ComplexSearch

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Mobile and Online Banking Statistics

ComplexSearch Research | November 2026 edition | FDIC survey data retrieved November 23, 2026

In 2023, 48.3% of U.S. banked households that had accessed an account in the past 12 months, about 61.0 million of 126.2 million, used mobile banking as their primary way to reach their account. That is up from 34.0% in 2019, according to ComplexSearch's analysis of the FDIC National Survey of Unbanked and Underbanked Households[1]. The 90% confidence interval for 2023 is 47.8% to 48.9%. Online banking on a computer or tablet was second at 19.8%, followed by bank tellers at 15.1% and ATMs at 13.8%. FDIC changed the access-method questions in 2019, so this report compares 2019 onward only with 2019 onward.

The 2023 wave is the latest published; no later results were posted on the FDIC household survey page[1] as of November 23, 2026.

Observed data

All figures in this section are ComplexSearch tabulations of FDIC's public household-level microdata (multi-year analysis file[2] and 2023 file with replicate weights[3], from the FDIC data downloads page[4]). They match the values FDIC publishes in the 2023 survey report[5] within 0.1 percentage point. The universe throughout is banked households that accessed an account in the past 12 months. Households without a bank account are outside the scope of this report; ComplexSearch report #13 covers them.

Primary method of account access, 2013-2023

Survey year	Mobile banking	Online banking	Bank teller	ATM or kiosk	Telephone	Other	Households in universe
2013	5.5%	33.2%	33.3%	24.0%	3.2%	0.8%	112.9M
2015	9.2%	37.7%	28.7%	20.6%	2.9%	0.9%	117.3M
2017	15.1%	37.0%	24.8%	19.5%	2.9%	0.7%	119.4M
Question redesign							
2019	34.0%	22.8%	21.0%	19.5%	2.4%	0.3%	120.8M

1. **https://www.fdic.gov/household-survey**
2. https://www.fdic.gov/household-survey/multi-year-household-level-analysis-without-replicate-weights.csv
3. https://www.fdic.gov/household-survey/hh2023_analys.csv
4. https://www.fdic.gov/household-survey/data-downloads-and-resources
5. https://www.fdic.gov/household-survey/2023-fdic-national-survey-unbanked-and-underbanked-households-report

Survey year	Mobile banking	Online banking	Bank teller	ATM or kiosk	Telephone	Other	Households in universe
2021	43.5%	22.0%	14.9%	16.0%	2.9%	0.7%	124.4M
2023	48.3%	19.8%	15.1%	13.8%	2.3%	0.7%	126.2M

Source: ComplexSearch tabulation of FDIC household survey microdata[2]; compare FDIC 2023 report Table 2.1 and Figure 2.1. Row shares sum to 100%. Full series with household counts and 2023 standard errors: `the research materials`.

In 2023, 70.5% of these households used an off-site channel (mobile, online or telephone) as their main method and 28.9% used an in-person channel (teller or ATM). The 2019 shares were 59.2% and 40.5% (FDIC 2023 report[5]).

What changed in the questions

Waves	How the survey asked	Comparability
2013-2017	One "mark all that apply" list of access methods, then the most common one. Mobile was "text messaging, mobile app, or Internet browser or email on a mobile phone." (2017 instrument[6])	Comparable with each other
2019	A separate yes/no question for each method, then the most common one. Mobile became "using a mobile phone, including an app." (2019 instrument[7])	Break with 2017
2021-2023	Same structure as 2019. Mobile reworded to "using an app, text messaging, or Internet browser on a mobile phone." (2021 technical notes[8])	2021 and 2023 identical; FDIC publishes 2019-2023 as one series

FDIC's 2019 report[9] states that changes between 2017 and 2019 "may partly reflect changes in the wording of the survey questions and in the structure of the 2019 survey instrument." The jump in mobile from 15.1% to 34.0% between those two waves therefore can't be read as a two-year adoption rate, and this report does not compute one. The 2019 technical notes[10] describe the redesign. The 2019 report printed 15.6% for 2017 mobile banking; FDIC's current file and its 2023 report give 15.1%, reflecting a later change in how missing answers were handled (`the research materials`).

Methods used at least once

Most households use several channels. In 2023, 74.9% of the same universe used mobile banking at least once in the past 12 months, 79.2% used an ATM, 67.9% visited a teller and 65.1% used

6. https://www.fdic.gov/analysis/household-survey/data-downloads/instrument-2017.pdf
7. https://www.fdic.gov/analysis/household-survey/data-downloads/instrument-2019.pdf
8. https://www.fdic.gov/analysis/household-survey/2021technotes.pdf

online banking. Mobile use at least once rose from 63.8% in 2019 (FDIC microdata[2]; the `research materials`).

