



The State of Marketing Compliance 2025



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The trends shaping marketing compliance in 2025

Marketing compliance is critical to any organization's operations, ensuring adherence to regulatory standards, brand guidelines, and consumer protection. This report, based on data from a comprehensive survey conducted in Q4 of 2024, provides insights into the current state of marketing compliance in various organizations, their challenges, and future expectations. It aims to help organizations benchmark their compliance practices and identify areas for improvement.

Methodology

A survey was distributed in Q4 of 2024 to compliance and marketing professionals from companies operating in the consumer finance space. Survey responses were reviewed to verify legitimacy of job titles and company to ensure data integrity. Data was then analyzed to provide the information and insights that are included in this report.

Stats to Know

- **78%** of respondents reported having a compliance team of 5 or fewer
- **92%** of respondents agreed that compliance is embedded within their organization's culture
- **73%** of respondents describe their marketing compliance programs as semi-automated needing improvement or basic and manual
- **53%** of respondents say that AI could help significantly with automating routine compliance tasks
- **84%** of respondents said that they hold their partners and third parties to a high standard for compliance
- **29%** of respondents report that compliance monitoring tech is a top area of spend

Themes to Watch in 2025

Small compliance teams face big challenges with optimism.

Compliance teams remain lean, yet organizations are finding ways to adapt, with many anticipating stability or growth in their departments in the coming year.

Manual compliance processes are a bottleneck.

Many organizations still rely heavily on manual compliance workflows, which are time-consuming and resource-intensive, presenting an opportunity to automate and scale via technology.

Technology leads compliance investments.

Compliance technology has become the leading spending category, with many organizations planning to expand their investment in automated tools this year.

Compliance is everyone's responsibility.

Most organizations view compliance as a company-wide priority, embedding it into their culture and extending training and accountability across departments.

Efficiency via technology is becoming essential.

Organizations are increasingly turning to compliance tools and automation to save time, reduce costs, and ensure consistent oversight across growing marketing channels.

Third-party compliance risks are on the rise.

As companies engage more third parties and partners, maintaining oversight has become a top priority as regulatory scrutiny on third-party oversight increases.

Compliance teams are small, but are holding steady.

A majority of compliance teams are small:

78%

of respondents reported having a compliance team of 5 or fewer in 2025.

71%

of respondents expect their teams to stay the same or grow in 2025.

Despite the slight decrease from 87% in 2024 to 85% in 2025, small compliance teams are still the majority.

This steady small team size is likely a result of continued widespread layoffs in the industry amidst another challenging macroeconomic environment in 2024.

The predominance of smaller teams could also point to a focus on efficiency or a reliance on streamlined processes and technology to manage compliance.

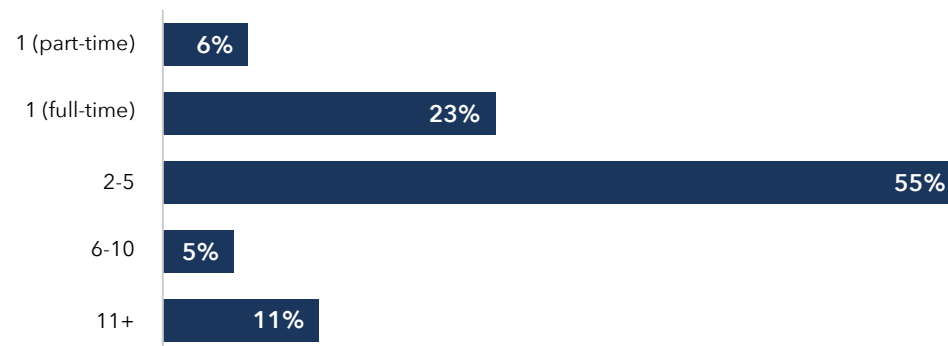
The good news is that many respondents (71%) also expect their teams to stay the same or grow in 2025, with only 3% anticipating a reduction.



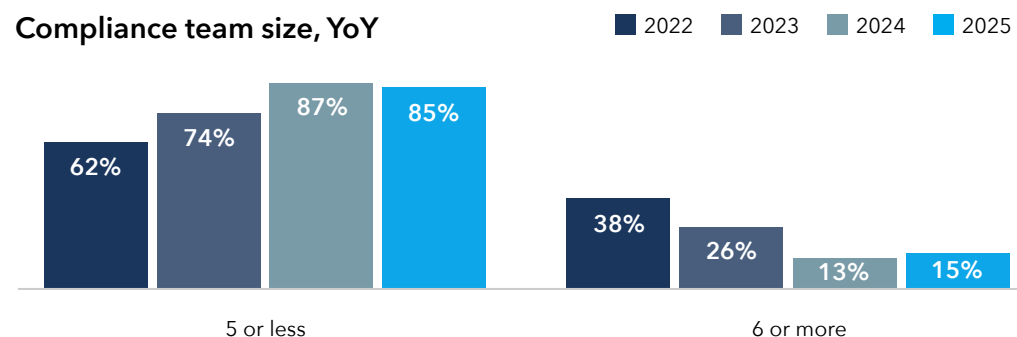
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Whether smaller teams are due to resource constraints or an initiative to become more efficient, marketing compliance technology can help organizations “do more with less” by providing comprehensive compliance coverage without additional headcount.

How many individuals are assigned to monitor for marketing compliance?



Compliance team size, YoY



Do you expect a change in the size of your compliance team in 2025?



Compliance departments have primary responsibility, but marketing and other departments are involved.

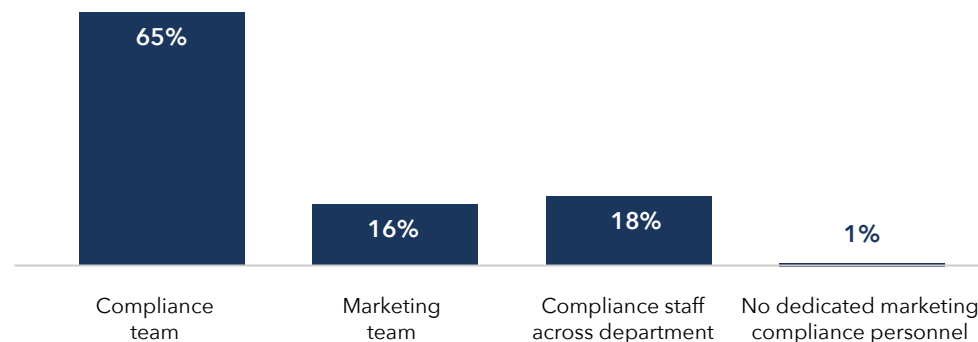
65%

Many organizations (65%) primarily entrust their compliance department with marketing compliance oversight. With roles like the Chief Compliance Officer (56%) predominantly driving compliance-related decisions.

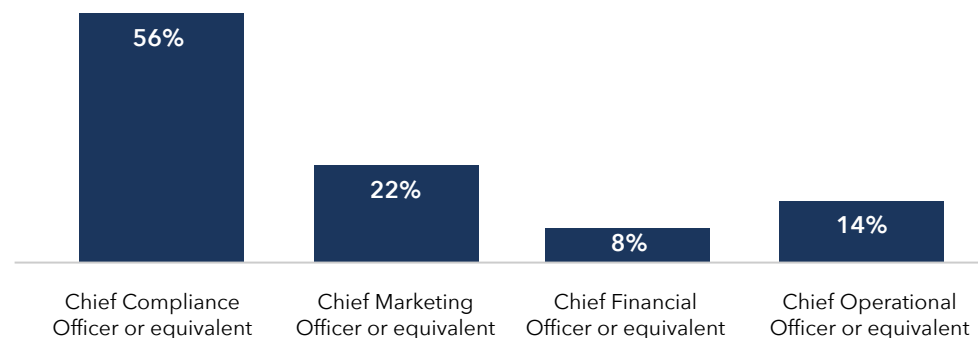
But, marketing and other departments have some skin in the game—over one-third (35%) of respondents said marketing and other departments influence marketing compliance decisions.

