



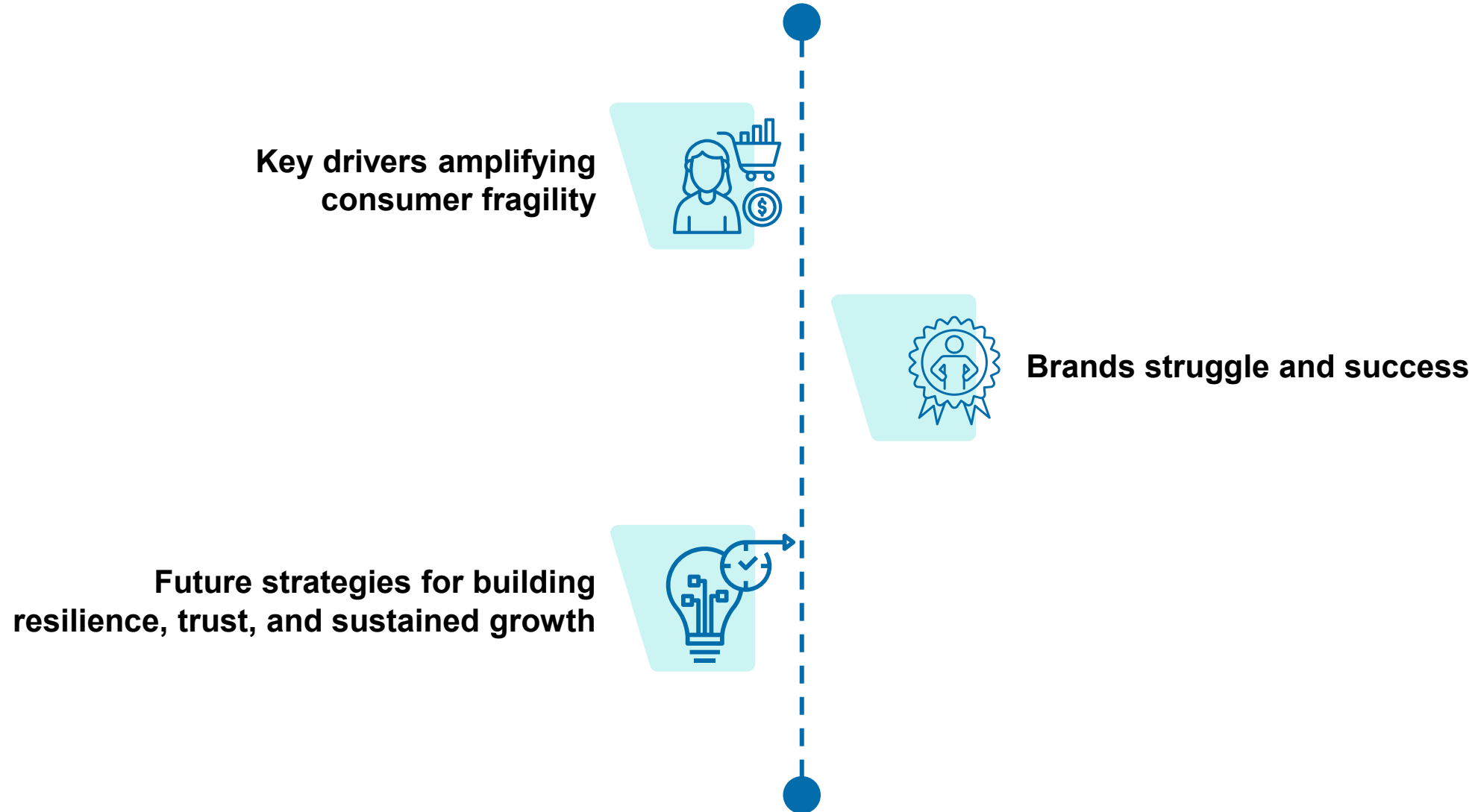
# **Fragile Consumer Sentiment in 2025: Trends, Drivers, and Implications**



