



Top Trends Evolving the Marketing Landscape

See how brands can gain a competitive edge by refining and even rethinking how they reach, engage, support, and communicate with consumers.

Case studies, statistics, research and recommendations are provided "AS IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. You should consult with your legal counsel to determine what laws and regulations may apply to your circumstances. The actual costs, savings and benefits of any recommendations or programs may vary based upon your specific business needs and program requirements. By their nature, recommendations are not guarantees of future performance or results and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Visa is not responsible for your use of the information contained herein (including errors, omissions, inaccuracy or non-timeliness of any kind) or any assumptions or conclusions you might draw from its use. Visa makes no warranty, express or implied, and explicitly disclaims the warranties of merchantability and fitness for a particular purpose, any warranty of non-infringement of any third party's intellectual property rights. To the extent permitted by applicable law, Visa shall not be liable to a client or any third party for any damages under any theory of law, including, without limitation, any special, consequential, incidental or punitive damages, nor any damages for loss of business profits, business interruption, loss of business information, or other monetary loss, even if advised of the possibility of such damages. All brands names and logos are the property of their respective owners, are used for identification purposes only, and DO NOT imply product endorsement or affiliation with Visa.

VISA



From innovation to insights, now's the time to harness the power of emerging trends to propel business forward.

The future of marketing is increasingly personalized, integrated, and experience-driven—with an eye toward engaging younger generations. To gain a competitive edge, explore the technology, tailored products and services, and optimized channel mix required to bring that vision to life.



PAYMENT TRENDS

Innovation across emerging and traditional payments is fueled by timeless customer needs



AUDIENCE TRENDS

New insights reveal opportunities for tailored segmentation



ENTERTAINMENT TRENDS

Tapping into points of passion can pay off



CHANNEL TRENDS

Ways of reaching customers continue to expand

Innovation across emerging and traditional payments is fueled by timeless customer needs



1. All-in-one cards are gaining steam due to their *ease and convenience*.

The ability to access credit, debit, Buy Now Pay Later (BNPL) and even cross-border payments all with one single card is thriving in Asia, and will soon be piloted in the U.S.

Visa survey findings indicate

51%

want the power to access funding sources through a single account.¹



2. Prepaid cards are on the rise for financial *inclusion and privacy*.

Their anonymous nature attracts both underbanked audiences and those concerned with the security of their personal information.

3. Buy Now Pay Later (BNPL) options are expanding given their *flexible financing*.

As the cost of housing, utilities and groceries rises, BNPL is likely to follow.

Brands that don't already offer a BNPL solution or partner with a payment provider who does should consider doing so—especially those targeting audiences building or rebuilding credit.



BNPL usage for grocery purchases rose

40%

in 2024.²

1. Visa Flex Account Consumer Research Conducted November 2022: Consumer evaluation of Flex Consumer Value Proposition to support Visa's pitch to Issuers (AP Markets only)

2. Deloitte. Shaping the Future of Payments: Trends and Insights for 2025. October 28, 2024.

(<https://www.deloitte.com/content/dam/assets-zone3/us/en/docs/industries/financial-services/2024/us-shaping-the-future-of-payments-trends-and-insights-for-2025.pdf>)

4. Co-branded cards continue to grow globally as they deliver *deeper brand connections*.

To be successful, the core brand should remain marketers' primary focus in communications as the card is truly an extension of their loyalty.

5. Cryptocurrency is gearing up for *global expansion*.

Its market value reached nearly \$3.2 trillion in late 2024, and momentum is only growing.³



New crypto on the scene:

Stablecoins—pegged to the value of traditional assets

Potential impact:

Revolutionizing international money transfers



What should you do?

Educate yourself—and then your customers—on the intricacies, advantages and concerns surrounding cryptocurrency, and consider partnerships with crypto trading platforms.

6. Commercial card success requires meeting *diverse business needs*.

Trending B2B products and capabilities:

- **Virtual Card Number**
- **Push-to-Card**
- **Purchasing Cards**



Businesses want payment solutions tailored to their needs—and marketers can tap into this desire with both custom products and custom campaigns.

