comScore | FINANCIAL SERVICES

2011 State of Online and Mobile Banking

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Executive Summary

In 2011, online banking continued to grow alongside advances in alternative digital channels. Improved perceptions of the economy and increased customer engagement with a variety of online services fueled improvements in satisfaction with financial institutions (FI) as a whole and their online banking websites. While perceptions of the economy may have changed since, there continue to be unique opportunities within the industry where usage across a number of innovative online services has not yet caught up with consumer interest.

Bill pay continues to receive considerable attention across the industry, as banks increasingly try to grow their engagement with customers using this service. Some consumers report concerns over security to be a reason for their current unwillingness to pay bills online, with that concern actually growing in the past year. Some of the more sophisticated bill pay services, such as E-Bills, Same Day Payments and Person-to-Person Payments, have been well received by early adopters, but customer awareness remains low.

Online Personal Financial Management (PFM) represents another area of focus in the industry. Customers are reporting higher awareness and usage rates of their own bank's PFM functionality than universally available Mint/Quicken Online offerings. However, there are discrepancies between PFM-reported usage and actual visitation observed in the comScore behavioral panel, indicating that there is still considerable variance in how broadly customers are defining PFM.

Social media continues to play a more prominent role in many financial institutions' digital strategy. There are numerous examples of FIs leveraging these channels to support marketing, sales and customer service. Banks continue to have considerable opportunities to build out this area of their business. Customer awareness of many of the leading banks' social media presence is still relatively low.

Finally, mobile banking continues to be an extremely important area for banks as they evaluate their marketing and channel strategies, as well as their digital investment priorities. The viability of the mobile banking channel continues to grow in line with smartphone adoption and the proliferation of mobile banking apps. The industry continues to invest heavily in developing new services and features for mobile banking as banks continue to monitor trends and evaluate the best opportunities for them to strategically invest or partner with key innovators in the space.

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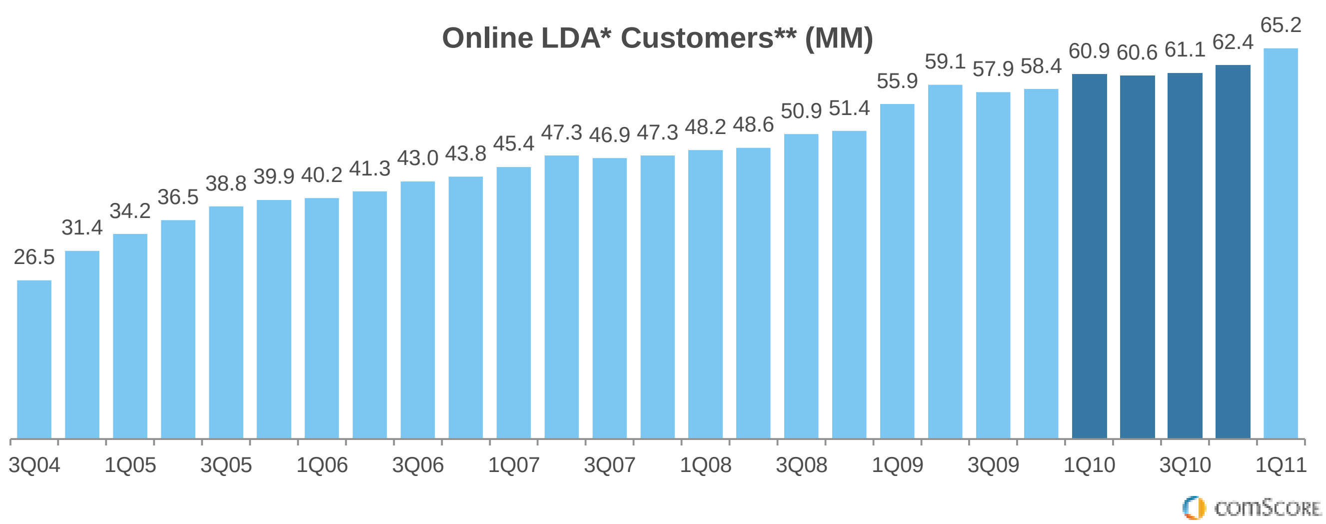
Online Banking Industry Snapshot

Online banking continues to grow steadily for the top 10 banks following industry consolidation in 2009. Banking customer web visitation grew in the first quarter of 2011 across the top 10 online banks, major regional banks and credit unions. Both awareness and usage of mobile banking also showed steady growth. While the mobile channel seems poised for increased utilization within the industry, the traditional online channel appears to be healthy and stable. This report reviews several of the key customer trends across these two channels and provides some clear targets for banks to focus their resources and strategic investments.

Overview and Outlook on Online Banking:

The Internet Continues to be an Integral Part of Everyday Banking

Online banking volumes across the top 10 banks grew to more than 65 million liquid deposit account (LDA) customers in Q1 2011. Liquid deposit account customers include users of checking, savings, and money market accounts, excluding certificates of deposit (CDs). Following consolidation activity in both 2009 and 2010 among the top 10 banks, Q1 2011 online customer logins grew 7 percent year-over-year and 4 percent quarter-over-quarter. Since comScore began measuring online banking in 2004, the population among the top 10 banks has more than doubled. Currently, the top five banks as measured through Online LDA Customers are Bank of America, Wells Fargo, Chase, U.S. Bank and PNC.



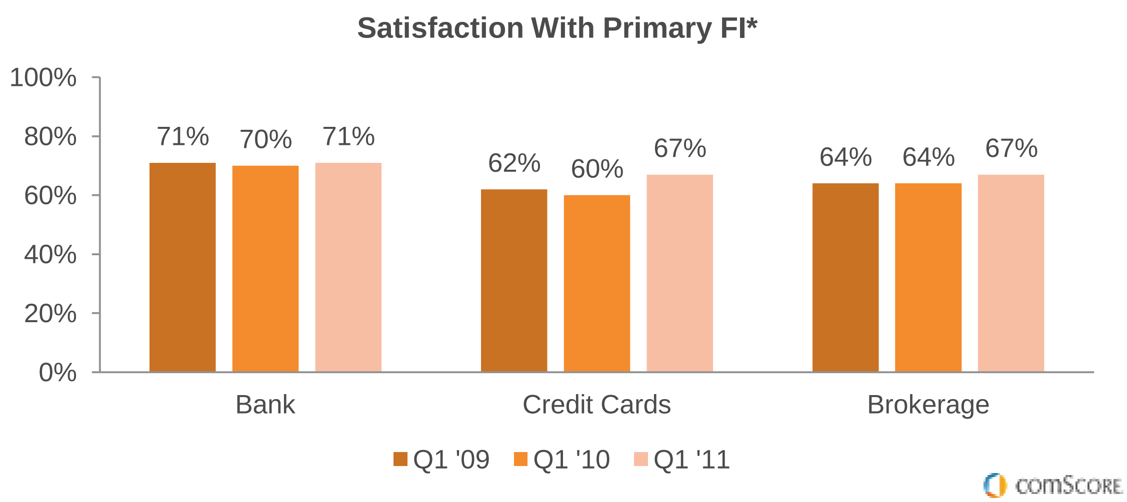
*LDA customers include checking, savings, money market and high-yield savings account, but not CDs.

**Includes customers of Bank of America, Capital One, Chase, Citibank, HSBC, ING Direct, PNC, SunTrust, U.S. Bank, Wachovia, and Wells Fargo.

Online Banking Satisfaction

Customer Trends Point to Growing Satisfaction with Financial Institutions and Banking Websites

After fairly consistent declines in customer satisfaction over the last few years, financial institutions benefitted from an overall improvement in economic outlook in early 2011. Banking satisfaction scores rose slightly from 70 percent in 2010 to 71 percent in 2011, and brokerage satisfaction increased 3 percentage points to 67 percent over the same period. Credit cards achieved the highest increase in overall satisfaction, growing 7 percentage points year-over-year after experiencing a 2-percentage point decline in 2010.

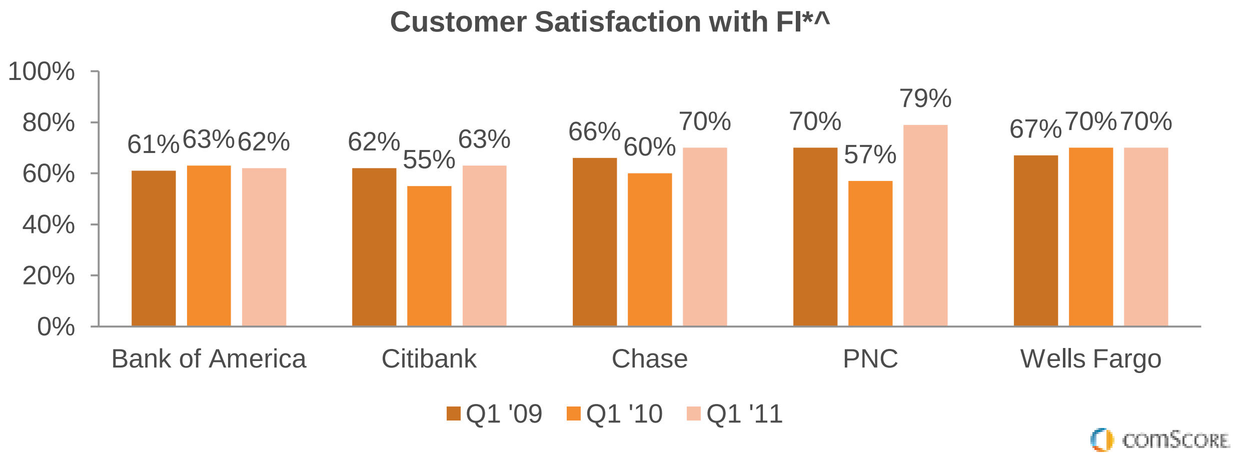


Source: comScore, 2011 Banking Survey

*The satisfaction scores reflect the percentage of respondents that selected top two boxes.

