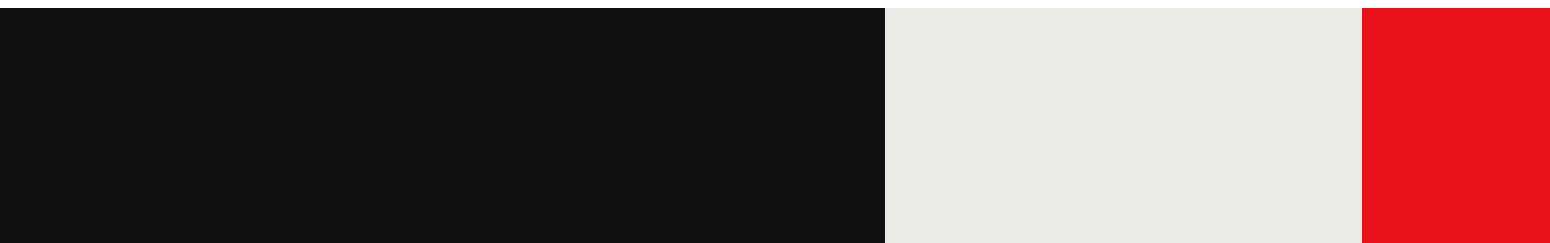



To create content for Gen Zers, bank marketers must first consume it

Article



The news: Creating content that resonates with Gen Z is notoriously challenging for bank marketers. **Gen Zers tend to be highly discerning and adept at recognizing when they are being marketed to**, per The Financial Brand. They also have limited attention spans and prefer to multitask while online.

- That's why it's important for **bank marketers to immerse themselves in Gen Z's social media culture** to understand how to authentically engage on platforms like TikTok and Instagram.

Why content otherwise won't land: A banking ad or regular banking content likely won't go viral with Gen Zers, who will scroll right past what they perceive as marketing content.

That's why **influencer marketing has taken off**—the popular influencers have cultivated trust with their followers over time, because **they present like friends who are giving advice because they care.**

- And they also present products and topics in a way that's personal to them, such as offering product reviews with unfiltered reactions.

But there are **other trends such as “get ready with me” (GRWM) videos** that give bank marketers a deeper understanding of Gen Z consumers' psyche.

- These videos feature a content creator who's getting ready for school, a date, work, or some other public occasion. While they're telling a story, they're also fixing their hair and/or putting on makeup.
- Videos with the GRWM hashtag have over 234 billion views on TikTok as of June 2024. To put that into perspective, that's more views than #foodtiktok, #happy, #tiktoktravel, #smallbusiness, #style, or #sports, per social media solution Sprout Social.

This scenario works because it makes creators appear more vulnerable—they're often bare-faced in the beginning but by the end, they're fully ready for what's next, per Today.

- YouTube creator Katie Steckly says that **this trend presents viewers with a complete transformation story—with a beginning, middle, and end.**
- The second storyline—the makeup—provides backup to the main story. **It keeps viewers watching** if they may have otherwise scrolled away from the main story. That gives creators an advantage over creators who are only talking, increases viewership, and plays to the algorithms.
- Getting ready doesn't have to involve putting on makeup. As Steckly mentions, the secondary story can be anything from pouring a coffee, making a craft, cleaning, or squishing slime—the possibilities are endless.

Given the popularity of GRWM videos among young consumers, marketers can understand why **targeting Gen Zers with less “trendy” content can seem inauthentic or boring.**

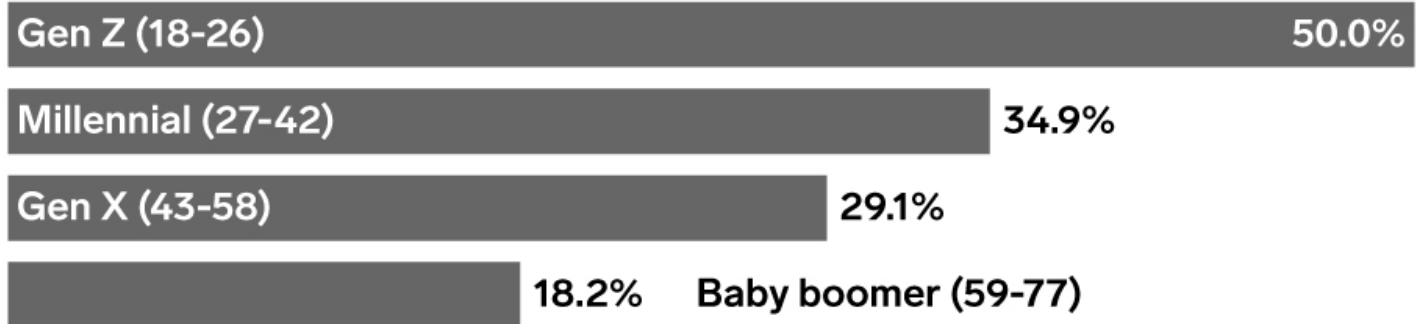
What this has to do with banking: We don’t advise banks to always tell secondary stories in their social media content. But the two-story trend could pair well with finfluencer content or could be incorporated into more relatable social media content from banks.

The problem is that the GRWM trend has been popular since 2023—that’s when most of those hundreds of billions of views happened. The trend could be popular for a long time or fade after another trend takes over.

- That’s precisely why it’s important for bank marketers to consume the content they’re hoping to create.
- That way, they can monitor other trends that would allow them to more authentically break through to their target audiences

US Consumers' Use of Influencer Content to Research Banking Products and Services on Social Media, By Generation, Nov 2023

% respondents



Note: n=1,488, Q: “How do you typically research/evaluate products or services on social media? Select all that apply.”

Source: Insider Intelligence | eMarketer Survey, US Banking Consumer Habits, Nov 2023

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