

Healthy Indulgence

The future of fillings

How innovation in fillings
can shape a healthier,
more sustainable
indulgence experience.

Executive summary



The new face of Healthy Indulgence

Consumers are not giving up on pleasure, they are redefining it. Across markets, the traditional opposition between health and indulgence is giving way to a more balanced mindset: one where taste, well-being, and sustainability coexist.

The global pastry fillings segment, worth **\$24.1 billion in 2024²** sits at the heart of this transformation. **Long associated with indulgence and sensory appeal, fillings are now becoming a strategic vehicle for nutritional improvement, product differentiation and environmental sustainability.**

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Three powerful forces are reshaping the market:

1



Conscious consumption

65% of consumers prefer smaller portions or “better indulgence” options rather than cutting out treats entirely.¹⁶

2



Regulation as innovation catalyst

Sugar reduction initiatives and front-of-pack labels are accelerating reformulation efforts worldwide.

3



Sustainability as expectation

More than 60% of consumers expect brands to prove their environmental impact transparently.¹⁶

In this context, Healthy Indulgence is not a niche.

It is the next normal.

For the bakery and patisserie sector, fillings represent one of the most effective levers to bring this vision to life: reducing fat and sugar, enhancing freshness and lowering carbon footprint — all without compromising **fantastic taste and texture**.



In a nutshell

The future of indulgence will be defined by those who master the balance between taste, nutrition and sustainability.

A market under mutation



The fillings and toppings market is a vibrant, high-value segment undergoing structural change. Valued at **\$24.1 billion in 2024**, it is projected to grow at a **CAGR of 4.8% through 2034²**. Bakery applications account for nearly **43%** of total value, **confirming fillings as a cornerstone of innovation in baked goods²**.

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Growth hotspots



Europe remains the heartland of high-quality pastry traditions, holding **39.6%** of the global pastry market³.



Asia-Pacific, driven by rapid urbanization and Westernized habits, is the fastest-growing region with a **CAGR of 8.5%** through 2030³.



Bake-stable fillings, a subsegment valued at **\$2.1 billion**, is expected to grow at **7.1% CAGR** by 2032, driven by industrial production and on-the-go formats⁴.

Growth Drivers

Convenience

Demand for ready-to-use, time-saving formats.

Premiumization

Consumers seek quality and sensory differentiation.

Personalization

Expectation of unique experiences.

Healthier alternatives

“Better-for-you” indulgence on the rise.

Strategic implications

Optimize processability & shelf life

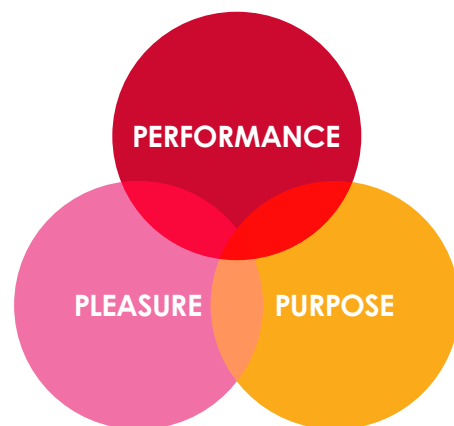
Invest in texture, flavor, freshness

Enable modular and versatile recipes

Focus on sugar/fat reduction, fibers increase and clean(er) labels

In a nutshell

Growth in indulgent categories will come from those who seamlessly unite performance, pleasure, and purpose — aligning with evolving expectations around taste, nutrition, and sustainability.



Dual dynamics: convenience and craftsmanship

The market is no longer segmented by consumer type, but by **consumption occasion**, as two complementary forces:

Convenience & scalability

Industrial players seek ready-to-use, long-shelf-life solutions that ensure performance and efficiency.



Craftsmanship & premiumization

Consumers reward authenticity, personalization, and sensorial quality.

Rather than a contradiction, this duality reflects two moments of consumption.

The same consumer might choose a functional, reduced-sugar snack during the week, and a rich, artisanal pastry for a celebration. Successful players will design portfolios that meet both needs with precision and coherence.

The evolving consumer

From guilt to balance



The modern consumer no longer sees “health” and “pleasure” as opposites.

