

A photograph of three women of different ages (young, middle-aged, and elderly) smiling and looking at a laptop screen together. The image is overlaid with a dark blue semi-transparent layer. The title 'FinTech 2026' is prominently displayed in white and blue text. Below the title, the subtitle 'Safety and simplicity' is written in white. At the bottom left, the text 'RESEARCH REPORT' is in orange, and the full title of the report is in white. The background shows a bookshelf and a window with curtains.

FinTech 2026

Safety and simplicity

RESEARCH REPORT

„FinTech Business Models Facing Demographic Challenges”

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Introduction

It is with great pleasure to present the report on „FinTech business models in the face of demographic challenges”, based on research conducted at the Department of Banking and Financial Markets of the University of Economics in Katowice, under the supervision of Prof. UE dr. hab. Monika Klimontowicz.



The impact of financial technologies and FinTech entities on financial markets, institutions, and financial services has been a subject of interest to researchers and practitioners for many years. However, the influence of demographic trends on the business models of entities in this sector, and the social consequences of their use, represent a new area of research.

Currently, among the major demographic trends impacting the financial sector, two stand out as particularly significant for FinTech entities. The first is the ageing of societies, accompanied by increasing life expectancy and the resulting risk that accumulated savings will be insufficient to cover financial needs in old age. The growing share of older people in the demographic structure generates demand for financial services that support financial independence, savings management in later life, and access to services for those with limited mobility. The second trend is the maturation of Generation Z as a customer group. Unlike previous generations, Generation Z is entering the financial market with high digital skills, different expectations regarding interfaces and service processes, and a significantly lower tendency to build long-term relationships with a single financial services provider.

Both demographic trends pose a challenge for the financial sector in providing appropriate offerings to these customer groups, while simultaneously opening new market opportunities for FinTech companies. Those companies can become powerful market players, meeting the financial needs of ageing societies. Regarding older adults, research indicates that FinTech companies have the potential to improve accessibility, usability, and financial inclusion for this group (Fang et al., 2023; Afjal, 2023; Hodin, 2023; Nayak and Raval, 2024; Joia and Cordeiro, 2021). It is important to remember that older adults' use of FinTech services is influenced by factors such as digital literacy, perceived usefulness, and financial literacy (Waliszewski and Warchlewska, 2021). Generation Z's behaviour as financial service customers is, in turn, shaped by the

values, attitudes, and communication preferences specific to this generation (Bencsik et al., 2016; Bravo et al., 2020). Understanding the behaviours, needs, and expectations of these two generations regarding financial services provided the starting point for this study's concept. However, the study encompassed three generations currently active in the financial market: Generation Z, Generation Y (Millennials), and the Silver Generation. While the two extreme generations are the primary research focus from a demographic perspective, including Generation Y, the most numerous generation in the labour market and among active financial services customers, enables a more comprehensive understanding of the diversity of behaviours and expectations regarding FinTech services.

Those demographic trends directly impact the way financial sector entities design business models and build customer relationships. FinTech business models are typically identified with their areas of operation (Lee and Shin, 2018; Liu, Li, and Wang, 2020). Building customer relationships based on creating and delivering value is a key aspect of these models (Osterwalder, 2010) and requires knowledge of customer market behaviour, preferences, expectations, and concerns. Thus, the aim of the project was to identify the determinants of FinTech service use – drivers and barriers – across three generations, conducted through a nationwide quantitative study.

The research results go beyond describing current market behaviours, they provide insights into the specific characteristics of three generations of FinTech customers, providing a foundation for building value propositions, adapting communication, and identifying areas of competitive advantage. They also indicate which elements of the offering, from ease of use and security to support during critical life moments, are crucial for building trust in the financial services offered by FinTech companies.

The report not only summarises the research findings but also provides a starting point for discussion on how the FinTech sector can respond to the evolving needs of customers with diverse competencies and life experiences. The insights may be useful both to financial sector practitioners designing new solutions and to researchers interested in the impact of social change on the development of financial innovation. The results suggest that the future of FinTech will not be built solely around technology, but rather around the ability to understand people and their evolving needs.



01

About the research

This report presents the results of a nationwide quantitative survey conducted using CAWI (computer-assisted web interviewing) in the fall of 2025 by the Centre for Research and Development at the University of Economics in Katowice. The study concept and research tools received a positive opinion from the Human Subject Research Ethics Committee at the University of Economics in Katowice. Sampling applied a quota system based on four criteria: age, gender, education, and place of residence, ensuring that the sample structure reflects the demographic profile of Polish society and that the results are representative of the population of Poles aged 18 and over.

The consumer survey results were enriched by the perspectives of FinTech sector practitioners. In reference to the implementation of the „Polish Fintech Map 2025” study, 15 representatives of the FinTech sector shared their opinions on the issues included in the study. These comments addressed the value proposition offered to customers, observed changes in customer expectations, perceived barriers to trust, and efforts to serve customers with lower digital literacy. They constitute a qualitative commentary from the industry on the results of the consumer survey, referred to in the report as the „FinTech Perspective”, and are not interpreted as representative of the entire market.

2 003

respondents
(representative sample)

3

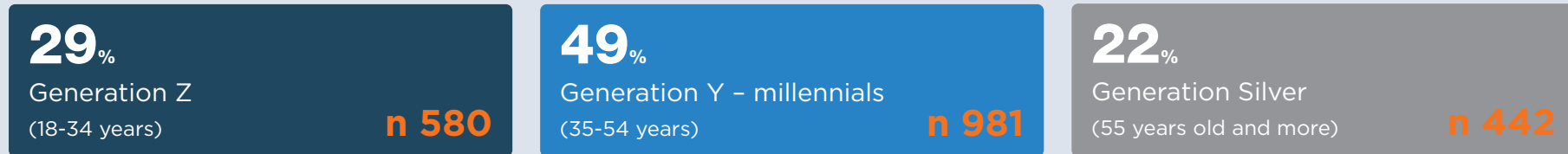
generations
Z / Y / Silver

24

FinTech brands
covered by research

SAMPLE STRUCTURE

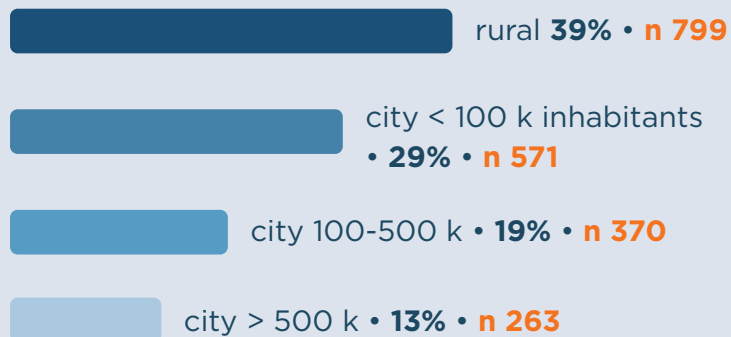
GENERATION



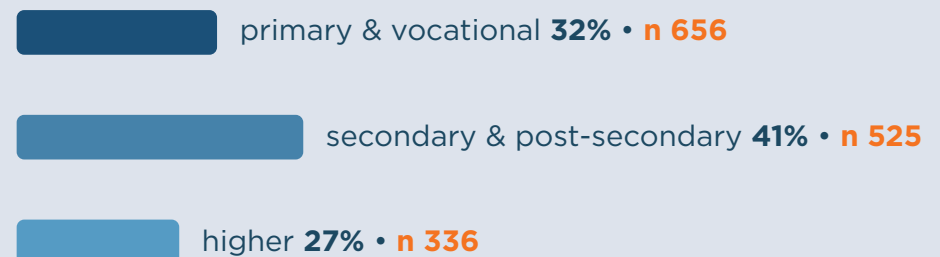
GENDER



PLACE OF RESIDENCE



EDUCATION



02

FinTech business models in Poland

FinTech companies have been actively developing their operations in the Polish financial market for many years. The success of their business models is evidenced by the scale of service use, awareness and use of FinTech brands, and evaluations of their services.

The use of FinTech services is widespread across all age groups.

THE SCALE OF FINTECH SERVICES' USE

73%

Poles have already used FinTech services

69%

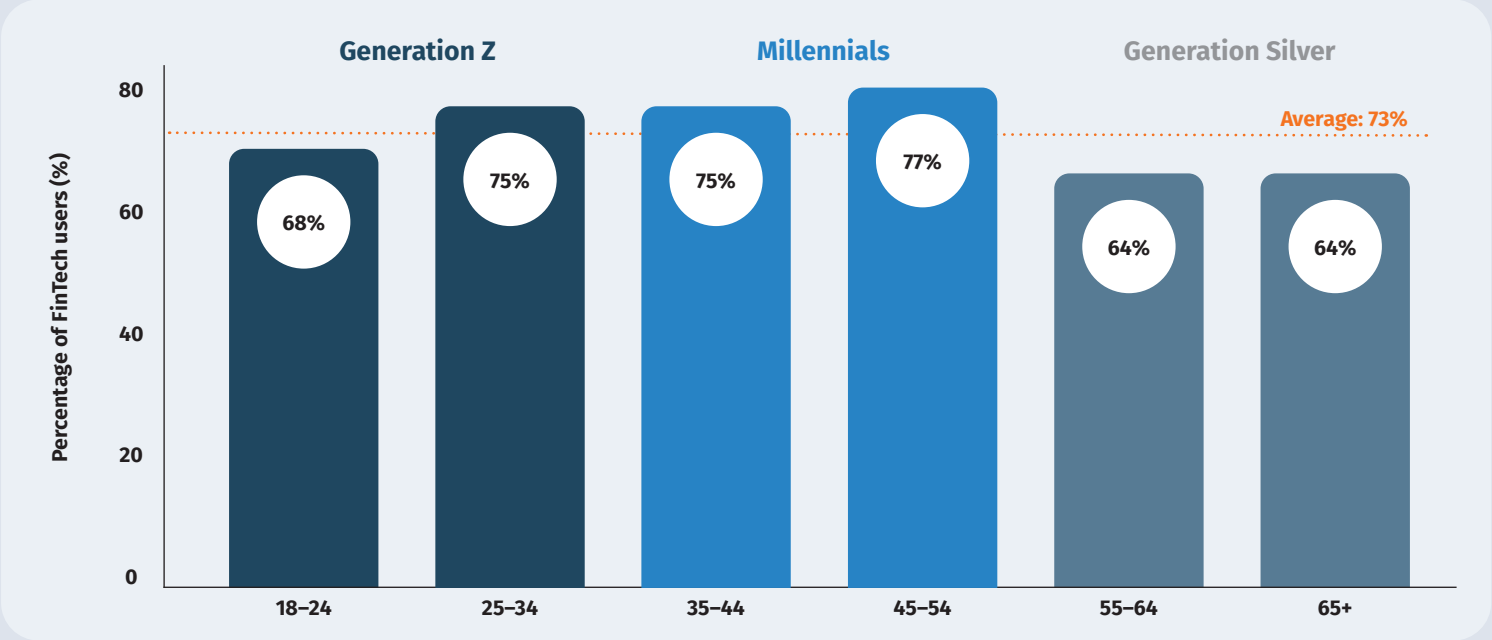
believes that FinTech services can replace traditional banking or be used alongside it