Satisfaction scores for 3 of the top 5 online banks dipped from 2009 to 2010, but each saw a larger increase in early 2011, bringing them back above 2009 levels. It will be interesting to see how these scores are impacted in 2012 with continued economic uncertainty and the introduction – and quick retraction – of debit card transaction fees introduced during the second half of 2011.

Following significant declines in satisfaction in 2010 after its acquisition of National City, PNC had an exceptionally strong 14-percentage point increase to lead customer satisfaction among the top 5 banks, with a 79-percent customer satisfaction rate. After a steep decline in 2010, Citibank also rebounded this year, increasing its customer satisfaction by nearly 8 percentage points year-over-year. Chase exhibited a similar trend and increased their customer satisfaction by almost 10 percentage points. At 62 percent, Bank of America customers reported slightly lower satisfaction scores in 2011, but their satisfaction rating has remained fairly stable over the last three years.

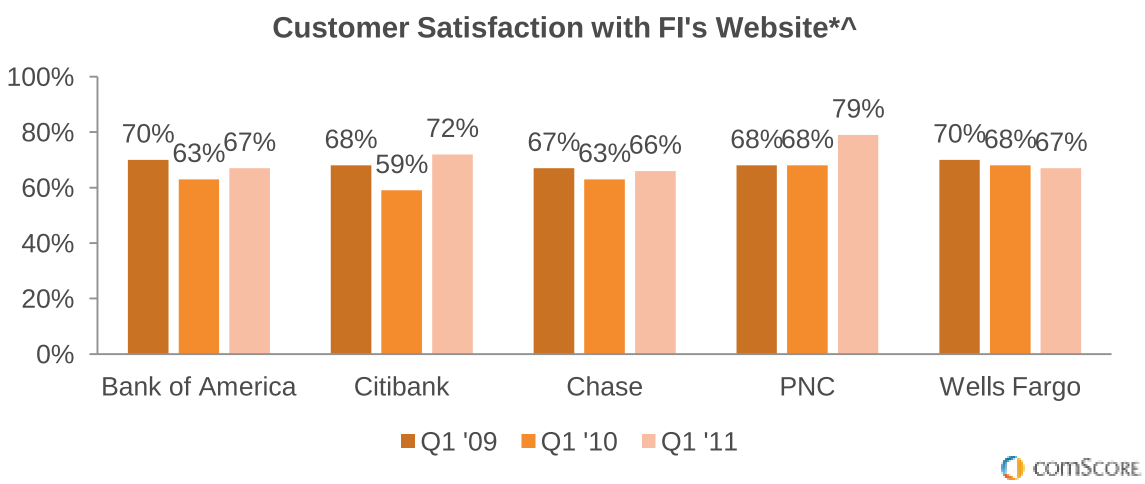


Source: comScore, 2011 Banking Survey

*The satisfaction scores reflect the percentage of respondents that selected top two boxes.

^2009 Bank satisfaction scores were averaged for banks that merged

Wells Fargo's customer satisfaction also remained stable year-over-year – no small feat as they continued to integrate Wachovia customers. While Wells Fargo did experience a slight decline in website satisfaction, it is important to note that overall satisfaction remained high for the increasingly integrated institution. As we dig deeper and explore satisfaction across key engagement metrics, Wells Fargo demonstrates its strong performance with some of the highest satisfaction ratings across online servicing functionality within the competitive set.



Source: comScore, 2011 Banking Survey

*The satisfaction scores reflect the percentage of respondents that selected top two boxes.

^2009 bank satisfaction scores were averaged for banks that merged

Similar to overall customer satisfaction scores, website satisfaction scores trended upward across the leading banks, with nearly 70 percent of customers satisfied with their financial institution's website. Satisfaction levels at the top 10 banks were nearly identical to those at the regional banks, at 68 percent and 69 percent, respectively. The top 3 banks had average satisfaction levels, while PNC and ING had the highest levels of website satisfaction among the top 10 banks, each at 79 percent. Among the regional banks and credit unions, BB&T, Navy Federal, USAA and Key Bank customers reported the highest website satisfaction levels.

Citibank experienced the highest year-over-year increase in website satisfaction (13 percentage points), buoyed by high ratings across their individual online engagement metrics, particularly in the areas of site speed, site outages, and alerts. Citi jumped from the last position in 2010 to the second position in 2011, even before a site redesign in Q4 2011.

Key Online Engagement Satisfaction Metrics	Bank of America	Wells Fargo	Citibank	Chase	PNC
Organization of Online Interface	55%	65%	61%	53%	62%
Availability of Past Statements	58%	66%	63%	57%	63%
Bill Pay Interface Set-Up	59%	64%	61%	59%	55%
Ease of Transferring Funds	58%	65%	58%	62%	60%
Site Speed	55%	66%	71%	57%	52%
Lack of Frequency of Site Outages	55%	67%	74%	62%	53%
Ability to Link Accounts	52%	66%	64%	54%	59%
Ability to get Account Alerts	56%	63%	71%	58%	56%

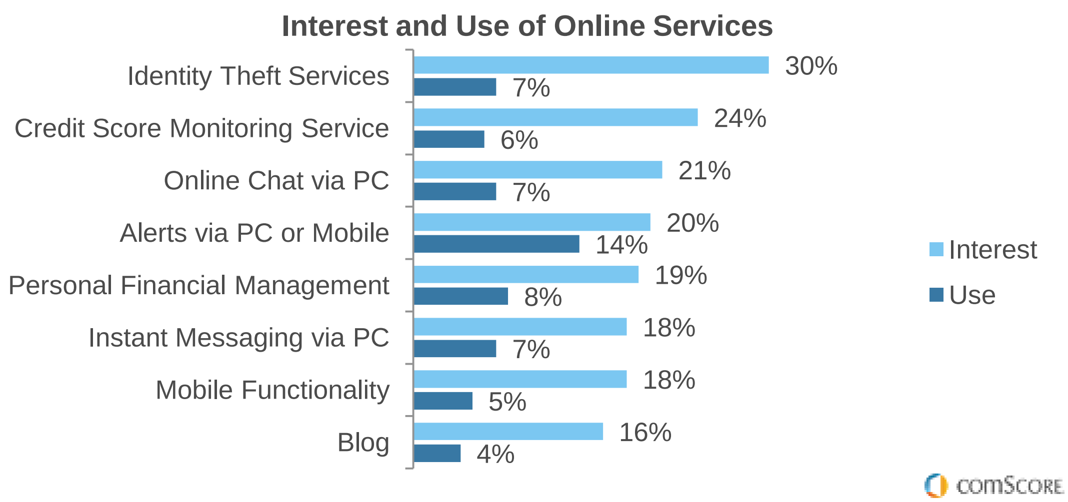
Source: comScore, 2011 Banking Survey

*The satisfaction scores reflect the percentage of respondents that selected top two boxes.

Satisfaction with Bank of America's website also increased year-over-year and was 5 percentage points higher than its overall customer satisfaction ratings. In general, Bank of America's ratings proved to be more modest than other top banks in our exploration of satisfaction levels across key online engagement metrics. However, only a small percentage of customers were unsatisfied. PNC showed a similar pattern, and many of its ratings across the same set of metrics were less favorable than expected. Despite its first place ranking in overall website satisfaction, PNC's satisfaction ratings across specific areas of the site were less consistent. While customers were pleased with the overall online experience, there appeared to be room for improvement in the areas of site speed and site outages.

Online Customer Engagement

Customers' stated interest in some of the key online customer service features far outweighs their current usage levels, indicating greater opportunity for banks to increase customer adoption. Account Activity Alerts, such as personal e-mail or SMS notifications for transactions, have had the highest usage at 14 percent and continue to be attractive given their value to customers (not to mention how the growth in mobile access increases customer access to alerts). Online Chat and Instant Messaging services were less likely to be utilized by customers, perhaps because they are less widely available, but they remain an attractive opportunity for banks given their potential impact on customer satisfaction and impact on conversion.



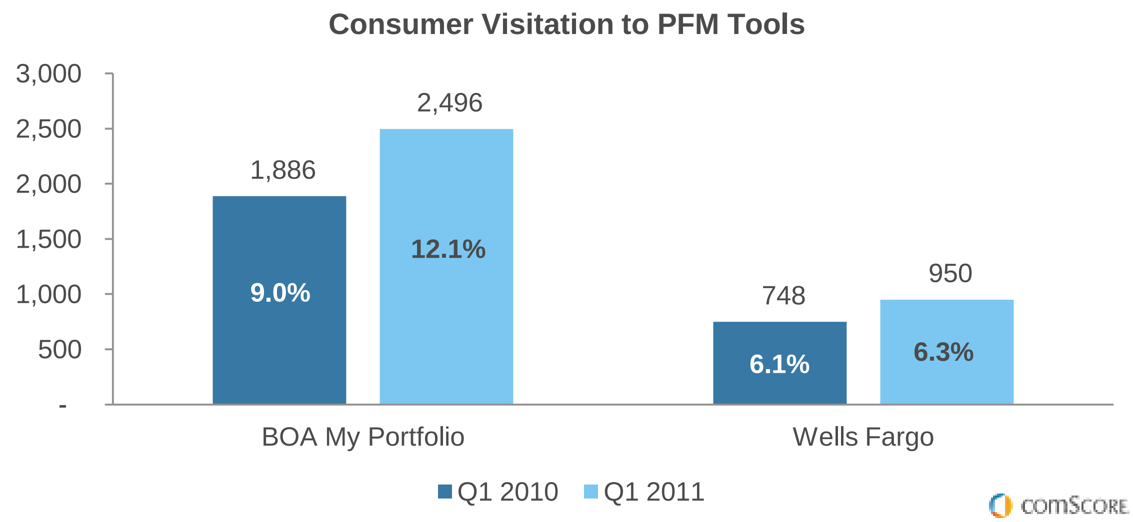
Source: comScore, 2011 Banking Survey

* Percent Customer Penetration

Two of the more common security-based services offered through banks, identify theft and credit monitoring services, represent areas of opportunity for banks to provide incremental value to consumers if positioned appropriately. While both these services were of interest to a relatively high percentage of customers, they currently experience only modest usage.

