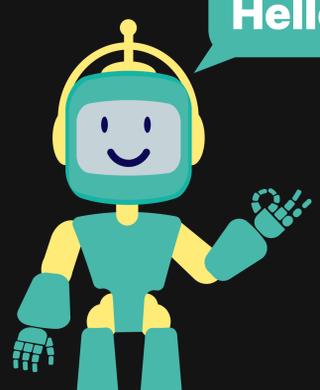


# How will Gen AI impact retail and payments?



Gen AI has exploded.

**For end users.**

**49%** of people have used generative AI<sup>1</sup>

---

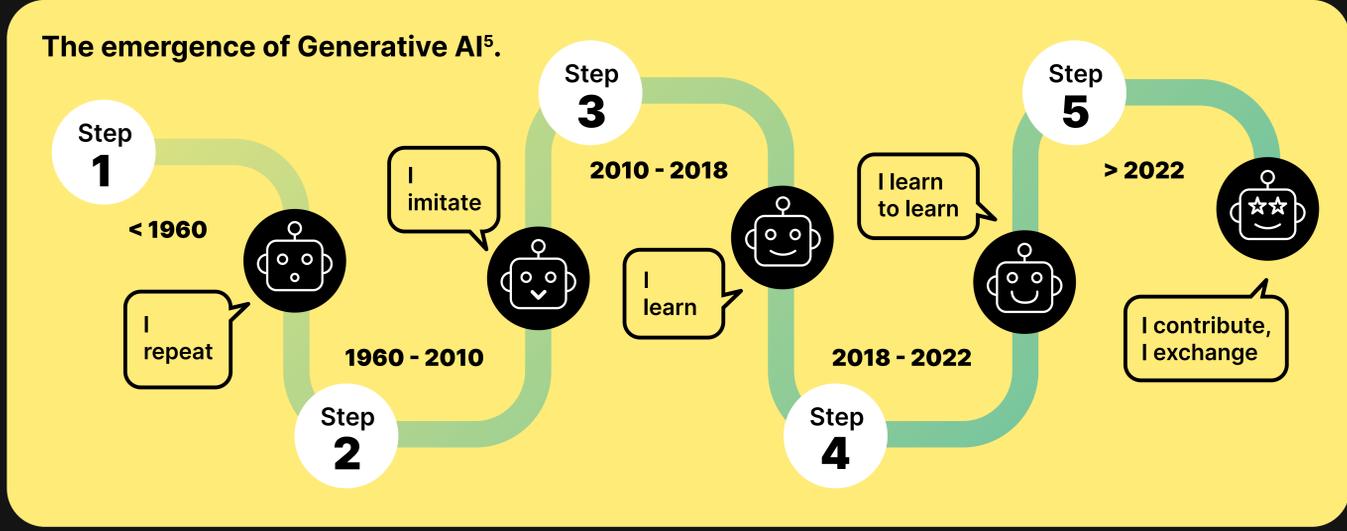
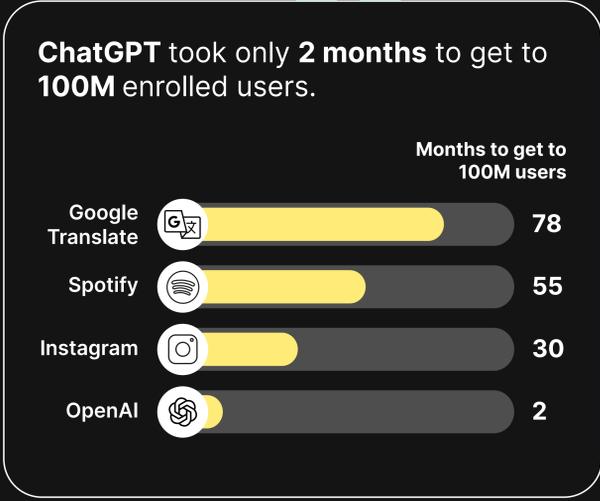
**1/3<sup>rd</sup>** use it daily<sup>2</sup>

