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Agentic Commerce: Redefining Retail Economics

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Executive Summary

Traffic from AI assistants to U.S. retail websites rose 4,700 % year over year in July 2025, with those sessions showing a distinct shift in consumer behavior that matters for both growth and margins: 32% longer visits, 10% more pages per session, and a 27% lower bounce rate . While the conversion gap is still real, it's narrowing fast, from 49% lower in January to 23% lower by July 2025.[1] Capital is already reallocating to Agentic Commerce (a-Commerce). U.S. advertisers are projected to spend about $26B on AI search ads by 2029, roughly 14% of total search, up from about 1% in 2025.[2] a-Commerce platforms and assistants now support instant checkout through partners, which, inshort, means demand is forming, supply is enabling, and money is moving.

This paper positions a-Commerce as both a new commerce channel and a distinct operating model that will redefine retail and consumer products economics. It explains how discovery, engagement, and conversion are shifting from traditional Search Engine Optimization (SEO) to Generative Engine Optimization (GEO) and Agentic Commerce Optimization (ACO). The paper explores the data and technology stack, governance controls, and performance metrics that matter, translating this structural shift into practical business terms for executives. It connects the implications to CMO and CFO priorities, including volume mix, revenue per visit, retail media reallocation, service cost, return rate, dispute reserves, and net margin, and highlights why and how retailers and consumer products organizations should act now to capture advantage in this emerging agent-driven marketplace.

What is Agentic Commerce?

As a shopper, imagine being able to delegate your entire shopping list to an intelligent AI assistant and return later to find everything already researched, compared, purchased, and scheduled for delivery. You could be planning for a family dinner and say, "Plan a family dinner for six this weekend with a mix of vegetarian and gluten free dishes, within a $100 budget". Within seconds, the AI assistant compares recipes, checks local grocery inventories, applies loyalty rewards, places orders across multiple retailers, and coordinates delivery times. It not only automatically substitutes out of stock ingredients and sends an alert once the groceries are en route but also takes care of complementary beverage options based on your preferences.

For you, there are no search results to browse, no carts to manage, and no checkout process to complete. For retailers, this interaction represents an entirely new channel of commerce. You could think of this interaction in other settings such as shopping for a gift, completing a look, preparing for a marathon, or designing a room with the right, aesthetic furniture. The transaction is accurate, efficient, and data rich; offering visibility into customer preferences, order timing, and upsell opportunities. Both sides benefit: the customer saves time, and the retailer captures intent earlier in the journey while reducing friction and operating cost.

This is part of the agentic commerce, or a-Commerce, evolutionary spectrum. This is a world where intelligent AI agents act on behalf of consumers and collaborate directly with retailer systems to fulfill demand. a-Commerce extends far beyond chatbots or recommendation engines, and it's not just a concept, it's nearly here, at scale. It is a structural change in how demand is created, managed, and fulfilled. By 2030, analysts project that 25% of global e-Commerce sales will be enabled by AI agents,[3] and 55% of digital consumers will already begin product research using large language model platforms.[4] Retailers that adapt early could gain significant competitive advantage. Those that do not risk losing visibility and relevance in this next major retail transformation.

Why Now?

Retailers should act now because three transformative forces are converging to redefine competition. First, scale. AI referrals to the top 1,000 retail sites reached 1.13B visits in June 2025, a 357% increase year over year.[5] This surge marks a structural shift in where consumer attention begins, with more discovery now occurring through AI interfaces rather than retailer-owned platforms. Second, enablement. Instant Checkout has turned chat and AI assistants into transactional surfaces, and global payment networks are building identity and authorization frameworks that differentiate verified agents from bots. Retailers that integrate early will likely capture incremental demand as these trusted rails become industry standard. Third, automation. Browser-native "computer use" models now allow AI assistants to complete complex, multi-step tasks on sites that lack APIs. This development compresses the time between discovery and purchase, moving a growing share of transactions offsite and outside traditional web funnels.

Together, these forces mark a structural shift, reshaping how value is created across the retail ecosystem. Retailers that act now should be able to influence how agentic platforms connect, define data and identity standards, and secure early-mover advantages in visibility, conversion, and cost efficiency. Waiting could mean forfeiting control as platforms and competitors set the rules of engagement for the next decade of commerce. Agentic platforms can invisibly redirect demand away from retailer experiences, commoditize assortment, and compress margins by controlling discovery and checkout. The natural counter is a new retailer value proposition, requiring a single source of truth for product and inventory data and the preferred logistics execution layer for agent-led transactions. This could drive retailers to preserve visibility into intent, protect their margin, and convert displacement risk into a differentiation opportunity. Retailers should establish a-Commerce as a formal channel with its own budget, P&L, and risk charter.

