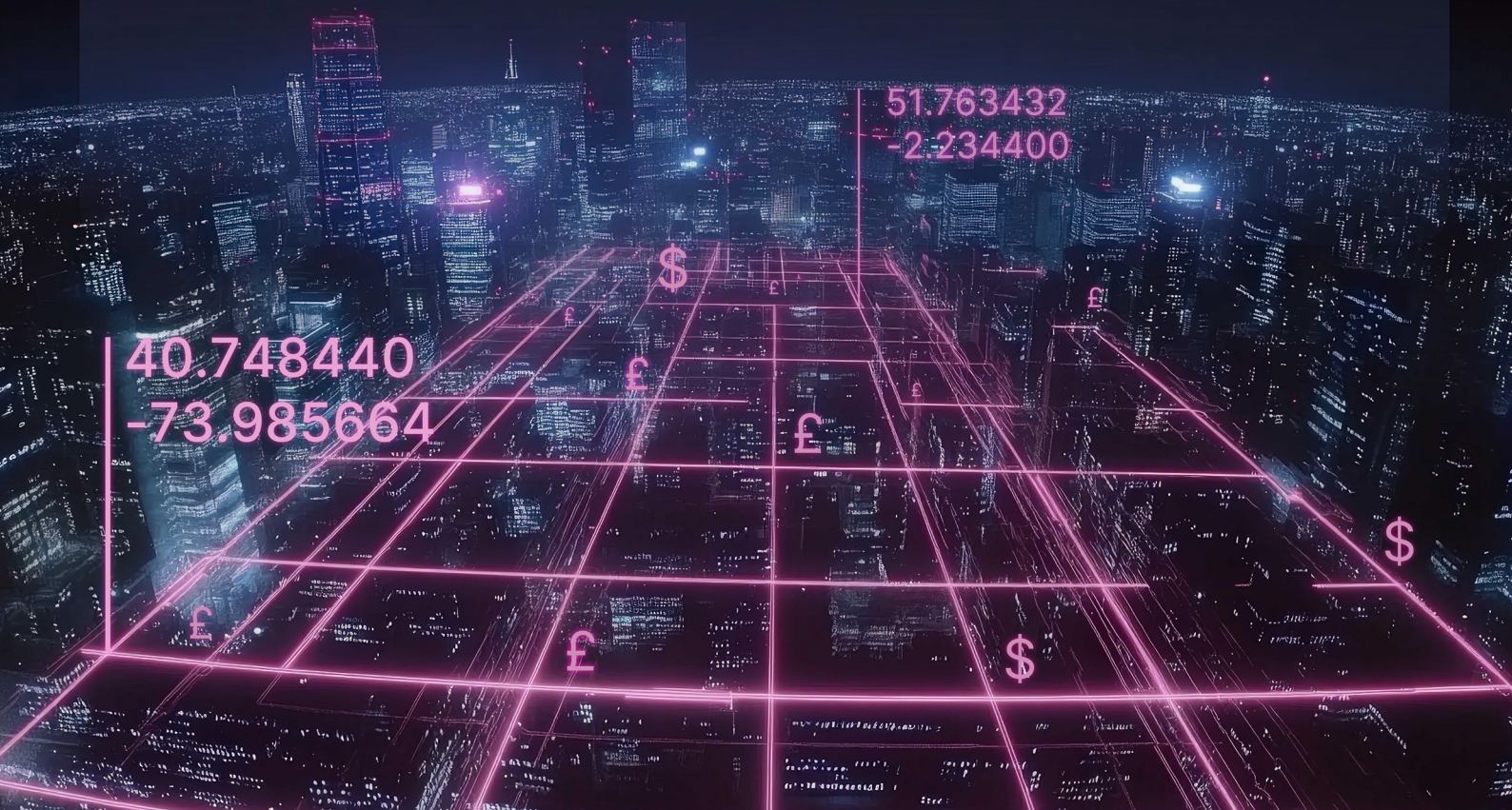
MOVEMENT AND MONEY:

