**Mobile banking**

Privacy and Fear of fraud (security) are the main reasons people avoid voice banking. Many also lack trust in the technology itself, while some are simply unfamiliar with how it works. Technical difficulties seem to be a less significant concern.

**Online banking services**

The Adoption rate of Online Banking in the US has been steadily increasing over the past six years, from 69% in 2018 to 87% in 2023. This suggests that online banking is becoming increasingly popular among Americans.

**Voice banking services**

The Graph of Common Issues Reported by Users in Mobile Banking Apps indicates that login problems, transaction errors, app crashes, and slow performance are the most commonly reported issues, each occupying a significant portion of the reported problems. This suggests that improving the stability and performance of mobile banking apps, as well as addressing login and transaction-related issues, could lead to a better user experience.