

THE GEN Z DECODER RING

Gen Z isn't different.
They're digital by default.

August 2025



Z Pulse

PYMNTS
INTELLIGENCE

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Z Pulse

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THE GENERATION THAT LIVES AT APP SPEED

Generation Z averages 425 digital activity days per month.¹ That's over one-third more than the average consumer and two and a half times the rate of baby boomers. They shop on Amazon three times as much as older generations, save 36% of their income compared to 27% for everyone else and do side hustles at rates approaching 55%.

They're nearly three times more likely to make purchases based on influencer recommendations, far more likely to use buy now, pay later (BNPL) services and significantly more likely to store their savings in cryptocurrency and digital wallets.

¹ PYMNTS Intelligence uses the following birth dates and approximate age ranges in 2025 for generational cohorts: baby boomers: born in 1964 or earlier and now aged 61 or older; Generation X: born between 1965 and 1980 and now aged 45–60; millennials: born between 1981 and 1996 and now aged 28–44; bridge millennials: born between 1978 and 1988 and now aged 37–47; zillennials: born between 1991 and 1999 and now aged 25–34; and Generation Z: born in 1997 or later and now aged 28 or younger.

Gen Z overindexes on mobile window shopping, using the endless aisle of apps and marketplaces to browse and buy well above the rates of other generations.

On the surface, these statistics paint a picture of a generation that has fundamentally rewritten the rules of commerce, finance and daily life. But dig deeper into PYMNTS Intelligence data based on more than 25,000 U.S. consumer responses over the last 12 months, and a different story emerges.

Strip away the digital tools (which are mostly mobile), and what you find underneath is remarkably familiar: Young people want to build credit, save money, buy things with the least amount of friction, stay healthy, go to concerts and watch movies, and connect with friends.

But Gen Z is a generation born at a time when technology offered better and more efficient ways to go about their day-to-day. Elder Gen Zs were 10 and 11 years old when the iPhone and App Store were introduced. They came of age with those devices literally in the palms of their hands. And they did so at a time when innovators were laying the tracks and building businesses en masse around improving the everyday.

This is also a generation that doesn't think about online or offline channels, but simply about getting things done. For this cohort, the physical world is an extension of their digital (and mostly mobile-first) experiences. And a convenient outlet to access, stage and activate the activities that can be done anywhere, at any time, and even all at once.

GENERATION MULTITASKER

To understand how Gen Z lives in the digital world, let's start with their **425 digital activity days per month**. A digital activity day measures all of the digital touchpoints in any given day across 11 pillars of daily life—shopping, paying, saving, moving, working and staying healthy among them. The digital metric is taken from an analysis of 225,000 consumers in 11 countries over the last 24 months by PYMNTS Intelligence. A digital encounter can be on a mobile device, a computer or a laptop. It has become a gauge to better understand the extent to which digital has become embedded into the day-to-day lives of consumers around the world.

Gen Z leads in eight out of those 11 categories. Some might say that's impossible, but it's not when taken as a measure of how digital engagement compounds when technology is embedded into everything they do and mobile devices and apps make digital multitasking the norm.

FIGURE 1:
How Gen Z lives their digital life
Average number of digital activity days per month

	Sample	Gen Z	Millennials	Gen X	Baby boomers
• Bank	23	29	27	22	16
• Be well	43	63	54	40	18
• Communicate	42	53	50	42	27
• Eat (groceries)	11	18	14	9	3
• Eat (restaurants)	14	18	19	13	6
• Have fun	77	92	93	79	51
• Live	31	43	42	27	13
• Mobility	21	35	28	19	7
• Shop	21	28	26	20	12
• Travel	14	24	18	12	5
• Work	21	21	22	20	16

Source: PYMNTS Intelligence
 PYMNTS proprietary research; **How the World Does Digital**
 N = 2443: Complete responses, fielded Feb. 6, 2025, to March 30, 2025

Take entertainment. Gen Z racks up 92 digital activity days per month in the “Have Fun” category. That’s 15 more than the average. PC gaming adds five days above average. Console gaming adds three. But it doesn’t stop there. Gen Z’s entertainment blurs into wellness. They consume health-related media five days above average. TikToks about gym hacks. YouTube videos about nutrition. Guided meditations from creators. Even their so-called downtime is never just one thing. It’s layered.

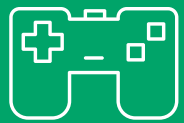
In the “Be Well” category, Gen Z logs 63 digital activity days versus 43 for the average consumer. Two extra days on mental health apps. Three days on telemedicine. Three days with virtual therapy. They don’t wait until something breaks. They treat their bodies and minds like systems that need maintenance.

In mobility, Gen Z averages 35 digital activity days a month, 14 more than the average. Four extra days using rideshare apps. Four more on traffic tools. Three more on bike or scooter services. Fewer than half own the vehicle they primarily use. They borrow, ride, rent and move through cities. For this generation, mobility is a service to rent, not a product to buy.

Whether
for gaming,
health apps
or ridesharing,

Gen Z
uses digital
touchpoints
well above
the average.

Where Gen Z Dominates the Digital Landscape:



Have Fun (92 days vs. 77 average)

PC gaming leads with five extra days more than the average consumer, followed by console gaming at three additional days. But this isn't just about games. Gen Z consumes health-related media at five days above average, suggesting entertainment and wellness have merged into a single category.



Be Well (63 days vs. 43 average):

Mental health apps get five extra days of use, telemedicine adds three days and virtual therapy contributes four additional days. Gen Z is treating health maintenance like preventive car maintenance rather than emergency repair service.



Mobility (35 days vs. 21 average):

Ridesharing apps lead with four extra days, traffic apps add four days and bike/scooter apps contribute three additional days. This isn't about loving transportation technology. It's about accessing mobility without the fixed costs of owning a car.

