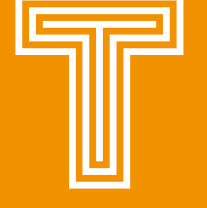
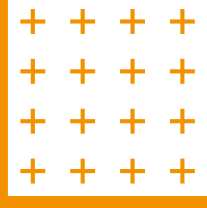
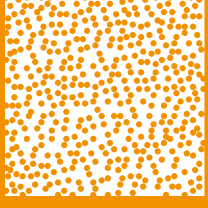
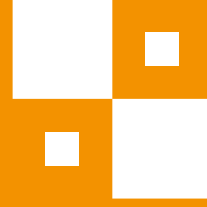
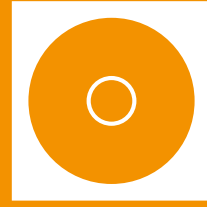
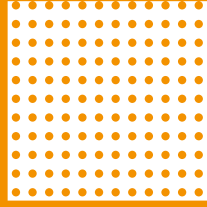
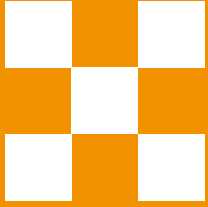


# Signals 2025



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# Intro



**Going for growth** sums up the hyperfocus set to dominate economies and financial services (FS) in 2025, as we look at the year ahead through our annual Signals Report.

If 2024 was a year of uncertainty, with hedging on action due to the elections in which over half of the world's population participated, 2025 is in one sense calmer. The need for brands to communicate value, trust and reward will be carried forward, as consumer spend levels remain under pressure. But with policy direction, taxes and tariffs – both in the UK and in the US – better understood, decisions can now be made.

As FS communication specialists, we continue to act as a barometer for the headwinds of change, as we help brands to transform the world of finance for the better, by helping people to think differently about money. In our Signals Report this year, we're providing a smart topline on what's going on and what marketers need to do about it.

Growth will come from brand fame building activity, explored in Maximising Sponsorship; The Power of Personality; Cracking the Memory Code; Scaling Internationally.

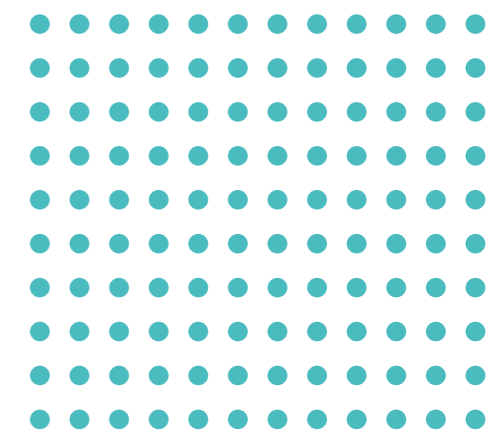
It will also be through tech-enabled efficiencies, as FS finally realise smoother, more personalised experiences. Read how to make the right leap in: Untangling the Messy Middle; In Data We Trust; AI in Advice isn't the Answer, it's the Question. And don't miss the impact of getting tech right both on a critical audience and via a critical channel, covered in Rethinking Retirement and PR in a New Media Age.

**Let's get on with it.**

# 01 Cracking the Memory Code



**Kirsty Maxey**  
Chief Executive Officer



## Overview

“If you like a lotta chocolate on your biscuit, join our... CLUB.” You can thank a small number of synapses in your brain for binding together neurons into a circuit and logging that “earworm” into your long-term memory. So let’s talk about memory. As marketers, we love metrics. Brand recall, brand awareness, brand recognition, conversion, advocacy, engagement, reach. The funnel in general... But increasingly, brands are seeking to be more memorable (positively) and encourage a behaviour change. Which is often easier said than done.

## What’s happening

The human brain is built to forget, because the average person sees between 4,000 and 10,000 advertising messages a day. Of the ones we actually pay attention to, we can recall only 60% of what we have learned 20 minutes later, and just 34% after one day. Memorability is becoming the key competitive advantage.

