

Top trends shaping the **how, who** and **why** behind marketing strategies

See the key areas of opportunity you won't want to overlook this year.

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Explore three major forces shaping marketing this year: **data-driven AI, evolving audience mindsets, and frictionless payments**

2026 marks an inflection point in our marketing landscape. AI has transformed the way we find and engage consumers—and how they find us. New audiences are emerging as previously undervalued opportunities. Rising expectations around payments mark a shift toward integrated, immediate impact. Brands that harness these trends now can gain a competitive edge by strengthening relevance, deepening loyalty and tapping into new areas for growth.

In this white paper, we'll explore:

AI's role as gatekeeper between brands and consumers

Emerging audiences and mindsets signaling opportunity

The evolution of payments as seamless parts of an experience

Unlock relevance by adapting for **next-gen AI**

AI is changing the world as we know it—and it's fundamentally evolving consumer expectations and how brands differentiate. Brands that adapt to new search patterns and capitalize on new opportunities for activating data will be well positioned to stand out.

Trend: Data is the real GenAI advantage

In today's marketing landscape, using AI on its own is no longer a differentiator—but what you feed it *is*. Data is the fuel for optimizing moments like acquisition, offers and retention, making it the real advantage. And ironically, AI-mediated interactions can reveal richer insights that can help bolster future touchpoints when captured responsibly.

As AI transforms search into conversation-led experiences like chat, voice and agents, brands gain access to a much richer layer of consumer insight than ever before. Instead of inferring intent from clicks, filters and keywords, we're now able to understand how consumers naturally express needs, preferences, trade-offs and context in their own words.

This creates a step change in the quality of the insights available — not just what people choose, but *why* they choose it, what they're comparing it to and how they frame value in real time, all of which can be fed back into optimizing key moments.



The brands that win will be the ones using better data in the moments that matter.



Trend: AI is becoming the decision-making layer that sits between brands and consumers

AI is now shaping what gets seen, considered, and chosen—before your audience ever reaches your owned channels. With 15% of daily work decisions now made autonomously by agentic AI, AI itself has essentially become another core audience.[1]

Put simply, brands aren't just optimizing for people anymore. They're optimizing for the machines that decide what people see. AI has become the gatekeeper of content, and ensuring your brand breaks through can be crucial for remaining in the consideration set.

For marketers, this means that product content now needs to be clearly understood and recommended by AI systems, not just indexed by search engines—or you can risk losing relevance and getting lost in the shuffle.

60%

of U.S. adults now use generative AI engines to search[2]

57%

of long-tail Google queries (8+ words) trigger AI overviews[3]

These AI-driven discovery behaviors are distinct from agentic AI, which automates decision-making and execution on behalf of users.

1. Gartner, "Top 10 Strategic Technology Trends for 2025," October 21, 2024 (projections for 2028) (www.gartner.com/en/newsroom/press-releases/2024-10-21-gartner-identifies-the-top-10-strategic-technology-trends-for-2025)
2. AP-NORC Center for Public Affairs Research. "AI Usage Tracking Poll." 2025.
3. WordStream / LocaliQ research, as cited in Exposure Ninja. "AI Search Statistics for 2026." exposureninja.com/blog/ai-search-statistics/.



Tips for harnessing AI and adapting to how it features your brand

Power AI with the right data to drive relevance and performance

Quick win: Map 3 to 5 key cardholder moments. Focus on where personalization matters most, like acquisition, onboarding, and retention. Then identify what data you can use in each.

Engage the experts: Brands can leverage AI-powered marketing technology platforms, such as Visa Marketing 360, to deliver personalization across channels, tapping into data to deliver the right message in the right place at the right time.[4]

Test how your products appear in AI answers

Quick win: Audit how you show up in AI search. Understand how your brand appears when customers ask questions. Pick 10 to 15 common questions and document what AI tools say about you vs. competitors.

Engage the experts: Improve content, data, and technical setup with support from Visa Marketing Services to help make sure AI systems understand, trust, and recommend your brand—and that your content feels like a natural next step in their search.[4]

Structure brand, offer, and payment signals for AI agents

Quick win: Build an offer fact pack. Create a clear, consistent source of truth for your offer. Put key details like fees, rewards, and eligibility into one simple document used across all channels.

