

AGENTIC COMMERCE: WHEN AI ACTS ON BEHALF OF YOUR CUSTOMER

Modern Impact White Paper | July 2026



EXECUTIVE SUMMARY

Agentic commerce is the next layer of AI shopping, moving beyond the first step of AI helping customers find products, empowering it (as an agent) to take action on their behalf. And McKinsey projects it will generate \$3 trillion to \$5 trillion* in global retail revenue by 2030.

The infrastructure to enable this commerce is now live in the form of two parallel protocols: Retailer apps inside ChatGPT and Google's Shopify-backed checkout layer. Consumer adoption is also real but uneven. AI is excellent for discovery, but in-chat purchasing hasn't broken through the barriers of consumer trust.

This paper defines agentic commerce, separates genuine insights from the platform hype, and gives mid-market brands a framework for getting ready without overinvesting in the wrong layer.

\$3-5 Trillion
Global retail revenue by 2030*



*Source: The agentic commerce opportunity: How AI agents are ushering in a new era for consumers and merchants by McKinsey, October 2025.

WHAT *AGENTIC* *COMMERCE* MEANS

AI shopping is about discovery.

A customer asks ChatGPT “What’s the best running shoe for flat feet?” and gets a recommendation. The AI helps, but the customer still acts.

Agentic commerce is different.

It’s AI acting on behalf of the customer. Filtering. Comparing. Reserving. Eventually buying. Even returning. The customer sets intent (“Find me a 4-bedroom rental in Austin under \$4k that allows pets and book it for July 10–15”), and the AI executes the steps.

Today, agentic commerce is partially live. The infrastructure exists. The behavior is starting to form. Most of the action right now sits at the seam between AI-led discovery and conventional checkout. But knowing where that seam is, and how it’s moving, is the work.

HOW AI SHOPPING WORKS

The big headline projection belongs to McKinsey. In their October 2025 report, The Agentic Commerce Opportunity, they forecast **global AI-orchestrated retail revenue of \$3 trillion to \$5 trillion by 2030 – with \$900 billion to \$1 trillion of that in the US B2C market alone.**

Their premise is that the shift will move faster than the web or mobile commerce revolutions did because AI agents can ride existing digital commerce infrastructure rather than waiting for new rails to be built. The leading indicators back up the projection.

That's the demand side.



\$14B

AI influenced Black Friday online sales in 2025

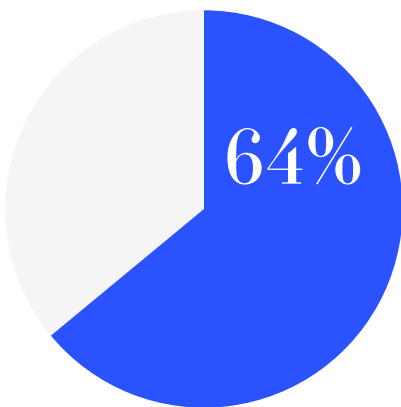


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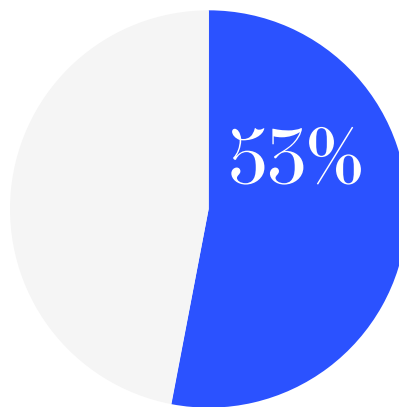
YoY increase in traffic from AI assistants

2X

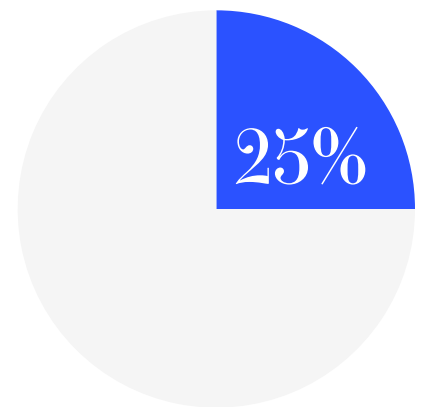
E-commerce traffic from AI assistants doubled every 2 months since Sept 2024



Of U.S. consumers **plan to use AI chatbots for shopping** in 2026



Of U.S. consumers report **using AI tools in their shopping journey**



Plan to make AI shopping **their default method**

HOW AI SHOPPING WORKS CONT.

