THE DAWN OF AI AND AGENTIC COMMERCE

Key Consumer Research on Agentic AI

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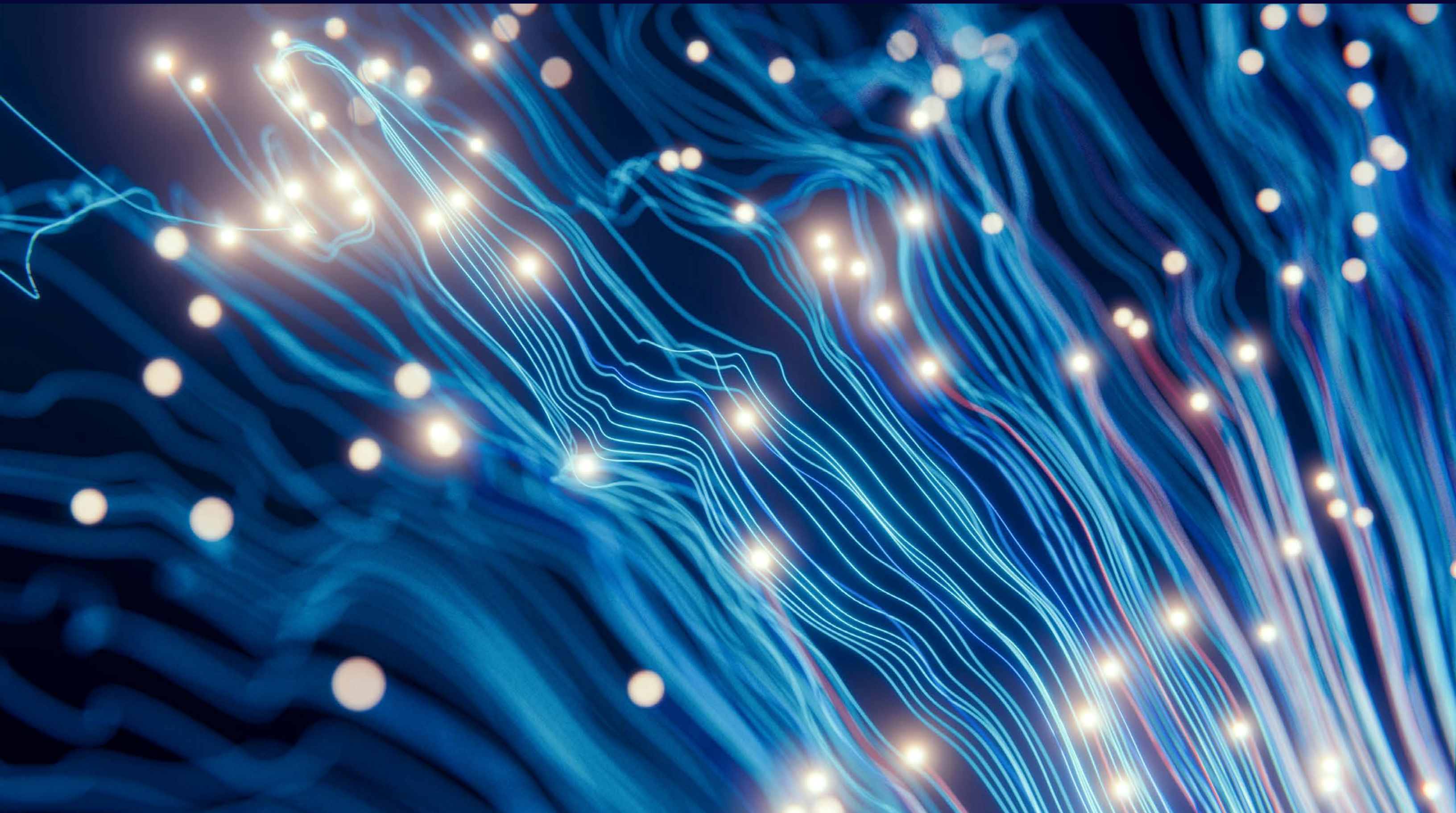