4. Visa Marketing 360 is not currently available in Central and Eastern Europe, the Middle East, and Africa.

Refine audience strategy to **elevate and connect**

Some of the most valuable growth this year may lie within unexpected, untapped audience segments: adults 60+ and niche, fan-based audiences. This signals an opportunity for brands to think beyond conventional segmentation and align their offerings and messaging with groups that may have previously been undervalued.

Trend: Adults 60+ can't be overlooked

Adults 60+ now outnumber children aged 0–19 in developed markets—a demographic shift with real implications for where growth is headed.[5] This nuanced, diverse segment holds a significant share of wealth, and they're actively driving growth across categories like healthcare, travel and premium services. However, many brands' value propositions and marketing approaches are built around a younger audience.



Brands that don't adapt to this shift will miss a critical growth opportunity.

5. Euromonitor, "Top Five Trends in Population," September 2025 (https://www.euromonitor.com/top-five-trends-in-population/report).



Trend: Undervalued audiences can deliver outsized returns

Some of the strongest opportunities for brands sit with undervalued, high-engagement audiences that scale faster and cost less to reach—from sports fans to festival enthusiasts.

With these audiences, winning is less about chasing scale and more about aligning your brand's marketing with where attention and identity are accelerating.

Carving out a segment for high-engagement communities like these can be impactful for brands looking to tap into a powerfully loyal base:

WOMEN'S SPORTS FANS

U.S. women's sports could generate at least

$2.5B

in value for rights holders by 2030[6]

MOTORSPORT FANS

Global motorsport market value as of 2024 was

$9.5B[7]

MUSIC FANS

73%

of Gen Z say music forms their identity[8]

6. McKinsey & Company. Closing the monetization gap in women's sports: A $2.5 billion opportunity. August 20, 2025. (https://www.mckinsey.com/industries/technology-media-and-telecommunications/our-insights/closing-the-monetization-gap-in-womens-sports-a-2-point-5-billion-dollar-opportunity)
7. Global Market Insights, "Motorsport Market Size & Share 2025 – 2034" 2025 (https://www.gminsights.com/industry-analysis/motorsport-market)
8. Lumency. Global sponsorship trends 2025. January 22, 2025. (https://lumency.co/2025/01/22/global-sponsorship-trends-report/) [citing Edelman, 2024]

Alongside unlocking new audiences, brands can also gain an advantage by aligning with emerging desires for elevated experiences and human connection.

Trend: Aspiration is starting to outpace affluence

With 300 million Gen Z and Gen Alpha consumers entering the market, there's a growing appetite for premium experiences and aspirational spending that's no longer confined to the ultra-wealthy.[9] As more consumers selectively trade up despite economic pressure, brands designed only for top-tier segments risk missing these emerging aspirational spenders.

Winning requires making premium feel attainable, relevant and well timed. Instead of diluting the premium, consider this shift as a democratization—and an opportunity to build loyalty among younger segments that can persist for decades to come.

Trend: Digital natives are craving analog experiences

While digital experiences remain the default for most brands, consumers are gravitating toward physical, human-led touchpoints alongside their digital behaviors. These analog experiences are becoming trust-building levers that can help set brands apart.

Marketers who integrate "phygital" moments into their key journeys and embed themselves into these emerging "third spaces" can strengthen connection and confidence.



Nostalgia-based campaigns can increase brand likability by up to

20%[10]

9. Visa Business and Economic Insights, November 2025
10. Pulse Advertising, "Nostalgia Marketing: Why Millennials and Gen Z Are Driving a Cultural Revival" 2025 (https://www.pulse-advertising.com/news/nostalgia-marketing-cultural-revival)



Tips for maintaining relevance as audiences evolve

Update segmentation beyond age alone

Quick win: Identify where 60+ customers over-index. Focus on the categories where they drive the most value. Pick 3 categories like healthcare, travel, or wellness and analyze where your 60+ segment spends most.

Engage the experts: Tap into Visa's in-house data science experts for help with journey mapping and segmentation.

Balance reach with growth in sponsorship & partnership portfolios

Quick win: Define your investment mix. Balance established properties with emerging opportunities. Decide the split across reach, growth, and early-stage investments, then add one new emerging property to your plan.

Engage the experts: Benefit from Visa's expertise in building a sponsorship portfolio and activating in meaningful ways around the globe.

Design entry-level premium offers—not watered-down luxury

Quick win: Define an entry-level premium offer. Make premium feel attainable without diluting value. Choose one product and define a version with clear benefits, pricing, and eligibility for emerging premium customers.

