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Paul F. Accornero
Founder, The AI Praxis

The Great Split.

How Consumers Are Dividing in the Face of Agentic Grocery Shopping.

The Agentic Grocery Shopping Report by Appinio, featuring expert analytical commentary by Paul F. Accornero, Founder, The AI Praxis™

01 Executive summary

Something unusual is happening in the grocery aisle, and the consumer is only half-aware of it. For the first time in the history of modern retail, the shopper and the consumer are beginning to separate. The person who eats the yogurt is no longer necessarily the person who chooses the yogurt. That job is quietly migrating to an algorithm.

This study is the first transatlantic read on how deep that migration runs. Two thousand consumers across the United States and the United Kingdom, fielded by Appinio, answered a battery of questions about agentic grocery shopping: the delegation of purchasing decisions to an AI agent operating on their behalf. The data tells a story that most strategy decks have not yet caught up to.

Six findings cut through the noise.

First, the market is splitting cleanly in two as it stands today. Among UK-based and US-based respondents who do not currently use agentic shopping, including those who had never heard of it before this survey, roughly three in ten say they are open to trying it (31.4% US-based, 32.8% UK-based). The remainder are not. The middle ground, where most adoption curves spend their early years, is unusually thin at this point in the cycle.

Second, the shopper function migrates before the consumer function. People are willing to hand over the task of buying long before they are willing to hand over the decision of what to consume. That distinction shatters the playbook of every FMCG brand built on shopper marketing.

Third, brand loyalty is more conditional than it has historically appeared. When asked whether they would allow an AI agent to substitute a trusted brand, consumers note that substitution is not driven solely by price. Customer reviews and brand reputation also rank highly as triggers. But the headline is unambiguous: roughly half of shelf equity is negotiable on day one.

Fourth, two distinct decisions are at play and they are driven by different things. The decision to adopt agentic shopping is driven by a textured mix of motivations: in the UK, cost saving leads (42%), with time saving (41%) and convenience close behind; in the US, time saving (38%), convenience (37%) and cost saving (37%) sit in a near three-way tie. The decision to let the agent switch brands inside the basket is more singular: 54% of US-based and 56% of UK-based respondents would allow it if the agent found a better-value alternative. The agent is hired for many reasons; it is licensed to substitute on one - value.

Fifth, trust is the bottleneck. Only 30% of US-based respondents and 26% of UK-based respondents report trusting an AI agent to shop for them. Until that number moves, the addressable market is capped. The trust deficit is not a messaging problem. It is an infrastructure problem.

Sixth, the accuracy paradox is symmetrical and severe. 39% of consumers in both markets say their biggest fear is the agent buying the wrong item. Identical numbers on either side of the Atlantic point to something structural, not cultural.
The implications for brands, retailers, and platforms are not incremental. They are architectural. This report lays them out in eleven sections, including a cross-market divergence chapter. Read section eleven if you read nothing else.

Paul F. Accornero, Founder, The AI Praxis

02 Methodology

Research framework

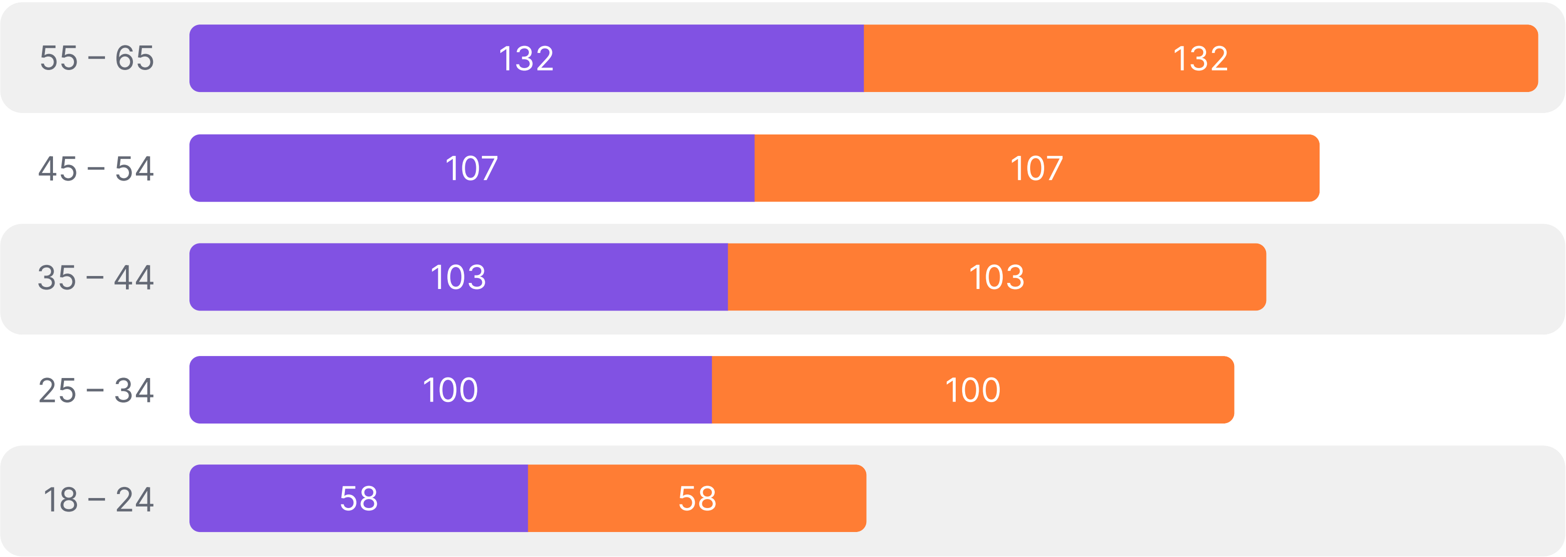
Gender, average age & markets

1000 1000

43 years old

🇬🇧 UK
🇺🇸 US

Age distribution



Field time

18.03.2026 – 25.03.2026

As with all Appinio insights, these survey responses are enforced by Appinio Data Shield. A data integrity framework, combining immediate technical checks with ongoing human review to catch and remove low-quality or suspicious responses. The result? Data you can rely on and decisions you can stand behind, knowing they are grounded in what real people actually think and do.

