



# Top Forces Shaping the Future of Finance

CCUA APEX 2025

**By the time you've finished  
reading this statement...**

**By the time you've finished  
reading this statement...**



**...more than \$1M in wealth  
will have passed between  
generations.**



# Gen Z

1997 - 2012  
aged 13-28



# Millennials

1981 - 1996  
aged 29-44



# Gen X

1965 - 1980  
aged 45-60



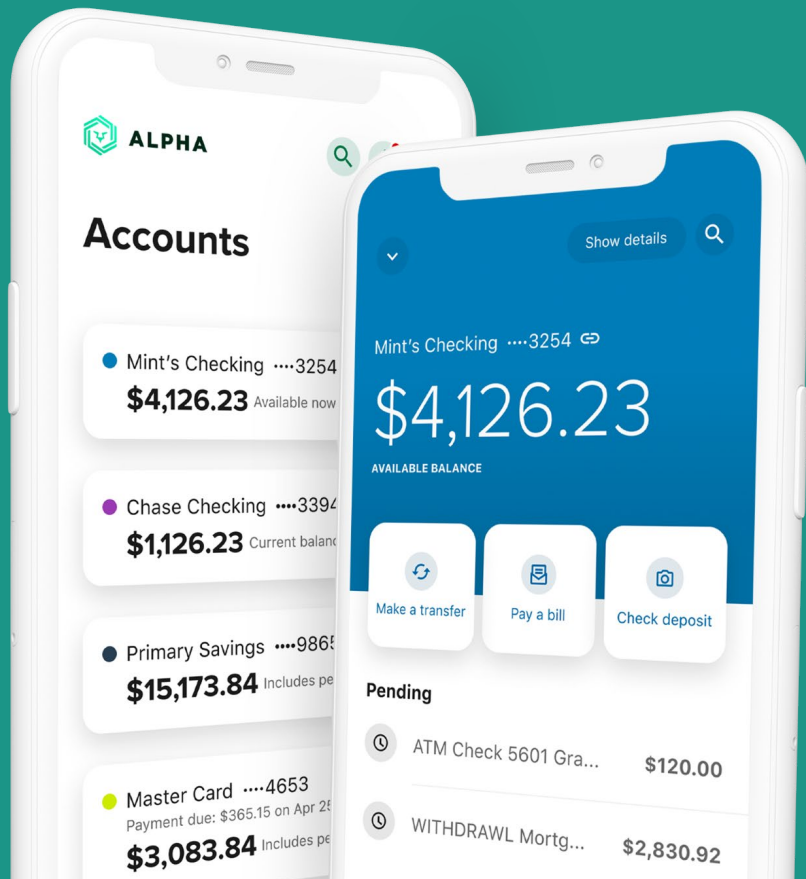
# Boomers

1946 - 1964  
aged 61-79



GENERATIONS AGREE

