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Commerce strategy: Agentic shopping

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Executive summary

AI agents are creating a new front door to commerce. Rather than navigating a retailer's website or scrolling through a marketplace, a growing number of consumers are simply directing an agent, whether on a retailer's own platform or an external one, what they are looking for and letting it handle the rest. Retailer experiments on AI platforms are increasing, and consumer adoption of AI-assisted shopping is growing. Agentic commerce is still taking shape, but the decisions retailers make now regarding what to build, what to pilot, and what to defer will determine how much ground they have to recover later.

This paper exists to help retailers, or any brands that reach their consumers through direct-to-consumer (DTC) capabilities, make sense of what they are seeing. How should a business assess whether the agentic channel is the right fit? What does it take to compete effectively within it? And what should the internal conversation look like for organizations that need to act?

What Is agentic commerce?

Commerce has always evolved alongside the channels that connect buyers and sellers. Catalogs expanded retail beyond the reach of physical stores, the internet shifted shopping to branded websites, and today attention is increasingly concentrated in apps, marketplaces, and social platforms. Each transition has redistributed customer attention and competitive advantage, rewarding the companies that adapted first.

The current transition toward AI agents becoming digital commerce tools is likely more fundamental than any that preceded it. AI agents are beginning to take on the steps that consumers have historically done themselves: searching, comparing, evaluating, and purchasing. Based on the latest signals, the question is no longer if this shift will happen but how far will it go, and what it means for businesses built around capturing human attention.

A spectrum of capability

Agentic commerce is not a single capability or use case; instead, it exists across a continuum, from AI-assisted search to fully autonomous buying. This continuum was described in much greater depth in a previous Deloitte article,[1] but the five key points along that continuum can be summarized as follows, listed from the most basic to most advanced:

- **Assisted discovery,** where AI suggests options while the shopper remains in control;
- **Assisted shopping,** where tools interpret consumer intent within a retailer's catalog;
- **Agentic shopping,** where cross-retailer platforms research, compare, recommend, and increasingly transact on a shopper's behalf;
- **Autonomous shopping,** where agents anticipate needs and purchase without prompting; and eventually
- **Agent-to-agent (A2A) commerce,** where consumer and retailer agents negotiate and execute commercial actions directly.

Where we are now, and why this moment is different

Assisted discovery and assisted shopping (the first two stages of the evolution) are established capabilities, around which businesses have had time to optimize. Autonomous shopping and A2A commerce remain future considerations; they are present in pilots and prototypes but are not yet scaled. Agentic shopping is the current inflection point: evolving, growing, and consequential enough to require a deliberate strategic posture.

Several signals have converged to make this the moment when strategy becomes necessary. Consumer adoption is accelerating; 66% of consumers now believe AI tools provide accurate results—and 39% have already used AI for online shopping, of whom 85% say it improved their experience.[2]

Below is a synopsis of the rapid progression happening in this space:

Jul 2024

Rufus launches to all US customers[3]
Amazon's conversational shopping assistant rolls out from beta to full availability ahead of Prime Day, introducing need-based queries inside a major retail platform for the first time at scale. For example, a shopper can ask for "the best fragrance-free lotion for a newborn" and receive recommendations rather than a keyword list.

Nov 2024

Perplexity launches 'Buy with Pro'[4]
"Buy with Pro" is the first in-platform checkout on general-purpose AI. Perplexity introduces one-click checkout for paid subscribers, enabling purchases without leaving the search interface. This is the first time an AI answer engine completes a transaction rather than a retailer; shopping-intent queries on the platform subsequently grow fivefold.

Sep 2025

OpenAI launches Instant Checkout: Transactions inside a conversation[5]
Built with Stripe, OpenAI enables in-conversation purchases across a general-purpose AI platform at mass scale. Etsy is the first merchant, and Shopify integration follows.

Oct 2025

The payment networks move[6]
Visa launches its Trusted Agent Protocol to authenticate AI shopping agents at the transaction layer, and Mastercard announces Agent Pay. Both are built for anticipated volume, not volume that has already arrived.

Nov 2025

Google launches Agentic Checkout[7]
Google rolls out agentic checkout across Search and Gemini ahead of the holiday season, enabling purchases through price-tracking triggers without leaving the interface. Wayfair is among the first eligible merchants, with the feature powered by Google Pay.