Understanding the **strongest predictors** of advertising success



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INTRODUCTION

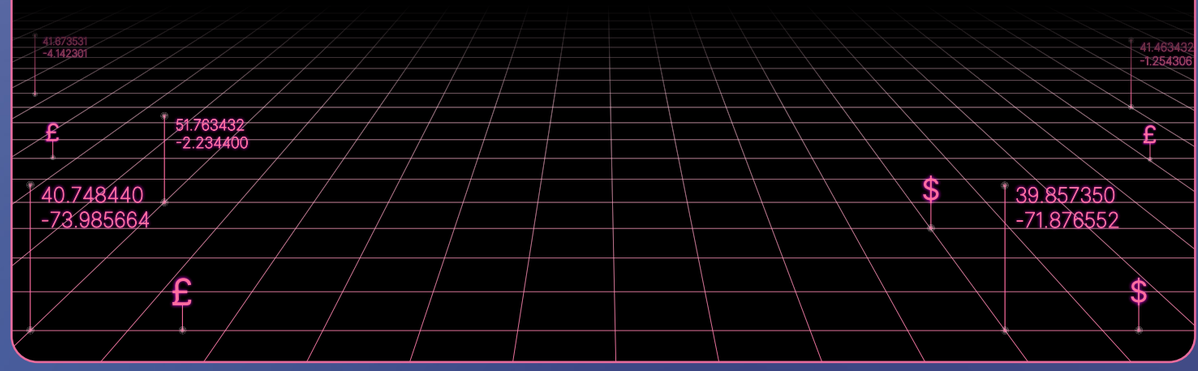
The evolution of the digital advertising landscape continues at a rapid pace. Whilst many had described recent years as a crossroads for marketers – where an impending mass-deprecation of third-party cookies drove the industry to innovate, test and champion myriad replacements for ID-based strategies – the outlook appears to be settling towards a more accepting and pragmatic view.

As opposed to outright replacing third-party cookies and IDs, many marketers are now exploring how new solutions can support their existing approaches, working to fill gaps and potentially transition away from identifiers more methodically. Instead of suddenly replacing cookie-based strategies, many are still using cookies as and where they can, alongside testing new technologies where cookies and identifiers can no longer be leveraged.



Third-party cookies are set to remain for a while longer, nevertheless, advertisers are looking to get ahead of the curve by seeking more promising, more effective approaches to powering their campaigns. Accuracy in audience planning and campaign measurement are high on their list of priorities. The focus is on high-quality data sets readily applicable at multiple stages of the campaign lifecycle – not just planning alone – that can be implemented in full confidence of consumer anonymity.

It's in this changing but exciting landscape that **geo-location** and **consumer spend insights emerge as among the very best areas of opportunity**.



SUMMARY of findings

Geo-location data holds the power to transform digital ad planning by aligning campaigns with real-world consumer behaviour. However, only **20% of campaigns currently utilise geo insights**, showing untapped potential in its application. At the same time, **spend insights are used in 32% of campaigns**, with **79% of marketers who use them reporting significant improvement in performance**. This indicates a growing recognition of its effectiveness in driving measurable outcomes, with a sizeable area of opportunity for advertisers to get ahead of their competition.



report significant improvement in performance

The digital payments ecosystem is experiencing unprecedented growth, with global projections surpassing $20 trillion by 2027. This surge reflects the increasing reliance on digital payment methods and highlights the rich potential of spend data. Despite its potential, **spend insights are a priority for only 35% of marketers, while geo data is valued by just 20%**. Notably, **81% of marketers expect spend and geo data to surpass cookies in delivering actionable insights and driving campaign success**, signalling a significant shift toward these innovative and impactful approaches.

41.673531
-4.142301

£

51.763432
-2.234400

40.748440
-73.985664

£

81%
of marketers believe
Geo-location & spend insights
will outperform cookies

Access to high-quality data remains a critical challenge for the adoption of spend and geo data solutions, with **47% of marketers identifying it as the most significant hurdle**. This concern underscores the importance of data accuracy, reliability, and ethical sourcing in driving confidence among advertisers. Beyond accessibility, **44% of marketers cite a lack of awareness about available data sources**, indicating that education and transparency around these tools are paramount to unlocking their potential. **Cost concerns**, cited by 35%, **highlight the need for solutions that balance effectiveness with affordability**.



use spend insights

Despite these obstacles, there is strong interest in leveraging these advanced tools, **with 79% of marketers expressing a willingness to explore geo-location and spend insights ad solutions.**

This enthusiasm points to a growing recognition of the value these methods offer in targeting and campaign optimisation. To bridge the gap between interest and adoption, education plays a crucial role: **40% of marketers believe that clear demonstrations of functionalities and benefits could drive broader adoption.** By showcasing practical applications, measurable outcomes, and ROI potential, providers can demystify these solutions and empower marketers to integrate them confidently into their strategies.

