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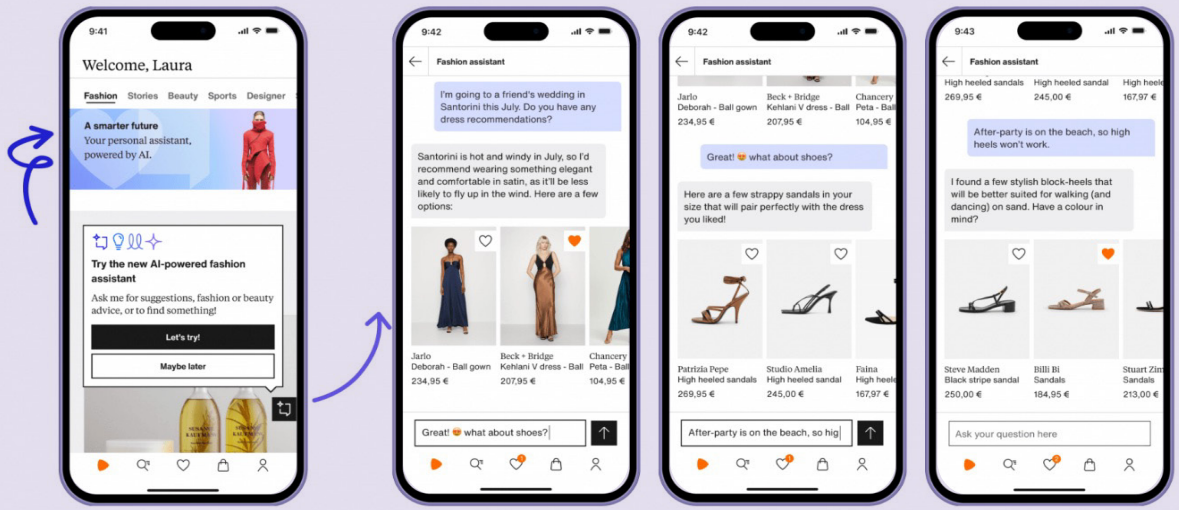
The rise of Agentic Commerce

Smart agents and smart money, transforming ecommerce through AI-driven autonomy

Whitepaper



Defining Agentic Commerce

Agentic commerce represents a fundamental reimagining of digital commerce, where autonomous AI agents act as primary purchasing entities on behalf of human consumers. Unlike traditional e-commerce models that rely on manual search, comparison, and checkout processes, agentic commerce enables delegated decision-making, where AI systems independently execute purchasing workflows based on learned preferences, contextual signals, and defined parameters.

The Evolution of Commerce: From Personalization to Delegation

Level 1

Personalized nudges

AI reacts to past behavior with basic recommendations such as “you bought this, so you might like that”

Level 2

Predictive guidance

AI anticipates user intent and proactively suggests next-best actions or product bundles

Level 3

Agentic commerce

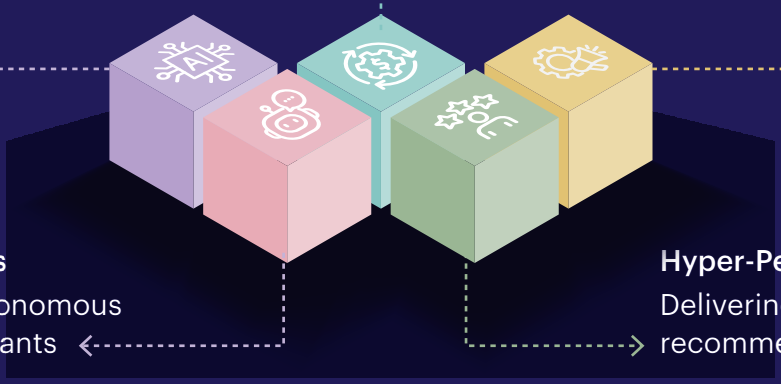
Intelligent agents complete purchases manage fulfillment, and negotiate offers autonomously