10%

believes that FinTech services meet needs only in exceptional situations or do not compete with banks

FINTECH SERVICES USAGE IN POLAND

Percentage of respondents declaring the use of FinTech services by age group

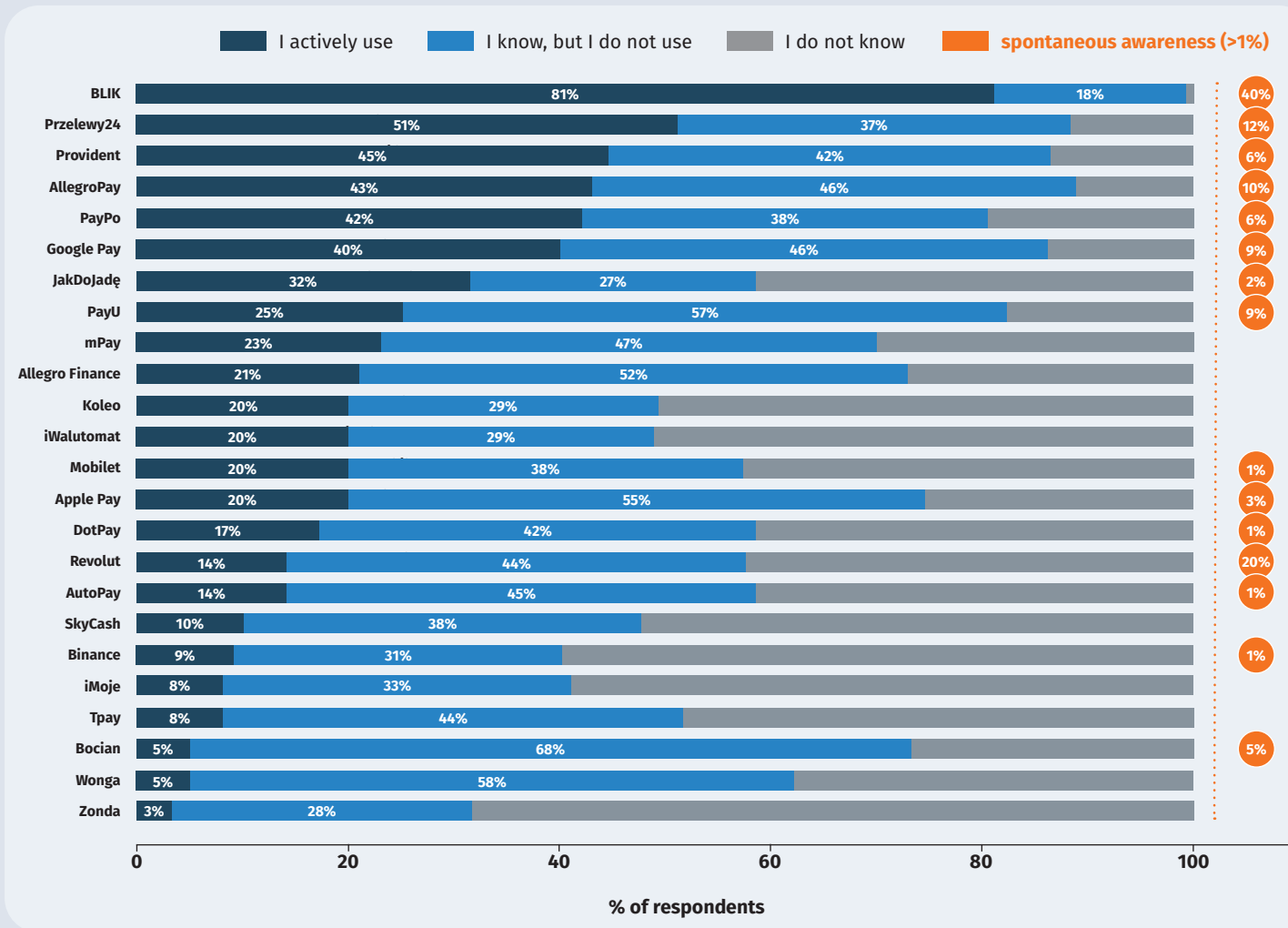


Based on the question: Have you ever used FinTech services (e.g. payment applications, mobile banking, investment platforms, currency exchange)?

The percentage of Silver Generation users exceeds 60%, indicating that digital activity in the financial services sector is not limited to younger generations.

FINTECHS' BRAND AWARENESS AND USE

Brand awareness (aided/spontaneous) and use



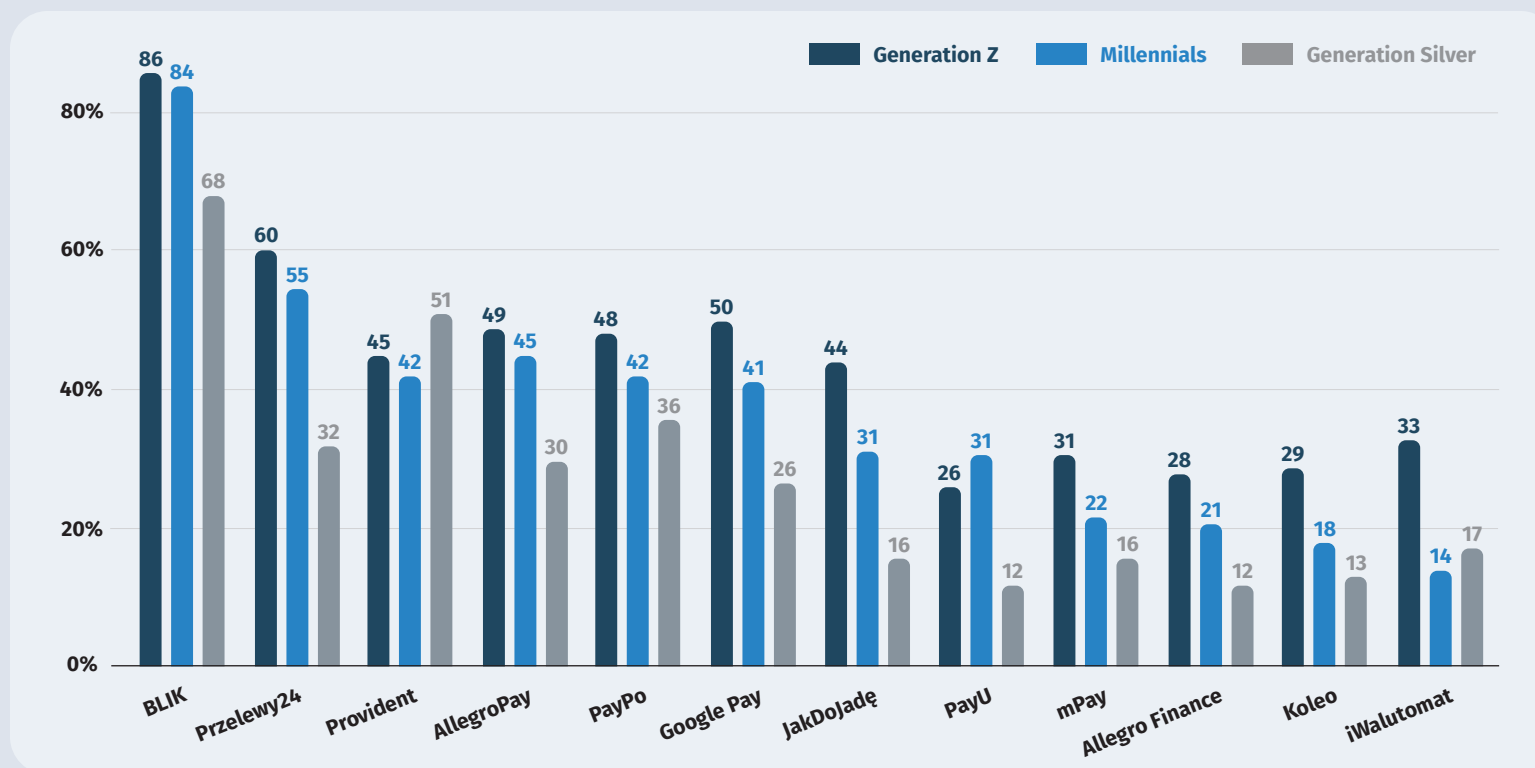
BLIK's business model and customers' appreciation for its value proposition are reflected in both the high level of spontaneous brand awareness – respondents mention it unprompted much more often than other brands, and the high percentage of BLIK's active users. The second spontaneously recognised brand is Revolut. In this case, strong brand recognition does not yet result in widespread use of its offerings in Poland. Lending brands, such as Provident and Bocian, are almost absent in respondents' spontaneous associations, despite the fact that some respondents actively use them.

Based on the question: Which of the following FinTech brands do you recognise? Please select all well-known brands, even if you haven't used their services.

Spontaneous awareness based on an open question about FinTech brands.