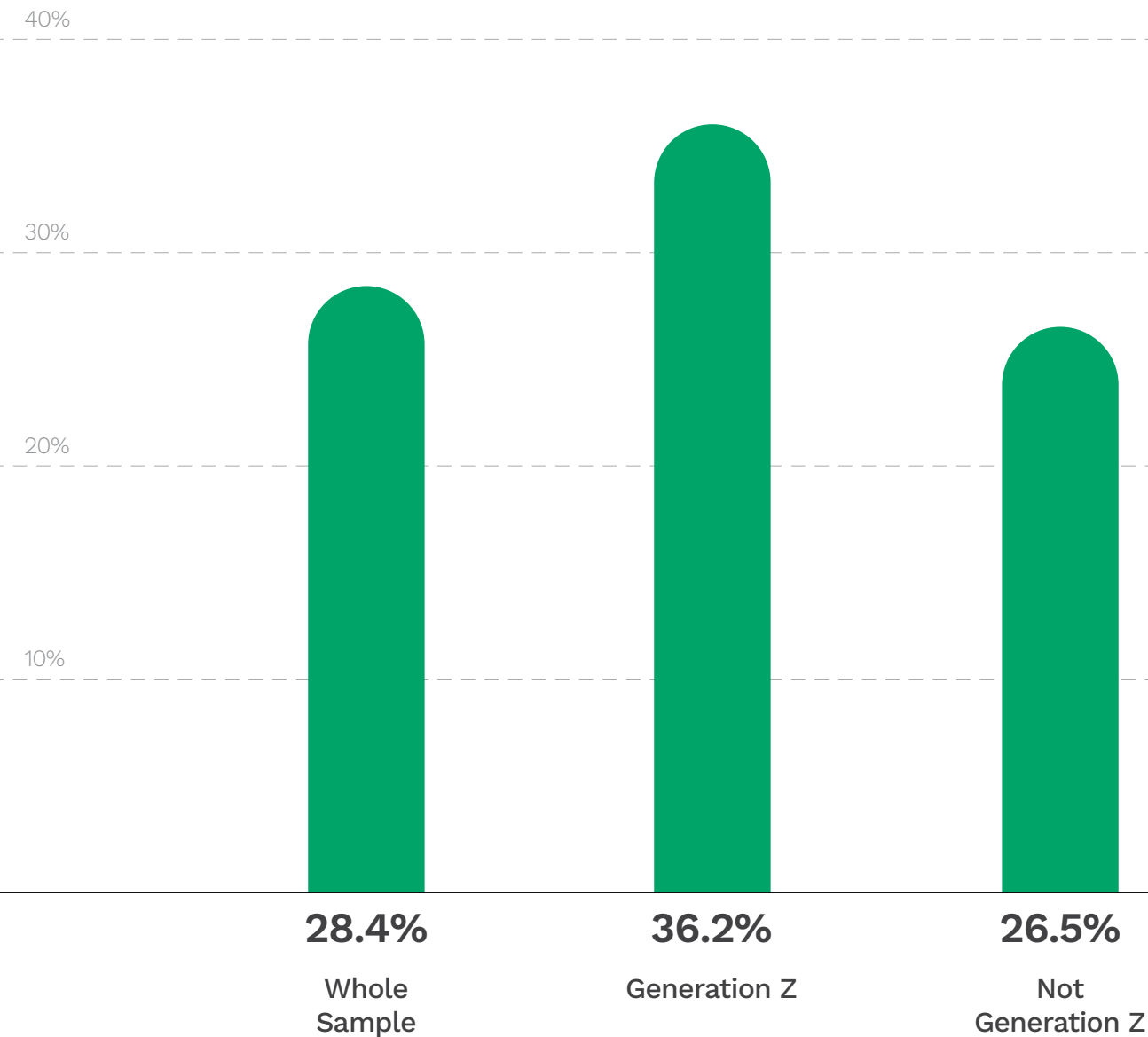
For this generation, a single, real-world activity generates multiple, simultaneous digital touchpoints, creating engagement levels that embed once-separate activities into a single session. Gen Z doesn't just shop online; they research products on Instagram while talking to their friends. They read product reviews on their phones while standing in front of the goods in a physical store. They deposit checks into their bank accounts while waiting for their friends to show up at the restaurant, book a travel reservation while commuting to work in an Uber, record a video to add to their Insta Reels and buy concert tickets while FaceTiming with Mom.

And that's just Tuesday afternoon.

MONEY REWRITTEN BY A GENERATION WITH LESS OF IT

Despite lower incomes, Gen Z saves a higher share of their income than anyone else. They put away more than 36% of their earnings, which is 28% higher than everyone else.

FIGURE 2:
Gen Z savings of take-home pay



Source: PYMNTS Intelligence
New Reality Check: The Paycheck-to-Paycheck Report, May 2025
N = 1,269: Employed respondents, fielded April 2, 2025, to April 21, 2025

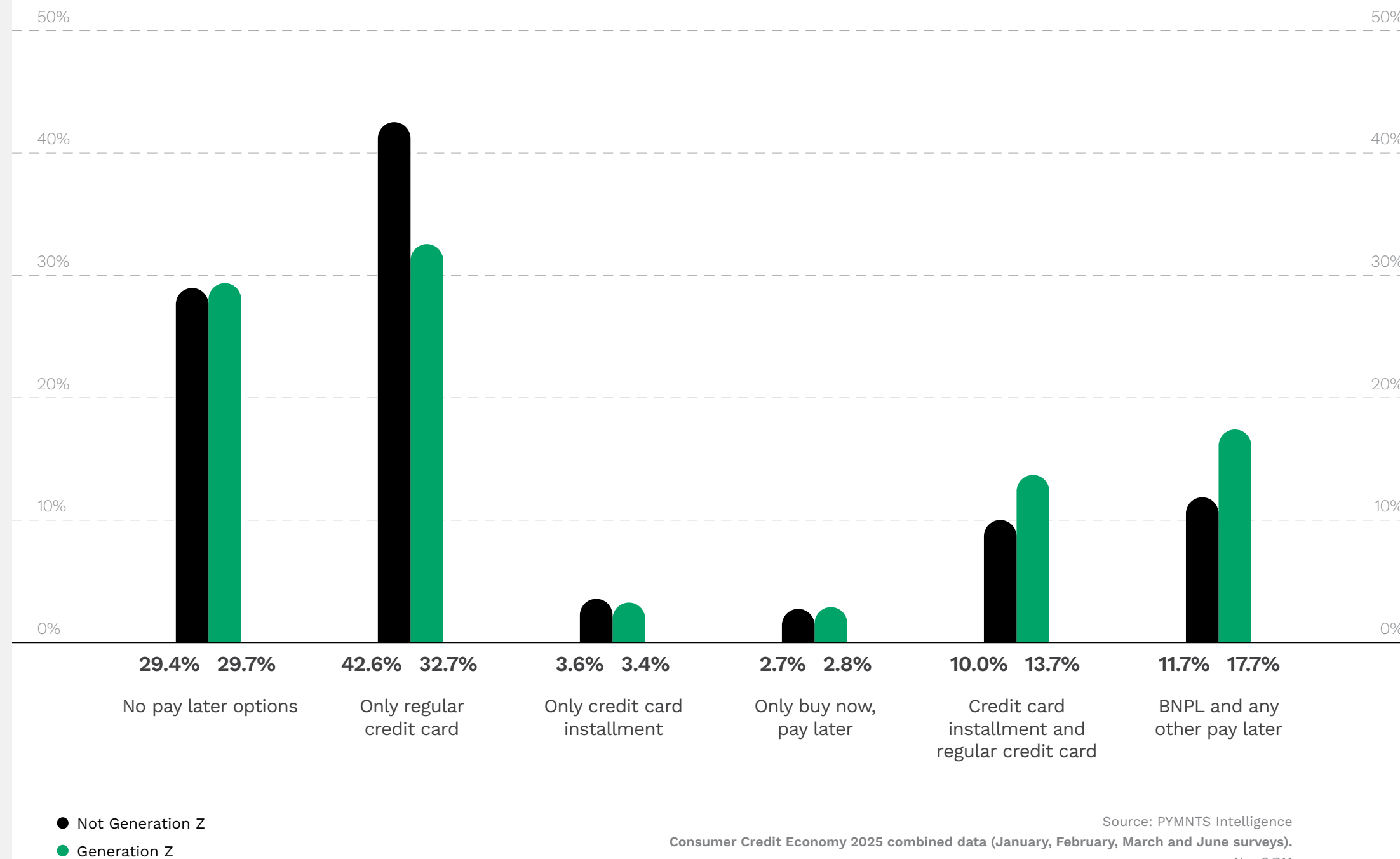
But it's where they save that's different.

Gen Z spreads savings across cryptocurrencies (6.3% vs. less than 1% for boomers), digital wallets (13% vs. 1%) and traditional bank accounts (42%). For this generation, crypto is a highly volatile investment with great long-term potential. They saw Bitcoin go from punchline to institutional asset during their teen years.

Gen Z also wants control.

Credit is one of those areas. Nearly one-third of Gen Zers say they use credit cards to build their credit score. That's nearly double the rate of older generations. Their credit journey starts not with rewards and points, but with purpose. Credit-building loans. Secured cards. BNPL products that give them small doses of credit access with regular, predictable payment terms.

FIGURE 3:
How Gen Z uses credit



Source: PYMNTS Intelligence
Consumer Credit Economy 2025 combined data (January, February, March and June surveys).
N = 8,741

PYMNTS Intelligence data shows that Gen Z is nearly twice as likely to use BNPL as older generations. But they're also just as likely not to use it at all. That tells us something interesting. Gen Z appears not to be addicted to paying later but instead to selectively, even strategically, deploying it. They're using the payment method to access the products and services they need and to build financial histories with alternative credit providers that can underwrite their risk differently.

