2026 Consumer Research Study

Own the agentic commerce experience

Consumers are ready

IBM | NRF National Retail Federation

Contents

How IBM can help

IBM helps retail and consumer products
clients drive productivity and innovation
using AI and automation technologies. We
bring a comprehensive portfolio of solutions
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improve customer experiences while
optimizing operations. For more information
on our retail and consumer products
solutions, please visit: ibm.com/industries/
retail, ibm.com/consulting/retail, and ibm.
com/industries/consumer-goods.

Key takeaways

"How do you make sure an agent is choosing your brand over another? What's the role of the brand or retailer? These are interesting questions that we need to answer."

Byron Ells, Vice President, Marketing Technology and Digital Experience, Sobeys

- **Shoppers are spending strategically, generating the behavioral data that will train tomorrow's AI systems.**

  Economic pressure is changing both how much and how people buy. A third of consumers surveyed globally are trading down to budget-friendly alternatives, while others selectively indulge or pay more for trusted brands. As AI agents come online to assist with purchases, they'll need to navigate these same nuanced decisions between price, quality, and trust.

- **From assistants to agents, AI is reshaping the shopping journey.**

  Nearly three-quarters (72%) of consumers still shop in stores, but AI-assisted shopping is emerging: 41% use AI assistants to research products, 33% to look for reviews, and 31% to search for deals. Brands and retailers must orchestrate the converged experience no matter where the journey begins or ends.

- **The foundation of brand relationships, trust must now be earned by both people and algorithms.**

  52% of consumers are comfortable sharing their data, but collectively, 83% share multiple overlapping concerns about privacy, misuse, and unwanted marketing. Brands must fortify data practices to build trust with consumers today and credibility with AI agents that will purchase tomorrow.

Introduction

AI agents are joining the shopping journey

Your next customer may not start their shopping journey browsing your website, scrolling your social media, or visiting your store.

A seismic shift in commerce is underway with the transition from people-led browsing to AI-assisted discovery and eventually to autonomous AI agents making purchases on the shopper's behalf (see Definitions on page 6).

Already, OpenAI's ChatGPT includes instant checkout for Etsy and Shopify shoppers without leaving the ChatGPT app,[1] with PayPal integration coming in 2026.[2] Perplexity AI's "Shop Like a Pro" researches and recommends products and then offers one-click checkout to US subscribers.[3]
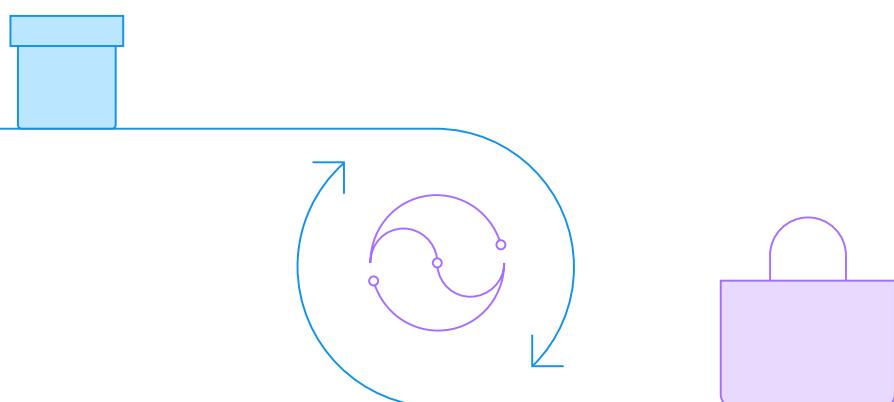
A new IBM Institute for Business Value study of more than 18,000 consumers reveals they are ready to take the next step in AI-assisted shopping. Their use of AI applications such as ChatGPT, Google Gemini, and other chatbots increased 62% over the last two years, and even more for Gen X (82%) and Boomers (92%). At the same time, consumers say AI personal shoppers and autonomous delivery are nearly as important as beautiful stores in the ideal shopping journey. The appeal is clear: they state their needs and AI handles the rest, comparing prices, confirming availability, and orchestrating transactions. The question is whether brands and retailers can ensure their products are discoverable and trustworthy within these AI-driven ecosystems.

Global consumer usage of AI applications such as ChatGPT has grown 62% over the last two years.

This shift coincides with broader changes in consumer behavior. We identified new consumer segments defined by heightened price sensitivities, changing priorities, and engagement preferences (see Perspective, "Consumer segments that matter now" on page 8).

In this report, we draw on our proprietary consumer research as well as a proprietary survey of retail and consumer products leaders to address this new world in three phases. In part one, we set the stage with insights on how consumers are redefining value right now and what this means for AI-assisted shopping. In part two, we explore how the shopping landscape is starting to shift to agentic commerce experiences. Part three dives into the tricky adjustments in brand relationships that people and AI require.

Along the way, we outline the importance of AI integration and explain the evolution of brand advocacy networks. We conclude with an action guide of practical steps retailers can take to align with consumers, integrate and advance AI strategically, and position themselves to thrive now and in the future.

Definitions
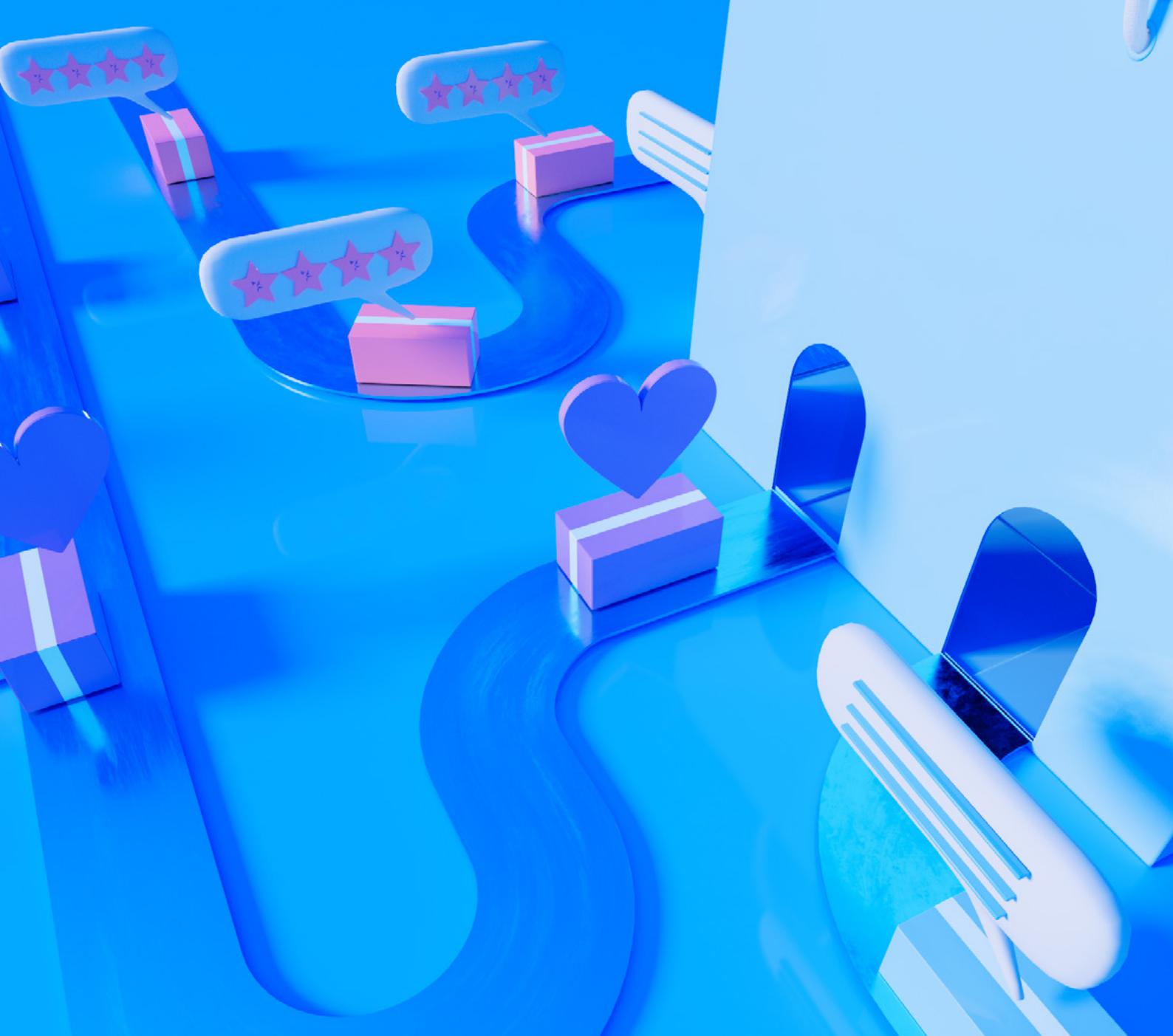
The AI world is moving fast. For clarity in this report, here's how we are defining key terms.

