

Data, statistics, & forward-looking statements from:



Consumer Spending

Beauty, Makeup

-10%

BANK OF AMERICA

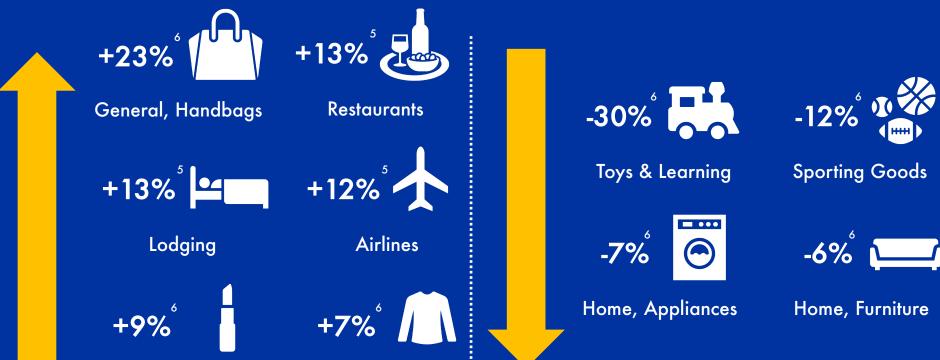
In medium income households, spending is slowing, even though