Emerging Market Opportunities

Generative Engine Optimization
Optimizing visibility in AI-generated responses

Agentic Payments Infrastructure
Building AI-native payment rails

Voice & Conversational Commerce
Integrating with smart speakers for new interfaces



Retail AI Agents
Developing autonomous shopping assistants

Hyper-Personalized CX
Delivering context-aware recommendations

Opportunity	Description	Use cases/examples
Generative Engine Optimization (GEO)	Strategic deployment of AI agents to autonomously optimize digital content for search engines and recommendation systems.	AI agents rewriting product descriptions; optimizing landing pages.
Agentic payment infrastructure	AI agents autonomously initiate and manage financial transactions, integrating with open banking and payment platforms.	AI reallocating funds; autonomous credit card selection.
Retail AI agent	AI agents embedded across retail operations to automate decisions and personalize customer interactions.	Lindex Copilot; Amazon AI ad generation; Mercado Libre developer copilots.
Conversational and voice commerce	AI-powered conversational interfaces enabling natural interaction and transactions via dialogue.	Voice bots; chatbots for product selection and checkout.
Hyper personalized customer experience (CX)	AI agents deliver personalized experiences by learning from user behavior and context.	Customized support journeys; real-time coaching; predictive personalization.

Global projections

- Global projections are about to reach as high as

$3 trillion to $5 trillion,

according to McKinsey research.

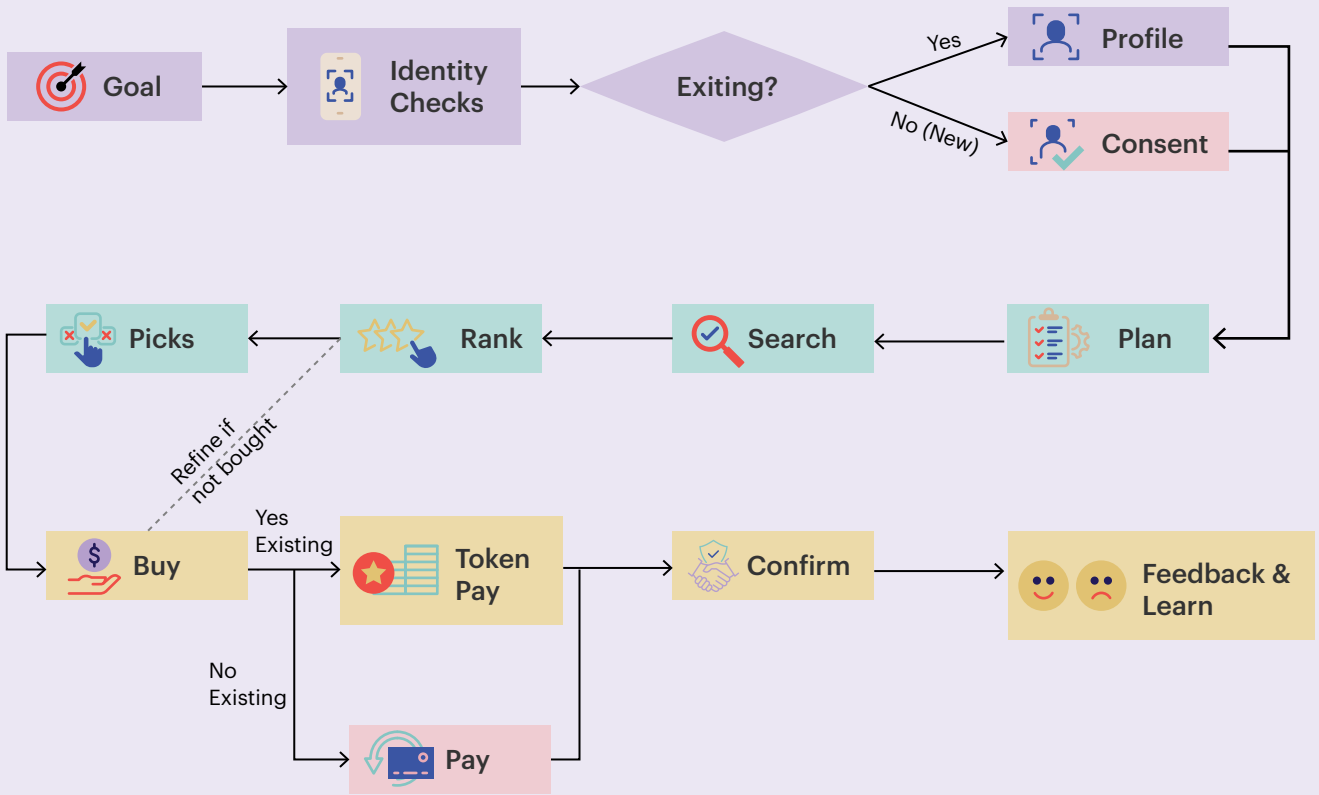
- By **2030,** the US B2C retail market alone could see up to