ACTIVE USE OF FINTECH BRANDS BY GENERATION

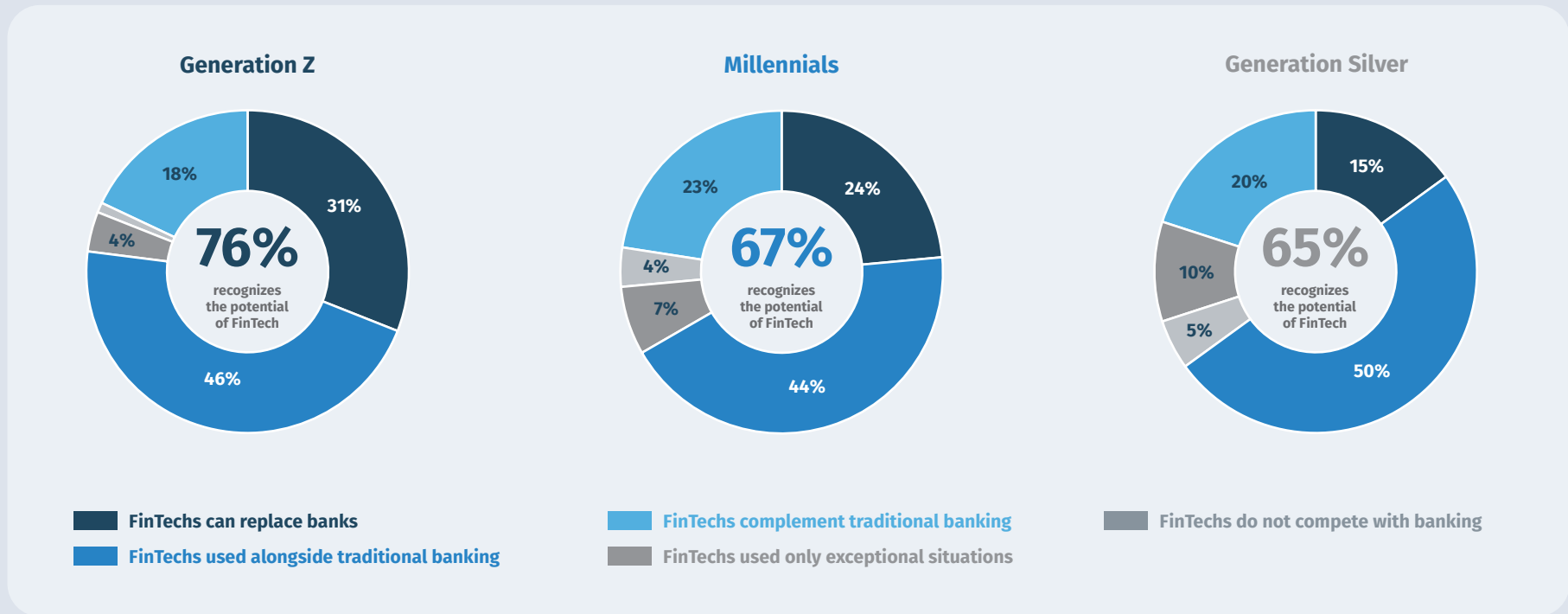
Percentage of active users in each generation - 12 most frequently used brands



Based on the question: Which of the following FinTech brands do you recognise? - The answer is „I actively use”

The value propositions of FinTech business models are most appreciated by Generation Z. This generation actively uses almost all brands more often than other generations. Provident is an exception, with the Silver Generation having the highest percentage among the three generations. BLIK is the only brand used by over 80% respondents across all three generations. The greatest differences between generations refer to digital brands and mobile applications, such as JakDoJadę and Google Pay, where the percentage of Silver users is significantly lower than in other generations.

EVALUATION OF FINTECH SERVICES COMPARED TO TRADITIONAL BANKING



Based on the question: How do you rate FinTech services compared to traditional banking?

Respondents across all three generations perceive FinTech services as complementary to traditional banking or capable of replacing it. The percentage of respondents who indicated that they „can successfully replace traditional banking services by offering comprehensive financial solutions” or „can be used alongside traditional banking services, depending on individual needs and circumstances” ranged from 65% among Silver Generation to 76% among Generation Z.

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Motives, financial needs and expectations – the foundation for FinTech business model

Adequate customer value design and delivery, a key element of any business model, is impossible without understanding customer motivations, needs, and expectations.

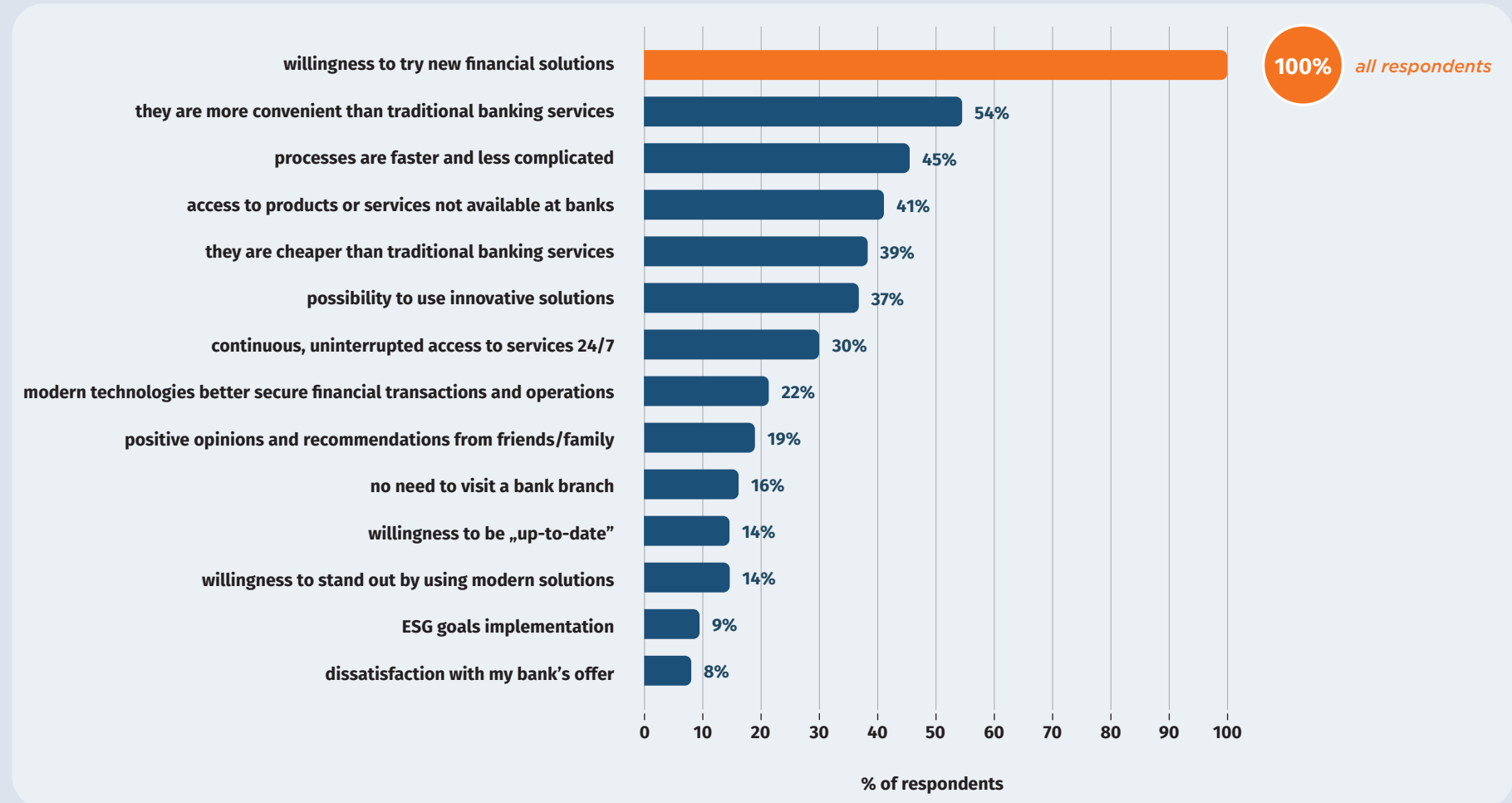
Both current and prospective FinTech users report mainly pragmatic motivations. Convenience, process speed, and access to products unavailable in traditional banking dominate these reasons. Concurrently, all respondents declare a willingness to try new financial solutions, demonstrating a widespread openness to innovation in this area. Motives related to image and the desire to be perceived as modern users of financial services are among the least frequently cited.



MOTIVES FOR USING FINTECH SERVICES

Percentage of respondents by reason (multiple choices possible)

The hierarchy of motives is similar across all three generations – pragmatic, utilitarian benefits dominate regardless of age. The greatest differences are in convenience, which Generation Z cites significantly more often than the Silver Generation, and in improved transaction security, which is a more important motive for Millennials than for the other groups.

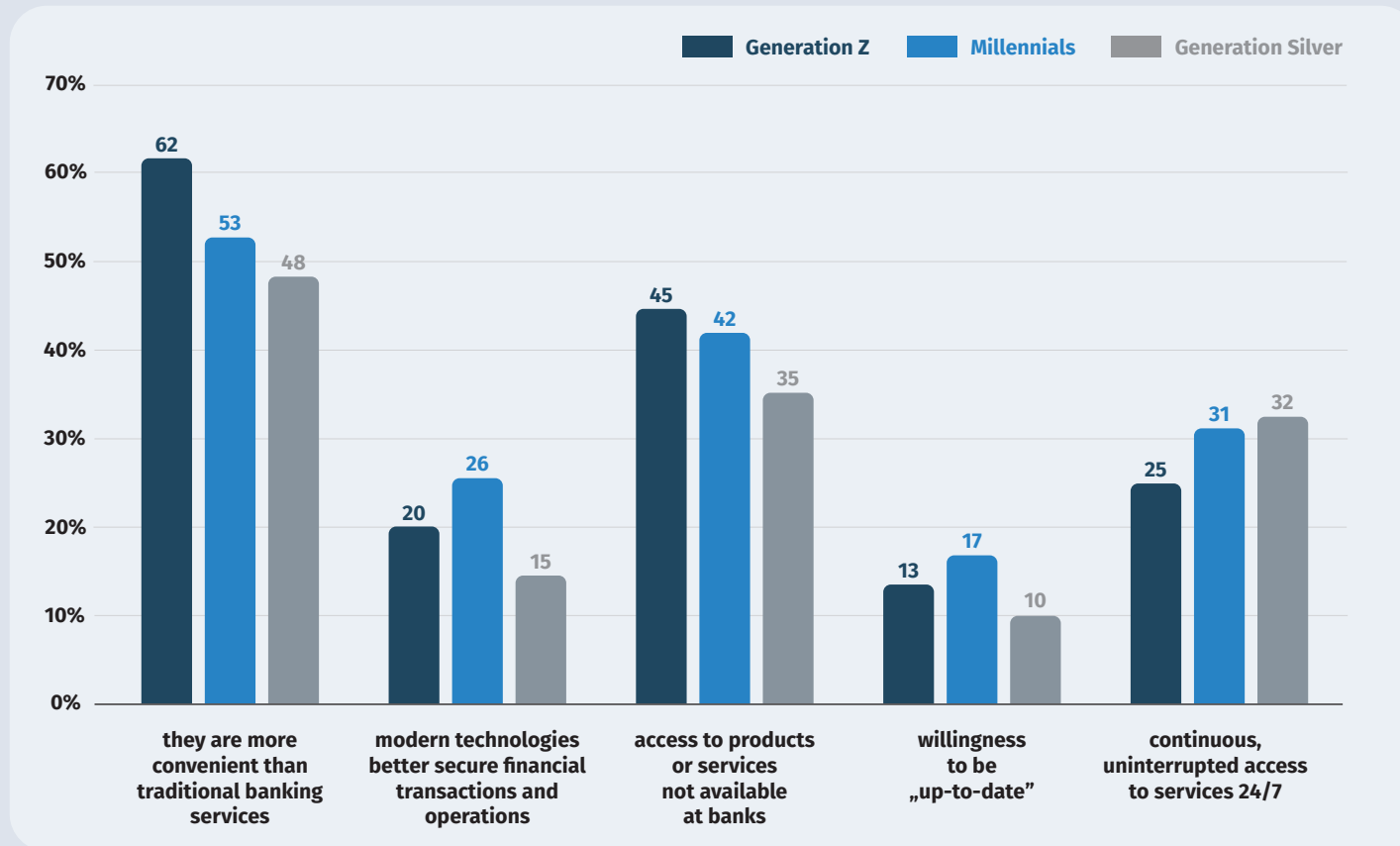


Based on the question: Which of the following reasons have or could have encouraged you to use FinTech services?

