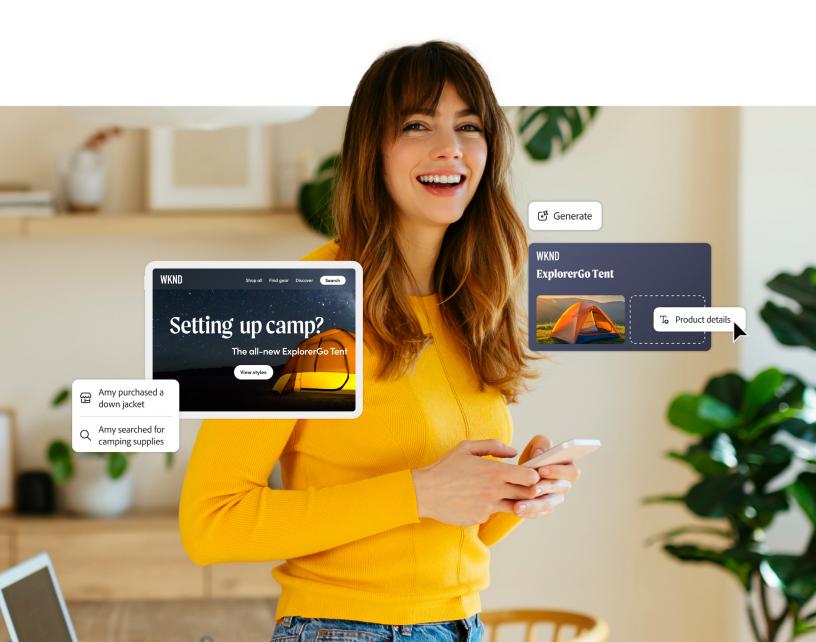
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AI-Powered Personalisation: The Future of Commerce

The Role of AI in Understanding Consumer Behaviour.



Foreword



Shaun McCran Principle Product Marketing Manager Adobe Product Marketing

When you ask ChatGPT about AI in commerce, you get a response along the lines of "AI is transforming commerce, making it faster, more personalised and more creative than ever before."

But what does that really mean?

Personalisation is nothing new. When I first started working in commerce in 2021, personalisation was an attempt to recreate the feeling of going into a local store online, to meet customers' human needs of being seen and known.

Adobe has been driving personalisation strategies for years—and bringing <u>Magento</u> <u>into the fold in 2018</u> brought personalisation into the eCommerce experience platform space in a new way.

But what has changed in recent years is the idea of the 'store'—whether physical or digital—altogether. Initially, online shopping enhanced the physical retail experience. Then, the physical store complemented the digital, with concepts such as 'showrooming,' clickand-collect, and location-based promotions encouraging purchases on any channel. Now, customers don't 'go shopping.' Instead, retailers have become part of the fabric of consumers' lives, interacting across the web, social media, and the physical world in an infinite number of 'shoppable moments.' It's a dizzying set of infinite variables where the retailer must be available to meet the needs and desires of every customer at every moment.

That's where AI-powered personalisation really comes into its own. A long way from cohort-based marketing or the clunky early attempts at personalisation, we're looking at 1:1 seamless experiences tailored to what the consumer wants—delivered in the most effective timeframes for the experience, often real-time.

How is this possible? How can retailers compete in the new forefronts of personalisation? How do you leverage the vast amount of data available, with moments, markets, and trends appearing and disappearing in a matter of hours—and what are the ethical implications of doing so?

I invite you to explore the insights in this eBook, combine them with your business practices, and discover what's next for your brand. My door is always open to talk more about how Adobe can make this a reality.

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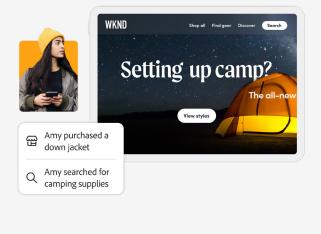
Introduction

One thing's for sure: commerce has significantly evolved since we first began shopping online. The shift from traditional retail to eCommerce, followed by omnichannel strategies, has now given way to an era in which AI is fundamentally reshaping how businesses interact with customers.

AI-powered personalisation is not just a differentiator—it's an expectation that influences where consumers shop and what they buy. Customers blend the physical and digital every day, interacting with brands on multiple channels, such as social media, websites, service channels such as chatbots, to in-store. With the advent of omnichannel retail we were considering how to meet customer needs in real time- now it's about consistently remaining available for any moment.

