CSI | APITURE

Financial Life Moments

2026 National Study

How Life Events Shape Banking Expectations



A Note from the Apiture Team

At Apiture, we see digital banking as an important way for financial institutions to stay connected to account holders through everyday financial activity. Alongside the data institutions already have, those digital channels can help make changing needs more visible and relevant information and guidance easier to access.

This focus builds on Apiture's work to help institutions make better use of digital banking data and interactions. As part of CSI, Apiture is part of a broader effort to connect those insights with information from across an account holder's relationship, giving institutions more context for how needs may be changing.

The *CSI Financial Life Moments National Study* explores how major life events shape account holders' financial needs and expectations. Its findings offer financial institutions a useful lens for considering how they can connect what they know about an account holder with timely support, whether through a digital experience or a conversation with a banker.

We're pleased to share this research and its perspective on helping financial institutions build relationships that respond to the moments that matter in people's lives.

—The Apiture Team

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Introduction

A new job, a first home, a growing family, or an unexpected health issue can quickly change an account holder's financial picture. Financial institutions may see the resulting activity, but not always the need behind it or the support the account holder expects. That raises a practical question: What do people want from their financial institution when life changes their finances?

The CSI Financial Life Moments National Study examines how major financial milestones shape account holders' needs, expectations, and relationships with their financial institutions. The findings give leaders a starting point for considering how support becomes more relevant as those needs change.

Rather than beginning with common demographic categories such as age or generation, the study takes a distinctive angle by focusing on the expectations, experiences, and attitudes surrounding financial life moments. It measured experiences across 17 major life events, grouped into three categories: financial independence and early career; family formation and wealth building; and support, loss, and retirement. The full list appears in the appendix.

The study included 1,000 U.S. participants ages 21 to 65. All participants had at least one account at a U.S. bank or credit union.

Across the findings, account holders consistently ask for guidance that reflects what they are navigating, and for support before the need becomes urgent. For complex decisions, they still want access to a person.

Three key findings

The pages that follow take these themes in turn: what account holders want and how it shapes loyalty (pages 7 to 8), the pressure they are under (9 to 12), and what they expect from their institution (13 to 16).

1

Milestone-driven guidance is a must

Account holders want proactive, personalized guidance aligned with major financial life moments, such as getting married, becoming a parent, purchasing a home, or planning for retirement.

75% want guidance tailored to their life milestones.

83% say they would be more loyal to an institution that successfully guided them through a major life event.

2

Retention can be misread as loyalty

Long tenure can suggest a stronger relationship than an account holder actually feels. Some remain because switching feels hard, while inadequate support during a major life event can lead them to consider leaving.

51% say they stay mainly because switching feels hard.

42% include changing institutions among their three most likely responses to inadequate support.

40% have already considered switching.

3

Life events offer a more relevant lens for engagement

Age and generation provide useful context, but they do not fully capture the financial changes shaping an account holder's priorities. Financial life moments give institutions another lens for understanding those changing needs. Many of those moments may also leave visible traces in an institution's own data, which can make it possible to recognize a changing need earlier.

74% find a life-event view of their finances more helpful than an age or generation view.

72% would share more personal data in exchange for more relevant guidance.

By the numbers

Notable findings at a glance representing study participants nationwide. Each is explored in the sections that follow, with additional data available in the appendix.

75%
want financial guidance tailored to their specific life milestones.

83%
would be more loyal to an institution that guides them through a major life event.

66%
wish their institution had provided more help earlier in life.

72%
say financial stress has caused them to delay a major life decision.

71%
have hidden their financial stress from family or friends.

47%
would trust AI-powered financial guidance from their institution.

Source: CGK / CSI Financial Life Moments National Study, 2026. Percentages reflect U.S. account holders ages 21–65.



What account holders want

Account holders want help before they think to ask

Providing value at key life events can begin as soon as someone opens an account. Financial life moments rarely arrive on a predictable timetable, and account holders may need guidance well before they ask for it.

The cost of missing those moments can extend beyond a single interaction. Among account holders, 42% include changing institutions among their three most likely responses if their institution failed to support them during an important financial life moment, and 40% have already considered switching because they felt unsupported.

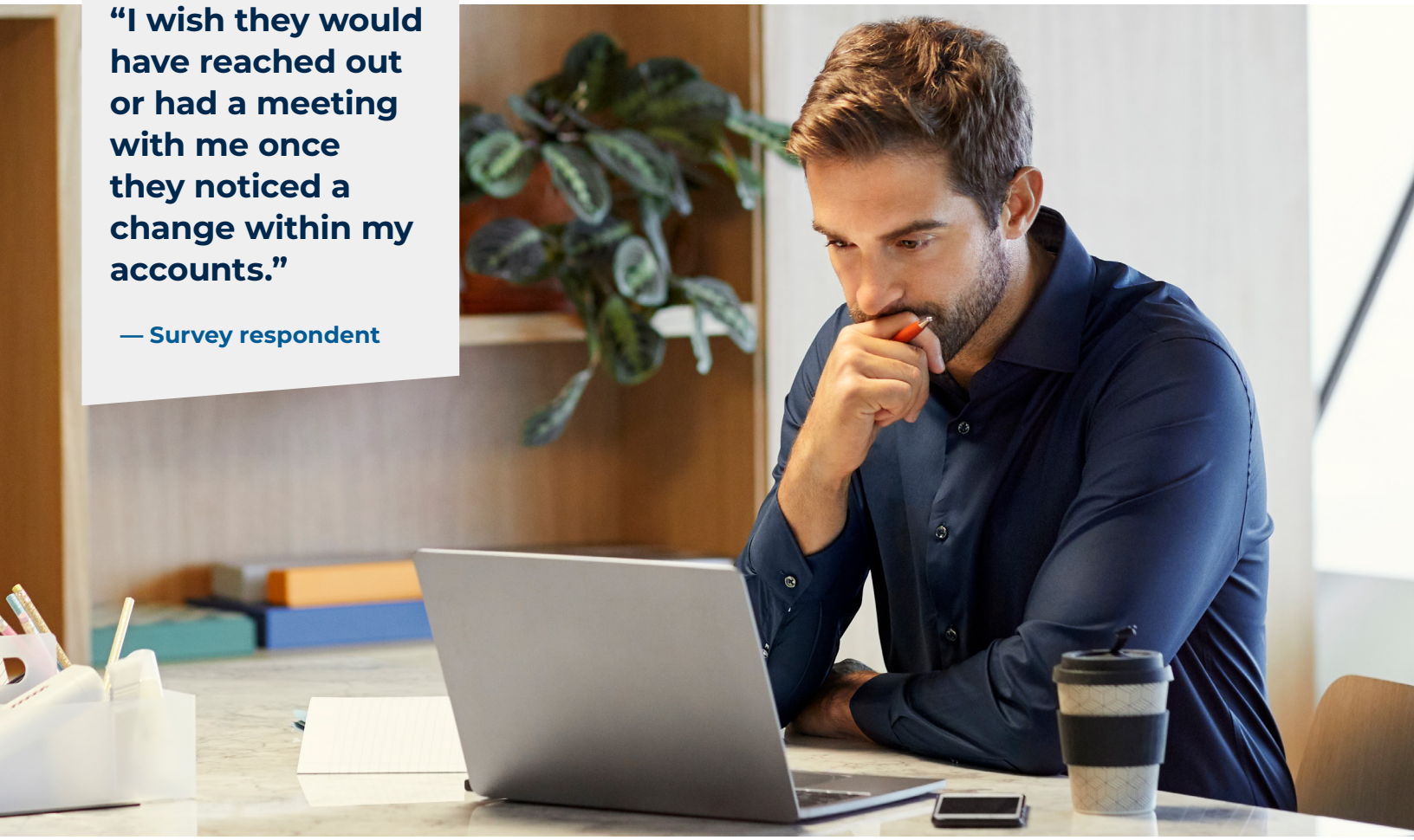
Inertia can preserve an account without strengthening the relationship. 51% say they stay mainly because switching feels hard, so tenure alone may give an incomplete view of loyalty. For financial institutions, the finding creates a reason to look beyond retention and consider whether account holders feel supported when their needs change.