**For businesses.**

**77%** of companies are using or exploring the use of AI<sup>3</sup>

---

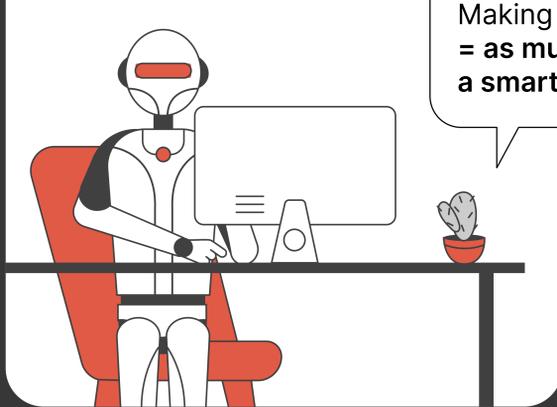
**81%** of retail decision makers feel urgency to adopt generative AI in their business<sup>4</sup>



There are risks.

**Authentication fraud**

Gen AI can already fool some voice authentication algorithms.



Making an image with Generative AI = as much energy as fully charging a smartphone<sup>6</sup>.

**Identity fraud**

10x increase in use of deep fakes for identity fraud<sup>7</sup>.

**Social engineering**

Scammers can use Gen AI to conduct phishing attacks at scale.

**Environmental impact**

Careful use needed to avoid unnecessarily high energy consumption.

**Trust and ethics**

Ensuring that Gen AI is not used to subtly manipulate people without their knowledge.

But it will bring more engaging shopping interactions...

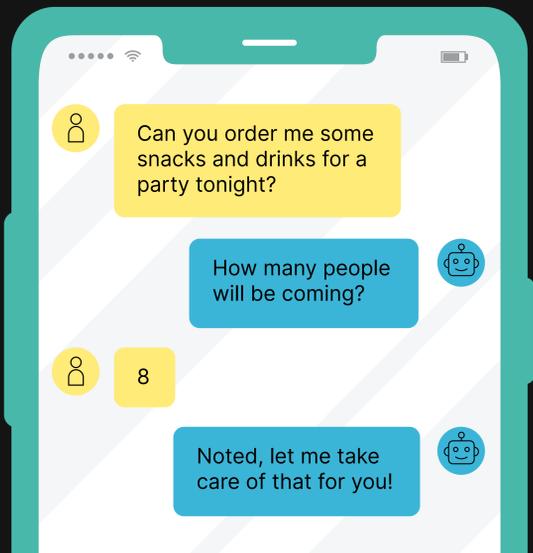
**20% increase** in conversion rates with Gen AI recommendations<sup>8</sup>.

Instead of...	People will...
Complex and difficult filtering and searching for products.	Conveniently and simply ask for what they want.
Hours spent researching to find the best goods and services for their needs.	Quickly receive highly personalised suggestions.
Adding items to a shopping cart one by one.	Make high level requests, like "I need ingredients for Fajitas tonight".
Struggling through the checkout.	Be guided through the checkout process by AI-powered chatbots which answer questions and resolve issues in real-time.

... with fully integrated payment services.

Via a conversational interface, your virtual assistant will help you by:

- Paying autonomously on your behalf
- Recommending the best payment method
- Managing your money to avoid going overdrawn
- Explaining transactions and helping you dispute them if needed



**Want to find out more?**  
Download the full Navigating Digital Payments report.

[Download the report](#)

[worldline.com](http://worldline.com)

1 2 Salesforce: Generative AI Snapshot Research: The AI Divide  
 3 IBM: Global AI Adoption Study (2022)  
 4 Google Cloud: Study of 274 US C-suite executives, information technology leads, and business development managers  
 5 Worldline: 2018, AI & Machine Intelligence infographic  
 6 Hugging Face and Carnegie Mellon University: Power Hungry Processing: Watts Facing the Cost of AI Deployment?  
 7 Sumsab: 2023 Identity Fraud Report  
 8 Persado case study