By leveraging geo data to localise and contextualise messaging, and spend insights to focus on high-value segments, brands can create campaigns that are not only relevant but also highly effective. Nevertheless, with only **5% of campaigns currently utilising both spend and geo data together**, significant **opportunities remain untapped** for advertisers and brands alike.

Why SPEND and GEO DATA matter

Spend-based insights and geo data offer a clear path forward in a privacy-first advertising era. Unlike third-party cookies, they derive value from real-world behaviours and anonymized transactional insights, providing a robust and privacy-safe alternative for targeting and campaign optimisation.



Benefits of spend insights

- Real purchasing insights
- Identification of high-value customer segments
- Measurement of campaign ROI



Benefits of geo data

- Postcode level targeting
- Contextual relevance
- Understanding of consumer mobility patterns

Geo-location data has evolved far beyond its legacy of *location targeting*; plotting points on maps and serving ads to fenced areas. Advancements in machine learning have enabled a more strategic approach to planning, purchasing, and measurement through location intelligence. This approach extends beyond basic location data by integrating a wealth of real-world and online insights to build actionable pictures of consumer groups without personal identifiers.

Powered by universally observed behaviours, location intelligence delivers unmatched versatility - seamlessly connecting audiences across channels, platforms, and industries. In a fragmented landscape, geo-location serves as the common language that enables unified, omnichannel targeting.

ADDRESSING INDUSTRY CHALLENGES

1. **Evolving regulations:** With privacy laws, such as GDPR, evolving to restrict how data is collected and used, marketers must be able to adapt to maintain effective campaign planning. These changes demand innovative solutions to ensure compliance without compromising targeting capabilities.

2. **Consumer expectations:** Trust is now a key currency. Consumers expect transparency and control over their data, creating a need for tools that balance relevance with respect for privacy.

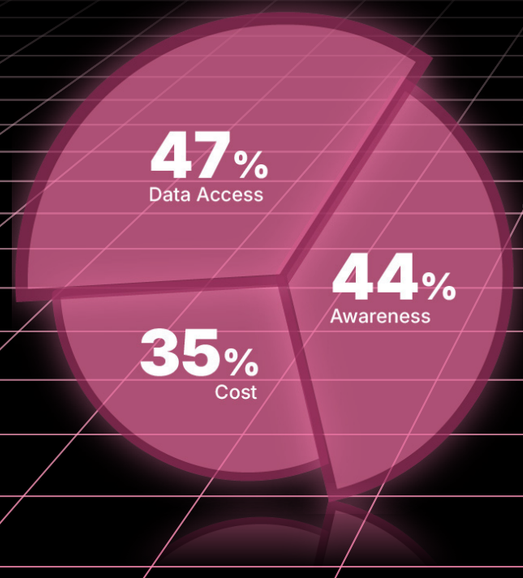
3. **Limited scale of third-party cookies:** A large majority of the open web is now out of reach to third-party cookies. As cookies are phased out, marketers face reduced access to behavioural data, limiting their ability to create tailored campaigns.

Spend insights and geo data offer a path forward. Counter to the use of third-party cookies, this method of audience planning derives value from entirely anonymised and aggregated, real-world behaviours and transactional insights. When layered together, this fusion not only allows for incredibly effective planning and measurement, it does so in a robust, **privacy-safe and future-proof way.**

Barriers to ADOPTION and SOLUTIONS

While the advantages of spend insights and geo data are clear, several obstacles hinder widespread adoption. Concerns around data accessibility, awareness, and cost can hinder implementation. 47% of marketers indicate access to high-quality data as the biggest hurdle to adoption, followed closely by a lack of awareness about available data sources at 44%.

