



Banking on the Future

STUDENT VILLAGE  GO 2A WHERE IT'S AT



A stack of several books with white pages and dark covers, viewed from the side. The books are slightly out of focus, with the top and bottom edges being sharper.

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



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.



INSURANCE



Adulthood - Lite

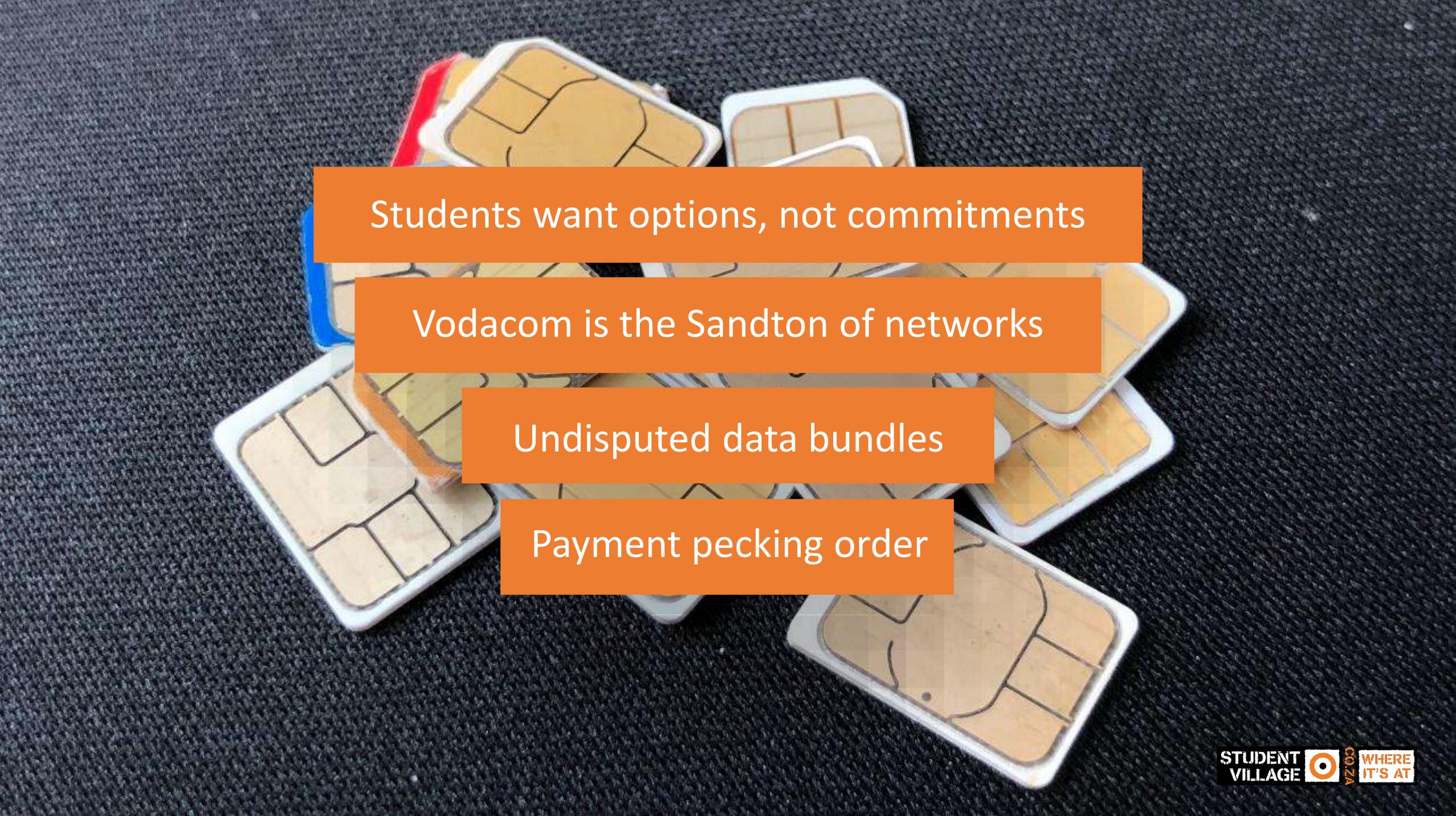
Start-ups feel more 'fresh'