67%

would consider changing institutions for more personalized guidance tied to their specific life event or milestone.

"I wish they would have reached out or had a meeting with me once they noticed a change within my accounts."

— Survey respondent



Account holders connect life-event guidance with greater loyalty

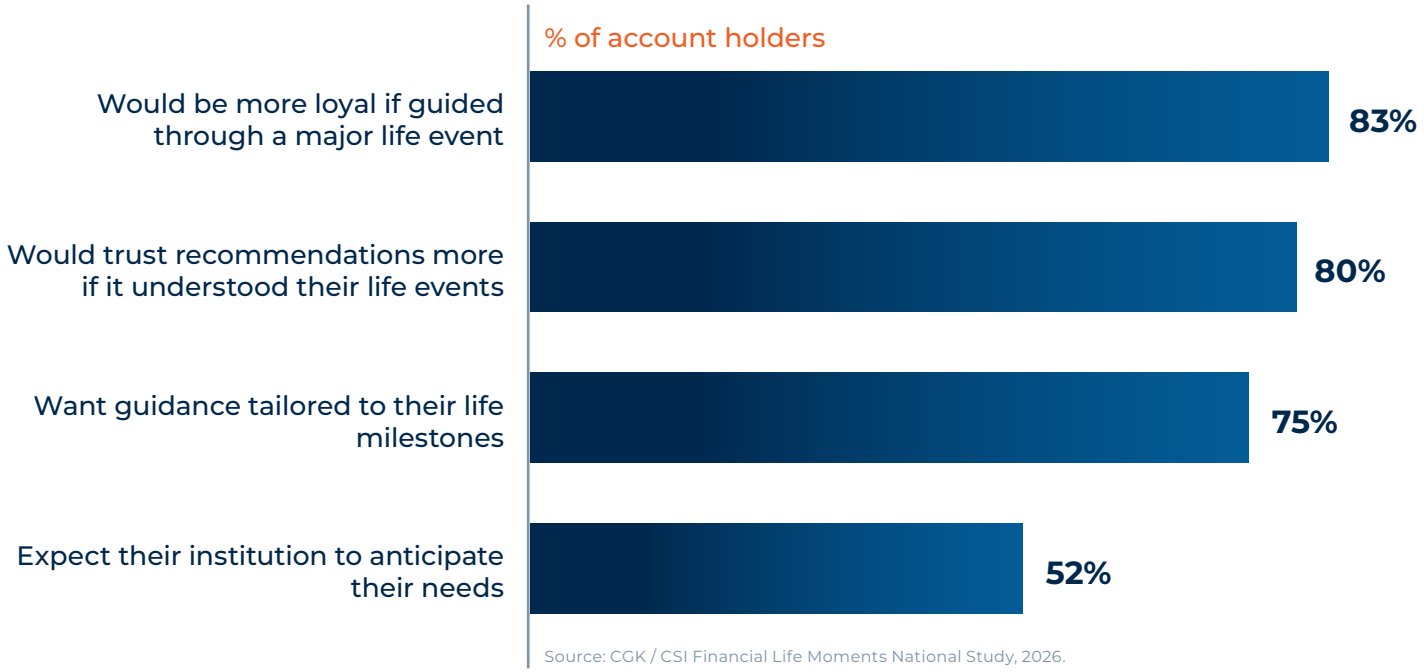
Financial institution leaders regularly look for ways to strengthen loyalty and trust. The study examined how account holders connect those outcomes with timely guidance and an institution's understanding of the financial circumstances surrounding a major life event.

> **"I wish that my bank had been more understanding when my hours were cut from full time to part time."**
>
> **— Survey respondent**

Account holders increasingly expect their financial institution to understand their needs and provide relevant support. More than half (52%) expect their primary financial institution to anticipate their financial needs. For institutions, that expectation creates an opportunity to offer earlier, more relevant guidance.

Life-event guidance builds loyalty and trust

Account holders also tell us what earns their loyalty.



Source: CGK / CSI Financial Life Moments National Study, 2026.

Taken together, the responses suggest that **account holders judge the relationship partly by how useful their institution is when a major decision or disruption changes their needs.** These figures reflect stated expectations, not measured changes in loyalty or trust, but they reinforce the value of making relevant guidance available before an account holder has to ask.