Primary method by household characteristic, 2019-2023

Group	Mobile 2019	Mobile 2021	Mobile 2023	Teller 2023	Online 2023
All households in universe	34.0%	43.5%	48.3%	15.1%	19.8%
Age 15-24	62.8%	74.1%	76.6%	5.5%	6.7%
Age 25-34	61.7%	69.4%	74.8%	4.6%	9.8%
Age 35-44	49.8%	60.5%	66.4%	6.4%	14.0%
Age 45-54	36.3%	49.1%	54.7%	10.3%	20.1%
Age 55-64	21.3%	33.2%	39.7%	15.8%	25.8%
Age 65 or older	8.3%	15.2%	19.3%	30.4%	27.2%
Income under $15,000	23.5%	33.9%	35.1%	27.4%	10.2%
Income $15,000-$30,000	25.9%	33.4%	31.9%	27.8%	13.5%
Income $30,000-$50,000	33.2%	39.4%	42.8%	21.4%	14.9%
Income $50,000-$75,000	35.9%	44.9%	48.8%	15.7%	18.3%
Income $75,000 or more	38.1%	49.3%	55.6%	8.2%	24.8%
No high school diploma	19.2%	24.3%	31.5%	32.4%	5.5%
College degree	38.6%	48.0%	53.5%	8.8%	26.6%
Not in a metropolitan area	24.3%	35.3%	39.0%	24.0%	16.3%
Metro, principal city	39.3%	47.2%	53.4%	12.0%	17.4%
Black	37.2%	45.4%	48.5%	16.5%	12.2%
Hispanic	41.3%	49.6%	54.7%	14.6%	11.0%
Asian	39.3%	48.6%	54.3%	11.1%	22.5%
White	31.4%	41.1%	46.2%	15.4%	23.0%
Disabled, aged 25-64	29.8%	42.3%	47.4%	18.4%	13.2%

9. https://www.fdic.gov/analysis/household-survey/2019/2019report.pdf
10. https://www.fdic.gov/analysis/household-survey/2019/2019technotes.pdf

Group	Mobile 2019	Mobile 2021	Mobile 2023	Teller 2023	Online 2023
Not disabled, aged 25-64	42.9%	53.7%	59.8%	8.3%	18.2%

Source: ComplexSearch tabulation of FDIC household survey microdata[2]; compare FDIC 2023 report Table 2.2, which marks 2021-2023 differences that are statistically significant. Small differences from FDIC tables (0.1 point) are rounding. Every group, method and year, with 2023 standard errors, plus the 2017 values from the earlier question format, is in the research materials. Groups with fewer than 100 respondents are omitted.

Age separates the channels more than any other characteristic in the table. Among householders aged 65 or older, bank tellers (30.4%) and online banking (27.2%) each led mobile banking (19.3%) in 2023. In households earning $15,000 to $30,000, the mobile share was 31.9% in 2023 against 33.4% in 2021; FDIC does not mark that change as statistically significant.

Derived: ageing and switching

Following the same birth years across the compatible waves (pseudo-cohorts) separates two sources of growth. One is replacement: younger, more mobile-oriented households form while older ones leave. The other is switching within the same birth years. Householders born 1960-1964 went from 24.2% mobile-primary in 2019 to 33.8% in 2021 and 37.7% in 2023; those born 1985-1989 went from 59.3% to 65.8% and 69.6% (the research materials). These are estimates from separate samples of the same birth years, not a panel of the same households.

ComplexSearch's model attributes about 2.2 points of the 4.9-point national rise between 2021 and 2023 to ageing and household replacement alone. The rest came from households switching within cohorts (derived; the research materials).

ComplexSearch scenario: mobile-primary share to 2031

This section is a ComplexSearch scenario, not an FDIC estimate or a forecast. It asks what share of banked households that access an account would name mobile banking as their primary method in future survey years if the 2019-2023 question format stays the same.

Method in brief: start from the 2023 share at each householder age; carry each birth cohort forward as it ages; add within-cohort switching at a stated pace; cap any age at an 85% ceiling; hold the 2023 age mix fixed. Full formulas are in the research materials and the research materials.

