Jack Henry Study Uncovers Gaps in Consumer Financial Confidence and Digital Experience

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Banks and credit unions should seize opportunities to lead and build trust

MONETT, Mo., Dec. 1, 2025 /PRNewswire/ -- With the holiday season in full swing – a time when financial stress often peaks – Jack Henry™ (Nasdaq: JKHY) today released its 2025 Financial Sentiment Study: Consumer Report. The survey of 2,435 individuals across five distinct consumer segments reveals how consumers feel about their financial health and where financial institutions can step in to build trust and deliver meaningful guidance.

Key findings:

- **Satisfaction levels are concerning.**
  - Just 52% of consumers feel satisfied with their current financial situation.
  - Overall satisfaction was found to be directly linked to knowledge about financial matters, their ability to manage their money, and their confidence in their financial institution.
- **Financial knowledge is limited.**
  - Just 44% of consumers consider themselves very or extremely knowledgeable about financial matters.
  - Knowledge is lowest among the youngest and oldest segments.
- **Money management gaps persist.**
  - Only 47% of consumers feel confident in their savings habits and 46% in financial planning.
  - Borrowing confidence is lowest at 39%.
- **Digital capabilities are the key to loyalty.**
  - Consumers are most satisfied with "table stakes" digital capabilities like reporting lost or stolen cards (71%) and bill pay/transfers (69%).
  - Satisfaction with the digital experience had the greatest impact on overall satisfaction with their primary financial institution. Dissatisfied consumers often turn to third-party fintechs or payments apps for better digital experiences.
  - On average, consumers have 14 financial apps on their mobile devices.
- **Life stage matters.**
  - Consumers in their 30s and early 40s are the most satisfied and confident, while those under 25 and over 65 report the lowest confidence and satisfaction. This underscores the need for financial institutions to segment their customers based on demographic and psychographic data.

Jack Henry's suite of solutions – including Banno Digital Platform™ and JHA OpenAnywhere™ – are designed to meet these evolving needs by:

- Delivering event-based content and personalized financial education
- Enabling secure account aggregation to provide a holistic view of financial health
- Supporting data-driven personalization that builds trust and drives engagement

"This study reinforces the critical role financial institutions play in helping consumers feel more confident in their financial situation and the value they can offer beyond products and services," said Jeff VanDeVelde, senior director of marketing at Jack Henry. "By leveraging data and digital capabilities, banks and credit unions can – and should – position themselves as trusted allies, providing the knowledge and tools needed to navigate life's most memorable moments."

"Everyone recognizes the urgent need to understand Gen Z – what makes them different and how to meet them where they are – but few have clarity on the distinctive behavioral and attitudinal sub-segments within and across generations," said Lee Wetherington, senior director of corporate strategy at Jack Henry. "This study's nuanced insights help identify the digital capabilities that most influence each cohort's satisfaction, which can lead to deeper accountholder relationships and reestablish financial institutions as the center of their financial lives."

Visit jackhenry.com to download the full study.

About Jack Henry & Associates, Inc.®
Jack Henry™ (Nasdaq: JKHY) is a well-rounded financial technology company that strengthens connections between financial institutions and the people and businesses they serve. We are an S&P 500 company that prioritizes openness, collaboration, and user centricity – offering banks and credit unions a vibrant ecosystem of internally developed modern capabilities as well as the ability to integrate with leading fintechs. For nearly 50 years, Jack Henry has provided technology solutions to enable clients to innovate faster, strategically differentiate, and successfully compete while serving the evolving needs of their accountholders. We empower approximately 7,400 clients with people-inspired innovation, personal service, and insight-driven solutions that help reduce the barriers to financial health. Additional information is available at www.jackhenry.com.

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