3. PYMNTS. Crypto's Market Value Exceeds \$3 Trillion Following Trump Victory. November 14, 2024. (<https://www.pymnts.com/cryptocurrency/2024/crypto-market-value-exceeds-3-trillion-dollars-following-donald-trump-victory/>) All brands names and logos are the property of their respective owners, are used for identification purposes only, and DO NOT imply product endorsement or affiliation with Visa.

New insights reveal opportunities for tailored segmentation



7. Brands are already building bonds with *your future customers, Gen Alpha.*

As the most digitally native, purpose-driven generation, Gen Alpha will change the way we connect with customers—and leading-edge brands are already engaging them, knowing they'll soon be the largest generation.⁴

5 ways to engage Gen Alpha:

-  1 Enhance digital and visual content
-  2 Prioritize authenticity
-  3 Create gamified experiences
-  4 Uphold sustainability
-  5 Promote mental health



8. Next-Gen Fandom Marketing is rapidly *dominating across Gen Z.*

Fandom Marketing—the strategy of tapping into fan culture to connect with consumers—is proving popular amongst brands targeting Gen Z. From music and fashion to sports and beyond, Gen Z as a generation falls hard for their passion points.

58%

of Gen Z say their favorite music artist is key to their identity.⁵

✓ Gen Z is taking fandom to the next level—make sure your brand is along for the ride.

4. eMarketer. Even the youngest members of Gen Alpha influence purchase decisions. August 12, 2024. (<https://www.emarketer.com/content/gen-alpha-marketing>)

5. Marketing Charts. Fandom is Important to Identity, Some Consumers Say. April 30, 2024. (<https://www.marketingcharts.com/industries/media-and-entertainment-232846>)



9. Travel and experiences *remain a priority for Gen Z.*

60% of Gen Z prefers to spend money on life experiences vs. saving for retirement, it's only fitting that travel is top of mind for them—so much so that they're traveling solo more than ever.^{6,7}

3 ways to evolve your products and services to align:

- 1 Rewards programs tied to unique destinations and experiences
- 2 Help with travel planning and budgeting
- 3 Access to peer-to-peer travel forums

While discounts, cash back and points have long served as tried-and-true rewards, recent trends suggest that's no longer the case—especially for younger generations.

3 ways to reward younger audiences:

- 1 Wellness treatments
- 2 Culinary experiences
- 3 Exclusive access to events

10. Affluent audiences are *seeking unique experiences.*

It's not just the younger generation who's itching to escape the everyday. Affluent consumers are finding inspiration to explore exclusive opportunities and experiences, often driven by social media.

65% of affluent adults have taken a luxury trip or are planning to take a luxury trip in the next year.⁸



Travelers are embarking on Goods Getaways to purchase products unique to destinations.

11. There's a growing appetite for *financial literacy among younger consumers.*

Both Gen Alpha and their parents are interested in setting up the next generation for success with a solid foundation for smart money management. Tapping into this trend can be a valuable way to engage younger audiences and build trust as they grow into future customers.

6. eMarketer, The State of Gen Z Financial Health, February 14, 2024. (<https://www.emarketer.com/content/state-of-gen-z-financial-health>)

7. Custom Market Insights, Global Solo Travel Market Size Likely to Expand at a CAGR of 13.5% By 2034, March 18, 2024. (<https://www.custommarketinsights.com/press-releases/solo-travel-market-size/>)

8. Mintel, US Luxury Travel Market Report, 2023 (<https://store.mintel.com/report/us-luxury-travel-market-report>)

Tapping into points of passion can pay off



12. Motorsports are revving up

brand sponsorship opportunities.

With the burgeoning popularity of motorsports, brands are finding value in sponsoring motorsports events around the globe.

Global motorsport market value as of 2024:

\$9.5B⁹

Share of value driven by sponsorships:

43%⁹



Tip: Fuel your marketing strategy

by leveraging the cross-audience appeal of motorsports, through sponsorships and experiences.

13. As gaming grows, so do

integrated payment opportunities.

In 2024, there were 3.24 billion gamers globally, with 60% of those in the U.S. under the age of 35.¹⁰ It's an ever-expanding industry that's opening new doors for payment partnerships.