While compliance and legal departments most often hold keys to the budget, 47% of respondents said that marketing teams or other departments share compliance budgets.

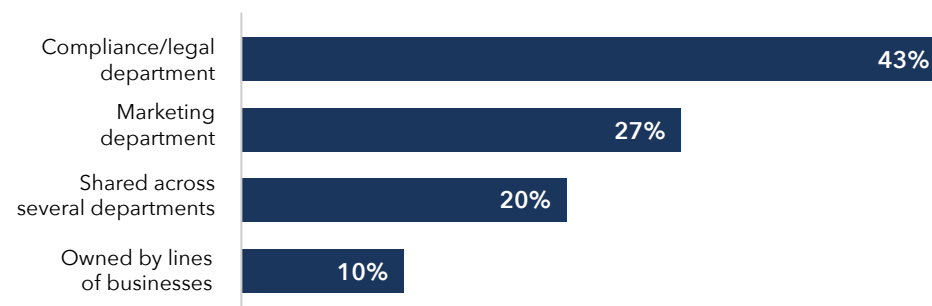
Who primarily oversees marketing compliance in your organization?



Which role(s) are involved in marketing compliance decisions?



Which department(s) contribute(s) to your marketing compliance?



Marketing compliance is important for the whole company.

A large majority of organizations recognize the importance of compliance across the entire organization, not just siloed to the compliance team.

92%

of respondents agreed that compliance is embedded within their organization's culture.

60%

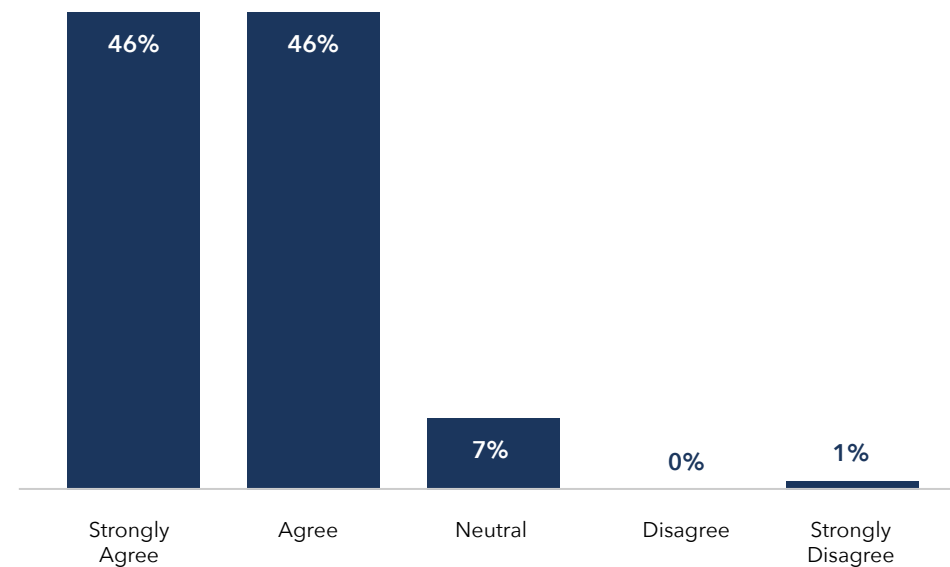
agree that their organization offers marketing compliance training to all departments.



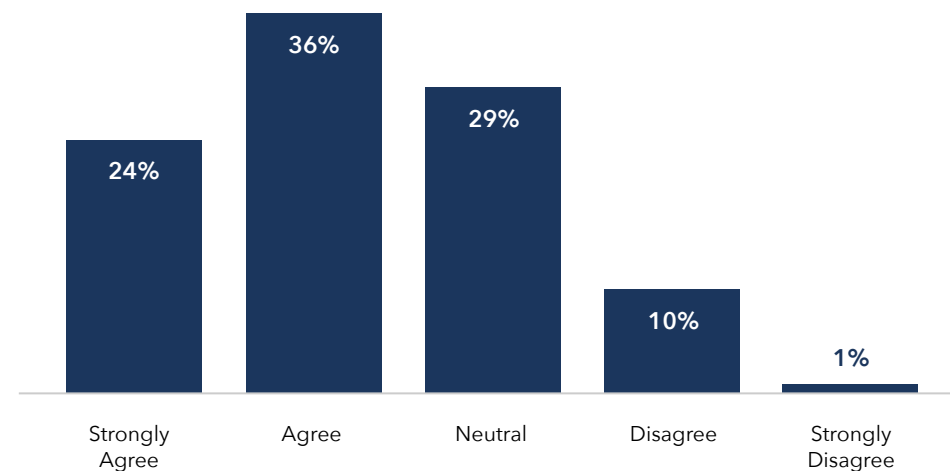
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Marketing compliance thrives when embedded in a company's culture, with primary responsibility lying with compliance teams and involving marketing, sales, customer service, and other consumer-facing departments.

"Compliance is embedded in the culture of our organization and is valued across all departments, including marketing and sales"



"Our organization offers comprehensive marketing compliance training"



Compliance budgets vary, but more organizations expect growth in 2025 compared to previous years.

Overall compliance budgets vary across respondents, 56% of respondents have smaller annual budgets of \$99k or less.

38%

Over one-third of respondents said they expect growth in their marketing compliance budgets this year.

While this is significantly lower than the 65% who anticipated budget growth in 2022, it still represents an increase from 30% in 2024 and 41% in 2023.

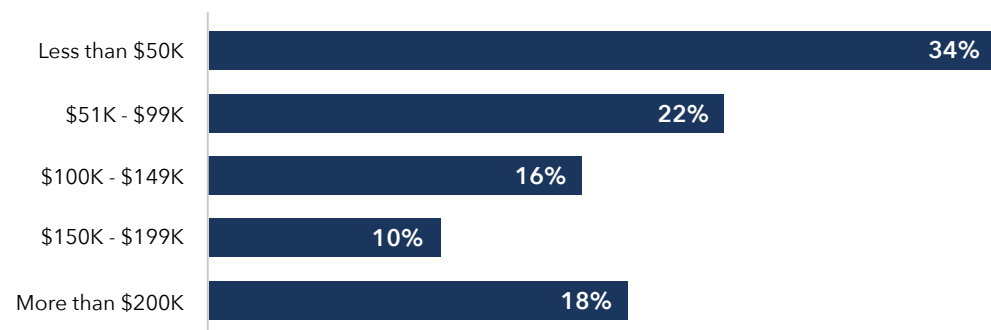
This could suggest that despite challenging market conditions, organizations are increasingly viewing compliance as a competitive advantage rather than just a 'check-the-box' task, also reflecting a growing culture of compliance.



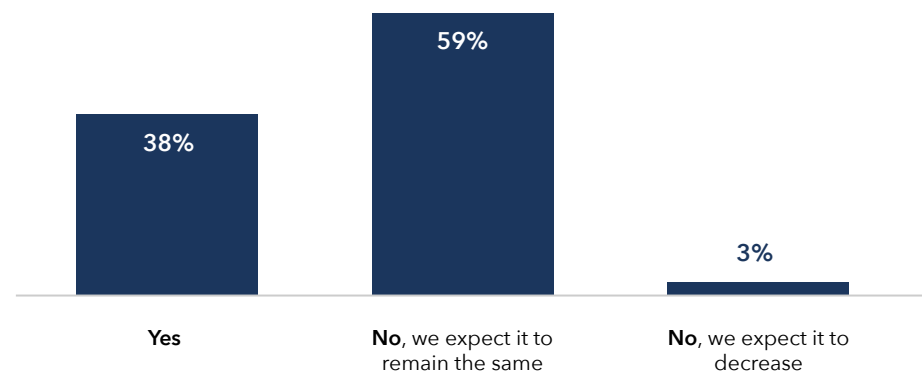
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PerformLine's automated compliance technology offers a cost-effective solution for organizations with varying compliance budgets. A strategic use of technology can lead to more efficient resource allocation, allowing for savings in other key areas like consulting, legal services, and training.

