

CURRENCY OF CUSTOMER CONNECTION





AGENDA

The forces shaping customer experience	1
The new connected consumer journey	2
The impact of AI	3
Connecting with customers now and next	4

FOUR KEY GLOBAL FORCES SHAPING CUSTOMER EXPERIENCE



1. SUSTAINED PRESSURE INFLUENCING HOW BRANDS BUILD VALUE PROPOSITIONS

A disconnect between growth and consumer confidence

	GDP 25-26F	CPI 25-26F	CCI 26F	25-26F Index
Global	2.5 %	2.7 %	-4.4	-0.103
Developed markets	1.6 %	2.6 %	-1.3	-0.114
Emerging markets	3.7 %	2.7 %	-0.2	-0.062
Euro Area	1.4 %	1.9 %	0.6	-0.129
Australia	2.1 %	3.0 %	-0.8	0.333



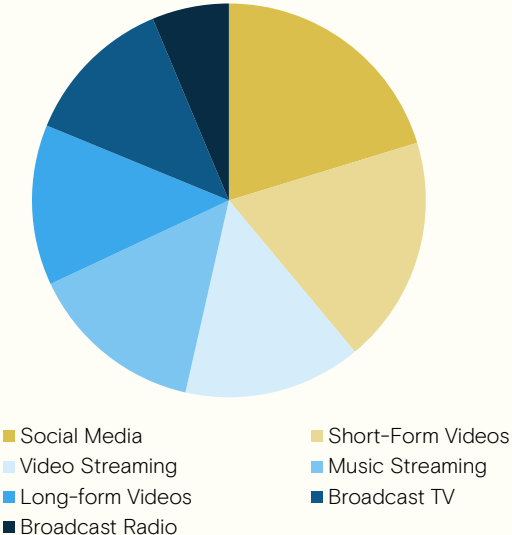
Cost of housing,
education and
health outpacing
inflation

1 in 6
middle-income
jobs at risk of
automation

Global
disposable
“net spend
intent”
-18%

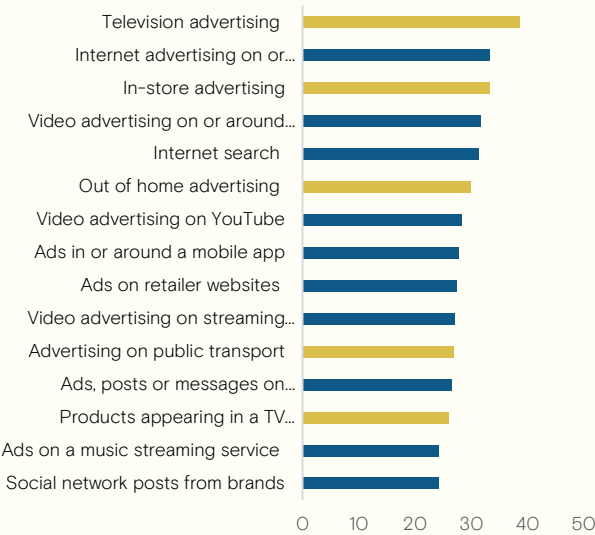
2. ALGORITHMS SHAPE DISCOVERY, REQUIRING EVOLVED WAYS TO CONNECT

Time Spent Per Week



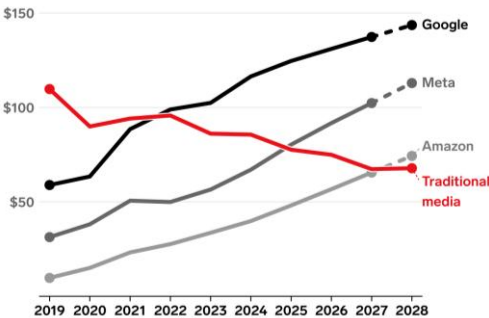
They shape the media landscape

Brand Discovery Sources



They shape brand discovery

Google, Meta, and Amazon Will Each Capture More Ad Spending Than All of Traditional Media by 2028
US Google, Meta, and Amazon ad revenues and traditional media ad spending in billions, 2019-2028



