



**VERTICE AI**

VERTICE AI | RESEARCH BRIEF

# From Branches to Apps:

## Gen Z on Money & Banking

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Five Gen Z students on their banking approaches and the financial tools that actually serve them.

**Convened at the Southeast Credit  
Union Innovation Day**

April 2026 | Advanced Technology  
Development Center (ATDC), Georgia Tech



## ABOUT THIS BRIEF



# A firsthand snapshot of Gen Z's real financial lives.

On April 21, 2026, five Gen Z students (a high school senior, two undergraduates, and two graduate students in finance and fintech) sat for a live panel discussion on how they approach money, banking, and the tools they use every day. Moderated by Brandee Bickle (SVP of Strategy & Governmental Affairs at Georgia's Own Credit Union) during Southeast Credit Union Innovation Day, this session was hosted in the Advanced Technology Development Center (ATDC) at the Georgia Institute of Technology. This brief summarizes the central themes of that conversation, offering credit union and fintech leaders a candid view of Gen Z's evolving relationship with money and financial institutions.

The discussion was structured as a roundtable interview. Bickle guided participants through topics including app usage, relationships with banks and credit unions, branch and ATM behavior, peer-to-peer payments, financial stressors, and expectations for financial tools. She closed by asking each participant to reflect on the most common misconceptions about Gen Z's financial lives.

All responses are drawn directly from the five panelists. When quoted, panelists are identified by their role and general academic stage; names, institutions, and other identifying details have been omitted.