# Primacy isn't dead but it is redefined

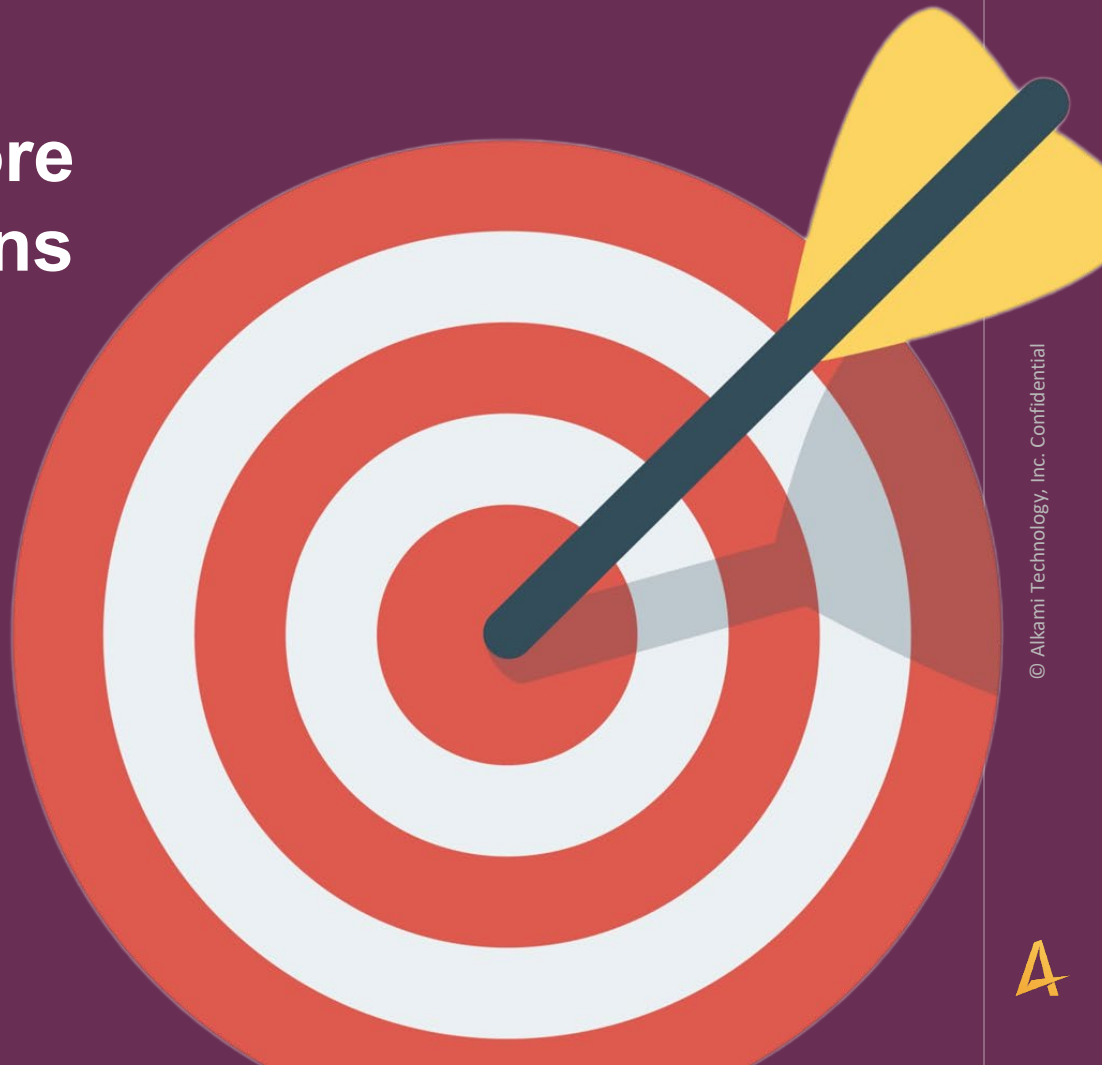


Source: Alkami primary research of 1,500 consumers, 2025.



GENERATIONS DIVERGE

# Relevance means more to younger generations



© Alkami Technology, Inc. Confidential



Source: Alkami primary research of 1,500 consumers, 2025.



GENERATIONS DIVERGE

**Gen Zs and Millennials are  
2x more likely to switch with a  
5-minute account opening  
experience**

Source: Alkami primary research of 1,500 consumers, 2025.