What account holders are managing

Financial stress is high, hidden, and shaping decisions

Financial stress is an essential context for institutions seeking to better serve their account holders. The results provide a candid view of the pressure many account holders are carrying, including stress they do not share with the people closest to them.

67%

of account holders feel more financially stressed than they did five years ago.

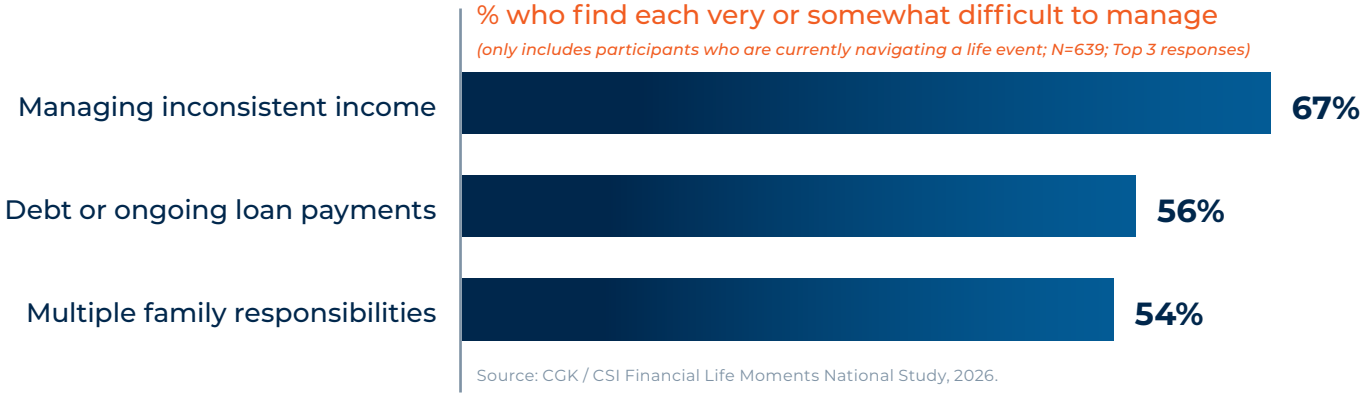
The study also found that 72% say financial stress has caused them to delay a major life decision, and 71% have hidden their financial stress from family or friends. That pressure reaches beyond day-to-day spending and can influence the timing of decisions about housing, education, family, work, and retirement. The survey does not measure the downstream effect of each delay, but it shows that financial stress is shaping major plans.

The pressure is also cumulative. **Account holders currently navigating a life event are balancing an average of 6.1 financial responsibilities at once.** Rent or mortgage payments were the most frequently selected top-three source of stress, at 29%.

Some of those responsibilities are harder to manage than others.

The responsibilities hardest to manage

Support often arrives late because financial stress stays private.



Source: CGK / CSI Financial Life Moments National Study, 2026.

> **"Just because I pay all credit cards on time doesn't mean I don't have financial stress. I'm dealing with a lot but they don't know that."**
>
> **— Survey respondent**

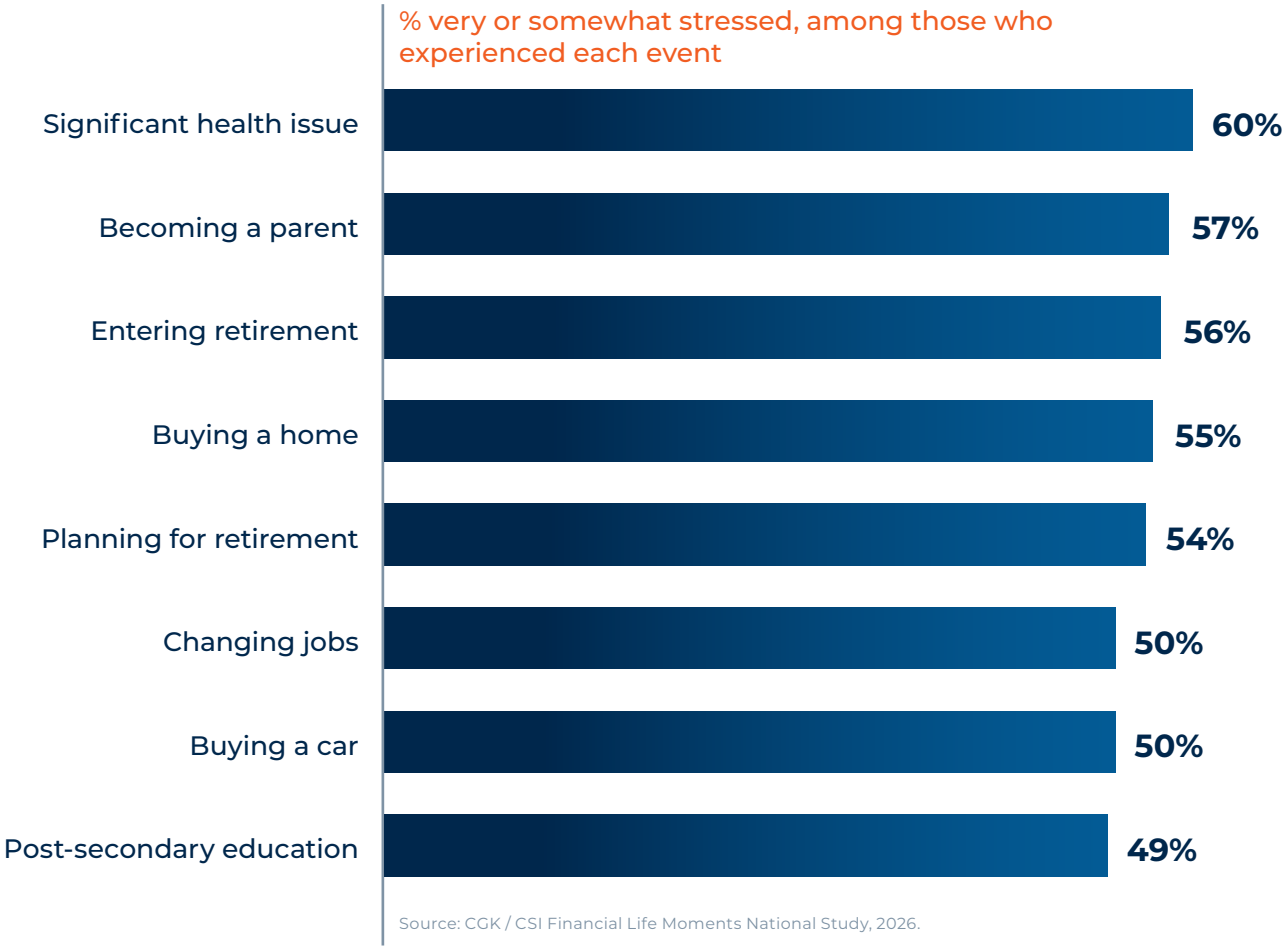
Because many account holders keep financial stress private, institutions need ways to recognize changes that may signal an emerging need. Signals across deposits, payments, and lending can help surface a possible cash-flow need earlier, including for account holders who are paying on time, so institutions can make relevant support available across channels before an account holder asks for it.

