

Gen Z's Financial Future: Navigating Debit, Credit, and Digital Influence

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The digital transformation is accelerating



Retail ecommerce sales in Latin America are expected to expand by **double digits** every year through 2026¹



50%

of younger consumers worldwide avoid shopping at stores that don't offer contactless payments²



Gen Z: the consumers of today



160M

Gen Z consumers in Latin America, accounting for a quarter of the region's population¹



\$192B

In Latin America, Gen Z's spending is estimated to increase by \$192 billion by 2030²



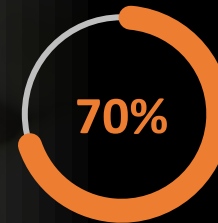
2032

In 8 years, Gen Z will overtake Gen X's spending in Latin America²





Preference for Personalization



of Gen Z globally say they are willing to pay more for products that are personalized to them¹



personalization is 1.3 times more important to Gen Z consumers than other generations globally when choosing a payment method²



Gen Z consumers in Latin America look for products that allow for customization³



globally, more than half of Gen Z look for brands that offer original products that reflect their identity³



Driven by Values

41%

of Gen Z globally prioritize purchasing from brands that reflect their values¹

75%

of Gen Z globally think sustainable purchases are more important than brand names²

39%

of Latin American Gen Z consumers refuse to buy brands that are not sustainable³

73%

of Brazilians say they are switching to sustainable alternatives⁴





Seeking Control

1/2

of Gen Z globally prefer using new and innovative methods of payment¹

65%

of Gen Z globally want to manage everything in one place online¹

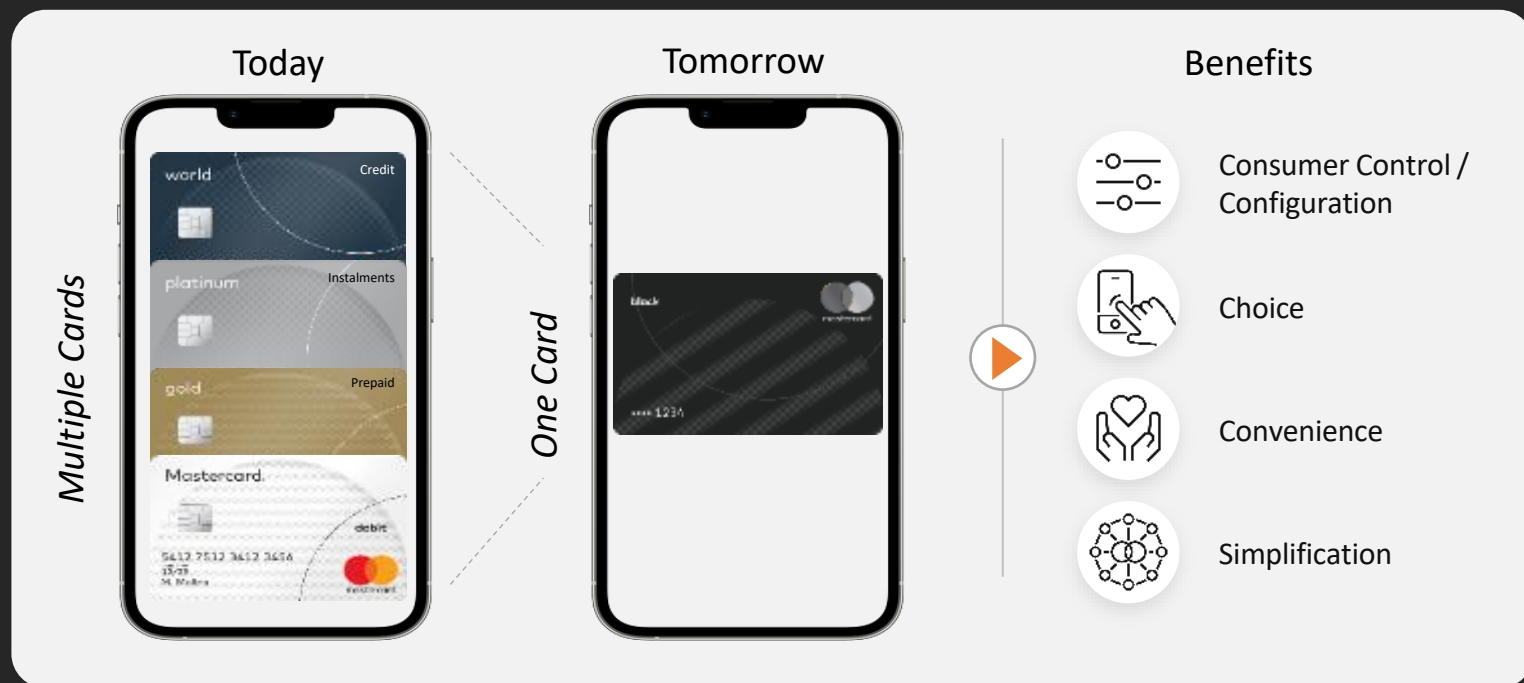
97%

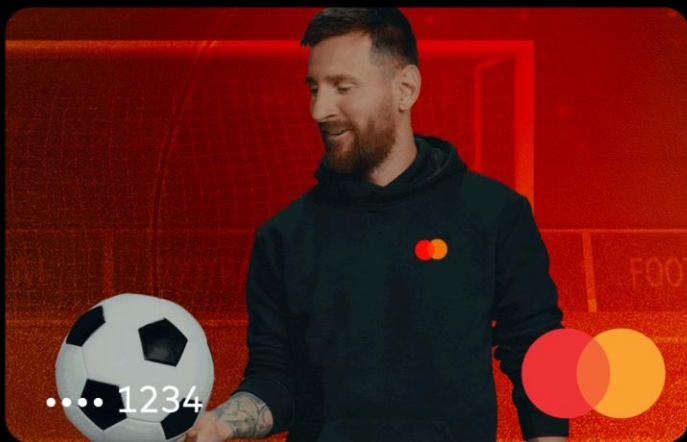
of Gen Z in Latin America consider themselves “stability seekers”²



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