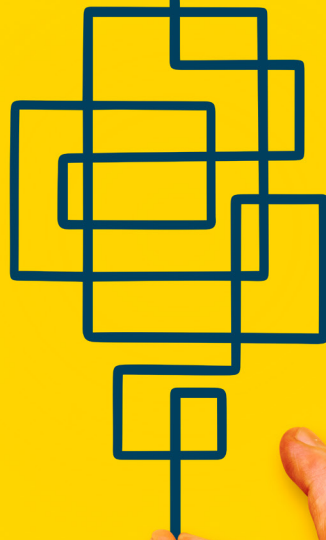


Untangling the messy middle



**Navigating the gap
between 'in market'
and 'purchase'**



Teamspirit

A VCCP COMPANY

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Intro

For decades, marketers have been trying to optimize prospective customers' 'path to purchase'. And they've been using all manner of tools and frameworks to understand and influence buyer behavior.

Recently, however, Google has stepped in and attempted to reflect the modern reality of that behavior with its framework: the 'messy middle'. But Google's characterization of people's purchase behavior as 'messy' is actually just a reflection of the inherent humanity of marketing.

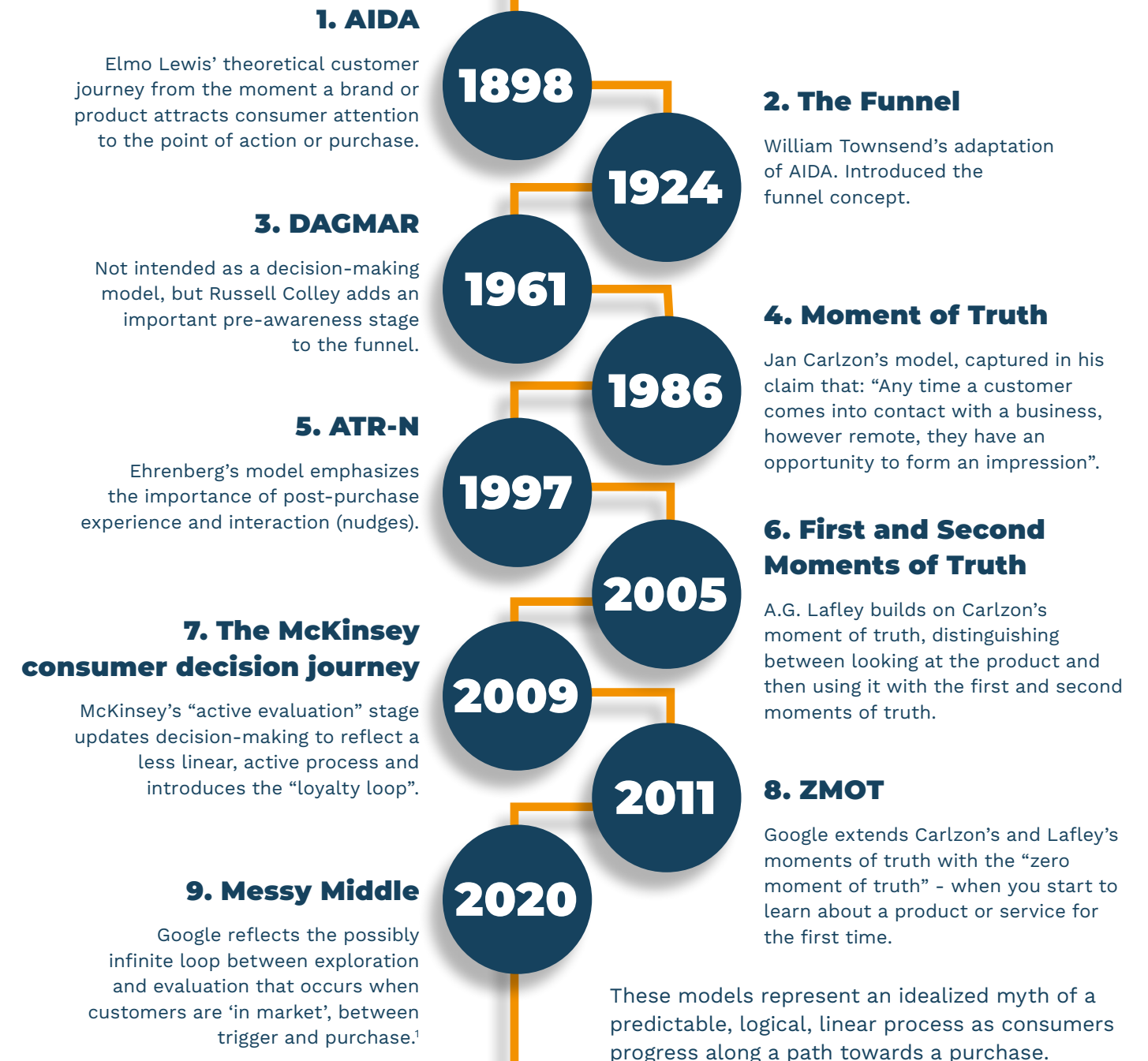
In our experience, in order to most effectively close the gap between a trigger and the point of purchase, marketers need to understand humanity first and digital behaviors second – not the other way around.

So how do you better guide gloriously 'messy' people toward your products and services? By using the right data to actually listen to people and gain insight at critical moments, and by applying brand principles and psychology alongside comms marketing tactics.

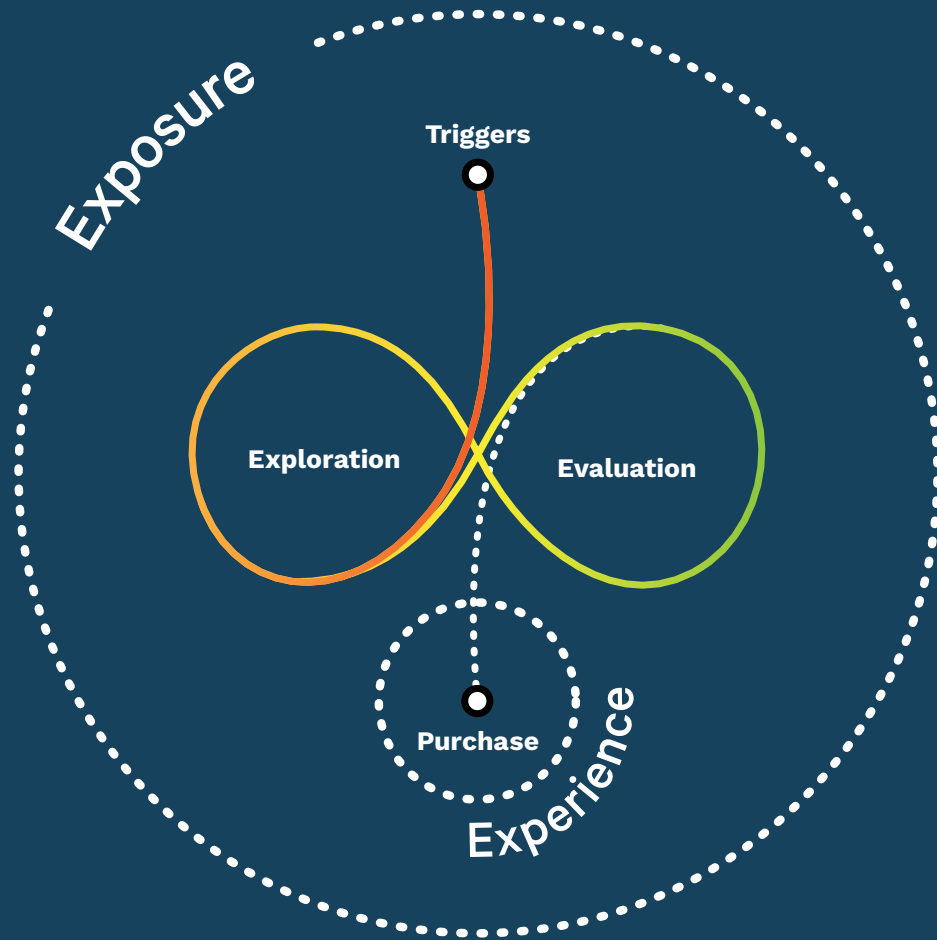
Here's our view on the messy middle and how to untangle it.

