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Together makes progress

The Human and the Agent
The state of Agentic Commerce in Europe

Executive Summary

Agentic commerce has become a mainstream force across the shopping journey
More than half of European consumers already use AI for shopping and another 27% intend to. It ranks among the top channels for discovery through comparison, and once consumers adopt it, behavior converges across all age groups. AI forms durable shopping habits fast, making it a permanent fixture rather than a passing experiment.

Adoption is highly uneven, but expanding everywhere with no ceiling in sight
A ~20-point gap separates leading markets (Spain, Poland, Hungary, Italy at 60%+) from laggards (UK, France, Germany). Yet expected future usage stays high even in markets that have already adopted heavily, showing no sign of saturation. The question for retailers is not whether agentic commerce will matter in their market, but how soon.

Trust, not capability is the binding constraint
Resistance centers on data privacy, manipulation, and loss of control rather than usefulness, and privacy concerns intensify with age. Adoption and scale will depend less on what agents can do than on whether consumers trust them enough to let them in – transparency and user control are prerequisites, not features.

Consumers delegate the work but keep the decision
AI is valued for finding and surfacing information (on average 5.3 out of 7), not for deciding on the shopper's behalf (on average 2.3). Delegation is high for research and comparison and collapses at checkout, and conversion still runs through trusted channels such as marketplaces, retailer sites, and the physical store. Agents advise; the human retains the final call.

Shoppers want one seamless journey, and the agent is what connects it
Consumers don't want to choose between online and in-store; the strong, universal pull toward an integrated experience is exactly what an AI agent is positioned to orchestrate. This makes the agent less a competitor to existing channels and more the connective layer across them, and the retailers who own that layer shape the whole journey.

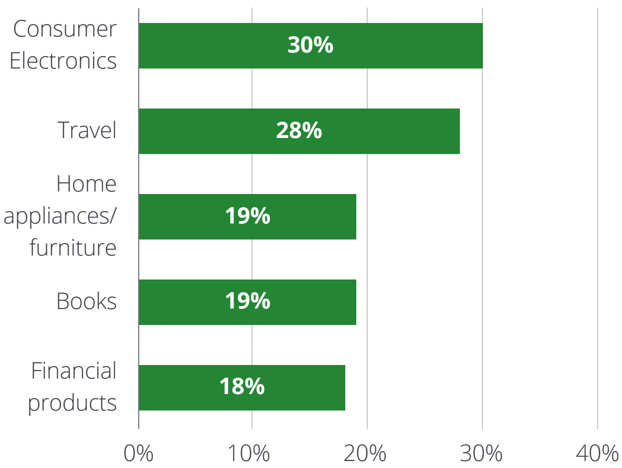
There are now two customers and retailers must win both to thrive
Shopper and agent want different things: The human maintains control and seeks trust, the agent optimizes for information, price, and efficiency. Retailers need their own AI competencies or risk being reduced to fulfilment providers. The imperative is to act now, while habits are still forming: Win visibility in the agent, own the customer relationship, and design for both.

Retail is at an **inflection point**: AI's influence is still early, but its **trajectory is not in doubt.** What retailers decide now – about trust, data, and their own AI capability – will determine whether they **lead the next decade of commerce or merely supply it.**

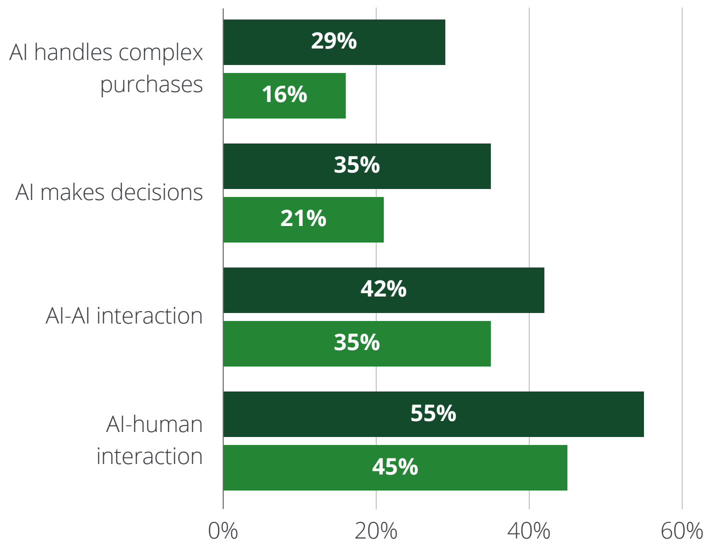
Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Agentic commerce is becoming an integral part of daily habits – but many organizations are unprepared and preparing for the wrong thing

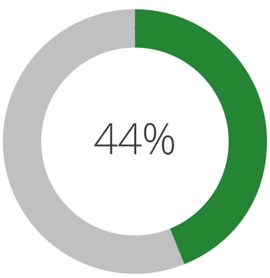
AI is already widely used to support purchases across everyday categories[1]



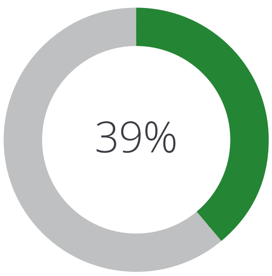
Organizations are preparing for the wrong AI use cases[2]



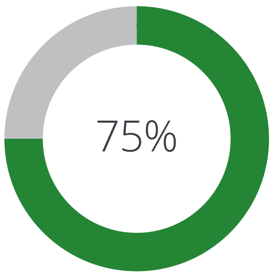
Data is the critical foundation of AI but is not up to standard in most organizations[2]



44% of organizations say their data quality and accessibility is currently adequate for AI in general



39% of organizations have a shared customer data platform capable of supporting agentic AI



75% of companies cite data as the top barrier and only ~30% prioritize fixing it – limiting their ability to deliver real-time, personalized experiences

[1] Ai-rapport.pdf
[2] Adobe Ai and Digital Trends 2026
Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Our research assesses how consumers use AI agents across markets and generations and explores how retailers should act

Deloitte AI Maturity Index

Maturity
Which countries are leading the charge on adoption of agentic commerce?

Adoption
How are consumers using AI agents in shopping and what are their principal concerns?

Evolution
How might the use of agents in shopping evolve?

Application
What can retailers do to respond to these develop ments?

1. **How are consumers using AI agents across the shopping journey and how will it evolve?**

2. **How will the use of AI agents in shopping progress and how do these developments affect retailers' strategies?**