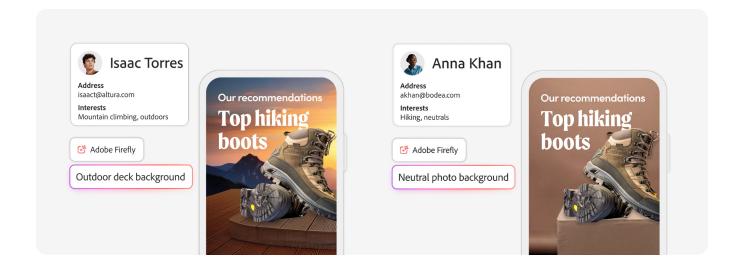
The Future of Commerce: Shoppable Moments

Every interaction—from a swipe on social media to a click in an email—can be turned into a purchase opportunity, creating a seamless blend of discovery and checkout. Whether it's a spur-of-the-moment buy during a livestream or a tailored suggestion in an augmented reality fitting room, these "shoppable moments" offer an always-on retail environment that meets the customer wherever they are, whenever they're ready to transact. AI is the key, transforming fleeting interest into personalised, real-time conversions.

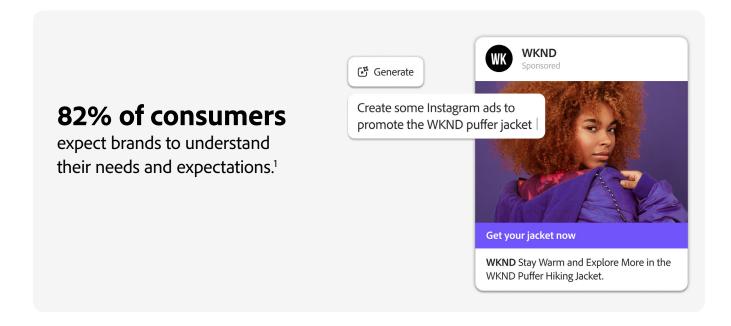


'Shoppable moments' means moving beyond static personalisation, such as cohort-based intelligent product recommendations and category merchandising, to real-time behaviour-based personalisation on an individual level. It's moving from curation to creation. What this really means for your customers is that your brand is first in mind, when the thought strikes them. 'I need product X and I know that brand Y can provide it in a trusted, low effort experience way'. This is particularly relevant in today's modern world of consumables and subscription services.

For example, historical personalisation tactics include reordering the Product Listing page with existing images from the product catalogue to highlight products. Recent personalisation includes product recommendations connected to a Customer Data Platform (CDP) to organise merchandise according to the individual, for example, based on previous purchases, search history or interactions on the site. But the next level, and the future of commerce, is creating variations on product images and descriptions based on what we know about the customer. This empowers merchandisers to create more 1-2-1 Commerce experiences on their sites and continue those journeys more easily with dynamic integrated marketing campaigns to drive loyalty.

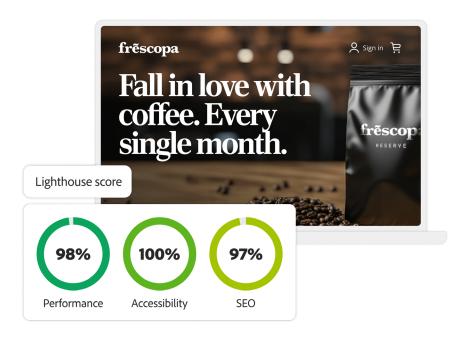


True AI-driven commerce also means breaking down data silos, allowing businesses to activate real-time commerce data across platforms- and then serve up a brand new, completely tailored experience.



Yet personalisation at scale can still feel daunting. Today's retailers juggle multiple brands, multiple sites, across multiple geographies and a wealth of data from omnichannel browsing patterns and social engagement to real-time inventory and order management—leading to complexity that can easily become overwhelming.

That's where a modern commerce solution like Adobe Commerce comes in. By unifying data across your entire operation and layering on AI-driven insights, Adobe Commerce empowers you to create fine-grained customer segments, deliver predictive recommendations, and dynamically adapt to sudden changes in trends or inventory.



Key to this is allowing your merchandisers the scale to create and power these experiences. Instead of wrestling with disconnected systems, you can orchestrate personalised experiences across every touchpoint in real-time, ensuring agility in a rapidly shifting market and a smoother path to meaningful one-to-one engagement.