MOTIVES FOR USING FINTECH SERVICES BY GENERATION

Percentage of indications for selected differentiating motives (% of respondents in a given group)

Financial needs were categorised into five categories: everyday banking, saving and investing, financing expenses and needs, service and access to services, and additional services and benefits. Respondents' needs primarily centre on access to financial resources, efficient service delivery, and solutions that support ongoing financial management. Needs related to investing, loyalty programs, and sustainable development products are relatively less frequently indicated.



Pragmatism – the dominant motive for using FinTech services across all generations

Respondents primarily use FinTech services for functional benefits such as convenience, speed, and accessibility.

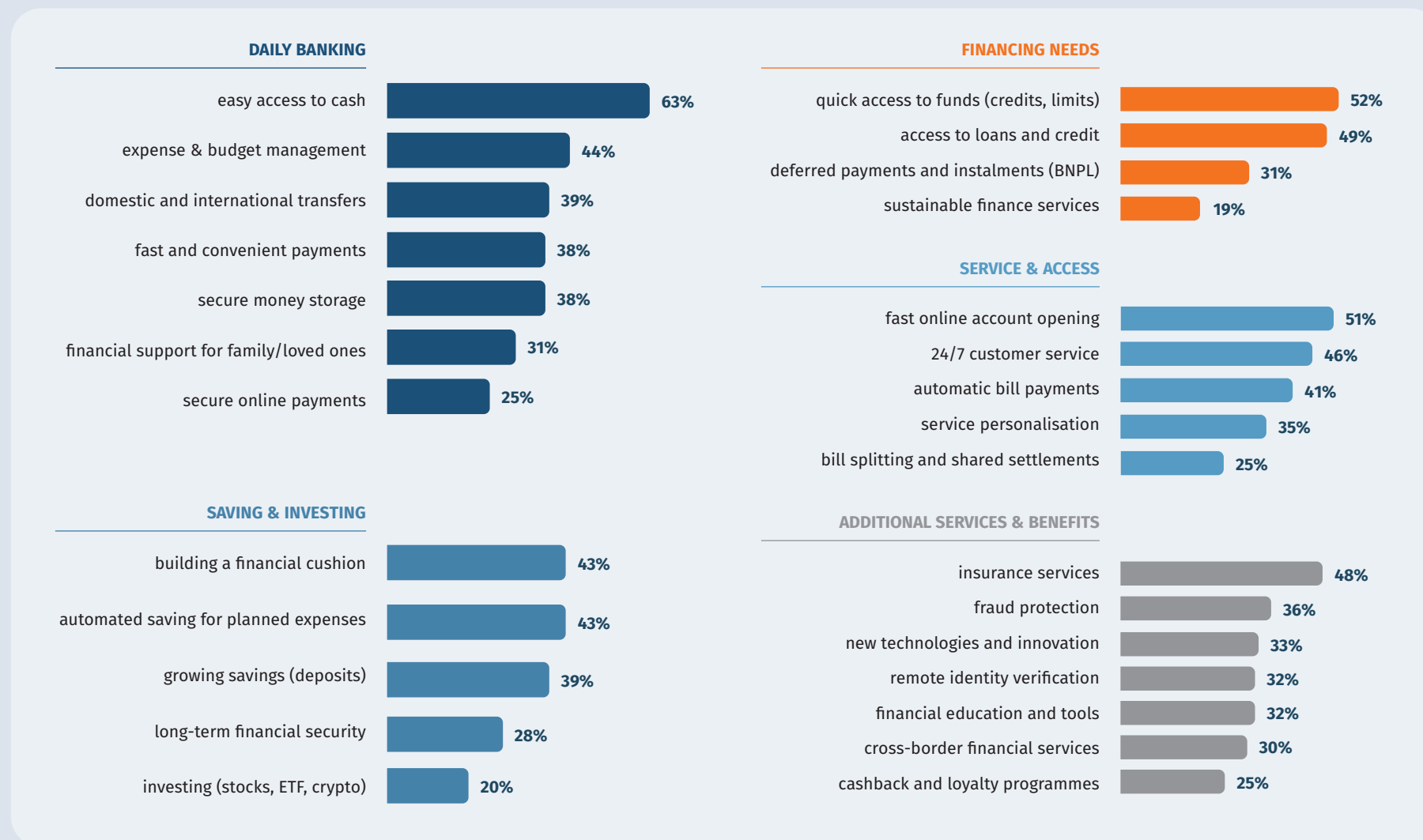
FinTech perspective

FinTech representatives pointed out the growing demand for simplicity, remote processes, and transparent customer service in digital environments, which is consistent with the reasons for using FinTech services cited by respondents.

Based on the question: Which of the following reasons encourage or could encourage you to use FinTech services?

FINANCIAL NEEDS OF THE RESPONDENTS

Percentage of indications by need category (% of respondents)

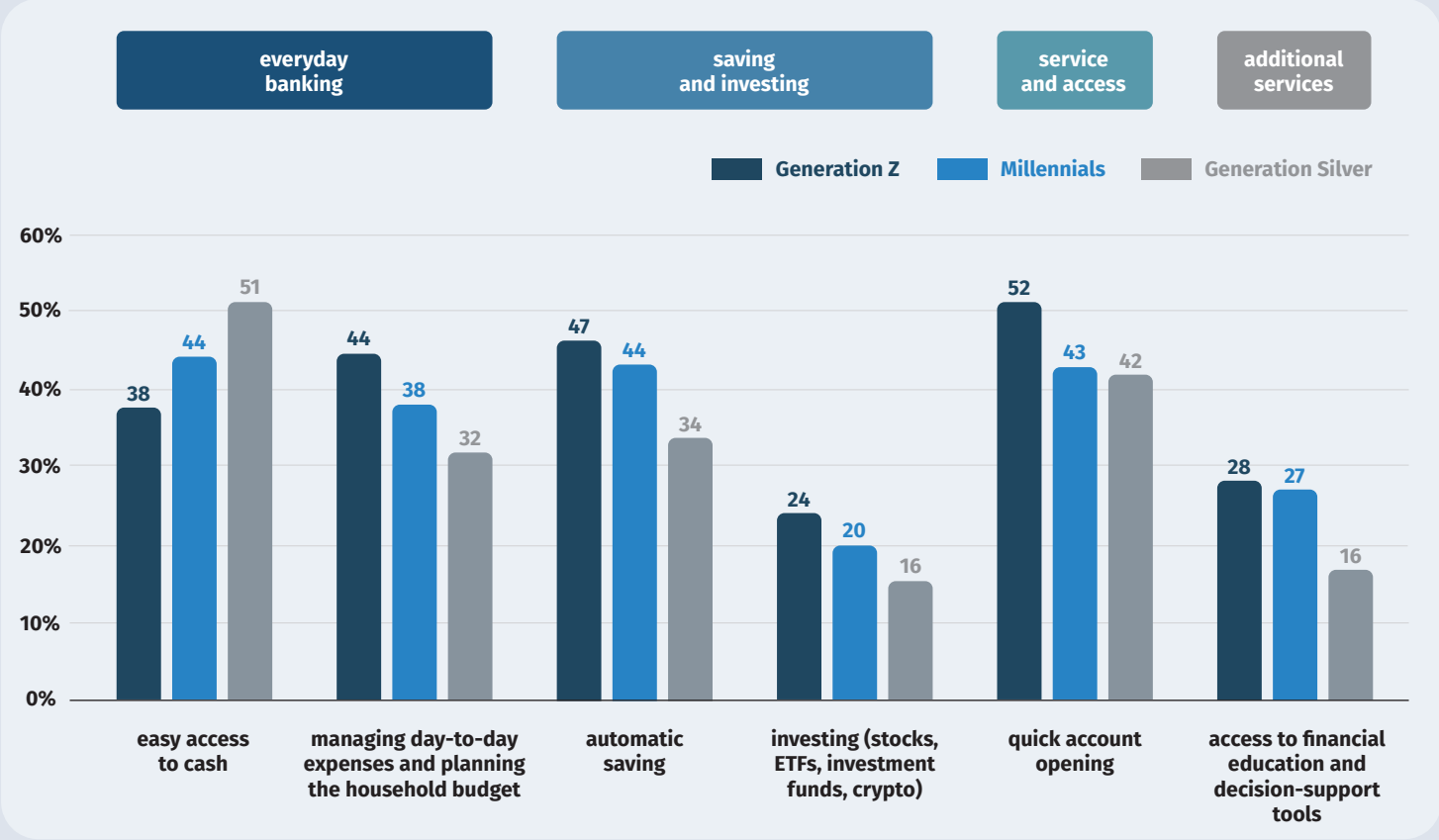


Based on the question: What are your most important financial needs right now? Please select all that apply.

The greatest generational differences refer to banking, saving and investing, and additional services. When it comes to financing expenses, the needs of representatives of each generation are similar. The need for easy access to cash is most frequently cited by the Silver Generation, while expense management, automatic savings, investing, and financial education are most frequently cited by Generation Z and Millennials.