They shape advertiser spend

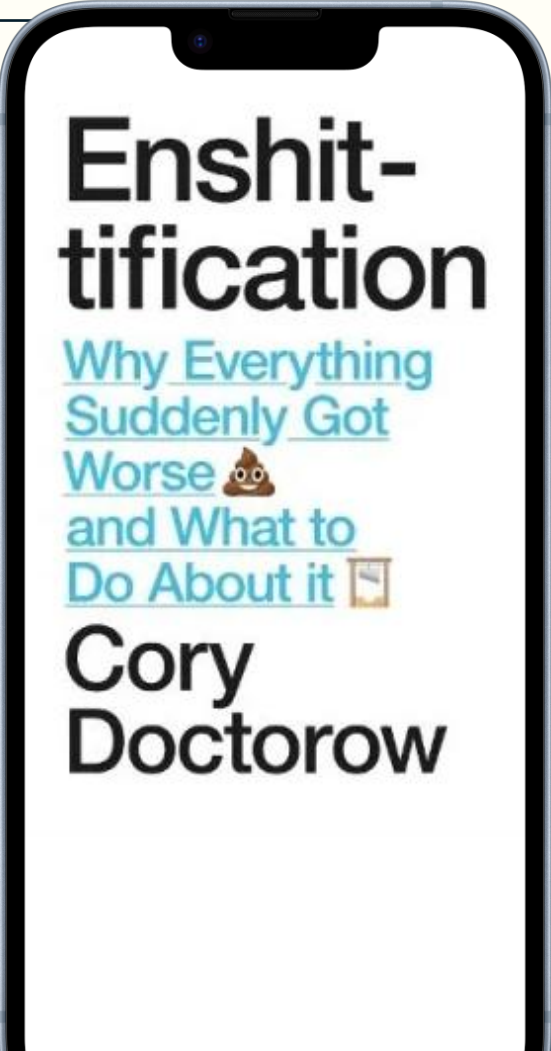
3. DIGITAL OVERLOAD AND PUSHBACK AGAINST EXPERIENCE EROSION

62% of adults aged 18-29 say they are constantly online

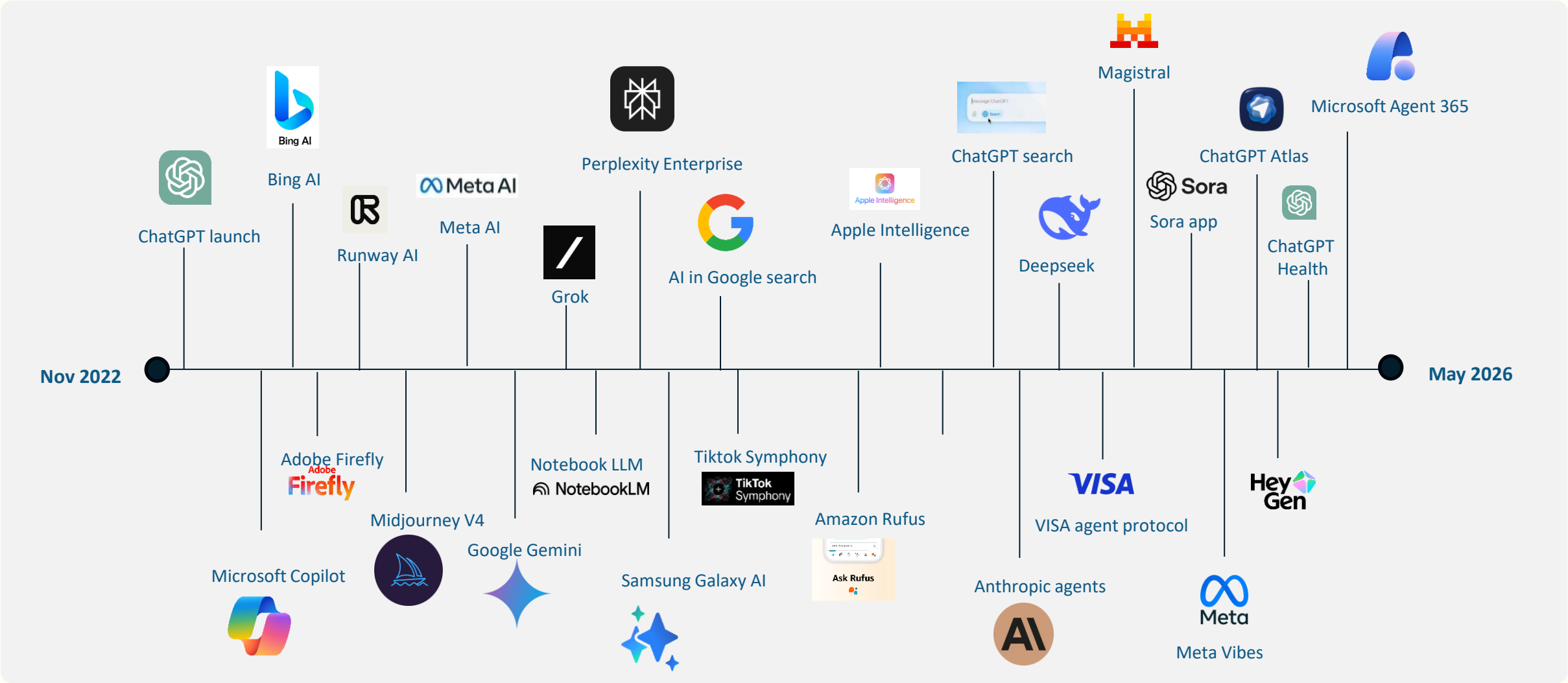
40% think the quality of content on social media has worsened