From SoFi and Chime to Varo and Greenlight, FinTechs have built a new financial infrastructure with Gen Z in mind.

The New Financial Infrastructure:

SoFi

SoFi built its business around student loan refinancing, recognizing that Gen Z's path to financial stability often starts with debt management education.

Varo

Varo offers credit-building features integrated into everyday banking, turning routine transactions into credit history.

chime

Chime eliminated traditional banking fees and overdraft penalties and offers two-day advance access to paychecks, making basic banking accessible to those building their first financial relationships.

GREENLIGHT

Greenlight helped Gen Z learn money management as teenagers through parent-supervised spending and saving tools, setting the stage for a more financially savvy adult.

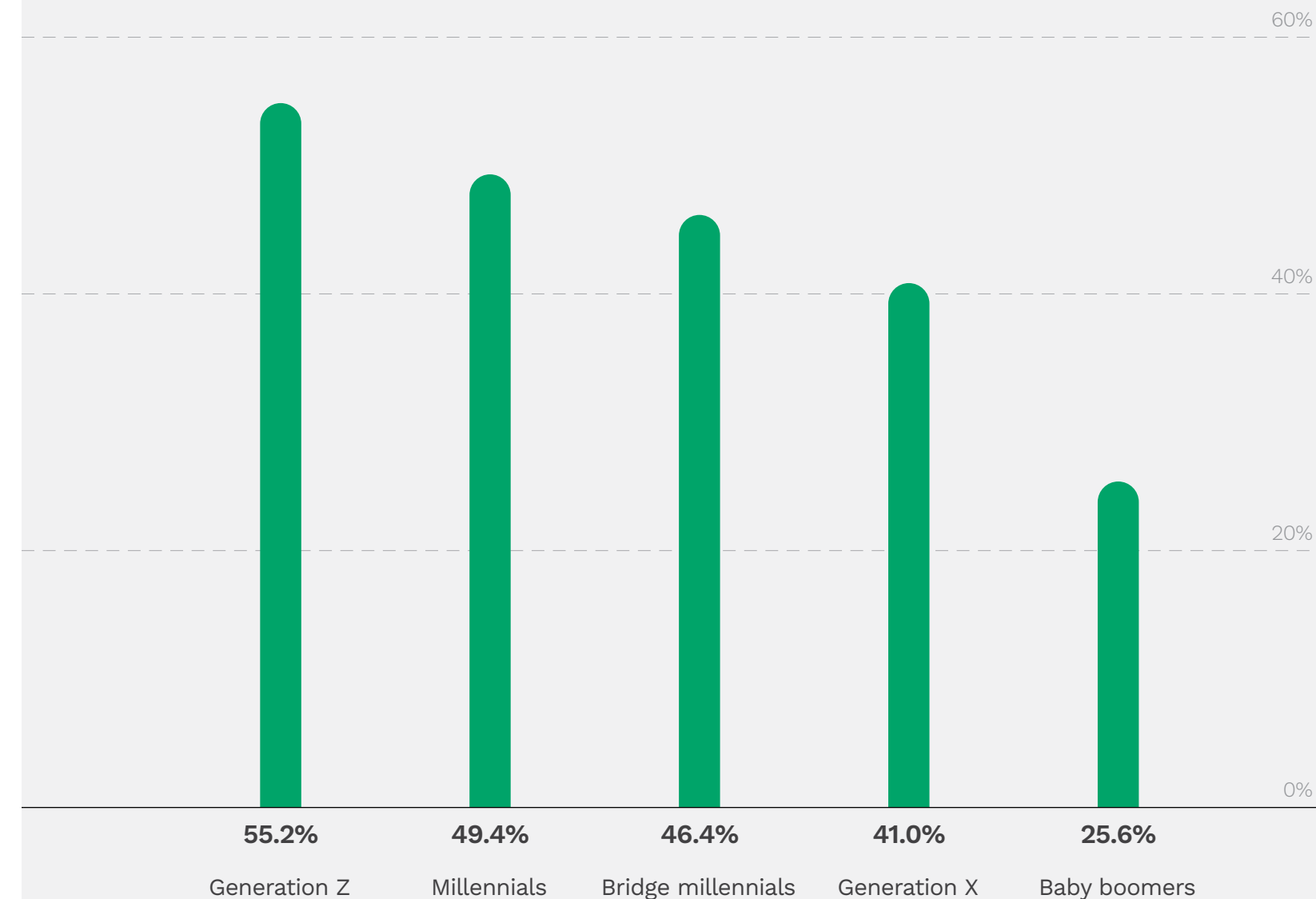
THE SIDE HUSTLE ECONOMY: Platforms Enable Lifestyle Design

More than half of Gen Z participates in [side hustles](#), the highest share of any generation. Media coverage typically frames this as evidence of economic struggle, but their motivations for doing it tell a different story.

One in five Gen Zers says that they do side hustles to fund specific purchases or experiences. That's more than their Gen Z peers who say they need them to cover basic living expenses. It's nearly the reverse for boomers, who tend to use side hustles to supplement fixed incomes in retirement.

For this generation, side hustles are a lifestyle design enabled by platform marketplaces that make earning extra money more accessible to more people without traditional business experience or startup capital.

FIGURE 4:
Percentage of consumers with side hustles, by generation



Source: PYMNTS Intelligence
New Reality Check: The Paycheck-to-Paycheck Report, May 2025
 N = 2,247: Whole sample, fielded April 2, 2025, to April 21, 2025

FIGURE 5:
Why Americans take on side hustles, by reason and generation

	Sample	Gen Z	Millennials	Bridge millennials	Gen X	Baby boomers
• To explore turning a hobby into a business	6.3%	7.6%	6.8%	7.0%	6.7%	3.1%
• To fill time between other commitments	5.7%	5.0%	5.4%	5.2%	5.9%	6.6%
• To have more flexibility in my schedule	7.1%	10.4%	7.7%	8.1%	6.2%	3.3%
• To develop new skills	9.8%	12.3%	12.8%	12.6%	8.8%	2.8%
• To pay down debt	13.7%	9.1%	12.7%	14.3%	15.5%	18.2%
• To fund specific purchases or experiences	13.0%	19.8%	9.2%	11.1%	13.6%	11.9%
• To cover basic living expenses	22.0%	17.1%	21.1%	15.7%	23.3%	27.5%
• To build savings or emergency fund	18.0%	17.6%	20.4%	20.8%	16.0%	16.5%
• Other	4.5%	1.0%	3.8%	5.1%	4.0%	10.2%

Source: PYMNTS Intelligence

New Reality Check: The Paycheck-to-Paycheck Report, May 2025

N = 904: Respondents with side hustles, fielded April 2, 2025, to April 21, 2025

17%



of Gen Z buys groceries at **Amazon/Whole Foods**, three times the rate of older generations.

Marketplaces like Etsy make it easy to sell creative work, and platforms like Uber and DoorDash provide on-demand earning opportunities. The RealReal creates a global market for reselling luxury goods, and Upwork connects freelancers with clients globally. These platforms expand the range of income-producing opportunities on the side.