On the supply side, both major platform stacks are now live.

The Agentic Commerce Protocol (ACP)

Built by OpenAI and Stripe. Open-sourced and live in ChatGPT since September 2025. Merchants integrate via product feeds, a checkout API and payment integration. OpenAI charges a 4% transaction fee on completed purchases (Stripe processing is additional at approximately 2.9% + \$0.30). Etsy, Shopify, Walmart and Instacart were on at launch.

The Universal Commerce Protocol (UCP)

Built by Google with Shopify as co-engineering lead. Announced at NRF 2026 (January 11, 2026). Backed by Walmart, Target, Etsy, Wayfair, Adyen, American Express, Mastercard, PayPal, Stripe, Visa, Worldpay and 20+ others. Coming to Google Search AI Mode and Gemini.

ACP and UCP get the most attention, but they don't comprise the whole landscape. Microsoft's Copilot Checkout uses Shopify and Etsy integrations. Perplexity has in-chat purchasing through a PayPal partnership. Amazon is building its own stack (Rufus, Alexa+, Buy for Me) inside its walled garden.

And as of June 2026, a third layer has entered the picture: Payment networks building their own protocols. Visa embedded its payment network directly into ChatGPT on June 10, 2026, enabling AI agents to complete purchases at any Visa-accepting merchant — not just enrolled platform partners. Mastercard is developing competing capabilities, focused initially on business procurement. Visa's Trusted Agent Protocol has gathered backers including Microsoft, Shopify and Worldpay, and is now jousting for position alongside ACP and UCP.

In other words, the payment infrastructure layer is no longer passive.

HOW AI SHOPPING WORKS CONT.

Platform	Capability	Integration	Payment
Google	AI Mode + Gemini checkout	UCP	Google Pay, PayPal (coming)
OpenAI	ChatGPT shopping + ACP	ACP (with Stripe)	Stripe
Visa	ChatGPT agent purchasing	Visa Trusted Agent Protocol	Visa network (any accepting merchant)
Microsoft	Copilot Checkout	Shopify, Etsy	Various
Amazon	Buy for Me agent	Proprietary (Shop Direct)	Amazon Pay
Perplexity	In-chat purchasing	PayPal partnership	PayPal

ACP is optimized for conversational discovery. UCP is optimized for high-intent search. Visa’s integration extends purchasing reach to the full Visa merchant network. Amazon is its own ecosystem with its own rules. Most mid-market brands will eventually need to plan for at least two of these surfaces, prioritized according to where their customers actually shop.

THE MERCHANT OF RECORD STAYS WITH YOU

The most common concern mid-market CMOs raise about agentic commerce is: “Are these platforms going to take my customer?”

Short answer: Not in the current architecture.

Google, OpenAI, Microsoft and Shopify have all built these protocols around a shared principle: The retailer remains the Merchant of Record. The platforms facilitate the transaction, but they don't own it. As a brand, you keep the customer relationship, the customer data, the checkout customization and the loyalty integration. You can still run upsells, cross-sells and post-purchase support through your existing infrastructure.

That could change, of course. The economics of who owns the customer in agentic commerce are still being negotiated, and the platforms gain leverage as adoption grows. But for now, the model is built to give brands the upside of AI-mediated discovery without forcing them to give up the relationship. That's the window worth using.

THE INSTANT CHECKOUT STORY IS WORTH UNDERSTANDING

Here's the part of agentic commerce that didn't go as planned, what happened next, and why both matter.

September 2025

OpenAI launched Instant Checkout –billed as the next step in agentic commerce. Walmart, Shopify merchants and Etsy onboarded. The promise: Full purchase inside ChatGPT without leaving the conversation.