FINANCIAL NEEDS BY GENERATIONS

Percentage of indications for selected needs differentiating generational groups (% of respondents in a given group)



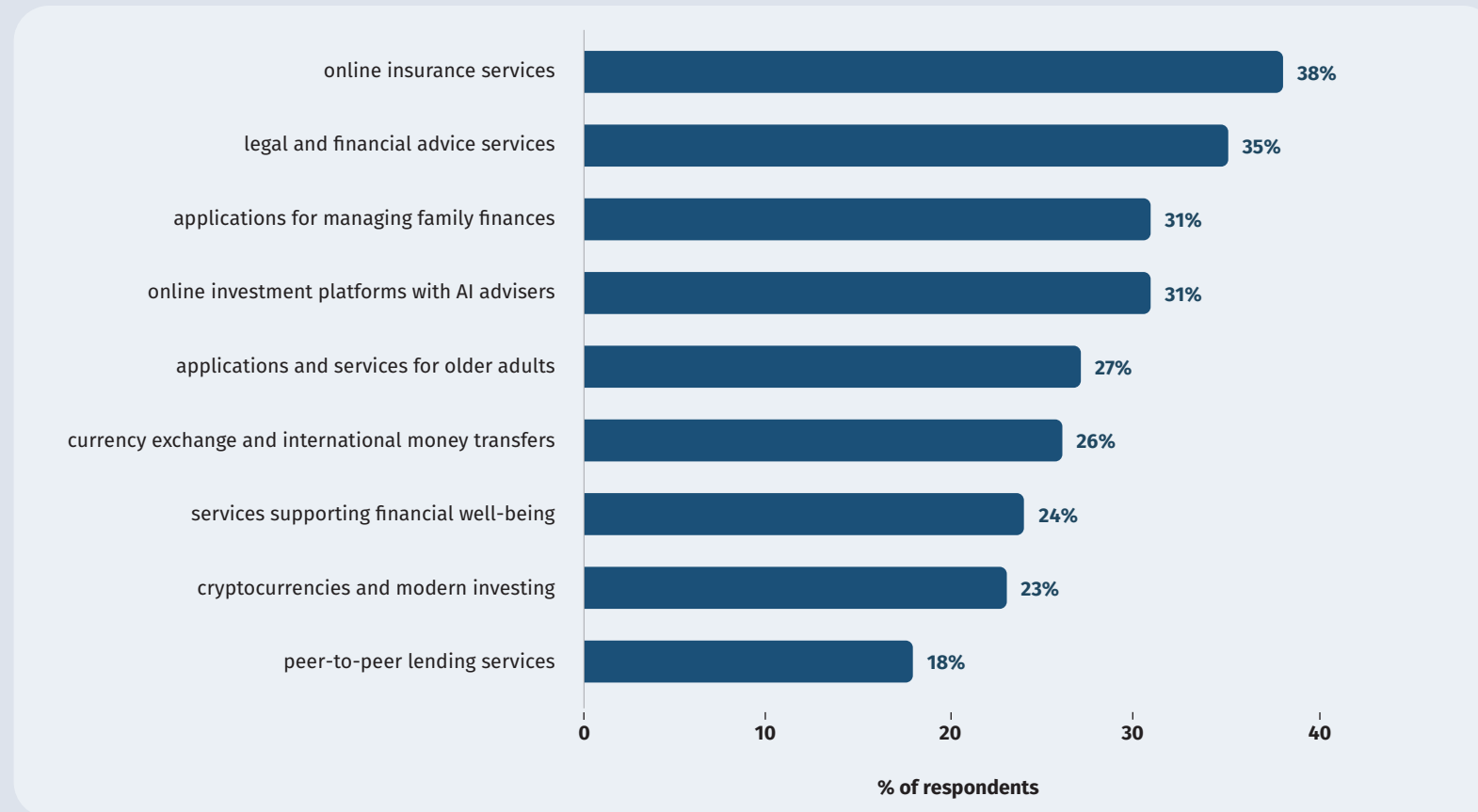
The same needs – different priorities
 In everyday banking, the Silver generation focuses primarily on easy access to cash, while Generations Z and Y attach greater importance to managing expenses and budgets.

Based on the question: What are your most important financial needs right now? Options with the greatest variation across generations were presented.

Among the financial services that respondents are willing to use, online insurance as well as online legal and financial advice generated the most interest, with nearly one in three respondents citing them. Investment platforms with AI advisors and family finance management apps are mentioned with similar frequency. Cryptocurrencies and peer-to-peer lending – attract less interest. However, these results differ by generation.

DEMAND FOR DIGITAL FINANCIAL SERVICES

Percentage of respondents declaring interest in selected financial services

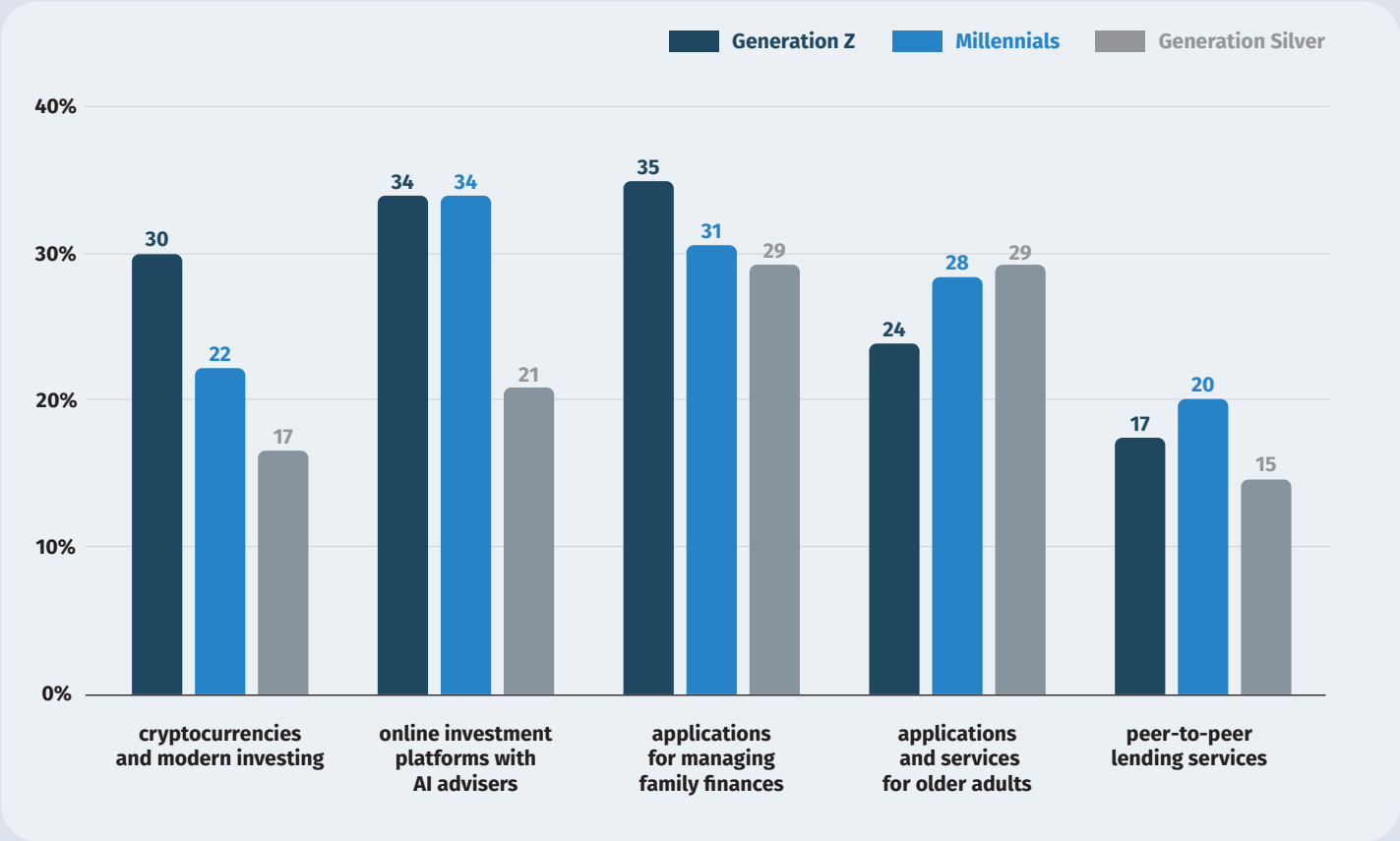


Based on the question: Which of the following services would you use if they were available? Please select all that apply. Responses such as „I would not use any” and „other” have been omitted.

Cryptocurrencies and AI-advised investment platforms are significantly more frequently mentioned by Generation Z and Millennials than by Silver Generation, which is consistent with their higher interest in active wealth-building services. While apps and services for seniors are most frequently mentioned by Silvers, interest in them is also present among younger generations, suggesting a broader perception of the value of such solutions.

DEMAND FOR DIGITAL FINANCIAL SERVICES BY GENERATIONS

Percentage of indicators for services differentiating generational groups (% of respondents in a given group)



Digital financial services do not significantly differentiate between generations

For most of the services analysed, interest levels remain relatively similar regardless of respondents' age. The differences are found only in investment solutions, such as cryptocurrencies and AI-based platforms.

Based on the question: Which of the following services would you use if they were available on the market?

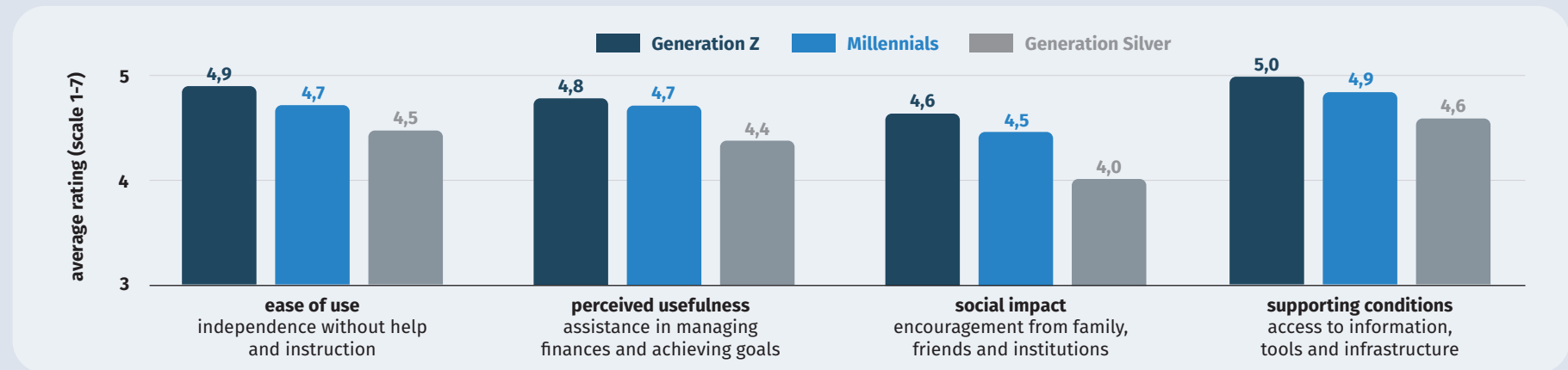
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Sources of additional value in FinTech business models

Designing value for customers requires going beyond the standard framework of analysing their motives, needs, and expectations. Thus, the survey explored additional factors supporting the use of FinTech services: perceived ease of use, perceived usefulness, the influence of the social environment, and conditions supporting their use, as well as whether and which life events might facilitate increased openness to using these services or the extent of their use.

