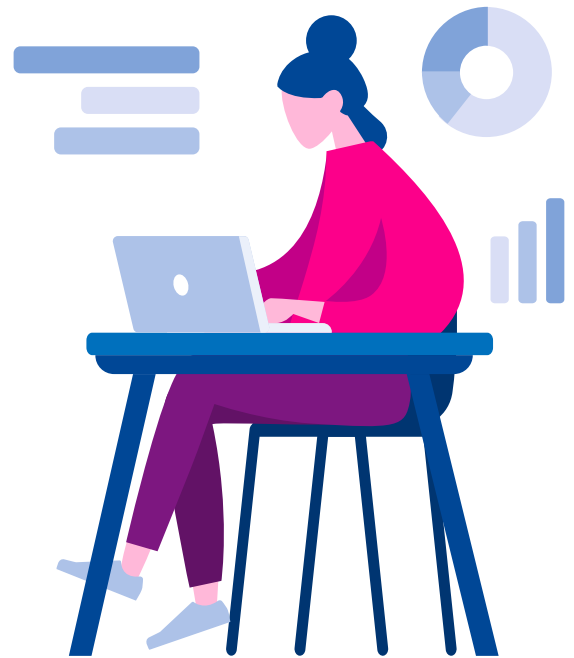




Experian's 2025 Digital trends and predictions

Introduction

Agencies, platforms, and marketers stand at the crossroads of transformation, as privacy regulations tighten, technology accelerates, and consumer behaviors evolve. Yet these challenges also present extraordinary opportunities. Our latest trends report explores how data-driven strategies can empower you to not just navigate these changes but to thrive – ultimately forging stronger, more meaningful connections with your audiences.



Four trends covered in this report:



Signal loss

Explore the rise of alternative IDs and contextual targeting as privacy regulations and signal loss reshape data-driven advertising.



CTV

Understand the growth of connected TV (CTV), the importance of frequency capping, and strategies for effective audience activation.



Omnichannel marketing

Learn how marketers are moving from channel-specific strategies to audience-led campaigns.



Retail media

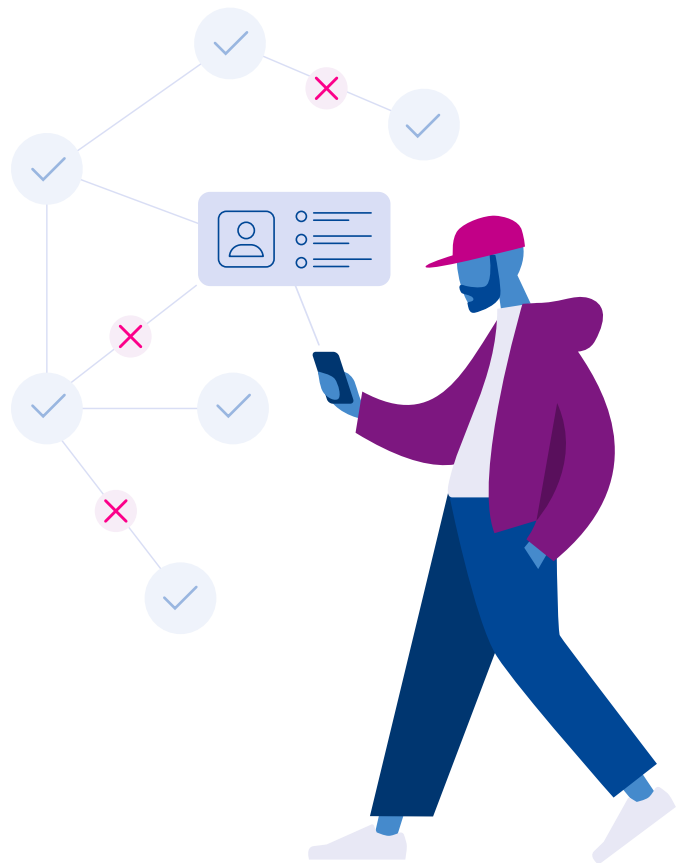
Learn how retail media networks (RMNs) are capitalising on enriched first-party data to create addressable custom audiences.