THE DAWN OF AI AND AGENTIC COMMERCE

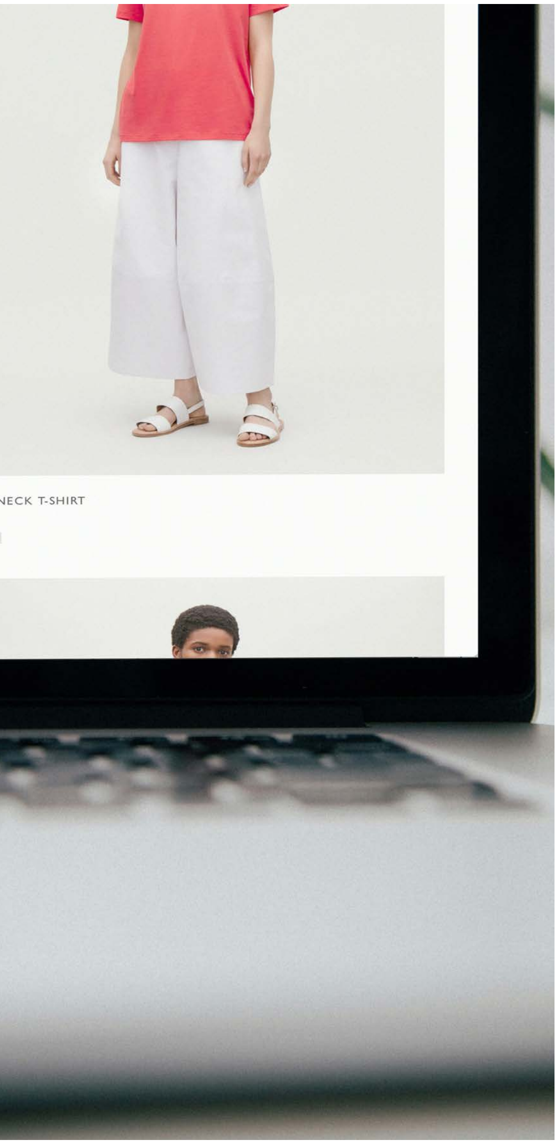
We are in the early stages of AI-driven global commerce, and already the retail landscape is changing. EMARKETER projects that AI-driven eCommerce sales will surpass **$144 billion** by 2029—**9.9%** of total retail eCommerce sales.[1] Major retailers are beginning to integrate AI into their shopping experiences, but as platforms, providers, retailers, and marketplaces enter a period of experimentation, it is not totally clear what the future shape of agentic commerce will be. Many brands should leverage this period of experimentation by focusing on enhancing one experience over others: the customer's experience when they encounter new AI tools and shopping processes, potentially for the first time.

Radial's research into consumers' responses to agentic commerce makes it clear that, while many shoppers are interested in AI-driven commerce, some hesitate to embrace the new technology fully. Shoppers are generally open to leveraging AI in aspects of their shopping experience today but expect to maintain control over their own actions and data. They want assurances from brands that AI agents, copilots, platforms, and tools are acting in transparent and trustworthy ways—and that human-centric solutions are still available if issues arise.

What Is Agentic Commerce?

Agentic commerce can be defined as a customer experience powered by intelligent AI agents able to assess, personalize, and automate the shopping process to be as frictionless as possible.

As agentic models grow and evolve, the methods by which people search, browse, and purchase products will evolve as well. For example, some experts project the gradual replacement of search-based shopping for machine-mediated processes, where AI agents augment human decisions.[2] AI agents become concierges, guiding shoppers—or even representing them completely—through the purchasing process.



THE ROLE OF RETAILERS:

CREATE DESIGNED AGENTIC EXPERIENCES BY FIRST LISTENING TO CUSTOMERS

While we are witnessing the expansion of agentic commerce, it's important for modern brands to remember that both retailers and shoppers are still experiencing the earliest days of this advanced technology. Retail innovation does not automatically earn shoppers' trust, and brands should consider how to design agentic experiences that create a positive feedback loop with their customers. That means listening to what their customers are saying now to shape the agentic commerce experience in the future.

For retailers beginning to implement AI agents, platforms, systems, and tools within their business, Radial's research indicates that many shoppers are still hesitant to fully embrace AI agents. Instead, today's consumer primarily embraces AI commerce when it provides distinct value, speeds the shopping process, or reduces products' costs. And while they may be adopting new AI tools, their focus is constantly on secure, transparent experiences and transactions.