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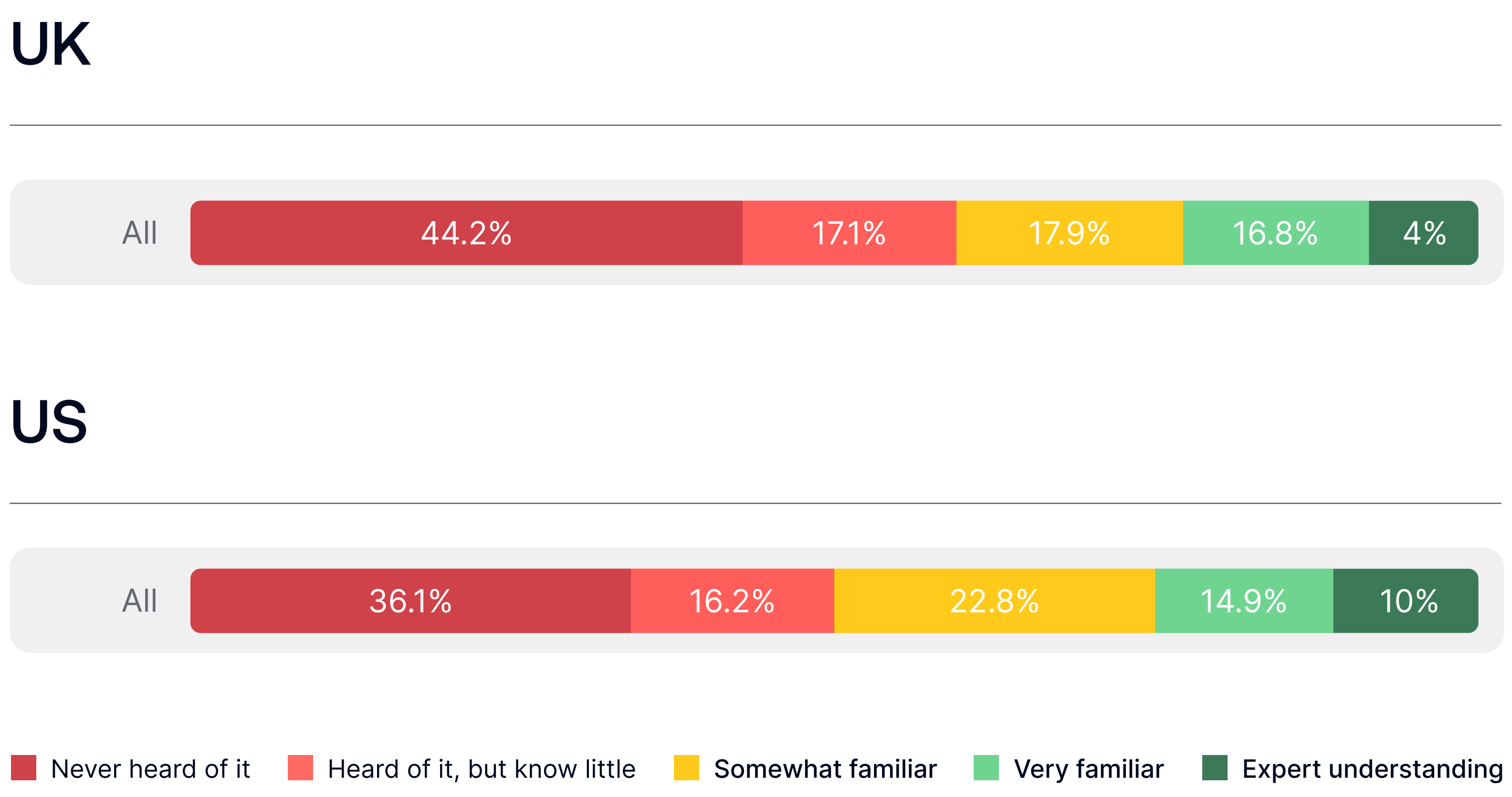
03 The Awareness Gap

Before you can adopt something, you have to know it exists. Agentic grocery shopping is at the stage SEO was in 1998 and mobile commerce was in 2008: the technology is real, the use cases are live, the consumer has no idea.



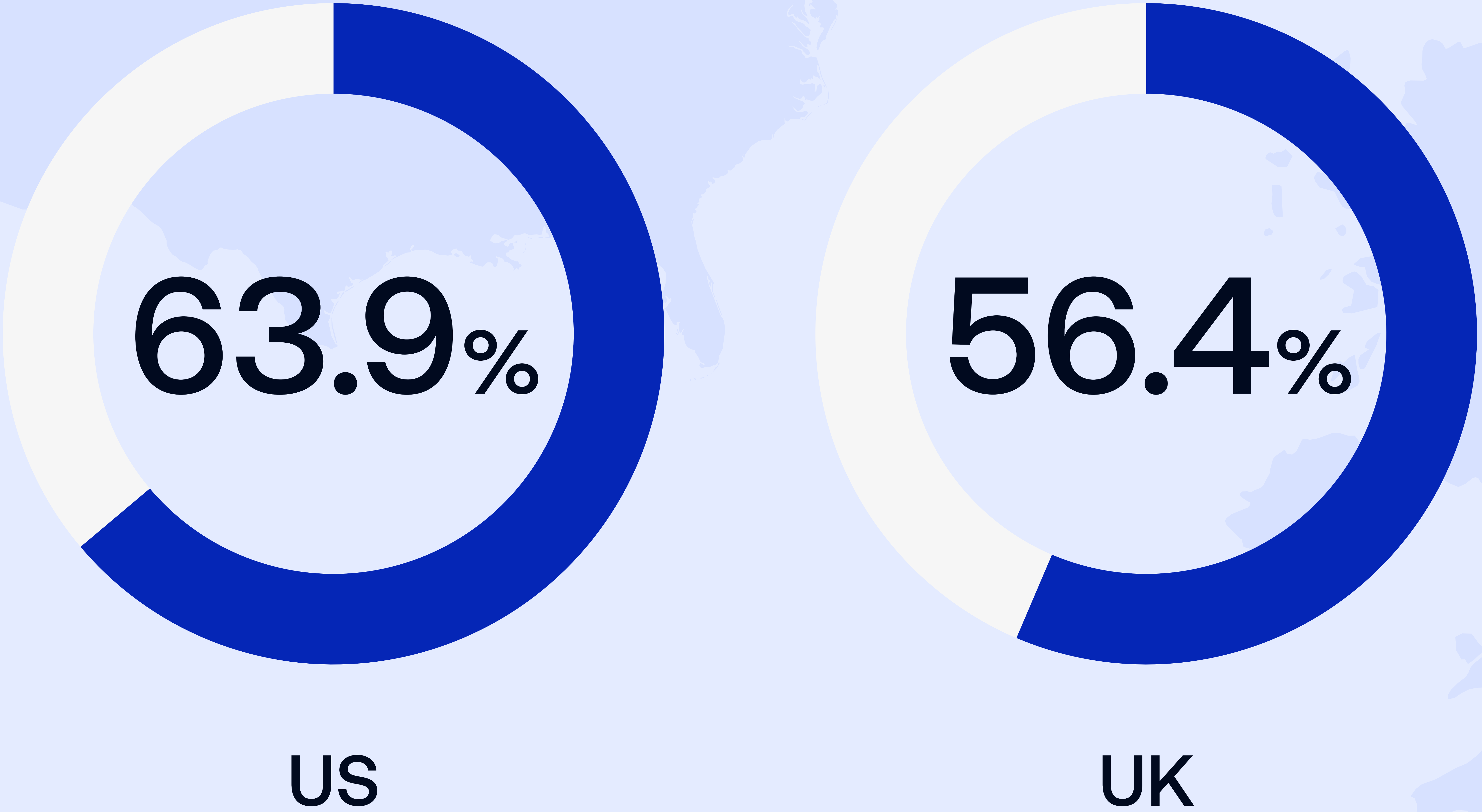
Source: The Agentic Grocery Shopping Survey by Appinio| Question: "How familiar were you with 'Agentic AI' for grocery shopping assistance before today?" | UK & US | March 2026 | n = 2,000

Awareness in the US runs ahead of the UK, but not by much, and not in a way that matters commercially. Both markets sit inside the twilight window between a technology existing and a technology mattering. This window tends to last between eighteen and thirty-six months. After that, the curve bends hard.

