

A photograph of three young adults (two men and one woman) looking at a smartphone together. They are all smiling and appear to be in a casual setting. In the background, several yellow shopping bags are visible. A large yellow semi-circle is overlaid on the bottom half of the image, containing the main text.

croud

Introducing the  
Croud Consumer Index

# Unlocking the Optimism of Tomorrow's Consumer

Summer 2025

# Introduction



**Dani Jordan**  
Global CMO, Croud

Welcome to the Croud Consumer Index, built to help brands go beyond demographics to decode what truly drives your decisions and media strategy today.

At the heart of the Index is a simple but powerful idea:

## OPTIMISM DOESN'T JUST REFLECT SENTIMENT — IT SHAPES BEHAVIOUR

Optimistic consumers are 22% more likely to try to actively seek out a new brand, and 13% less likely to regret a purchase, according to our research. In a fragmented, unpredictable market, this kind of behavioural insight is the difference between chasing relevance and building real connections.

But optimism is just one part of the picture. The Index introduces five distinct **psychographic cohorts** — each with unique attitudes, triggers and decision styles. Understanding where your audience sits helps brands shift from generic messaging to **intentional, mindset-led strategy** — whether you're focused on growth, loyalty or resilience.

At Croud, we believe intelligence should be practical, predictive and powerful. It should drive better strategy. It should inspire braver creativity. It should move brands closer to the audiences who will decide your future.

We built the Index with leading insight specialists, ImpactSense. Like us, they believe business intelligence only matters if it can change outcomes — if it pushes brands beyond understanding into action. Together, we focused not on reporting more noise, but on decoding the deeper signals shaping behaviour, and how your media strategy responds.

Croud is here for the future. Please connect with us to hear how to apply the Croud Consumer Index.

*Dani*



Key insights from the Croud Consumer Index:

**Optimism drives action:** Optimists are 22% more likely to try new brands and 13% less likely to regret purchases.

**Brand loyalty is eroding:** Gen Z is leading the shift, with emotional resonance now more influential than heritage.

**Five new consumer mindsets:** From Adventurous Spenders to Frugal Navigators, each cohort responds differently across the path to purchase.

**UK consumers are rethinking provenance:** 63% now consider product origin in light of tariff concerns.

**Opportunity lies in agility:** Brands who tailor media, messaging and measurement to mindset will drive engagement and growth.

## WELCOME TO THE WAY FORWARDS.

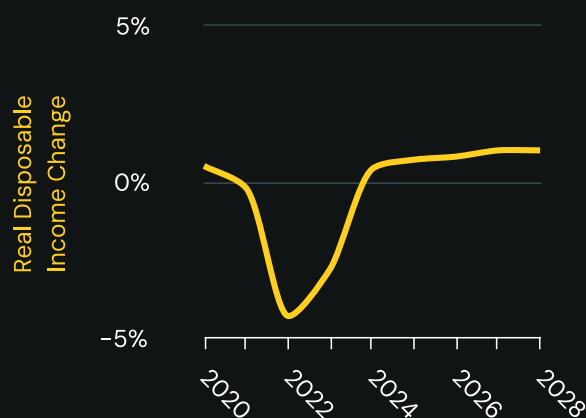
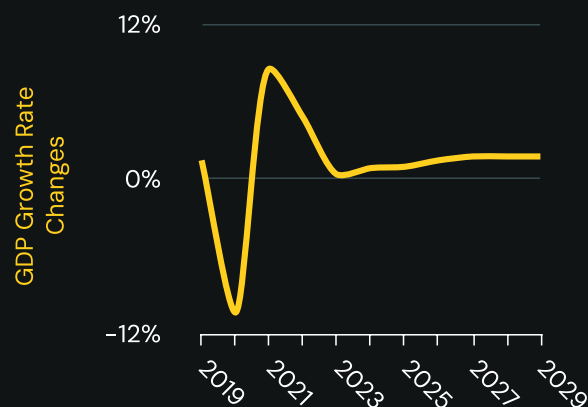


# We are living in constant flux, but opportunity awaits

Cultural and economic pressures are reshaping how people spend, think, and choose. Brand loyalty is one of the first things to suffer, with younger generations becoming increasingly disengaged.

But while the world might feel gloomy right now, in the grey of uncertainty, there's light.

