



# Unmissable

Staying visible, chosen and trusted as agentic commerce expands and customer relationships change

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# Executive summary

**Digital commerce has not lived up to its promise. Consumers feel overwhelmed by choices and often struggle to find the products and services that best meet their needs. Brands absorb the cost in lost sales, returns and restocking expenses, and endless spending to reacquire the same customers. The system is accepted, not loved.**

Now, however, the companies deploying AI agents are upending the model, triggering disruption across every industry and at every stage of the purchase journey. Agents can now compare features, read the fine print, choose a winner, complete a purchase and manage delivery and returns—all autonomously, on a customer's behalf. The long-held understanding of who makes buying decisions, and when, and how, is changing fast.

Two types of agents have emerged. Horizontal agents, built by leading large language models (LLMs) and large marketplaces, are general-purpose conversational interfaces that help shoppers define what they want, refine preferences through dialogue and compare options across many categories. Vertical agents go deep in a specific category: A travel agent that handles a full itinerary, a grocery agent that restocks the pantry. Both types are growing fast, and both will sit between brands and their customers.

That means organizations face strategic choices. Most companies will need to become the **choice of agents**, making their offerings easy for machines to find, evaluate and buy. A smaller number of companies, those with real category authority and proprietary data, may also become an **agent of choice**: The go-to agent that customers and other agents trust and turn to for advice, products and services, again and again.

The stakes go beyond technology and customer experiences. Agentic commerce reshapes the unit economics of selling: Lower acquisition costs, fewer returns, less fraud, more predictable cash flow. The brands that get it right will pull further ahead in their categories with every transaction. The rest may become invisible—passed over in milliseconds by a machine that has no reason to choose them.





# Agents with agency: This changes everything

**Agentic commerce represents a seismic shift in how people buy products and services.**

It has happened before. Physical commerce brought products from around the world to warehouses and stores near the buyer. Digital commerce changed the game, making everything available to everyone, everywhere. Agentic commerce is changing the rules again by allowing AI agents to be actors in the buying cycle. It's the biggest shift in commerce in the last 20 years, changing who—and what—selects and buys products, and how and when those transactions happen.

Brands now have two audiences in commerce: The person and the agent acting on that person's behalf. It's a generational reset that will redefine which brands grow and which ones disappear from consideration—not because customers chose to ignore them, but because an agent did.

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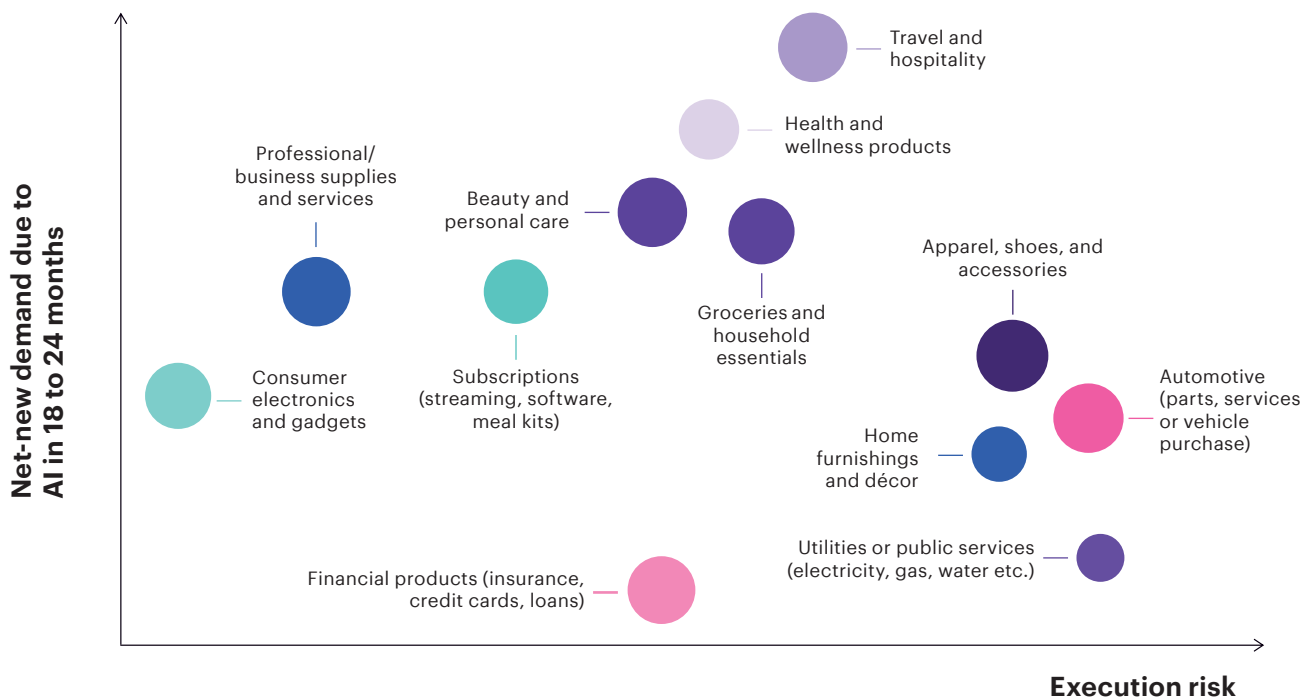