It didn't take. Conversion was low. Users used ChatGPT for product research but didn't complete purchases inside the app. And several factors compounded the problem.

Shopping behavior is habit-based; people trust checkouts they already know. OpenAI hadn't built state sales tax collection infrastructure. Etsy had to cover OpenAI's commission fees just to bootstrap the ecosystem. Only about a dozen Shopify merchants had integrated AI tools for sales by early 2026.

March 2026

OpenAI deprioritized Instant Checkout. The replacement model: Retailer apps inside ChatGPT (Walmart, Target, Sephora, Nordstrom and Instacart launched dedicated apps), richer visual shopping tools (side-by-side comparisons, image-based search, conversational filtering), and ACP expansion that lets merchants push full catalogs and promotions into ChatGPT. The apps redirect users to the retailer's site for purchase, and brands keep control of checkout and customer data.

June 2026

Then on June 10, 2026, Visa embedded its payment network directly into ChatGPT – addressing the specific constraint that doomed Instant Checkout. Where that program had required individual merchant enrollment, Visa's integration extends purchasing capability to any merchant that accepts Visa.

THE INSTANT CHECKOUT STORY IS WORTH UNDERSTANDING CONT.

*So, the merchant coverage problem is being solved at network scale.
The trust problem is not.*

Visa's own chief product officer acknowledged that consumer comfort with AI agents completing purchases autonomously will take time to build. At launch, most transactions still require human approval with the agent notifying users to confirm before completing a purchase. The vision is that as trust accumulates through repeated use, approval requirements will decrease and, eventually, agents will operate with more autonomy. That's a 2027–2028 trajectory, not a 2026 one.

The trust data still frames the near-term reality accurately. From the PartnerCentric survey:

- 76% of consumers are concerned about how chatbots use their data.
- 60% don't trust chatbots with payment information.
- 63% are concerned about AI shopping scams.

Those numbers won't move with better infrastructure. They move in step with track record. The infrastructure problem is being solved. The trust problem is not. Those are different timelines.

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WHAT MOST ORGANIZATIONS GET WRONG

They treat agentic commerce as binary: Real or hype.

The most common reaction we see to agentic commerce is one of two extremes. Either the brand commits to building everything around in-chat purchasing, racing to integrate with every platform that will take them. Or the brand dismisses the whole category as overhyped and waits for clarity.

Both approaches are wrong. The infrastructure is real and worth preparing for. The consumer behavior isn't there yet for most categories. The right posture is selective: Prepare the foundation, prioritize the discovery hand-off, and watch the transaction layer mature.

They're building for a single-protocol world.

Some brands are reading the platform announcements as if one of these protocols will win and the others will fade. That's not how it's playing out. ACP and UCP serve different surfaces (ChatGPT vs. Google) and different audiences (conversational research vs. high-intent search). Amazon is its own ecosystem. And as payment networks build their own protocols on top of platform protocols, the field is getting more crowded, not less. Most mid-market brands need to plan for protocol pluralism: Data infrastructure that can feed multiple protocols, channel-specific strategy for each surface and a clear sense of which protocol they prioritize first, based on where their customers actually shop.

WHAT MOST ORGANIZATIONS GET WRONG CONT.**They underestimate Amazon's pull.**

Amazon's Rufus has been used by more than 250 million customers. Monthly active users are up 149% year-over-year, per Amazon's Q3 2025 earnings. Sessions that include Rufus interactions convert 60% better than those that don't. Amazon projects more than \$10 billion in incremental annual sales attributable to Rufus.