AI assistants respond to human prompts in a conversational interface. They interpret intent, apply preferences or constraints, and present curated product options or solve issues. Assistants improve decision-making by explaining trade-offs, but they do not act autonomously. The shopper remains in control and completes the purchase.

AI agents take action on a user's behalf once given a clear goal and appropriate permissions. They can reason, make decisions, and execute tasks such as placing orders or managing replenishment. Agents use data such as promotions, loyalty benefits, inventory, and fulfillment rules to act safely and transparently. They represent the shift from guided decision-making to autonomous execution.

AI-assisted shopping refers to today's reality, where consumers use AI tools (such as chatbots, voice assistants, or recommendation engines) to discover, compare, and evaluate products. These systems enhance the discovery phase of commerce but still rely on human confirmation before purchase.

Agentic commerce is the next phase of digital commerce, operating across the omnichannel journey. AI agents evaluate both digital and in-store options, autonomously handling discovery, decision-making, and execution on behalf of consumers.
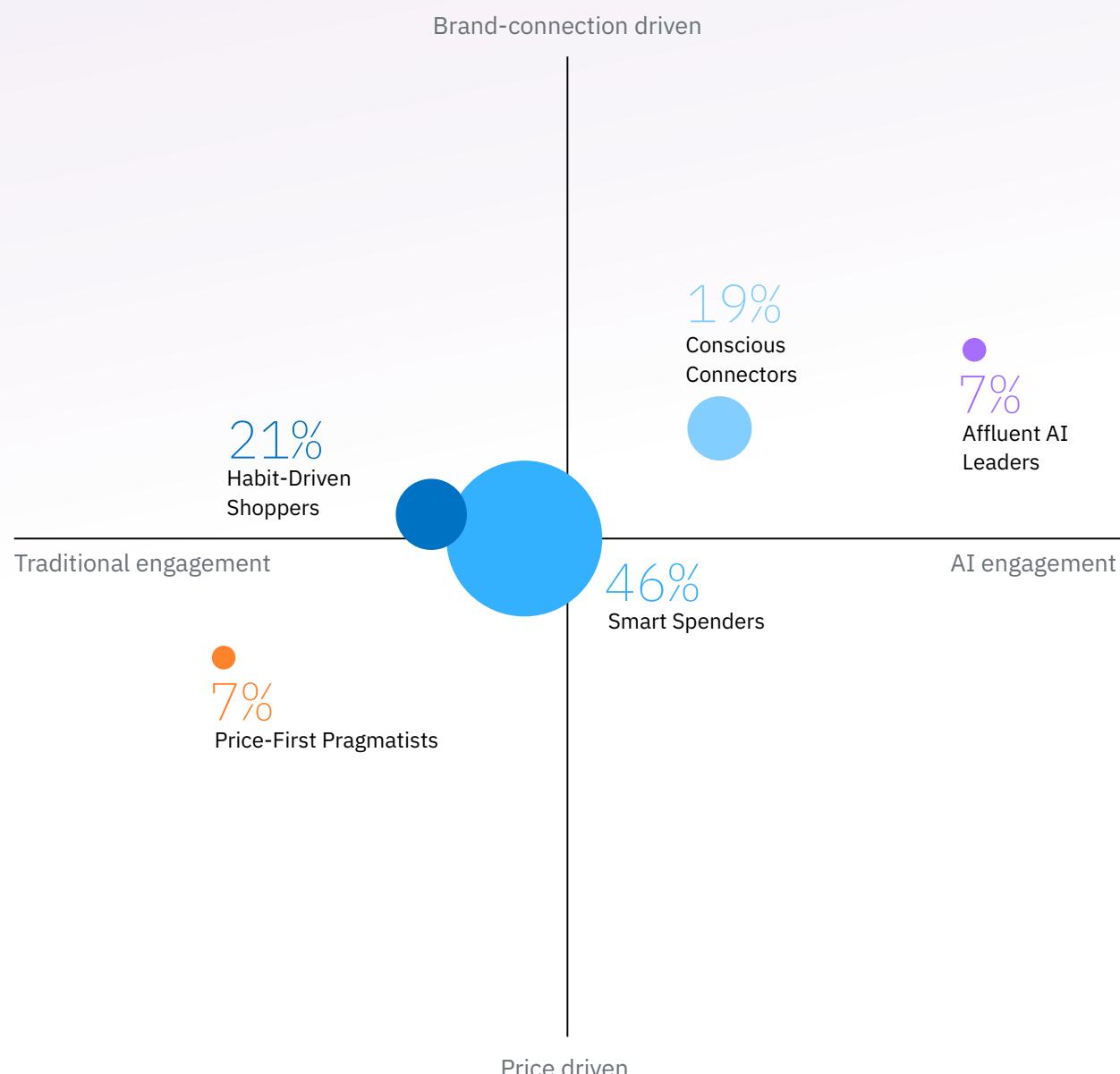
"AI is turning shopping into a trusted conversation, much more than a search. Consumers now rely on assistants that feel almost human, know their preferences, and offer neutral, best-for-me advice that reshapes how they validate and decide what to buy."

Matthieu Houle
CIO, ALDO Group

Perspective

Consumer segments that matter now

Our analysis revealed five groups of emerging customers. Based on whether they prioritize price or the brand as well as their engagement preferences, each group has unique priorities, trust triggers, and engagement styles.

Brand-connection driven

19%
Conscious
Connectors

7%
Affluent AI
Leaders

21%
Habit-Driven
Shoppers

Traditional engagement

AI engagement

46%
Smart Spenders

7%
Price-First Pragmatists

Price driven

Affluent AI Leaders (7%)

–   Most are using AI to research products and get answers to questions.

–   Quality, brand trust, and transparency matter more than price; they are willing to pay more for what's important to them.