The Evolution of Agentic Commerce: From Assisted Discovery to Autonomous Commerce

Brands and retailers have excelled in digital commerce by optimizing search and marketing to capture visibility, using personalization engines to boost conversion, and orchestrating consistent omnichannel experiences across physical, digital, and social touch points. Agentic commerce, however, represents a fundamentally new channel with a different interaction model and set of customer expectations. It compresses days of research, discovery, and comparison into near-instant moments of evaluation, changing how consumers allocate attention and make choices. As AI builds trust, customers will increasingly hand over not just recommendations but also purchasing authority to autonomous agents, challenging brands to rethink how they earn influence and integrate into automated workflows.

Figure 1: The evolution of agentic commerce

Assisted Discovery

Basic personalization and recommendation algorithms surface products based on customer interests

Assisted Shopping

Conversational interfaces and agents help customers with navigation, queries and recommendations

Agentic Shopping

Gen AI platforms and agents enable customers to discover, compare, and purchase products directly through conversation without visiting brand sites

Autonomous Shopping

Agents act on behalf of customers pro-actively to search, decide, and transact across channels, within pre-approved parameters

A2A Commerce Agent-to-Agent

Third party agents interact directly with brand agents to complete transactions

1. **Assisted Discovery**
   This first phase of AI and ML in commerce began with basic personalization and recommendation algorithms. Retailers used data analytics and machine learning to anticipate customer intent and improve search relevance. The focus was on surfacing the right product faster, simplifying exploration, and reducing friction during discovery. Examples of this include your favorite retail store's use of recommendation engines to suggest products based on customer search keywords. Social commerce emerged soon after, blending social media with e-Commerce to enable direct shopping within social media platforms. Unlike traditional e-Commerce, social commerce leveraged likes, shares, and influencer engagement to drive discovery, merging social interactions with product recommendations for instant purchases.

2. **Assisted Shopping**
   Users are increasingly turning to GenAI to research, discover, and compare products: already, 55% of digital consumers begin product research using large language model platforms.[6] GenAI platforms enable customers to interact with a conversational interface, where they can ask natural language questions and receive personalized summaries and comparisons. Assistants aggregate options, surface tailored recommendations and synthesize reviews so that customer decision making becomes faster, personalized, and more confident.

   Today, some retailers have activated their own branded GenAI-driven, context-based search, which provide more intelligent and personalized product guidance directly on retailer websites. These agents can interpret queries in natural language and offer tailored recommendations, but they remain information assistants rather than enablers of end-to-end shopping that can transact on behalf of the customer.

3. **Agentic Shopping**
   This is the current phase of transformation. Universal GenAI applications such as Perplexity now enable customers to discover, compare, and purchase products directly through conversation with full context, not just keywords or phrases. According to Adobe, GenAI traffic surged 4,700% year-over-year by July 2025, with ongoing growth of 1,100% in January and 3,100% in April 2025.[7] Customers increasingly rely on these AI tools as their first point of shopping engagement, and conversion rates are improving quickly. In July 2025, traffic from AI sources was only 23% less likely to convert – a dramatic improvement from 49% in January 2025.[8]

