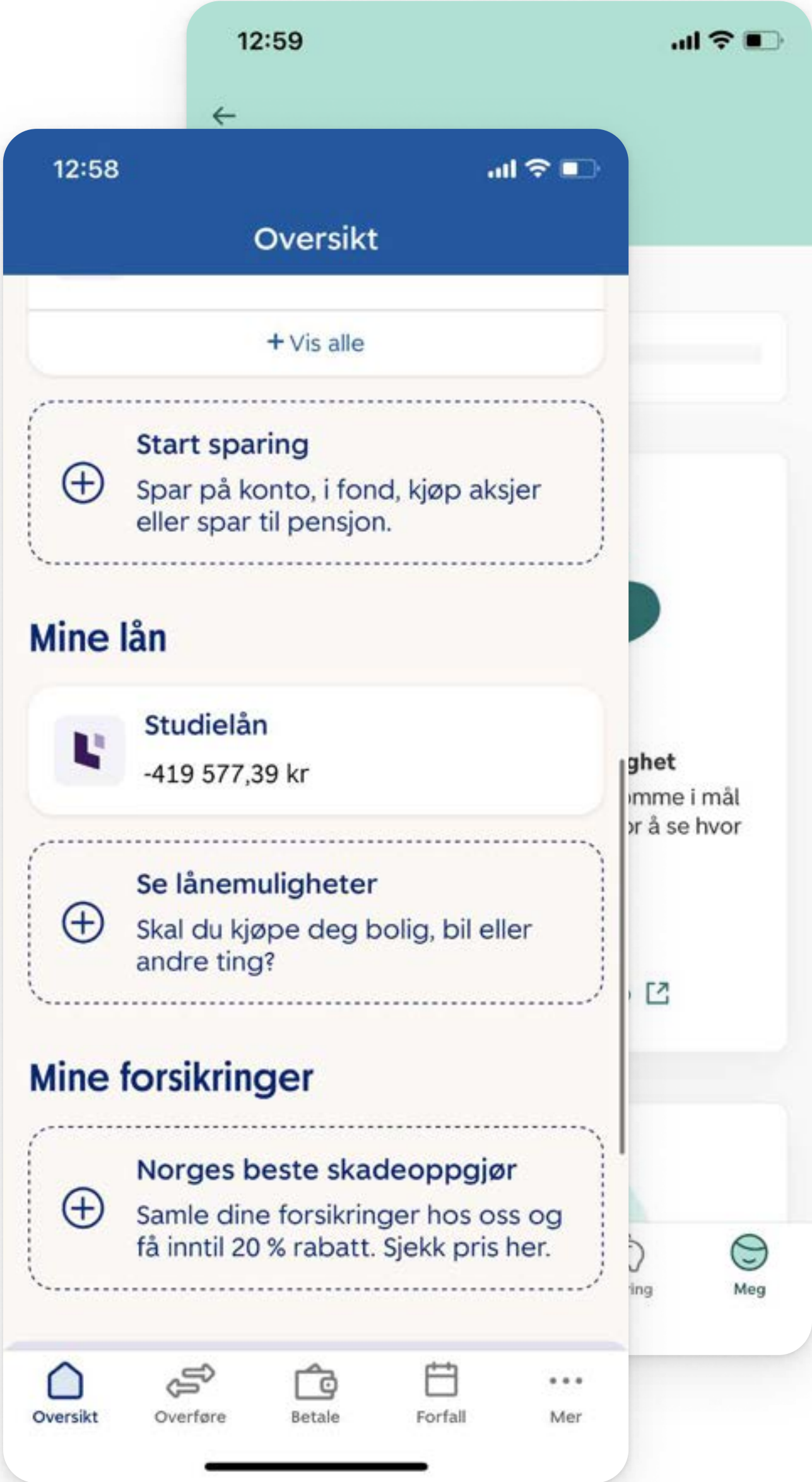
Sparebanken 1



# 6 apps do support overview of student loan

6 of the applications do provide the user the opportunity to obtain an overview of their student loans. This gives the opportunity for anyone with student loans to have a better financial overview.

Offers overview of student loan:





# For further questions contact



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