–   Heavy loyalty program users, they are comfortable sharing data but expect consistent trust delivery in return.

Conscious Connectors (19%)

–   Digital-first discovery via social media, influencers, and brand websites; nearly half use AI to research products.

–   Values-led, they prioritize ethics, sustainability, and brand purpose; they are drawn to brands that align with their identity and values.

–   Privacy-conscious but they are willing to share data for responsible personalization.

Smart Spenders (46%)

–   Balance in-store and online shopping; one-third use AI to research products and look for deals.

–   Promotion-driven but they won't compromise on product quality standards.

–   Moderate loyalty program participation, cautious about data sharing, and want straightforward rewards.

Habit-Driven Shoppers (21%)

–   Prefer familiar brands and in-store shopping; lower adoption of social and AI

–   Decisions are habit-based; evaluate practical value, product quality, and return policies

–   Selective loyalty program users focused on consistent rewards

Price-First Pragmatists (7%)

–   Shop predominantly in-store; minimal digital engagement

–   Price is the key driver; interested only in practical loyalty rewards such as discounts or bill payments

–   Skeptical about data sharing; rarely form emotional brand connections

Part one

Precision spending: Understanding consumer priorities as AI agents come online

Economic pressure is hitting more than half of consumers, including 39% of affluent households. But shoppers aren't simply spending less. They're spending smarter.

Over the past six months, consumers have altered their spending approach (see Figure 1). On average, one in three are trading down to budget-friendly alternatives, buying more store brand and private-label products, and making trade-offs to stay within budget. Yet 25% still choose trusted brands even when they cost more, a tendency strongest among our Affluent AI Leaders (41%) and Conscious Connectors (30%) consumer groups. One in five of all surveyed consumers are price-sensitive in some categories while selectively indulging in others. It's the "lipstick economy" in action.
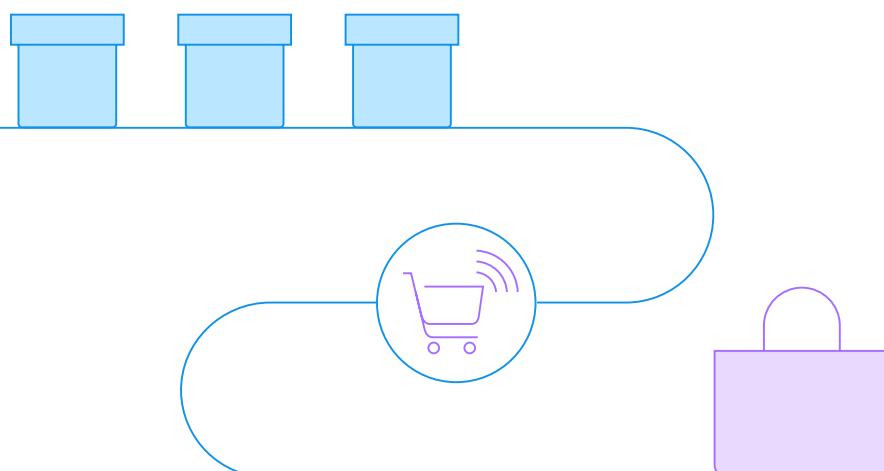
Figure 1

Today's consumers reallocate spending toward what matters most in the moment.

Percentage of consumers agreeing with how their shopping behavior has changed over the past six months

Trade-offs

39%

I trade down to **buy cheaper alternatives** when shopping

32%

I buy more **store-brand and private-label products**

29%

I make trade-offs to **stay within budget**

Still willing to spend

25%

I buy **brands I trust,** even if they **cost more**

20%

I am price-sensitive in some categories, but **splurging to treat myself** in others

19%

I buy less frequently but **focus on higher-quality brands**
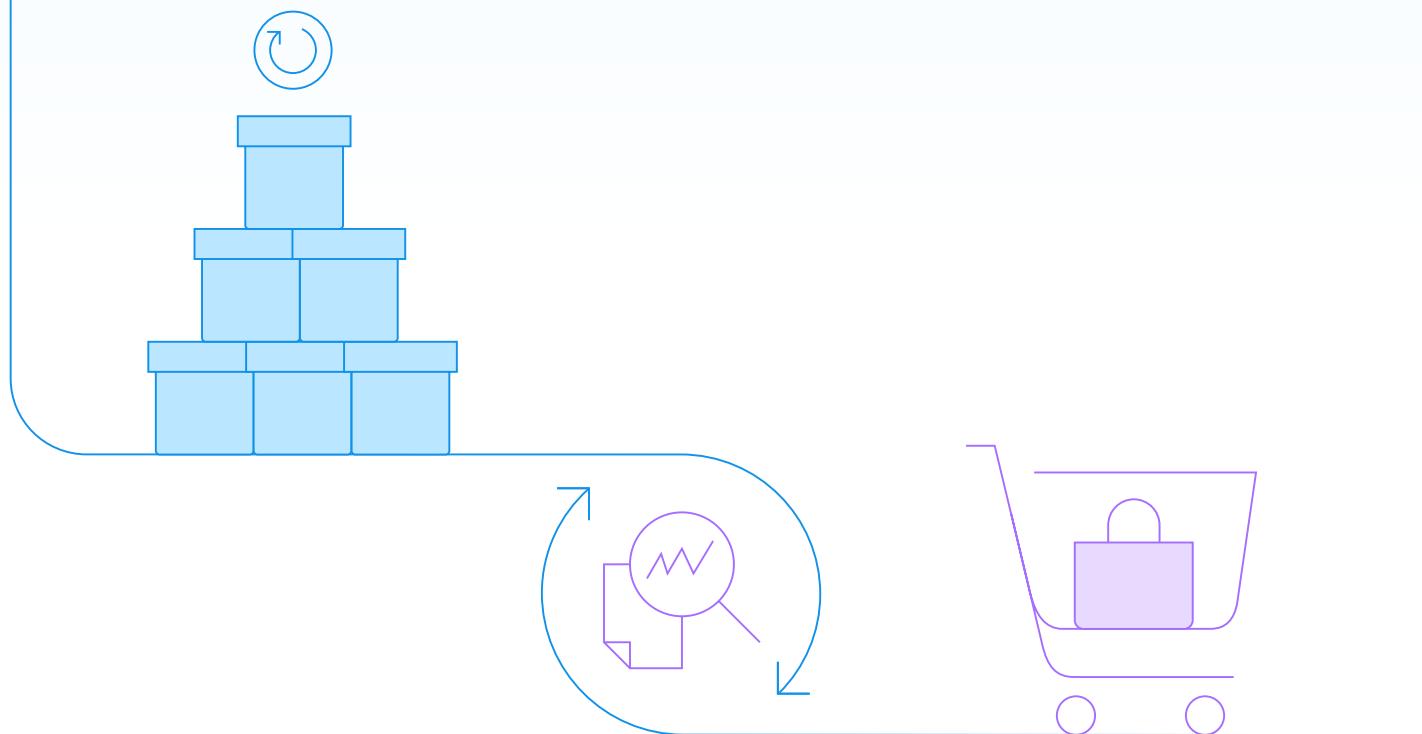
Wellness priorities continue to drive spending decisions: 30% of consumers in our research say diet and nutrition preferences affect purchasing, and 26% point to health factors and fitness goals. Categories seen as essential are often tied to well-being, with health and wellness and beauty and personal care cited as often as groceries and household goods.