39% of brands' quality of customer experience has significantly declined in the last three years

58% of brand disposition in financial services driven by direct experiences



4. AI EVERYWHERE, MAKING IT AN UNAVOIDABLE IMPERATIVE



THESE DRIVERS SHAPE THE NEW CONNECTED CUSTOMER JOURNEY



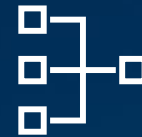
THE NEW CONNECTED CUSTOMER IS DEFINED BY



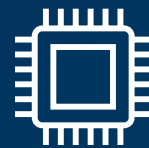
**VALUE
-SEEKING**



**NEW
INFLUENCERS**



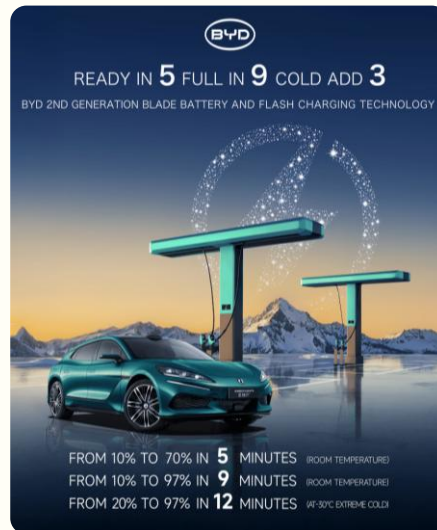
**COLLAPSED
JOURNEYS**



**TECH-AS
-SERVICE**

VALUE-SEEKING RE-SHAPES HOW BRANDS BUILD CUSTOMER DEMAND

INNOVATION X PRICE



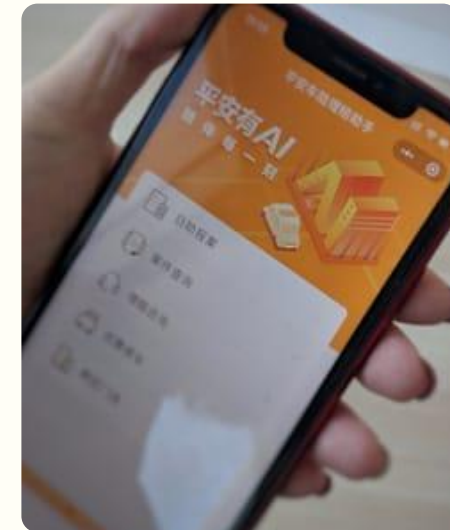
+50% share growth in key markets 2025

CHOICE X PRICE



250m customer base

ECOSYSTEM X PRICE



+65% global revenue 2022 - 2024

They all embrace digitally-driven, blended funnel go-to-market strategies

BRAND DISCOVERY EVERYWHERE, ALL THE TIME

More brand decisions shaped by feeds and creators



In-platform transacting now scaling

	Total Global*	APAC*	LATAM	North America	Eastern Europe	Western Europe	MEA
I have not made any purchases on a social media platform	50	41	44	68	65	68	30
Facebook Shops	23	25	24	15	16	12	40
WhatsApp	22	19	34	10	11	15	41
TikTok Shop	18	30	13	14	8	11	23
Instagram Shopping	18	24	16	13	12	11	27
YouTube Shopping	14	22	9	10	10	9	19
LINE Shopping	7	11	9	3	3	3	9
Pinterest Shopping	6	8	4	5	4	5	12
WeChat	4	7	2	3	3	3	5
Xiaohongshu (Little Red Book)	3	6	2	2	2	2	3
Trell	2	4	1	2	2	2	3