Major life events concentrate financial stress

Major milestones can bring financial uncertainty whether the event is planned, unexpected, positive, or difficult. The study asked account holders who had experienced specific events to rate the financial stress they felt, revealing pressure across health, family, housing, work, and retirement.

Where financial stress peaks

Stress also concentrates around specific life moments.



Each figure reflects only the account holders who experienced that event, so the ranking shows which moments felt most stressful to the people who went through them rather than describing a single population. Within early-career and education milestones, changing jobs and buying a car generated the most stress, at 50% each.

The findings identify moments when account holders are managing both change and financial uncertainty. For institutions, they provide a starting point for reviewing whether education, tools, and access to human guidance are available before and during those events.

The financial readiness gap starts early

Entering adulthood brings new financial responsibilities, often before people have the knowledge or experience to feel prepared for them. Across the sample, the study found that many account holders began this period with significant financial uncertainty.

71%

of account holders say they felt financially unprepared when they turned 18.

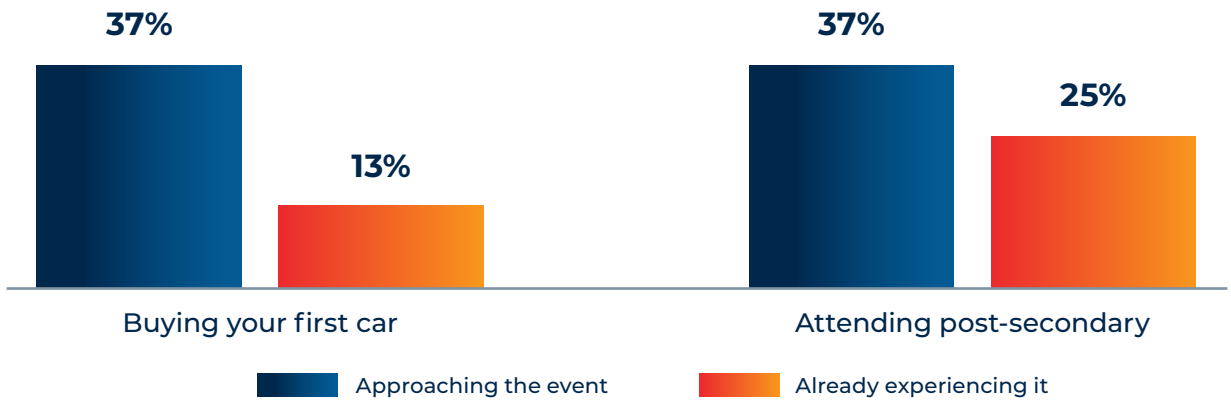
The gap involves knowledge as well as money. More than half of account holders (56%) say they learned more about managing money from social media than they did in school. The finding suggests many young adults are piecing together information as they approach their first major financial decisions.

Two early milestones illustrate that uncertainty. Among account holders who have not yet bought their first car, 37% feel financially unprepared, compared with 13% of those who have already bought one. For post-secondary education, 37% of those who have not yet attended feel unprepared, compared with 25% of those who have.

Unpreparedness is highest before the milestone

The need for guidance starts well before the first big decision.

% who feel or felt financially unprepared for the event



Source: CGK / CSI Financial Life Moments National Study, 2026.

These comparisons involve different groups, not the same people over time, and respondents may have faced different economic conditions when approaching these milestones. Even with that context, **the findings point to the period before a major decision as an important opportunity to provide support.**

For community and regional financial institutions, entering adulthood offers an early opportunity to meet account holder needs and begin developing a long-term relationship. Accessible education, planning resources, and a clear way to ask questions can help younger account holders approach their first major financial decisions with more context. Those early interactions can also establish the institution as a useful resource as their needs evolve. For example, an account holder entering the workforce after college may present an opportunity to introduce credit-building products and other first steps.

> **"I wish there were easier access for financial advisors while you're just leaving high school or entering college."**
>
> **— Survey respondent**

Guidance demand peaks around retirement planning and homebuying

Major life events often change financial behavior: 69% of account holders say a major life event has changed how they manage their finances. Demand for guidance is not equally strong across every event, however. **It is highest around decisions with long-term financial implications, particularly planning for retirement and buying a home.**

Among account holders who experienced each event, 68% wanted some or a great deal of guidance when planning for retirement, and the same share wanted support when buying a home.

Where account holders most want guidance

Account holders also say where they want help most.



Source: CGK / CSI Financial Life Moments National Study, 2026.

These opportunities span long-term planning, major purchases, and changes in income or assets. They may also overlap. An account holder planning for retirement may be considering a move, managing an inheritance, or helping family members at the same time.

These milestone timelines are also shifting. First-time homebuyers are older than ever (National Association of Realtors), and workforce participation among Americans over 65 has climbed for years (U.S. Bureau of Labor Statistics), even as the great wealth transfer gets underway. Those shifts give financial institutions a reason to look beyond historical demographic norms and consider where guidance tied to an account holder's unique circumstances may be useful.

> **"I wish I had gotten better guidance about different types of loans when we were buying our first home years ago."**
>
> **— Survey respondent**

Recognizing when financial moments intersect can help institutions look beyond the immediate transaction and offer relevant products, education, tools, or access to human guidance when support may matter most. For example, an account holder paying a mortgage who shows increased spending at home-improvement merchants may be a candidate for a conversation about home equity options.