BOOMERS

~20%

of businesses are owned  
by Boomers and lack an  
exit strategy





GEN X

14%

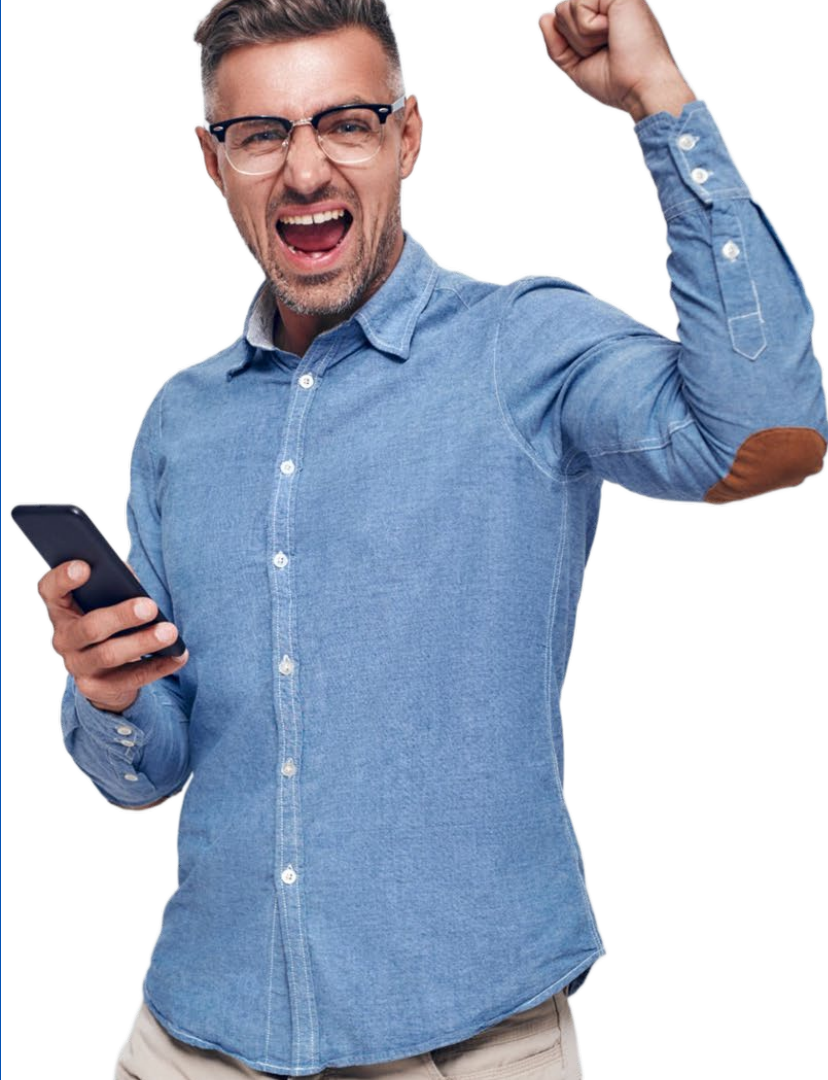
believe they have  
saved enough money  
for retirement

Source: Schroders Retirement Survey, 2024.



