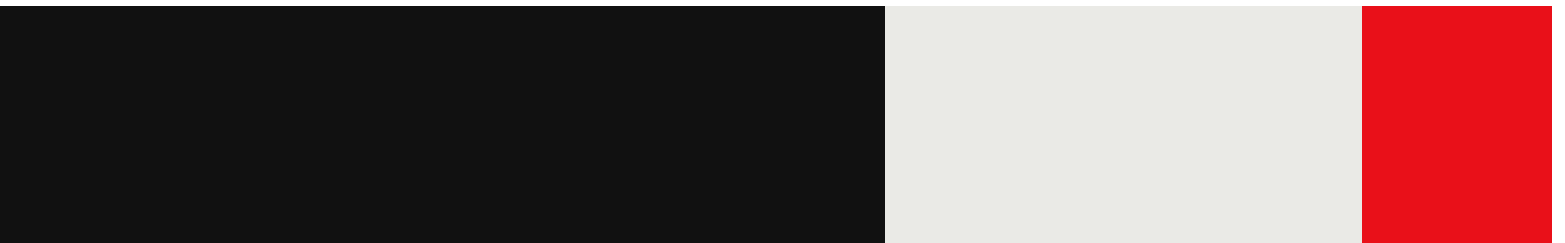


Banks can encourage older customers to use their mobile apps with a few simple tactics

Article



The trend: A record 55% of US consumers cite mobile apps as their top option for managing their bank accounts, according to an October 2024 American Bankers Association [survey](#) of

4,508 US consumers, which was conducted by Morning Consult.

But baby boomers still lag other generations, with just 35% saying they prefer mobile.

By the numbers: Mobile is boomers' second-most favored banking format:

- 41% prefer banking online
- 13% prefer banking at the branch
- 5% on the telephone
- 4% at the ATM

For all other generations, banking on their mobile devices is No. 1, cited by:

- 64% of Gen Zers
- 68% of millennials
- 55% of Gen Xers

Online banking comes in second for each of those groups. But they don't agree on their third-place options.

- Millennials and Gen Zers prefer banking at an ATM after online banking.
- Gen X prefers banking at a branch over ATMs.

What this means for banks: Baby boomers are willing to go digital when there's added utility for switching over. That means the more user-friendly and useful (for their specific needs) FIs make their mobile banking platform, the more baby boomers could migrate over.

Improving apps for baby boomers' accessibility will benefit other users' experiences as well. According to mobile app developer InspiringApps, here's how FIs can make their mobile apps easier to use:

- Design intuitive apps with larger buttons, bigger fonts, and easy navigation.
- Design for brief but meaningful interactions, recognizing boomers' preference for purpose-driven apps that enhance their daily lives.
- Offer accessible, human customer service, including responsive email, chat, or phone support.

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