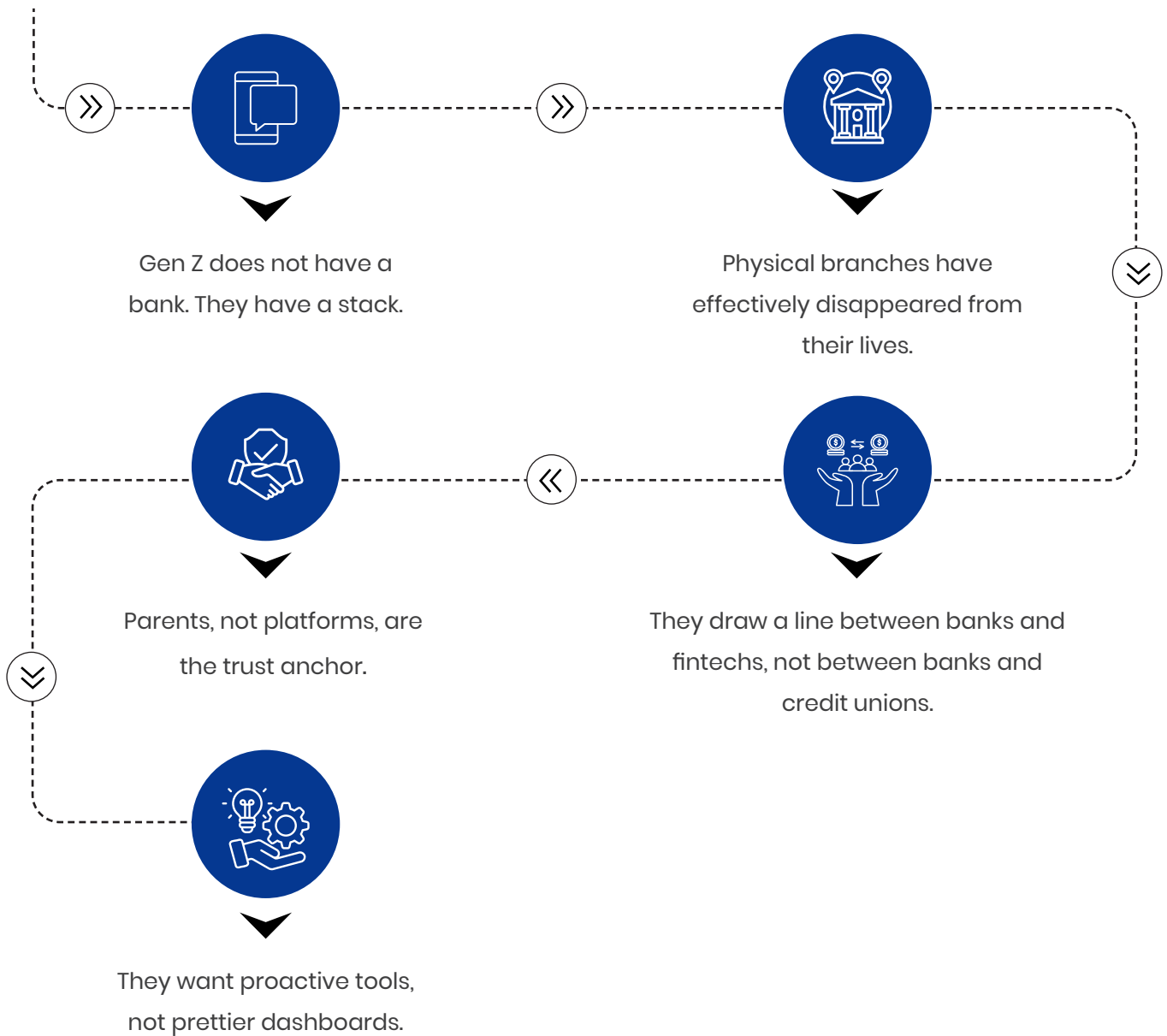


***[Gen Z] is operating in a world that is really not built for them, and trust issues are at an all-time high.***

Brandee Bickle, SVP Strategy & Governmental Affairs, Georgia's Own Credit Union

## KEY FINDINGS

# Five key insights from real Gen Z voices.



## THEME 01 —

# The app stack is replacing the bank.

Asked which app they open first when they think about money, none of the five panelists named a single financial hub. A 27-year-old finance graduate student summarized the generation's posture in one sentence.



***It's not one app or one financial hub for all transactions.***

***It's use case basis to be very honest.***

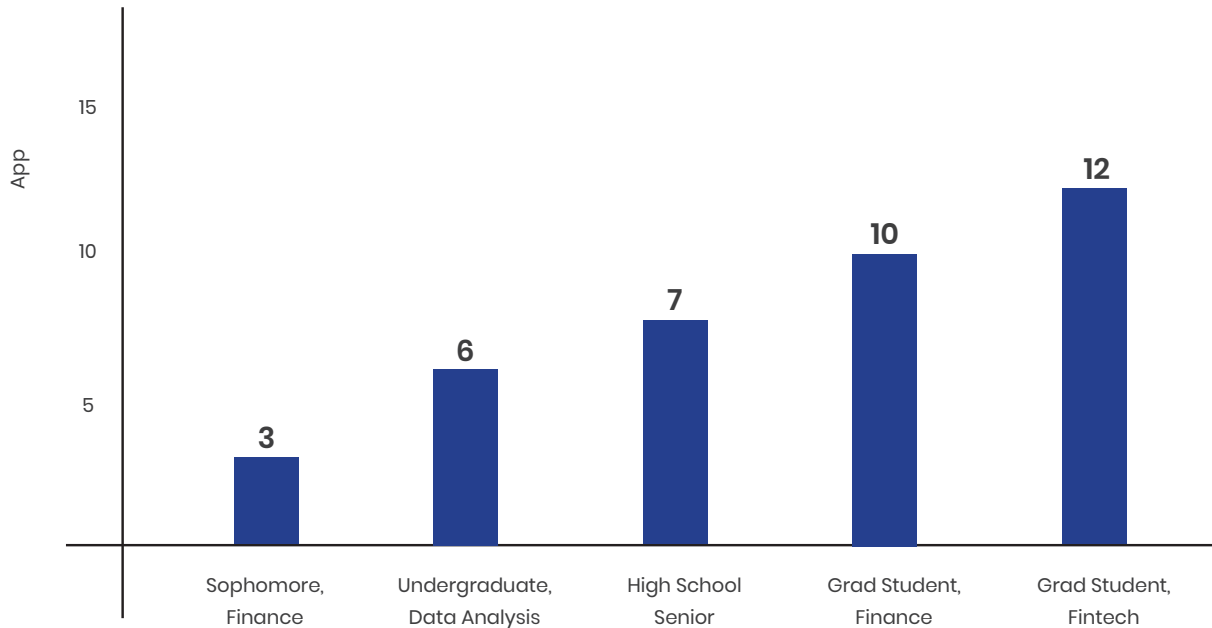
Graduate student in finance

Panelists reported actively using between three & 12 financial apps. One sophomore studying finance named three, an undergraduate studying data analysis named six, while a graduate student in finance named nine or 10. A master's student in fintech, deeply active in decentralized finance, counted 12, split across a traditional bank, a credit union, two peer-to-peer apps, a crypto exchange, two crypto wallets, and a Solana-backed hardware wallet.