Industry checkpoint

Brands are adapting to today's consumer realities, according to our survey of industry executives. 53% are increasing pricing transparency, 49% offer flexible payment options, 43% are expanding private-label lines, and 42% target budget-conscious segments with tailored promotions.

Why spending patterns matter in the era of AI-assisted shopping
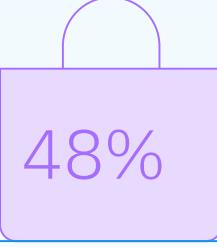
Understanding today's behaviors is the foundation for designing AI systems that reflect people's priorities. The spending patterns shown in our data reveal a more complex, intent-driven shopper who balances price, priorities, and brand trust in real time. For brands, discerning the motivation behind these nuanced decisions is an opportunity to gain a competitive advantage. Using AI, brands can analyze signals such as browsing history, product usage, and promotion and reward preferences to anticipate trade-offs and personalize offers at scale. As agentic commerce matures, autonomous shopping agents will learn to make these same decisions on behalf of consumers.
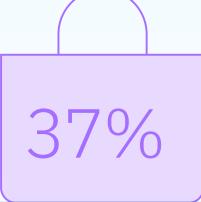
Industry checkpoint

Brand executives report they are already seeing
the benefits of early AI agent technologies.

48%

report stronger customer
engagement through
conversational AI.

37%

cite more seamless
omnichannel commerce.

"AI helps us decide what to present to each
customer, guides our next best action, and
drives measurable results with higher
open rates, longer engagement, and more
meaningful digital interactions."

Byron Ells, Vice President, Marketing Technology
and Digital Experience, Sobeys

Part two

Converged commerce: Orchestrating physical, digital, and AI-enabled shopping experiences

Shopping happens everywhere now: physical stores, social media, AI assistants, brand websites, marketplaces. Consumers move fluidly between channels, often within a single purchasing decision.

The challenge for brands goes beyond mapping a journey; it's orchestrating experiences and ensuring visibility and relevance across every digital and physical touchpoint.

AI's role in the shopping journey

Physical stores still anchor product discovery for 62% of consumers and shopping for 72%, but the landscape is shifting. Social media is the second most popular way consumers discover a product, with 25% of consumers citing increased use over the past six months. The surge is even higher among our Affluent AI Leaders segment: 41% report using it more often. This group relies on AI for recommendations twice as much as all consumer respondents and uses AI assistants to find products three times more. AI-assisted shopping is also taking off with consumers in Asian countries such as Singapore (29%), India (28%), UAE (28%), and China (26%).

Over a third (35%) of consumers say beautiful stores with no wait times are essential to the ideal shopping journey. However, AI-powered solutions are nearly as important. One in three seek super apps that combine commerce with other services, 30% want connected smart homes with AI personal shoppers and on-demand autonomous delivery, and 29% look for effortless social platform purchasing.
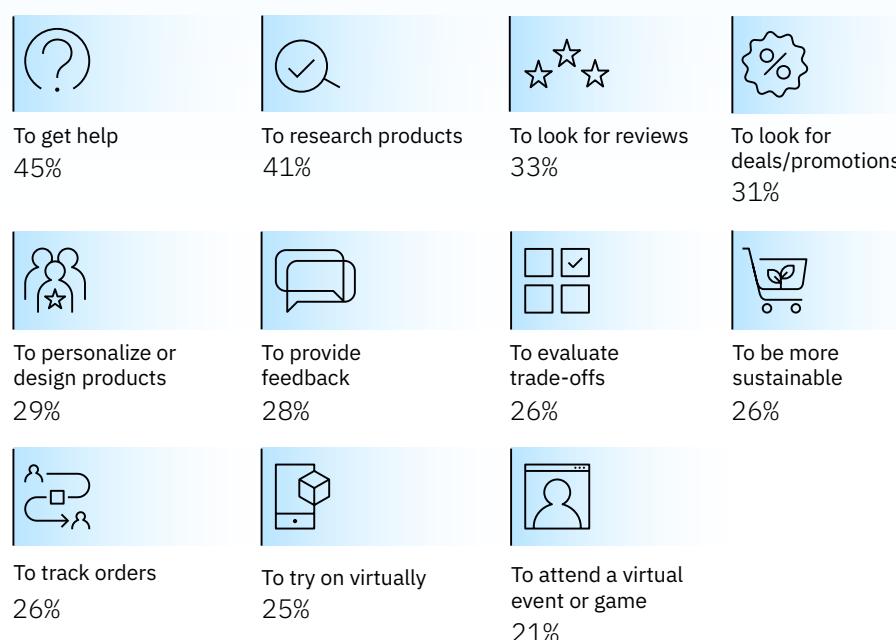
Forward-looking companies are already delivering. Al-Futtaim Group, a leading retail organization in the Middle East, launched its Blue lifestyle app with an AI companion to consolidate payments and loyalty programs. A single login lets users shop for home goods, fashion, vehicles, utilities, insurance, and installment plans, earning and burning points instantly. Blue Payments powers digital checkout, bill-pay, and gift-card redemption seamlessly. By eliminating multisite friction and rewarding transactions immediately, the app increases conversion rates, average order value, and cross-sell to drive conversions and revenue.[4]

Indeed, AI has become integral to customer activity, especially in the beginning of the shopping journey (see Figure 2). Conversational commerce (where consumers interact with AI through chat, voice, or messaging to research and purchase products) leads this shift. This is particularly true for the Affluent AI Leaders: 75% use AI to research products and 69% use it to synthesize reviews.

Figure 2

Consumers are using AI in a variety of ways to support their shopping.

Percentage of consumers saying they have used AI for each shopping element

To get help	To research products	To look for reviews	To look for deals/promotions
45%	41%	33%	31%

To personalize or design products	To provide feedback	To evaluate trade-offs	To be more sustainable
29%	28%	26%	26%

To track orders	To try on virtually	To attend a virtual event or game	
26%	25%	21%	

Consumers' increasing use of AI signals their openness to more sophisticated AI applications, including agents that can reason, make decisions, and execute transactions on their behalf. Consumers report their top four most desirable agents are:

01

A deal hunter agent that constantly monitors prices across brands, factoring in discounts and loyalty rewards to alert on the best time to buy.

02

A customer service agent that is available 24x7 to handle their inquiries, resolve issues, and provide personalized support across all touchpoints.

