Deloitte.

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AI in RCP Survey

Findings and takeaways

200 executives told us where AI in Consumer really stands

We surveyed **200 CPG and Retail executives**—evenly split across both sectors, skewing toward C-suite and senior leadership—to get a clear, unfiltered read on where AI is in the Consumer industry today.

The honest answer? ***High conviction, low execution.*** Leaders call AI a top priority, but governance, investment, and scaling capability are still catching up.

This is the **10-minute read**: six themes, each distilled to one page.

Wherever a theme resonates with your client situation, the extended deck has the full data to go deeper.

1. **AI adoption and strategic readiness**
   Seventy-five percent call AI a top priority—only 3.5% have embedded it enterprise-wide. The "say-do" gap is real.

2. **AI in governance**
   Retail centralizing, CPG hasn't converged. Tech leaders own what P&L should.

3. **AI investment**
   Still nascent, half the respondents invest less than 0.25% of revenue, despite calling it a priority.

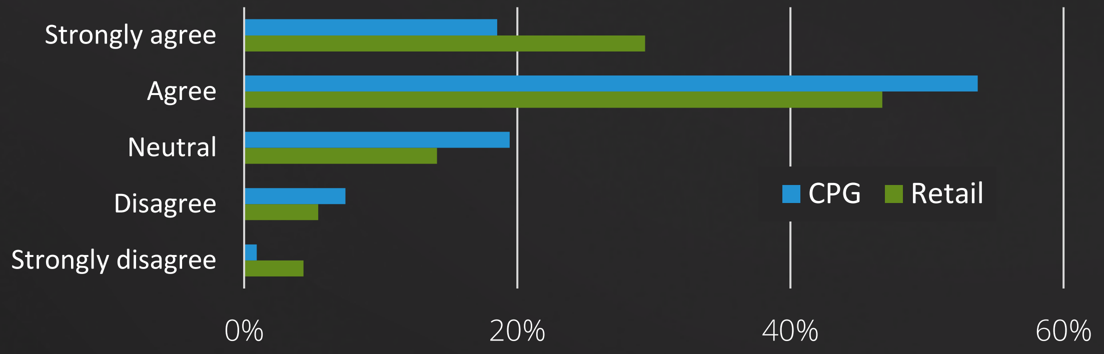
4. **Use case maturity and deployment**
   Pilots are broad but shallow. The problem isn't volume of experimentation—it's scaling discipline.

5. **Value realization**
   Productivity and cost savings are landing. Revenue growth is not, and only 16.5% can prove any of it.

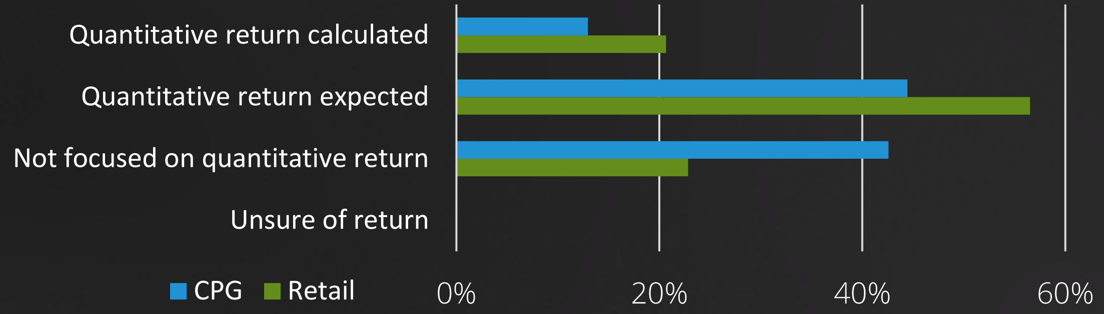
6. **Agentic commerce (a-commerce)**
   Disruption is coming. Most CPGs don't treat it as a strategic concern yet. Retail is moving faster.

Theme 1: AI adoption and strategic readiness

QUESTION: To what extent do you agree or disagree with the following statement: AI is a top strategic priority for our organization?



QUESTION: Which of the following statements about your organization is most accurate with regards to its calculation of the return on AI investments?