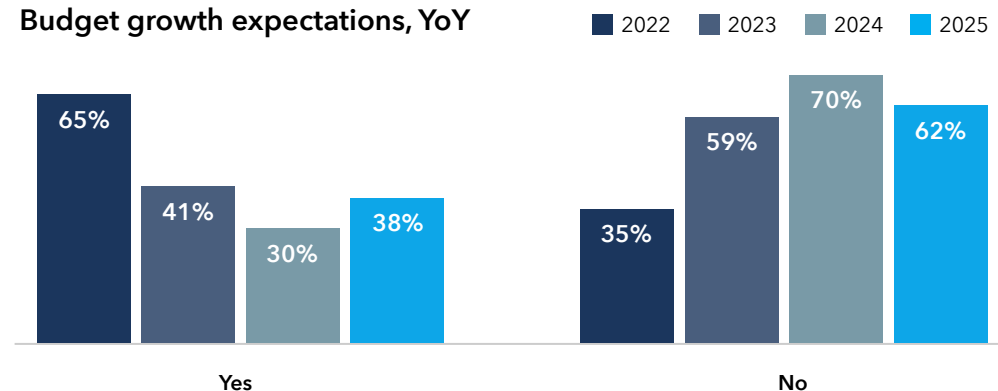
What is your organization's allocated annual marketing compliance budget?



Do you anticipate growth in your marketing compliance budget in 2025?



Budget growth expectations, YoY



Compliance monitoring technology is the top area of spend, jumping ahead of employee costs.

29%

Compliance monitoring technology services are among the top areas of current spending, followed closely by employee costs (27%).

This is a significant difference from 2024, where both employee costs (32%) and consulting and legal services (22%) were above compliance monitoring technology (20%).

This could signal a shift towards more automated, efficient solutions over a reliance on headcount and external services.

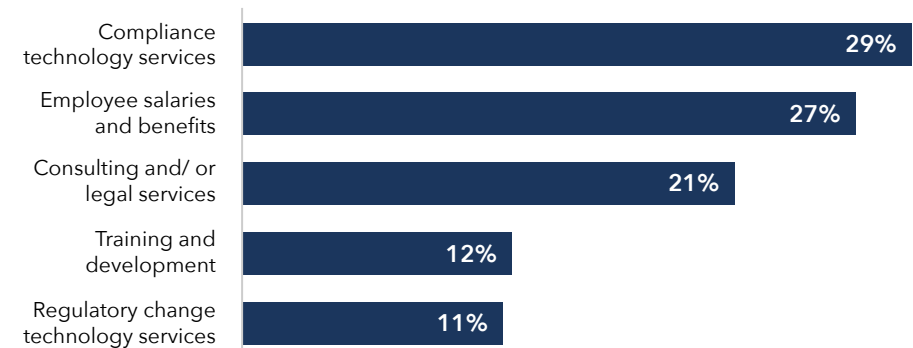
Additionally, for those who expect increased budgets in 2025, 29% expect to spend it on compliance monitoring technology.



PerformLine Insights

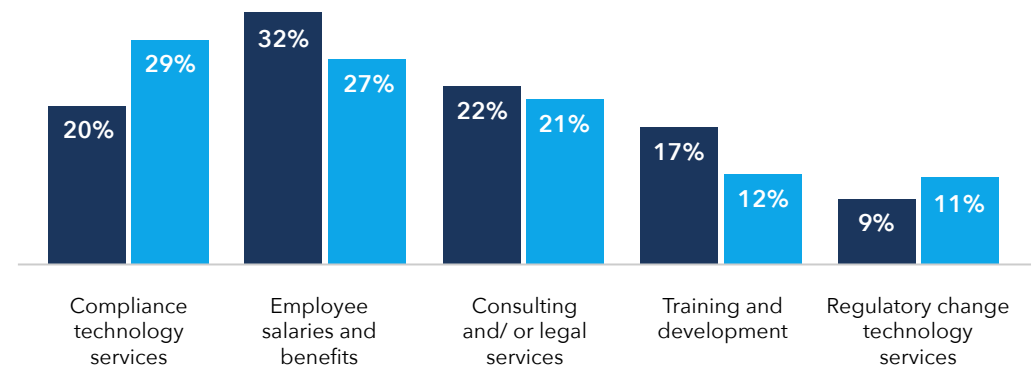
Those that invest in compliance monitoring technology see significant time savings and ROI. PerformLine clients save, on average, 1,200+ hours each month with automation and technology—equivalent to the workload and salaries of 7 full-time employees.

What are your top three areas of compliance spend today?

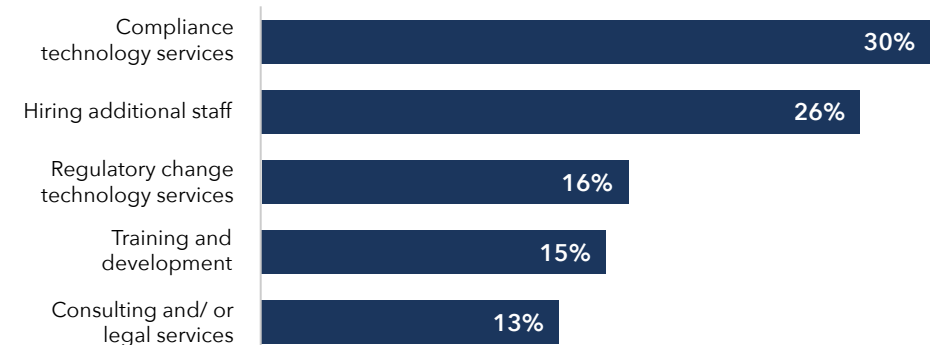


Top areas of compliance spend, YoY

■ 2024 ■ 2025



Where do you expect to spend increased budget?



Many organizations are already utilizing compliance monitoring technology or are planning to invest.

79%

A majority of respondents have already invested in some sort of compliance technology, although some tools are more basic than others.

61% of respondents are satisfied with their current compliance monitoring software, though this satisfaction is accompanied by different future plans—some intend to enhance their existing tools, while others are looking for better-suited alternatives.

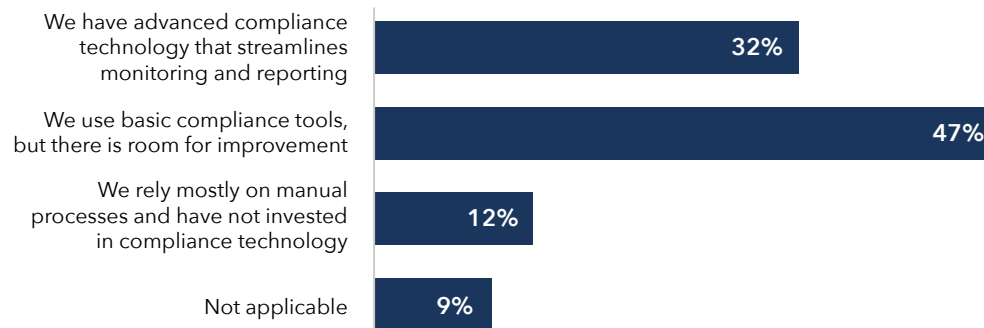
But, for those who have yet to adopt compliance technology, budget constraints are the top barrier (30%), followed by complexity of implementation (19%), uncertainty of ROI (18%), and resistance to change internally (16%).