03

A product review agent that can quickly analyze product information and prioritize products that align with their values and ethics.
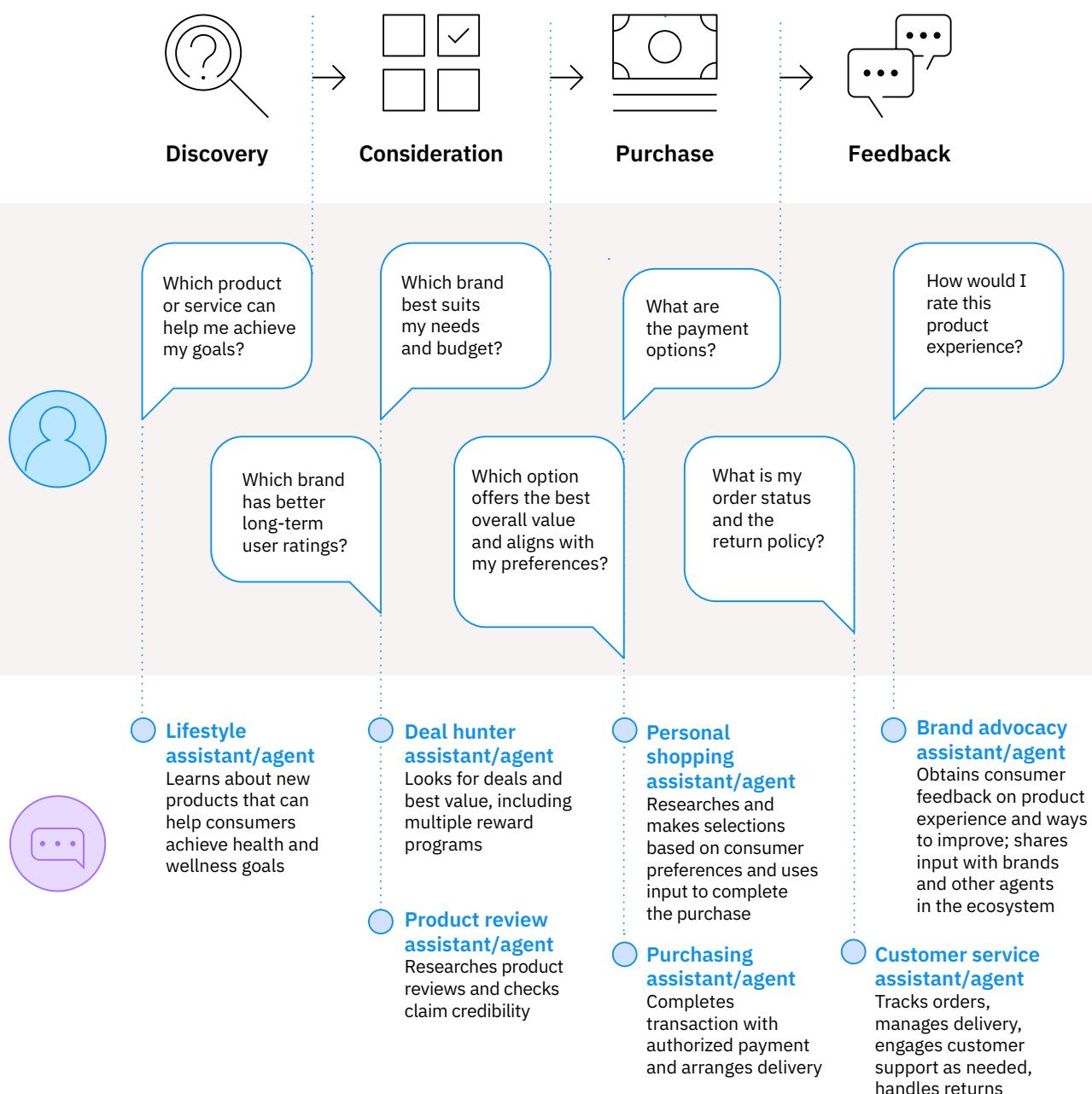
04

A personal shopper agent that can shop for products that match their style, preferences, and budget.

Figure 3 illustrates one representation of how assistants and agents can participate in the shopping journey. As agentic commerce takes hold, a coordinating agent may orchestrate these specialized agents to produce an end-to-end, optimized recommendation.

Figure 3

An illustration of how AI assistants and agents join the shopping journey.

Discovery

Consideration

Purchase

Feedback

Which product or service can help me achieve my goals?

Which brand best suits my needs and budget?

What are the payment options?

How would I rate this product experience?

Which brand has better long-term user ratings?

Which option offers the best overall value and aligns with my preferences?

What is my order status and the return policy?

Lifestyle assistant/agent
Learns about new products that can help consumers achieve health and wellness goals

Deal hunter assistant/agent
Looks for deals and best value, including multiple reward programs

Personal shopping assistant/agent
Researches and makes selections based on consumer preferences and uses input to complete the purchase

Brand advocacy assistant/agent
Obtains consumer feedback on product experience and ways to improve; shares input with brands and other agents in the ecosystem

Product review assistant/agent
Researches product reviews and checks claim credibility

Purchasing assistant/agent
Completes transaction with authorized payment and arranges delivery

Customer service assistant/agent
Tracks orders, manages delivery, engages customer support as needed, handles returns

Industry checkpoint

Brands and retailers are proceeding cautiously with AI agents. Nearly half (49%) of the organizations in our executive survey offer customer service agents, but far fewer are rolling out deal hunters (35%), purchasing agents (31%), lifestyle advisors (30%), or product review analyzers (28%).

Their caution stems from AI implementation challenges that span data, technology, talent, and culture. More than half (54%) report persistent data integration challenges across channels and systems. Another 51% cite limited AI expertise. And roughly two in five face organizational resistance and complexities in applying AI to global operations.

Why data and standardized AI integration are key to converged commerce

As consumers increasingly use AI to discover and evaluate products, brands must ensure their products can be found by AI systems scanning millions of options (see Perspective, "Why build standardized AI integration" on page 19). Success depends on complete, accurate, and machine-readable product data so algorithms can surface offerings in conversational searches.[5]

Getting discovery correct now lays the foundation for future AI-driven purchasing. Without solving their fundamental data and culture issues, brands' expansion from AI assistants to fully autonomous AI agents will be slow, costly, and unlikely to meet consumer expectations for seamless, multiagent experiences.

"AI is not a magic wand. If you don't have the right data, it doesn't work. And you must test your solution to know whether it works and where it will bring value."

Stanislas Vignon, Head of Insights (AI and Omnichannel), Louis Vuitton Moët Hennessy (LVMH)

Industry perspective

Why build standardized AI integration

How can retailers and brands position themselves technologically to best take advantage of AI's compounding impact? In our research, 70% of retail and consumer products executives point to standardized AI integration: a set of open, interoperable connections and data practices that make it easier for AI assistants and agents to access, use, and act on retail data. The potential is significant:

- **73% say it will deliver more interactive seamless experiences** across all channels.

- **67% say it will accelerate AI-driven commerce innovation,** including dynamic pricing, conversational checkout, and immersive product discovery.

- **65% expect it to break down data silos** for a unified, real-time view of customers, products, and transactions.

- **58% see opportunities for easier cross-brand** and multivendor shopping experiences.

- **54% anticipate reduced time and cost for connecting AI assistants** to existing systems such as product catalogs, inventory, and CRM.

While AI integration is moving forward, brands identify large-scale challenges: poor data quality, data misinterpretation, ecosystem readiness, and governance. As agentic commerce advances, fragmented data structures, incomplete product data, limited insight into verified customer preferences, and missing transparency about product origin and data sources will challenge the ability of AI agents to make safe, optimized decisions.