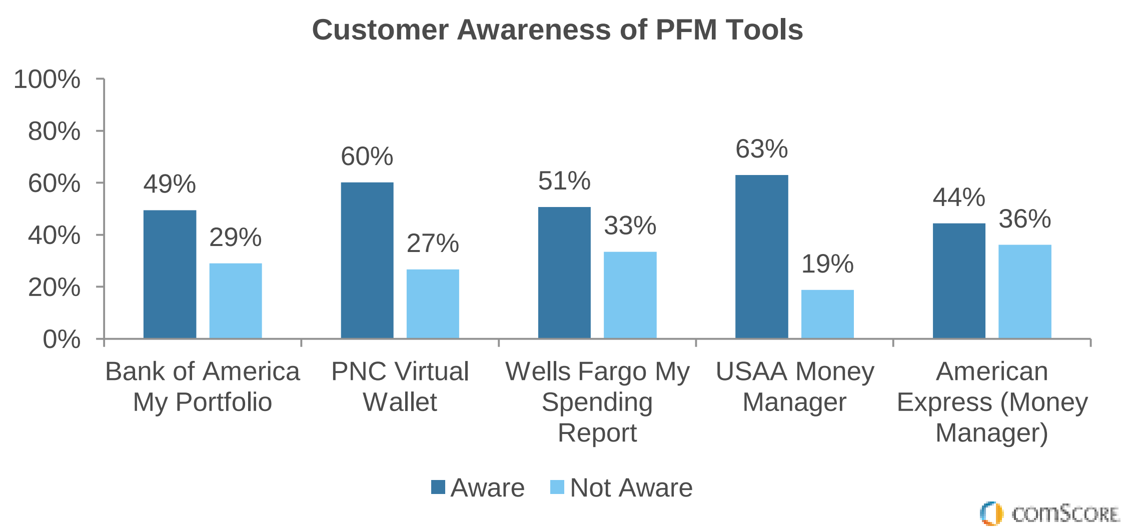
Personal Financial Management Penetration Remains Low

Another tool of interest to banks is Personal Financial Management (PFM). Despite a range of available options and moderate awareness among customers, adoption of PFM tools offered by banks remains quite low. For instance, only 12 percent of customers at Bank of America and 6 percent of customers at Wells Fargo reported using the banks' respective online PFM tools in Q1 2011, despite having half of the customers at these banks aware of these tools. As PFM may require more involvement in setting up from customers, these data suggest that further education on the functionality and usability of these tools may be needed to increase customer engagement among those who are aware.



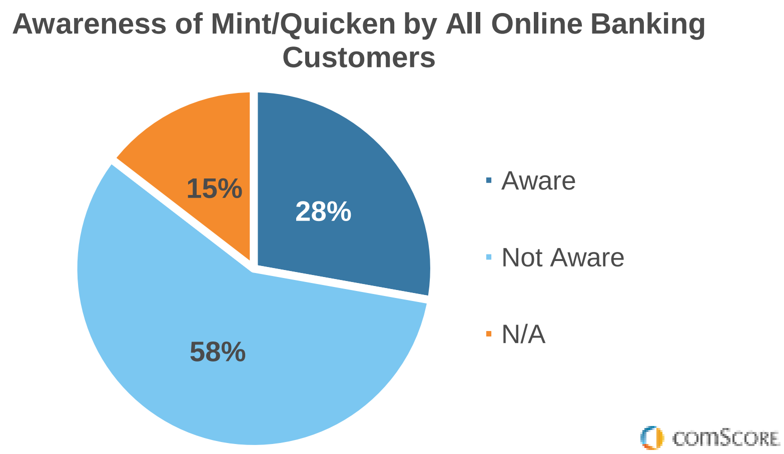
Source: comScore, 2011 Banking Survey

Although a moderate percentage of bank customers are aware of PFM tools, there continue to be a significant number of those who remain unaware. Banks looking to encourage the adoption of their PFM tools can also benefit from increasing promotion of PFM tools among customer segments more likely to be unaware of their existence.



Source: comScore, 2011 Banking Survey

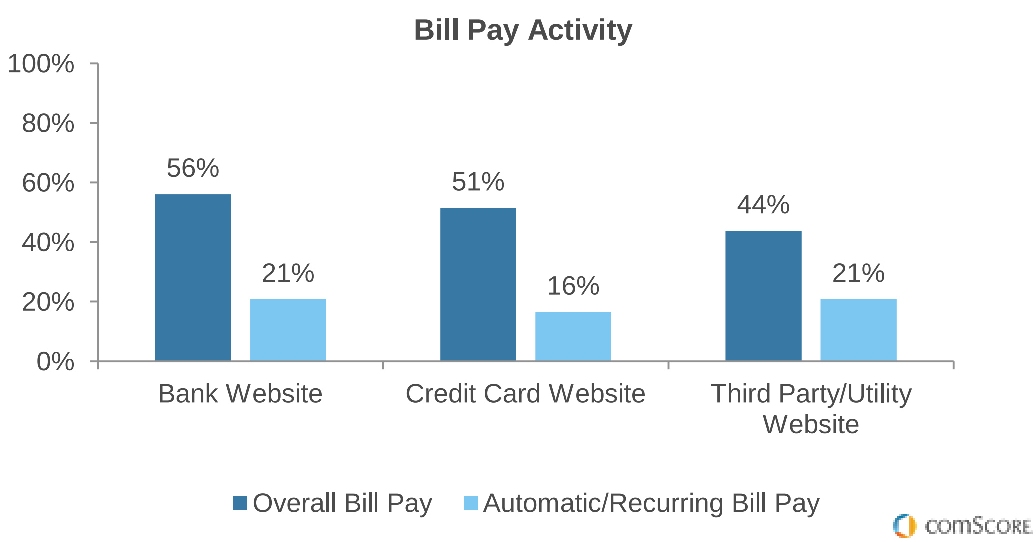
In absolute terms, third-party PFM provider Mint/Quicken has the greatest number of current users; however, they show low penetration across the entire online banking population. Interestingly, despite being available to all customers, Mint/Quicken Online had the lowest current usage rate and the highest percentage of respondents reporting they were not aware of the existence of the service.



Source: comScore, 2011 Banking Survey

Bill Pay Activity Continues to Grow but Remains Fragmented

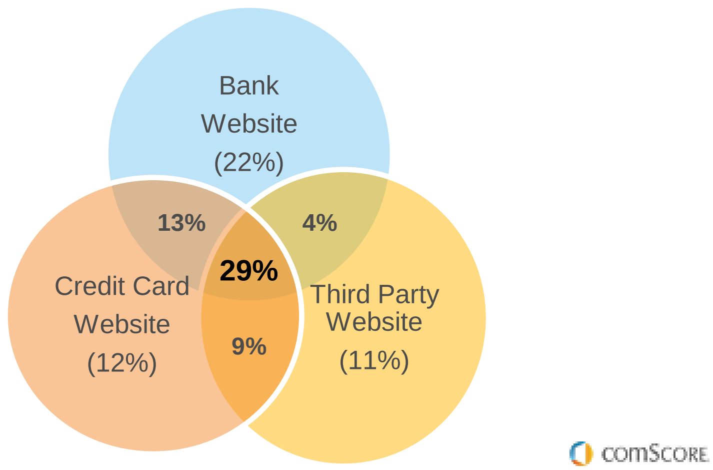
Today, nearly 66 percent of customers use online bill pay. After a 19 percent year-over-year increase in 2010, the online bill pay market growth slowed but still experienced a 2-percentage point increase in 2011.



Source: comScore, 2011 Banking Survey

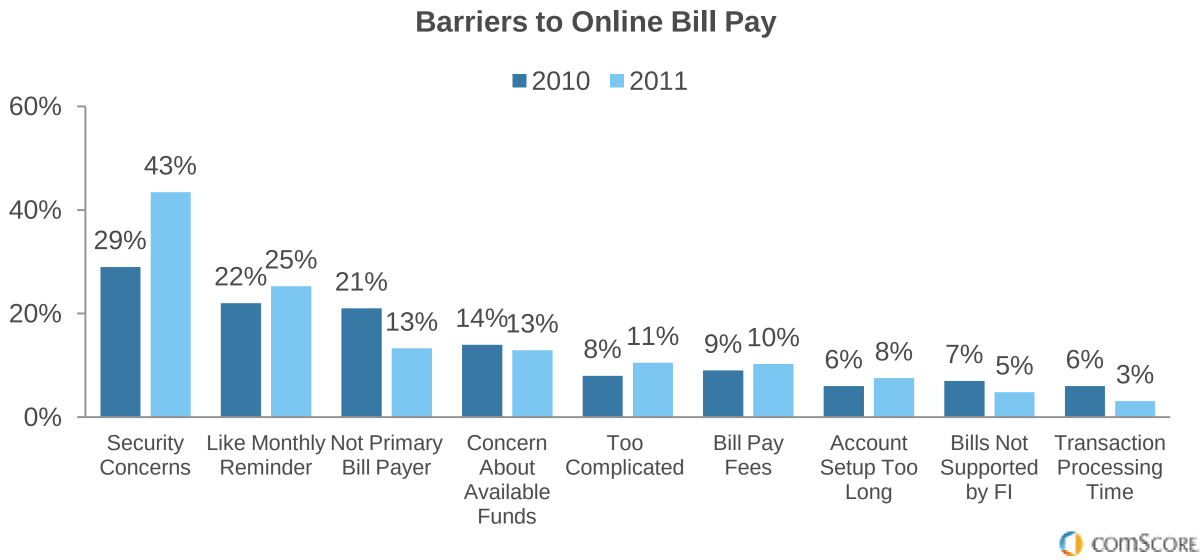
Though online bill pay usage continues to grow, most consumers still have not consolidated their bill pay at a single institution. Banks and third party providers, such as specific vendors, have had more success than credit card issuers in getting customers to set up automatic/recurring bill payments. However, automatic/recurring bill pay still represents around a third to less than half of all bill pay activity across these groups. This is an area sure to be a continued focus among banks as they strive to strengthen their customers' engagement with this service and increase customer switching costs.