Nov 2025

Holiday data confirms the behavior shift[8]
Sensor Tower, tracking 100,000+ real Amazon shopping sessions, finds Rufus-assisted sessions converting at 3.5 times the rate of non-assisted ones. Nearly all incremental holiday growth on Amazon comes from AI-assisted sessions; for example, AI-referred traffic to US retail sites grows 805% year over year on Black Friday.

Nov 2025

Amazon moves to restrict unauthorized agentic[9]
As AI shopping agents proliferated, Amazon took steps to block third-party agents from accessing its platform and making purchases without authorization. The move drew a distinction between user consent and platform authorization that will define how agent access is governed moving forward.

Jan 2026

Google's Universal Commerce Protocol launches with 20+ partners[10]
Walmart, Target, Shopify, Wayfair, Adyen, Mastercard, Visa, and more than 20 other partners back a shared open protocol for agentic transactions. The coalition signals progress toward industry-wide alignment.

Mar 2026

OpenAI retires Instant Checkout in favor of retailer-native apps[11]
The original checkout format is retired after merchant onboarding friction limits scale. But the strategic direction holds: The company shifts to embedding retailer-branded agents (Walmart's Sparky, Instacart) directly inside the large language model (LLM).

May 2026

Federal court enforces platform authorization boundary[12]
A federal court order blocks an AI browser agent from completing purchases on a major retail platform, ruling that user consent alone does not constitute platform authorization. The decision establishes an early legal precedent for how agentic commerce access will be governed across retail platforms.

May 2026

Amazon expands autonomous purchasing to 50 million users[13]
Amazon adds auto-buy, scheduled recurring actions, and 365-day price history to more than 50 million users. The assistant that began as a question-answering tool in 2024 is completing purchases without per-transaction human confirmation. On May 13, Amazon succeeded Rufus with Alexa for Shopping, extending these agentic capabilities across the Amazon ecosystem. This signals that autonomous purchasing has moved from a feature to a core part of Amazon's commerce experience.

Altogether, these signals and events describe a channel that is moving quickly. Leading retailers will have made a clear choice about where they stand and how to respond to the pace of change.

WHERE TO PLAY

Should your business sell through agentic shopping channels?

The first strategic question is whether to participate. Agentic shopping creates genuine commercial opportunities for some businesses; for others, participation introduces meaningful risk to margin, brand control, and customer relationships without a commensurate return.

Getting this right starts with understanding how the agentic channel fits into a broader channel architecture and what trade-offs its activation entails.

The role of the agentic channel

Every retail channel has distinct roles, and they should be thought of collectively as a portfolio of channels. Physical stores offer tactile trial, immediacy, and the clearest expression of brand identity. Owned web and app channels optimize on conversion, personalization, and engagement. Marketplaces enable discovery, convenience, and competitive comparison. Social channels generate inspiration and community.

Agentic shopping introduces a combination of roles that no other channel replicates individually: inspiration, competitive comparison, personalization and conversion delivered simultaneously, without the shopper visiting any branded environment. That combination is both what makes the channel valuable and what makes it difficult to manage.

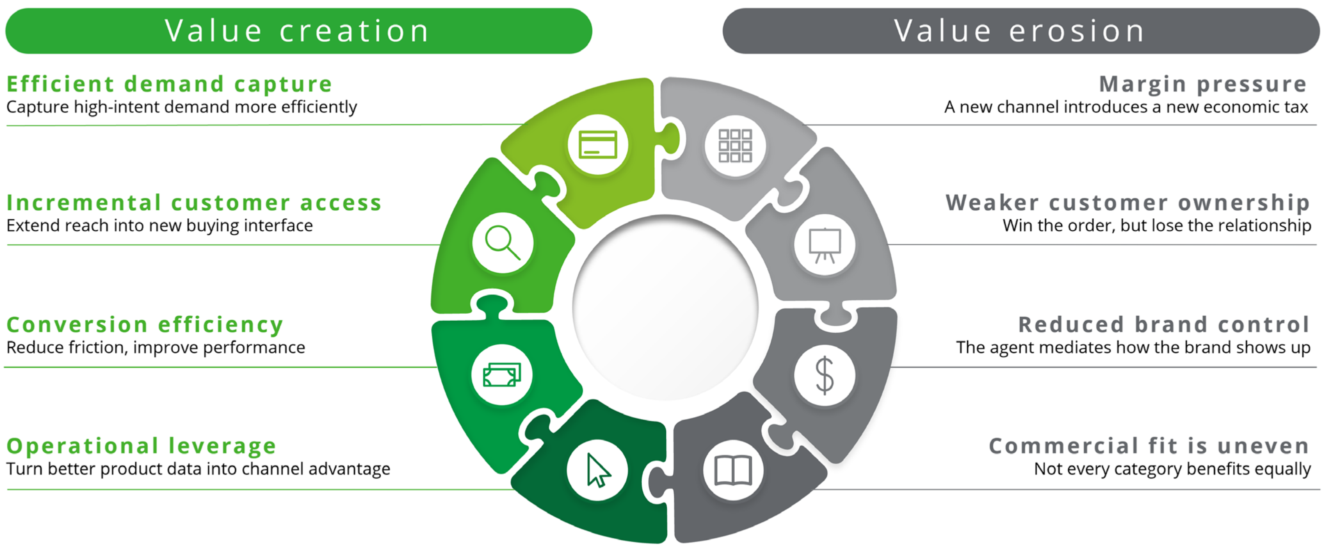
For owned channels (i.e., physical stores, branded websites, and proprietary apps), the agentic channel's rise does not reduce their importance. Particularly, for retailers, these channels should remain the place with the highest expression of a retailer's identity and the primary vehicle for storytelling, experience design, and first-party data capture. With an agentic channel in the mix, however, some conversion that previously happened on those owned channels will now be won or lost before the shopper ever gets there.

