



DATA SNAPSHOT

# Channel Preferences Benchmark, 2020

SURVEY OF U.S. CONSUMERS SHOWS CHANNEL PREFERENCES BY ACTIVITY AND AGE

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October 2020

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BY ACTIVITY AND AGE**

## EXECUTIVE SUMMARY

To understand how consumers prefer to complete common tasks, we examined feedback from 10,000 U.S. consumers describing their channel preferences for 18 activities. We also looked at how these preferences vary across age groups and how these preferences have changed over time from 2019 to 2020. This study includes data on both journey-based and transaction-based activities, such as investigating a mistake in a monthly bill, resolving a technical problem on a computer, scheduling a medical appointment, and purchasing a new cellphone or computer.

The data come from the Qualtrics XM Institute Q2 2019 and Q2 2020 consumer benchmark studies, which surveyed a representative sample of 10,000 U.S. consumers based on quotas for gender, age, ethnicity, income, and region.

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# Channel Preferences Across Multiple Activities

## KEY TAKEAWAYS

+ Across these eight consumer activities, consumers most frequently preferred to talk to someone on the phone or self-service on their computer.

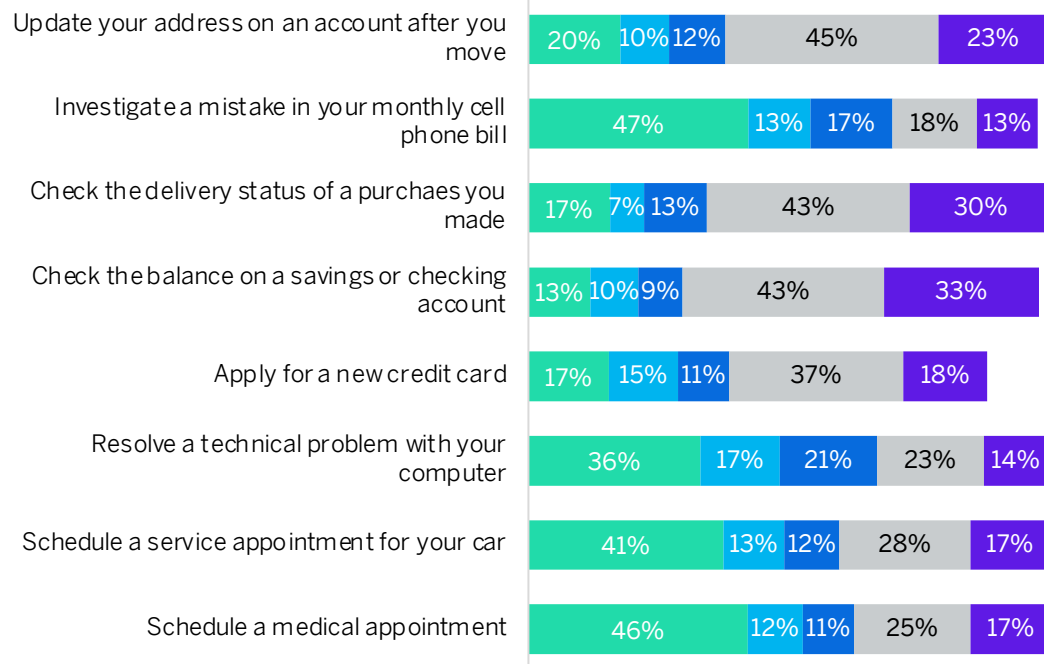
+ Consumers had the most distinct channel preferences for *investigate a mistake in your monthly cell phone bill* and *schedule a medical appointment*. Nearly half of all consumers preferred to talk to someone on a phone to complete these activities.

## ABOUT

This graph looks at the percentage of U.S. consumers who prefer certain channels when performing eight of the 18 consumer activities about which we asked.

In which of the following ways would you prefer to do the following activities?  
(Select all that apply)

- Talk to someone on the phone
- Chat with a person on your computer
- Self-service on your mobile phone
- Meet with someone in person
- Self-service on your computer



# Channel Preferences Across Multiple Activities (cont.)

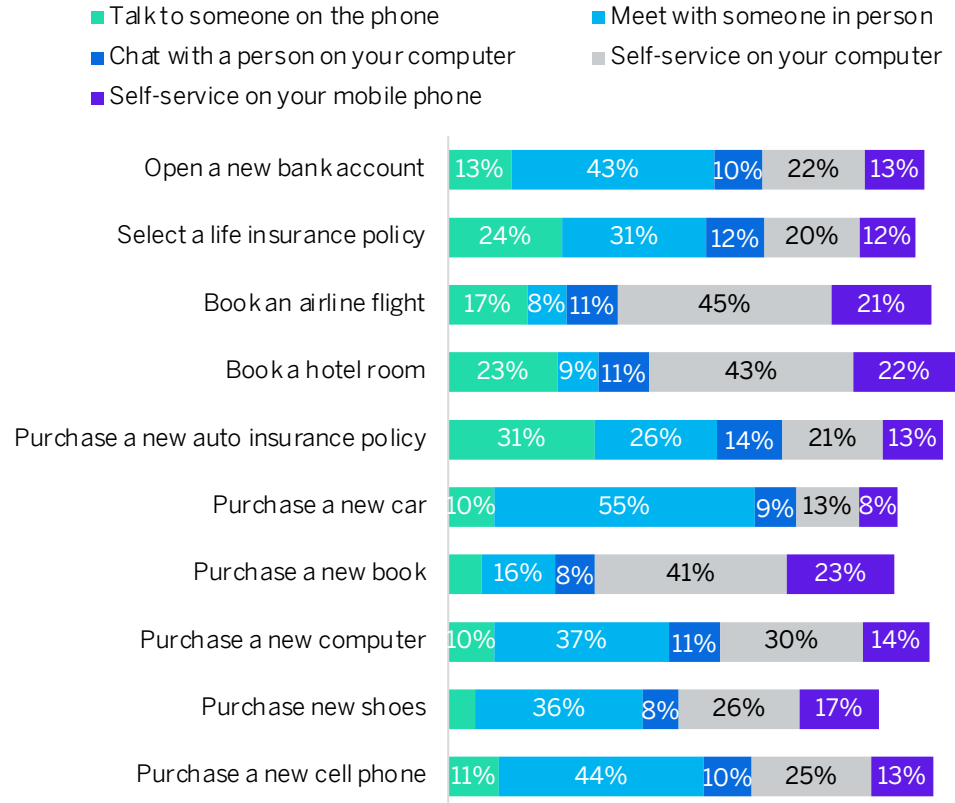
## KEY TAKEAWAYS

- + Across these ten consumer activities, consumers most frequently preferred to meet with someone in person and self-service on their computer.
- + Consumers most frequently prefer to purchase new goods/services in person, with the exception being purchase a new book and purchase a new auto insurance policy.
- + Consumers are about twice as likely to book travel through self-service on their computers than through self-service on a mobile phone.