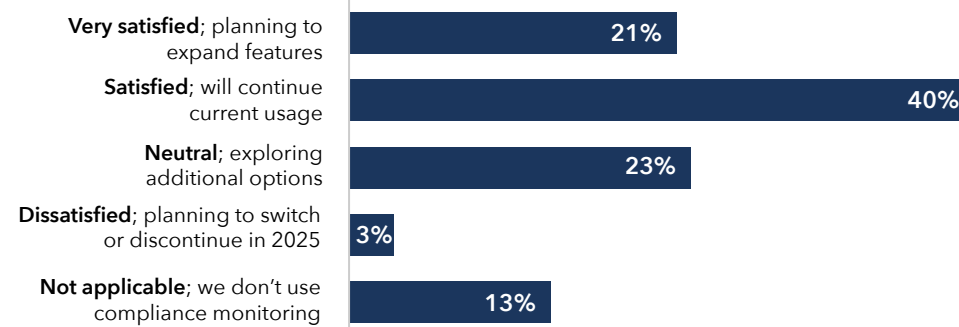
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PerformLine offers an easy-to-implement solution that saves time and uncovers hidden risks, helping compliance professionals overcome these challenges and get the most value out of their compliance efforts.

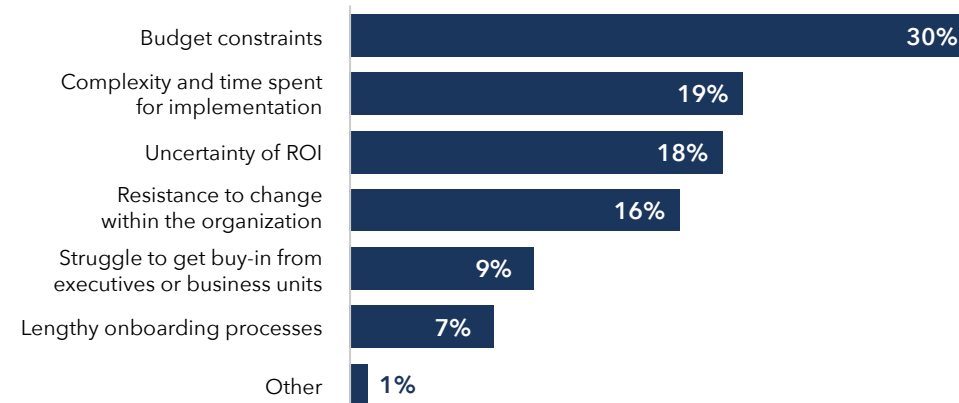
Which of the following best describes your organization's use of compliance monitoring technology and tools for marketing compliance?



How satisfied are you with your current compliance monitoring solutions?



What are the main barriers to adopting a new compliance technology?



Automated and comprehensive compliance programs often lead to increased confidence.

73% of respondents describe their marketing compliance program as semi-automated needing improvement or basic and manual.

67% of respondents also have low to moderate confidence in their marketing compliance programs.

There appears to be a correlation between the perceived maturity of the compliance program (automated and comprehensive vs. semi-automated or basic and manual) and the level of confidence in these programs.

For those with automated and comprehensive programs, 60% of respondents reported high confidence, rating their programs a 9 or above.

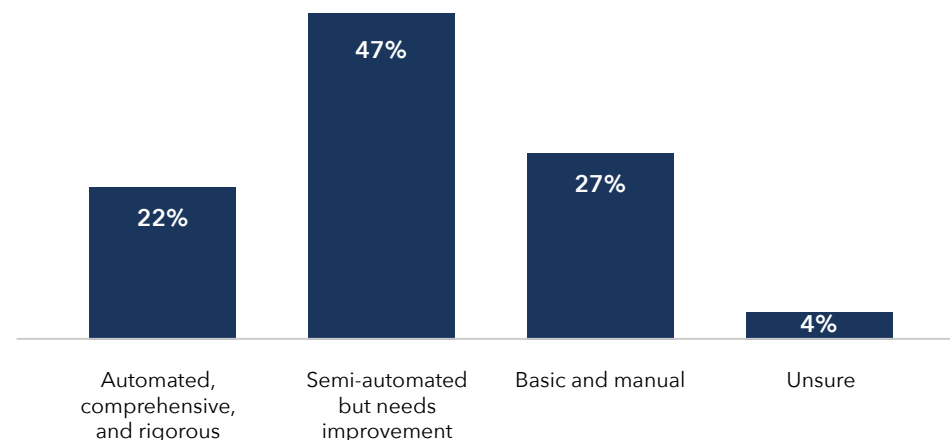
In contrast, for those with basic and manual compliance programs, 64% of respondents expressed only low to moderate confidence in their programs.



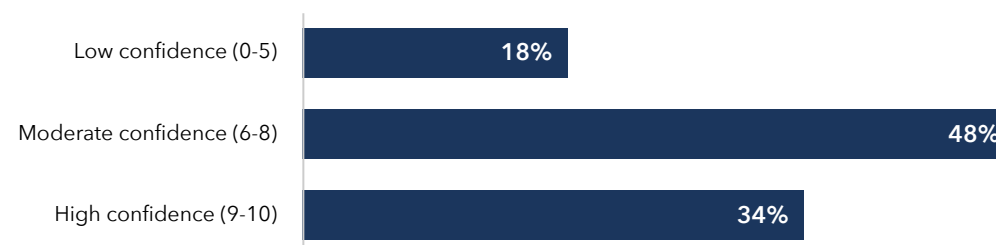
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Automation and technology—like PerformLine—can effectively increase compliance program effectiveness and thus, increase confidence in compliance programs.

Which of the below options best describes your organization's current marketing compliance program?

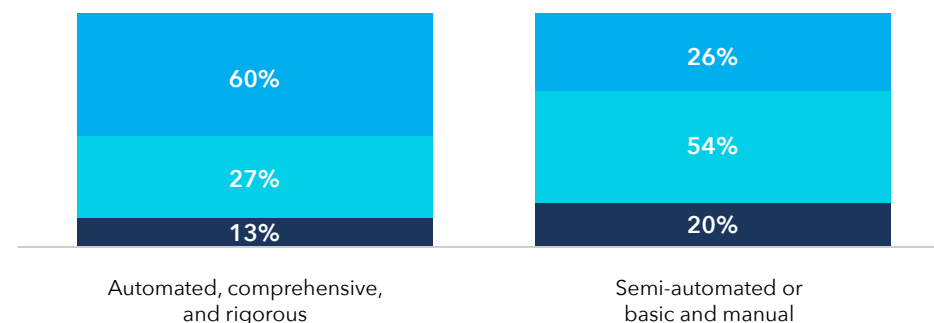


On a scale of 1 to 10, how would you rate your confidence in your marketing compliance program?



Compliance program maturity vs. confidence

■ Low ■ Moderate ■ High



Marketing and compliance teams are collaborating, but not efficiently.

More than half of respondents (51%) said that they review 50 or more marketing materials per month.

56%

The majority (56%) said that their review process, while collaborative, is time-consuming and typically requires multiple rounds of review.

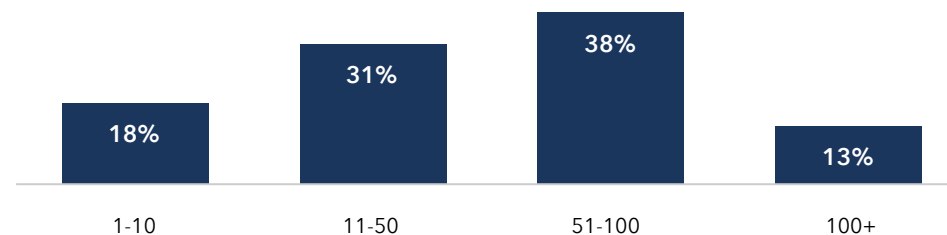
Similarly, a combined 56% agree that their current marketing review process creates slowdowns for both the marketing and compliance teams.