For non-owned digital channels, like marketplaces and social platforms, the disruption is more direct. These channels face structural pressure as the agentic layer absorbs some of the comparison and discovery functions that those channels have historically provided. Conversion, community, and fulfillment remain, which are narrower roles than those channels were built to deliver. Retailers will need to reexamine or reallocate the investment in those channels that was previously justified by their role in the top of the funnel as the customer journey shifts.

The strategic trade-offs of enabling agentic shopping

Agentic shopping generates real commercial value, but it also introduces costs and constraints that are easy to underestimate in the early enthusiasm of a new channel.

The value case rests on four drivers: more efficient demand capture, access to customers who begin their journeys on AI platforms, improved conversion for low-friction purchases, and operational leverage for retailers with strong product data and fulfillment infrastructure. As the graphic below [ES1.1]shows, the costs are equally specific: new platform economics compress margins, the agent mediates the customer relationship in ways that can limit data capture and loyalty, brand control over presentation diminishes, and the channel does not benefit every category equally.



Is agentic shopping the right fit for your business?

Effectiveness in the agentic channel depends primarily on product characteristics and business model fit. The list below helps identify where the channel is likely to be more effective and where the channel is likely to be less effective.

When agentic shopping is a stronger fit

- **Products are standardized and comparable:** Beauty basics, supplements, apparel essentials, household staples (e.g., SPF 50 sunscreen or a white Oxford tee).
- **Shoppers can specify their intent in natural language:** "Best white sneakers under $120" or "fragrance-free baby lotion."
- **Core consumers actively use and trust AI assistants to shop:** Adoption and comfort vary significantly by demographic and category (e.g., a skincare retailer whose core customer is a 25-to-40-year-old professional is operating in a demographic where AI shopping adoption is increasing).
- **Purchase friction is low:** Single-SKU or low-complexity orders, limited customization, simple shipping, straightforward returns (e.g., laundry detergent, phone cases, kitchen staples like spices, oils, etc.).

- **The category benefits from constraint-based matching:** Budget, size, ingredient exclusions, use case, compatibility, color, recipient profile, urgency (e.g., baby products filtered by fragrance-free criteria).
- **The retailer can compete on objective signals:** Strong product content, competitive price-value, favorable reviews, reliable inventory, credible fulfillment (e.g., skincare retailer with 4.6. rating, complete ingredient list, and next-day delivery).
- **The retailer can tolerate lower direct ownership of the purchase journey** in exchange for demand capture at scale (e.g., household cleaning brands).

When agentic shopping is a weaker fit

- **The product significantly benefits immersion or emotional allure:** Luxury, high-consideration furniture and experiential retail (e.g., luxury watch or fragrance retailer).
- **The sale depends on custom configuration or complex baskets:** DIY projects, travel, large multi-item purchases and made-to-order products (e.g., a kitchen renovation supplier requiring dozens of coordinated SKUs).
- **The business model relies heavily on loyalty, CRM capture, remarketing and repeat life cycle actions:** When the agent mediates the transaction, loyalty enrollment, identity capture, and remarketing touchpoints are bypassed by design (e.g., a coffee subscription brand whose model depends on converting a first purchase into a long-term subscriber).
- **The purchase requires trust built through human service:** Jewelry, complex health-related categories or high-ticket products where a conversation is part of the value (e.g., a fine jewelry retailer where the sales associate relationship is part of the experience).
- **The retailers' owned channels themselves are part of the value proposition:** Retailers whose differentiation comes from content, community, styling, discovery or omnichannel ecosystems should be cautious about ceding the journey to an agent (e.g., a specialty outdoor retailer whose differentiation is expert staff and in-store experiences).