Individually, banks attract the highest percentage of bill pay use, followed by credit cards, and third party providers. However, a significant percentage of those that use their bank to pay bills also use their credit card sites, a third party provider site, or both. As the diagram below illustrates, consumer bill pay activity is often shared across these three provider types. 29 percent of bill payers (represented in the intersection of all three diagram regions) pay bills across all three categories.



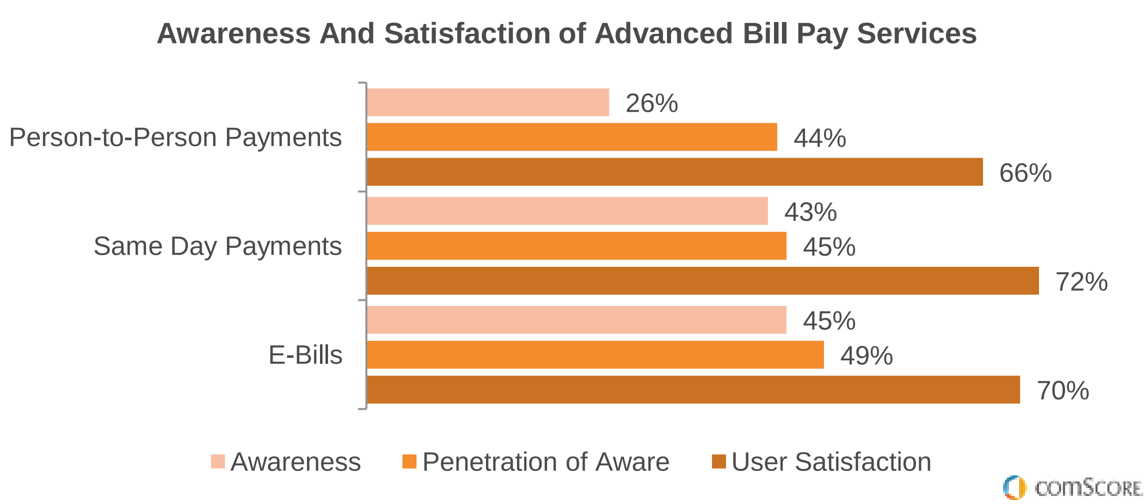
Source: comScore, 2011 Banking Survey

The overlap within dual-channel usage was the highest among banks and credit cards at 13 percent, followed by credit cards and third party providers at 9 percent. All told, a majority of bill payers continue to use multiple providers and banks. For banks, investments in PFM or other key customer service tools could aid in driving increased bill pay activity, consolidation, and loyalty.



Source: comScore, 2011 Banking Survey

While 60 percent of customers use some form of bill pay across the different providers, there remains a large group that has not yet adopted the service. Security continues to be the primary reason why online bankers are not paying bills online. In fact, customers' security concerns grew significantly year-over-year, increasing by 14 percentage points, likely influenced by factors such as reports of security breaches. As online security remains a key concern of customers, this should be adequately addressed in any digital strategy. Consumers who were reluctant to use bill pay also indicated a preference to receive a monthly reminder of the bill. All told, this suggests there are opportunities to better educate customers on bill pay security and functionality. Progress has been made over the past year in abating concerns around transaction processing time and the ability to pay, both of which have noticeably declined.

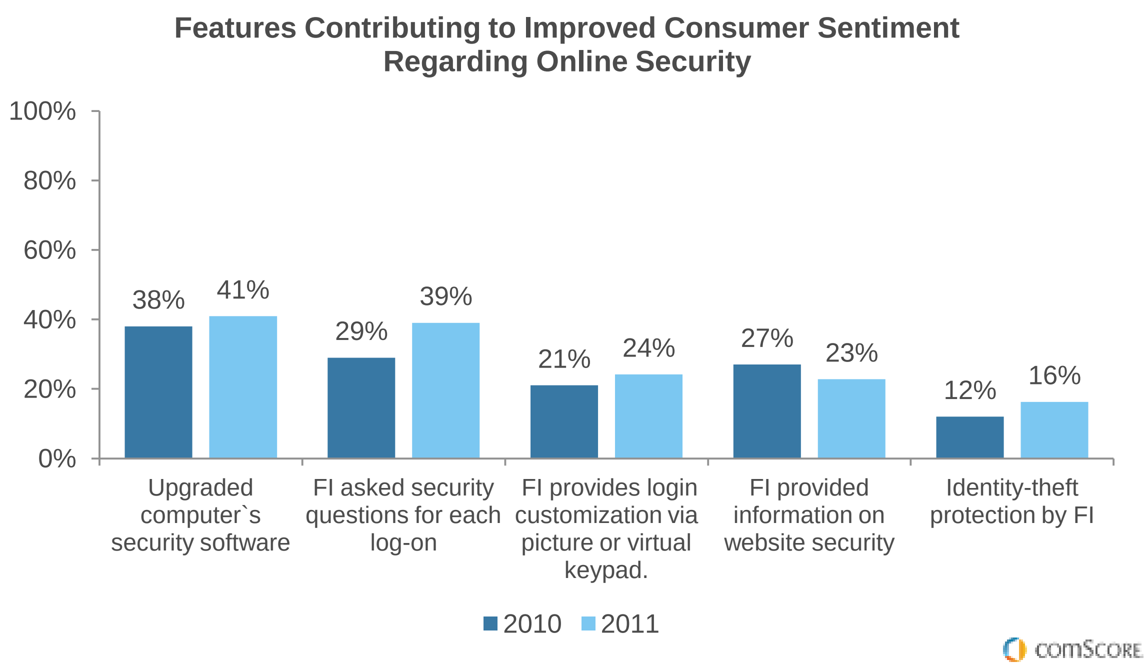


Source: comScore, 2011 Banking Survey

Awareness of advanced bill pay services such as E-Bills and Same Day Payments is fairly notable, with the exception of Person-to-Person Payments. While more than 40 percent of online bankers were aware of E-Bills and Same Day Payment services, only 26 percent were aware of Person-to-Person Payments. All three advanced bill pay services enjoyed a relatively high rate of adoption of at least 44 percent among customers aware of these services. More importantly, more than two-thirds of those utilizing each service reported being very satisfied with their experience. With a strong conversion rate and high satisfaction ratings, this could be an area of significant opportunity for banks looking to increase customer engagement. The focus for banks seeking to increase advanced bill pay adoption should be to increase customer awareness of these services, because these tend to be popular tools once adopted.

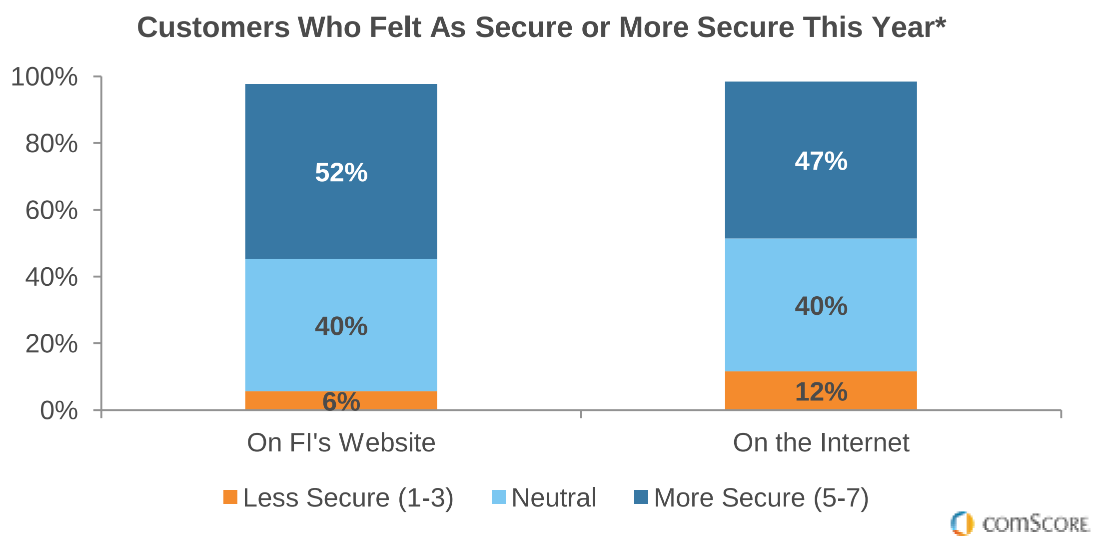
Online Security Remains a Key Concern

Security clearly remains an important element of any FI's digital strategy. Despite tremendous work by FIs over the past decade to improve online security, it continues to be top of mind for some consumers. Education remains a strong influencer, with nearly a quarter of the market finding comfort in information provided by the FI about their security policies. Security upgrades and improvements to authentication processes that are properly communicated seem to have the greatest impact on improving consumer sentiment.



Source: comScore, 2011 Banking Survey

Despite these positive trends, security remains a key concern for many customers, expressed by many of those not engaging in services like bill pay or opening up new accounts online. However, customers still reported feeling more secure on their FI's website than on the Internet as a whole. General sentiment indicated that security had either remained the same or improved. Only 6 percent of customers felt less secure on their FI's site in 2011 compared to last year, but that number was lower than the 12 percent who felt less secure on the Internet as a whole.



