Agentic Commerce

How enterprises win when AI agents decide, execute and transact

The better the question. The better the answer. The better the world works.

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Shape the future with confidence

Commerce is shifting from human choice to agent decision-making

Stop treating AI as a channel. Start treating it as a buyer with rules.

Humans browse, compare and decide

Agents evaluate options

Agents coordinate inventory, pricing, substitutions, fulfillment & service

2000-2024

Pre-agentic era: human-led product discovery

Consumers discovered products through search, ads, retailer sites and store merchandising, making decisions manually without AI assistance.

2025-2026

GEO era: structured discovery

Consumers increasingly rely on AI assistants for explanations and comparisons; brands must provide structured, compliant data for accurate, trusted representation.

2026-2027

Early Agentic Commerce: AI supported choices

Agents support evaluation and compliant purchasing, reducing friction and improving confidence across digital touchpoints and commerce flows.

2027-2028

Agent-Facilitated Journeys: Guided Checkout

Agents support evaluation and compliant purchasing, reducing friction and improving confidence across digital touchpoints and commerce flows.

2028-2030

Agent-to-agent decisions: invisible coordination

Agents coordinate with retailer systems on availability, pricing and substitutions, influencing what consumers see and buy before they shop.

2030+

Ambient autonomous commerce

Agents embedded in devices proactively replenish products, surface compliant alternatives and manage preferences with minimal consumer interaction.

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The transformation is not user-interface-driven; it's decision-driven.

Influence shifts upstream — from persuasion and shelf design to eligibility, ranking logic and execution reliability.

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How does full funnel marketing need to adapt for agentic interactions?

Consumers are increasingly using generative AI (GenAI) tools for product discovery and beginning to transact directly through AI-driven commerce experiences.

GenAI adoption

GenAI adoption is becoming mainstream among consumers.

~1.3b
people globally use GenAI tools today

Source: Microsoft

62% use at least weekly

24% use daily

50%
use GenAI as a new way to find answers

40%
to get advice/ recommendations

Source: Forrester

AI in product discovery and shopping

Consumers increasingly rely on AI during the shopping journey.

45%
of consumers turn to AI during buying journeys

Source: IBM

23% of US consumers made an AI-assisted purchase during the 2025 holiday season

Source: Morgan Stanley

47% of US shoppers now use AI tools for at least one shopping task

Source: Visa

AI-driven commerce opportunity

AI agents are expected to become a major commerce channel.