### ABOUT

This graph looks at the percentage of U.S. consumers who prefer certain channels when performing ten of the 18 consumer activities about which we asked.

In which of the following ways would you prefer to do the following activities?  
(Select all that apply)



# Channel Preferences: Changes Between 2019 and 2020

## KEY TAKEAWAYS

- + The largest increase from 2019 to 2020 occurred for the activity *check the delivery status of a purchase you made* with the proportion of consumers who prefer to chat with a person on your computer changing by 4.4 percentage points.
- + The largest decrease from 2019 to 2020 occurred for the activity *schedule a medical appointment* with the proportion of consumers preferring to meet with someone in person decreasing by nearly 17 percentage points.

In which of the following ways would you prefer to do the following activities?  
(percentage point changes between Q2 2019 and Q2 2020)

Activities	Talk to someone on the phone	Meet with someone in person	Chat with a person on your computer	Self-service on your computer	Self-service on your mobile phone
Update your address on an account after you move	-3.8	-0.8	+36.8	-42.2	-5.2
Investigate a mistake in your monthly cell phone bill	-2.3	-1.2	+0.8	-6.0	-6.9
Check the delivery status of a purchase you made	+3.5	+1.9	+34.1	-41.1	-10.5
Check the balance on a savings or checking account	+4.0	+0.6	+36.5	-43.3	-9.7
Apply for a new credit card	+0.9	+0.3	+30.1	-39.8	-4.2
Resolve a technical problem with your computer	-6.0	+0.3	-1.3	-7.1	-2.5
Select a life insurance policy	-3.0	-16.8	+17.2	-12.4	+0.5
Schedule a medical appointment	-1.9	-6.6	+11.2	-12.9	-0.7
Purchase a new auto insurance policy	-1.0	-5.6	+11.7	-15.4	-2.6
Purchase a new book	+1.2	+0.4	+35.3	-39.0	-6.2

## ABOUT

This chart provides the percentage-point change in channel preferences from 2019 to 2020 for 10 common consumer activities.

# Channel Preferences by Age: Update Your Address on an Account After You've Moved

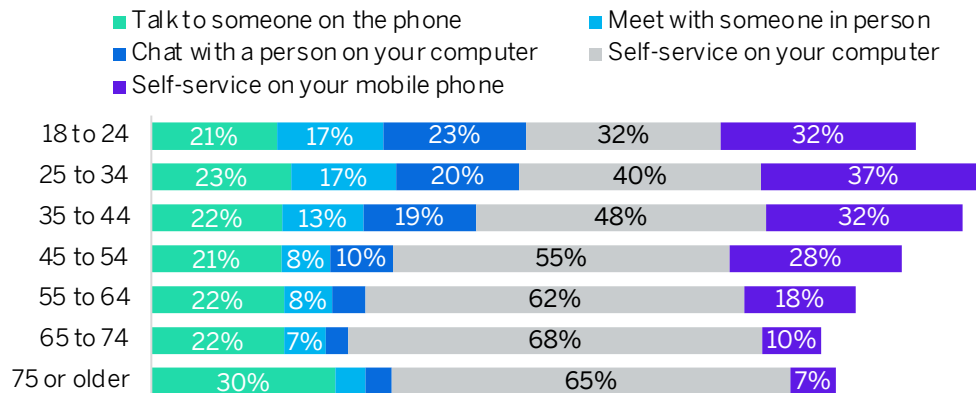
## KEY TAKEAWAYS

- Across every age group, respondents are most likely to select self-service on a computer as their preferred channel for the activity *update your address on an account after you move*.
- Consumers age 18 to 44 are more than three times as likely to select self-service on a mobile phone than consumers age 65 or older.
- The biggest change between 2019 and 2020 occurred for 18- to 24-year-olds, with a 10.6 point decrease in the percentage of respondents preferring self-service on a computer.

## ABOUT

This figure looks at channel preferences for the activity *update your address on an account after moving* broken out by age group. It also shows changes between 2019 and 2020.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Changes between Q2 2019 and Q2 2020 (%-points)

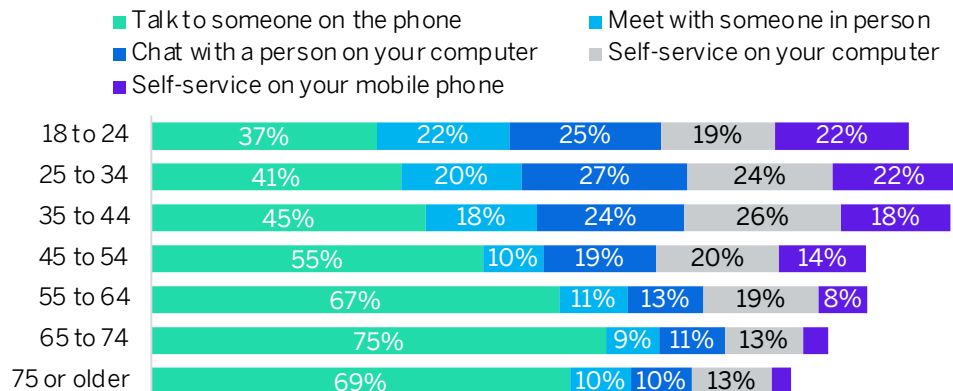
Age	Talk to someone on the phone	Meet with someone in person	Chat with a person on your computer	Self-service on your computer	Self-service on your mobile phone
18 to 24	-4.4	-1.2	+7.5	-10.6	-6.5
25 to 34	-0.4	+5.5	+8.5	-8.9	-3.7
35 to 44	+0.8	+3.1	+9.6	-4.1	-5.7
45 to 54	+0.2	-1.2	+3.6	-2.8	+2.1
55 to 64	-1.2	-1.8	-0.02	+2.2	+0.7
65 to 74	-5.5	-2.1	+1.0	+5.5	-2.1
75 or older	+2.8	-5.0	-0.6	+7.2	+1.6

# Channel Preferences by Age: Investigate a Mistake in Your Monthly Cell Phone Bill

## KEY TAKEAWAYS

- + Consumers overwhelmingly prefer to talk to someone on the phone when choosing how they prefer to *investigate a mistake in your monthly cell phone bill*.
- + 18- to 24-year-olds are roughly just as likely to select the other 4 channel preferences.
- + Every age group saw a decrease in the proportion of consumers who prefer to *investigate a mistake in your cell phone bill* via self-service on a mobile phone, ranging from -8.7 points for the 35-44 group to -2.7 for the 75 or older group.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Changes between Q2 2019 and Q2 2020 (%-points)

Age	Talk to someone on the phone	Meet with someone in person	Chat with a person on your computer	Self-service on your computer	Self-service on your mobile phone
18 to 24	-4.9	-2.4	+1.6	-7.8	-4.4
25 to 34	-2.1	+4.0	+3.0	+0.1	-4.9
35 to 44	+1.5	+4.6	+4.3	+0.2	-8.7
45 to 54	+6.1	-2.1	+3.5	-4.9	-4.0
55 to 64	+14.7	-0.3	+0.2	-6.3	-5.3
65 to 74	+11.0	-3.2	+2.3	-2.1	-4.7
75 or older	+6.5	+0.9	+1.8	-3.2	-2.7

## ABOUT

This figure looks at channel preferences for the activity *investigate a mistake in your monthly cell phone bill* broken out by age group. It also shows changes between 2019 and 2020.

