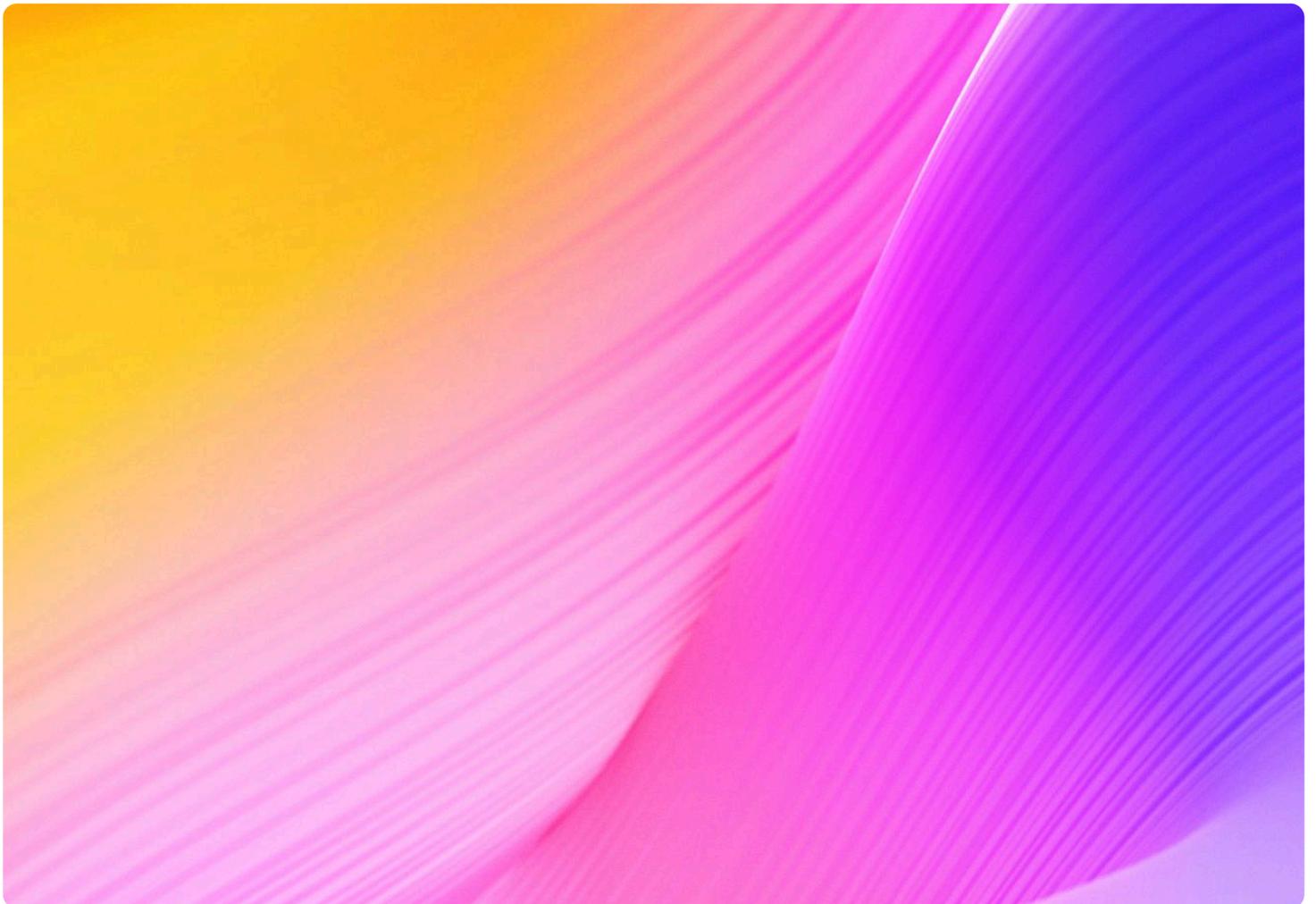# Agentic commerce for retail

Navigating the "buy for me" economy

In collaboration with Accenture

Executive summary

The retail landscape is poised for a profound transformation, moving beyond traditional ecommerce and into the era of agentic commerce. This shift is defined by **AI agents evolving from knowing to doing, capable of taking actions and handling the entire shopping journey from discovery to purchase.** This marks a categorical break from ecommerce, as it digitizes not just the storefront, but the buyer, seller, and the underlying decision-making logic. Imagine instructing your AI agent to "buy an Easter dress, shoes, and hat for my six-year-old daughter," and the agent instantly orchestrates workflows across merchants, compares styles, factors in past purchases, and delivers bundled, relevant results, culminating in an executed transaction, while the human handles the underlying parameters such as maximum spend amount. This is not a futuristic concept; Stripe, OpenAI, Google, and Perplexity are already taking