



WHITE PAPER 2026

Digital Maturity: Leveraging the Consumer Base as a Strategic Edge in FMCG

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Report: DigitalFMCG Insights



1. A New Paradigm for FMCG

With the ongoing depreciation of third-party cookies and the surging dominance of Retail Media Networks, the FMCG sector faces a defining challenge: reclaiming direct consumer relationships. Historically, FMCG brands have been separated from their customers by a "wall" of retail intermediaries. Today, the divide between brands with proprietary data ecosystems (CRM/CDP) and those without is no longer a matter of budget optimization - it is a matter of market survival.

2. Comparative Analysis two growth trajectories

Model A: The "Data-Driven" Brand (CRM/CDP)

These brands invest in the collection of First-Party and Zero-Party data. By deploying a Customer Data Platform (CDP), they integrate data streams from consumer promotions, loyalty programs, newsletters, and e-commerce.

- **Precision Segmentation:** Instead of targeting "women aged 25-45," the brand operates on micro-segments (e.g., "active vegan product buyers, highly responsive to price promotions").
- **Media Optimization:** Leveraging CRM databases to build Look-alike (LAL) audiences in advertising platforms significantly reduces the Cost Per Acquisition (CPA).

- **Omnichannel Personalization:** The ability to deliver unique, real-time offers across all touchpoints.

Model B: The Traditional Brand (No Proprietary Database)

These entities rely on aggregated data provided by retail chains (EPOS) or external research panels.

- **Lack of Attribution:** The brand knows sales have increased, but cannot pinpoint exactly which consumer profile is driving that growth.
- **Intermediary Dependency:** All basket-level insights remain with the retailer. The brand becomes a "hostage" to Retail Media algorithms and fluctuating ad rates.
- **Low Retention Efficiency:** Re-engaging the same customer requires the full media buy cost every time.

Leveraging CRM databases to build Look-alike (LAL) audiences within advertising ecosystems **significantly drives down Lead Acquisition Costs (LAC).**

3. Key Performance Indicators and Market Evidence

Implementing CDP-class systems and building proprietary databases is an investment with a measurable return. The following comparison presents differences in

operational efficiency based on established industry benchmarks.

Metric	Data-Driven Brand (CRM/CDP)	Traditional Brand (No CRM/CDP)	Source
Acquisition Cost (CAC)	15-30% lower	High (Auction Rates)	BCG (Boston Consulting Group)
Retention (Loyalty)	Profit growth of 25-95%	Low / Incidental	Bain & Company / HBR
ROAS (Return on Ad Spend)	Approx. 20% higher	Market Standard	McKinsey & Company
Revenue Dynamics	2.9x faster growth	Organic Growth	Salesforce State of Marketing

4. Argumentation

Why is the difference in results so drastic?
The answer lies in the three pillars of modern marketing:

- ➔ **Personalization and Revenue:** According to the McKinsey & Company report ("The value of getting personalization right"), companies that effectively leverage personalization based on first-party data generate 40% more revenue from these activities than players who do not use such solutions. In FMCG, this translates into higher average basket value and product turnover frequency.
- ➔ **Operational Efficiency and Savings:** Research by the Boston Consulting Group (BCG) indicates that brands with high digital maturity achieve cost

savings of up to 1.5x compared to traditional companies. This results from eliminating advertising "dead zones" - a brand with a CRM system does not pay to display ads to individuals who have already made a purchase or do not fit the ideal customer profile.

- ➔ **Retention as a Profit Driver:** Bain & Company data is ruthless for traditional brands: increasing the retention rate by just 5% can boost profits from 25% to 95%. Brands without CRM systems lack the technical capability to monitor consumer return rates, which prevents them from building lasting, profitable relationships (Customer Lifetime Value).

5. Strategic Risk of Inaction (Opportunity Cost)

FMCG brands without their own databases are entering a phase known as "Marketing Blindness." With the phase-out of third-party cookie support, their ability to perform precise retargeting will drop nearly to zero. At the same time, competitors with an implemented CDP will be able to:

1. Build a 360-degree consumer profile by linking online behavior with offline purchases.
2. Predict when a product is running low (Predictive Maintenance) and send purchase reminders.
3. Launch automated loyalty campaigns without the involvement of media agencies, directly impacting the P&L.

Increasing the retention rate by just 5% can boost profits **by 25% to 95%**. Brands without CRM systems lack the technical capability to monitor consumer return rates, which prevents them from building lasting, profitable relationships.