# Channel Preferences by Age: Check the Delivery Status of a Purchase You Made

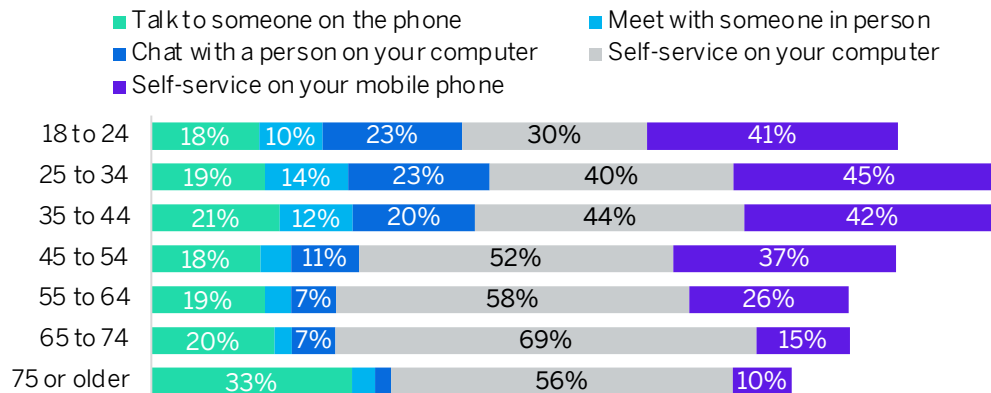
## KEY TAKEAWAYS

- + For consumers age 45 and above, the most preferred channel is self-service on a computer for *checking the delivery status of a purchase you made*.
- + Consumers age 18 to 34 are most likely to prefer self-service on a mobile phone for how they *check the delivery status of a purchase you made*.
- + The proportion of 18- to 24-year-old consumers who prefer to *check the delivery status of a purchase you made* via self-service on a mobile phone dropped by over 15 percentage points from 2019 to 2020.

## ABOUT

This figure looks at channel preferences for the activity *check the delivery status of a purchase you made* broken out by age group. It also shows changes between 2019 and 2020.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Changes between Q2 2019 and Q2 2020 (%-points)

Age	Talk to someone on the phone	Meet with someone in person	Chat with a person on your computer	Self-service on your computer	Self-service on your mobile phone
18 to 24	+5.5	+0.8	+8.9	-10.7	-15.2
25 to 34	+7.2	+5.9	+10.7	-2.2	-11.5
35 to 44	+10.0	+7.7	+10.2	-5.1	-11.2
45 to 54	+4.2	+0.9	+4.0	-5.9	-3.1
55 to 64	+3.8	+0.3	+0.9	-7.1	+1.2
65 to 74	+2.6	-0.7	+2.6	-1.1	-1.5
75 or older	+8.0	+1.5	-1.5	-11.7	+3.0



# Channel Preferences by Age: Check the Balance on a Savings or Checking Account

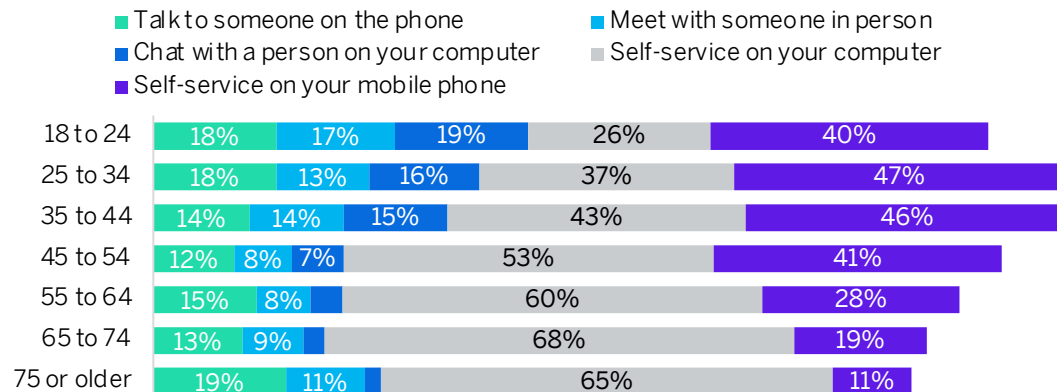
## KEY TAKEAWAYS

- + Older consumers prefer to *check the balance on a savings or checking account* via self-service on a computer while younger consumers prefer self-service on a mobile phone.
- + At most, only 19% of consumers in each age group prefer to talk to someone on the phone, meet with someone in person, or chat with a person on your computer.
- + Every age group saw an increase in the proportion of consumers who prefer to talk to someone on the phone or chat with a person on a computer from 2019 to 2020.

## ABOUT

This figure looks at channel preferences for the activity *check the balance on a savings or checking account* broken out by age group. It also shows changes between 2019 and 2020.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Changes between Q2 2019 and Q2 2020 (%-points)

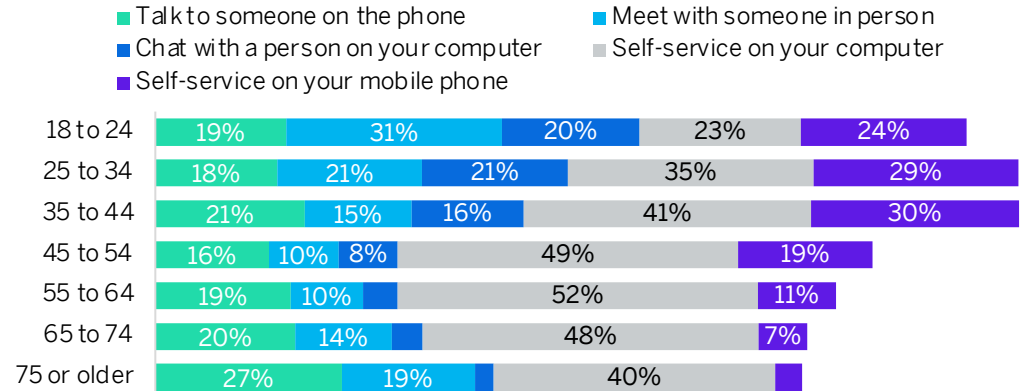
Age	Talk to someone on the phone	Meet with someone in person	Chat with a person on your computer	Self-service on your computer	Self-service on your mobile phone
18 to 24	+6.9	+4.6	+6.4	-13.8	-16.5
25 to 34	+9.1	+2.6	+6.1	-3.3	-10.9
35 to 44	+6.1	+5.1	+8.9	-4.7	-8.5
45 to 54	+3.0	+0.4	+2.5	-0.5	-1.6
55 to 64	+5.2	-1.2	+0.9	-3.9	+1.6
65 to 74	+3.3	-1.0	+1.5	-1.3	+0.1
75 or older	+6.5	+3.4	+0.9	-6.8	+3.7