Survey year	Ageing only	Slow	Baseline	Fast
2023 (observed)	48.3%	48.3%	48.3%	48.3%
2025	50.4%	52.1%	53.7%	58.4%
2027	52.4%	55.8%	59.1%	67.1%
2029	54.2%	59.7%	63.9%	74.2%

Survey year	Ageing only	Slow	Baseline	Fast
2031	56.0%	63.3%	68.2%	78.7%

Scenario definitions: Ageing only = no switching after 2023. Slow = half the 2021-2023 within-cohort pace. Baseline = the 2021-2023 pace, the latest period with identical question wording. Fast = the 2019-2021 pace, which covers the pandemic period and the 2021 change in the mobile answer wording. Source: the research materials; by age group in the research materials.

Under the baseline, about two in three banked households that access an account (68.2%) would be mobile-first by 2031. The model start is 48.4% because of age smoothing; the table shows the observed 48.3%.

Sensitivity

2031 mobile-primary share by switching pace (multiple of the 2021-2023 pace) and ceiling:

Pace multiple	Ceiling 75%	80%	85%	90%	95%
0 (ageing only)	56.0%	56.0%	56.0%	56.0%	56.0%
0.5 (slow)	60.9%	62.2%	63.3%	63.6%	63.7%
1.0 (baseline)	63.8%	66.0%	**68.2%**	69.6%	70.2%
1.5	66.3%	68.7%	71.4%	73.8%	75.7%
2.0	68.6%	71.1%	73.9%	76.7%	79.3%

One input changed at a time from the baseline (2031 result; change from 68.2%):

Input changed	2031 share	Change
Ceiling 75%	63.8%	-4.4 pts
Ceiling 95%	70.2%	+2.0 pts
Households formed after 2023 get no switching	68.0%	-0.2 pts
Turnover in the 80+ group 5% a year instead of 10%	68.0%	-0.2 pts
Turnover in the 80+ group 20% a year	68.3%	+0.1 pts
Half the switching pace (slow)	63.3%	-4.9 pts
2019-2021 switching pace (fast)	78.7%	+10.5 pts
No switching (ageing only)	56.0%	-12.2 pts

Source: the research materials. The switching pace moves the result most, then the ceiling. Choices about new households and the oldest group change the result by less than half a point.

Backtest: starting from 2021 and applying the 2019-2021 pace to 2023 gives 53.6%, 5.3 points above the observed 48.3%. Half that pace gives 49.8% (+1.4) and ageing alone gives 45.6% (-2.7). The fast scenario assumes switching at a pace that did not hold in 2021-2023.

Methodology

- Data: FDIC National Survey of Unbanked and Underbanked Households, a supplement to the Census Bureau's Current Population Survey fielded in June of odd-numbered years. ComplexSearch used FDIC's public household-level analysis files and the FDIC variable `hbnkaccm` (most common way to access an account), with household supplement weights. Code that reads the files and computes every table is in the `research materials`.
- Universe: banked households that accessed an account in the past 12 months, as in FDIC's primary-method tables.
- Precision: 2023 standard errors use the 160 Census replicate weights with the successive-difference formula; the 2023 mobile interval (47.8%-48.9%) matches FDIC Appendix Table B.3. The multi-year file has no replicate weights, so earlier years are shown without intervals. For tests of change, see the FDIC 2023 report.
- Comparability: 2013-2017 and 2019-2023 are treated as separate series. The scenario model uses 2019-2023 data only.
- Reconciliation with FDIC published values: the `research materials`.

Limitations

- Primary method measures the most common way a household reached its account, not how often it banks, how many transactions it makes or which institution it uses (FDIC 2023 report[5], footnote 27).
- The 2017-2019 change mixes real adoption with the questionnaire redesign; this report does not separate the two. The 2021 rewording of the mobile option may also affect the 2019-2021 change and therefore the fast scenario.
- Responses describe the whole household, reported by one respondent.
- Pseudo-cohort paces come from different samples in each wave and are noisiest for the youngest householders; smoothing, a zero floor and the ceiling limit that noise.
- The scenarios hold the 2023 age mix and the banked universe fixed. They do not model population ageing, branch closures, bank product changes or a change in the survey questions. If the 2025 or later questions change, the scenarios no longer apply to the new series.
- Householder ages are top-coded in the CPS (80-84 and 85 or older), so the oldest group is modeled as one 80+ group.