6. Omnichannel Strategy: The Impact of CRM on Offline Sales

Implementing a data platform allows a brand to move beyond the role of a "commodity supplier" and become the "owner of demand," which radically changes its negotiating position with distributors and retail chains.

A. Modern Trade (Retail Chains): Optimization of Retail Media and JBP

In the modern trade channel, CDP systems enable synergy with retail loyalty programs (e.g., Moja Biedronka, Żappka).

- **Precise Drive-to-Store:** Thanks to geographic segmentation in CRM, a brand can target ads (e.g., discount coupons) only to consumers within a 500m radius of a specific retail outlet where a promotion is currently running or a new product has been introduced (so-called Listing Support).

- **Retail Media Efficiency:** By possessing its own first-party data, a brand does not have to rely solely on the "black boxes" of retail algorithms. It can upload its own databases into retailers' advertising systems, which increases targeting accuracy by approximately 15–25%.
- **Strengthening JBP (Joint Business Planning):** A brand that approaches a retail buyer with hard data on the preferences of its "own" 500,000 registered consumers holds a stronger bargaining chip when negotiating shelf exposure and promotional flyer terms.

B. Traditional Trade: Building "Consumer Pull"

The traditional channel is the most fragmented and the most difficult to monitor. Here, the CRM acts as a "digital sales representative."

- **Digital Sampling & Cashback:** A brand can launch a nationwide cashback campaign (money back for a purchase) that works in any traditional store equipped with a fiscal cash register. The consumer scans the receipt into the CRM system, and the brand gains insight into: who, where, and with what other items they purchased its product in the small-format channel (so-called *Basket Analysis*).
- **Sell-out Support:** Instead of merely "pushing" goods into wholesalers (Sell-in), the brand uses the CRM to

actively pull them off the local store shelves by sending push/SMS notifications to consumers in a specific area.

7. ROAS Estimation (Omnichannel Model)

When accounting for offline channels, we redefine the ROAS metric as **Total ROAS (Blended)**, which measures the impact of digital spending on total sales (Sell-out).

Metric	Non-CRM Model (Traditional)	DigitalFMCG Model (Omnichannel)	Business Impact
Sales Attribution	E-commerce only (approx. 10% of the market)	Full (Online + Offline via Receipts)	100% Visibility of the Purchase Path
Cost per Acquisition (CPA)	High (lack of geo-precision)	20% Lower (local targeting)	Higher Budget Efficiency
O2O (Online-to-Offline) Conversion	Unmeasurable	12-18% Growth	Real "shelf traffic"
Total ROAS (Blended)	2.5 - 3.5	4.5 - 6.0	Leap in profitability

Data sources for offline channels:

NielsenIQ (NIQ): Reports on the "Omnichannel Shopper" indicate that consumers using digital solutions during offline shopping (e.g., checking promotions in an app) have a **22% higher basket value**.

GfK Consumer Panel: Data confirms that personalized incentives (CRM coupons) increase shopping

frequency in traditional trade by an average of **1.4 visits per month**.

DigitalFMCG Internal Benchmarks: Our implementations show that "Scan & Win" campaigns allow for the identification of **up to 30% of previously anonymous Modern Trade customers** within the first 6 months.

By possessing its own data (First-Party), the brand does not have to rely solely on the "black boxes" of retailer algorithms. It can upload its own databases to retailers' advertising systems, which increases targeting accuracy by approx. **15-25%**.

8. Recommendations

The difference between brands with a CRM/CDP system and those without them is, in reality, the difference between owning assets (data) and continuously renting attention (advertising). In DigitalFMCG, we define this shift as the transition from mass marketing to micro-scale relationship marketing.

Recommended strategic steps:

- 1. Touchpoints Audit:** identification of contact points where the brand can acquire data (contests, samples, e-commerce).
- 2. Value Exchange Definition:** developing a benefit strategy that encourages consumers to share their data (Zero-Party Data).

- 3. Architecture Selection:**
implementation of a CDP tailored to the scale of operations, enabling the integration of data from multiple sources.

About DigitalFMCG

We are a strategic partner for companies that want to turn digitalization challenges into a lasting competitive advantage. We combine FMCG sector expertise with modern data analytics.

Do you want to see how to start selling your goods directly based on this data? Let's move on to the action plan.

Schedule a free consultation
with our team