$1 trillion

in orchestrated revenue from agentic commerce

- **Asia Pacific:** Fastest-growing region (CAGR 33.6%), led by **China and India.**

How AI Agents Execute Purchases



Industry Use Cases

Healthcare

User Journey: User shares diagnosis, budget, travel radius, and preferred payment method (upfront, financing, or insurance coverage).

Agent's Role: Collects bundled quotes (surgeon, facility, implants), checks quality, negotiates dates, and matches payment options—insurance eligibility, financing plans, or installment schemes.

Business model adaptation: Hospitals join quote-and-bind endpoints; platforms earn success fees and referral income from financing and insurance partners. Dynamic pricing and capacity management improve utilization, while embedded insurance and financing boost affordability and adoption.

Insurance

User Journey: User sets coverage goals (premium cap, cashless network, riders).

Agent's Role: Monitors renewal windows, fetches multi-carrier quotes, predicts claim probability vs. premium, switches or renegotiates automatically with consent.

Business model adaptation: Aggregators evolve from comparison UIs to agent marketplaces; carriers expose bind/endorsement APIs; monetization shifts to performance-based CPA and retention bounties (loyalty/APR-like models).

Travel

User Journey: Traveler books a trip, pays upfront or via EMIs, and adds optional protections like delay cover or flexible cancellations.

Agent's Role: Compares flight/hotel options, checks EMI affordability, reminds about payment schedules, and suggests cheaper rebooking or cancellation if plans change.rebooking or cancellation paths if plans change.

Business model adaptation: OTAs and airlines partner with NBFCs/fintechs to offer EMI checkout, trip-finance bundles, and flexible change/cancel services. Revenue grows through financing commissions and subscription-based "flex travel" plans.

Ecommerce

User Journey: At checkout, the user selects a product and opts for BNPL/SNPL. If the product breaks later, they want a quick replacement without disrupting their BNPL schedule.

Agent's Role: Verify BNPL eligibility and compare installment options, Remind users of due dates & handle post-purchase issues: coordinate repairs/replacements and update BNPL provider if needed

Business model adaptation: Retailers integrate BNPL providers via checkout APIs for instant approvals and risk scoring. Revenue grows through BNPL commissions, higher conversion rates, and increased attach rates for warranties and accessories.

Finance

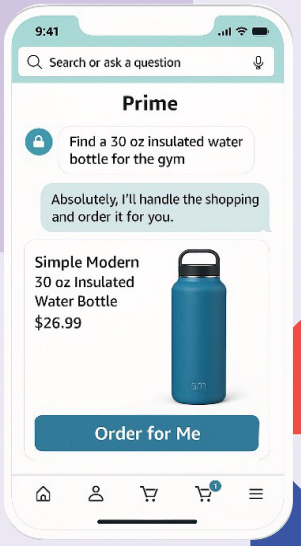
User Journey: User wants to reduce recurring spend.

Agent's Role: Detects underused subscriptions, negotiates downgrades/cancellations, switches utilities/ISPs, schedules payments to avoid late fees.