Anticipating
$385b
agentic e-commerce opportunity in US by 2030

Source: Morgan Stanley

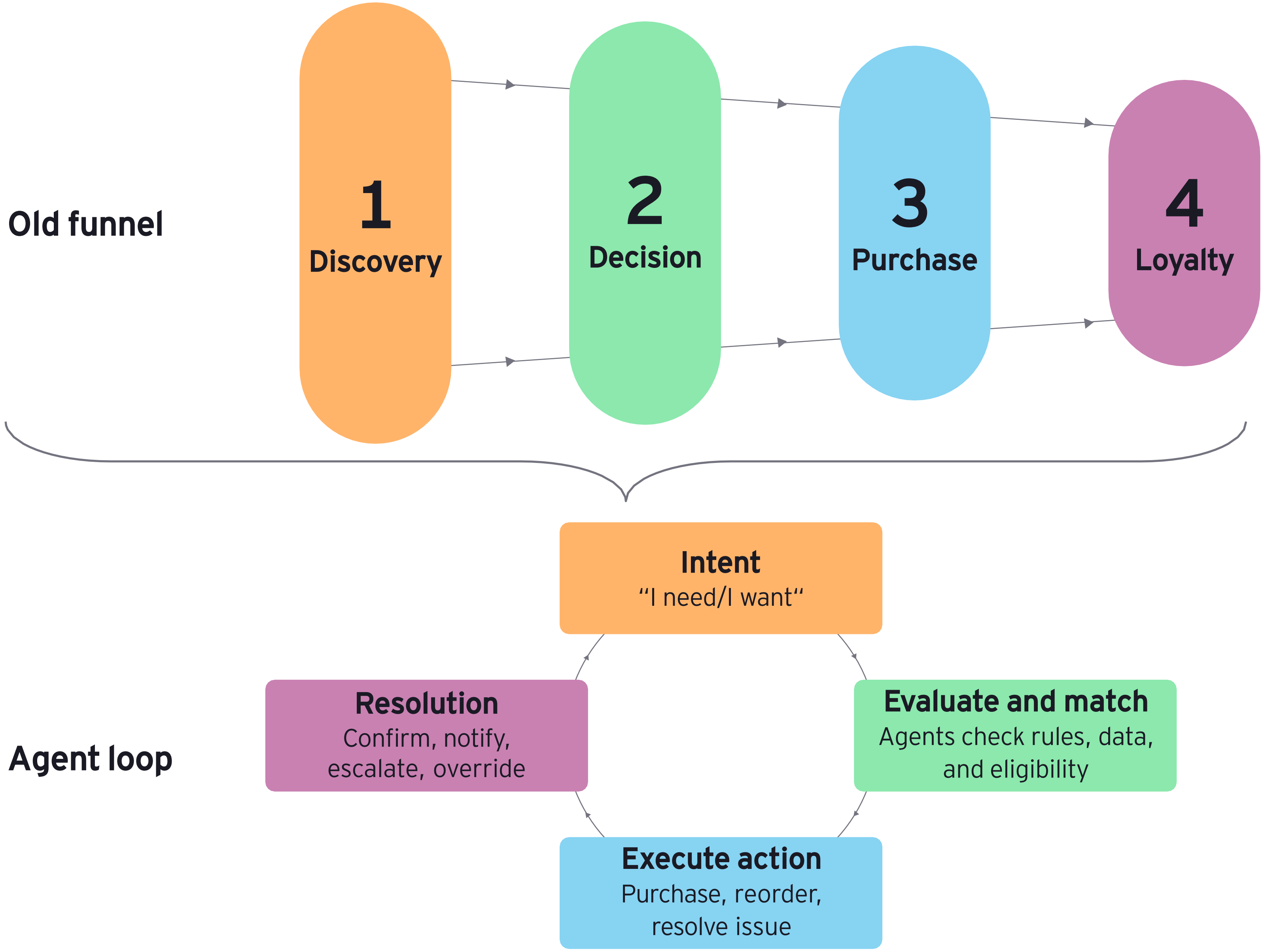
By 2029, **~20%** of AI-driven e-commerce transactions are expected to happen directly on AI platforms

Source: Emarketer

The funnel collapses into a continuous agent decision loop.

Redesign journeys for machine execution, not human navigation.

Competitive advantage moves from navigation and persuasion to truth, rules and exception handling.



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When agents are the interface, undifferentiated offers become interchangeable.

Make differentiation legible to machines, not just compelling to humans.

Brand and retailer leverage erodes unless differentiation is encoded, not marketed.

Disintermediation shows up when …

- Agents choose "best fit" across brands, and channels
- If differentiation isn't machine-legible, it doesn't exist
- Shelf power becomes algorithmic
- Loyalty shifts away from points toward agent-aware benefits and guarantees

How brands retain leverage

- Make differentiation legible: quality, availability, benefits, service terms
- Encode brand constraints (tone, substitutions, warranties) in policy
- Keep merchant of record where possible

Select industry use cases

Retail

Private label gains if branded data is weak.

CPG*

Content syndication quality determines AI visibility.

Industrials

Service level agreements (SLAs) and uptime commitments become key signals.

* Consumer packaged goods (CPG)

The P&L case: conversion lift, margin protection and lower cost-to serve

Tie agentic initiatives directly to conversion, margin protection and service cost.

This is not an “AI bet.” It is a portfolio of measurable profit and loss (P&L) improvements.

Conversion

Agent resolves fit, eligibility and availability.

Cost-to-serve

Agent automates order status and resolution.