"Whatever's clever bruh"

Balance is not just for the books



TELCOs

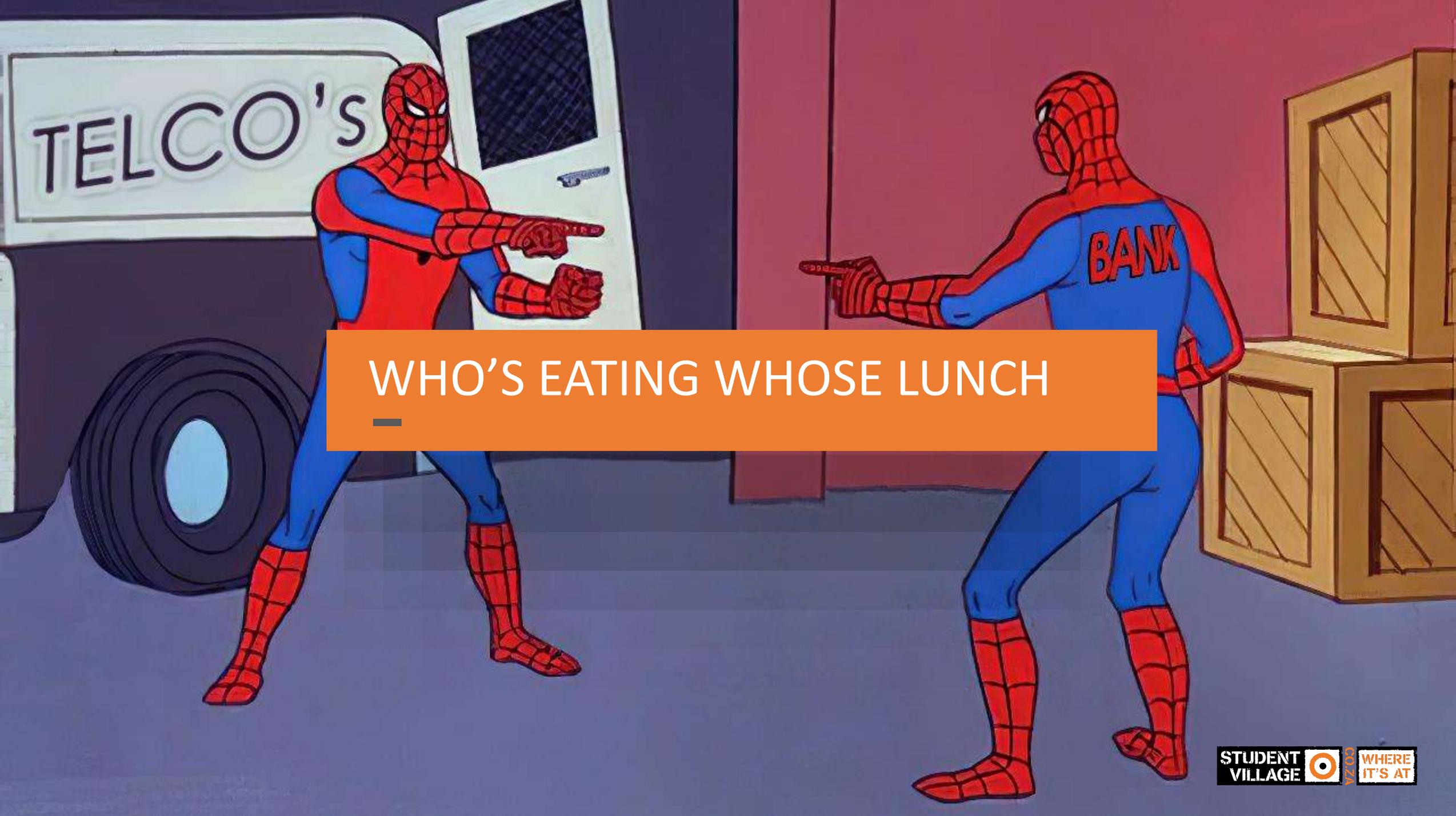


Students want options, not commitments

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



KEY TAKEAWAYS



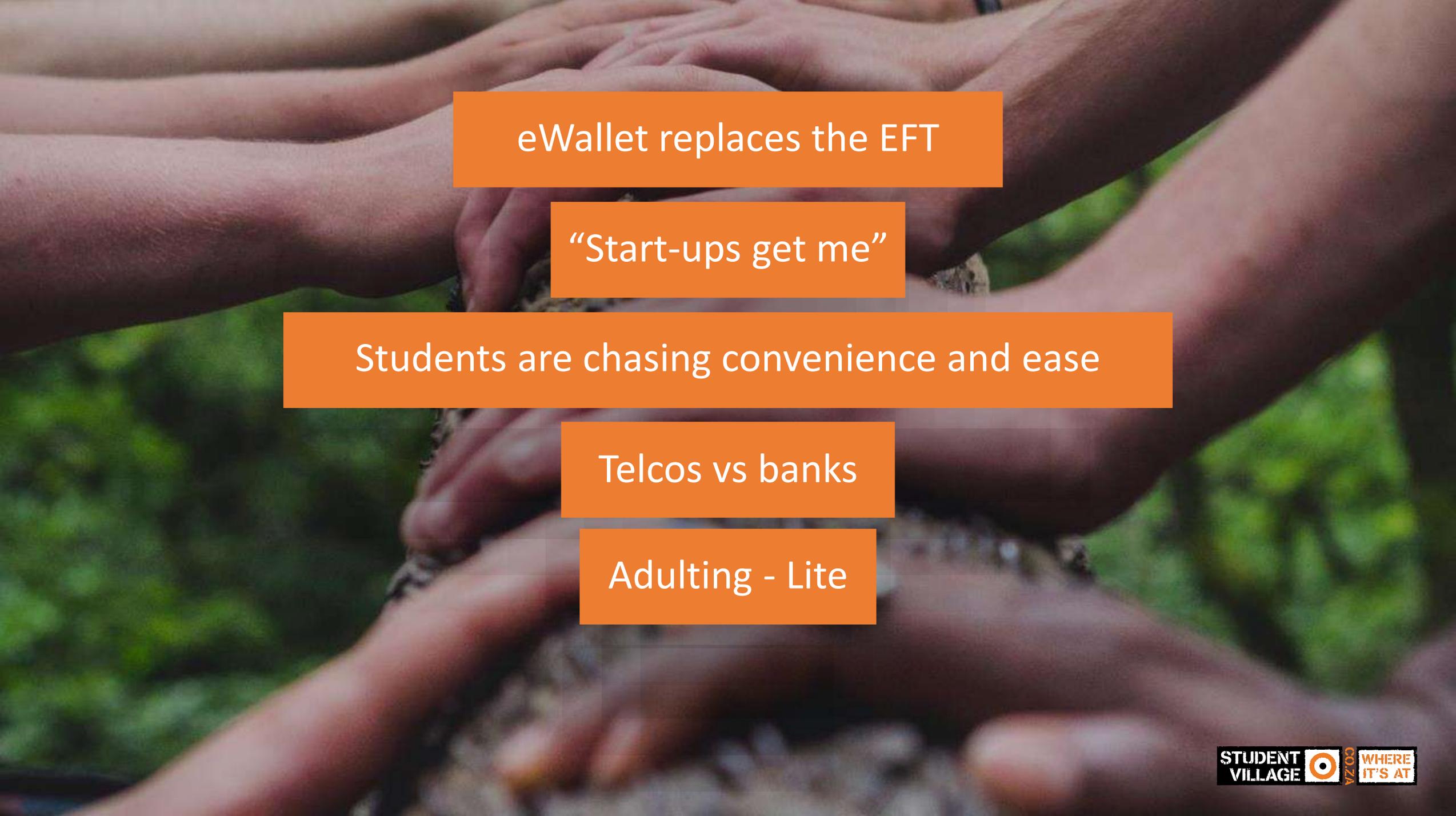
Generation Wise

One bank can't satisfy my needs

Credit cautious

Cash is a throwback

“Twitter gets shit done!”



eWallet replaces the EFT

“Start-ups get me”

Students are chasing convenience and ease

Telcos vs banks

Adulting - Lite

“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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