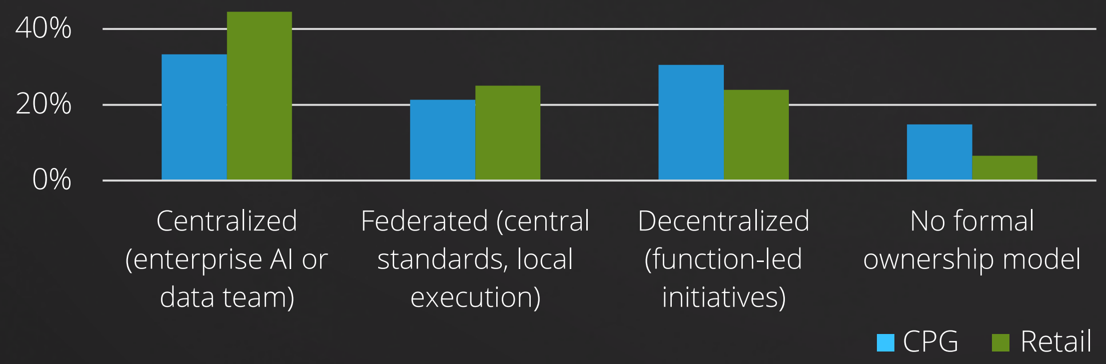
TAKEAWAYS

- A paradox is forming. Most haven't formalized a strategy: 40% of CPGs and 29% of Retailers have no defined approach to a-commerce—yet 50%–60% are already piloting capabilities and prioritizing API readiness (51% Retail, 35% CPG). Execution is running ahead of strategy—and the ~10% who've established a-commerce as a distinct channel are building a compounding head start, while platforms like Amazon Rufus, Google AI Mode, and Perplexity Shopping are already live at scale.[1]
- Both sectors flag loss of customer relationship ownership as a risk, but **Retail feels it far more acutely (~58% vs. ~32% for CPG)**. The sectors aren't seeing different risks; they're at different stages of feeling them[1].

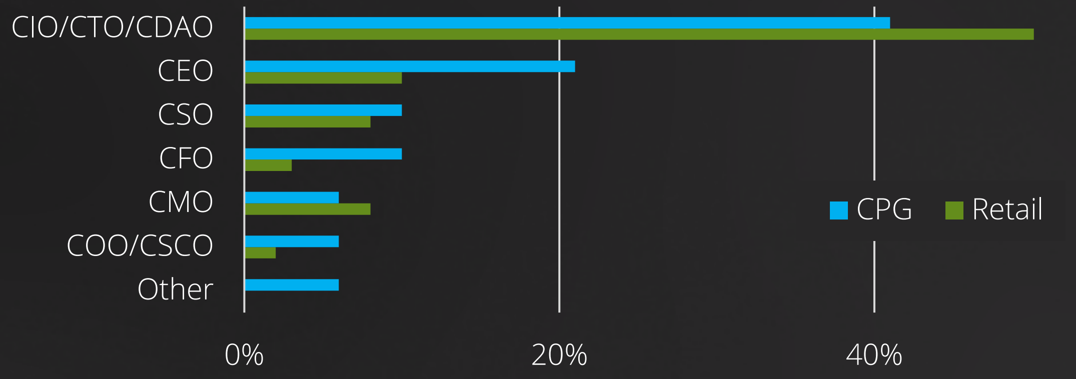
1. Deloitte, AI in RCP Survey, 2026: "Most functions operate in a pilot graveyard struggling to convert to widely used AI."

Theme 2: AI governance

QUESTION: Which best describes your organization's AI ownership and governance model?



QUESTION: Who owns the AI agenda/strategy for your business?



