



# SEE HOW GEN Z IS CHANGING THE GAME AND HOW YOU CAN ADAPT

Think beyond traditional marketing and tap into  
this new, digitally native, entrepreneurial generation

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# ONE OF THE BIGGEST GENERATIONAL TRANSFORMATIONS IS HAPPENING AS WE SPEAK

By 2030, Gen Z and millennials are projected to make up 74% of the global workforce.<sup>1</sup> Born between 1997 and 2012, Gen Z is expected to account for \$12.6 trillion in total global spending power by 2030.<sup>2</sup> This group of consumers has shifting expectations, revealing opportunities to engage.

## Why is this such a turning point? Because Gen Z is unlike any other generation that's come before.

As the first truly digitally native generation, they've never known a world not connected by the internet. Here's a snapshot of what makes them unique:<sup>2</sup>

- ✓ Largest generation ever
- ✓ Fastest-growing spenders
- ✓ First truly digital natives
- ✓ Most globally influential
- ✓ Racially and ethnically diverse

Engaging Gen Z in a purposeful, tailored manner can be an impactful move. Understanding what motivates and moves this new group of consumers is the first step in adapting your brand's messaging, channels, and tactics to meet them where they are.

# ONE KEY DIFFERENCE TO NOTE: AS A GROUP, GEN ZERS ARE ENTREPRENEURS AT HEART.

You've likely heard about Gen Z's attitudes in the workplace, and there's a reason. As one Gen Zer in the US stated, "I think we don't want to be stuck in a cubicle doing a 9-5 all day until we die."<sup>3</sup> Along with a desire for work-life balance, 25% of Gen Zers ages 16 to 27 surveyed said they somewhat disagree or completely disagree that they have the same level of business or employment opportunities as their parents' generation, which may explain their drive to branch out on their own.<sup>3</sup> And driven they are – demonstrated by the fact that 51% of those surveyed who own a business or have a side hustle say they're the first person in their family to do so.<sup>3</sup>

## Gen Z is harnessing technology to create their own opportunity:

**50%** of Gen Zers surveyed in the US said they considered themselves to be creators.<sup>3</sup>

This signals the opportunity for financial institutions to connect with them holistically, from both a personal and professional standpoint.

Growing up with technology, Gen Z can monetize their entire online presence from their device.<sup>3</sup> To put this into context, the "creator" category can include everything from social media content creators to gaming streamers, game modders, virtual goods traders, visual artists and bloggers – nontraditional career paths that can emerge from passions or even hobbies. These content creators are "influential tastemakers and innovators" who have forged a new segment projected to be valued at half a trillion dollars by 2027.<sup>4</sup>



## What does this all mean for brands? Turns out, a lot.

This new creator economy is rapidly growing and should prompt brands to approach them differently – from how they speak and where they show up to how they support their unique and nuanced needs.<sup>6</sup>

3. Hubspot, "Is Gen Z the Entrepreneurial Generation? Data + Insight from the Generation," September 2024. (<https://blog.hubspot.com/sales/gen-z-entrepreneurship>)

4. Monetized: Visa 2025 Creator Report. 2025 Morning Consult survey of 1,067 content creators across 5 countries globally, commissioned by Visa.

5. Deloitte, "2025 Gen Z and Millennial Survey," 2025. (<https://www.deloitte.com/global/en/issues/work/genz-millennial-survey.html>)

6. Material+, "Next Gen Small Business Owners" Survey, July - August 2024. Commissioned by Visa. Online survey of 1,418 SMB Owner and/or Financial Decision Maker (DMs) across 6 countries globally.

# SKIP THE POISE AND POLISH— BE AUTHENTIC AND REAL

As a group, Gen Z are more discerning than other generations and likely won't fall for the same old gimmicks. What does that mean for your brand? Swap the pixel-perfect, beautifully curated stock imagery for raw photography that shows a slice of real life. Trade the clever taglines for language that connects on a more personal level. One way to achieve this is to tap into the values they prioritize, which can often include sustainability, equality, inclusivity, diversity, and social responsibility.

Having been raised in the digital age, Gen Zers see that what's portrayed on screen isn't always reality. Instead, they want to see how products and services fit into their worlds and priorities.