Engage the experts: Visa Marketing Services can help define the optimal segments, offers, messaging and tactics for delivering premium experiences.

Design phygital moments into key journeys

Quick win: Identify 1–2 physical or hybrid environments where your audience is already gathering (events, communities, third spaces) and show up in ways that enable interaction and shared experience, not just branding.

Engage the experts: Build uniquely memorable experiences with end-to-end support from Visa Marketing Services.

Meet consumers in the moment with **seamless, streamlined payments**

Across both consumer and B2B audiences, the expectation for payments is shifting from obvious transactions that interrupt experiences to native, integrated points along the journey. Financial institutions that understand and design around this idea can gain an important advantage.

Trend: B2B payments are being built around real workflows

With global B2B payment volume projected to hit $224 trillion by 2030, the opportunity for brands that optimize to meet evolving expectations is clear.[11] And those expectations involve integrating payments into how work actually gets done rather than serving as stand-alone tools.

As virtual cards, embedded payments, and AI-powered analytics scale, businesses increasingly expect payment experiences that fit specific workflows rather than generic products.

These workflows include how they pay suppliers, manage spend, reimburse employees and make payouts.



Financial institutions that default to one product for all use cases risk losing relevance to those designed around the specific jobs to be done.

11. Juniper Research. "B2B Payments to Hit $224 Trillion by 2030 Globally, Driven by Emerging Market Expansion," Sept. 2025 (www.juniperresearch.com/press/b2b-payments-to-hit-224-trillion-by-2030-globally-driven-by-emerging-market-expansion/)



Trend: Gaming is where play meets pay

With 3.42 billion players globally, gaming is no longer a niche pastime.[12] It's a mainstream engagement environment where spending, identity and loyalty intersect. It's a source of communication and connection for many consumers, whether it's playing online with friends or watching live streams.

Brands that can find a creative way to embed payments meaningfully in the social moments can win trust and build loyalty. On the other hand, brands whose payments create friction and disrupt the flow of play can miss a key opportunity.

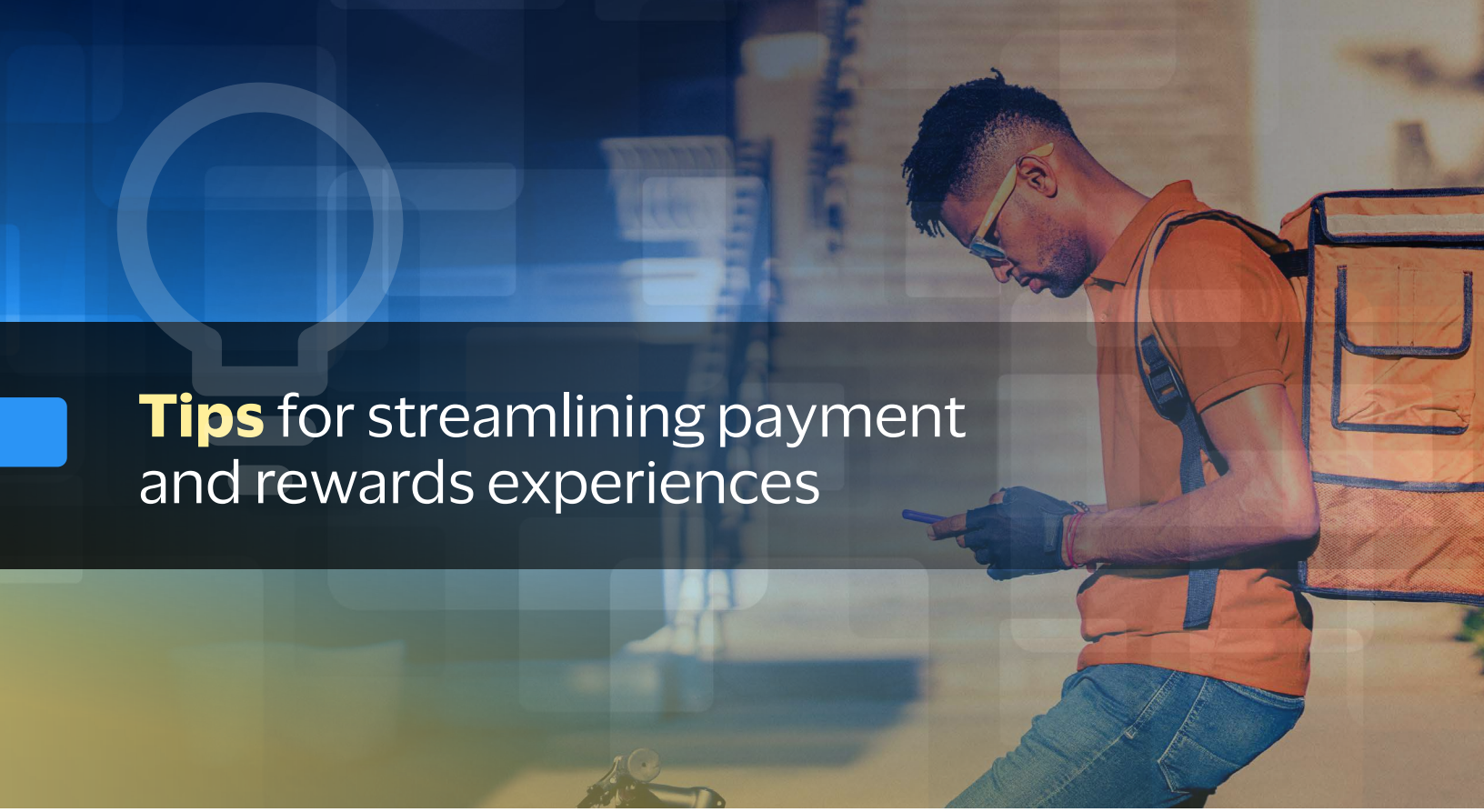
43% **of users in a mobile game case study dropped off during the payment stage where checkout required multiple redirects and secondary verification**[13]