Additionally, cost concerns are significant, with 35% citing it as a major barrier. These challenges underscore the pressing need for enhanced infrastructure, greater transparency in data availability, and comprehensive education initiatives to bridge the knowledge gap. Addressing these issues will be essential to unlocking the full potential of spend insights and geo data in driving impactful, privacy-first campaigns.



Main barriers to adoption of geo data

DATA ACCESSIBILITY

Challenge: Marketers struggle to find reliable and trustworthy sources of spend insights and geo data. Concerns about data quality, accuracy, and ethical sourcing can create hesitation in adopting these new approaches.

Partnering with established providers ensures access to high-quality, ethically sourced data. For example, Mastercard's anonymised and aggregated spend-based insights, combined with Blis expertise in geo-location data, enables marketers to reach their target audience with precision, whilst respecting consumer privacy.

AWARENESS

Challenge: Many marketers are still unaware of the full potential of spend insights and geo data. A lack of understanding about how these data sources can be used to improve targeting and campaign performance can limit adoption.

Utilising educational resources, such as white papers, attending industry events, and watching webinars can provide invaluable knowledge on how best to adopt and future-proof targeting methods.

COST

Challenge: The perceived cost of acquiring and implementing spend and geo data solutions is identified as a barrier for some marketers. Concerns about budget constraints and the need to invest in new technologies can create hesitation.

79% of marketers who utilize spend insights in their campaigns **report seeing a significant improvement in performance**. By demonstrating the potential for increased efficiency, reduced wasted ad spend, and improved customer engagement, marketers can justify the initial investment in spend and geo data solutions.

79%
of marketers using spend insights see **significant performance gains**.



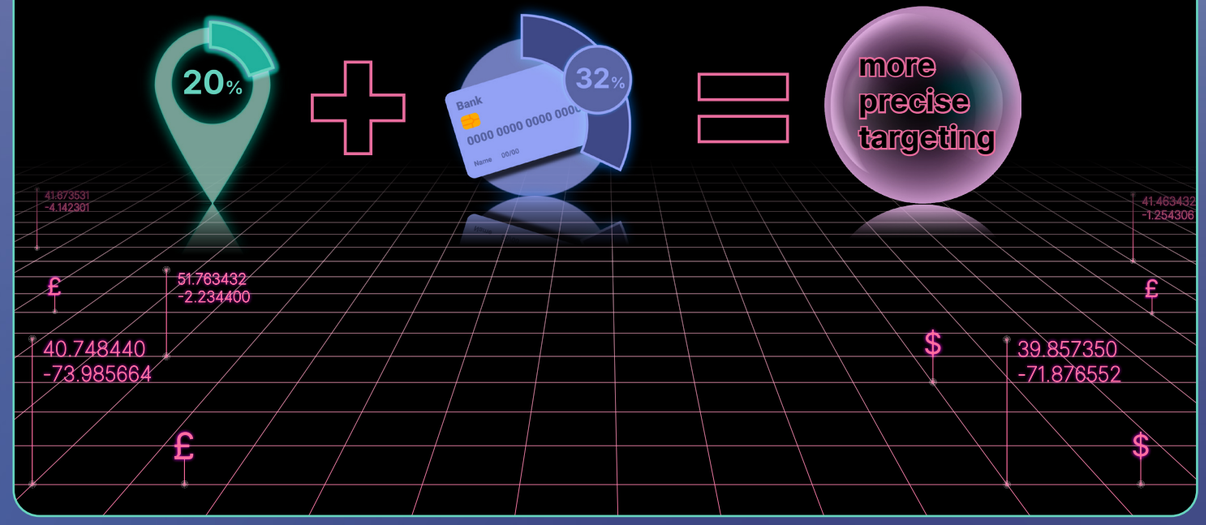
APPENDIX

WANT TO DELVE DEEPER?

Sector insights and *real-world* application

The power of combining spend insights and geo data is clear across a wide range of industries. By exploring key sectors, we can see how this approach drives more impactful and precise results.

