

# FINANCIAL SERVICES & BANKING

Engaging Gen Z Students where trust is built, habits are formed, and lifelong financial decisions begin



## Introduction

Gen Z students are entering adulthood financially aware and eager to take control of their money. For financial brands, this isn't just a media opportunity, it's a moment to earn trust, shape behaviour, and build long-term relationships. This generation is learning, deciding, and forming loyalties. The brands that show up now with relevance, consistency and support will be the ones who stay with them as they grow. Meet your next generation of life-long customers.

## Gen Z Are Financially Switched On and Stepping Up

Financial literacy is a clear priority for Gen Z, who link financial health with overall wellbeing. Dentsu's Consumer Navigator Report reveals that nearly half (45%) of Gen Z plan to open a regular savers account in the next three months, far ahead of Millennials (29%), Gen X (16%) and Boomers (14%). Many are also exploring investment routes: 38% are considering stocks and shares, 33% are looking at crypto, and 32% intend to contribute to an ISA.



**45%** plan to open a savers account within next 3 months



**38%** considering buying stocks and shares within next 3 months



**36%** expect personal finances to improve within the next month

Source: Dentsu EMEA Consumer Navigator – Q1 2025 Consumer Mindset. Nationally representative survey of 2,000 UK Consumers [1]

Over a third (36%) expect their personal finances to improve within the next month, compared to just 13% of Gen X and 7% of Boomers. It's a confident, proactive mindset that's reflected in their behaviour. Gen Z are twice as likely as the general population to have increased their spending over the past year (24% vs. 12%) and 77% say they plan to save more next year.

For Gen Z, money is a source of control, confidence and action.



**Gen Z is twice as likely vs. the general population to have increased spending over the past year**

Source: YouGov, 2023 [2]

## Digital Comes Naturally, But So Does Discovery

As digital natives, Gen Z instinctively use tech to manage their money. Nearly all have used a banking app in the past month, and almost half manage their finances entirely through their phones. Yet this life stage is also about discovery and firsts. From setting budgets to selecting financial products, they are learning as they go.

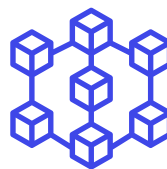
They are more than twice as likely as the average Brit to say they would give up a traditional bank account in favour of crypto (20% vs. 8%). More than half use Buy Now Pay Later (BNPL) services or digital wallets such as Apple Pay on a monthly basis. Their openness to innovation is matched by a desire for speed, simplicity and control.



**99%** have used a mobile banking app in the last month



**+50%** use BNPL services



**140%** more likely to say they'd be willing to give up their bank accounts and use cryptocurrency instead



**+50%** use digital wallets such as Apple Pay monthly

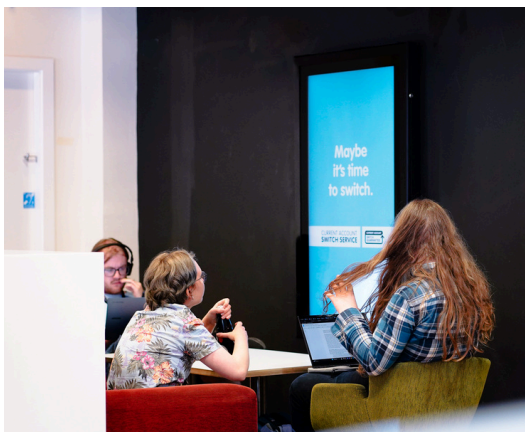
Sources: Adrenaline, Gen Z and the Future of Finance 2023 [3], Barclays & Clearpay Consumer Spend Reports 2023–2024, Finder.com [4] You Gov 2023 [5] HTEC, 2024 [6]

## Why Real-World Presence Still Matters

Despite their digital fluency, Gen Z place a high value on in-person experiences. Nearly one in three say they plan to bank in branch in 2025, more than any other generation. [7] This is not just about convenience. It's about trust.

Shaped by economic uncertainty and doubts about reaching traditional milestones like homeownership and retirement, Gen Z are cautious. While 55% still trust traditional banks more than fintechs, [8] 73% say financial brands should do more to offer guidance on budgeting, debt management and responsible borrowing.

Consistency, relevance and authenticity matter. Gen Z respond to brands that show up regularly, offer practical support, and speak in a tone that reflects their reality.



**73% say financial services brands should be doing more to provide practical advice on budgeting, managing debt, and responsible borrowing**

Source: IBM (2022). Gen Z banking: how banks must adapt. Giesecke+Devrient [9]

## The Appetite for Support is Real

At this stage in life, financial decisions carry new weight and many students are navigating them with limited experience. 60% say financial matters confuse them, compared to just 37% of the UK population. More than half lack confidence managing money, and 75% wish they had received better financial education at school.