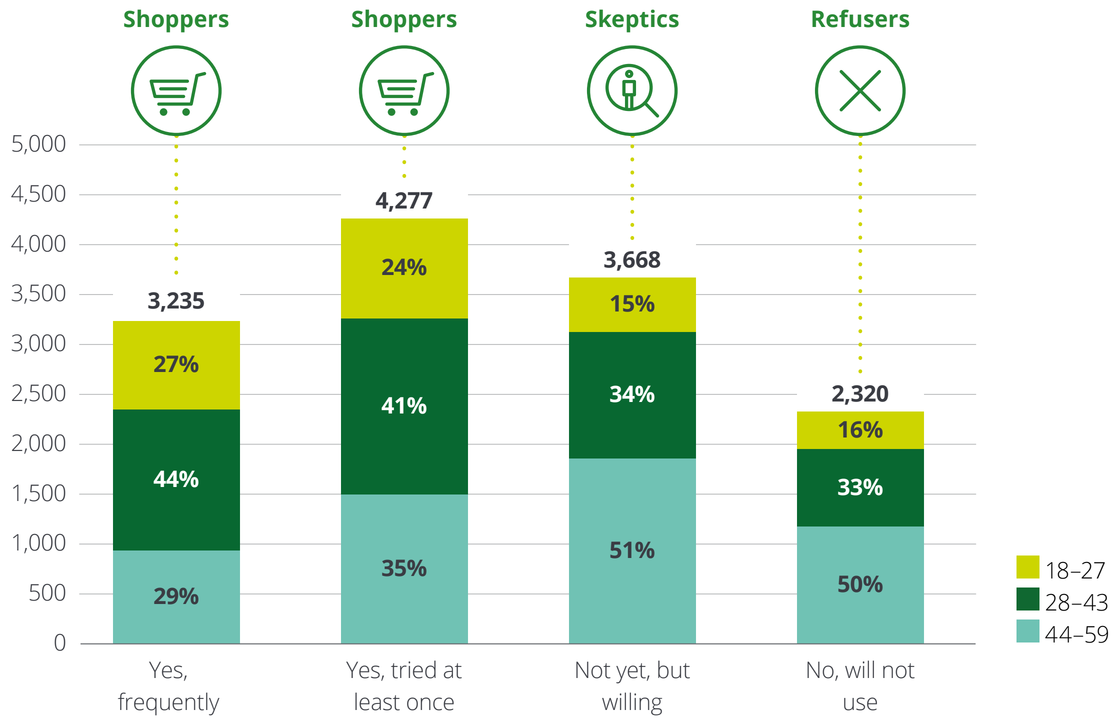
Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

01

How are consumers using AI Agents across the shopping journey?

More than half of European consumers have used agentic commerce for shopping while another 27% are willing to try it

Usage of agentic commerce in shopping



Unit: total participants by usage and age group (in k users); n=13,500

Shoppers

Agentic commerce usage is already mainstream and driven by millennials
Millennials represent the largest share of shoppers (agg. 42%), making them key retail targets

Skeptics

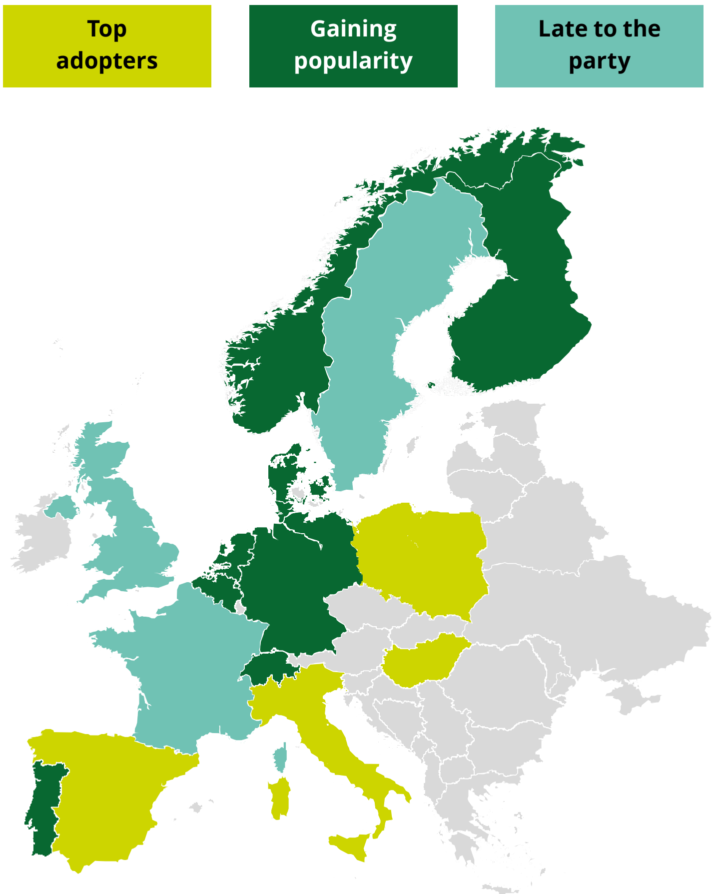
Skeptics represent the key conversion battleground
The willing-but-not-using customers are concentrated among Gen X (51%) and millennials (34%) – this is the most impactful target

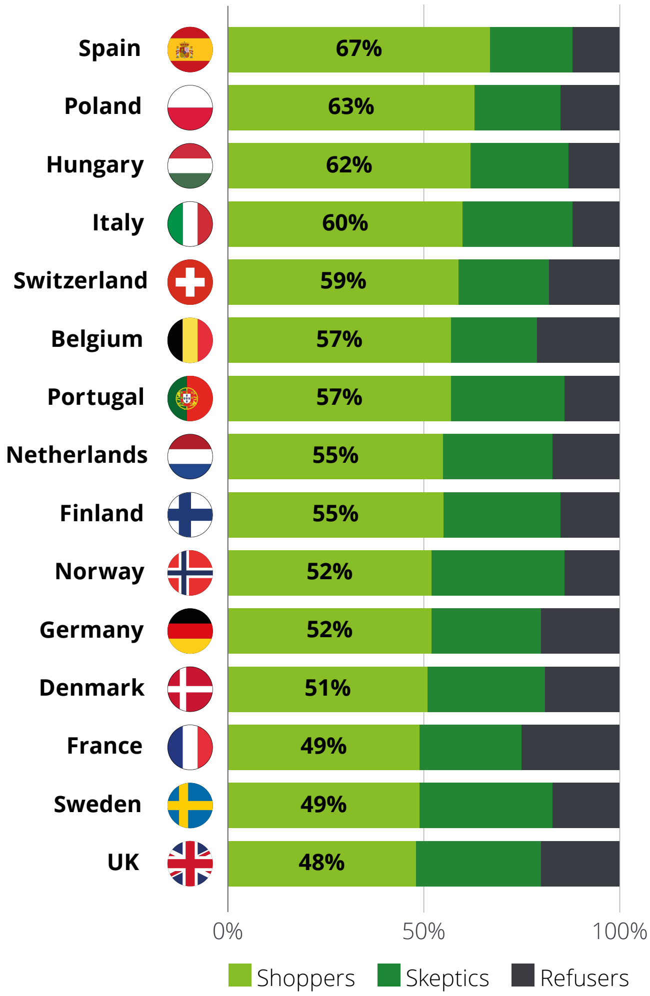
Refusers

Refusal of agentic commerce will decline structurally over time
Refusal is concentrated among Gen X (50%), and low among Gen Z (16%) suggesting a natural behavioral shift over time

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

AI agent adoption in retail is highly uneven across Europe, revealing fundamentally different adoption speeds and consumer readiness





Unit: % of all participants by country; n=13,500

Southern and Eastern Europe lead agentic commerce adoption
Markets such as Spain, Poland, Hungary, and Italy show the highest shopper penetration (60%+), indicating faster adoption and more AI openness

Adoption varies widely across Europe
A gap of around a 20p.p. between leading markets (Spain) and lagging markets (UK) highlights differences in AI maturity and uneven adoption across countries

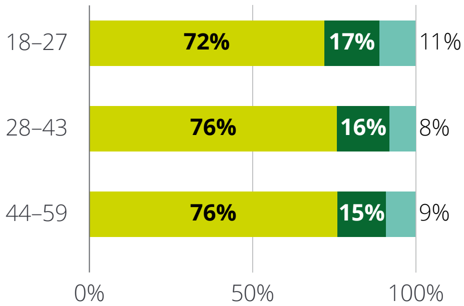
Western markets prioritize traditional shopping behavior
Large economies (e.g., UK, France and Germany) rank at or near the bottom, suggesting stronger reliance on traditional shopping

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Once consumers adopt AI agents for shopping, adoption behavior merges across age groups, indicating that AI quickly forms shopping habits