# Channel Preferences by Age: Apply For a New Credit Card

## KEY TAKEAWAYS

- + Consumers in every age group most prefer to self-service on their computer to *apply for a new credit card* with a high of 52% for 55- to 64-year olds.
- + Consumers below age 45 are more than three-times as likely to prefer self service on a mobile phone than consumer age 65 and older.
- + Every age group saw a decrease from 2019 to 2020 of at least six percentage points in the proportion of consumers selecting self-service on a computer.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Changes between Q2 2019 and Q2 2020 (%-points)

Age	Talk to someone on the phone	Meet with someone in person	Chat with a person on your computer	Self-service on your computer	Self-service on your mobile phone
18 to 24	+0.7	-0.2	+5.6	-14.6	-3.8
25 to 34	-1.6	+2.4	+10.8	-6.9	-2.5
35 to 44	+7.0	+5.7	+9.2	-10.4	-2.4
45 to 54	+3.7	+1.2	+4.0	-6.2	-1.9
55 to 64	+4.3	-0.4	+1.1	-7.0	-1.9
65 to 74	+2.5	+3.0	+2.1	-7.9	+0.2
75 or older	+7.2	+6.3	-2.5	-12.8	+1.8

## ABOUT

This figure looks at channel preferences for the activity *apply for a new credit card* broken out by age group. It also shows changes between 2019 and 2020.

# Channel Preferences by Age: Resolve a Technical Problem With Your Computer

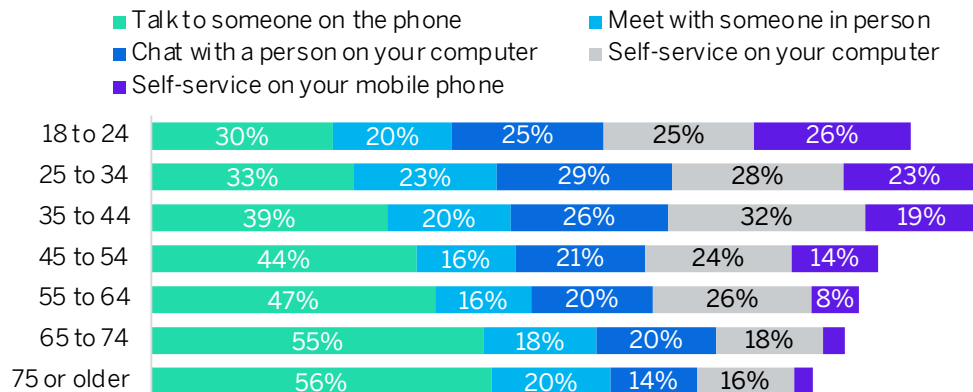
## KEY TAKEAWAYS

- + The most preferred method to *resolve a technical problem with a computer* for each age group was to talk to someone on the phone. For those 75 or older, 56% selected this option.
- + Consumers ages 35 to 44 are most willing to self-service on your computer with 32% of them selecting this option.
- + Those between ages 35 to 44 saw the biggest change with an increase of 7.1 percentage points in the proportion of consumers preferring meet with someone in person.

## ABOUT

This figure looks at channel preferences for the activity *resolve a technical problem with your computer* broken out by age group. It also shows changes between 2019 and 2020.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Changes between Q2 2019 and Q2 2020 (%-points)

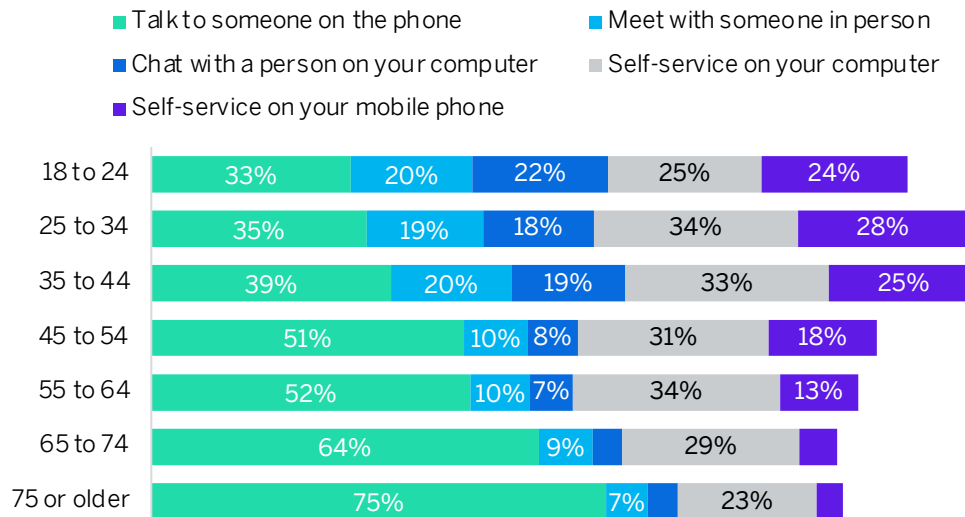
Age	Talk to someone on the phone	Meet with someone in person	Chat with a person on your computer	Self-service on your computer	Self-service on your mobile phone
18 to 24	-3.6	-6.0	-3.8	-4.1	+0.6
25 to 34	-3.6	+3.7	+0.1	-0.5	-0.1
35 to 44	-1.7	+7.1	-1.1	+2.8	-2.1
45 to 54	-0.7	+3.4	-0.5	-3.7	+0.8
55 to 64	+1.5	+3.5	+0.6	-4.8	-1.5
65 to 74	+1.5	+1.5	-0.2	-2.9	-2.8
75 or older	+3.5	-0.3	-2.0	-1.3	-0.4

# Channel Preferences by Age: Schedule a Service Appointment For Your Car

## KEY TAKEAWAYS

- + Consumers age 75 or older most prefer to talk to someone on the phone (75% selected) and least prefer self-service on their mobile phone (4% selected) to *schedule a service appointment for their car*.
- + There is roughly equal preference among all age groups for self-service on a computer, ranging from 23% of consumers age 75 or older selecting this option to 34% of consumers age 25 to 34 and 55 to 64.
- + Consumers between ages 18 and 44 do not show strong preference to one particular channel.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Year-on-year data is not available. This activity was not included in the 2019 study.

## ABOUT

This figure looks at channel preferences for the activity *schedule a service appointment for your car* broken out by age group.

