

Deloitte.

Together makes progress

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.

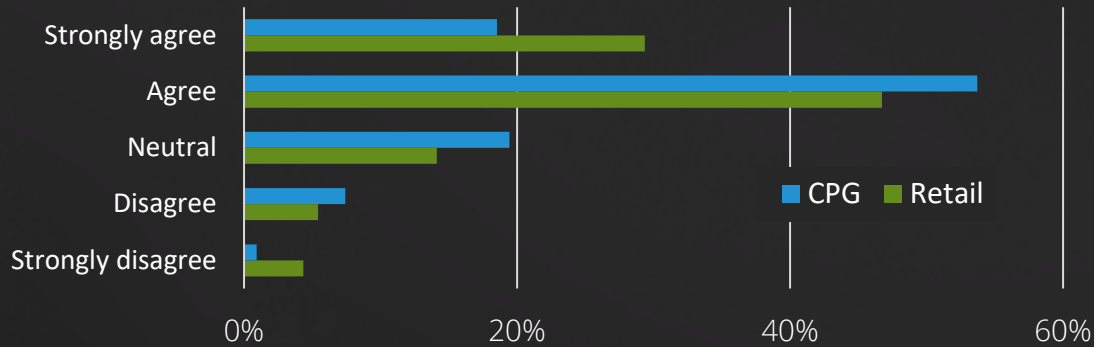
6

Agentic commerce (a-commerce)

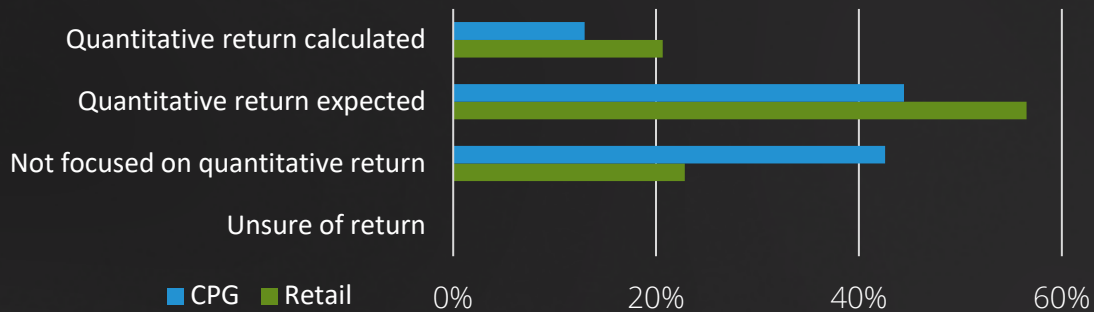
Disruption is coming. Most CPGs don't treat it as a strategic concern yet. Retail is moving faster.

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?



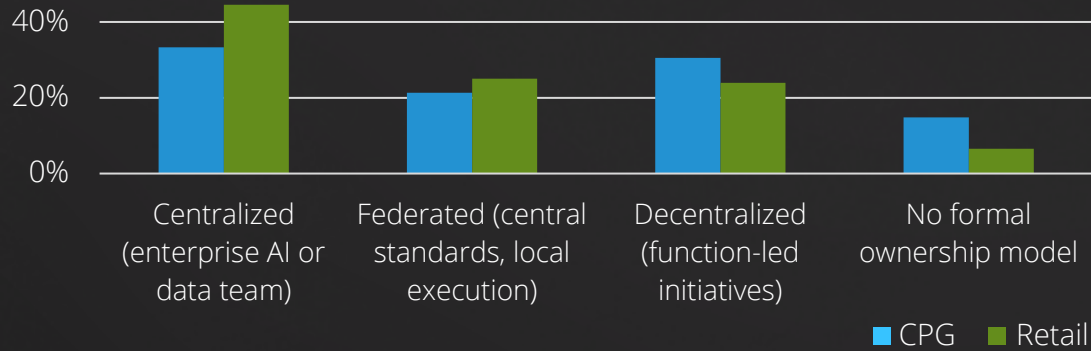
TAKEAWAYS

- 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 them¹.

