

# The Rise in Digital Adoption Among Baby Boomers



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# Introduction

Consumer engagement with digital technology has changed drastically due to COVID-19. Some consider baby boomers less digitally savvy than younger generations, but is this true?

Mobiquity had an assumption that the digital curve flattened as a result of COVID-19, especially because boomers, who are among the most vulnerable, seem to have a vested interest in the safety advantages that technology can offer. We wanted to put our hypothesis to the test, so we surveyed a group of 253 baby boomers to showcase the trends happening in digital as a result of this “new normal.” To make the picture even clearer, we also surveyed 349 non-boomers about their behaviors to see how different or similar baby boomers are when it comes to technology, both before the pandemic and after.

Here’s a sampling of what we found:



## Curbside

Adoption of technology to order and pick up groceries saw some of the biggest increases in usage. An increase of 431% is surprising but also understandable given these tasks are a necessity for all boomers.



## Digital health

Before COVID-19, only 10% of boomers had used telemedicine. This increased to 48% after the pandemic began - a 469% increase in telemedicine utilization.



## Retail and restaurants

Boomers use of curbside pick up at restaurants has increased 300% with ordering becoming, by far, the most important element of a mobile app.



## Digital banking

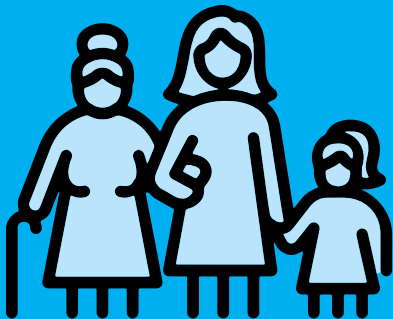
Boomers were overall less likely to have been using digital channels to make decisions and resolve issues before COVID but saw greater increases in their likelihood to engage digitally with websites, chatbots, and apps to accomplish these activities once the pandemic began - an uptick of 9% (from 62% before COVID-19).

We hope our findings will help you define or refine your 2021 digital strategy as you begin to assess how to create the best possible experiences for all of your customers.

Let’s dive into the research!

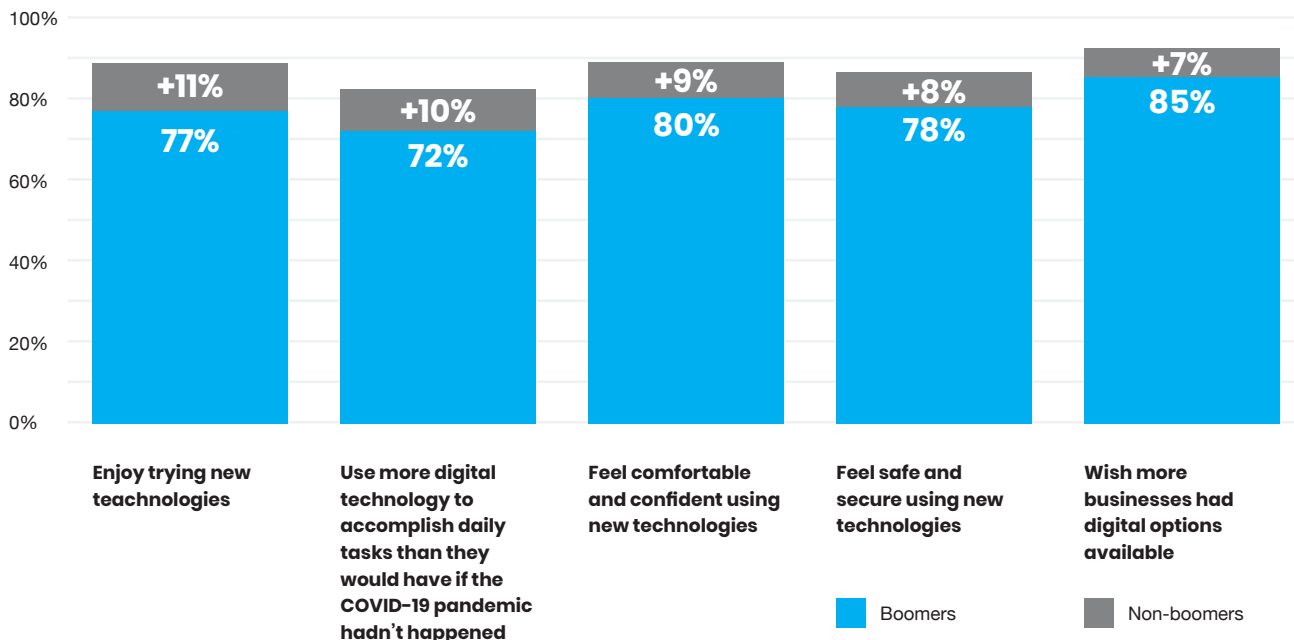
# Similarities and differences among baby boomers and younger generations

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Technology saves the day! There's almost universal agreement among all age groups that technology is helping them through the challenges of COVID-19. Eighty-eight percent of baby boomers agreed that technology helped them during COVID-19 - this is only 3% lower than agreement among younger generations.

But while boomers find the tech helpful, they do feel slightly less comfortable actually using it. Among questions about ease when it comes to using technology, baby boomers and their younger counterparts were the most divided on how much they enjoy trying new technologies. Some boomers indicated that actually engaging with technology is more like a chore. This could be a key opportunity for differentiation - how could you make your digital touchpoints more [frictionless and fun for all age groups](#) to increase loyalty?



The biggest difference overall in attitudes between boomers and younger generations centered around doing business digitally versus with human interaction. While the majority of boomers preferred in-person interactions, non-boomers preferred digital engagement. Fifty-five percent of boomers would prefer to do business in person, 72% of non-boomers prefer digital business interactions. As social distancing continues, it's important to consider safe ways to satisfy both groups.



