Agentic Commerce Pulse: UK

PayPal Global Customer Insights

April 2026

PayPal

Study Background & Methodology

Background: The Agentic Commerce Pulse Report is the first phase of a multi-year research and thought-leadership initiative designed to help the commerce ecosystem understand and prepare for the rise of Agentic Commerce—a fundamental shift in which AI agents increasingly influence discovery, decision-making, and eventually transaction execution on behalf of consumers.

Using mixed methodologies to gather directional insights, this project utilises survey data to offer a high-signal quantitative "pulse", setting up a baseline view of merchant awareness, readiness, trust, and perceived risk regarding AI-mediated / Agentic Commerce. The qualitative interviews offer rich context to merchant perspectives, adding in nuance and uncovering more in-depth examples.

This research **defined Agentic Commerce** as: shopping activity in which artificial intelligence systems (conversational-LLMs like ChatGPT/Gemini etc. or intelligent AI agents) influence or assist product discovery, comparison, recommendations, transactions between customers and merchants, and post- sale support.

General note, percentages may not sum to 100% due to rounding. Questions permitting multiple responses may sum to more than 100%.

Qualification criteria:

- Works for or owns a business operating in the UK
- Role level: Owner, Founder, Co-Founder, C-level, Department Head, VP, Director, or Manager
- Works in E-commerce, Payments, Digital Strategy, Technology, or related areas
- Decision-makers who influence payments, e-commerce, technology, or digital strategy

Businesses Size Definitions:

- Small: <£3M in annual revenue
- Medium: £3M-£20M in annual revenue
- Large Enterprise : >£20M in annual revenue

Qualitative Methodology:

- Remote interviews of 7 UK Merchants: 2x Small, 2x Medium, 3x Large
- Mix of merchants that offer PayPal as a way for customers to pay or process payments with PayPal and those that do not

Quantitative Methodology:

- Online survey conducted between February 24 and March 9, 2026 in the U.K.
- Base sizes: Small Business (n=147); Mid-Market (n=159); Large Enterprise (n=164)

About the 2026 UK Agentic Commerce Pulse

PayPal commissioned Stripe Partners to research Decision Makers at Small, Medium, and Large Businesses in the U.K. Businesses were defined by annual revenue where Small: <£3M, Medium: £3M-£20M, Large:>£20M. Research included a survey covering 147 Small, 159 Medium, and 164 Large Businesses, and in depth interviews with 7 merchants across a mix of sizes. Research responses were gathered between February 24 and March 9 2026.

How to Read the Report

The Agentic Commerce Pulse UK Report offers research-based insights into how UK merchants are thinking about, preparing for, and responding to the emergence of Agentic Commerce.

The report combines quantitative survey findings with qualitative merchant interviews to give a directional view of attitudes, opportunities, concerns, and readiness across business sizes.

When reviewing the findings

- **The Key Findings section highlights the most significant themes from the research.**
- **The Detailed Findings section provides the supporting data — survey results, merchant quotations, and differences by business size — with a summary slide for each theme.** Readers who choose to continue to the Detailed Findings section will encounter more detailed research outputs, including survey data, merchant quotations, technical terminology, and discussion of emerging industry themes that provide additional context behind the findings.
- **Percentages reflect merchant sentiment at the time of the research — indicators, not predictions. Quotations illustrate individual perspectives, not all businesses.**
- **Findings help readers understand emerging trends — they are not recommendations or endorsements of any provider, product, or strategy.**

Key Findings

Merchants see Agentic Commerce as a paradigm shift — and they're already moving

By The Numbers

- Virtually every merchant expects Agentic Commerce to impact them **within 12 months**; many, particularly large enterprises (LEs) say it already has
- Nearly all expect the net impact to be **positive**
- **63% of large enterprises** have integrated AI into regular operations; 33% of SMBs actively implementing, 39% in testing
- Most view adoption as essential for maintaining competitiveness
- However, some feel behind merchants in the U.S. because of regulatory obstacles or a perception that platforms roll features out to US first

In Their Words

"It's becoming a bigger priority. I'd say it's probably top three company priorities because it's only going to become more and more." — MM, office furniture

"We've been chatting to someone in the US about an AI tool that sits within their advertising. If we can use that, it will be really game changing for us." — SB, sportswear

"We haven't got some of the shopping features because they might not meet European standards, whereas the US are more open to testing because they invented it. The UK is stricter on this." — LE, clothing

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Enterprises expect to dominate agentic sales while Small Businesses believe Agentic Commerce can level the playing field

The Opportunity

- **Merchants of all sizes feel the need to reach customers with AI**
- Marketing is the primary entry point today; personalisation is next, particularly for LEs; autonomous transactions feel further away
- **LEs expectations:** Increased sales volume is the #1 expected benefit. LEs feel confident they can leverage scale and investment budgets to capture a disproportionate share of AI-mediated purchases.
- **Small Businesses (SBs) expectations:** Access to new customers is the #1 priority. SBs hope niche positioning and authentic brand DNA will surface them in personalised AI results. They see AI as a potential equaliser—but only if platforms support them.

The Fear

Merchants fear a **"death spiral" of visibility** if they fail to integrate with agentic frameworks. Customers are gravitating toward personalised AI search over traditional search.

WHAT THEY'RE DOING NOW

- Optimising web structure for AI crawlability
- Implementing schema markup for AI-readable product pages
- Planning for Agentic checkout readiness

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Data security concerns is the top barrier across merchant size. Trust must be earned incrementally

Top Merchant Concerns

1. **Data security risks** — the top concern and top barrier to investment across all segments. Data concerns span both **internal corporate data** leaks and **customer PII** (personally identifiable information) exposure.
2. **High implementation costs and lack of resources** are noticeable concerns for smaller businesses:

   > "I think some of these larger companies are probably throwing money at it at the moment and really investing in it. We're at the level of business where we just can't, you know. We want to invest but we just can't at the moment. — SB, healthcare and beauty

How Merchants Build Trust in Agentic Commerce Tools

- **Data integrity first:** AI is only as good as the raw data available to input. Few businesses have all of their product catalog structured for AI meaning they can't trust AI for the full picture
- **Incremental experimentation:** Continued trial and error builds confidence. Trust stems from positive results, like increased sales or revenue.
- **Human-in-the-loop:** Many merchants still require human oversight as a safeguard. Full autonomy is not yet trusted.
- **Agentic B2C vs. B2B purchases:** B2C is viewed as lower stakes, while errors in B2B purchases can wreak havoc on a company's finances. Trust in Agentic has not extended to B2B.

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Businesses of all sizes require external help to scale Agentic, and commerce/payment platforms have a role to play

The Need for Partners

- Business of all sizes feel the need for external support to scale Agentic Adoption. However, this need is less pronounced than in the U.S. particularly among Small and Medium Business (SMBs)
- Larger businesses are planning a **dual strategy**: partnering with LLM platforms AND implementing agents on their own sites
- Businesses of all sizes are building their own internal AI tools: **SMBs and MMs to catch up** and do more with fewer resources; **LEs to streamline** and improve interoperability across tools.
- Nearly all businesses are looking for their **payment/commerce platforms to support** the transition to agentic; LEs in particular want them to take a leading role

Accountability Gap

- Merchants require **robust accountability frameworks**. They look to payment providers <u>AND</u> LLM developers to bridge the confidence gap
- Agentic Payment Dispute responsibility is **split** between AI platforms and customers — few think the payment provider should own it
- Feeling exposed on liability **puts merchants off certain use cases** entirely
- **Data privacy** is the top concern for how AI portrays their business, especially for larger firms

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Detailed Findings

Openness to Agentic Commerce

01

Openness to Agentic Commerce: Key Takeaways

01 Merchant familiarity and engagement with Agentic Commerce is already widespread but varies by segment. Most believe that Agentic Commerce will be meaningful, but Large Enterprises feel more well versed in it and believe it be more transformational than smaller businesses.

02 Merchants are overwhelmingly optimistic about its impact. Nearly all expect Agentic Commerce to positively impact them within the next year, with many LEs feeling like it already is. Most think that adopting it will be essential to maintaining competitiveness, though some feel behind merchants in the U.S.

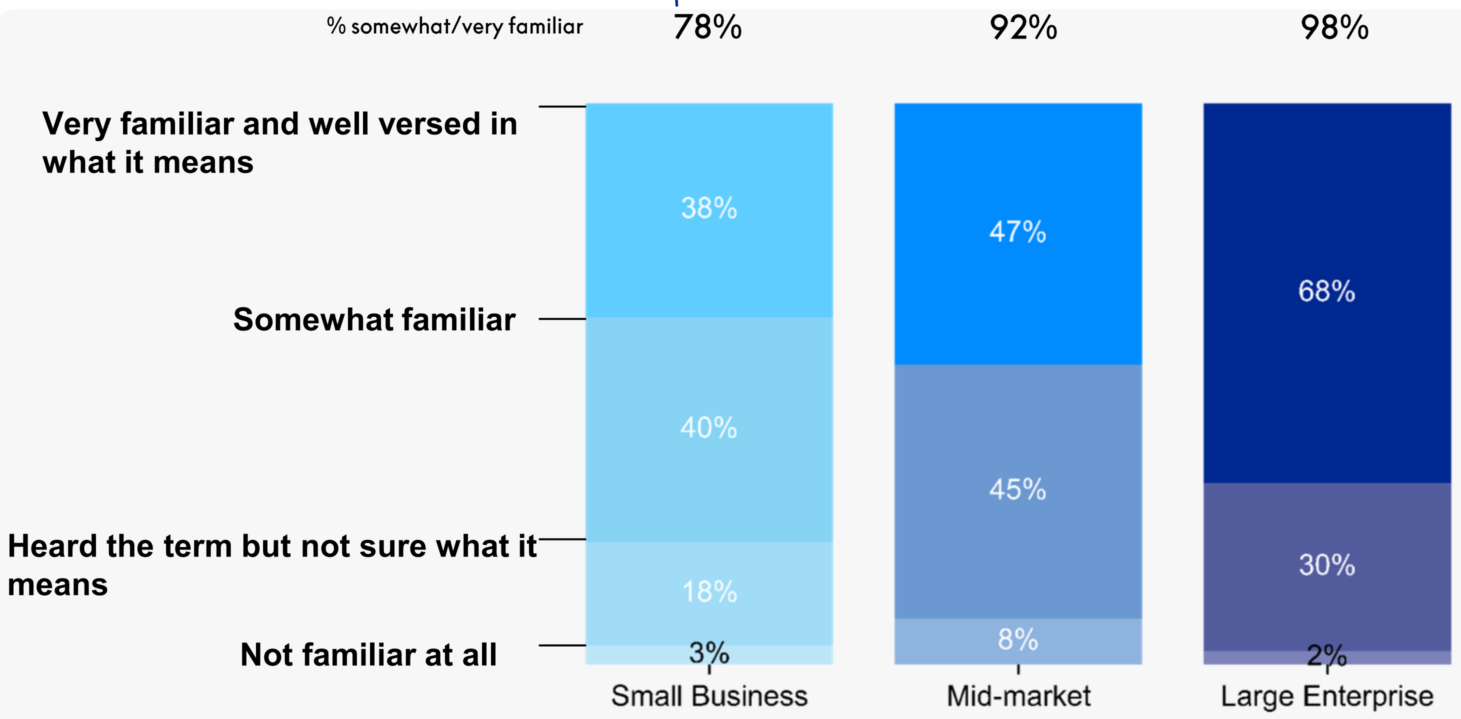
03 **Merchants expect Agentic to benefit companies off all sizes, with nuance by business size.** Small businesses remain optimistic that AI will help them remain competitive and see access to new customers as top benefit from Agentic Commerce. Meanwhile Mid-Market and Large expect to increase sales.