Margin

Agent enforces promotions and substitution rules.

Select industry use cases

Retail

Returns avoidance + service automation drive margin

CPG

Trade spend efficiency and content operations productivity

Industrials

Quote accuracy that reduces leakage and cycle time

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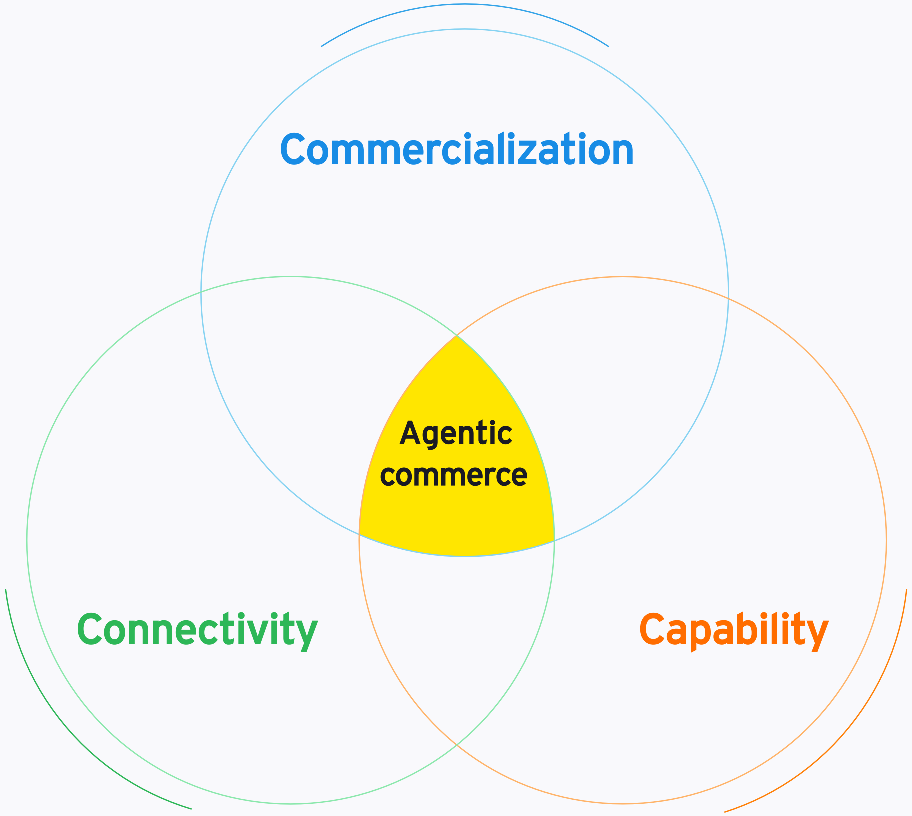
Why Agentic Commerce is accelerating now

Prepare for agent access now or platforms will define it for you. Structured access to inventory, pricing and policy is becoming standard, while payments and identity models are evolving to support delegated action.

This shift is already shaping how products are surfaced and selected.

AI surfaces are becoming product discovery and shopping entry points.



Emerging standards, such as UCP* and ACP**, are enabling structured agent access.

Models can reason, plan and call tools, not just generate answers.

* Universal commerce protocol (UCP)
** Agent communication/client protocol (ACP)