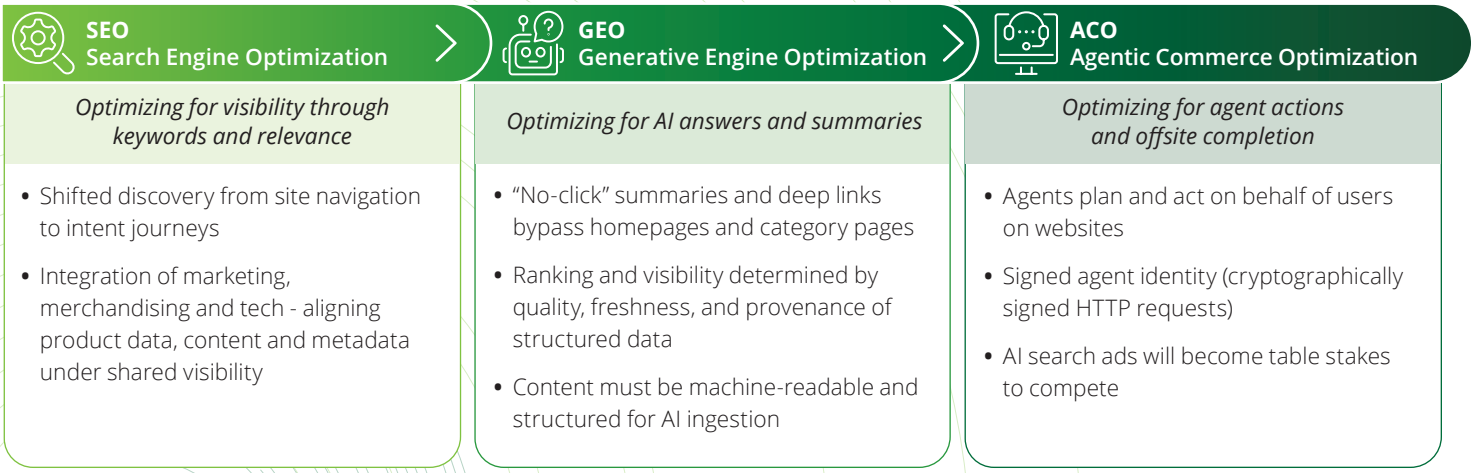
4. **Autonomous Shopping**
   In this next stage, agents will act on behalf of customers proactively to search, decide, and transact across channels, within pre-approved parameters. They will manage subscriptions, monitor prices, predict replenishment, and even negotiate limited offers on behalf of customers. This evolution is already in motion with 40% of enterprises planning to integrate AI agents into their operations by 2026.[9] While the technology is advancing rapidly, consumer trust remains the gating factor for agentic adoption. Delegation thresholds could vary by category – consumers may trust AI to reorder household essentials but not to choose luxury fashion or gifts. These trust differences are influenced by perceived risk, price sensitivity, and emotional investment in the purchase decision. Retailers should therefore focus on building transparency, reliability, and accountability into every AI interaction. Establishing clear opt-in mechanisms, maintaining explainable AI systems, and communicating safeguards will help expand consumers' willingness to delegate decisions across more categories over time. Retailers will need data systems capable of real-time pricing, inventory accuracy, and transparent rules to enable this level of delegation.

5. **A2A Commerce (Agent-to-Agent)**
   The final stage will emerge when individual customers' agents interact directly with brand or retailer agents to complete purchases autonomously. These agents will exchange structured data, negotiate pricing, confirm availability, work through loyalty and personalized preferences, and finalize payments securely through standardized protocols. A2A commerce represents a shift from human interfaces to machine-to-machine transactions. At this stage, trust, visibility, and interoperability become fundamental drivers of competitive advantage.

From SEO to ACO: Visibility is the Key

As consumers shift from traditional search-based discovery to conversational, personalized, and agent-led shopping experiences, visibility has become both a data and technology challenge for retailers. The ability to be discovered, understood, and transacted upon now depends on how machine-readable and context-rich a brand's digital presence is. To stay discoverable and competitive, retailers should rethink digital visibility as a continuum – evolving from SEO to GEO to ACO – each step representing a deeper level of AI integration and transactional readiness. This means moving beyond keyword optimization to ensuring that content, product data, and policies are structured for AI interpretation, surfaced through generative interfaces, and ready for agent-to-agent execution.

Figure 2: From SEO to ACO



Search Engine Optimization: The Age of Discovery

Classic SEO focused on making websites visible and easy to index, using keywords and content relevance to attract human search traffic. It worked by matching user intent on search results pages and rewarding optimized pages with higher rankings. SEO also informed product and marketing strategy through search intent data: guiding feature prioritization, pricing, and go-to-market timing. However, this model is rapidly being disrupted. AI overviews, answer boxes, and conversational agents now intercept many of those queries, leading to more zero click experiences where users get answers without visiting a website. For retailers, this means fewer product page visits, shorter attention windows, and a pressing need to optimize for AI driven visibility instead of traditional search ranking.

