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

Synchrony survey finds approximately a third of consumers used AI for finding products and deals

Key Highlights

- 56% of U.S. consumers surveyed report using generative AI during the holiday shopping season
- Among those users, AI-powered product discovery and deal hunting were the top holiday shopping use cases, accounting for approximately a third of generative AI usage across all age demographics
- 75% of U.S. consumers surveyed are taking more time to find the best price, signaling AI may play a larger role in shopping, payments, loyalty, and financing decisions

STAMFORD, Conn., March 2, 2026 /PRNewswire/ -- Synchrony (NYSE: SYF), a premier consumer financial services company, today announced key findings from its In Sync with Consumers survey, a quarterly series that provides insights on how Americans shop, spend, and access credit in an evolving retail landscape. The survey* findings revealed a shift in consumer behavior showing that:

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.

- More than half (56%) of U.S. consumers surveyed using generative AI during the 2025 holiday shopping season
- Among those users spanning all age demographics, approximately a third used generative AI to compare products (34%) and hunt for the best price (29%)
- Three-quarters (75%) of consumers across income levels are taking more time to find the best price when making a purchase decision suggesting generative AI may become an increasingly important tool for consumers to make the right purchasing decision

"AI is becoming the newest shopping advisor, helping consumers make decisions with more confidence and less friction," said Carol Juel, executive vice president and Chief Technology and Operating Officer at Synchrony. "What we're seeing is growing adoption that goes well beyond curiosity. As this accelerates, the winning experiences will be the ones that feel human, trusted, and seamlessly connected to loyalty, financing, and rewards."

The data also highlights generational differences in comfort and trust, underscoring rising expectations that AI-powered shopping experiences will continue to expand, especially for younger consumers. The survey shows that:

- 45% of Gen Z report they are comfortable taking product recommendations from an AI tool
- 44% of Gen Z are comfortable taking financing options from an AI tool
- 41% of Gen Z expect to use an AI agent to complete shopping tasks on their behalf in the future

On the other end of the spectrum, nearly a quarter of Boomers (25%) report they are comfortable taking product recommendations from an AI tool, but less than 20% are

comfortable taking financing recommendations or having an AI agent shop on their behalf.

This data illustrates the importance of developing AI-integrated systems to meet the momentum of the [age of agentic commerce](#) and adapt to every consumers shopping behavior.

Frequently Asked Questions

Q1: What is the significance of this announcement?

A1: The survey highlights a shift in consumer shopping behavior, showing that generative AI is rapidly becoming a tool for product discovery and deal hunting.

Q2: How does this compare to existing solutions or services?

A2: Unlike traditional shopping tools, generative AI enables more personalized, conversational and confidence-building experiences that connect shopping decisions directly to payments, loyalty and financing.

Q3: Where can I learn more?

A3: Learn more about Synchrony and its use of generative AI [here](#).

About Synchrony

Synchrony (NYSE: [SYF](#)) is a leading consumer financing company that has been at the heart of American commerce and opportunity for nearly a century. Synchrony delivers credit and banking products that empower tens of millions of consumers to improve their financial lives and access what matters most. Leveraging innovative solutions that are shaping the future of retail commerce, Synchrony supports the growth and success of some of the nation's most respected brands, alongside hundreds of thousands of small and midsize businesses, including health and wellness providers. Committed to excellence in service and culture, Synchrony is honored to be ranked the #2 Best Company to Work For[®] in the U.S. by Fortune magazine and Great Place to Work[®]. For more information, visit www.synchrony.com.

***Methodology:** Survey 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. These results were collected between October 1, 2025 and December 5, 2025.

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