# Channel Preferences by Age: Schedule a Medical Appointment

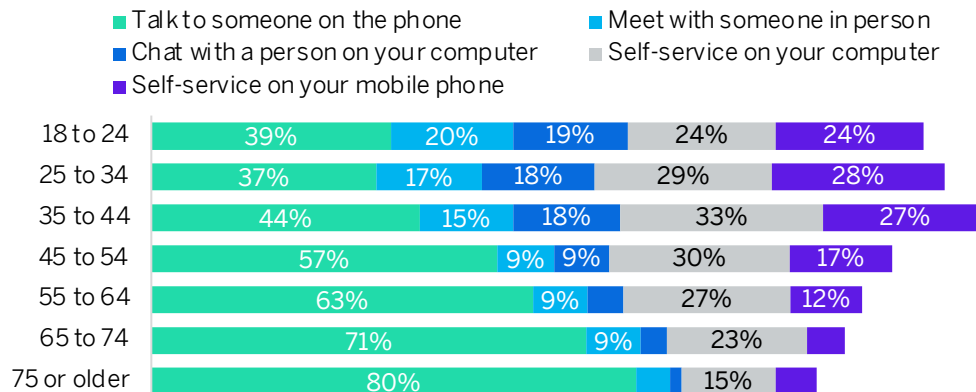
## KEY TAKEAWAYS

- + Consumers overwhelmingly prefer to talk to someone on the phone to *schedule a medical appointment* with a high of 80% for consumers age 75 or older and low of 37% for those age 25 to 34.
- + All age groups express at least some interest in self-service channels, but consumers under age 45 are more likely to prefer via a mobile phone than those 45 and older.
- + Every age group saw significant decrease from 2019 to 2020 in the proportion of consumers who prefer to meet with someone in person.

## ABOUT

This figure looks at channel preferences for the activity *schedule a medical appointment* broken out by age group. It also shows changes between 2019 and 2020.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Changes between Q2 2019 and Q2 2020 (%-points)

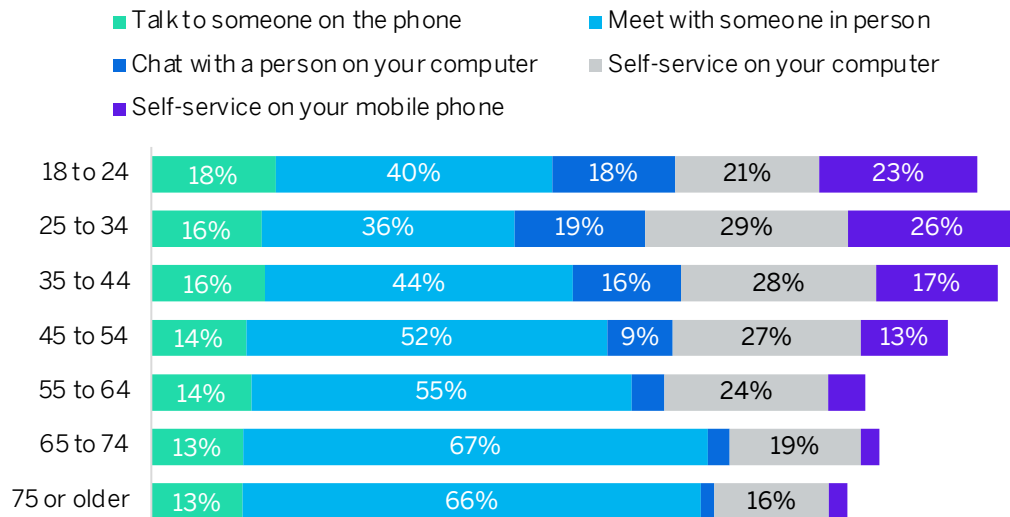
Age	Talk to someone on the phone	Meet with someone in person	Chat with a person on your computer	Self-service on your computer	Self-service on your mobile phone
18 to 24	-1.9	-13.7	+6.2	-0.3	-1.7
25 to 34	-8.6	-13.0	+6.4	+5.4	+6.1
35 to 44	-2.3	-11.2	+8.7	+7.6	+4.4
45 to 54	+3.9	-18.2	+3.6	+7.8	+3.2
55 to 64	+10.8	-17.4	+0.8	+2.5	+1.2
65 to 74	+14.4	-18.8	+2.0	+4.1	-0.6
75 or older	+21.7	-19.3	+0.4	-4.7	+2.4

# Channel Preferences by Age: Open a New Bank Account

## KEY TAKEAWAYS

- + Every age group is most likely to prefer to meet with someone in person to *open a new bank account*, and two-thirds of consumers age 65 and older prefer this channel.
- + Consumers age 25 to 34 prefer self-service channels, by computer or mobile phone, more than any other age group.
- + The preference to talk to someone on the phone is relatively consistent across all age groups, falling between 13% and 18% for each one.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Year-on-year data is not available. This activity was not included in the 2019 study.

## ABOUT

This figure looks at channel preferences for the activity *open a new bank account* broken out by age group.

# Channel Preferences by Age: Select a Life Insurance Policy

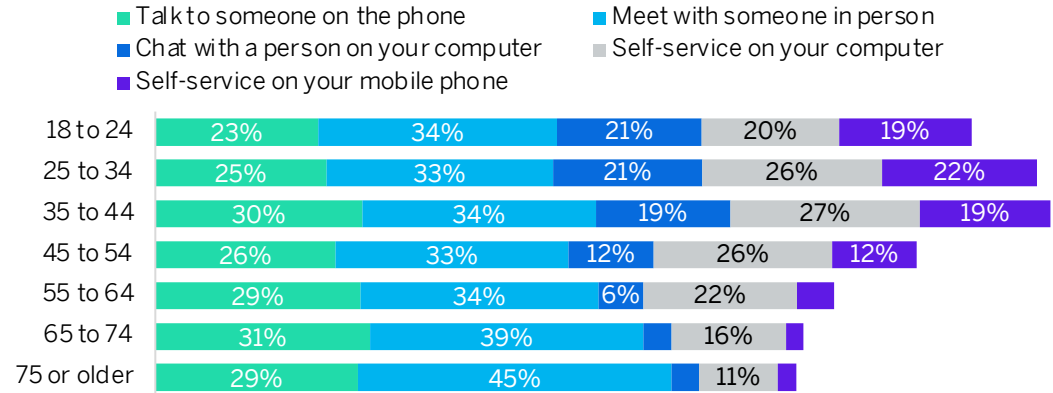
## KEY TAKEAWAYS

- + Self-service on a mobile phone is the least preferred channel to *select a life insurance policy* across each age group, ranging from 3% for those 65 or older to 22% for those 25 to 34.
- + Meet with someone in person had the greatest change with a decrease of nearly 9 percentage points from 2019 to 2020 for consumers between 18 and 24.
- + The percentage of consumers who prefer to chat with a person on their computer increased for every age group from 2019 to 2020.