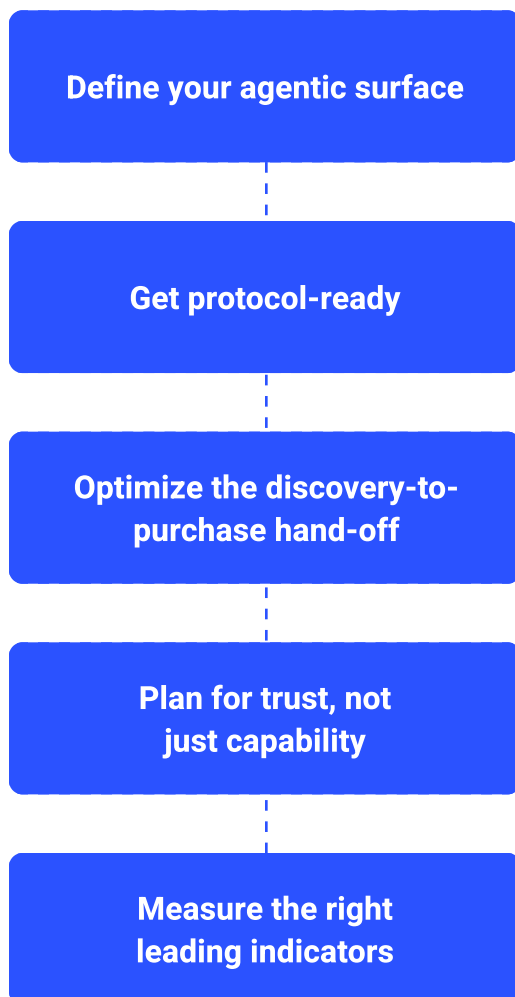
The catch: Independent research finds 83% of Rufus recommendations favor Amazon-sold products, and Amazon Basics appear in 41% of results. Rufus is an agentic commerce engine that works for Amazon first. If your brand depends on Amazon as a sales channel, you're competing inside an agentic system designed to rank Amazon's interests above yours. Knowing that changes how you think about your Amazon strategy.

They optimize for the wrong layer.

A lot of agentic commerce conversations focus on the transaction: Which protocol to integrate with. Whether to apply for ChatGPT merchant status. How to set up Instant Checkout. That's important infrastructure work, but it's not where the customer is right now. Right now, customers are using AI to research, compare and filter. They're completing purchases on websites and marketplaces they already trust. The brands that are winning are nailing the discovery experience and making the hand-off to checkout frictionless. The transaction layer can wait (or run in parallel).

THE APPROACH THAT WORKS

Agentic commerce readiness is a different problem than AI shopping readiness, although they share infrastructure. Here's the framework we use with mid-market clients.



1. Define your agentic surface.

Not every brand needs to be on every platform. Map your customer's research and purchase journey, then identify which agentic surfaces matter most.

- DTC-dominant, considered-purchase categories: ChatGPT/ACP is the priority surface.
- High-volume, search-dependent categories (home goods, apparel, electronics): UCP/Google is critical.
- Marketplace-dependent (especially Amazon): Rufus optimization is non-negotiable, even though it works against you.
- B2B services: LinkedIn AI, ChatGPT and Perplexity matter more than UCP or Rufus.

Pick one or two surfaces to lead with and resist the urge to optimize for all of them at once.

THE APPROACH THAT WORKS CONT.

2. Get protocol-ready, even if you don't integrate yet.

The data infrastructure for ACP and UCP is similar to what AI shopping requires (clean product feeds, real-time inventory and pricing, structured attributes, schema markup) with a few specific additions: API-accessible product data, transaction-capable endpoints and merchant identifier registration.

Google has also expanded what counts as a 'structured attribute' for AI commerce. New Merchant Center fields rolled out alongside UCP in January 2026 cover answers to common product questions, compatible accessories, substitutes and alternatives, and explicit use cases.

These are not optional components anymore. They're the language AI uses to match products to conversational queries ("What fits my old camera lens?" or "What's a cheaper version of this?"). Mid-market brands that underutilize these fields are giving up additional visibility for free.

If you're on Shopify, much of the protocol-readiness work is already handled by the platform. Shopify built ACP integration, so merchants don't have to. (Apply at chatgpt.com/merchants). Current requirements include a paid Shopify plan, Shopify Payments enabled, and US-based.

Shopify also launched its Agentic Plan in March 2026, which lets merchants without a full Shopify storefront surface products via Shopify's tools in ChatGPT, Gemini and elsewhere.