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

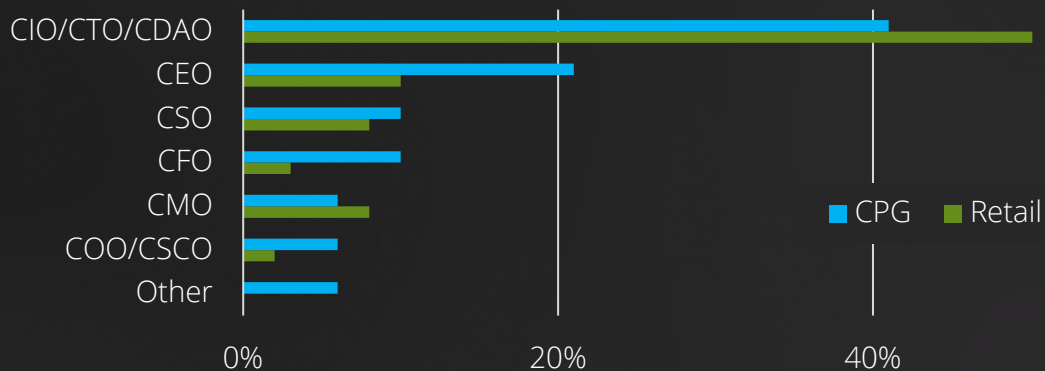
QUESTION: Which best describes your organization's AI ownership and governance model?



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

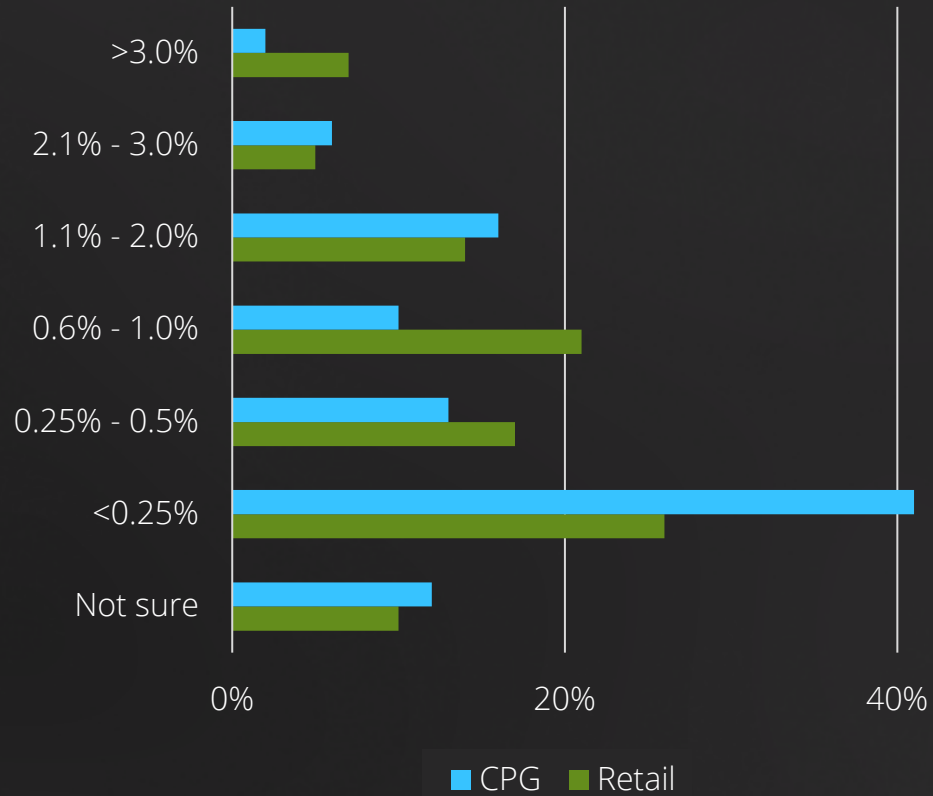
QUESTION: Who owns the AI agenda/strategy for your business?