To understand where this reset is headed and how fast, Accenture partnered with Aaru, a pioneer in AI-based behavior modeling, to simulate how agent-mediated commerce will evolve in the next two years. Our study sheds light on the profound change that's coming, identifies far-ranging impacts for industries and sectors worldwide (Figure 1) and clarifies the choices companies need to make to maintain control.

One critical and simple truth to keep in mind: Now more than ever, what matters most is what matters to the consumer.

**Figure 1. Relative industry positioning on estimated net-new demand and execution risk from AI agents**

Agent-mediated transactions are projected to shift demand in the next two years, generating net-new global demand for most industries along with new risks in execution and fulfillment for many sectors.



Source: Accenture Aaru agentic commerce simulation, February 2026, N = 50,000 consumer agents. "Execution risk" refers to how hard it is for a company to deliver a smooth, AI-driven buying experience. Bubble size indicates relative expected shift from traditional retail to AI-assisted commerce in the next 18 to 24 months.



## Research snapshot

To investigate how agent-mediated commerce could evolve across industries over the next 18 to 24 months, Accenture’s research team worked with [Aaru](#), a pioneer in using AI for behavior modeling, to conduct an AI simulation of an AI simulation of 50k synthetic consumers in 24 countries.

This report combines insights from that study with data from recent Accenture consumer and executive research to create deep insights on consumer preferences, frustrations and evolving expectations across global markets.

**50K**  
synthetic consumers  
in 24 countries.



# Digital commerce looked settled. It wasn't



**For more than a decade, digital commerce appeared mature. Businesses had clear operating models: They optimized traffic, conversion, personalization and fulfillment.**

The approach worked, to a point. Platform economics were predictable. Performance marketing scaled. Consumers had settled habits: Search, browse, compare, review, add to cart. But digital commerce never fully solved the burden of online decision-making. It simply expected consumers and businesses to accept a flawed experience—with a dramatic impact on sales.

Accenture research shows that an incredible 85% of consumers are likely to abandon an online purchase due to frustration or indecision, and more than three in four feel overwhelmed by too many options.<sup>1</sup> What many brands think of as “consumer choice” often translates into cognitive overload for consumers and lost sales for the business.

This dynamic plays out across sectors and product categories, where products and services have quietly become harder for consumers to understand. In travel, consumers deal with confusing fare options, add-ons, shifting prices and cancellation policies while travel companies see tighter revenues, shrinking margins and the growing cost of handling exceptions.

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In banking, consumers deal with a bewildering array of rate structures, eligibility rules and fees while banks wrestle with regulation, cross-selling economics and customers with low financial literacy. In telecom, customers must navigate complex plans and contracts while executives contend with a deepening customer service crisis, weakening loyalty and rising support costs.

Agentic commerce flips that model. If AI agents can read context, weigh trade-offs and act on a customer's behalf, then the long-standing frustrations of digital commerce may no longer be tolerated. Suddenly, habits and assumptions that have held for years start to break down in the customer journey. This shift is already underway: More than half of frequent AI users in North America report having tried a product based on an AI recommendation, and 90% say they'd be open to switching away from a previously preferred brand if their AI assistant offered a better alternative.<sup>2</sup>

A quarter of executives say that in three years, AI agents will be their number one audience for content, surpassing even search engines in a clean handoff from machine to machine.<sup>3</sup> That may prove true, but it captures only part of what's changing. Agentic commerce is defined not only by where a company targets its content but also by how decisions are made (including who or what makes them) and how they're executed across the entire value chain.