Plus, the latest trends in the Automotive, Financial Services, and Retail verticals.

Trend 1: Signal loss

Even with cookie deprecation on pause, we're already seeing cookies go away. Today, about **40% of browser traffic** doesn't support third-party cookies, and the industry is moving on to alternative IDs. With Google's new Chrome experience in 2025, the amount of cookieless traffic will surely increase. With fewer traditional identifiers available, marketers are increasingly turning to first-party data as well as alternative IDs, such as Unified ID 2.0 (UID2), ID5, and CTV IDs, to continue reaching consumers in a way that prioritises data privacy.



"It's not just about maintaining addressability. It's about massively improving addressability. When we run tests with some of our clients, they're seeing 30, 40, 50, 60% incremental reach by using ID5 versus cookies."

Mathieu Roche, CEO, ID5

50%

more demand for alternative IDs such as UID2. Significant growth has been seen in the North American market, with Australia likely to follow suit.

What marketers should know for 2025

There is no single solution to replace cookies. The future will be a multi-ID world where marketers rely on multiple identifiers supported by a comprehensive identity graph. This approach helps marketers navigate the fragmented landscape, resolving various identifiers across devices and platforms, so you get a single, complete view of your customer.

Marketers are also adopting privacy-forward solutions such as contextual and geo-indexed audience targeting. These strategies enable marketers to reach their target audience at scale based on behavioral and contextual signals – not user identifiers.

How Experian helps you overcome signal loss

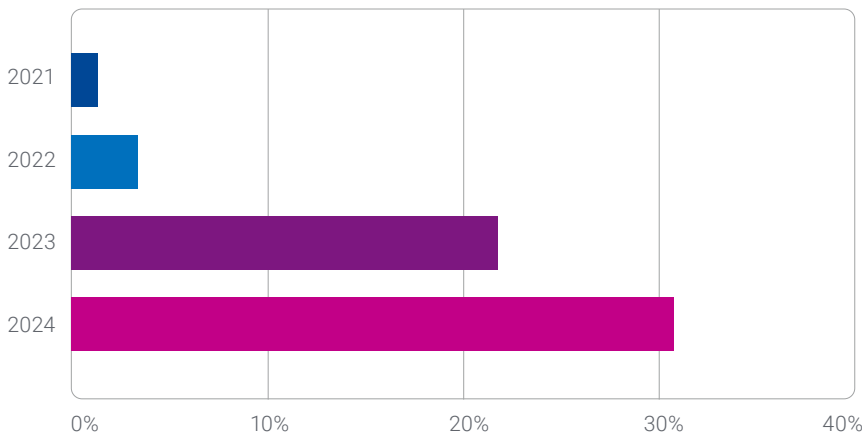
Experian's identity solutions are designed to help manage today's multi-ID ecosystem by connecting digital and offline identifiers to a single customer profile. This creates a complete view of the consumer, and when combined with Experian's understanding of customer behavior (e.g. demo, interests, shopping patterns) marketers and platforms get insights about their customers and the addressability to reach them across channels.

Trend 2: CTV

CTV continues to emerge as a critical channel in digital advertising, allowing marketers to reach audiences where they continue to consume more and more content. Viewers are moving to CTV faster than ad budgets are keeping pace – by 2026, CTV will account for 20% of daily media consumption in the U.S., but only **8.1% of ad spend**. The opportunity for marketers to reach CTV viewers is growing as free ad-supported TV (FAST) viewers will increase to **nearly half** in 2025. As FAST grows, so does the adoption of Universal IDs like UID2 since it's based primarily on first-party data, such as people's email addresses and phone numbers, that are used to log in to watch streaming TV.



CTV accounted for 31% of digital audience activation revenue in 2024



50%

of U.S. consumers avoid products due to excessive ad exposure.

30% of marketers say improved frequency capping would increase CTV ad spend.