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



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 4: Use case maturity and deployment

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

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

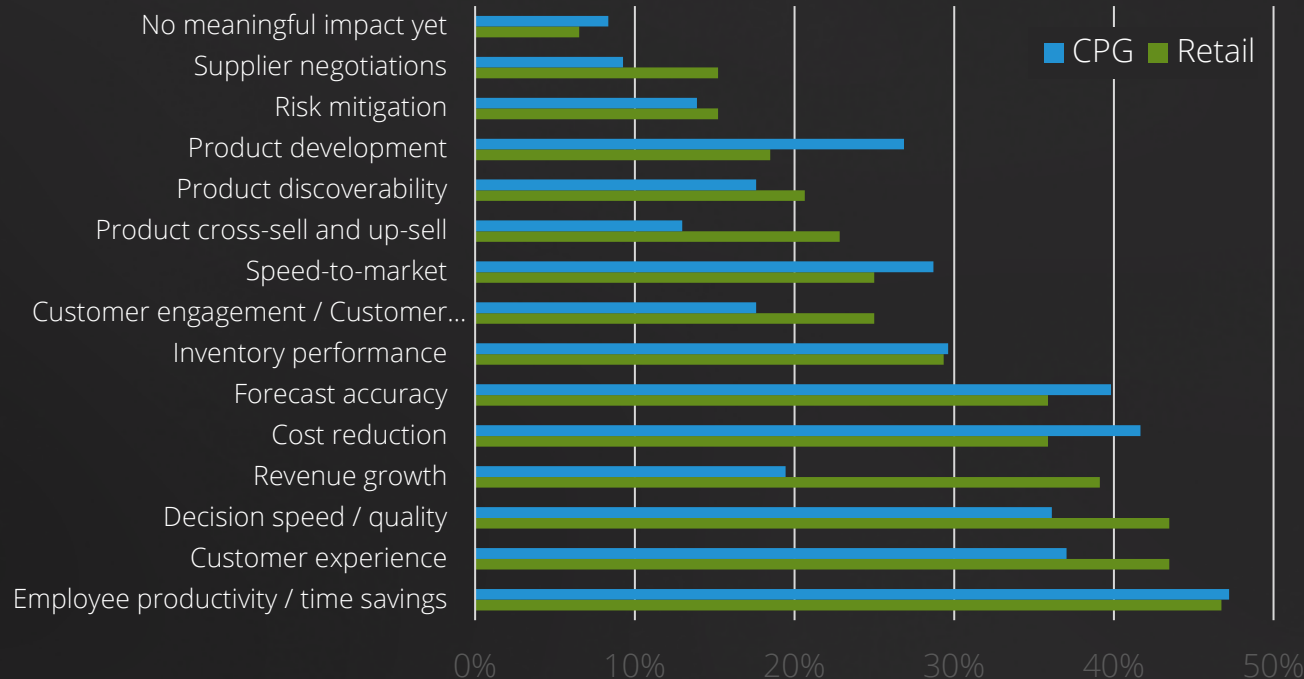
- **Investment in AI is still nascent**, with nearly half of the respondents (43% retailers and 54% CPGs) investing <0.5% of revenue in AI despite considering it a priority.
- The trajectory is unambiguous: **82% plan to increase AI investment in the next 12 months, with zero expecting a cut.** But most 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 5: Value realization