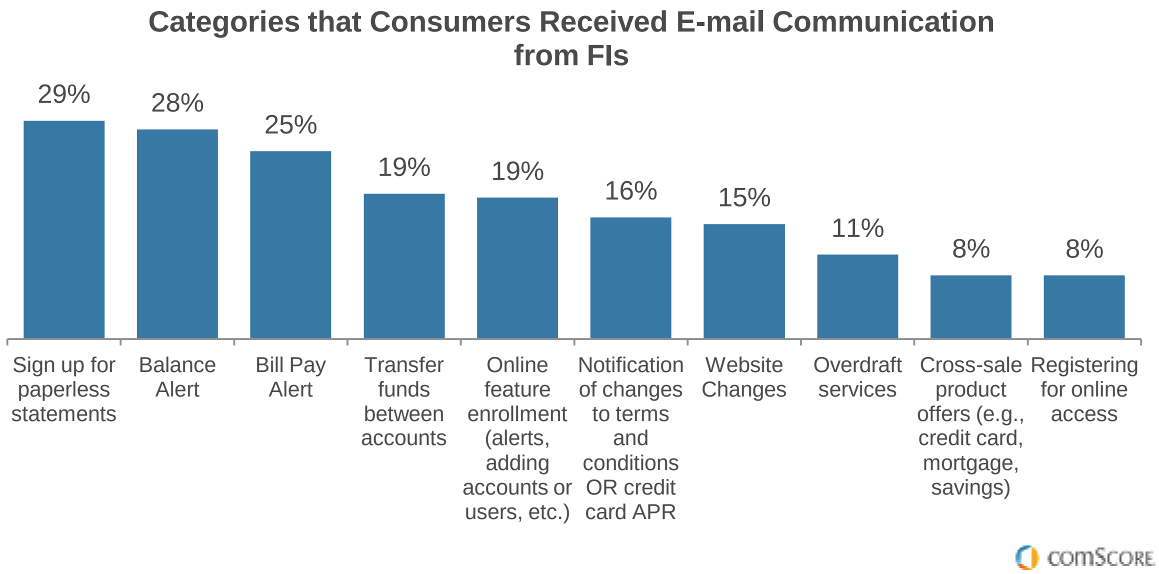
Source: comScore, 2011 Banking Survey

*Less Secure = responses 1-3; Neutral = response 5; More Secure = responses 5-7

While there are some good signs to be read in these details, banks must continue to focus on security, especially as the industry evolves and customers engage with more dynamic financial services (i.e. PFM) and channels (i.e. tablets and smartphones).

E-mail Remains an Effective Communication Channel

As more customers rely on online banking as their primary channel for managing accounts, e-mail remains a low-cost, effective way to reach customers. Consumer recall is quite strong, with 48 percent of consumers reporting they've received some form of e-mail communication from their primary FI in the last six months. Specifically, consumers recalled receiving Paperless Statements (29 percent), Balance Alerts (28 percent) and Bill Pay Alerts (25 percent) to be the most commonly promoted services via e-mail.



Source: comScore, 2011 Banking Survey

Respondents reported that offers to add accounts or cross-sell products, such as cards and mortgages, were seen less frequently than service offerings. But the impact of receiving these e-mails to new account opening activity is on the rise. While the response rate on offers to open a new account is still modest at 6 percent, it represents a doubling of last year's rate. In fact, these e-mails are highly effective in increasing customer awareness and engagement in other offerings, with 17 percent of recipients visiting the site to get information on other products. Bank e-mail strategies certainly appear to remain an effective channel to drive a certain level of awareness and engagement, and the year-over-year growth in consumer response across most activity suggests continued channel effectiveness.

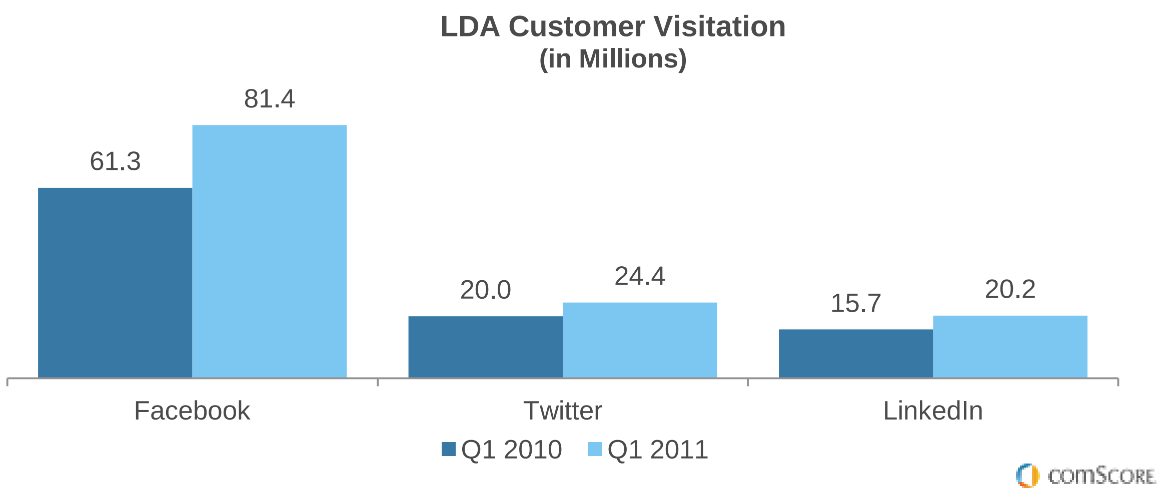
Action Taken After Receiving The Email	2010	2011
Logged into an existing account to view balance	33%	32%
Paid a bill	21%	23%
Visited the website to check other products	14%	17%
Signed up for an online servicing feature (alerts, adding accounts, etc.)	12%	13%
Shopped for a new credit card/checking or savings account	4%	4%
Closed the account	3%	3%
Opened up a new account	3%	6%

Source: comScore, 2011 Banking Survey

Social Networking

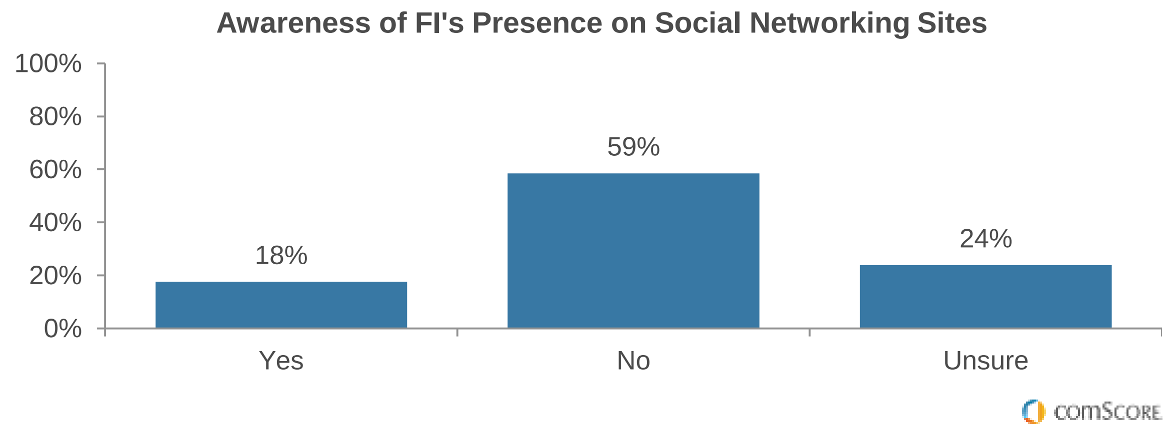
Banks Are Increasing their Social Networking Presence and Capabilities, Consistent with the Overall Financial Industry

In recent years, engagement with sites in the Social Networking category from FI customers has exploded. In fact, financial customer visitation to top Social Networking sites such as Facebook, Twitter, and LinkedIn saw 31 percent year-over-year growth, versus just 8 percent growth for those sites overall. Along with such growth, financial institutions have joined other leading brands in leveraging the reach offered by social networking by building out their social channels.



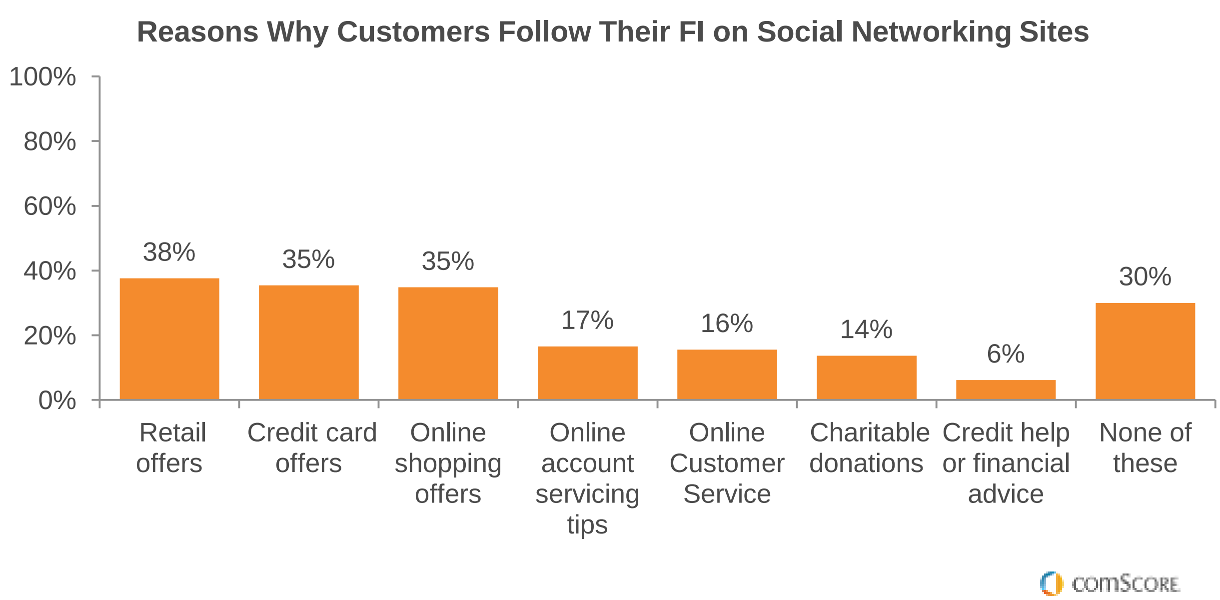
Source: comScore Custom Analytics

Despite increased social networking activity among FIs, customers are still relatively unaware of financial institutions' use of these sites. Among consumers engaged in social networking, only 18 percent were aware that their FIs had a presence in the social networking space. More than half (59 percent) of customers were unaware and 24 percent were unsure.



