

Financial Services Signals: How to win Gen Z now

By 2030, Gen Z will account for nearly \$12.6 trillion in global spending. But this is a generation under intense financial pressure. They're living at home longer, fast-tracking relationships for affordability, and outsourcing money management to digital tools. If your products don't evolve with them, you risk not being part of their financial future.

See the full story in [Basis Signals: Gen Z's New Rules for Growth](#) >



Four Signals disrupting Financial Services in 2026 and beyond

1. Small luxuries, big trade-offs

The signal:

Over half of Gen Z say they can't afford their desired lifestyle. Nearly 90% turn to small treats instead, with half relying on 'Buy Now, Pay Later' to make it possible.

Why it matters:

Gen Z won't wrestle with rigid financial products. Their focus on small, frequent purchases shows how traditional savings and credit products risk being bypassed unless they adapt to this new spending rhythm. If you don't offer flexibility, ease, and transparency, they'll move quickly, taking today's spend and tomorrow's cross-sell with them.

How to explore this further:

Use [conjoint analysis](#) to identify which low-commitment tools (micro-savings, round-ups, or transparent payment plans) balance short-term spending habits with long-term goals. Combine this with [U&A studies](#) to map emotional triggers for saving versus splurging.

2. Finance is a group project

The signal:

2 in 5 Gen Z are moving in with partners earlier than planned to save money, and a growing number are extending co-living further, with a 67% rise in couples living alongside friends.

Why it matters:

Money in shared living is fluid. Bills get split, budgets overlap, and spending decisions are rarely solo. If financial products don't flex for couples, roommates, and non-traditional households, you risk losing entire groups of customers.

How to explore this further:

Conduct [household journey mapping](#) to understand how money moves in shared living setups. Then test new propositions such as joint or multi-user accounts, flexible access tools, and shared savings features to see which formats match real-world needs.

3. Community as advisor

The signal:

Almost half of Gen Z go to TikTok, YouTube, or Instagram instead of Google for answers, while peer communities on Reddit and Discord are shaping their financial habits.

Why it matters:

For Gen Z, credibility is earned in communities, not institutions. Financial habits spread peer-to-peer, from budgeting hacks to investment tips, and brands that aren't visible here risk being cut out of the conversation. It's no longer enough to run campaigns through traditional channels. The challenge is knowing which forums, creators, and communities actually build trust, and which just create noise.

How to explore this further:

Combine [social listening](#) and [message testing](#) to identify where your brand surfaces in community ecosystems and how it lands. Then use brand tracking to measure which channels and advocacy cues most strongly drive trust and conversion.

4. AI as a financial operating system

The signal:

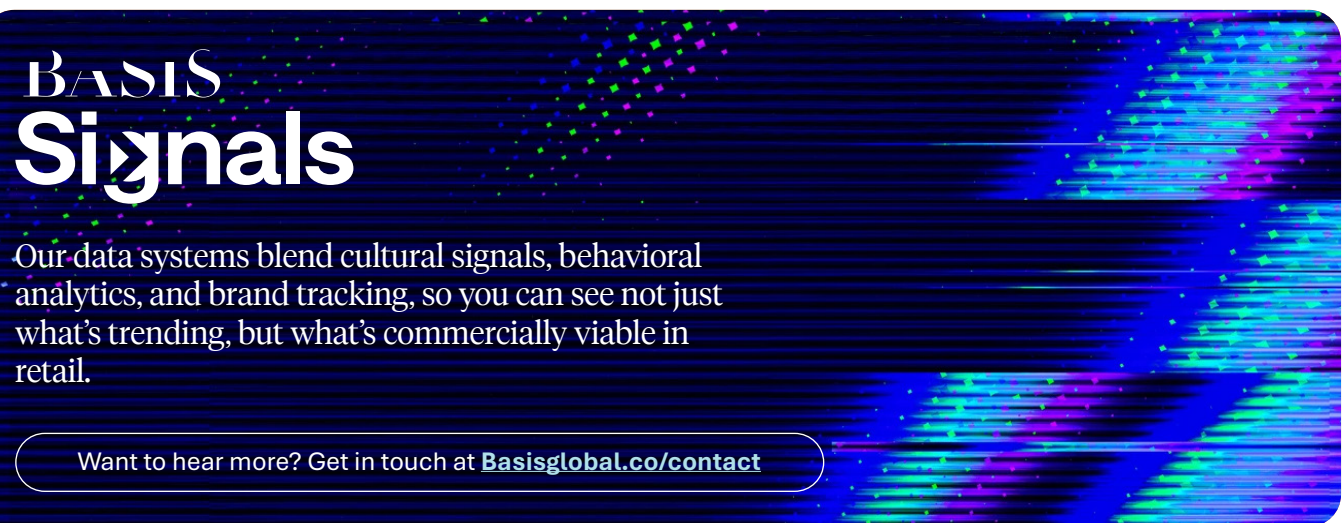
8 in 10 Gen Z now use AI tools to budget, track debt, save, or invest — embedding AI into the day-to-day management of their money.

Why it matters:

Gen Z expect AI to remove the headache from finance. The challenge for financial brands is to ensure they're discoverable in AI-powered search and chat, and to make sure their tools integrate seamlessly with AI-driven money management. Fail at either, and you risk being invisible at the very moments Gen Z are making financial decisions.

How to explore this further:

Run **AI discoverability audits** to test how your brand surfaces in answer engines and budgeting apps. Layer this with **custom-built segmentation** to identify which Gen Z buyer roles rely most on AI and how to convert algorithmic visibility into long-term loyalty.



BASIS
Signals

Our data systems blend cultural signals, behavioral analytics, and brand tracking, so you can see not just what's trending, but what's commercially viable in retail.

Want to hear more? Get in touch at Basisglobal.co/contact

Signals sources in order of appearance

1. By 2030, Gen Z will account for nearly \$12.6 trillion in global spending
[Gen Z Will Be the Highest Spending Generation in History. Here's What to Know](#)
2. 9 in 10 say they're open to frequent "splurge" spending on small luxuries that signal care or identity.
[94% of Gen Z say they like splurging on 'little treats' that bring joy](#)
3. Over half of Gen Z use 'Buy Now, Pay Later' to make vibe-driven purchases affordable
[How Gen Z shops and buys in 5 charts](#)
4. 2 in 5 Gen Z adults would move in with a partner purely to save money
[Move-In-flation: 23% of Singles Would Fast-Track Cohabitation for Financial Relief](#)
5. 67% increase in couples living alongside friends
['We have to flatshare to afford our rent' - The Times](#)
6. Almost half of Gen Z now go to TikTok, Instagram, or YouTube instead of Google
[GenZ Dumping Google For TikTok, Instagram As Social Search Wins](#)
7. 8 in 10 Gen Z are leaning on AI tools to manage their money.
[80% of Gen Z and millennials are turning to AI for financial advice](#)