How account holders want guidance delivered

Account holders feel their institution sees money, not them

Even with guidance on offer, many account holders feel their institution sees only part of the picture.

The study asked account holders what their financial institution misunderstands most about their current situation. Their answers point to a recurring gap between the activity an institution can see and the circumstances shaping it.

> **"They only see money go in and out. Have zero idea how it gets there, what is done or the effort that's put in."**
>
> **— Survey respondent**

The largest theme was the cost of living outrunning income. Account holders described housing, food, debt, caregiving, and other responsibilities consuming more of their income, even when the top-line numbers appeared healthy. A steady paycheck, positive balance, or history of on-time payments does not always convey the pressure a household is managing.

"On paper, I make a lot of money, but I'm taking care of myself and two other people, so my pay isn't actually as good as it seems."

— Survey respondent



Not every response pointed to an understanding gap. The second-largest category included account holders who reported no misunderstanding, said their institution understood them, or had not discussed their circumstances with it. Their responses provide an important counterpoint and suggest that the experience is not universal, a promising sign for the work financial institutions are already doing.

The third theme involved income volatility and life disruption. Freelance and gig work can produce uneven cash flow, while caregiving, illness, job changes, or the loss of a family member can abruptly change what a household can manage.

"They assume my income is stable every month, but as a freelancer it goes up and down. I need flexibility, not fixed payment schedules."

— Survey respondent

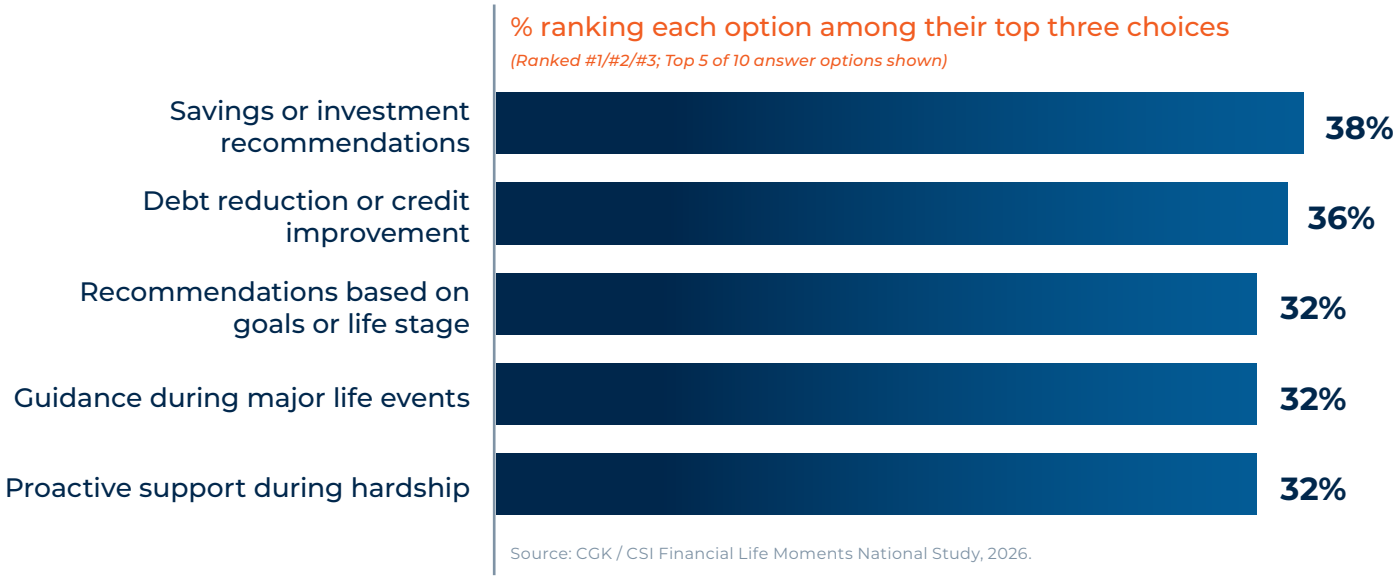
A transaction may show that something has changed, but it cannot always explain why. Data intelligence can help institutions identify meaningful patterns that may signal an emerging need, such as unusual deposit activity, shifting balances, or missed payments. Those signals can provide useful context for more relevant outreach and support across channels without assuming the institution knows the circumstances behind them.

Relevant guidance starts with recognizing the moment

Account holders value guidance that reflects what they are managing, from reducing debt and building savings to preparing for a major purchase or navigating hardship. Asked which types of personalized support would be most valuable today, respondents most often placed the following among their top three choices.

The support account holders value most

Recognizing the moment is what makes outreach feel relevant instead of generic.



Source: CGK / CSI Financial Life Moments National Study, 2026.

These priorities span everyday financial management, major decisions, and periods of hardship. **That range means proactive support cannot depend on a single campaign or product trigger.** Changes in income, spending, debt, or savings may provide a starting point for identifying when different guidance could be useful.

AI could help financial institutions surface and prioritize meaningful signals, enabling more timely and personalized engagement across touchpoints.

47%

of account holders would trust AI-powered financial guidance from their primary financial institution.

That result provides an early benchmark for account holder openness to AI-powered financial guidance as the technology and its use in banking continue to evolve.

> **"[I wish my bank would] reach out when they notice certain things are happening to your account and try to assist with different programs."**
>
> **— Survey respondent**

Used this way, technology can make timely outreach more practical by helping bankers recognize relevant changes and prepare for more personalized engagement across touchpoints.

Account holders will share more data when the benefit is clear

Nearly three-quarters of account holders (72%) would share more personal data with their primary financial institution if it resulted in more personalized financial guidance and recommendations.

72%

would share more personal data with their primary financial institution if it resulted in more personalized financial guidance and recommendations.

60%

Feel more comfortable managing their finances digitally than speaking with a financial professional in person

That willingness is conditional. Account holders are describing an exchange in which additional information produces a benefit they can recognize, such as guidance tied to a change in income, an upcoming decision, or a specific financial goal. Institutions need to make that connection clear rather than treating data sharing as an end in itself.

How institutions deliver the resulting guidance also matters. Asked how they prefer to receive financial information, tools, or guidance, account holders most often ranked the following channels among their top three choices.