All stages of the customer journey are affected, from earliest discovery through long-term loyalty and retention. A single team can't own this challenge. Marketing, payments, supply chain, HR, pricing, data, governance, customer service, security, legal and technology all become part of the competitive equation. Agentic commerce requires an enterprise-wide response and a workflow that crosses all disciplines and is not tethered to organizational silos.

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# New decision-makers, new must-win moments

**Earning the preference of decision makers remains the cornerstone of success for every company. In agent-mediated marketplaces, that task is becoming more complex.**

Agents are stepping into roles that used to be handled by people: Handling repetitive tasks, narrowing options, evaluating trade-offs, weighing cost versus convenience, negotiating a better price or terms. Agents can do these things in seconds.

For example, travel-focused agents will be able to book an entire vacation—flights, rail connections, hotels, ground transportation, dinner reservations, activities—based on a single query from a person. If a flight or train is delayed, the agent will rebook automatically, in an instant, before the traveler even knows there’s a glitch.

Grocery agents will monitor the pantry or refrigerator, track consumption patterns and reorder goods before the consumer knows they’re running low. The family’s favorites—Granny Smith or Honeycrisp? Whole milk or 2%? Crunchy or smooth?—will guide purchases until the customer makes a change.

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Banking agents will continuously monitor a customer’s financial data—balances, rates, fees, payment history, retirement savings—and look for opportunities across the financial marketplace that could benefit the customer. A lower mortgage rate, a higher-yield savings account, a lower-fee index fund. The agent will instantly check eligibility and fill out an application for the customer to make the final decision.

People are still the consumers, but increasingly, agents are the actors. Winning their business means providing information they trust, understand and can easily act on. Every industry will feel the impacts as agents get more involved (Figure 2).

**Figure 2: Emerging roles for agentic AI**

AI agents are taking on increasingly complex roles across the purchase lifecycle.

Commerce mission	Repeatable transactions e.g. grocery	Lifestyle purchases e.g. beauty, fashion	Complex decisions e.g. travel, electronics	Structured choice selection e.g. telco, banking, insurance	Contracted commerce e.g. B2B
<b>Emerging agentic actions</b>	<ul style="list-style-type: none"> <li>Automated reordering</li> <li>Smart value substitutions</li> <li>Basket optimization</li> </ul>	<ul style="list-style-type: none"> <li>Personalized style, bundled look</li> <li>Trend-aware recommendations</li> <li>Virtual try-on</li> </ul>	<ul style="list-style-type: none"> <li>Multi-factor trade-off modeling</li> <li>Scenario simulation and comparison</li> <li>End-to-end solution assembly</li> </ul>	<ul style="list-style-type: none"> <li>Plan comparison</li> <li>Total cost of ownership modeling</li> <li>Personalized eligibility and benefits optimization</li> </ul>	<ul style="list-style-type: none"> <li>Autonomous RFQ issuance and vendor comparison</li> <li>Contract term simulation and risk scoring</li> <li>Agent-to-agent price and volume negotiation</li> </ul>
<b>Role of agents</b>	Automation	Curation	Advisory	Optimization	Negotiation

Must-win moments are expanding with agentic commerce. Demand is moving into the earliest stages of discovery, a moment where brands still have power to shape the purchase path. Downstream stages are just as vital as agents decide what to buy and manage what happens after the sale. A miss anywhere can have long-term impacts on growth and revenue. Every phase of the purchase journey will be affected.

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# Pre-purchase

## Agentic commerce reshapes how demand is formed

For many people, AI is already stepping into the role of a trusted advisor that remembers past purchases, learns personal preferences and takes the guesswork out of future decisions. In fact, among active generative AI users, AI platforms have already replaced physical stores as the #1 channel for advice.<sup>4</sup> Agents are changing how trust is earned before a purchase is made.

Our research shows that the vast majority of consumers today are receptive to using an AI-powered personal shopper to help them solve specific problems.<sup>5</sup> In most cases, the path to purchase begins with a conversational query: “Help me plan a two-week vacation across Belgium, Switzerland and Austria in June for my family of four. I want to travel entirely by train, no rental cars, and stay in 3-star or better hotels that have exercise facilities.” Agents can provide an itinerary, choose flights and hotels, and book and buy the trip. A moment that began with a problem to solve can end with a purchase transacted entirely by an agent.

