



Consumer and Mobile Financial Services 2015

Board of Governors of the Federal Reserve System

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Mobile phones have increasingly become tools that consumers use for banking, payments, budgeting, and shopping. Given the rapid pace of developments in the area of mobile finance, the Federal Reserve Board began conducting annual surveys of consumers' use of mobile financial services in 2011. The survey examines trends in the adoption and use of mobile banking, payments, and shopping behavior and how the emergence of mobile financial services affects consumers' interaction with financial institutions. This report presents findings from the 2014 survey, fielded in December, which focused on consumers' use of mobile technology to access financial services and make financial decisions. Where applicable, the findings from the current survey are also compared with the findings from the 2011, 2012, and 2013 surveys. Topics include consumer access to bank services using mobile phones ("mobile banking"), consumer payment for goods and services using mobile phones ("mobile payments"), and consumer shopping decisions facilitated by use of mobile phones. Details about the survey, its methodology, and limitations can be found in the body of the report and in a methodological appendix.

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