

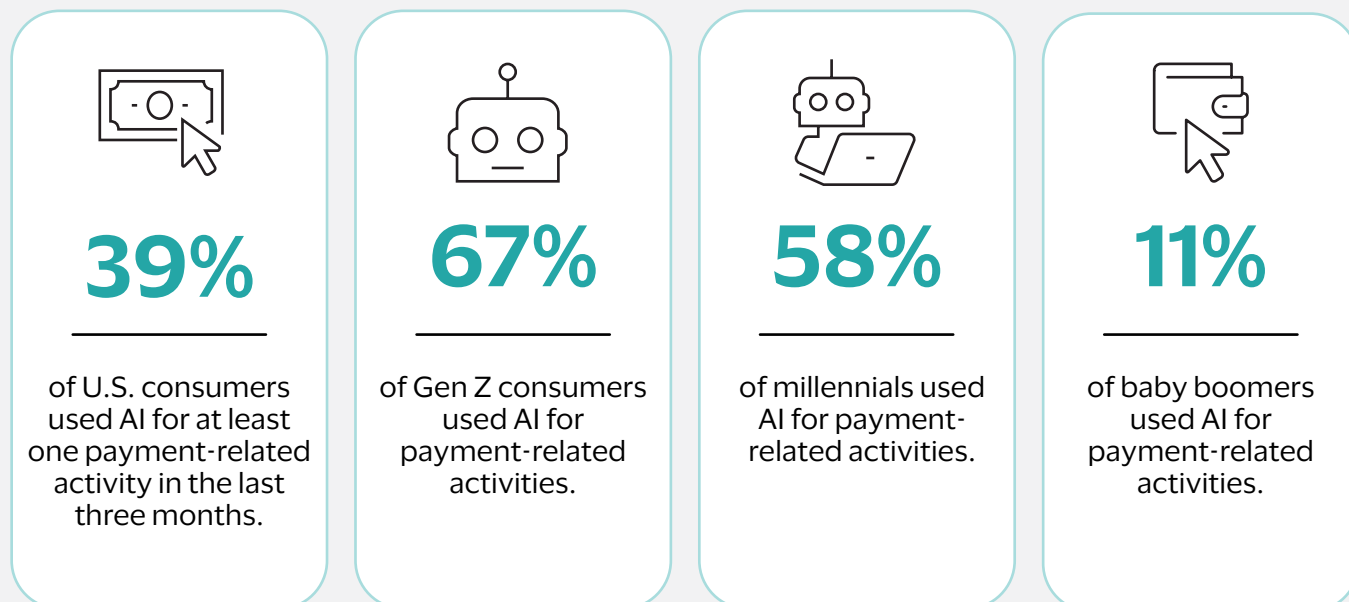
AI Can Recommend Pay Later, **But Shoppers Still Want the Wheel**



AI is moving into the payments decision, but American consumers are drawing clear lines around what they will let it do. The Pay Later Ecosystem Report: Consumers Will Let AI Recommend Pay Later, But They Want Control, a collaboration between PYMNTS Intelligence and Splitit, examines how U.S. consumers use AI for payment-related activities and how open they are to AI-driven Pay Later recommendations. The report finds that consumers want AI to simplify choices, lower costs and protect credit while keeping final approval in their own hands.