**55% of boomers and 28% of non-boomers would prefer to do business in person**

For example, curbside delivery programs have become incredibly valuable for businesses and consumers alike, especially as the world navigates the pandemic. For many companies, curbside mobile apps have helped keep their businesses afloat during a period where many people are reluctant to leave their homes, let alone step inside of a restaurant, grocery store, or retail outlet. But while the majority of the world was able to fall back on digital solutions to get their groceries, order dinner, and stock up on household goods like toilet paper, some people still struggle to use their phone or a mobile app and may be forced to venture out to a store (even if they don't want to for health and safety reasons). As a result, forward-thinking companies are considering how they can introduce hybrid solutions, such as [curbside concierge](#), to help technology laggards become more comfortable with digital, while also keeping all of their customers safe. Consider the ways that you can delight users, regardless of where they are on the digital curve.

# How boomers use technology to meet their needs

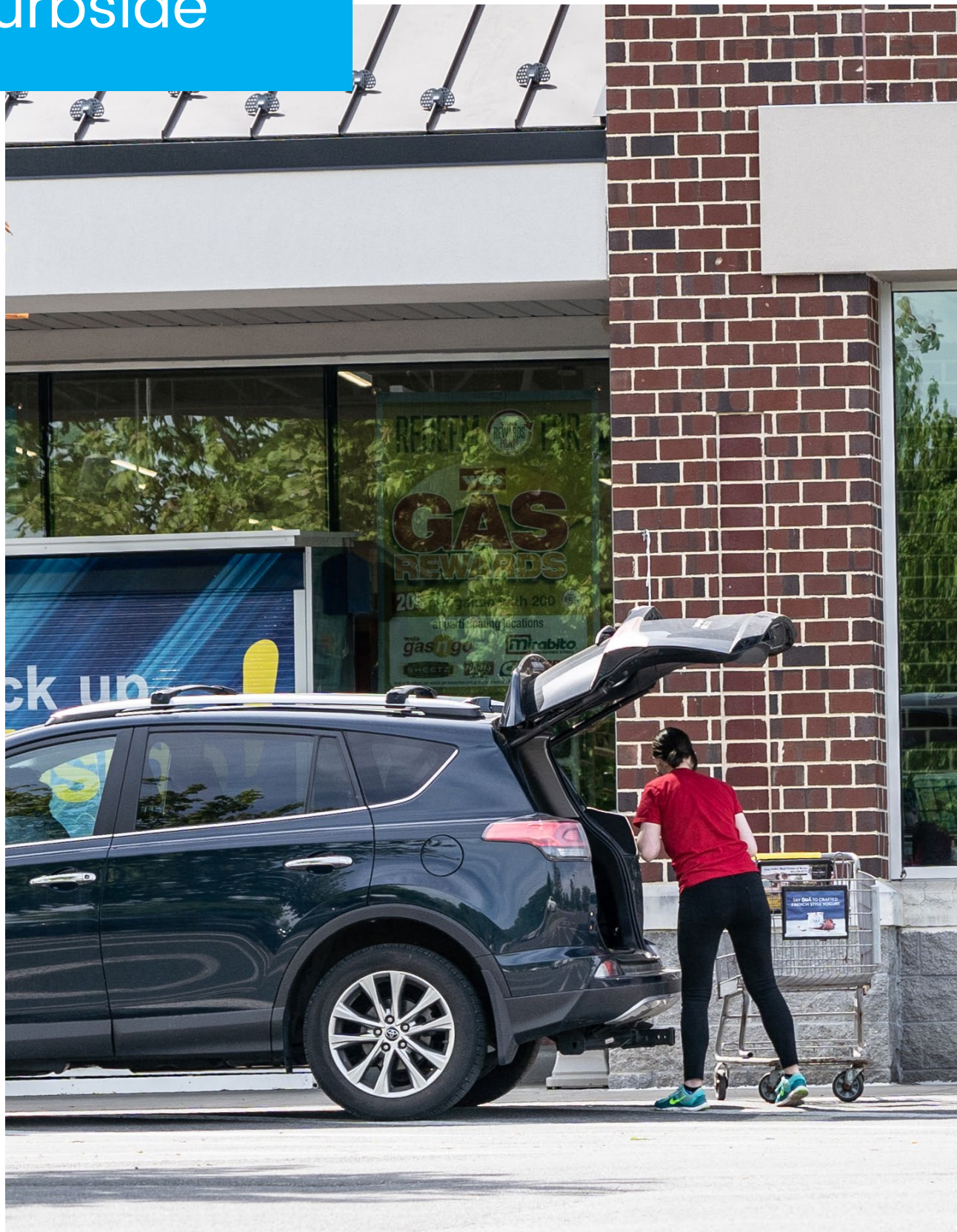
In this section, we'll explore how boomers have used technology to meet their needs. We'll uncover how their habits have changed with curbside, digital medicine, retailers and restaurants, and digital banking.

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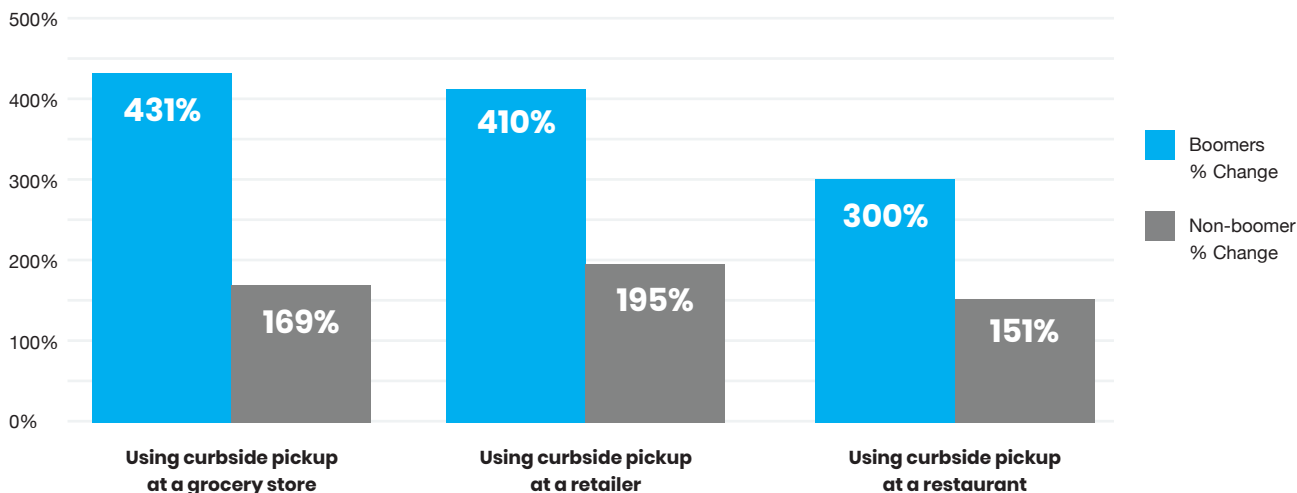