02 What is the messy middle in 2025?

Popularized by Google in 2020, the notion of the 'messy middle' is the latest incarnation of a school of marketing thought that stretches back to the 1898 AIDA model of a theoretical customer journey. Since then, we've seen evolutions – The Funnel, The Moments of Truth, The McKinsey Loop, and various other incarnations.



Google's innovation in 2020² was to include a potentially infinite loop. Having been triggered into active consideration, it proposes that people cycle between exploration and evaluation before arriving at the point of purchase.³ If they ever make it there at all.



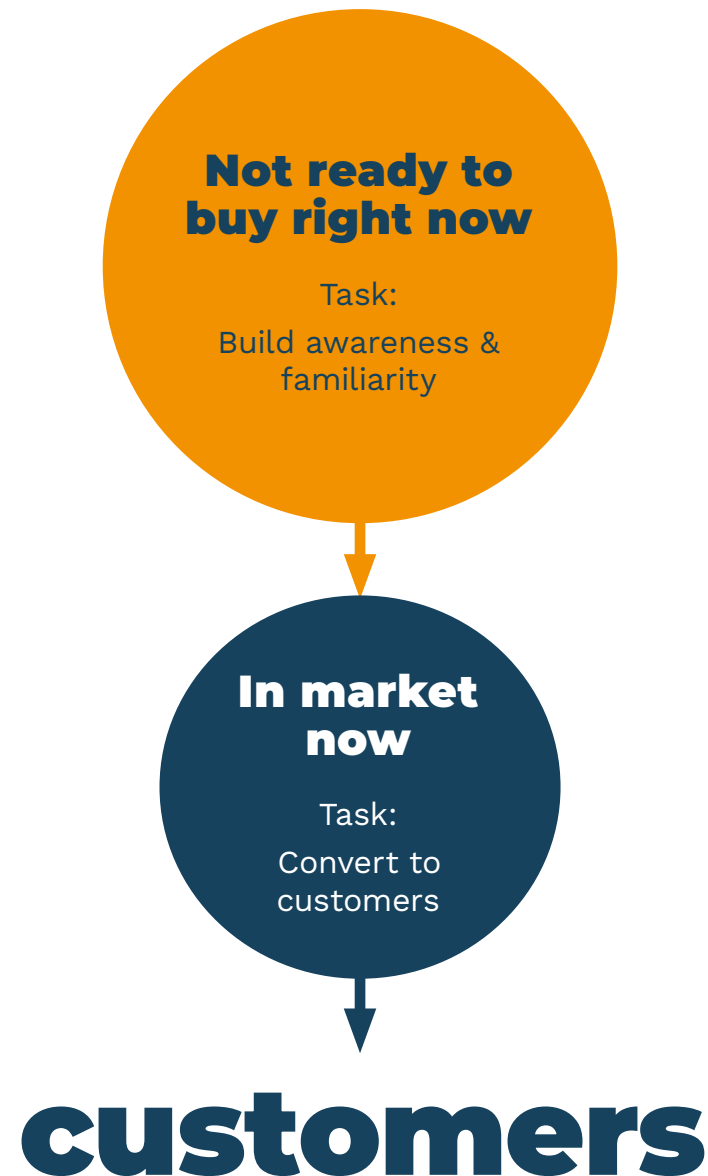
It's easy to see why a tech company like Google might term the non-linear nature of consumer behavior as 'messy' – when what it really means is 'human'.

Because, in reality, people aren't machines. Marketing decisions aren't a smooth funnel with a logical progression. Perhaps from the perspective of a tech company whose purpose is to help with a seamless flow of leads, people will seem 'messy'. But to actually convert that messy middle you need to blend the data with a deeper human understanding.

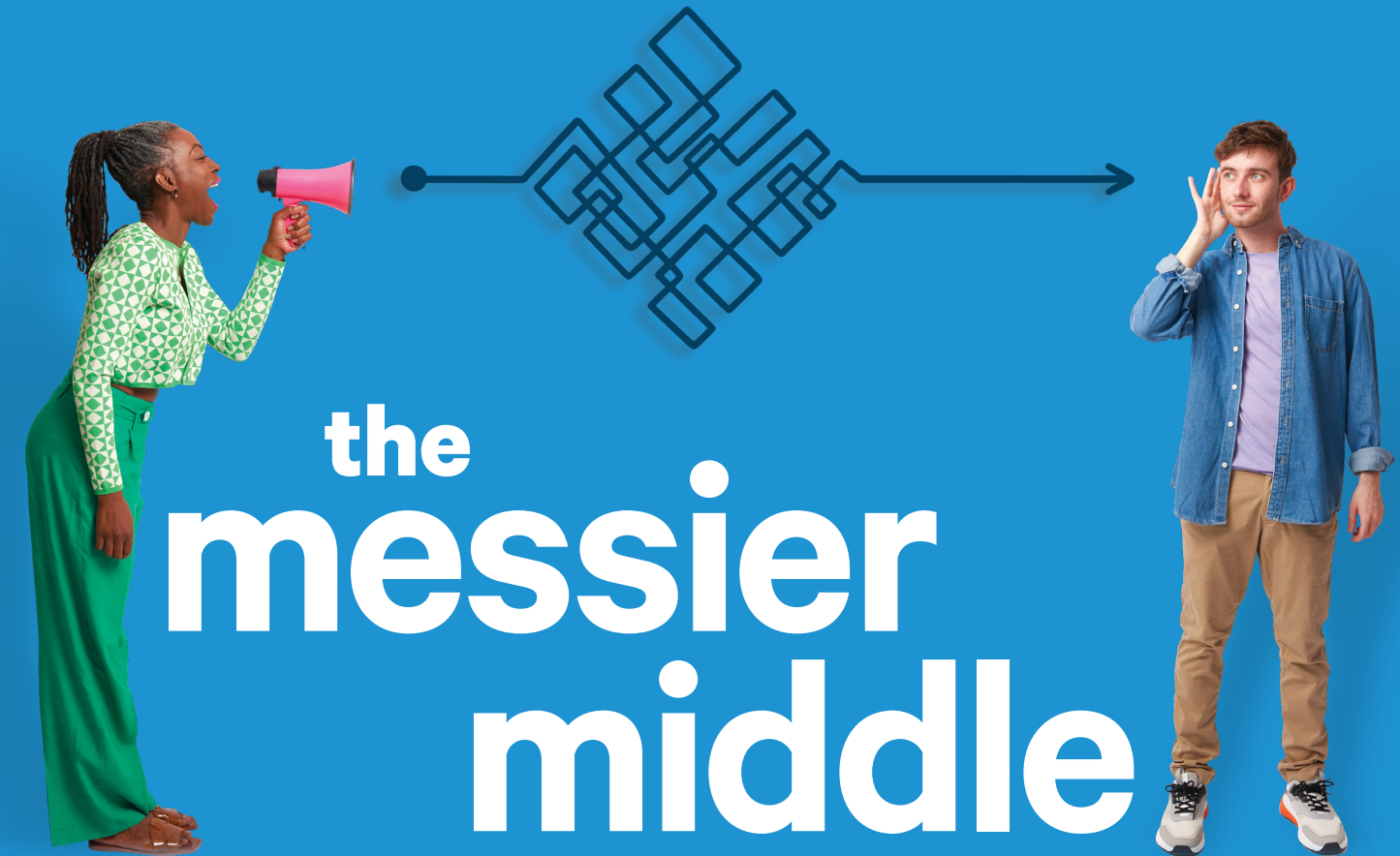
Even if you try to sidestep the 'mess' of humanity by simplifying the phases of marketing using Dr Grace Kite's 'margherita model' of 'not in market' vs 'in market', you can't ignore that once someone is 'in market' there's still a high level of complexity regarding touchpoints and behaviors.⁴

And in recent years this complexity has only increased.