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

TAKEAWAYS

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

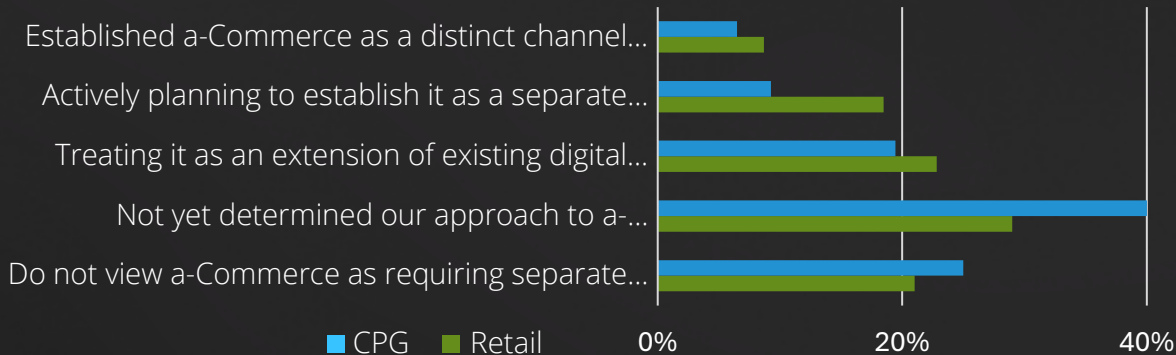


- Both sectors feel AI most in productivity and cost reduction—near parity at ~47% and ~40%. **Product development is where CPG has a genuine edge (27% vs. 18%); AI is helping CPGs innovate better.**
- The gap that matters is revenue growth, with **Retail at 38%, CPG at 10%**. Product discoverability 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)

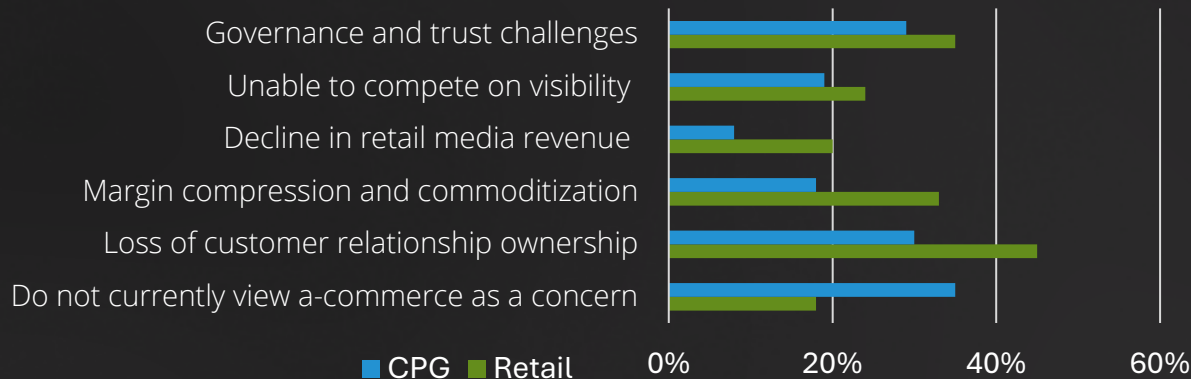
QUESTION: Has your organization established a-commerce as a formal channel with its own budget, P&L, and strategic ownership?



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

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



- 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.

Contacts



Kevin Byrne

*Principal, US RCP AI Leader
Deloitte Consulting LLP
+1 617 314 4386
kebyrne@deloitte.com*



Alan Levy

*Senior Manager
Deloitte Consulting LLP
+1 216 589 5473
alevy@deloitte.com*



Morgan Austin

*Senior Consultant
Deloitte Consulting LLP
+1 512 226 4240
maraustin@deloitte.com*



This communication is for internal distribution and use only among personnel of Deloitte LLP and its respective affiliates (“Deloitte”). Deloitte shall not be responsible for any loss whatsoever sustained by any person who relies on this communication.

About Deloitte

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee (“DTTL”), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as “Deloitte Global”) does not provide services to clients. In the United States, Deloitte refers to one or more of the US member firms of DTTL, their related entities that operate using the “Deloitte” name in the United States and their respective affiliates. Certain services may not be available to attest clients under the rules and regulations of public accounting. Please see www.deloitte.com/about to learn more about our global network of member firms.