Radial Agentic Commerce Surveys

To dig deeper into consumer expectations and agentic commerce trends, Radial launched two consumer surveys in Q1 2026. We discovered key insights into both the challenges and opportunities retailers face with the adoption of agentic commerce.

Unless otherwise cited, the data and charts in this report came from these surveys. The report also references additional resources where cited. Learn more at: **radial.com/insights**.

WHAT SHOPPERS WANT:

THE CURRENT STATE OF ECOMMERCE AND AI ADOPTION

Over **63 million** US consumers are projected to use AI tools like ChatGPT or AI assistants on retailer websites while they shop in 2026.[3] And while many shoppers are open to elements of agentic commerce, there are nuances for brands to consider as they define their AI strategies. Most importantly, consumers prefer to spend their money with trustworthy brands offering quality products. To create the level of trust and credibility necessary to drive long-term agentic commerce goals, modern brands must first anchor on what customers want most: quality shopping experiences.

CONSUMERS EXPECT QUALITY SHOPPING EXPERIENCES

Before advancing cutting-edge AI use cases, retailers must create a strong foundation by answering a key question: What do shoppers really want from modern brands?

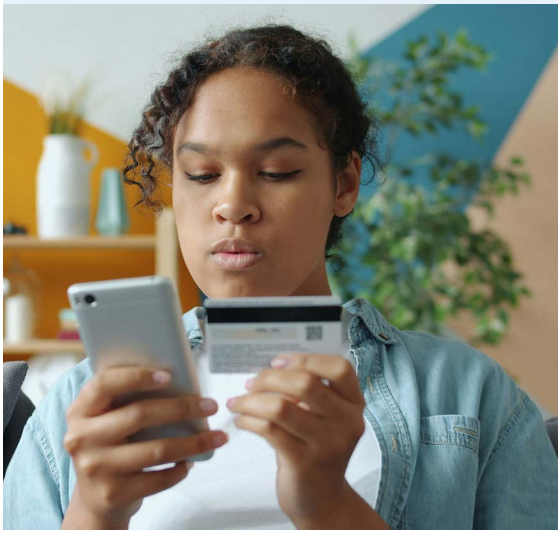
Per Radial's research, the answer is quality. **Thirty-two percent** of consumers say product quality is the top reason they choose to buy from a brand, and **29%** are motivated by access to unique products they can't find anywhere else.[4] **Sixty-two percent** of consumers say that declining product quality will cause them to lose trust in a brand.

This expectation of quality extends beyond products themselves and into the full shopping experience. From in-store and online experiences to reliable shipping and order transparency, Radial's research shows that operational consistency, not just a great product, is essential to building brand trust and customer loyalty.

Radial's recent agentic AI surveys reinforce these trends. When asked what frustrated them most about the pre- and post-purchase online shopping experience, shoppers frequently anchored on a lack of transparency, clear communication, and trust around in-stock products, delivery timelines, product quality, and easy returns.

Retailers Can Focus on Demographic Trends to Address Specific Buyer Pain Points

As brands explore applying AI to their customer-facing processes, they can develop beneficial use cases by closely examining demographic trends and shopper-specific frustrations. Importantly, younger shoppers are increasingly concerned with the trustworthiness and transparency of brands.



As retailers explore advancements in AI, they can address these frustrations more directly, reinforcing positive shopping experiences and eliminating friction in the buying process. But they must also balance consumer anxieties and expectations around agentic commerce to reinforce the positive elements of the experience while reinforcing trust and transparency.

Top 3 Pain Points in the Pre- and Post-Purchasing Processes

	BABY BOOMERS	GEN X	MILLENNIALS	GEN Z
Pre-purchase	» Out of stock issues (**27%**) » Not knowing when they will receive an item before they buy (**24%**) » Comparing prices across retailers/ brands (**22%**)	» Comparing prices across retailers/ brands (**28%**) » Out of stock issues (**26%**) » Not knowing when they will receive an item before they buy (**17%**)	» Comparing prices across retailers/ brands (**22%**) » Out of stock issues (**22%**) » Finding brands I can trust (**17%**)	» Finding brands I can trust (**27%**) » Comparing prices across retailers/ brands (**18%**) » Having the right payment options (**17%**)
Post-purchase	» Dealing with customer service issues (**26%**) » Returns/exchanges (**23%**) » Poor tracking/ updates (**22%**)	» Waiting for delivery (**32%**) » Poor tracking/ updates (**22%**) » Returns exchanges (**20%**)	» Waiting for delivery (**30%**) » Poor tracking/ updates (**25%**) » Returns/exchanges (**18%**)	» Poor tracking/ updates (**31%**) » Waiting for delivery (**30%**) » Getting refunds (**15%**)