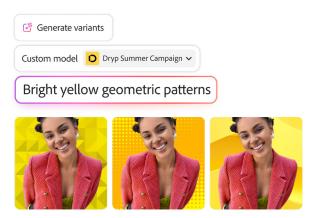
This eBook explores today's biggest shifts in commerce and how AI enables brands to deliver seamless, hyper-personalised experiences across every channel. We'll also examine what's under the hood: Adobe's new AI-driven storefront solutions, the role of data ethics in building trust, and how advanced technologies like Adobe's Commerce Storefront, powered by Edge Delivery Services make it possible to rewrite the rules of the shopping experience.

Commerce is Becoming More Visual.

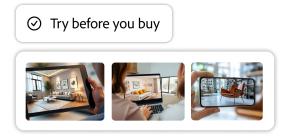
It would be an understatement to say that the rise of social media has transformed how consumers discover and connect with brands. Platforms such as Instagram, TikTok, and Pinterest, which began as product exploration, have turned into shopping channels and have the power to change a brand's sentiment—and performance—overnight.

One central challenge for brands is creating high-quality, on-brand visual content at scaleand fast.

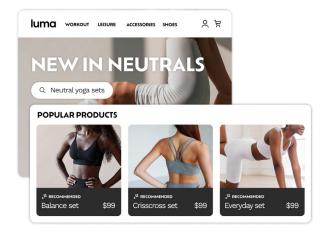
Adobe Firefly provides a glimpse into how brands can generate product imagery and other visual assets tailored to specific segments or campaigns. By combining data from consumer profiles with generative AI, companies can produce multiple versions of the same ad or product image, each variant specifically matched to the user profile in the Customer Data Platform. This lowers production costs and accelerates content delivery, ensuring that the right visuals get to market faster.



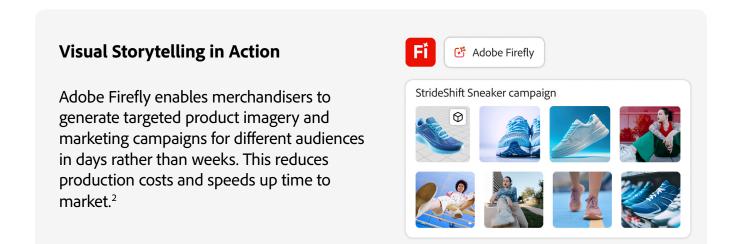
There is also a growing demand for enhanced product displays and "try before you buy" experiences. Augmented reality (AR) and virtual reality (VR) help bridge the gap between online research and in-person exploration. A home furnishings brand can let prospective buyers see how a sofa would look in their living room, and beauty brands can let customers virtually try on makeup.



Furthermore, AI-driven recommendation engines do more than list "similar products." They use visual search to identify colours, patterns, and shapes so they can propose complementary items and adust backgrounds, colour preferences and 'next best offers'- meaning every touchpoint becomes more engaging for each individual consumer. AI powered personalisation in this way aligns to what all retailers want- to boost order value, conversion and loyalty.



Adobe's commerce platform uses AI to deliver fast and relevant search results tailored to customers' on-site behaviour and product popularity (most viewed, most added to basket, most purchased, trending, etc.), as well as optimising filters and on-page merchandising. To enhance product discovery, Adobe Commerce includes 13 types of AI-powered product recommendations, using insights from customer history, frequently paired items, visual similarities and trending products to drive conversion and boost average order values.



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Social Commerce.

Social commerce is growing, with platforms like TikTok and Instagram becoming standalone marketplaces. Shoppable live streams, influencer collaborations, and in-app checkout options make it easier for users to transition from browsing to buying. In the UK, social commerce sales are expected to exceed £10bn by 2028.

AI underpins social commerce in a big way—and Adobe's ecosystem is designed to make the most of it. By harnessing tools like Adobe Real-Time Customer Data Platform and AI-driven merchandising in Adobe Commerce, brands can process data signals from social platforms—likes, comments, watch time—and instantly translate them into personalised product suggestions. Chatbots integrated across Adobe Experience Cloud can simulate the knowledge and guidance of an in-store associate, answering questions about product features or shipping options. The result is a frictionless, highly relevant path to purchase that capitalises on impulse moments, turning social interactions into meaningful conversions.