Amid the turbulence, opportunity awaits. As consumers seek value and relevance, low-cost alternatives and disruptive brands are stepping in to fill the gaps. For those ready to adapt, this is a moment to lead—not follow.



**BUT WHERE IS THE  
OPPORTUNITY FOR  
OPTIMISM IN SUCH  
A TOUGH CLIMATE?**



# Finding the space for light in the grey



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**WHAT IF OPTIMISM DOESN'T  
JUST REFLECT CONSUMER  
SENTIMENT - BUT ACTIVELY  
SHAPES BEHAVIOUR?**

As strategic partners, our role is to uncover clarity in complexity. This sparked a powerful idea: **optimism may be more than a mood – it might be a behavioural driver.** Understanding this would unlock new ways for brands to connect meaningfully in uncertain times.



# Converting our optimism hypotheses into evidence

To explore how optimism influences behaviour, we designed a robust study spanning 10,000 consumers across the UK, US, France, Germany and Italy.

Our goal: to understand not just what people buy, but why – and how emotion, mindset and momentum shape the journey from spark to spend.

We focused on key lifestyle categories where choice reflects mindset across a range of retail and fashion categories as well as consumer homewares.

## We sought to uncover:

- ➔ Where discovery begins –  
What's the spark of consideration?
- ➔ How journeys unfold –  
What's the gap between discovery and decision?
- ➔ How relationships evolve –  
How do brand connections deepen from first notice to final purchase?



# What we found was that optimism isn't just a feeling. It's a strategic advantage

Amid uncertainty, **financial optimism emerges as a pivotal force** shaping consumer decisions.

Understanding optimism's psychological and behavioural roots gives brands new ways to identify genuine connection and lasting consumer engagement.

With this as our behavioural trigger, it was time to dig deeper to uncover trends within the data and the stories behind the headlines.



## Our research found that:



Optimistic consumers are significantly more likely to make fast, decisive decisions.




They're also 22% more likely to actively seek out new brands to engage with.



Crucially, they are 13% less likely to experience buyer's remorse, avoiding returns and dissatisfaction.





INTRODUCING THE

# CROUD CONSUMER INDEX

An annual global psychographic study, developed in partnership with ImpactSense, tracking consumer mindsets across the UK, US, and mainland Europe. The Index identifies behavioural trends across key sectors, offering actionable insights to help industry leaders adapt and stay ahead of shifting consumer expectations.



The Index monitors five psychographic cohorts to reveal how consumer behaviour is evolving over time with a focus on how brands need to respond to stay ahead.



Cohort 1

## Adventurous Spenders

Risk-tolerant and impulsive, they prioritise spending over saving with little regard for brand loyalty or financial planning.



Cohort 2

## Curious Explorers

Open to newness and emotionally driven, they combine financial savviness with high impulse and brand loyalty.



Cohort 3

## Measured Pragmatists

Financially literate and brand loyal, they balance risk and control with a rational approach to spending and discovery.



Cohort 4

## Hesitant Believers

Low in risk appetite and financial savviness, they act on impulse but struggle with commitment and brand connection.



Cohort 5

## Frugal Navigators

Deliberate and financially shrewd, they avoid risk, resist trends, and seek consistent value over novelty or spontaneity.