This lack of clarity creates stress. 80% report financial anxiety during university, with over half saying it affects their mental and physical health. Yet Gen Z are also more willing than older generations to talk about money, with 65% wanting more open conversations.



**60%** say financial matters confuse them



**75%** wish they'd received a better financial education at school



**80%** experience financial anxiety

Sources: YouGov 2023 [10], Pay.UK 2023 [11] UCAS 2023 [12]

While many turn to social media for advice (27% name it as their main source) they are aware it doesn't always offer reliable guidance. There is clear demand for trusted voices in this space. Brands that step up with credible, accessible guidance have the chance to meet a real need, build lasting relevance, and earn loyalty early.



**55%** believe their financial health directly impacts mental and physical health



**65%** want to have more open discussions about money



**27%** seek financial advice from social media platforms

Sources: Forbes 2025 [13,14], StepChange Debt Charity 2024 [15]

The appetite is there. The trust is ready to be won. For finance brands their next generation of life-long customers are waiting. The question is, who will show up?

## The Smartest Brands Start on Campus

University is a milestone life stage, and a unique marketing moment. For many students, this is the first time they're budgeting, spending and managing money independently. It's when preferences are shaped and loyalties begin.

A significant proportion of students open their first adult bank account during Freshers and the majority stay loyal to that provider for more than five years. UK adults typically stay with their bank for 14 years. First impressions matter. Brands that connect early and meaningfully have the opportunity to stay the course.



### FIRST IMPRESSIONS MATTER - A LOT

- 30% poised to open first adult bank account during Freshers
- The majority stay loyal for +5 years
- 77% likely to remain loyal if they have a positive experience with their first bank
- UK adults typically stay with their bank for +14 years

Sources: Multiple student behaviour studies [16,17], EY Global Gen Z Segmentation Study [18]

Graduates earn, on average £7,000 more per year than non-graduates, with a lifetime uplift of over £320,000.<sup>[19]</sup> Gen Z are projected to account for 39% of UK retail spending by 2030.<sup>[20]</sup> These aren't just first customers. They are future high earners and lifelong clients.



# Smart Budgeting is a Balancing Act

The average UK student lives on £1,193 a month and spends £1,104. Financial planning isn't optional, it's essential. [21]

Most students rely on a mix of income sources: 62% have a student loan, 61% work part time or run a side hustle, and nearly a third receive family support. 45% report having savings.

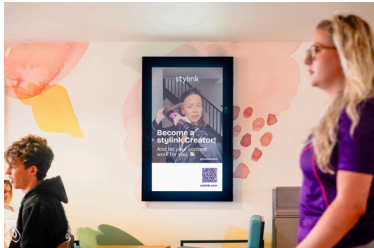
## £1,193 AVG. MONTHLY INCOME



62% have a student loan  
3 drops per academic year  
(Termly: Sept, Jan, Apr)



45% have savings  
28% have family support

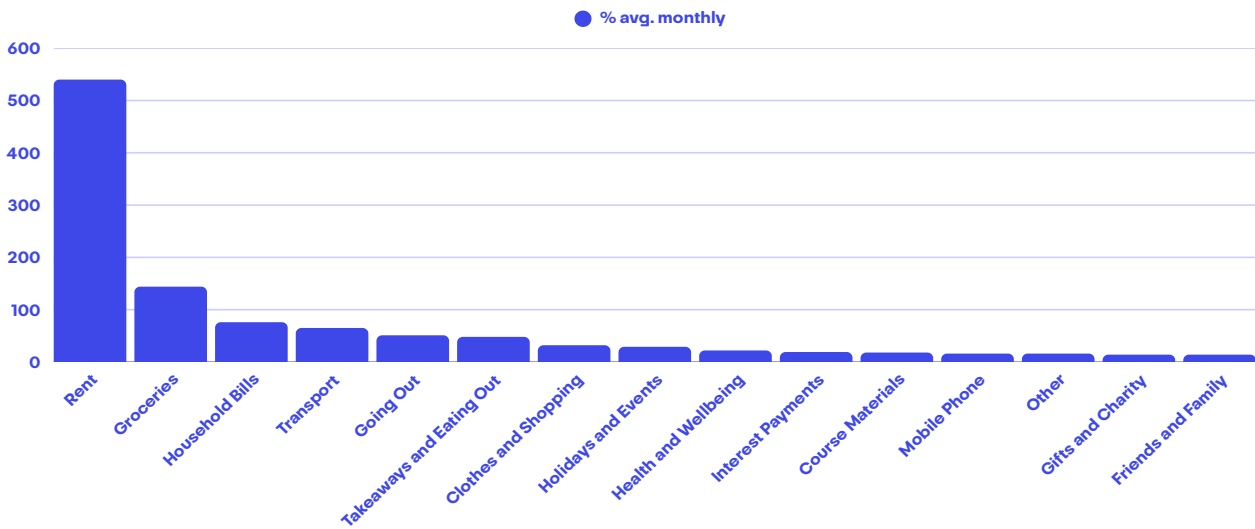


61% have a job or side hustle  
alongside their studies

Sources: Native Feb23 Survey 1,000 Gen Z Students [22]

Spending is almost evenly split between essentials and discretionary items, showing how carefully students manage their priorities. Under pressure they make choices that shape how they live and how they feel. Brands that offer real support for student life have a meaningful chance to connect.

