



Banking^{on} the Future

STUDENT
VILLAGE



CO.ZA

WHERE
IT'S AT



A stack of several books with white pages, viewed from the side, creating a sense of depth and academic focus.

400 students polled

8 focus groups

Over **80** students

Qualitative not quantitative



MONEY CHOPS



Gen-wise

One bank can't satisfy my needs

Students are credit cautious

Tyme after Tyme

A pair of hands is shown holding several South African 100 Rand banknotes. The notes are blue and green, featuring a portrait of a man. The text 'ONE HUNDRED RAND' and '100' are visible on the notes. An orange rectangular box is overlaid on the center of the image, containing the text 'CASHLESS-19'.

CASHLESS-19



“I can’t remember the last time I held a note.”

64% Online in 2019

Cash is a risky business

The Bloods & The ‘Crypts’



“Twitter gets s*#% done”



Students are chasing convenience

FNB app close to Jesus

e-Hail the King!!

Insta-NET



eWALLET



Consistent increase since lockdown

Hustle fuel

Replacement for EFT

Not restricted to one bank or brand.



A pineapple is centered in the background. On top of the pineapple's crown is a large, bright yellow cone, similar to a party hat, with a green leafy base. The pineapple itself is yellow with brown eyes and a green stem.

Adulthood - Lite

Start-ups feel more 'fresh'

"Whatever's clever bruh"

Balance is not just for the books



TELCOs

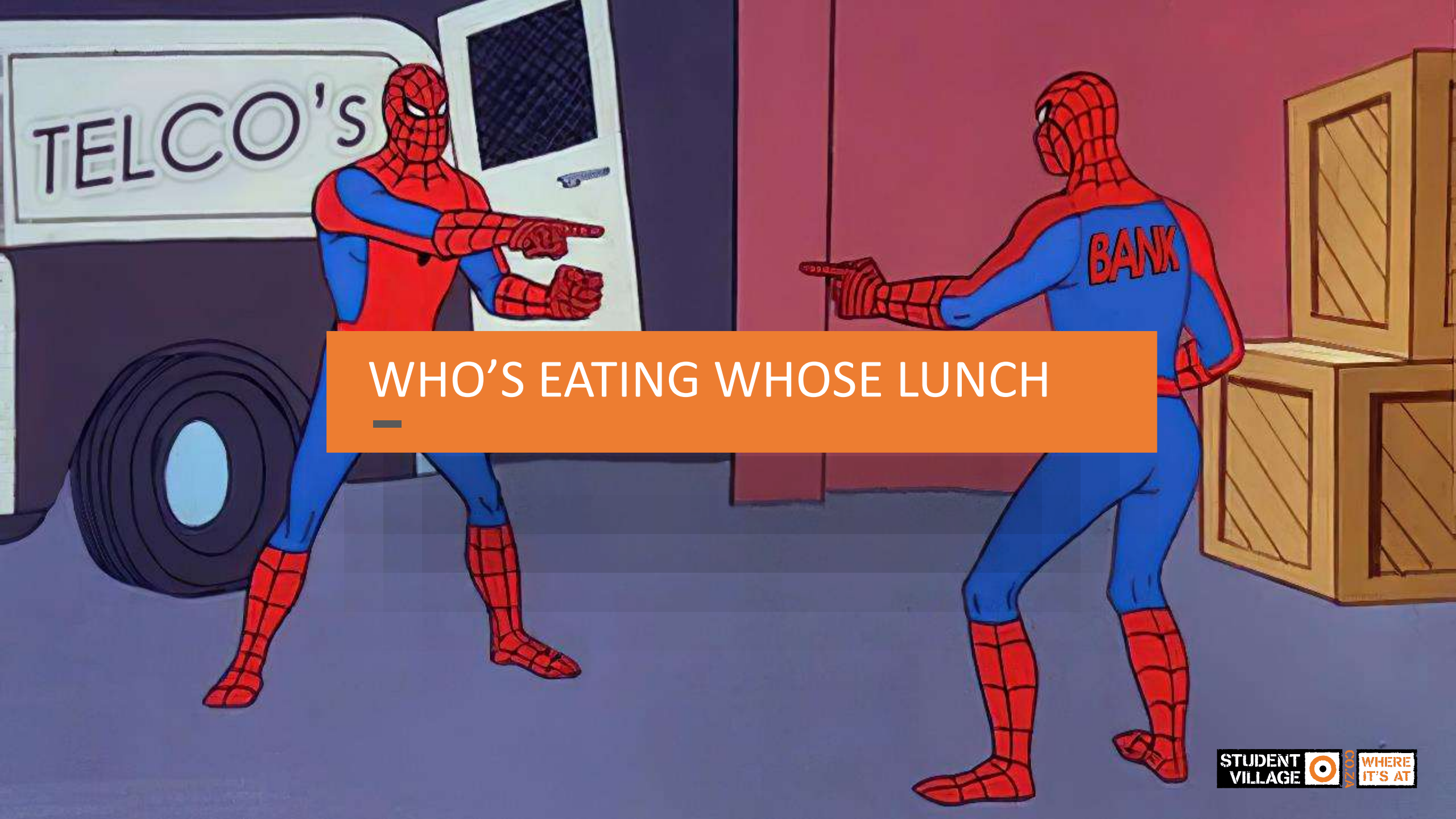
A pile of several SIM cards is scattered on a dark, textured surface. The SIM cards are of various colors, including white, yellow, and blue. They are arranged in a way that some are partially overlapping others, creating a sense of depth and abundance. The background is a dark, textured surface, possibly a carpet or a mat, which contrasts with the lighter colors of the SIM cards.

Students want options, not commitments

Vodacom is the Sandton of networks

Undisputed data bundles

Payment pecking order



WHO'S EATING WHOSE LUNCH



Financial fluidity

Are telcos the next bank?

Are banks the next telcos?



FUTURE APPS



Ease + Trust = Magic

All preferences merged into one

Journey to oneness

Age of personalization

A close-up photograph of several hands of different skin tones reaching in from the top and sides to hold a dark, woven basket. The background is a soft-focus green, suggesting an outdoor setting. An orange rectangular box is centered over the basket, containing the text 'KEY TAKEAWAYS' in white, with a small horizontal line below it.

KEY TAKEAWAYS

A close-up photograph of several hands of different skin tones gently holding a small, green seedling with soil. The hands are positioned around the plant, with fingers visible. The background is a soft-focus green, suggesting an outdoor setting.

Generation Wise

One bank can't satisfy my needs

Credit cautious

Cash is a throwback

“Twitter gets shit done!”

A background image showing several hands of different skin tones holding onto a thick rope, suggesting teamwork or support. The image is slightly blurred and has an orange tint.

eWallet replaces the EFT

“Start-ups get me”

Students are chasing convenience and ease

Telcos vs banks

Adulthood - Lite

A background image showing several hands of different skin tones holding a green plant stem, symbolizing community or support.

“I rent out my streaming platform log ins to make extra cash”

Prepared to pay for value

“King Price didn’t ask too many questions, that’s why I chose them”

Crypto’s time is coming

Agnostic app



THANK YOU.

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