

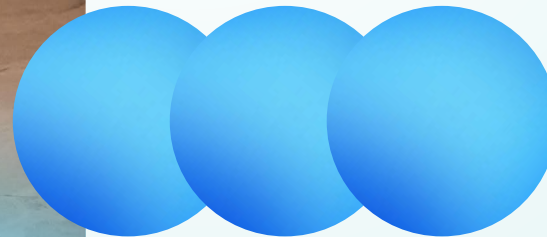


jack henry™

Jack Henry™ Financial Sentiment Study

Consumer Report

Using Data to Explore the Link Between
Financial Health and the Digital Experience



20
25

table of contents

03	Study Methodology
04	Breaking Down Consumer Segments
11	Financial Sentiment
17	The Digital Experience
23	About Jack Henry
24	A Final Word



study methodology

In July of 2025, Jack Henry conducted the second annual “Jack Henry Financial Sentiment” survey – a quantitative assessment of how people feel about their financial situations, factors influencing those sentiments, and the impact these have on banks and credit unions.

This survey polled 2,866 people using a Qualtrics Panel. The survey targeted two distinct groups:

Consumers

2,435

total respondents from the
general population

Financial Decision Makers

for their household and
aged 18+

Small- to Medium-Sized Businesses:

431

small- to medium-sized businesses

Primarily Owners

with some (5%) in executive positions

Segments within these groups were identified and analyzed to explore behavioral differences across financial products and institutions.

This study is intended to provide community and regional banks and credit unions with insights to better understand and serve current and potential accountholders.

breaking down consumer segments

Why Segment Consumers?

Segmentation is a common way to help analyze market data and has several benefits.

Improved Targeting and Communication

When you understand what different segments want, you can tailor your message to them. You'll see more engagement when you create specific messages for each group, rather than a single message for everyone.

Better Products and Experiences

Segmentation provides for greater personalization for accountholders and prospects. Products and experiences can be geared toward each segment's needs and expectations, rather than hoping a one-size-fits-all approach will be good enough to generate engagement and improve retention.

Clearer Priorities

Identifying your most important accountholder groups helps you make better decisions about where to invest your resources. This means you can focus your strategic planning on the groups you can serve best, or those you want to attract, based on what they need and how well your capabilities align with their preferences.

Segmentation can create a great deal of insight, but it doesn't need to be difficult. Even a simple segmentation based on common demographic indicators like age and income can provide significant value.

The segmentation explained here is not intended to replace a segmentation system a financial institution may already have. Rather, the data here is segmented to explore the sentiments and preferences of similarly situated accountholders and to make clear the differences in the market.



consumer segments at a glance



A legacy lifestyles

72 (median age)

Comfortably retired and focused on enjoying life, but less confident navigating financial decisions.

focus

- Happiness (33%)
- Family (23%)

recent life events

- None reported by nearly half (49%)

confidence

Low

Only 33% say they're knowledgeable, with below-average confidence in saving, planning, and borrowing.



B next-stage planners

55 (median age)

Preparing for retirement with a steady income and a growing interest in financial planning.

focus

- Happiness (24%)
- Family (23%)

recent life events

- Car purchase (19%)
- Health changes (17%)
- Job loss (15%)

confidence

Moderate

Slightly below average in behaviors but higher knowledge (54%) and budgeting (54%).



C momentum builders

26 (median age)

Young professionals on the rise, balancing optimism with financial caution.

focus

- Family (22%)
- Happiness (17%)

recent life events

- Job change (28%)
- Move (24%)
- Car purchase (23%)

confidence

Moderate

High knowledge (53%) but mixed confidence in behaviors like spending (42%) and borrowing (33%).



D opportunity seekers

19 (median age)

Just starting out, facing financial hurdles but actively shaping their future.

focus

- Living situation (20%)
- Family (16%)

recent life events

- Move (31%)
- New job (29%)
- College (24%)

confidence

Lowest

Lowest scores across all behaviors and knowledge (33%).



E prime earners

39 (median age)

Thriving mid-career professionals, confidently managing their money and planning ahead.

focus

- Family (27%)
- Happiness (17%)

recent life events

- Car purchase (24%)
- Job promotion/raise (22%)
- Health change (17%)