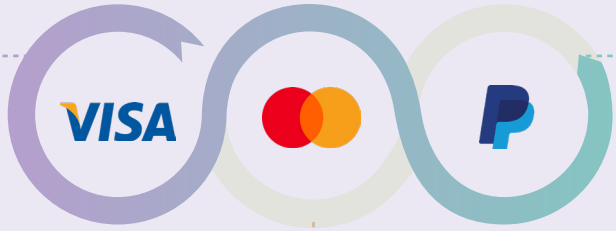
Business model adaptation: Merchants support cancellation/ plan-change APIs; aggregators take savings share; card networks enable intelligent recurring payment controls.

How Agentic Commerce Is Shaping Up

From assistive to autonomous:
Amazon's Rufus aims to "shop alongside" users across product categories, while Google's AI Mode introduces agentic checkout and virtual try-on — signaling a mainstream push toward automated, permissioned transactions. Amazon's newly launched Buy for Me feature takes this further by enabling users to purchase products from third-party websites directly within the Amazon app. Powered by agentic AI, it not only finds the product but also fills out forms, submits orders, and tracks deliveries, without the user ever leaving Amazon's ecosystem. OpenAI has recently launched a groundbreaking system called Agentic Payments, powered by the Agentic Commerce Protocol (ACP), in partnership with Stripe. This initiative enables users to make purchases directly within ChatGPT, transforming the chatbot into a personal AI shopping assistant.



Payments get agent-native: Mastercard unveiled "Agent Pay," describing a secure, tokenized flow that allows AI agents to complete payments safely under network rules, co-developed with ecosystem partners. This is a notable marker: payment networks are now standardizing how agents transact.



Visa Intelligent Commerce

Enables AI platforms to incorporate payments securely. Users upload card info for AI agent purchases.

Mastercard Agent Pay

Offers Agentic Tokens, building on tokenization for global commerce solutions. Includes programmable payments.

Paypal Agent Toolkit

Enables developers to integrate PayPal payment processes into AI workflows.

Impact on User Experience and Consumer Behavior

Agentic commerce fundamentally transforms consumer engagement patterns:

- **From active browsing to passive delegation:** Consumers increasingly outsource research-intensive tasks, with 70% of Gen Z willing to delegate product research to AI agents to reduce complexity.
- **Decision fatigue reduction:** AI agents address cognitive overload by presenting curated options rather than infinite choice – McKinsey notes 30% higher conversion rates when agents narrow selections.
- **Predictive purchasing:** Agents anticipate needs based on behavioral patterns – 73% of consumers report improved experiences when AI surfaces needs before explicit recognition.

Feature	Traditional e-commerce	Agentic commerce
Primary interaction	Human browsing websites, apps	AI agent interacts on consumer's behalf
Discovery model	SEO-optimized search, visual browsing, comparison sites	LLM-based search, AI-generated answers, agent-driven comparisons
Content optimization	Human-readable, SEO keywords, lifestyle imagery	Machine-readable, structured data, intent-driven descriptions, metadata
Conversion drivers	Website UX, emotional triggers, impulse buys, A/B testing	Logic, data, real-time pricing, availability, objective value
Marketing focus	Brand awareness, direct advertising, funnel optimization	Agent-Agent Optimization (AAO), direct AI-agent partnerships
Customer relationship	Direct website visits, email lists	Mediated by agents, focus on data streams and trust signals
Purchasing behavior	Human-led, often impulsive	Agent-driven, intent-based, less impulse
Operational focus	Reactive customer service, manual inventory	Proactive support, autonomous inventory/ pricing, workflow automation

Business Model Transformation

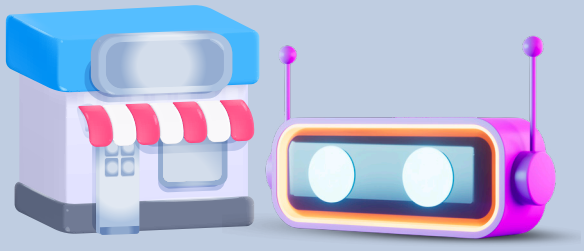
From B2C to B2A (business-to-agent) relationships agentic commerce necessitates fundamental restructuring of commercial strategies:

Data as shelf space

Product visibility shifts from SEO-optimized content to structured, machine-readable data assets. Products without comprehensive attribute data become "digitally invisible" to agents.

