

turning everyday payments into moments of trust

A late-night text from a child away at college asking for grocery money is never just about the dollars.

It's about the relief they feel when the funds hit their account instantly, and it's about the peace of mind you provide as their trusted financial institution. While a simple transfer might seem like a small digital chore, for your accountholders, these moments are often tied to deep emotions, family bonds, and personal stability.

Every time money is sent, a story unfolds.

And in these stories that define everyday life, consumers aren't thinking about payment features. They're thinking: Will my money get there? Can I rely on my bank or credit union right now?

This emotional reality is reshaping what consumers expect from you.

As a result, everyday payments – especially peer to peer (P2P) payments – play a bigger role in financial confidence than ever before.

confidence drops when life gets complicated

Confidence is highly situational.

Your accountholders are navigating a world where life happens fast, and financial pressure can feel heavy. When they're financially confident, they feel supported, secure, and prepared to make sound financial decisions – especially when life becomes unpredictable.



But financial confidence isn't constant. It rises and falls with life events, economic disruptions, and moments where money must be sent quickly and reliably.

In fact, the Jack Henry™ Financial Sentiment Study reveals a striking truth: consumer satisfaction nearly doubles when people feel supported during life events – but drops to just 33% when they don't¹

This support gap is one of the strongest indicators of long-term trust and financial confidence.

Consumers experience two to three major life events during adulthood² – from relocations to new jobs, health changes, growing families, car purchases, unplanned expenses, and everything in between – with each forcing rapid decision-making, heightened financial pressure, and eroding confidence for many.

On the flip side, each event also introduces a window of opportunity where guidance, clarity, and partnership matter more than product features alone.

In these moments, accountholders want reassurance as much as they need capability. The ability to send money isn't the differentiator anymore. What matters to accountholders is knowing their funds will get where they need to go safely, quickly, and without uncertainty.

Financial institutions who engage meaningfully during these periods don't just fill an immediate need. They strengthen long-term trust, boost satisfaction, and position themselves as partners in financial health.

Zelle® isn't just fast payments

Payments aren't transactional anymore. They're emotional touchpoints that shape sentiment.

Consumers aren't choosing Zelle® just because it's fast. They're choosing Zelle® because the platform removes the anxiety and uncertainty that can surface in everyday money moments. And in these moments when confidence dips, Zelle® helps reduce friction and reinforces safety and reliability in everyday financial exchanges.



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Payments aren't transactional anymore. They're emotional touchpoints that shape sentiment.

When paychecks, reimbursements, or shared expenses feel unpredictable, Zelle® becomes more than a feature in your app. It becomes an emotional utility – reassuring accountholders their money will land where it needs to – quickly and securely – and backed by the financial institution they already know and trust.

With Zelle® embedded into your digital experience, you're offering far more than convenience. You're quickly sending money with control and clarity.

the opportunity: from table stakes to everyday reliability

P2P payments are expected. But how they're positioned is what differentiates you.

Today, many banks and credit unions still frame Zelle® around speed and convenience. That's table stakes. The deeper opportunity lies in connecting Zelle® to real life scenarios that reflect the consumer's world.

When consumers are supported with fast and safe options, they form stronger perceptions of reliability, partnership, and security – moving you from a transactional provider to a reliable financial partner. That's why Zelle® resonates so strongly: it meets accountholders at the intersection of digital behavior and emotional need, bridging the gap between capability and a secure experience.

This shift from product to purpose is where reliability grows.

bring real life moments into your Zelle® strategy

Repositioning Zelle® around real life – not just product features – can set you apart from competitors who treat it as a simple utility.

When used intentionally, Zelle® reinforces consumer confidence in their financial institution.



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By anchoring your strategy in meaningful, everyday moments – like splitting rent on time, sending money to a family member in a pinch, covering a shared expense without stress – you elevate Zelle® from a transactional tool to a reflection of your commitment to certainty, connection, care, and financial security.

Payments are a part of financial stability – and showing consumers how it is essential to reinforcing their sense of security with your financial institution.

You can easily bridge this gap using the Jack Henry Marketing Center™.

With ready to use campaigns that are pre approved, compliance ready, and aligned with everyday money moments, you can turn sentiment into engagement, and engagement into long term loyalty – creating a more human payments narrative.



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ready to take your marketing strategy to the next level?

[Explore](#) the Marketing Center today!

For more information about Jack Henry, visit jackhenry.com.

sources

1. [Jack Henry Financial Sentiment Study – Consumer Report](#), Jack Henry, accessed February 2, 2026.
2. [Jack Henry Financial Sentiment Study](#)

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