## ABOUT

This figure looks at channel preferences for the activity *select a life insurance policy* broken out by age group. It also shows changes between 2019 and 2020.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Changes between Q2 2019 and Q2 2020 (%-points)

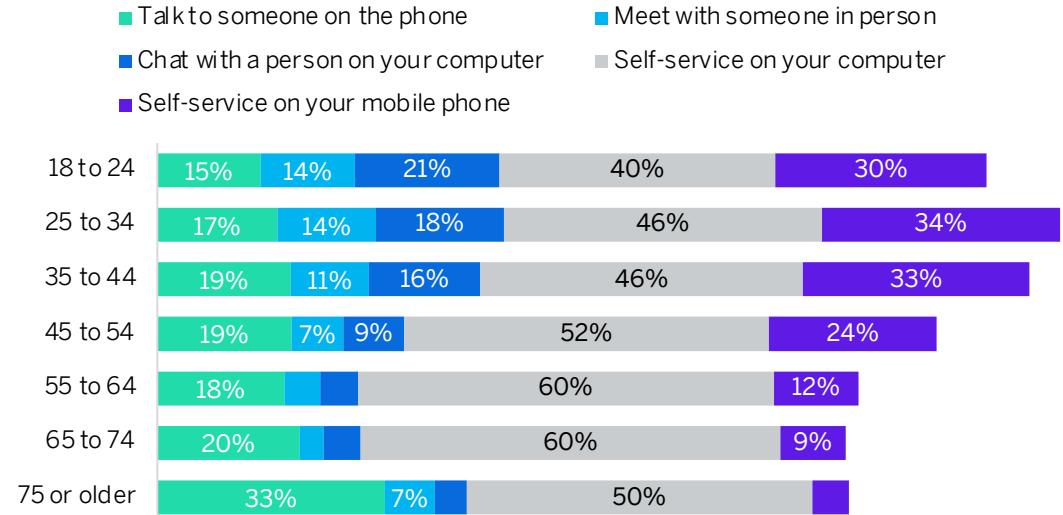
Age	Talk to someone on the phone	Meet with someone in person	Chat with a person on your computer	Self-service on your computer	Self-service on your mobile phone
18 to 24	+0.6	-8.9	+6.3	-3.7	+1.2
25 to 34	-2.0	-3.0	+6.9	-0.3	+2.0
35 to 44	+2.8	+1.3	+8.0	-2.4	+1.7
45 to 54	-0.4	-1.1	+4.7	-3.5	+1.3
55 to 64	+3.5	-3.8	+1.8	-4.2	-1.3
65 to 74	+3.1	-2.4	+1.5	-0.8	-0.9
75 or older	+4.6	+5.6	+1.3	-0.7	+1.2

# Channel Preferences by Age: Book an Airline Flight

## KEY TAKEAWAYS

- + Consumers across all age groups are most prefer self-service on a computer in order to *book an airline flight* with at least 40% of each age group selecting this option.
- + Consumers age 18 to 24 are the least likely to prefer to talk to someone on the phone (15%) while those age 75 or older are the most likely (33%).
- + The proportion of 18- to 24-year-old consumers who prefer to chat with a person on a computer (21%) is four times higher than the proportion for consumers ages 55 or older (5%).

In which of the following ways would you prefer to do this activity? (Select all that apply)



Year-on-year data is not available. This activity was not included in the 2019 study.

## ABOUT

This figure looks at channel preferences for the activity *book an airline flight* broken out by age group.

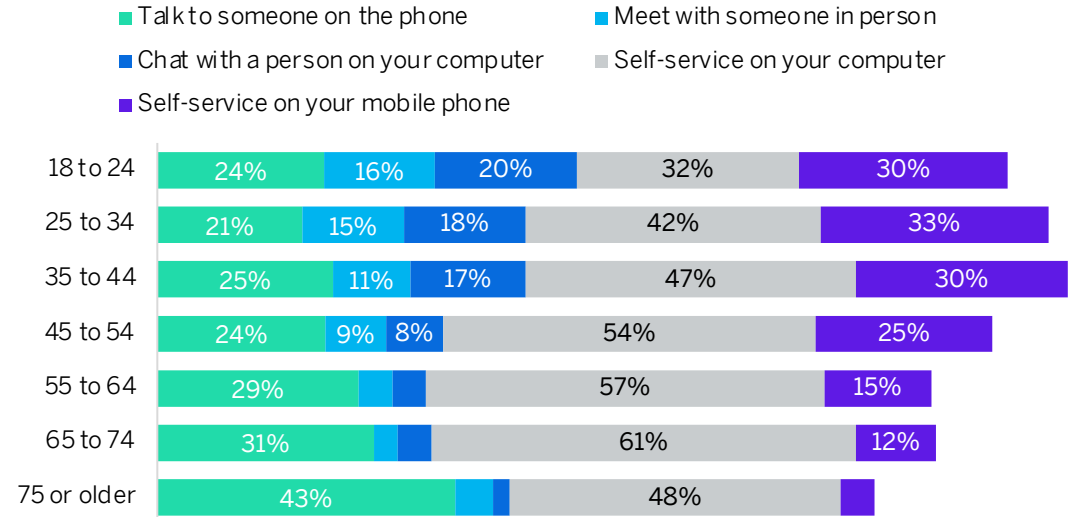


# Channel Preferences by Age: Book a Hotel Room

## KEY TAKEAWAYS

- + The proportion of consumers who prefer self-service on a computer is more than double the proportion that prefer to meet with someone in person to *book a hotel room* in every consumer age group.
- + Preference to chat with a person on a computer drops by half from consumers between the ages of 35 and 44 to those age 45 or older.
- + Consumers across each age group least prefer to meet with someone in person. The one exception are consumers age 75 or older, who least prefer to chat with a person on a computer.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Year-on-year data is not available. This activity was not included in the 2019 study.

## ABOUT

This figure looks at channel preferences for the activity *book a hotel room* broken out by age group.

# Channel Preferences by Age: Purchase a New Auto Insurance Policy

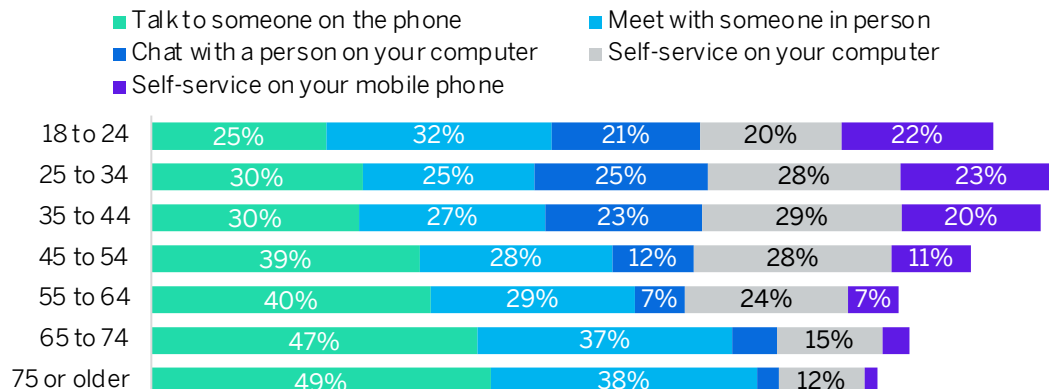
## KEY TAKEAWAYS

- + Consumers under age 45 are generally willing to use any channel to *purchase a new auto insurance policy*.
- + Consumers under age 45 are more than three times as likely to prefer to chat with a person on a computer than consumers age 55 or older.
- + Every age group saw a decrease in the proportion that prefer self-service on a computer from 2019 to 2020. The largest decrease occurred for consumers age 35 to 44 with a drop of 7.4 percentage points.

