

New Alkami Report Reveals Generational Trends Driving Rapid Change in Digital Banking

PLANO, Texas, June 14, 2022 /PRNewswire/ -- Alkami Technology, Inc. (Nasdaq: ALKT) ("Alkami"), a leading cloud-based [digital banking solutions](#) provider for banks and credit unions in the U.S., announced the release of its newest research report, "[The 2022 Digital Banking Transformative Trends Study](#)." The report provides context, understanding, and confidence for leaders at financial institutions (FIs) to unlock the potential of digital banking across generations.

Created in partnership with [The Center for Generational Kinetics](#) (CGK), the national study surveyed over 1,500 U.S. participants who currently have a bank account and are active in digital banking. The survey was weighted to the 2020 U.S. Census for age, region, gender, and ethnicity—and the findings reveal numerous unexpected and important insights that can be applied to FIs of all sizes, customer or membership numbers, and locations.

"This is a critical time for financial institutions to discover and act on statistically accurate data to inform their customer and member roadmaps, technology plans, and investments," said Allison Cerra, Chief Marketing Officer of Alkami. "This new study provides the missing link to the data leaders need to drive long-term growth across generations."

Key findings of the report include:

- Digital banking engagement is statistically correlated with higher FI product penetration.
- Regional and community FI account holders are less likely than all other financial provider cohorts to believe their financial relationship will grow over the next year. However, 40 percent would be more likely to try, use, or engage with other products if they were completely satisfied with their digital banking experience.
- Younger generations are up for grabs; more than one in five do not think or are unsure if their primary financial institution (PFI) will remain as such in the next year.

"This report provides the high-integrity data that leaders can't find anywhere else specific to digital banking," added Jason Dorsey, President of The Center for Generational Kinetics. "One truth rang loud and clear across the data—digital banking now connects *every* generation to drive growth, loyalty, and positive experiences."

Full Report and Related Webinar

[Download the full report here](#) to get all the key findings and takeaways. Then, join us as Allison Cerra and Jason Dorsey discuss the report findings, and what they mean for financial institutions, on June 16th, 12:00 pm CT, [Register Now](#).

About Alkami

[Alkami Technology, Inc.](#) is a leading cloud-based digital banking solutions provider for financial institutions in the United States that enables clients to grow confidently, adapt quickly and build thriving digital communities. Alkami helps clients transform through retail and business banking, digital account opening and loan origination, multi-payment fraud prevention, and data analytics and engagement solutions. To learn more, visit www.alkami.com.

About The Center for Generational Kinetics

The Center for Generational Kinetics, LLC (CGK) is the leading research and speaking firm focused on key emerging trends, generational change, and behavioral insights. Learn more about CGK's pioneering insights at GenHQ.com.

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