confidence

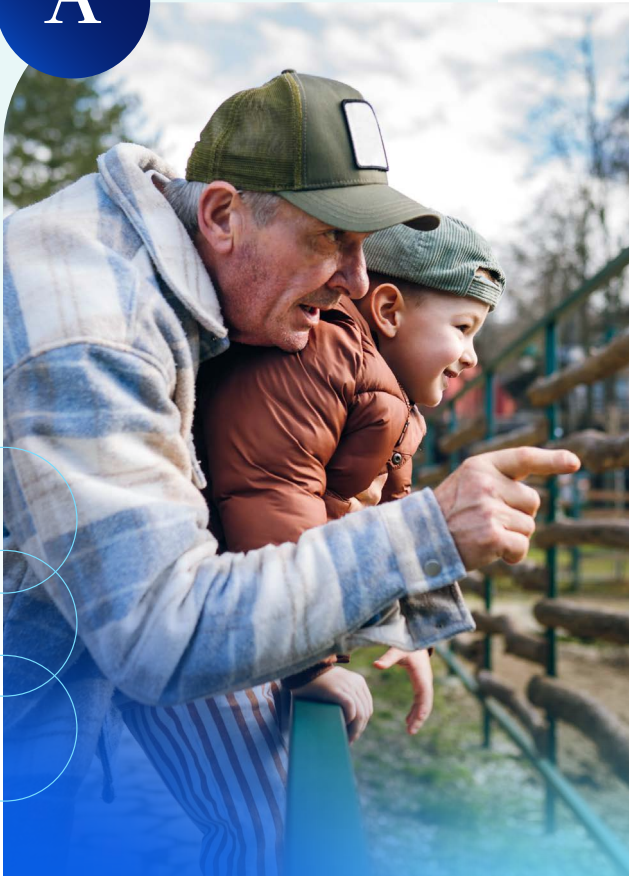
Highest

Highest scores across all behaviors including satisfaction in financial knowledge (70%) and their financial institution's role in helping (82%).

Segment A

legacy
lifestylers

A



Legacy Lifestylers are older consumers who are typically retired. They have limited incomes, but limited expenses. Most live by themselves or with one other person in homes they own. Their education level is similar to the market overall, but most have higher credit scores (740 and above) compared to the market.

They are the least likely of any segment to have had a recent life event. Among those who have, common events are a major change in health or a death in the family.

This segment is more likely than average to have most common financial products (checking, credit cards, savings, insurance, investment accounts, etc.). They tend to be cost-conscious but also value the human touch. When they evaluate new financial products and services, they most often consider interest rates, fees, and account holder service.

Their top financial goal is most often their own overall happiness. Despite having more financial products than average, consumers in this segment are about average in terms of their satisfaction with their current financial situation, their personal financial behaviors, and their financial goals. They say they are less knowledgeable than average about financial matters and are less confident than average about saving and financial planning. Their

satisfaction with their primary financial institution's role in managing their financial health is about average compared to the market generally.

Key data points for identifying Segment A:

- Age 65+
- Age 60 to 64, retired, income does not include assets/funds



They tend to be **cost-conscious** but also value the **human touch**.

Segment B

next-stage
planners

B



Next-Stage Planners are consumers in the second half of the midlife years and see retirement age approaching. They have somewhat higher incomes than most segments; two-thirds own their residence, and one-third have children in the house. This segment is not quite all empty nesters, but it's on the horizon. Most are employed full-time, though some are employed part-time or disabled.

They may be heading toward retirement but aren't always doing so gracefully. Credit scores are lower than Segment A, with a median score of 689. About a third have a mortgage. They are more likely than average to have retirement accounts and insurance, but about average for checking, savings, credit cards, and investments.

Like Segment A, when they evaluate new financial products and services, they most often consider interest rates, fees, and account holder service. Their top financial goal is most often their own overall happiness.

Also like Segment A, many consumers in Segment B say they have not recently had a life event. Those consumers who have had a recent life event most often say they purchased a car, had a major change in health, or lost a job.

These consumers are more satisfied with their financial goals than average, and rate themselves more knowledgeable about financial matters.

They are also slightly more confident about their budgeting and spending habits than average. Still, they are less satisfied than average with their own financial behaviors and their current financial situation. This segment is slightly below market average in terms of their satisfaction with their primary financial institution's role in managing their financial health.

Key data points for identifying Segment B:

- Age 60 to 64, not retired
- Age 60 to 64, retired, income includes assets/funds
- Age 50 to 59
- Age 45 to 49, no children in household
- Age 45 to 49, children in household, income includes assets/funds

They may be **heading toward retirement** but aren't always doing so gracefully.



Segment C

momentum
builders

C



These are younger consumers – past college age but not yet in their prime earning years. Their household incomes are about average, as are their education levels. The majority are employed full-time or part-time, though some are currently students or are homemakers.

Just under half own their residence, and about half have children in the house. They are in an optimistic phase of life – one in which frequent life events include starting a new job, moving to a new residence, and purchasing a car. That said, they do not typically have very high credit; the median self-reported credit score is 689.

These consumers are less likely than average to have many important financial products, including checking, savings, credit cards, insurance, and retirement accounts. They are more likely than average to have a personal loan or a payment app account.

When evaluating new financial products, these consumers are most often focused on convenience and cost. The most frequent considerations include the ease of the process, the rewards, and the total cost. Unlike Segments A and B, Segment C is less concerned about accountholder service.