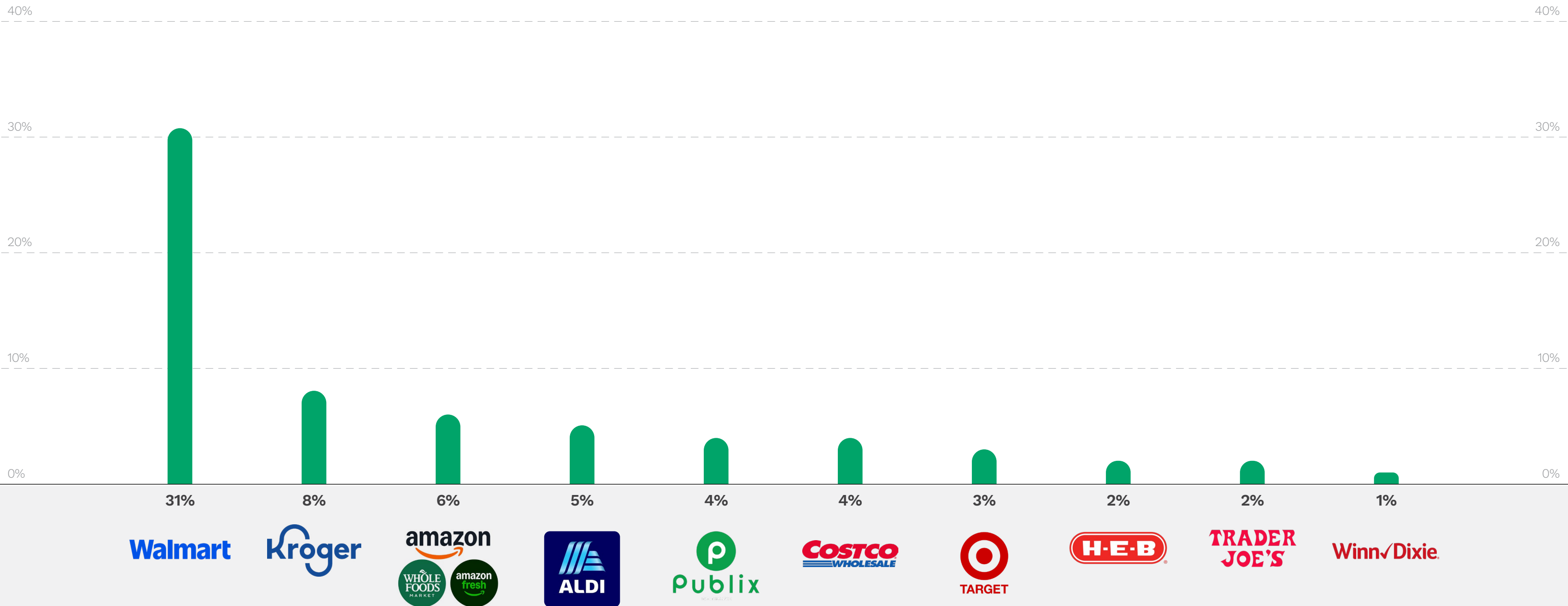
Gen Z thinks of income diversification just like financial advisors think about investment portfolios. Best to spread it around, because you never know.

SHOPPING LIKE IT'S 2025: The Platform Economy in Action

Gen Z's shopping patterns look revolutionary until you understand the why of their what. They buy groceries at Amazon/Whole Foods at three times the rate of older generations (17% vs. 6%), shop on mobile devices twice as often and purchase prepared foods at double the rate. These aren't lifestyle choices as much as a prioritization of value and convenience.

When you're working multiple gigs with irregular schedules or living with roommates in small spaces and building a financial foundation rather than maintaining an established household, traditional shopping patterns don't make sense. Amazon provides more selection than physical stores, faster delivery than shopping trips and better pricing information than driving around comparing options. Mobile shopping gives Gen Z the chance to research products while physically present in stores, read reviews while deciding between options and make purchases when inspiration strikes rather than when stores are open.

FIGURE 6:
Where consumers made their last grocery purchase



Source: PYMNTS Intelligence
PYMNTS proprietary data; How People Shop and Pay
N = 1,932: Consumers who bought groceries in the past 30 days, fielded May 7, 2025, to May 28, 2025

FIGURE 7:
How Gen Z grocery shopping compares to other generations

	Gen Z	Millennials	Bridge millennials	Gen X	Baby boomers
• Walmart	33%	35%	36%	32%	26%
• Kroger	4%	8%	8%	10%	7%
• Amazon/Whole Foods	17%	6%	4%	5%	2%
• Aldi	3%	5%	4%	5%	6%
• Publix	3%	2%	1%	4%	6%
• Costco	3%	6%	4%	5%	2%
• Target	7%	6%	5%	3%	0%
• H-E-B	3%	1%	2%	2%	1%
• Trader Joe's	3%	2%	1%	1%	1%
• Winn-Dixie	3%	0%	0%	0%	1%

Source: PYMNTS Intelligence
 PYMNTS proprietary data; How People Shop and Pay
 N = 1,932: consumers who bought groceries in the past 30 days, fielded May 7, 2025, to May 28, 2025

For Gen Z, shopping is increasingly about Amazon, Instagram, TikTok, Apple Pay and digital wallets, not brick-and-mortar stores.

The New Shopping Infrastructure:

Amazon solved problems that physical retail couldn't: infinite selection, next-day delivery, easy returns, transparent pricing and customer reviews.

Instagram and TikTok transformed product discovery from browsing store aisles to algorithm-curated feeds based on personal interests.

Apple Pay and digital wallets made checkout faster than digging for physical cards.

DoorDash and Uber Eats turned restaurants into on-demand meal solutions without the time investment of dining out.

THE INFLUENCE ECONOMY:

Expertise Through New Channels

Some 14% of Gen Zers say they regularly make purchases based on [influencer recommendations](#), twenty times more than their parents and grandparents. But dig deeper into which types of influencers they follow, and an interesting picture emerges. Gen Z isn't replacing expertise with personality; they're accessing expertise through different channels.

A gaming influencer on Twitch who reviews headphones isn't just entertainment; they're a subject matter expert whose credibility comes from demonstrated knowledge rather than institutional credentials. Instagram and TikTok have created new pathways for expertise to reach audiences, where a makeup artist can build authority through consistent results rather than formal training credentials.

14%



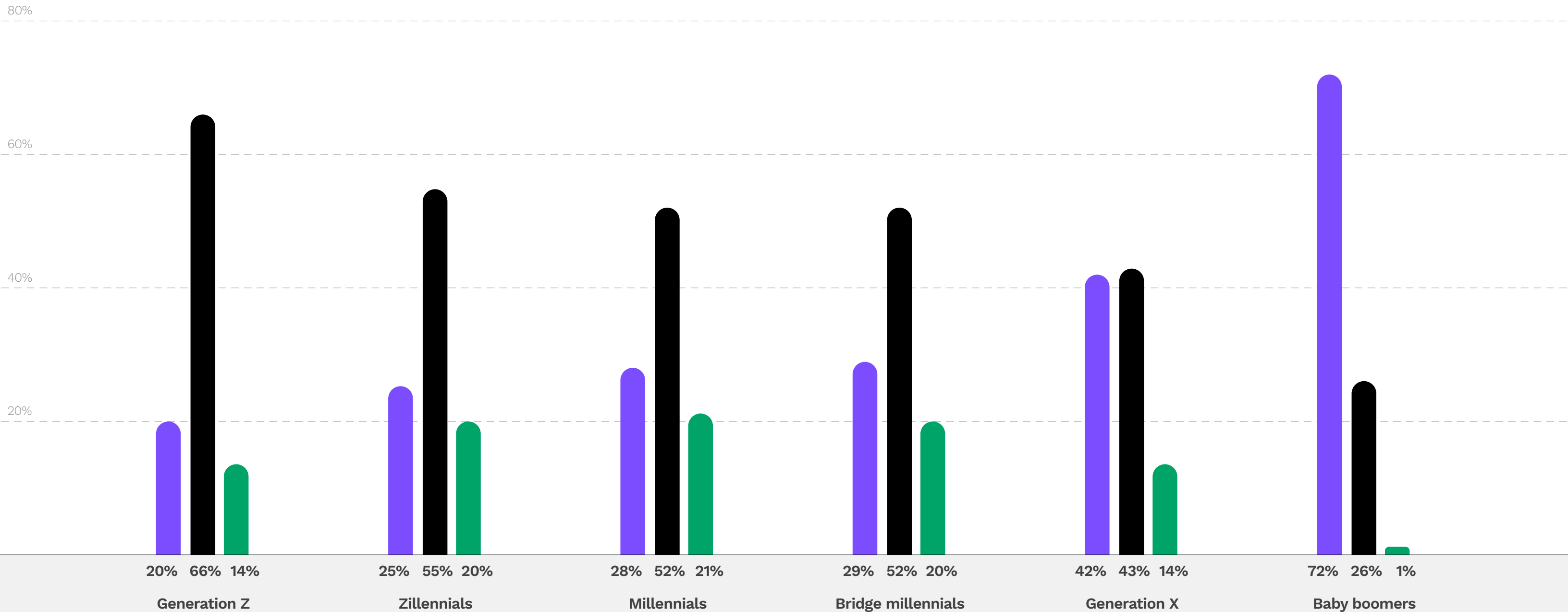
of Gen Z regularly make purchases **based on influencer recommendations**—1% of baby boomers do the same.