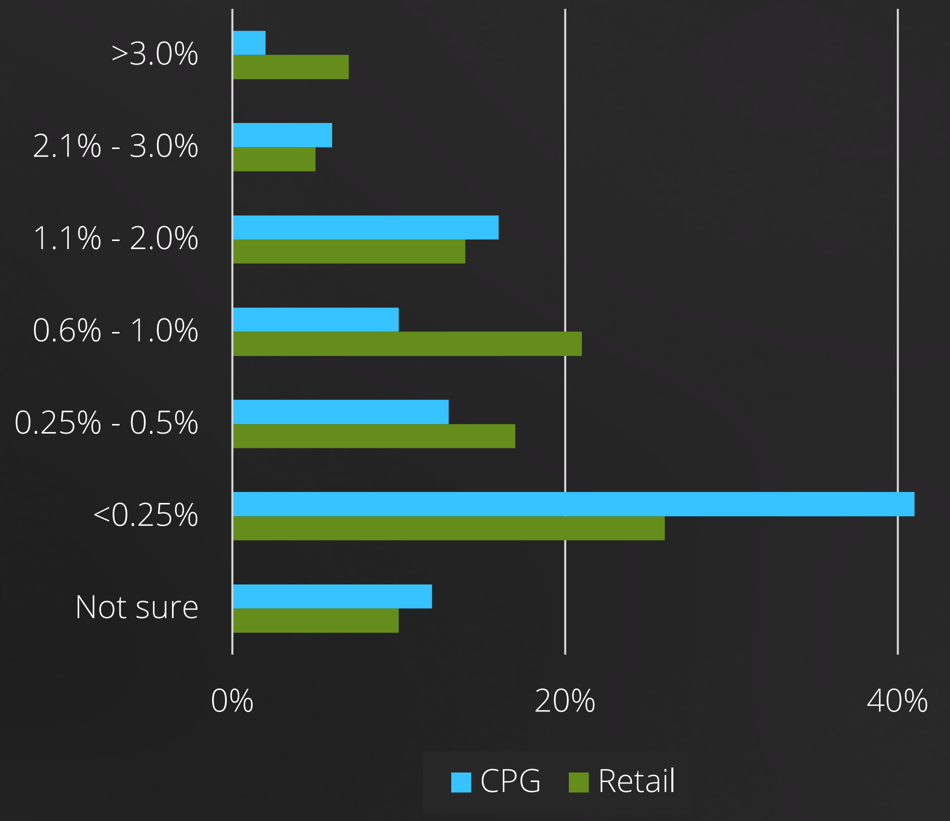
TAKEAWAYS

- Retail is consolidating around centralized AI governance (43%). CPG hasn't converged: It's split almost evenly across three models. **The bigger risk isn't which model you pick; it's that 54% of AI strategy ownership sits with tech leaders across both sectors**, not the P&L owners who have to deliver business results from it.[1]

1. Combined, CFO, CMO, and COO account for <8% of AI strategy ownership across both sectors. Deloitte, AI in RCP Survey, 2026: "Organizational ownership and governance models are still evolving."

Theme 3: AI investment

QUESTION: Which best describes your organization's AI ownership and governance model?



TAKEAWAYS

- **Investment in AI is still nascent**, with nearly half of the respondents (43% retailers and 54% CPGs) investing <0.5% of revenue in AI despite considering it a priority.
- The trajectory is unambiguous: **82% plan to increase AI investment in the next 12 months, with zero expecting a cut.** But most of that spend is still going into IT/data infrastructure, not value-generating use cases: 77% of Retail and 64% of CPG AI spend is going to IT/data infrastructure.[1] The foundation is being built. The returns are next.

Theme 4: Use case maturity and deployment

QUESTION: How would you describe your company's AI use-case maturity across the following domains?

AI domain	Retail				CPG			
	Scaled	In prod.	Piloting	None	Scaled	In prod.	Piloting	None
Demand forecasting	16%	27%	39%	18%	6%	22%	62%	10%
Inventory optimization	9%	35%	36%	19%	4%	23%	52%	21%
Pricing & promotions	8%	27%	36%	28%	4%	13%	55%	28%
Customer personalization	10%	35%	43%	11%	3%	22%	45%	30%
Sales forecasting	11%	26%	41%	22%	5%	20%	52%	23%
Fraud/risk/ compliance	9%	24%	39%	28%	1%	12%	34%	53%
Workforce & labor optimization	3%	18%	48%	31%	3%	12%	57%	28%
Customer service	10%	34%	44%	11%	10%	27%	38%	25%
Content generation	7%	42%	36%	15%	8%	43%	36%	13%
Store operations	5%	25%	39%	30%	*N/A*			
Physical store AI	9%	16%	43%	32%	2%	11%	31%	56%
Agentic commerce	7%	18%	59%	16%	0%	9%	50%	41%