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Nearly all merchants have some level of familiarity with Agentic Commerce, with Large Enterprises further along

SB familiarity in...
US: 91% | DE: 77%

Agentic Commerce Familiarity



What Agentic Commerce means in Merchants' own words...

To me what sums up agentic E commerce would be that you are able to do a whole shopping experience without ever actually having to go on that company's website. — LE, petfood

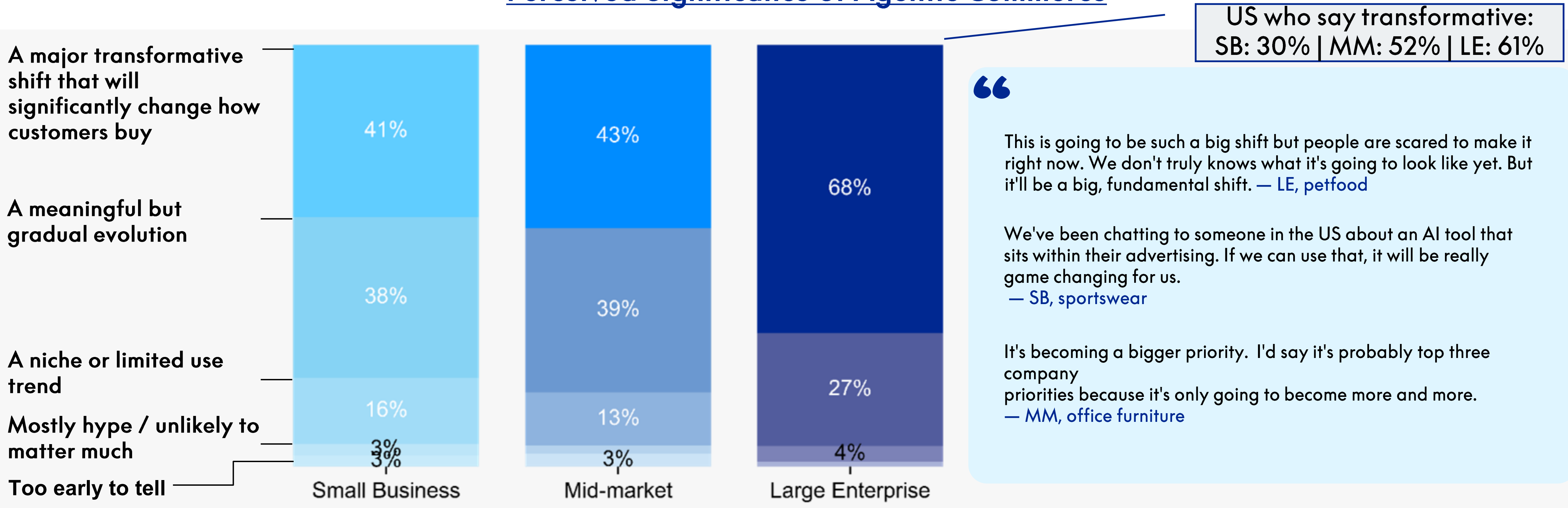
Agentic Commerce is an agent shopping on behalf of the customer, doing the research, providing options and then being able to check out. It knows what brand like because maybe I bought something there before. It knows how much I tend to spend and it just goes and buys it for me.
— SB, healthcare and beauty

There's two sides of it. One is the front end that the consumer interacts with. From really basic chat bots to customers completing the purchasing process. And then there's the back end. Anything to do with our operations where we can optimize or become more efficient with the use of AI.
— MM, homewares

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: Before today, how familiar were you with the concept of agentic commerce (AI systems that can search for products, compare options, or make purchases on behalf of customers)?

Most merchants believe Agentic Commerce will be a meaningful shift. Large enterprises in particular see it as a major transformation.

Perceived Significance of Agentic Commerce



This is going to be such a big shift but people are scared to make it right now. We don't truly knows what it's going to look like yet. But it'll be a big, fundamental shift. — LE, petfood

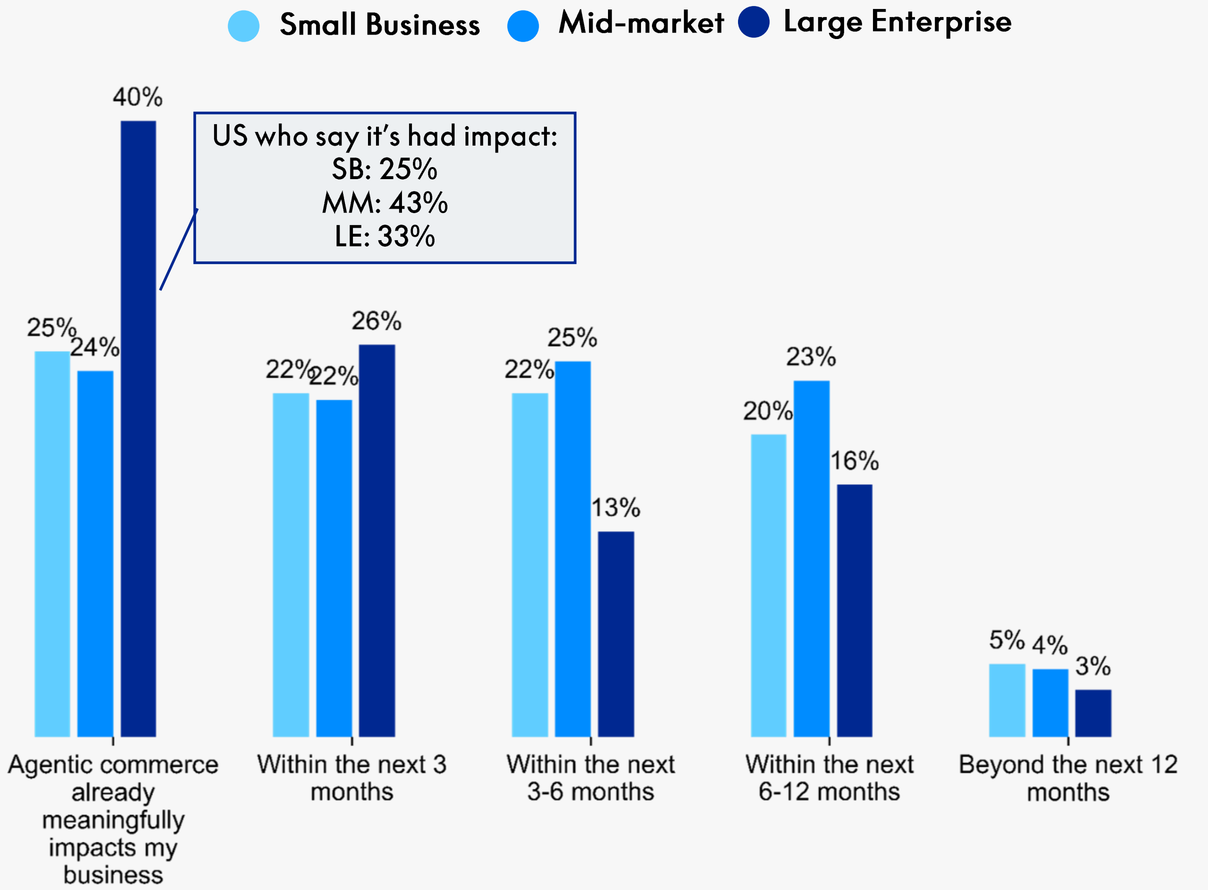
We've been chatting to someone in the US about an AI tool that sits within their advertising. If we can use that, it will be really game changing for us.
— SB, sportswear

It's becoming a bigger priority. I'd say it's probably top three company
priorities because it's only going to become more and more.
— MM, office furniture

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: Do you think agentic commerce is a transformative shift or a temporary trend?

Virtually every merchant expects Agentic Commerce to impact them in the next year with many believing it already has. Nearly all expect that impact to be positive

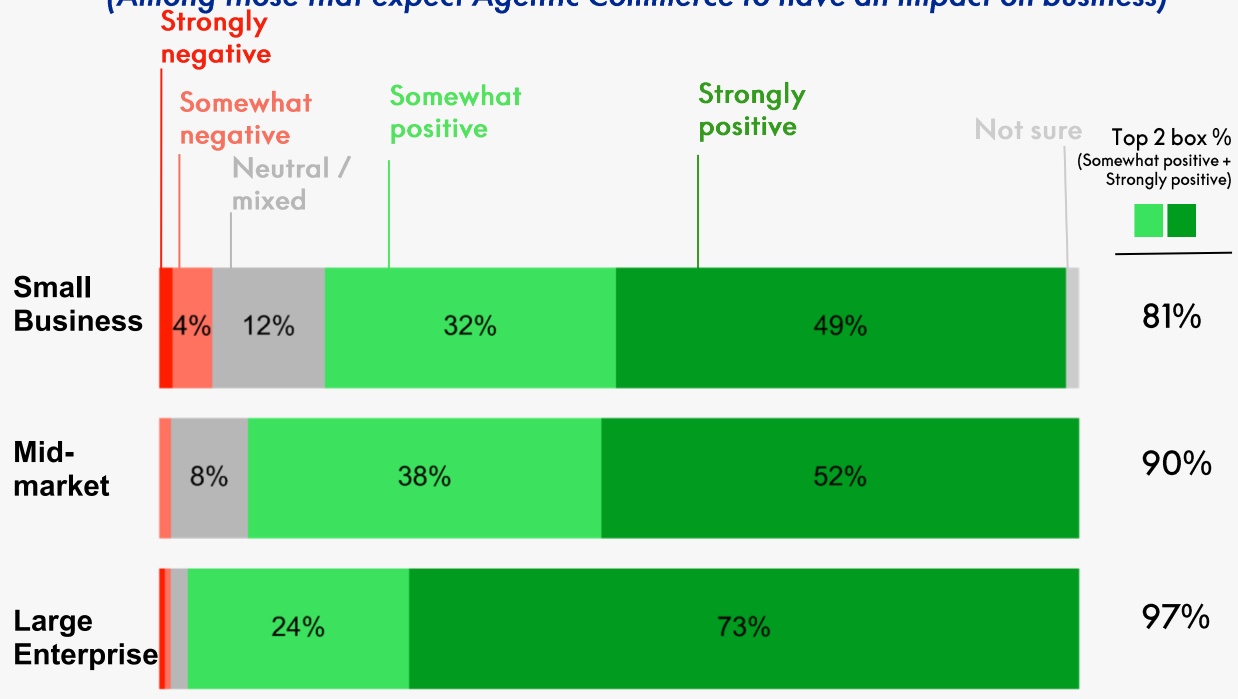
Agentic Commerce Impact Timeline



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: When do you anticipate agentic commerce to have an impact on your business (i.e. sales, inquiries, site traffic, etc.)?

Expected Impact of Agentic Commerce In Next 12–24 Months

(Among those that expect Agentic Commerce to have an impact on business)



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=139; Mid-market=156; Large Enterprise=162
This question was asked of respondents who selected 'Agentic commerce already meaningfully impacts my business', 'Within the next 3 months', 'Within the next 3-6 months', 'Within the next 6-12 months', and 'Beyond the next 12 months' from the question 'When do you anticipate agentic commerce to have an impact on your business (i.e. sales, inquiries, site traffic, etc.)?'
Q: Overall, what net impact do you expect agentic commerce to have on your business in the next 12–24 months?

Most merchants are anticipating a strong impact on marketing, personalization and transactions

Marketing

At the moment you have to update the creative once a week for ads or people will just get bored of seeing it. But now the AI will be able to quickly come up with 10, 12, 15 variations of the ad you know worked so people will never get bored.

— MM, office furniture

Personalization

By using AI we're looking to understand what a customer's mindset is when they go to different parts of the site. It's helping us know how to treat different customers with the messaging that is important to them at the right time as opposed to just one size fits all.

