NEWS RELEASE

December’s Zeta Economic Index (ZEI) Highlights Resilient Consumer Spending and Rising Confidence in Economy

2025-01-07

Holiday season spending and favorable consumer trends reinforce optimism for 2025 despite inflationary pressures

NEW YORK--(BUSINESS WIRE)-- **Zeta Global** (NYSE:ZETA), the AI-Powered Marketing Cloud, today released the **Zeta Economic Index** (ZEI) for December 2024. The ZEI is one of the first AI-powered economic indexes, utilizing Zeta's proprietary Generative AI technology and real-time consumer behavior from over 240 million US consumers to reflect the current state and trajectory of the US economy.

For the first time in over three years, the Economic Index Score (EIS), the ZEI’s primary measure of US economic health, has set a record for two consecutive months, reaching its highest levels since April 2021. The December EIS rose to 71.5 points, marking a 0.6 point month-over-month (MoM) increase. This sustained growth reflects continued economic momentum, driven in part by robust holiday shopping activity despite a shorter season this year.

Similarly, the Economic Stability Index (ESI) increased to 66.9, marking a 0.6% quarter-over-quarter improvement and signaling steady confidence in the economy's ability to weather fluctuations. While inflation inched up to 2.7%, reflecting a gradual upward trend, it has yet to deter consumer spending, which remained elevated due to seasonal factors, and appears to be stabilizing at higher levels as shoppers adjust to shifting economic conditions.

"By leveraging real-time signals from actual consumer behavior powered by Zeta’s proprietary data cloud, the ZEI

provides a distinctive lens on the economy and serves as a critical barometer to help decision makers plan for the coming year," said David A. Steinberg, Co-Founder, Chairman, and CEO of Zeta Global. "As the holiday season comes to an end, it's important to note that according to the Zeta Economic Index, consumer spending is stabilizing at higher levels, signaling strong consumer optimism for the new year."

Additional highlights from the December 2024 ZEI:

- Consumer Technology Interest Rises: In time for the kick-off of CES 2025, the tech sector enters 2025 with clear momentum, driven by a strong December performance. The sector saw a 5.6-point MoM rise in consumer interest, reflecting the appeal of cutting-edge devices and innovative technologies during the holiday season.
- Financial Services Spending Increases: Interest in financial services offerings also grew by 3.0 points MoM, with many consumers relying on flexible payment options to afford high-ticket technology items. The growth aligns with broader trends in buy now, pay later (BNPL) usage, as a notable portion of consumers used BNPL for holiday purchases. The evolving payment landscape underscores a growing demand for accessible ways to invest in premium technology.
- Holiday activity impacts retail and travel sectors: While retail in-store visitation saw a decrease of 0.5% MoM due to online sales dominating the season, overall retail activity increased as expected with a 4.2% MoM increase. Similarly, aligned to the busy travel season in December, travel activity grew at 2.0 points MoM.
- Job Market Sentiment Stabilizes: Job Market Sentiment tempered slightly with a 0.9% MoM decrease in December, following a 13.9% surge in November driven by temporary holiday positions. Despite this moderation, sentiment remains generally positive, reflecting a stabilizing employment landscape.

The ZEI utilizes generative AI to analyze trillions of behavioral signals providing comprehensive scores that reflect economic sentiment, trends, and dynamics. Unlike surveys, this index utilizes over 20 proprietary inputs that recalibrate each month based on actual behavior, enhancing the understanding of a key driver of economic growth – consumer activity.

The Zeta Economic Index is publicly available **here** and is provided as a complimentary service. It should not be considered investment advice or be relied upon to make investment decisions.

About Zeta Global

Zeta Global (NYSE: ZETA) is the AI-Powered Marketing Cloud that leverages advanced artificial intelligence (AI) and trillions of consumer signals to make it easier for marketers to acquire, grow, and retain customers more efficiently. Through the Zeta Marketing Platform (ZMP), our vision is to make sophisticated marketing simple by unifying identity, intelligence, and omnichannel activation into a single platform – powered by one of the industry's largest

proprietary databases and AI. Our enterprise customers across multiple verticals are empowered to personalize experiences with consumers at an individual level across every channel, delivering better results for marketing programs. Zeta was founded in 2007 by David A. Steinberg and John Sculley and is headquartered in New York City with offices around the world. To learn more, go to **www.zetaglobal.com**.

Forward-Looking Statements

This press release, together with other statements and information publicly disseminated by the Company, contains certain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. The Company intends such forward-looking statements to be covered by the safe harbor provisions for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995 and includes this statement for purposes of complying with these safe harbor provisions. Any statements made in this press release that are not statements of historical fact are forward-looking statements and should be evaluated as such. Forward-looking statements include information concerning our anticipated future financial performance, our market opportunities and our expectations regarding our business plan and strategies. These statements often include words such as “anticipate,” “believe,” “could,” “estimates,” “expect,” “forecast,” “guidance,” “intend,” “may,” “outlook,” “plan,” “projects,” “should,” “suggests,” “targets,” “will,” “would” and other similar expressions. We base these forward-looking statements on our current expectations, plans and assumptions that we have made in light of our experience in the industry, as well as our perceptions of historical trends, current conditions, expected future developments and other factors we believe are appropriate under the circumstances at such time. Although we believe that these forward-looking statements are based on reasonable assumptions at the time they are made, you should be aware that many factors could affect our business, results of operations and financial condition and could cause actual results to differ materially from those expressed in the forward-looking statements. These statements are not guarantees of future performance or results.

The forward-looking statements are subject to and involve risks, uncertainties and assumptions, and you should not place undue reliance on these forward-looking statements. These cautionary statements should not be construed by you to be exhaustive and the forward-looking statements are made only as of the date of this press release. We undertake no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by applicable law. If we update one or more forward-looking statements, no inference should be drawn that we will make additional updates with respect to those or other forward-looking statements.

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Source: Zeta Global