FACTORS CONTRIBUTING TO THE USE OF FINTECH SERVICES

Assessment of four determinants of using FinTech services by generations



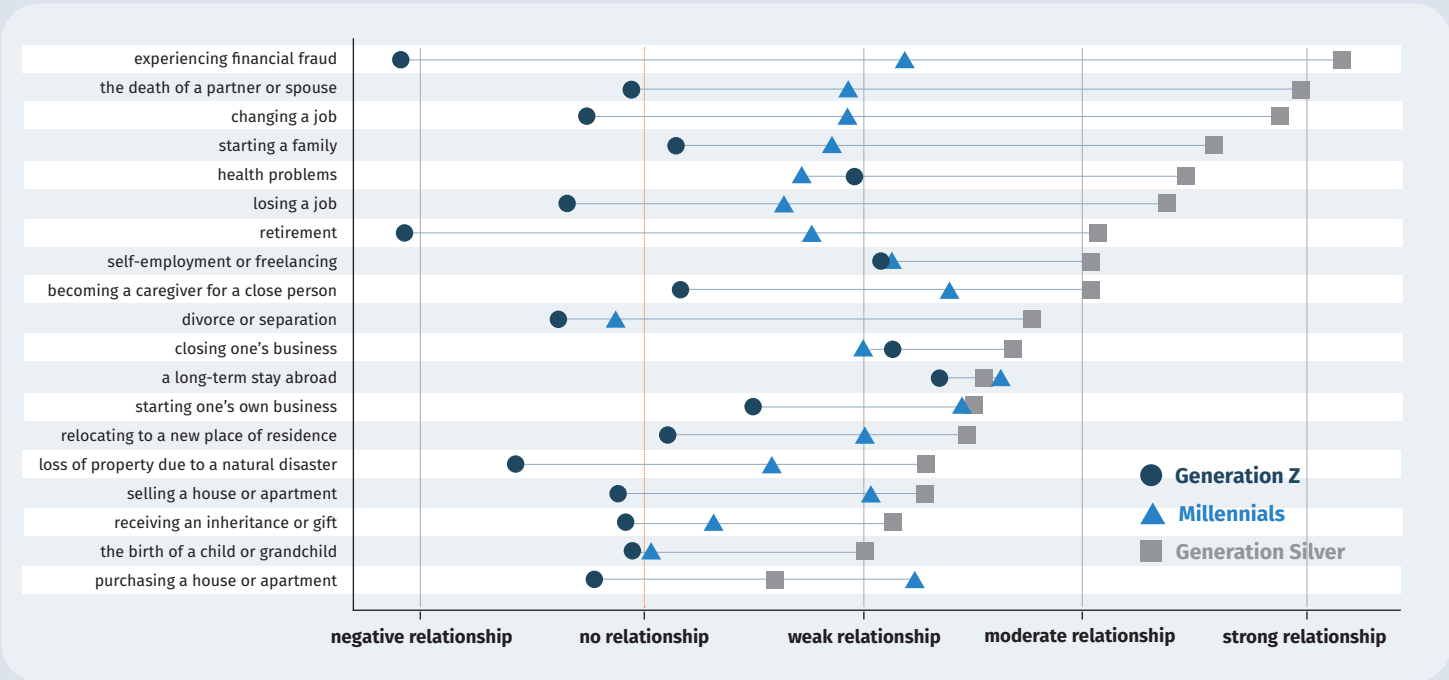
Based on the question: To what extent do you agree with the following statements regarding FinTech services?

Representatives of all generations rate FinTech services as useful, relatively easy to use, and accessible. Among the four dimensions, the influence of the social environment differentiates generations the most – the Silver Generation rates it significantly lower than the other groups. This means that neither family, friends, nor financial advisors actively encourage members of this generation to use FinTech services, nor do they use them themselves.

Life events - turning points of a personal or professional nature - require adaptation and often a change in existing habits. They can also change a person's financial situation, impacting income, fixed living costs, and long-term financial security, thus increasing openness to exploring new financial solutions. A stronger link between a particular event and the propensity to use FinTech services suggests that this event may represent a moment of greater openness to changing financial habits.

LIFE EVENTS AND THE PROPENSITY TO USE FINTECH SERVICES BY GENERATIONS

By generations



Social impact – the greatest potential for recommending FinTech services in the Silver Generation

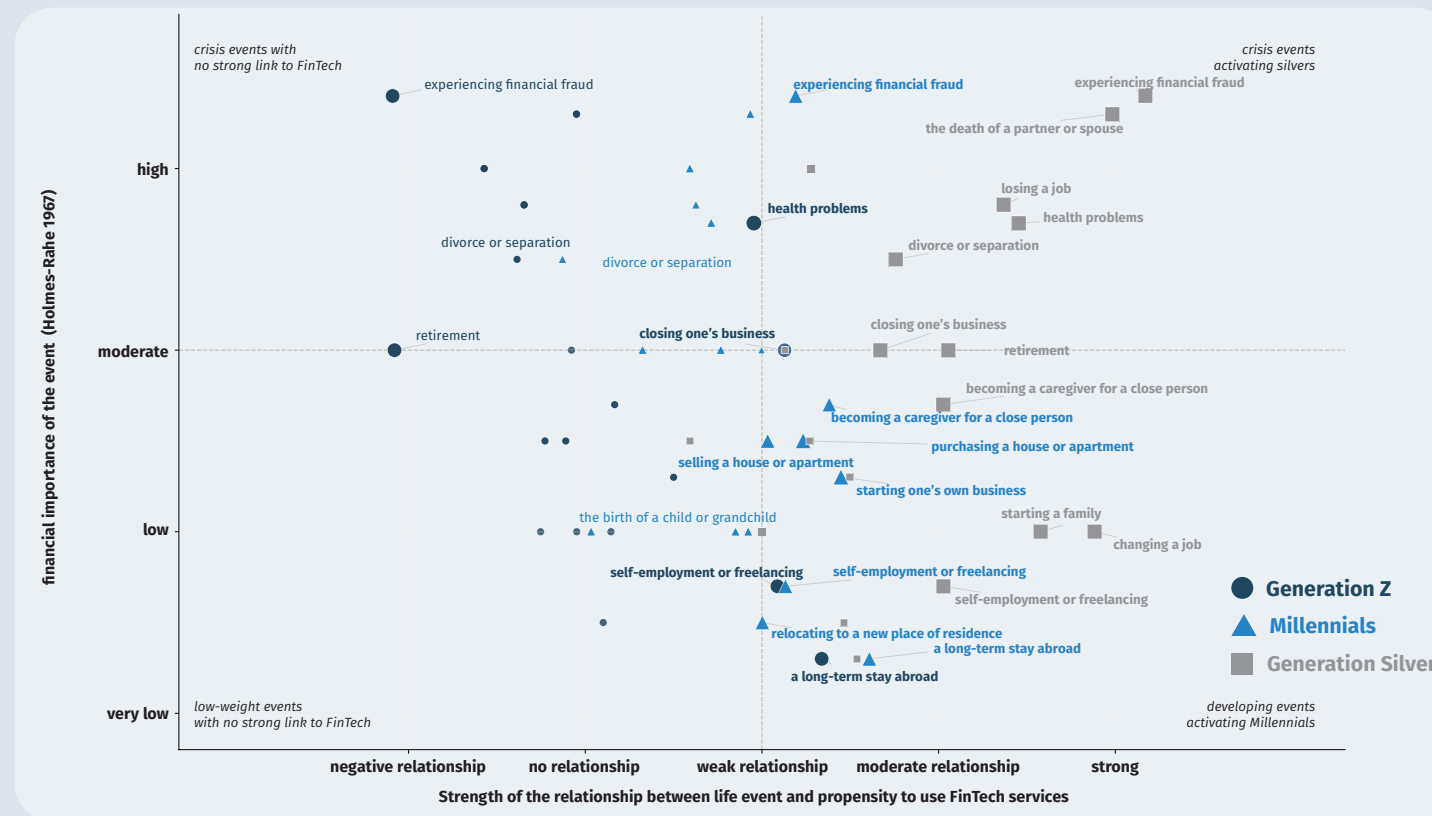
The social influence dimension (recommendations from family, friends, financial advisors, and institutions) is rated lowest among older adults. This indicates that the Silver Generation's social networks are not being effectively leveraged to promote the use of FinTech services.

Based on the questions: To what extent would the following life events encourage you to use FinTech services? and Have you ever used FinTech services? (yes/no, but I intend to).

Life events don't affect everyone equally. Among the Silver Generation, crisis-related events demonstrate the strongest correlation with the propensity to use FinTech services. Experiencing financial fraud, the death of a partner or spouse, and losing a job or source of income are moments when older adults are forced to reorganise their finances and seek new solutions. Among Generation Y, the propensity to use FinTech services is most strongly associated with developmental events that change daily financial needs: travelling abroad, starting one's own business, purchasing real estate, or caring for loved ones. Generation Z doesn't form a clear pattern - the use of FinTech services among this group is not associated with specific life events.

LIFE EVENTS BY STRENGTH OF RELATIONSHIP BETWEEN PROPENSITY TO USE FINTECH SERVICES AND SCALE OF LIFE CHANGES

By generations



Crisis situation = increased openness to FinTech services among the Silver Generation

Crisis experiences – especially financial fraud and the loss of a loved one – are associated with a higher propensity to use FinTech services among the Silver Generation. These are moments of financial reorganisation and the search for new, accessible solutions.

Horizontal axis: strength of the relationship between the assessment of a life event as a factor inducing the use of FinTech services and the declared use. Vertical axis: event-induced life change scale based on Holmes & Rahe (1967).

Taking life events into account in FinTech business models means tailoring the customer value proposition and its communication to a specific moment in the customer's life. For example, the benefits of embedded insurance can be presented to Millennials as a complement to the home purchase transaction, or to Silver Generation as solutions that simplify financial management upon retirement or the death of a partner.



FinTech Perspective: unrecognised crisis events

A comparison of consumer survey results with qualitative data from FinTech industry reveals a significant asymmetry. The consumer survey identifies crisis events — experiencing financial fraud, the death of a partner, or job loss — as the strongest factors associated with the Silver Generation's propensity to use FinTech services. Meanwhile, FinTech industry players participating in the qualitative study identified developmental events as the primary activating factors: starting a business, purchasing real estate, or travelling abroad. This discrepancy indicates a gap between the moments of consumer actual openness to new services and the communication strategies employed by market players.