## What’s next

Big businesses are supercharging their communications, by looking forensically at the science behind the creation of memories, and putting those findings into action. Our behavioural scientists have determined five lightning rods to create more memorable communications, be that for a B2C, B2B or intermediated audience: Characters, Humour, Emotion, Sonic devices and Surprise (CHESS).

## Key takeaway

Firstly, ask yourself, “Does my campaign pass the memory test?” Secondly, play CHESS – the memorable acronym for our five lightning rods to memorable communications. Most importantly, don’t be afraid to be different. Painting more magnolia campaigns on the magnolia wall of safe campaigns won’t create any memories.

# 02 The Power of Personality



**James Maxwell**  
Executive Creative Director

## Overview

Wallflowers don't get to dance. By that I mean in saturated markets, where products and services blur into a sea of sameness, harnessing the standout power of brand personality is crucial. Audiences aren't just looking for features – they're seeking authentic emotional connections. This is where brand personality wears its best dress, acting as a vital differentiator. It's no longer enough to have a quality product; how your brand speaks, behaves and engages is what truly sets it apart.

## What's happening

A major pitfall brands are currently falling into, is "blanding".<sup>1</sup> Nervousness, group think and risk aversion have watered down personalities. Recent analysis reveals a decline in the use of characters, distinctive accents, ambiguity, wordplay, double meaning and metaphor. Brands are becoming wallpaper. But brands that are crafting their personas, pushing their creative, owning a tone, are seeing results.

## What's next

Hopefully the death of vanilla! Prudent and broadly appealing seems safe, but can backfire. Consumers crave personality, something that feels raw and relatable. Social platforms amplify the importance of personality, especially in crowded markets such as the US. So Salesforce using Matthew McConaughey, and the success of hot pink Klarna, have won using humour, wit and relatability.

## Key takeaway

When consumers are bombarded with choices, personality-driven brands break through. By staying authentic, but noticeable, and engaging emotionally, brands can create lasting connections. Anti-blanding isn't just a trend, it's a necessity. Whether through humour, design or iconic actions, a strong brand personality is the best way to rise above the competition.



# 03 Marketing Diversity and Inclusion



**Sandy Downs**  
Head of DE&I

## Overview

DE&I is climbing back up the corporate agenda. A combination of grassroots demand from employees, and prospective recruits for better internal DE&I practices, as well as a top-down push from both the UK regulator and the new Labour Government, means there's no more ignoring the issue. This is going to feed into the marketing agenda for the year ahead, and marketers need to get up to speed.

Trump's presidency will no doubt make this a harder conversation in the US and beyond. Making sure DE&I is embedded in brand values and company strategies will aid consistency and authenticity.

## What's happening

Diverse and inclusive marketing is not just a moral issue. It makes for better brand health. Ads featuring people of colour boost long-term equity by 44% according to Ipsos.<sup>2</sup> Just look at Co-op, which launched a highly effective anti-racist inclusivity campaign, following the civil unrest in the UK in July 2024.<sup>3</sup>

## What's next

The FCA is pushing for greater DE&I, the revisions to the Corporate Governance Code will pressure boards, and ethnicity pay gap reporting will probably be mandatory for large firms. FS brands want growth – accessible digital banking solutions and financial literacy programmes will be key. And people want inclusivity – and authenticity.

## Key takeaway

Firms need the right DE&I policies and processes in place – and to be equipped to talk about their journeys – otherwise they risk alienating their people and damaging their brand. Those that nail their communications will be able to run creative and authentic campaigns that meet a modern audience.