What marketers should know for 2025

As CTV continues its rapid growth, advertisers face a significant hurdle: frequency capping. Ensuring that viewers aren't overexposed to the same ad across multiple platforms and devices is crucial for effective CTV advertising. This challenge not only affects the viewer experience, but also holds back the full potential of CTV advertising.

Without a unified system to manage ad exposure, advertisers struggle with:

- Overexposure to ads
- Inefficient messaging sequencing
- Wasted ad spend

How Experian solves frequency capping challenges

Experian's identity solutions empower advertisers to overcome frequency capping issues through our:

- **Household-level insights:** Our identity graph recognises relationships between devices and individuals within a household, allowing advertisers to manage ad frequency.
- **Unified audience activation:** Define an audience once and activate it across multiple CTV platforms, ensuring consistent messaging.

"Authenticated viewers and universal IDs are revolutionising CTV advertising, enabling the effective delivery of personalised content and ensuring strong engagement for marketers."

Travis Scoles,
Executive Vice President, Paramount Advertising

Trend 3: Omnichannel marketing

Marketers are getting more sophisticated with their campaigns, evolving from single channel (e.g. direct mail) to multi-channel (e.g. direct mail and digital), and striving for omnichannel marketing (e.g. direct mail, digital, CTV, RMN). In this omnichannel world, marketers get to shift from siloed, channel-led approaches to audience-led omnichannel strategies. The result is marketing campaigns that resonate better with customers because they see a coherent, connected message.



21%

of global B2C business and tech professionals identified enhancing omnichannel or cross-channel customer experiences as a top priority for their organisation today.

"A single view of the customer is the foundation of a successful omnichannel program. Transitioning fully from multichannel to omnichannel commerce requires digital businesses to evolve in terms of understanding the customer."

Forrester's Omnichannel Report

What marketers should know for 2025

As CTV and RMNs emerge as larger marketing channels, the need for audience-first marketing strategies will only grow in importance so campaigns are connected. Marketers will want messaging and frequency to be controlled but there will be growing pains as coordinating across platforms is highly fragmented.

Omnichannel marketing is still in its early stages, presenting a valuable chance for marketers to refine their strategies and differentiate themselves from competitors. With customers engaging across multiple channels on their path to purchase, incorporating this approach will soon become a standard practice.

How Experian can help you achieve omnichannel marketing

Our combination of data, identity, and activation can help you overcome challenges like platform silos, device fragmentation, and walled gardens. Experian Audiences utilise the most accurate data to build audience segments that are highly addressable and easily activated across platforms. With our connections across buy- and sell-side platforms, advertisers can define an audience once and reach them across channels. This enables marketers to deliver consistent messaging and coordinated ad delivery across all channels and devices.

We're able to do this because our audiences are built on top of Experian's identity graph, which includes digital identifiers like hashed emails (HEMs), mobile ad IDs (MAIDs), IPs, Universal IDs, and CTV IDs.

Trend 4: RMNs

RMNs continue to grow in importance to marketers, poised to account for over 20% of digital ad spend by 2025, with [eMarketer](#) projecting a growth rate of 22%. While major players like Amazon and Walmart will account for [84% of all retail media ad spending in 2025](#), the RMN market is entering a critical maturity phase where innovation and consolidation will define the next wave of growth.



Case study: How Experian enhanced addressability for a leading RMN

One of the leading retail media networks has been working with Experian since 2021 to help understand their customers, organise and expand their rich first-party shopper data, and activate across the digital ecosystem.

Ahead of recent changes in digital addressability and privacy, we helped this RMN not be overly reliant on [third-party cookies](#) and anchored its first-party shopper data to more stable digital IDs like MAIDs, HEMs, CTV IDs, and UID2.

300%

increase in the addressability of first-party shopper data across a leading RMN's owned and operated platforms and programmatic activation channels.