# MILLENNIALS

Have significantly higher net worth than Gen X and Boomers at comparable ages



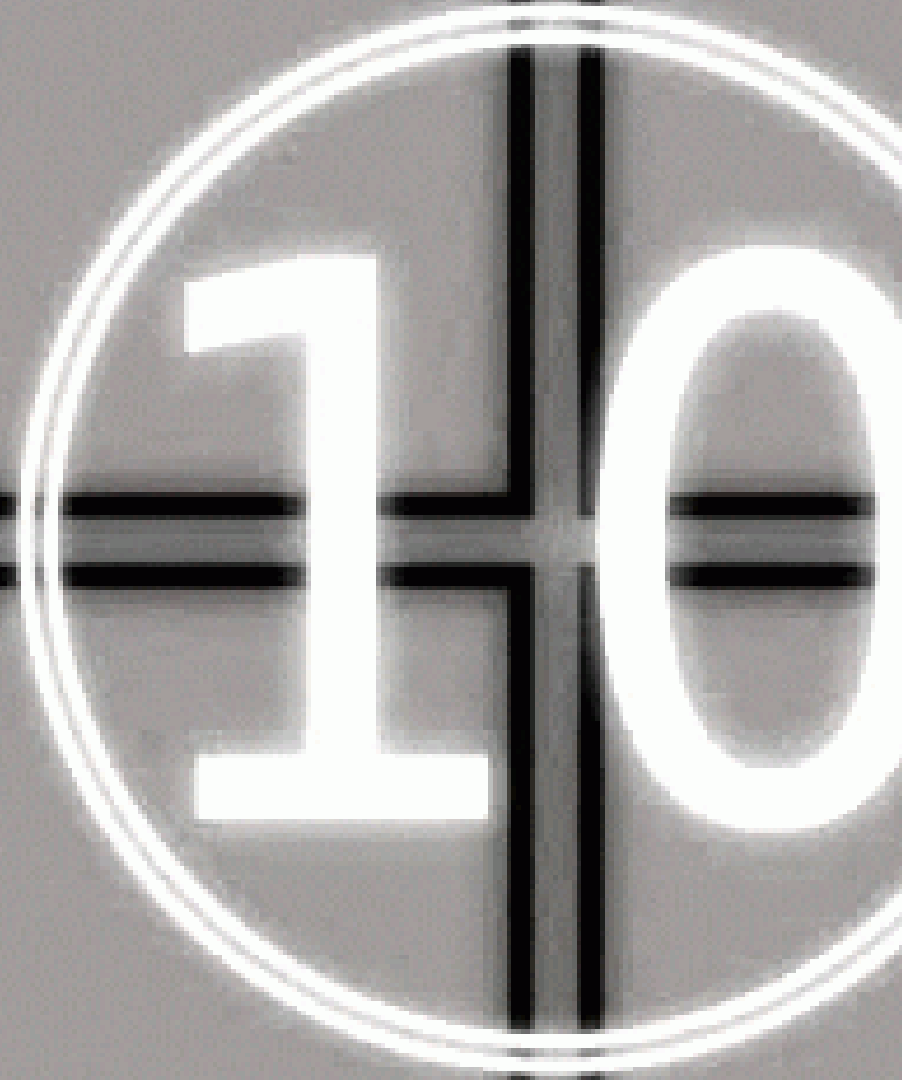


# 68%

bank with a financial  
provider due to a  
personal referral

Source: Alkami primary research of 264 Gen Zs, 2025.

**Every 10 seconds...**



**Every 10 seconds...**

**...another American reaches  
retirement age.**



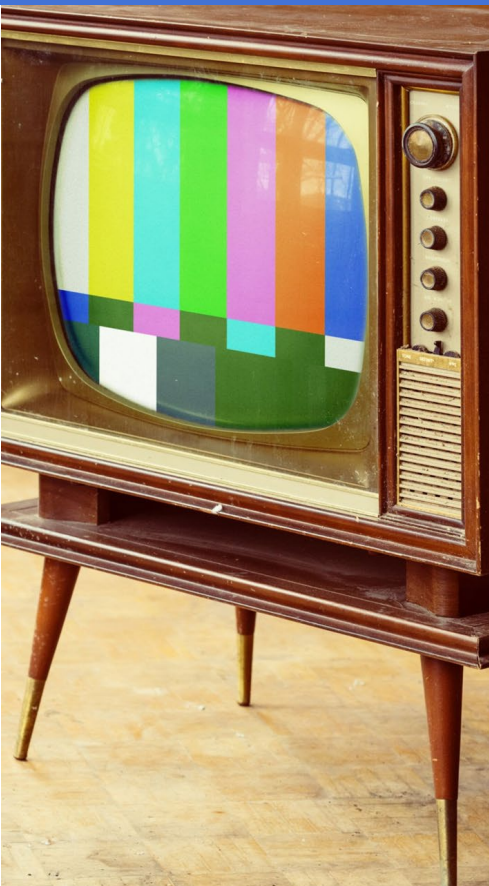


**In 2024, Gen Z surpassed Baby Boomers in the workforce.**

DECEMBER 2024						
SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

# Boomers

1946 - 1964  
aged 61-79



# Gen X

1965 - 1980  
aged 45-60



# Millennials

1981 - 1996  
aged 29-44



# Gen Z

1997 - 2012  
aged 13-28





**60%** of Gen Zs would seriously consider  
a career with a regional or community bank or credit union.



Source: Alkami primary research of 264 Gen Zs, 2025.