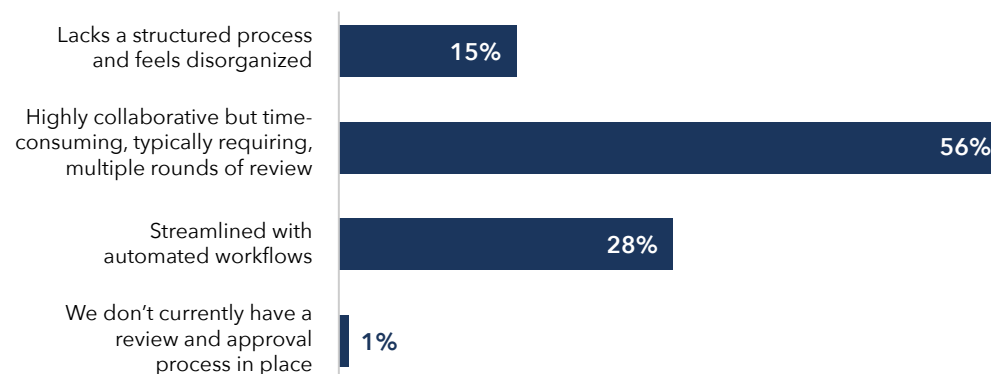
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PerformLine's Document Review allows organizations to streamline and automate the compliance review and approval process of marketing materials from both internal and external entities, thus increasing efficiency, reducing risk, and eliminating bottlenecks.

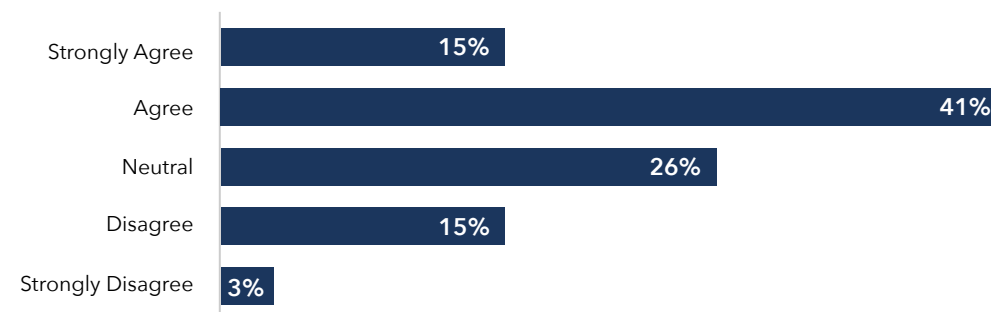
On average, how many pieces of marketing material (emails, blogs, brochures, etc.) does your compliance team review and approve every month?



Which of the below statements most accurately describes the review and approval process for marketing materials at your organization?



"The marketing review process creates slowdowns for both the marketing and compliance teams."



Organizations struggle with manual processes and resource constraints—but technology can help.

The most significant marketing compliance challenges for organizations are keeping up with regulatory changes (21%), manual and tedious review processes (18%), comprehensive oversight (18%), and resource constraints (17%).

44%

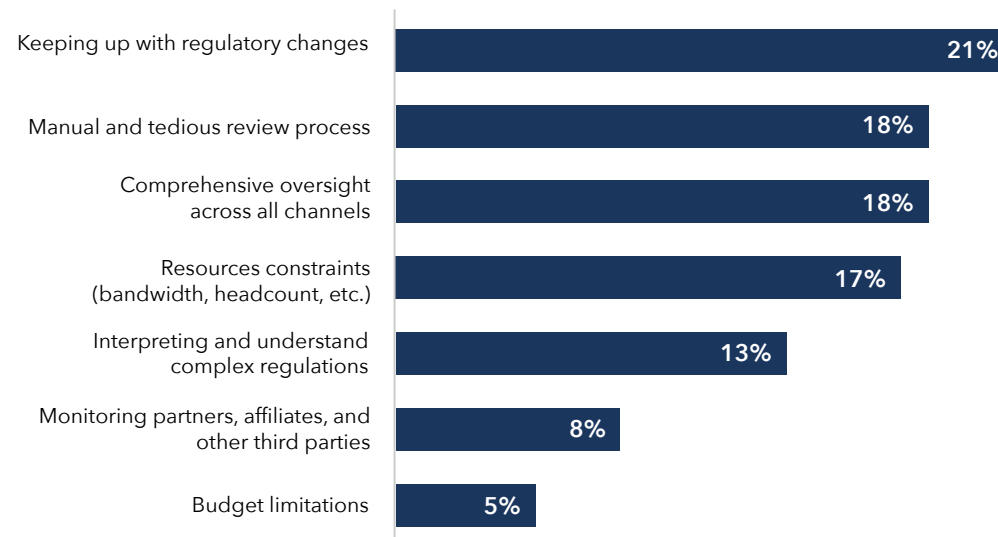
of respondents said that technology—specifically, automated compliance review/approval and compliance monitoring software—would be most beneficial in addressing key challenges.



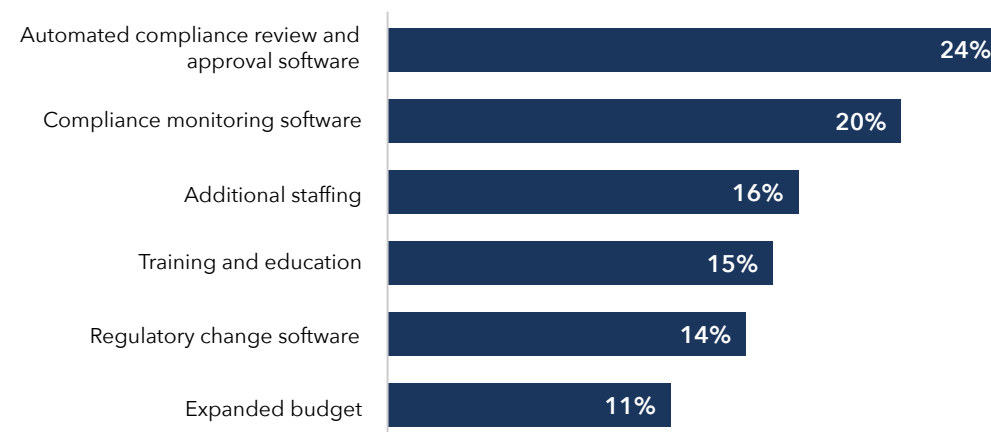
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PerformLine's omni-channel compliance software includes automated reviews and approvals and ongoing monitoring of content across marketing channels. This technology addresses the need for more efficient and less manual oversight and can also supplement limited resources, thereby helping organizations stay ahead of evolving digital marketing trends and ensure comprehensive oversight.

What do you consider the most significant challenges regarding marketing compliance in your organization?



Which resources do you believe would be particularly beneficial in addressing these challenges?



Manual compliance monitoring is time-consuming and not scalable.

56%

More than half of respondents spend 6 hours or more per week manually searching and reviewing for marketing compliance, with one-fourth (25%) dedicating 20 hours or more.

A majority of respondents (61%) monitor for marketing compliance on a frequent basis, at least weekly or daily.