Yet the real secret to success in social commerce lies in the combination of data, creativity, and authenticity. Consumers on social platforms engage with brands they find relatable, and they expect consistent personalisation throughout the journey. If a user sees a product during a TikTok livestream, they want targeted follow-ups, such as relevant discount codes or complementary item suggestions. AI tools, in turn, monitor these interactions and feed them back into the personalisation engine, and create new content to meet the customer. Brands that capitalise on AI-driven insights while still honouring consumers' desire for authentic storytelling will stand out as social commerce becomes a dominant retail channel.

Social Commerce at a Glance

10% of commerce sales in the UK currently occur on social media platforms, but that figure is forecasted to more than double within four years.³

Buy now



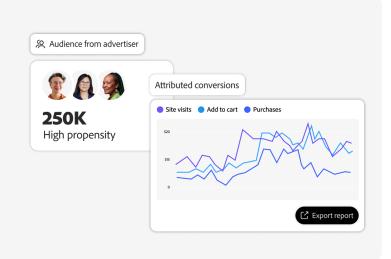
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Strong Foundations: Data, Ethics, and Trust.

Al-powered personalisation hinges on one crucial element—customer data. Brands can't hope to meet those expectations unless they have a unified, near real-time, source for customer data that is available across the teams and systems that need it, translated into meaningful insights, and made activation ready. But at least half of the organisations we surveyed reported that their customer data systems are letting them down in these key areas. It's not surprising, then, that customer data management technology is the top priority for CX technology investment, according to 55% of senior executives.

Built on the Adobe Experience Platform, Real-Time Customer Data Platform lets you create high-value audience segments for real-time B2C and B2B use cases across the marketing funnel, without relying on third-party cookies.

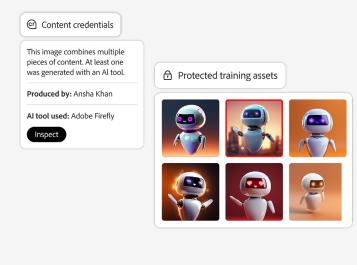


Prioritising a foundation of data ensures that personalisation efforts are based on accurate, up-to-date information while respecting user consent and privacy. Generative AI opens new opportunities for organisations to create, analyse, and segment unified customer and account profiles that bring together data from previously siloed sources.

There are legal and ethical dimensions to consider as well. AI-generated content, such as product images or targeted marketing copy, poses new questions about ownership and compliance. If an algorithm is trained on images from the public domain, do the resulting designs carry potential copyright risks? How do we prevent biases in AI models that could inadvertently exclude certain groups or perpetuate stereotypes?

Adobe's Approach to Responsible AI

Adobe emphasises transparency, user control, and ethical guardrails, whether in generative AI (e.g., Firefly) or in personalisation engines that leverage consumer data. Building trust is about ensuring that every AI-driven interaction respects user privacy and consent. When using our generative AI features, you agree you will use them only for your creative and productivity work product and not to train artificial intelligence or machine learning models.⁴

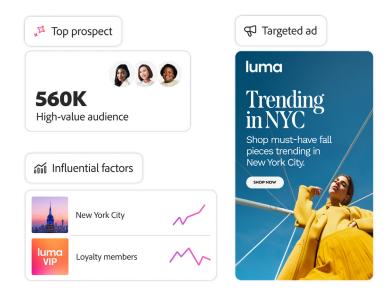


Earning consumer trust involves taking these ethical considerations seriously. Customers who feel uncertain about how their data is used may disengage. On the other hand, when brands communicate their data practices openly and create personalised experiences that feel genuinely helpful, they stand to foster the kind of loyalty that drives sustained business growth.

Personalisation at Scale.

Customers want to feel seen, understood, and valued, whether they're browsing a website, engaging on social media, or interacting with a chatbot. In the past, attempts at personalisation often fell short: a user might browse for running shoes and then be spammed with shoe ads long after they've bought a pair. AI technology changes the game by constantly interpreting real-time data signals and adapting the experience. Site banners, pricing, and search results can all shift dynamically to fit a user's context, providing an integrated Commerce and Marketing experience, reducing messaging for the customer, and giving a clearer view of opportunities for the brand.