# Gen Z in the Workplace



## Learning

Only 6% want to climb the ladder. Instead, they want to learn and develop.



## Meaning

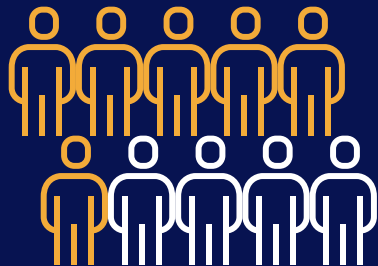
89% say purpose is important to job satisfaction and well-being.



## Culture

42% say managers should foster a positive and inclusive culture (22% say they do).

# Gen Z in the Workplace



**6 in 10**

believe **GenAI skills** are  
required for their career  
advancement

Source: Deloitte Gen Z and Millennial Survey, 2025.

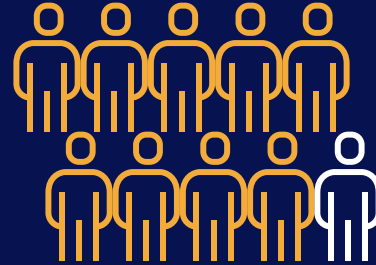


# Gen Z in the Workplace



**6 in 10**

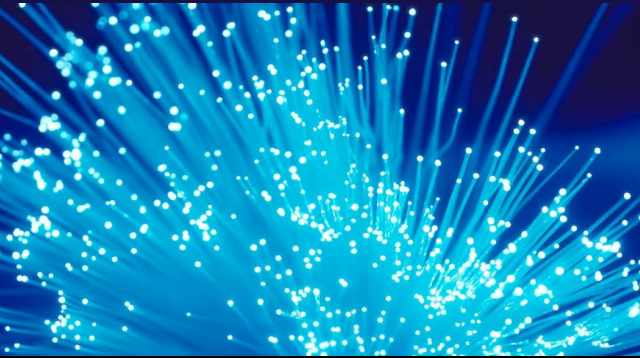
believe **GenAI skills** are  
required for their career  
advancement