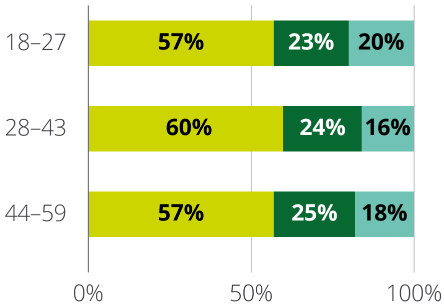
The majority of shoppers use agentic commerce across all age groups

I use AI tools for shopping more frequently than 6 months ago



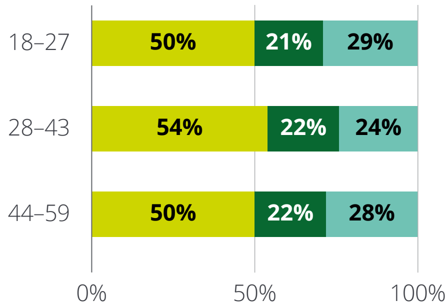
More than half of shoppers prefer AI agents over other digital tools

I prefer using AI tools to other digital options in shopping



The majority of shoppers use agentic commerce across all age groups

AI tools have become essential to my shopping journey



Unit: % of participants that have used AI; n=7,512

Agree Neutral Disagree

Prioritize conversion > segmentation

The biggest challenge is not tailoring AI by age, but getting users to adopt it in the first place > once they do, behavior becomes remarkably consistent

Focus on reducing first-use friction

Invest in onboarding, simplicity, and clear entry points, as the initial experience is the key barrier – not long-term engagement

Design for stickiness from day one

Ensure early interactions deliver immediate value (time savings, better decisions), as this is what drives rapid habit formation across all users

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

The barrier to adoption is trust – younger users' confidence in digital sources makes them willing to share data despite privacy concerns

Younger users trust digital-native sources more than store employees

How much do you trust information from these sources?

AI tools	**39%**	36%	26%
Search engines	**55%**	58%	57%
Retailer websites	**44%**	47%	50%
Friends and family	**52%**	56%	60%
Influencers/ social media	**41%**	33%	22%
Store employees	**34%**	38%	45%

Become a source that AI trusts, because shoppers now do

Gen Z trusts AI tools more than store employees; being surfaced and cited by the agent is the new visibility play

Data privacy and security is main concern for all shoppers

What concerns do you have about AI in retail?

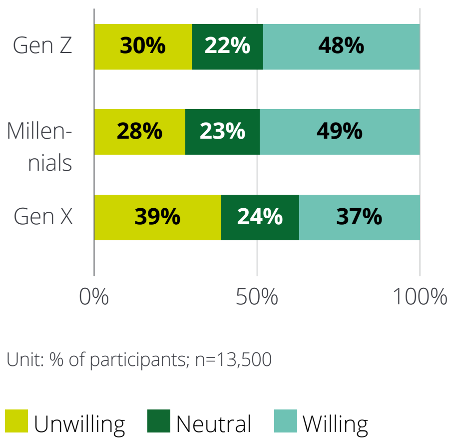
Data privacy and security	**32%**	**36%**	**42%**
Manipulation	28%	31%	37%
Loss of human touch	26%	29%	34%
Lack of transparency	25%	29%	33%
Inaccuracy/ bias risk	30%	33%	34%
No concerns	14%	10%	6%

Privacy is the cost of entry, not a differentiator

Data privacy is the #1 concern in every generation and intensifies with age: safe-guards and user control are prerequisites to participation, not features to market

Younger users are much more willing to share data with AI agents

AI tools have become essential to my shopping journey



Turn openness into a personalization advantage

Concern isn't refusal: around half of Gen Z and millennials share data for better rec-ommendations. Retailers must capitalize on this value-for-data exchange

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

This barrier is also reflected across Europe: high usage markets embrace agentic commerce more and are more willing to share data

	Have used AI	Find AI has become essential in shopping journey	Trust information presented by AI tools	Unlikely to share personal data	Find advice from store employee is more meaningful than AI
Spain	67%	**40%**	**61%**	25%	25%
Poland	63%	**34%**	**50%**	36%	25%
Hungary	61%	**23%**	**55%**	31%	25%
Italy	60%	**32%**	**56%**	30%	27%
Switzerland	59%	**30%**	**45%**	32%	29%
Belgium	57%	**30%**	**47%**	29%	28%
Portugal	57%	**33%**	**58%**	29%	27%
Netherlands	55%	26%	44%	**32%**	**29%**
Finland	55%	25%	36%	**49%**	**35%**
Norway	52%	18%	39%	**37%**	**36%**
Germany	52%	27%	47%	**29%**	**33%**
Denmark	50%	20%	41%	**36%**	**34%**
France	49%	25%	48%	**41%**	**36%**
Sweden	49%	21%	38%	**36%**	**35%**
UK	48%	28%	44%	**34%**	**38%**

Unit: % of all participants; n=13,500

Top Adopters | Gaining popularity | Late to the party

In a country-by-country comparison, two clear groups emerge – **agentic commerce adopters and traditional shoppers**

Agentic commerce adopters have a **high level of trust in AI and are willing to share more personal data**

Traditional shoppers do **not feel comfortable sharing data with AI** and say advice from store assistants is more meaningful than AI

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Electronics, fashion and travel already show high agentic commerce usage, driven by decision complexity and high uncertainty

53% Electronics

41% Fashion and apparel

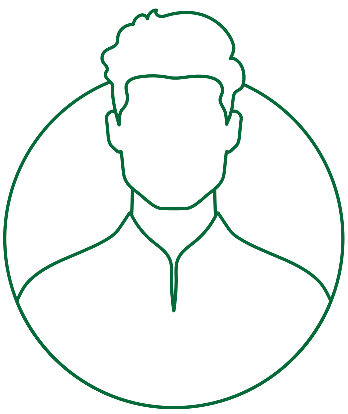
35% Travel and experiences

33% Beauty and care

27% Groceries

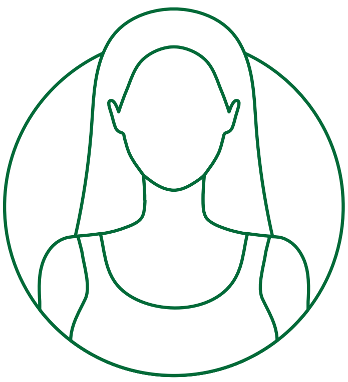
Unit: % o f participants that have used AI Tools; n=7,512

- **AI agents are strongest in complex and high-consideration categories** (e.g. electronics, fashion, travel) – characterized by many **options**, high **price sensitivity** and a strong **need for comparison**
- Despite lower overall penetration, **agentic commerce is becoming relevant in traditionally experience-driven categories** such as groceries or home and furniture
- **Agentic commerce also plays a significant role in lifestyle categories** such as fashion and apparel and beauty – this suggests an **increasing influence on taste and preference-based decisions**



"I used AI to compare a few laptops, and it instantly narrowed down the best options for my budget – it felt like having a tech expert guiding my decision."

Brian, 40



"I use AI to plan my trips, and it really takes the stress out of it. It shows me places I haven't even thought of and pulls everything together, so I don't feel overwhelmed anymore."