It is important to note that retailers should not interpret "weaker fit" to mean that they should sit out entirely. Rich product data and catalog visibility for LLM platforms remain essential as agents are still used for discovery and to drive traffic.

HOW TO WIN

Competing effectively in the agentic channel

Deciding to participate in agentic shopping is not the same as being ready to perform in it. The channel has its own logic that is distinctly different from owned e-commerce, marketplaces, and social commerce. The dimensions and operational considerations below address how to meet the readiness bar and how to compete beyond it.

For decades, search engine optimization (SEO) defined how brands competed for consumer attention online. SEO assumed that a human at the other end of every query would read, evaluate, and decide. Generative AI disrupted that assumption. As consumers began turning to AI-powered tools to research and shortlist products, generative engine optimization (GEO) emerged, optimizing citation to surface brands when an AI model generates a recommendation.

Agentic commerce optimization (ACO) is a progression from GEO. In an agentic environment, AI doesn't just recommend; it acts. Consequently, various dimensions must be ready to support a transaction initiated by a machine on behalf of a consumer who may never visit the retailer's website. The dimensions below map what that readiness requires for GEO and ACO.

Dimension	GEO	ACO	Strategic considerations
		Customer discovery and visibility	
Product content	Invest in narrative richness: contextual storytelling, editorial voice, and semantic depth that AI models draw on when generating recommendations and citations.	Shift investment toward structure and precision: complete product attributes, technical specifications, and data formats that AI agents can evaluate and act on, without needing a human to interpret them.	Structured utility vs. branded differentiation: Decide how far to standardize and optimize product data for agent discoverability and comparability versus preserving the storytelling, uniqueness, and brand context that prevent products from becoming interchangeable in agent-driven environments.
Assortment	Maximize catalog breadth visible to AI search engines. Full-range exposure improves category coverage and increases the aperture for discovery across generative platforms.	Curate what agents can access and transact against. Exposure decisions now carry margin, inventory, and brand positioning consequences.	Open access vs. curated access: Let agents see the full catalog to maximize demand or restrict access to protect margin, inventory, exclusivity, and brand presentation in favor of the owned channel.
Price and promotions	Ensure pricing and promotional offers are clearly communicated and consistently surfaced across channels; transparency improves recommendation frequency from AI systems.	Establish explicit rules for how agents interact with your pricing and promotions. Agents execute purchases based on whatever price is available at the moment of transaction; without guardrails, this can trigger promotions or pricing tiers you did not intend for the agentic channel and creating margin leakage.	Channel consistency vs. channel control: Decide whether promotions and pricing offered through owned channels should also be honored in agentic environments, balancing reach and conversion against margin protection, partner dynamics, and channel conflict.
		Operations and transaction enablement	
Payment rails	Surface payment options within AI-assisted experiences to reduce friction. Register with major agentic commerce programs so your payment experience remains accessible as consumers delegate purchases to AI agents.	Build machine-to-machine payment infrastructure using emerging network SDKs, tokenized credentials, passkey authentication, and autonomous checkout permissions. Align to standards to avoid fragmented integrations while supporting end-to-end agent transaction processing and auditability.	Convenience vs. ecosystem interoperability: Balance seamless interoperability with ecosystem control. Decide how broadly to enable agent checkout across external platforms and wallets versus maintaining ownership of credentials, checkout orchestration, and the customer relationship, while navigating competing network SDKs and emerging crypto/stablecoin settlement rails.
Fulfillment	Communicate fulfillment reliability as a trust signal with transparent shipping policies and accurate delivery messaging that builds recommendation confidence among AI systems.	Operationalize fulfillment as a transactional input via real-time inventory APIs, SKU-level delivery windows, and guaranteed data availability that agents query before completing a purchase.	Fulfillment transparency vs. operational flexibility: Decide how much real-time inventory, delivery timing, and fulfillment certainty to expose to agents in order to improve transaction confidence versus preserving the flexibility to manage operational variability, substitutions, delays, and exceptions behind the scenes.