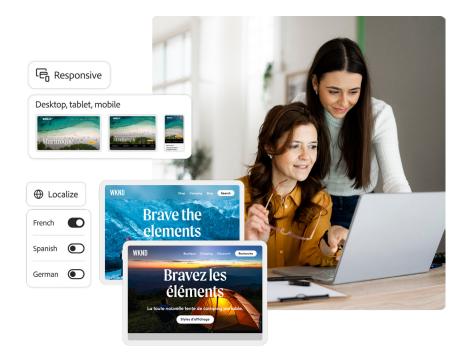
A brand, powered by the data processing capabilities of AI, might 'notice' that a shopper has clicked on multiple high-end products over the past few visits but hasn't completed a purchase. An AI-driven engine could then surface targeted offers on the site's homepage, highlight product bundles to better illustrate cost savings, or adjust product recommendations to emphasise specific features that align with premium preferences.



Another significant aspect of personalisation is the interplay between channel and context. A user who browses on a smartphone while commuting might have different content preferences than one who shops on a desktop at home. AI can assess variables like device type, time of day, or location, and then tailor experiences accordingly. The more granular the approach, the more relevant the recommendations. Adobe Commerce further enables these capabilities by offering a robust suite of APIs for real-time data capture, an extensive set of events, and the ability to integrate with other Adobe Experience Cloud products for deeper analytics and segmentation.

It's vital, however, to strike a balance between personalisation and privacy. Overly personal recommendations or intrusive data collection can alienate consumers. By pairing AI-driven insights with respectful data practices, brands can create experiences that feel like genuine assistance rather than relentless targeting.

The Future of Content Creation.

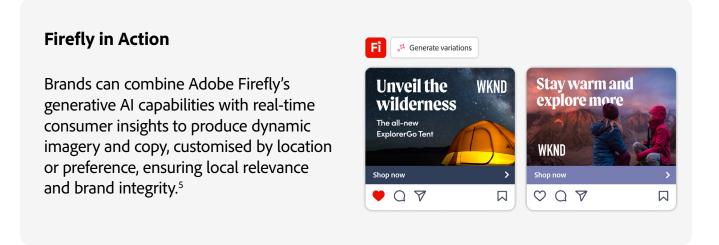


Developing content for multiple channels and customer segments used to be a massive undertaking. Photo shoots, editing, localising copy for different languages—each task demanded substantial resources. Today, AI tools like Adobe Firefly reduce friction in the creative pipeline. Merchandisers & Marketers can produce visuals that align with brand guidelines, at scale, but reflect subtle variations for different audiences.

But now, with Adobe Firefly, this can go one step further with AI created imagery. Instead of relying on traditional photoshoots and post-production editing, Firefly generates completely new visuals grounded in your brand's style parameters, whilst maintaining product integrity. Whether you need localised versions for different markets, personalised assets to match consumer preferences, or fresh product shots to capitalise on a social media surge, these AI-generated assets can be rapidly tweaked, tested, and deployed and measured across multiple channels.

The role of AI here is not to replace human creativity but to enhance it. Merchandisers and content creators can focus on storytelling and strategy, while AI handles repetitive tasks such as resizing assets for mobile or optimising images for faster loading. Business based content creation solutions, such as Document-based authoring, lets marketers create content in familiar platforms like Google Docs or Microsoft Word, or even in a UI that looks and works like a traditional Word document, then push that content into an AI-driven pipeline that can adjust copy for target audiences and ensures consistent tone of voice.

Visual storytelling also plays a central role in social commerce, influencer campaigns, and brand building. The ability to create multiple on-brand assets quickly can be the difference between capitalising on a fleeting trend and missing the moment. Al analyses performance metrics in real time, helping content teams refine their approach for maximum engagement. If a particular ad format or style of product imagery resonates strongly with a given demographic, these insights can guide future content strategy.

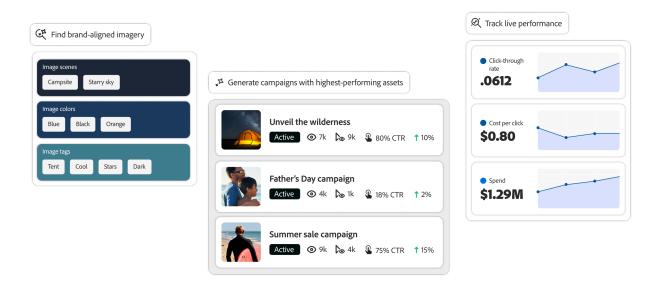


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The AI-Driven Content Supply Chain.

Traditional content pipelines can be slow, expensive, and prone to bottlenecks. Merchandising teams that rely on manual processes—especially those that need to produce large volumes of assets—risk delaying time-sensitive campaigns. AI-driven solutions streamline the pipeline, automating tasks from metadata tagging to basic copy generation. Retail brands in particular are using AI to manage product asset creation, accelerate image processing, to quickly adapt creative assets for multiple platforms.