# Curbside



Baby boomers have enthusiastically adopted curbside across their daily lives. This was an area where we saw the most consistent change in their behaviors. Boomers have largely increased their use of curbside compared to their pre-COVID habits, even more so than non-boomers.

### Increase in Curbside Usage



This increase is partially due to the fact that curbside was an emerging trend in early 2020, expected to rise in importance with consumers over the coming years. While not all retailers and restaurants had this service in place before COVID-19 began, the ones who did benefited greatly early in the pandemic. Walmart, for example, launched their curbside service at the beginning of 2020, promoting it heavily during the Super Bowl. And at the close of Q2, the retailer had already reported a [97% increase](#) in its U.S. e-commerce sales (the area of business where curbside sales are recorded). Walmart also indicated that they had to increase the number of timeslots that they offer by 30% since the pandemic began in order to accommodate increased demand.

Curbside options offer a “[phygital](#)” blend of human interaction and digital convenience, which can make it appealing regardless of customer preference for either digital or in-person interactions.

*“[I] ordered groceries for curbside pickup. [The] female store picker was courteous, friendly and grateful to be working. Her cheer encouraged me.”*

**Male survey respondent, 56+**



Looking at the [benefits of curbside](#) specifically, we can see clearly how this technology is a game changer for boomers and why it's become so popular, so quickly. Some of the key benefits customers share include:

- Those with disabilities have an easier time having their items delivered to them, rather than getting out of the car.
- As a vulnerable population, curbside helps them avoid unnecessary contact.
- Boomers providing care for grandchildren can benefit from not having to get kids in and out of cars/car seats.
- Non-retired boomers need quick and easy meal and coffee solutions on the go.
- Like other generations, curbside helps when traveling with pets, especially in the hot summer when it's not safe to leave them alone in the car.

*“Demand for curbside service has been slowly rising for many years but COVID-19 has accelerated that demand. Now, a basic curbside experience is no longer sufficient. Curbside programs need to do so much more, from telling a customer when an item is out of stock to personalizing the in-app experience for easy re-ordering, and even empowering their customer support teams to quickly find the correct car. These features and functionalities make the best curbside apps because they truly help both the company’s associates and their clients who have become dependent upon this critical service.”*



**Dominick Profico**

Chief Technology Officer, Mobiquity

**Putting a [curbside program](#) in place can elevate your company and help win over customers, so why wait?**

# Digital health



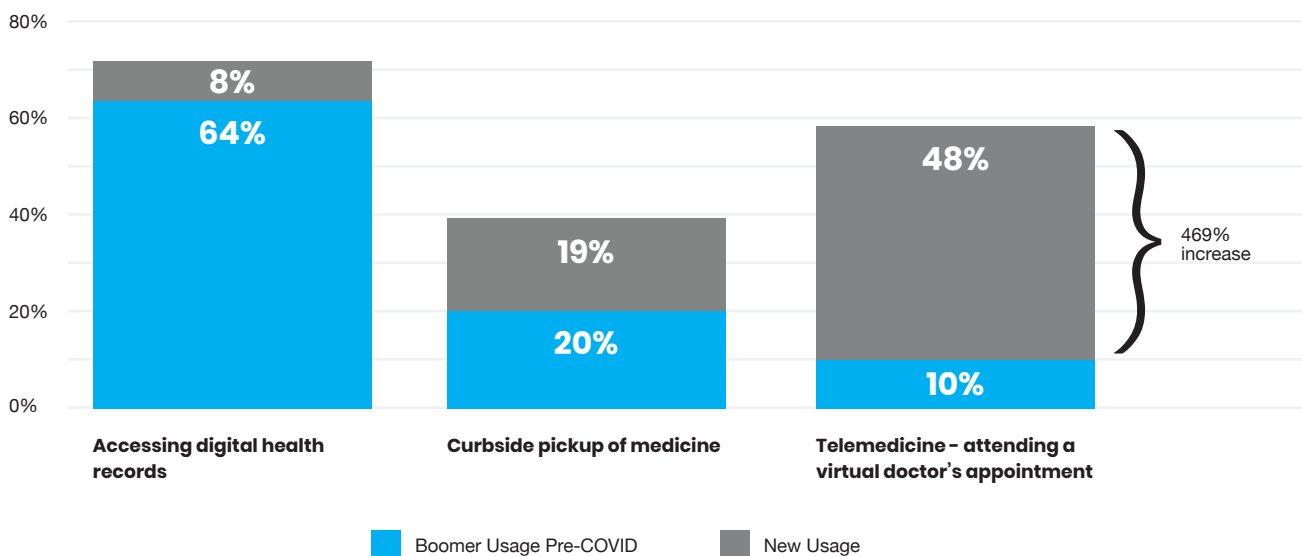
With the pandemic leaving baby boomers vulnerable, the shift to digital healthcare has been swift. Attending telemedicine appointments was the category where boomers changed their behavior the most. Before COVID-19, only 10% had used telemedicine, and this increased to 48% after the pandemic began - a 469% increase in telemedicine utilization! Many participants expressed a desire to continue to use telemedicine into the future.