Marketplace dominance

Aggregators thrive as agent destinations — marketplaces become "preferred hubs for AI agents seeking diverse options" due to centralized product data.



Revenue model shifts

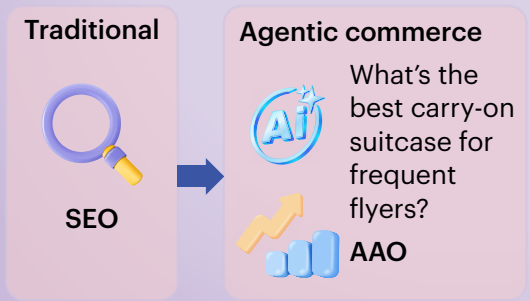
Commissions
Retailers pay "agent placement premiums" for preferred positioning.

Subscription Fees
Brands subscribe to marketplace agent integration APIs.

Performance Pricing
Payment providers charge fees based on agent-driven authorization rate improvements.

This shift to agentic commerce also presents significant challenges to traditional brand awareness and advertising models. Traditional SEO and site UX are losing relevance as large language model (LLM)-based search and AI-generated answers increasingly replace direct website navigation. Google AI Overviews, for example, reduce the need for users to click into websites by surfacing summarized product information directly in search results. Brands face a new visibility test: consumers and their AI agents are less likely to search for specific brands and more likely to ask for the "best product for a given scenario" (e.g., "What's the best carry-on suitcase for frequent flyers?").

Shift to agentic commerce presents challenges to traditional brand awareness and advertising models



This necessitates Agent-Agent Optimization (AAO). AAO is emerging as a vital complement to traditional SEO, requiring brands to present their value in machine-readable formats—optimizing descriptions, ratings, and pricing to appeal to AI agents. As AI agents prioritize data over ads, traditional digital advertising may lose influence, pushing retailers toward direct AI partnerships. While emotional, brand-driven purchases (like luxury goods) may stay human-led, repetitive, utility-based purchases (like vitamins or office supplies) are expected to become increasingly agent-driven.

Intersection with Financial Technologies

Embedded finance: Seamless integration for autonomous agents

Embedded finance integrates banking tools directly into platforms, enabling agents to transact without external redirects.

Key innovations:

A. Real-time and cross-border payments are becoming standard, enabling agents to execute instant transactions globally.

B. Hyperpersonalization powered by AI allows agents to tailor financial products (e.g., credit lines, wallets, branded cards) to individual user behaviors and needs.

Strategic impact:

A. Reduces friction by eliminating manual steps in financial workflows.

B. Expands agent capabilities to manage payments, credit, and loyalty programs autonomously.

C. Enables agents to operate across geographies with localized compliance and payment rails.

Buy Now Pay Later (BNPL): Behavioral shifts in agentic purchasing

Agents incorporate flexible payment options into product recommendations, making affordability a central factor in decision-making. By analyzing user preferences and financial behavior, they can suggest BNPL-enabled products that fit within budget constraints and spending patterns. Additionally, BNPL streamlines the checkout process, which agents leverage to reduce cart abandonment and boost conversion rates.

Emerging trends:

BNPL usage grew 21% YoY, with 90 million Americans expected to use it in 2025.

Gen Z and millennials dominate usage, with 55% of Gen Z saying BNPL helps manage finances.

Strategic impact:

- Increases personalization by aligning payment options with user preferences and financial behavior.
- Enables agents to optimize checkout experiences and reduce cart abandonment.
- Creates new data streams for agents to assess creditworthiness and spending habits.