Preferred channels for guidance

No single channel leads, and the results are close.



Source: CGK / CSI Financial Life Moments National Study, 2026.

The relatively close results do not identify one channel that will work for every account holder or every interaction. They point instead to the value of choice. Many account holders manage routine finances digitally and still want a conversation for decisions that matter. Account holders should be able to receive information through familiar channels and move to a conversation when they need additional context or support.

For financial institutions, **more data creates value only when it produces guidance that feels relevant, timely, and easy to access.**

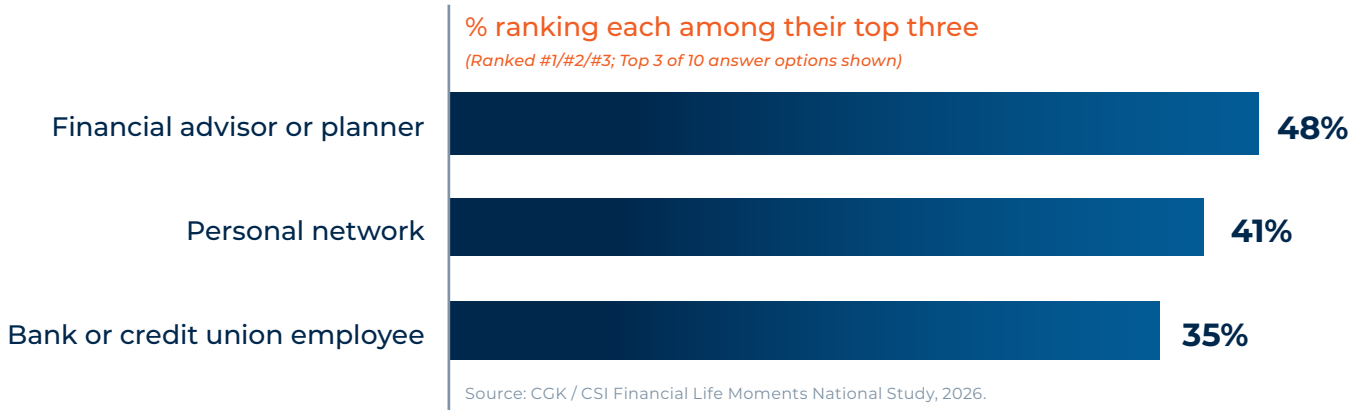
Human guidance remains the first choice for financial decisions

Account holders show meaningful openness to AI-powered financial guidance, but human sources remain their preferred places to turn when navigating financial decisions. Trusting an institution to use AI does not mean account holders want technology to replace the people who provide advice, context, and reassurance.

The most frequently selected sources of guidance, based on the options account holders placed among their top three, were the following.

Where account holders turn for guidance

Even so, account holders still want a person for the decisions that matter.



The fourth-ranked option was also human: accountants, tax professionals, or attorneys. AI-powered chat ranked eighth of the 10 sources offered, which also included mobile apps, social media, podcasts and influencers, financial technology apps, and employer wellness programs. See the appendix for the full list.

The findings suggest that technology works best alongside people for decisions that matter. AI identifies relevant changes, organizes account information, and gives a banker useful context before a conversation. The account holder then spends that time explaining their circumstances and weighing options, not repeating what the data already shows. They may still want the advice delivered by a person, but that person relies on the data available to them, often provided by AI-enabled solutions. The same intelligence extends across digital channels.

> **"I wish they would have given me all my options and gave me a pros and cons of each one. Help me make sure I am doing everything correctly going into the event, through the event, and after."**
>
> **— Survey respondent**

Where community and regional bank account holders stand out

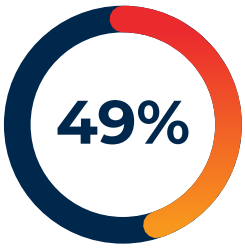
Community and regional banks have a relationship model to build on

Account holders' preference for human guidance raises the value of the technology behind it. Knowing when a conversation matters, and what an account holder is navigating, is what makes that human moment relevant, whether it happens in a branch, over the phone, or through a digital channel. Community and regional banks have a relationship model to build on.

The study identified several differences among account holders at community and regional banks. Those differences align with a relationship model built around local access and personal service, but they also show why institutions cannot assume that long tenure reflects strong loyalty.

Where community and regional bank account holders stand out

For community and regional banks, those preferences point to a clear advantage.



Rank their personal network among top guidance sources



Prefer an in-person branch conversation



Value emergency savings or financial safety-net tools

Their preferences favor people and place. Compared with major national bank customers, they are more likely to turn to their personal networks for guidance and to prefer an in-person branch conversation. They also show greater interest in emergency savings and financial safety-net tools.

Variable income adds urgency to that opportunity. Among community and regional bank account holders currently navigating a life event and managing inconsistent income, 86% describe it as somewhat or very difficult to manage, the highest result among the institution types studied. The base is small (n=35), so read it as directional.

Retention presents another consideration. Fifty-one percent of community and regional bank account holders included the difficulty of switching among their three main reasons for staying with their institution, compared with 40% at major national banks, 38% at credit unions, and 36% at online-only banks. This is a different question from the study-wide 51% on pages 4 and 6. The finding cautions against treating tenure alone as evidence of loyalty.

Community and regional banks have relationship strengths that fit what account holders say they value: accessible people, local presence, and support that reflects their circumstances. Building on those strengths requires recognizing when needs change and making relevant guidance available before the account holder has to seek help elsewhere.

What the findings mean for financial institutions

Three themes connect the findings and provide a useful throughline for financial institutions considering how they support account holders through major financial moments.



What account holders are managing.

Account holders navigating a life event are balancing an average of 6.1 financial responsibilities at once, often across housing, education, family, health, work, and retirement. Financial stress is widespread but not always visible, and many people delay major decisions or keep their concerns private. They may also feel least prepared before a milestone arrives, when timely guidance could have the most value.

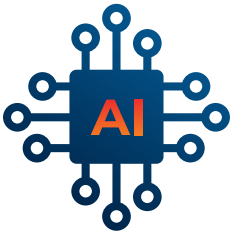
See pages 9–12



What they expect from their financial institution.