# 04 Scaling Internationally



**Montserrat Tojeiro**  
Managing Director, Marketing

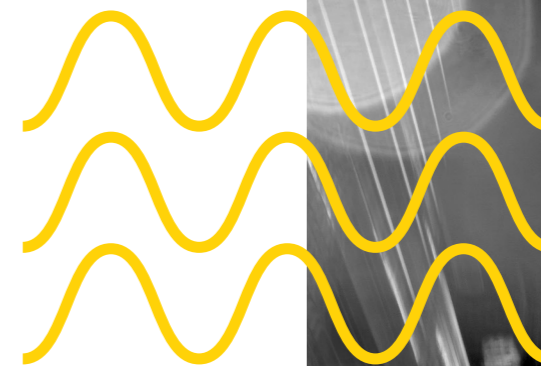
## Overview

FS brands, in particular neo-banks and digitally enabled FS providers, are increasingly keen to capitalise on growth opportunities that come from expansion into new and emerging geographies. While offering the right product solution adapted to suit the needs of the local audience is a given, consideration of how the brand and marketing messaging might need to flex to accommodate specificities of that local market and customer need, is also key. Maintaining the consistent core brand narrative that has already

been built, requires leveraging a glocal approach to communications.

## What's happening

HSBC trailblazed this “glocal” approach, with its “world’s local bank” positioning running for nearly ten years. More recently, newer brands such as Stripe have also adopted a customer-first strategy. Tailoring solutions and campaigns to location-specific pain points, the brand remains consistent in its positioning as a platform “built for developers, by developers”, across 47 markets.



## What's next

As brands battle for share of wallet and voice, marketers will need to prioritise customer-first approaches to their communications strategy. Whether through localised storytelling – adapting the brand story to cultural narratives – leveraging regional ambassadors or local influencers, or even responsive content optimisation testing variations to understand what resonates locally.

## Key takeaway

The attraction of new, untapped geographical markets is strong. Brands that successfully expand will be those that ensure a nuanced, insight-led approach to their communications strategy, that resonates with local customer needs, and complements a strong, consistent core brand proposition in order to genuinely deliver a glocal brand experience.



# 05 ESG: Quiet Acceleration



**Fiona Couper**  
Chief Marketing Officer

## Overview

ESG has suffered a backlash over the past couple of years, with accusations of greenwashing, hindering performance and, particularly in the US, politicisation. The response has seen greenhushing, where companies fearful of criticism and backlash have either not communicated, or downplayed their social and environmental efforts.

In reality, 2024 sustainable funds have continued to prove attractive to investors globally<sup>4</sup> and despite cost-of-living pressures, consumers are willing to pay an average of 9.7% more for sustainably produced or sourced goods.<sup>5</sup>

Brands face navigating a fraught ESG communication landscape, with increasing scrutiny by stakeholders and shareholders.<sup>6</sup>

## What's happening

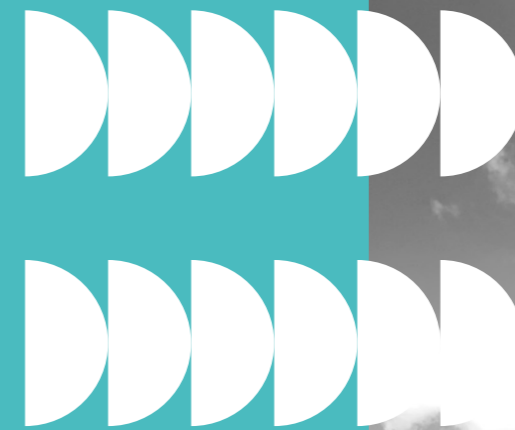
A quiet reacceleration of net zero commitments, particularly Science-Based Targets in North America.<sup>7</sup> Executing ESG initiatives is a top three operational priority, because 74% of CEOs see ESG strategy having the greatest impact on driving financial performance, and 26% see it as crucial for attracting and retaining talent.<sup>8</sup>

