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Isaac M. O'Bannon • Nov. 21, 2023



For the fourth year in a row, U.S. consumers are conducting their banking via mobile apps more often than any other method, according to a new survey conducted by Morning Consult on behalf of the American Bankers Association. The national survey found that consumers continue to embrace digital banking channels, with 48% of bank customers using apps on phones or other mobile devices as their top option for managing their bank account and 23% using online banking via laptop or PC the most in the past 12 months. The next most popular banking methods include visiting a branch (9%), ATMs (8%) and telephone calls (5%).

“Mobile banking use accelerated during the pandemic and has only grown in the

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Generation X (52%) use mobile banking apps most often, while a plurality of Baby Boomers most often utilize online banking (39%). One in six Baby Boomers (16%) visit bank branches the most often, while only 4% of Gen Z and Millennials prefer to visit a branch. [See [infographic](#) for a full breakdown of top banking preferences by age].

ABA released an accompanying [infographic](#) highlighting the survey results. The data released today are the latest in a series of results gauging U.S. consumers' preferences and opinions regarding banks and their services. ABA recently released additional survey data on [credit union policy issues](#) as well as data revealing that Americans are [highly satisfied with their bank and competitive financial services marketplace, highly value overdraft protection and want Congress to allow banks to serve cannabis-related businesses](#). The full results for today's survey questions are as follows:

When asked “*In the past year, which method did you use most often to manage your bank account(s)?*” consumers responded as follows:

- Mobile (apps on smartphone or tablet) – 48%
- Internet/Online (Laptop or PC) – 23%
- Branches – 9%
- ATM – 8%
- Telephone (calls to your bank) – 5%
- Mail – 2%
- Don't Know/no opinion – 5%

**Age breakdown:**

- **Gen Z (1997-2012)**

- Mobile — 57%

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- ATM — 9%
- Branches — 4%
- Telephone — 4%
- Mail — 3%
- **Gen X (1965-1980)**

- Mobile — 52%
- Online — 17%
- ATM — 9%
- Branches — 9%
- Telephone — 6%
- Mail — 2%
- **Baby Boomers (1946-1964)**

- Online — 39%
- Mobile — 31%
- Branches — 16%
- Telephone — 5%
- ATM — 5%
- Mail — 1%

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