*“[Attending a] non-emergency medical doctor appt via telemedicine... I think is a tremendous way to better manage time and money.”*

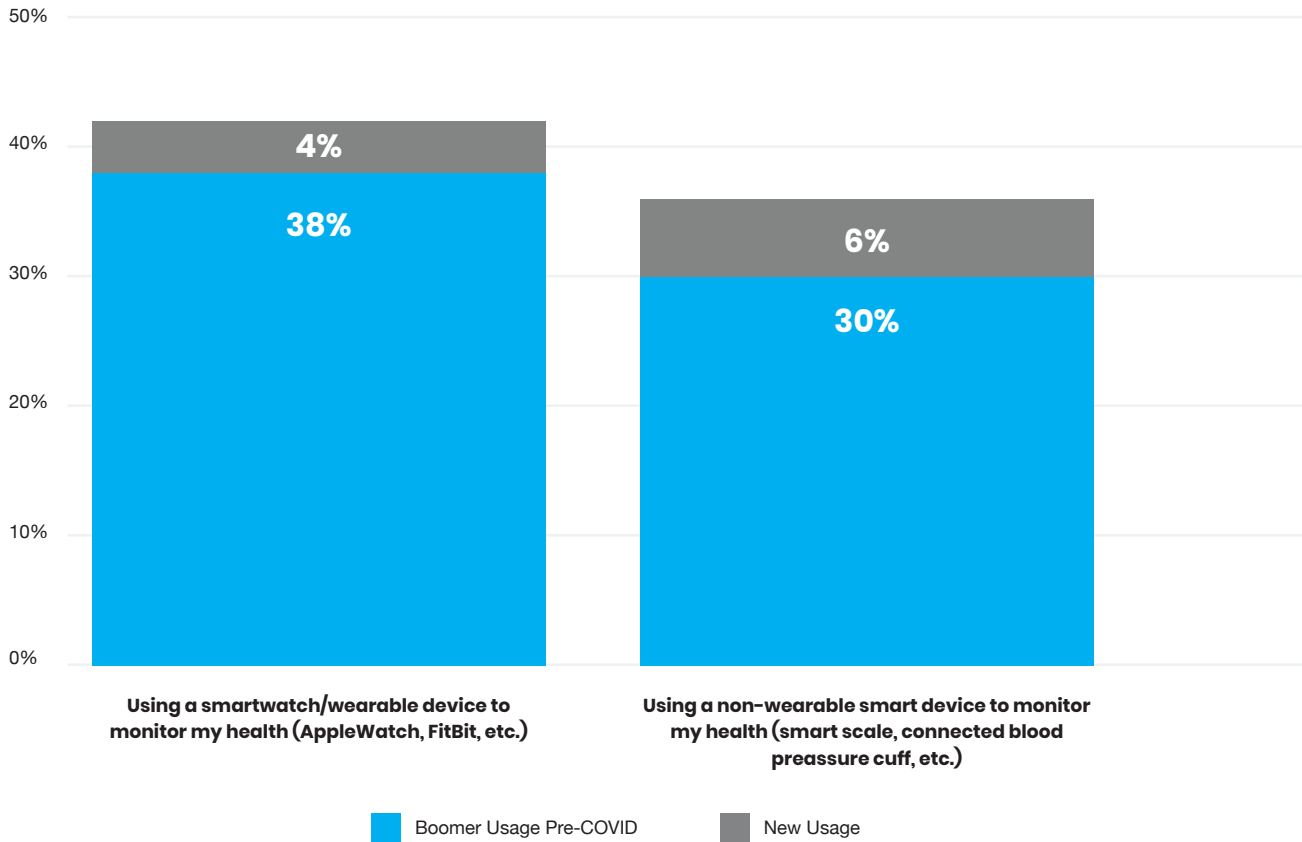
**Female respondent, 56+**

Utilizing curbside pickup for medications has also increased greatly, with participants excited by both the ease of getting their medications and also the safety benefits of not having to go into the store. Limiting the handling of their credit card by instead using an app to pre-pay for their items was also a benefit.

### Routine Healthcare Tasks



When it comes to smart devices, however, boomers have been less likely to adopt technology than their younger counterparts. While boomers were already somewhat engaged in using smart technology before COVID, their non-boomer peers showed both higher pre-COVID usage of smart watches (52%) and other non-wearable devices (35%), and also greater increases in usage of both (39% and 62%, respectively).

