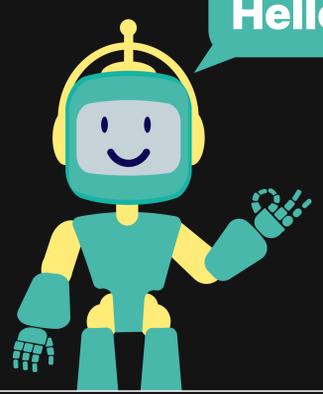


How will Gen AI impact retail and payments?



Gen AI has exploded.

For end users.

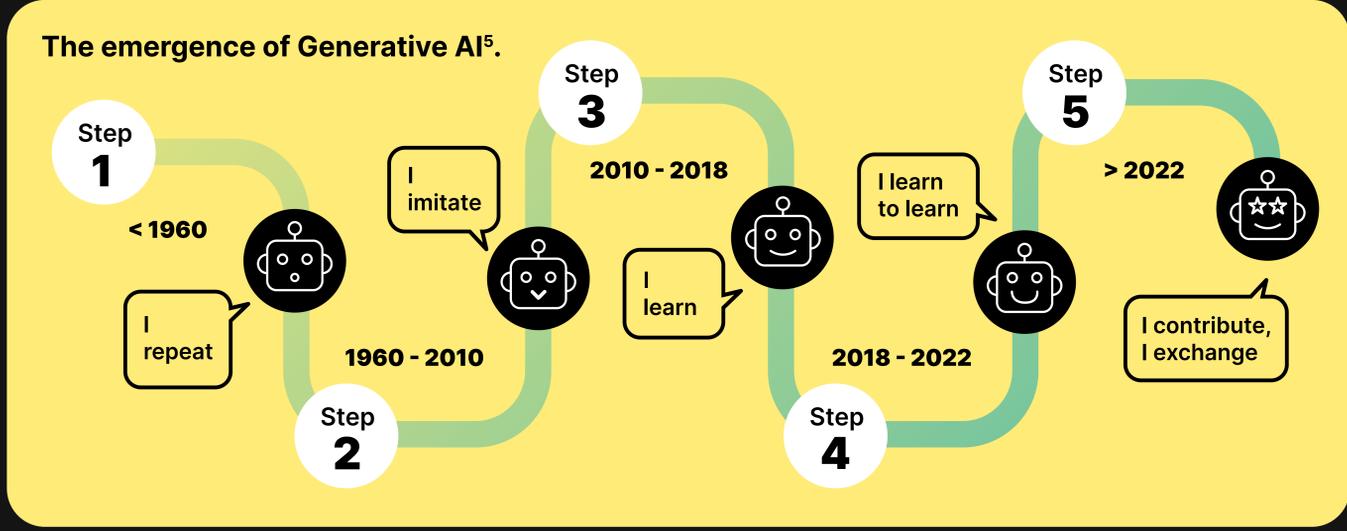
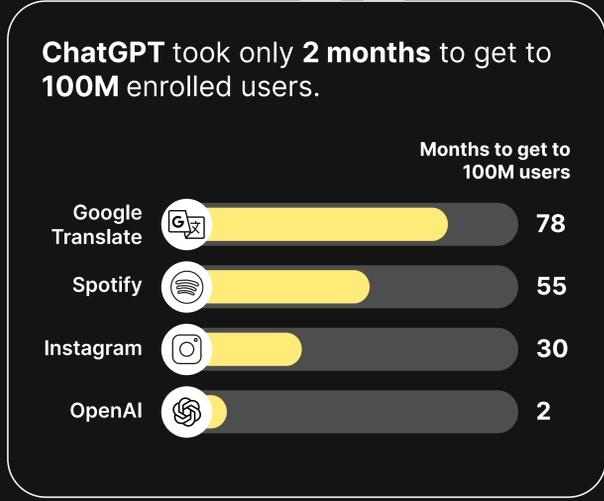
49% of people have used generative AI¹

1/3rd use it daily²

For businesses.

77% of companies are using or exploring the use of AI³

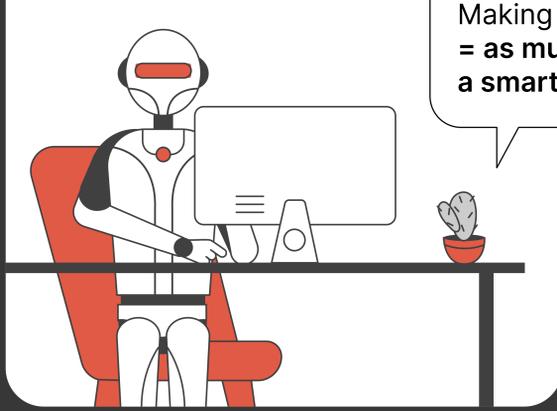
81% of retail decision makers feel urgency to adopt generative AI in their business⁴



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 smartphone⁶.

Identity fraud

10x increase in use of deep fakes for identity fraud⁷.

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...

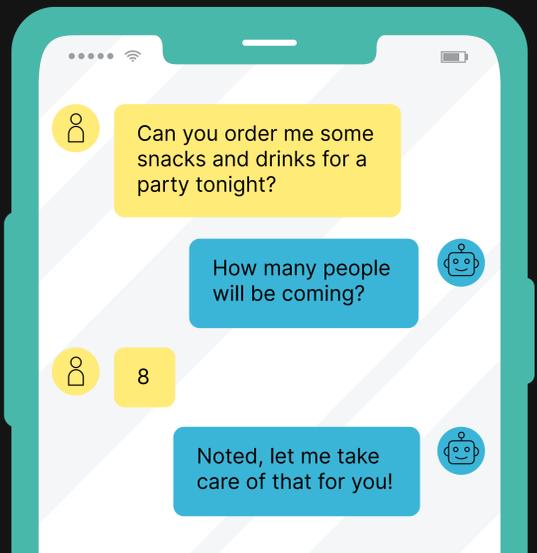
20% increase in conversion rates with Gen AI recommendations⁸.

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

1 2 Salesforce: Generative AI Snapshot Research: The AI Divide
 3 IBM: Global AI Adoption (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