What marketers should know for 2025

The rising demand for incremental reach and omnichannel capabilities will drive RMNs to activate off-site campaigns, extending audience reach to channels like CTV and the open web. Achieving this requires RMNs to organise their incomplete or fragmented customer records into a single profile that can be enriched with marketing data and digital identifiers. With a richer understanding of their customers, they can create addressable audience segments for advertisers to target across all channels – on-site and off-site.

Smaller players may struggle to compete due to high infrastructure costs and scaling challenges, leading to industry consolidation. [Strategic partnerships](#) with data providers will be essential to overcoming these hurdles and enabling RMNs to maintain competitiveness through audience insights and enhanced addressability.

How Experian supports RMNs

We enable RMNs to expand their addressability, create high-quality audiences, and activate campaigns across multiple destinations. Our identity, audience segmentation, and insights capabilities are critical for RMNs to drive growth.

As the RMN space evolves, the ability to partner, measure, and adapt will determine success.

“Retail media networks will thrive in 2025 by embracing data-driven strategies that enable incremental reach and cross-channel activation. Experian's identity and audience solutions ensure RMNs can navigate this evolving space with precision and adaptability.”

Art Sebastian,
CEO, NexChapter Inc.

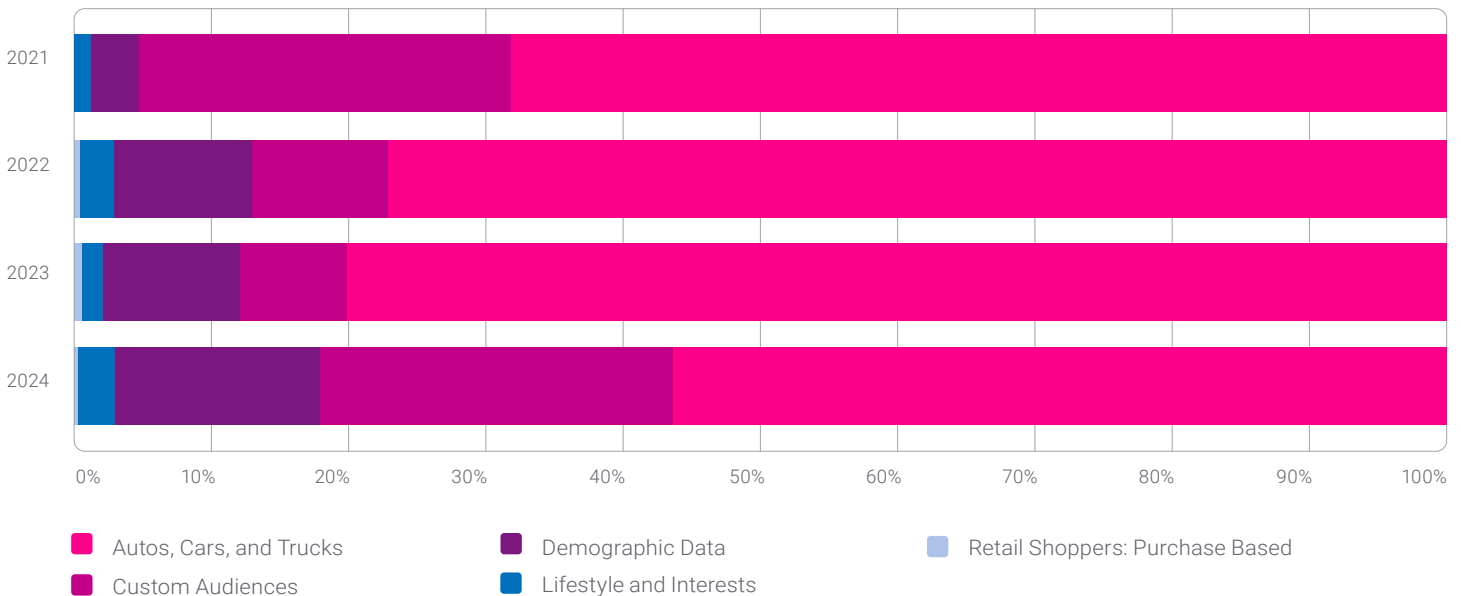
Automotive

Sports Utility Vehicles (SUVs) [dominate new retail registrations](#), making up 51% of the market, with non-luxury models accounting for 76% of those registrations, according to Experian Velocity Registrations, March 2024. Consumers in the 35–54 age group and families with children are the primary buyers, with Millennials leading the charge for large SUVs.