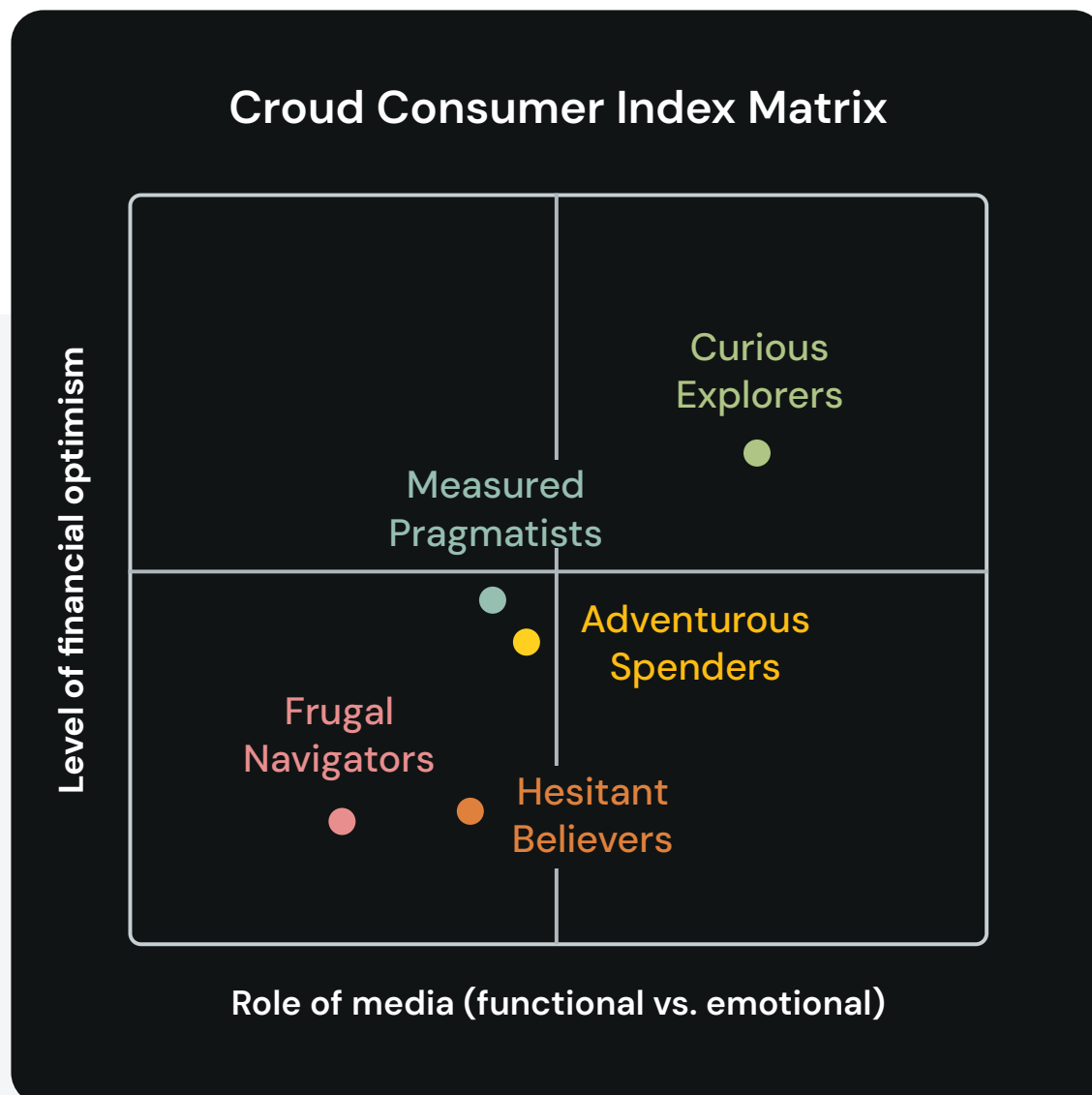


# A new model for a new world

This inaugural wave of the Croud Consumer Index gives us a powerful baseline for tracking behavioural change.