Meanwhile, older generations are more likely to make purchases based on first-time influencer exposure, which seems counter-intuitive until you realize that they tend to follow influencers who are already established authorities—professional experts, celebrities or industry leaders. Both approaches seek the same thing: reliable information from credible sources. Gen Z just defines credibility differently.

FIGURE 8:

Share of consumers stating how often they make purchases based on influencer recommendations

- Never
- Sometimes
- Often



Source: PYMNTS Intelligence
Generational Pulse: Just How Influential Are Influencers?
 N = 3,196: Complete responses, fielded Jan. 10, 2025 – Jan. 15, 2025

HEALTH AS A SYSTEM, NOT A SERVICE

Gen Z's health-related digital activity (63 days vs. 43 average) represents perhaps the most significant behavioral shift from previous generations. Gen Z consumes health-related media at rates five days above average, uses mental health apps five days more than typical and engages with virtual therapy three days more than other generations. They're treating health maintenance like preventive car maintenance rather than emergency repair service.

Previous generations typically interacted with healthcare when something went wrong. You got sick, you saw a doctor, you got better, repeat. Gen Z grew up watching this system fail spectacularly for conditions like diabetes, heart disease and mental health issues that are preventable with early intervention. They responded by using available technology to catch problems early rather than treat them later.

Their approach to telemedicine shows the same systematic thinking. Three in ten Gen Zs had their most recent [health-care visit remotely](#) because it was the most efficient way to address that particular healthcare need.

They also expect the payment experience to be more like Amazon than the doctor's offices of a decade ago. Nearly seven in 10 Gen Zers report at least one technological challenge in paying for healthcare, which they expect to work like every other digital transaction. When they encounter traditional healthcare billing with opaque pricing, delayed statements and limited payment options, they regard them as system failures. And they're not as tolerant as their parents and grandparents are in considering that an expected, even normal, inconvenience.

Think of it like the difference between buying and renting. When you're building a career and financial foundation, accessing transportation through multiple flexible options makes more sense than committing to a car payment, insurance, maintenance and parking costs.

FIGURE 9:

Payment friction

Challenges consumers experienced when paying for a healthcare service, by generation

Source: PYMNTS Intelligence
Three in 10 Gen Zers and Millennials Use Telehealth. But Paying the Doctor Is Full of Friction, June 2025
 N: varies by type of healthcare service and represents consumers who used that healthcare service, fielded April 1, 2025, to April 21, 2025

		Gen Z	Zillennials	Millennials	Bridge millennials	Gen X	Baby boomers
No payment challenges experienced		32%	33%	37%	41%	63%	82%
Payment method limitations	• Limited digital payment options	11%	16%	14%	12%	8%	1%
	• Limited credit options	14%	12%	13%	12%	6%	1%
	• Technical issues with payment systems	17%	19%	14%	12%	8%	2%
Insurance-related barriers	• Obtaining insurance coverage was difficult	15%	12%	13%	14%	7%	2%
	• Lack of insurance coverage	15%	20%	19%	16%	8%	2%
Transparency and communication	• Unclear billing statements	23%	17%	16%	16%	9%	3%
	• Did not know of the cost beforehand	19%	19%	19%	20%	14%	7%
	• Unexpected costs	27%	21%	21%	21%	13%	6%

THE HOMEOWNERSHIP PARADOX

Despite facing the most challenging housing market in generations, three-quarters of Gen Z still [plan to purchase homes](#), the highest of any generation.