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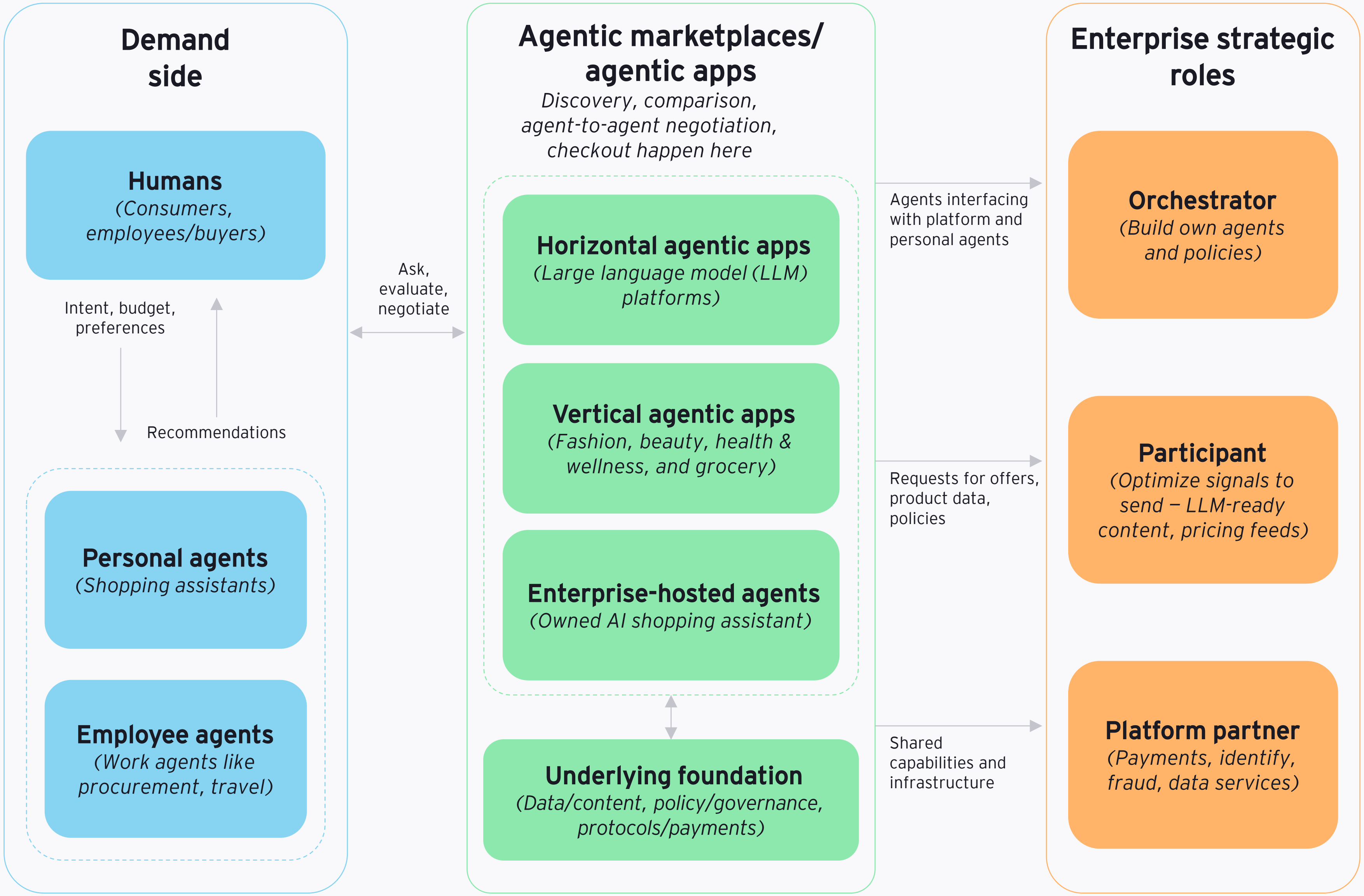
Agentic Commerce landscape

Identify your strategic position in the agentic commerce era.



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AI-driven commerce is creating a paradigm shift in how consumers shop. Embracing this shift early is critical to future-proof your business, meet evolving customer expectations and outpace the competition.

Decision No. 1: choose your role in the agent economy

Explicitly choose your role. Ambiguity defaults control to platforms.