— LE, fashion

Transactions

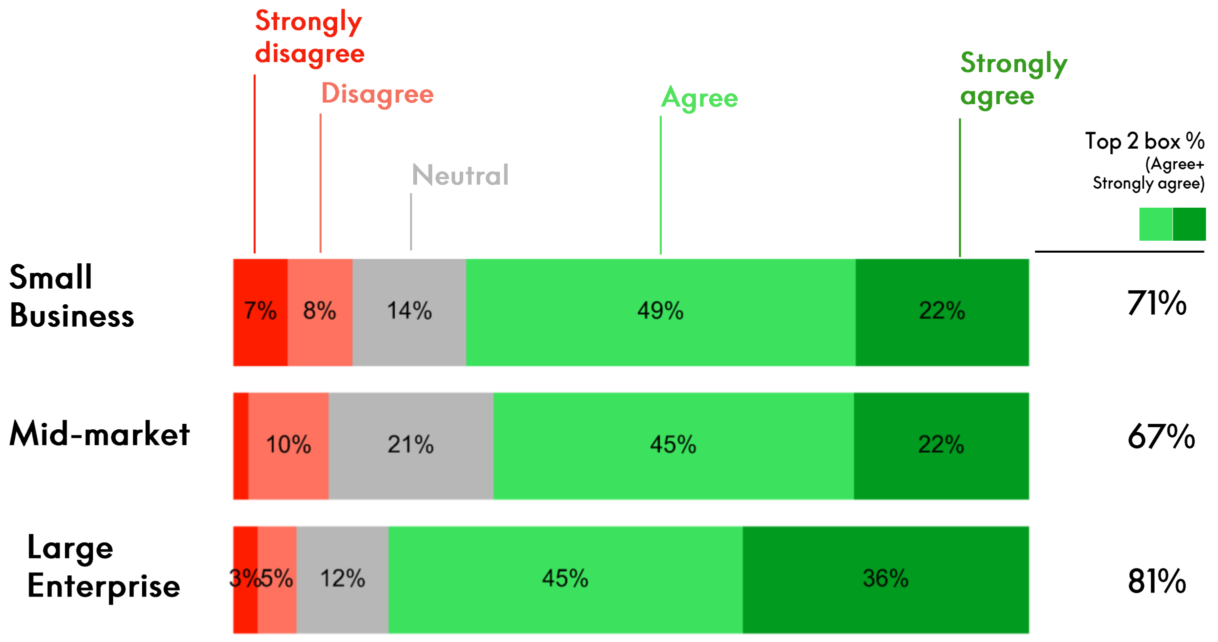
This takes transactions further. We're going beyond having to get out your credit card to pay for something. At some point it will all be integrated. So if I'm on Gemini, it might ask me "Do you want those shoes?" And if I say yes then those shoes will be sent to me and I've never even been on that retailer's website.

— LE, petfood

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Most businesses view the adoption of Agentic Commerce as essential for maintaining competitiveness

Agree: Not adopting Agentic Commerce risk losing customers or sales to competitors



Qualitatively, UK Merchants feel behind the US because:

- They are waiting on feature rollouts on platforms that are usually US first
- Regulatory obstacles perceived to prevent or slow UK adoption

“

We don't have the agentic storefront that Shopify will roll out to everyone else. We're not really going to be able to be part of that. So they question is, are we going to get left behind as a result? Those are the things that keep me awake — LE, petfood

We haven't got some of the shopping features because they might not meet European standards, whereas the US are more open to testing because they invented it. The UK is stricter on this. — LE, clothing

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: To what extent do you agree or disagree with the following statements: businesses that do not adopt agentic commerce risk losing customers or sales to competitors

Merchants recognise an explicit need to figure out how to reach customers using AI

Merchants fear that failing to integrate with agentic frameworks will lead to a **'death spiral' of visibility**

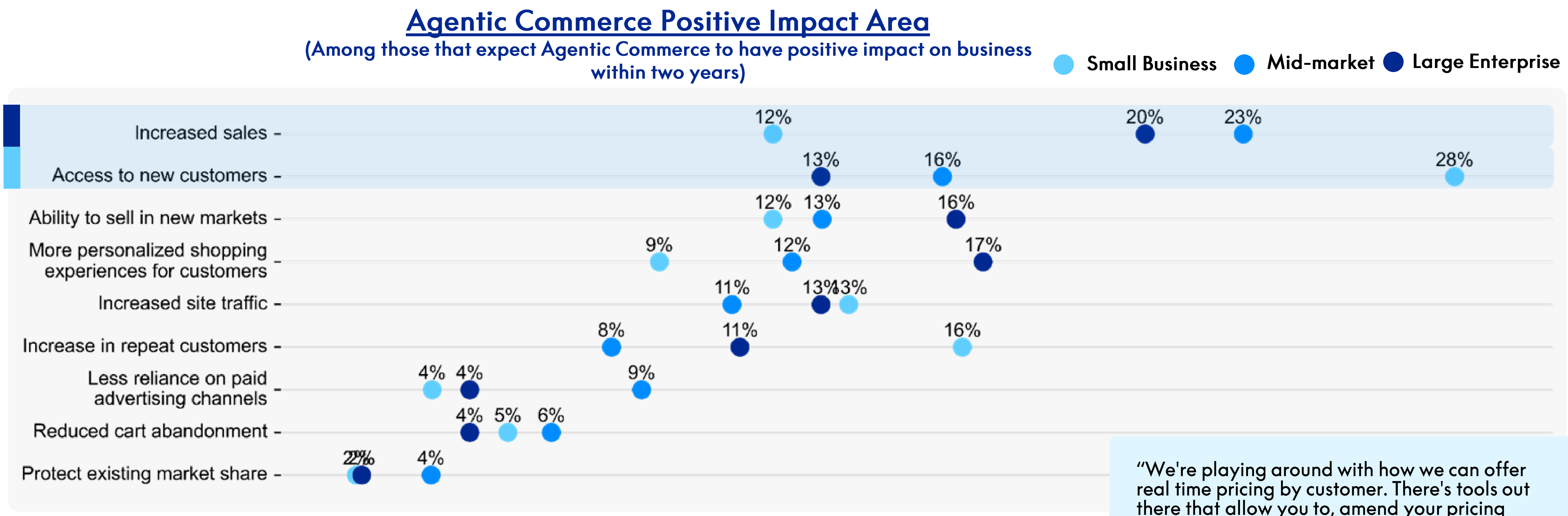
- **Customers are gravitating to AI:** customers are increasingly drawn toward personalized AI search results over traditional search.
- **Customers via AI are high-intent:** Merchants expect customers arriving at a storefront via an AI chat to be high-intent leads, no longer just browsing but more ready to transact.

> Ultimately it will give you a bespoke suite of products that fit your needs. As an ecommerce manager, I need to know how I can get my products in front of people. This is kind of like SEO in the dark A ages but we need to stay relevant and we need to stay discoverable.
>
> **— LE, petfood**

> When it comes to looking for something from a commerce point of view people have built trust with their chosen AI. They've had success with other searches. So because of that contextual deep dive I think that the conversion of that will be strong.
>
> **— LE, fashion**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Small businesses see access to new customers as top benefit from Agentic Commerce, while Mid-Market and Large expect to increase sales



"We're playing around with how we can offer real time pricing by customer. There's tools out there that allow you to, amend your pricing structure rather than applying blanket discounts based on the movements to try to eke out incremental gains" - **LE, fashion**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=112; Mid-market=141; Large Enterprise=157
This question was asked of respondents who selected 'Strongly positive' and 'Somewhat positive' from the question 'Overall, what net impact do you expect agentic commerce to have on your business in the next 12–24 months?'
Q: What are the main reasons you expect a positive impact? (Select most important)

Smaller merchants fear being outspent by large enterprises, leaving them worried about falling behind...

> I think some of these larger companies are probably throwing money at it at the moment and really investing in it. We're at the level of business where we just can't, you know. We want to invest but we just can't at the moment.
>
> **— SB, healthcare and beauty**

> For smaller businesses, this is absolutely going to blow them apart and they're just going to get left behind. You have to have the headspace to take it on the change and harness it.
>
> **— SB, sportswear**

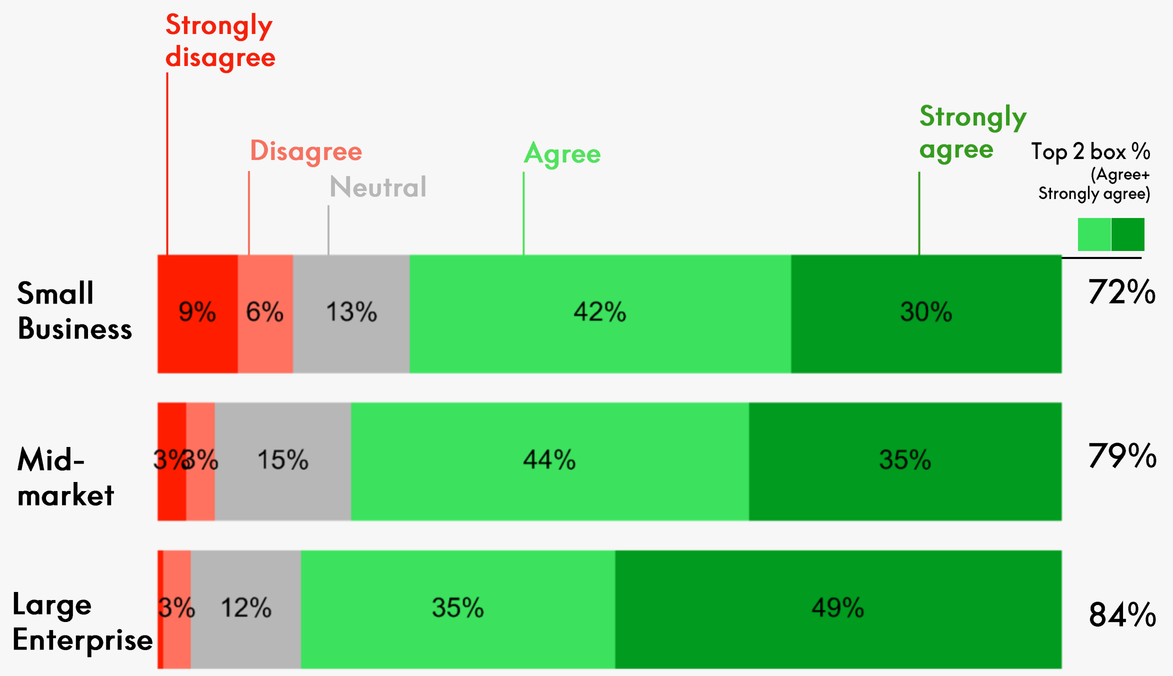
> We're a small business with limited resources. We're completely privately funded, the business funds itself, so we can't go out and do everything. We have to be quite selective on how we spend the money and see what is a worthwhile return on investment. If there's 10 things we want to try, wee can only probably do two.
>
> **— MM, homewares**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