**Enabling Gen Z to feel seen and represented within your marketing is an opportunity to help connect and resonate with them.**

**90%**

of those surveyed say authenticity is essential in deciding brand support.<sup>7</sup>

**57%**

of those surveyed say they will stop buying a brand if they don't trust the company.<sup>7</sup>

**So ask yourself—is your marketing a genuine expression of your brand values?**

If the answer is yes, great, you're off to a good start. If the answer is no or you're not sure, here are some thought starters:

- Create content that focuses on the mission behind your products and features
- Be diverse and inclusive in your imagery and language
- Demonstrate your values by taking a stand on important issues, including sustainability and climate change action, as it's a pressing issue for this group<sup>7</sup>



<sup>7</sup> Mastroke, "How to Create a Gen Z Friendly Brand." 2024  
(<https://www.mastroke.com/blog/thoughtful-reflections-opinions/the-ultimate-playbook-for-creating-a-gen-z-friendly-brand-9-essential-tips-to-win-em-all/>)

# CONNECT WITH SUCCINCT, SOCIAL-FRIENDLY CONTENT

Engaging authentically with the Gen Z audience is crucial, but so is how and where you show up.

Creating content that resonates with Gen Z can follow the three Qs: Quick, Quirky, and Quality. The goal is for the Gen Z audience to see the value in your message instantly. Achieving this level of hyper-focused, high-value content is easier said than done.

Here's a high-level rundown of ideas to help:

- **Format** – Short and scannable, using video and interactivity when possible
- **Topic** – Culturally relevant messaging, even reacting to pop culture moments
- **Approach** – Action-packed and high-value

This type of quick-hit content is ideal for the social media platforms where Gen Z turns their attention.

**72%** of Gen Zers surveyed used **TikTok** in the last 3 months.<sup>8</sup>



It's critical to have a presence across social channels and platforms where Gen Z is most engaged, which may include TikTok, Instagram, YouTube, Snapchat, X, Discord, WeChat, WhatsApp, Vibe, and Weibo.

8. HubSpot, Millennials vs. Gen Z: Why Marketers Need to Know the Difference, May 2024 (<https://blog.hubspot.com/marketing/millennials-vs-gen-z>)

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**This rings especially true when speaking to the entrepreneurs in the crowd. 41% of young business owners surveyed, ages 18 to 35, rely on social media for banking information** more than any other source, with YouTube being the most common.<sup>9,10</sup> They also use Instagram and TikTok more than their older counterparts to educate themselves on their business finances.<sup>10</sup> *This is a prime opportunity for your financial institution to step in as a trusted leader, if you haven't already.*

For Gen Z, these platforms are more than just entertainment – they're a lifeline for learning as well as growth. They tap into influencers and leaders for tips on running their business, network with peers and prospects, and even use their social media profiles as their brands' primary web presence.<sup>10</sup>

**Is your brand's content making it into their news feeds? Is it stopping the scroll?**  
Following a two-fold marketing strategy can help ensure your content engages with impact:



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**Design**  
it for fast, visually engaging formats, considering their short attention span and preference for interactive content.



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**Place**  
it on their favorite social media platforms, meeting them where they are and where they're actively seeking education and support.



9. Visa, Next Gen Small Business Owners, 2025.

10. Visa, Next Gen Small Business Decision Makers Research Report, 2024.



Even as you create screen-friendly, social-first content ...

# DON'T DISREGARD THE IN-PERSON BOND

**That's right. This digitally native, online-savvy audience is looking for in-branch support from their financial partners.** In fact, Gen Zers surveyed ranked branch proximity among the most important features as their financial needs change and they move out of their parents' homes.<sup>11</sup>

# 40%

OF GEN Z BUSINESS  
OWNERS SURVEYED

are likely to  
spend time  
banking in  
person.<sup>12</sup>

## Already have an in-branch presence?

Focus on making face-to-face interaction easy to access through branch locators, and promote a hybrid online and in-person presence for the greatest flexibility.

## Don't have in-person options?

Highlight live chat, phone support and any other available communication opportunities for human conversation.

11. Visa, Reaching Gen Z Throughout Their Financial Journey, January 2025.

12. Visa, Next Gen Small Business Decision Makers Research Report, 2024. The Next Gen business owners are between 18-35 years old and the Older business owners are between 36-65 years old.

# UNDERSTANDING GEN Z'S ATTITUDES TOWARD MONEY AND HOW THEY DO BUSINESS

To provide meaningful support and guidance to this uniquely entrepreneurial generation, it's important to understand their attitudes toward money and their needs as they grow their businesses.