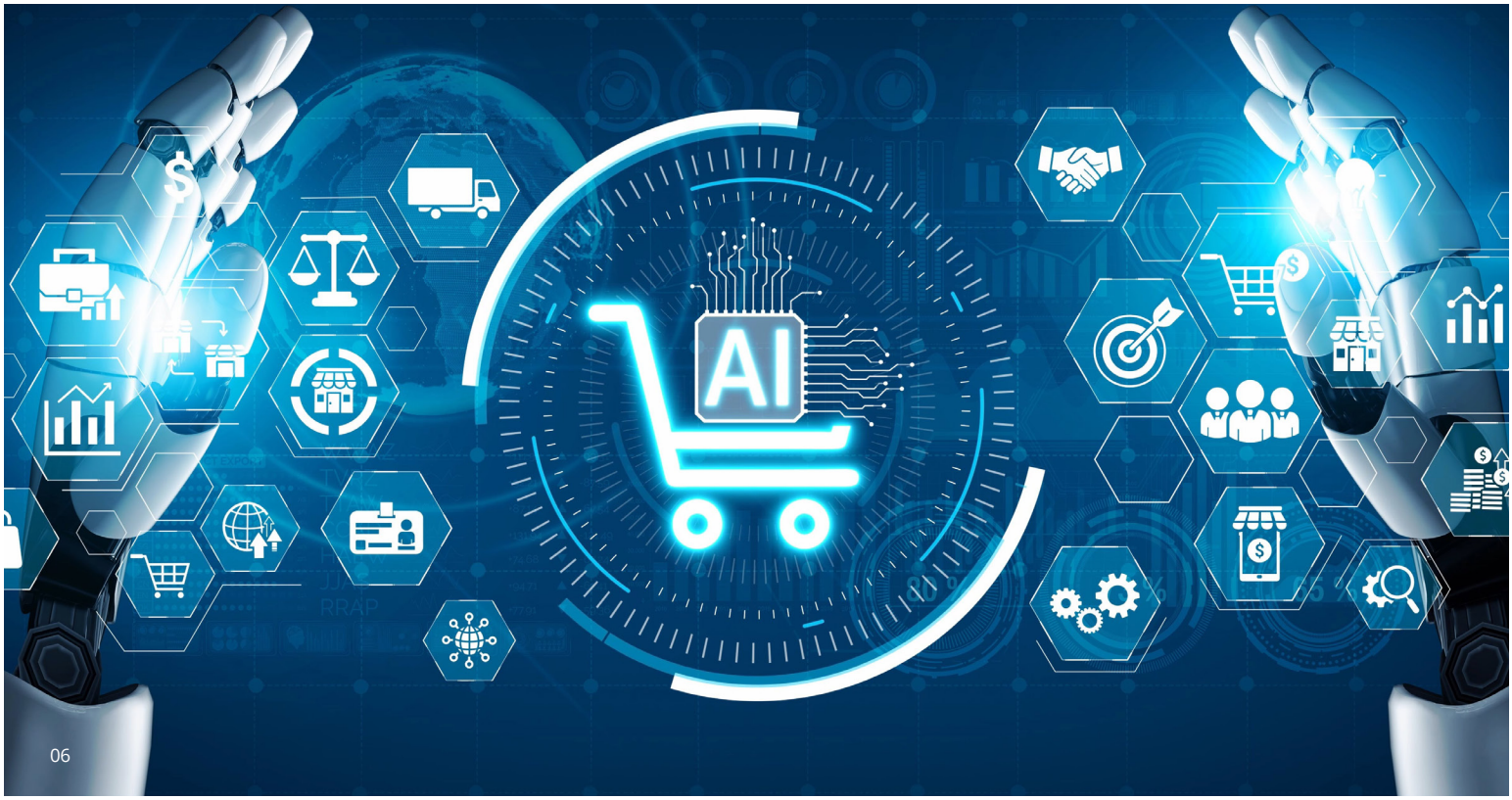
Generative Engine Optimization: The Age of Context

GEO encompasses what was previously split between information synthesis and authoritative citation. It focuses on enabling AI engines to directly answer consumer questions using the most relevant, contextually accurate information. Importantly, when agents rank retailers or brands in response to these questions, the decision is based on far more than price. Ranking reflects the completeness and clarity of product data, the ease of retrieving verified information, content freshness, structured metadata, and consistency across platforms. Brands that provide high-quality, machine-readable information, such as accurate product attributes, transparent policies, and clear provenance, are more likely to be surfaced first. In essence, the more complete, verifiable, and contextually aligned a retailer's information is, the higher their products will rank within AI-driven responses.

To achieve this, brands should publish structured and machine-readable Product and Policy Facts through canonical APIs, include consistent entity tagging, and maintain updated schema markup that supports accurate interpretation by AI systems.