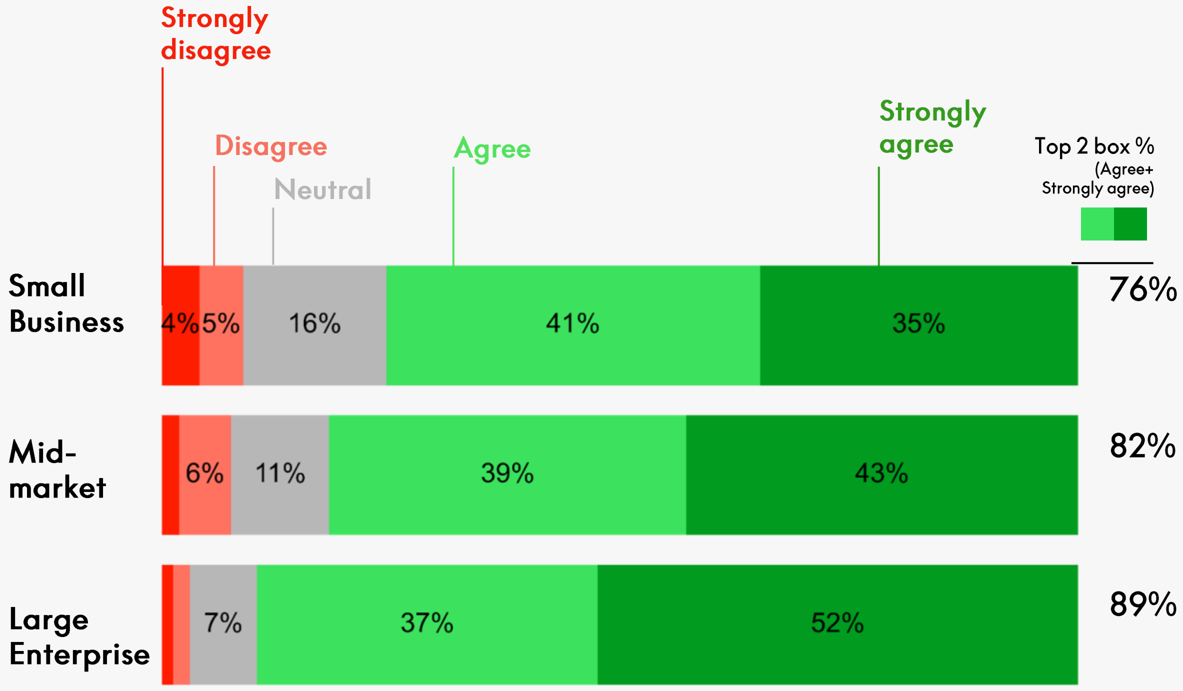
… though most merchants expect merchants of all sizes will benefit from Agentic

Larger Merchants are directionally more likely to say AI will help all, while smaller businesses are less sure

Agree: Large Merchants Will Gain Advantage in Agentic Sales



Agree: AI Could Help Small Business Compete



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: To what extent do you agree or disagree with the following statements: 1. larger merchants with more resources to invest in AI are likely to gain a larger share of online sales in instances where AI or agents are making purchasing decisions. 2. AI tools could help small businesses compete more effectively with larger retailers.

At the same time, Small Businesses still hope to find differentiation in the age of agentic commerce

As competitors' products are easily compared to theirs, merchants are focusing on tactics to stand out

- **Improving the AI input:** Photos are still important in AI interfaces, so merchants are ensuring agents pull the best photos and accurate product data.
- **Clear value proposition:** Operating within a niche gives merchants hope that a personalized AI experience will surface them to the right customers.
- **Identical products to compete on price:** merchants judged on the price of identical goods hope dynamic pricing can help them stand out.

> My biggest hope is that it widens the playing field for smaller independent e-commerce businesses so that that search environment broadens. Not everyone is just going to Amazon check out.
>
> **— SB, healthcare and beauty**

> It's about looking at where AI draws from and making sure you are there or appear there, so our products appear correctly. We actually get discovered more because of who and what we are and what our DNA is.
>
> **— SB, sportswear**

Survey data: 76% of small businesses think that AI tools will help them compete with larger retailers

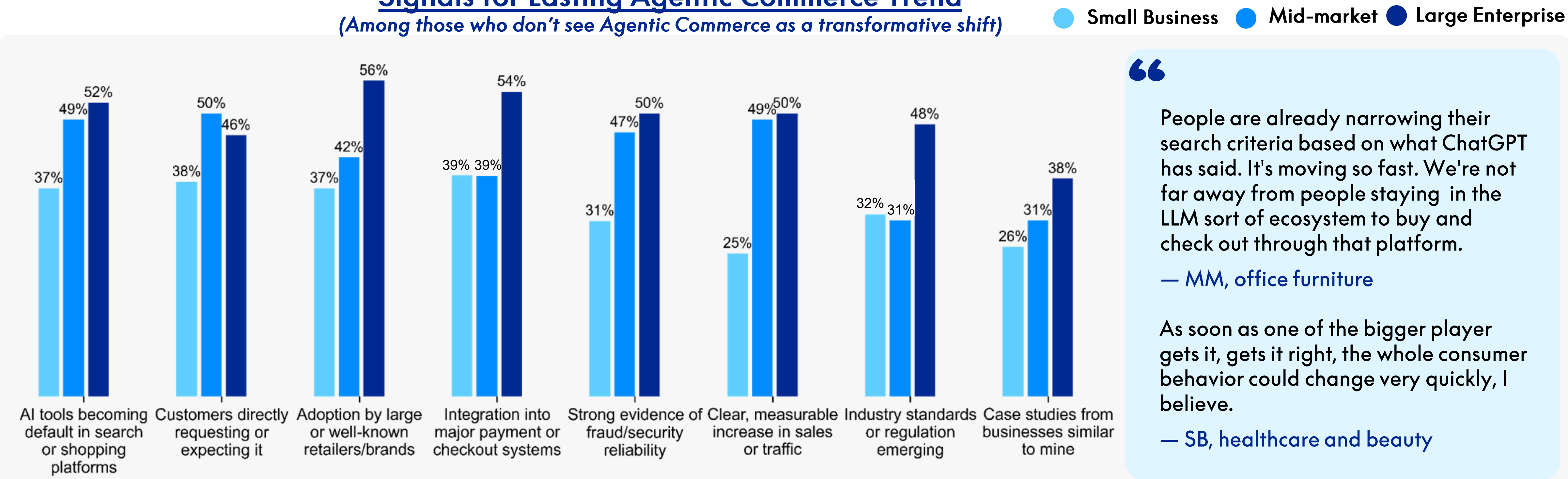
Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Those who aren't convinced that Agentic Commerce is a transformative shift, might need a convergence of multiple signals

Qualitatively, Merchants tell us they are looking out for signals from both customers and competitors in preparation for the shift to Agentic Commerce

Signals for Lasting Agentic Commerce Trend

(Among those who don't see Agentic Commerce as a transformative shift)



> People are already narrowing their search criteria based on what ChatGPT has said. It's moving so fast. We're not far away from people staying in the LLM sort of ecosystem to buy and check out through that platform.
>
> — MM, office furniture
>
> As soon as one of the bigger player gets it, gets it right, the whole consumer behavior could change very quickly, I believe.
>
> — SB, healthcare and beauty

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=87; Mid-market=90; Large Enterprise=52
This question was asked of respondents who didn't select 'A major transformative shift that will significantly change how customers buy' from the question 'Do you think agentic commerce is a transformative shift or a temporary trend?'
Q: Which of the following would indicate/ signal to you that agentic commerce is here to stay? (Please select all that apply)

Headwinds to Agentic Commerce

02

Headwinds to Agentic Commerce: Key Takeaways

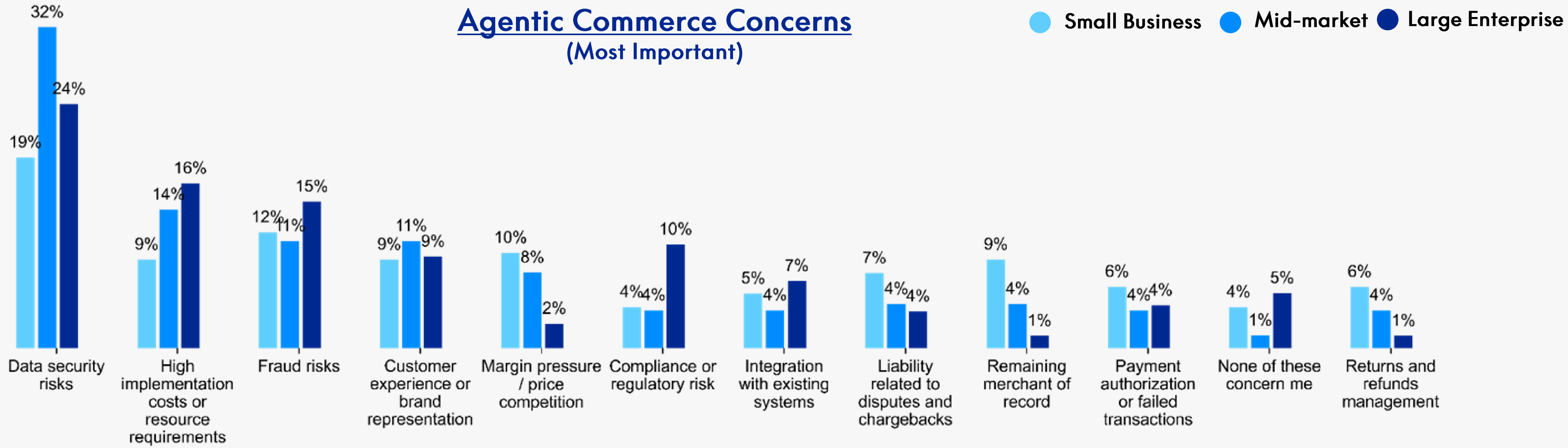
01 **Despite optimism behind Agentic Commerce, concerns exist.** Nearly all merchants are facing barriers to investment in Agentic Commerce.

02 **Data security risks are a top concerns when it comes to Agentic Commerce for all business sizes.** This includes leaks of internal corporate data and customer PII.

01 **Cost of implementation and difficulty with integrations are also prevalent.** Small businesses also cite lack of resources given significant time is required to stay up to date on the quickly evolving Agentic landscape.

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

While merchants see the potential of Agentic Commerce, concerns exist particularly with data security



Data security

The purchase phase is probably the to feel most nervous about with Agentic Commerce. People want to be able to trust that, that they're going through secure payments.

— SB, healthcare and beauty

Implementation

It's not even necessarily the fear of the AI getting it wrong, but of us getting it wrong and not building something correctly. It's our own internal capabilities that matter too and we don't really know what we're doing. We're kind of doing trial and error here.

