

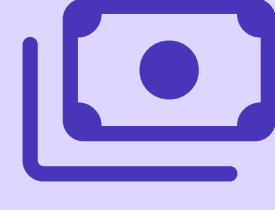
# Gen Z's digital mandate: The B2B payment revolution

Billtrust's 2025 Gen Z Payment Study



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## The payment revolution is here



### Cash & checks are dying

- Only 7% of Gen Z prefer cash for payments.
- 92% use digital wallets and credit/debit cards.



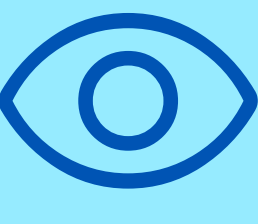
### Mobile payments dominate

- 91% use mobile wallets (Apple Pay, Google Pay).
- 40% use P2P platforms (Venmo, Zelle) more than 5x a month.



### Gen Z is watching

- 46% see traditional banks & fintech providers as equally risky.
- 52% judge security incidents based on how companies respond, not just prevention.



### Transparency matters

- Earning trust means proving security, not just claiming it.

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## Trust is being redefined

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## Payments are now a CX battleground



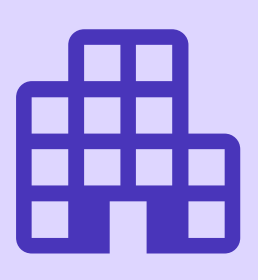
### Loyalty is fragile

- 81% will leave a brand over poor payment experiences.
- 65% will leave after 2-3 bad interactions; 16% after just one.



### Digital payment options = competitive edge

- 68% say accepting modern payment methods improves brand perception.



### Gen Z demands modern payroll

- 58% expect employers to keep up with consumer-level payment innovation.
- 34% are open to receiving crypto as compensation.

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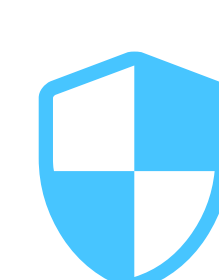
## The future of work depends on payment innovation

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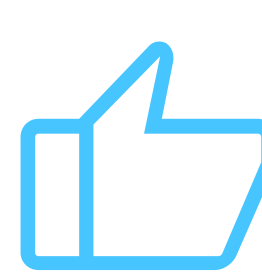
## What this means for B2B



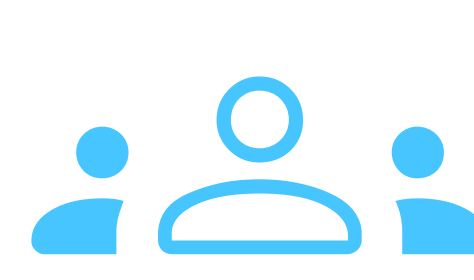
Digital payments are the new norm – adapt or be left behind.



Security transparency is critical to earning trust.



Payment experience is now a competitive differentiator.



Businesses that modernize payments will attract customers & talent.

Want to future-proof your payments strategy?  
Download the full report now!

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