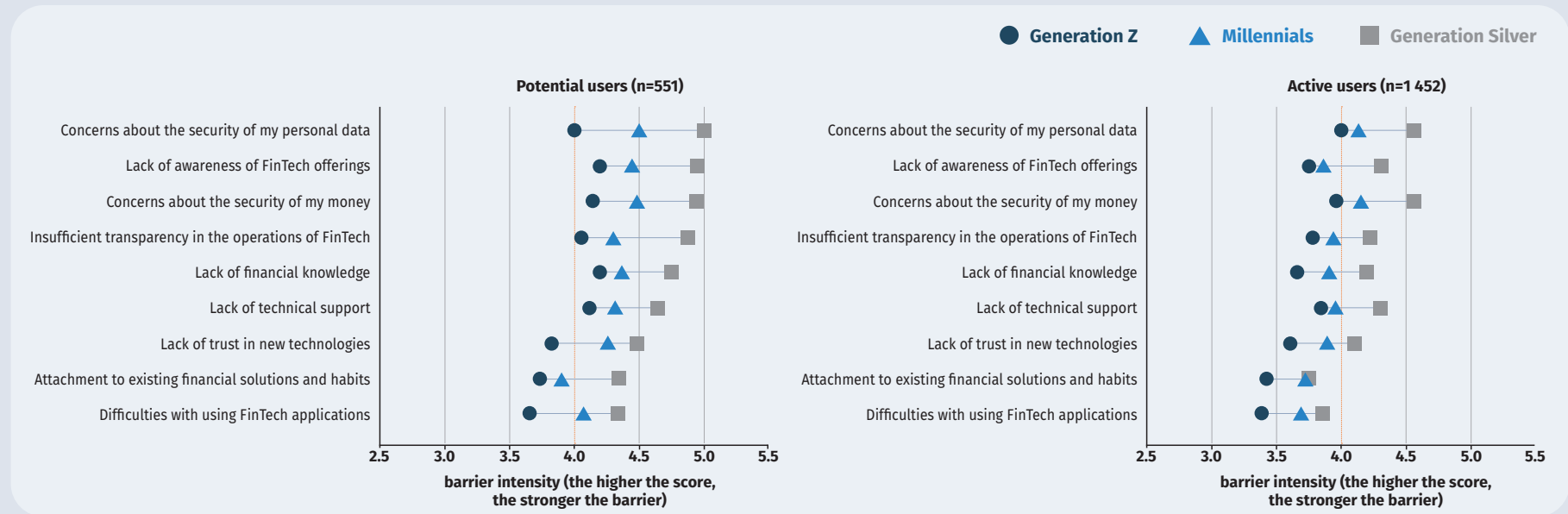
05

Barriers to using FinTech services

Designing a value proposition for customers requires understanding the barriers to using FinTech services. Among those considering using FinTech services, the biggest barriers are concerns about the security of personal data and money, and a lack of awareness of FinTech offerings. Difficulty in navigating the app and being accustomed to existing solutions are rated as weaker barriers. Generation Silver perceives these barriers significantly stronger than Generation Z. Active users rate these same barriers as significantly weaker than those considering using FinTech services (potential users) - across all categories and generations.

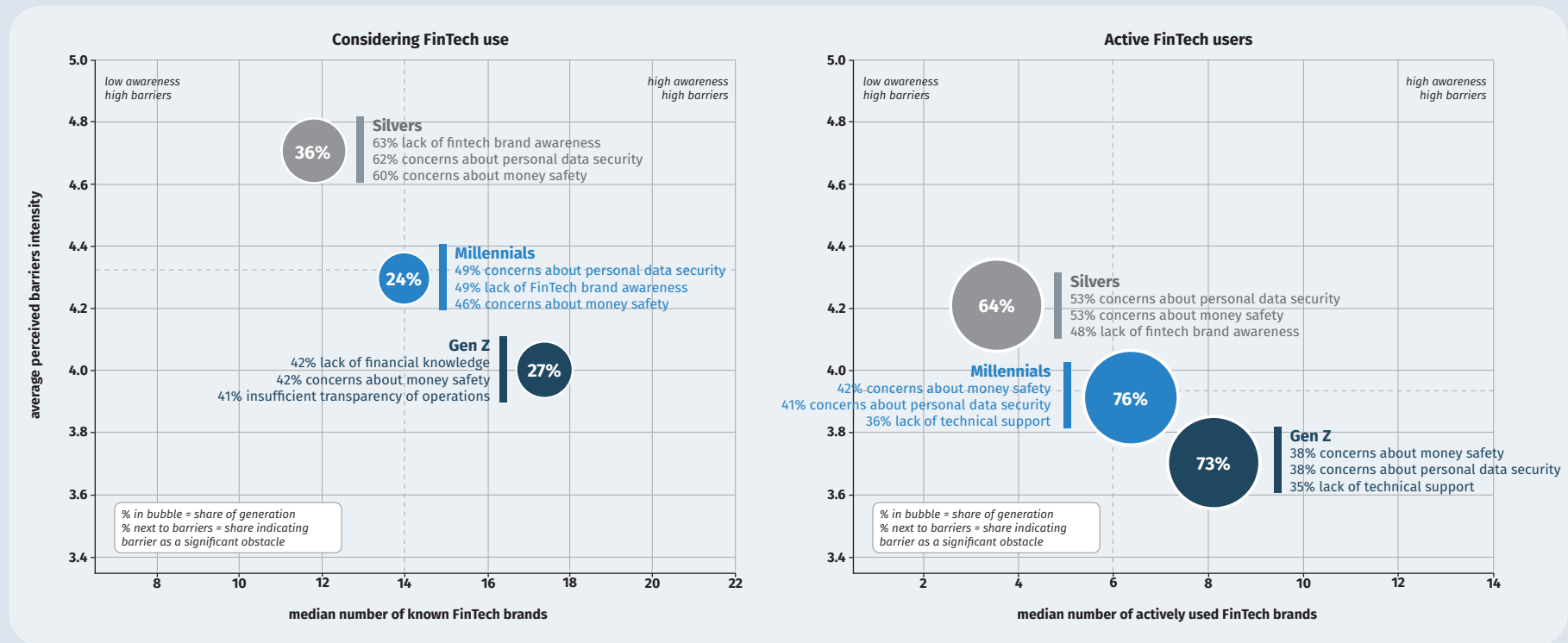
PERCEIVED BARRIERS TO USING FINTECH SERVICES

Average intensity of barriers by generation - potential vs. active users



Based on the question: To what extent do the following limitations and barriers prevent you from using FinTech services? Potential users: n=551; Active users: n=1,452.

The Silver Generation, when considering FinTech services, perceives barriers as the strongest among all groups and also demonstrates the lowest brand awareness. Concerns about data and financial security, and a lack of familiarity with the offering, dominate. Active users rate barriers significantly lower across all generations, but security concerns persist after starting using FinTech services - they remain the most frequently cited barrier across all groups. The exception is the lack of technical support. It appears as a significant barrier among active Generation Z and Millennial users, although it was not mentioned by potential users. Silver Generation users of FinTech services continue to rate barriers higher than other generations.



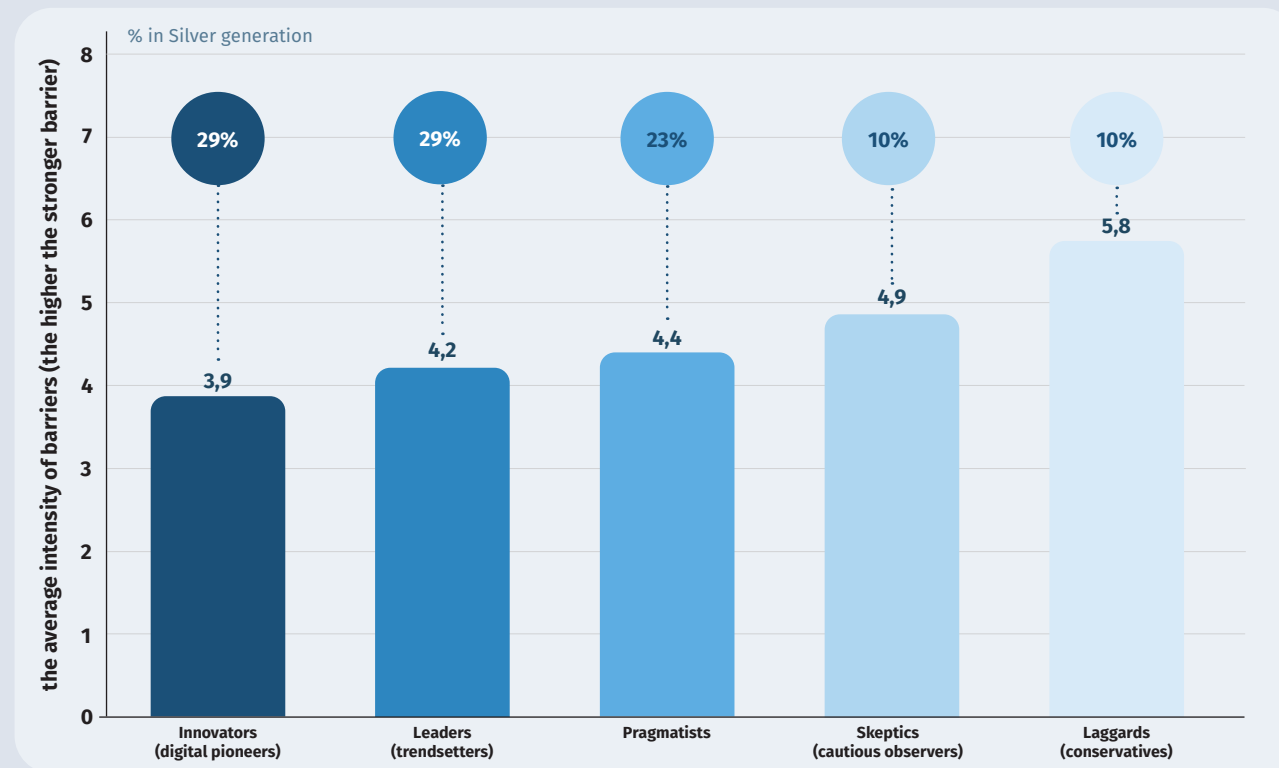
Security concerns: a barrier that the experience does not eliminate

Concerns about data and financial security remain among the leading barriers, regardless of generation and whether the respondent is already using FinTech services or is only considering them.

Within the Silver Generation, a clear differentiation in perceived barriers was observed, depending on declared attitude toward new technologies. Attitude toward technology is a much stronger predictor of perceived barriers than age, which plays no significant role on its own. As many as 58% of Silver Generation respondents are Innovators (digital pioneers) and Leaders (trendsetters), who rate barriers at levels similar to the average for younger generations. Only 10% are Laggards. Therefore, age alone does not explain the differences in barrier assessments.

ATTITUDE TOWARDS TECHNOLOGY AS A FACTOR DIFFERENTIATING BARRIERS IN THE SILVER GENERATION

Average intensity of barriers according to attitude towards technology



Attitude towards technology is more important than age

The Silver Generation is internally very diverse. Attitudes toward new technologies, not age, play a decisive role in perceiving barriers.