initial steps in agentic commerce. OpenAI and Stripe partnered to launch Instant Checkout in ChatGPT; which is powered by Stripe's Agentic Commerce Protocol. ACP is a new open standard for programmatic commerce flows between buyers, AI agents and businesses. Perplexity announced Buy with Pro, allowing customers to check out seamlessly on their website for select products; and Stripe released its Agent SDK and MCP server to allow users to build agentic integrations. The numbers don't lie: per a report by Media Logic, the global AI-enabled commerce market, valued at $7.25B in 2024, is forecasted to hit $64.03B by 2034, growing at 24.24% CAGR.

This white paper explores this "buy for me" economy, outlining the current ecosystem, strategic imperatives and opportunities for retailers, and the challenges that must be addressed to thrive in this new era. With these insights, retailers can proactively build the necessary capabilities and frameworks to lead this next wave in commerce.

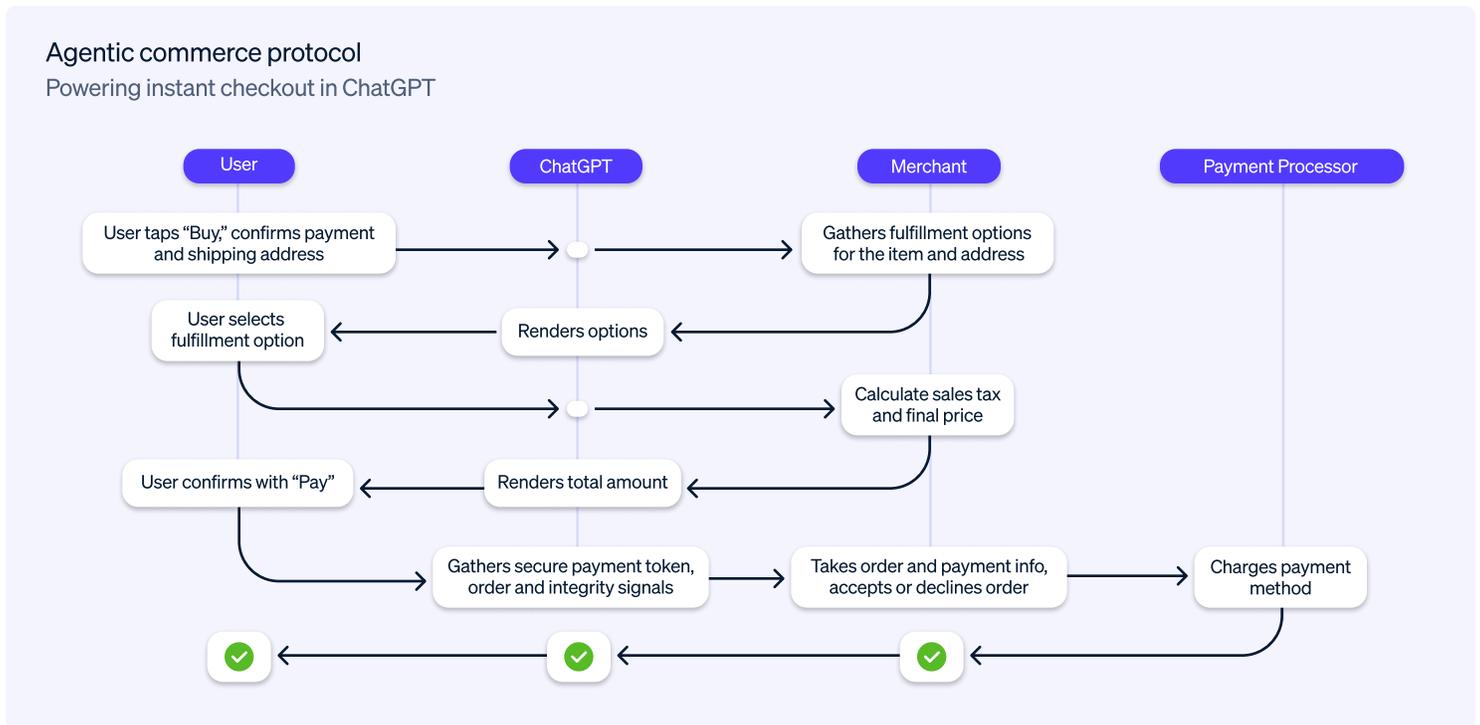# Introduction: The inevitable rise of agentic commerce