Stablecoins and alternative currency ecosystems: Infrastructure for autonomous transactions

Autonomous agents in agentic commerce can dynamically select the most advantageous payment rail—whether stablecoins or fiat—based on what delivers the best value to the customer. Stablecoins are increasingly favored because they offer predictable value by being pegged to fiat currencies, eliminating crypto volatility. Their programmability enables smart contracts and logic-driven payments, while global operability ensures near-instant cross-border transactions without banking delays. With transaction fees as low as 0.1% compared to 2–3% for credit cards, and transparent on-chain auditability for compliance and AI safety, stablecoins provide a cost-efficient, secure, and programmable foundation for agent-driven commerce.

Key innovations:

- Stablecoins offer low transaction fees and near-instant settlement, ideal for autonomous agents.
- Major players such as Stripe and PayPal are investing in stablecoin infrastructure for agentic ecosystems.

Strategic impact:

Cross-Border Efficiency

- Traditional rails (SWIFT, card networks) take days and cost 1.5–6% per transaction.
- Stablecoins enable instant settlement and near-zero fees, critical for global agent-to-agent commerce.

Programmable Finance

Stablecoins allow embedding logic:

- Pause payments if service unused.
- Switch routes if fees spike.
- Automate tax and expense allocation.

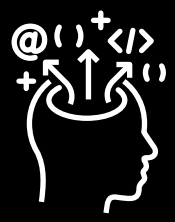
This supports context-aware, autonomous decision-making by AI agents.

Regulatory Momentum

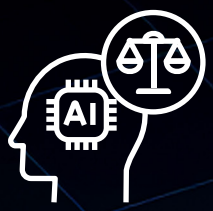
- U.S. GENIUS Act (2025) provides legal clarity for stablecoin payments.
- EY estimates stablecoins could account for 5–10% of global payments by 2030 ($2.1–$4.2 trillion)

Navigating the Challenges of Agentic Commerce

While agentic commerce offers transformative potential, it also introduces key challenges that businesses must address.

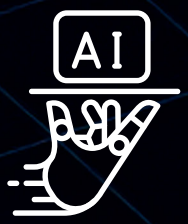


- **Data privacy, security, and fraud risks**
  - **55% of consumers** cite data privacy as a major concern.
  - Risks include **AI hallucinations,** phishing, malware, and DDoS attacks.
  - **Mitigation:** Use advanced fraud detection, identity verification, secure protocols, and diverse development teams. Continuous monitoring and feedback loops are essential.



- **Regulatory uncertainty and legal liability**
  - The lack of clear laws governing autonomous AI creates confusion.
  - Legal responsibility for AI-driven errors is still undefined.
  - **Solution:** Develop frameworks assigning liability to developers, operators, and manufacturers. Regulators are working on this.

- **Limited AI expertise and strategy**
  - **49% of businesses** lack internal AI expertise; **48%** lack a clear strategy.
  - B2B firms lag behind B2C in adoption.
  - **Action:** Invest in talent, training, and strategic planning to scale AI effectively.



- **Personalization**
  - **Fragmented user context:** Each agent may have **partial visibility** into the user's preferences, behaviors, and context, making it difficult to deliver consistent and relevant experiences.
  - **Dynamic and evolving intent:** Agents must interpret real-time signals (e.g., urgency, mood, location) to personalize effectively. **Static preference profiles are insufficient,** and agents must adapt dynamically — often without direct user input.

- **Ethical considerations**
  - AI bias can lead to unfair outcomes in areas such as lending or hiring.
  - Opaque decision-making challenges transparency.
  - Job displacement is a growing concern.
  - **Solutions:**
    - Use diverse teams and transparent data practices.
    - Adopt human-in-the-loop oversight.
    - Embed ethics into design using frameworks like **ETHOS** for decentralized governance and compliance.
    - Invest in responsible AI practices

Conclusion

Agentic commerce is emerging as a strategic inflection point, redefining how enterprises create value and engage customers. By embedding intelligence directly into the transaction layer, autonomous AI agents are transforming business operations, enabling real-time decision-making, and reshaping embedded finance into a context-aware, adaptive system. Payments are becoming invisible, intelligent, and personalized across industries such as retail, healthcare, logistics, and procurement.