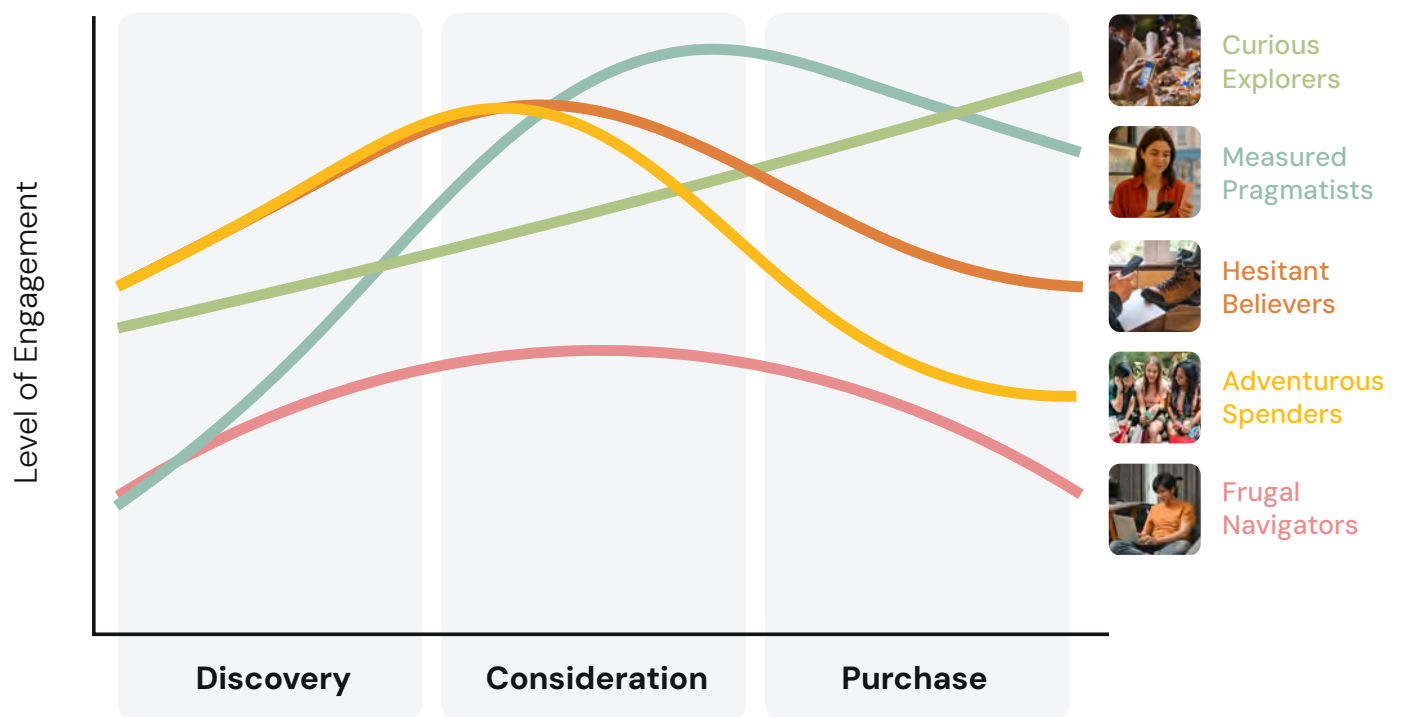
By mapping each psychographic cohort against two key variables, financial optimism and point-of-purchase dwell time, we developed an Index Matrix revealing how mindset influences decision-making in real-world contexts.

Over time, this matrix will allow us to track movements across cohorts, spot shifts in behaviour, and anticipate how consumer needs are evolving — helping brands stay one step ahead.



# This isn't just attitudinal

Our cohorts *behave* differently at every stage of the funnel, reinforcing the need to understand them on their own terms.





## Cohort 1

# Adventurous Spenders

Moderately Optimistic

These consumers can be paradoxical. Initially cautious and independent, they thoroughly research and directly engage with brands. However, once informed, their decisions accelerate dramatically.

Data reveals they're risk-tolerant, optimistic, and financially expansive, especially active in fashion, sportswear, and outdoor apparel.

### When in Purchase...

Despite a methodical consideration phase, they're quick to purchase when they're well informed and feel confident in their decision.

#### Supporting Data:

31% purchase immediately, the most impulsive of all clusters. Their spending skews in the mid-range (£100-£199), showing a cap on their impulsive tendencies.

### When in Discovery...

They act cautiously when discovering new products, but make fast decisions further down the funnel.

#### Supporting Data:

Most likely to discover products by physically browsing (21%), they show higher excitement at discovery (24%)

### When in Consideration...

They compare products extensively, rely on their own judgment over external recommendations, and engage directly with brands before making a decision.

#### Supporting Data:

Highest rate of product comparison (23%), willing to visit brand websites and stores (18%) but not heavily influenced by external recommendations indicating an opportunity for a direct consumer to brand relationship.

Relative Level of  
Funnel Engagement >

The key mantra when dealing with an Adventurous Spender:

## Build confidence, then get out of the way

### 01

Turn curiosity into immediate intent through visually-led discovery.

- Prioritise short-form video and shoppable content.
- Use design-led storytelling to evoke aspiration and clarity.
- Encourage quick consideration while offering depth. Clear CTAs paired with deeper, identity-led content resonate best.

### 02

Boost buyer confidence at the point of purchase in ways that don't get in the way, utilising subtlety.

- Leverage peer reviews and other forms of visual priming from the behavioural science toolkit.
- Follow up with reassuring, affirming content post-purchase, reinforcing their decision.