\$480bn

**Projected creator economy total value by 2027
100% increase vs. 2025**

CREATORS NOW INTEGRAL TO GLOBAL MARKETING STRATEGY

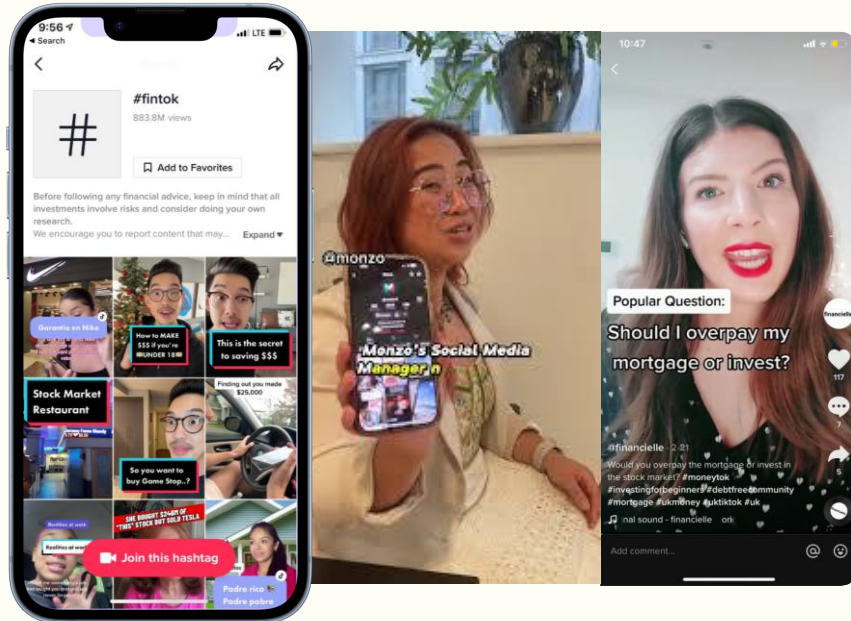


*"We're at an intersection of culture and commerce... What we buy, why we buy, how we buy—even the things of value we exchange—is shaped by culture. Visa is moving away from being a "silent utility" toward being a "cultural enabler" that **treats the local influencer with the same institutional respect as a corporate client.**"*

- Frank Cooper III, Visa CMO

THE COLLAPSED DIGITAL CUSTOMER JOURNEY

Discover to transact in minutes



£100BN sales in social in 2026
+373% increase in financial content

Bypassing the 'messy middle'



71% takes time/effort to make a purchase decision
68% abandoned a financial onboarding application

PEOPLE WANT TECH TO ELEVATE, NOT REPLACE, CUSTOMER SERVICE

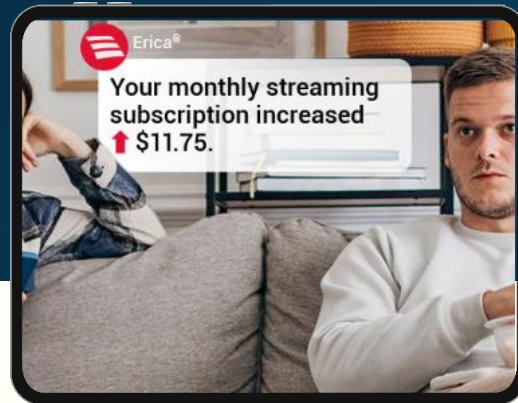


Klarna.

Replaced customer service staff with AI chatbots, claiming they performed the work of 700 agents.

After declines in service and rising complaints, now rehiring human agents.

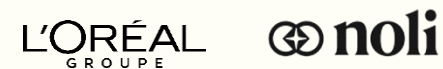
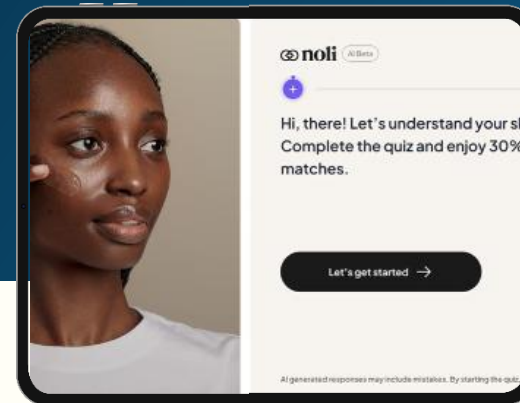
Publicly acknowledged overemphasis on cost-cutting led to poorer service.



Bank of America's homegrown virtual assistant, provides proactive, personalised insights on spending, rewards and investment.

AI has gradually embedded into Erica, enhancing existing and new functions.