## Budgeting for dual priorities

Finding themselves in a financial paradox, Gen Z's spending decisions are shaped by both fear of missing out on opportunities and the desire for control over their money. On one hand, 60% of Gen Z surveyed prefer to spend money on life experiences over saving for retirement.<sup>13</sup> On the other hand, tools like savings trackers are of high interest to this group as they're beginning to build their financial future.<sup>14</sup> As their financial partner, you can help them by providing access to financial management tools and strategies for planning and budgeting.

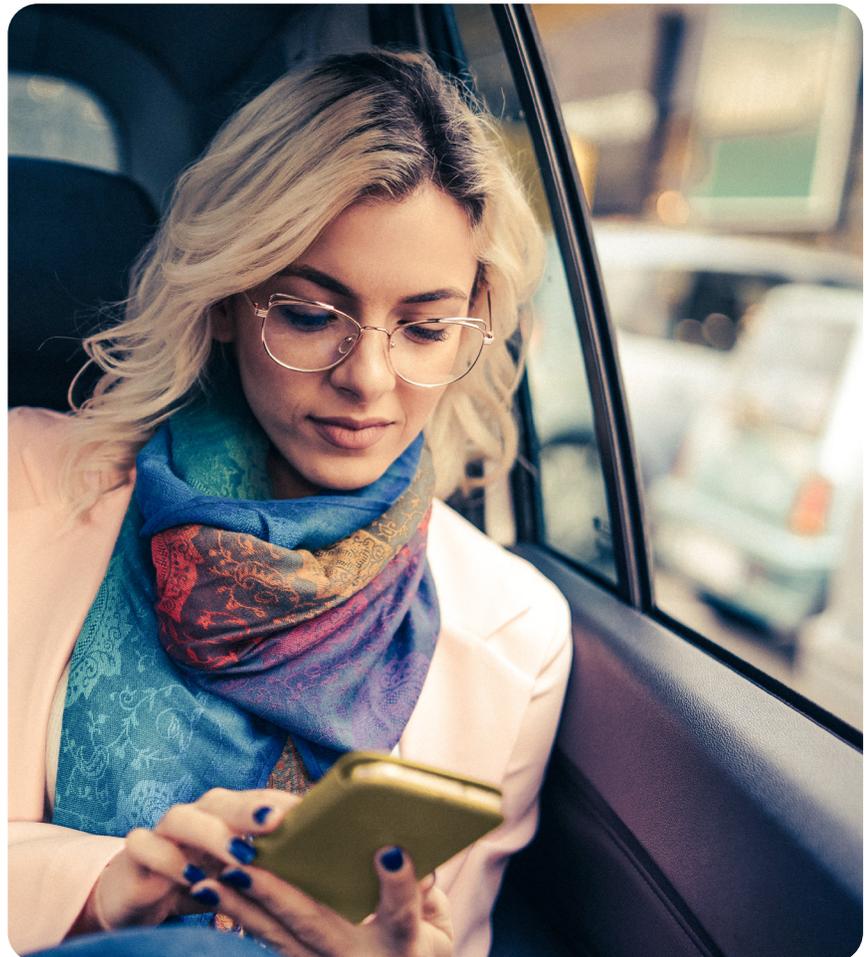
## Struggling to see insights

Younger entrepreneurs prefer a variety of specific and custom products and services more than their older counterparts do.<sup>15</sup> While this helps them solve individual challenges, it leads to a fragmented view of their business, with 21% of those surveyed saying "I struggle with business insights."<sup>15</sup> This is especially true in countries like France and Spain.<sup>16</sup>

*What can financial institutions do?*

# 22%

of Next Gen business owners surveyed in the US, UK, France, Spain, Mexico, Indonesia and South Africa, ages 18 to 35, say they want **tools that provide real-time insights & analytics from financial institutions.**<sup>15</sup>



13. eMarketer. The State of Gen Z Financial Health. February 14, 2024. (<https://www.emarketer.com/content/state-of-gen-z-financial-health>)

14. Visa. Reaching Gen Z Throughout Their Financial Journey. January 2025.

15. Visa. Next Gen Small Business Decision Makers Research Report, 2024.

16. Visa. Generation Z sets to work, (<https://corporate.visa.com/content/dam/VCOM/global/services/documents/vca-trend-genz.pdf>)

# 57%

of young business owners surveyed, ages 18 to 35, say, **"I prefer a high-quality tool, even if it does not integrate into my business finance and payment."**<sup>17</sup>

**Idea:** Emphasize any customization available in your apps and platforms.

## Thinking globally

Often doing international business from day one, these digital-first creators are reshaping how small businesses transact, collecting revenue streams from across the globe through a variety of payment sources, including everything from peer-to-peer apps to digital wallets. As a generation, they generally have a higher willingness to adopt new payment methods like Buy Now Pay Later (BNPL) and are much more engaged in crypto than the general population.<sup>18</sup>



# 20%

**OF GEN Z BUSINESS SALES ARE INTERNATIONAL**

and they spend 27% of their marketing dollars internationally.<sup>19</sup>

Tools that help streamline international transactions are incredibly valuable.