## What's next

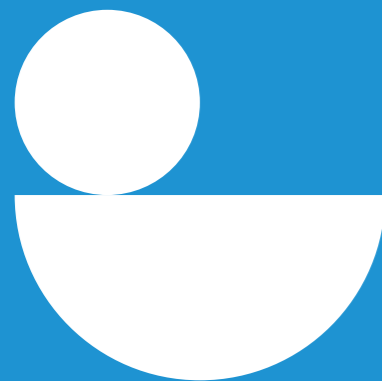
Reappraising ESG communication. Decarbonising supply chains is challenging, with only half of US-based companies confident of achieving 2030 net zero goals.<sup>9</sup> Granularity on mid and long-term targets and annual ESG risk reporting is now expected. While UK companies can expect the introduction of disability and ethnic pay gap reporting.<sup>10</sup>

## Key takeaway

Brands can't afford to be shy about communicating being a responsible business. A strong narrative should be evident across tailored content for different audiences, supported by authentic, long-term initiatives that motivate employees and attract talent. Because customers and investors know what they are looking for.<sup>10</sup>



# 06 Untangling the Messy Middle



**David McCann**  
Group Planning Director

## Overview

The phrase “messy middle” became popular due to Google’s research on purchasing behaviours in the digital marketing and e-commerce sectors, and in particular, how customers search for information, gather useful insights and ultimately make a buying decision. While Google helped highlight the concept, the messy middle has evolved through the continuous and collaborative efforts of researchers, marketers and client-side practitioners, and organisations that are focused on understanding how to optimise the customer’s journey.

## What’s happening

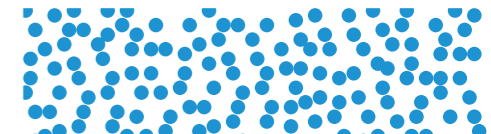
AI is currently transforming the messy middle through the use of AI-powered chatbots. Here it can guide customer behaviour, automate the mundane and influence decisions based on real-time trends and customer behaviour, while optimising tracking even in a cookie-less world. This is leading to smoother streamlined paths to purchase, with tailored and personalised information and comparisons.

## What’s next

AI will continue reducing journey complexity, not just within digital and mobile channels, but seamlessly across all customer touchpoints. However, as purchasing remains driven by human emotions, the next step for AI is to analyse emotional cues and attitudes, both identifying category triggers and providing predictive associations to tailor quicker and more thoughtful customer journeys.

## Key takeaway

Be mindful that AI’s logic-driven optimisation of the middle doesn’t yet adopt brand thinking or distinctiveness to the customer experience. It is here, in the messy middle, that marketers must guide, combining customer centricity with brand behaviours, using creativity, behavioural science and best practice initiatives to evoke the brand’s essence.







# 07 Personalised Experiences



**Natalie Willoughby**  
Head of Digital Experience

## Overview

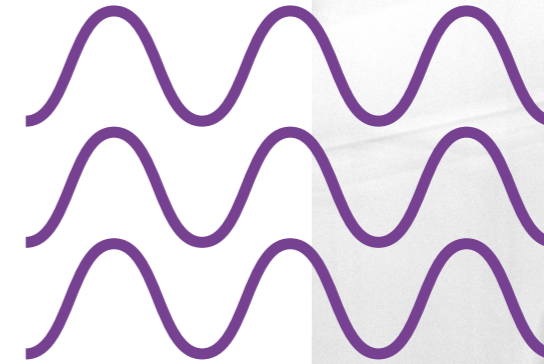
Creating personalised experiences is now a critical business necessity. Consumers expect brands to understand their needs, preferences and behaviours, rewarding those who do so with increased loyalty and engagement – with almost two thirds of customers stating they expect companies to adapt experiences to match their changing needs and preferences,<sup>11</sup> and more than half stating they'd likely become repeat buyers after a personalised experience.<sup>12</sup>

This shift is also being driven by consumer duty regulation,<sup>13</sup> which compels companies to prioritise the

best interests of their customers. Businesses that don't adapt will find themselves outpaced by competitors and at odds with regulatory mandates.

## What's happening

Despite 80% of financial institutions seeing personalisation as essential to meet the expected and required standards,<sup>14</sup> many underinvest and deprioritise this within their marketing strategies. With fewer than one in four businesses having the required technology to deliver consistent personalised experiences across channels,<sup>15</sup> the risk is customer disengagement and shallow, transactional relationships.