Account holders want proactive guidance tied to their circumstances, not only a product need or broad demographic category. They connect successful support with greater trust and loyalty, and many are willing to share more data when the benefit is clear. For consequential decisions, human sources remain their preferred places to turn.

See pages 7–8 and 13–16



How institutions can respond.

Transaction and relationship data can help institutions recognize when account holder needs may be changing. AI-driven tools can make those patterns easier to identify and prioritize, enabling institutions to offer relevant guidance earlier, across channels, and with a clear path to a person.

See pages 14–16

How to put the findings to work

Institutions can put these themes into practice by connecting life moments with the needs account holders describe, identifying relevant ways to respond, and considering how those responses can support both the account holder and the institution.

Start with the moment.

Seventy-five percent want guidance tailored to what they are navigating, and 80% would trust recommendations more if their institution understood their life events. Institutions can make outreach more relevant by considering moments such as a growing family or a first home, then connecting those moments to the needs account holders describe.

Build a wider view of the relationship.

A single data source shows part of the picture. Bringing together core, digital, payments, lending, and third-party data can give institutions more context about where an account holder is in their financial life. That context can help distinguish between changes in timing, a job change, or a move to another provider, and inform a response that fits.

Make the value of data clear.

Seventy-two percent would share more personal data if it led to guidance they could use. Institutions can explain how data informs relevant outreach and deliver a benefit account holders can recognize.

Use signals to invite a conversation.

A pattern in the data can point to a possible emerging need without confirming what has changed. Institutions can use that context to start a conversation and give account holders room to explain their circumstances.

Connect relevance to your priorities.

Relevant outreach can support stronger relationships, retention, product adoption, deposit growth, and new conversations with business account holders. The study measured account-holder perspectives, not institution performance; these are areas institutions can pursue as they apply the insights.

Illustrative Examples



A new graduate

- **Context:** Activity may indicate the account holder is entering the workforce after college
- **Possible opportunity:** Credit-building products, direct deposit, or a starter emergency fund
- **Potential value:** An early connection as the account holder's needs develop



A homeowner planning a project

- **Context:** Increased spending at home-improvement merchants by an account holder with a mortgage
- **Possible opportunity:** A conversation about home equity options and project planning
- **Potential value:** Timely engagement around a decision the account holder may already be considering



A small business taking shape

- **Context:** Incoming payments and frequent transfers in a consumer account that resemble business activity
- **Possible opportunity:** A conversation about business products or commercial services
- **Potential value:** An earlier connection to a potential commercial relationship

How Apiture and CSI Can Help

Apiture Digital Intelligence helps financial institutions use digital banking data to understand account holders' needs and plan outreach. Intelligence Studio uses AI to identify changes in behavior and life stage and build targeted audiences. Engage delivers in-app messages, surveys, and guides, while Stream sends data to the systems teams already use for marketing and reporting.

As part of CSI, Apiture contributes to a broader view of the account holder relationship. CSI's Customer Intelligence Suite combines data from core, digital banking, payments, deposit and loan origination, and third-party sources. It organizes signals into four categories: life events, behavior, product affinity, and cash flow. Integration with NuPoint CRM and Apiture digital banking helps teams use those insights in digital outreach and conversations with account holders.

Institutions choose which signals to act on and how to respond. A change in financial activity can give a banker a reason to check in without assuming what is happening in someone's life. For community and regional institutions, that added context can help teams recognize needs earlier and offer more relevant guidance.





Put the findings to work

Learn how Apiture Digital Intelligence and CSI's Customer Intelligence Suite can support your institution. Visit **apiture.com/digital-intelligence** or contact your Apiture representative.

About the study's authors

CSI is a leading provider of end-to-end financial technology solutions, helping U.S. community and regional financial institutions compete and grow. Backed by more than 60 years of industry expertise, CSI delivers capabilities spanning core banking, digital banking, lending, payments, risk and compliance, and managed IT and cybersecurity services. CSI gives institutions the flexibility to deploy an open, fully integrated core platform or best-of-breed, core-agnostic solutions, so they can modernize on their terms. Known for its high-touch service, CSI helps financial institutions navigate disruption, strengthen account holder relationships, and drive growth in an increasingly digital-first landscape.

To learn more about CSI, **visit csiweb.com**
For media inquiries, **contact media@csiweb.com**

The Center for Generational Kinetics, LLC (CGK) leads primary research for industry leaders and innovators around the world. CGK has led more than 200 custom research studies across industries such as banking, healthcare, and technology. CGK's team has presented their insights to more than 750 organizations, from technology companies to financial services, retailers, hospitality, and private equity. The firm's latest bestselling book is Zconomy: How Gen Z Will Change the Future of Business.

For more information, **visit GenHQ.com**

Appendix: Methodology and data notes

The national study surveyed 1,000 U.S. account holders ages 21 to 65, weighted to the 2020 U.S. Census for age, region, gender, and ethnicity. All participants had at least one account at a U.S. bank or credit union. The study was fielded online from June 29 to July 22, 2026. The margin of error is +/- 3.1 percentage points, and differences described as significant were tested at the 95% confidence level.

External sources

Two contextual trends referenced in this report draw on publicly available data rather than the CSI Financial Life Moments National Study: first-time homebuyer age (National Association of Realtors, Profile of Home Buyers and Sellers) and labor force participation among adults 65 and older (U.S. Bureau of Labor Statistics). All other figures in this report are drawn from the CSI Financial Life Moments National Study described above.

Life events measured

The study measured account holders' experiences across 17 major life events, grouped into three categories.

Financial independence and early career: moving out of the family home, attending post-secondary education, buying a first car, starting a first full-time job, changing jobs, and earning a promotion.

Family formation and wealth building: marriage or a committed relationship, buying a home, becoming a parent, having a child reach adulthood, and planning for retirement.

Support, loss, and retirement: caring for aging parents, the loss of a parent, receiving an inheritance, downsizing to an easier-to-maintain home, entering retirement, and dealing with a significant health issue.

Not every event was asked of every respondent; preparedness, confidence, stress, and desired support were measured only among those who had experienced, or expected to experience, each event.

What we asked

A brief map of what the study asked, plus the full option lists behind the ranked charts and the open-ended questions behind the quotes.

