VISA

Get to know the Gen Z audience.



General mindset:

- Feel attachment to brands but wary of loyalty
- Brand purpose generates admiration but won't guarantee a purchase
- Drawn toward a more balanced life —
 and more entrepreneurial than career-driven



"I want the freedom to be my own boss and don't want to be strapped to a 9-5.1"

Financial mindset:

- Strive to build a safety net many are focused on saving and investing
- Prioritize convenience as key driver of payment choice
- Seamlessly mix digital tools and consider security a given



"I've just become so complacent with these apps, and they're so established, that I just figure they're secure even if they're not."

- Jack, 21, Ohio

Ŭ TIP:

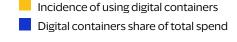
Boost brand affinity through inclusion... but do it right.

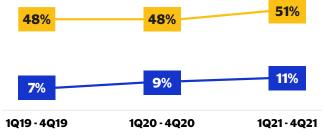
It is great to see diverse casting. But younger consumers also want to see different ethnicities, cultures, abilities, and lifestyles represented in the global economy or in cultural moments.

Popularity of mobile wallets:

Over half of Gen Z consumers use digital containers on a monthly basis.

Gen Z/Younger Millennials (18-29)²





Let's uncover new possibilities together.

Visa has tools and resources to address your specific needs — from offering financial education to enabling digital solutions.

To get started, contact your local Visa Account Executive.

1. Digital Point of Sale - Click to Pay & Installment Research October 2021

2. Visa US Payment Panel 1Q19-4Q21



These materials and best practice recommendations are provided for informational purposes only and should not be relied upon for marketing, legal, regulatory, or other advice. Recommended marketing materials should be independently evaluated in light of your specific business needs and any applicable laws and regulations. Visa is not responsible for your use of the marketing materials, best practice recommendations, or other information, including errors of any kind, contained in this document.

All brand names, logos and/or trademarks are the property of their respective owners, are used for identification purposes only, and do not necessarily imply product endorsement or affiliation with Visa.

© 2023 Visa. All rights reserved.