Now, consider a scenario in which a large retailer needs to spin up a campaign for a flash sale across three different product categories. Without AI, the retailer would have to coordinate with photographers, designers, and local marketing teams—often leading to a disjointed or delayed rollout. With an AI-driven pipeline, the retailer can feed product information into a system that generates consistent, brand-aligned imagery and promotional copy. Real-time performance tracking can then inform mid-campaign adjustments, ensuring that the highest-performing assets are amplified while underperforming ones are refined or retired.

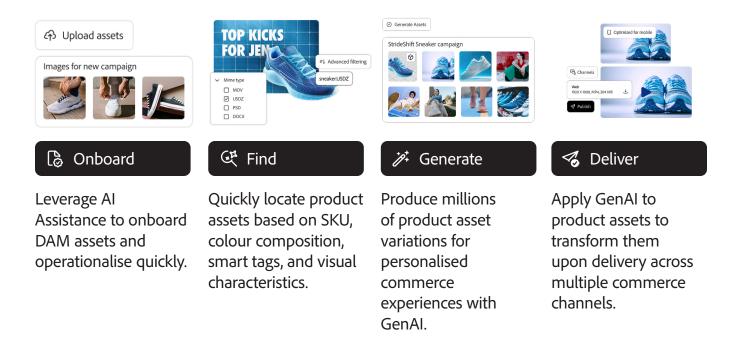


Moreover, AI isn't limited to generating content. It can power analytics to understand how well each piece of content resonates with specific audiences. By tracking before and after engagement metrics, conversions, and user feedback, AI can help refine future content strategies, leading to a virtuous cycle of continual improvement. The result is a supply chain that is faster, more responsive, and capable of meeting consumer expectations for fresh, relevant content in an always-on marketplace.

Instant Experimentation and DAM Integration with GenAI

Adobe's GenAI capabilities make it possible to extend these content supply chain advantages even further. Instant experimentation powered by GenAI allows merchandisers and marketers to instantly create copy and image variations for continuous optimisation. This approach can be set up without additional developers or tools, remains privacy-first and performant, and offers outof-the-box analytics for gathering insights. All of this means that you can test variations of your content in real-time, identify what resonates best with different segments, and rapidly optimise your campaigns.

Beyond experimentation, GenAI seamlessly folds into digital asset management (DAM) to accelerate commerce. Brands can:



By integrating GenAI for both experimentation and large-scale asset production, retailers can unify their content pipeline, reduce time to market, and deliver truly personalised experiences across every consumer touchpoint.

Al-Driven Merchandising.

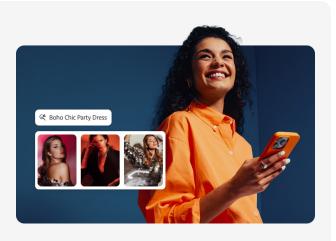
Merchandising has shifted from a static, one-size-fits-all approach to a dynamic, constantly evolving discipline that uses data and AI to surface the right product to the right consumer at the right time, ideally followed by intelligent upsell recommendations. This can manifest in real-time adjustments to pricing, as well as tailored product displays that factor in everything from user location to the time of day.

Modern merchandising strategies, such as those supported by Adobe Commerce, allow retailers to unify data from various channels—online, in-store, social—to create more cohesive experiences. If a user is browsing for smart home products online, an AI system can push targeted promotions or relevant accessories the next time that user visits a brand's mobile app. Similar intelligence can also detect low inventory levels or high shipping costs and make automatic adjustments, either by highlighting alternative products or dynamically recalculating delivery times.

The real power in AI-driven merchandising is how it scales. A single brand might have thousands—or even millions—of SKUs across multiple channels and storefronts. By ingesting real-time information about what's trending, what's low in stock, and which demographic is most likely to buy, AI can take the place of hundreds of manual decisions, ensuring that each customer sees the most relevant products, to them, the moment they're most inclined to make a purchase.

End Clothing and Automated Merchandising

End Clothing uses AI to interpret colloquial or incomplete search queries, bringing up results aligned with what users mean rather than just what they type. This boosts conversion rates and streamlines the shopping experience.⁶



The Future of Storefronts.

