

## Jamii Bora Bank introduces integrated digital banking platform

Jamii Bora Bank (JBBL), a Kenyan SME lender, has launched an integrated digital banking system to enable its customers to conduct business online. Dubbed “DigiLife”, the platform allows customers to undertake online transactions, conduct mobile money transfers and apply for credit facilities anytime on any device.



Tim Kabiru

JBBL Group deputy chief executive officer, Tim Kabiru, said the bank recognises the fact that banking has become a lifestyle and is adapting its business model to the customers’ way of life.

“Our customers are increasingly using mobile devices and online facilities to conduct their day-to-day businesses and it makes sense for us to extend our banking operations to the convenience of their palms, living rooms and business premises,” said Kabiru.

The deputy CEO said DigiLife complements the bank’s conventional banking operations adding that doing banking on the go is more efficient to the modern-day customer.

“Through DigiLife, our customers can now pay for utilities and make bulk transfers from their online locations, apply for mobile micro-credit of up to KShs100,000 from their mobile phones and undertake mobile banking activities such as airtime purchases and transfer of cash via M-Pesa and Pesalink,” added Kabiru.

The bank has also integrated M-Pesa superagency, enabling agents to register and link their M-Pesa tills to their bank accounts. Other money transfer services such as Western Union and Moneygram have also been catered for enabling people to send and receive money from their loved ones abroad.

Kabiru said the move was intended to minimise operating costs for the bank as well as the customers while also ensuring expanded access to the bank's products and services.

"The system is live on [www.jamiiborabank.co.ke](http://www.jamiiborabank.co.ke) under Online Banking and it's easy to register for our customers. Our customer care team is available at all our branches and the contact centre to help with enquiries and support," concluded Kabiru.

Jamii Bora Bank last year registered a first in the banking sector by incorporating a leasing company, Jamii Bora Leasing Limited (JBLL), which has funded assets in excess of KES. 300 million so far as part of its revenue diversification in view of interest rates caps for lenders.

Early this year, JBLL entered an agreement with Dell Technologies and Microsoft Corporation to finance purchase of digital learning devices for college and university students and has put aside KES. 450 million for this venture.

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