The radically simplified funnel: It has just 2 steps & 2 tasks for marketing



Source: Grace Kite, via Magic Works training



the messier middle

In the years since Google presented its updated version of the customer journey, the media landscape has radically changed.

Digital dominance

Over the last decade digital has become where people spend most of their media time.⁵

Audience fragmentation

No single channel has the potential to reach 90%+ of adults every week anymore. Aside from OOH – and that's probably only possible in theory rather than practice.

Even the behemoth entertainment and social platforms now struggle to reach a majority audience.⁶

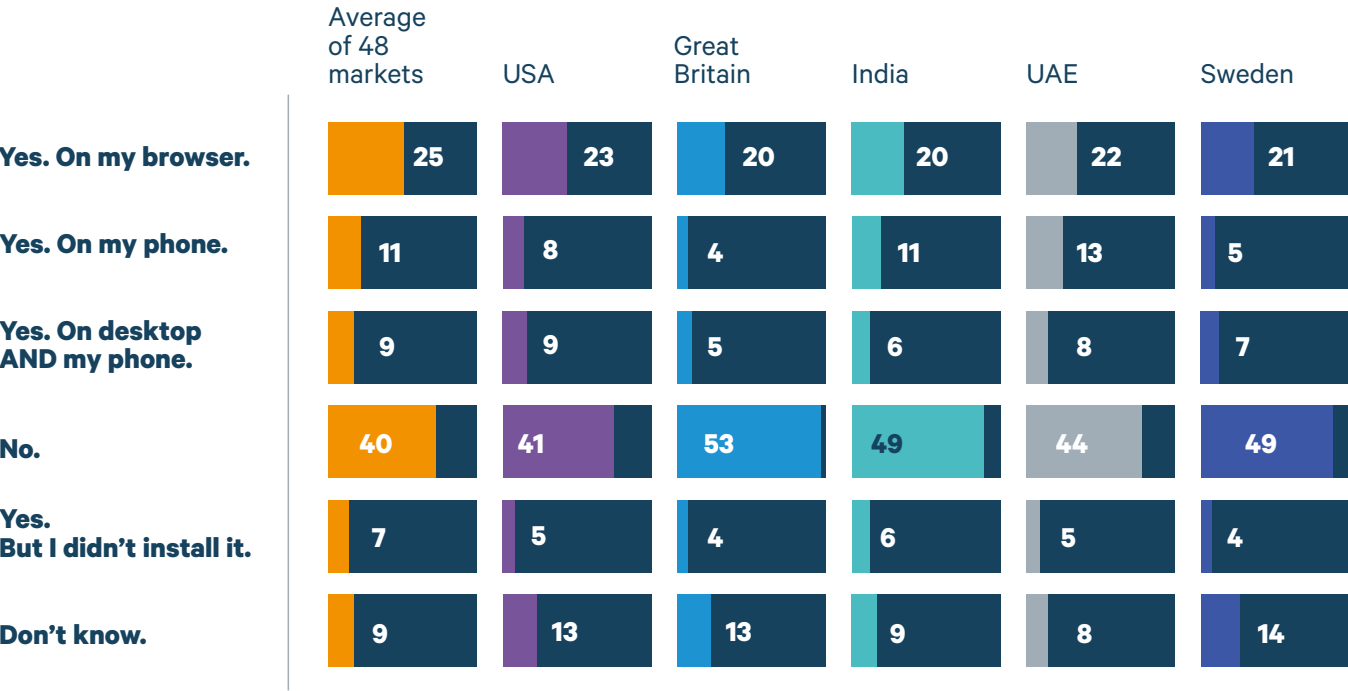
- Streaming services (50%)
- Facebook (48%)
- YouTube (45%)
- Instagram (34%)

Audiences are harder to reach

Blocking and anti-tracking is now a mainstream behavior, adopted by around half the world's population.⁷

Consumers are more likely to install ad blockers into web browsers in comparison to mobile/cell phones

Have you installed an Ad Blocker (i.e., installed a widget/software that blocks adverts on websites) or anti-tracking services either in your web browser or onto your mobile/cellphone? (% of consumers)



YouGov Global Profiles | Jan 2023 - Jan 2024

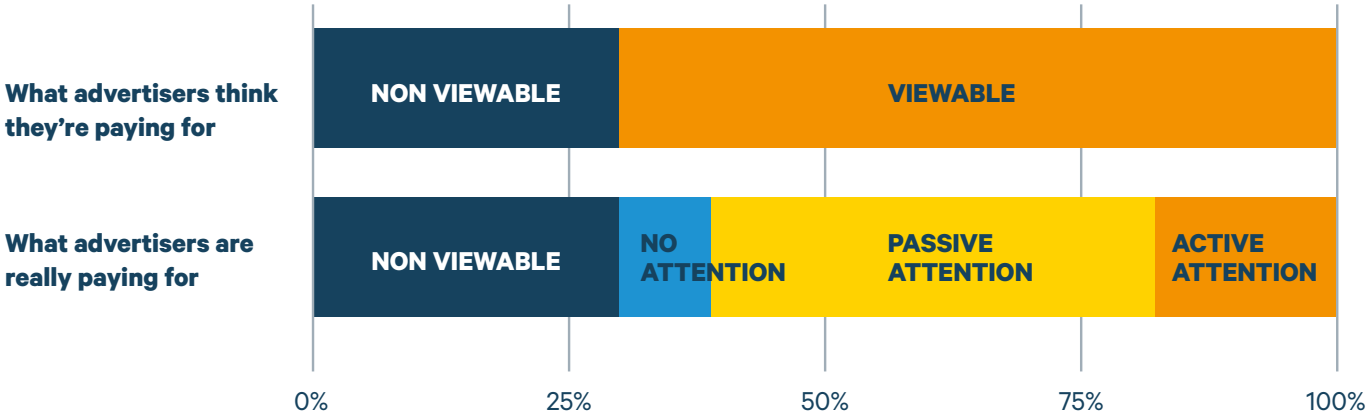
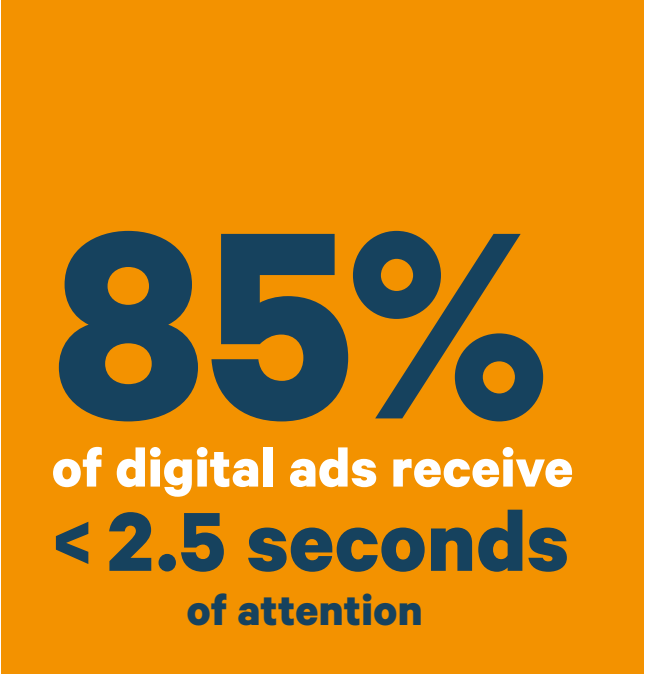
Moreover, as the main social channels evolved to become platforms for entertainment and passive consumption rather than active engagement, people’s natural inclination for sharing has shifted into the shadows. Termed ‘dark social’, it’s estimated that up to 95% of the web traffic attributed to ‘direct’ sources might actually be coming from untracked social sharing via messaging platforms such as WhatsApp.

