The State of Digital Banking in 2015

Description: Smartphone ownership has reached a tipping point in the United States, and two-thirds of financial institution's banking customers now own some form of a smartphone. Consequently, mobile banking has become popular. With the consequent convergence of the online and mobile banking channels under way, the era of digital banking, which includes the best of both channels, has arrived. Banking customers now have a wide variety of choices as to how, when, and where to bank, including ways to access their accounts via computer, mobile phone, or tablet.

In a new report, The State of Digital Banking in 2015, Mercator Advisory Group reviews how digital banking is blossoming into a robust, full-featured suite of solutions across various deployment options, from computers to smartphones to tablets.

"Households are using a wide variety of devices when banking, from computers to smartphones to phablets and tablets, depending on preference and the types of transaction or interaction desired," comments Ed O'Brien, author of the report.

Highlights of this report include:

- Changes in the online and mobile banking channels over the past five years
- Market overview of the evolving digital banking market
- CustomerMonitor 2014 survey statistics on U.S. consumers’ ownership and use of smartphones and tablets
- The importance of the customer experience in developing digital products and solutions
- The value of digital personal financial management (PFM) tools to financial institutions
- Digital banking and the direct bank concept
- Overview of digital banking vendors and products

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