Source: comScore, 2011 Banking Survey

Higher penetration rates for social networking among FIs may also be attributed to initiatives aimed at increasing customer engagement through dialogue, user-content campaigns, and sweepstakes. Furthermore, institutions are increasingly using social networking sites, particularly their Twitter accounts, as a customer service tool to address issues quickly and enhance customer relations, leading to greater following among customers.



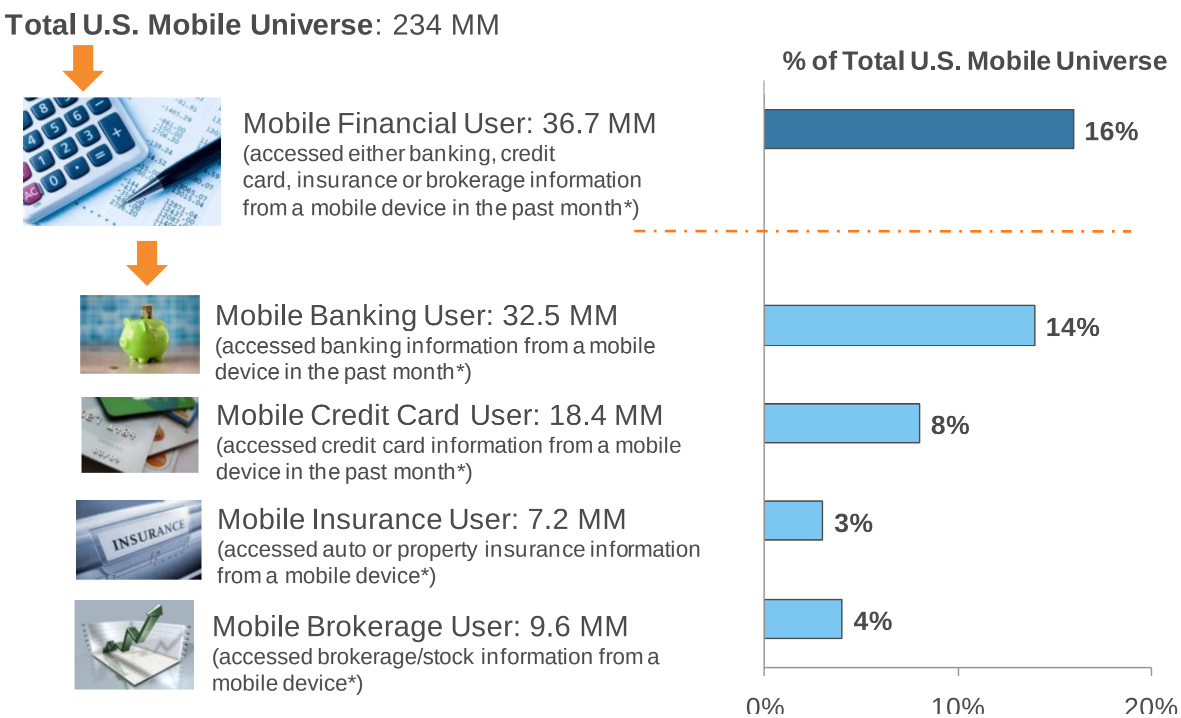
Source: comScore, 2011 Banking Survey

Promotions were seen as the most attractive way to entice customers to follow and engage with their FI on social networking sites. Nearly 17 percent of respondents were interested in online customer service for their checking/savings/card accounts, and 14 percent noted charitable donation programs by FIs as a way to drive digital engagement with an FI. One such example is Chase Community Giving, run by JP Morgan Chase, which encouraged Facebook fans to partake in the bank's charitable giving program by voting for charities to receive Chase grants. Only 6 percent noted credit help or financial advice as a reason to follow their FI.

Mobile

Mobile Financial Users Represent 16 Percent of the U.S. Mobile Audience

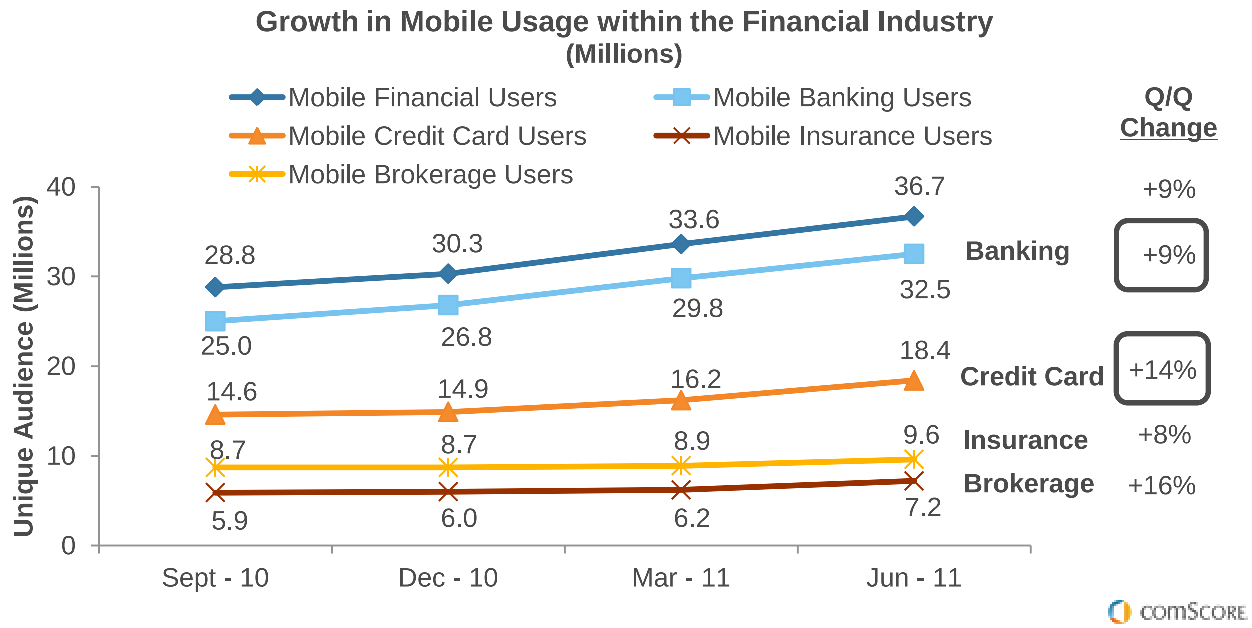
Mobile continues to grow in popularity as a channel for acquiring financial information and account servicing. In Q2 2011, 16 percent of the total U.S. mobile audience of 234 million users indicated that they conducted some type of financial-related activity from their mobile device in the past month. The vast majority of these financial users are mobile bankers, defined as consumers who accessed information specifically related to banking services. The number of mobile users who access banking information is considerably higher than those who utilized their mobile phone for other financial services related to credit cards, auto/property insurance, or stocks/mutual funds.



Source: comScore MobiLens, 3 month average ending June 2011

*Data also includes those who used text messaging to engage with financial institutions and as well as those who received text alerts.

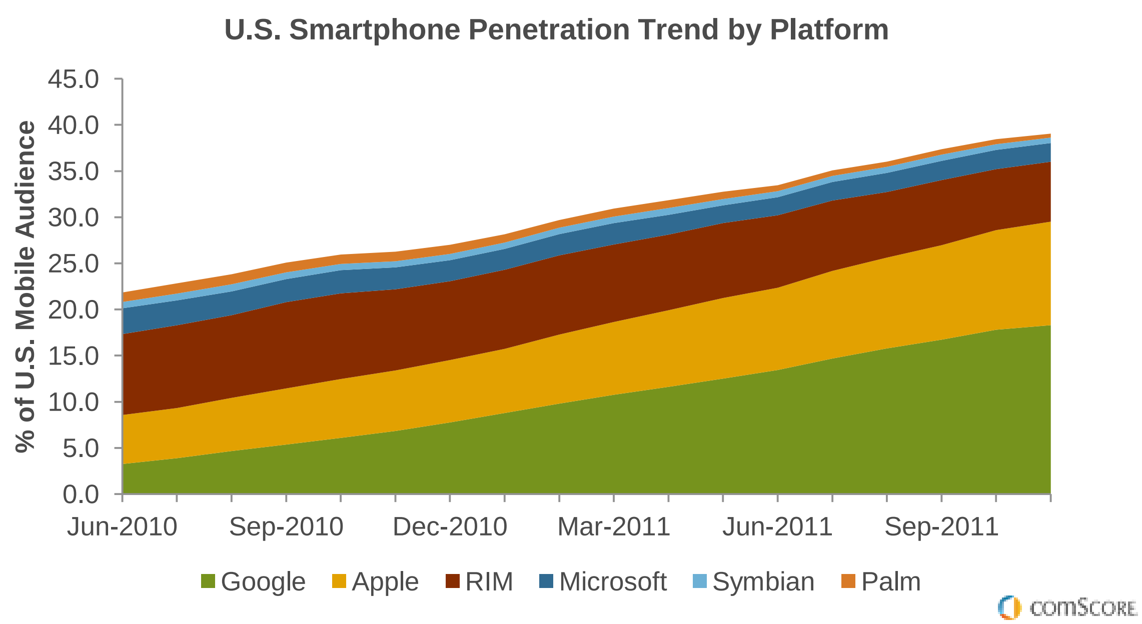
This population of mobile bankers is larger than any other group within the mobile financial sector, having grown at a rapid pace (up 30 percent from nearly a year ago). There was a similarly notable increase in the number of mobile credit card users in Q2 2011 as well. This may be driven in part by the recent infusion of mobile apps into the market, allowing for access to both banking and card accounts associated with a single financial institution.