## The croud Perspective



### Duncan Nichols

Managing Director,  
Strategy & Planning, Croud

"For omni-channel retailers, invest in connecting the online and offline research stages for consumers. Consider a media mix that uses geo-targeted digital, digital OOH and local inventory in shopping campaigns to encourage in-store visits, comparison and to speed up the purchase process.

Be aware of the fact that disconnected measurement between online and offline may make attribution difficult, so investigate MMM as a way of showing incremental sales."



## Cohort 2

# Curious Explorers

Highly Optimistic

For some consumers, a duality between impulse and action comes to blows. It is this audience that is most dependent on social proof – external reassurance that converts curiosity into sales. Despite the fact that people within this section of society have higher incomes, they're sensitive to price and rational justification before they commit.

### When in Purchase...

Despite their higher earnings, their purchasing must deliver an emotional feeling but must also feel rational. This indicates that brands must pull both emotive and rational levers to convince them.

#### Supporting Data:

45% are heavily impacted by recommendations, making them the most peer-influenced group.

### When in Discovery...

They invest more money and are intentional, but need external reinforcement, making them a prime target for influencer marketing.

#### Supporting Data:

The most active online searchers (56%), most influenced by social media ads (+8%) and influencers (+6%), suggesting they depend on others for validation.



### When in Consideration...

They are socially engaged and seek external validation before purchasing but remain price-sensitive, even with higher earnings.

#### Supporting Data:

Most likely to share product details with family and friends (21%), most likely to follow brands on social media (22%) suggesting a heavier reliance on external validation.

Relative Level of  
Funnel Engagement >

The key mantra when dealing  
with a Curious Explorer:

## Use social proof and emotion to drive their spend

### 01

Generate the buzz, then  
reinforce and build trust

- Early-stage brand storytelling must balance excitement and authenticity:
- Social-first content with relatable and authentic influencers captures attention.
- Physical interactions from digital engagement drive deeper connections (geo-targeted ads, immersive experiences).

### 02

Foster loyalty by validating  
that their decisions have  
been the right ones

- Use trust-building tactics to finalise purchases.
- Peer recommendations, influencer content, and credible placements.
- Post-purchase community-building and exclusive updates reinforce their belonging.

## The croud Perspective



**Callum McCahon**

Chief Strategy Officer,  
Born Social

“Brands looking to engage with Curious Explorers need to lean heavily into a range of social platforms, using a full funnel approach that encompasses high frequency brand building and creator partnerships. The depth of social proof required to connect means that multiple platforms and a minimum of 20% social media budget dedicated to creator content will be key.”



## Cohort 3

# Measured Pragmatists

Moderately Optimistic

Consumers increasingly prioritising rationality, financial control, and thorough research, opting for practical and deliberate purchase decisions over impulse buying. They're more inclined to hang on to traditional methods of discovery and look for validation from known societal tenants like physical interactions, review content.

### When in Discovery...

They reject new means to discover new products and brands, and are inherently cautious. They prefer to feel comfortable and seek this through in-store discovery.

#### Supporting Data:

Least likely to discover products via social media (3%), instead relying on physical stores (20%) and display windows (15%).

### When in Consideration...

They are price-conscious and thorough with their research but make practical, deliberate decisions once they find good value.

#### Supporting Data:

The most value-conscious group (47%), prioritising value for money over unique features. 32% compare products, making them one of the most thorough researchers.

### When in Purchase...

They resist impulse and prefer controlled spending. This is reflected in their reliance on debit cards over credit options.

#### Supporting Data:

The least likely to make immediate purchases (28%), preferring to evaluate longer. 41% rely on debit cards, showing a preference for controlled, non-credit spending.

Relative Level of  
Funnel Engagement >

The key mantra when dealing with a Measured Pragmatist:

## Reassurance is the key to conversion

### 01

Build trust early, facilitate practical decisions

- Credibility is paramount to any engagement.
- Visibility in trusted spaces (SEO, review platforms).
- Emphasise rational comparisons and clear value propositions.

### 02

Earn respect through gentle validation, not pressure

- Reassuring retargeting with testimonials and straightforward value reminders.
- Ensure validation resources (reviews, Q&A) are easily accessible.