> The awareness gap is not a marketing problem. It is a timing problem. The brands that move now are pre-empting the conversation. The brands that wait are buying advertising in a room that has already been furnished by someone else.

The strategic tell is this: awareness and willingness are not correlated. A consumer can have heard about agentic shopping and reject it instantly. A consumer can have never heard of it and embrace it within minutes of being shown. That decoupling means awareness campaigns will not move the adoption needle. Trust-building campaigns will.

Total awareness per market



Source: The Agentic Grocery Shopping Survey by Appinio | Question: "How familiar were you with 'Agentic AI' for grocery shopping assistance before today?" | UK & US | March 2026 | n = 2,000

04 The Adoption Curve

A market divide

The curve is not the smooth S-shape the textbooks promise. That is the finding.

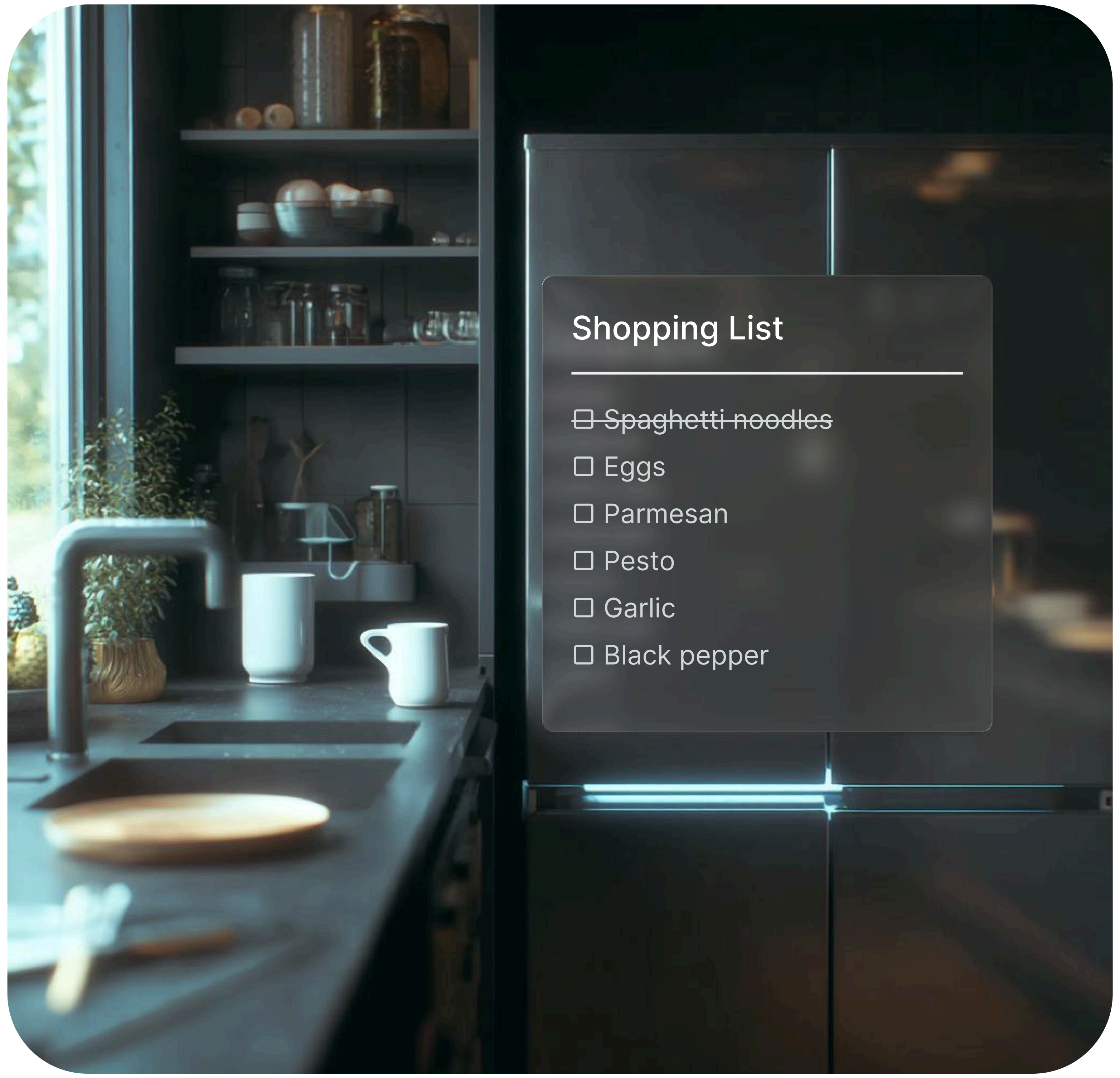
Classic technology adoption assumes a smooth S-shape: innovators, early adopters, early majority, late majority, laggards. The data shows something different at this point in the cycle. Among UK-based and US-based respondents who do not currently use agentic shopping, including those who had never heard of it before this survey, 31.4% of US-based and 32.8% of UK-based are open to trying it; the remainder are not. The middle band, where most products spend years before tipping into the mainstream, is unusually thin today.

This is the Great Split: at this stage, a market dividing cleanly into two camps in a product category that has always been treated as a continuum. The split is not necessarily permanent - it is the shape of the curve today, and the shape that brands and retailers must plan against now.

Why does this matter? Because conventional launch playbooks assume you seed the innovators, cross the chasm, and roll forward into the majority.

Here, there is no chasm to cross. There are two separate markets operating on two separate sets of assumptions. The ready 30% will pay for agents, trust agents, and restructure their kitchens around agents. The resistant 70% will reject all of it, loudly, until a precipitating event forces them to reconsider.

The 30% is not a beachhead. It is the market, for now. Build for them, serve them well, and harvest the data. The 70% will follow only after the trust infrastructure exists and they have seen enough neighbours, colleagues, and family members make the switch without catastrophe.



05 The Trust Equation

Trust is the Ceiling

Only 30% of US-based respondents and 26% of UK-based respondents trust an AI agent to shop for them. That number is the ceiling on the addressable market until something moves it.
Trust in agentic commerce is not one thing. It is three things, and each layer must be earned separately. This is the Trust Paradox.

