

Payment methods: How will Millennials, Gen X, and Gen Z pay in 2025

Tranzzo offers secure, flexible payments for all generations—digital wallets for Gen Z, credit cards for Millennials, and traditional methods for boomers.

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The financial landscape is changing faster than ever, and this is dramatically impacting the consumer habits of different generations. Innovative payment methods, such as [mobile wallets](#), cryptocurrencies, Buy Now Pay Later (BNPL), and biometric payments, have not only become part of the financial ecosystem but are also shaping the future direction of the payments industry.



A visual representation of the evolving payment methods across generations, highlighting the shift towards digital and mobile payments in 2025.

However, different generations prefer different payment methods. While Generation Z has the highest trust in digital solutions and mobile wallets, millennials still prefer credit cards, and Generation X and baby boomers remain committed to traditional financial instruments.

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Digital payments are shaping the future of finance, offering speed and security for all generations.”

Yulia Vitriak, CEO Deputy

How do different generations choose payment methods?

Millennials are credit card fans

According to Kantar research, 65% of millennials are active credit card users. They are also more likely to choose

specialized cards tied to airlines (14%) and retailers (25%), which allows them to receive additional bonuses and discounts.

Generation Z – trust in [digital payments](#)

This generation is the most active user of digital financial services. 54% of Generation Z members pay for purchases using Apple Pay, Google Wallet, and other mobile wallets. They also prefer instant rewards, such as cashback (40%), which makes payments even more profitable.

Generation X – a balance between credit cards and traditional methods

40% of Generation Xers actively use credit cards, mainly to get discounts and bonuses. However, only 35% are ready to trust digital payment services, indicating caution in adopting new technologies.

Baby boomers – a traditional approach to finance

This age group demonstrates the lowest level of digital payment acceptance, with only 18% using mobile financial services. At the same time, 43% of baby boomers express concern about the security of mobile payments, which indicates the need to increase the level of trust in new financial solutions.

Tranzzo – a universal solution for all generations

Different consumers have different financial habits, and Tranzzo creates an ecosystem that considers each generation's needs. The payment platform offers universal solutions that support all popular payment methods

Tranzzo integrates a wide range of financial services - from traditional bank payments to cryptocurrency transactions and BNPL services. This ensures maximum flexibility for businesses and users, regardless of their preferences and technical knowledge.

In 2025, the financial world will continue to change, but one thing remains the same - consumers need flexible, fast, and secure payment solutions. Tranzzo provides them for every generation.

Polina Toropova

Tranzzo

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