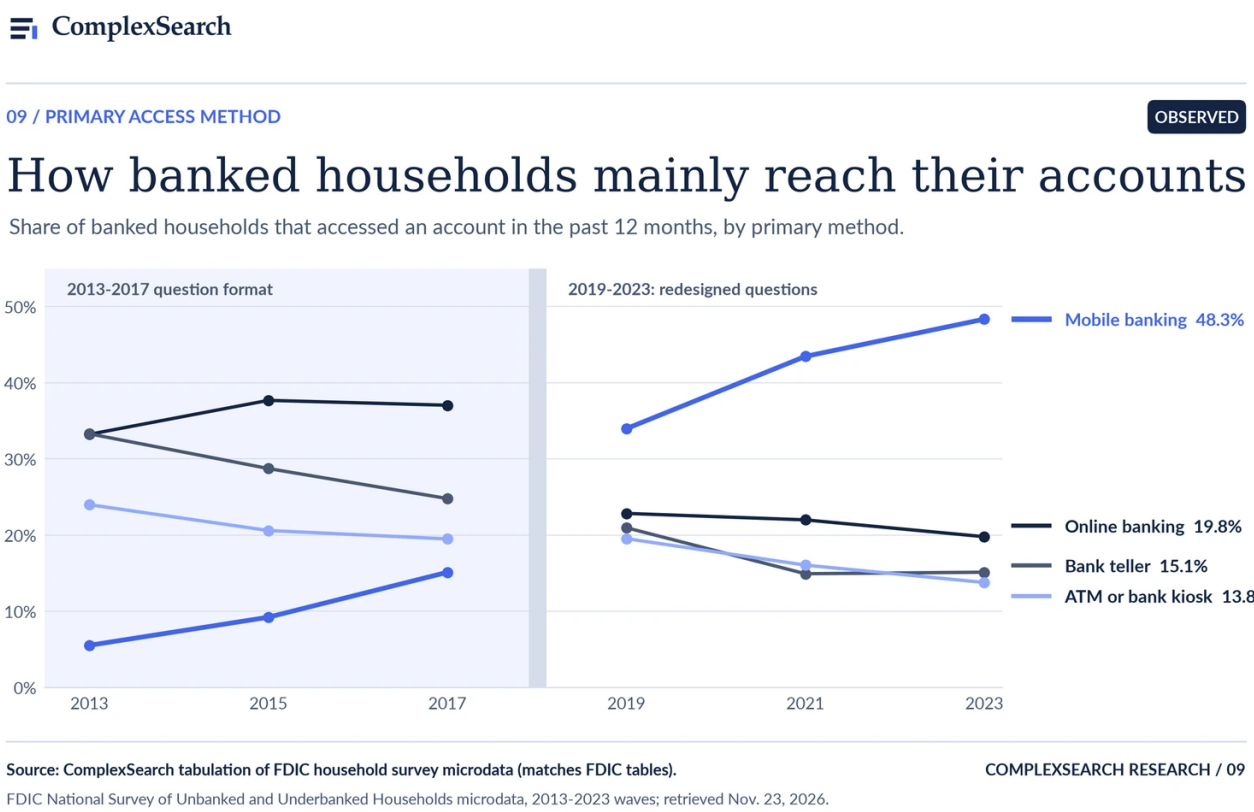
How to cite

ComplexSearch Research. "Mobile and Online Banking Statistics." November 2026 edition. Analysis of the FDIC National Survey of Unbanked and Underbanked Households, 2013-2023 waves, retrieved November 23, 2026.

Short form: "48.3% of U.S. banked households that accessed an account in 2023 used mobile banking as their primary access method (ComplexSearch analysis of FDIC survey data)."

Scenario citations should state the scenario: "Under ComplexSearch's baseline scenario, 68.2% of banked households that access an account would be mobile-first by 2031 (assumes 2021-2023 switching pace and an 85% ceiling)."

Report charts



How banked households mainly reach their accountsThe series is split at the 2019 questionnaire change. Trends should only be compared within a compatible segment.Source: FDIC household banking survey ·