— MM, homewares

Sufficient resources

I think ultimately it'll come down to a resource based issue. I think some of these companies are probably throwing money at it and really investing in it. We're at the level of business where we just can't do that

— SB, healthcare and beauty

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Small Business=147; Mid-market=159; Large Enterprise=164
Q: Which of the following issues concern you most when thinking about agentic commerce? (Select most important)

Data security security concerns include internal corporate data and customer PII

Merchants are concerned about both internal data security and PII security

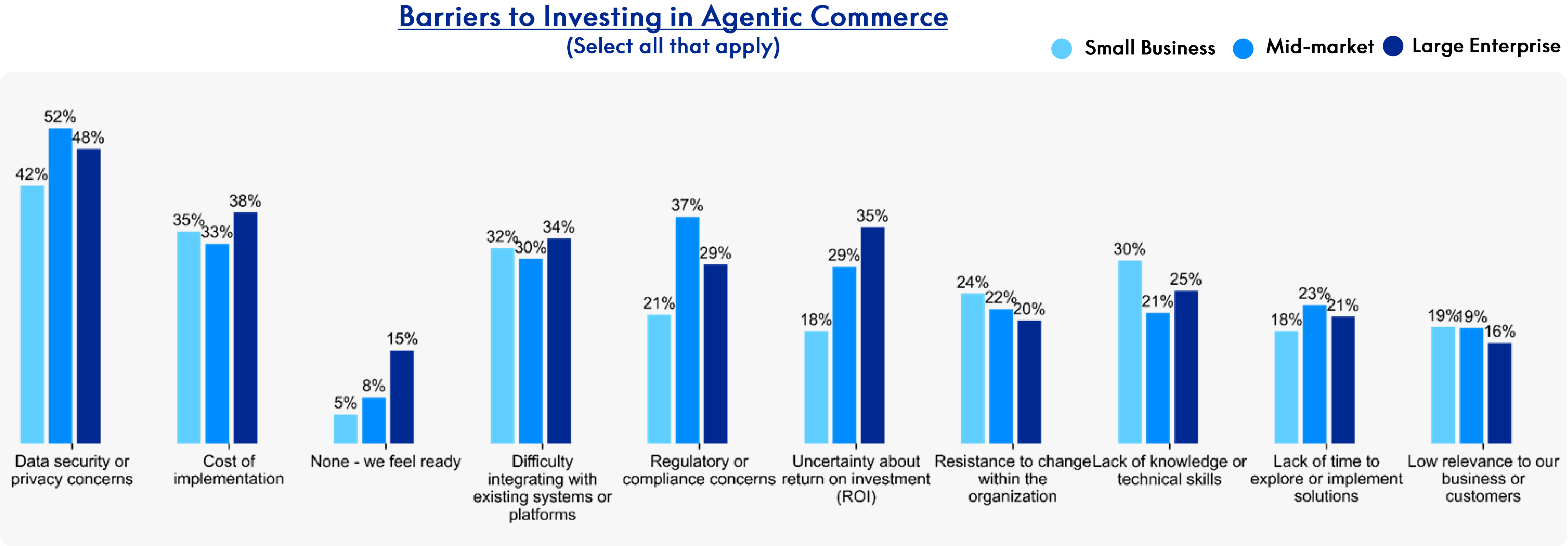
- Fear of data leaks: LE leaders explicitly name data security and the leaking of sensitive corporate information as their absolute top concern.
- Concerns over PII: merchants also cite security, privacy, and the leaking of Personally Identifiable Information (PII) as primary barriers to trusting Agentic Commerce.

> My fear is around data breaches on OpenAI. If there was ever a data breach in the LLMs or on Open AI, would we be impacted by it?
>
> **— LE, clothing**

> It's about trust. People don't want to get hacked. People are currently comfortable giving their card details to established websites but I think giving card details to an LLM will need more reassurance.
>
> **— MM, office furniture**

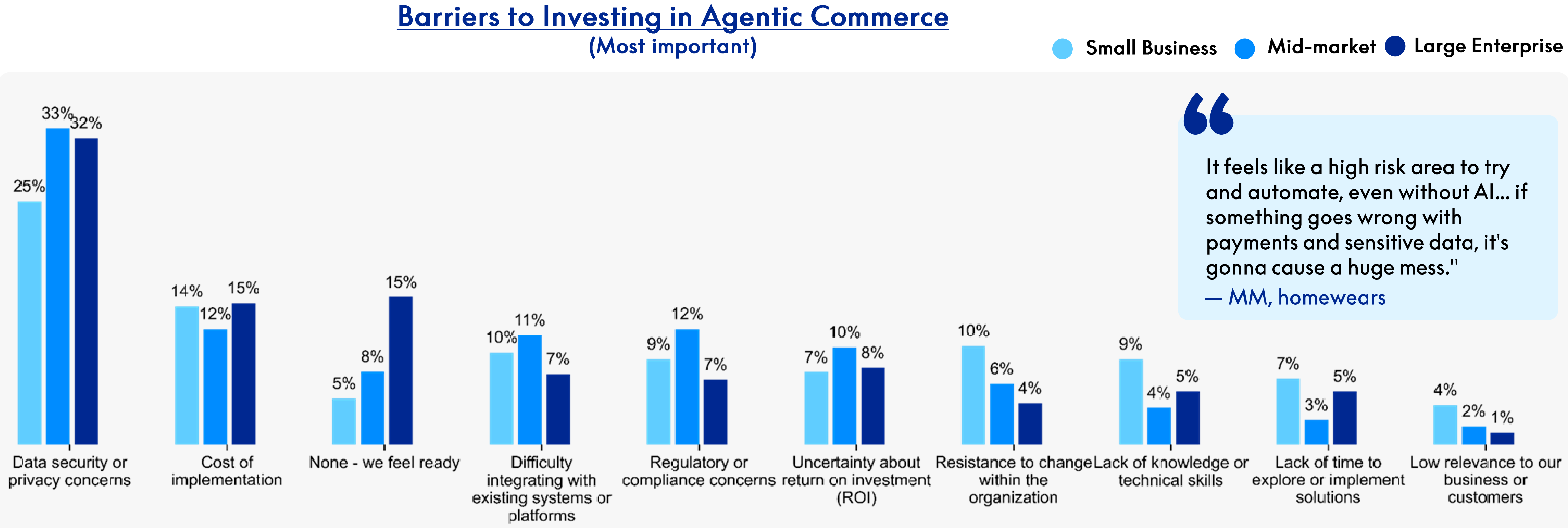
Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

A number of barriers exist to investing in Agentic Commerce ranging from data security to costs to integration...



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
N=470; Small Business=147; Mid-market=159; Large Enterprise=164
Q: Which of the following factors are the most important barriers to your organization investing in AI-assisted or agentic commerce for business growth? (Select all that apply)

...with data security or privacy concerns as the top barrier to investing in Agentic Commerce



> It feels like a high risk area to try and automate, even without AI... if something goes wrong with payments and sensitive data, it's gonna cause a huge mess."
>
> — MM, homewears

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
N=470; Small Business=147; Mid-market=159; Large Enterprise=164
Q: Which of the following factors are the most important barriers to your organization investing in AI-assisted or agentic commerce for business growth? (Select most important)

Dealing with the speed of AI innovation affects everyone, but especially SBs who often lack of resources to figure it out

As a new technology and way of functioning, companies need to invest time to understand and learn about agentic capabilities, but human resource availability tends to be a key constraint.

- **Learning is time intensive:** for small companies who don't have the resources to hire specialized roles, people need to dedicate time to learn about AI on top of their main job which can be a key barrier.
- **Fast rate of change:** every 6 months, there seems to be a new AI development and change, making it hard for businesses to keep up.

> We're still early on in our learning journey. As a lean team that's not able to take lots of time to learn about it. Like, I don't know what I don't know. So that's kind of holding us back a bit. You have to have the headspace to take it on and harness it really more than anything else.
>
> **— SB, sportswear**

> It should be a priority of every company to be implementing it in the future. But the AI space is moving so fast that it does become difficult to try and keep up with it.
>
> **— LE, petfood**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Despite unequal budgets, businesses of all sizes are investing in resources, upskilling staff, and experimental projects

All merchants are channeling time and money into Agentic Commerce:

- Resources: all are dedicating teams to agentic challenges, including hiring staff and outsourcing. Some SBs are trying to learn in-house before paying external agencies.
- Upskilling staff: SBs and MMs have dedicated working hours for experiments and peer learning while LEs have top-down education and alignment sessions.
- Experimental projects: all businesses are launching highly specific experimental projects to solve distinct business problems

> We could outsource a lot of this work but before outsourcing it we want to make sure that we fully understand it in house. We've got to understand it properly as a business before just pushing it over to someone else. So each Friday afternoon, all employees take two hours to experiment with AI and report back what they found, how it's improved a processes and what they've learnt.
>
> **— SB, healthcare and beauty**

> We're trying to be selective. Rather than trying to do 20 different things at once we've done two or three really specific larger projects to implement AI and we're seeing quite really good results. For us it was about taking the time to do a lot of tinkering to be able to feed our existing data into the system.
>
> **— MM, homewares**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Current Actions in Agentic Commerce

03

Current Actions in Agentic Commerce: Key Takeaways

01 **Merchants rank Agentic Commerce low in terms of company goals, but nearly all plan to invest over the next 1-2 years.** This includes building internal teams and leveraging platforms or external partners.

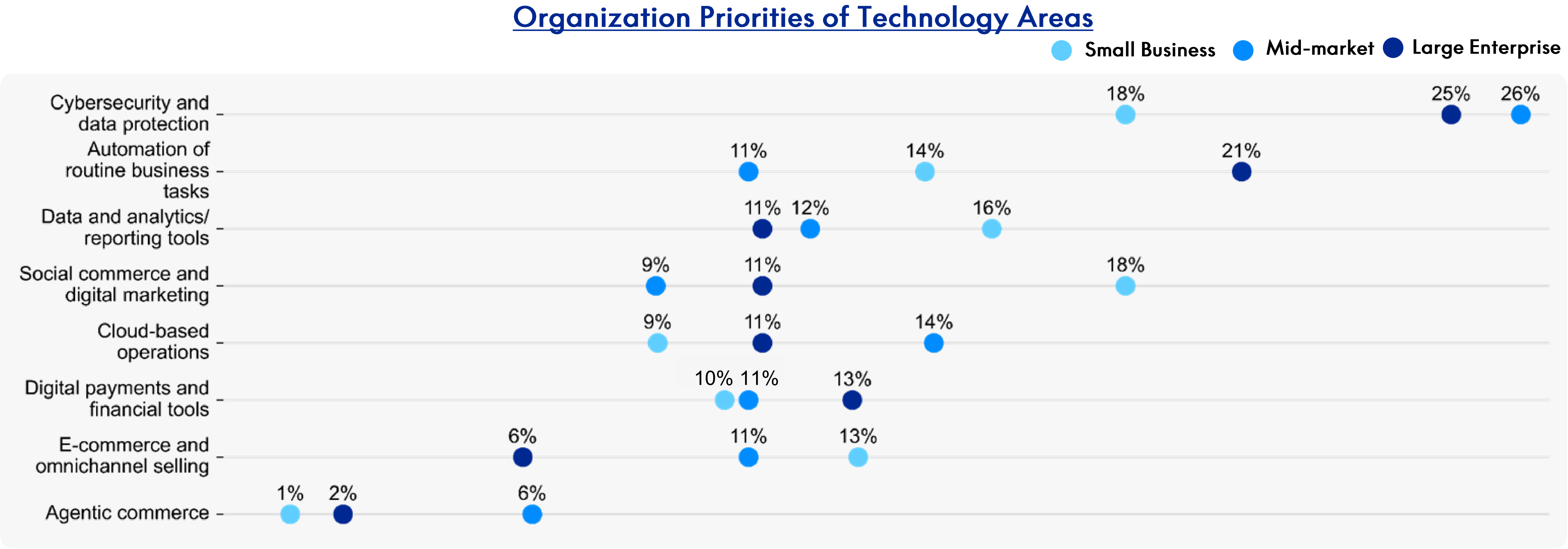
02 **Nearly all merchants have started to adopt AI tools to influence the customer shopping journey.** Large enterprises have already integrated it into regular operations, while Smaller businesses are a bit further behind in testing phases.

03 **Merchants have the perception that Agentic Commerce can already deliver value across the shopping journey.** However, they feel it's most important to use AI to fuel product discovery, personalization and order completion versus support customers with post-purchase and customer support.

04 **Trust in AI is built slowly and by delivering results, with a preference for human involvement.** Strong data hygiene is seen as the foundation, which Merchants are still working towards. Compared to the U.S., directionally fewer smaller and medium businesses say they have all their data structured for AI.