## What's next

AI-driven data processing is fast tracking personalisation across all customer touchpoints, further raising expectations. Without an accurate, cross-channel view, insights are limited. 63% of buyers say experiences fall short of what's possible<sup>16</sup> – the same percentage stated they'd stop purchasing following poorly executed personalisation.<sup>17</sup> Businesses must invest in the right tech and test rigorously.

## Key takeaway

Prioritising personalisation will boost revenue, strengthen brand loyalty and support meeting regulations. This means building targeted, impactful and well-executed personalisation strategies that evolve with customer needs, fostering trust and differentiation. Investing in these efforts will outweigh potential losses, positioning brands for success in an increasingly regulated, customer-centric landscape.



# 08 Maximising Sponsorship



**Ella Sims**  
Account Director

## Overview

Sport sponsorship is one of the most powerful tools for raising brand profile and image. However, research indicates that up to 88% of sponsorships are inefficient and failing to reach full potential.<sup>18</sup> There's been a shift in the dynamics of sponsorships, due to changing fan motivation and behaviour, with fans increasingly prioritising ESG considerations, investment at the grassroots and community level. In addition, with 47% of sports viewers simultaneously interacting with other live content, multi-screen

engagement presents a significant opportunity for sponsors to create more touchpoints with potential customers, particularly at the grassroots level, where community involvement is high.<sup>19</sup>

## What's happening

Sponsorship now prioritises purpose, values and long-term social impact beyond brand visibility. Community programmes such as Royal London's sponsorship of the British & Irish Lions Women's team, and its investment into grassroots rugby, along with the Chase Rewarding Futures School Libraries

initiative, exemplify tangible benefits to both communities and sponsoring organisations.

## What's next

Successful sponsorships are evolving into well-rounded, multi-dimensional partnerships. Sports organisations and others now seek sponsors that align with their values and engage on multiple levels. Brands will be required to share genuine aims to improve the community. Brands that embrace this deeper connection will gain the greatest rewards.

## Key takeaway

Brands that fully leverage sponsorships will build trust and engagement. Grassroots investment, a focus on ESG and a genuine understanding of community needs will foster deeper connections. In 2025 and beyond, sponsorships should prove value to the community – “Ask not what your sponsorship can do for the brand, but for the community.”

# 09 In Data we Trust



**Crispin Heath**  
Group Digital Director

## Overview

2025 is set to be the year the FS industry puts its full trust in smart data through open banking, to drive more intelligent decisions, improve customer experiences and revolutionise our relationship with money. Data enables financial institutions to mitigate risks for customers, ensure regulatory compliance and detect fraud, and most importantly personalise services, ultimately providing consumers a far better product.

Open banking passed 10 million users earlier this year, and as more and more data becomes accessible,

financial institutions will increasingly leverage advanced analytics, machine learning and big data technologies, to streamline operations and innovate.<sup>20</sup>

## What's happening

The FS industry is increasingly relying on data to optimise decision-making and design new products and services. For instance, NatWest's Cora+ chatbot, which promises to deliver a more seamless "human" experience. While JPMorgan Chase's IndexGPT builds thematic indexes currently for institutional clients, aiding client engagement.

## What's next

The next phase of open banking will further enhance interoperability, data privacy and customer consent management. FS will leverage AI and machine learning to analyse the wealth of smart data generated by open banking, to ultimately offer more tailored solutions, real-time decision-making and seamless cross-platform services.<sup>21</sup>

## Key takeaway

Data, through open banking, is revolutionising FS, by driving personalisation, competition and innovation. Trusting and leveraging open-data ecosystems allows institutions to offer better services, manage risks effectively and stay ahead in a rapidly evolving market. Open banking is key to shaping the future of financial technology.