Source: comScore MobiLens, 3 month averages

*Data includes both customers and prospects who have utilized a browser, app or SMS in the prior month.

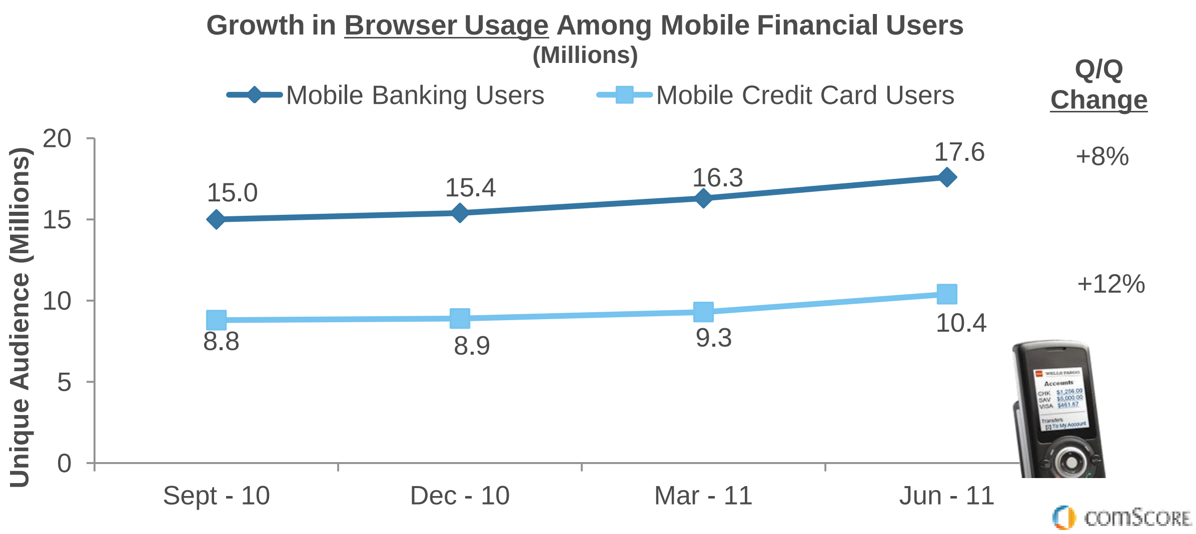
In addition, the widespread adoption of smartphones among mobile users allows for a more user-friendly web-browsing experience and significantly greater access to apps associated with bank accounts. In Q2 2011, 33.5 percent of all mobile users owned a smartphone, enabling greater mobile media consumption and access to bank accounts while on-the-go. By November 2011, this percentage grew to 39.1 percent.



Source: comScore MobiLens, 3 month averages

Browser Use Remains Strong but App Usage among Mobile Bankers Has Increased Dramatically

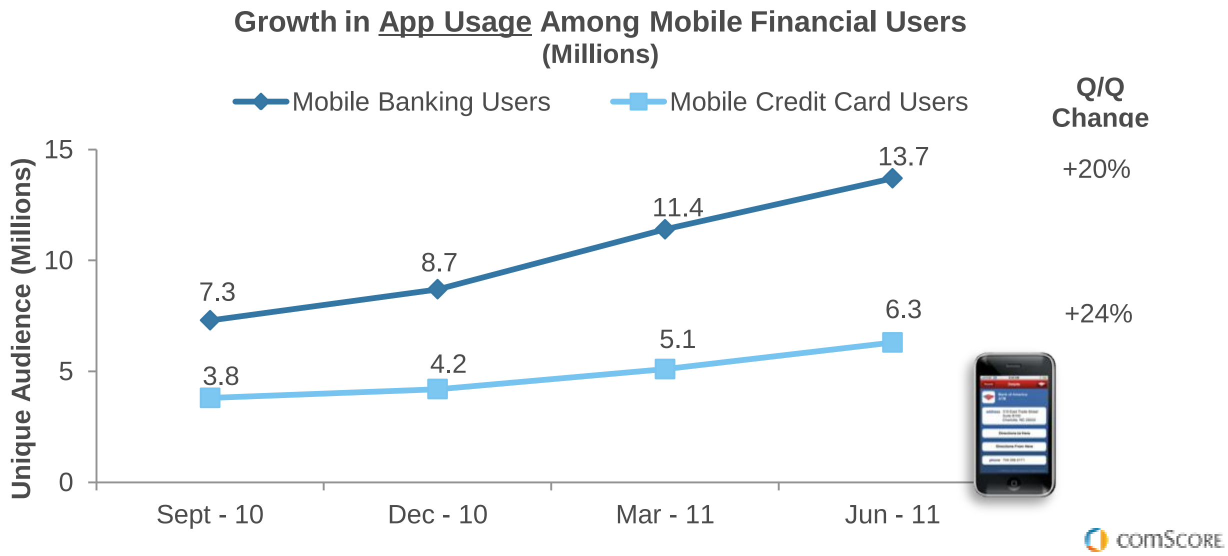
Mobile banking users engage with financial institutions from their device via three primary methods – through a mobile browser, an app, or text messaging (SMS) and text alerts. Browser usage continues to be the dominant channel used to access banking-related services from a mobile device, likely due to the fact that both smartphone and feature phone owners have the ability to access the Internet from their device using a browser. Furthermore, some smartphone owners still remain uncomfortable or are unfamiliar with available financial services apps in the marketplace and how to effectively utilize these from their devices. To this end, continuing to educate – or even incentivizing – customers to use mobile apps is increasingly important for financial institutions who want their customers to be able to engage anytime and anywhere.



Source: comScore MobiLens, 3 month average ending June 2011

*Data includes both customers and prospects

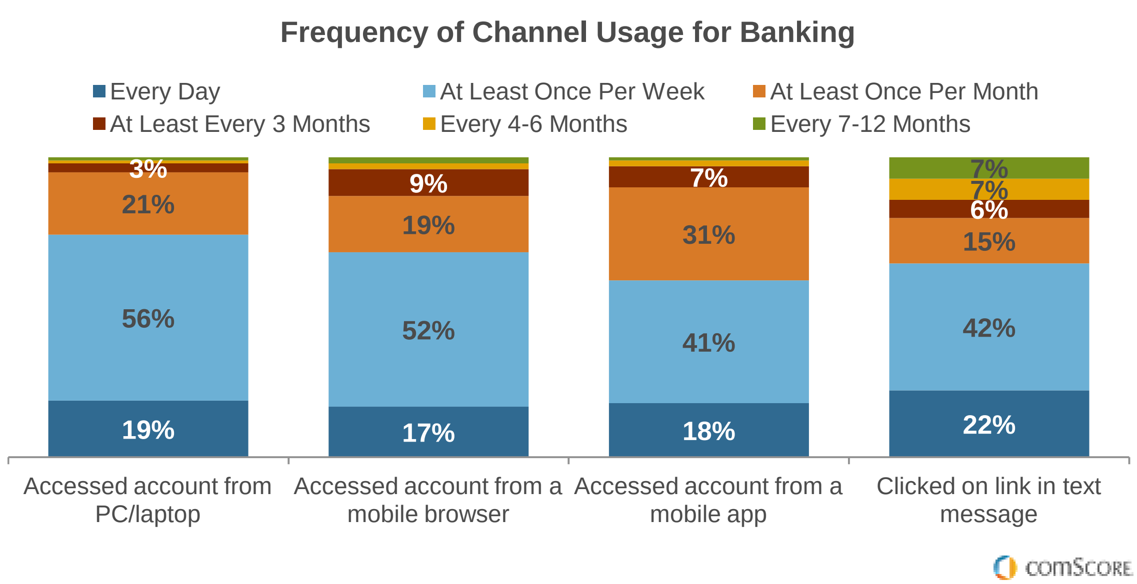
While not utilized by as many mobile bankers, banking app usage has risen significantly over the past several quarters, up 74 percent from nearly a year ago. App usage among mobile credit card users has also increased considerably in that time, up 58 percent.



Source: comScore MobiLens, 3 month average ending June 2011

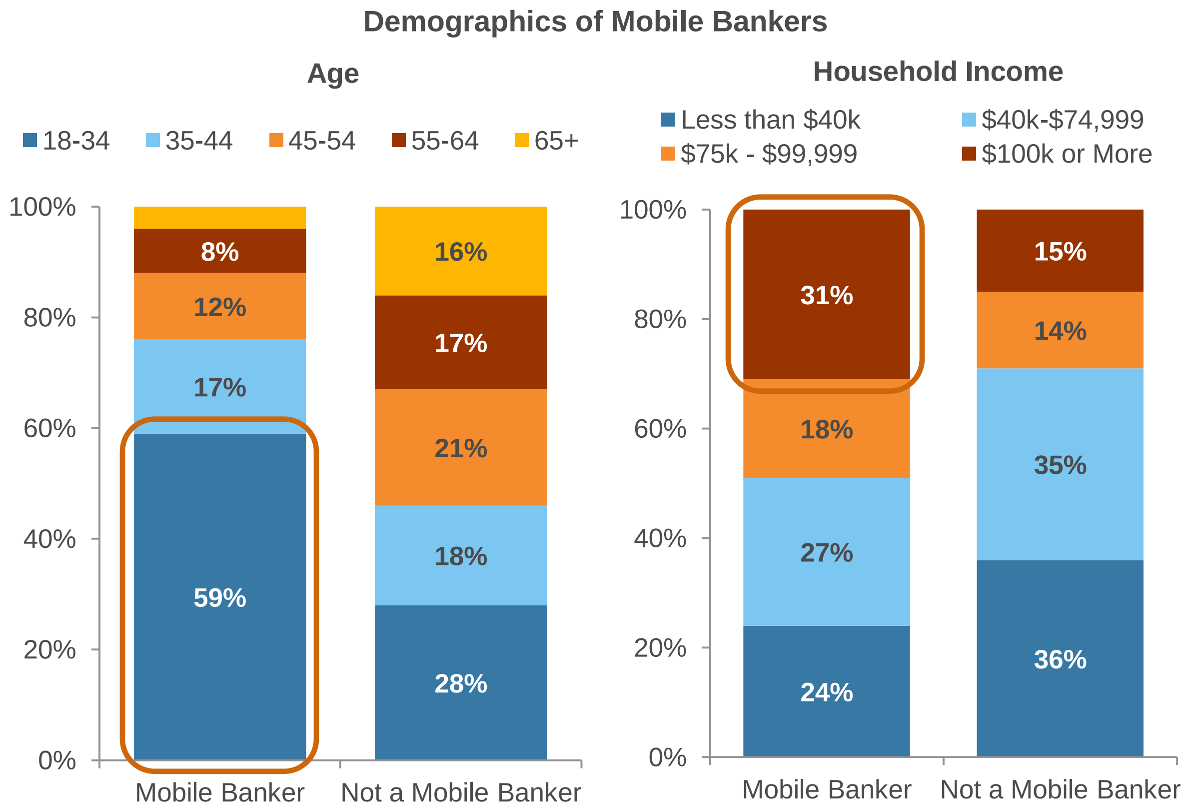
*Data includes both customers and prospects