We can leverage Blis' Audience Explorer platform, which provides real-world consumer behaviour insights, to highlight how spend, geo, and combined data strategies can unlock deeper audience understanding and maximise campaign effectiveness



Luxury retail

Our research indicates that *Luxury Lovers* are more likely to be reached by combining spend insights and geo data (63% accuracy) compared to using spend or geo data alone (40% and 55% accuracy respectively). Consumers in the US (42%) are more likely to define themselves as *Luxury Lovers* than in the UK (37%). At a total level, luxury goods shoppers (39%) are twice as likely as a general consumer (19%) to identify as this segment. This increases to 40% when targeted by past spend insights and to 55% when targeted by geo data which shows that this segment can be accurately targeted. This is even higher (63%) when looking at spend and geo data combined.



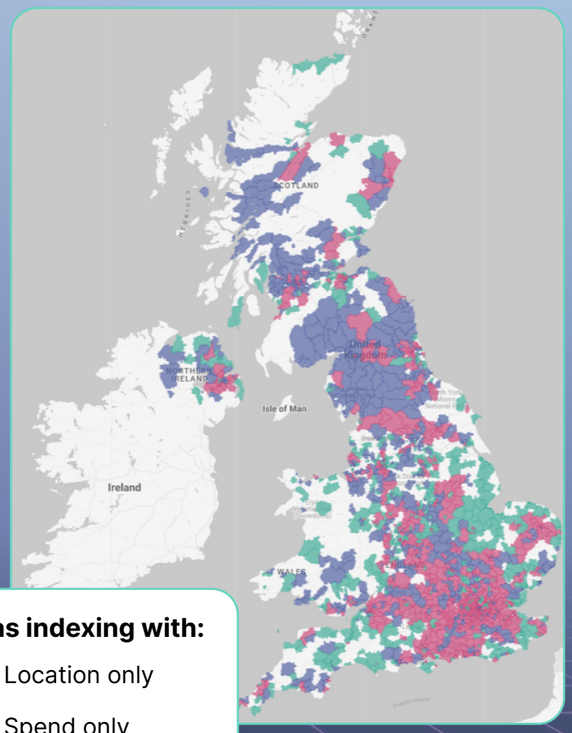
HOW DOES THIS LOOK IN PRACTICE?

Location and Mastercard spend-based insights can be combined to target specific audiences within the luxury umbrella. To reach a high-fidelity audience, using Blis' Audience Explorer, we can filter for consumers spending on luxury apparel and those who often visit high-end retailers.

Combining spend and location data creates a highly accurate profile of:

Luxury Lovers: This audience is more likely to be found in the southern UK, where they frequently visit physical luxury retail locations. However, as shown, there's also a significant segment of luxury spenders in the North who may primarily shop online due to a lack of physical stores in their area.

Aspirational Luxury Seekers: This younger, affluent demographic, primarily located in the south, spends heavily on luxury apparel and frequently shops online. They are highly engaged with luxury brands online and show an interest in travel, office supplies, and health and beauty products.



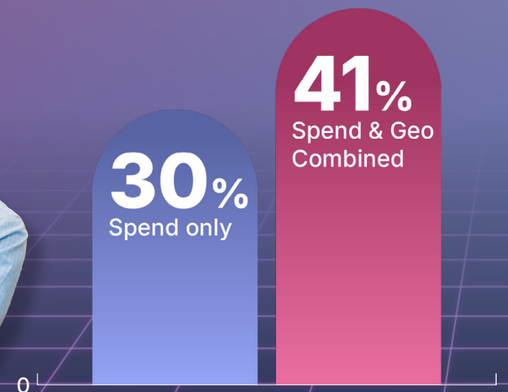
> ***"The global luxury goods market is expected to reach $430 billion by 2025, highlighting the significant opportunity for brands to engage this high-value consumer segment.***
>
> **Statista,** 2024

Automotive

Combining spend insights and geo data increases the ability to accurately reach Auto Enthusiasts to 41%, compared to 30% when using spend insights alone. While 27% of consumers across both markets identify as Auto Enthusiasts, this suggests that not all car owners are passionate about cars, making precise targeting more challenging.

Audience modelling using past spend-based insights improves segment accuracy to 30%, this rises to 41% when both spend and geo signals are combined. Accuracy increases even further, to 50%, among consumers who identify as luxury goods shoppers, reinforcing that a combined data approach is especially effective for segmenting high-value auto audiences..