# 10 OpenAI Set to Shake up Search



**Sarah Lewis**  
Head of Social

## Overview

SearchGPT is a new feature from OpenAI, designed to give audiences timely and relevant answers to their queries. It combines AI-powered conversational abilities with web data and proper source attribution, offering users an alternative way to search without relying on Google. While the move will be welcomed by searchers, who stand to benefit from SearchGPT's data-rich content and conversational interface, will marketers need to worry about yet another platform to optimise for?

## What's happening

With the search landscape becoming disparate, due to the likes of Google Gemini and Microsoft Copilot, there's concern that SearchGPT means greater competition for search dominance. More than ever, SEO and content marketers will need to account for platform nuances such as differing ranking factors, if they stand to compete.



## What's next

While SearchGPT won't usurp Google as the preferred search engine, marketers must adapt their strategies for increased visibility. This means optimising content to suit AI models, such as including article summaries and reviews, alongside additional tactics such as creating branded content.

## Key takeaway

Marketers must adapt their strategies for increased visibility across the growing AI search landscape. Optimising content for different platforms, alongside considering additional tactics such as upweighting branded content will be critical.



# 11 AI in Advice Isn't the Answer It's the Question



**Dan Perry**  
Strategy Director

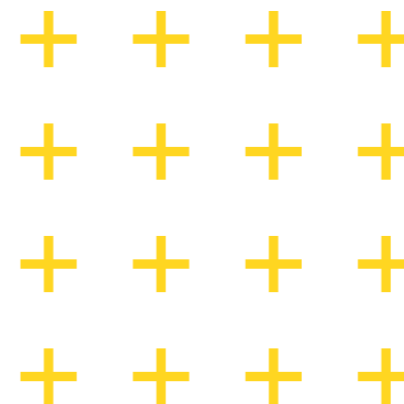
## Overview

As advice businesses increasingly enhance their services with AI tools and technology, this opens up the range of possible client experiences at both ends of the spectrum, from the democratised “mass market” to the “premium exclusive”.

As these new possibilities emerge, deciding where to play is as much a question of business and brand strategy, as of technical capability.

## What's happening

The AI future is coming, but uncertain.



While 46% of firms are either already using AI or have plans to incorporate it into their operations in the near future, 95% of them also feel unprepared, due to a lack of required skill sets within their businesses.<sup>22</sup>

## What's next

AI is just a tool. Firms must decide how it's best used. AI might automate activities such as client communication, data analysis and compliance. Or it might supercharge advisers' ability to deliver bespoke, holistic, proactive, concierge-like service.

Brands need to decide which approach best aligns with their strategy.

## Key takeaway

Start with your brand. Does your business deliver democratisation or exclusivity? How might AI tools facilitate or enhance that?

Focus on the client experience. How does AI augment the role of the adviser in the relationship? By allowing them to be more hands off, or hands on?

# 12 PR in a New Media Age



**Ellie Pocock**  
Associate Director, PR

## Overview

We're used to celebrating coverage in the Wednesday money pages, or a big splash in a weekend broadsheet. But is that really right anymore? The media landscape is changing unrecognisably, driven by tech and shifting consumer habits. It's increasingly fragmented, divisive, and fighting for a share of people's short attention spans.

The stalwart tabloids and broadsheets are diversifying, despite feeling the pinch of falling advertising revenues. But where are people really getting their news, how are

they being influenced, and where are they searching for information (hint – it's not Google)?

## What's happening

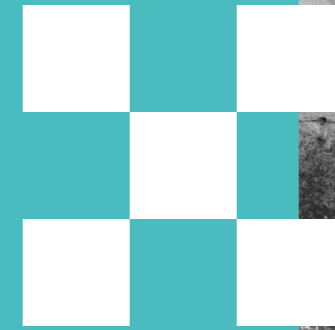
Social media platforms such as TikTok, Instagram and Reddit are powerful news sources, search engines, where influencers have a huge sway over people's decision-making. In tandem is a growing desire for slower news formats, more intimate content that guides, story tells and informs. 21 million people listened to a podcast in the last year!