INITIAL AI ADOPTION DRIVEN BY DEAL-FINDING

Per Radial's research, many consumers start their shopping journey with traditional channels first. Only **5%** start their search with AI tools, though many start shopping on search engines (e.g., Google) and marketplaces (e.g., Amazon) where AI tools are now embedded. Consumers are most interested in agentic commerce when they are certain that they can get maximum value or discover deals. Shoppers want AI to help them find the best prices for a purchase (**47%**). This far outpaced other use cases; the next highest choice was "choosing a replacement when something is out of stock" at only **12%**. These early use cases uncover the current perceptions of how agentic commerce in its nascent form can help consumers find the best prices or in-stock items for something they already know they want.

What type of purchase would you MOST want an agentic AI agent to help you with?

	TOTAL	BABY BOOMERS	GEN X	MILLENNIALS	GEN Z
Finding the best price for an item	47	65	42	44	41
Choosing a replacement when something is out of stock	12	8	13	14	13
Deciding on what to buy for a specific task or goal	12	6	11	16	14
Big or infrequent purchases that require research	11	12	14	8	7
Routine or recurring purchases I make regularly	10	6	11	9	14
Buying gifts	8	4	10	9	12

CONSUMERS MOST COMFORTABLE WITH AI WHEN THEY HAVE CONTROL AND SECURITY

Shoppers' trust must be earned by brands if they are to successfully transition to agentic commerce. While a person may trust a retailer, their store, and their human staff, they may not yet be comfortable trusting an abstract AI agent. Even when offered time or cost-savings, **34%** of consumers would allow an AI to only take approved actions, while **23%** want it to make suggestions only. Over one-fifth of shoppers don't want an AI agent to act on their behalf at all.

If agentic AI could save you time or money, how much freedom would you give it?

	TOTAL	BABY BOOMERS	GEN X	MILLENNIALS	GEN Z
Take actions only if I approve	34	29	31	40	32
Make suggestions only	23	29	25	19	22
I don't want it acting for me	21	32	21	15	16
Take actions only within certain guidelines I have established	10	6	11	11	15
Take actions, but tell me	9	3	8	12	12
Take action on its own if results are guaranteed	3	2	4	4	2

When consumers decide to shop with AI assistance, they expect enhanced security and transparency, backed by the overriding option to speak to a human employee. Nearly half (**46%**) of consumers will only be comfortable with AI support if there are strong security or privacy settings. And **42%** expect to talk to a human if needed.

Older generations are especially disinterested in working with AI unless there's a human-to-human option. **Fifty-nine percent** of Boomers won't trust an AI agent without a human available, followed by **47%** of Gen X consumers. Even younger shoppers want a human to talk to if needed, with **35%** of Millennials and **28%** of Gen Z indicating it would make them more comfortable with AI agents.

What would make you more comfortable letting agentic AI help you shop or pay

	TOTAL	BABY BOOMERS	GEN X	MILLENNIALS	GEN Z
Strong security or privacy settings	46	47	46	46	42
Being able to talk to a human if needed	42	59	47	35	28
Being able to approve or stop actions	38	37	40	39	37
Knowing mistakes are eligible for returns and refunds	33	28	30	38	36
Getting real-time updates	27	16	23	32	36
Reliable delivery services	23	15	19	24	34
Getting the best rewards or perks automatically	17	17	16	18	19

Consumers are most open to AI intervention on simple, low-risk tasks, like applying coupons, but are least interested in complex tasks, like AI-supported reordering or customer service inquiries. As tasks grow more complex, traditionally require human involvement, or create risk, shoppers expect more safeguards. In fact, shoppers require a refund guarantee for mistakes (**65%**), human support (**61%**), and the ability to stop or approve actions themselves (**55%**) to proceed with AI.