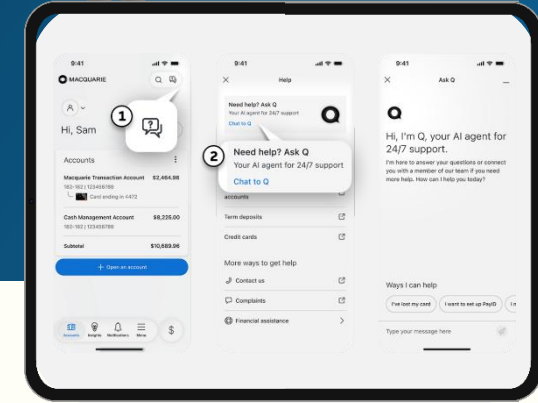
The most widely adopted assistant in the US, with 3bn+ client interactions since launch.



L'Oreal helps cut through the 'beauty noise' with Noli, an AI-diagnostic tool & marketplace.

Solves #1 pain point - overwhelming number of products and confusing advice in market.

AI diagnostics decode uses needs and match them with product recommendations.



"Q", AI assistant embedded in app that handles customer queries and everyday banking tasks.

A product-led rollout with heavy tech investment and a substantial marketing campaign in support.

GENERATIVE AND AGENTIC AI AMPLIFY THESE DRIVERS



LLM'S AND AGENTIC USHERING IN A NEW ERA OF BRAND DISCOVERY

NEW PLATFORMS

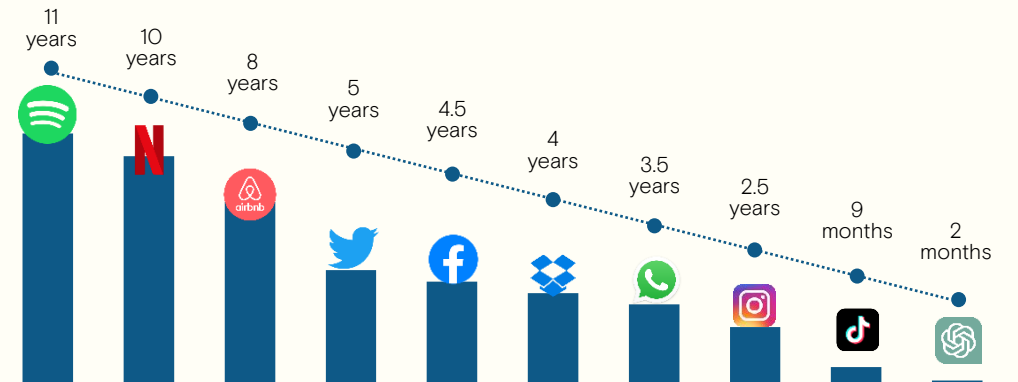
Monthly Visits

Google ChatGPT Gemini perplexity deepseek

81.31B | 5.8B | 723M | 148M | 319M

RAPID GROWTH

Time taken to reach 100 million users



BUSINESSES THAT RELY ON SEARCH NEED TO ADAPT NOW

40%

Of Gen Z use TikTok or Youtube as primary search engine

+50bn

Annualized queries in privacy-based browsing

+494%

AI-informed search queries since 2023

-10%

In Paid Search Traffic

-24%

In SEO Traffic

+9%

In CPCs

FOUR DECISIONS FOR MARKETING

DISCOVERABILITY



How to see, build and test visibility in LLM's

CONTENT



Have you encountered any AI-related incidents in marketing?

31% Yes, AI-generated content had inaccurate, misleading, or irrelevant outputs

30% Yes, loss of quality or control over brand tone and messaging

How far to go with AI-generated content

COMMERCE

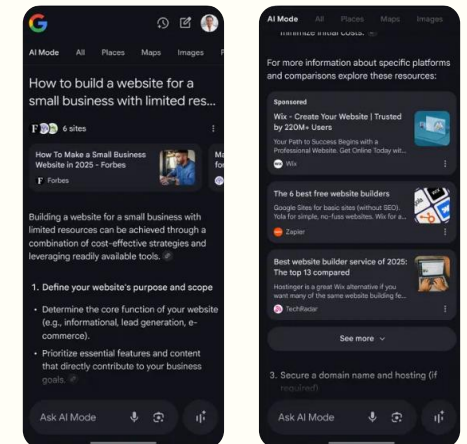


66%

of people say they don't yet feel comfortable with AI agents making purchases on their behalf

