

# The mobile banking must-haves that few big US banks offer

Article

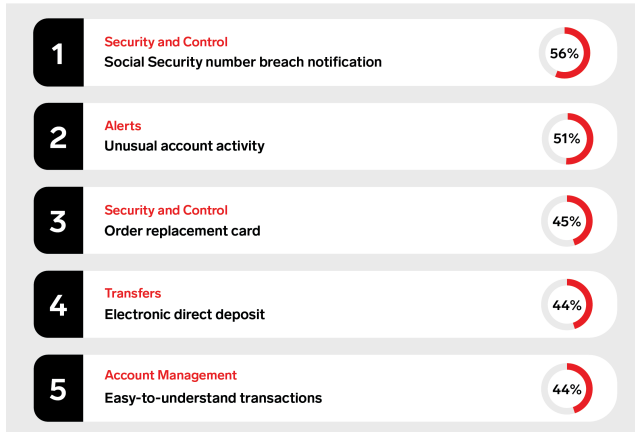
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The top priority among US mobile banking users is knowing that their information is safe, according to our latest benchmark study of this banking channel. More than half (56%) said

being notified of a Social Security number breach was “extremely valuable” to them, while 51% said the same of alerts for unusual account activity.

### The Top 5 Most In-Demand US Mobile Banking Emerging Features, Sep 2022

% of respondents calling the feature “extremely valuable”



Note: respondents were asked to rate a feature's importance on a Likert scale of 1–5, where 1="not valuable" and 5="extremely valuable"  
Source: Insider Intelligence, "US Mobile Banking Emerging Features Benchmark 2022," Nov 2022  
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**Beyond the chart:** Though these were the most in-demand features, neither was offered by more than five of the top financial institutions in our 2022 US Mobile Banking Emerging Features Benchmark.

Banks that do not offer these tools are missing out on a huge opportunity to build trust with customers. The features could be the key to capturing new users in 2023 as competition ramps up.

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*Methodology: Insider Intelligence surveyed 1,925 mobile banking users in US between August 26 and September 11, 2022, to gauge consumers' preferences and the value they place on 49 innovative mobile banking features. Respondents to the online survey were mobile banking users who accessed their account(s) in the past 3 months and are active at least every quarter. They were selected to align with the US population on the criteria of age (among ages 18-76),*

*gender, household income, and region. The survey was fielded by a third-party sample provider. Data has a margin of error of +/-2.2 percentage points at the 95% confidence interval.*