Natasha, 24

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

AI and Google Search are at the same level in the customer journey – only the purchase stage is still dominated by traditional channels

Channel usage by journey stage (for shoppers)

	AI tools	Social media	Google Search	Market-place	Retailer website	Physical store
Inspiration	34%	**42%**	33%	21%	24%	27%
Research	57%	34%	**61%**	37%	41%	31%
Comparison	**57%**	32%	52%	43%	45%	37%
Decision	32%	19%	26%	28%	31%	**34%**
Purchase	17%	15%	22%	44%	39%	**52%**
Post-purchase	9%	7%	8%	8%	8%	8%

Unit: % of AI shoppers who use channel at a given stage; n=7,512

1 Google Search still dominates research

While agentic commerce is growing – SEO should still remain a priority for retailers

2 AI is overtaking Google in research and comparison stages – and will likely enter decision stage soon

Product data/content must be optimized for how Agents research and compare

3 Social media owns inspiration

Continue to invest in social-led discovery and emo-tions to enter the consideration set early

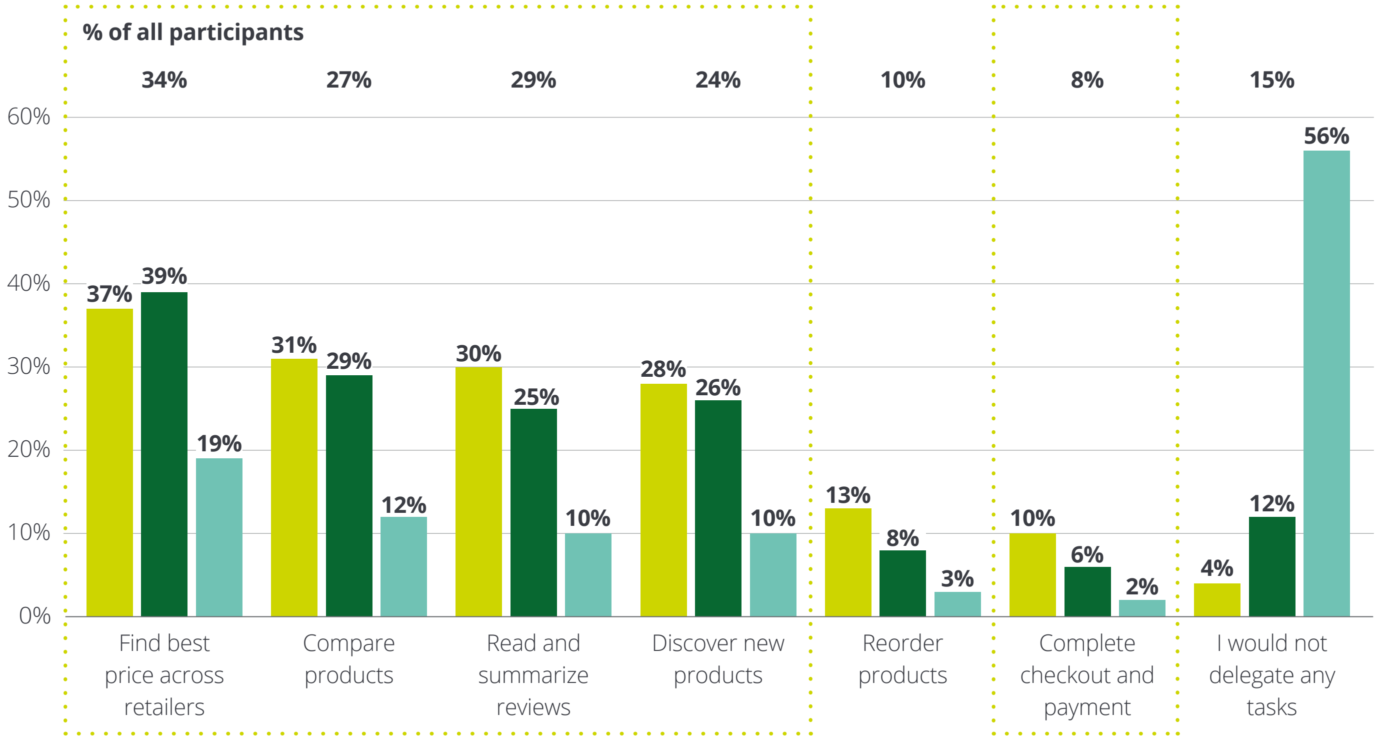
4 Traditional channels still control conversion today – a shift to agentic commerce will come soon

Checkout function and acceptance will increase soon (tech is ready)

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Key considerations for retailers

AI agents play a significant role in product discovery and evaluation across age groups – only a small number of users will delegate checkout



Unit: % of all participants; n=13,500

Shoppers Skeptics Refusers

Win the shortlist, not the checkout

Delegation is concentrated in discovery and comparison (24–34%) and collapses at payment (8%); invest in getting products found and recommended by the agent, not in automating the final click consumers keep for themselves.

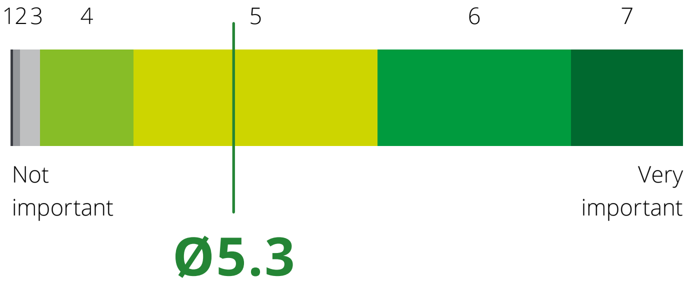
Price-finding is the entry point – and the trap

"Find best price" is the most delegated task and the only one that climbs with age; if AI discovery is won on price alone it becomes a margin race, so give the agent reasons to choose you beyond cost.

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

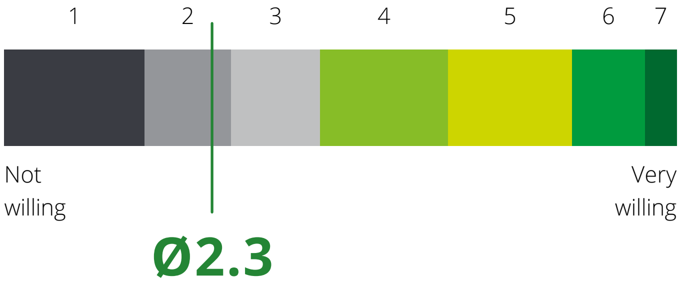
AI agents should help shoppers decide through gathering relevant information not decide for them by making the purchase

How important is AI in providing information in shopping?



Unit: % of all participants that say providing information is the main reason to use AI; n=854

How willing are you to let AI make purchasing decisions on your behalf?



