

TGI
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Beyond Age 2026: Rethinking Audiences

What really drives financial choices

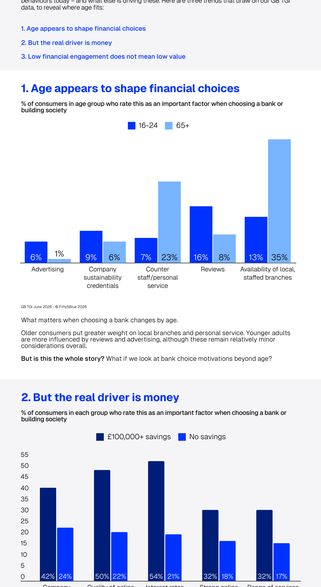
What does age tell us about financial behaviours? Our TGI data reveals where - and how much - age matters in understanding and targeting consumers by their financial choices and attitudes.

Part of our Beyond Age series, in this infographic we explore the role age plays in financial behaviours today – and what else is driving these. Here are three trends that draw on our GB TGI data, to reveal where age fits:

1. Age appears to shape financial choices
2. But the real driver is money
3. Low financial engagement does not mean low value

1. Age appears to shape financial choices

% of consumers in age group who rate this as an important factor when choosing a bank or building society



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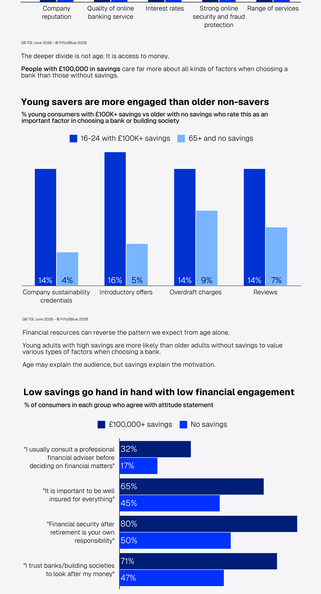
What matters when choosing a bank changes by age.

Older consumers put greater weight on local branches and personal service. Younger adults are more influenced by reviews and advertising, although these remain relatively minor considerations overall.

But is this the whole story? What if we look at bank choice motivations beyond age?

2. But the real driver is money

% of consumers in each group who rate this as an important factor when choosing a bank or building society



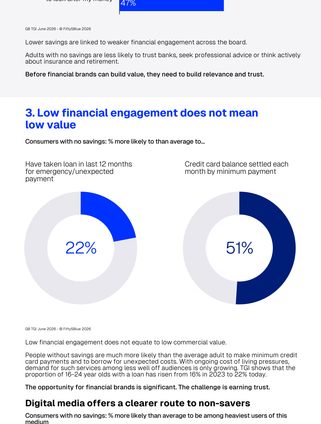
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The deeper divide is not age. It is access to money.

People with £100,000 in savings care far more about all kinds of factors when choosing a bank than those without savings.

Young savers are more engaged than older non-savers

% young consumers with £100K+ savings vs older with no savings who rate this as an important factor in choosing a bank or building society



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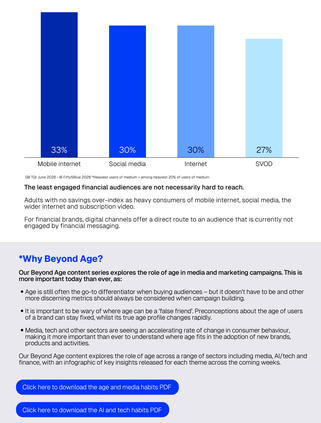
Financial resources can reverse the pattern we expect from age alone.

Young adults with high savings are more likely than older adults without savings to value various types of factors when choosing a bank.

Age may explain the audience, but savings explain the motivation.

Low savings go hand in hand with low financial engagement

% of consumers in each group who agree with attitude statement



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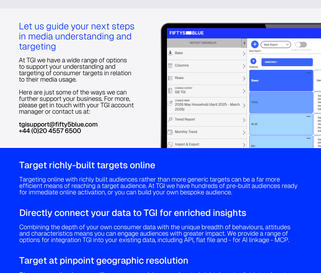
Lower savings are linked to weaker financial engagement across the board.

Adults with no savings are less likely to trust banks, seek professional advice or think actively about insurance and retirement.

Before financial brands can build value, they need to build relevance and trust.

3. Low financial engagement does not mean low value

Consumers with no savings: % more likely to than average to...



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Low financial engagement does not equate to low commercial value.

People without savings are much more likely than the average adult to make minimum credit card payments and to borrow for unexpected costs. With ongoing cost of living pressures, demand for such services among less well off audiences is only growing. TGI shows that the proportion of 16-24 year olds with a loan has risen from 16% in 2023 to 22% today.

The opportunity for financial brands is significant. The challenge is earning trust.

Digital media offers a clearer route to non-savers

Consumers with no savings: % more likely than average to be among heaviest users of this medium



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The least engaged financial audiences are not necessarily hard to reach.

Adults with no savings over-index as heavy consumers of mobile internet, social media, the wider internet and subscription video.

For financial brands, digital channels offer a direct route to an audience that is currently not engaged by financial messaging.

*Why Beyond Age?

Our Beyond Age content series explores the role of age in media and marketing campaigns. This is more important today than ever, as:

- Age is still often the go-to differentiator when buying audiences – but it doesn't have to be and other more discerning metrics should always be considered when campaign building.
- It is important to be wary of where age can be a 'false friend'. Preconceptions about the age of users of a brand can stay fixed, whilst its true age profile changes rapidly.
- Media, tech and other sectors are seeing an accelerating rate of change in consumer behaviour, making it more important than ever to understand where age fits in the adoption of new brands, products and activities.

Our Beyond Age content explores the role of age across a range of sectors including media, AI/tech and finance, with an infographic of key insights released for each theme across the coming weeks.

Click here to download the age and media habits PDF

Click here to download the AI and tech habits PDF

Let us guide your next steps in media understanding and targeting

At TGI we have a wide range of options to support your understanding and targeting of consumer targets in relation to their media usage.

Here are just some of the ways we can further support your business. For more, please get in touch with your TGI account manager or contact us at:

tgisupport@fifty5blue.com
+44 (0)20 4557 6500

Target richly-built targets online

Targeting online with richly built audiences rather than more generic targets can be a far more efficient means of reaching a target audience. At TGI we have hundreds of pre-built audiences ready for immediate online activation, or you can build your own bespoke audience.

Directly connect your data to TGI for enriched insights

Combining the depth of your own consumer data with the unique breadth of behaviours, attitudes and characteristics means you can engage audiences with greater impact. We provide a range of options for integration TGI into your existing data, including API, flat file and - for AI linkage - MCP.

Target at pinpoint geographic resolution

Discover exactly where specific consumer audiences are located, right down to district and sector postcode level for better targeted campaigns, with TGI's dedicated geo-targeting capabilities.

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