How ready customers are to transact using AI

ADVERTISING



Whether and when to use new LLM ads

THE SHORT-TERM CUSTOMER IMPACT IS UNCERTAIN AND UNEVEN

OpenAI Enters Its Focus Era by Killing Sora

Why OpenAI's Checkout Retreat Spells Trouble For Its Commerce Strategy

61%

Want a toggle to turn AI summaries on or off

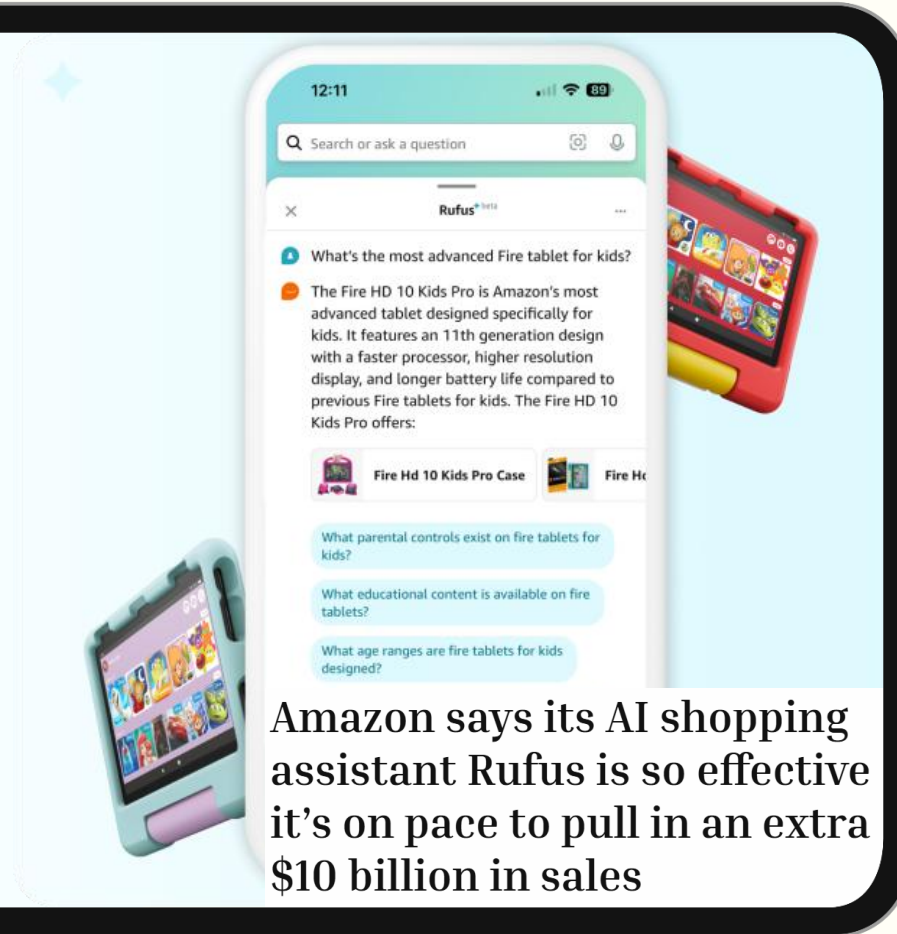
4/10

Of adults believe increased use of AI in society will make people's ability to solve problems worse

Over half

Of adults believe increased use of AI in society will make people's ability to think creatively worse

THE LONG-TERM IMPACT WILL BE PROFOUND



Amazon says its AI shopping assistant Rufus is so effective it's on pace to pull in an extra \$10 billion in sales

47%

Willing to use an AI assistant to research and make purchase decisions on by 2040

250m

People worldwide are using Amazon's Rufus AI shopping agent

67%

Of business organisations worldwide adopting LLM and agentic tools

NO SINGLE PATH TO BUILDING AI-READINESS

SELECTIVE INTEGRATION

Confused.com

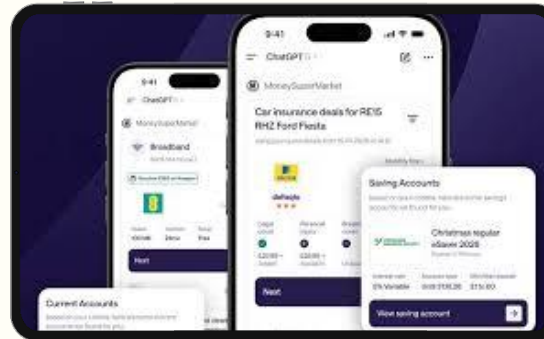


“Headline for investors” not a “category leap”