Our demand simulation with Aaru indicates that within 18 to 24 months, a majority of consumers will complete purchases in AI conversations that did not start with an intent to buy.<sup>6</sup> In this model, commerce begins by sharing a need with an agent, before the customer knows what to buy or even whether buying is required. In fact, based on our simulation, the total number of “commerce occasions” or buying moments for the average consumer is projected to modestly or significantly expand as agentic commerce takes root.

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Our modeling finds the greatest acceleration is likely in beauty and personal care, travel, and health and wellness—categories where decisions are frequent and complicated enough that AI can genuinely make things easier to buy, often resulting in incremental new spending rather than just a redirect of existing spending.

The real shift is in who's buying and when. The moment a person voices a need, the competition among agents has already begun.



# Purchase

## Agentic commerce opens an entirely new competitive arena

Search and browse have proven remarkably durable. From printed catalogs to digital marketplaces, they have endured because they feel familiar and can be enjoyable. Agentic commerce will not eliminate the need for physical and immersive shopping experiences but it will raise the bar for what earns and keeps customer loyalty. According to our simulation, in the next 18 to 24 months, up to 45% of shoppers will shift at least half of their commerce activities into agent-mediated ecosystems.<sup>7</sup> That will reshape who holds influence, especially in travel, apparel, automotive and beauty.

Digital commerce put a premium on discoverability. Social commerce shifted that premium to peer recommendations and influencer trust. Agentic commerce shifts it again, this time to decisions made by software that rewards clarity, reliability and confidence over visibility or persuasion.

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AI agents evaluate claims, weigh trade-offs, assess risks and execute according to the needs of humans, following rules that vary by industry and category. Being visible to agents is a must, but what matters even more is the quality of the product and whether it's the right fit for the customer. The real question for any brand is whether a machine—one they will never control—can justify choosing them.



## Post-purchase

### Meeting product and service expectations closes the loop, immediately affecting discovery

Delivery failures or products that fall short of expectations cause headaches for companies as well as customers, costing time and energy to sort out. User reviews can help, but they're often unreliable and unclear.

With agents assessing every step of the purchase journey, preventing post-purchase issues matters more than it used to. If inventory is too limited, data is inaccurate, payment authorization fails, delivery windows are unclear or returns are difficult, the agent simply selects an alternative, often in milliseconds.

At that moment, what matters most is supply chain performance. The stakes are high. Our simulation finds that up to 86% of AI agent-mediated transactions are at risk of being abandoned or switched to a competitor when something goes wrong in the purchase process—an effect that will be felt most acutely in health and wellness, travel and groceries. In a market where AI agents consider reliability to be table stakes, any weak spots in execution become an economic disadvantage that compounds over time.<sup>8</sup>





# Horizontal reach, vertical depth: A new power dynamic

Leading LLMs and large online marketplaces have established themselves as meaningful entry points for commerce because people can begin with intent rather than a specific brand, product or retailer.

These agents are "horizontal" by design: General-purpose systems built for discovery and comparison across categories, helping shoppers understand trade-offs before they decide what to buy. Their breadth is the point: These platforms are beginning to integrate merchant-owned checkout and payment capabilities that allow a conversation to turn into a completed transaction. Dedicated horizontal shopping agents that span all categories, such as Wizard,<sup>9</sup> are also entering the market.

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Visibility with horizontal agents requires that brands and retailers have clear, current and well-structured product data that AI systems can evaluate and present accurately. "Vertical" agents are specialists, built to go deep rather than wide within a single category, drawing on richer data, tighter supplier integration and purpose-built logistics. Compared to horizontal agents, vertical agents are designed to offer deeper product knowledge and more tailored recommendations, creating a faster path from conversation to transaction.

In parallel, social platforms and commerce infrastructure providers are moving to embed agentic functionality into their ecosystems. Platforms like Shopify sit behind millions of merchants and control the rails agents need to execute—catalog, checkout, payments and order flow—making them a natural backbone for agent-mediated buying, even when the shopping "front door" is a horizontal agent.

Companies that operate or shape widely used horizontal agents will have direct influence on the products that get selected and purchased. Brands that build strong vertical agents may become the "go to" brand within their category. Brands that lack direct access to either type of agent risk being reduced to just another option—evaluated and chosen, or not, by a system they do not control.

Our research suggests that people will rely on a variety of agents depending on the type of product being purchased: Travel planning, restocking household items, making a financial plan, procuring goods and services for a business.