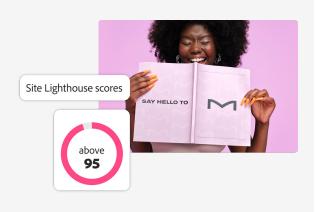
As digital storefronts become increasingly sophisticated, retailers must consider performance, flexibility, and integration. Slow-loading pages or suboptimal user experiences can hamper sales, particularly on mobile devices. Adobe's Commerce storefront, powered by Edge Delivery Services—the next generation of high-performance experience delivery —addresses these challenges by caching content at the edge, reducing latency, and allowing for rapid storefront updates.

Traditionally, storefront changes involved a monolithic approach, in which an entire site would be reworked before going live. Now, partial migrations let brands move select components—like a home page or product detail page—onto a faster, AI-optimised platform without re-platforming the entire experience all at once. This progressive migration strategy helps mitigate risk, saves time, and offers immediate performance boosts for mission-critical pages.

Composable commerce, in which brands piece together best-of-breed components (such as a payment provider, a content management system, a search solution, etc.), is also on the rise. API Mesh orchestrates data flows among these various services, ensuring a seamless front-end experience. By adopting an API-first mindset, retailers can scale quickly and make continuous improvements. This modular approach reduces development costs, accelerates testing, and frees teams to focus on delivering personalised experiences rather than wrestling with back-end complexities.

Maidenform's Edge Delivery Success

Maidenform used Adobe's Edge Delivery Services to achieve Lighthouse scores above 95 on its eCommerce site, reducing page-load times and boosting conversion rates.



Proving the Business Case.

The technical allure of AI-powered personalisation, advanced storefronts, and composable commerce is compelling, but executives inevitably ask one question: "Does it drive tangible business results?" Data from multiple brands indicates that well-implemented AI solutions can achieve higher conversion rates, stronger average order values, and lower cart abandonment.

Consider the incremental revenue that a brand might capture by using AI for dynamic pricing. If competitor prices drop, the system can respond quickly, ensuring prices remain competitive yet profitable. Combine that with personalised product recommendations, which often add complementary items to a user's basket, and the effect on average order value can be significant. Meanwhile, merchandising automation frees employees to focus on higher-value tasks—like expanding into new markets or developing strategic partnerships.

It's also essential to measure success beyond immediate revenue gains. Factors such as improved brand sentiment, faster content production cycles, and operational efficiencies are equally vital. When you can launch a new promotion in hours rather than weeks—or rapidly pivot to meet emerging trends—your brand gains an agility that's hard for competitors to match.

Quick Wins for Early AI Adoption

Brands experimenting with AI-powered product recommendations often see a noticeable lift in sales within the first quarter. Even modest improvements in personalisation lead to meaningful returns when multiplied across thousands of site visits.



The AI Landscape.

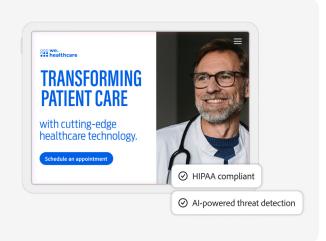
The rapid pace of AI innovation offers both opportunities and complexities. Brands can leverage pre-trained models from established tech providers or build proprietary solutions tailored to their unique data sets. Whichever path they choose, they must navigate a range of compliance and regulatory concerns, from GDPR to HIPAA requirements in healthcare-related commerce.

Adobe Commerce addresses many of these challenges by offering secure, scalable infrastructure and composable services that integrate seamlessly with existing systems. App Builder provides a serverless environment for building integrations, out of process, keeping upgrade costs manageable, and customisations, while API Mesh orchestrates data between third-party providers, eliminating the need for brittle point-to-point connections. These tools give brands the confidence to innovate at speed without sacrificing security or performance.

Ethical considerations also loom large. Algorithms trained on partial or biased data can inadvertently exclude specific demographics from marketing campaigns or misrepresent product availability. Ensuring that AI models operate fairly is part of maintaining consumer trust, a vital factor in a marketplace where reputations can be lost quickly through social media backlash.

HIPAA-Ready Commerce

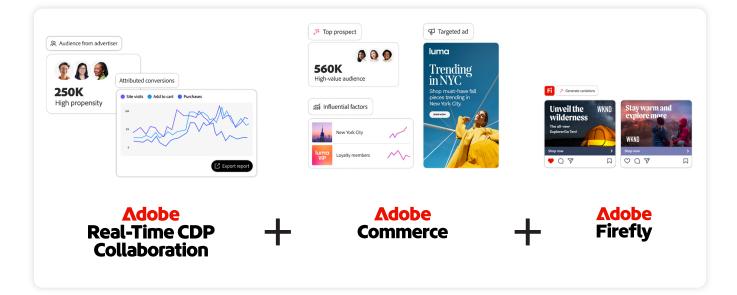
Some brands, especially in healthcare, need to handle sensitive data responsibly. Adobe Commerce offers HIPAA-ready capabilities so organisations can develop innovative solutions for telehealth, prescription refills, and other sensitive transactions without compromising privacy.