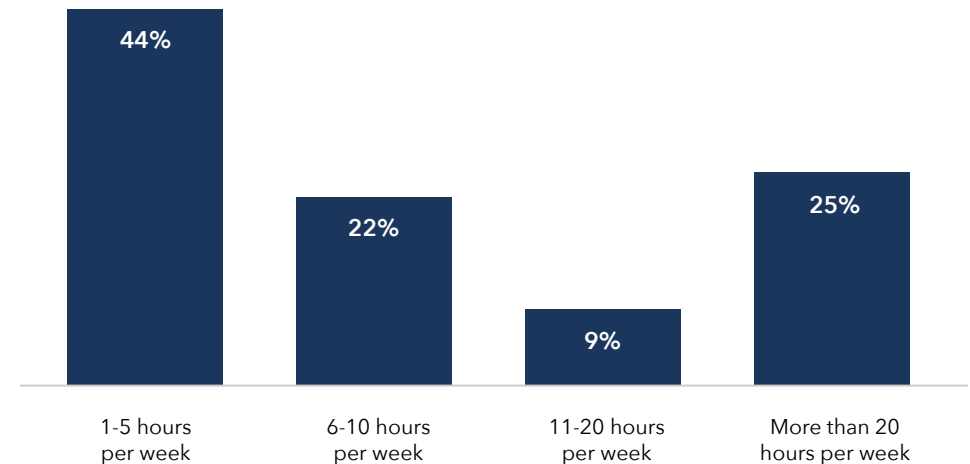
But, over one-third (39%) of respondents said that they only monitor for marketing compliance on a monthly, quarterly, or annual basis.



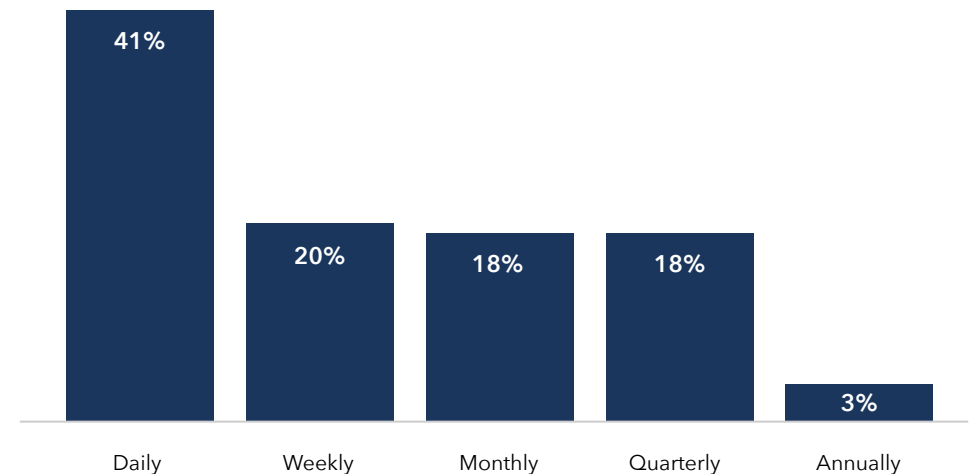
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With a considerable portion of time dedicated to manual compliance monitoring, there's a clear opportunity to improve efficiency through automation. Investing in technology to automate compliance would scale the review and monitoring processes and ensure consistent oversight across all channels.

On average, how many hours a week does your team spend manually searching and reviewing for marketing compliance?



How frequently do you conduct compliance monitoring across your marketing channels?



On average, organizations are using six marketing channels, with social media and email being the most challenging for compliance oversight.

On average, organizations are using 6 different marketing channels to reach consumers with. These are among the most popular formats in 2025:



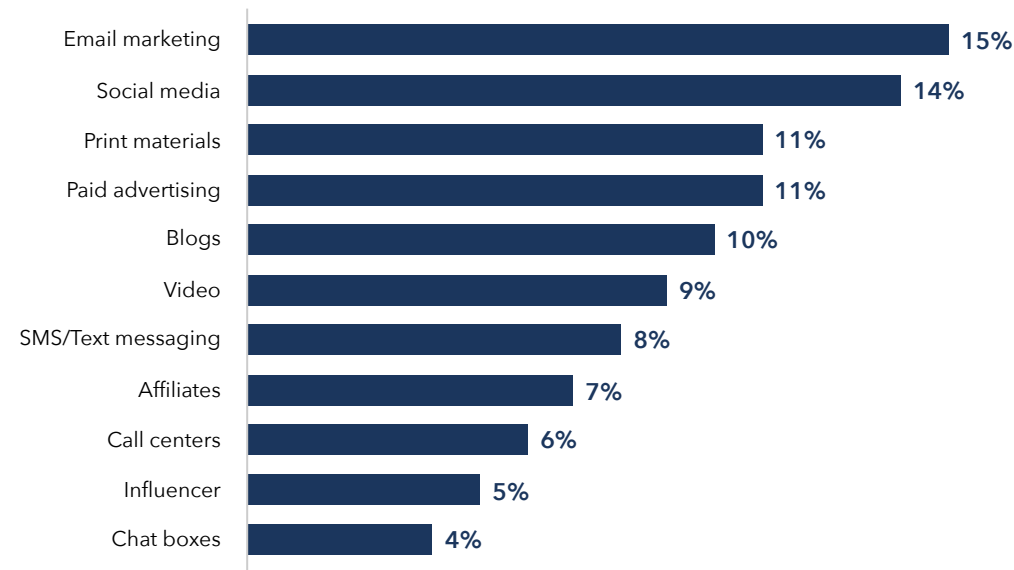
Of all marketing channels, respondents say that social media and email marketing are the most difficult to monitor for marketing compliance, likely due to their high volume, speed, and decentralized content.



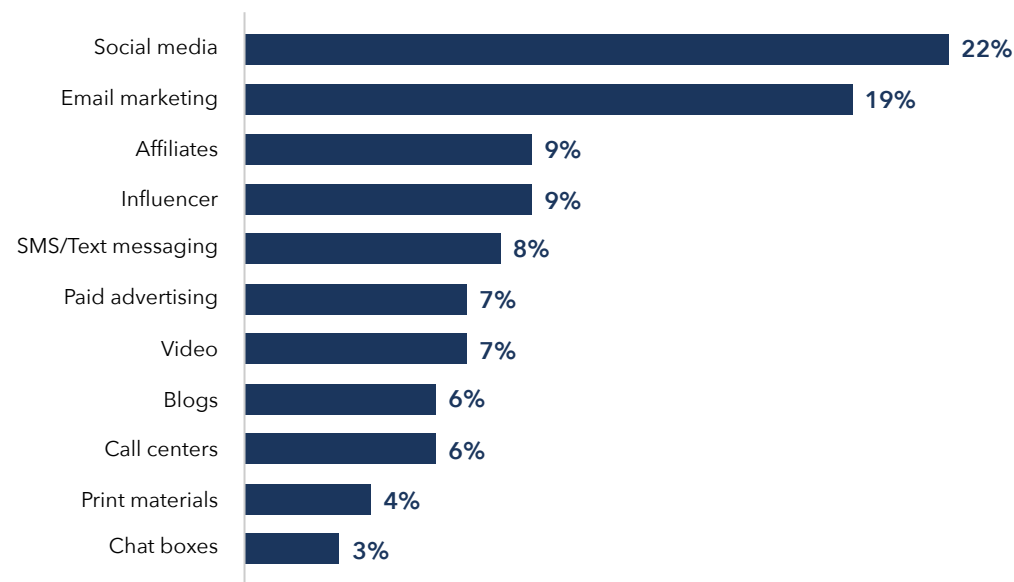
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For channels like social media, email marketing, and affiliate and influencer marketing, where comprehensive oversight is a challenge, automated technology helps monitor content and discover any unknown brand mentions that could pose compliance risks.

Which marketing channels is your organization currently using to communicate with consumers?



Which of these channels do you find most difficult to monitor for marketing compliance?



Organizations are working with more partners and third parties, which increases compliance risk.

53%

of respondents said they work with 11 or more partners, affiliates, or other third parties who market on their organization's behalf.

71% expect that number to remain the same or increase in 2025. As organizations expand their partnerships, they extend their marketing reach and exponentially increase the risks and complexities associated with compliance.

