WILL SENIORS TAKE TO ELECTRONIC BANKING?

The Headache: Many bankers considering expansion of electronic services have been focusing on Generation Y and other "digital natives." But many older customers—core customers for community banks, especially—are surprising bankers with their interest in online and mobile services.

Our Question: What interest level is your bank seeing in internet and mobile banking from seniors? What are you doing about it?

Come see what other bankers think, and add your own views

How can banks help senior citizens take advantage of internet and mobile banking?

While the spotlight has often been on so-called "digital natives," many older customers are surprising bankers with their interest in online and mobile services. What interest level are you seeing and how are you addressing it?

Acceptance—or not—of electronic banking services by older bank customers isn't just a matter of demographic differences. Banks with finite resources have to pick and choose where to invest their dollars. Money put into one channel won't be there to spend on another channel. Many believe senior citizens prefer doing their banking business in branches, and frequently they are the ones with higher deposits and often with more profitable business borrowing relationships, as well.

But think about who you see carrying iPhones, Blackberries, and other banking-capable mobile devices.

Tell us what your bank is seeing and hearing, and what you are doing in response.

Let's hear your views and ideas below! (Editorial Note: Contributions to Pass the Aspirin may also appear in our print edition. While we will ask for your e-mail address, this is only as an aid to verifying identity and will not be used for any marketing or promotional purpose. The e-mail address will not be published.)