TAKEAWAYS

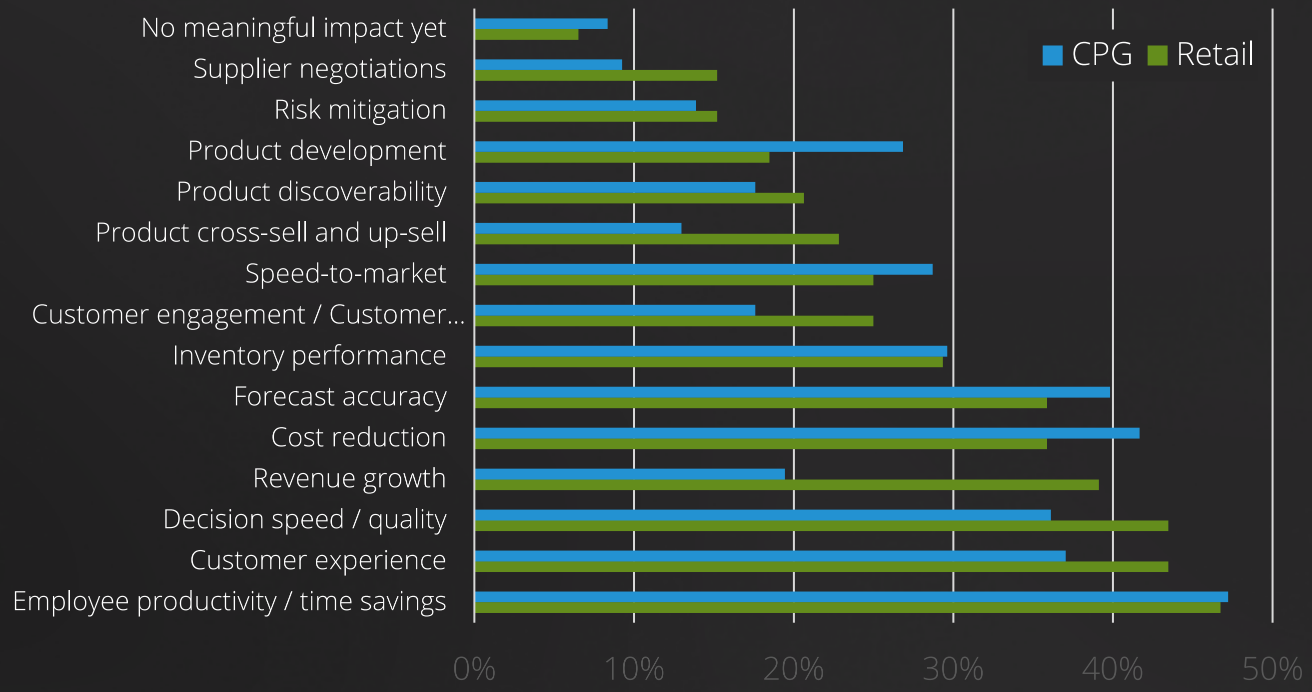
- One consistent story across all 12 domains: Both subsectors are piloting broadly but scaling almost nothing, and enterprise-wide deployment sits in the single digits (7%–10%) for both Retail and CPG.
- Retail is one step ahead: More domains are "in production" vs. CPG, which is still concentrated in piloting. But Retail's "in production" is not "scaled." **The gap to enterprise deployment is almost as wide for Retail as it is for CPG.**

1. Deloitte, AI in RCP Survey, 2026: "Investment is being concentrated in foundational capabilities and a small set of high-value functional domains."

Theme 5: Value realization

QUESTION: Which best describes your organization's AI ownership and governance model?