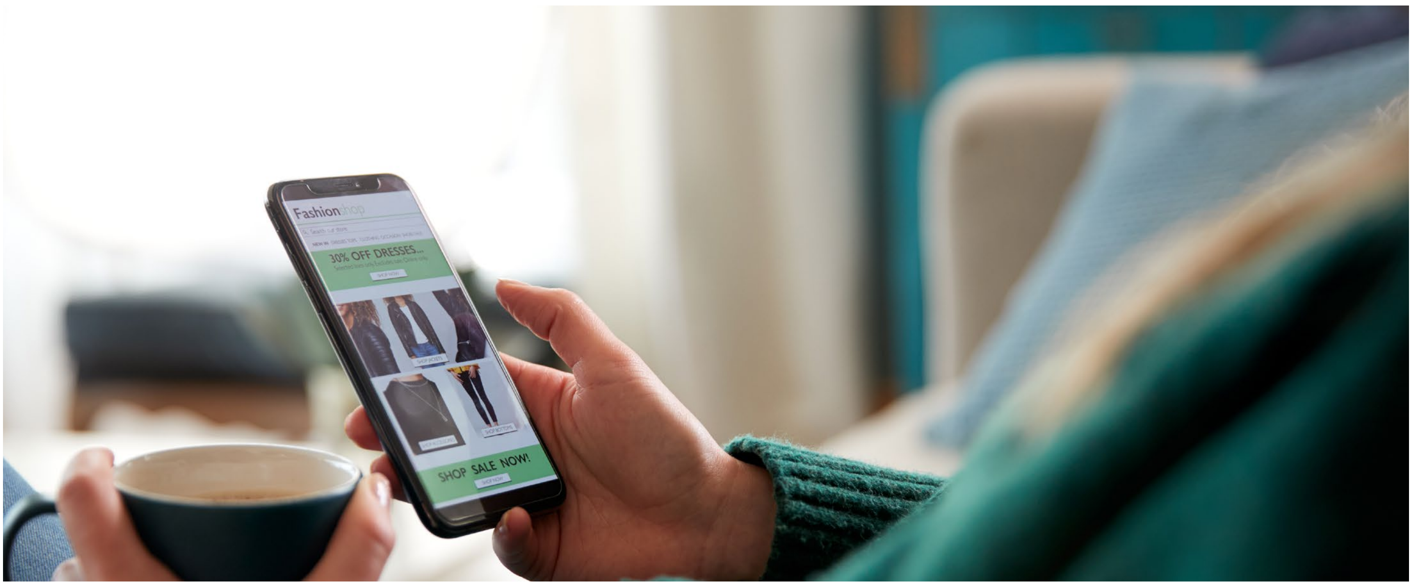
Unit: % of all participants; n=13,500

Information is where AI earns its place – shoppers rate this capability as very important

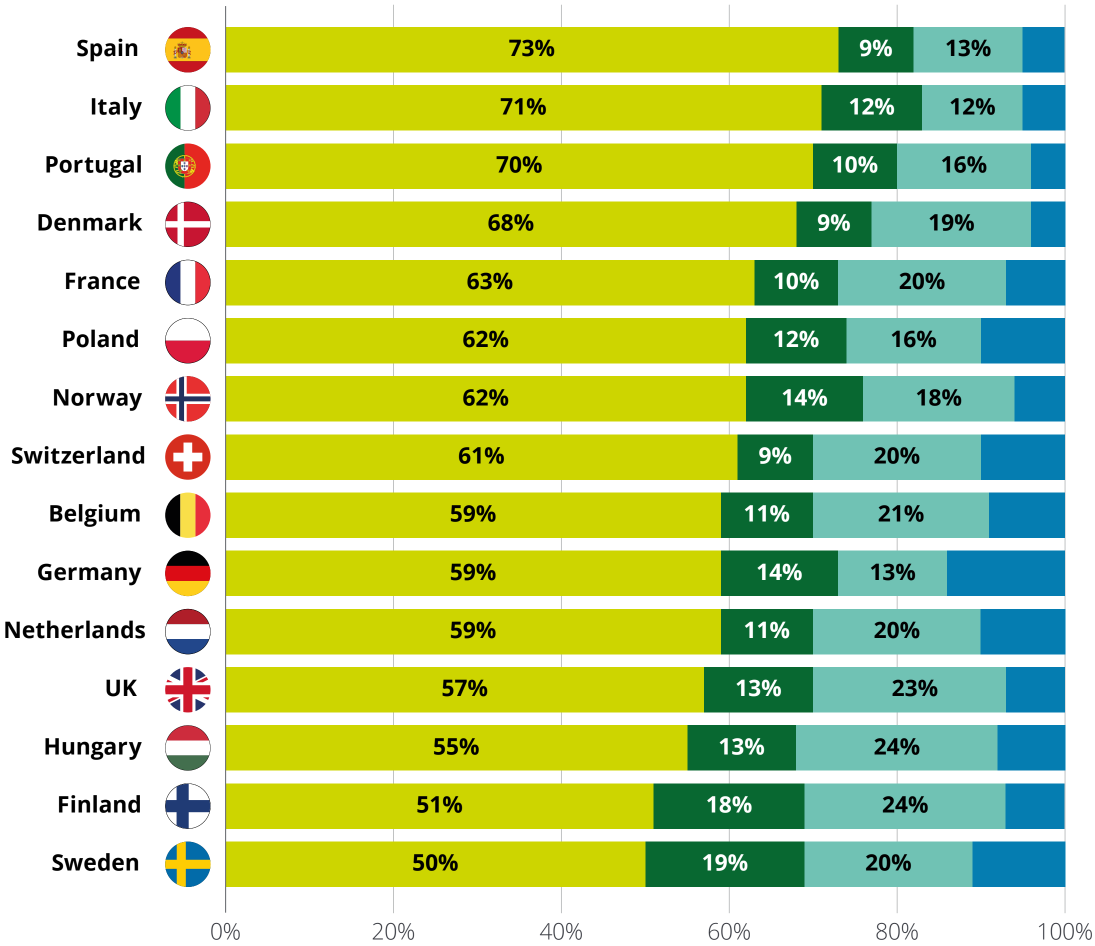
Establish a clean, complete product dataset so the agent can find and recommend you when shoppers research.

Shoppers are not willing to let AI decide for them – purchase decisions stay with the human

Design AI to support the decision, not replace it – assistive, recommendation-led experiences will land.



Across markets, shoppers prefer the blended journey – and AI is the agent to make that happen



Unit: % of all participants; n=13,500

Shoppers don't want to decide between online or store – they want the two integrated

Don't optimize channels in isolation – consider how the agent can connect discovery and research with the store

Markets diverge – southern Europe leans toward a blended journey while some Nordic countries strongly prefer digital self-service

Calibrate hybrid models by market – enable more autonomy or drive integration where users want it most

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Key considerations for retailers

In-store preferences diverge sharply – based on existing AI usage and generation: One size does not fit all

How do you prefer to get shopping help in a physical store?

Prefer AI help → **Prefer store associate**

Gen Z AI users N = 1,153

- **28% prefer AI only,**
- 55% AI or mix,
- 31% associate

Millenial AI users N = 3,933

- **25% prefer AI only,**
- 59% AI or mix,
- 28% associate

Millenial skeptics N = 1,468

- 6.9% prefer AI only,
- 27% AI or mix,
- **47% associate**

Gen Z refusers N = 1,171

- 2.5% prefer AI only,
- 8.2% AI or mix,
- **52% associate**

Gen X refusers N = 1,171

- 0.6% prefer AI only,
- 3.5% AI or mix,
- **67% associate**

Unit: % of all participants; n=13,500

Information is where AI earns its place – shoppers rate this capability as very important

The same store has to offer a credible AI/self-serve path for adopters and a genuine human option for the segment that came in specifically to avoid the algorithm.

The winning in-store model is augmentation, not replacement

Even AI-comfortable shoppers mostly want both AI and a human on hand, so the move is to equip associates with AI rather than swap them out for it.

Key learnings from this research:
retailers must act now and tailor strategies by trust, adoption, and journey stages

More than half of European consumers have used AI agents for shopping while another 27% are willing to try

Retailers must act now to stay relevant across newly forming shopping habits

Once consumers adopt AI agents for shopping, adoption behavior converges across age groups indicating that AI quickly forms shopping habits

Prioritize conversion > segmentation and focus on reducing first-use **friction**

Younger users trust digital-native sources more than store employees – more are willing to share data despite privacy concerns

Become a source the agent trusts, because shoppers now do

Countries with high AI usage feel more comfortable with AI in general compared to countries with lower AI usage

Retailers must adapt to local trust levels and consumer readiness

AI agents and Google Search are at the same level in the customer journey – only the purchase stage is still dominated by traditional channels

Product data/content must be optimized for how **agents research and compare**

Shoppers often want hybrid shopping possibilities – in terms of both how they shop and what kind of assistance they use

Enable **seamless hybrid experiences** across in-store and online for the **best customer journey**

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

02

How will the use of agentic commerce progress and how can retailers respond?