Providing for their family is most often these consumers' top financial goal. They are less

satisfied than average with their current financial situation and their personal financial behaviors, but they are notably more satisfied with their own knowledge about financial matters compared to the rest of the market. Despite this satisfaction in their financial knowledge, they are not generally more confident in their financial activities than average, especially their spending habits. Their satisfaction with their primary financial institution's role in managing their financial health is about average.

Key data points for identifying Segment C:

- Age 30 to 34, household income < \$50,000
- Age 25 to 29



They are **more satisfied** with their own **knowledge** about financial matters compared to the rest of the market.

Segment D

opportunity seekers

D



The Opportunity Seekers make up the youngest segment – they’re just starting out. They are college-graduate age and younger, though many have not been to college. Most have less education than a college degree.

Members in this segment are roughly equally likely to be students, employed full-time or employed part-time. They have the lowest income of any segment. They are also the segment most likely to be unemployed.

Despite their relative youth, many have taken on serious financial responsibilities. Just under a third own their home, and 41% have children in their household. The median self-reported credit score is 689, but about one in 10 do not know their credit score.

Their most common recent life events reflect their dynamic position early in life: moving to a new residence, starting a new job, and beginning college or graduate school.

These consumers tend to be heavily underbanked compared to the market generally, though are more likely than average to use payment app accounts and personal loans.

When evaluating new financial products, they most often consider the monthly payment required, but also consider account holder service in addition to the total cost.

Their top financial goal is most often improving their living situation. Of all the segments, these consumers are the least satisfied with their personal finances, including their current financial situation, their financial goals, their personal financial behaviors, and their knowledge about financial matters. They are also less confident in their own behaviors than other segments, especially when it comes to budgeting. Perhaps unsurprisingly, they are also the least satisfied with their primary financial institution’s role in helping managing their financial health.

Key data points for identifying Segment D:

- Age under 25

These consumers tend to be **heavily underbanked** compared to the market generally.



Segment E

prime
earners

E



This segment is in their 30s to mid-40s, with higher incomes and education levels than average, and generally employed full-time. They are “in the thick of it” – climbing in their careers, making good money, and most with children at home.

Most of these consumers own their own home, and are about as likely as average to carry a mortgage. For all their financial success so far, these consumers are not uniformly availing themselves of the financial products at their disposal. They are actually slightly less likely than average to have checking accounts, credit cards, insurance and retirement accounts. Like Segment A, Segment E has credit scores that are above the market average – the median score for Segment E is 749.

These consumers value a mix of cost of experience when evaluating new financial products. The most common considerations are interest rates, the ease of the process, and account holder service.

Recent life events show a mix of excitement and mid-life challenges: the most common events are purchasing a car, receiving a raise or promotion at work, and experiencing a major change in their health.

Like Segment C, Segment E’s top financial goal is most often providing for their family. These consumers are the most confident of any

segment in their personal finances and financial behaviors. They are the most satisfied with their current financial situation, their financial goals, their personal financial behaviors, and their knowledge about financial matters. They are also the most confident in their own financial abilities, including budgeting, saving, financial planning, and sources of revenue. Finally, they have the highest level of satisfaction with their primary financial institution’s role in managing their financial health.

Key data points for identifying Segment E:

- Age 45 to 49, income does not include assets/funds, children in household
- Age 35 to 44
- Age 30 to 34, household income greater than \$50,000



These consumers are the **most confident** of any segment in their **personal finances** and financial behaviors.

Financial Sentiment





financial sentiment

Before unpacking the rest of the survey, it's important to understand how consumers feel about their financial lives today.

The survey asked to rate how satisfied they are with different aspects of their financial lives:

- Their current financial situation
- Their own personal financial behaviors (e.g., spending, saving, borrowing, planning, etc.)
- Their current financial goals

Most consumers say they're satisfied with their financial situation (52%), their personal financial behaviors (57%), and their financial goals (54%). However, these figures also mean that a substantial percentage of consumers are not satisfied in these areas.

It's clear that financial sentiment varies across consumer segments.