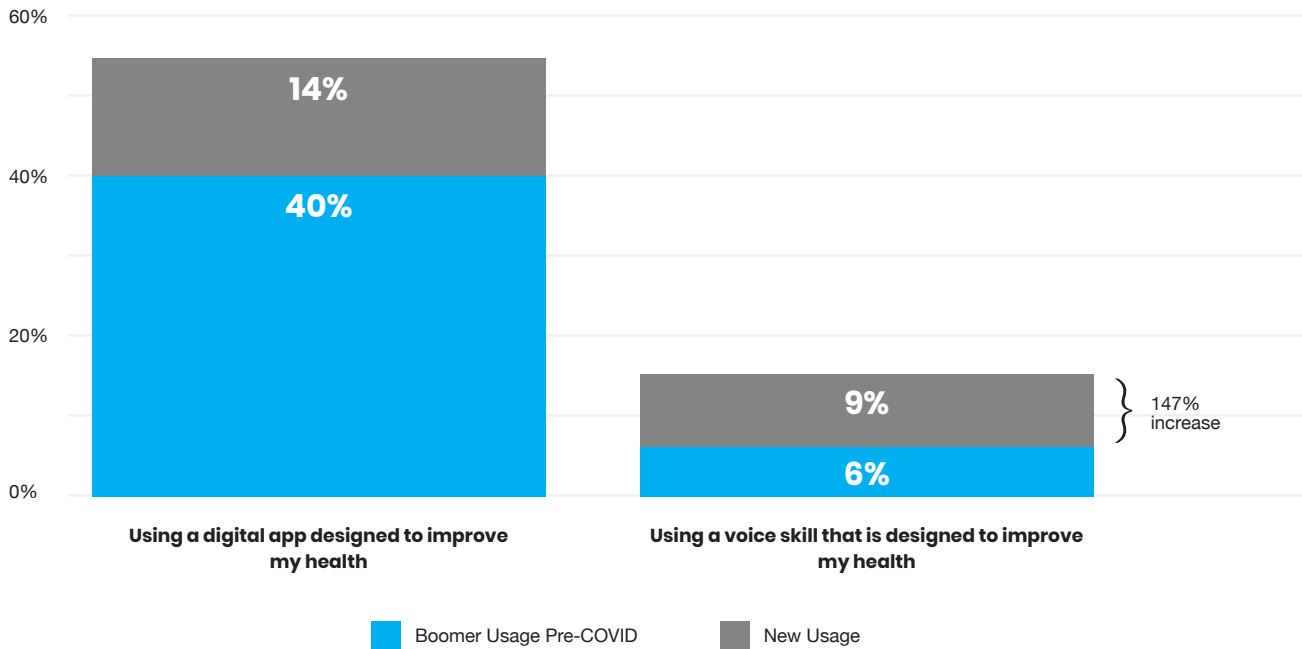


With more than [8.4 billion connected devices](#) representing an investment in the IoT of approximately \$737 billion, companies and consumers are at a turning point in healthcare.

Digital tools and resources have the potential to make the entire healthcare continuum easier and more accessible for all stakeholders – patients, providers, payers, pharmaceutical companies, and more and the steady growth in consumer adoption shows that the time is right to consider the implications for your business. The strategy that you create is key. [Here are some considerations if you're looking to get started.](#)

Finally, when we look at custom applications, we see that boomers are quite comfortable using mobile apps to manage their health and have engaged with this tool even more since COVID began. Also worth noting: a small but fast-growing group are using voice skills to improve their health.

## Apps and Voice Skills to Manage Health



*“The increase in digital technology usage has led healthcare and life science organizations, such as healthcare providers and pharmaceutical companies, to become increasingly aware of the first impression that they make on their patients. In the post-COVID world, organizations need to think about patient centricity, personalization, and the patient experience. For many patients, this will be their first time using digital channels for healthcare. Whether patients are engaging on their mobile phone, laptop, or connected devices, organizations need to take a deeper look at their digital front door. The digital front door is the entryway for patients using digital technology and special attention needs to be invested in the optimization of these channels in order to maximize patient engagement.”*



**Steve LoSardo**  
VP, Healthcare Solutions, Mobiquity



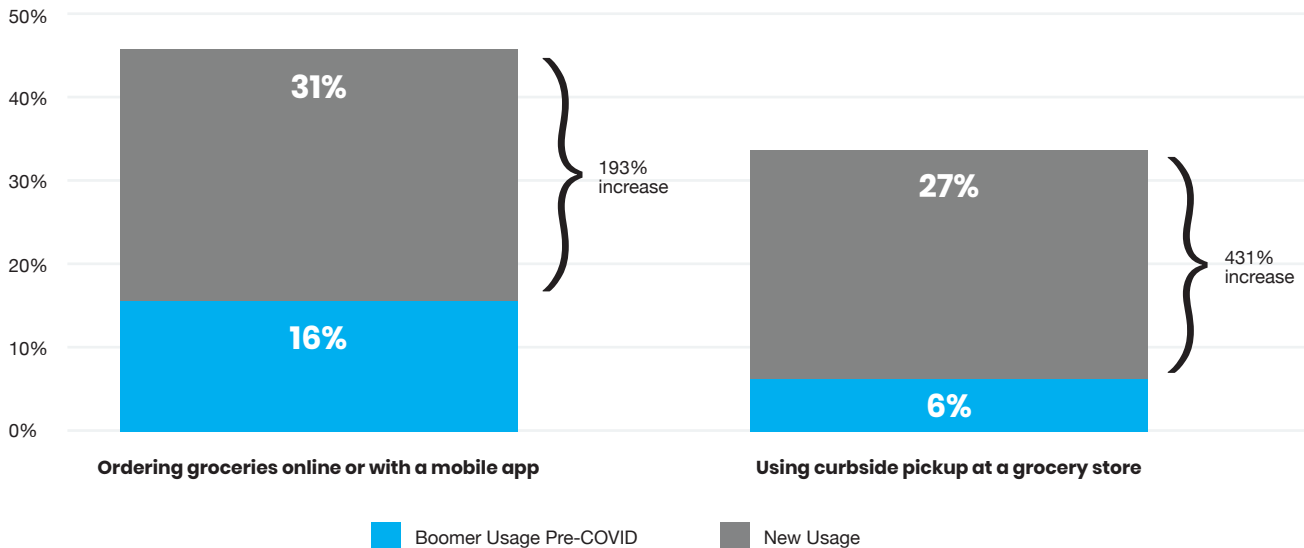
# Retail and restaurants



Dining or shopping at physical brick-and-mortar locations may have decreased since COVID, but digital technology has helped businesses stay afloat. Rapid user adoption of this technology has changed the game, especially because groups, such as the baby-boomer generation, have also embraced these technologies thanks to the safety and convenience that they offer.

Adoption of technology to order and pick up groceries saw some of the biggest increases in usage, which makes sense because these tasks are a necessity for all boomers.