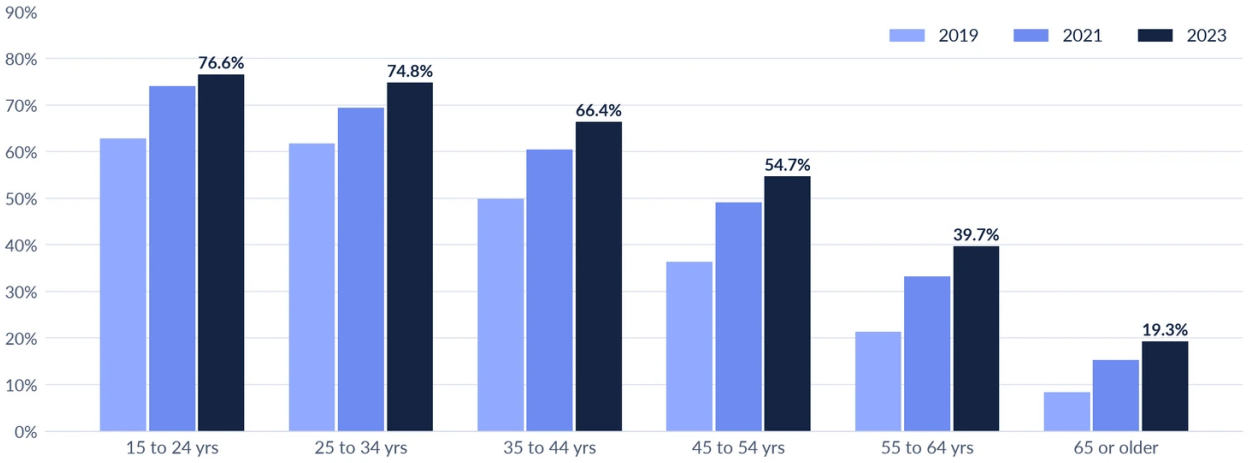
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09 / BY AGE

OBSERVED

Mobile-first banking by householder age

Banked households using mobile banking as their primary method, compatible waves 2019-2023.



Source: ComplexSearch tabulation of FDIC household survey microdata (matches FDIC 2023 report Table 2.2).

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FDIC National Survey of Unbanked and Underbanked Households microdata, 2013-2023 waves; retrieved Nov. 23, 2026.

Mobile banking as primary method by ageUse the accompanying tables for the sample definition, weights and uncertainty.Source: FDIC household banking survey ·

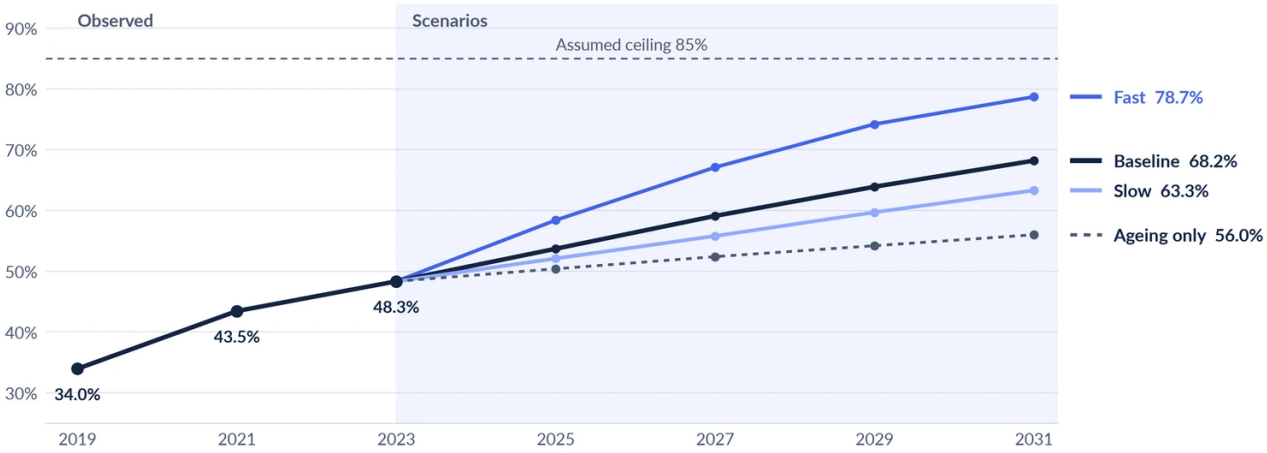
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09 / ADOPTION SCENARIOS

SCENARIO

Mobile as primary access method: scenarios to 2031

Banked households that accessed an account; observed 2019-2023, ComplexSearch scenarios 2025-2031.



Source: ComplexSearch cohort model on FDIC survey microdata; 85% ceiling. Not an FDIC estimate.

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Observed points: FDIC 2019, 2021, 2023 waves. Model inputs and sensitivity in data/scenario_*.csv. Retrieved Nov. 23, 2026.

Mobile access scenarios to 2031The paths are ComplexSearch scenarios based on compatible survey waves, not FDIC projections.Source: FDIC household survey inputs ·