In just one year: AI agent usage has increased dramatically and the data protection hurdle has declined – the speed of change will boost agentic commerce

Germany 2025	Germany 2026
30–45% of AI users in 2025 in DE report using AI along the shopping journey	Now close to **52%** of shoppers in DE report using AIalong the shopping journey
22% of AI users in 2025 in DE would purchase from suggested retailer	Now close to **30%** in DE would switch retailers based on AI recommendation
52% of users list data and privacy as key concerns	**30%** of users list data and privacy as key concerns

Key considerations
Example Germany

AI is moving from **an occasional research aid to a constant presence** across the shopping journey

AI influence on retailer selection is growing as **shoppers increasingly act on agent recommen-dations** when choosing where to buy

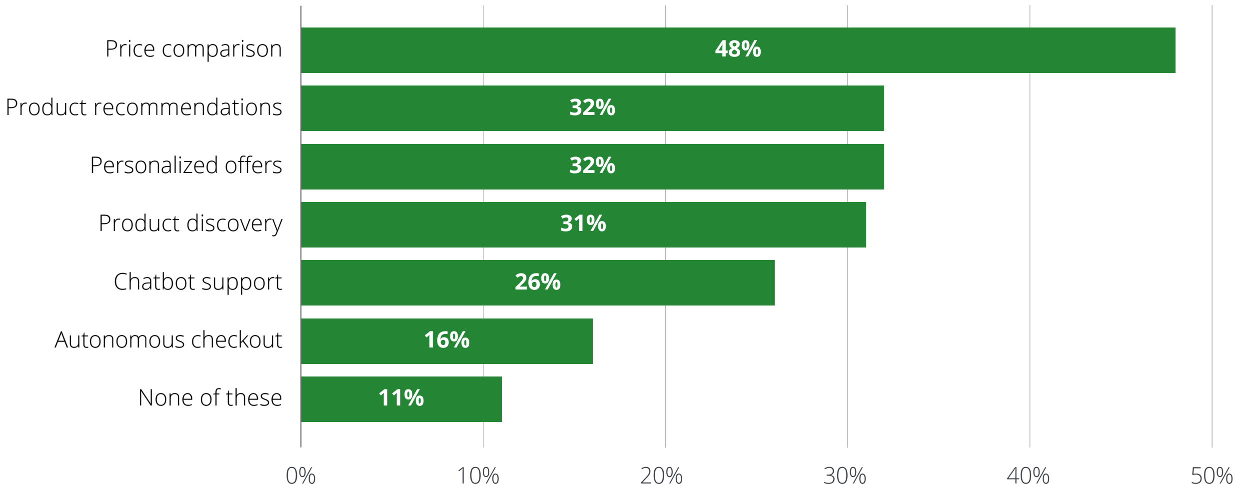
Data concerns are declining, suggesting the **benefits of AI** are beginning to **outweigh shoppers' privacy reservations**

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

The near future of retail with agentic commerce isn't automation. It's confirmation.

Consumers want decision help, not the decision made for them

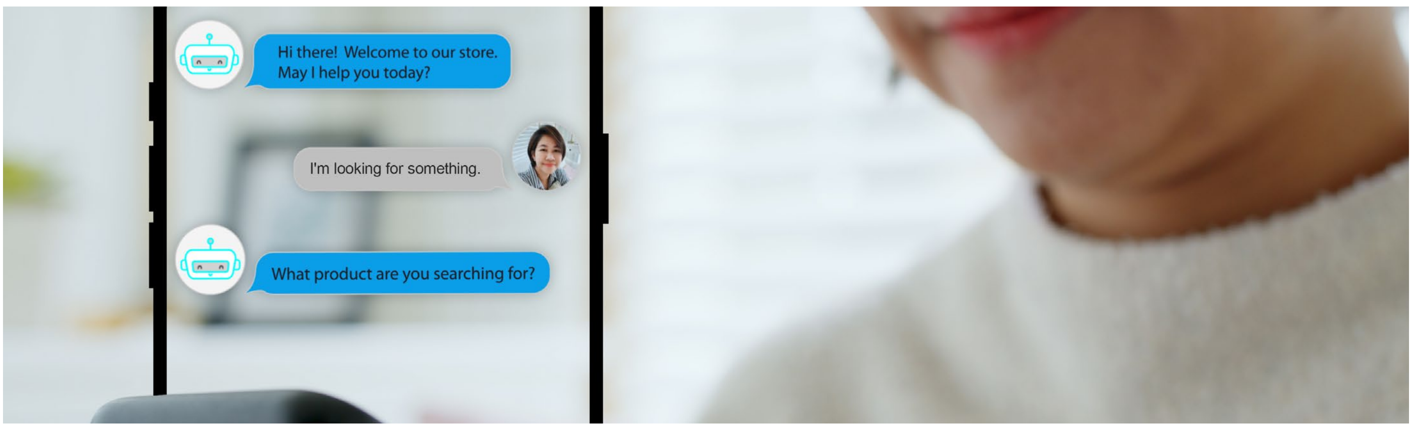
Which AI capabilities do you think will become most important in the next 12–24 months?



Unit: % of all participants; n=13,500

Going forward consumers expect AI to improve decision quality, while showing significantly lower interest in handing over control to automation

Focus on helping consumers make better decisions with AI agents rather than creating decision automation with AI.



Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

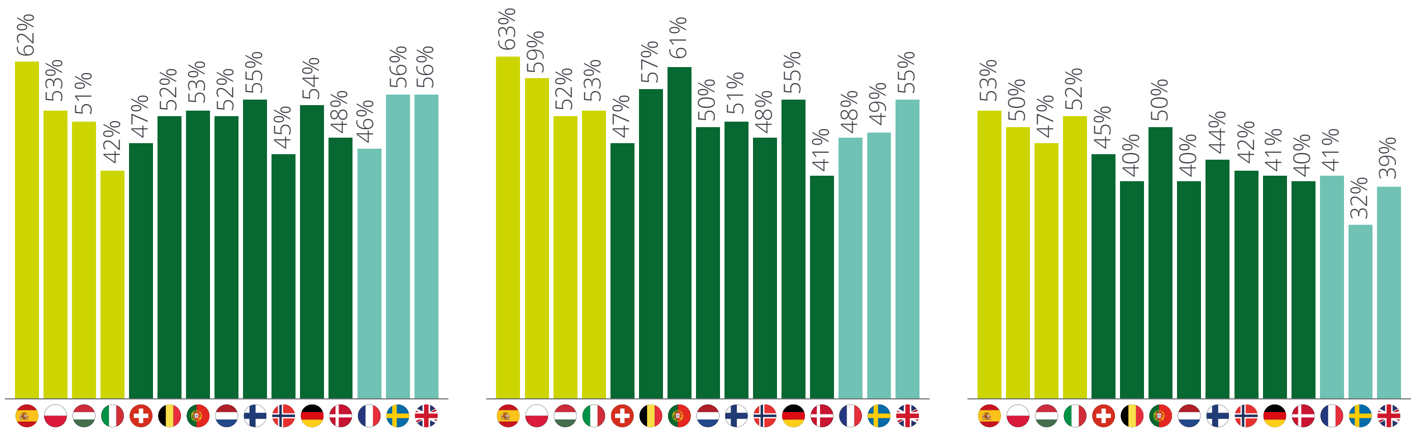
Use of agentic commerce is expected to grow in all age groups and markets with no ceiling in sight – the time to act is now

Over the next 12-24 months, I expect to use AI more for shopping.