They are redefining **indulgence through balance**: enjoying sweet moments consciously, without guilt or compromise.

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How consumers bring this new mindset to life

1



Moderation over restriction

65% of consumers prefer to enjoy indulgent foods in smaller portions or less frequently rather than eliminating them completely. Pleasure is being reframed as mindful.¹⁶

2



Healthy swaps and functional ingredients

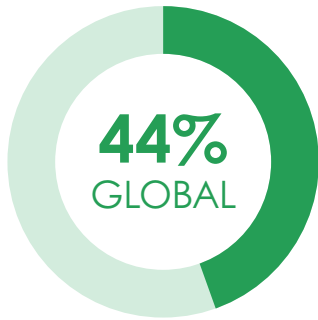
62% seek healthier alternatives that preserve their favorite consumption occasions — opting for lower sugar, reduced fat, or added fiber.¹⁶

3



Health shapes taste perception

Our Taste Tomorrow study showed that when a product is perceived as unhealthy (e.g. a poor Nutri-Score), its taste is rated lower. Conversely, a good nutritional profile enhances flavor perception, showing how psychological and sensory factors intertwine.¹⁶



Even though health is clearly taking more and more importance, taste is still the top purchase driver. However, this does not mean that products can only be either healthy or tasty as 44% believes a snack can be both healthy and indulgent¹⁶.

- 1 **Taste** remains the top purchase driver,
- 2 followed by **texture**
- 3 and **freshness**.

For manufacturers, this means the next step is not to replace indulgence with health, but to **elevate indulgence through health** - by designing products that **satisfy both the senses and the conscience**.

The image shows a stack of five round cookies with a golden-brown, nutshell-like exterior and a thick, white cream filling. To the right of the cookies are three overlapping circles: a green one with 'SENSE OF BALANCE', a blue one with 'FEELS GOOD', and a red one with 'TASTES GREAT'. Below the image is a green rectangular box containing the text 'In a nutshell' and a paragraph.

In a nutshell

Success lies in creating products that feel good, taste great, and fit consumers' sense of balance.

Sustainability beyond compliance



Governments worldwide are stepping up actions to tackle obesity and related diseases. More than 40 countries have implemented front-of-pack (FOP) nutrition labels, either voluntary or mandatory, such as Nutri-Score in some European countries or warning labels in Latin America, alongside sugar and fat taxes in some countries, like the UK, Mexico, and Hungary.

Rather than obstacles, **these measures are becoming catalysts for innovation**. Improving the nutritional value of the product which would impact its FOP label (if applicable) can significantly enhance both perceived taste and purchase intent.

Manufacturers that anticipate these frameworks through proactive reformulation gain a competitive advantage.

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Sustainability becomes non-negotiable

Beyond regulation, sustainability has become imperative. More than 60% of consumers expect brands to prove their environmental commitment, and in bakery products, up to 75% of total CO₂ emissions come from raw materials.



expects brands to prove their environmental commitment⁹



of the impact of creating bakery products comes from raw materials¹⁶



Key levers for impact include:



Sustainable sourcing and traceability

Selecting low-impact ingredients and certified supply chains (e.g. regenerative agriculture).



Upcycling and waste reduction

Transforming side streams (e.g. spent grains or fruit pulp) into fiber-rich functional ingredients.

These efforts go hand in hand with operational efficiency: solutions that reduce waste, extend shelf life, and simplify formulations also strengthen business resilience.

In a nutshell

Regulation is not a constraint but a building block in an ambitious sustainability roadmap, environmental is now the engine driving the next wave of innovation.

Defining Fillings

The heart of indulgence



In bakery and patisserie, a filling is far more than a flavorful component added to a product.

It is the element that creates texture, surprise, and emotion.

The moment of indulgence that defines the eating experience.

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The many dimensions of a perfect filling



Sensory

Bringing richness, contrast and moistness that elevate taste and mouthfeel.



Functional

Enabling product differentiation through formats (swirls, dual layers, cores) and through performance (bake-stable, freeze-thaw stable, or shelf-life extending).



Emotional

Tapping into comfort, nostalgia, and pleasure, while evolving toward wellness and naturalness.