Shoppers Want Full Control of Payment Information

Given that shoppers are still in the early days of working with AI tools and agents, it is unsurprising that they are highly focused on safe, transparent transactions. While the end-goal of agentic commerce may be frictionless experiences fully determined by AI agents, consumers are not yet prepared to relinquish control to AI. They want assurances from retailers that, if mistakes occur within the AI shopping journey, they will remain in control of their data, experience human support, and receive a refund.

In order for shoppers to trust AI assistants with payment information:

» **53%** say they must approve every purchase before it goes through.

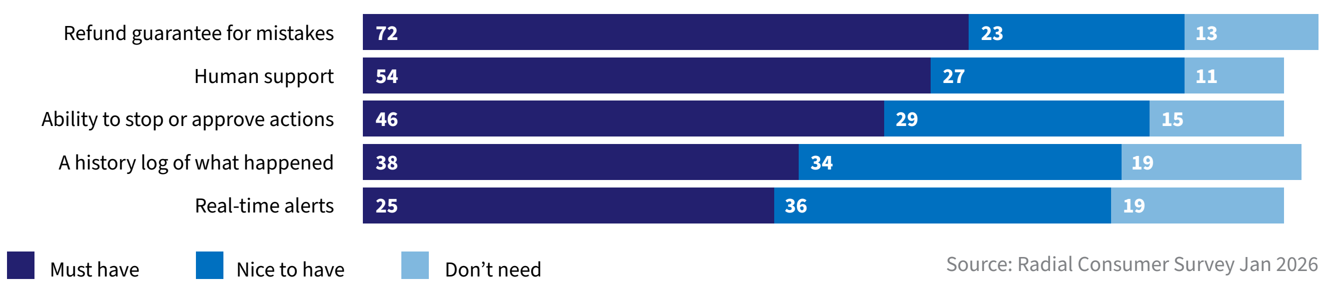
» **41%** require two-factor authentication for every transaction.

» **39%** want to review or cancel purchases without penalty.

» **19%** claim they will never trust an AI assistant with payment info.

This clearly shows a need for either highly secure payment processes within the AI model or, more likely in the early phases, the ability to leverage already established payment solutions like digital wallets or payment orchestration platforms to disintermediate the payment from the platform and ensure trust.

If agentic AI made purchases for you, what would you want as part of the experience



Source: Radial Consumer Survey Jan 2026

Shoppers Open to AI involvement in Post-Purchase Process

Shoppers are generally open to AI support during the post-purchase process. **Thirty-six percent** of consumers are cautiously interested in AI assistants working directly with stores or delivery systems to order, track, or fix issues. And **33%** think such an option would be helpful, saving them time. **Fifty-three percent** of consumers are somewhat-to-very likely to use AI for monitored delivery and problem-solving.

Customers Want Deals, but AI Fees May Limit Seamless Commerce

Currently, shoppers are most interested in leveraging AI to find deals on products. While additional use cases may emerge and grow as customers continue to adopt agentic commerce, it is important to note that adding additional AI-related fees may cause them to falter or even exit the shopping experience. For example, some AI companies implement AI agent fees on in-platform purchases, which will likely drive up the total cost of the purchases. Retailers therefore face a challenge: manage increasingly complex pricing and absorb costs or pass them on to potentially disinterested customers. These customers will then lose the key benefit they hoped to achieve in using the platform (lower costs). How retailers solve this challenge will influence whether AI agents become a true commerce driver rather than an enhanced deal finder.

This openness makes sense: Post-purchase activities and tracking can be stressful and time-consuming, and AI assistants are supporting back-end tracking and management versus controlling purchase decisions and payment information. This could be a vital early role for an AI agent to play in the eCommerce landscape—not necessarily making a transaction but acting as an order concierge to keep consumers updated and informed on delivery statuses.

Retailers Create Trust to Expand AI Use Cases

As trust grows, shoppers may become more interested in other AI use cases beyond simple deal-finding or order management. For example, while consumers are relatively disinterested in letting AI help make buying decisions today, they may grow increasingly interested as they gain trust in both the brand and its AI tools over time. No matter where retailers implement AI in the buying journey, they will need to foster trust via highly designed, strategic implementations of new technologies. Otherwise, they risk losing their customers and long-term revenue.