## The croud Perspective



Felicity Cusack

Programmatic Strategy Director,  
Croud

"This group are a great example of our principle of spike and sustain in media planning. Their deliberation suggests that regular, high frequency brand messaging is needed to connect with them, and that they require a high degree of trust and belief in value to buy. Building that frequency and trust requires a multi-channel approach, established through contextually relevant environments and a focus on retargeting."



## Cohort 4

# Hesitant Believers

Moderately Pessimistic

This predominantly female cohort values transparent benefits and thorough research. Emotional engagement initiates interest, but they require explicit rational reassurance to convert.

### When in Purchase...



They feel emotionally invested in the purchase but struggle to turn this feeling into action.

#### Supporting Data:

Only 28% are influenced by recommendations, meaning external validation doesn't help overcome their spending hesitation.



### When in Consideration...

They want to feel confident before purchasing, but brands need to actively build engagement and trust beyond the point of consideration to get them over the line.

#### Supporting Data:

27% needed more information before deciding, making them the most uncertain cluster.

The least likely to immediately add products to a wishlist (13%), showing hesitation even at the consideration stage.

### When in Discovery...

They come across new products by chance, mostly in stores, but rarely seek them out.

#### Supporting Data:

44% of their product discoveries are spontaneous, not intentional. Low engagement with online searches and little influence from social media or digital ads (3%). Instead, discovery happens in physical stores (21%).

Relative Level of  
Funnel Engagement >

The key mantra when dealing  
with a Hesitant Believer:

## Prove your practical worth to them

### 01

#### Clarify value early and clearly

- Direct media traffic to trusted brand environments.
- Highlight clear price-to-benefit messaging upfront, paired with transparent urgency triggers.

### 02

#### Maintain confidence post-purchase

- Retain engagement with reinforcing content.
- Follow-up emails and practical post-purchase content validate decisions, build long-term confidence, and foster loyalty.

## The croud Perspective



**Emma Turner**

Managing Partner,  
Croud

Their 'immunity' to many forms of marketing makes them a difficult group to reach. Allowing for the fact that discovery happens offline means weighting the media mix more towards awareness- and consideration-building media, accounting for the fact that stronger memory structures will promote offline purchase. Making media Impossible to Ignore (another Croud planning principle) will give it a better chance to cut-through. Consider partnerships with relevant publishers and innovation in new formats and placements."



## Cohort 5

# Frugal Navigators

Moderately Pessimistic

Methodical and unmoved by trends, this pragmatic group also values control, thoroughly researching purchases and ignoring impulse-driven trends. They prioritise consistent value and reliability above excitement.

### When in Discovery...

They rely on recommendations and research rather than excitement, making considered choices that require long-term engagement.

#### **Supporting Data:**

Most likely to discover products via recommendations and online retailer browsing (12%). Less excitement and engagement at discovery (22%), reflecting a pragmatic, research-driven approach.

### When in Consideration...

Though they spend conservatively, they don't hesitate once they've justified a purchase, suggesting brands should focus on clear, rational benefits rather than trend driven marketing.

#### **Supporting Data:**

The least swayed by social media (4%), meaning they rely more on direct product research.

### **When in Purchase...**

They don't hesitate when purchasing and are confident in their ability to make decisions autonomously.

#### **Supporting Data:**

61% feel confident about their purchase immediately, despite being the most financially cautious group. They are the least likely to be swayed by reviews (22%) or recommendations (19%), showing an independent decision-making style.

Relative Level of  
Funnel Engagement >

The key mantra when dealing with a Frugal Explorer:

## Sell with substance. Facts, not hype, win their loyalty

### 01

Meet them where they already are

- Optimise in-store presence and familiar digital environments.
- Straightforward messaging and clear visuals on platforms they trust like Facebook.
- Prioritise reminders over reinvention—brand consistency is key.

### 02

Re-enforce without over-convincing

- Avoid unnecessary persuasion tactics, stick to factual, clear benefits and reassurance (guarantees, easy returns).
- Minimal but purposeful post-purchase engagement through practical reminders and timely offers.

## The croud Perspective



**Gabriel  
Hughes PhD**

Director of Advanced Analytics,  
Croud

“A large amount of Frugal Navigators purchase via retail partners, where margins may be lower, and measurement harder, means having a high-visibility approach to performance media, foregrounding value and convenience of purchase (as well as other reasons to buy, like free shipping or returns). Search formats are particularly important here given they tend to overlook social media, but consider display prospecting and retargeting across comparison and shopping environments. A media mix weighted towards performance will be key for this group – and competitive auctions will require seamless integration of first-party data to win a competitive advantage.”