Orchestrator

You control agent logic + policies across journey

Strategic upsides

- Full control of decisions, data and policies
- Strongest differentiation and customer trust
- Highest long-term margin and leverage
- Clear ownership of outcomes and trust
- Durable position as agents replace interfaces

Trade-offs

- Highest complexity and build cost
- Slower to launch
- Requires strong governance and ongoing tuning
- You own failures from end to end (no place to hide)

Participant

You integrate into others' agents and optimize signals

Strategic upsides

- Fastest way to enter the agent economy
- Leverages existing platforms for reach and demand
- Focuses on optimizing signals, not building the stack
- Lower upfront risk

Trade-offs

- Limited control over final decisions
- Dependent on platform rules and changes
- Harder to differentiate
- Constrained data ownership

Platform partner

You provide capabilities to agents

Strategic upsides

- Infrastructure-level leverage across many agents
- Scales with ecosystem growth, not individual customers
- Recurring, durable revenue streams
- Less exposure to front-end user experience churn
- Strong resilience to platform and interface shifts
- Becomes critical plumbing if widely adopted

Trade-offs

- Indirect relationship with end customers
- Slower feedback loops
- Value can be commoditized over time
- Success depends on others' adoption

Select industry use cases

Retail

Unified loyalty + fulfillment + service orchestration

CPG

Optimizing machine-readable product signals inside retailer/platform agents

Industrials

Providing CPQ*, ATP/CTP**, and service infrastructure to partner agent

* Configure, price, quote (CPQ)
** Available to promise/capable to promise (ATP/CTP)

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Your role determines control, margin, data ownership and long-term leverage.

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Decision No. 2: decide where humans direct and agents execute

Define where do we want conversion to happen, in the moment or in advance.

As autonomy increases, conversion improves — but funnel control shifts from persuasion at the point of sale to policy set upstream

	Recommend	**Draft**	**Execute with approval**	**Execute with thresholds**	**Full autonomy**
Human	**Define success criteria** **Decides/acts**	**Approves and activates** **Set strategic intent**	**Review proposed execution** **Approves each action**	**Override when necessary** **Review exceptions only**	**Set policy and objectives** **Monitor outcomes**
Agent	Analyzes options, recommends Highlight trade-offs	Drafts assets and actions Apply policy constraints	Executes approved actions Log actions for audit	Executes within defined limits Detect anomalies	Executes and optimizes decisions
	The system analyzes options and provides recommendations, but a human makes all final decisions and actions.	The system prepares draft outputs or actions for human review, editing and explicit approval before execution.	The system executes actions only after a human explicitly approves each instance.	The system autonomously executes actions within predefined policy, risk and financial thresholds, escalating exceptions to humans.	The system independently makes and executes decisions from end to end under comprehensive, proven policy coverage and continuous monitoring.
Upsides	▪ Maximum human judgment and context ▪ Very low policy and brand risk	▪ Reduced repetitive work ▪ Humans to remain closely involved in decisions ▪ Easy to govern early	▪ Actions gated by explicit human approval ▪ Clear accountability and auditability	▪ Fast, scalable execution within defined limits ▪ Human attention focused on exceptions	▪ End-to-end execution at maximum speed ▪ Lowest ongoing operational cost
Trade-offs	▪ Slow to scale ▪ High manual effort ▪ Limited automation value	▪ Review effort still required ▪ Drop-off risk before final action	▪ Bottlenecked approval queues ▪ Risk of rubberstamping ▪ Slower customer experience	▪ Difficult to correctly tune thresholds ▪ Possible for edge cases to bypass intent	▪ Highest potential blast radius ▪ Requires mature controls and rollback mechanisms

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Pressure tests for scaled autonomy

Pressure test your model before agents do it for you.

Pressure test No. 1
What breaks first

Agent load exposes failure points in today's operating model.

- Funnel, promotions and exception handling break at scale.
- Non-machine-readable content causes incorrect recommendations.
- Eligibility and pricing inconsistencies erode trust.
- Order management system (OMS), returns and fraud exceptions overwhelm operations.

Breakpoints translate into value leakage.

Pressure test No. 2
Control points and policies

Autonomy should not increase until controls are complete.

- Financial thresholds and approval gates enforced.
- Compliance constraints block prohibited actions.
- Identity and consent validated at action time.
- Audit logs, replay, kill switch and rollback ready.