Younger Shoppers More Open to Agentic Commerce—with a Catch

Radial's research indicates that younger shoppers are generally more open to AI-driven shopping experiences. For example, **53%** of Millennials and **50%** of Gen Z shoppers are somewhat-to-very likely to purchase a brand recommended by AI. But there's a catch: Retailers need to take just as much care developing secure, trustworthy AI shopping experiences for younger demographics. Both Millennials and Gen Z rank finding brands they trust as one of their top three pain points in the online shopping experience, and the addition of new AI tools may initially put brand credibility to the test.

Additionally, brands need to anchor their AI activities and recommendations in human-driven reviews and recommendations. Great customer reviews are still the largest driver of purchases, with **43%** of shoppers more likely to try an AI recommended brand if they have great (human) reviews.

AI Assistants and Shopper Expectations

The type of purchase a consumer makes can give insight into how they may use AI assistants to shop.

- For routine purchases, shoppers are typically looking for the best deals and highest value, so they will gravitate towards models that can give them the best price or bundle of value.
- Consumers unsurprisingly have a strong interest in assistants finding the fastest delivery options for time-sensitive purchases.
- For experience-based purchases, the data reveals a split on deals and value, indicating that consumers may be more open to recommendations.

TYPE OF PURCHASE	BEST DEALS FINDER	BEST OVERALL VALUE	FASTEST DELIVERY FINDER	SUSTAINABLE/ ETHICAL CHOICE	PREMIUM UPGRADE CONCIERGE
Everyday / routine purchases (e.g., household items)	52%	30%	13%	3%	1%
High-value purchases (e.g., electronics, gifts)	38%	35%	19%	3%	4%
Time-sensitive purchases (e.g., last-minute needs)	25%	25%	45%	4%	2%
Experience-based purchases (e.g., travel, events)	36%	36%	13%	6%	8%

RETAILERS CAN DRIVE AGENTIC COMMERCE RESULTS WITH A FOCUS ON DESIGN AND TRUST

While agentic commerce offers a future of reduced friction and intent-driven shopping experiences for customers, it will require brands to simultaneously rethink existing business models while reinforcing the trustworthiness of their brand. After all, while customers may be interested in AI shopping, retailers will foot the infrastructure and business requirements necessary to successfully shift the commerce paradigm. And they must do so while establishing credibility through consistency with their customers. Trust is contextual and can change from transaction to transaction, making trust as-or-more important than the AI tools themselves in driving long-term adoption. Retailers will need to balance adoption and speed-to-market with a well-understood and designed customer experience. Otherwise, they risk frustrating shoppers, alienating customers, and losing sales.

The Adoption and Implementation Risks for Retailers

- **Business Model Evolution:** Adopting agentic commerce means that many brands will need to rapidly, and potentially seismically, evolve their existing business models and growth strategies. Such an evolution will require a clear strategy, committed leadership, and the governance and oversight necessary to manage change both internally and externally.
- **Risk of Lost Sales:** While there are larger ramifications on corporate governance and brand accountability with the use of AI agents, the short-term consequence of a bad customer experience is the loss of both immediate and future sales.
- **Infrastructure and Technology Challenges:** The design and implementation of agentic commerce solutions require managing and mastering technical overhead, as well as deploying across emerging technologies. Retailers will need the resources, processes, and governance in place to enable agentic commerce across platforms and protocols, like Model Context Protocol (MCP), Agent Payments Protocol (AP2), Agentic Commerce Protocol (ACP), and Agent-to-Agent Protocol (A2A).[5]
- **Data Accuracy and Governance:** As agentic commerce expands and evolves, there will be persistent challenges around data accuracy, ownership, and usage, especially across geopolitical boundaries. Data may be stored in one jurisdiction, with AI agents driving decisions elsewhere. This may create legal questions and issues for brands.
- **Reputational Damages:** There are reputational risks associated with agentic commerce. Brands can lose shoppers' respect, interest, and sales if they create a poor AI-driven experience. Plus, there is still legal and regulatory ambiguity around the implementation and ongoing use of AI tools, which means brands may suffer unforeseen damages created by the misdirected decisions of their AI agents.

