Marketing to Gen Y & Z:
Tactics Driving Growth at Leading FIs

Millennials and Gen Z now make up nearly half of the U.S. population—and they're rewriting the rules of engagement for financial institutions. If your marketing doesn't feel personal, purposeful, and digital-first, you're already behind. With the right marketing strategy, your institution can capture their attention, earn their trust, and drive real results.

Marketing to younger audiences demands more than just clever copy or flashy ads; it requires purpose, relevance, and personalization. This guide will explore who Gen Y and Gen Z are, what they value, and how your institution can forge authentic connections with them.

Getting to Know Gen Y and Gen Z

Millennials (Gen Y)

Born between 1981 and 1996, Millennials are now 29 to 44 years old. They're navigating major life moments: advancing in their careers, starting families, buying homes, and planning for long-term financial security.

They're tech-savvy, well-informed, and expect great service. But they also value genuine human connection. They want personalized financial guidance, modern tools, and experiences that are seamless and support their lifestyle and ideals.

Gen Z

Born between 1997 and 2012, Gen Z are now 13 to 28 years old. They grew up fully immersed in the digital world, with smartphones in-hand and social media at their fingertips.

But being digital-first doesn't mean superficial—this generation is deeply values-driven. They care about authenticity, identity, diversity, and social impact. They trust real people, do their research, and are quick to disengage if a brand feels inauthentic or irrelevant.

What They Want: Personal, Purpose Driven Engagement

Both generations value trust, transparency, and meaningful engagement when evaluating financial solutions. When you take time to understand their values and speak to them with purpose, that's when real connection happens. Here's how their preferences align and diverge:

Shared Values:

- Trust & Transparency: If your brand isn't real, they'll move on.
- Authenticity: Avoid generic marketing. Speak their language.
- Belonging: Reflect their experiences, identities, and values.
- Personalization: They expect content and tools tailored to their lives.

Gen Y Preferences:

- Expect seamless technology that simplifies busy lives.
- Respond to content that supports major life events—buying homes, starting families, building careers.
- Want ethical, socially responsible companies.

Gen Z Preferences:

- Expect fast, intuitive, mobile-first tools.
- Prefer financial education in gamified, interactive formats.
- Love short-form video content (think TikTok and Instagram).
- Align with brands that take bold, visible action on social issues.
- Seek co-creation and engagement that reflects individuality.

If you're wondering where to reach them—79% of Millennials and Gen Z use social platforms for financial advice. That's your cue to meet them where they are with content that informs and inspires.

How to Connect and Engage: Emotion + Strategy

Emotional branding drives connection. Telling your "why" is what builds loyalty—and it matters now more than ever. A whopping 71% of consumers expect personalized experiences, and they reward brands that understand their world.

Early engagement is key, especially with new users. Help them feel supported from the start with content that's personal, purposeful, and aligned with their financial journey.

Tips for Engagement:

- Share authentic stories, not just features.
- Highlight community and social impact.
- Educate with intention—use how-to content, videos, and relatable scenarios.
- Combine tech-driven convenience with a human touch.
- Offer actionable guidance that adapts to their life stage.

Whether it's helping Millennials navigate home buying or giving Gen Z tools to build credit, your approach should be proactive and grounded in empathy.

Campaign Ideas

Youth Campaign: Empower the Next Generation

Turning 18 is a milestone. A Youth Campaign helps young adults step into credit and financial wellness with confidence. It's upbeat, empowering, and focused on helping them check their credit scores and build smart habits early.

What to include:

- Eye-catching, celebratory banners
- Welcoming and supportive email templates
- Assets customized for the platforms they use and trust

By equipping young adults early with the right knowledge and tools, you can help build their confidence and set them up for smart lasting financial decisions.

Leverage Social Media and Generational Toolkits

As a SavvyMoney partner, our Social Media and Generational Toolkits give you everything you need to engage Gen Y & Z—from email templates and banners to social media assets. All content is crafted to align with their values, lifestyles, and communication styles, so you're not just reaching them–you're resonating with them:

- Messaging & imagery aligned to values and life-stages
- Mobile-friendly, visually engaging, and customizable
- Regularly refreshed with new seasonal content

We design it so you don't have to start from scratch—just copy, paste, and post.

Leverage Data to Target with Precision

Use real-time data and insights to personalize your campaigns. Through SavvyMoney Analytics, the Credit Score by Age Dashboard and Score + Age Report let you:

- Understand how each generation is performing financially
- See which age groups have higher or lower scores
- Identify opportunities for support and outreach
- Launch data-informed campaigns that resonate

Whether your goal is to improve overall credit health, launch financial education efforts or promote personalized lending solutions, this data helps you tailor your outreach to be more personal, relevant and trustworthy.

The Takeaway: Purpose + Personalization = Impact

To win the hearts (and wallets) of Gen Y and Gen Z, your brand must show up with purpose, clarity, and authenticity. When your content reflects their world—and meets them where they are—real connection happens.

Whether you're building loyalty, growing digital banking adoption, or launching new features, SavvyMoney gives you the content, data, and tools to make every message count.

Not a SavvyMoney partner yet?

These resources are just a small sample of what our partners get access to—customizable toolkits, campaign templates, social-ready content, strategic analytics and white-glove service that drive real results.

👉 Schedule a call with us today to learn how you can elevate your marketing and start engaging younger audiences with confidence.