As more customers adopt mobile servicing behaviors, it becomes increasingly important for banking institutions to invest in their mobile channel. A significant percentage of mobile bankers are extremely engaged, with nearly three-quarters indicating that they interact with a bank from their mobile device at least once a week. This level of engagement closely mirrors usage frequencies that we see with account servicing via a desktop or laptop computer. As client servicing via the mobile channel becomes a regular mode of contact for highly-engaged mobile financial users, it is critical for banks to ensure that they are providing a user-friendly mobile experience that meets their customer needs. Falling short of their expectations may result in a negative impact on brand perception or even customer attrition.



Source: comScore Financial Services MobiLens Re-Contact Survey (Apr – Jun 2011)

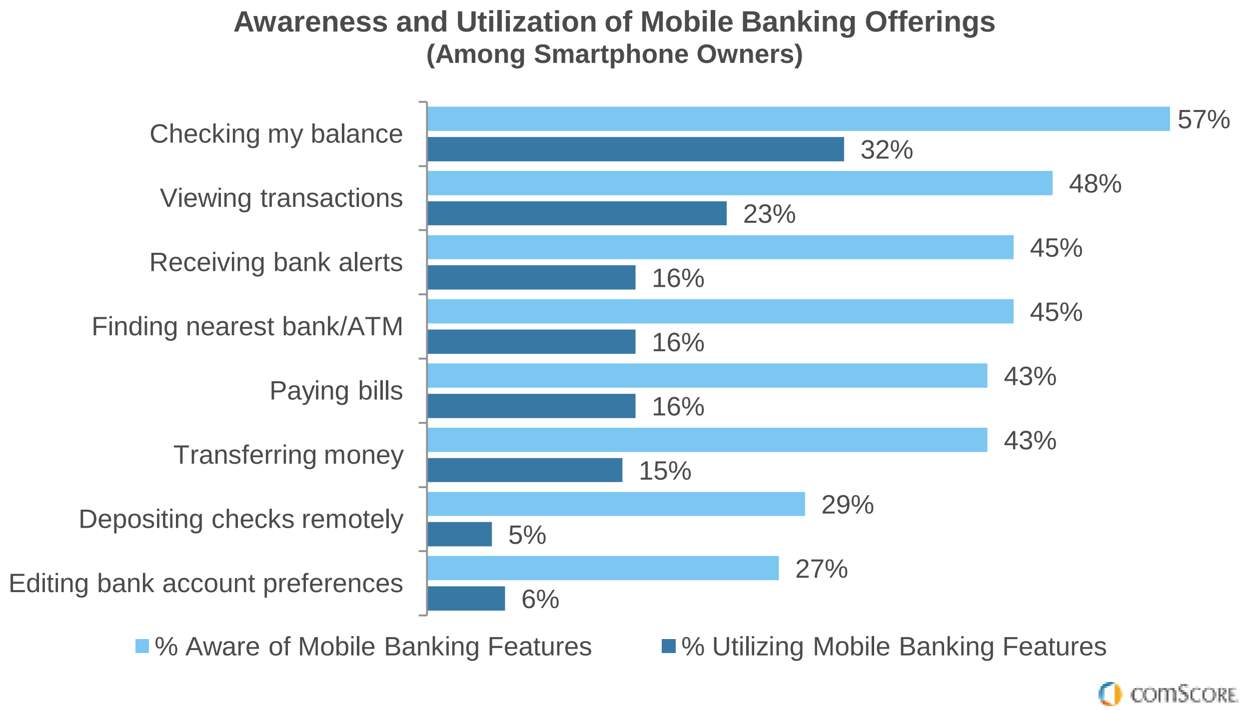
In addition to generally being highly engaged users, those who utilize a mobile device for their banking-related needs tend to be younger and more affluent. In fact, 3 out of every 5 mobile bankers are between the ages of 18-34, more than double the percentage of those who do not take advantage of mobile banking offerings represented by this demographic. Mobile bankers are also twice as likely to have a household income of $100K or more than non-users (31 percent vs. 15 percent).



Source: comScore Financial Services MobiLens Re-Contact Survey (Apr – Jun 2011)

Despite Growing Importance with Customers, Awareness of Mobile Banking Features Lagging

Across the spectrum of mobile banking features available to customers, awareness is limited to slightly more than half of all smartphone owners with a bank account. Even among those who are aware of mobile banking functionality, awareness is twice as high as actual adoption, indicating an area of opportunity for banks to continue educating customers on mobile banking services and understand what might be hindering adoption. Not surprisingly, the banking activities conducted most often from a mobile device are checking balances and viewing transactions – both fairly basic account monitoring functions that lend themselves well to mobile use.



Source: comScore Financial Services MobiLens Re-Contact Survey (Apr – Jun 2011)

Looking ahead, it will be important to address some of the key inhibitors to mobile channel adoption and usage. There continue to be barriers to smartphone adoption, such as the cost of phones and data plan ownership, as well as mobile banking obstacles, such as negative perceptions around the security of account servicing via mobile devices. However, as more affordable smartphones reach the market and consumer security concerns abate over time, industry trends point towards wider adoption as we expect smartphone penetration to surpass the 50 percent threshold in 2012. As financial institutions continue to address security concerns and make strategic investments to expand user functionality and improve customer experience, mobile banking should benefit from these underlying growth trends.

Conclusion

In 2011, online and mobile banking experienced substantial growth as adoption of these digital channels grew in conjunction with significant investments made by financial institutions to develop their presence on these platforms. Online banking continued to enjoy steady adoption and increased satisfaction rates across the board. While it does not yet have the penetration of online banking, mobile banking is poised for further growth in 2012 as customers increasingly incorporate mobile behaviors into their daily routines and financial institutions continue to develop their mobile assets.

Along with the significant digital advances seen by the financial services industry in 2011, there continue to be opportunities for financial firms to grow even further in this space:

- **As online and mobile banking grow in adoption, building a positive customer experience becomes more important.** As more financial customers shift to using online and mobile banking channels more frequently, it is critical for financial institutions to offer a reliable, secure, and user-friendly experience. Just as improvements to website features have a positive impact on customer satisfaction measures, enhancements to mobile usability have the potential to bolster the FI brand and encourage greater adoption of customer services.

- **Key online customer service features are underutilized despite notable levels of awareness.** Nearly 1 in 5 online banking users show an interest in online customer service features such as Identity Theft Services and Personal Financial Management. However, with the exception of Alerts, less than 10 percent of the online banking audience utilizes these features. Similarly, while 60 percent of financial customers use some form of online bill pay, there is still a sizeable percentage of customers who aren't doing so. Barriers, such as concerns over security and lack of awareness, appear to be hindering adoption of these online features. The underutilization of valuable features represents a challenge and an opportunity for banks.

- **Financial institutions have embraced social media but have yet to reach a critical mass on this channel.** As social networking continues to become an integral part of the online user experience, financial institutions are exploring ways of utilizing this channel to connect with their customers and support brand-building and other marketing initiatives. However, among consumers engaging in social networking, less than 20 percent are aware that their FI can be found on social channels. As financial institutions expand their digital marketing strategies, they should look to solidify their penetration of their social audience to benefit from the brand-building and engagement capabilities of this channel.

- **As smartphones go mainstream, mobile banking is poised to grow even further.** Mobile banking continues to be an important area of focus for financial institutions, especially as more financial customers adopt mobile browsing behaviors. In 2011, banks invested in developing mobile apps, which helped mobile banking see increased adoption. As consumers become more accustomed to incorporating the use of mobile devices and tablets to perform banking transactions such as transferring money, paying bills, finding the nearest bank or ATM locations, and receiving account alerts, there is potential for this channel to grow even further in 2012.

Methodology

The *comScore 2011 State of Online and Mobile Banking* report provides a comprehensive review of the digital banking industry through the use of both the computer-based online and emerging mobile channels. The report emphasizes key trends in customer behaviors, attitudes, satisfaction, service usage and mobile adoption to provide an inclusive look at the digital banking space. The insights provided within this report are based on a survey of more than 2,000 U.S. Internet users and are supplemented by comScore's behavioral panel of over 1 million U.S. Internet users and survey data from the Mobile Financial Services Advisor report.

In order to demonstrate shifts in the online banking industry, the findings from this study are compared to results from previously-published comScore reports from the following time periods.

Dates Survey Conducted	Number of Respondents
Feb 26 – March 2, 2009	4,846
March 23 – April 9, 2010	2,576
March 16 – March 25, 2011	2,022

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