Gen Z
51.8%

Millenials
51.8%

Gen X
51.8%



Unit: % of all participants that agree with the statement; n=6,709

Top adopters | Gaining popularity | Late to the party

Across younger age groups, a majority expect their use of agentic commerce to increase
Expected future usage stays high even in markets that have already adopted AI heavily, showing no sign of saturation

Retailers must act now to stay in the game while habits are still being formed

Even in mature AI markets the room to grow is intact – therefore it is not too late to get started

A three-step framework to help organizations stay relevant as agents take over the shopping journey

Be found
top the agent's shortlist

- The **agent is now the gatekeeper of consideration.** If your products aren't structured and AI-readable, you won't be considered
- **SEO is evolving** from search rankings to GEO as the bridge to fully AI-centric interfaces based on Model Context Protocol

Be chosen
offer clear advantages

- To stand out, you must **offer clear, comparative advantages** – price, quality, trust, sustainability – so AI can justify recommending you
- **Clearly communicate differentiators** in a way AI can easily interpret and compare across alternatives
- **Bundle services** and incentives to make your offer agent-preferred

Be trusted
win the conversion

- Conversion depends on trust: **give users control, transparency, authenticity and confidence** to move from AI-assisted research to purchase
- Ensure **transparent pricing, policies, and data usage to reduce friction** in decision-making because clear, reliable information increases trust in AI recommendations

The agent finds you, the agent and human choose you, the human commits to you.

Retailers need to make themselves easy for AI to find, hard for it to ignore, and safe for the customer to trust

Audit your agent-readability	Fix your structured product data	Rebuild brand signals for an agent-first world	Make on-site AI advisory, not autonomous	Own the handoff from research to purchase
Ask a leading AI assistant to research and compare products in your category. Do you appear? Accurately? It's a cheap, sobering exercise that tells you where you stand	Complete, accurate, machine-readable specs, pricing, availability, and reviews are the foundation for being recommendable. Nothing else works without this basis	Reviews, ratings, certifications, and value propositions are now inputs an agent uses to decide whether to recommend you. Make the signals that earn trust legible to machines, not just appealing to humans	Recommend, don't decide. Explain the "why" behind every suggestion, make overrides one click away, and design against the exact fear that's blocking conversion: loss of control	This is the unclaimed gap where AI is weakest and value is highest. Smooth the path from "AI helped me decide" to "I bought it" – retailers who get this right while habits are still forming will compound the advantage for years

Tactical	**Strategic**
Table-stakes moves every retailer needs in place to stay visible and competitive in an AI-mediated market	Forward-looking bets that build durable advantage as agentic commerce matures and habits harden

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Our agentic commerce services

We help retailers build the governance, capabilities, and execution needed to turn agentic commerce into measurable growth.

Opportunity spaces and commercial strategy
Identify the highest-value use cases where AI agents boost conversion, lifetime value, and operational efficiency – where you should focus investment.

Agentic architecture assessment
Understand the changes to your architecture required to enable agentic commerce experiences.

Product data optimization
Assessing and optimizing your product catalog data to win in agentic commerce.

Customer identity and access management
Secures buyer and agent identities, controls access, and enables trusted, personalized transactions across agentic commerce touchpoints.

AI visibility
Optimizing content and product data for AI search and LLM platforms.

AX
AI-commerce layer that turns static retail journeys into personalized experiences helping customers discover the right product.

Loyalty as a protocol
Reimagining loyalty for humans and machines.

Fraud prevention
Blocks malicious transactions and secures payments and agent-driven orders in real time.

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Deloitte delivers what others cannot: end-to-end service and execution tailored to your company

Full-service provider – functional expertise
Agentic AI requires cross organizational involvement

Ideation & Product Development

Strategy

Customer & Marketing

Business Operations

Enterprise Technology

Human Capital

Financial Advisory

Regulations & Law

Digital Ethics

Risk Management

Tax

Audit

+

Agentic AI-specific capabilities
Achieve persistent impact with dedicated AI experts

Unique Deloitte AI Institute
pioneering AI in the industry

Dedicated AI &and Data Teams
spearheading AI development in the corporate world

Specialized AI market incubator
accelerating use case development via specialized talent

Extensive network
spanning multiple delivery transformation centers

Alliance partners and relationships
covering all companies from hyperscalers to startups for your benefit

Our talent at a glance

Global AI, analytics and reasoning 37k+

Semantic reasoning and inference 385+

Natural language experts 665+

Conversational AI 730+

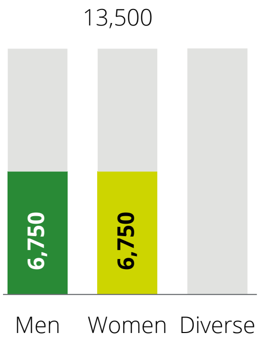
Prompt engineers 1,200+

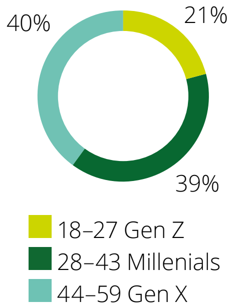
Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

