

FINANCE & BANKING

Where money habits form, trust is won, and the brand chosen at Freshers can be kept for decades

An Eighteen24 White Paper · 2025



EXECUTIVE SUMMARY

A preview of how UK Gen Z students manage money, who they trust, and how financial brands earn a place in a lifelong relationship.

University is where many students open their first adult account, set their first budget and decide who to trust with their money. The full paper unpacks how they bank, where they need support, and why first impressions made on campus can last fourteen years and beyond.

FOR THE FULL PAPER

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INSIDE THIS SUMMARY

- Section guide
- Six headline insights
- How to access the full paper

A complete guide to financial services, banking and the UK Gen Z student audience

Drawn from 20 industry and student-behaviour sources including Dentsu, YouGov, EY, the Department for Education, UCAS, and Save the Student.

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This summary covers six headline insights. The full paper goes deeper: the loan-drop and term rhythms that shape money mindsets, the trust gap between banks and fintechs, and the campus activation formula for reaching 70% of UK students as their financial habits form.

What the data tells us.

INSIGHT 01 • THE LIFETIME CUSTOMER

The account opened at Freshers can be kept for fourteen years (or more!).

Around 30% of students open their first adult bank account during Freshers, and most stay with that provider for five years or more, against a UK average bank tenure of fourteen years. 77% say they'll stay loyal if their first experience is a good one. Few categories offer a first impression worth this much.

14 yrs

the average time a UK adult stays with their bank. First impressions made at Freshers last

Source: EY Global Gen Z Segmentation Study

INSIGHT 02 • SWITCHED ON, STEPPING UP

This is a proactive, money-confident generation, not a passive one.

Students link financial health with wellbeing and act on it: 45% plan to open a savings account within three months, well ahead of every older generation, and many are exploring stocks, ISAs and crypto. They're forming the saving, spending and investing habits now that compound for the rest of their lives.

45%

plan to open a savings account within three months, far ahead of Millennials, Gen X and Boomers

Source: Dentsu EMEA Consumer Navigator

INSIGHT 03 • DIGITAL-FIRST, DISCOVERY LED

They bank on their phones, but they're still choosing who to trust.

Nearly all students have used a banking app in the past month and half manage money entirely by phone, yet this is a life stage of firsts. More than half use BNPL or digital wallets monthly, and they're twice as likely as the average Brit to consider giving up a traditional account for crypto. Openness to new tools is high; the decision of who to trust is still being made.

99%

of students have used a mobile banking app in the last month

Source: Adrenaline, Gen Z and the Future of Finance

INSIGHT 04 • THE APPETITE FOR SUPPORT

Students want guidance, and they'll reward the brands that give it.

60% say financial matters confuse them, 75% wish they'd had better financial education at school and 73% say financial brands should do more to help with budgeting, debt and responsible borrowing. 80% report financial anxiety at university. The brand that shows up with genuinely useful, credible guidance meets a real need, and earns trust early.

73%

say financial brands should do more to offer practical money guidance

Source: Giesecke+Devrient

INSIGHT 05 • TRUST IS PHYSICAL

For all their digital fluency, students still value showing up in person.

Nearly one in three plan to bank in branch, more than any other generation, and 55% still trust traditional banks over fintechs. Trust isn't built in a feed serving 1,300 ads a day; it's built in spaces that feel credible. 84% of Gen Z notice brands more in the real-world spaces they move through every day.

84%

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

Source: JCDecaux

INSIGHT 06 • THE NEXT GENERATION OF HIGH EARNERS

Today's students are tomorrow's graduate salaries, and lifelong clients.

UK graduates earn around £7,000 more a year than non-graduates, a lifetime premium of over £320,000, and Gen Z are projected to reach 39% of UK retail spending by 2030. Winning a student isn't winning a low-value account. It's the start of a decades-long, rising-value relationship.

£320k+

lifetime earnings premium for UK graduates over non-graduates

Source: Department for Education

GET THE FULL PAPER

Ready for the full picture?

We share the full white paper directly with brands, agencies and media planners working in this category. It's a short conversation and we'll send the complete report straight back to you.

Email us for the full paper.

Tell us a bit about your brand or planning brief and we'll send the complete Financial Services & Banking white paper, plus answer any questions you have about reaching the UK student audience.

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Already chatting with someone at Eighteen24?
Reply to their last email and ask for the full Financial Services & Banking paper.

Curated research

Sourced from 20 verified industry and student behaviour sources including Dentsu, YouGov, EY, the Department for Education, UCAS, and Save the Student.

Built for planners

Behavioural frameworks, brand case studies and the academic-year money calendar, structured for use in briefs and recommendations.

Calendar-aligned

Maps the moments that move money mindsets, from loan drops and Freshers to exam stress and term transitions, across the year.

Eighteen²⁴

The UK's largest student DOOH network

Over 400 premium full-motion D6 screens placed inside Students' Unions across 130+ campuses and 90+ universities, including 21 of the top 25. Positioned in cafés, study areas, gyms, social spaces and walkways where dwell time is highest.

400+

SCREENS

90+

UNIVERSITIES

2M

STUDENTS
REACHED

116M

IMPRESSIONS
PER FORTNIGHT

Our formula for effective Gen Z engagement

Be where they
are

Be where they
care

Be where they
share

Be where they
see you

Be the brand they bank on for life.

University is when financial habits take their adult shape and lifelong loyalties begin. Show up early, in a space students trust, and you don't just win an account, you earn a place in decades of earning life.

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