## ABOUT

This figure looks at channel preferences for the activity *purchase a new auto insurance policy* broken out by age group. It also shows changes between 2019 and 2020.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Changes between Q2 2019 and Q2 2020 (%-points)

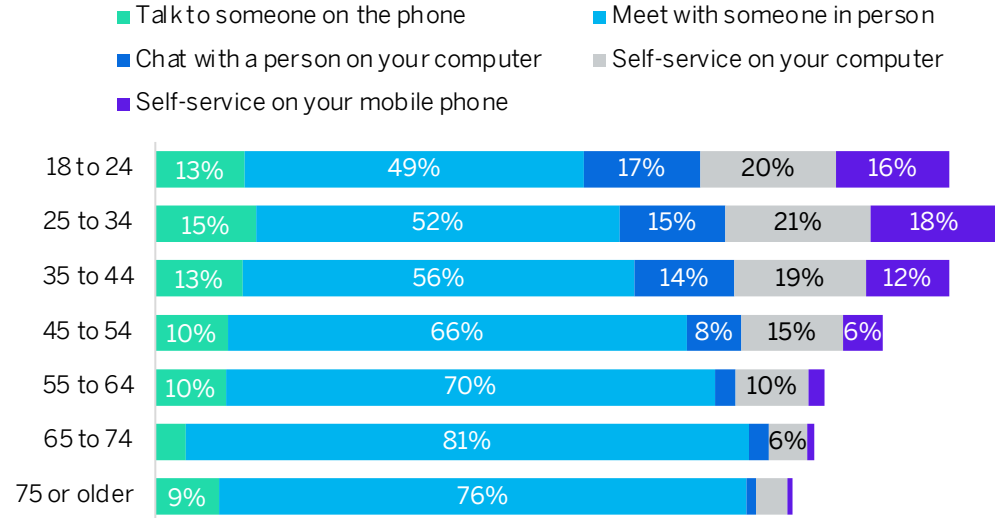
Age	Talk to someone on the phone	Meet with someone in person	Chat with a person on your computer	Self-service on your computer	Self-service on your mobile phone
18 to 24	-0.6	-7.0	+5.1	-3.2	+1.3
25 to 34	+0.8	-2.6	+11.3	-4.3	-2.0
35 to 44	-1.0	+2.6	+10.9	-7.4	-2.5
45 to 54	+6.8	-1.4	+4.3	-4.3	-1.9
55 to 64	+6.0	-4.2	+0.6	-5.2	-0.1
65 to 74	+6.3	-0.6	+3.2	-5.6	-0.3
75 or older	+10.5	-3.5	-1.0	-4.6	-0.2

# Channel Preferences by Age: Purchase a New Car

## KEY TAKEAWAYS

- + Every age group overwhelmingly prefers to meet with someone in person in order to *purchase a new car*. This preference peaks with 81% of consumers age 65 to 74 selecting this option.
- + The proportion of consumers age 25 to 34 who prefer self-service on a computer (21%) is more than double the proportion of consumers age 55 to 64 (10%).
- + Consumers under age 45 are more open to using digital channels.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Year-on-year data is not available. This activity was not included in the 2019 study.

## ABOUT

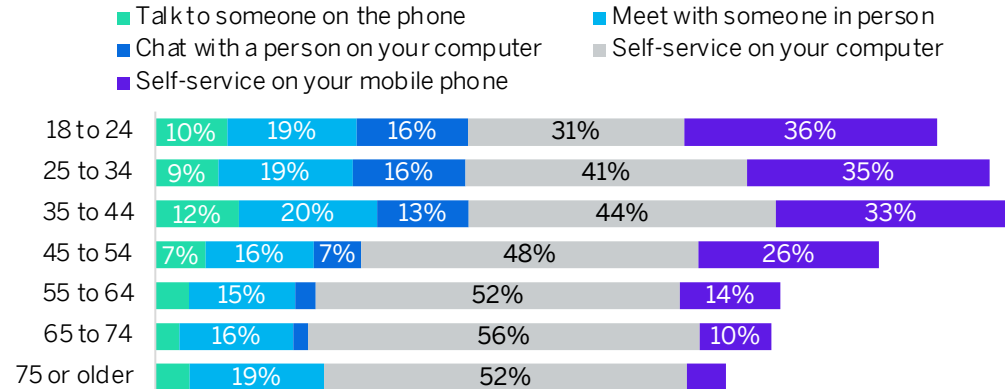
This figure looks at channel preferences for the activity *purchase a new car* broken out by age group.

# Channel Preferences by Age: Purchase a New Book

## KEY TAKEAWAYS

- + Nearly every age group is most likely to prefer to self-service on a computer to *purchase a new book*. The exception is 18- to 24-year-olds, who prefer self-service on a mobile phone.
- + The largest gap between age groups was for self-service on a mobile phone with a high of 36% of consumers age 18 to 24 and a low of 6% of consumers age 75 or older selecting this option.
- + The biggest change between 2019 and 2020 occurred for 25- to 34-year-olds, with a 9.2 point *decrease* in the proportion who prefer self-service on a mobile phone.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Changes between Q2 2019 and Q2 2020 (%-points)

Age	Talk to someone on the phone	Meet with someone in person	Chat with a person on your computer	Self-service on your computer	Self-service on your mobile phone
18 to 24	+2.7	-5.0	+5.0	-6.8	-6.4
25 to 34	+1.0	+2.1	+7.4	-1.2	-9.2
35 to 44	+7.2	+7.4	+8.0	-2.7	-8.0
45 to 54	+2.5	+3.4	+2.6	-1.9	+0.6
55 to 64	+0.5	+0.8	-0.2	+0.8	+0.8
65 to 74	-1.9	+1.5	+0.4	+2.6	+0.5
75 or older	-2.3	+6.4	-2.3	-1.9	+2.4

