Khan Bank's Branch-and-Mobile Network: Digital Banking for Mongolia's Herders

Digital Inclusion · Good practice · Mongolia

Quality score: 52/100

Evidence strength: Moderate

Summary

Khan Bank built branches into every Mongolian province, district and border point, then added mobile and SMS banking from 2007 so nomadic herders could sell livestock and bank without travelling; by 2023 the bank reported 99.4% of transactions were digital.

Key dimensions

Dimension	Score
Innovation level	3/5
Sustainability (ongoing)	1/1
Evaluation evidence	0/1
Demonstrated reach	1/1
Documented learning	0/1

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-09-03

Khan Bank JSC — accessed 2026-09-03

Oxford Business Group: Mongolian banks' strong track record in reaching residents in remote areas — accessed 2026-09-03

Forbes: Tradition and Technology — Lessons from Mongolia — accessed 2026-09-03

Euromoney: Mongolia's Khan Bank sets the pace for local green finance — accessed 2026-09-03

Cite this — Evidoria. *Khan Bank's Branch-and-Mobile Network: Digital Banking for Mongolia's Herders*. Persistent ID: 9b8cf354-4e40-4b98-8ca3-fb79e47d1b18.