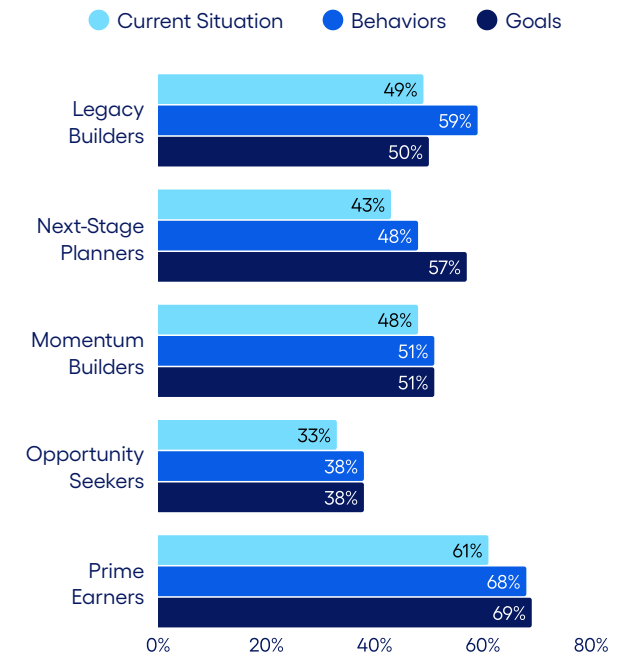
Satisfaction with all aspects is highest among consumers in their early 30s to mid-40s with high salaries (Segment E). But satisfaction declines as consumers get older – as financial considerations become more complex at the same time as average household incomes have peaked and started to decline (Segments B and A). Younger consumers are also less likely to be satisfied with their financial lives, especially those just starting out on their professional or educational journeys (Segment D).

What's more is that fewer consumers say they're knowledgeable about financial matters in general, such as the markets, the economy, how banking works, etc.

Only 44% of consumers overall said they were very or extremely knowledgeable about financial matters. What's more, only a third of the oldest (Segment A) and youngest (Segment

D) consumers said they were knowledgeable. Most younger workers (Segment C) and older respondents (Segment B) did not claim they were knowledgeable about financial matters (48% and 43%, respectively). Only in Segment E do most consumers say they are knowledgeable about financial matters (61%).

satisfaction with financial aspects by segment



Consumers may be confident in their own personal financial behaviors in general – but their lack of financial knowledge becomes evident when consumers rate their confidence in specific financial behaviors. While a slight majority (51%) of consumers are confident in budgeting, fewer are confident in other financial activities or characteristics:



Spending habits (48%)

Savings (47%)

Financial planning (46%)

Their sources of revenue/household income (45%)

Borrowing (39%)

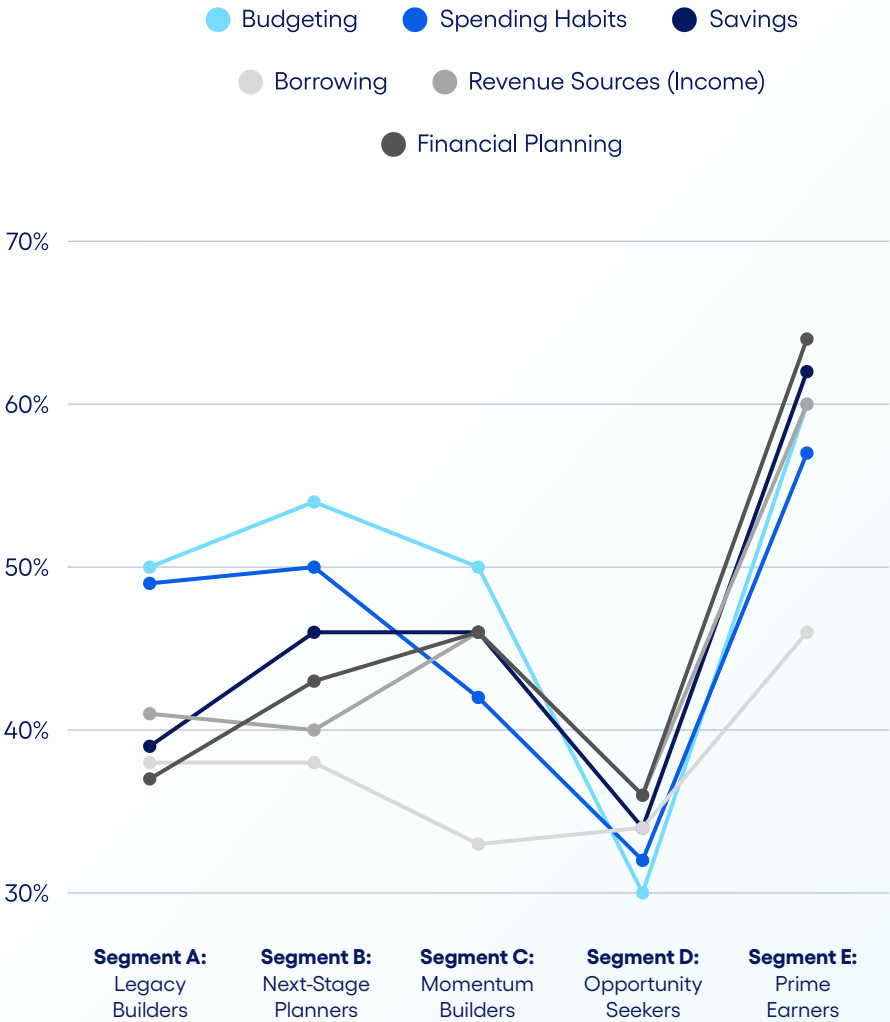
Again, confidence tracks closely to age and income.