### Boomer Usage Pre-COVID and New Usage



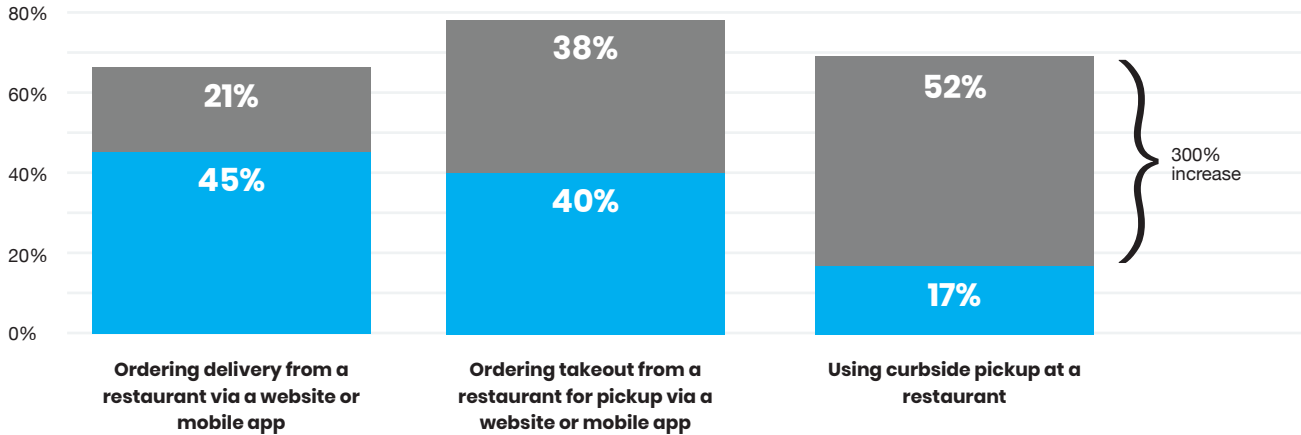
*“Now more than ever, companies need to think about their customers’ unmet needs. How are you going to make their lives easier with tools and resources that your customers didn’t even know they needed? This is the type of thinking and innovation that really sets one company apart from its competition.”*



**Mike Welsh**  
Chief Creative Officer at Mobiquity

More Boomers were using technology in retail before the onset of COVID-19, while restaurants saw a bigger increase in technology usage. In both retail and restaurant settings, we saw triple digit increases in curbside usage pre and post COVID.

### Restaurant Tech Behavior Changes

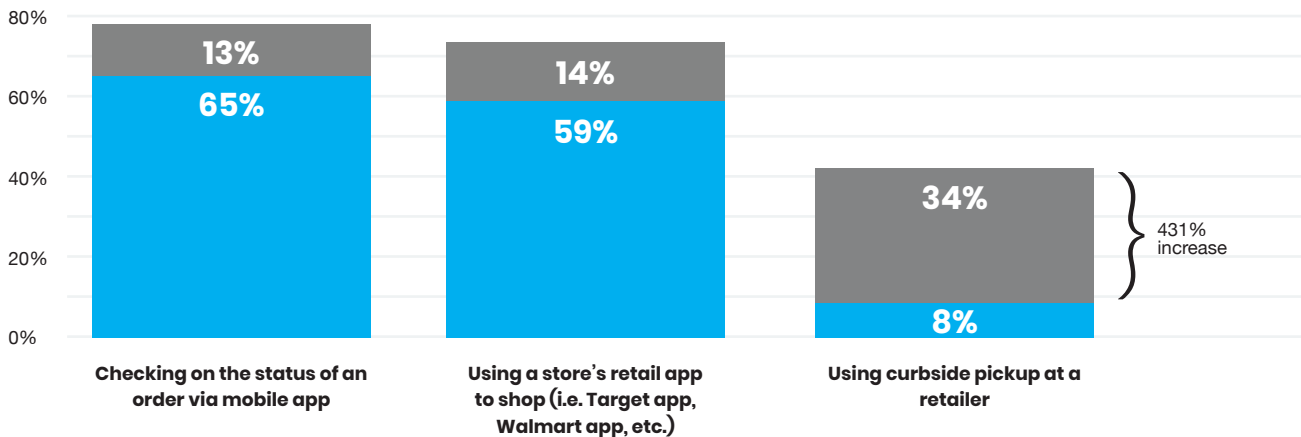


*“There’s been a really dramatic increase in reviews from people saying this is the first time they’ve downloaded an app to order food online. Typically, the first people to use an app are the ‘early adopters,’ the next group ‘early majority,’ then ‘late majority,’ and finally ‘laggards.’ Mobile ordering had gotten to the late majority, and the laggards were coming along slowly but surely. Usually this kind of adoption from people along the digital spectrum takes years and years. And for the laggards to adopt so quickly, we’ve never seen anything like it.”*



**Brian Levine**  
VP of Strategy, Mobiquity

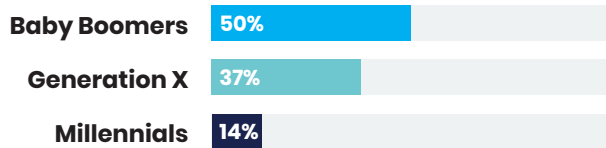
### Retail Changes



# Digital banking



As the most affluent generation, baby boomers are a customer segment that banks can't afford to ignore.



According to Gallup, half of Boomers report over [\\$100,000 in investable personal assets](#) versus 37% of Gen Xers and 14% of Millennials.

**\$500k**

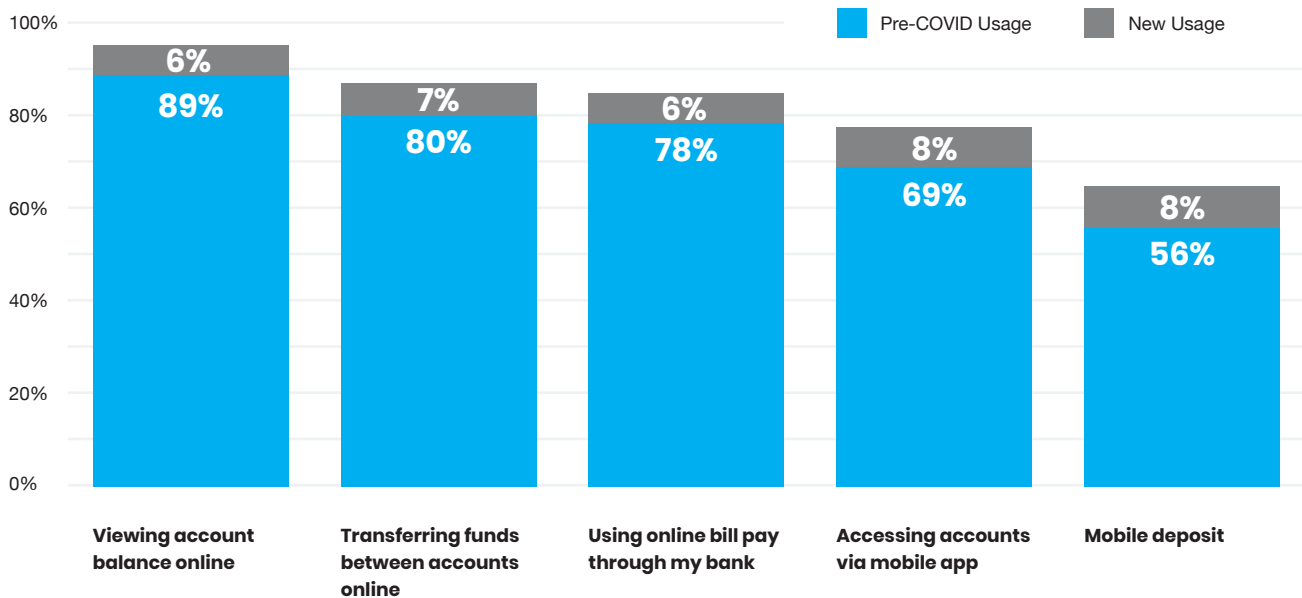
Nearly one in five Boomers are much more affluent, with north of \$500,000 in investable assets.