Part three
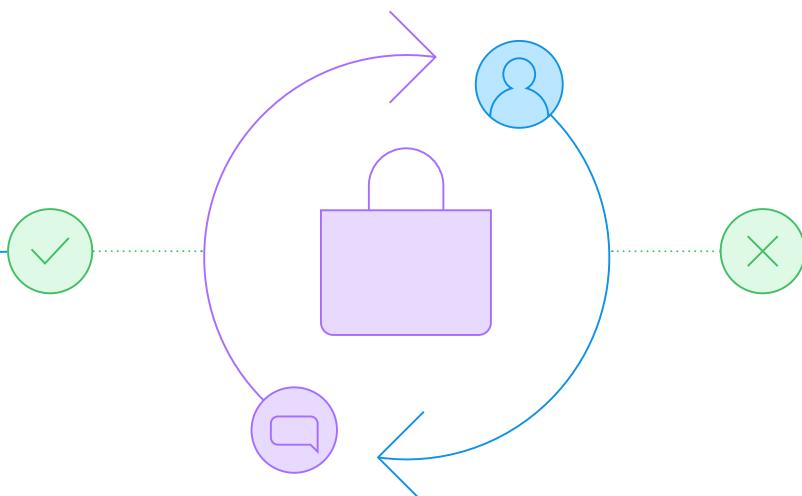
The trust imperative: Building the foundation with people to be ready for AI

Brand loyalty isn't what it used to be.

Today's consumers navigate a complex equation of product quality, perceived value, emotional resonance, and trust, far beyond the traditional points-and-perks playbook. Our research confirms the fragility: nearly half would walk away from a brand that raises prices without delivering additional value. Most join multiple loyalty programs but engage with only a few.

What we've discovered is that trust, loyalty, and advocacy operate as a self-reinforcing system with data quality as the critical foundation. This foundation has two essential components: product transparency and consumer personalization. When organizations master both, they unlock trust. Trust converts to loyalty. Loyalty produces advocacy. And advocacy feeds back into the system, strengthening the data foundation through word-of-mouth recommendations and digital engagement.

But the stakes have doubled because this cycle now operates on two fronts: human consumers making choices and AI systems shaping those choices. Digital breadcrumbs, such as clicks, purchases, and reviews, train algorithms on which brands to surface in search and recommendation engines. Moving forward, companies must make products, value, and unique advantages machine-visible so assistants and agents can consistently recognize and recommend their brand across channels.

The trust-loyalty-advocacy cycle

Product quality remains table stakes for consumers choosing a brand today. But quality alone won't secure loyalty in a world where consumers actively interrogate every brand claim. As shoppers lean on AI tools and social validation to research purchases, earning trust has become exponentially more complex.

Their behaviors tell the story.

24%
of global consumers trust AI recommendations outright.

Others take a trust-but-verify approach.

17%
validate social
media content.

22%
cross-reference sources
when researching products.

The pattern intensifies among our Affluent AI Leaders. They spend more time cross-referencing and confirming legitimacy than our other consumer segments, and data security tops their list of reasons for avoiding loyalty programs.

This mix of trust and caution reveals that credibility must be earned through consistent experiences across every touchpoint. Brands that deliver quality and transparency earn loyalty, which drives advocacy.

Nearly half of consumers (47%) have actively recommended a new brand within the past six months alone. As AI agents begin making autonomous purchasing decisions, these recommendation patterns will shape not just human choices, but the algorithms that influence those choices.

Why data is the foundation for trust, loyalty, and advocacy

This entire engine from initial trust to sustained advocacy runs on data infrastructure. Behind every seamless brand interaction lies a dual-purpose system: product data that establishes credibility with shoppers, and consumer data that powers the personalization they expect. When either component fails, the trust-loyalty-advocacy cycle breaks down completely.

Product data determines discoverability. Accurate, consistent product information is the minimum requirement for consideration. When details, availability, or service standards vary across stores, websites, mobile apps, and partner platforms, the experience fractures. Consumers don't only interpret these gaps as isolated technical glitches. These inconsistent experiences erode trust.

The algorithmic implications are even starker. As AI shopping agents enter the market, product data quality will directly influence whether brands get selected or bypassed entirely. Incomplete, inconsistent, or unverifiable information triggers rejection from both human shoppers and machine logic.

Consumer data enables personalization but demands trust. Effective personalization depends on more than transaction data; it requires the preferences, interests, and intentions that consumers voluntarily share. In agentic commerce, personalization takes on a new dimension. As AI assistants increasingly operate within third-party AI applications (such as ChatGPT or Gemini), brands must express preferences and differentiated value as structured, machine-readable data that external agents can interpret. When used responsibly, this information enables tailored experiences that can strengthen loyalty and engagement.

While 52% of consumers are comfortable sharing their data, they are wary of how their information will be handled: 41% cite privacy risks, 38% fear misuse, and 31% worry their data could be sold without consent (see Figure 4). Collectively, 83% express multiple overlapping concerns about security, misuse, and unwanted outreach. This unease underscores the critical balance brands must maintain between delivering personalized experiences and safeguarding consumer trust, whether that personalization happens on their own platforms or through third-party AI agents.

Figure 4

Trust is an obstacle to consumers sharing data with brands.

Percentage of consumers agreeing with each statement on sharing data

I am concerned about data privacy and security risks

41%

I don't know how my data will be used by the brand or retailer

38%

I don't know if my data will be used or sold without my consent

31%

I don't want to receive unwanted messages or ads (spam)

29%

I don't trust brands or retailers to handle my data responsibly

28%

83%
selected all of these concerns

Break this trust, and the consequences are immediate. Among Affluent AI Leaders in our survey, 23% have already switched brands due to security breaches. When consumer data gets mishandled, the trust that generates loyalty disappears, along with the advocacy that sustains the entire cycle.

Industry checkpoint

Companies in our research are deploying safeguards to earn customer trust: third-party security audits (56%), AI-powered breach prevention (50%), and end-to-end encryption (45%). These protections secure both the consumer data driving personalization and the product data ensuring transparency, establishing the conditions for trust to scale.

"Our creativity and authentic brand promise are what make us unique. AI cannot do that for us. What it will do is help us amplify our values and what differentiates us from others."

Stanislas Vignon, Head of Insights (AI and Omnichannel), Louis Vuitton Moët Hennessy (LVMH)

How AI accelerates the trust-loyalty-advocacy cycle

AI systems amplify each stage of the cycle, monitoring product data accuracy across channels in real time and detecting trust erosion early. They also generate both human-readable trust indicators (clear explanations, consistent experiences) and machine-readable data structures (standardized product attributes, verified credentials) that satisfy both consumers and algorithms. This dual capability becomes essential as AI agents increasingly serve as purchase intermediaries.

When unified data infrastructure meets robust security practices, companies can create what we call "trusted brand advocacy networks." These are ecosystems where both consumers and AI agents consistently discover and recommend brands based on verified quality experiences (see Perspective, "The critical role of brand advocacy networks" on page 25).

Brands must own the opportunity. Those that establish secure data practices and build trust through transparency will cultivate advocacy networks where they are chosen first every time, by anyone—person or agent. In the age of agentic commerce, the trust-loyalty-advocacy cycle, powered by data and accelerated by AI, becomes the sustainable engine of competitive advantage.

"Platforms have monetized by siphoning personal information in order to deliver more relevant ads, but this is an imbalanced value equation. Younger, digitally native consumers are expecting more in exchange for their data, whether that is greater productivity or greater entertainment."

Jennifer Vianello, Chief Marketing Officer, cars.com

Perspective

The critical role of brand advocacy networks in AI-powered shopping

A brand advocacy network is where brands earn trust with both consumers and AI agents, whether through their own channels or independent platforms such as ChatGPT. Unlike traditional loyalty programs focused on transactions, these networks prioritize persistent preference alignment, verifiable product truth, and transparent value exchange, ensuring your brand gets recommended and selected in both human and agentic commerce environments.

