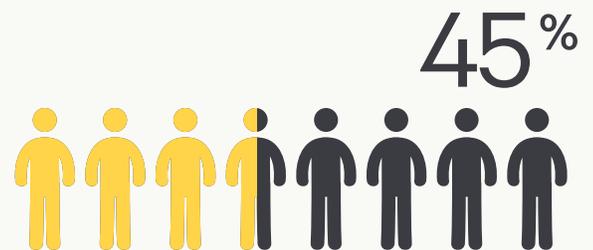


GENERATIVE AI IS FAST BECOMING CONSUMERS' GO-TO SHOPPING ADVISOR

56% of U.S. consumers surveyed report using generative AI during the holiday shopping season



45% of Gen Z report they are comfortable taking product recommendations from an AI tool



41% of Gen Z expect to use an AI agent to complete shopping tasks on their behalf in the future



75% of consumers across income levels are taking more time to find the best price, suggesting AI may play a larger role in shopping, payments, loyalty, and financing decisions



*Methodology: Synchrony's Consumer Sentiment Tracker captures ongoing monthly sentiment from a broad, nationally representative sample of 1,000 U.S. consumers aged 18 and older, balanced to reflect U.S. Census demographics.