These agents are no longer passive tools — they are dynamic collaborators capable of perceiving context, reasoning through complexity, and executing tasks independently. From marketing and operations to finance and customer service, agentic systems are orchestrating multi-agent workflows and long-term goal tracking. In banking, they autonomously optimize credit usage, detect fraud, and manage liquidity — often without human intervention.

This marks a shift from reactive consumer experiences to predictive, autonomous ecosystems. AI agents now understand user preferences, anticipate needs, and execute transactions proactively, turning commerce into a continuous flow of intelligent decisions. They interact with other systems, negotiate, optimize, and learn in real time — becoming autonomous economic actors.

To stay competitive, businesses must rethink their strategies, interfaces, and value propositions — not just for human users, but for the intelligent agents that increasingly represent them. This requires a mindset shift: viewing AI not as a tool to be managed, but as a partner to be empowered. Organizations must design systems that align with business goals, adapt to market shifts, and evolve with customer needs.

Ultimately, the customer journey will begin not with a click, but with a conversation — mediated by an agent that understands, anticipates, and delivers outcomes seamlessly. Agentic commerce is not just a technological evolution — it's a reimagining of how value is created, delivered, and experienced.

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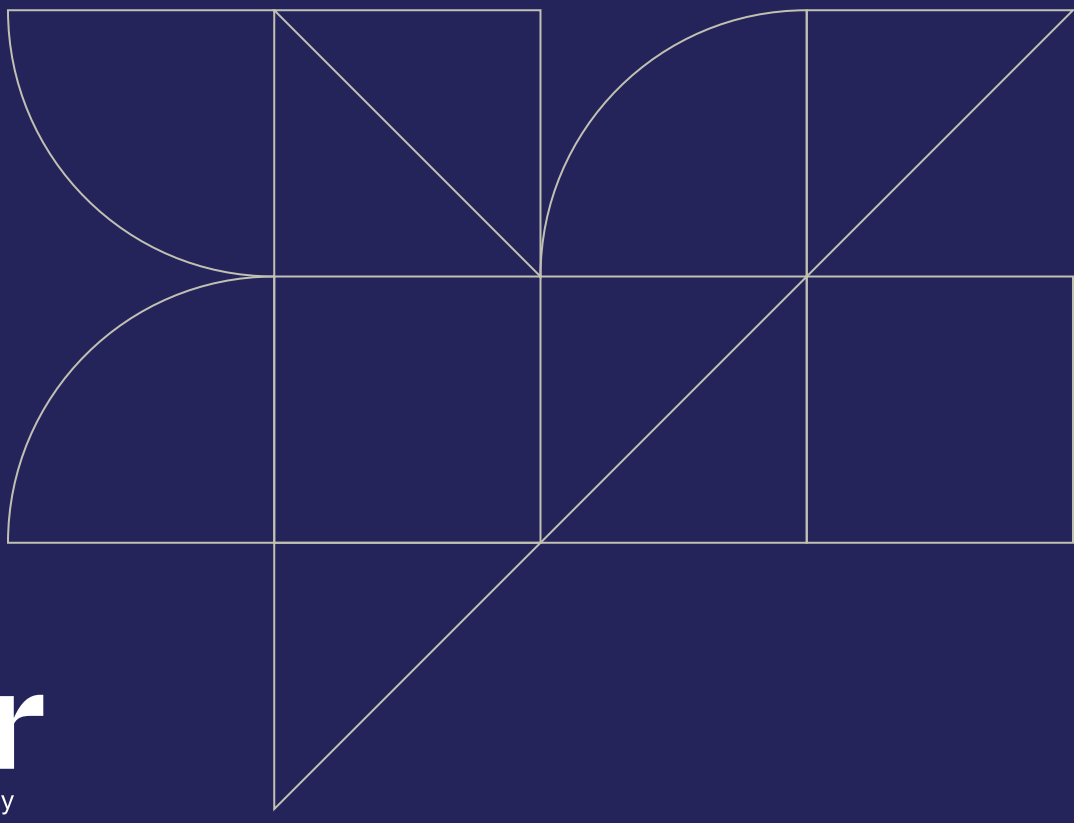

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