> **Business leaders recognize they need to adopt the right AI tools and platforms for the future. Otherwise, they'll be left behind. The path forward means building trust with consumers. That will create the long-term adoption and value retailers need.**

Tom Schmitt
CEO, Radial

RETAILERS CAN ADDRESS ADOPTION OBSTACLES BY SOOTHING SHOPPERS FEARS

While consumers are open to exploring AI-aided commerce experiences, retailers need to understand shoppers' anxieties and concerns to best incorporate the kinds of AI solutions that will drive adoption. Solving customers' pain points won't matter if shoppers avoid AI tools out of fear, mistrust, or frustration.

Adopt a Flexible AI Strategy

Avoid exclusive partnerships with one AI platform or toolset over another. Instead, build a strategy around flexibly integrating with a variety of providers. This boosts both the retailer's resilience and creates more opportunities to serve customers via a combination of systems, tools, and processes.

Start with Security and Safety

Sixty-four percent of consumers worry about sharing payment information with AI agents, and 52% draw the line at sharing personally identifiable information (PII). To reassure shoppers, AI protocols should provide safe, secure, known payment options.

Additionally, retailers will need to establish transparency and accountability for their AI tools, both from a regulatory perspective and in the context of a consistent, trustworthy customer experience. To complete sales and return for future transactions, customers must feel safe within the agentic commerce experience. Otherwise, they will leave a brand, and its reputation, behind them.

Reinforce AI Accuracy

Nearly one-third of shoppers are worried about incomplete or inaccurate information presented by an AI agent. While errors exist within any system, retailers will need to err on the side of accuracy and transparency to reassure customers that their AI tools can manage the shopping experience effectively. AI agents likewise need to present the right mix of available information for consumers to feel confident when purchasing, including price, customer support details, return policies, estimated delivery dates, and in-stock verification.

Emphasize Control and Human Agency

Shoppers draw the line at losing control and human agency during their shopping experiences. Thirty-four percent of consumers would limit AI freedom to only actions they approve, while 23% recommend the tool make suggestions only. Only 3% of shoppers are interested in AI taking any action on its own—and only if the results are guaranteed. Brands can most effectively drive AI adoption by providing a sense of control to the consumer, from preference settings to escalation paths involving human representatives.

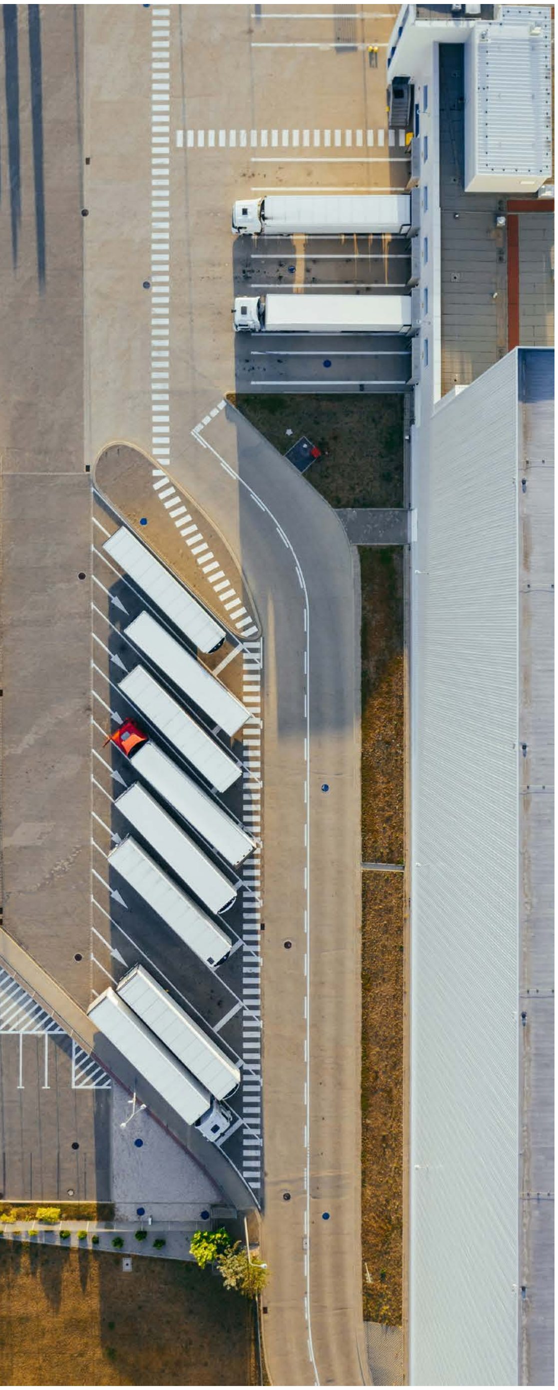
MODERN BRANDS LEVERAGE PARTNERS TO DRIVE AGENTIC COMMERCE SUCCESS