If you're on a custom stack, this is a roadmap item with real engineering effort. Even if you don't activate the integration this quarter, building toward protocol-readiness positions you to plug in fast when consumer behavior catches up.

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THE APPROACH THAT WORKS CONT.

3. Optimize the discovery-to-purchase hand-off.

This is where the biggest near-term wins live. When an AI assistant recommends your product:

- Does the link land on the exact product, or somewhere generic?
- Does the product name shown in the AI summary match what's in the cart?
- Is mobile checkout three steps or fewer?
- Are express payment options (Apple Pay, Google Pay, Shop Pay) prominent?
- Is the return policy visible before checkout?

A friction-free hand-off is the highest-leverage agentic commerce work most brands are failing to do.

4. Plan for trust, not just capability.

The 76% data concern, 60% payment trust gap, and 63% scam concern mentioned above aren't going to disappear with better protocols.

The brands that earn agentic commerce trust will do so by being demonstrably consistent across channels, having clear and findable policies, responding to reviews, and treating the AI surface as another customer touchpoint that requires the same standards as direct channels. Trust is earned in this layer. Build for it deliberately.

5. Measure the right leading indicators.

You won't have agentic commerce attribution as a clean metric for some time, but you can track key indicators.

- Recommendation share: Monthly query testing across ChatGPT, Gemini, and Perplexity.
- AI assistant traffic: Segment your analytics to identify referrals from AI surfaces.
- Discovery-to-purchase conversion: Of all users arriving via AI recommendation, how many complete?
- Branded search lift: As AI presence grows, branded queries should follow.
- Direct traffic quality: Improving conversion rate suggests AI is sending higher-intent users.

One important reframe: Discovery no longer equals click. As more transactions happen inside AI surfaces (or through AI-mediated retailer apps), traditional web analytics will undercount AI-influenced revenue. A customer who reads about your product in ChatGPT, chooses it, and then buys it on your site without clicking through any AI-tagged link looks like organic or direct traffic in your analytics.

THE APPROACH THAT WORKS CONT.

As payment networks embed directly into AI interfaces — enabling purchases that never touch your site at all — that gap widens further.