Data infrastructure	Build centralized, high-quality content and metadata infrastructure that improves AI indexing, semantic understanding, and recommendation quality across generative platforms.	Build real-time, interoperable commerce infrastructure (structured product, inventory, pricing, and fulfillment data) that autonomous agents can reliably consume, query, and transact against at scale.	Interoperability vs. governance: Decide how aggressively to expose interoperable, real-time commerce data and APIs to external agents and ecosystems versus maintaining tighter control over data quality, standards, permissions, and cross-channel consistency.
Risk and security			
Fraud, disputes, and risk	Build consumer-facing trust signals with transparent returns, accessible support, and brand credibility that increase AI confidence in recommending your brand.	Establish operational controls for autonomous transactions: liability frameworks, agent authorization protocols, fraud detection designed for non-human actors, and dispute routing for transactions no consumer directly initiated.	Autonomy vs. accountability: Decide how much purchasing authority to delegate to agents versus preserving human oversight, consent mechanisms, liability frameworks, and clear processes for resolving fraud, disputes, returns, and transactional errors in an environment with evolving legal precedent.
Security	Define policies governing how brand and customer data are surfaced to external AI systems, protecting proprietary content and maintaining information integrity across generative platforms.	Define and enforce machine-level access controls: transaction thresholds, API permissions, and operational boundaries that specify what autonomous agents are authorized to access, query, and execute and what they are not.	Discoverability vs. protection: Decide how broadly to expose product, pricing, inventory, policy, and customer data to external agent ecosystems in order to drive discoverability and transaction volume versus maintaining tighter controls to protect proprietary information, preserve consumer privacy, and prevent abuse or unauthorized execution.

The dimensions described above are foundational for agentic channels to be activated effectively. Three additional dimensions enable optimization within the agentic channel: ratings and reviews, brand representation and monitoring, and loyalty. Retailers that build review volume and sentiment quality, actively monitor how agents represent them across generative platforms, and design loyalty mechanics that remain meaningful when a consumer delegates repeat purchases to an agent will be better positioned to win within the channel.

Where to focus now

Get product data right

The starting foundation is near universal for most retailers: audit product data completeness, enrich attributes to the level agents can parse, and ensure that data can be syndicated to the major LLM platforms. This is foundational for enabling driving agentic discoverability, and the benefits will likely pay off across every channel.

Deploy targeted pilots

Once the data foundation is in place, the next decision depends on category signals and internal readiness. Retailers in high-fit categories with manageable readiness gaps could move toward customer-facing activation: Conduct a pilot on the platform of choice, tracked against conversion rates, margin impact, and customer overlap with owned channels. Retailers not yet ready for customer-facing agents can direct energy toward back-office applications that build agentic capability without requiring a consumer-facing commitment such as inventory, operations, and customer service.

Scale what works

Let pilot evidence drive the scale decision. Scaling the agentic channel follows familiar digital commerce logic. Expand what is performing, rationalize what is not, and build the infrastructure to support higher volume. Practically, that means broadening platform participation beyond the initial pilot, onboarding additional LLM platforms and orchestration layers as the market consolidates, and expanding payment rail coverage to match the methods and processors active in each environment.

Conclusion

Agentic commerce is not yet a universal sales channel, but the market signals indicate it is moving too quickly to treat as a watch-and-wait topic. Retailers must decide what role the channel should play, what level of control they are prepared to cede, and which trade-offs they are willing to accept: full catalog versus curated assortment, reach versus margin protection, agent checkout versus referral-only models, loyalty portability versus owned-channel engagement, early platform participation versus waiting for consolidation, and richer agent data access versus tighter risk controls.

The retailers best positioned to win will likely be those that move quickly on the foundations that are hard to retrofit: product data quality, fulfillment accuracy, pricing governance, security boundaries, measurement, and cross-functional decision rights. Getting started now on these areas will pay dividends later.

Deloitte's Agentic Commerce Readiness Assessment provides retailers with a structured diagnostic across the GEO and ACO dimensions described in this paper, scoring current-state readiness, identifying the highest-priority gaps, and sizing the investment required to close them. From there, Deloitte helps retail clients make strategic choices with discipline: assessing category and business model fit; quantifying trade-offs across growth, margin, customer ownership, brand control, and risk; and designing the operating model required to compete in an agent-mediated world.

The shift is already underway. The foundations retailers build now will determine who is well positioned to capture value in this new environment and who cedes it.

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The authors would like to extend special thanks to Tye Chait, Sai Konkala, Nishant Shrikhande, and Ela Paske for their support and research throughout the development of this report.

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