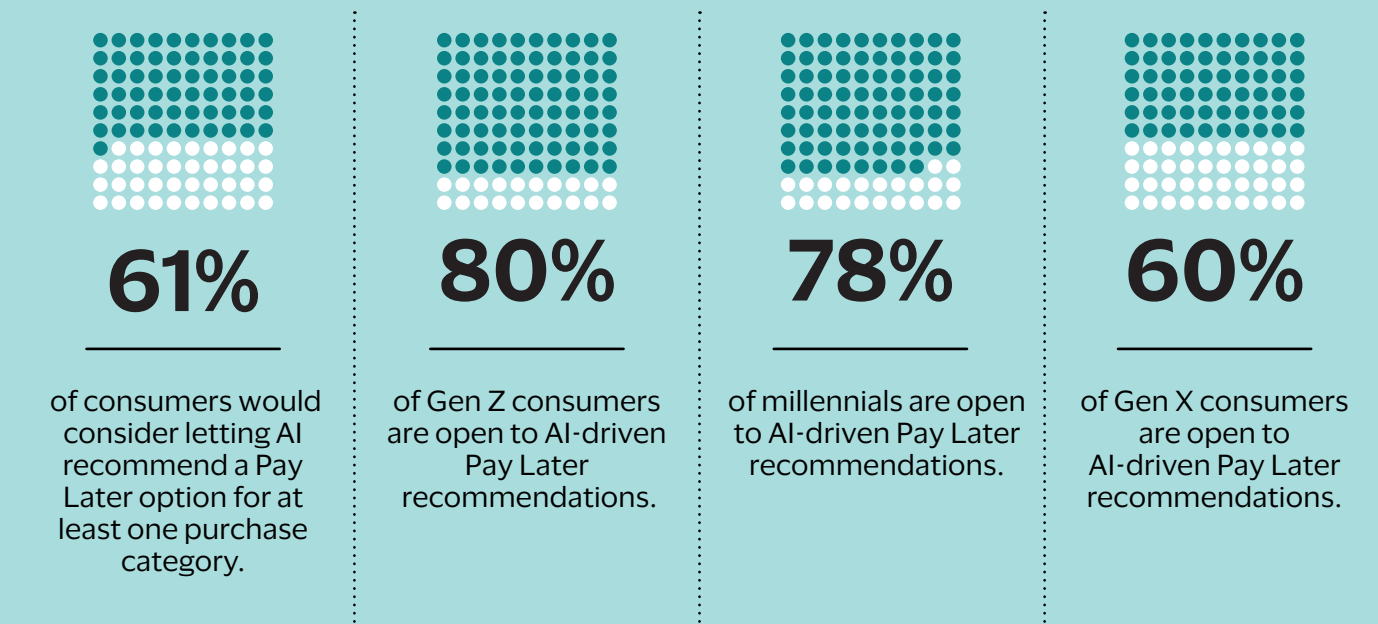
AI Is Already Part of Payment Decisions

Younger consumers are leading the shift toward AI-assisted payments.



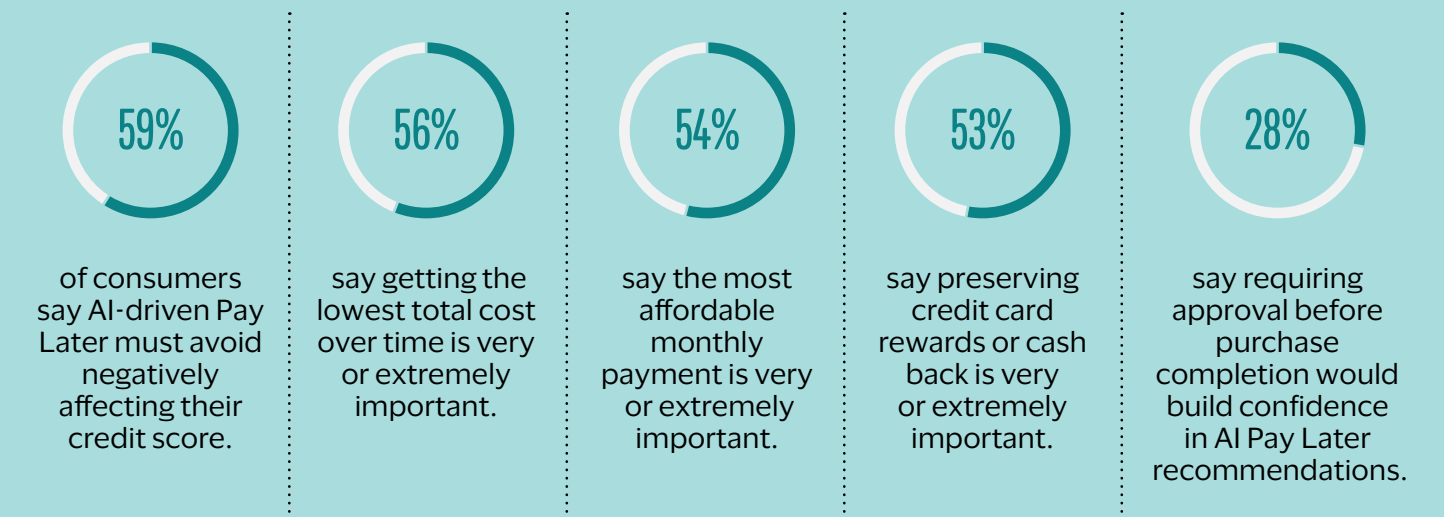
Consumers Are Open to AI-Driven Pay Later

AI has a clear opening at checkout, especially among younger shoppers.



Control, Cost and Credit Protection Define the Opportunity

Consumers want AI to guide the decision, not make it.



To learn more, download **The Pay Later Ecosystem Report: Consumers Will Let AI Recommend Pay Later, But They Want Control** at [PYMNTS.com/study](https://pymnts.com/study).