

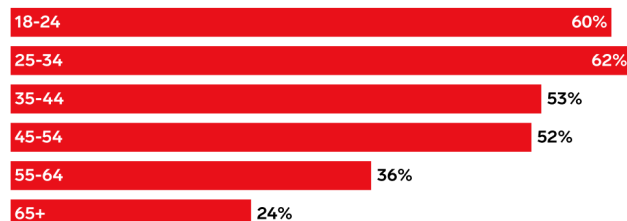
Mobile banking is big with younger users

Article



US Adults Who Mainly Use a Mobile App to Interact With Their Bank, by Age, Sep 2024

% of respondents in each group



Source: FICO, "2024 Bank Customer Experience Survey: US," Feb 12, 2025

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Key stat: A large majority of US adults under 35—60% of adults aged 18-24 and 62% of adults aged 25-34—mainly use a [mobile](#) app to interact with their bank, according to September 2024 data from Fico.

Beyond the chart:

- 86.0% of the US population, or 231.9 million people, will be digital banking users in 2025, according to our October 2024 forecast.
- Women are more likely to be digital bank users than men this year. We forecast 52.3% of US women will be digital banking users, compared with 47.7% of men.

Use this chart: [Marketers](#) who partner with banking apps can use this chart to understand who is more likely to see their advertisements and tailor campaigns to those age groups. Conversely, knowing which age groups are less likely to use a banking app might help in the targeting and messaging of out-of-home ads that show up near banks.

Related EMARKETER reports:

- [US Banking Consumer Habits by Generation 2024](#) (EMARKETER subscription required)
- [Banking Trends to Watch in 2025](#) (EMARKETER subscription required)

Methodology: Data is from the February 2025 FICO "2024 Bank Customer Experience Survey: US." 1,000 US adults were surveyed online during September 2024.