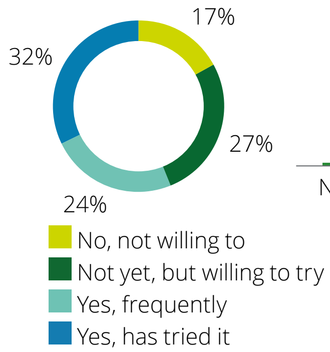
03 Appendix

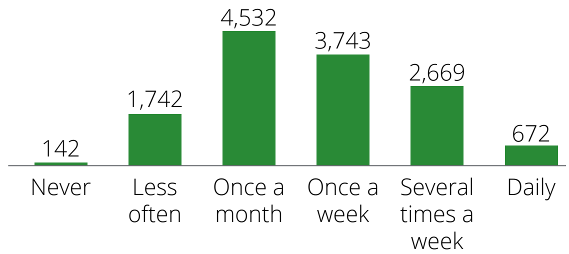
Methodology

Demographics







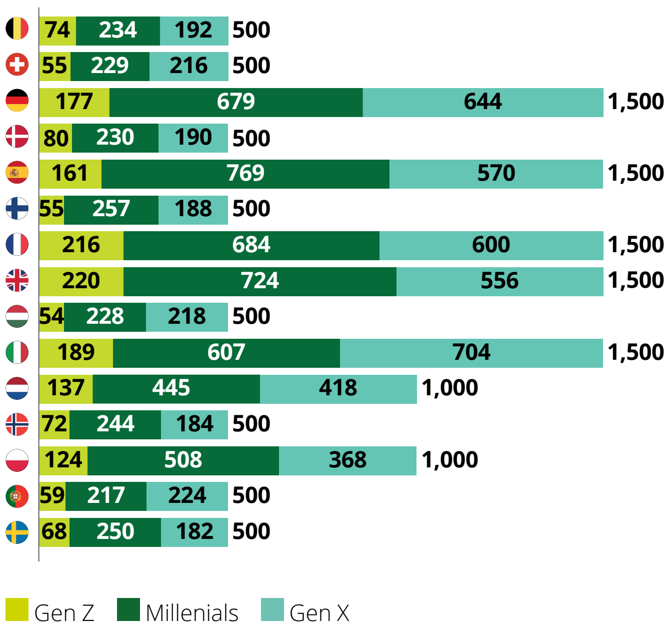


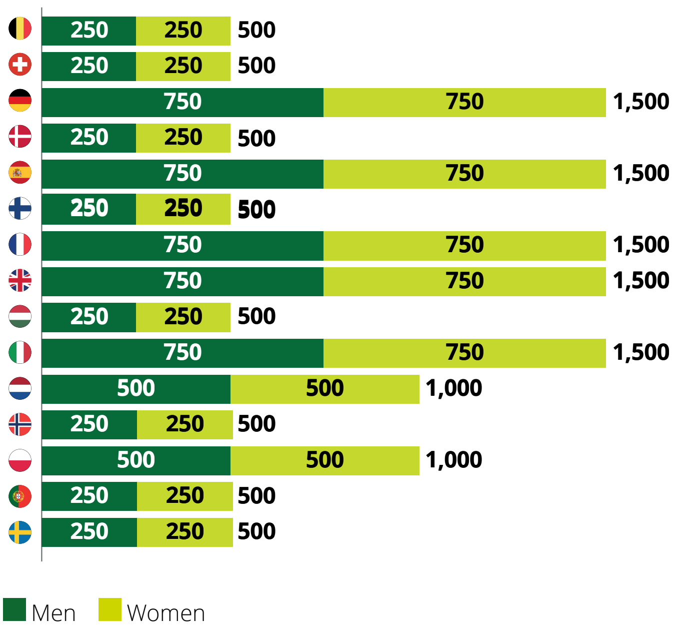
Overview

- **Objective:** Analysis of how agentic AI influences the customer journey and purchasing decisions
- **Sample size:** N = 13,500 consumers
- **Methodology:** Online survey
- **Field period:** 4 weeks (May 2026)
- **Target group:** Consumers in Europe, representative by age und gender
- **Core topics:**
  - AI usage along the customer journey
  - Consumer attitude toward AI in retail
  - Reasons for and against AI usage

Methodology – country view

Demographics by country





Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Market data table – maturity and adoption

	AI users	AI skeptics	AI refusers	AI is essential in the shopping journey	AI is not essential in the shopping journey	Satisfied with AI tool recommen-dations	Willing to increase AI usage in the future	No intention of increasing AI usage in the future
Spain	67%	21%	12%	40%	13%	74%	59%	19%
Poland	63%	22%	15%	34%	15%	67%	55%	23%
Hungary	61%	25%	13%	23%	23%	64%	50%	25%
Italy	60%	28%	12%	32%	15%	70%	51%	23%
Switzer-land	59%	23%	18%	30%	19%	64%	48%	28%
Belgium	57%	22%	21%	30%	16%	69%	49%	26%
Portugal	57%	29%	14%	33%	12%	74%	54%	19%
Nether-lands	55%	28%	17%	26%	15%	62%	46%	27%
Finland	55%	30%	15%	25%	19%	60%	49%	28%
Norway	52%	34%	14%	18%	21%	54%	45%	27%
Germany	52%	28%	20%	27%	15%	69%	49%	27%
Denmark	50%	30%	19%	20%	18%	59%	42%	32%
France	49%	26%	25%	25%	13%	70%	45%	33%
Sweden	49%	34%	17%	21%	17%	56%	43%	30%
UK	48%	32%	20%	28%	10%	66%	50%	28%

Unit: % of all participants; n=13,500
Unit: % of participants that have used AI tools; n=7,512
Unit: % of all participants; n=13,500

- Top Adopters
- Gaining popularity
- Late to the party

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Market data table – trust, data and privacy

	Trust in AI information	Lack of trust in AI information	Data privacy concern	More transparency needed to trust AI recommendations	More human review needed to trust AI recommendations	Willing to share personal data	Not willing to share personal data
Spain	61%	16%	27%	21%	24%	53%	25%
Poland	50%	24%	29%	20%	22%	42%	36%
Hungary	55%	21%	18%	15%	18%	44%	31%
Italy	56%	19%	24%	23%	19%	45%	30%
Switzerland	45%	26%	31%	20%	19%	44%	32%
Belgium	47%	25%	26%	17%	18%	47%	29%
Portugal	58%	15%	27%	21%	24%	44%	29%
Netherlands	44%	25%	30%	23%	18%	42%	32%
Finland	36%	31%	34%	27%	19%	33%	49%
Norway	39%	30%	32%	23%	22%	38%	37%
Germany	47%	25%	30%	21%	20%	49%	29%
Denmark	41%	31%	29%	19%	18%	38%	36%
France	48%	25%	27%	20%	18%	39%	41%
Sweden	38%	30%	22%	17%	19%	39%	36%
UK	44%	29%	34%	20%	25%	43%	34%

Unit: % of all participants; n=13,500

Top Adopters
Gaining popularity
Late to the party

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Market data table – shopping experience

	Online shopping preference	In-store shopping preference	Hybrid shopping preference	Prefer AI help in stores	Prefer employee help in stores	Prefer a mix of employee and AI
Spain	9%	13%	73%	19%	41%	31%
Poland	12%	16%	62%	16%	38%	23%
Hungary	13%	24%	55%	16%	45%	25%
Italy	12%	12%	71%	16%	45%	25%
Switzer-land	9%	20%	61%	17%	43%	23%
Belgium	11%	21%	59%	15%	39%	20%
Portugal	10%	16%	70%	10%	54%	26%
Nether-lands	11%	20%	59%	11%	35%	25%
Finland	18%	24%	51%	15%	43%	18%
Norway	14%	18%	62%	11%	48%	20%
Germany	14%	13%	59%	15%	35%	26%
Denmark	9%	19%	68%	13%	52%	19%
France	10%	20%	63%	12%	40%	23%
Sweden	19%	20%	50%	14%	46%	17%
UK	13%	23%	57%	16%	41%	22%

Unit: % of all participants; n=13,500

Top Adopters
Gaining popularity
Late to the party

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Market data table – control and automation

	AI can help me find everything I need	Shopping trip spending has increased through AI	Willing to let AI make purchase decision	Not willing to let AI make purchase decision	Not willing to delegate any tasks to AI	Delegate comparing products to AI	Delegate finding the best price to AI
Spain	35%	31%	42%	38%	12%	26%	34%
Poland	33%	26%	35%	45%	13%	30%	35%
Hungary	25%	21%	31%	47%	11%	26%	37%
Italy	28%	27%	34%	46%	10%	26%	37%
Switzer-land	31%	24%	34%	47%	15%	26%	34%
Belgium	29%	28%	36%	43%	17%	25%	31%
Portugal	26%	22%	30%	51%	7%	26%	39%
Nether-lands	25%	20%	31%	47%	21%	25%	29%
Finland	20%	17%	27%	56%	12%	31%	41%
Norway	19%	17%	26%	55%	13%	36%	38%
Germany	33%	25%	37%	44%	17%	28%	36%
Denmark	19%	19%	26%	53%	14%	31%	35%
France	23%	21%	32%	52%	21%	28%	30%
Sweden	22%	20%	33%	47%	18%	22%	35%
UK	25%	24%	34%	48%	19%	24%	31%

Unit: % of all participants; n=13,500

Top Adopters
Gaining popularity
Late to the party

Source: Deloitte Survey on Agentic Commerce, conducted across Europe, 1.05.2026–31.05.2026

Contacts

Egbert Wege
Partner | Industry Sector Leader Retail, Wholesale & Distribution
Germany & Central Europe
ewege@deloitte.de

Adgild Hop
Partner | Consumer Consulting Leader
Netherlands
ahop@deloitte.nl

Enrique Dominguez Montejo
Partner | Industry Sector Leader Retail, Wholesale & Distribution
Spain
edominguez@deloitte.es

Morris Boermann
Director | Customer, Retail, Wholesale & Distribution
Netherlands
mboermann@deloitte.nl

Eric von Soosten
Manager | Retail and Consumer Products Strategy
Germany
evonsoosten@deloitte.de

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