Agentic Commerce Optimization: The Age of Action

ACO represents the point where a-Commerce moves from visibility to action, where eligibility, accuracy, and execution converge inside agent workflows. For a product to be transactable through AI agents, every critical element (product data, pricing, availability, identity, loyalty, and dispute resolution) should be machine-readable and instantly verifiable. Rail alignment is equally vital. Instant Checkout within assistant interfaces, agent-to-agent handshakes, delegated payment credentials, and trusted agent identity verification all ensure seamless, secure transactions. In practice, this means a product becomes eligible when an AI agent can confirm its specifications, validate compliance, assemble complementary products into a regimen, check stock at the nearest fulfillment node, process delegated payment securely, and complete the checkout with a verified, signed intent. In addition to fixing data for readiness, retailers should consider Model Context Protocol (MCP) as a key enabler: MCP creates a controlled environment where data, tools, and context are shared securely with external shopping agents and platforms. By building or integrating MCP-enabled agents, retailers can join agent-to-agent conversations, help ensure accurate representation and prioritization, and combine structured data with MCP to be discoverable and interoperable. ACO is where discovery turns into transaction, and readiness determines whether a retailer's offer is surfaced, or skipped. Retailers that optimize visibility for AI agents will capture this growing volume of high-intent demand.



Agentic Commerce as a New Channel and a Distinct P&L

Consumers are increasingly turning to chat-based interfaces and AI-assisted platforms to complete their shopping journeys. 38 % of U.S. consumers have already used AI for online shopping, and over half plan to do so within the year.[10] These AI-referred sessions not only show higher numbers, but they are more valuable also. They show higher engagement, with longer time spent on site, more pages viewed per session, and lower bounce rates.

While conversion rates still lag traditional e-Commerce, the gap is closing rapidly as consumers gain trust in buying after an AI interaction. This evolution signals a paradigm shift: shopping is moving from static search and browse behaviors to interactive, intent-driven experiences where intelligent agents guide discovery, recommendation, and purchase. For retailers, this means a-Commerce is a present reality, reshaping traffic quality, conversion economics, and competitive advantage.

The economics of a-Commerce differs from e-Commerce in 4 key ways:

6. **Traffic and volume:** AI referred sessions are fewer but higher quality. Treat them as their own segment with their own conversion benchmarks and attribution.
7. **Revenue per visit:** If Product and Policy Facts are current and machine readable, agents will favor you as a retailer. If not, they will select substitutes.
8. **Retail media:** Budgets will shift into AI-powered answer units and agent sponsorships. With AI search ad spending expected to reach roughly 14% of total search by 2029,[11] retailers should develop agent-native ad formats that integrate seamlessly within generative experiences.
9. **Service cost, returns, and disputes:** Better attribute completeness and fit data should reduce returns and contact rates. New disputes will appear when an agent substitutes incorrectly or transacts without explicit user verification. Consent receipts and signed intents will matter.

A CFO-Ready P&L Bridge

To help decision makers evaluate the financial impact of a-Commerce adoption, consider the following scenario analysis, using 100M website sessions as the baseline. These scenarios translate traffic, conversion, and revenue dynamics into measurable ROI. The assumptions reflect current market data and can be adjusted for your organization's category or scale.

Framing ROI through scenarios helps boards and executives visualize outcomes under different adoption levels. The economic upside compounds as a-Commerce maturity grows, with early investments in data accuracy, trusted payments, and interoperability delivering measurable returns in visibility, conversion, and margin performance.

Figure 3: A CFO-ready P&L bridge

	Baseline	Low adoption	Base adoption	High adoption
Sessions	100M	aCommerce referrals: 2% of total	aCommerce referrals: 4% of total	aCommerce referrals: 6% of total
Conversion rate	2.1%	1.6%	1.8%	2.1%
Average order value	$120	$124 (+3% from baseline)	$126 (+5% from baseline)	$130 (+8% from baseline)
Order value	$252M	+$0.7M ($0.3M GP)	+$3.8M ($1.5M GP)	+$12M ($4.8M GP)

Ecosystem of a-Commerce

Agentic commerce is far beyond a single, intelligent AI shopping assistant or an agent. At a holistic level, it represents a connected ecosystem of multiple agents and sub-agents, each performing a distinct role but working in harmony to serve a superior customer agent. This ecosystem mimics a digital marketplace where information flows in real time between agents, enabling seamless collaboration, transparency, and responsiveness. The success of a-Commerce will depend on how effectively these agents coordinate, share data, and act with precision across every stage of the shopping journey.

Figure 4: Ecosystem of a-Commerce

At the heart of this system is the Customer Agent, the personalized digital representative that understands user intent, preferences, constraints, and historical patterns. Customer agents can collaborate with brand agents, which are able to call upon a network of connected ecosystem agents to complete end-to-end tasks, from inspiration to post-purchase service.