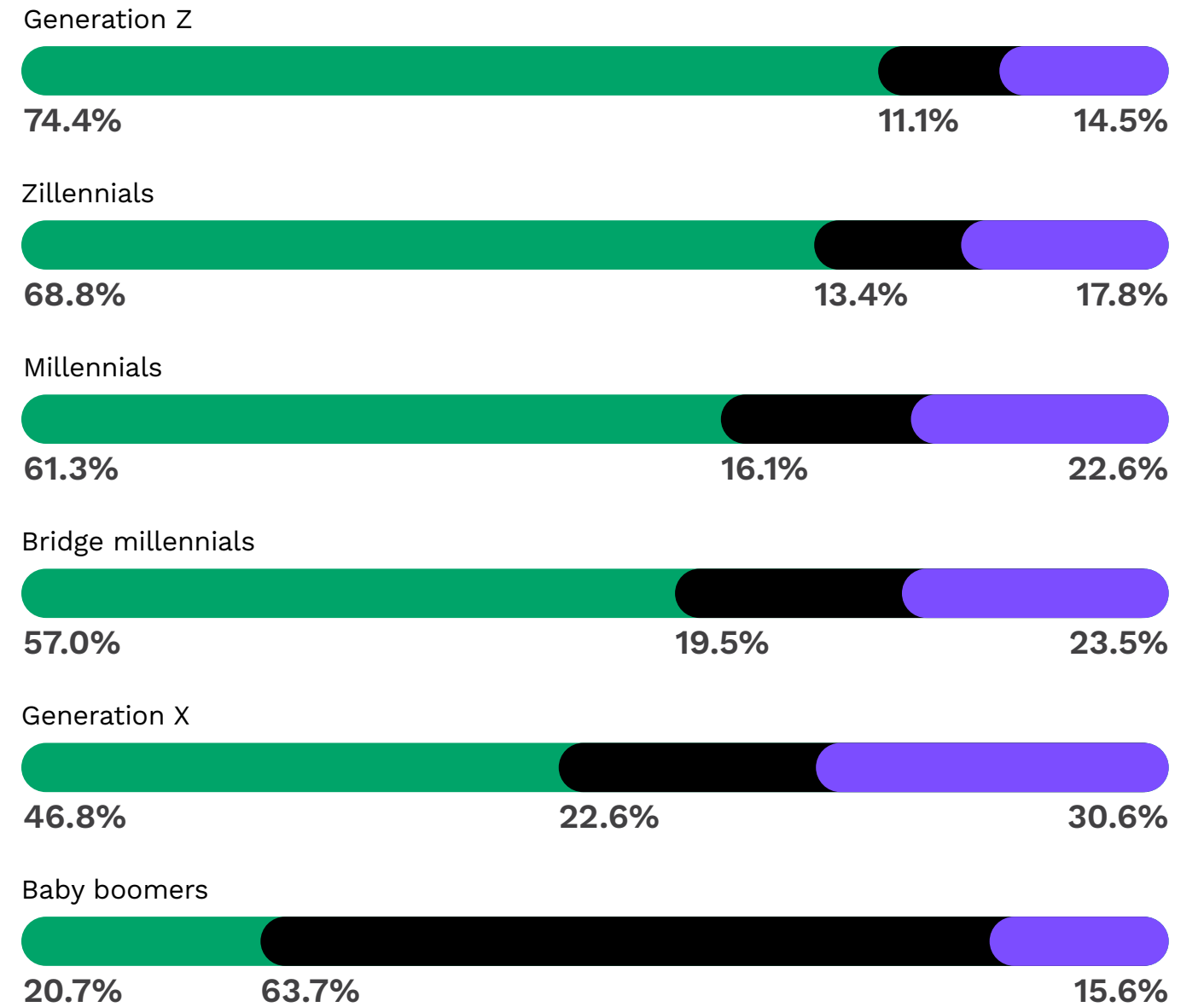
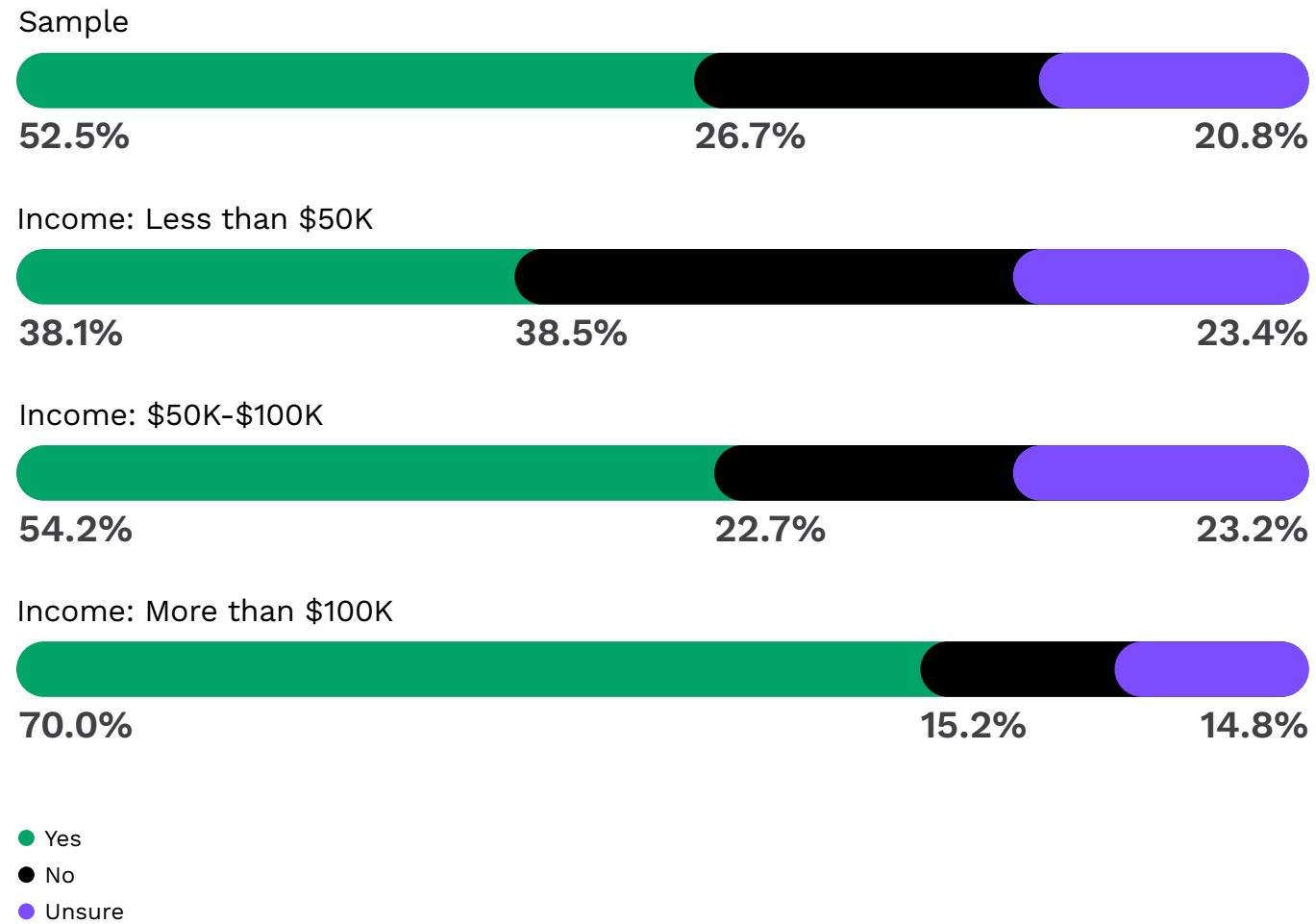
Gen Z homebuyers are almost equally likely to purchase with a spouse/partner (34%), individually (33%) or with family and friends (28%), compared to older generations who overwhelmingly buy with spouses (62%). This is a generation that recognizes that traditional milestones (marriage first, then house) don't align with current economic realities.

Gen Z combines solid financial knowledge with significantly higher saving rates because

financial literacy has been part of their savings and investing experience.

FIGURE 10:

Consumers who do not own a home that is paid off or do not make mortgage payments stating whether they plan to buy a home someday



Source: PYMNTS Intelligence
 Zillennials' Transportation Choices May Have Future Down Payments in Mind, January 2025
 N=1,463: Consumers who do not own a house that is already paid off or do not make mortgage payments