"In 2025, CTV and advanced data will drive personalised campaigns, helping automotive marketers capitalise on growing crossover demand and rising vehicle sales."

Daphne Fujisawa, Sr. Director, Platforms & Agency Partnerships, Experian Auto

Top Automotive digital audiences activated 2021–2024



What marketers should know for 2025

Automotive marketers should prioritise SUV advertising with a strong focus on family-oriented and income-appropriate messaging. Utilising CTV allows for targeted campaigns that align with the preferences of key demographics, such as Millennials and Gen X buyers.

New vehicle sales are forecasted to reach [16.5 million units in 2025](#), which is a moderate increase from where 2024 is anticipated to close. With more than 20 new SUV models being introduced in 2025, crossover demand will continue to gain share among luxury and non-luxury intenders. Digital platforms like CTV will play an even more critical role in reaching these audiences, particularly as automotive marketers adopt an audience first strategy and integrate advanced data insights to enhance personalisation and ROI.

Top Experian Audiences to activate in 2025

- Autos, Cars, and Trucks audiences (e.g. Car Expected Spend, Vehicle Purchase Type)
- Demographic audiences (e.g. presence of children)

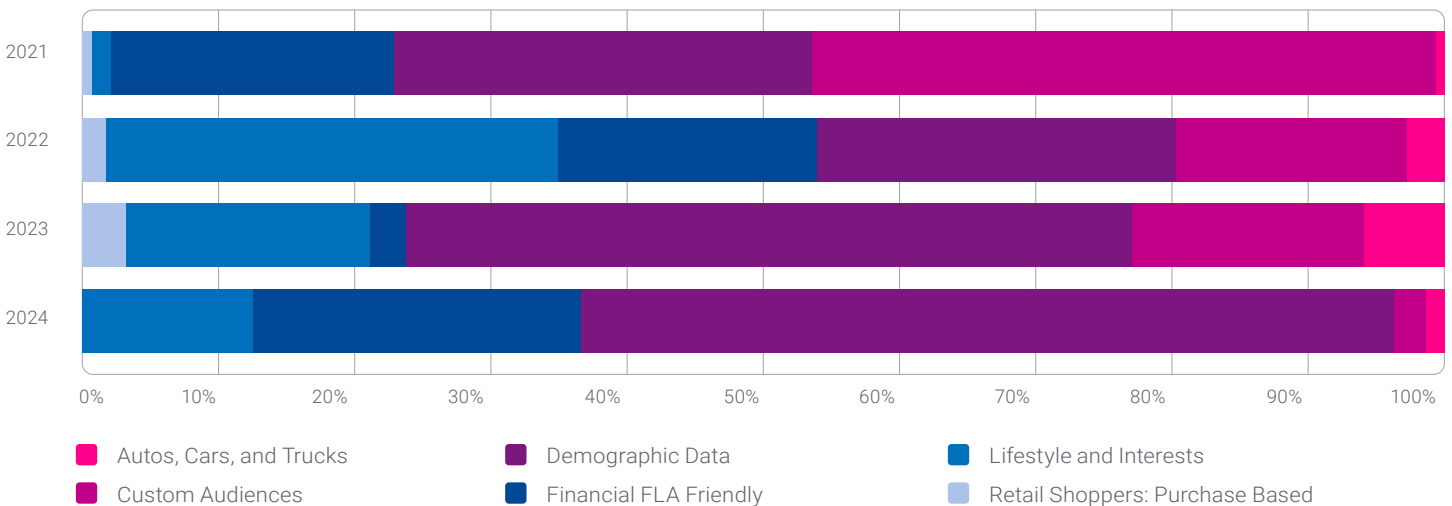
Financial Services

In Financial Services, demographic targeting (e.g., age, income) and Financial Fair Lending Act Friendly (FLA)* audiences dominate North American campaigns. However, rising interest rates and the 2024 U.S. presidential election outcome could shift priorities toward deposit campaigns for banks and credit unions. Insurance advertisers are utilising audiences experiencing life transitions (e.g., new movers, new parents) across digital platforms.