The trust paradox
Three layers, earned in sequence

Functional trust

Will the agent complete the transaction correctly? Will it buy the right item, in the right quantity, at the right price, and deliver it on time?

Fiduciary trust

Is the agent working for me, or for the platform that sold it to me? Whose interests does it optimise when mine and the retailer's diverge?

Relational trust

Does the agent represent me well? Does it understand my preferences, my constraints, my context, my household?

The 30% who trust today are trusting functionally. They have not yet tested the fiduciary layer because no regulatory framework forces disclosure of whose interests the agent serves. They have not yet tested the relational layer because most agents do not yet have the context depth to fail on it. When those tests come, as they will, the 30% will get smaller before it gets larger.

Trust in the agentic economy will not be built by better marketing. It will be built by better architecture. Disclosure, auditability, and accountability are the three pillars. Everything else is noise.

06 What Consumers Actually Delegate

Here the data gets interesting, and the implications for brands get painful.

Consumers are willing to delegate the boring shopper tasks first. They will hand over mundane jobs such as: reordering staples, replenishing household basics, scheduling deliveries, handling returns. They are slower to delegate aspirational categories, discovery, and the emotionally loaded choices: the wine for the dinner party, the cheese for the cheese board, the gift for the birthday.

This finding has a name. I call it the Shopper Schism®. The shopper and the consumer are beginning to separate into two distinct economic actors. The shopper, increasingly, is the agent. The consumer, still, is the human. Brand equity built on the shopper experience, the pack design, the shelf moment, the basket psychology, is being eroded first. Brand equity built on the consumption experience, the taste, the ritual, the story, is more resilient.

The Shopper Schism®

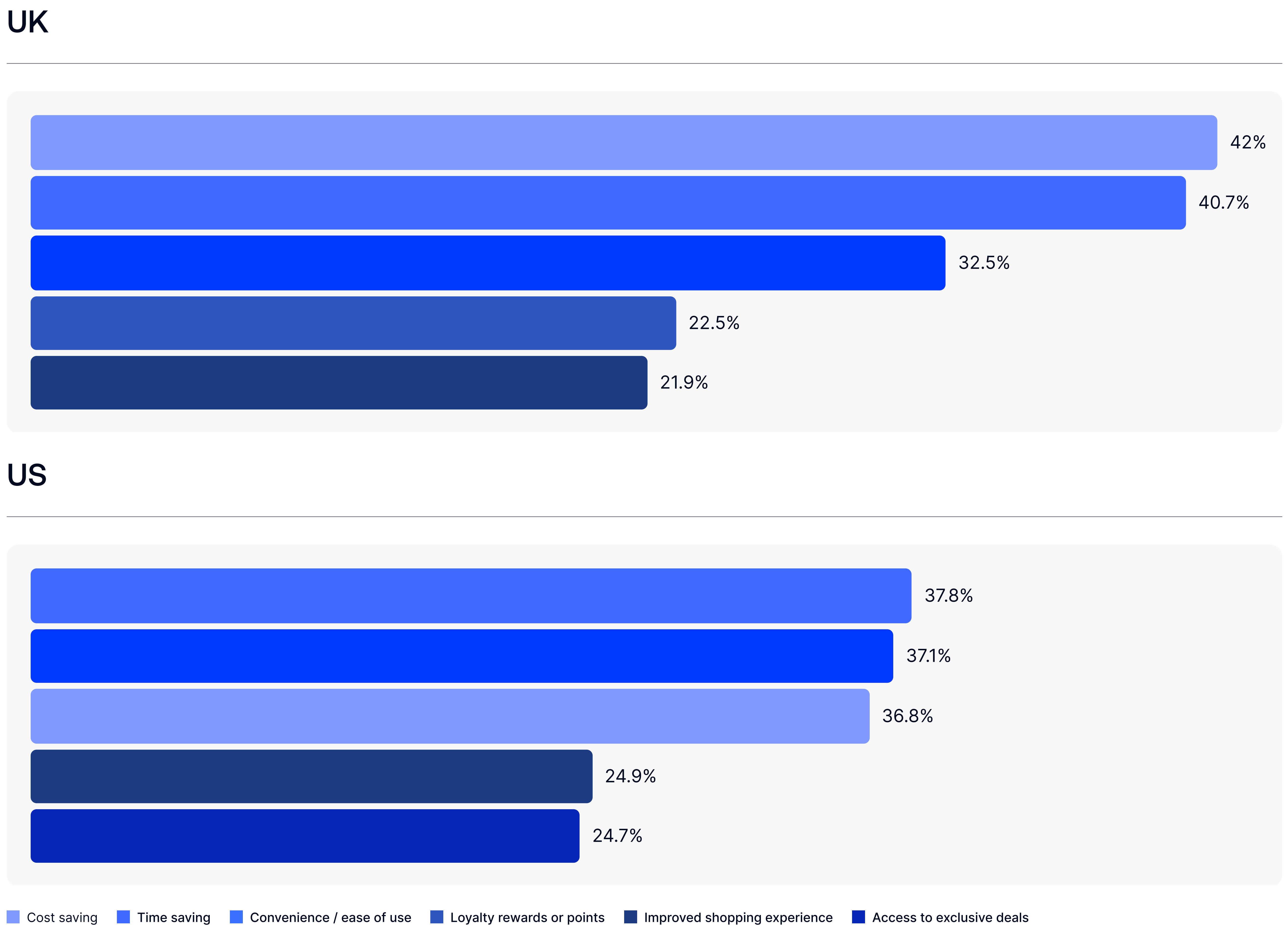
Brand equity built on shopper experience erodes first.

07 What Motivates Adoption

Adoption is not driven by a single uniform pressure. **Among UK-based respondents, cost saving leads at 42%**, with time saving (41%) and convenience close behind. **Among US-based respondents, time saving (38%)**, convenience (37%) and cost saving (37%) sit in a near three-way tie.

The agent is being hired as a procurement officer rather than a personal shopper, but the brief differs by market. In the UK, cost-of-living pressure pushes price to the front. In the US, the agent is asked to deliver time, ease and value at roughly equal weight.

This has a brutal implication for premium positioning. If the motivating promise of the agent is value-led, whether that means the same outcome at lower cost in the UK or the same outcome with less time and friction in the US, then every premium brand in the agent's consideration set is being asked the same question: justify your premium, now, in terms the algorithm can parse. Heritage will not do it. Craftsmanship will not do it. Brand stories will not do it. The agent does not read brand stories. The agent reads structured data.



