



How Online vs. Mobile is Shifting to Browser vs. App

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Smartphone applications dominate mobile banking today, with 84% of mobile banking customers using their bank's app to manage their accounts. More than half of all mobile bankers, however, also access their accounts through a browser on their phone. Banks increasingly are directing these users not to a separate mobile banking site, but to a responsive online banking portal. This trend presents customers with just two digital banking touchpoints. Not online banking and mobile banking, but, rather, a native app experience through smartphones and tablets, and a single web site accessed by all devices through a browser. This new digital banking duality creates several challenges for bank channel managers, including shifting greater budget dollars to web portal development, maintaining consistent mobile experiences across devices, and accurately measuring and reporting mobile engagement.

Key questions discussed in this report:

- What percentage of mobile banking takes place through browsers?
- How many consumers use both a mobile app and a mobile browser to access their accounts?
- How can banks best meet the needs of both app and browser users?
- What differences exist in transactional activity between app users and browser bankers?

The consumer data in this report is based on information collected from Javelin surveys that targeted populations representative of the overall U.S. population in proportions of gender, age, and income:

- A random-sample panel of 10,768 consumers in a June/July 2018 online survey. The margin of sampling error is $\pm 0.94\%$ at the 95% confidence level. The margin of sampling error is higher for questions answered by sub-segments.

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