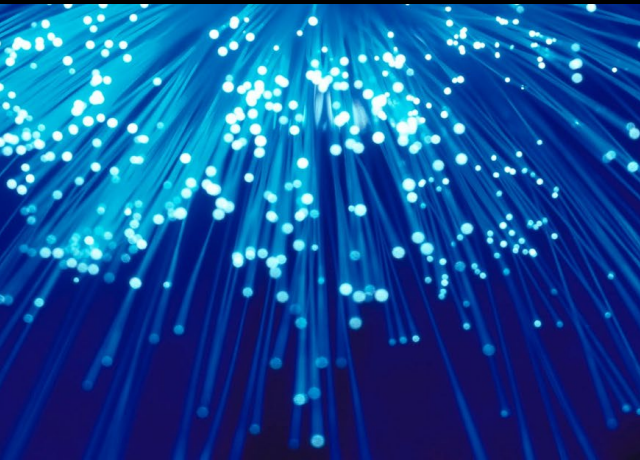
**9 in 10**

believe **soft skills** are  
required for their career  
advancement

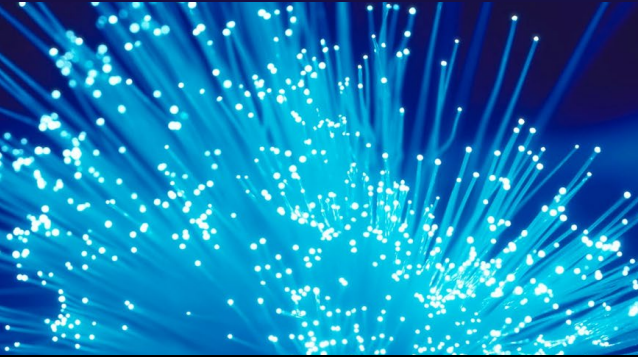
**The same year that:**



**fiber optics,**

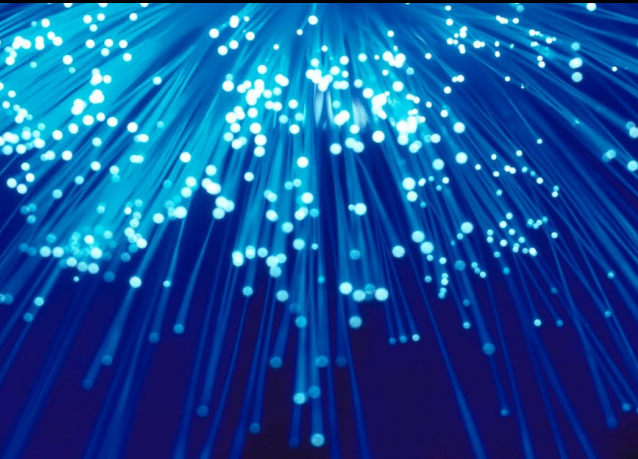