**37%**

37% of this generation report having \$50,000+ tucked away at their bank.

Unlike some other digital habits we analyzed, boomers were already conducting traditional banking activities digitally pre-COVID, and they elevated this behavior once the pandemic began.

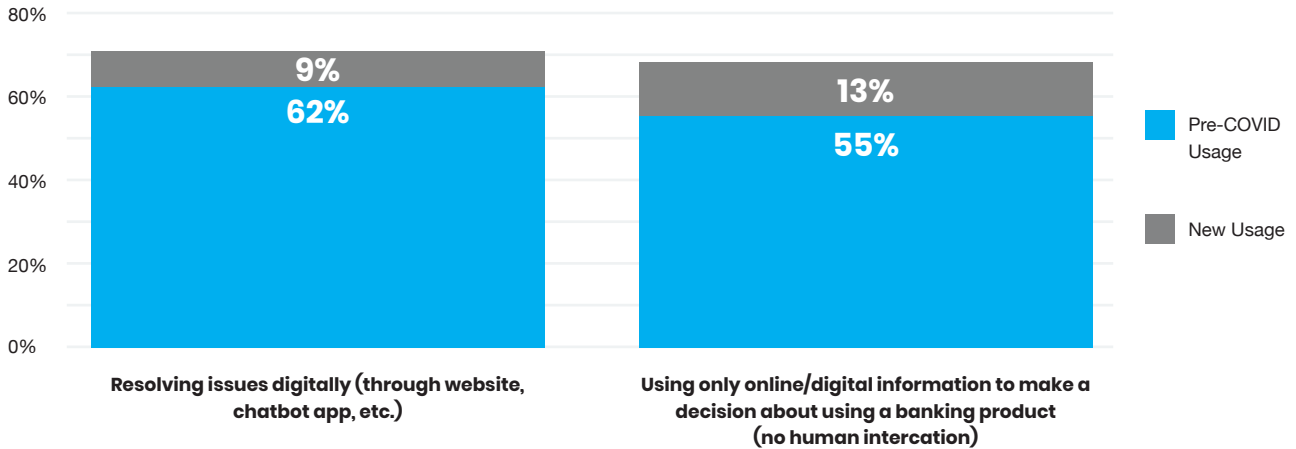
### Traditional Banking Activities





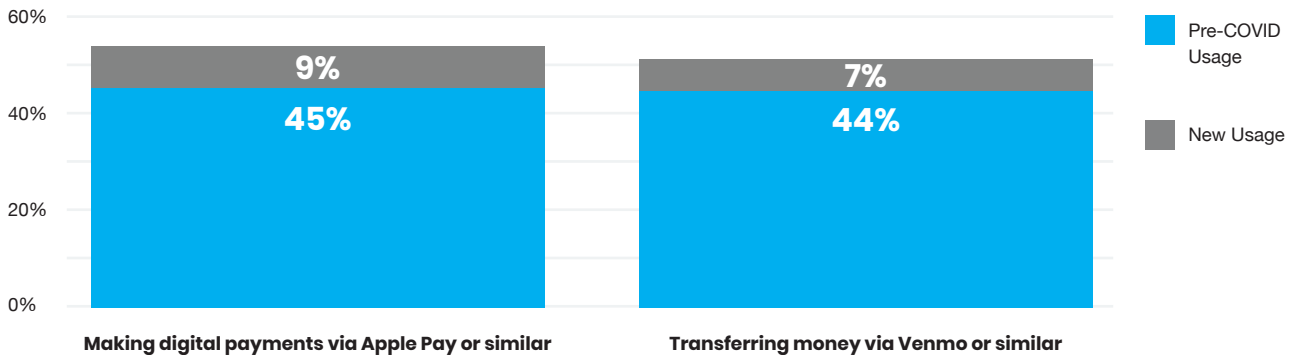
Boomers were overall less likely to have been using digital channels to make decisions and resolve issues before COVID but saw greater increases in their likelihood to engage digitally with websites, chatbots, and apps to accomplish these activities once the pandemic began.

### Using Online Tools for Customer Service



Among all of the banking activities we reviewed, the boomer generation has been slower to adapt to digital money transfer and digital payment versus younger generations.

### Digital Payments and Money Transfer



*“Banks have a unique opportunity to facilitate the type of experience that they want to ignite in their baby boomer customers. If boomers are less likely to digitally transfer money, what tools can you create instead to enable them to pay their bills or send birthday money to their grandkids without the need to step foot in the bank branch? Just imagine how far you would stand out if you introduced something that changed the banking game for this generation.*”



**Matt Williamson**  
VP, Financial Services, Mobiquity

# Final thoughts: The future is digital for boomers & non-boomers

Why is it important to understand all of these post-COVID changes? Because both boomers and their non-boomer counterparts say that the shift to digital will remain permanent even after the pandemic has passed. **Eighty-eight percent of Boomers** agreed that they will continue to use digital technology to make daily life easier once the COVID-19 pandemic has resolved. This was only slightly less than the **90% of non-boomers** who agreed with this statement.