How they work:

- **Human trust layer.** Emotional connection through values alignment, personalized experiences, and transparent interactions.

- **Machine trust layer.** Structured, machine-readable data including quality verification, pricing transparency, and sustainability credentials.

- **Advocacy activation.** Converting satisfied customers into promoters while training AI systems to recognize and recommend your brand.

- **Continuous synchronization.** Real-time alignment with evolving customer priorities and agent learning patterns.

- **Transparent value exchange.** Clear benefits for data sharing and participation that serve both personalization and recommendation algorithms.

Why brand advocacy networks matter now

In agentic commerce, loyal customers may delegate purchasing decisions to AI agents acting on their behalf. If your brand isn't part of that agent's trusted network, with verified quality data, fair pricing algorithms, and proven value delivery, you won't make the shortlist.

Action guide

Get ready for agentic commerce

To succeed in the agentic commerce era, brands and retailers must design shopping journeys that serve people, assistants, and agents. Brands and retailers need to establish their "North Star experience," developing a strategic roadmap that integrates technology, data, and governance frameworks designed for this new dynamic environment.

01

Engineer seamless omnichannel experiences for people and machines

– **Understand the intent behind every purchase decision. Then design inclusive experiences for people, assistants, and agents.** Each entity has different needs: people need intuitive interfaces, AI assistants need clear product information and conversational flows, and autonomous agents need structured data and clear business rules to make decisions on behalf of customers.

– **Map and reimagine the journey.** Identify where AI can enhance discovery, decision-making, and purchase execution, while intentionally activating advocacy loops that blend human word-of-mouth with AI-driven recommendation signals to amplify brand visibility, trust, and loyalty.

– **Enable interoperability.** Implement standardized AI integration using open APIs and interoperable data formats to connect product catalogs, inventory systems, CRM, and payment gateways.

– **Pilot, learn, and build capability.** Experiment with leading agentic platforms to test AI-assisted discovery and commerce experiences. Train teams to design and operate experiences for both human and machine end users.

02

Ensure your product is discoverable in the agentic era

– **Prepare for Generative Engine Optimization (GEO).** Structure product content so large language models (LLMs) and generative agents can interpret it as trustworthy, clear, and useful. Beyond discovery, ensure products and offers are actionable by autonomous agents that need to evaluate alternatives, balance trade-offs, and execute purchase decisions on behalf of shoppers.

– **Centralize and unify product data.** Maintain AI-ready repositories with structured metadata describing attributes, differentiators, and real-time availability. Ensure consistency across all channels and platforms, whether accessed by humans or AI intermediaries.

– **Verify and authenticate.** Enable AI systems to validate product origin, certifications, and claims using verifiable data sources.

– **Collaborate across ecosystems.** Use AI to curate and share product knowledge with generative search providers, partners, and AI platforms to maximize visibility and personalization.

03

Build trust through transparency for people and machines

– **Establish digital trust signals.** Provide machine-readable proof of product quality, compliance, and ethical standards.

– **Implement product passports.** Create digital records that showcase product identity, sustainability metrics, and sourcing information.

– **Balance clarity and verification.** Ensure transparency works for both consumers (human-readable) and algorithms (machine-readable).

– **Protect privacy and integrity.** Build systems that satisfy consumer privacy expectations while meeting AI verification requirements.

04

Build a data and governance strategy for agentic commerce.

– **Unify data architecture.** Integrate structured, semi-structured, and unstructured data from product, customer, and operational sources.

– **Define guardrails for AI interactions with autonomous agents.** Specify roles, permissions, and conditions under which agents and partners can access data to safeguard interactions and data exchanges.

– **Monitor, maintain, and track data integrity.** Implement clear auditing of how data is sourced, transformed, and used by AI systems, while maintaining transparent, privacy-respecting data practices that enable intelligent engagement.

– **Ensure regulatory alignment.** Comply with evolving AI, privacy, and ethical standards across jurisdictions.

"While many retailers have already adopted governance policies regarding AI usage, they also acknowledge these policies may need to be revised, as applications for AI across organizations continue to evolve at a rapid pace. Our research has found that most retailers plan to develop or continue developing their AI governance policies over the next 12 months."

Caroline Reppert, Senior Director, AI and Technology Policy, National Retail Federation

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With nearly 30 years of experience spanning start-ups and global enterprises, Rich leads the design and execution of experience-led transformation programs that deliver measurable business impact. He brings deep expertise in digital platforms, technology modernization, and strategic advisory services, consistently enabling enterprise clients to achieve targeted digital outcomes.

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Hiroshi is responsible for the entire distribution industry in Japan, including retail, consumer goods, and travel and transportation. With over 30 years of experience, he provides strong support for clients' business growth and digital transformation through technology and consulting.

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Carlos partners with leading retailers and consumer goods companies across Latin America to reimagine how technology powers growth. By combining AI, cloud, data, and advanced analytics, he helps executives build intelligent supply chains, reinvent customer engagement, and design operating models for the future.

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Sabu has over 28 years of management and IT consulting experience with consumer products and retail industries, business process design, IT strategy, supply chain planning, omnichannel commerce, and ERP implementations. He leads sellers and lead client partners across the Asia-Pacific market.

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As a leader in the retail and technology industries, Joe has a proven track record of driving turnarounds and accelerating growth. He specializes in retail, consumer products, sales, e-commerce, analytics, outbound marketing, event-based marketing optimization, executive management, strategic planning, supply chain, business development, leadership, and emerging and disruptive technologies.

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Milad focuses on revolutionizing process management by integrating human ingenuity with AI and automation. With over 25 years of experience as an entrepreneur and extensive expertise in solution and enterprise architecture, he contributes to developing transformative strategies that enhance productivity, efficiency, creativity, and business outcomes.

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Jez leads the Generative AI IBM Consulting team for UK and Ireland covering IBM watsonx® and its partner ecosystem, helping clients harness the power of generative AI to drive measurable business outcomes. With more than 28 years of experience across industries and deep expertise in retail and consumer products, Jez specializes in digital transformation, analytics, AI, sustainability, and people enablement.

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Shantha uses trusted generative AI, automation, agentic capabilities, and innovation to design customer experiences that unlock revenue and protect margin for clients across industries, with depth in retail and CPG. She advises and collaborates to prioritize investment and reduce risk, leveraging proven methodology and accelerators to compress transformation time-to-value.

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Jane leads the global thought leadership agenda for the retail and consumer products industries, collaborating with senior leadership teams to identify growth opportunities, shape strategy, and drive results. With over 30 years of expertise, she blends deep industry knowledge with innovative solutions to help organizations transform, scale, and deliver lasting impact.

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Research methodology

To examine how consumers and business leaders are preparing for AI-enabled shopping and agentic commerce, the IBM Institute for Business Value (IBM IBV) conducted two complementary global surveys in the third quarter of 2025.

Consumer survey
We surveyed more than 18,000 respondents from 23 countries representing diverse demographics and shopping behaviors. This cohort included both digital-first and traditional retail consumers, segmented by engagement style, price sensitivity, and attitudes toward data privacy.

Executive survey
We surveyed 200 industry executives—including Chief Marketing Officers, Chief Data Officers, Chief Information Officers, and Heads of Retail Strategy—from retail, consumer goods, and e-commerce organizations. All participating companies operate globally and report annual revenues above $500 million.

