



RETAILER MOBILE APPS

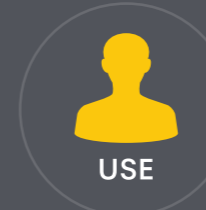
83% OF CONSUMERS ARE HAPPY WITH CUSTOMER EXPERIENCE OF THEIR RETAIL MOBILE APP



67% have downloaded[†] a retailer app

~**50%** did so as soon as they heard about them

[†]Up from 63% last year



Consumers regularly use an average of 4 retail apps, up from 2 last year.

60% BROWSING FOR PRODUCTS

50% ACCESSING SAVINGS COUPONS

49% MAKING PURCHASES



34% deleted an app to release storage space

33% deleted after shopping less with the retailer

21% deleted an app because of poor experience^{††}

^{††}Down from 35% last year

MOBILE WALLETS

! Shoppers know digital wallets will eventually replace traditional, but many want to keep their physical wallet right now.

60% of US consumers believe by the year 2025, an average shopper will carry their phone and no wallet.

42% however, are not willing to use their mobile device to hold all credit and reward cards.

76% of older Millennials¹ would welcome retailer credit card offers on mobile device if they added value.

48% of general population would say the same.

+ OLDER MILLENNIALS¹ ARE MORE WILLING (61%) THAN OTHER GENERATIONS (42%) TO ONLY CARRY THEIR SMARTPHONE.



MOBILE PAYMENTS

53%

of US consumers said they have credit card servicing capabilities within Retailer Apps they use

77%

of US consumers rated credit card servicing features as **extremely/very valuable**

ACTIVITIES PERFORMED WITH CREDIT CARD SERVICING FEATURES

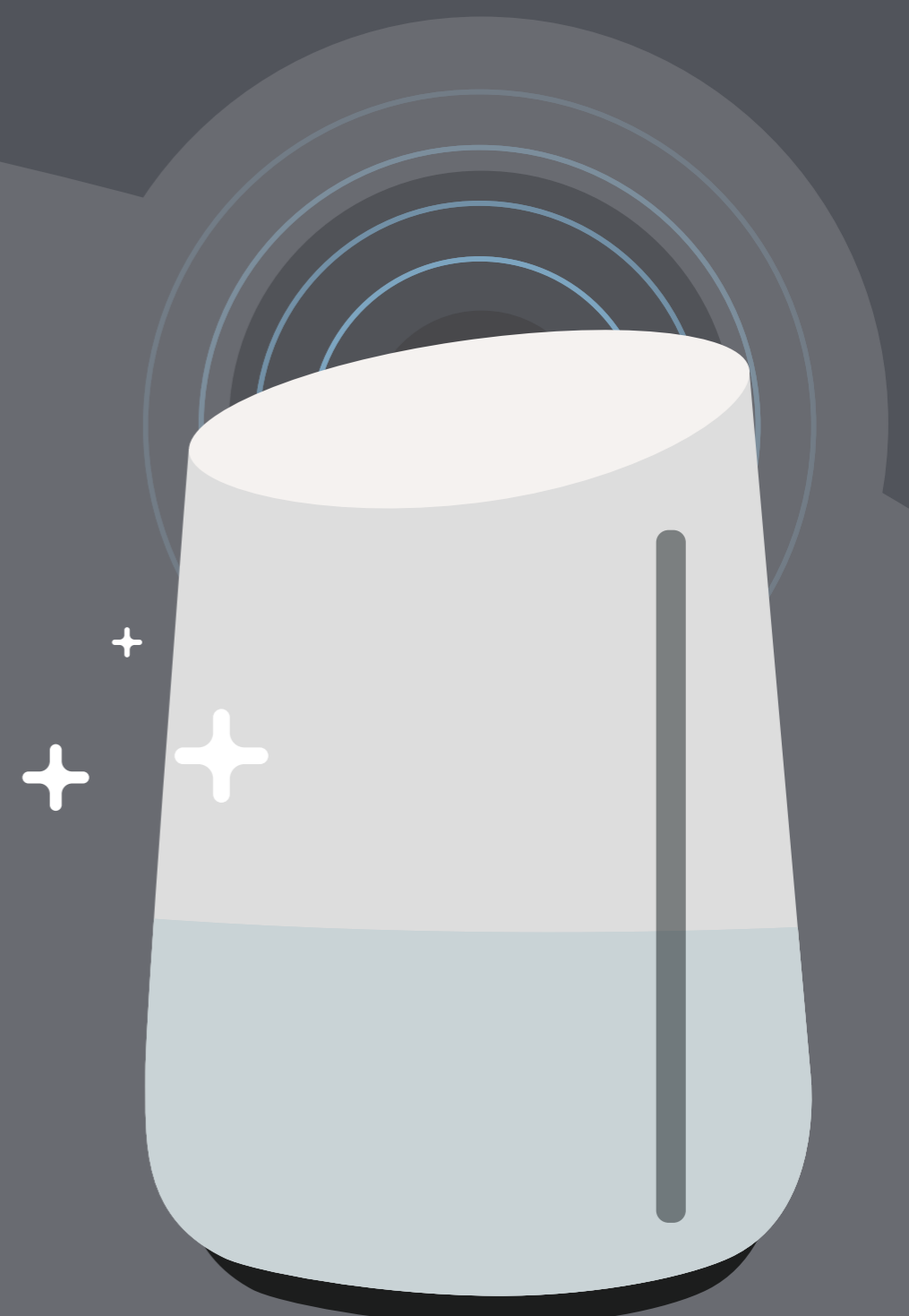
CHECK ACCOUNT BALANCE	49%
MAKE A PAYMENT	47%
MAKE A PURCHASE IN APP OR IN STORE	46%



SMART SPEAKERS

20%
OF US CONSUMERS OWN A SMART SPEAKER
UP FROM 10% IN 2017²

OLDER MILLENNIALS¹ ARE MORE LIKELY (32%) TO OWN A SMART SPEAKER THAN ANY OTHER GENERATION.



*Source: 2018 Synchrony Digital Study (online self-administered survey of 1,255 respondents). All references to consumers and population refer to study respondents.
¹Older Millennials are defined as 24 - 35 year olds.
²Smart speakers are separate from Voice Controlled Devices (VCD). VCDs include Siri and Android in smart phones. Smart speakers are Alexa and Google Home, where you can order them to do activities like turn on lights, purchase items, etc. 30% of consumers own VCDs, 20% own smart speakers.