Focus on app, loyalty and advertising SOV
Micro-journey optimisations most productive

PARALLEL PATHS

MONEYSUPERMARKET

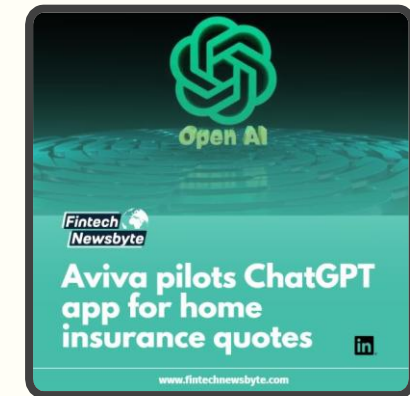


Be a ‘structural winner’ in AI

Simultaneously investing in loyalty/1PD
First-to-launch in ChatGPT

STRATEGIC PRIORITY

AVIVA



#1 marketing priority in 2026

Bypass aggregators and counter rising CPA
GEO and owned platforms

REDEFINING HOW WE CONNECT WITH CUSTOMERS NOW AND NEXT



THE IMPERATIVES FOR LEADING THE NEW WORLD OF CUSTOMER CONNECTION



**CONNECT IN THE
NEW WORLD OF
DISCOVERY**

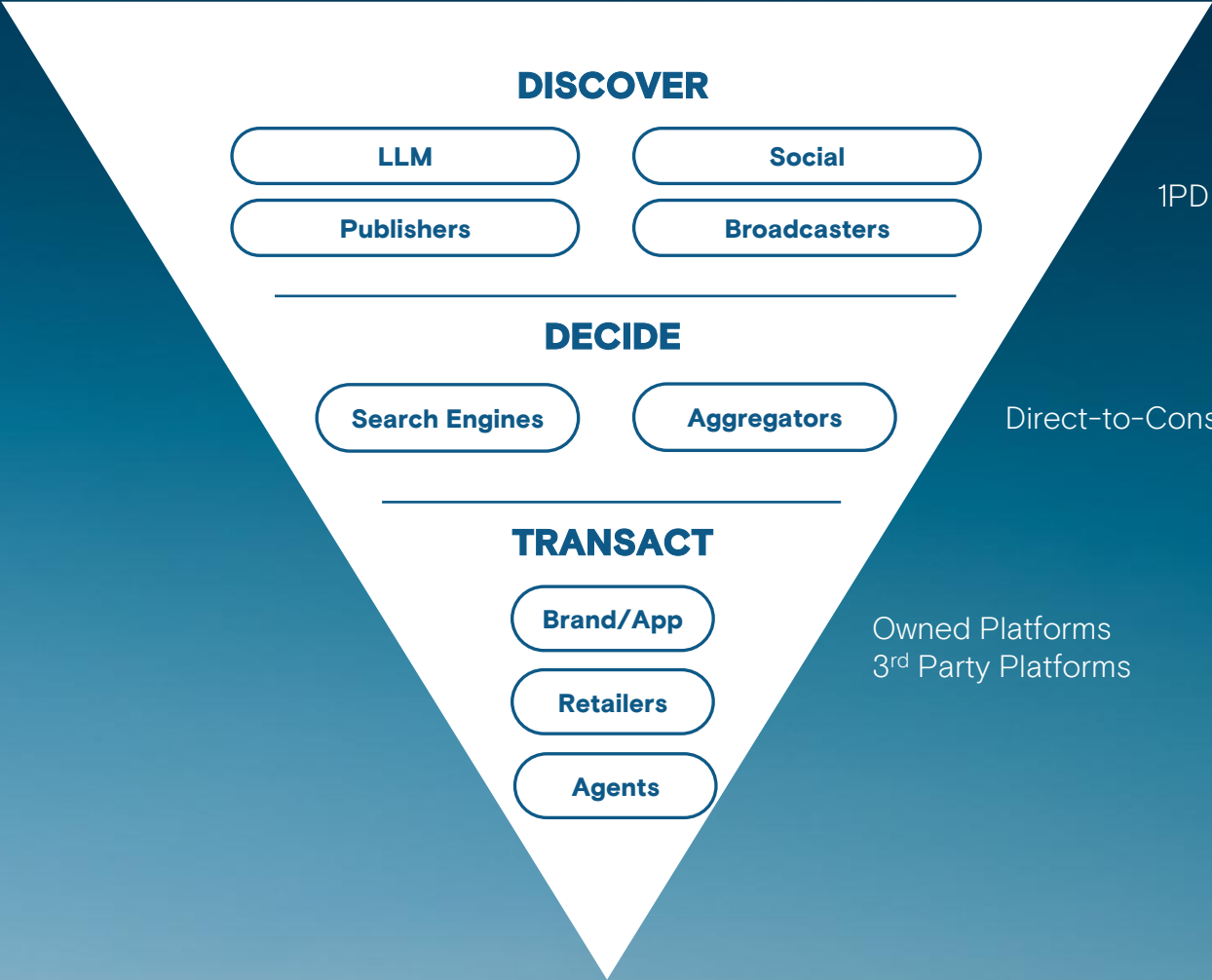


**CONNECT DIRECTLY,
UNDERPINNED
BY DATA**

CONNECT TO CUSTOMER NEEDS, NOT JUST PLATFORMS

Exploring

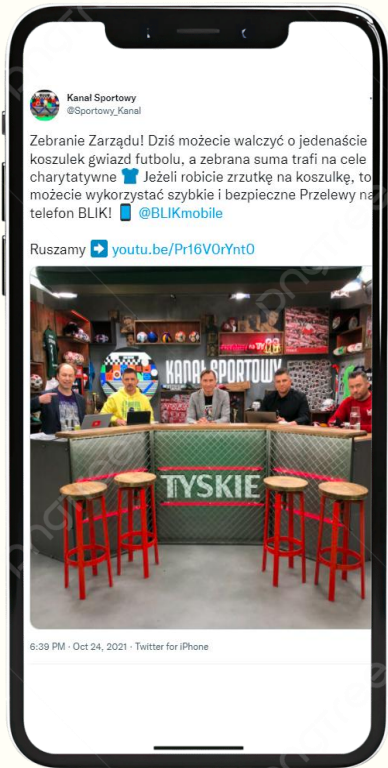
Conversations



Transacting

Searches

NEW WAYS TO DRIVE BRAND DISCOVERY AND DEMAND



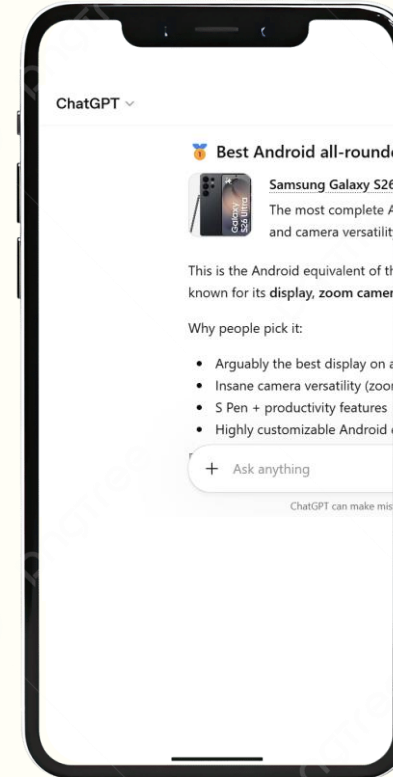
Need: Embed BLIK as a way to make fast and secure payments with peer groups.

Answer: Lead with a creator partnership. YouTuber Kanał Sportowy demonstrates benefits of BLIK transfers, in a seamless and natural way.



Need: Capture growth in fintech, extending beyond banking.

Answer: Develop and launch Robinhood, a food delivery service. Free for drivers and restaurants, conditional on opening an account. 27k connections between drivers and restaurants. 54k accounts.



Need: Protect brand visibility & endorsement in LLM's.

Answer: LLM citation baselining shaping a new publisher partnership programme, increasing citations by 12% and increasing positive sentiment by 3%.

CONNECT DIRECTLY USING PERSISTENT, RICH, ACCURATE DATA

CONNECTED DATA



Identity with accuracy and scale

CONNECTED WORKFLOWS



Underpins marketing growth planning

CONNECTED TO PLATFORMS



CitrusAd Profitero

Epsilon unlimitail Trusted to Perform

Marketplace delivery at scale

CONNECT DIRECTLY USING PERSISTENT, RICH, ACCURATE DATA



Connected Demand Build & Capture

Most profitable prospects found and activated in all channels, enabled by Identity platform.

Customer-first frequency management and messaging sequencing.

+18% brand consideration

+34% increase in customer acquisition YoY

More new customers vs. **all UK retail banks H1 '25**



**THANK
YOU**

 **starcom**