Trend: Co-brand cards enter the instant gratification era

Global co-brand card revenue is projected to reach $25.72B by 2030, making it a core focus of many financial services brands.[14] With this growth comes a shift toward instant, in-app value delivered through everyday platforms. Consumers increasingly expect rewards to feel immediate, visible, and useful the moment they pay.

Differentiation now comes from ensuring rewards appear instantly so consumers don't have to wait, while delayed-redemption programs are becoming a competitive liability.

12. DemandSage. How Many Gamers Are There? (2026 Statistics) June 2026 (https://www.demandsage.com/gamers-statistics/)
13. SolarEngine, "First Purchase Conversion Optimization: The Ultimate Guide for Mobile Game Monetization," 2026 (https://blog.solar-engine.com/en-blog/docs/From-Player-to-Payer-The-Guide-to-Cracking-FirstPurchase-Conversion-in-Mobile-Games/)
14. Research and Markets, Co-branded Credit Card Market by Vendor Type, Credit Card Type, End-User - Global Forecast 2025-2030, October 2024



Tips for streamlining payment and rewards experiences

For B2B payment tools, sell the outcome, not the payment feature

Quick win: Create a one-page pitch for each workflow. For your top 3 workflows, write a simple "problem → solution → proof" page that sales and marketing can reuse across web, email, and decks.

Engage the experts: From off-the-shelf solutions to custom buildouts, Visa's Marketing Services Team offers valuable commercial payments and money movement expertise.

Show up in gaming with experiences that add value to how people play, spend, and progress

Quick win: Identify where you can show up in the experience. Focus on moments where value feels natural, not forced. Pick one platform and one audience, then define a simple in-game moment like a reward, perk, or experience.

Engage the experts: Access world-class gaming expertise through Visa Marketing Services.

For co-brand cards, replace delayed redemption with instant rewards and in-app perks

Quick win: Pilot faster redemption options. Reduce the time it takes for rewards to feel meaningful. Define 2 to 3 rewards customers can access immediately and test one for 60 days.

From Trend to Action

Turn insight into impact with a clear path forward:

- **Diagnose the opportunity**
  Identify where consumer behavior, culture, and commerce are shifting—and what it means for your brand
- **Prioritize the moment**
  Focus on the highest-impact spaces where your brand can credibly show up and win
- **Activate a test**
  Launch targeted, insight-led experiences that bring the strategy to life
- **Scale what works**
  Double down on proven ideas to drive sustained growth and performance

How Visa can help



Audience & opportunity identification



Sponsorship and cultural platform strategy



Marketing execution across the full lifecycle



Measurement, optimization, and scaling

Let's partner to turn these trends into advantage—driving measurable growth, loyalty, and performance.

Learn more at Visa Marketing Services