Retailers face a complex, paradigm-shifting opportunity with the adoption of agentic commerce. They will need to define their place among the platforms, providers, marketplaces, and systems to enable the commerce of the future. But they don’t have to navigate it alone. The emerging AI ecosystem includes both technology, payment, and operational partners dedicated to the successful implementation, integration, and long-term success of agentic commerce.

TECHNOLOGY AND PAYMENT PARTNERSHIPS

As shopping transitions from direct human interactions to agent transactions, payment infrastructure will rapidly shift. Customers will become AI agents, and that means a new approach to policies, authorization, approvals, and fraud prevention.[6] Therefore, the future of agentic commerce exists on the foundation of payment orchestration, a control layer between merchants and an increasingly complex payments ecosystem.[7] But the level of complexity behind payment orchestration can stymie even the most experienced merchants and trap organizations in long, unproductive development cycles. That’s where working with technology payment partners can help accelerate agentic commerce for modern brands.

Partners can provide a managed payment orchestration (MPO) solution to drive both operational simplicity and long-term success. A managed solution adds a layer of expertise on top of the payment orchestration platform. Experts can design and manage orchestration to eliminate complexity, often while leveraging cutting-edge technology. The partner manages both the strategic and tactical elements of payment orchestration on behalf of the merchant, offering a tailored, white-glove experience for them and their customers.



By partnering with a managed orchestration provider, merchants can cut through the confusion around AI models and platforms. The partner is tasked with managing a multi-agent orchestration point that connects across AI commerce models—from AOC (OpenAI) to UCP (Gemini), MCP (Anthropic), Copilot, Stripe, and other emerging protocols. The partner owns the roadmap so that merchants will be able to leverage new features and channels without undergoing major internal development efforts.

OPERATIONAL AND LOGISTICS PARTNERSHIPS

In order to effectively leverage agentic commerce as a competitive advantage, modern brands will need to ensure they have flexible, technology-driven logistics solutions to drive inventory availability, product delivery, and streamlined returns. Otherwise, they risk compromising quality, leading to unhappy customers and lost revenue. Additionally, AI will need to source large data sets to manage purchases, from price to product avaialbility, expected delivery, and more. AI protcols will need to be able to source and digest information from retailers' order management systems (OMS), warehouse management systems (WMS), and transportation management systems (TMS), along with payment and customer information. To manage these disparate data sets effectively, brands may need to seek partners equipped to connect the dots between a variety of tech platforms.

Future-proofing their logistics will likewise require integrating with cutting-edge, AI-driven technologies to ensure AI agents can converse across protocols and make decisions on behalf of their customers. For example, the workflow-oriented Universal Commerce Protocol (UCP) defines how AI discover products, checkout, and capture payments. It's prescriptive and structured. UCP needs a data and functionality interface, like onX, to provide critical data, such as real-time inventory, pricing and promotional data, and delivery information.[8]

Key integrations can be managed in-house, but many modern brands will need to seek third-party logistics partners to provide flexible, reliable, and AI-oriented distribution and fulfillment on their behalf. They then can focus on optimizing their core competencies—and driving further agentic innovation.

ABOUT RADIAL

Radial, becoming Paxon, is North America's largest 3PL fulfillment provider also offering integrated payment, fraud detection, and omnichannel solutions to modern and enterprise brands. The company is a division of Bnode, a digital expert in parcel size logistics, operating across Europe, North America, and the Asia-Pacific region. Leveraging over 40 years of industry expertise, Radial tailors its services and solutions to align strategically with each brand's unique needs. Our team supports brands in tackling common eCommerce challenges, from scalable, flexible fulfillment enabling delivery consistency to ensuring secure transactions. With a commitment to fulfilling promises from click to delivery, Radial empowers brands to navigate the dynamic digital landscape with the confidence and capability to deliver a seamless, secure, and superior eCommerce experience.

Learn about our solutions at **radial.com**.

Citations

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