Key agents required to make this ecosystem work include:

- **Discovery Agent:** Identifies relevant products and services based on customer context, search intent, and lifestyle data.
- **Pricing and Promotion Agent:** Dynamically negotiates or selects the best prices, bundles, and discounts based on loyalty status, past purchases, and real-time offers.
- **Inventory and Fulfillment Agent:** Checks availability across multiple channels, optimizes routing for delivery or pickup, and updates the customer agent with timelines and status.
- **Payment and Authorization Agent:** Verifies payment credentials, applies loyalty points or digital coupons, and ensures secure, compliant transactions.
- **Service and Support Agent:** Provides proactive issue resolution, returns processing, warranty management, and post-purchase engagement.
- **Marketing and Engagement Agent:** Manages customer outreach, personalized offers, and content delivery across digital and physical touchpoints.
- **Data and Analytics Agent:** Aggregates and interprets data across the ecosystem to inform future decisions and improve agent performance.

Retailers will also need Brand Agents and Category Agents – specialized entities representing product lines, brand voice, and merchandising logic – that interact with customer agents directly. Over time, these agents will operate within interoperable frameworks using shared standards, ensuring that customer and retailer agents can transact with speed, security, and trust. By viewing a-Commerce as an ecosystem, retailers can orchestrate collaboration between agents that mirrors the complexity and fluidity of human decision-making, offering customers experiences that are not only personalized but also predictive and frictionless.

The Opportunities and Risks of Agentic Commerce

Agentic commerce creates both strategic opportunities and operational challenges for retailers. It represents a shift as significant as the move from desktop to mobile commerce, transforming how retailers attract, serve, and retain customers. Retailers that modernize their infrastructure, governance, and data strategies stand to benefit from stronger engagement, more consistent visibility, and entirely new revenue streams. They can leverage agents to capture real-time intent, deliver context-aware offers, and automate decision-making across pricing, inventory, and fulfillment. Those that act early will also shape emerging standards and partnerships that determine how data, payments, and customer experience integrate in this new ecosystem.

Opportunities

1. **Growth and conversion.** AI agents deliver highly personalized recommendations, which leads to stronger conversion rates. Even with lower initial conversion, the revenue-per-visit uplift of 84% demonstrates the commercial potential as AI adoption expands.
2. **Continuous engagement.** Autonomous reordering, replenishment reminders, and bundled recommendations create persistent customer touchpoints. Over time, these interactions replace one-time purchases with recurring engagement loops.
3. **Market reach and loyalty.** Generative AI has expanded the discovery funnel. Retailers visible to agents gain access to audiences who may never visit their websites directly. Agent-managed loyalty programs will retain customers through ongoing engagement.
4. **Operational efficiency.** Agents automate time-intensive processes like price monitoring, content updates, and service inquiries to free up associates and staff to focus on high-value tasks.
5. **New revenue models.** Retailers can monetize participation in agent ecosystems through subscription-based data access, premium product placements, and sponsored agent interactions.

Risks

1. **Visibility erosion.** Retailers with incomplete or inconsistent product data risk exclusion from agent results. Data latency, outdated pricing, or inaccurate inventory can make retailers invisible in the agent-driven marketplace.
2. **Retail media disruption.** More than 60% of retail media ad spend is tied to on-site search results.[12] If discovery shifts upstream to AI assistants, ad revenue could follow, eroding a critical profit source.
3. **Commoditization.** Agents evaluate products based on data, not brand emotion. Without differentiation, retailers risk competing purely on price. It could also take away retailers' ability to influence cross- or up-sell related products.
4. **Trust and governance.** As AI handles payments and data exchange, retailers should establish clear accountability, consent protocols, and compliance mechanisms.
5. **Customer confidence**. Shoppers will only delegate purchasing decisions when they trust both the agents and the retailers' systems. Transparency, security, and auditability are prerequisites for sustained adoption.

Misconceptions About Agentic Commerce

Misconception	Findings
Agentic commerce is a distant concept	AI agents are already completing end-to-end transactions across multiple retail platforms. The shift is well underway.
Agents will only impact retail organizations	Agentic commerce also impacts Consumer Products organizations by shifting customer loyalty from brands to AI agents, compressing margins, and commoditizing products.
Implementing agentic commerce requires a complete system overhaul	Most retailers can begin by improving data accuracy, upgrading APIs, and piloting specific use cases before scaling.
Agentic commerce will reduce profitability and make brand loyalty irrelevant	AI-driven intelligence can lower operational costs and open new revenue streams such as smart reordering, personalized agent recommendations, and premium agent partnerships. Moreover, agentic commerce can, in fact, strengthen loyalty by enabling hyper-personalized, consistent and continuous engagement through agent-managed ordering and targeted promotions.
Agentic commerce is only for large enterprises	Smaller retailers can participate by using open AI APIs, shared data standards, and modular integration tools to reach customers through third-party agents.