HOW DOES THIS LOOK IN PRACTICE?

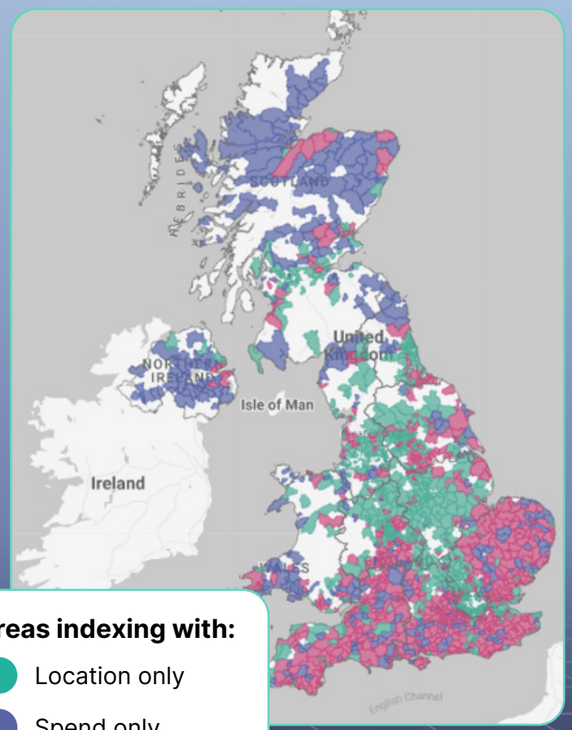
Using location data in Blis' Audience Explorer, we can reach consumers who frequently visit dealerships, and hobby-focused events such as car shows. We can layer this group with consumers who have a frequent/high spend on car parts/accessories, as well as new/used cars to reveal interest and intent.

Combining spend and location data creates a highly accurate profile of:

Auto Enthusiasts: Going beyond just car owners, this audience includes those who frequently visit dealerships and spend on car parts and accessories.

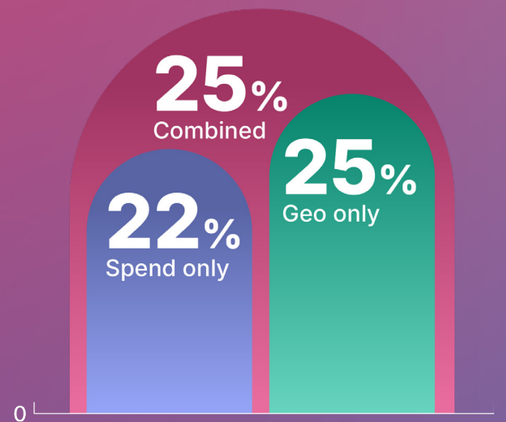
Electric Vehicle (EV) Users: This group skews younger and more affluent, with a strong interest in luxury goods, travel, health, and wellness. They are also actively planning for the future, showing interest in house hunting and eco-conscious products and services.

Blis' Audience Explorer platform helps marketers understand patterns of consumer behaviour, such as trends in visits to locations like charging stations, dealerships, or test-drive events, in aggregate. When layered with anonymised spend-based insights, these can be used to reach audience segments that are more likely to show interest in electric vehicles.



Fashion

By combining spend insights and geo data, the ability to reach Fashionistas increases to 25%, compared to 22% when using spend insights alone.





HOW DOES THIS LOOK IN PRACTICE?

Combining spend-based insights and geo data increases the identification of “Fashionistas” to 25%, up from just 22% using spend insights alone. While 21% of UK and 23% of US consumers identify with the segment, many shoppers buy fashion without strong brand affinity — making them harder to isolate.
The combined data approach sharpens audience accuracy by capturing both intent and behaviour.

Younger consumers are more likely to shop in-store: This may be due to greater access to physical stores in larger cities, where younger demographics tend to reside. They are also more likely to seek discounts and spend on homeware and furniture.

Online fashion shoppers: This audience tends to be more aspirational, with interests in healthy eating, premium brands, and luxury goods.

Seasonal patterns in fashion retail: Premium and high-street fashion see increased store visits during the winter holiday season and January sales.