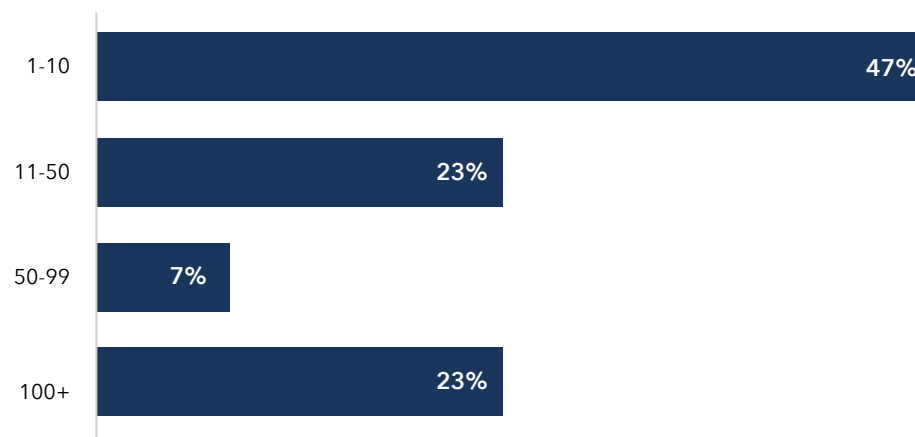


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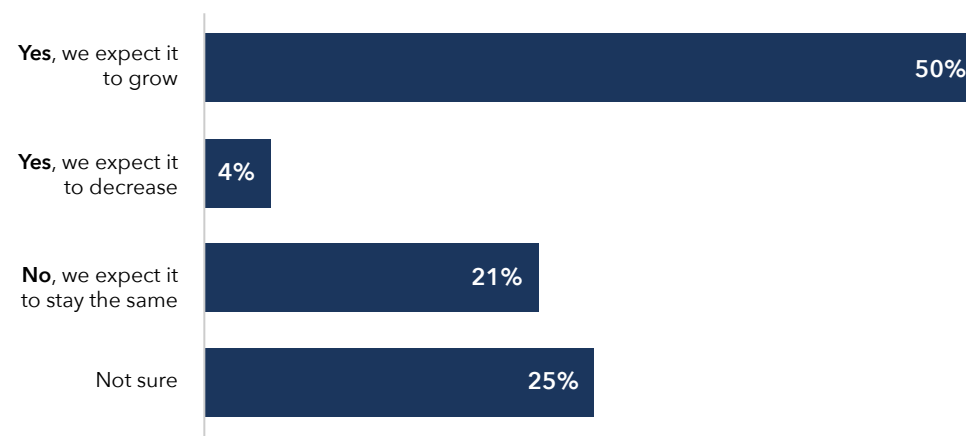
With an increase in the number of marketing partnerships, organizations face the challenge of scaling their compliance efforts. This challenge is not just quantitative but also qualitative, addressing various compliance issues that might arise from different marketing activities and channels used by partners.

THIRD PARTIES, PARTNERSHIPS, AND MONITORING

How many partners, affiliates, merchants, and/or third parties market on behalf of your organization?



Do you foresee a change in the number of partnerships in 2025?



Partners and third parties are held to a high standard for marketing compliance.

84%

actively monitor their partners and other third parties.

However, methods of monitoring vary, with some relying on full-scale monitoring (54%) and others on sample quality assurance (30%).

The majority (84%) also agree that they hold their partners and third parties to a high standard for compliance.

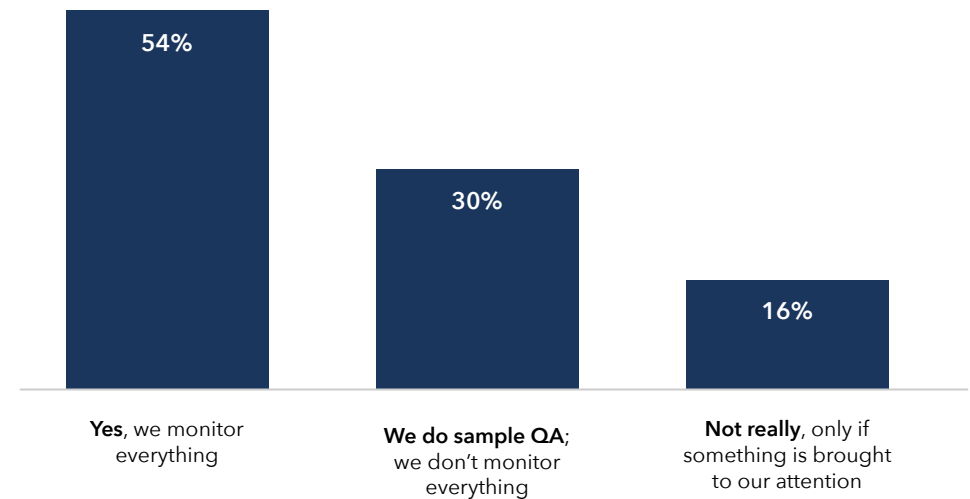


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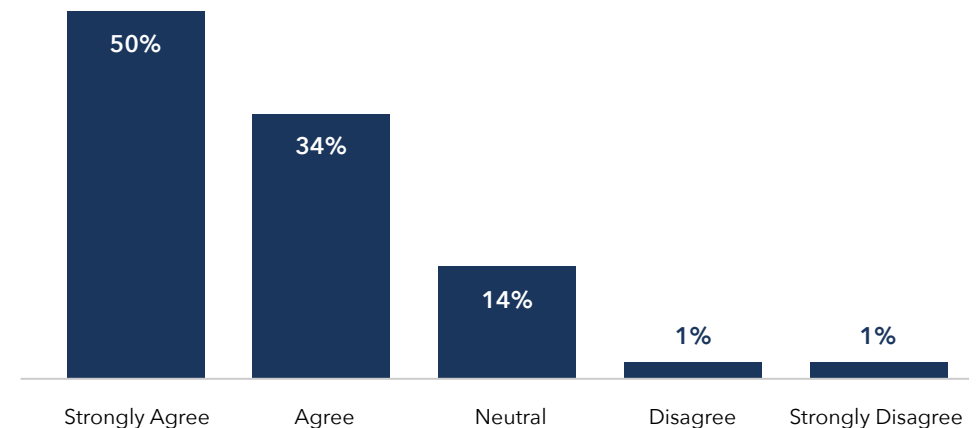
Compliance is not just a regulatory requirement but a key aspect of brand integrity and consumer trust. Any partners or third parties marketing on your behalf should be vigorously vetted and monitored for compliance.

THIRD PARTIES, PARTNERSHIPS, AND MONITORING

Do you monitor these third parties for marketing and brand compliance as it relates to your organization?



"We hold all of our partners and third parties to a high standard for compliance."



UDAAP, data privacy and security, and digital advertising disclosures are top regulatory concerns.

The top regulatory concerns for 2025:

21%

UDAAP

16%

Data security and privacy

15%

Digital advertising disclosure requirements

Regulators, particularly the CFPB, have increased their focus on UDAAP through circulars, supervisory highlights, and enforcement actions.

Similarly, both the CFPB and FTC prioritized data privacy and security in 2024 through proposed data broker restrictions, enhanced consumer data rights, updated privacy and security guidelines, and enforcement actions against privacy violations.