From a formulation perspective, fillings can be **water- or fat-based** and are used across a wide variety of applications: viennoiseries, cakes, cookies, breads and many more. Each type of filling plays a specific role in shaping both the sensory appeal and nutritional balance of the final product.

Today, the category is being reimagined through the lens of Health & Well-Being, with a growing emphasis on reduced sugar and fat, plant-based alternatives, and sustainable sourcing.

At Puratos, we offer a comprehensive range of fillings designed to meet these diverse needs — from traditional fat-based fillings with chocolate and nuts to water-based fillings such as cream fillings, smookees or fruit fillings that bring a wide variety of taste and combine indulgence, functionality, and improved nutritional profiles.

FAT-BASED FILLINGS

Chocolate & nuts



WATER-BASED FILLINGS

Cream fillings

(all flavors, vanilla, chocolate, nuts, etc.)



Smookees



Fruit fillings



While this report refers to all these categories, it specifically focuses on water-based cream fillings, a key lever for driving Healthy Indulgence.

Innovation in fillings

Paving the way for
Healthy Indulgence



Historically designed purely to add taste and texture, fillings now sit at the crossroads of pleasure, functionality, and nutrition. They are becoming one of the most strategic levers to reconcile indulgence and health.

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Shaping tomorrow: four strategic priorities



Sugar reduction

Using natural fibers and advanced replacers to maintain sweetness and texture.



Fat reduction

Leveraging water-based emulsions to deliver creaminess with fewer fat and calories.



Clean(er) label

Shorter, transparent ingredient lists 'free from' artificial additives.



Functional performance

Bake-stable, long-lasting solutions that minimize waste and support production efficiency.

Each of these priorities supports the industry's broader objective: **offering pleasure that aligns with both health expectations and sustainability goals.**

In a nutshell

Tomorrow's fillings will unite nutritional benefits, technical excellence, and sensory delight; delivering "better indulgence" for both consumers and producers while preserving the planet.

**TECHNICAL
EXCELLENCE**

**NUTRITIONAL
BENEFITS**

**BETTER
INDULGENCE**

**PRESERVING
THE PLANET**



Water-based Fillings

A technological breakthrough



Among all reformulation strategies, **water-based fillings represent one of the most efficient ways to improve nutritionals.** By replacing (part of) the fat phase with structured water systems, these fillings maintain the indulgent texture consumers expect while drastically improving nutritional and environmental profiles of final products.

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Key advantages



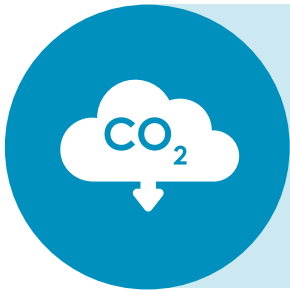
Nutritional improvement

Up to 50% less fat without compromising texture or taste.



Technical excellence

Bake stable, smooth machinability and extended freshness in finished goods.



Sustainability benefits

Reduced CO₂ emissions linked to lower fat and dairy content.





Water-based fillings perfectly embody the **Healthy Indulgence equation**:



They allow brands to deliver the same sensory satisfaction as traditional fillings, with better nutritionals, simpler labels and a smaller environmental footprint.

In a nutshell

Water-based fillings redefine indulgence by uniting taste, health and sustainability; three pillars of modern bakery innovation.

Case Study: Cremfil Ultim



While most innovation efforts focus on single benefits (such as sugar reduction or shelf-life improvement), Cremfil Ultim demonstrates that true progress lies in integration. This filling embodies the Healthy Indulgence principles by delivering nutritional, operational and sustainability gains simultaneously.