Agentic commerce signifies the next major evolution in the consumer shopping journey. It opens up a new distribution channel, where consumers discover, research, and browse by enabling **AI agents to handle discovery, comparison, recommendations, and even purchasing.**

Interest in agentic AI is surging. Gartner forecasts that by 2028, AI shopping assistants will conduct 20% of interactions on consumer-facing digital storefronts.* This emerging agentic commerce trend is already taking shape, with early AI shopping agents being deployed across the retail industry. These AI systems will increasingly act as "machine customers," navigating websites and making purchases directed by human user preference. Big Tech references to agentic AI grew 17x globally in 2024, and 2025 is anticipated to be a big year for agentic AI. Retailers recognize its potential, with 76% saying they plan to increase investment in AI agents over the next year. Customers are also playing a pivotal role in this retail transformation, as more of them are turning to AI for product discovery. Per a recent Accenture report, 75% of consumers are now open to using AI agents as their personal shoppers. As the report highlights, "Gen AI is no longer a tool just for speed and personalization—it's becoming a confidant and trusted advisor."

Agentic commerce infrastructure: Key pillars

Agentic commerce refers to the use of AI agents to autonomously discover, evaluate, and complete transactions on behalf of buyers within digital interfaces. There are several key pillars to achieving this:

- **Consumer agents:** These are sophisticated shopping assistants, like Instant Checkout with ChatGPT, that understand context and preferences. The consumer generates intent, such as, "Find me a housewarming gift under $150 for my minimalist friend who's passionate about sustainability, delivered to Dublin by Thursday." The agent then recommends potential housewarming gifts with the option to buy directly within the agent. Instant Checkout with ChatGPT is a prime example, enabling customers to research, compare, and purchase products in the app, with the AI platform handling payment, shipping, and checkout in one seamless flow. Amazon's Buy for Me feature, available in the US, is an innovative example of this in action. Buy for Me helps customers discover and purchase select products from other brands' sites if those items are not currently sold in Amazon's store.

Agentic commerce protocol
Powering instant checkout in ChatGPT

User	ChatGPT	Merchant	Payment Processor
User taps "Buy," confirms payment and shipping address		Gathers fulfillment options for the item and address	
User selects fulfillment option	Renders options		
		Calculate sales tax and final price	
User confirms with "Pay"	Renders total amount		
	Gathers secure payment token, order and integrity signals	Takes order and payment info, accepts or declines order	Charges payment method

- **Merchant agents:** These intelligent software entities respond to buyer intents with seller intents, which are dynamic offers based on real-time inventory, delivery logistics, pricing constraints, and brand positioning. Unlike static product pages, they deliver intelligent responses—for example, "We have three pieces from our sustainable collection, all available for Wednesday delivery to Dublin, and we can include a handwritten note about the environmental impact." For merchants, this demands structured, machine-readable brand data rather than marketing copy. For a frictionless agentic AI retail workflow, it is imperative to have smooth cross-platform agent collaboration. Accenture's Trusted Agent Huddle facilitates this by enabling secure agent-to-agent interoperability across platform partners, including Accenture-built agents that ensure coordinated experiences.

- **Payment infrastructure:** This layer is key for handling payment intents—the permissions, spending limits, fraud detection, and execution mechanisms that enable agents to complete transactions autonomously. Stripe, via its Agentic Commerce Protocol and Shared Payment Token, provides a merchant-friendly approach to help support PCI compliance, risk signals,

and agentic checkout. Mastercard's Agent Pay uses "agentic tokens" to let verified AI agents make approved purchases autonomously, ensuring user control and strong fraud protection.

- **Manage agent risk:** Stripe Radar—trained on billions of transactions—will protect against agent-era fraud by providing real-time risk scores. This helps merchants identify legitimate agent-led transactions from bad actors. Radar risk scores are passed to merchants through Stripe's Shared Payment Tokens—a commerce primitive for AI-initiated transactions.