## £1,104 AVG. STUDENT LIVING COSTS



Source: Save the Student – Student Living Costs, 2024 [23]

Understanding these rhythms is key. Brands that consistently show up with timely, relevant, and genuinely helpful support earn trust and loyalty. If you haven't already, explore the [Eighteen24 Campus Calendar](#) for insight into the moments and mindsets that define each academic term.

## Meeting the Moment, Earning the Future

The insights are clear: Gen Z Students are financially aware but under pressure. They're forming habits, testing tools, and deciding who to trust, all while navigating the realities of student life with limited support. Winning their loyalty demands consistent presence, empathy and real-world relevance.

## Meet Eighteen24, Specialists in Student Engagement

We help financial brands connect with students at the right time, in the right places. Our digital screens are located inside Students' Unions, where daily decisions are made and trust is earned.

**84%**

of Gen Z notice brands more in real-world spaces they move through daily

Sources: JCDcaux [24], Refuel Agency [25]

**78%**

of students look at on campus OOH advertising at least a few times a week

Eighteen24 operates the largest DOOH screen network across UK universities, reaching students daily, on mass in the heart of their campuses. Our strategic placement of screens is informed by 20 year insights into student routines, preferences and digital consumption habits.

Every brand advertiser on our screens owns a 1 in 6 slot meaning your brand is never buried and is guaranteed to be seen. Each placement delivers 10 seconds of clear, uninterrupted visibility every minute. Our platform is 100% viewable and 0% skippable, unlike social ads, which students scroll past or block.

**100% Viewable  
0% Skippable**

**Brands own 10 seconds  
of uninterrupted fame  
each minute on screen**

**vs**



**59% of Gen Z use  
adblockers**

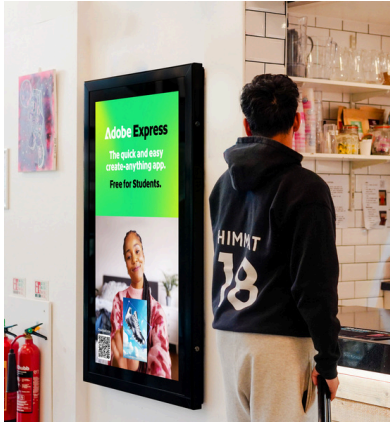


**1,300+ ads per day served to  
Gen Z, equivalent to 1 every 8  
seconds on Instagram**

Sources: Native Student Life Report 2024 [26], UK Parliament [27]

# Why E24 Delivers Standout for Finance Brands

We understand how and where Gen Z builds trust. Our platform has three key strengths that make it especially powerful for finance brands:



## TRUST IS BUILT IN THEIR SPACE, NOT THEIR FEED

Students' Unions are where Gen Z makes real-life decisions

These spaces are associated with community, support and purpose – not the noise of endless digital content

Brands that appear here feel present, not intrusive



## CONTEXT CREATES CREDIBILITY

When financial messages appear alongside campus content such as wellbeing resources, event listings or academic updates, they feel more useful and trustworthy

Aligning with student rhythms such as loan drops, retail spikes, exams or Freshers, adds timeliness and relevance



## SEEN TOGETHER, REMEMBERED LONGER

Our screens live in shared high-traffic environments

When students view content collectively, it builds trust through social proof

The experience becomes more memorable, more talked about, and more impactful over time

## Our Formula for Effective Gen Z Engagement:

Reach 70% of the student population nationwide with Eighteen24, that's over 2 million students across all study years and subjects. Meet students where they live, study, work, socialise and manage their finances. Show up meaningfully with sustained relevance where it matters most.

### Be where they **are**

2 million+ unique students passing our campus screens each week

### Be where they **care**

Located within students' unions in the heart of campus

### Be where they **share**

Positioned in high dwell areas  
(Cafes, gyms, study areas etc)

### Be where they **see you**

Premium full motion D6 screens in high impact environments

## Don't Miss the Moment to Earn Long-Term Value

Gen Z students aren't just the next generation of customers. They are today's decision makers and tomorrow's high earners. Show up now, to make a first impression that counts and build habits, trust and loyalty that last.

**Eighteen24 helps financial brands connect early, build trust meaningfully, and earn a place in Gen Z's future.**

**Talk to us about how your brand can be part of the student finance journey:**  
[sales@eighteen24.com](mailto:sales@eighteen24.com)



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