Attention decline

Even without blocking or dark social, the fight for audience attention has never been tougher.

A new report, Hacking the Attention Economy by VCCP Media and Dr Karen Nelson-Field and her team at Amplified, has found that 85% of digital ads receive less than 2.5 seconds of attention, and 75% of technically viewable ads are served to people who aren’t actually paying attention.

In other words, 75% of your budget is buying ad tech’s version of a view – which is not a human one.⁸



One of the most remarkable stats is its finding that 85% of digital advertising gets less than 2.5 seconds of attention, which has shown to be below the threshold for creating a memorable impression.

AI usurping Search

AI-generated answers have become the dominant force in Google Search, influencing 84% of all queries and reshaping how users receive information online.⁹ Who knows how that will evolve, given the various challenges around AI's hallucinations, the opaque nature of the training data, built-in biases and security concerns?

But what's clear is that traditional SEO strategies are being upended, as AI-generated answers reduce the need to click through to websites. Brands must now optimize for AI summarization and featured snippets, not just keyword ranking.

In 2024, 84% of searches on Google were impacted by AI-powered results.¹⁰

Tech stack fatigue

Often the platforms designed to help marketers navigate this complex and opaque mess are themselves less than intuitive, which is leading to under-utilization and missed opportunities.

In 2023, marketers were using only one third of their martech stack's capability, according to Gartner's Martech Report. That was down from 42% in 2022 and 58% in 2020.¹¹

The latest 2025 figures reveal that only 22% of marketers reported high Customer Data Platform utilization.¹²

Only 22% of marketers reported high Customer Data Platform utilization.

All in all, it's never been more important that B2B and Financial Services (FS) brands become adept at operating in this challenging, oh so human environment.

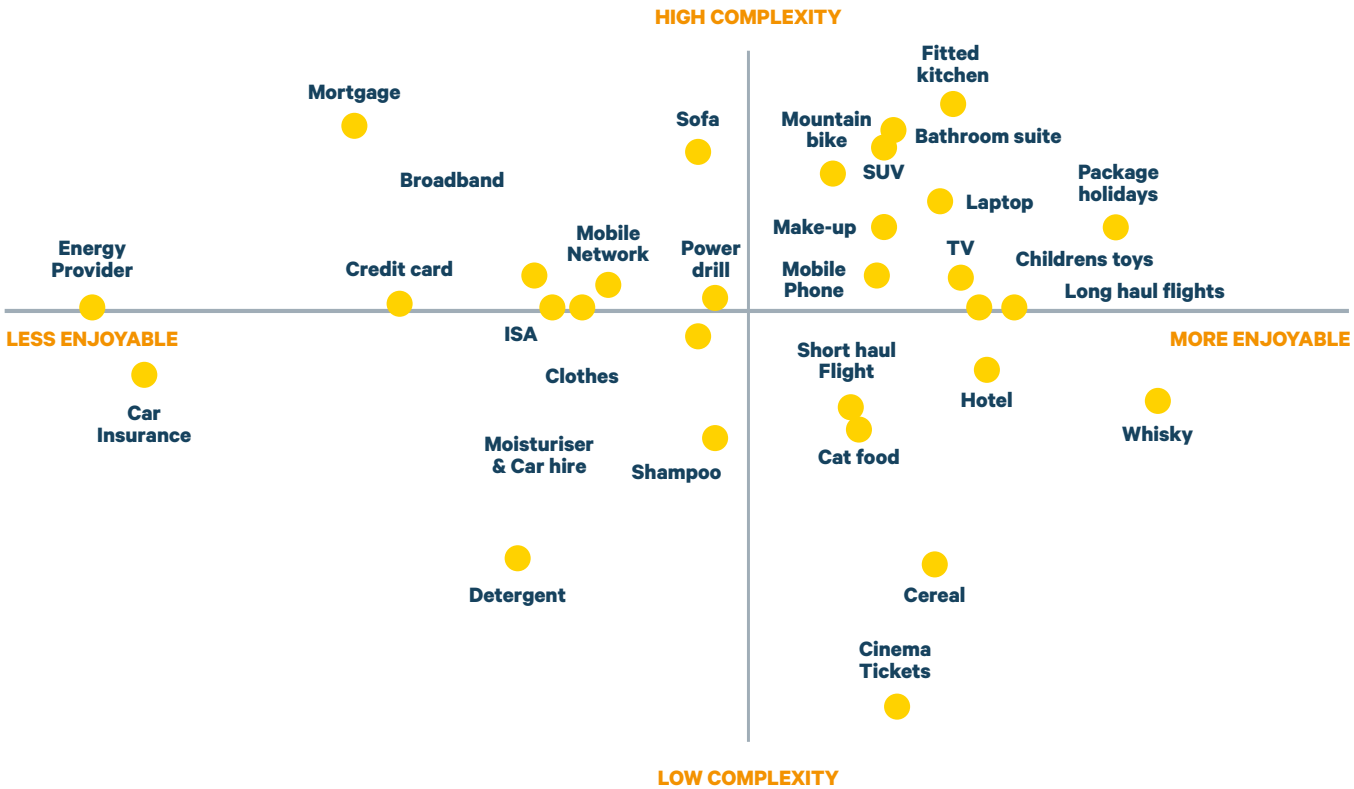
03 Why the messy middle

is so important to B2B and financial services

There are few sectors where the 'in market' middle is 'messier' than B2B and FS, due to product complexity, longer purchase cycles and more convoluted decision-making.

Greater complexity and less ‘enjoyment’

Relative to other categories, FS is often seen as complex and painful (we’d say unfairly, but then we’re biased).¹³ Compared with other, often more emotionally engaging decisions – from vacations to bathroom design to which Netflix hit to watch next – finances are a low engagement category and find it difficult to compete.



Matrix of product categories, showing perceptions of enjoyability and complexity.

Longer purchase cycles

Relative to CPG or consumer staples, where the distance between trigger and purchase is negligible, people spend much more time actively, consciously exploring the middle in the B2B and financial services categories.

The average B2B purchase cycle of six to 12 months is perhaps less surprising when it often has to take into consideration research, trials, risk aversion and the finance team’s budget cycles. In financial services, the purchase cycle for a mortgage can easily range from one to three months, even retirement account decisions – such as choosing the right IRA or reallocating 401(k) investments – can take several weeks. Not to mention how long it takes to navigate the complexities of annual reallocation periods and plan-switching constraints.

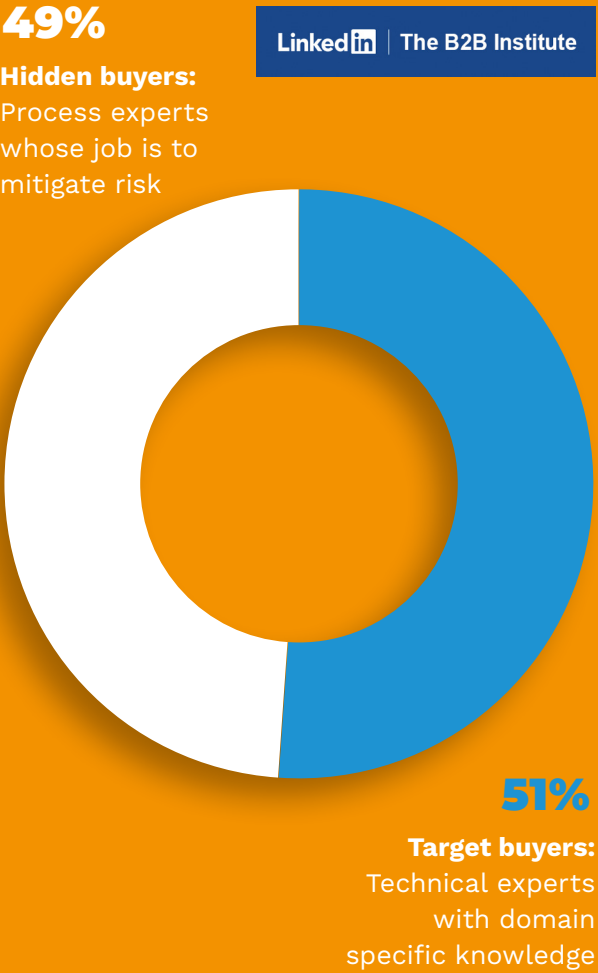
But the main reason for long purchase cycles is the number of decision-makers, each with their own priorities.