17. Visa, Next Gen Small Business Decision Makers Research Report, 2024.

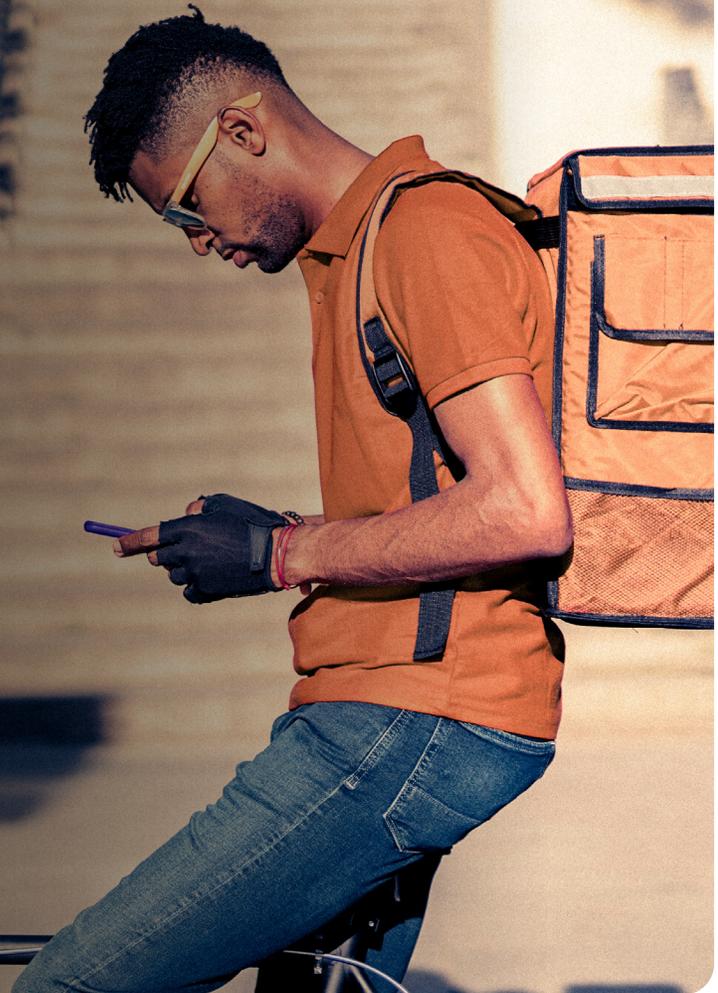
18. Visa, Generation Z sets to work, (<https://corporate.visa.com/content/dam/VCOM/global/services/documents/vca-trend-genz.pdf>)

19. Material+, "Next Gen Small Business Owners" Survey, July - August 2024. Commissioned by Visa. Online survey of 1,418 SMB Owner and/or Financial Decision Maker (DMs) across 6 countries globally.