“Financial Services marketing in 2025 will hinge on utilising data-driven insights to target key demographics and capitalise on seasonal moments. With streaming platforms gaining traction and economic shifts post-2024 election, digital channels will be pivotal for reaching consumers with tailored financial solutions.”

*Thomas Wenstrup, Relationship Manager,
Financial Services*

Top Financial Services digital audiences activated 2021–2024



What marketers should know for 2025

Marketers need to anticipate shifts in consumer behavior tied to economic conditions, such as increasing demand for deposit products when interest rates are high. For insurance, aligning campaigns with life events, like new home purchases or marriage, can maximise engagement.

Expect a continued focus on demographic precision and seasonal trends, with a growing emphasis on streaming platforms for insurance campaigns. The outcome of the 2024 election and economic policies could create new opportunities in financial product marketing, especially in digital spaces.

Top Experian Audiences to activate in 2025

- Banking, Credit Card, and Insurance advertisers: Demographic audiences (e.g. age, household income)
- Credit Unions: Demographic (e.g. household income) and Credit Demand
- Financial Investment advertisers: Demographic and Life Events audiences (e.g. new homeowner and couples)

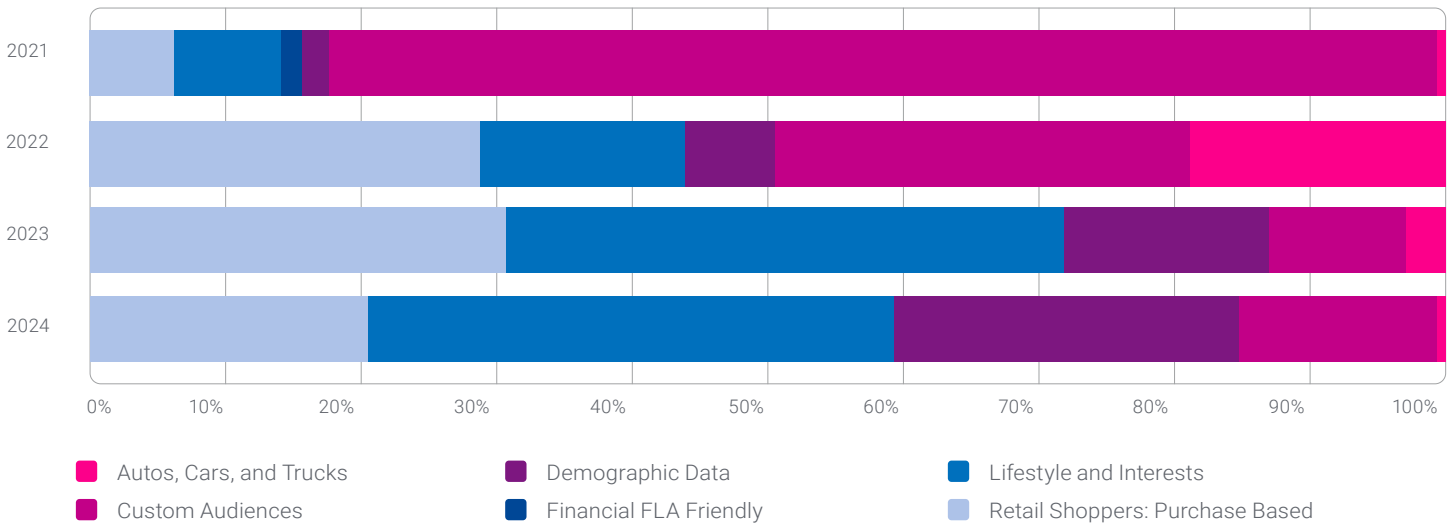
Retail

Retail advertisers are increasingly activating on both [CTV](#) and [social platforms](#), with many managing their own in-house campaigns. While larger brands often rely on media agencies, a shift toward in-house media buying is emerging among some bigger players, offering more control over audience targeting and performance metrics.