**FIGURE 1 | NUMBER OF FINANCIAL APPS ACTIVELY USED, BY PANELIST**

Range across the five panelists: 3–12 apps. None described a primary banking relationship.



Source: Southeast Credit Union Innovation Day Gen Z panel, April 21, 2026.

The pattern of usage was consistent across the panel: a traditional bank app for a checking account, one or two peer-to-peer apps for splitting bills and sending money, a dedicated investing app, and, among several panelists, one or more crypto apps. Loyalty is tied to function, not an institution. “Whoever gives me the best deal,” one panelist said. None described a primary banking relationship in the typical way of previous generations.



***For credit unions accustomed to serving as a member’s primary financial institution, this is a quiet but significant shift. In the panels framing, no app is primary. Every app is simply one tool in a broader financial stack.***








**THEME 02** —

# Banking has shifted fully beyond the branch.

The panel was nearly unanimous on the physical branch. Most panelists had not set foot in a branch in two to 15 years, one sharing the last visit had been to deposit coins from a “childhood piggy bank.” One undergraduate said her last memory of a branch was visiting with her grandmother as a child.

**FIGURE 2 |** LAST VISIT TO A PHYSICAL BANK BRANCH

*The branch is not a channel these panelists use infrequently. It is a channel they do not use.*

PANELIST	LAST TIME IN A PHYSICAL BRANCH
  <p>Sophomore, Finance</p>	 <p><b>2–3 years ago</b></p>
 <p>High School Senior</p>	<p><b>5+ years ago</b></p>
 <p>Grad Student, Finance</p>	<p><b>10–12 years ago</b></p>
 <p>Undergraduate, Data Analysis</p>	<p><b>~15 years ago</b></p>
 <p>Grad Student, Fintech</p>	<p><b>Over winter break (to deposit coins)</b></p>

*Source: Southeast Credit Union Innovation Day Gen Z panel, April 21, 2026.*

Cash and ATM use follow the same pattern. Two panelists reported keeping exactly \$20 in their wallets, each because a parent told them to, but said they had never touched the money. A graduate student in finance volunteered that he had forgotten his ATM PIN, while another student had never used an ATM.



*I'm definitely in the \$20 club, and it's been ages [since I used an ATM]. Two, three years. I don't even remember my ATM pin.*

Graduate student in finance

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One panelist, a high school senior, does not carry a physical wallet at all. Apple Pay and a digital ID on his phone are the entirety of his payment infrastructure. His physical cards sit in a drawer at home.

The panel's experience suggests something more than a mere preference shift. For several panelists, the branch is not a channel they use infrequently, it is a channel they do not use at all. The same is largely true of ATMs and cash. The implication for credit unions is not that branches and ATMs must be more convenient. It is that, for a meaningful share of the next member cohort, they have already been cast out of the decision altogether.



## THEME 03 —

# Banks and credit unions are seen as the same, & that is a problem for credit unions.

Asked directly whether Gen Z sees banks and credit unions as distinct institutions or essentially the same, a high school senior on the panel offered an answer that should give credit union leaders pause:



***Honestly, they are kind of one and the same. I don't fully understand the difference.***

High school senior

He was not alone. A graduate student in finance noted later in the discussion that while he personally understands the distinction through his field of study, most of his peers do not.



***A lot of my friends don't even know how credit unions work. But when I tell them about this concept of member-based or community-driven, their eyes go wide and they are fascinated by this concept. But they do not know how it works because it's not marketed enough or it's not advertised enough.***

Graduate student in finance

A master's student in fintech made a similar point from a different angle, arguing that the industry often mistakes Gen Z's silence for disinterest, and that when young people do speak up with ideas, they are frequently overlooked.

What this produces is less a value problem than an issue of visibility. Panelists who understood the credit union model were receptive to it. The gap is that most of their peers never hear the story at all. Gen Z draws a mental line between "banks" (formal, structured, slow) and "fintechs" (quick, tech-savvy, responsive). Credit unions, almost uniformly, fall on the bank side of that divide, even when their actual model more closely resembles the alternative.