## What's next

Brands need to decide where, and how, they position themselves in this changing media world. Is it time to go social first – launch propositions, research, data on TikTok before you take it to the traditional news outlets? Or to stay in the more considered camp, but accept that the opportunities might not flow so fast?

## Key takeaway

As ever, know exactly who your audience is. Is it the busy mum who loves TikTok and all its time-saving hacks, or is it the quizzer who buys The Times for the puzzles at the weekend, but flicks through and loves a podcast on their drive to work? In a fragmenting media landscape, knowing your audience has never been more important.





# 13 Rethinking Retirement



**Emma Evans**  
Director, PR

## Overview

Are people rethinking retirement, or have we simply stopped “thinking retirement”? Indeed, is the notion of retirement too outdated to even think about?

BlackRock CEO, Larry Fink, hit the nail on the head when he asked, “How do we afford longer lives?”

Everyone knows we are living in an increasing longevity era, but communications framed purely through a financial lens tell only half the story.

The reality is there are a number of societal factors, including flexible working, our roles as caregivers and, increasingly, age discrimination, that financial brands must lean into when considering how to frame these conversations.

## What’s happening

As the landscape shifts and new political regimes take effect, the time to help consumers take control of their financial future is now. With stats highlighting that the gap between expectation and reality around retirement is widening,<sup>23</sup> how can FS brands educate and inform people, and offer constructive action?

## What’s next

Much has been written about the motherhood penalty when it comes to pensions, and the ripple effect of the cost of childcare is felt by many. To seriously rethink how we retire, this nettle has to be grasped, and it needs to be led at a policy level.



## Key takeaway

Without decisive policy change, there is limited rethinking individuals can do. Financial brands, however, have a huge role to play in shaping conversations and helping generations become more knowledgeable about their finances. To truly meet the needs of future generations, FS brands need to lean into a solutions-based narrative.

# 14 Can You Buy Influence?



**Megan Marshall**  
Client Services Director

## Overview

It's been the quest of marketers across the globe to connect with consumers for generations. Fast forward a few hundred years and the medium may have changed, but the mission very much remains the same. So it's unsurprising that brands would be tapping into the ready-made, ready-engaged and ready-to-buy audiences that come attached to "celebrity" or "influencer".

But as with any communications channel, it should be treated with respect and consideration. We mustn't get swept up with stars in our eyes, but

carefully consider collaborations with authentic individuals that can credibly add value to our brand and our objectives.

## What's happening

Influencer marketing investment is predicted to reach \$24billion in 2024. The age of influence is undeniable. With 63% of consumers declaring they trust influencers more than brands, celebrity and influencer partnership is becoming well established as an effective way to drive understanding and align key values with a captive audience.<sup>24</sup>

## What's next

As celebrity and influencer engagement in marketing becomes more mainstream, so too will consumer cynicism. With 86% of consumers believing authenticity is important when deciding which brands to support, it will become ever-more critical that celebrity and influencer relationships are both credible and meaningful, to be able to reap the rewards on offer.<sup>25</sup>

## Key takeaway

A carefully considered celebrity or influencer collaboration can be a cost-effective and credible way to support brand and marketing objectives. But as with any activity, trust in the foundations of good marketing strategy – be clear on your brief, your objectives, and how you'll measure success to use influence for brand success.





# Conclusion



If our 2025 Signals Report has given you food for thought or a thirst for making it happen, please get in touch: [hello@teamspirit.co.uk](mailto:hello@teamspirit.co.uk)

2025 marks our 30th anniversary, when we will be celebrating across the year with our clients, past and present, and our team, who are the not-so-secret sauce making Teamspirit the unique agency it is today.

Thirty years on, and as the most awarded financial specialist agency, we continue to find new ways to help people think differently about money; using creativity to better engage and secure a positive impact within both financial services and the communication industries.

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If you'd like to discuss the impact  
on your business of the Signals  
in this report, drop us a line

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