% Of companies that **have seen areas impacted** by AI



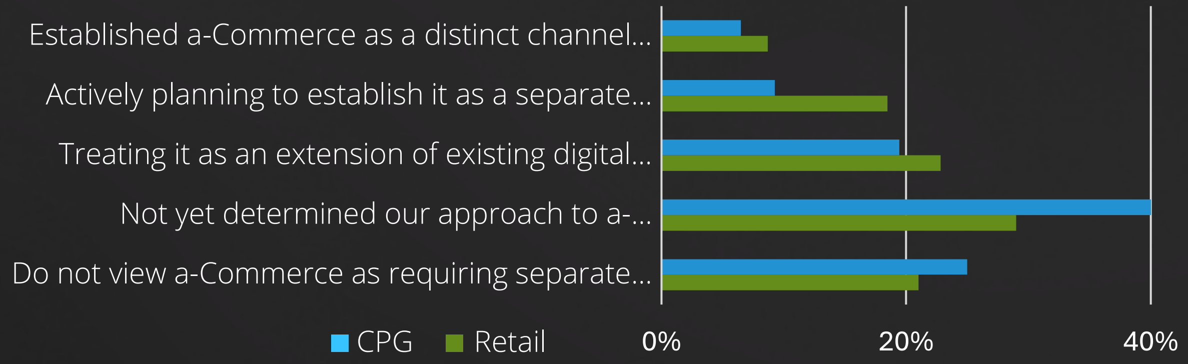
TAKEAWAYS

- Both sectors feel AI most in productivity and cost reduction—near parity at ~47% and ~40%. **Product development is where CPG has a genuine edge (27% vs. 18%); AI is helping CPGs innovate better.**
- The gap that matters is revenue growth, with **Retail at 38%, CPG at 10%**. Product discoverability and cross-sell tell the same story: Retail's AI is translating into commercial outcomes; CPG's AI is still operational. And across both sectors, only 16.5% can quantify the return.[1]

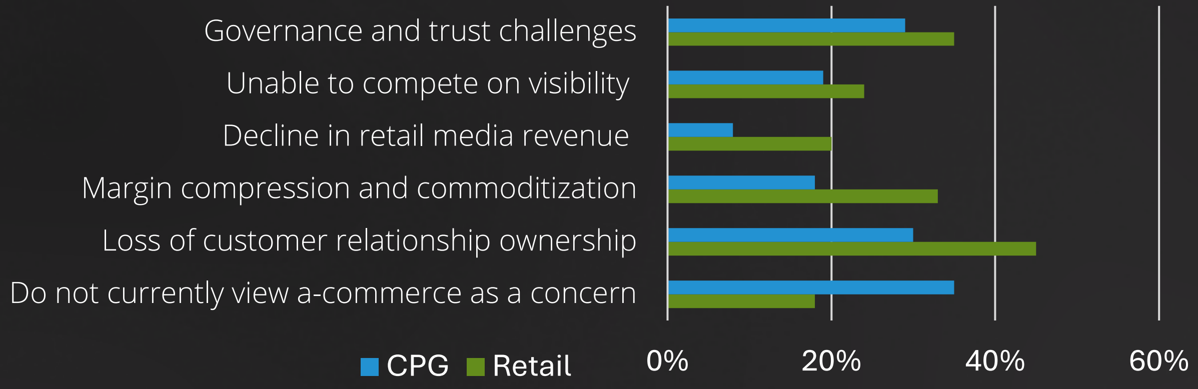
1. Only 16.5% of respondents report being able to quantify ROI from AI investments; 33.5% are not focused on ROI measurement at all. Deloitte, AI in RCP Survey, 2026: "Companies are starting to formalize AI measurement through use of AI KPIs."

Theme 6: Agentic commerce (a-commerce)

QUESTION: Has your organization established a-commerce as a formal channel with its own budget, P&L, and strategic ownership?



QUESTION: What are the primary risks or strategic concerns your organization associates with a-commerce?



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- Both sectors flag loss of customer relationship ownership as a risk, but **Retail feels it far more acutely (~58% vs. ~32% for CPG)**. The sectors aren't seeing different risks; they're at different stages of feeling them.

1. Platform examples (Amazon Rufus, Google AI Mode, Perplexity Shopping) are illustrative external references, not from Deloitte's 2026 AI in RCP Survey.

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