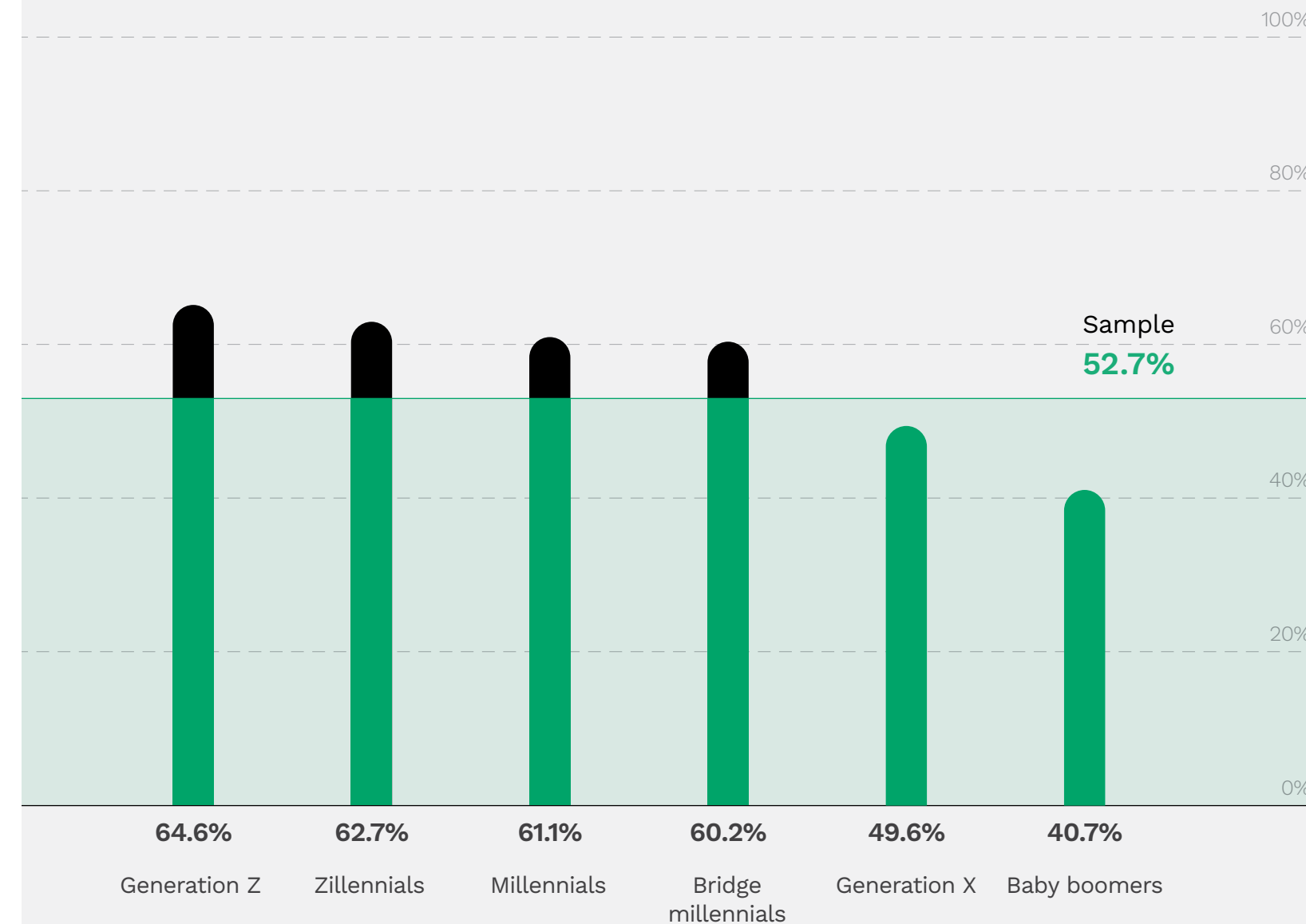
FINANCIAL LITERACY AS A PRODUCT

PYMNTS Intelligence data reveals how different economic environments shaped generational approaches to money management. Gen X through bridge millennials experienced a 10.6 percentage point jump in financial literacy access during the 1990s as personal finance became mainstream. Gen Z experienced heavy emphasis on saving behaviors during their formative years (2008-2015) from parents shaped by the financial crisis and from access to apps and tools that replaced the piggy bank with learning the value of saving money.

The result is that Gen Z combines solid financial knowledge with significantly higher saving rates because financial literacy has been made part of their savings and investing experience. In many ways, no one had to "teach them"—they learned the ups and downs of savings and investing and how to make those choices themselves.

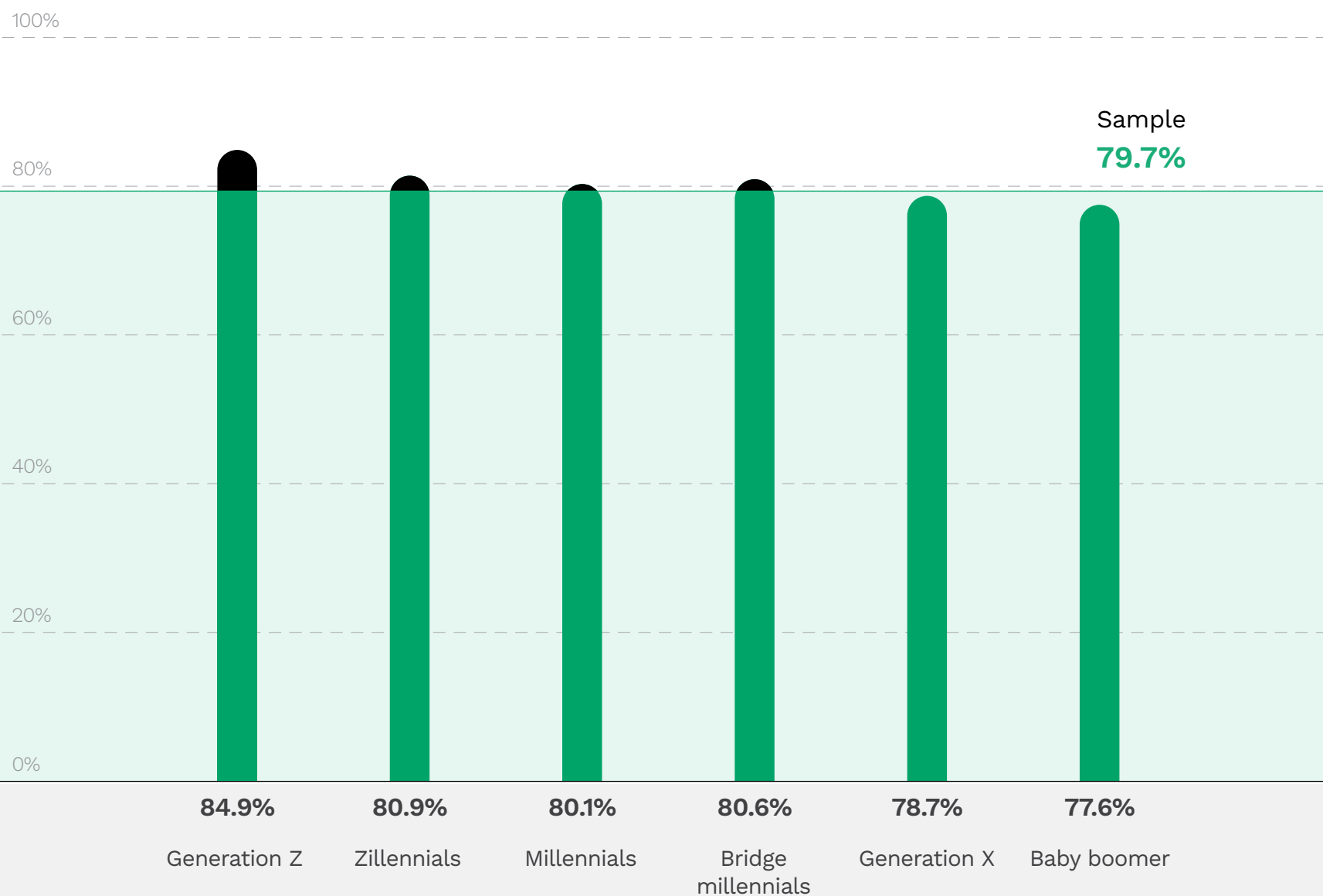
FIGURE 11A:

Share of consumers who took advantage of resources to improve financial literacy in childhood and early adulthood



Source: PYMNTS Intelligence
 PYMNTS proprietary data; Generational Pulse
 N = 2,919; Complete sample, fielded Oct. 9, 2024, to Oct. 28, 2024

FIGURE 11B:
Share of consumers who saved for larger expenses or purchases in childhood and early adulthood, by generation



85% of Gen Z saved for big-ticket expenses or purchases during childhood,

evidence of their strong financial literacy.