**Robert Pierson**  
SVP, Americas



**Sayam Jain**  
Senior Director - Research & Analytics



## BA's Social Listening Research on Consumer Sentiments in 2025

### Consumer Sentiments 2025



Frustration Over  
Inadequate Service



Governmental Concerns



Technology VS. Human  
Connection



Lacking Trust and  
Transparency

**Volatile**  
**Uncertain**  
**Complex**  
**Ambiguous**

Times create fragile consumer sentiment

# Why the World Feels Unpredictable: Key Market Forces



## Economic Volatility and Inflation Concerns



Persistent inflation



Economic unpredictability and volatility



Weaken sentiment, leading to cautious financial decisions

## Geopolitical Uncertainty and Global Events



Ongoing geopolitical conflicts



Unpredictable events



Natural disasters

# AI Anxiety and Scepticism



AI's impact on privacy and job security



Lack of transparency in AI decision-making



Misinformation and exaggerated fears

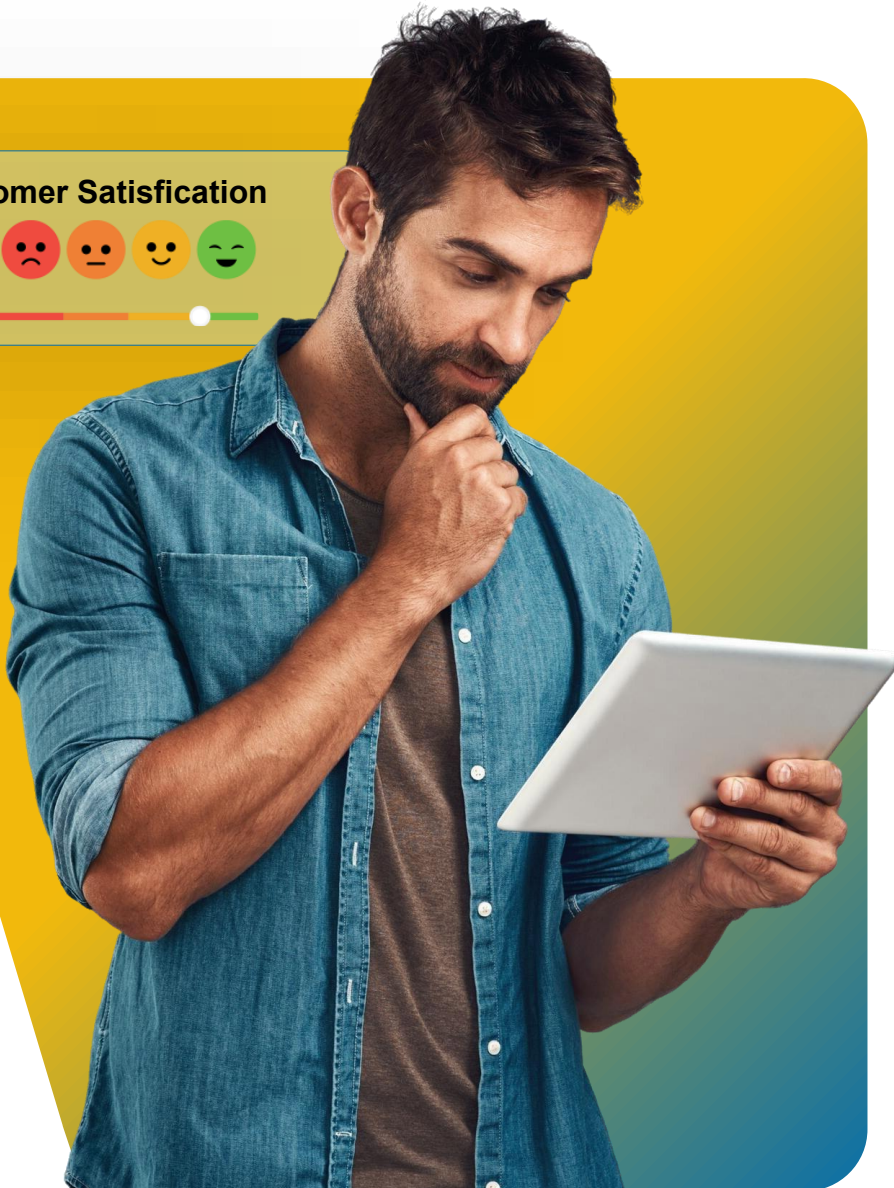
**“Getting AI right is about empowering your people to do their best work.”**





