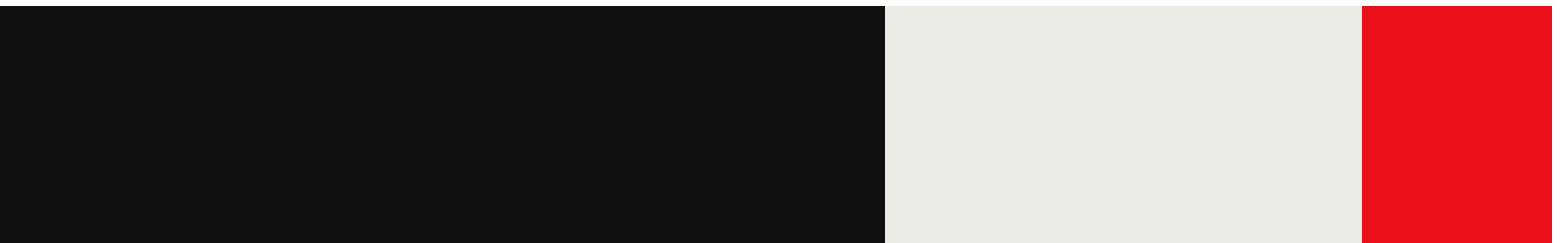


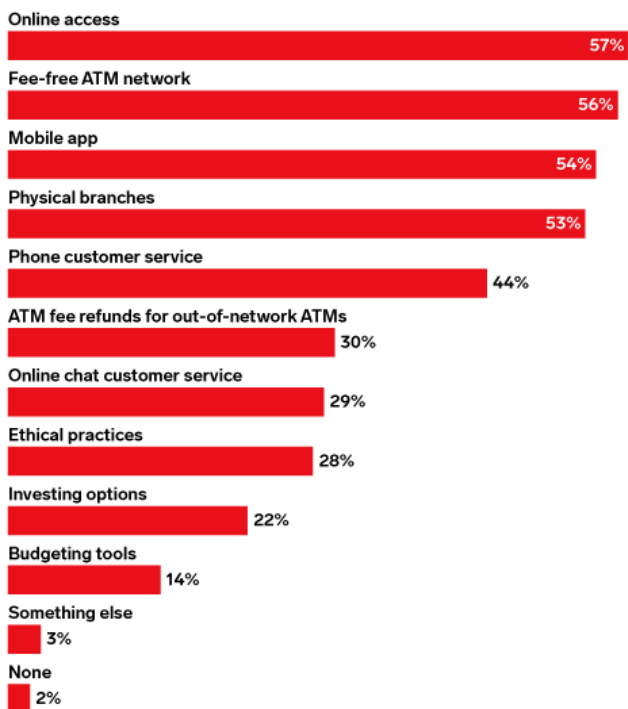
# Banking consumers want online access, fee-free ATMS

Article



## Most Important Bank Services/Features According to US Banking Customers, July 2024

% of respondents



Note: ages 18+ who have financial accounts; respondents could select more than 1 response  
Source: Nerdwallet, "2024 State of Banking Report" conducted by The Harris Poll, Sep 24, 2024

287788

EM | EMARKETER

**Key stat:** Online access and a fee-free ATM network are the two most important bank services/features according to US banking customers, per a July 2024 survey from Nerdwallet conducted by The Harris Poll.

### Beyond the chart:

- There will be 227.6 million digital banking users in the US this year, 85.1% of the total population, per our forecast.
- However, banking preferences may vary by generation. For example, US [Gen Z](#) consumers are less concerned about online access and banking fees than they are with having close ATM access and a bank's reputation, according to an October 2023 EMARKETER survey.

**Use this chart:** [Marketers](#) can use this chart to highlight the growing importance of digital services, demonstrate how fee-free ATM networks can be used as a competitive advantage, and illustrate the importance of having both a digital and physical presence.

**Related EMARKETER reports:**

- [Banking Trends to Watch in H2 2024](#) (Subscription required)
- [Community Bank and Credit Union Trends](#) (Subscription required)

*This was originally featured in the EMARKETER Daily newsletter. For more marketing insights, statistics, and trends, subscribe [here](#).*