FinTech Perspective: differently identified barriers

The perspectives of FinTech sector entities align with the consumer survey results on key trust barriers: concerns about data and money security, as well as fear of financial fraud, appear in both studies. Sector entities also point out a lack of human contact in digital processes – an element not pointed out in the consumer survey.

Based on the question: Attitude toward new technologies – please select one answer. The graph shows the average intensity of barriers to using FinTech services (the higher the score, the stronger the barrier) in each attitude segment. The analysis includes all Silver Generation respondents – both active users and those considering using them. Category names are based on the innovation diffusion model (Rogers, 1962).

— 06

FinTech service users' profiles

Active FinTech users differ not only in the number of brands they know, but also, and more importantly, in the categories of services they use and why. The analysis of five profiles demonstrate that the scope of use, attitudes toward technology, financial needs, and perceived barriers create consistent behavioural patterns.

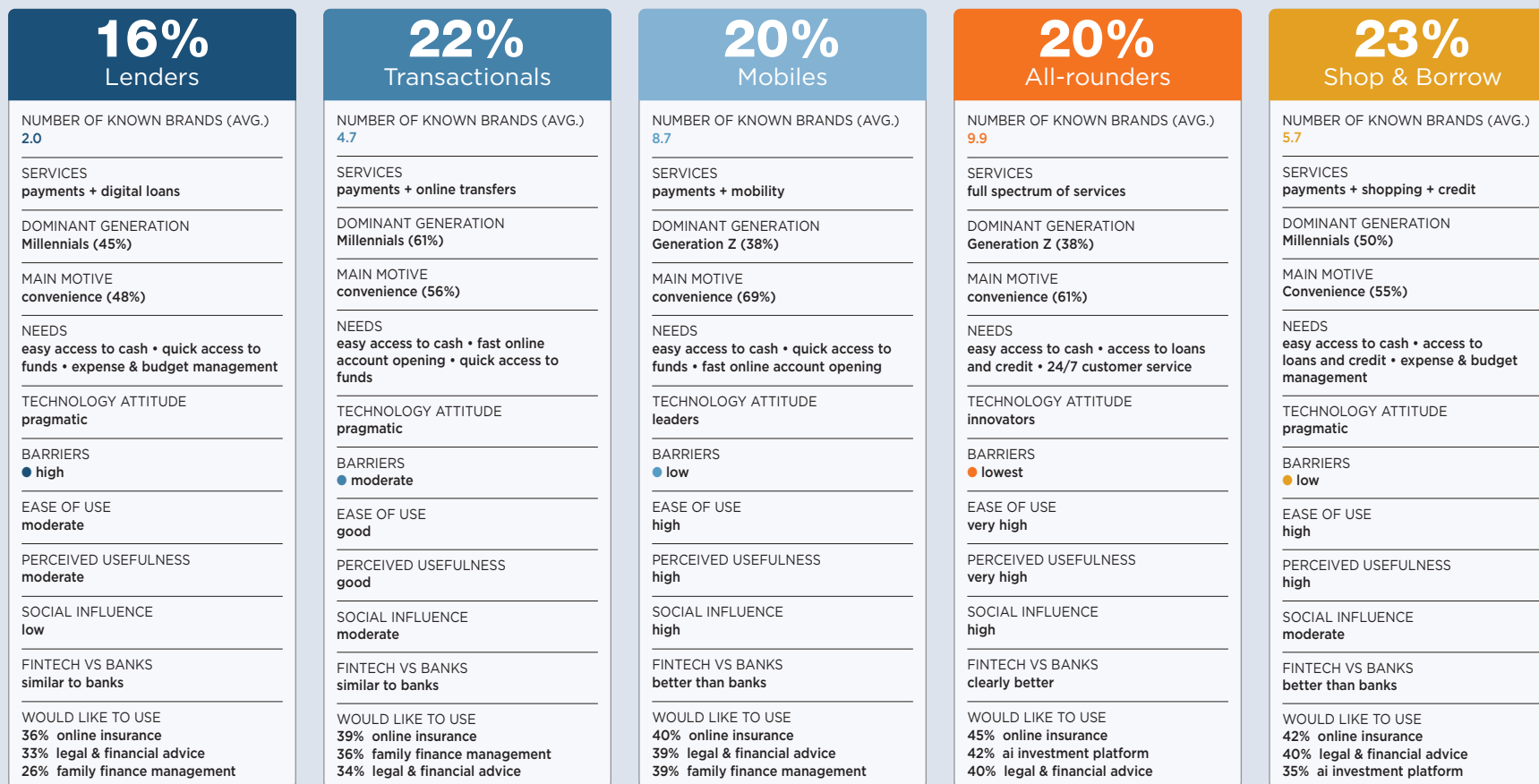
Mobile payments are a common element across all profiles. They differ in the range of services they use. This range reflects the diverse roles FinTech plays in users' financial lives. For some, it's a tool for everyday mobility, while for others for financing expenses and managing liquidity.

Convenience is the main driver across all profiles, but it reflects different needs. Mobiles and All-rounders users value access to services unavailable at banks above all else. Pragmatism – speed and simplicity of processes – dominates among Lenders and Transactionals. Lenders are distinguished by having the lowest social influence, as they use their accounts regardless of whether friends and family do. Security is almost never mentioned as a reason for use among Lenders, while it is significantly more frequently mentioned in the other profiles.

Online insurance is a service considered desirable by people across all profiles, regardless of their level of use and attitude toward technology. Among the All-rounders, there is also strong interest in an AI investment platform; those already using the full range of services want to expand their portfolios with advanced investment tools. Among the Shop & Borrow profiles, interest in an AI investment platform coincides with the declared need for a mortgage – these are people for whom the need for financing and capital growth occurs simultaneously. Transactional profiles, although expense and budget management are their most frequently cited need, show relatively low interest in family finance management applications. Lenders are the only ones to demonstrate significantly lower interest in new services across all categories, while simultaneously exhibiting the highest barriers of all profiles.

THE PROFILES OF FINTECH SERVICES USERS

Characteristics of segments according to scope of use, needs and attitudes



The analysis includes only active users of FinTech services. n = 1,452 (Generation Z: 421, Millennials: 748, Silver: 283).

FinTech Perspective: gaps in observed changes in customer expectations

FinTech companies participating in the study observe a growing need for simple, end-to-end remote products and processes – consistent with what Transactionals and Mobiles are looking for. Some companies also recognise the growing need for family financial management and spending control tools. Needs related to access to financing are identified less frequently, even though lending and credit products are the basis for FinTech use among nearly 40% of active users.

Recommendations

PRODUCT AND EXPERIENCE DESIGN

1

Technical support should be a visible and easily accessible element of the customer value proposition, not hidden behind automated service systems. The importance of this support is significantly higher among the Silver generation than in other groups.

2

Designing value propositions for customers should take into account life events of a crisis nature as moments of increased openness to FinTech services: the loss of a loved one, the experience of financial fraud, the sudden need to manage household finances independently.

3

Ease of use and intuitive interfaces are expectations across all age groups - these aren't characteristics specific to the Silver Generation. The value proposition for this group should address what truly sets them apart - heightened concerns about financial security and data privacy, as well as sensitivity to changing life circumstances.

COMMUNICATION AND FINANCIAL EDUCATION

1

Marketing communications should emphasize practical benefits - simplicity, speed, and accessibility. Appeals to modernity and technological differentiation address only a small group of users and are ineffective in motivating the majority to use them.

2

Reference programs (recommendations among friends and family) have the potential to be particularly effective among the Silver generation, which declares the greatest deficits in social influence and is at the same time highly susceptible to recommendations from trusted people.

3

Educational activities focused solely on reducing security concerns may not address the actual source of low propensity to use FinTech services, which is behavioural inertia.

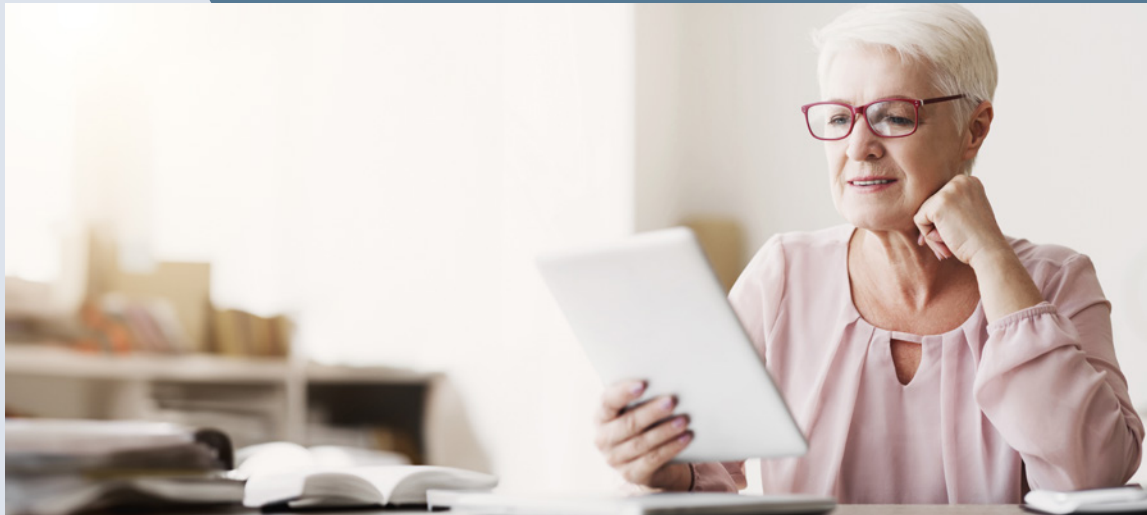
CUSTOMERS SEGMENTATION

1

Segmentation by attitude toward technology is a much better tool for distinguishing the needs of Silver Generation consumers than chronological age. Attitude toward new technologies explains differences in perceived barriers, while age itself plays no significant role.

2

Life events should be considered in dynamic segmentation models. The moment of change in life and financial situation is a window of openness to new financial services – different for each generation: for Silver, these are crisis events, for Millennials, events related to a change in life situation.



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RESEARCH PROJECT

CHARACTERISTICS	DETAILS
Project Title	FinTech Business Models Facing Demographic Challenge
Report Authors	Monika Klimontowicz, Justyna Majewska
Project supervisor	dr hab. Monika Klimontowicz, prof. UE, Katedra Bankowości i Rynków Finansowych
Research Team	prof. dr hab. Janina Harasim, dr Justyna Majewska, mgr Kamila Pawlak
Research methodology	CAWI, n = 2 003, quota-based sampling (age, gender, education, place of residence)
Survey realisation	Research and Development Center of the University of Economics in Katowice
Data	2025/2026
Institution	University of Economics in Katowice
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