More complex ‘decision-making units’

‘Hidden buyers’ hold sway in B2B. Defined as the ‘process experts’ from such departments as procurement, finance, legal and operations, the LinkedIn B2B Institute estimates they hold about half the decision-making power in B2B purchases.¹⁴

Meanwhile, financial decisions about such products as mortgages and financial advice are often made at the household level – where familial, coworker or friendship influence is a factor – and not solely by one individual.

Most B2B marketers today only see target buyers. But hidden buyers have half the decision-making influence

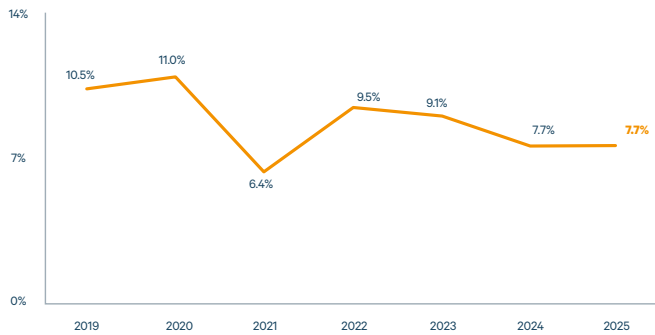


Source: LinkedIn and Bain 2024 study, N=515 across 16 industries; distribution of purchase-decision influence between Target and Hidden buyer functions.

Why it's so important to effectively navigate the mess

Sorting out the mess has become mission-critical. With marketing budgets for 2025 remaining flat (at 7.7% of overall company revenue), CMOs are focused on productivity gains to enhance performance and conversion.¹⁵

Average Marketing budget as a percent of total revenue (2019-2025)
Mean percentage of company revenue shown



n=402 CMOs
Q: What percentage of your revenue is being allocated to your total marketing expense budget in 2025?
Source: Annual Gartner CMO Spend Survey (2019-2025)

Marketers are increasingly expected to be able to 'do more with less' thanks to the wealth of data available increasing 'efficiency'. Yet many marketing campaigns underperform, despite this growing access to data-driven insights and new technologies. And 58% of consumers say that companies fail to understand their needs and priorities when pitching products.¹⁶

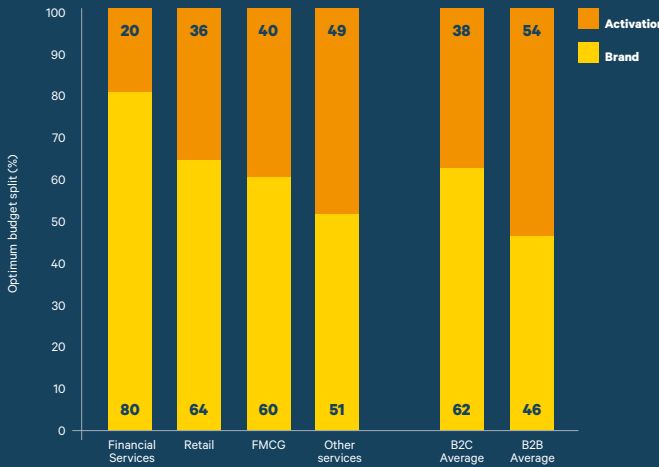
The balance of brand and performance

The 95/5 rule in B2B is where on average only 5% of buyers are 'in market' at any time.¹⁷ It can therefore be tempting to not worry too much about the middle, and focus more on being on the consideration set in the first place.

Investment in brand, so that your business is on the initial consideration set, is of course vital because:

- 92% of B2B buyers ultimately buy from vendors already on their Day-1 shortlist.¹⁸
- 90% of complex deals go to suppliers who made the initial consideration set.¹⁹

But, as the infamous Long and Short of It research from Binet and Field shows, the optimal split of budget between the 95/5 of 'not in market' vs 'in market' is far from 95/5.



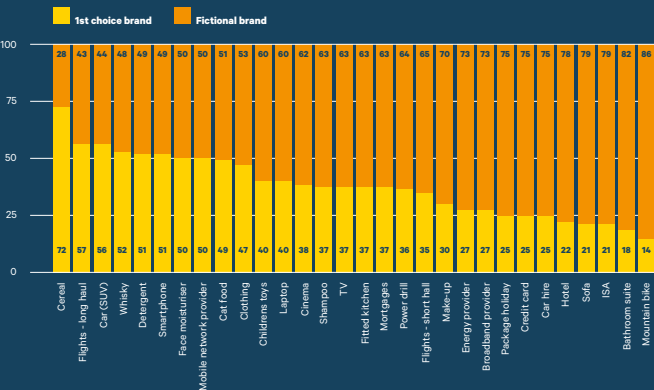
Although 'in market' customers make up only 5% of the market, brands should probably be investing 20-55% of their budget to ensure that their prospective buyers' heads aren't turned at this crucial moment.

These percentage breakdowns between brand and demand provide a helpful starting point for making the case to get more invested in the middle. Especially as, to use the term coined by Marketing Week, we're heading towards a 'twin-track effectiveness economy'.

Brand marketing is going from strength to strength as creativity returns. Meanwhile, performance marketing has seen declining results, and in fact halved since 2020. This is due to an over-reliance on tech and metrics, and an under-reliance on creating meaningful connections with the audience.²⁰

Fickle people

In more complex categories such as financial services and B2B, people move from instinctive, habitual, routine choices to more thoughtful and reflective decision-making. This added effort creates friction, which can open the door for switching. Especially if a competitor puts forward a compelling case.²¹



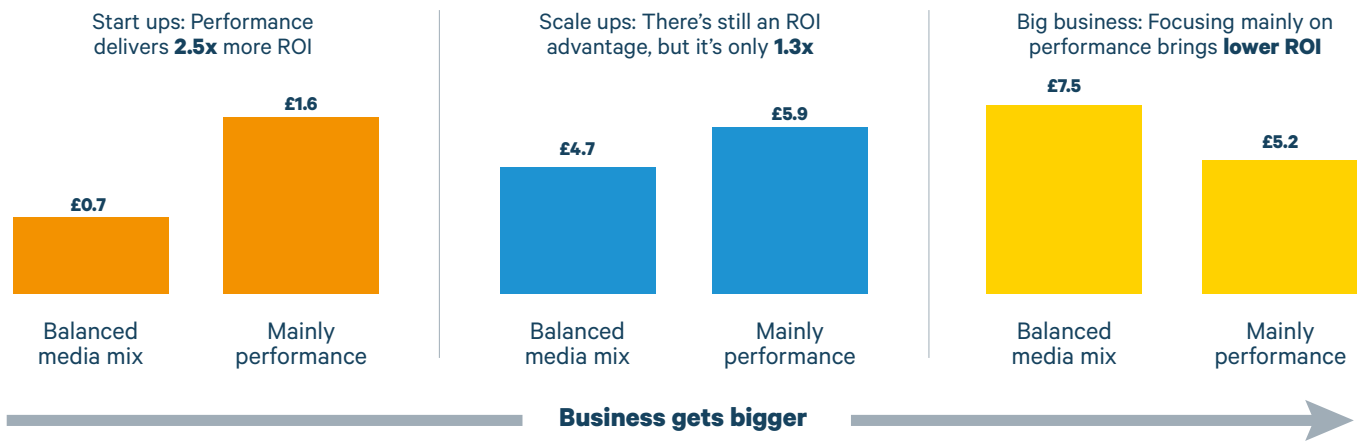
Transfer of preference from first choice to fictional brand - bias supercharging analysis, all categories.