“As more retail advertisers bring media buying in-house, identity resolution becomes critical for connecting audiences across platforms, expanding reach, controlling frequency, and maximising the ROI of campaigns.”

Jason Weinstein, Principle, Client Executive, Retail & Restaurants

Top Retail digital audiences activated 2021–2024



What marketers should know for 2025

The shift toward in-house buying is likely to accelerate, empowering retail advertisers to:

- Tap into tailored audience data.
- Enhance campaign effectiveness with identity resolution solutions, ensuring consistent audience activation across platforms.
- Make faster, data-driven decisions to adapt campaigns in real-time.

At the same time, the dual dominance of CTV and social platforms requires retail advertisers to strategically deploy audience data for personalised campaigns. A connected, omnichannel strategy is essential to:

- Recognise and target audiences consistently across devices.
- Reduce data silos for a cohesive picture of customer behavior and preferences.
- Maximise personalisation by utilising enriched audience profiles or targeted campaigns across channels.

Top Experian Audiences to activate in 2025

- Lifestyle and Interests audiences (e.g. cat or dog owners)
- Retail Shoppers: Purchase Based audiences (e.g. Costco shoppers)
- Demographic audiences (e.g. household income)

Our 2025 predictions



Signal loss

There is no single solution to replace cookies. The future will be a multi-ID world where marketers rely on multiple identifiers supported by a comprehensive identity graph.

Experian's identity solutions are designed to help manage today's multi-ID ecosystem by connecting digital and offline identifiers to a single customer profile.



CTV

As consumers flock to streaming, CTV advertising is poised for growth with the challenge of frequency capping holding it back.

Experian's identity-based solutions enable advertisers to overcome frequency capping issues with our household-level insights and unified audience activation.



Omnichannel marketing

As CTV and RMNs emerge as larger marketing channels, the need for audience-first marketing strategies will only grow in importance so campaigns are connected across channels.

Experian helps advertisers navigate the transition from channel-specific to audience-specific. Our combination of data, identity, and activation can help you overcome challenges like platform silos, device fragmentation, and walled gardens.



RMNs

The future of RMNs will depend on their ability to expand beyond owned ecosystems, utilising off-site campaigns like CTV and the open web. Strategic data partnerships will be crucial for RMNs to help advertisers reach the right customer across on-site and off-site inventory.

By investing in a rock-solid identity foundation, RMNs and their advertising partners get deeper customer insights, the ability to reach the right customer across inventory sources and can measure the impact of their advertising.



About us

Experian Marketing Services delivers privacy-forward data and insights to help marketers understand and meaningfully connect with people. Advertising is smarter and more personalised than ever. Experian sets new standards in data management, usability, and measurement to thrive in this evolving ecosystem. Discover why marketers, agencies, and publishers across the globe trust Experian.



For a full list of data, audience, identity and activation offerings, visit us at experian.com.au/business/solutions/marketing-services or contact your Experian Sales representative.

Methodology

Experian tracks digital usage of its data by advertisers, whether obtained through public exchanges or deployed by Experian to an intended destination. This report showcases data from January 2021 to July 2024. In this report, the verticals shown are the industry to which the advertisers are classified by Experian.

Digital audience definitions

- **Automotive:** Built deriving insight from data sourced from self reported interest, behaviour surveys and syndicated research panels.
- **Demographics:** Gain insight into age, gender, income, and household attributes such as home ownership, presence of children, and length of residence.
- **Lifestyle and Interests:** Combines our advanced modeling capabilities with data sourced from self-reported interest, behaviour surveys and syndicated research panels.
- **Retail Shoppers:** Understand and reach consumers based on data sourced from self-reported interest, behaviour surveys and syndicated research panels.