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Like in the US, while AI plays a role across top priorities, Agentic Commerce by comparison rank lower on business's goals…

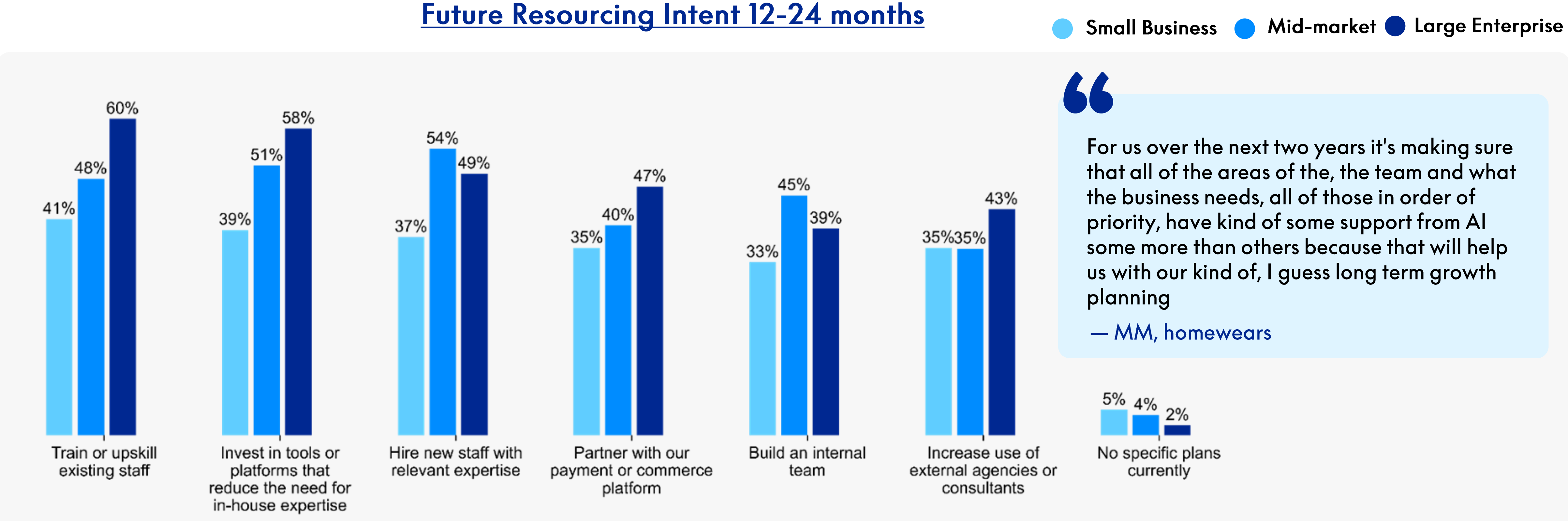


Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: Which of the following technology areas are the highest priorities for your organization over the next 12-24 months? (Please select and rank the top 3 from the most to least important.) - ranked 1st

...but almost all businesses plan to invest to strengthen their readiness over the next 1-2 years

Small businesses are directionally a step behind larger business across most investment areas

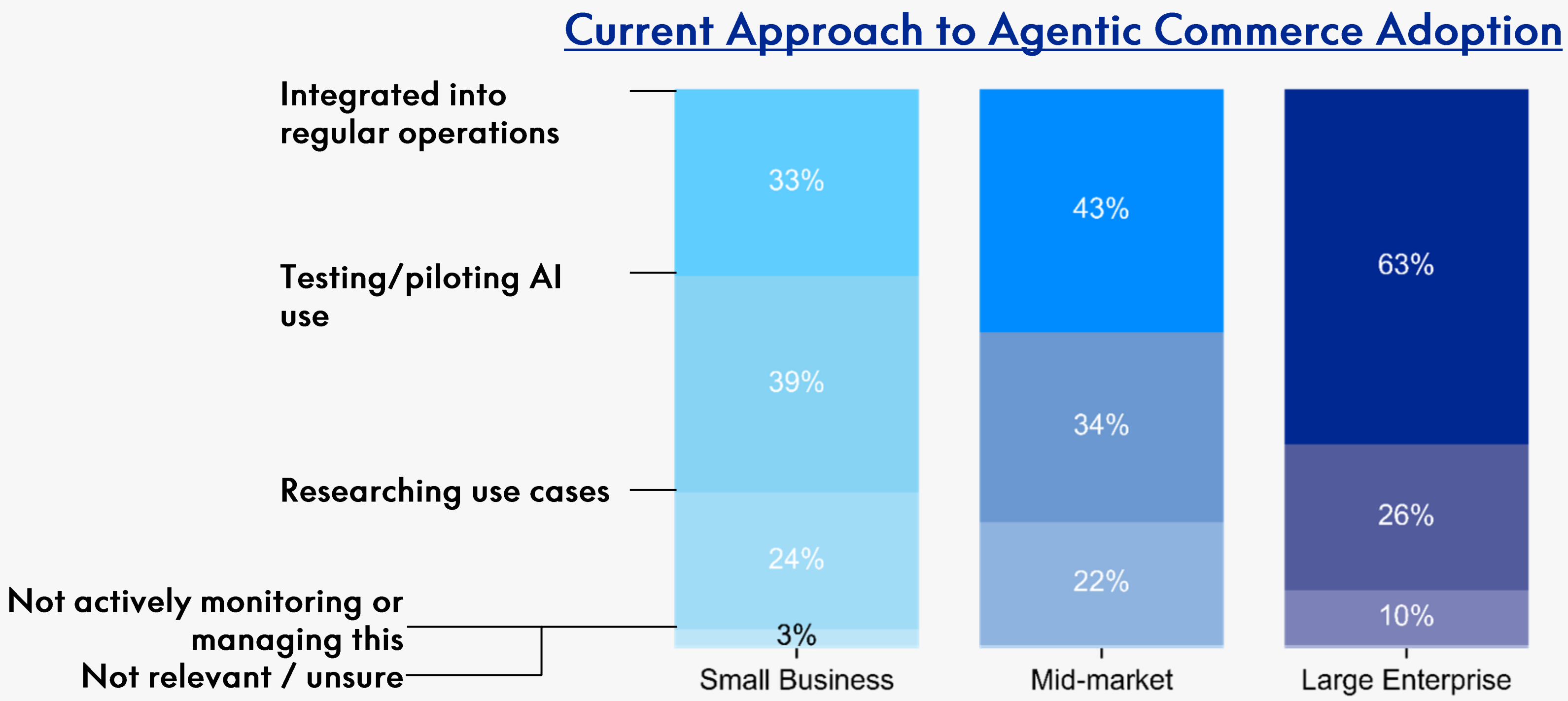
Future Resourcing Intent 12-24 months



> For us over the next two years it's making sure that all of the areas of the, the team and what the business needs, all of those in order of priority, have kind of some support from AI some more than others because that will help us with our kind of, I guess long term growth planning
>
> — MM, homewears

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: over the next 12–24 months, which actions do you plan to take to strengthen your organization's foundational readiness for agentic commerce? (Please select all that apply)

Even with SBs further behind, a majority of firms have started to adopt AI tools to influence customer purchases, with larger firms further along



> **Ensuring data is machine-readable**
> It's all about making sure our data is LLM friendly . That's what we've been working on with our manufacturers, so we have all the specifics about our products to list on our website. That's our competitive advantage over someone else so we need that bit of data.
>
> **— MM, office furniture**

> **Preparing for agentic purchasing**
> We're looking at the Google UCP Agentic Commerce integration so we can start serving products to customers within the LLMs based on searches they're doing.
>
> **— LE, fashion**

> **Keeping up to date**
> I'm really excited about this incoming opportunity. So I'm actively looking on AI focused websites to see when they're releasing new developments in the UK.
>
> **— LE, clothing**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: Which of the following best describes your organization's current approach to AI tools influencing customer purchasing?

Many expect agentic commerce to trigger the death of SEO and so to remain competitive are looking to GEO

A primary driver of urgency is this belief that the current search paradigm is ending.

- **Merchants expect to see a shift in consumer behavior:** they are noting declines in traditional organic search traffic as queries move toward LLMs like ChatGPT and Claude.

> People are discovering things in different ways now and one of those is LLMs. So, it's all about us making sure our data is in a LLM friendly format. That is our competitive advantage over someone else that maybe doesn't have as full a suite of data as us. If it means that we're going to rank in ChatGPT and someone else isn't, well then, we need that bit of data. **— LE, outdoor clothing**

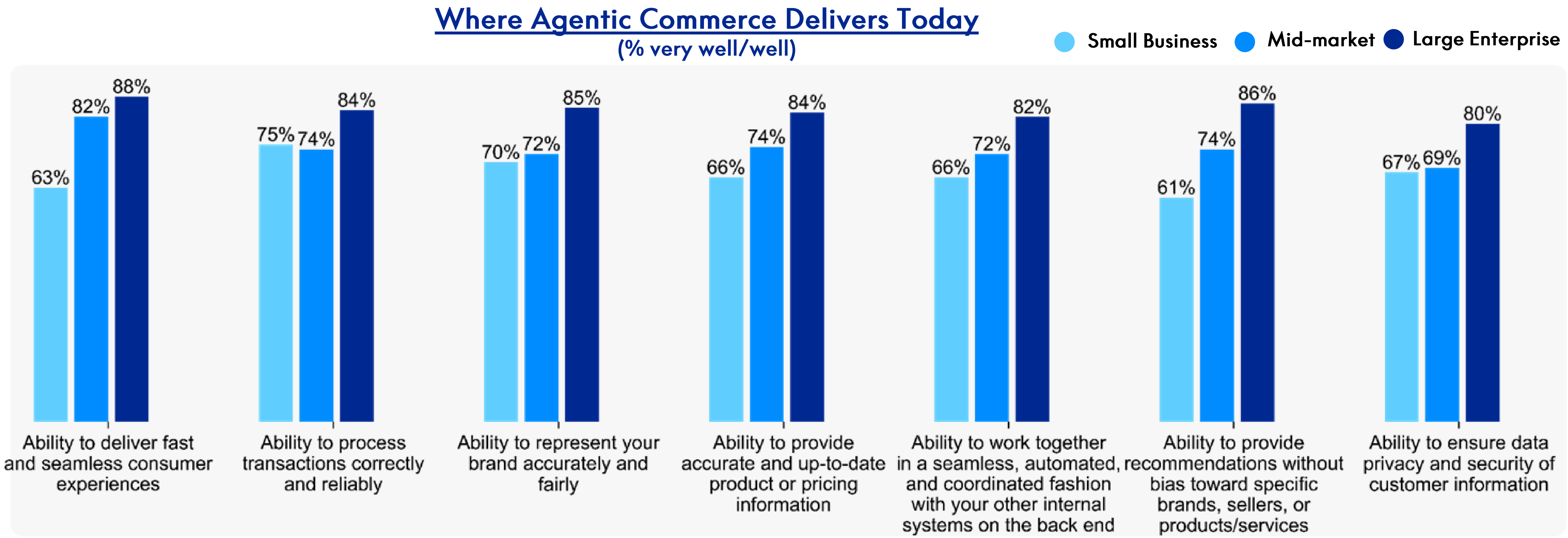
> Tools like SEO and Google search will just kind of drop off. People are going to be using agents for their day to day product searching and shopping so that will all change. **— LE, fashion**

> I think a website will become basically just another marketing tool that you've got like a brochure. A bit like a business card was years ago. A website will just be, this is who we are but I think the whole shopping experience will move to LLMs. **— MM, office furniture**

> We've gone from social media where we can kind of control most of our advertising presence, not having to pay magazines and billboards and TV. And now we can start to control where we actually turn up and who we appear in front of. That's going to be huge. Hopefully we'll be discovered because our brand DNA will match up with what people are searching for. **— SB, haircare**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Many merchants have the perception that Agentic Commerce can already deliver value across the shopping journey



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: As you think about agentic commerce overall, how well do you think it delivers in the following areas? (The chart shows the combined percentage of Very well and Well responses.)

Merchants are already using AI for both customer-facing and back-end use cases…

- **Front end:** merchants are experimenting with AI for customer facing use cases including creating marketing assets, copy writing and customer service inquiries.
  - Marketing is often an entry point for merchants experimenting with agentic commerce
- **Back end:** merchants are using AI behind the scenes, with operational use cases to augment search, finance and operations but often find the lack of integration across tools frustrating.