What the study covered



Life events

experiences across the 17 milestones listed under "Life events measured."



How each event felt

preparedness, confidence, stress, and the guidance account holders wanted.



Engagement and loyalty

where they turn for guidance, how they want it, and what earns loyalty.



Attitudes and beliefs

yes/no questions behind many of the report's headline figures.

The ranked option lists

Each menu offered 10 options; respondents chose their top three. (“Other” and “None of these” were also offered and are excluded from the figures shown.)

Where account holders turn for guidance (page 15)

- Financial advisor or planner
- Personal network (family, friends, mentors)
- Accountant, tax professional, or attorney
- Bank or credit union employee
- Your institution’s mobile app or website
- Financial technology apps
- Employer financial wellness programs
- YouTube, podcasts, blogs, or influencers
- Social media platforms
- AI-powered chat

Personalized support valued most (page 13)

- Recommendations based on goals or life stage
- Alerts tied to deadlines or milestones
- Savings or investment recommendations
- Guidance during major life events
- Fraud protection or security alerts
- Debt reduction or credit improvement
- Guidance for family or household
- Proactive support during hardship
- A dedicated advisor or banking rep
- AI-powered financial insights

Preferred channels for guidance (page 14)

- In-person at a branch
- Email
- Text messages (SMS)
- Mobile app notifications or alerts
- Phone or video calls
- Live chat or secure messaging
- Online dashboards or self-service tools
- Personalized insights in a mobile app
- Short videos, webinars, or education
- AI-powered chat or virtual assistant

In their own words

The quotes throughout come from two open-ended questions: what account holders wish their institution had done to support them during an important life event, and what institutions misunderstand most about their financial situation.

How to read these figures

Each percentage reflects the account holders included in that question, which may be fewer than the full sample of 1,000. “Very” and “somewhat” responses are combined into a single top-two figure. For ranked questions, the figure is the share of account holders who placed an item among their top three. Event-level figures reflect only the account holders who have experienced, or are currently experiencing, that event.

Study-wide findings

Base: all 1,000 account holders. Each is a yes/no question asked of the full sample.

Finding	Figure
Want financial guidance tailored to their specific life milestones	75%
Would be more loyal to an institution that guides them through a major life event	83%
Would trust recommendations more if the institution understood their life events	80%
Find a life-event view of their finances more useful than age or generation	74%
Would share more personal data for more relevant guidance	72%
Say financial stress has caused them to delay a major life decision	72%
Have hidden their financial stress from family or friends	71%
Felt financially unprepared when they turned 18	71%
Say a major life event has changed how they manage their finances	69%
Feel more financially stressed now than five years ago	67%
Would consider switching institutions for more personalized support tied to a life event or milestone	67%
Wish their institution had helped them earlier in life	66%
Feel more comfortable managing their finances digitally than speaking with a financial professional in person	60%
Have learned more about money from social media than in school	56%
Expect their institution to anticipate their financial needs	52%
Stay mainly because switching feels hard	51%
Would trust AI-powered financial guidance from their institution	47%
Have already considered switching because they felt unsupported during a major life event	40%

Findings with specific bases

These figures are calculated on a subset of respondents or reflect a ranked or comparative question. The base is noted for each.

Finding	Figure	Base and reading note
Most financially stressful life events (health issue, becoming a parent, entering retirement, buying a home, planning for retirement)	60–54%	Among account holders who experienced each event; combined very/somewhat stressed. Bases vary by event.
Career-stage stress (changing jobs, buying a car, post-secondary)	50–49%	Among account holders who experienced each early-career milestone; very/somewhat stressed.
Events where account holders most want support (retirement, home, inheritance, car, entering retirement)	68–54%	Among account holders who experienced each event; some or a great deal of guidance.
Preparedness gap, first car (not yet vs. already experienced)	37% vs 13%	Compares those who expect to experience the event with those who have; significant at 95%.
Preparedness gap, post-secondary (not yet vs. already experienced)	37% vs 25%	Compares those who expect to experience the event with those who have; significant at 95%.
Average financial responsibilities managed at once (7.2 among households earning $100,000+)	6.1	Among account holders currently navigating a life event (n=639).
Rent or mortgage as a top-three source of stress today	29%	Among account holders currently navigating a life event (n=639); share ranking it top three.
Most valuable personalized support (savings/ investing, debt/credit, and three needs tied at 32%)	38–32%	All account holders; share ranking each need among their top three.
Preferred channels for guidance (in-person, email, text)	41–37%	All account holders; share ranking each channel among their top three.
Where account holders would turn for guidance (advisor, personal network, banker)	48–35%	All account holders; share ranking each source among their top three.
Would rank switching among their top three responses if unsupported at a life-stage decision	42%	All account holders; ranked top-three question.
Community and regional bank account holders managing inconsistent income who find it somewhat or very difficult to manage	86%	Among community and regional bank account holders currently navigating a life event and managing inconsistent income (n=35, a small base; read as directional). Highest of the institution types studied: 62% major national banks, 63% credit unions, 61% online-only banks. Significant at 95%.

Source for all figures: CGK / CSI Financial Life Moments National Study, 2026. Full crosstabs and raw data are available on request.

Finding	Figure	Base and reading note
Include difficulty of switching among top three reasons for staying: community and regional vs. major national banks, credit unions, online-only banks	51% vs 40%, 38%, 36%	All account holders in each institution type; ranked top-three question on “easier to stay than to switch.” Overall figure is 40%. Distinct from the study-wide 51%, which comes from a separate yes/no question. Significant at 95%.
Turn to personal network for guidance: community and regional vs. major national banks	49% vs 38%	All account holders in each institution type; share ranking personal network among their top three sources. Significant at 95%.
Prefer in-person branch conversations: community and regional vs. major national banks	53% vs 41%	All account holders in each institution type; share ranking in-person branch conversations among their top three channels. Significant at 95%.
Emergency savings or financial safety-net tools as most valuable support: community and regional vs. major national banks	55% vs 43%	All account holders in each institution type; share ranking the tools among their top three (family formation and wealth building). Credit unions also higher than major national banks, at 52%. Significant at 95%.

Source for all figures: CGK / CSI Financial Life Moments National Study, 2026. Full crosstabs and raw data are available on request.

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