Filters used:

Fashion retail visitations

AND

Frequently spend on:

Apparel online (Male/female)

OR

Apparel in-store (Family/Male/female)

Food and Beverage

While the broad appeal of this category makes precise targeting more challenging, combining spend and geo insights still provides a valuable understanding of consumer preferences and purchase behaviour. Consumers in the US (37%) are more likely to define themselves as *Fast Food Lovers* than in the UK (29%). Overall, the food and beverage shoppers (33%) are just as likely as a general consumer (33%) to identify as this segment. This is similar (34%) when targeted by spend insights and geo data individually and as a combination suggesting that the broadness of the category and the fact that most consumers (94%) make these purchases results in more challenging targeting.



HOW DOES THIS LOOK IN PRACTICE?

When audiences are broad, Audience Explorer can pin point areas of opportunity using the comparison tool. Comparing two bespoke audiences can help you discover the specific differences between them, helping to discover even more about your target audience.

Combining spend and location insights helps narrow down broad audiences within the food and beverage sector: This allows marketers to differentiate between those who enjoy occasional treats and those who are true ***Fast Food Lovers***.

The Fast Food Lover segment: This audience frequently visits quick-service restaurants (QSRs) and cafés and spends heavily on fast food and takeaway options.



Filters used:

QSR and cafe visitations

AND

Frequently spend on:

QSR

APPENDIX

FUTURE-PROOFING CAMPAIGNS:
A vision for *smarter* advertising

EMERGING trends

ALGORITHMIC LEARNING IN ACTION:

Platforms like Blis Audience Explorer harness machine learning to extract deeper insights from spend and geo insights, thus creating consumer profiles. These technologies help marketers uncover nuanced audience behaviours, enabling smarter and more targeted strategies.

OMNICHANNEL MEASUREMENT:

Tools like Blis' Smart Holdout Groups provide marketers with robust solutions for measuring campaign effectiveness across multiple touchpoints. By isolating audience groups and analysing performance metrics, brands can understand the true impact of spend insights and geo data on their advertising efforts.

UNIFIED DATA ECOSYSTEMS:

Integrating spend insights and geo insights with other data sources creates a holistic view of customer journeys. By combining these datasets with advanced measurement techniques, like omnichannel tracking, marketers can build campaigns that are not only precise but also measurable at scale.

ENHANCED PRIVACY MEASURES:

Advancing compliance frameworks is critical to maintaining consumer trust in a privacy-first era. Privacy-by-design tools are key to aligning with evolving regulations while delivering meaningful insights.



MASTERING the TRANSITION

Advertising's ongoing shift away from third-party cookies and identifiers creates both challenges and possibilities for marketers, and those seeking a competitive edge are actively exploring novel solutions that prioritise privacy while delivering performance at scale.

At Blis, we believe the future of advertising is powered by geography, not identity. We've led the way in demonstrating the effectiveness of combining geo-location data with premium behavioural signals, such as consumer purchase insights, as the most impactful method for planning and measuring successful ad campaigns, and I think the findings of this report prove that the opportunity for forward-thinking marketers is enormous.

Greg Isbister
CEO, Blis



1 ACT WITH CONFIDENCE

Marketers must act decisively to adopt spend-based insights and geo-insights strategies, ensuring their relevance and resilience in an ever-changing advertising landscape. Demonstrating the functionalities and benefits of these tools is key, as **40% of marketers cite demos as instrumental in driving adoption**.

2 PARTNER WITH CONFIDENCE

Reliable data sources play a crucial role in this transition. **Mastercard is trusted by 60% of marketers as a top provider of spend-based insights about geography, followed closely by PayPal.** This trust in established financial institutions highlights the importance of partnering with recognised data providers to ensure accuracy and efficacy.

3 BUILD A COOKIE FREE FUTURE

The future of advertising lies in leveraging data responsibly to deliver meaningful experiences that benefit both brands and consumers. By embracing the power of spend insights and geo insights, marketers can unlock new levels of precision, personalisation, and performance. These tools, combined with a commitment to privacy, will enable brands to build a sustainable ecosystem that thrives in a cookie-less world.

WANT TO FIND OUT MORE?



Reach out to your Blis rep
OR email us at hello@blis.com