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Nutritional superiority

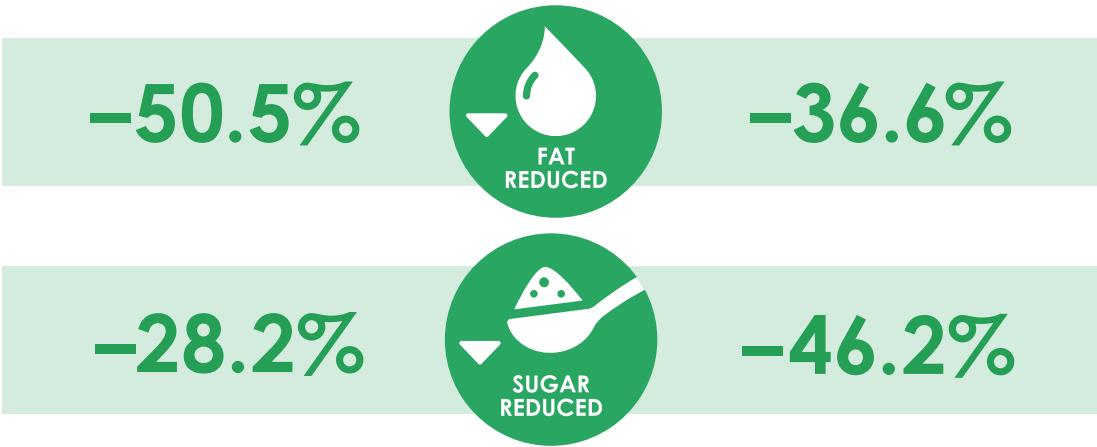
Cremfil Ultim was developed to substantially enhance the nutritional profile of finished products.

Compared to traditional fatty fillings:



DARK CHOCOLATE

HAZELNUT



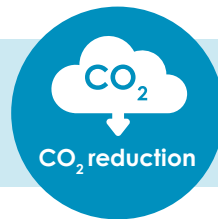
Sustainability leadership

As mentioned above, the environmental footprint of fillings is increasingly under scrutiny. Cremfil Ultim achieves:

Compared to traditional references¹⁵



-44% CO₂eq*



-34% CO₂eq*



Ethical sourcing through the Cacao-Trace program, ensuring transparent, fair, and sustainable cocoa practices.

Such data-driven results enable B2B partners to reach their own sustainability KPIs and communicate measurable progress to end consumers.

* Carbon Dioxide equivalent: metric used to compare the emissions on the basis of their global-warming potential (GWP)

Operational excellence

Beyond consumer and environmental benefits, Cremfil Ultim also delivers tangible industrial advantages:



In a nutshell

Cremfil Ultim exemplifies the future of fillings; one solution addressing three challenges: healthier indulgence, sustainable production, and operational performance.

Strategic outlook

Leading the next wave of Healthy Indulgence



The food industry stands at decisive crossroads. Consumers demand transparency and balance; regulators enforce reformulation; sustainability defines brand value. In this context, **innovation in fillings is not optional — it is strategic.** Consumers voice that health benefits should be the one factor driving the development of new products in the foods & beverage sector¹⁸.

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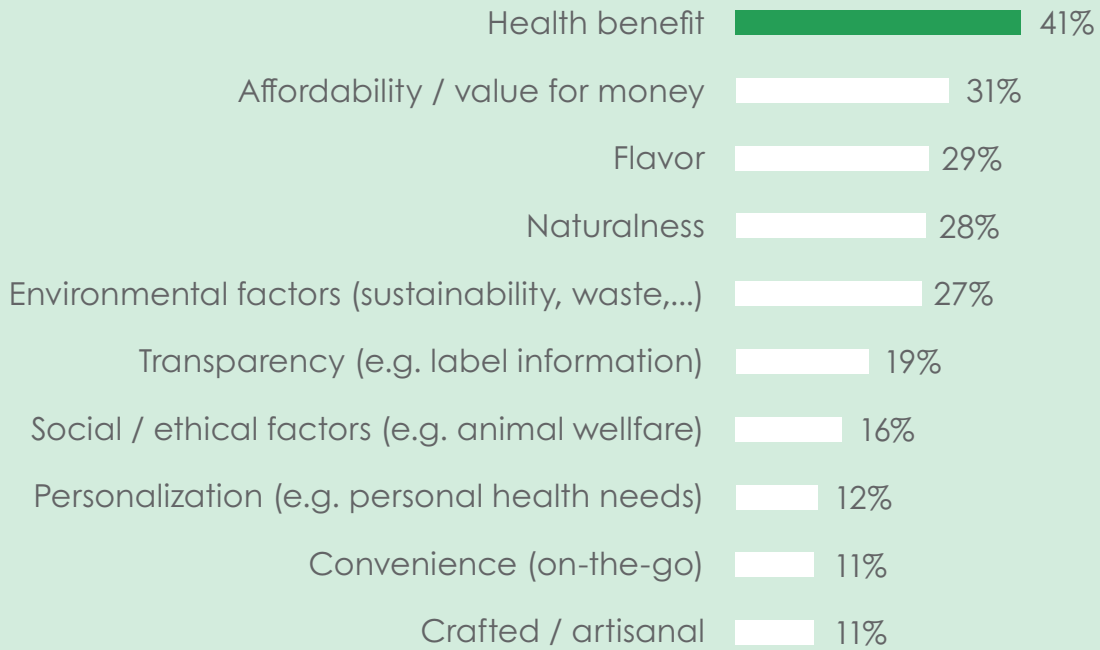
Case study: Cremfil Ultim