# Industry-Driven Struggle With Customer Trust

Customer Satisfaction



**Insurance – Lack of Transparency, Complex Claim, Slow Response**

**Telecom – Service Reliability, Pricing Transparency**



Blockchain - Transparency in Policy Management



AI-Driven Claims – Speed and Simplifies Customer Service



Customer-Centric Approach Improve Satisfaction and Loyalty



*AI-driven CRM Integrates customer and policy with tools like Outlook, Salesforce, using a Spotify-inspired interface to recommend personalized insurance products and reduce service times by over 70%”*

# Sustainability Concerns and Influencers



Consumers Demand Genuine Sustainability, not Superficial Claims.



Authentically Demonstrate Eco-Friendly Practices.



Sustainable Innovation Now Essential for Credibility & Competitive Advantage.



# Social Media Influence and Information Overload



- Amplifying Consumer Perceptions
- Spread of Misinformation
- Information Overload Effects



- Unique influencer approach – celebrity vs micro-Influencers



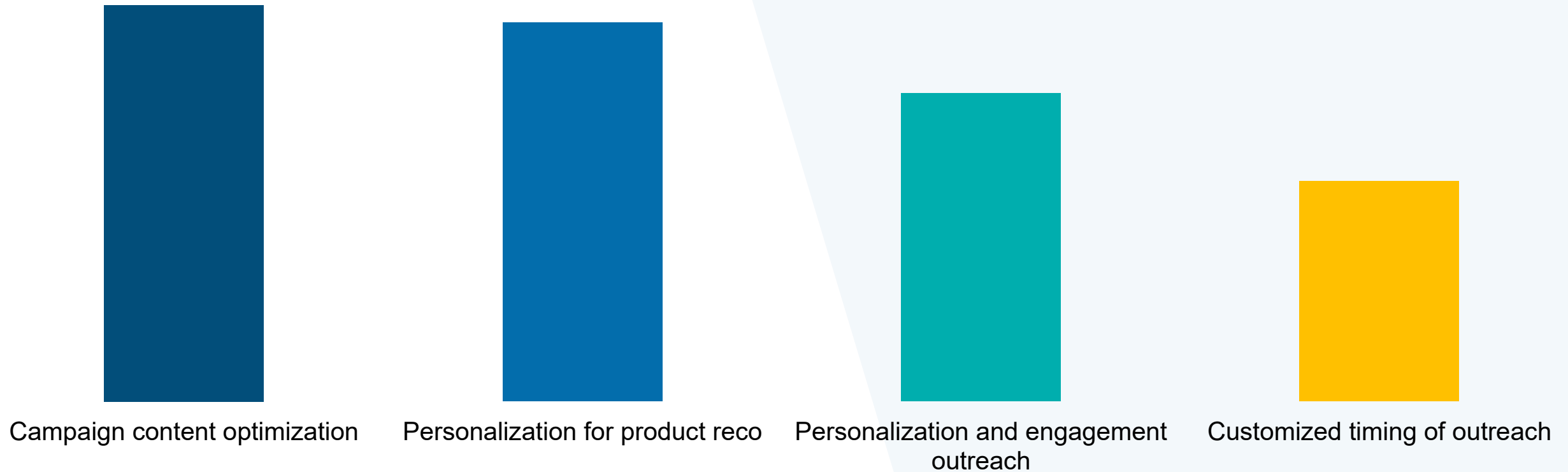
- Unique content – New and Innovative Adventure vs Educational and Social
- Sustainability, Inclusivity, and Ethical Practices