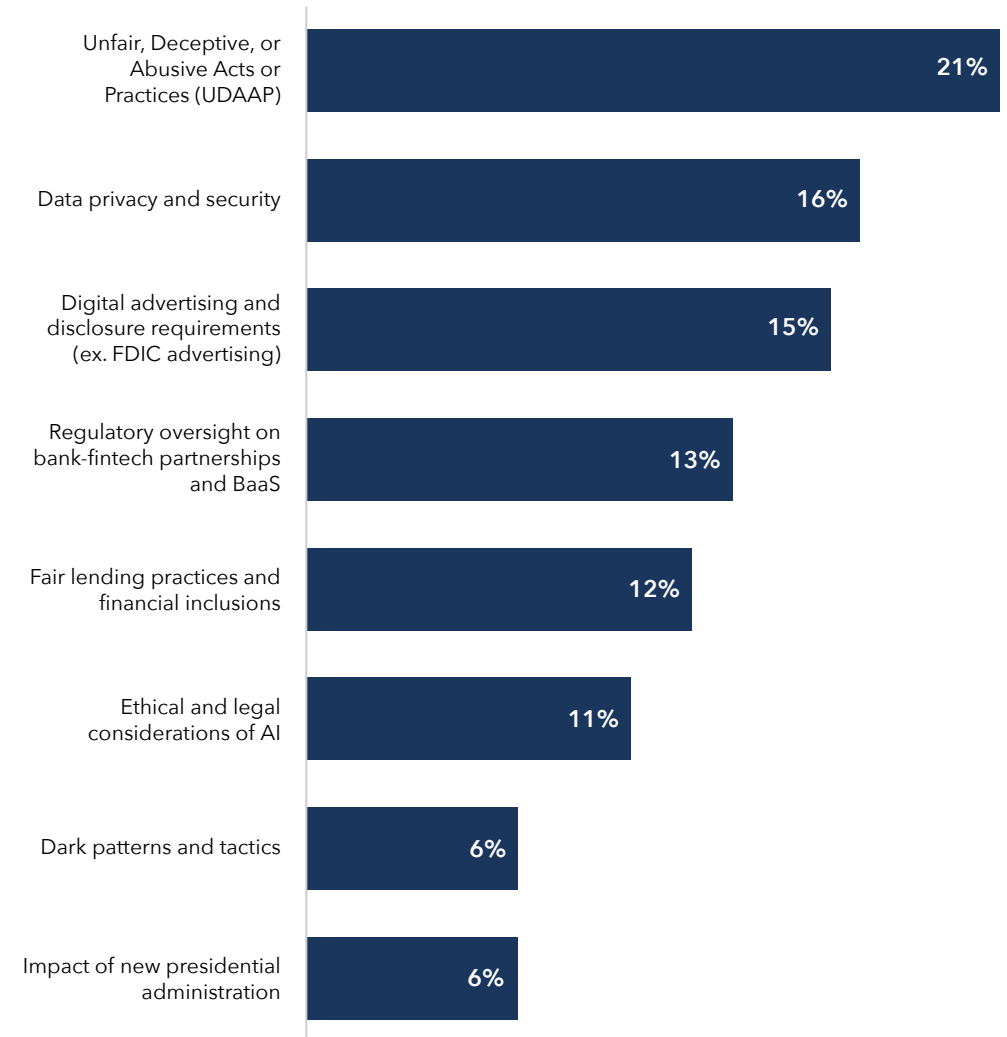
The FDIC has also updated its advertisement requirements for presenting the logo and FDIC disclosures, which addresses requirements across all banking channels, including digital websites, landing pages, and mobile apps.



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At PerformLine, our ready-to-use, customizable rulebooks are built on extensive industry experience, covering current regulatory guidelines for your industry. We proactively update them to stay ahead of emerging trends and evolving regulations, ensuring agility and comprehensive coverage in an ever-changing regulatory landscape.

What regulatory “hot topics” concern your organization the most going into 2025?



Most already have or are considering implementing AI for marketing compliance, but still have concerns.

24%

of respondents are actively using AI tools and technologies.

41%

are either planning to implement or are exploring options.

Respondents say that AI could help significantly with automating routine compliance tasks (27%), enhancing data analysis and reporting (20%), and predicting and identifying potential risks (20%).

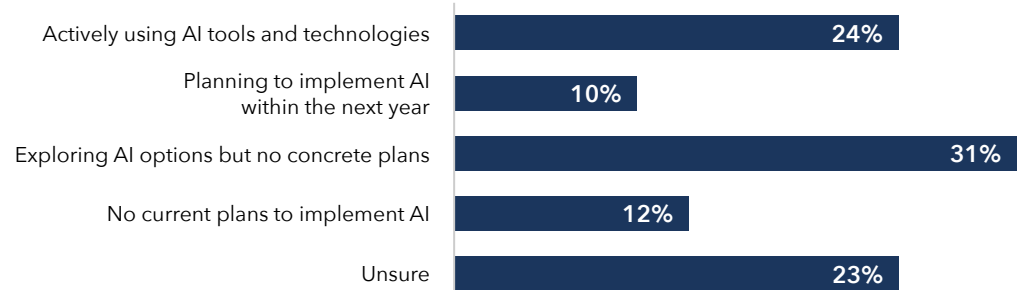
But, many still have concerns about using AI for marketing compliance—primarily data privacy and security risks (25%), potential regulatory and legal challenges (23%), and limited understanding of AI within the organization (19%).



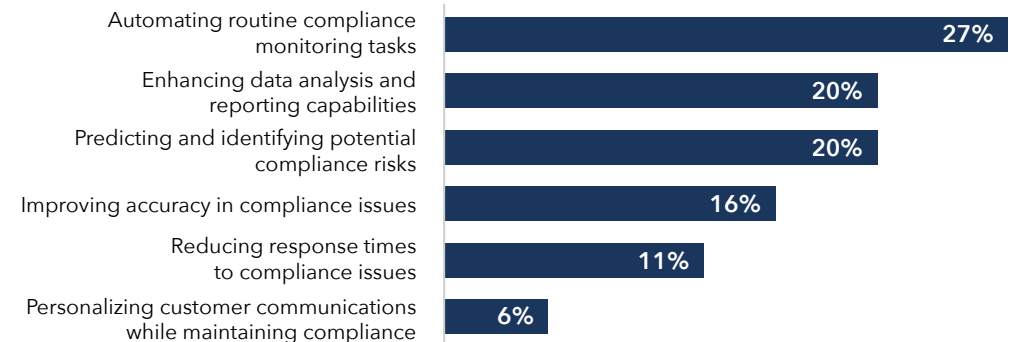
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AI can be a powerful tool for marketing compliance and significantly reduce manual efforts, but can also lead to potential bias or data privacy issues if not used correctly. When using AI, there should be some level of human oversight to help prevent any risks.

What is your organization's current approach to implementing AI in marketing compliance?



In which areas do you believe AI could most benefit marketing compliance efforts?



What are your primary concerns regarding the use of AI in marketing compliance?





We have a solution tailored to your needs.

Why PerformLine?



Save countless hours monthly with automated compliance technology so your team can focus on strategic initiatives



Ensure comprehensive oversight across all marketing channels, from social media to email, with omni-channel compliance monitoring



Stay ahead of regulatory changes with customizable, up-to-date regulatory rulebooks



Gain confidence in your compliance program with actionable insights and reporting

Solve your biggest marketing compliance challenges



Why our clients love PerformLine

"I have to give a huge shoutout to PerformLine, because advertising compliance is such a broad landscape. Using PerformLine helps me identify and isolate instances that I should look at. And it doesn't come off as punitive; it's just giving me an opportunity to look through everything and make determinations based on company policy."

- Geneva Financial

"PerformLine and the team I work with at PerformLine have been exceptional in helping leverage work that would otherwise be painfully manual. Working with the team to build out rules to identify key compliance issues with website reviews has been so helpful! We work with many fintech programs and partner banks so being able to move quickly, remediate issues, and have more automated processes is crucial."

- Marqeta

"In the fast-changing regulatory landscape we find that staying compliant is more challenging and more important than ever. Our partnership with PerformLine provides us with a robust set of tools that monitor, detect, and proactively address compliance issues or concerns. As we navigate the new and expanding regulatory demands, leveraging PerformLine's tools are critical to our ongoing success and commitment to compliance."

- RXMG



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