multiples of what they had pre-

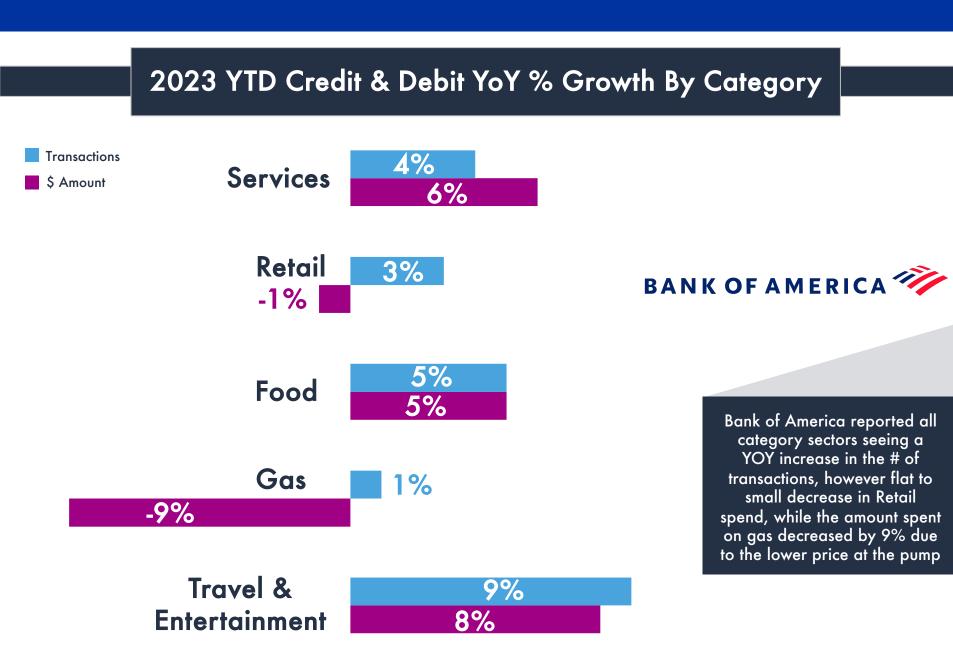
these households still have

pandemic in their accounts

Categories that saw the biggest YOY changes in spend



Active, Apparel



AMERICAN

Demographic Spending

6%

EXPRESS

+18%

10%

YOY Cardmember Spend

+3%

WELLS FARGO

2%

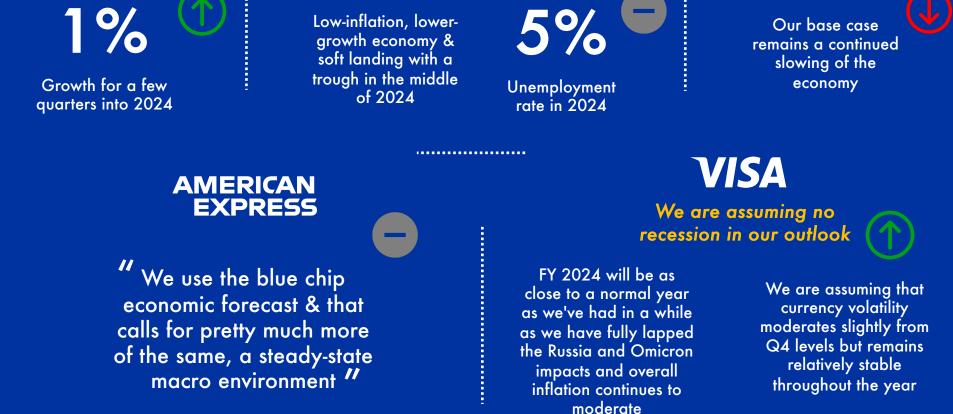
-2%



What the banking & CC companies are predicting for the economy

Macroeconomic Forecasts

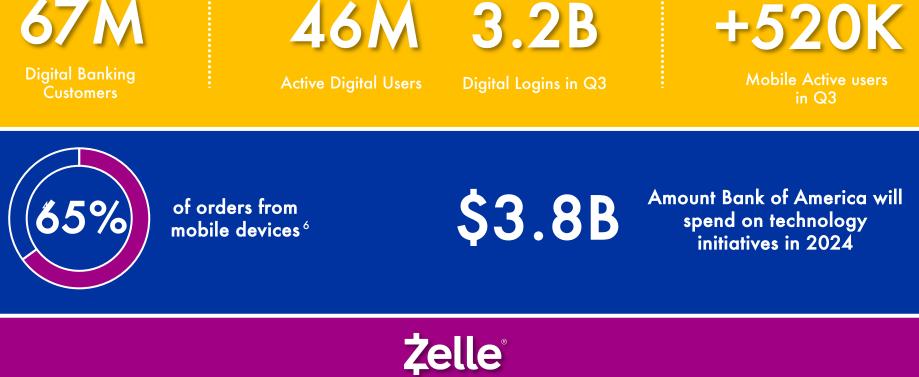
BANK OF AMERICA CHASE 🗘 **WELLS FARGO**



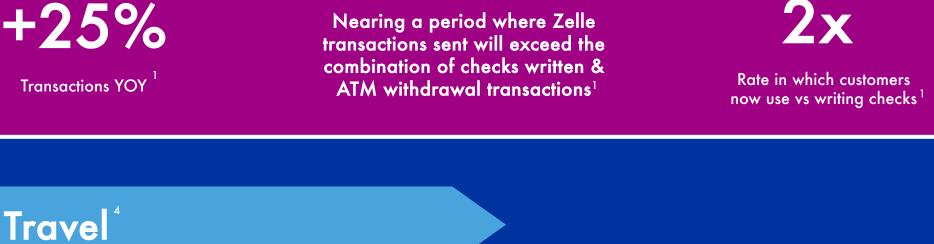
Customers continue to embrace digital, companies invest

CHASE 🗘

Digital



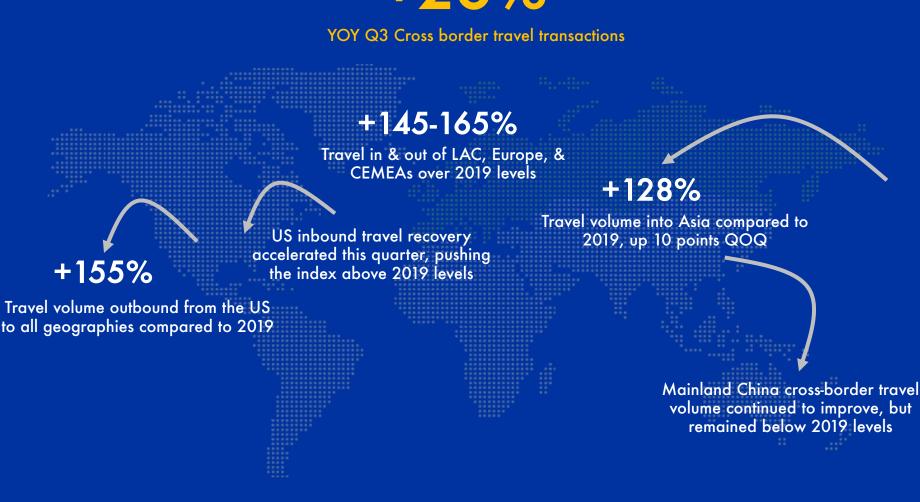
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Sources:.

+26%

Cross-border travel normalizing higher than pre-pandemic levels



CX TRANSFORMATION & BIZ OUTCOMES REALIZED.

https://dlio3yog0oux5.cloudfront.net/_f2959e9a5923eef58e7qa85610ad14b5/bankofamerica/db/775/9960/webcast_transcript/2023-10-17+BAC+3Q+Earnings+Call.pdf

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