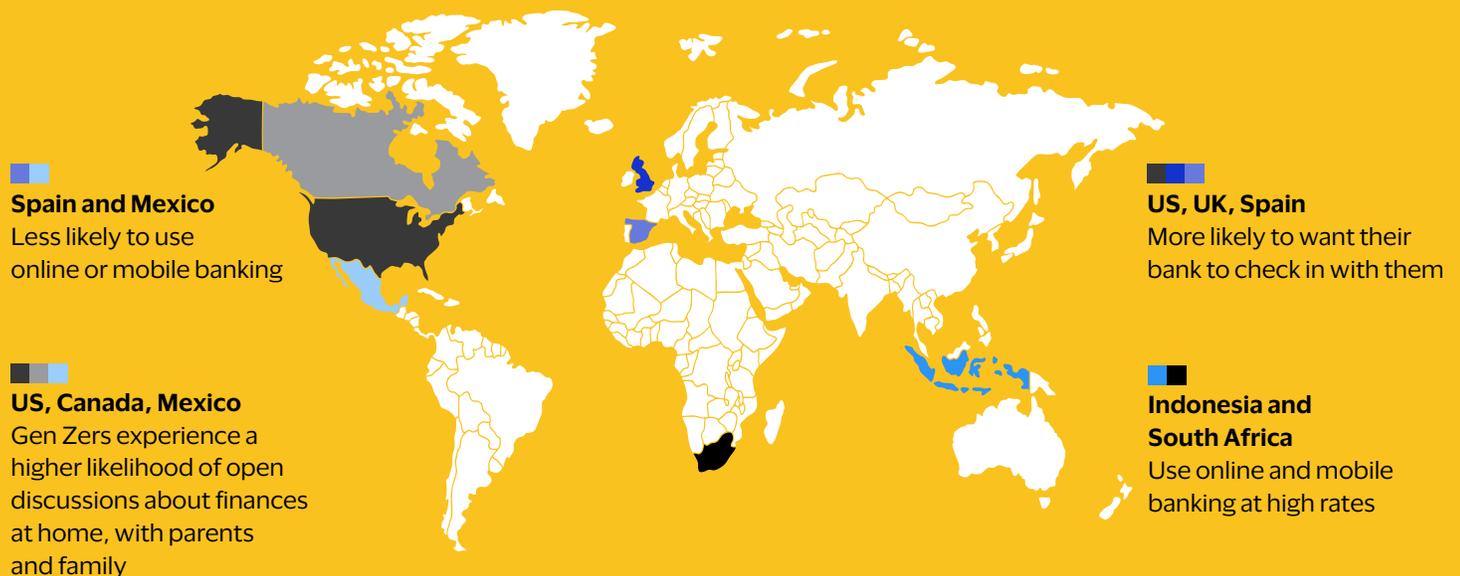
# NAVIGATING LIFE STAGE CHANGES

Maturing into adulthood while running their businesses, this audience needs the right financial partner at the right time—and that means feeling supported both emotionally and rationally. They choose and stay with brands that make them feel seen, heard and understood.<sup>20</sup> And when they're looking to change financial services providers, it typically coincides with their evolving life changes, prompted by the need for:<sup>21</sup>

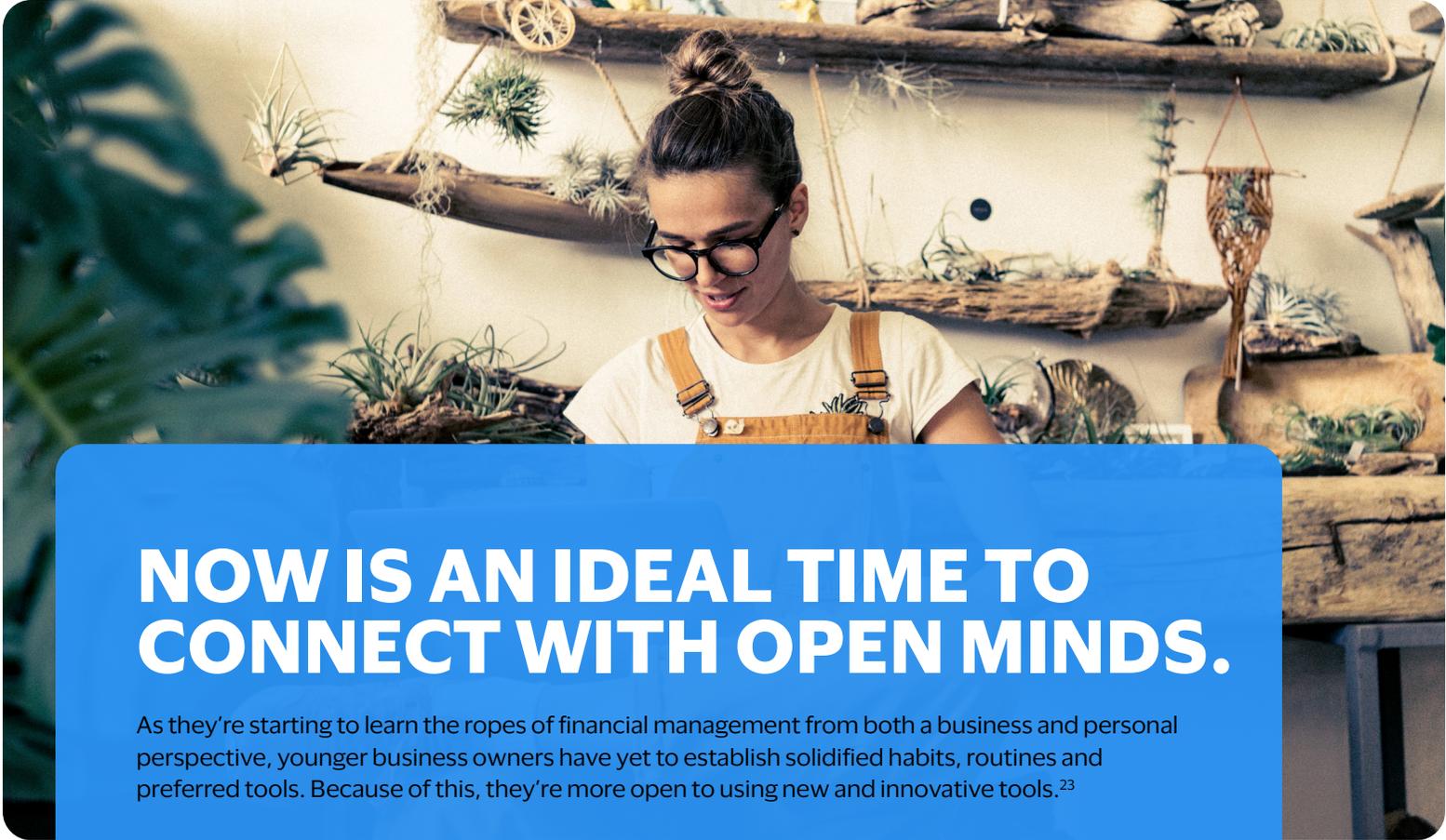
- Access to credit
- Access to money management tools
- Improved convenience
- Compelling offers