For challenger brands, this increased propensity to switch obviously represents a huge opportunity to steal market share at a decisive moment of indecision.

This explains why smaller businesses see larger success from more performance-orientated approaches.

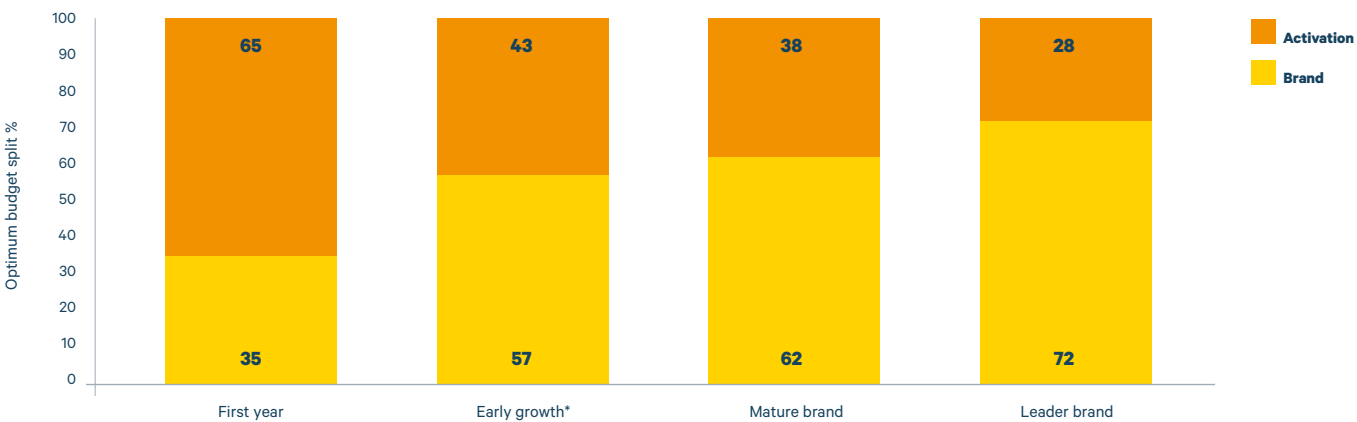
It also means that even large brands can't rest on their laurels. The bigger they are, the harder they fall.

As the business grows, the marketing strategy should grow with it



Source: Incremental ROI from Magic Numbers, Circana, D2D, VCCP, OMG, Ekimetrics via IPA ARC

Optimum mix changes as brands mature



Source: IPA Databank, 1998-2018 cases. *New brands excluding 1st year

Demanding people

For years customers have been trained by the ‘for you’ algorithms of social media and the recommendations of ecommerce and entertainment. Which means they now expect experiences that help simplify their path through the complex ‘messy middle’ toward their perfect product or service.

One in four consumers believe retailers are extremely effective at providing contextually relevant experiences and products.

In contrast, financial institutions are seen as being relatively poor at personalization, with just 14% of banking customers describing these institutions as being ‘extremely effective’ at delivering contextually relevant experiences and product offers today.

Failure to help customers navigate their way through the decision-making process can be extremely costly for marketers. With 60% of senior decision-makers finding brands through search, if marketers don’t demonstrate their relevance at this stage, they risk losing visibility.²²

Financial services and B2B brands need to effectively navigate the messy middle. Those who fail to guide customers through this phase, risk losing customers to competitors, lower conversion rates, wasted ad spend and lost revenue.

Only **14%**
of banking customers describe
financial institutions as being
extremely effective
at delivering experiences
and product offers

04 5 steps to untangling the messy middle

Through tried and tested experience of wrestling with the mess, we propose five steps to make the messy middle work for you.

1 Design for distraction with an unmistakable brand

In a fragmented media landscape, you need a brand and brand assets that can survive the digital equivalent of Coke's bottle design brief.

Because building a fragment-proof brand that shows up consistently across touchpoints, serves a double purpose. Firstly, it creates greater awareness, which provides a head start for active consideration. Secondly, it drives stronger responses from performance media, thanks to the familiarity boosting consumer confidence.

- Develop, codify and deploy distinctive brand assets across touchpoints.
- Continually stay on brand and on message.

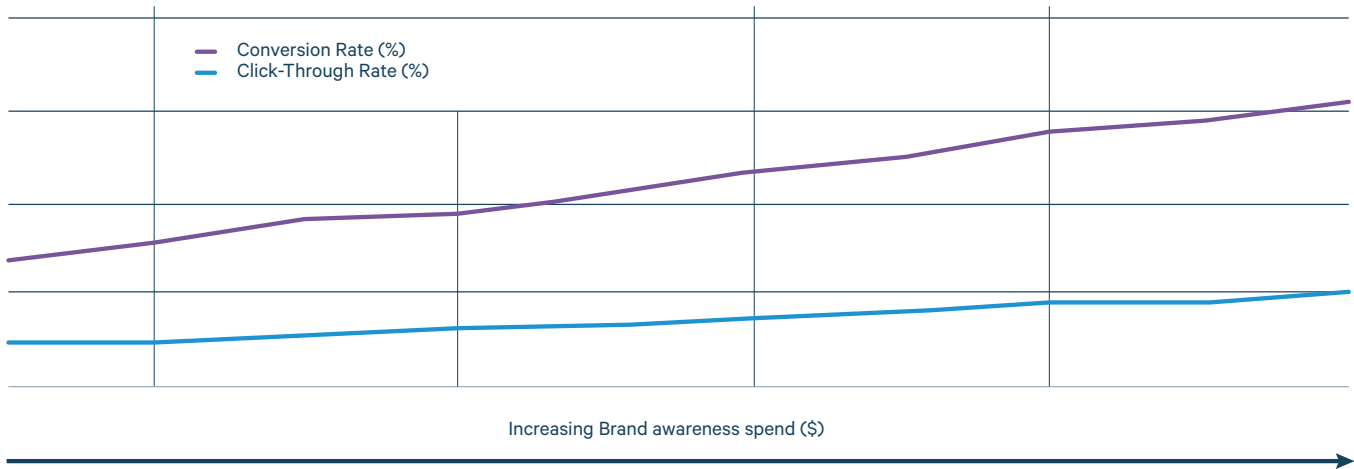
“A bottle so distinct that it could be recognized by touch in the dark or when lying broken on the ground”

Coca-Cola bottle design brief 1915



Investing in brand drives awareness and increases performance²³.

CTR & Conv Rate by Brand Awareness Spend

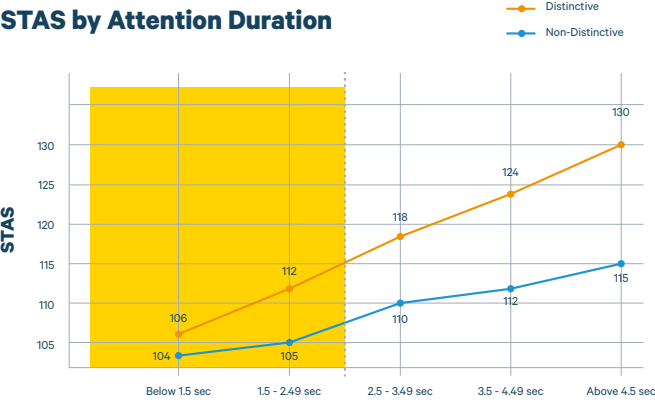


Stronger branding also decreases the ad exposure required to leave an impression²⁴.