Segment E is the most confident in these activities, while Segment D is the least. Segment E is also the only segment where most consumers are confident in spending, savings, financial planning or their sources of revenue. Confidence in borrowing is under 50% in every segment.

Most consumers (71%) are satisfied with their primary financial institution’s role in helping them manage their financial health. This is true across segments, as well. Segment E is most satisfied at 82%, but a majority of Segment D (57%) is satisfied, too.

In keeping with their different life stages, the segments are often very different in terms of the life events they’ve recently experienced.

confidence in financial behaviors by segment

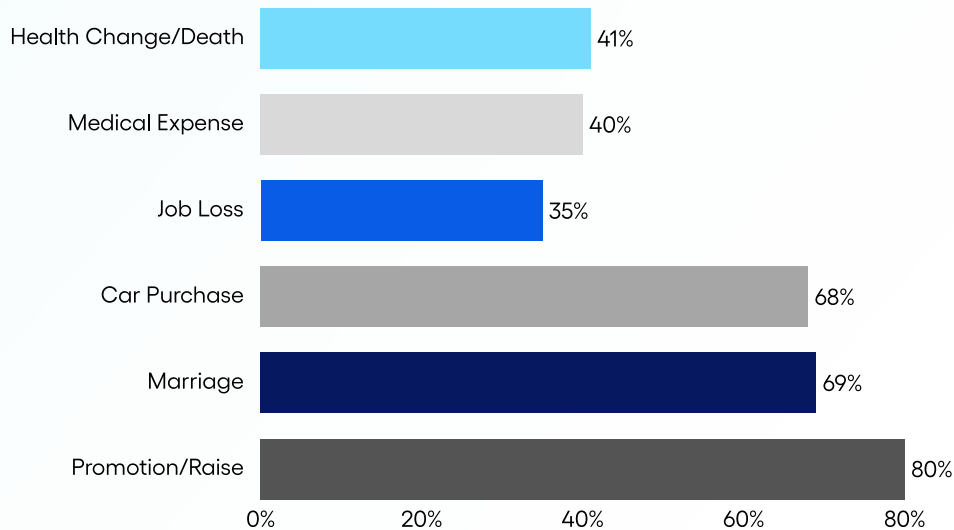


The most common recent event is no event at all. Overall, 26% of consumers say they have not had a recent life event, but this percentages varies tremendously across segments, from 49% (Segment A) to only 7% (Segment D).

The most frequent life events across the market included purchasing a car (18%), a major change in health (17%), moving to a new home, apartment or residence (15%), and the death of a family member (15%). The frequency of these events varied across segments – 24% of Segment E and 23% of Segment C recently purchased a car, compared to 12% of segment A. Similarly, 31% of Segment D and 24% of Segment C recently moved, compared to 6% of Segment A and 12% of Segment B.

Younger respondents more often had more life events.

satisfaction with financial institution support during life events



On average, Segment D experienced 2.7 recent life events, Segment C had 2.5, and Segment E had 2.3. Life events begin to drop as consumers approach retirement age: Segment B reports 1.6 life events on average, while Segment A reports only 0.8 events.

Consumers are varied in how satisfied they were with the way their primary financial institution helped them manage their recent life events.

Overall, 80% of respondents were satisfied with their primary financial institution’s efforts to help manage receiving a promotion or raise, 69% when getting married, and 68% when purchasing a car. In contrast, only 35% were satisfied with their primary financial institution’s efforts to help if they lost their job, 40% if they had a major medical expense, and 41% with either a major change in health or the death of a family member.

Overall, consumers were satisfied with their primary financial institution’s ability to help with about half of their recent life events.

On average, consumers said they were satisfied with the help they received in 55% of all the life events they reported having. This rate changes substantially when examining consumers who say they’re satisfied with their primary financial institution’s role in helping them manage their financial health. Consumers who aren’t satisfied with their primary financial institution’s role were satisfied with the help they received for 33% of their recent life events. In contrast, consumers who are satisfied with their primary financial institution’s role were satisfied with the help they received for 65% of their recent life events.

Consumers are most satisfied with support during **positive events** like promotions. Satisfaction drops significantly for **more challenging events** like medical expenses.

Recommendations

1

Meet consumers where they are.

Accountholders and prospects come from a variety of life stages, which affects what they believe a financial institution can do for them. Consumers who are in their prime earning years (Segment E) are the most satisfied with their primary financial institution's role in managing their financial health, as well as their own financial situation, personal behaviors, and financial goals.

Segments that are both younger (Segments D and C) and older (Segments A or B) are less likely to be satisfied not only with their current financial situation – as well as the role their primary financial institution plays in managing their financial health.