## See how young business owners' attitudes shift across regions (ages 18-35)<sup>21,22</sup>



20. Mastrokro, "How to Create a Gen Z Friendly Brand." 2024 (<https://www.mastrokro.com/blog/thoughtful-reflections-opinions/the-ultimate-playbook-for-creating-a-gen-z-friendly-brand-9-essential-tips-to-win-em-all/>)  
21. Visa, "Reaching Gen Z Throughout Their Financial Journey," January 2025.  
22. Visa, "Next Gen SMBs by the Numbers," (<https://corporate.visa.com/en/solutions/commercial-solutions/knowledge-hub/next-gen-smb/next-gen-study-data.html>), 2024.



# NOW IS AN IDEAL TIME TO CONNECT WITH OPEN MINDS.

As they're starting to learn the ropes of financial management from both a business and personal perspective, younger business owners have yet to establish solidified habits, routines and preferred tools. Because of this, they're more open to using new and innovative tools.<sup>23</sup>

**This makes *now* the ideal time to reach them. They're still forming their preferences and discovering their favorite brands—so make sure yours is among them.**

Focus on making face-to-face interaction easy to access through branch locators, and promote a hybrid online and in-person presence for the greatest flexibility.

## Act quickly to capture attention and loyalty

With 74% of Gen Z adults saying that more financial education could help reduce their financial stress, now is the optimal time for financial institutions to step in.<sup>25</sup> They're willing to listen, willing to learn and looking for guidance as they grow.

**68%**

of young business owners (ages 18-35) surveyed say, "I'm always looking for something new my company can try doing."<sup>24</sup>

**41%**

of young business owners (ages 18-35) surveyed are currently using between **6 and 9** banking innovations.<sup>24</sup>

**Fun fact:** The most popular cutting-edge banking tech across the globe is e-invoicing.<sup>24</sup>

## HERE'S HOW:

- **Craft communications that clearly outline your differentiators** and promote long-term value as they're looking to launch or grow their business while navigating their personal finances
- **Deliver educational content and resources** that span both personal and professional finances
- **Reach them where they are** on social media platforms, then strengthen your connection with in-person conversations and support

23. Visa, Next Gen Small Business Owners, 2025.

24. Visa, Next Gen Small Business Decision Makers Research Report, 2024.

25. eMarketer, "Gen Z consumers struggle to save for the long term," March 14, 2024. (<https://www.emarketer.com/content/gen-z-consumers-struggle-save-long-term>)



# COUNT ON VISA MARKETING SERVICES TO HELP YOU ENGAGE THIS NUANCED NEXT GENERATION

As marketers, we're at an inflection point as our audiences become more diverse in age and in needs. And while Gen Z is already reshaping the small-business landscape, Gen Alpha is close behind.

Reach end-to-end support in navigating and marketing to new audiences through thought leadership, resources, and tailored strategy and creative development.

Learn more at <https://corporate.visa.com/en/services/visa-marketing-services.html>

We can also help you grow your global payment capabilities with Visa Direct.

Explore more at <https://usa.visa.com/products/visa-direct.html>