- **Wallets as gatekeepers:** Wallets are expected to become central to managing permissioned access to personal data and authorizing actions for agents. These wallets will hold consumer data and preferences and grant authorization, providing agents with a layer of trust. Stripe's digital wallet, Link, will be able to store a universal buyer identity, which will help sellers recognize and authorize returning customers. In addition to this, Link buyer controls will allow the user to define spending limits, permissions, and preferences, while the agent then finds and buys the best product for you.

- **Evolving advertising networks:** Ad networks will need to adapt to handle financial exchanges and measure effectiveness within the agentic model, moving beyond keyword-based search to finer-grained intent signals. Google, Amazon, and other ad platforms are expected to adapt their advertising networks to power agent transactions.

- **Stablecoins for the future:** Stablecoins can offer retailers a fast, low-cost, and globally accessible payment infrastructure ideal for powering agentic commerce. They enable agents to transact seamlessly, supporting near-instant payments and automation via APIs. Depending on widespread adoption, stablecoins can allow retailers to tap into scalable, efficient AI-driven shopping experiences while reducing costs and expanding reach across markets.

Strategic priorities and opportunities for retailers

> " Agentic commerce **will transform** retail with breathtaking speed—reinventing discovery, decision-making, and fulfillment in real time. The opportunities ahead are massive, and the retailers leaning in early will be positioned to capture disproportionate market share as this consumer and technology shift takes hold. At Stripe, we're thrilled to be building the open infrastructure layer that makes this profound transformation possible."
>
> Ashye Marcus
> Stripe Retail GTM Lead

- **Intent becomes the "storefront":** Unlike humans who click through UIs, agents will simply go directly to what the customer wants. Retailers will need to expose **canonical "intent endpoints"** in their APIs that can receive structured requirements from agents, such as Stripe's Agentic Commerce Protocol, while also providing AI surfaces for human-in-the-loop purchasing.

- **Owning the AI customer relationship:** Retailers must use their proprietary data and resist becoming just another node in someone else's mega platform. The imperative is to **construct better customer experiences that they own and control,** rather than relying solely on third-party aggregators. This means building systems that allow brands to speak well to software, ensuring their products are presented optimally to consumer agents. Stripe's agent to consumer (A2C) approach allows retailers to achieve this. Retailers can embed agentic experiences into their own site or app through branded shopping assistants or natural-language interfaces—such as Walmart's Sparky AI agent—to both improve customers' experience and, potentially, conversion. Saks Fifth Avenue's Agentforce is a live example using autonomous AI

agents to handle routine service requests, deliver personalized product recommendations, and ensure consistent order tracking and fulfillment across both online and in-store experiences.

- **The new competitive advantage of structured data:** In an agentic world, brands must think like software companies. Consumer agents will prioritize brands that provide structured APIs over marketing copy, demonstrate pricing accuracy through data feeds, and maintain real-time inventory systems. High-quality, structured data becomes the new competitive advantage, essential for earning automated trust from consumer agents.

Navigating challenges and risks

While the opportunities are vast, the agentic commerce era also introduces significant challenges that demand proactive solutions.

- **Trust deficit:** Trust across the value chain is a key constraint in advancing agentic commerce, requiring assurances that autonomous agents will perform reliably and securely throughout transactions. Research conducted by Retail Technology Show indicates that 72% of UK shoppers show discomfort over how the brands using AI are handling their data, and 84% expect clear disclosure when AI is involved in decision-making. Building trust demands robust agent identity verification, transparent decision-making, strong data privacy governance, and alignment with brand values and regulatory standards. Without building such safeguards and accountability measures, the adoption of agentic AI will likely be slow, fragmented, and limited to low-risk use cases/purchases.

- **Fraud and Know Your Agent (KYA):** The risk of fraud could grow exponentially with AI, as sophisticated techniques like AI-powered voice modifiers and deepfakes become more prevalent. Half of global internet traffic is already bots, of which 37% are malicious. There is an urgent need for KYA frameworks and trusted agent directories to authenticate AI agents and prevent malicious activity. This requires auditing trails to start at the point of intent, not just at payment, and integrating fraud checks further upstream.