# How Can Brands Navigate Ever-Changing Consumer Sentiments?

# CMOs focusing on moving brands toward personalization



**BCG Survey – Top 4 Focus Areas: Based Among 90 CMOs' Across US**

# Moving insights to hyper personalization



**Consumer Affinity  
Takes Center Stage**

**Positioning for Every Respondent**

**Closest to  
the Brand**

Respondent 1   Respondent 2   Respondent 3   Respondent 4   Respondent 5

**Furthest From  
the Brand**



**Individual-Based,  
Practical Approach**



Relevant Message



Relevant Product Offering

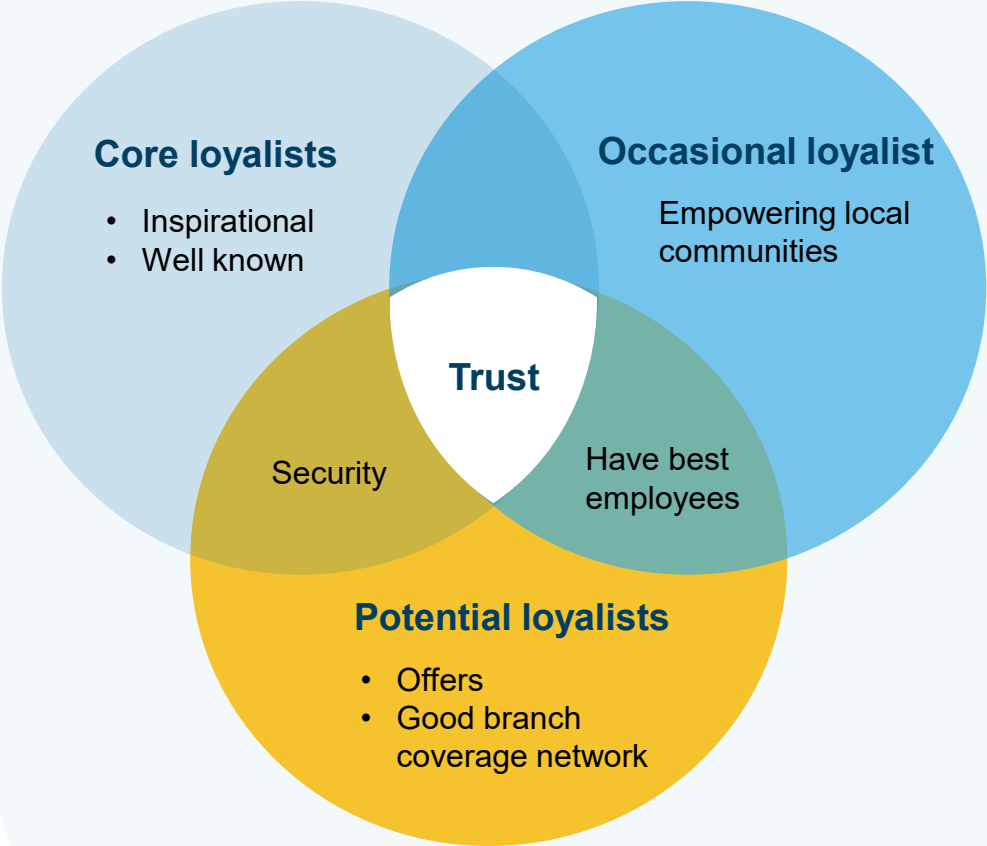


Relevant Media



# Retail Banking Driven by Consumer Empathy and Trust

## More Than Direct Benefits

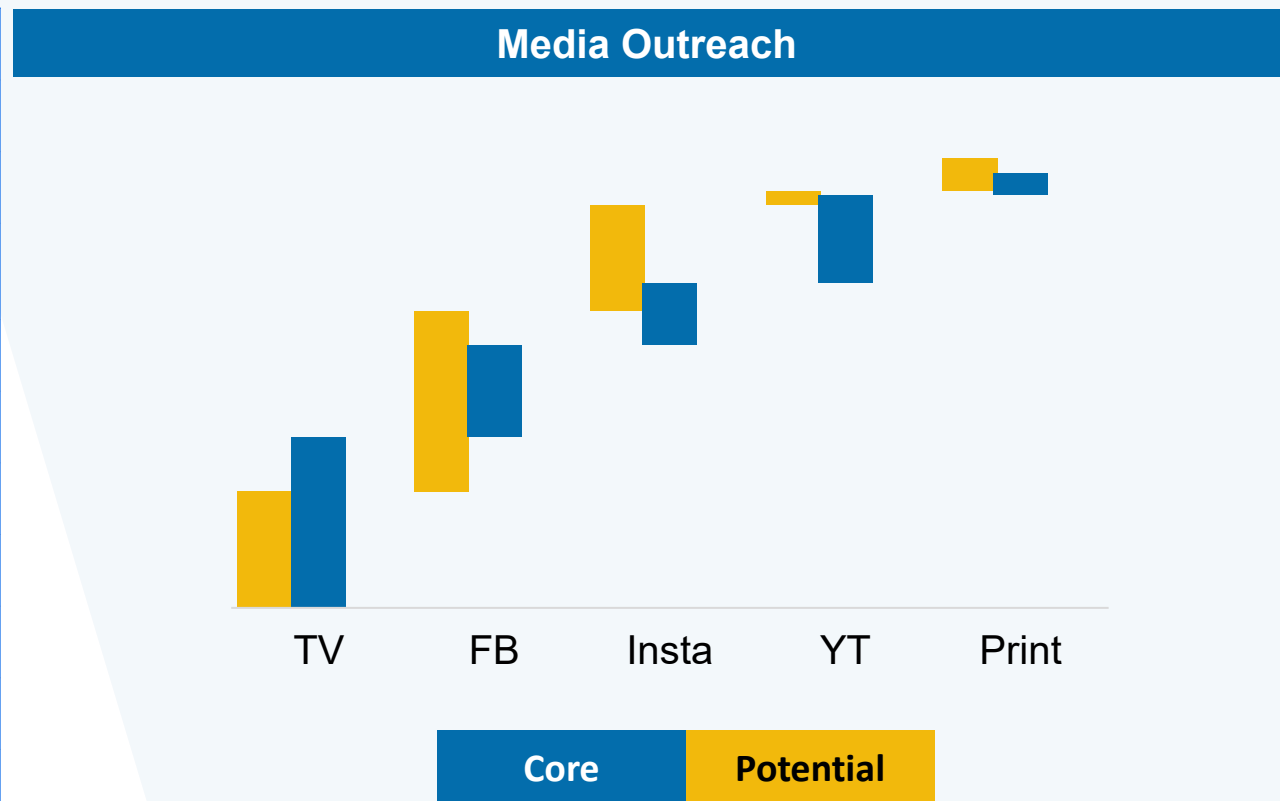


**BA’s 2025 Survey Among 500 US Retail Banking Customers**

**Different Consumers – Different Expectations**

# Unique Offering and Media Outreach

Product Offering	Core	Potential
Credit Card		
Savings /Debit Card		
E-wallet / Digital wallet		
Current Account		
Investments		
Deposits		
Insurance		
Bank Locker		
Home loan or bond		
Loan		



**BA’s 2025 survey among 500 US retail banking customers**

*Q. What all bank products are you currently using?*