Get in the game—here's how:



Understand past frustrations as an opportunity to re-engage gamers



Highlight the reliability and safety of your platform

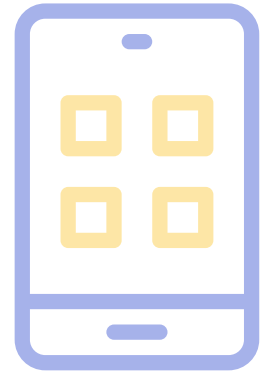


Create unique banking assets like digital wallets and in-game currency



⁹ Global Market Insights Inc. - Motorsport Market Report, Report ID: GM113286, <https://www.gminsights.com/industry-analysis/motorsport-market>

¹⁰ Visa Navigate. Powering Up: Payments and Gaming. May 2023. <https://navigate.visa.com/cemea/money-movement/powering-up-payments-and-gaming/>
Photo Credit: Visa Cash App Racing Bulls / Getty



Ways of reaching customers continue to expand

14. 6 channels to watch

1. Super apps

One-stop-shop apps enabling ride-hailing and food delivery to financial management and more are emerging as a trend, particularly across Asia. Here's why:

66%

of users favor super apps for convenience

61%

help with travel planning and budgeting

54%

of users favor super apps for better coordination of benefits between services¹¹

2. Social shopping

Audiences around the globe are making purchases directly through social platforms—and it's no surprise that Gen Alpha leads the charge, and there's an opportunity for marketers to connect with them on their own turf.

There are

64.6 million

shoppers on Facebook.¹²

3. Insightful, innovative content

Users can spot clickbait and repetitive content, leading them to unfollow companies they feel aren't enhancing their digital experience or adding value.¹³

Customers are

3.8X

more likely to spend more and engage with brands that exhibit strong thought leadership.¹⁴

11. Statista. Super apps: most valued aspects for global consumers 2022. November 21, 2022.

(<https://www.statista.com/statistics/1345479/super-apps-top-aspects-global/#:~:text=According%20to%20a%20survey%20of%20users%20conducted,reported%20highly%20valuation%20the%20security%20benefits%20of>)

12. Worldpay. The Global Payments Report 2024. (<https://offers.worldpayglobal.com/rs/850JOA856/images/TheGlobalPaymentsReport2024.pdf>)

13. Marketing Charts. What Do Consumers Want from Brands on Social Media? March 20, 2024. (<https://www.marketingcharts.com/demographics-and-audiences-232558>)

14. Deloitte Content Creator Economy 2024 (<https://www.deloittedigital.com/us/en/capabilities/customer-commercial-strategy/trustid.html>)

All brands names and logos are the property of their respective owners, are used for identification purposes only, and DO NOT imply product endorsement or affiliation with Visa.

4. TikTok—the new search engine.

Younger audiences are using TikTok to search for products, services, recommendations and more—and it's paying off for brands with a presence on the platform.

 **41%**

TikTok search results yield a click-through rate that's 41% higher than text-based search results.¹⁵

5. Podcasts

Consumers are turning to podcasts (and even podfluencers) for everything from entertainment to insights and education.

**504.9
million**

people listen to podcasts worldwide.¹⁶



6. Breakthrough native ads

Native ads are becoming more relevant, engaging, interactive and connected across devices thanks to new technologies including AI.

15. Camphouse. Marketing Trends 2025: 13 Trends to Help You Power Through. November 12, 2024. (<https://camphouse.io/blog/marketing-trends-2025>)

16. Statista. Number of podcast listeners worldwide 2023-2027. January 14, 2025. (<https://www.statista.com/statistics/1291360/podcast-listeners-worldwide/>)

All brands names and logos are the property of their respective owners, are used for identification purposes only, and DO NOT imply product endorsement or affiliation with Visa.

Ready to give your brand an edge?

Partner with Visa Marketing Services for support in leveraging these and other industry trends.

We provide end-to-end marketing support, from strategic recommendations through measurement. With our unmatched vantage point, we can lend valuable insight into what's on the horizon and how you can position yourself at the forefront of the marketing landscape.

As a full-service marketing partner, our team is dedicated to powering our clients' brands forward and accelerating business outcomes by delivering bespoke, comprehensive support across the customer lifecycle.

Amplify your marketing strategy with the power and expertise of Visa.

Visit corporate.visa.com/en/services/visa-marketing-services.html.