- **Liability and accountability:** Who bears the cost when an agent-initiated transaction is reversed or disputed? Merchants currently bear this risk, and they will have a significant say in how transactions are authorized within the new experiences they build. Regulatory bodies are expected to focus on governance frameworks that ensure accountability and mechanisms for humans to override machines—for example, ensuring that retailers implement intent-level logging and audit trails to track how agent decisions are made, which is important for dispute resolution and fraud prevention.

- **Data privacy and consent:** Close attention must be paid to permissioned access to personal data and clear user consent for sharing information, especially sensitive spending patterns. Wallets are seen as gatekeepers for permissioning data among trusted agents.

- **Merchant readiness as the bottleneck:** Merchant readiness is a significant barrier to agentic AI adoption. According to an Accenture report, 75% of retailers admit that the pace of change in agentic AI is exceeding their readiness and training capacity. While payment systems are advancing rapidly, most retailer platforms remain built for human shoppers with product data feeds, which are inadequate for agents that need to handle natural language intent, reason through options, and make confident purchasing decisions. Overcoming this gap requires costly infrastructure upgrades and system integrations, alongside preparing the organization through AI literacy and overcoming resistance to change. Starting with high ROI use cases can help prove value early and accelerate adoption. These could include autonomous refunds or returns as well as enabling autonomous price management during flash sales and seasonal campaigns.

- **Regulations:** Regulatory compliance remains one of the toughest barriers to adopting agentic AI, especially given the complexity of differing rules across global jurisdictions. Noncompliance costs are substantial, with global penalties reaching $14B in 2024; therefore, retailers must implement robust strategies for risk management, technical documentation, and more to be compliant with legislation like the EU AI Act. This financial risk makes institutions cautious about deploying autonomous agents. Adding to the challenge is regulatory uncertainty: frameworks are still evolving, with limited guidance for autonomous agents. This uncertainty creates timing and implementation difficulties for organizations striving to innovate while ensuring compliance.

Role of the ecosystem: Building the agentic future for retail

> " The ecommerce revolution transformed how we shop. Now, **agentic commerce is set to redefine the experience further**—making it faster, smarter, and more personalized. At Accenture, we are excited to collaborate with ecosystem leaders such as Stripe, guiding clients through every stage of their transformation journey—from strategy and roadmapping to execution and adoption—to unlock new value in this rapidly evolving landscape."
>
> Sulabh Agarwal
> Accenture Global Payments Lead

There are several complexities involved in navigating the agentic commerce revolution. These can be addressed through an approach-based strategy and partnering with leading firms such as Accenture to help shape and build a successful agentic commerce proposition.

- **Review existing technology infrastructure:** Once retailers are committed to launching an agentic commerce experience, the first step is to review existing technology infrastructure, including API maturity, and identify systems that handle product data, pricing, inventory, checkout, customer accounts, and payment processing.

- **Transformation roadmapping:** Retailers should also develop comprehensive strategies for agentic commerce, from defining agent-ready data architectures to reimagining customer journeys. This includes advising on the build-versus-buy decision or adopting a modular compose approach, using tools including low-code/no-code platforms.

- **Talent and organizational development:** Agentic commerce is as much an organizational transformation as a technological one. Retailers should train their workforce and adapt organizational structures to effectively manage and use AI agents, understanding that roles will be augmented and new high-skill jobs will emerge in AI development, ethics, governance, and oversight. Change management programs can help overcome resistance and foster a culture ready to embrace agentic commerce.

- **Technology implementation and integration:** After defining a clear roadmap and navigating organizational development, retailers should invest in building a robust product catalog infrastructure to transform static product data into AI-native, machine-readable formats. Focus should then shift to integrating merchant agents to support conversational, semantic search capabilities.

- **Customer-experience design for agents:** Retailers should adapt to optimizing product presentation, creating brand narratives for AI-driven discovery and designing post-purchase experiences that agents can manage, such as returns, warranty claims, loyalty engagement, and customer support via API-driven infrastructure.

- **Reimagine checkout and payment flows:** Next-generation checkouts must be designed for autonomous shopping agents. Retailers should work with payment providers like Stripe to support agentic checkout flows, protocols, Shared Payment Tokens, and refund management, as well as automated payment recommendation engines, in which agents can automatically select on behalf of customers the most suitable payment method based on user preferences, incentives, and security.