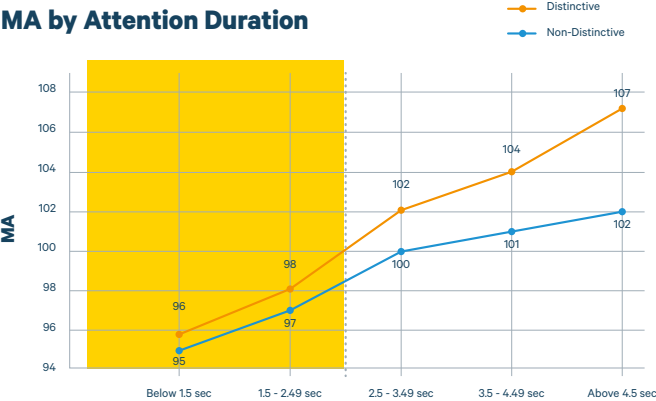
Distinctive beat both long and short effects.

If you don’t design for distinctiveness and to capture enough attention duration, you’re stuck in the ‘no memory’ zone.

STAS by Attention Duration



MA by Attention Duration



2 Use empathy to understand the data

While there may only be two states between trigger and purchase, an individual can oscillate wildly between the two. As people switch between these modes, their behavior changes.

This is where brands analyze the signals through a behavioral science lens, in order to get to the human truth that sits behind the volume of dashboard data. In other words, the challenge is to get to the ‘why’ behind the ‘what’.

By better understanding what’s going on in people’s heads, marketers can build ABM and CRM programs that genuinely move the needle.

- Filter signals from noise by being selective in the key behavioral data being gathered and analyzed.
- Deploy a mix of quant and qual data, and experiment with behavioral hypotheses to understand the why behind the results.

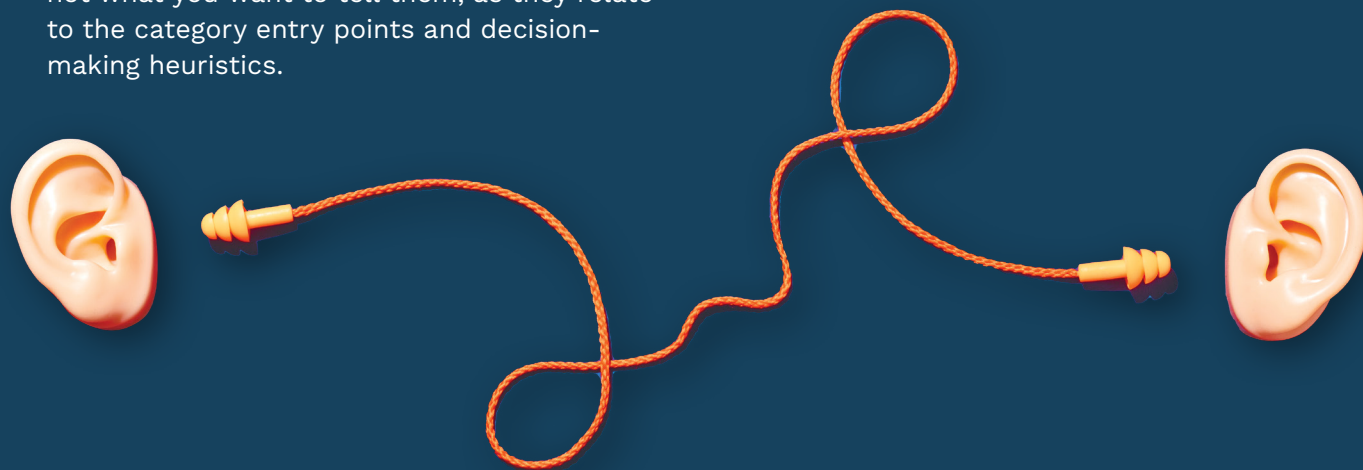
3 Meet your customers where they are

It's often said that 80% of success is showing up. But the other 20% of how you show up is what makes all the difference.

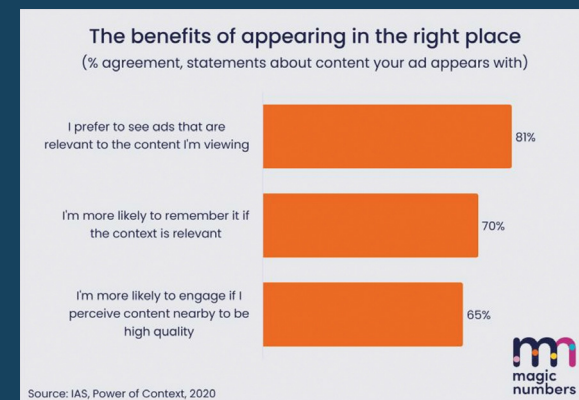
Spend time understanding where your customers like to spend their time and what they find interesting, useful or entertaining, both in and adjacent to your category. That way you can ensure that you're crafting appropriate messaging that's relevant to the context, their mindset and their needs.

We advocate that brands:

- Invest in media, and especially retargeting, to remain present at the key decision moments.
- Personalize to emotional context and mindset, as well as the demographics or location, thereby creating an emotional connection with your creative assets.
- Think about what the audience need to hear, not what you want to tell them, as they relate to the category entry points and decision-making heuristics.



Don't forget that while most people find personalized advertising creepy (57% of Brits and 54% of Americans agree 'Personalized advertisements creep me out')²⁵, people remain receptive to 'relevant' advertising.



4 Create content that asks to be shared

The most powerful media channel isn't a platform. It's people.

Big-name Influencers with a capital I drive reach, but don't overlook the 'little i' influencers. These unseen decision-makers, your coworkers, quiet experts and networked professionals, carry outsized weight in real-world buying power.

Employee advocacy can be a game changer for financial services and B2B brands – driving 20% higher revenue growth,²⁶ with leads generated through employee advocacy converting 7x more frequently than other leads.²⁷

To activate your message with maximum momentum, tap into two powerful behavioral science principles:

- Social Proof – People follow people. In moments of uncertainty, we look to others to guide us. So consider reviews, testimonials and trending tools. Because when the crowd move, individuals follow.
- Messenger Effect – It's not just what you say, it's who says it. Delivering messages from trusted, relatable voices cuts deeper and spreads faster. Authority helps. Authenticity helps even more.

5 Close the loop with confidence

Often the biggest barrier to exiting the messy middle is confidence. That could be the confidence that buyers know they are buying the best, or just the confidence to know that they aren't making a mistake.

Much like Google's own algorithm, people take confidence in content that demonstrates Experience, Expertise, Authoritativeness and Trustworthiness (aka EEAT).

What is EEAT?

It's the criteria that Google's quality assurance team uses to judge financial services brands, which as a high importance category receives additional scrutiny. This is a human judgement, not a mechanical one.

As AI becomes more sophisticated, it will likely show similar tendencies in selecting sources to provide its answers to users' prompts or guide its agents. All of which underlines that building content for people will improve its performance with bots and AI.

- Have a range of on-site content to engage both the exploration and evaluation mindset.
- Leverage behavioral science principles such as social proof and the messenger effect to boost confidence. With a dash of scarcity and immediacy to seal the deal.

Best practice –

who is getting it right?

Always subjective and by no means exhaustive, here are some examples that have put into practice at least one of our recommended five steps to untangling the messy middle.



Financial services examples



AMEX Open Forum – Meeting your customer where they are

Launched in 2007, American Express' OPEN Forum remains a content marketing leader, by consistently delivering value to small business owners. Its success lies in understanding audience needs, building community, using expert contributors, and blending branded content subtly into the buyer journey. OPEN Forum connects online and offline engagement, listens to user feedback, and respects email subscribers with curated updates. By doing everything right – not innovating wildly – it has become Amex's top lead generator and a benchmark for content strategy.²⁸



Aviva – Closing the loop with confidence

With one of the largest financial advisor salesforces, Aviva recognized that advisors valued digital experiences and touchpoints over more traditional sales team support. Its focus on excelling at the touchpoints that matter most to advisors has included sharing behavioral science techniques, and even creating a top ten best-selling business book to support digital upskilling. While its business experts' proactive social strategy, primarily on LinkedIn, builds confidence and reinforces relevance.