Our research proves that customers across generations are increasingly comfortable using technology in their daily lives. They've come to expect seamless digital engagements and will reward the businesses and providers who meet their expectations with their loyalty.

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# The future is here. Are you ready?

When you're ready to have a conversation about improving your contactless customer experience for all generations, let's talk. Mobiquity has a wealth of experience helping businesses in your position, regardless of where you are on the path to digital transformation.

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# Our offerings



## Curbside pickup and delivery

Businesses that are looking to deliver greater speed and convenience have several ways to improve their experience, and pairing curbside pickup with a mobile app is an effective new way to drive profits and customer loyalty.

**Learn more** →



## Digital banking

Digital banking has been on the rise for [over 10 years](#), and COVID-19 has accelerated this trend even more, with a reported [200% increase in new mobile banking users](#) this year. How will you elevate your program?

**Learn more** →



## Contactless payments

Enabling touchless payment is a key component to ensuring a completely contactless customer experience. According to Mastercard, [51% of Americans use contactless payments](#). Another report noted that [49 countries have announced contactless payment transaction limit increases](#), ranging from 25% to 400%. Now that customers have become comfortable with contactless payments, they love the convenience that it offers; are you making their experience easier with this technology?

**Learn more** →



## Cloud migration and development

Scalability, accessibility, and flexibility are core drivers of cloud adoption. But no benefit is as important as cost reduction. To enjoy the benefit of cost-takeout, companies need to push through the “last mile” of their modernization process: by refactoring apps in a serverless environment.

**Learn more** →



## Digital onboarding

For many businesses, it has become increasingly important to adopt methods of facilitating business without face-to-face contact. Often, identity verification is a crucial part of completing a sale, but it's a difficult step to complete without human interaction. Electronic Know Your Customer (eKYC) technology can be the solution businesses are looking for, enabling customers to utilize their smartphones to verify pertinent information like name and age.

**Learn more** →



## Contactless experiences

As retail brands shift their business models to accommodate the changing economic climate, contactless customer experiences need to be at the center of their digital strategies. Why? People want to know that their retail needs can be fulfilled in a safe, clean, reliable, and convenient manner. Enabling a contactless process from order and payment to pickup or delivery will be key to customer satisfaction and loyalty.

**Learn more** →



## Digital health

The healthcare and life sciences industry is experiencing challenges like never before. In addition to the monumental task of developing life-saving treatments, leaders are also responsible for updating analog processes to digital ones. The vast number of touchpoints and data sources that clinicians and pharma leaders interact with, however, makes the process particularly difficult. Whether you are just getting started or working with a model that has been around for decades, Mobiquity can help.

**Learn more** →



## Loyalty & rewards programs

With a drastic uptick in mobile app usage, our research found that [one-third to one-half of these users aren't satisfied with their mobile options](#). Companies need to identify the areas of friction in their own platforms, or learn from the mistakes of others, to grow their businesses into the future. Now is the time to double down on this effort by creating a loyalty app that builds on the relationship that you have with consumers, but in a digital way.

**Learn more** →



# Check out the work we've done



After working with Mobiquity on their incredibly successful first mobile app, Wawa, the beloved regional chain of convenience stores and gas stations, reengaged Mobiquity to evolve its Order Ahead application to align it more with Wawa's brand standards. Customer experience is the foundation of Wawa's culture, so a user-friendly journey through order placement, payment and pickup of fresh, fast food was a must, as was ensuring the app both looked and felt like a true extension of the Wawa brand that so many know and love. In 2020, Wawa reengaged Mobiquity to evolve its app, introducing a best-in-class curbside pickup program that improved customer experience, operational performance, and overall convenience.



Mobiquity worked with this privately owned Dutch discount supermarket chain because its customers were increasingly moving away from in-store shopping as online grocers and other non-traditional players entered the market to satisfy their desires. Mobiquity designed and built the Home Shopping Platform (HSP), a centralized platform for all aspects of the e-commerce experience - from product and offer management to analytics and order fulfillment- and home delivery via Vomar's own fleet of vans. The HSP integrates with Vomar's existing front- and back-end IT environments and is fed with data from its current systems, accelerating time to market and ensuring that Vomar's digital experience and in-store experience seamlessly connect.



With over 100 million millennials and tech-savvy young people in the Middle East, where over 50% of business owners are under the age of 35, Bank ABC saw the need to give this generation of consumers an easier way to manage their finances. The idea was to create an entirely new, fully digital banking solution. In partnership with Bank ABC, Mobiquity proudly built the first cloud-based, digital bank in the Middle East to meet the ongoing demand from its growing population of young people. The ila team's focus was always about creating a customer-centric solution that would help people with their entire financial health, going beyond banking.



Diabetes is the fastest growing chronic disease in the world and costs \$300B per year in the U.S. alone. Despite tremendous advances and increased access to diabetes technologies like insulin pumps and continuous glucose monitoring systems, most people with diabetes are not meeting their health targets and are therefore more at risk of developing significant complications. While high-quality diabetes education can improve outcomes, today's diabetes technology education is outdated and inaccessible to most Americans, while also being very expensive. A1Control leveraged the Mobiquity team to develop a mobile/web application, allowing for anywhere, anytime access that incorporated an AWS Sumerian to provide a virtual environment for interactivity and ease of use.

**What are you waiting for? Get started on the path to a better digital experience for your customers today. Contact Mobiquity →**

# About Mobiquity

Mobiquity is a digital consultancy that partners with the world's leading brands to design and deliver compelling digital products and services for their customers. Its approach balances human needs with usefully applied technology, unbound creativity with research and analytics, and agile development with strict engineering and security standards.

Mobiquity's end-to-end services consider every dimension of a digital business from marketing to IT, providing strategy, experience design, product engineering, cloud services, and analytics. Mobiquity is an AWS Partner Network (APN) Premier Consulting Partner and has worked with AWS since 2011 to deliver 100% cloud-based innovation to its clients.

To learn more, visit [www.mobiquity.com](http://www.mobiquity.com). →