How Retailers Should Prepare for the Imminent Future

Agentic commerce is reshaping the retail landscape faster than any prior digital transition. 63% of global retailers now agree that companies without AI agents will fall behind within two years, and 58% believe AI agents will handle most customer interactions within five years.[13] Preparing for this reality requires immediate, coordinated investment in both technology and organizational change. Delaying risks losing relevance and/or competitive advantage.

1. Invest in agent-ready data infrastructure, APIs, and interoperability

Retailers should prioritize complete, accurate, and real-time product data. This means implementing near 100% attribute fill rates, structured metadata, and API connectivity for pricing, availability, and logistics. Outdated batch processes should be replaced with real-time updates to ensure AI agents can access the latest information.

Data compliance will continue to become increasingly critical as a-Commerce evolves into a global, multi-agent ecosystem. Retailers should embed compliance into every layer of their data architecture to ensure that personal and transactional data adheres to regional and international laws. With the rise of Sovereign AI, retailers should anticipate and manage cross-border data flows that respect each geography's rules on data residency, consent, and algorithmic governance.

Cross-geo commerce will require dynamic compliance frameworks that can adjust to the data policies of customers' location and the agents' operating region. These systems should not only secure data but also maintain explainability and transparency in how AI agents access and process customer information.

Finally, retailers should build robust API layers that allow external agents to retrieve product details, confirm stock, and complete purchases securely. This will also facilitate A2A commerce in the next stage of evolution.

2. **Monetize agents to offset revenue decline**
   Any potential decline in ad-revenue could be offset by a broad portfolio of new and innovative revenue streams emerging from a-Commerce. Retailers can capitalize on personalized agent recommendations that dynamically match customers with relevant products, sponsored placements embedded within AI interfaces that capture intent at the moment of discovery, and data monetization programs that generate insights into consumer behavior across agents and platforms. In addition, retailers can introduce subscription-based loyalty models targeting high-intent customers, exclusive access tiers, and agent-led product bundles that promote higher-value transactions. Over time, these diversified revenue levers will allow retailers to replace traditional ad income with steady, high-margin income streams rooted in engagement, personalization, and continuous agent interaction.

3. **Develop five foundational capabilities now**
   Retailers should consider investing in machine readable Product and Policy Facts to ensure agents can understand and transact on every product detail, reducing errors and returns. Multimodal assets with verifiable provenance that build trust by confirming authenticity and source credibility will also become essential; as will compatibility engines that help AI agents assemble complementary products and full solutions, enhancing customer satisfaction and basket size. GS1 Digital Link and C2PA frameworks can be used to verify authenticity, trace product origins, and maintain integrity across the value chain. In addition, real time inventory and pricing APIs should be implemented to synchronize offers instantly, enabling agents to act confidently and execute purchases without delay and forming the operational backbone of agent readiness.

4. **Launch branded agents and measure performance impact**
   Retailers should develop brand-owned agents that reflect their identity and values while driving measurable business outcomes. Proprietary agents preserve control of the brand experience, ensuring consistency from discovery to post-purchase engagement and seamless integration across broader AI ecosystems. These agents should manage the full customer journey – pre-purchase discovery, purchase facilitation, and post-purchase service – while continuously improving based on performance data.

   At the same time, retailers should evaluate how effectively their agents perform. Traditional KPIs like conversion and click-through rates are no longer sufficient. Retailers should track metrics that reflect the intelligence, responsiveness, and agility of agent interactions, such as agent visibility score, offer eligibility rate, agent cart completion and conversion, data fill rate, update speed, agent uptake rate, and return delta on agent cart. By linking branded agent development to performance measurement, retailers can both differentiate their value propositions (e.g., exclusive bundles, sustainable sourcing, or personalized services) and prove ROI with quantifiable outcomes that reinforce customer loyalty and operational excellence.

5. **Build trust and governance frameworks**
   Trust will be the currency of a-Commerce. Retailers should implement transparent data usage policies, explainable AI mechanisms, and authentication layers to verify agents' identities. These systems should align with global privacy and data standards and should be aligned with human-controlled, pre-approved parameters for each customer.