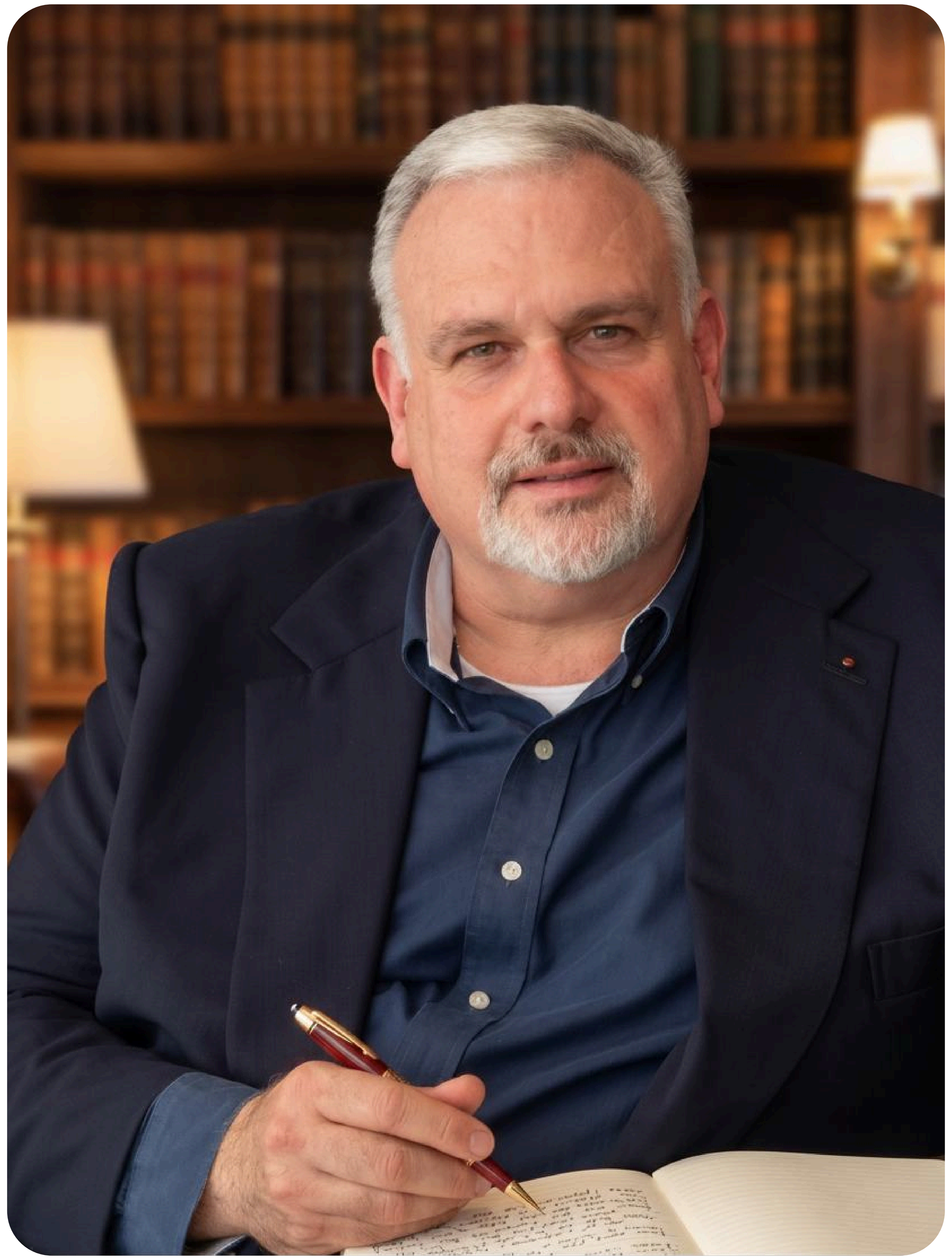
Source: The Agentic Grocery Shopping Survey by Appinio | Question: "What are your primary motivations for using Agentic AI for grocery shopping? If you are not currently using it, what would motivate you to try it out?" | UK & US | March 2026 | n = 2,000

Paul F. Accornero
Founder, The AI Praxis

What Motivates Adoption

"The Great Value Sort is coming. Brands that can prove their premium in machine-readable terms will survive. Brands that cannot, will be substituted out, quietly, at the basket level, before the consumer ever notices."

Paul F. Accornero
Founder of The AI Praxis™
Author of 'The Algorithmic Shopper®,' St. Martin's Press / April 2027



08 The Brand Loyalty Question

Half your shelf is negotiable. That is the headline.

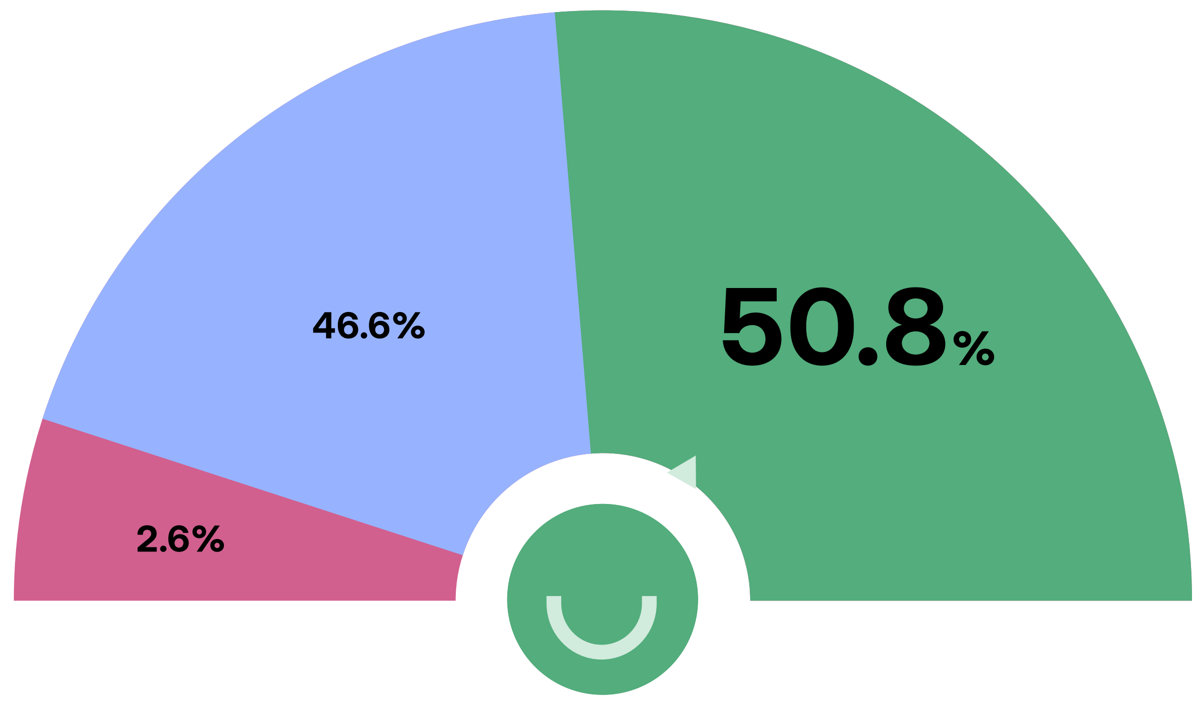
48.9% of US respondents and 50.8% of UK respondents said they would allow their agent to substitute a trusted brand with an alternative recommended by the agent. Coin toss. On day one. Before the agent has even proven itself.