Banks and credit unions may be doing the best where accountholders have the most income to work with, but this leaves the majority of consumers with at least some unmet needs, gaps in their

knowledge, help required with financial goals or behaviors, etc. Looking for opportunities to serve accountholders with new products, services, digital content, advisory opportunities, etc., specifically geared toward different life events and life stages will not only help bridge the gaps among consumers in financial sentiment but may help lock in accountholders as their needs change over time.

2

Differentiate through financial knowledge.

Knowledge about financial matters is important in its own right, but is also strongly related to the role a primary financial institution plays for its accountholders. Consumers may receive financial information from a variety of sources, but their financial institution should be one of them to maintain a trusted role for the primary financial institution. In fact, a primary financial institution is better positioned with accountholders than nearly any other source of financial information due to their relationship with the accountholder,

including account history, financial data and channel usage patterns.

Finding ways to use these assets to educate accountholders – through personalized content, spot recommendations on digital platforms, or comparisons of services based on known financial needs – will help those accountholders feel more knowledgeable about the best course to their financial goals. It will also differentiate the financial institution against a backdrop of noisy “financial advice” by positioning them as a helpful, trusted expert.



Banks and credit unions may be doing the best where accountholders have the most income to work with, but this leaves the majority of consumers with at least some unmet needs, gaps in their knowledge, help required with financial goals or behaviors, etc.



Look for ways to encourage accountholders to **self-identify** where they need education or guidance

3

Make sure a variety of activities are covered in financial education.

Regardless of how satisfied an accountholder or prospect says they are with their financial behavior, the fact is that everyone needs help with something.

Borrowing is an obvious candidate for an activity to help with because it has well-understood guidelines tied to specific products. But don't neglect other activities that may involve less obvious solution placement but are still important to consumers, like budgeting or controlling spending. Again, automatically generated recommendations can provide a nudge to learn more or steer consumers to specific content.

Another thing: look for ways to encourage accountholders to self-identify where they need education or guidance. Then, you can develop tools and content to provide the help they need in those specific areas.

The Digital Experience





the digital experience

Findings

A financial institution's digital capabilities are a vital component of accountholders' overall experiences.

These capabilities also strongly determine consumer financial sentiment – in particular, how satisfied accountholders are with the role their primary financial institution plays in helping manage their financial health.

To understand how the digital experience affects consumer financial sentiment, the survey asked about 16 different digital capabilities.

These capabilities can be grouped based on the purpose they serve for accountholders: attracting users, opening new products or services, building accountholder engagement with the platform, and protecting accountholders. Specifically, these areas include the following capabilities:



Attract

- differentiated brand positioning
- website personalization
- circumstance-based tools and content
- omni-channel outreach



Engage

- personalized financial health tools and advice
- bill-pay, transfer and P2P payments
- secure account aggregation
- financial behavior-based rewards



Open

- pre-purchase product comparison tools
- end-to-end online account opening and onboarding
- digital signatures and document capture
- automated first 90-day communication for relationship deepening



Protect

- proactive advisory alerts and notifications
- secure chat
- security awareness and training
- stolen or missing card controls

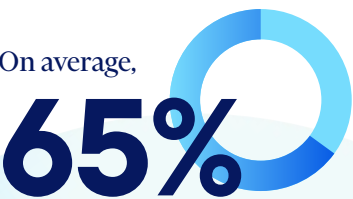
Overall, consumers are most satisfied with the Protect area.

On average, 65% of respondents were somewhat or extremely satisfied with the Protect capabilities. The average satisfaction rate was somewhat lower for capabilities in the Engage (60%), Attract (60%), and Open (59%) categories.

These overall averages hide substantial variation between the segments. Segment E had the highest satisfaction ratings in all the areas, especially in Protect (74%), though Open (73%), Engage (72%), and Attract (70%) were not far behind. Segment D, in contrast rated all the areas lower than the market overall. In particular, Attract was much lower for Segment D at 41%, but the other areas had double-digit gaps to the overall average, as well.

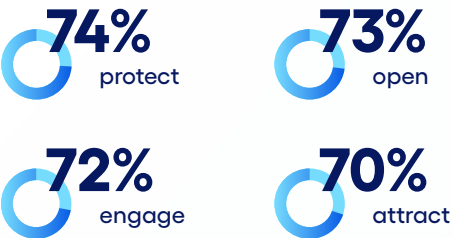
Between these extremes, the other segments were generally closer to the overall averages for user satisfaction. Segments A and B were very close to the market average on Attract, while Segment C was five-points lower. On the other hand, Segments B and C were very close to the overall average on Open, Engage, and Protect – while Segment A had somewhat lower ratings in these areas.

For all these differences, the segments each rated the Protect area highest, followed by Engage. Segment A rated Open lower than Attract, while the rest of the segments rated Attract lower than Open.



of respondents were somewhat or extremely satisfied with the **Protect** capabilities.