Bringing It All Together: A Holistic Approach to AI-Powered Commerce.

An AI-driven commerce strategy isn't just about sprinkling machine learning on top of an existing website. It's about rethinking the entire customer journey, from the first ad impression or social post to the post-purchase experience. Data must flow smoothly between systems, facilitated by robust APIs, so the insights gleaned from one interaction can inform the next.

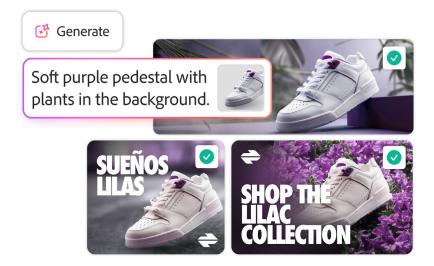
Adobe's ecosystem illustrates how this can work in practice. A brand might use Real-Time Customer Data Platform to unify customer profiles, storing browsing habits, previous purchases, and loyalty status data. That data then informs product recommendations served by AI-driven merchandising tools within Adobe Commerce. Meanwhile, creative teams produce dynamic visuals using Firefly, accelerating the content supply chain. If a user engages with those visuals on social media, AI tools can detect patterns—perhaps the user prefers video demonstrations—and adapt future campaigns accordingly.



The benefits of this holistic approach extend beyond short-term sales boosts. By centralising and standardising data, companies can unlock deeper analytics, such as which SKUs are most popular among repeat customers, which campaigns resonate with specific demographics, and how shipping times correlate with conversion rates. Over time, these insights become invaluable assets, informing product development, supply chain decisions, and brand positioning.

Conclusion.

Al is reshaping commerce, but success hinges on a delicate balance of intelligence and creativity. It's not enough to install a recommendation engine or launch a chatbot; the fundamental transformation occurs when businesses fuse data, ethics, user-centric design, and advanced technology into a single vision for customer engagement. Drive value for your customers, across their experience, and they will return that value in loyalty and conversion.



The brands that win in this new paradigm will see AI not as a gadget but as a strategic enabler. Whether you're experimenting with immersive AR product displays, setting up micro-segmented social commerce campaigns, or adopting Edge Delivery Services for lightning-fast storefronts, the underlying synergy between data-driven insight and human-centric creativity makes all the difference.

Even as AI grows more sophisticated, the core principles of commerce remain intact: serve your customers well, anticipate their needs, and deliver value in every interaction. The difference now is that AI can help you do this at an unprecedented scale and speed. The rewards can be transformative if you approach AI responsibly, maintaining ethical standards, ensuring data privacy, and nurturing consumer trust.

As you reflect on the insights in this eBook, consider how your organisation can leverage AI to achieve a true competitive edge. That could mean accelerating your content supply chain, personalising every touchpoint, or unlocking new revenue streams through social commerce. With Adobe's suite of AI-powered solutions—from Firefly's creative automation to the flexible, composable infrastructure of Adobe Commerce—you have the tools to shape a future where personalisation isn't just a buzzword but a guiding principle that serves customers at every step.

Practical Next Steps

- 1. Audit your data strategy to ensure accurate, real-time collection and responsible governance.Implement responsible AI practices that respect privacy and foster long-term consumer trust.
- 2. Explore composable services like Adobe's Commerce Storefront, powered by Edge Delivery Services for organic traffic growth and conversion.
- **3.** Experiment with generative AI solutions to accelerate content creation and tailor it to diverse audiences.
- 4. Implement responsible AI practices that respect privacy and foster long-term consumer trust.

We hope these insights inspire you to consider AI's potential for your brand. Personalisation is no longer optional—it's the future of commerce, a crucial differentiator in a fast-moving marketplace where consumers expect nothing less than experiences uniquely tailored to them. This requires a huge amount of personalised content- typically created by humans. But in the new era, you can both transform your <u>content supply chain</u> and leverage generated copy and images to meet consumer's expectations.

Sources

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