Parse that carefully. These are not consumers saying they would switch brands themselves. These are consumers saying they would delegate the switching decision to an algorithm optimising on price. The loyalty observed in normal shopping conditions was deep enough to survive a human making a human choice. It is not deep enough to survive an algorithm making an algorithmic choice.

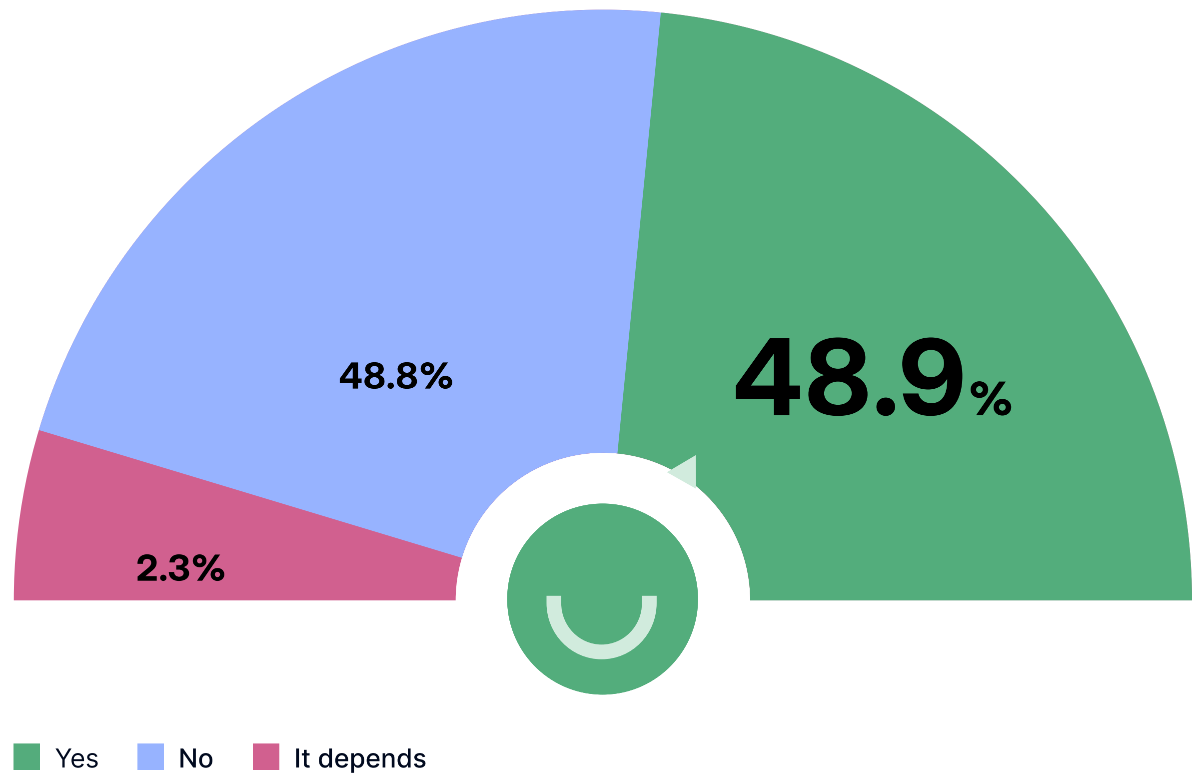
The remaining half is not safe either. They said they would not allow substitution today. They did not say they would not allow substitution after the first successful agent-driven shop, or the fifth, or the fiftieth. Substitution tolerance grows with agent confidence, and the direction of travel is one-way. Brand reputation features prominently among the reasons consumers cite for protecting their preferred brand from substitution, which points to where the defence holds. This is not the death of the brand. It is a reweighting: consumer-facing brand equity becomes more important, and the impact will not be felt evenly - categories vary in how exposed they are.

What this means for brand equity: the lift a brand enjoys from being defaulted into the basket, the passive loyalty of the human shopper in a hurry, is being reset to zero. Every agent-mediated transaction is a live audit of whether the brand earns its place in the basket on rational grounds.

UK



US



Source: The Agentic Grocery Shopping Survey by Appinio | Question: "Would you trust an Agentic AI to replace your preferred brand with an alternative without your prior approval?" | UK & US | March 2026 | n = 2,000

09 What Worries Consumers

39% in both markets. Identical. The symmetry is the signal.

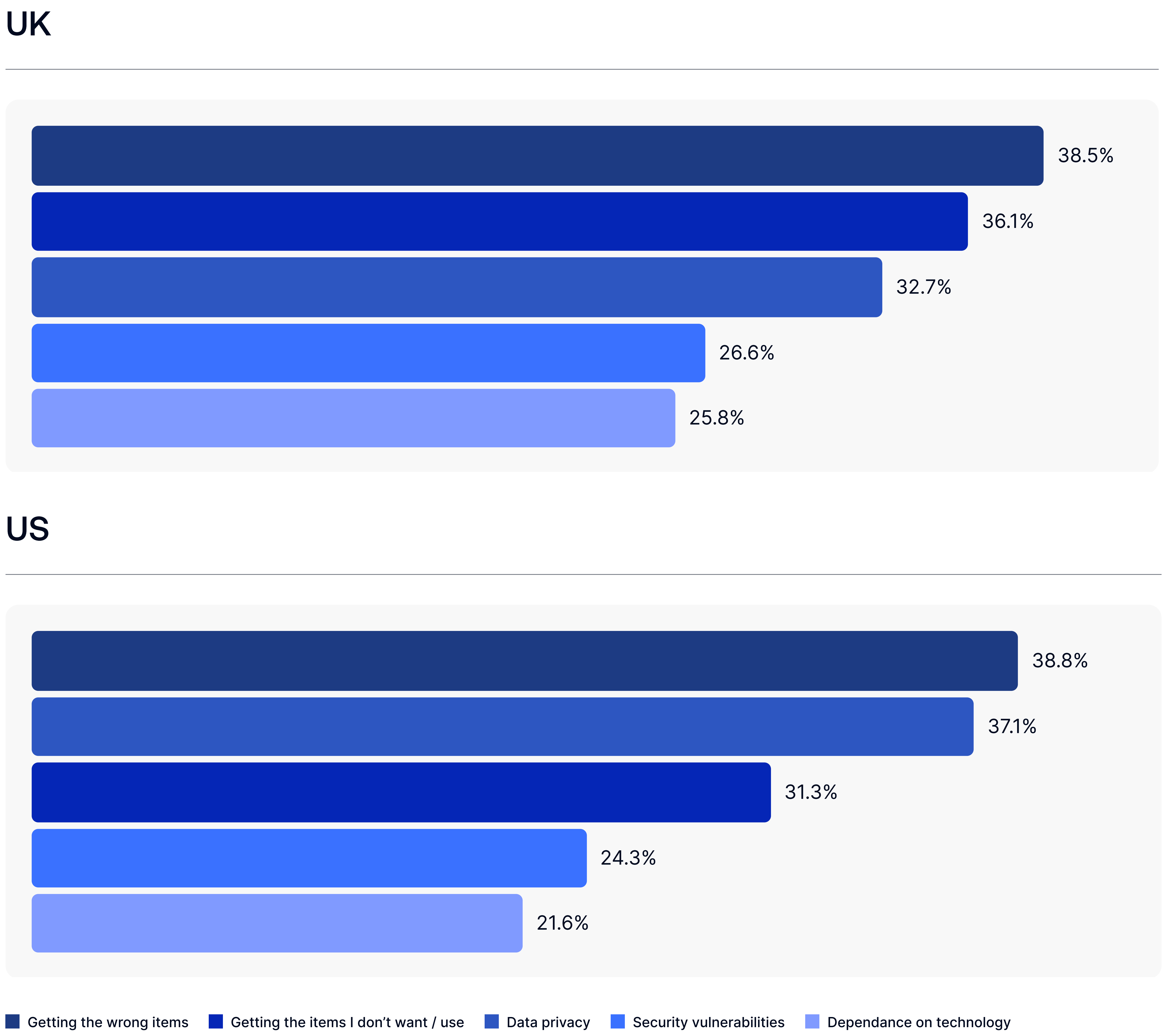
Across two very different retail markets, two different regulatory regimes, two different consumer cultures, consumers converge on the same fear: the agent will buy the wrong item.