This dual-survey approach provides a holistic view of the evolving retail landscape, connecting consumer expectations for trust, personalization, and agentic shopping with executive readiness and innovation strategies.

Consumer segmentation
We grouped respondents into five categories based on their knowledge, experience, and interest in technologies that use artificial intelligence—such as chatbots, virtual/augmented reality, AI-powered apps, digital media, and reward programs.

## Optimizing AI agent features and channels
We tested different combinations of AI agent capabilities to identify the smallest set that could reach the largest number of consumers without overlap. This analysis allowed us to better understand what AI-powered features consumers prefer.
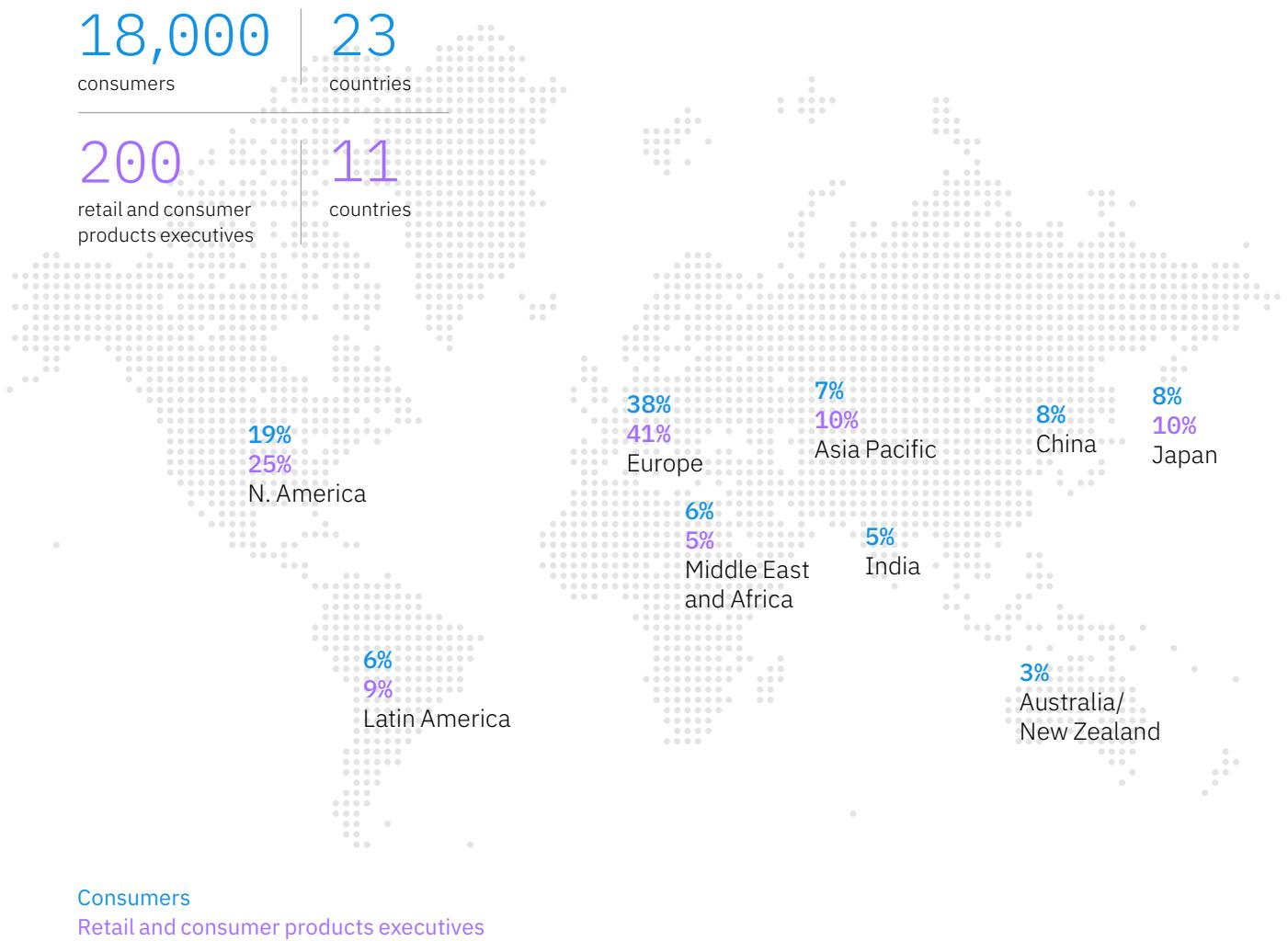
Comparing consumer priorities
Respondents ranked attributes such as price sensitivity, data privacy, product trust, personalization, and AI agent assistance on a five-point scale. We then compared these rankings to identify meaningful differences. The results revealed clear variations in expectations, informing more precise experience designs and trust-focused engagement strategies.

Validation and interpretation
All analyses were conducted using validated statistical techniques and reviewed for significance at the 95% confidence level. The resulting insights offer a multidimensional view of how AI agents, precision spending, and trust are reshaping retail—from consumer expectations to enterprise readiness. The methodology adheres to IBM IBV standards for global studies, ensuring reliability, reproducibility, and strategic relevance.

18,000
consumers

23
countries

200
retail and consumer products executives

11
countries

19%
25%
N. America

38%
41%
Europe

7%
10%
Asia Pacific

8%
China

8%
10%
Japan

6%
5%
Middle East and Africa

5%
India

6%
9%
Latin America

3%
Australia/
New Zealand

Consumers
Retail and consumer products executives

Related reports

Retail and consumer products in the AI era: How AI is enabling brands to capture a competitive edge. IBM Institute for Business Value. October 2025. https://ibm.biz/retail-consumer-products-ai

Embedding AI in your brand's DNA: Innovate from products to ecosystem— and everything in between. IBM Institute for Business Value. January 2025. https://ibm.co/ai-retail-cpg

Orchestrating agentic AI for intelligent business operations. IBM Institute for Business Value. May 2025. https://ibm.co/agentic-process-automation

About NRF

The National Retail Federation passionately advocates for the people, brands, policies and ideas that help retail succeed. From its headquarters in Washington, D.C., NRF empowers the industry that powers the economy. Retail is the nation's largest private-sector employer, contributing $5.3 trillion to annual GDP and supporting more than one in four U.S. jobs — 55 million working Americans. For over a century, NRF has been a voice for every retailer and every retail job, educating, inspiring and communicating the powerful impact retail has on local communities and global economies. nrf.com

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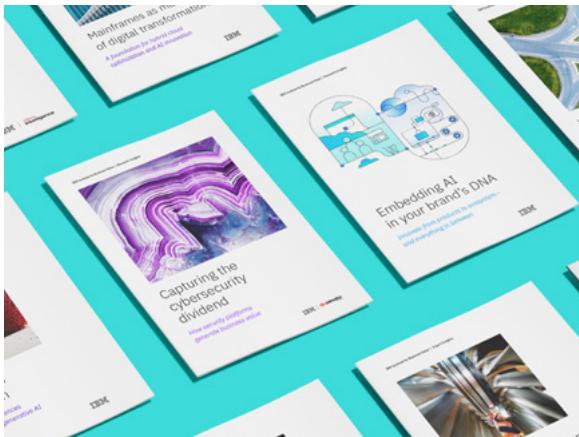
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