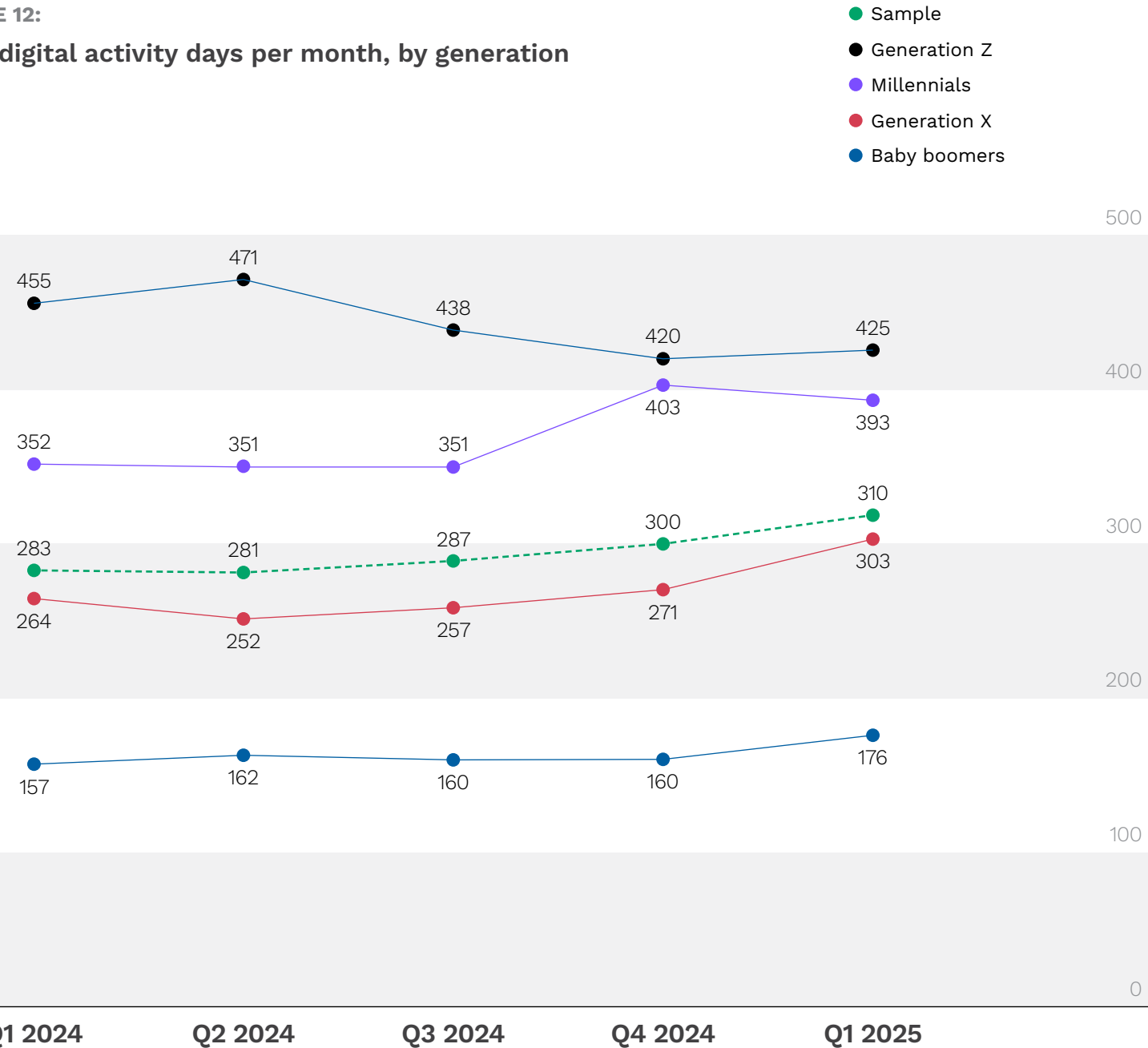
Source: PYMNTS Intelligence
Generation Zillennial: How Financial Literacy Drives Financial Confidence, December 2024
N = 2,919: Complete sample, fielded Oct. 9, 2024, to Oct. 28, 2024

THE DIGITAL GRAVITY SHIFT

The most strategic insight from PYMNTS Intelligence’s Q1 2024 and Q1 2025 studies show that Gen Z’s daily digital usage of apps declined 7% over that period, dropping 30 activity days to 425. They’ve reached the “curated” and refinement phase, while other generations are still in the adoption phase. Gen Z has become selective about their digital engagement, focusing on tools that provide genuine utility rather than novelty. This optimization represents digital maturity—the ability to distinguish between useful technology and technology for its own sake.

At the same time, all generations are showing 20% or more growth in Travel, Mobility, Be Well and Eat digital activities. The behaviors that currently seem uniquely Gen Z are becoming universal as digital infrastructure improves and tools become more intuitive.

FIGURE 12:
Total digital activity days per month, by generation



Source: PYMNTS Intelligence
 PYMNTS proprietary data; How the World Does Digital
 N varies as results come from different surveys fielded in each quarter

HOW INDUSTRIES HAD TO ADAPT— THE INNOVATION IMPERATIVE

Gen Z's comprehensive adoption of digital solutions to timeless problems forced innovators to identify gaps in traditional systems and build better alternatives. The businesses thriving with Gen Z recognized the generational cohort as early indicators of universal demand for transparency, efficiency and integrated digital experiences.

Chime eliminated traditional banking fees and overdraft penalties, making basic banking accessible to people building their first financial relationships. **Varo** offers credit-building features integrated into everyday banking, turning routine transactions into credit history. **Greenlight** helped them learn money management as teenagers through parent-supervised spending tools. **SoFi** built its entire business around student loan refinancing, recognizing that Gen Z's path to financial stability often starts with a better way to manage that big debt.

The success of these platforms forced traditional banks to respond. Chase launched fee-free banking products. Bank of America started offering credit-building programs. Wells Fargo developed digital-first checking accounts. The innovators didn't just serve Gen Z; they changed how all banks think about customer acquisition.

Amazon solved problems that physical retail couldn't touch: endless selection, next-day delivery, easy returns, transparent pricing and customer reviews. Instagram and TikTok transformed product discovery from browsing store aisles to algorithm-curated feeds.

Apple Pay and digital wallets made checkout faster than digging for cards. DoorDash and Uber Eats turned restaurants into on-demand meal solutions and chances to earn a few extra bucks as drivers.

Traditional retailers watched their customer base shift and invested heavily in eCommerce platforms, curbside pickup and delivery services. Walmart launched same-day delivery and, more recently, a FinTech bank account called OnePay. Target pioneered buy online, pick up in-store. McDonald's developed mobile ordering. Macy's started offering personal shopping services through text.

Healthcare innovation emerged from Gen Z's systematic approach to health management. Companies like Headspace, Calm, BetterHelp and Teladoc built platforms that made mental health care and preventive medicine accessible without traditional barriers. One Medical, Forward and Ro built practices around digital-first patient experiences, creating transparent pricing and subscription-based care models.

Gig economy platforms that Gen Z made mainstream fundamentally changed how people think about work. Etsy made it easy to sell creative work. Uber and DoorDash provided flexible earning opportunities. The RealReal created markets for reselling luxury goods. Upwork connected freelancers with clients globally. These platforms didn't just create new income streams—they redefined economic participation.

Credit and payment innovation addressed Gen Z's unique position of building rather than managing credit. Companies like Affirm, Klarna, Sezzle and Afterpay built BNPL solutions that traditional credit card companies are now racing to replicate. They recognized that Gen Z needed different pathways to creditworthiness than what older generations had available.

The innovation principles that emerge are deceptively simple: Solve real problems rather than adding digital features for their own sake. Make adoption easy by eliminating the friction and integrating with existing behaviors. Prove clear value before expecting people to abandon familiar solutions. Plan for universal adoption, because successful innovations eventually serve everyone.

LIVING IN THE FUTURE TENSE

The most strategic insight for businesses and policymakers is that Gen Z behaviors represent the future of all consumer segments, not permanent generational differences. Digital integration isn't a youth phenomenon—it's a maturation phenomenon that starts with early adopters and spreads to universal adoption.

The businesses thriving with Gen Z aren't those that treat them as a separate species requiring special accommodation. They're businesses that recognized Gen Z as early indicators of universal demand for transparency, efficiency and integrated digital experiences. They built systems that work for everyone, not just digital natives.

The most important conclusion—that Gen Z is not fundamentally different from previous generations—challenges every assumption about the cohort. They want financial security, social connection, convenient shopping, health maintenance and personal growth, just like everyone else.

What makes them appear revolutionary is their comprehensive adoption of digital solutions to timeless problems.

Gen Z offers a preview of a post-digital society, a world where digital tools are so integrated into daily life that they become invisible infrastructure rather than conscious choices. They don't think about using digital tools; they think about accomplishing goals efficiently using whatever works best.

This represents the ultimate success of innovation: when technology disappears into the background of human experience, enabling rather than complicating life. Gen Z has achieved something remarkable. They made the digital revolution feel ordinary. But that ordinariness is the result of extraordinary innovation by companies that understood human needs and built better ways to meet them.

So, the real story isn't about Gen Z being different. It's about them being mobile-first. Everyone else is following the trail they've blazed and using the tools that innovators built, toward a world where digital efficiency becomes as invisible and essential as electricity.

This analysis is based on comprehensive consumer behavior data collected by PYMNTS Intelligence across multiple studies, including the How the World Does Digital series, Generational Pulse surveys, Credit Economy reports and How People Shop and Pay research. Data collected by PYMNTS Intelligence spans Q1 2022 through Q1 2025, encompassing over 25,000 consumer responses across multiple demographic segments.

ABOUT

DISCLAIMER ■

PYMNTS INTELLIGENCE

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