> By using AI, we're able to scale our localization of marketing so we can show ourselves to different, different countries. We use AI to recolor the visual and we've basically cut out a number of weeks there where we're shipping and having to do a shoot.
>
> **— LE, fashion**

> We're using Replit to try and build reports, which ultimately we do a lot of simulations of. So the idea is that we can really forecast kind of stock accurately.
>
> **— SB, health and beauty**

> We've probably prioritized the backend side of the kind of commerce operations. The reasons being that there's more efficiencies to be seen with optimizing our backend processes and saving time, but also kind of almost eliminating human error.
>
> **— MM, homewares**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

...and both come with risk, usually related to AI error, but issues on the front-end are typically easier to catch

Hallucinations and inaccuracies are a cause for concern across AI use cases

- Front end: mistakes such as inaccurate images or copywriting would mislead customers if not caught.
  - Fortunately, they tend to be easier to spot by teams paying attention to what gets published. Eg: Marketing teams ensure that outputs are checked and corrected.
- Back end: mistakes when e.g. predicting stock can create check-out friction and risk losing customers; errors reconciling payments can be time-consuming to manually resolve.
  - These errors tend to be harder to spot and resolve, requiring teams to manually check and update complicated systems.

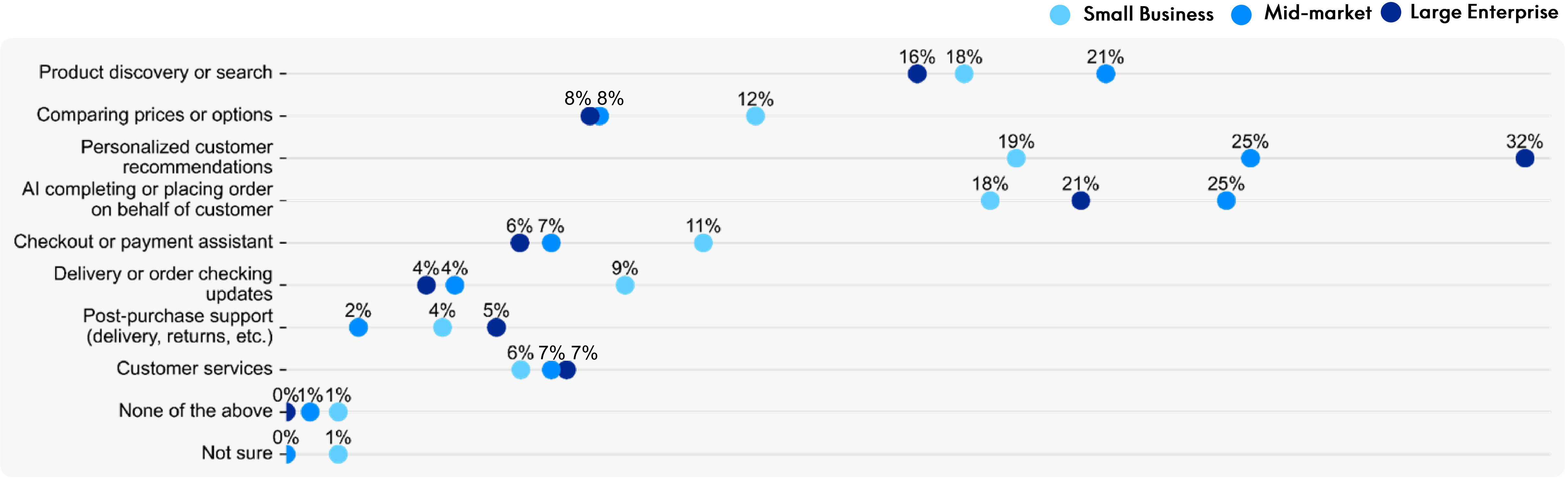
> The photo will be generated, we'll have fed the AI the design file correctly but then the size of print on the bedding set doesn't match what the actual physical product looks like. And that's a really obvious area where the customer might receive the product and compare it to the image they bought off and see that it's not the same thing.
>
> **— MM, homewares**

> The AI suddenly said we were 700 grand in debt, which is clearly not right. My concern would be if I miss the details. What if it picks up something incorrectly from somewhere that I'm not aware of and start, we start to move in a strategic direction that we shouldn't be doing.
>
> **— SB, sportswear**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Businesses feel discovery, personalization, and order placements key areas for AI to get right during shopping journeys, more so than post purchase

Most Important Step in Shopping Journey to Get Right



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: As a merchant, which part of the customer journey is most important to get right for agentic commerce success? (Select most important)

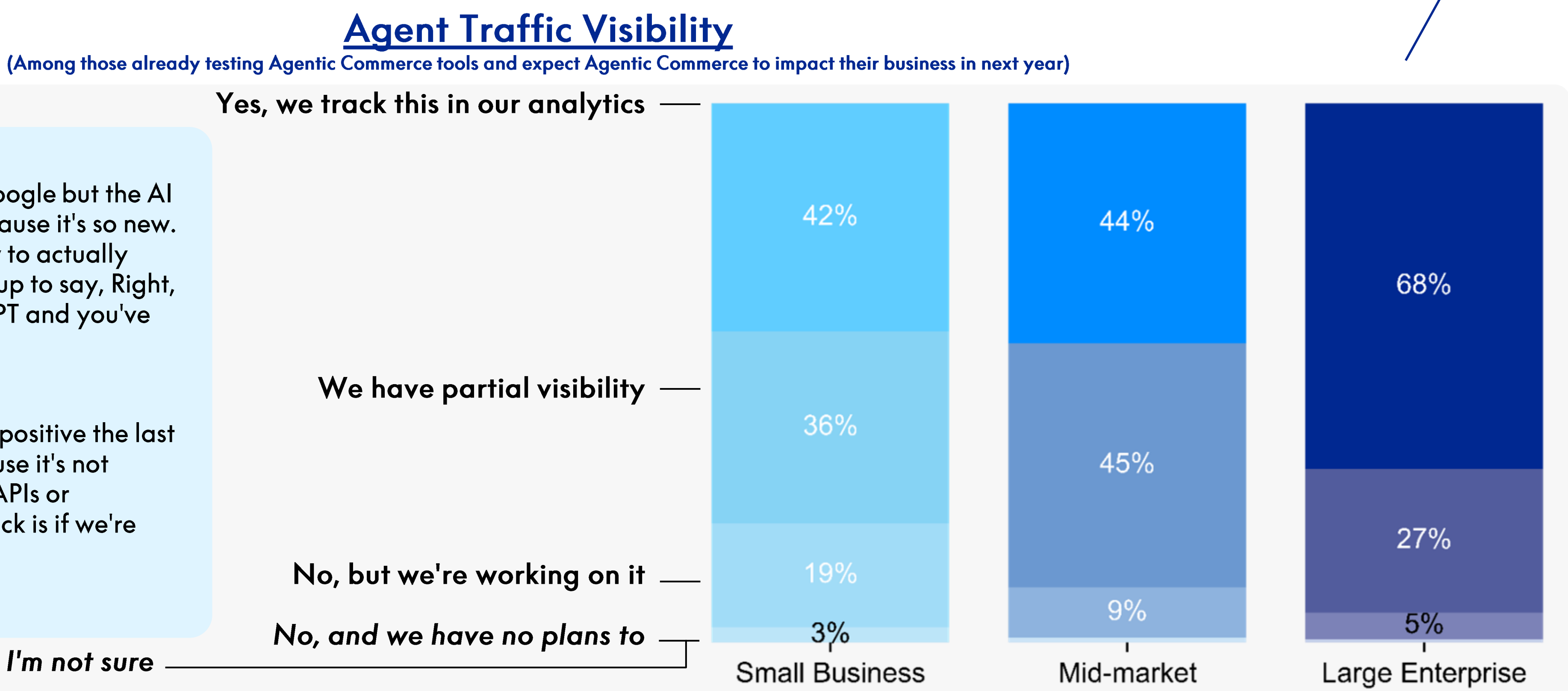
Nearly all have some visibility into visits coming from AI agents, with Large Enterprises further ahead

Qualitatively, merchants express doubts over accurate attribution

US who say track
SB: 37% | MM: 60% | LE: 49%

> We still see a lot of our traffic from Google but the AI discovery is quite difficult to track because it's so new. It's a messy landscape in terms of how to actually track it". [Legacy platforms aren't set up to say, Right, you've had 100 inquiries from Chat GPT and you've had two sales"
>
> — MM, office furniture

> The feedback from retailers has been positive the last couple of months. It's anecdotal because it's not something we can measure well with APIs or anything. The other thing we try to track is if we're saving any time.
>
> — MM, homewares



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Merchants already testing Agentic Commerce tools and believe Agentic Commerce will impact their business within a year - Small Business=104; Mid-market=117; Large Enterprise=143
Q: Can your organization currently identify and separately track visits or transactions that originate from AI agents (e.g., ChatGPT, Perplexity, Google Gemini) versus human customers?

Trust in AI is built slowly from the foundations of good data hygiene. However, few businesses have all or nearly all of their product catalogue structured for AI

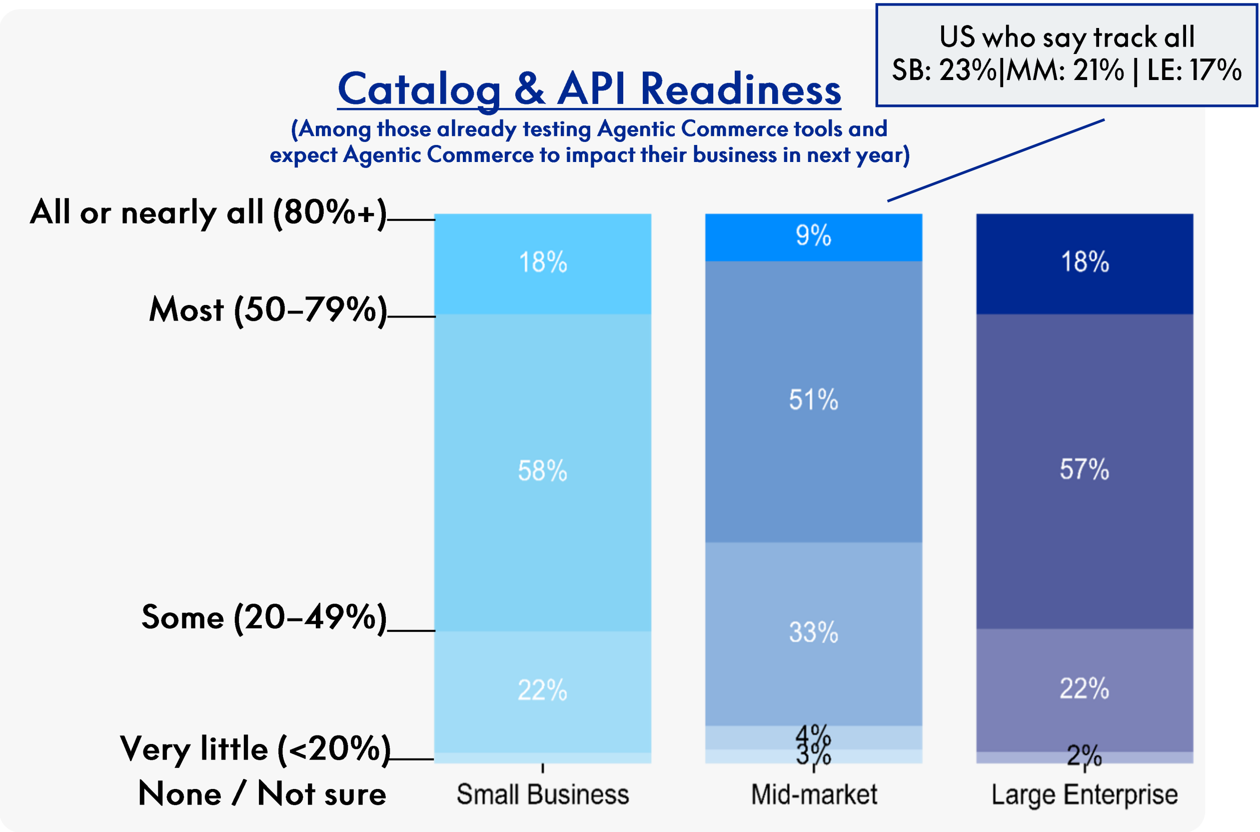
Merchants are implementing strong systems to increase trust in agentic commerce

- **Data integrity is the foundation:** AI reliability is viewed as strictly binary—it is only as good as the raw data provided.
- **Development over time builds trust:** merchants see huge value in experiment, practicing and carefully building systems over time. Continued trial and error leads to improvements that increases trust in systems.
- **Results:** seeing positive results, increasing sales, or revenue are other metrics that build merchant trust.