# APPLYING THE INDEX

The true value of the Index emerges when it is applied within a specific brand context. It transforms broad segmentation into precise audience understanding, helping teams see who they are really speaking to and guiding stronger strategy across brand, product and media.

# How to recognise these consumer trends within **your** audiences



Cohort 1

## Adventurous Spenders

Monitor speed of conversion post-exploration to identify Adventurous Spenders.



Cohort 2

## Curious Explorers

Evaluate responsiveness to emotional vs rational triggers for those in hesitation.



Cohort 3

## Measured Pragmatists

Track consumer reliance on reviews and comparative information to spot rational control tendencies.



Cohort 4

## Hesitant Believers

Look for evidence of delayed decisions despite emotional interest to understand persuasion needs.



Cohort 5

## Frugal Navigators

Check consistency in spending patterns and rejection of impulsive offers to pinpoint hyper-calculated decision-makers.

# Why application is where the Index's value truly unlocks

Applying the Index to a specific brand audience transforms broad psychographic intelligence into targeted, business-ready insight. It enables teams to move from understanding people in general to understanding your people in particular – the ones who buy, hesitate, or walk away.



## **Brand Strategy**

Align messaging, tone and positioning to resonate with the dominant psychographic profiles in your audience.



## **Product Development**

Identify unmet needs and innovation spaces by segment, supporting customer-led design.



## **Media Planning**

Know where, when, and how each mindset is most receptive — enabling more efficient media targeting.



## **CRM & Loyalty**

Tailor communications and value exchange to emotional drivers and decision styles by segment.

Every brand sits within a distinct context. Applying the Index shows how your audience aligns to segments, where key opportunities lie, and how changing mindsets are shaping core business performance.



A man with curly hair and a beard, wearing a black blazer, is looking down in a clothing store. The background is blurred, showing racks of clothes and a person with long dark hair.

## FROM INSIGHT TO IMPACT

Applying the Index turns audience understanding into strategic advantage. It reveals not just who to reach, but how to move them. The opportunity now is to bring this thinking to your brand – and make it real.

# Closing message



Debbie  
Ellison  
EMEA CEO, Croud

Today's consumers are faster, more fluid, and more discerning than ever — and Croud is uniquely positioned to help brands not just keep up, but lead.

Whether it's accelerating action for Adventurous Spenders with geo-targeted, offline-driving campaigns, or winning the deep trust of Measured Pragmatists through sustained, high-frequency media strategies, we understand that one-size-fits-all solutions don't work anymore.

We build trust with Curious Explorers through creator-led, full-funnel storytelling, drive consistent offline discovery for Hesitant Believers through memory-building media, and deliver hard-nosed, value-based performance for Frugal Navigators through precision search and seamless first-party data activation.

## Our approach is simple but powerful:

- ➊ Audience-first media planning based on real-world, behavioural intelligence.
- ➋ Custom strategies for each mindset to inspire action and drive loyalty.
- ➌ Proprietary data, tech and AI tools like incrementality testing, Strategy & Planning toolkit, and MMM that turn great strategy into real, measurable impact.

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## **CROUD DOESN'T JUST UNDERSTAND THE MODERN CONSUMER — WE'VE BUILT THE BLUEPRINT FOR REACHING THEM.**

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Wherever they are, however they think, whatever they value:  
we help brands meet them — and move them.

*Debbie*



# About Croud

Croud is a global digital marketing agency that helps businesses drive sustainable growth in the new world of marketing. Known for our rich heritage in performance, we apply that mindset to everything we do; brand planning, strategy, integrated media, social, creative, and data.

Founded in 2011 with the mission to reinvent the agency model, we combine 600+ in-house digital experts with a global, on-demand network of 2,900 marketing specialists. This agile, scalable model gives us more time to really understand our clients' businesses, and deliver truly incremental growth.

Croud has recently acquired Vert Digital, an Atlanta-based digital marketing agency, and MetaGeni, an analytics specialist, having previously acquired leading social-first agency Born Social, VERB Brands, and impakt Advisors.

Interested in learning more about how Croud can unlock growth for your business? Get in touch today:



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