**The same year that:**



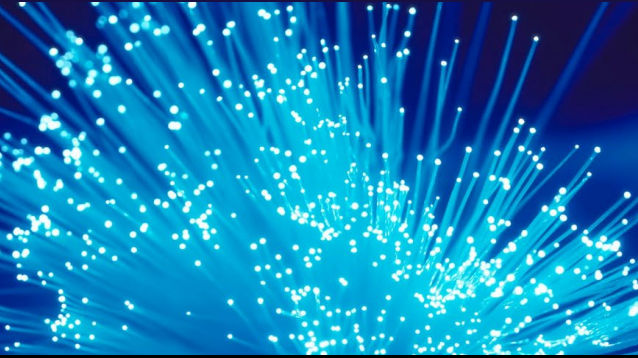
**fiber optics,**

**the snooze alarm,**





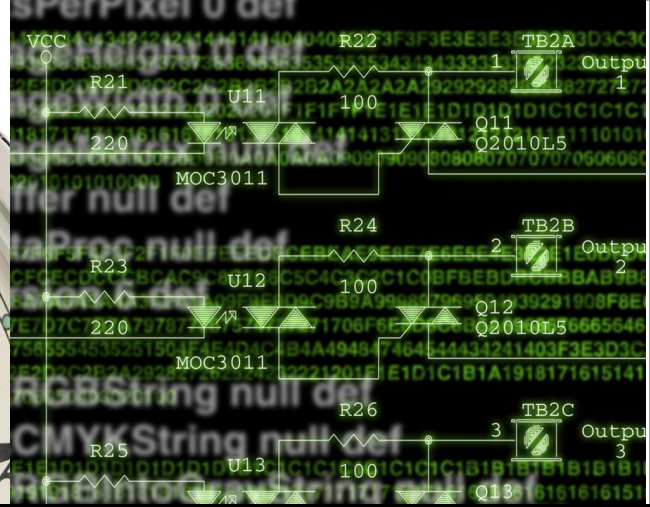
**The same year that:**



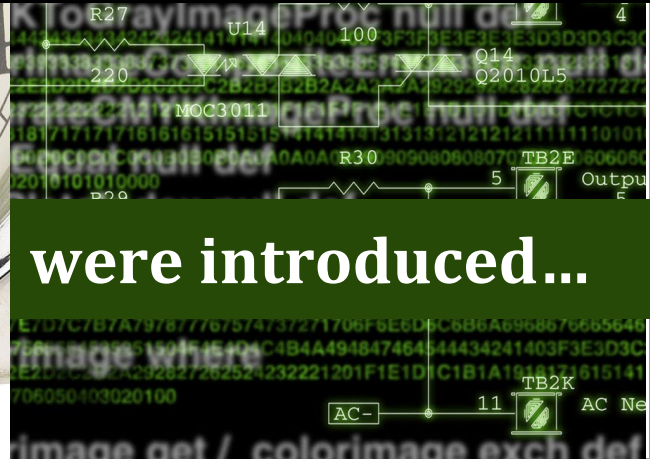
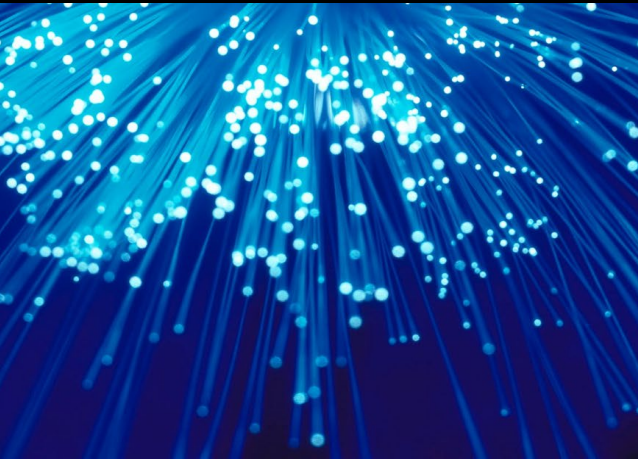
**fiber optics,**