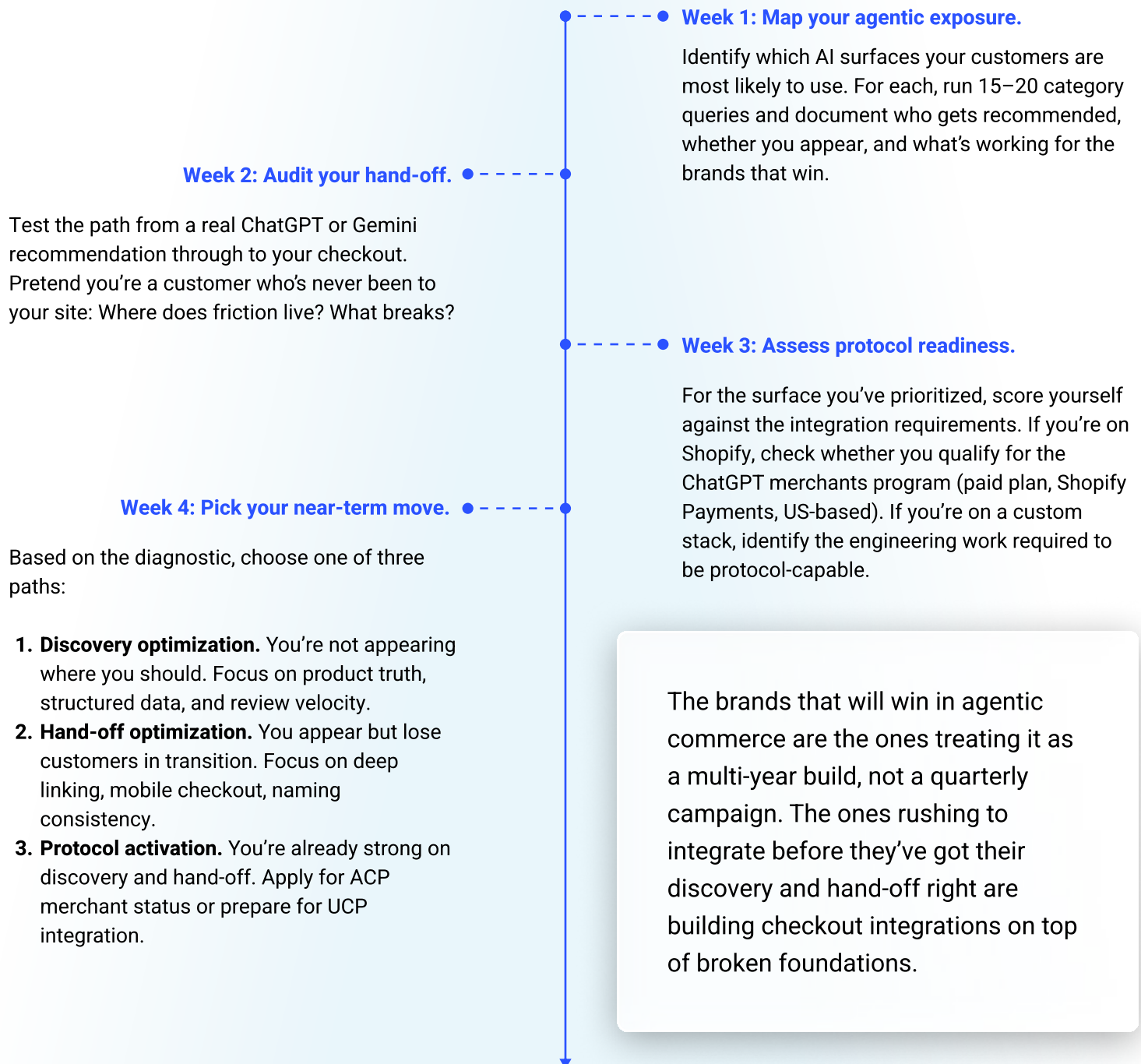
A customer who buys through ChatGPT via Visa shows up as direct traffic in your analytics, if they show up at all. Your measurement approach has to evolve. Survey your customers (“How did you first hear about us?”). Watch conversion-rate lift in categories where you’re investing in AI readiness. Treat directional signals seriously even when clean attribution isn’t possible.

These won’t satisfy a CFO who wants ROAS.

But they will give you a defensible read on whether your visibility and hand-off are actually improving.

WHAT TO DO NEXT

Start with a 30-day diagnostic. The goal is to know where you stand and which protocol surface to prioritize.



ABOUT MODERN IMPACT

Modern Impact is a brand performance agency helping mid-market brands scale smarter across the full marketing ecosystem: Strategy, Technology, Creative, and Media. We're not only pioneers in proprietary, digital adtech, but have been building AI readiness practices since early 2025 across Retail, DTC, and B2B Commerce categories.

If you want to assess where you stand in agentic commerce specifically, the AI Shopping Readiness Scorecard covers the foundational infrastructure work, with agentic commerce extensions available for clients evaluating protocol integrations.

[Download the Scorecard](#)

Sources: McKinsey, "The agentic commerce opportunity," October 2025 (Schumacher, Roberts, Giebel; mckinsey.com/capabilities/quantumblack); Google NRF 2026 announcements, January 11, 2026 (UCP, Merchant Center attribute expansion); OpenAI product announcements, September 2025 and March 2026; OpenAI ACP documentation; Microsoft Copilot Checkout (Shopify, Etsy integrations); Perplexity in-chat purchasing (PayPal partnership); Shopify Agentic Plan announcement, March 2026; Amazon Q3 2025 earnings (Andy Jassy commentary); Adobe 2025 consumer survey (n=5,000); Adobe 2025 holiday season AI traffic data (693% YoY growth); PartnerCentric December 2025 consumer survey (n=1,004); Reuters/Adobe Black Friday 2025 data; CNBC reporting March 2026; SparkToro/Datos Q1 2026; Seller Labs January 2026; Opascope AI Shopping Guide 2026; AP reporting June 10, 2026 (Visa/ChatGPT payment integration).