Bupa – Create content that asks to be shared

By taking a fully integrated approach to having breakthrough conversations about topics that matter, Bupa has created content that snowballs across channels and audiences. With hero films dramatizing the issue, such as teen mental health, its tent pole broadcast moments, often with expert personalities, were followed up by a range of tools and guides for families. This approach helps secure member traction across generations. Leveraging live chat and driving audiences to key landing pages, the content is powerfully resonant and sensitively managed.



Scottish Widows – Design for distraction with brand authority

For 20 years Scottish Widows has been shining a light on the UK's Gender Pay Gap, making its report a flagship thought leadership piece. With the gap still standing at 30% and women still facing retirement poverty, the annual report stays fresh through the identification of new data trends and the use of new channels. Most recently working with influencers across daytime TV and social media to reach new demographics, the report continues to generate brand fame, with hundreds of pieces of media coverage and now used as a tool in policy discussions with the Department for Work and Pensions.



Canaccord – Use empathy to understand the data

Canaccord realized there was a requirement to super-charge its lead-gen capability, and in order to do so there needed to be a pivot in the way web content was served. Adopting a needs-first approach to the web architecture allowed it to address each of its target audiences with a message that resonated with exactly the investment issue they faced. This approach has allowed Canaccord to adopt a targeted direct digital approach that ensures that every lead driven from the open web leads a searcher to exactly the content they require to match their needs.



Nationwide – Use (AI) empathy to understand the data

Nationwide has been incorporating AI into its customer interactions to better understand, and respond to, their needs in the moment. From analyzing speech patterns to understand people's 'linguistic personality'²⁹ so it could tailor-make accessible responses, to understanding shifts in the national conversation about money that go beyond the usual demographic divides, Nationwide is looking deep into the data to understand the mindset behind the behavior being seen across touchpoints, and reacting accordingly.³⁰

Non-financial services examples



Sage – Design for distraction with an unmissable brand

With the ambition to create a globally recognized brand platform, Sage focuses on real-life customers to highlight the confidence and control that its software delivers, through simplicity and insight with a human touch to help business flow. The distinctive creative treatment is perfect for the glocal challenge, with brand assets from TV and print deployed extensively across all touchpoints. The result is an unmistakable brand across channels, segments and markets.



Dove – Meet your customers where they are

Dove evolved from a basic soap brand into a trailblazing force in beauty marketing, by promoting real beauty, self-esteem and inclusion. Through powerful digital content campaigns like #RealBeauty and #SpeakBeautiful, it challenged industry norms, built emotional connections, and addressed such issues as body image and AI-generated beauty standards. Despite occasional controversies, Dove's consistent message and relentless support of its target audience fostered strong community engagement, influenced sister brands, and set new standards for ethical, inclusive marketing – solidifying its role as a pioneering, purpose-led brand.³¹



HubSpot – Use empathy to understand the data

HubSpot excels in content marketing through its blog, interactive tools, social media presence and strategic pipeline alignment. Its blog covers a range of educational topics with varied formats such as videos and infographics. Tools including the Website Grader and content remix features engage users and generate leads. HubSpot's social media adapts content for each platform, profiling its prospects to promote interaction and reach. By aligning content with the customer journey and showcasing B2B success stories, HubSpot strengthens brand authority and nurtures lasting customer relationships.³²



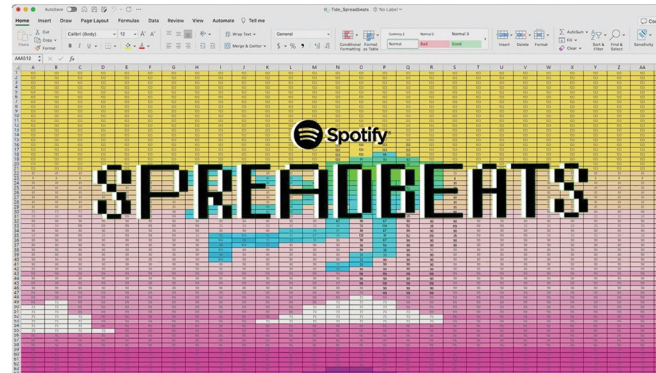
T-Mobile Magenta Edge – Close the loop with confidence

Magenta Edge is a multi-year digital content destination to help small business owners be better entrepreneurs. With a library of original content including insightful articles and live workshops, it offers tangible advice for launching and sustaining a small business. Powered by Black small business owners and experts, this content provides actionable best practices applicable to all entrepreneurs, but addressing the distinct experiences Black business owners face, such as accessing resources, procurement bias, credit & lending bias, gentrification, and more.



Cadbury India/Snickers – Create content that asks to be shared

Celebrity x Social Proof = Success thanks to AI-powered personalization. Through the power of AI, both Cadbury India and Snickers allowed their B2B and B2C customers to create personalized messages using famous faces as brand ambassadors: Shah Rukh Khan and José Mourinho, respectively. This doubled the psychological impact: first the celebrity adds cachet to the brand message itself, alongside the social proof of the message being shared by peers. Cadbury saw a 35% sales increase for Cadbury Celebrations during Diwali.³³



Spotify Spreadbeats³⁴ – Meet them where they are/empathy in the data/content that asks to be shared

Spotify hacked the media-buying RFP process to challenge the video-first tendencies of media planners, demonstrating its ad capabilities and entertainment value by coding a four-minute music video into a tab in the Excel spreadsheets, that showed its usual media plan response – combining surprise and delight with rate cards and ROI calculations, and adding some emotional human connection at the rational point of active evaluation.³⁵

06 Exiting the loop

Rather than lament ‘the mess’, marketers need to use their unparalleled access to technology and data to embrace the humanity of the ‘in market’ audience to help shorten the distance between trigger and purchase.

Our five steps to untangle the messily human middle are:

- **Design for distraction with an unmistakable brand:** create and leverage distinctive brand assets across touchpoints and stay on message.
- **Use empathy to understand the data:** get to the human why behind the dashboard signals and validate it with qualitative data and experiments.
- **Meet your customers where they are:** share their interests to ignite their passion and reflect their emotional characteristics, as well as demographics.
- **Create content that asks to be shared:** extend your reach and influence by turning people into the media channel to reach their peers.
- **Close the loop with confidence:** establish your credentials with captivating content that drives credibility.

Ultimately untangling the messy middle comes down to demonstrating empathy in giving people what they need, not just what you want to tell them.

The ambition must always be to guide people toward making confident, informed decisions, by delivering genuinely helpful, tailored content that adds real value to consumers’ messy, human lives.

Get set to embrace the mess!

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- ³ https://www.thinkwithgoogle.com/_qs/documents/9998/Decoding_Decisions_The_Messy_Middle_of_Purchase_Behavior.pdf
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- ⁵ <https://ipa.co.uk/knowledge/publications-reports/making-sense-sixth-edition>
- ⁶ <https://ipa.co.uk/knowledge/publications-reports/making-sense-sixth-edition>
- ⁷ <https://business.yougov.com/content/49122-48-market-research-two-in-five-consumers-dont-use-ad-blockers>
- ⁸ VCCP, Hacking the Attention Economy <https://heyzine.com/flip-book/f2ddcf3032.html#page/94>
- ⁹ <https://www.marketingaiinstitute.com/blog/google-sge-seo>
- ¹⁰ <https://www.marketingaiinstitute.com/blog/google-sge-seo>
- ¹¹ <https://martech.org/marketers-are-only-using-one-third-of-their-stacks-capability/>
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**To discuss how this might
work for you, contact us
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