**For a time, the landscape will be messy and unsettled. But one principle will hold: The closer an organization is to the agent making purchase decisions, the greater its influence over growth.**

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# Two strategies for the agentic economy

In a world where agents make purchase decisions, nearly all companies will need to structure their offerings to be seen and chosen by AI agents—to be the “choice of agents.”

Leading players in each industry may also become an agent that humans and other agents look to for products and services—an “agent of choice.”

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# Becoming the choice of agents

**Doing this means accepting that horizontal agents will sit between the brand and its customers.**

Brands that build the most credible authority based on what machines prioritize become the choice of agents and are in a position to capture disproportionate growth as a result.

Two key factors play a role in becoming the choice of agents:

## Earn agent preference

**Don't ask agents to believe your story. Give them reasons to choose you, repeatedly.**

This requires marketing to agents with the same rigor once reserved for people but optimizing for what agents value most: Clear facts, claims that can be verified and low chance of getting it wrong. The winners in agentic commerce will use a combination of generative engine optimization (GEO),

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structured product data and clear competitive advantages that agents can evaluate. They'll build preference by having products in stock, accurate delivery estimates and easy returns along with content that AI agents can measure and compare: Warranties, certifications, service-level agreements, compatibility assurances and sustainability claims backed by evidence. Every product listing should spell out what the product "works for" or "doesn't work for." This helps agents make the right selection, and perhaps more importantly, reduces the returns and complaints that cause agents to instantly remove a product from consideration. The strongest brands will build trust across the entire lifecycle through verified reputation, genuine reviews and excellent service when things go wrong.

## Choose where to keep or cede control

**Agentic commerce will likely be a target for fraud, just like all other parts of the digital world.**

Staying ahead of that means being clear about where it makes sense to let AI agents act autonomously and where human oversight should stay in place. In an agent-mediated market, anything left undefined will be decided by someone else, often in ways that erode trust in the brand, shrink margins or weaken the relationship with the customer. The most critical decisions cluster in three areas.

**The first centers on customer identity and relationship ownership:**

Who holds the account, who has the right to consent, who communicates with the customer and what post-purchase outreach is permitted—service messages, repeat purchase reminders, membership offers, warranty follow-ups.

**The second is data visibility and sharing:** What a company chooses to share with agents and platforms—product catalog, availability, policies, performance data—versus what it protects, such as customer insights, margins, market segmentation and internal decision-making priorities. There's a critical *quid pro quo* to consider: Exposing first-party data without getting something in return puts brands at a disadvantage. Leading brands will insist on having visibility into how their products or services are being

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evaluated, why they won or lost a recommendation, how their prices compare and where friction is costing them sales. Without that visibility, they have no way to improve and no leverage in the relationship.

**The third is pricing architecture:** Setting clear floors, bands and promotional rules that are designed to work in an automated environment. Leading brands will allow agents to make straightforward decisions quickly, such as setting prices for routine reorders and standard stock keeping units (SKUs), while preserving strategic control at high-value moments (bundles, premium assortments, loyalty economics) to protect margin and brand equity.

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## Choice of agents

Accept that horizontal agents will sit between you and your customer, and give them what they want:

Clear features, pricing and policies	Real facts, claims that can be verified	Smooth payment and reliable delivery	Easy returns and dispute resolution
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# Becoming an agent of choice

**In this strategy, a company builds its own category- or mission-specific agent, not to replace existing agents but to deliver experiences that only it can offer.**

This path makes sense when certain conditions are met: The brand has deep category authority; it controls meaningful first-party data; it can orchestrate end-to-end commerce reliably; and it can offer something a horizontal agent cannot, whether specialized knowledge, bundled solutions, guidance in regulated areas or integrated service layers.

Retailers may use these agents to strengthen their position as destination platforms for humans and agents. Financial institutions may embed advisory capabilities. Travel companies may build trip-planning concierges.

## Case in point

Noli (No One Like I), a beauty tech venture backed by L'Oréal and powered by Accenture, shows how category authority can translate into an agent-of-choice advantage. By combining AI with deep research and first-party consumer data, Noli delivers hyper-personalized skincare recommendations and advice within a dedicated beauty context. Its architecture is designed to support increasingly sophisticated AI engagement, with agents taking on greater roles as the platform grows.

