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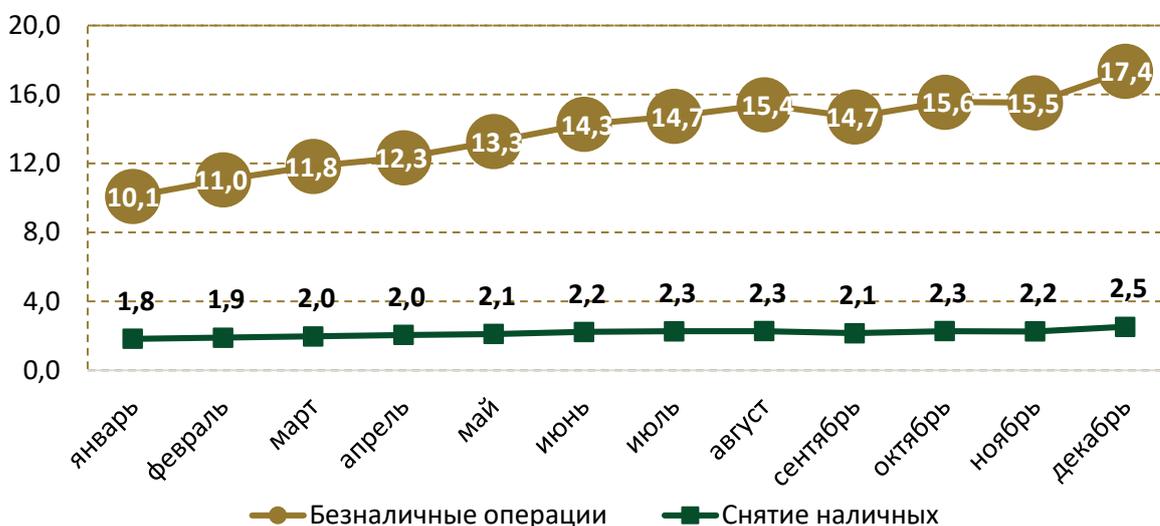
**In 2024, cashless transactions accounted for 87% of total volume of payment transactions made by the population**

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Growth of cashless transactions by the population continues its positive trend. By the end of 2024, number of cashless transactions rose by **13.4%** (total number – 12.8 billion transactions), and the volume expanded by **17%** (total volume – 166.1 trillion KZT). Thus, in 2024, on average, the population conducted **35.1 million** cashless transactions daily, amounting to **453.6 billion KZT**.

**Population Transaction Dynamics in 2024 (in trillion KZT)**



Cashless transactions accounted for **98%** by volume and **87%** by value of all transactions completed by the population in 2024, which suggests high public confidence in financial technologies given convenience and speed of cashless transactions.

The majority of cashless transactions in 2024 were conducted through online banking services (**90%** of the total volume of cashless transactions).

Along with that, number of users of online banking services increased by 13% (to 25.9 million<sup>1</sup>). Over the year, volume of online transactions per user of internet and mobile banking increased by an average of 7% (to 6.1 million KZT).

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<sup>1</sup> When a client uses online services of one and more banks, users accounted in terms of each bank separately