# Hyper Personalization





# Brands failed because they ignored consumer sentiment

*ticketmaster*<sup>®</sup> NETFLIX

TIFFANY & Co.



adidas 



*Coopers*

Tropicana<sup>®</sup>

Kodak






DOLCE & GABBANA

TESCO

# The Three Pillars of Brand Resilience



-  **Transparent Communication and Ethical Practices**
-  **Personalization and Agile Business Models**
-  **Leveraging Data to Anticipate Sentiment Shifts**

# Thank You



**Robert Pierson**

SVP, Americas

[robert.pierson@borderlessaccess.com](mailto:robert.pierson@borderlessaccess.com)



**Sayam Jain**

Senior Director - Research & Analytics

[sayam.jain@borderlessaccess.com](mailto:sayam.jain@borderlessaccess.com)

## OUR OFFICE LOCATIONS

 USA  UK  SOUTH AFRICA  SAUDI ARABIA  UAE  INDIA

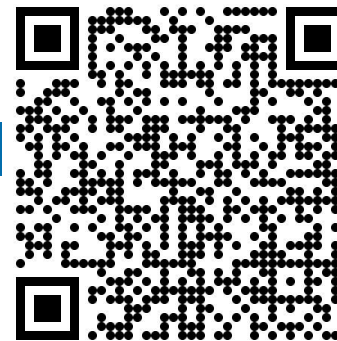
 [www.borderlessaccess.com](http://www.borderlessaccess.com)  [connect@borderlessaccess.com](mailto:connect@borderlessaccess.com)

## Questions

Let's Transform Insights Together!

## Visit the Borderless Booth #502

for more information



Scan the QR Code to  
enter to Win **Ray-Ban**  
**Meta Glasses**