The impact is measurable:

**98%**  
of users report  
a positive match.

**90%**  
say Noli increases their  
shopping confidence.<sup>10</sup>

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Becoming an agent of choice requires serious investment as it represents a full-on business model shift. Taking this path requires organizations to:

## Develop agent-native growth engines

**In traditional digital commerce, growth happens in bursts: Acquire, convert, retarget, repeat.**

Each time a company wants to make a sale, it needs to aid a new round of discovery, evaluation and purchase. In an agent-mediated environment, that loop compresses. The opportunity for brands is to redesign the commercial model so that an agent of choice can repeat the cycle with minimal effort. The question shifts from “how do we win this transaction” to “how do we design a system agents can run on our behalf, again and again?”

In practice, it means embedding growth loops into the product and operating model. For example, auto-replenishment and lifecycle-based prompts reduce uncertainty for agents when making a selection. Purpose-built bundles that meet recurring needs such as travel kits, seasonal purchases or home maintenance cycles simplify the decision for agents. And clear guarantees along with setup, maintenance and performance commitments justify premium positioning and reduce buyer’s remorse, removing barriers to future purchases.

The advantage will go to first movers who design for continuity and create systems that increase loyalty among people and agents rather than chasing short-term volume.

## Design upstream experiences that serve people

**People seek authentic, trusted advisors. That won’t change.**

Nearly half of US consumers say they would prefer to use a retailer or brand-specific AI tool when planning holiday shopping, compared to less than one-third who prefer horizontal platforms.<sup>11</sup> So in an agentic world, brands create a significant advantage by designing customer experiences



around strengths that general-purpose agents can't replicate: A distinctive style, a sense of familiarity, a bold attitude or offering, or something completely different. AI agents don't know what it feels like to wear clothes, eat food or take a trip, but they can set the consumer up to imagine those experiences by conveying the full breadth of the brand and its products.

**In channels the brand owns, winning has a dual mandate:**

Maintain a deep understanding of customers with first-party data to tailor recommendations across products, pricing and context, and build deep category authority through domain-specific guidance that feels expert and personalized, not generic.

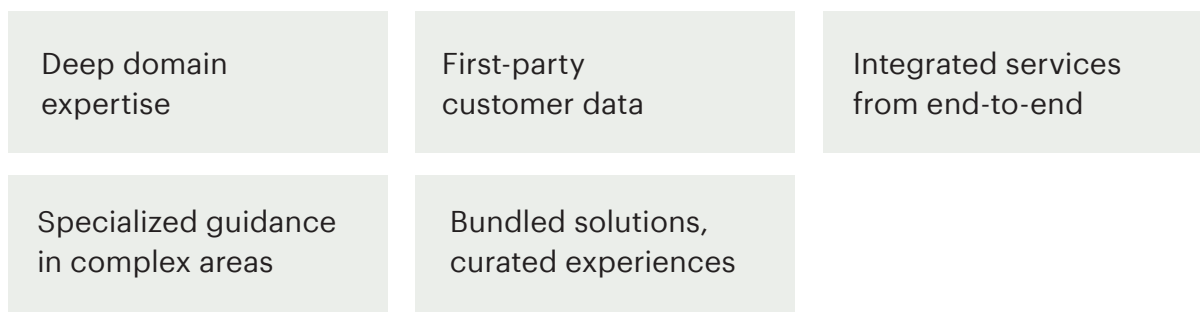
**In physical channels, such as retail stores and bank branches, the focus should narrow to what agents will never deliver:**

Memorable personal interactions and high-trust services such as tailoring, repairs, authentication, customization, and human advice and problem-solving. Leaders will deliberately design "step-up moments" where the experience moves from automated to human—high-ticket decisions, regulated purchases, emotionally significant categories—and treat problem resolution not as a cost but as a valuable moment to differentiate the brand and build lasting loyalty.

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**Agent of choice**

Build a category-specific agent where you have genuine authority. Create what general-purpose agents cannot.



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# The new economics of agentic commerce

**Agentic commerce introduces dramatic new opportunities to drive material financial impact—not just in top-line growth but by reinventing the very cost structures of digital commerce. Here are five areas that will drive economics in agent-mediated markets and allow companies to capitalize on the change that’s coming.**

## Lower costs, protected margins

Today’s digital commerce model absorbs enormous hidden inefficiencies: Abandoned carts driven by flawed experiences, advertising spend wasted on repeatedly reacquiring the same customer, content production that fuels discovery but not lasting loyalty, returns caused by poor fit or unclear information, and support calls triggered by confusion. When agents reduce the cognitive burden on consumers, those costs shrink. Customers who don’t need to reevaluate purchases are less costly to engage. Customers who make well-informed decisions are less likely to return a product or need post-purchase support.