## THEME 04 —

# Trust starts with parents, not platforms.

A quieter but recurring thread in the conversation was the influence of parents on panelists' financial decisions. When asked what is most misunderstood about Gen Z, a sophomore studying finance identified something few in the room expected:



***I think the biggest misconception is how important the voice of our parents is in making financial decisions. Whether it's choosing to bank with Wells Fargo or choosing to keep \$20 in my wallet. My opinion, whether it was correct or incorrect, was completely deferred to my dad because he's been alive for so many more years and handles more money."***

Sophomore studying finance

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Others on the panel echoed the pattern without naming it. Two panelists said they always hold \$20 in cash following a parent's advice. Another pointed to a parent as the reason he has never closed a particular account. A high school senior noted that his banking relationship is tied to his family's primary institution.

This is notable because the prevailing industry narrative frames Gen Z as self-directed, algorithm-guided, and institution-skeptical. The panel did not challenge the skepticism toward institutions, but they did place the family unit, specifically parental guidance, above apps, advisors, or influencers as the first trusted source for financial decisions. That is an acquisition and trust-transmission channel that is rarely accounted for in current industry designs.

## THEME 05 —

# They want a financial GPS, not a rearview mirror.

When asked what they would change about the financial apps they use most, panelists did not ask for better design, faster onboarding, or more features. Instead, they want tools that look forward instead of backward.

A graduate student in finance described what he wanted in specific, actionable terms:



***[I want] something like a financial GPS that could tell me: Look, your insurance bill is coming up, which is X amount, and you've already spent 40% more on your food bills. So, this is how you should organize the rest of the month. I do not want somebody to tell me something after I have already done that."***

Graduate student in finance

A sophomore studying finance raised a similar need in a different context: greater transparency into forgotten subscription spending, and clearer visibility into how much money he was sending to family members each month as a financially dependent college student. An undergraduate studying data analysis described teaching herself to invest from YouTube videos and podcasts because there was no one else to “show [her] the ropes.”

The common thread is predictive, proactive context: not more data, but the right data delivered at the right time. Today's banking and fintech apps largely function as rearview-mirror tools, reflecting past activity. Gen Z is looking for the opposite function: a forward-looking tool that sees the month ahead, flags risk, and suggests action before problems surface.

## SYNTHESIS —

# What this means for credit unions.

Three observations follow from the panel, offered without prescription.



***Granted, you [credit union leaders] do know your industry through and through. That's why we come to you. But then it kind of goes deaf when we try to present some innovation or just some ideas.***

Master's student in fintech

### **First, there is no primary financial institution in their world.**

The panelists operate a distributed stack of three to 12 apps, and they choose tools by task. Any credit union strategy that implicitly assumes it is, or will become, a member's sole financial hub is planning for a world these panelists do not live in.

### **Second, the credit union story is not failing on its merits. It is failing to be heard.**

Every panelist who understood the member-ownership model reacted to it positively. The challenge, as one panelist said plainly, is that the story is "not marketed enough or advertised enough," and the people most likely to respond to it are the least likely to encounter it.

### **Third, the trust architecture of this generation is more family-based than the narrative suggests.**

Parental advice shaped bank choice, cash habits, and app selection for multiple panelists. A generational marketing strategy built around peer-to-peer virality may be less effective than one that equips parents (many of whom are existing members) to make the introduction themselves.

## CLOSING NOTE

# With thanks.

This brief would not exist without the five panelists who spoke candidly about their financial lives, and without Brandee Bickle, who moderated with care and skill. Our thanks to all of them, and to the Georgia Fintech Academy, which fielded many of the panelists.

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### About Vertice AI

Vertice AI is a member growth platform purpose-built for credit unions. Using predictive AI and behavioral data, Vertice helps credit unions identify their best growth opportunities and act on them, driving measurable results in loan and deposit campaigns. Learn more at [verticeanalytics.ai](https://verticeanalytics.ai).

#### About the Southeast Credit Union Innovation Day

The Southeast Credit Union Innovation Day is a curated gathering of credit union executives, fintech founders, and industry partners, hosted at the Advanced Technology Development Center (ATDC) at Georgia Tech. The event convenes the region's credit union ecosystem around the practical questions shaping member growth and institutional relevance.