

# FinTech 2.0 Key Findings and Implications: Phase I



1

***The goals, challenges, and needs of Gen Zers largely map those of the Millennial and other generations.***

- An undercurrent of world/economic uncertainty makes this generation feel they will face more challenges in their future financial prospects.
- But they will not “giving up” in response to these pressures, instead Gen Zers will strive to work harder to meet their goals.

2

***Gen Zers are intuitively comfortable using apps and expect to be able to leverage technology in all aspects of their financial life.***

- But they are more hesitant about crypto than what some might expect, with varying degrees of acceptance and comfort within the crypto world.
- Most are not in crypto, and for these individuals, crypto companies should be thoughtful about barriers to entry (financial and psychological).

3

***Financial companies should, if not already doing so, incorporate direct Gen Z user experience feedback in the design of products, services and tools.***

- Gen Z is the most digitally native generation to date and will have the highest expectations and shortest amount of patience for a financial app or digital experience which doesn’t work optimally.
- This includes topics of interest, look-and-feel, functionality etc.