Another area of cost savings is operational. In an agent-mediated environment, reliable execution becomes the foundation for healthier margins. Accurate inventory reduces the need to hold excess stock

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and have aggressive markdown cycles. Pricing and offers that are clear and consistent limit the pricing competition that erodes margins. Smooth payment authorization and clearer consent reduce disputes and chargebacks. Fewer exceptions mean lower servicing costs, less expense from handling returned goods and more predictable cash flow. Done well, agentic commerce compresses not just the path to purchase but the underlying costs that erode margins.

### Hyper-responsive and accurate supply-chain commitments

Agentic commerce changes how companies create and meet demand for their products and services. Instead of advertising, pricing and promotions, demand is increasingly shaped by the content and data that agents use to make recommendations. With agents in the mix, it's no longer sufficient to manage inventory at the regional level. Agents make decisions at the consumer level and can redirect purchasing in real time based on what they find. In this environment, supply chains will need to become more responsive and content-aware to keep up with fragmented customer demand.

Even with traditional direct-to-consumer models, supply chain costs alone can erode margins. Agentic commerce addresses “demand of one,” over and over again, in seconds. Supply chains will need to support that high-speed, individualized model by placing inventory closer to the customer. It requires that forecasting evolve to recognize content-driven demand signals in real time, and that a variety of fulfillment models—ship-from-store, micro-fulfillment, scheduled delivery, pickup, cross-docking—be able to flex to shifting demand.

Automation and real-time data at every point in the supply chain are key to meeting the speed that agents require. Human judgment is vital to this model, with people on point to handle exceptions that machines can't resolve.

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## Payments as a margin-driver

In an agent-mediated market, trouble-free payments enable growth, control costs and protect margins on every transaction. Payments become a strategic capability that not only influences conversion and trust but also reduces disputes, limits exposure to fraud, reduces servicing costs and increases platform preference. Leading brands will support the full range of payment options customers are likely to authorize their agents to use—wallets, buy-now-pay-later, pay-by-bank, stored value, points or cash—and make sure agents have the information they need to choose the best option, including net price, fees, eligibility, delivery speed and refund terms. When pricing and payment systems are clear and predictable, authorization rates improve and exceptions decline.

The strategic shift requires two actions.

### **First, build robust infrastructure for delegated purchasing:**

Explicit authorization, configurable spend limits, tokenization, step-up authentication for higher-risk moments and audit-grade consent records. This reduces fraud risk, compliance exposure and downstream disputes.

### **Second, build resilience to prevent drop-offs and costly recovery cycles:**

Intelligent fallback ladders (method switching with meaningful decline reasons), transparent substitution rules, and faster, more flexible refunds (instant credits, partial refunds, store credit options). Each of these reduces chargebacks, lowers contact center volume and improves cash flow.

Payments can also drive margin. Make offers and incentives machine-readable so agents are prevented from taking advantage of loopholes or ineligible discounts or offers. Payment-linked benefits should be designed to create lasting preference rather than short-term volume.



## Operating model built for high-volume, low-error commerce

Agentic commerce will dramatically increase the number of decisions that need to be made continuously—replenishments, substitutions, refunds, service actions. Leading brands will shift from managing journeys to running an always-on decision system where policies are clearly defined and separated from execution, where automation is the default and where humans focus on governance and handling exceptions.

This requires tight coordination across functions and an agentic commerce “control tower” that keeps product, marketing, pricing, payments, supply chain, legal, security, and data and AI teams aligned around shared rules.

Success will be measured differently. Beyond conversions and average order value, leading brands will track automation rates, exceptions per thousand transactions, fulfillment accuracy, cost-to-serve, disputes, chargeback rates, consent integrity and how often agents choose or bypass the brand. In an agent-mediated market, scale without control erodes trust and margin; scale with low error rates becomes a self-sustaining advantage.

## Reinventing talent to deliver bottom-line value

The economic gains of agentic commerce are directly tied to people and culture. Organizations that keep humans in the lead can deliver value by creating a culture where people and AI share work and support each other. That's why leading organizations are now treating talent strategy with the same urgency as payments, supply chain and operations strategy—and seeing higher revenue, profit and innovation as a result.