Segment E had the highest satisfaction ratings in all the areas



When it comes to specific digital capabilities, consumers are generally quite satisfied with many of their primary financial institution's offerings:

- 71% are somewhat or extremely satisfied with the ability to quickly and easily report a lost or stolen card with the financial institution
- 69% are satisfied with their options offered by the financial institution for paying bills, transferring money, and person-to-person payments
- 67% are satisfied with their ability to reach the financial institution in multiple ways like the website, an app, calling, or visiting in person

Respondents were least satisfied with other aspects or capabilities:

- Receiving communications from the financial institution in the first 90 days to make sure all questions are answered and that accountholders know how to get help (59%)
- How different the primary financial institution seems from other financial institutions (57%)

- The ability to securely see accounts from multiple financial institutions (57%)
- The content on the primary financial institution's website for financial decisions based on different life events (51%)

Generally, consumers say the capabilities they are most satisfied with are the most important to them.

When asked to rate how important each capability was to them, the most important capabilities are reporting lost/stolen cards, options for paying bills, transfers and person-to-person payments, and reaching the financial institution in multiple ways.

According to respondents, the least important capabilities are communication during the first 90 days after opening an account, differentiation from other financial institutions and website content based on life events.

In other words, the importance of the capabilities correlates with the satisfaction rates of the capabilities. Intuitively, financial institutions have invested in capabilities that consumers say they value, and those capabilities are therefore more satisfying to consumers.

Analysis

Consumers say they value the financial features they use and are most satisfied with. However, the features that genuinely make them happy with their financial institution's role in their financial health are very different.

Statistical analysis shows the capabilities most associated to accountholder satisfaction are website content based on life events, what makes a financial institution unique, the ability to view accounts from multiple financial institutions in one place, and helpful communication during the first 90 days after opening an account. These are the same capabilities accountholders rate as being the least important.



Financial institutions have invested in capabilities that consumers say they value, and those capabilities are therefore more satisfying to consumers.

There's a real disconnect between what consumers say is important to them and what makes them appreciate their financial institution's role in their financial health.

Consumers may have many different priorities when they say a capability is important – like convenience, speed, availability when needed, and user experience. These competing priorities are far more numerous than simply



what the financial institution could do to have a greater role in managing the consumer’s financial health.

The disconnect between “importance” and driving satisfaction with the financial institution’s role points to significant opportunities for banks and credit unions.



There’s a real **disconnect** between what consumers say is important to them and what makes them appreciate their financial institution’s role in their financial health.

The capabilities that are most important for creating satisfaction with the primary financial institution’s role are the same capabilities that receive the lowest ratings from consumers overall.

Overall, website content based on life events, differentiation from other financial institutions, and seeing accounts from multiple financial institutions represent opportunities to drive greater satisfaction with the institution’s role among consumers. These capabilities have lower satisfaction ratings than they likely should, given how important they are for creating a role in managing financial health for consumers. Statistically, improving consumer satisfaction with these capabilities has an outsized impact on an accountholder’s satisfaction with the institution’s role.

More transactional capabilities like reporting lost/stolen cards or person-to-person payments simply have less leverage on how consumers see the impact of their financial institution on their financial health.

Reporting lost/stolen cards, options for payments, reaching the financial institution in multiple ways, online comparison tools, secure chat, and other

capabilities have much less impact on satisfaction with the institution’s role. These capabilities appear to be “table stakes” – if the consumer wasn’t satisfied with the financial institution’s capabilities in these areas, they would likely use a different financial institution. These capabilities don’t create additional trust in the financial institution’s role beyond what is necessary to transact with the financial institution in the first place.

Digital Capabilities: Importance vs. Impact

Don’t mistake familiarity for impact. Capabilities like bill pay are rated “very high” in terms of importance – but because accountholders simply expect them to work, they don’t necessarily drive satisfaction. In fact, some of the features that accountholders value most are also the ones they’re least satisfied with. This gap between importance and satisfaction is your opportunity. To make a meaningful impact, financial institutions should prioritize capabilities that punch above their perceived weight.

Behavior-Based Rewards	Incentives tied to financial actions and habits.
Digital Document Handling	Seamless e-signature and document capture experiences.
Multi-Institution Account Visibility	Ability to view accounts across different financial institutions.
Online Account Opening	Frictionless digital onboarding for new accounts.
Personalized Financial Guidance	Tools and advice tailored to individual goals and behaviors.

Recommendations

1

Share event-based content.

There's a clear opportunity to create meaningful, accessible content to elevate the role a financial institution plays in the financial health of its accountholders. Banks and credit unions can go well beyond "tips and tricks" to deliver real financial education to consumers, using their own current life events as a backdrop.

2

Aggregate accounts.