In order to avoid fraudulent transactions and drive security, retailers should replace bot heuristics with intent evidence. They should use transaction tokens and cryptographic signatures to prove who acted. They should also treat agent impersonation, session hijack, and prompt manipulation as distinct attack vectors. And finally, they should align fraud analytics with signature verification, so trusted AI gets through, and malicious automation does not.

By focusing on these priorities, retailers can make tangible progress on the a-Commerce journey, building readiness for long-term participation in a connected, agent-driven retail ecosystem.

What About Consumer Products Organizations?

While a-Commerce is often framed as a retail transformation, it has profound implications for consumer products (CP) companies as well. As intelligent shopping agents become the primary gatekeepers between consumers and products, loyalty is shifting from the brands themselves to the AI agents that curate, recommend, and transact. This change compresses margins and increases product comparability, accelerating commoditization across many categories. For CP companies, the implications are clear:

1. **Data-driven visibility dilutes brand-driven loyalty.** In a world where AI agents decide what is shown and recommended, visibility depends on the quality, completeness, and contextual accuracy of product data. CP companies should ensure their products are represented through verified, machine-readable facts on attributes, claims, certifications, and sustainability

2. **Product design and packaging should evolve for machine readability.** As AI agents prioritize structured information, CP companies need to reimagine how product features, ingredients, and claims are tagged, verified, and presented. Machine-readable labels, digital twins, and authenticated product data will influence agentic rankings as much as consumer perception.

3. **Margin pressure will rise as agents eliminate marketing inefficiencies.** When algorithms favor objective value and transparency, promotional budgets and influencer marketing could lose leverage. CP companies should focus on operational excellence, supply chain efficiency, and differentiation through verified innovation and product performance.

4. **Direct engagement through owned agents will create new advantage.** In addition to working with retailers to represent their brands, leading CP companies should consider building or licensing brand-owned agents capable of interacting directly with consumer and retailer agents, enabling trusted recommendations, subscription management, and proactive replenishment.

5. **Collaboration across the ecosystem is essential.** CP companies should partner with retailers, platforms, and technology providers to align data standards, authentication frameworks, and interoperability protocols such as MCP. This coordination will be critical for maintaining product visibility and negotiating placement in agent-led ecosystems.

The next evolution will extend beyond individual pilots into a connected ecosystem, where agents and sub-agents coordinate seamlessly across data, infrastructure, and customer experience. Those that continue to invest in these five pillars will be ready to operate confidently in an A2A environment, where their brand agents can negotiate, transact, and collaborate directly with customer agents to deliver consistent, trusted, and efficient outcomes.

Key Questions for Retailers to Consider

As agentic platforms start to own discovery, decisioning, and payment rails, retailers should treat a-Commerce as a strategic risk and opportunity. The questions below are examples of what leaders should be asking to assess whether they can preserve customer ownership, protect margin, and operationalize trusted product, inventory, and fulfillment signals that AI agents will rely on. Asking these questions now gives executives a clear roadmap to turn potential disintermediation into a source of competitive advantage.

- What is our 12-24-month investment posture and value thesis for agentic commerce? How do we rebalance CAPEX vs OPEX across stores and tech, and what targets do we set for P&L and balance-sheet impacts?
- What differentiated assets become agent-exclusive or loyalty-gated moats (e.g., assortment, services, experiences, pricing), and what remains direct-only to preserve first-party data and brand equity?
- What proportion of transactions do we want flowing through third-party agents vs owned channels, and how will pricing and loyalty benefits bias demand to our preferred path?
- Which proprietary data (e.g., images, reviews, interaction logs, in-store events) will we ring-fence, license, or open to LLM partners, and what is the watermarking, audit, and revenue model behind each choice?
- How do we redesign pricing, promotion, and merchandising for agent-to-agent dynamics (e.g., personalized prices, dynamic markdowns), and what guardrails do we set with brand partners?

Endnotes

1 Adobe
2 eMarketer
3 Ark Investments
4 eMarketer
5 SimilarWeb
6 eMarketer
7 Adobe
8 Adobe
9 Gartner
10 eMarketer
11 Adobe
12 eMarketer
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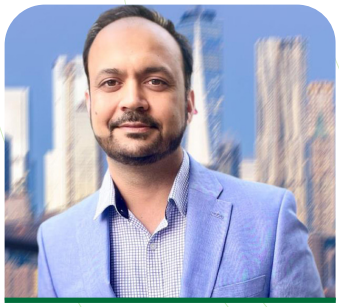

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