- **Establish risk and governance frameworks:** Given the exponential fraud risks, it is necessary to develop and implement robust KYA frameworks, fraud detection mechanisms, and liability models to ensure secure and compliant agentic transactions. This includes ensuring human-in-the-loop oversight and real-time cybercrime detection. Defining clear liability boundaries for agent-initiated transactions is also important for keeping pace with evolving legal and ethical standards and regulatory frameworks. Retailers must also develop policies and technology controls as required to ensure agent actions (recommendation, negotiation, fulfillment) align with brand values, ethos, and vision.

- **Forge ecosystem partnerships:** Finally, to stay ahead in the field of agentic commerce, retailers should collaborate with broad agentic platforms (such as OpenAI or Google), payment infrastructure providers (Stripe), and specialized solution providers (such as Accenture) in the agentic commerce stack. Partnerships across the ecosystem are key to keep pace with upcoming innovations, and partners like Accenture can play an important role in facilitating this. Accenture offers collaboration tools such as the Trusted Agent Huddle, which enables simple interoperability and supports scalability of agentic commerce initiatives, helping retailers build a future-ready ecosystem.

Stripe's agentic commerce solution for businesses

Meet customers when and where they're ready to buy.

Reach more customers through AI platforms	Maintain control over your brand	Protect against agent-era risk and fraud	Nurture customer relationships
Easily access fast-growing AI platforms like ChatGPT to reach untapped customers with Stripe and OpenAI's Agentic Commerce Protocol.	Own how your products are shown on AI platforms and which platforms you want to be part of.	Stripe Radar, built into Stripe, helps safeguard your business by distinguishing genuine agent-initiated transactions from fraudulent activity.	Use Link to recognize returning customers that come through AI platforms, seamlessly personalizing their experience.

Conclusion: The call to action for retailers

Agentic commerce represents a fundamental shift in how transactions occur, digitizing the entire buying and selling process through intelligent AI agents. This transformation promises unprecedented levels of personalization, operational efficiency, and cost reduction for retailers. Within five years, AI is expected to be fully embedded into the purchase journey, with over half of consumer purchasing driven by AI. This transition is happening faster than previous shifts like mobile or SEO. Retailers are no longer merely evaluating agentic AI; 43% are piloting autonomous AI, and another 53% are actively evaluating its uses. Executives are also taking steps to prepare their organization for this shift, with 87% agreeing that AI agents are driving a new era of process transformation. This readiness extends to employees as well. According to a recent Accenture survey, 70% of retail employees feel comfortable delegating tasks to AI agents, and more than half of retailers are prepared to manage teams where AI agents serve as active contributors.

Organizations such as Stripe are the enablers to realizing this vision, providing the robust, secure, and programmable financial infrastructure needed for AI agents to make purchases, manage finances, and execute transactions autonomously. By offering tools like the Agentic Commerce Protocol, Shared Payment Tokens, and Link, Stripe enables retailers to not only participate in but also lead this agentic revolution.

For retailers, the time to adapt is now. By embracing structured data, agent-driven experiences, and API-first payment solutions, businesses can access new growth opportunities and maintain a competitive edge in the rapidly changing landscape of agentic commerce. This is not merely an upgrade; it is a re-architecture of retail itself, where the ability for software to communicate directly with software will define market leadership. And you can be part of that too—sign up to join the Instant Checkout waitlist here.

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Resources

Unlock growth from agentic commerce

Global penalties

Citi Group: AI do it for me

Agentic commerce predictions blog

Reshaping online retail

How will my agent pay?

OpenAI Instant Checkout in ChatGPT

Perplexity's Buy with Pro

Stripe Agent SDK and MCP

Google agentic checkout

AI-enabled commerce market size

AI agent retail trends

Accenture research report: Me, my brand, and AI

Gartner agentic AI trends

Amazon's Buy for Me

Amazon Alexa+

Visa find and buy with agentic AI

Mastercard Agent Pay

Agentic Wallets

Link by Stripe

Stablecoins for the future

Stripe's agent to consumer (A2C) approach

Saks Fifth Avenue Agentforce AI agent

Call for greater transparency in AI use by retailers

Agentic AI reshaping retail

Rise of agentic AI in retail

Accenture Trusted Agent Huddle

Cart abandonment rate

Accenture survey on retailers' readiness