This is the Accuracy Paradox. The consumer is not afraid of being spied on. The consumer is not afraid of being manipulated. The consumer is not, in the first instance, afraid of losing control. The consumer is afraid of the mundane, daily, embarrassing failure of getting the wrong thing.

That fear tells us what the adoption gate actually is. It is not privacy. It is not ethics. It is not AI safety in any grand sense. It is the boring, brutal question: will the thing work.

Privacy concerns came second. Loss of control came third. Both matter, but neither is the bottleneck. The bottleneck is reliability. Until the agent can demonstrate, over hundreds of transactions, that it buys the right item, the right quantity, and the right substitute when the first choice is unavailable, the 70% will not budge.

Data privacy ranks second across both markets, at 31.3% (US-based) and 32.7% (UK-based). Each of these is a story the brands and platforms will have to tell. None of them will be told convincingly until the accuracy story is told first.



Source: The Agentic Grocery Shopping Survey by Appinio | Question: "What are your biggest concerns about adopting Agentic AI for your grocery shop?" | UK & US | March 2026 | n = 2,000

Paul F. Accornero
Founder, The AI Praxis

10 Cross-Market Divergence: Where the US and UK Differ

A Story of Symmetry

The headline findings tell a story of symmetry. The 39% Accuracy Paradox is identical. The adoption split is within rounding distance. The price motivator lines up inside two percentage points. On the broad shape of the transition, the Atlantic is narrow.

Look closer and the texture is different.

None of these divergences is large. All of them are directionally coherent. Together they paint a picture of two markets arriving at the same destination via slightly different roads. The US is ahead on trust infrastructure and slightly behind on substitution tolerance. The UK is behind on trust and ahead on willingness to switch brands. The commercial implication is that launch sequencing should differ by market. In the US, lead with reassurance: reliability, disclosure, accountability. In the UK, lead with value: price guarantee, basket savings, transparent substitution logic.

Trust gap

US 30% versus UK 26%. A four-point lead for US-based consumers. Small in absolute terms, meaningful in directional terms. The US starts with a higher baseline of trust in platform-mediated commerce. A generation of Amazon, Instacart, and DoorDash has built an infrastructure of habit that the UK has only partially matched. UK consumers are more cautious about delegation because the cultural reference point for automated convenience is shallower.

Substitution tolerance

US 48.9% versus UK 50.8%. The UK is marginally more open to substitution. Counterintuitive at first glance, until you remember that the UK grocery market is more consolidated and more private-label dominant than the US. UK-based consumers have been substituting branded goods for retailer own-label for thirty years. The agent, to them, is an extension of a habit already formed. US-based consumers, with a more brand-saturated shelf, are fractionally more loyal by default.

Adoption motivation

Cost saving leads in the UK at 42% but sits in a near-tie with time and convenience in the US (around 37% each). The UK is the more price-sensitive market on the way in; cost-of-living pressure sits heavier in UK households heading into 2026. The brand-switching trigger, by contrast, converges: 54% of US-based and 56% of UK-based respondents would allow the agent to switch brands on a better-value alternative. The agent, for UK-based consumers, is a procurement officer with a cost mandate; for US-based consumers, a procurement officer with a broader brief.

Symmetry is the headline. Divergence is the playbook.

Paul F. Accornero
Founder, The AI Praxis

11 Strategic Implications

Six findings. One cross-market lens. Four frameworks. One conclusion.

The data in this study confirms something I have been arguing, and something St. Martin's Press will publish in March 2027 as The Algorithmic Shopper®. The consumer economy is in the opening act of a structural separation between the shopper and the consumer. I call this the Shopper Schism®. It is not a trend. It is a reclassification of economic roles.

For brands, the Shopper Schism® rewrites the rulebook. The investment balance shifts: shopper-facing equity (pack design, shelf positioning, the promotional calendar, the shopper marketing budget) becomes harder for the agent to read, while consumer-facing equity - ensuring mental availability and leveraging category entry points becomes more important and more defensible. The opportunity for forward-looking brands is to dial up consumer-facing brand-building with greater effectiveness; not to cut shopper investment, but to rebalance it.

The risk is real: if an agent substitutes a trusted brand for a generic alternative at the basket level, the brand-consumer relationship is bypassed. The loop breaks. This is the Great Decoupling: the severance of brand equity from brand purchase, mediated by an agent that optimises on price.

For retailers, the trust equation is the only equation that matters. The Trust Paradox tells us that functional, fiduciary, and relational trust must each be earned separately. Retailers who build the trust architecture first, disclosure, auditability, accountability, will capture disproportionate share as the 30% expands into the 50% and then the 70%. Retailers who optimise for short-term basket conversion will build adoption on a foundation that collapses the first time the agent fails publicly.

For platforms and brand teams, the commercial response to the Shopper Schism® is not SEO, not paid media, not shopper marketing. It is Agent Intent Optimisation (AIO)®. The discipline of making your brand legible, selectable, and defensible to a non-human buyer operating on behalf of a human consumer. AIO is the structural successor to SEO in the same way SEO was the structural successor to direct mail. GEO, generative engine optimisation, is a useful but bounded predecessor. It optimises for visibility in generative answers. AIO optimises for selection in agentic transactions. One is a content problem. The other is a commerce problem.