Our recent research on human-AI talent strategy offers evidence. The study revealed an elite group of companies—“Talent Reinventors”—that are delivering measurable value to their organizations by redesigning how work gets done, who's accountable and how people and AI collaborate and grow together.<sup>12</sup>

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A shared set of practices set Talent Reinventors apart. They align HR, technology and business strategy around a single definition of value, so upskilling, AI adoption and business goals move in the same direction at the same pace. They use AI to understand their workforce more deeply: Which skills exist, where gaps are growing and how to match people to opportunities before those gaps widen. And they build cultures where learning happens in the daily flow of work, so every human-AI interaction is a chance to get better.

Executive leadership is deeply involved. Rather than directing from the top, they coach and learn alongside their teams, modeling curiosity and supporting experimentation so people across the organization learn and grow together. They communicate clearly about the changes underway and why they matter, building trust with their people and confidence in the agents. The result is a workforce that adapts faster, innovates more and performs at an ever-higher level.

Most companies are increasing their AI investments, but finding gains elusive. Talent Reinventors are on track to achieve 6% to 10% higher revenue and 5% higher profit than their peers by 2030.

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# Leading brands are already moving

Agentic commerce is already reshaping how organizations sell their products and services and redefining who or what makes the decision to purchase. The implications go far beyond interfaces or channels, rippling through operations, business platforms, talent strategy, company culture, marketing strategy, loyalty programs and first-party data structure.

**To drive meaningful growth in this new world, start with the end in mind.**

- **First, redesign to include agents**

Invest in generative engine optimization (GEO) to make sure your products and services are visible to agents early in the pre-purchase cycle, when people are beginning to solve problems. Make sure social strategy and agentic strategy are aligned so you know when social content is being picked up by agents. Experiment with agent-mediated buying experiences on LLM platforms to learn what works for agents and use measurement systems to track performance against a well-defined set of key performance indicators (KPIs).

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- **Next, transform your owned properties**

This includes creating agent-ready, people-friendly digital experiences across owned apps and websites, so people and agents can easily choose and buy your products and services. It also includes physical channels: Connect in-store and online experiences so they support each other as well as the in-store shoppers and associates who use them.

- **Upgrade your foundation so it's ready to scale**

Make sure your product data, return policies, warranties and other digital content is accurate and machine-readable. Payment platforms, inventory controls, shipping, supply chain and other aspects of the commerce backbone should be built to scale and able to pivot in real time. Emerging automation and optimization technologies should be baked in.

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Brands that get this right—with upstream and downstream execution that is nearly flawless and content and infrastructure that meets the needs of people and agents—have the potential for once-in-a-generation growth and profit. The rest risk becoming invisible to consumers and the agents working on their behalf.

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# How Accenture can help

**Agentic commerce is a cross-functional shift that touches marketing, payments, supply chain, merchandising, customer service, legal, technology and talent. Most organizations will need to move on several of these fronts at once, and the window is narrow.**

Accenture turns agentic commerce into a real advantage. We help define the best strategy—agent of choice, choice of agents, or both—and connect that strategy to the operational and technical changes required to execute it. That means designing agent-enabled experiences that feel genuinely useful to customers and building the digital foundations—cloud, data, AI, security and integration—that allow agentic commerce to scale reliably and responsibly, with the governance and guardrails that sustained trust requires.

Accenture’s Reinvention Services help organizations move from early experimentation to durable advantage with the speed and confidence the moment demands.

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## About the research

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This report draws on multiple sources of evidence. We synthesized Accenture research from recent reports including Accenture Life Trends, Accenture Technology Vision, Accenture Consumer Pulse 2026, Holiday Shopping 2025 and Talent Reinventors, alongside an original analysis of the emerging vendor and ecosystem landscape. We also reviewed analyst call transcripts to track how the topic is entering executive agendas. Finally, we partnered with Aaru to run an AI simulation of 50,000 synthetic consumers in 24 countries, enabling us to test how agent-mediated commerce could evolve across industries over the next 18 to 24 months.

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## About Accenture

Accenture is a leading solutions and services company that helps the world's leading enterprises reinvent by building their digital core and unleashing the power of AI to create value at speed across the enterprise, bringing together the talent of our approximately 786,000 people, our proprietary assets and platforms, and deep ecosystem relationships. Our strategy is to be the reinvention partner of choice for our clients and to be the most client-focused, AI-enabled, great place to work in the world. Through our Reinvention Services we bring together our capabilities across strategy, consulting, technology, operations, Song and Industry X with our deep industry expertise to create and deliver solutions and services for our clients. Our purpose is to deliver on the promise of technology and human ingenuity, and we measure our success by the 360° value we create for all our stakeholders.

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