Seeing accounts from multiple financial institutions is certainly convenient for users. For primary financial institutions, it offers the chance to deliver trends and summaries against a financial plan, surface personalized insights, and impactful advice. Among consumers, account aggregation is a strong opportunity to elevate the role of a financial institution in managing financial health, and the chance to demonstrate the financial institution's expertise.

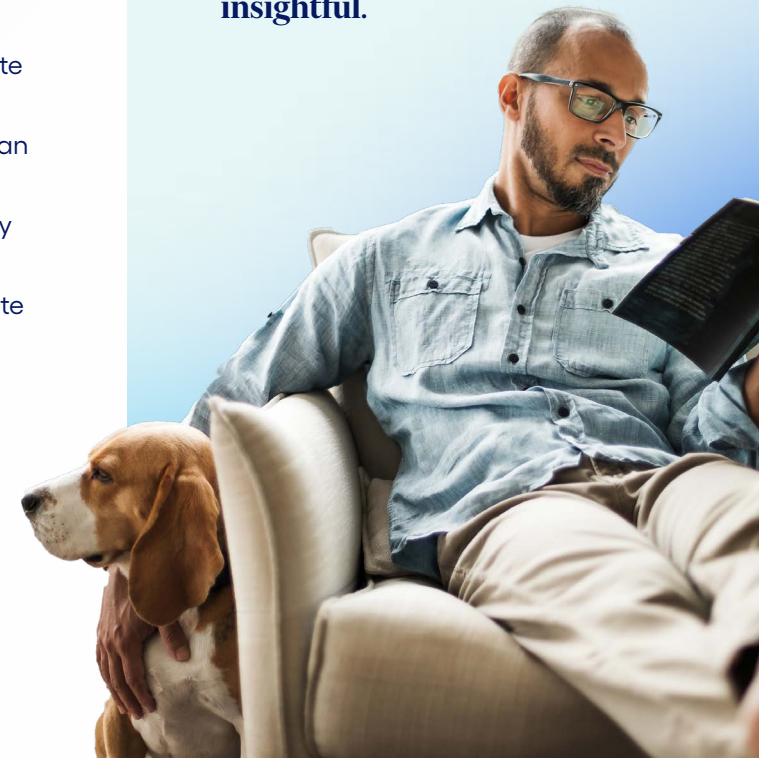
3

Know your users.

One size does not fit all.

Retirees will find very different value in the same piece of website content as a student, as will young professionals compared to working empty nesters. Content and education do not always need to be hyper-personalized to create value, but they do need to be relevant and insightful. Ensure younger users can benefit from the financial institution's expertise now and tomorrow – not only when they're older and have higher income. As much as possible, anticipate accountholders' needs at different life stages, during changing economic cycles, etc., so that the financial institution's advice and expertise is already available when needed.

Content and education do not always need to be hyper-personalized to create value, but they do need to be **relevant and insightful.**



about jack henry

Jack Henry was built on the belief that banks and credit unions are essential to the well-being of people and communities.

That belief drives everything you see in this study. We conducted the 2,866-person survey to help you understand the real-life experiences, needs, and expectations of accountholders – because when you know what they’re facing, you can meet them with empathy, clarity, and purpose.

Guided by decades of serving people through technology, we’re proud to stand beside community and regional financial institutions. You’re the ones deepening relationships, removing barriers to financial health, and helping people move forward. The Jack Henry Financial Sentiment Study is one more way you can do that – with confidence and with heart.



a final word

The 2025 Jack Henry Financial Sentiment survey – which polled 2,866 people – reveals a significant lack of confidence in specific areas like savings (47%) and financial planning (46%). This is despite the fact that a majority of consumers are satisfied with their overall financial situation (52%) and behaviors (57%). This highlights a substantial gap in consumer knowledge and needs.

In terms of digital experience, the report shows the capabilities consumers are most satisfied with – like reporting lost cards (71%) and making payments (69%) – are considered “table stakes.”

The digital capabilities that have the most significant impact on an accountholder’s satisfaction with their financial institution’s role in their financial health (e.g., event-based website content and account aggregation) are the ones with the lowest satisfaction ratings from consumers.

This overall mismatch between general satisfaction and low knowledge (with only 44% feeling financially knowledgeable) is the core challenge. It confirms that consumers are not just looking for transactions – they’re looking for genuine guidance in areas where their confidence is lowest.

By using their digital tools not just for basic functions but for delivering personalized and guidance-focused experiences, financial institutions can step up and truly elevate their role.



turn insights into engagement

This study shows exactly what your accountholders value at every stage of life. Use this information to tailor your messaging, product offers, and outreach so that you’re always meeting your accountholders where they are.

Visit the **Jack Henry Marketing Center™** for free templates, campaigns, and assets that help you turn these insights into deeper connections and stronger adoption.

Get Marketing Materials

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