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“Consumers believe food manufacturers should focus on health benefits when developing new products.”¹⁸

Which aspects do you think should drive the development of new products the most?



Three directions will shape the coming decade:



Functional nutrition

Expect a rise in fillings enriched with biotics, plant proteins, and natural fibers, offering specific benefits for **gut health** or energy balance.



Sustainable formula

The use of upcycled and low-impact raw ingredients will expand, combining nutritional improvement with reduced environmental footprint.



Stealth reformulation & storytelling

As perception drives taste, success will depend on mastering when - and how - to communicate “health.”
Sometimes the best message is invisible: a great taste that just happens to be better for you.

For manufacturers, the opportunity is clear: **to make indulgence relevant in a world that increasingly values sustainability.** Those who align science, sensory experience, and sustainability will lead the future of the category.



SCIENCE

SENSORY EXPERIENCE

SUSTAINABILITY

In a nutshell
The next era of pastry innovation belongs to brands that prove health and indulgence are not opposites, but partners in creating **joy with purpose.**

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Leading the change



Translating Healthy Indulgence into concrete results requires a collective effort across the bakery and patisserie value chain.

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Turn insights into measurable impact:



Reformulate with purpose

Start small but strategic: focus first on your top-selling products and identify where fat or sugar can be reduced without compromising sensory quality.

Combine technological innovation (e.g. water-based fillings) with sensory testing to ensure consumer acceptance.



Rethink product architecture

Explore portion control and layered recipes that balance indulgence and lightness.

Pair rich components with lighter textures or fresh fruit layers to create contrast and perceived balance.

3



Invest in transparency

Simplify ingredient lists and communicate nutritional progress clearly, but credibly.

Claims must always be supported by tangible evidence.

4



Embed sustainability at every stage

Measure and reduce the footprint of ingredients, packaging, and production processes.

Upcycling, renewable sourcing, and local ingredients can significantly improve product perception.

Communicating sustainability improvements implies to be able to provide concrete proof of such improvements.

5



Educate and collaborate

Train internal R&D and marketing teams on the science of Healthy Indulgence.

Collaborate with suppliers, researchers, and consumers to co-create the next generation of responsible pleasure.

About Puratos



At Puratos, we believe that health and indulgence can thrive together.

For over a century, we have combined a deep passion for bakery, patisserie, and chocolate with a scientific approach to innovation and nutrition.

Our mission is simple yet ambitious: to help our customers create food that is better for people and for the planet.

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Your partner for transformation

Through our global R&D network and strong local expertise, we support artisans, industrial producers, and foodservice professionals in developing products that meet today's most pressing expectations in healthy indulgence:

Nutritional balance

through smart reformulation, ingredient innovation, and natural enrichment.



Clean(er) label and transparency

with solutions that simplify recipes without compromising quality.



Sustainability

from responsible sourcing and CO₂ reduction to upcycling and fairtrade practices.



Sensory excellence

ensuring that every product remains a pleasure to eat.



Creating products that are better for people and the planet

Our Health & Well-Being platform bridges science and creativity to help you reformulate, differentiate, and communicate effectively in an evolving regulatory and consumer landscape. From Taste Tomorrow consumer research to application centers worldwide, Puratos accompanies partners at every stage of their innovation journey.

Together, we're shaping the future of indulgence; one that tastes good, feels good, and does good.



Sources and references

This report draws on a combination of Puratos internal research, external market intelligence, and scientific publications to ensure a comprehensive and evidence-based perspective on the evolution of Healthy Indulgence.

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