## ABOUT

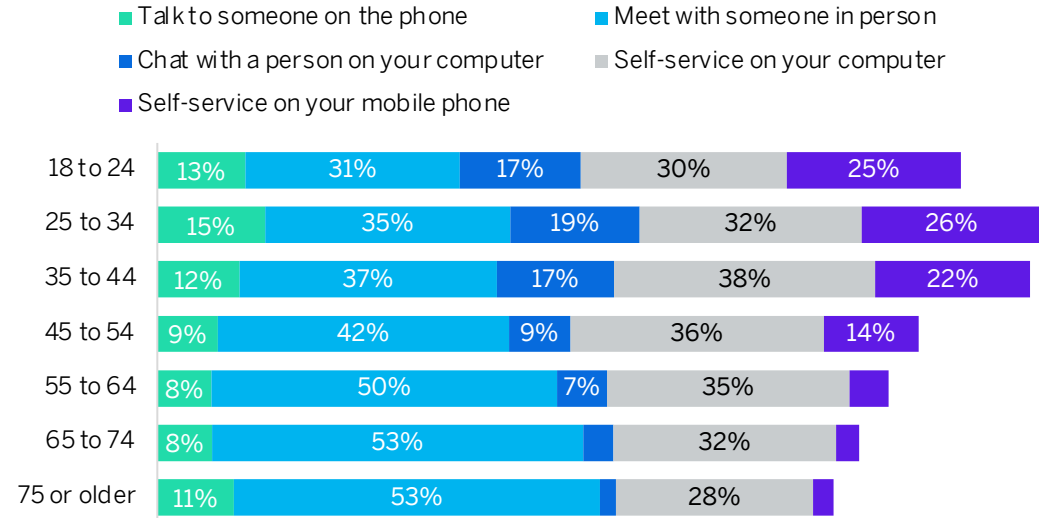
This figure looks at channel preferences for the activity *purchase a new book* broken out by age group. It also shows changes between 2019 and 2020.

# Channel Preferences by Age: Purchase a New Computer

## KEY TAKEAWAYS

- + Consumers across every age group most prefer to meet with someone in person to *purchase a new computer* followed closely by self-service on a computer.
- + The proportion of consumers age 65 to 74 who prefer self-service on a computer (32%) is more than time times higher than the proportion that prefer self-service on a mobile phone (3%).
- + Young consumers under age 45 have a significantly higher preference for talking with a person on a computer or self-service on a mobile phone than those 45 or older.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Year-on-year data is not available. This activity was not included in the 2019 study.

## ABOUT

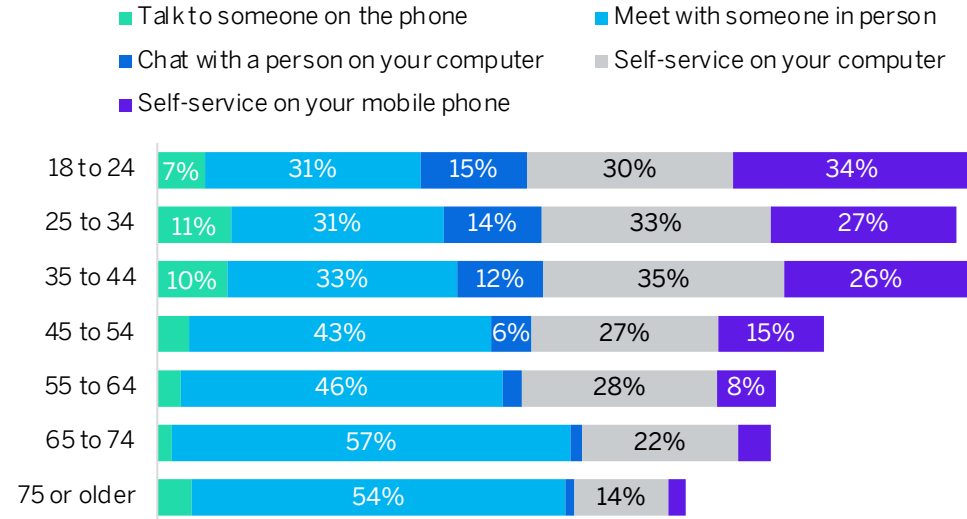
This figure looks at channel preferences for the activity *purchase a new computer* broken out by age group.

# Channel Preferences by Age: Purchase New Shoes

## KEY TAKEAWAYS

- + Consumers under age 45 are roughly equally likely to prefer to meet with someone in person to *purchase new shoes* as they are to prefer to self-service on a computer.
- + Few consumers prefer to talk to someone on the phone. Of consumers age 25 to 34, 11% selected this option, which was the highest proportion for any age group.
- + There is a significant generational gap for self-service on a mobile phone. The proportion of consumers preferring this channel drops from 34% of 18-to 24-year-olds to 2% of those 75 or older.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Year-on-year data is not available. This activity was not included in the 2019 study.

## ABOUT

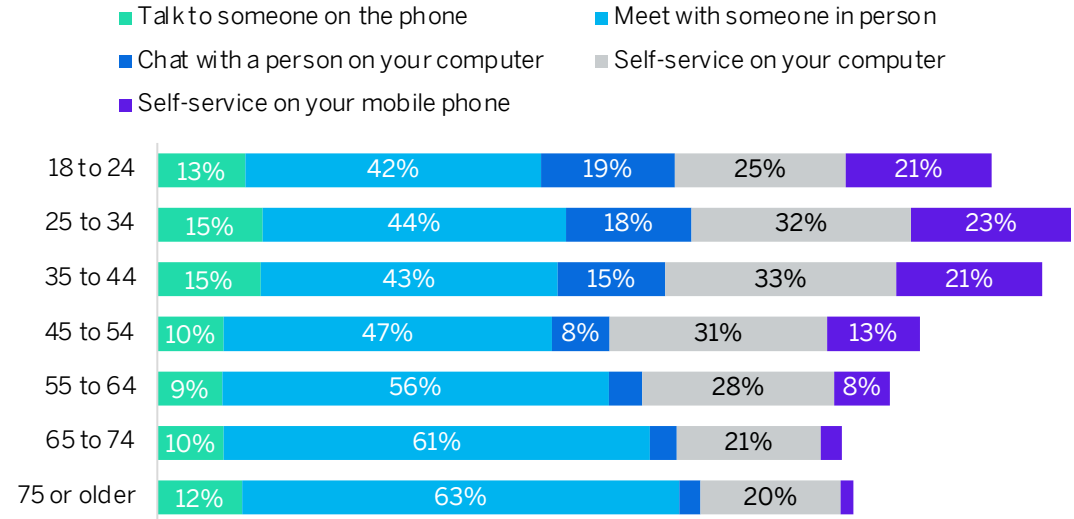
This figure looks at channel preferences for the activity *purchase new shoes* broken out by age group.

# Channel Preferences by Age: Purchase a New Cell Phone

## KEY TAKEAWAYS

- + Consumers across all age groups are most likely to prefer to meet with someone in person to *purchase a new cell phone*. This proportion ranged from a low of 42% of 18- to 24-year-olds to a high of 63% of those 75 or older.
- + Consumers 44-years-old and under are about twice as likely to prefer self-service on a mobile phone as those age 45 to 54, and about seven times more likely than those 65 and up.

In which of the following ways would you prefer to do this activity? (Select all that apply)



Year-on-year data is not available. This activity was not included in the 2019 study.

## ABOUT

This figure looks at channel preferences for the activity *purchase a new cell phone* broken out by age group.