**the snooze alarm,**

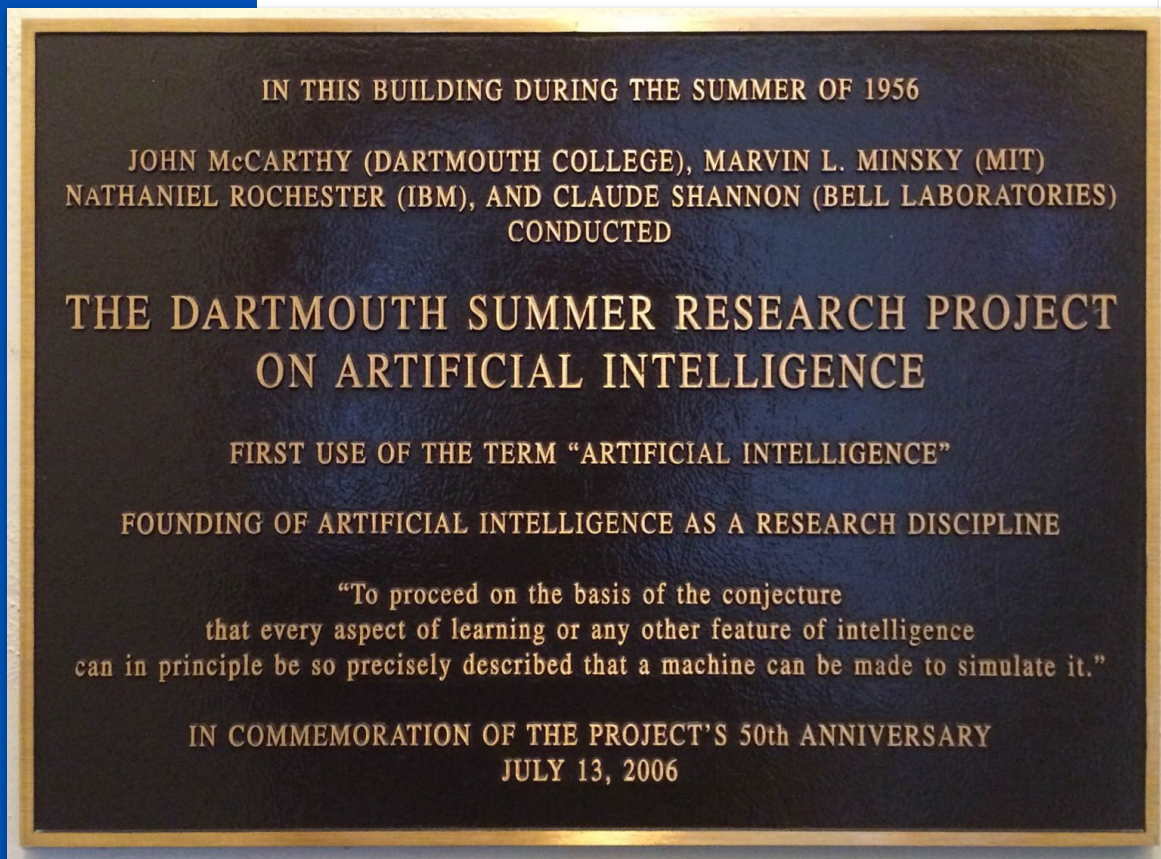


**and FORTRAN**



**were introduced...**

AI  
was  
born.





RCFIs are **nearly twice as likely** as consumers to say that AI will have a **net positive impact** on the industry in the next 5 years.

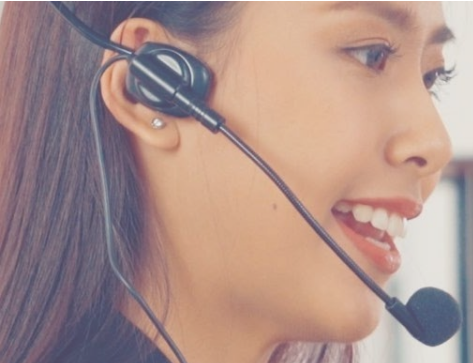




**77% of RCFIs say AI is about saving employees time.**

Source: Alkami primary research of 150 RCFIs, 2024.

# Top RCFI AI Use Cases



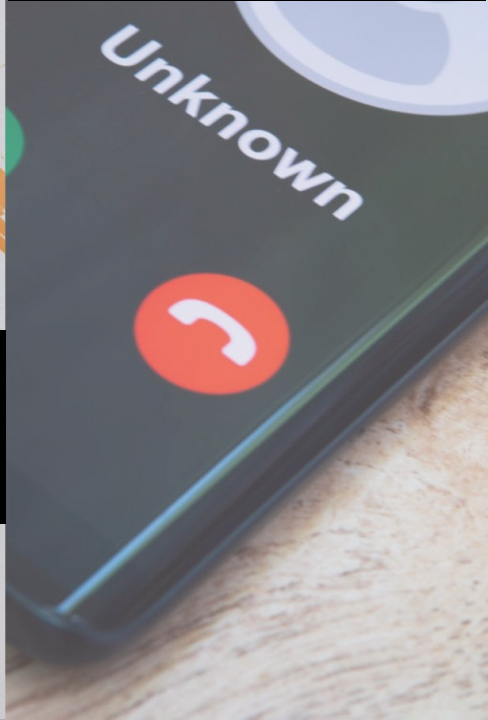
**Customer  
Service**



**Data  
Insights**



**Marketing**



Consumers are

**3x more likely**

to say AI will have an immediate impact  
in **financial wellness** than RCFIs.



Source: Alkami primary research of 150 RCFIs and 1,500 consumers, 2024.

# What is your biggest data challenge?



Data-First FIs



All Other FIs

Our data is too siloed or  
can't be accessed across  
teams



We have strong insights  
but struggle to change  
behaviors





**The Great Generational Wealth Shift**

**The Great Generational Work Shift**

**The Great(est) Tech Shift**

W.I.S.D.O.M.

***W**hat **I**'ll **S**ay (and Do) **D**ifferently **O**n **M**onday*

# WISDOM Ideas

Explore a member education program on exit strategies for Boomers and retirement planning for Gen X.

Consider a Gen Z-led AI in the workplace initiative (with InfoSec/Compliance oversight).

Assess your data readiness to prepare your AI readiness.

In looking at member-facing AI opportunities, expand the aperture to include financial wellness.

Look into account opening as the next “front door” to transform member experience and attract Gen Z and Millennials.

# Alkami



5601 Granite Parkway, Suite 120 | Plano, Texas 75024 | [alkami.com](http://alkami.com) | 972.200.1937