The diagnostic question every board needs to ask this quarter is simple: are we Algorithmically Ready? Algorithmic Readiness has four dimensions: data architecture (can an agent parse your product), commercial architecture (can an agent transact with you), trust architecture (will an agent recommend you), and organisational architecture (do you have humans accountable for how you show up to non-humans). Most organisations are zero for four. A few are one for four. None of the ones I have advised are three for four.

11 Strategic Implications

The firms that will win the next decade are not the firms with the best brands. They are the firms whose brands are best understood by machines.

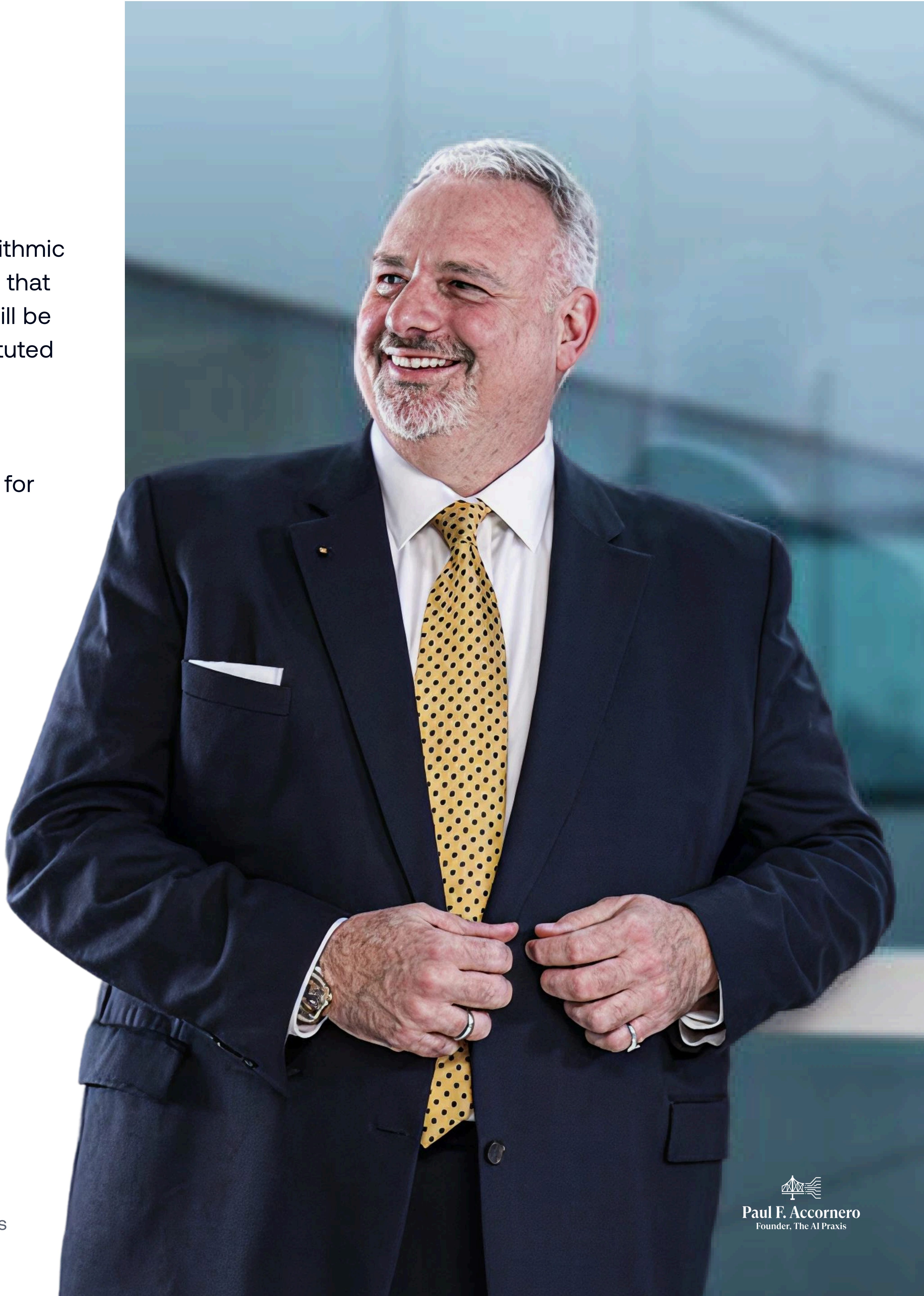
The window to act is narrow. The early-adopter cohort surfaced in this study exists today. The trust infrastructure is being built today. The regulatory frameworks are being drafted today. The brands and retailers who move inside the next eighteen months will set the defaults for the decade that follows. The brands who wait will find themselves optimising for a shelf that no longer exists.

The Great Split is not the end of the brand. It is the beginning of a harder, more honest, more machine-legible brand economy, and one in which not all categories are equal. The challenge for a high-equity, emotionally loaded brand looks very different from the challenge for a replenishment, low-engagement category - Coke and Andrex are not facing the same agent.

The brands that earn their place on the algorithmic shelf will be stronger for scrutiny. The brands that cannot will not be killed by the agent. They will be quietly, efficiently, and without fanfare, substituted out.

The shelf is not dead. It is being audited. The auditor has perfect memory and no patience for marketing fluff.

Paul F. Accornero
Founder of The AI Praxis™



From the same author

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The Great Value Sort

The Algorithmic Shopper®

Rethinking Growth, Strategy, and Brand Power in an AI-First World

The definitive playbook for marketing and selling in the age of agentic AI. The world of commerce has always been squarely focused upon the art of human persuasion. Companies have tirelessly studied our psychology, our insecurities, and our aspirations, developing heartfelt brand narratives and sophisticated marketing campaigns that appeal to our emotions in order to gain a competitive edge. But we are entering an era that will be dominated by shoppers without insecurities to cater to, or heartstrings to tug upon. Dispassionate digital proxies with perfect memories, programmed to act in their users' best interests, are quickly rendering the entire trillion-dollar ecosystem of marketing and sales obsolete.

The rise of agentic AI has started a dramatic decoupling unlike anything that has come before: a fundamental separation between the shopper and the human consumer. Author Paul Accornero has spent over thirty years at the forefront of global commerce; in The Algorithmic Shopper®, he calls for businesses to unlearn the old rules and begin to see the world through the cold, perfectly-rational lens of an AI agent, or risk being left behind. This new environment is an existential threat for established brands, but it also presents a remarkable opportunity for a new generation of leaders. AI agents do not care about Super Bowl commercials; you can only appeal to them by being verifiably better, through a superior product, a more transparent supply chain, and cleaner, more accessible data.

Grounded in real-world examples, this practical playbook is essential reading for everyone from C-suite leaders, to sales and marketing professionals, to aspiring entrepreneurs with a side hustle. The era of the algorithmic shopper is not coming; it is here. The leaders who grasp this new reality will not merely survive the disruption, they will define the future of commerce.

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