Governance enables durable, defensible growth.

Value leaks fastest where rules and truth are unclear.

Five no-regret moves to improve agent visibility, trust and preference

Start here.
These actions compound over time.

These moves improve agent eligibility without committing to full autonomy.

		Immediate priorities
Own **Customer intent**	Define the customer intents your business must reliably address by persona and journey moment.	**Intent map** Top customer intents by persona and journey moment
Codify **Trusted truth**	Explicitly define the facts, claims and constraints you want agents to trust and quote.	**Authoritative claims** Concise, quotable statements with sources and constraints
Unify **Commercial truth**	Consolidate products, pricing, eligibility and policies into one authoritative, machine-readable source.	**System of truth** One canonical, machine-readable source for products and policies
Control **Agent access**	Provide governed, read-only access so agents retrieve accurate information without bypassing controls.	**Controlled access** Read-only endpoints with logging and measurement
Shape **Agent preference**	Make sure your brand's reasoning and advantages appear consistently where agents learn and validate decisions.	**Preference signals** Consistent reasoning across trusted learning surfaces

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The executive roadmap for Agentic Commerce

Commit to a roadmap, not isolated pilots. Treat agentic commerce as a core operating model evolution, not a technology initiative.

Agentic commerce is a multi-year competitive advantage only if sequenced correctly.

Organizations that rush autonomy without foundations increase risk; those that delay lose relevance.

Near (0-90 days)

Build eligibility and control

Fixed truth, policies and access

- Single authoritative source for products, pricing, availability and terms
- Translate rules into machine-executable policies
- Governed, read-only agent access with logging and controls

If agents can't interpret your truth or rules, they route demand elsewhere, or they create errors.

Launch one to two P&L tied pilots

- Focus on high-volume, high-friction journeys
- Tie directly to conversion, margin or cost-to-serve

Early wins prove this is a business transformation, not an AI experiment.

Mid (3-12 months)

Scale governed autonomy

Scale governed autonomy in priority journeys

- Move from recommendations to threshold-based execution
- Allow agents to act within defined risk limits
- Standardize escalation for exceptions

This is where speed, scale and economics compound without adding risk.

Update key performance indicators and operating model

- Shift from channel to end-to-end ownership
- Replace clicks with outcome-based metrics
- Align incentives across teams

You cannot scale agentic commerce with a channel-era model.

Long (12-36 months)

Redesign the system of advantage

Expand agent to agent workflows

- Enable coordination across inventory, delivery, service and replenishment
- Reduce handoffs while increasing throughput

The biggest gains come when agents stop waiting on humans and start working together.

Redesign loyalty, promotions and service

- Move from points to agent-aware benefits
- Encode promotions for accurate, profitable execution
- Shift service from reactive to preventative and automated

Loyalty shifts from emotion to reliable outcomes delivered by agents.

The advantage will go to the most executable businesses

Start building for agent decisions now before they decide without you.

Treat agentic commerce as an operating-model transformation, not a technology initiative.

Commit to a roadmap that builds eligibility, control and trust before those decisions are made on your behalf.

Agents reward clarity, reliability and policy discipline

- Agents prioritize options that are unambiguous, consistent and safe to execute.
- Incomplete data, unclear rules or inconsistent outcomes reduce eligibility – regardless of brand strength.
- Trust is earned through predictable execution, not promises.

If your business creates friction or uncertainty for machines, demand will be routed elsewhere.

Differentiation must be encoded, not explained

- Agents do not interpret narratives – they evaluate structured signals, constraints and outcomes.
- Value propositions only matter if they are machine-legible and enforceable.
- What cannot be encoded into data, policy or logic is effectively invisible.

The market rewards businesses that translate differentiation into executable truth, not messaging.

Control comes from execution, not interfaces

- Interfaces change; decision systems persist.
- Real control sits in who defines the rules, thresholds and
- authority for action.
- Organizations that govern execution retain leverage – even as surfaces fragment.

Owning execution logic matters more than owning the customer touchpoint.

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