> There was some groundwork done to make sure that everything was up to scratch and would work on that side of things. We had to sort out the code base and just make sure that it's not a complete mess, basically.
>
> — LE, pet food

> We've done a lot of tinkering to feed our existing data into the right context and with the right prompts. We found that we needed to give it a lot more information than we anticipated. That's when we started seeing value, when we started getting feedback that we could appreciate more.
>
> — MM, homewares

> After a period of trying it we were looking at the metrics and going actually no, our sales haven't dropped. If anything, sales have had increase in profit margins have increased. So this, this is working, this is working well.
>
> — SB, health and beauty



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Merchants already testing Agentic Commerce tools and believe Agentic Commerce will impact their business within a year - Small Business=104; Mid-market=117; Large Enterprise=143
Q: What percentage of your product catalog is currently available through structured, machine-readable data (e.g., product feeds, APIs) that an AI system could access in real time?

Errors can damage trust in AI tools, which are not infallible leading to a preference for a human-in-the-loop still

> The AI can be a bit gung ho when it gets stuck in, so you've got to be quite careful. I'm reluctant to take it purely away from a human.
>
> **— SB, sportswear**

> The AI is there to support the team rather than the AI taking over the team. Because as soon as you just hand everything over you're just going to fall over in the long term.
>
> **— MM, homewares**

> Approving a payment, sending a payment abroad—for cash flow reasons or for fraud reasons—we don't allow to be automated by AI because it's too sensitive or risky.
>
> **— LE, clothing**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Merchants are more likely to trust B2C agentic transactions vs B2B agentic transactions

- **Lower stakes of B2C:** merchants explained that B2C transactions often involved much smaller amounts which lowers the stakes if anything goes wrong as the company is more able to absorb the cost of the error.
- **Higher risks of B2B:** by contrast, the risks are much higher for B2B transactions as the payments being made are larger. Errors can kill cash flow and have much starker consequences for a company's finances.

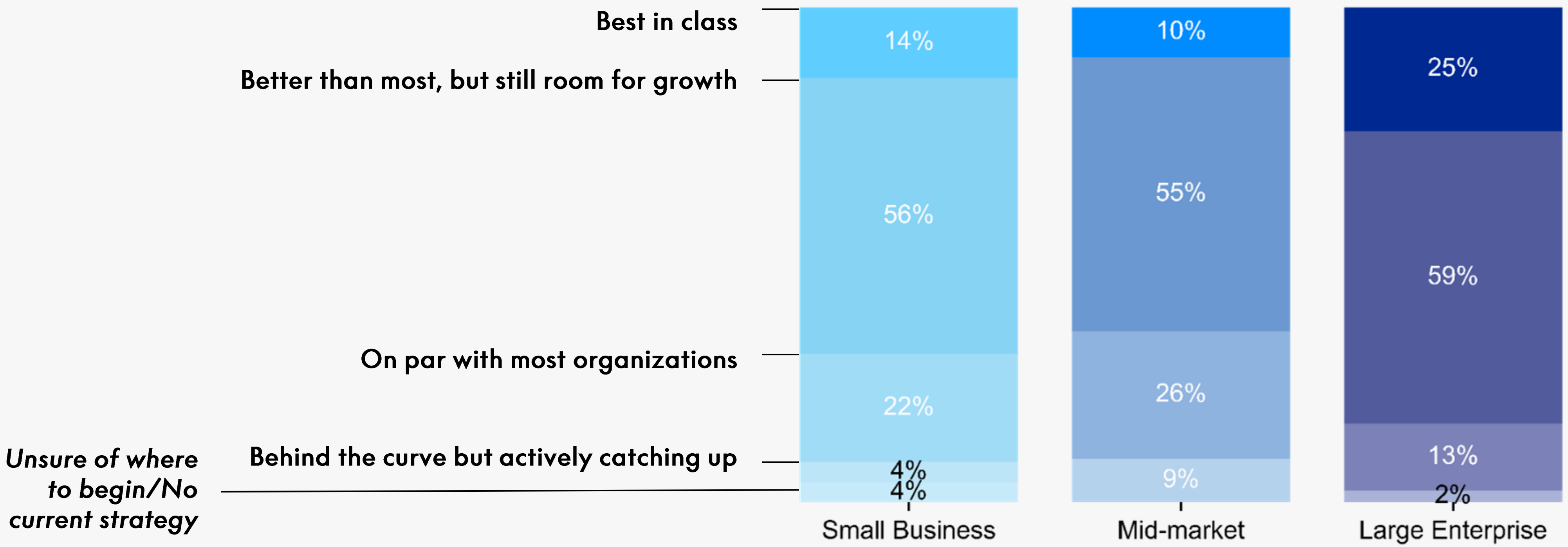
> “So when it comes to customer transactions, we would allow AI to take that payment but if it was a B2B payment, we just wouldn't. If a B2B payment was approved without oversight and if the AI had a little glitch and it raised a purchase order for no reason, it could have been over overstocked on a product line and that would kill cash flow. Once that garment's created, it's created. And then that's a big purchases not just a small individual purchase like a customer's making. You know, your average order for a DTC customer, is maybe £25 for us. But a B2B order could be a £50,000 order.
>
> **—LE, clothing**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

The majority of merchants feel they are ahead of others but that there is room to grow when it comes to their progress with Agentic Commerce

Large Enterprises feel directionally ahead of their peers relative to smaller businesses

Organization Sentiment on AI Commerce Progress



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: Compared to similar businesses in your industry, how would you describe your organization's progress in agentic commerce?

Trust, Control, and The Role of Partners

04

Trust, Control, and The Role of Partners: Key Takeaways

01 **Businesses of all sizes expect to lean on partners to bridge the technical and expertise gap in AI implementation.** This need, however, is less strong among Small and Medium businesses compared to the U.S. Smaller businesses want partners that provide off the shelf tools that are easy to implement, while LEs are looking for established partners to that provide greater flexibility and control over AI tools.

02 **Businesses want support from their commerce platforms on how to leverage Agentic Commerce.** Businesses of all sizes expect their commerce partners to at least play a supportive role. For payment processors, Merchants believe securely enabling Agentic payments is table stakes.

03 **How Merchants plan to integrate AI into shopping journey varies by company size.** Large and Medium businesses plan to partner with LLMs and on their own site, while Small Businesses are more mixed or unsure.

04 **Merchants today have a certain level of trust in AI platform's ability to portray their Brand and products accurately.** However, concerns do exist, particularly around Data privacy for larger businesses.

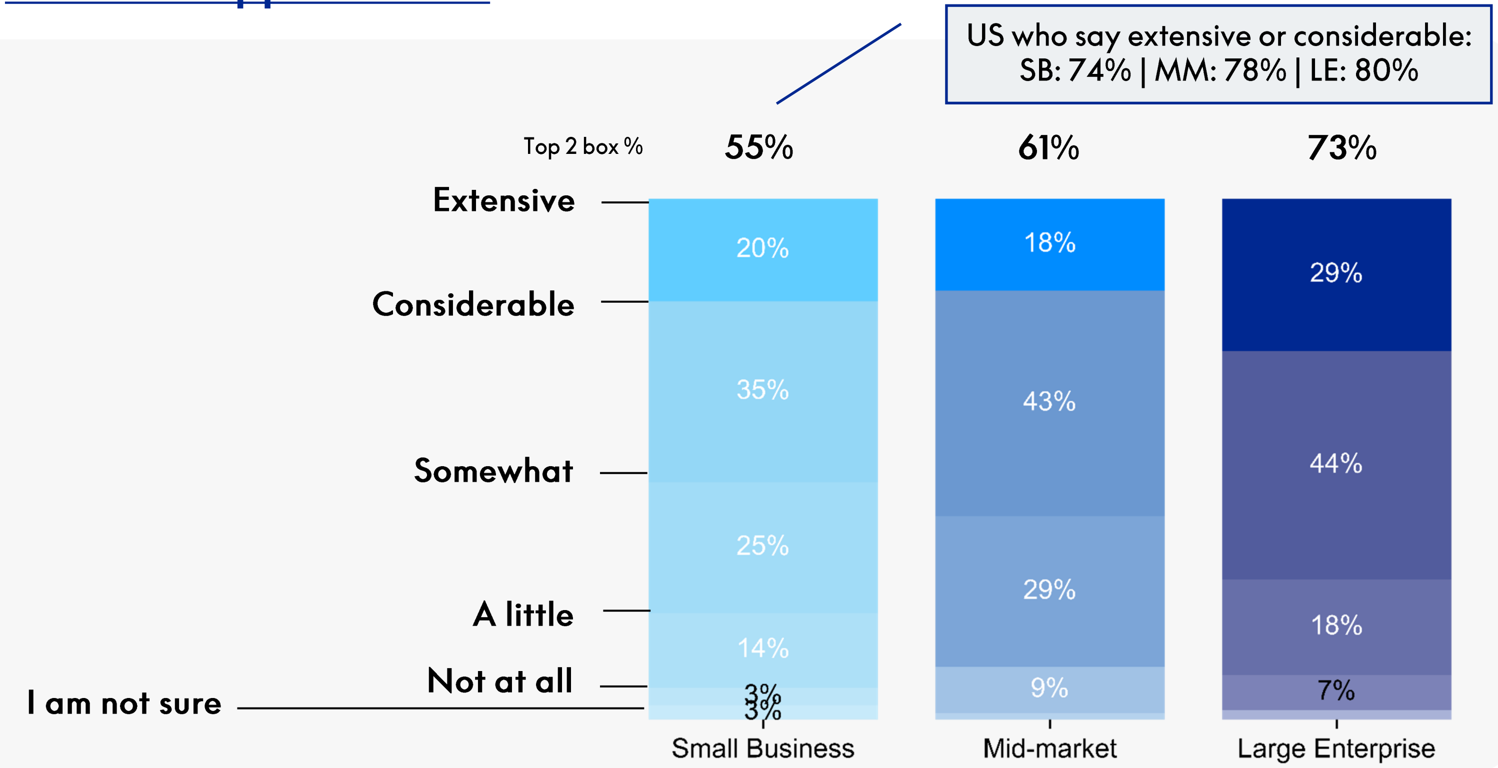
05 **Lack of clarity on who owns responsibility for Agentic purchases leaves some merchants to feel exposed and put off to certain use cases.** Businesses are mostly split on who bears responsibility of payment disputes between the AI platform and the customer.

Most companies feel the need to engage with external support to scale their Agentic adoption

However, this need is less pronounced than in the U.S., particularly among Small and Medium Businesses

External Support Needs

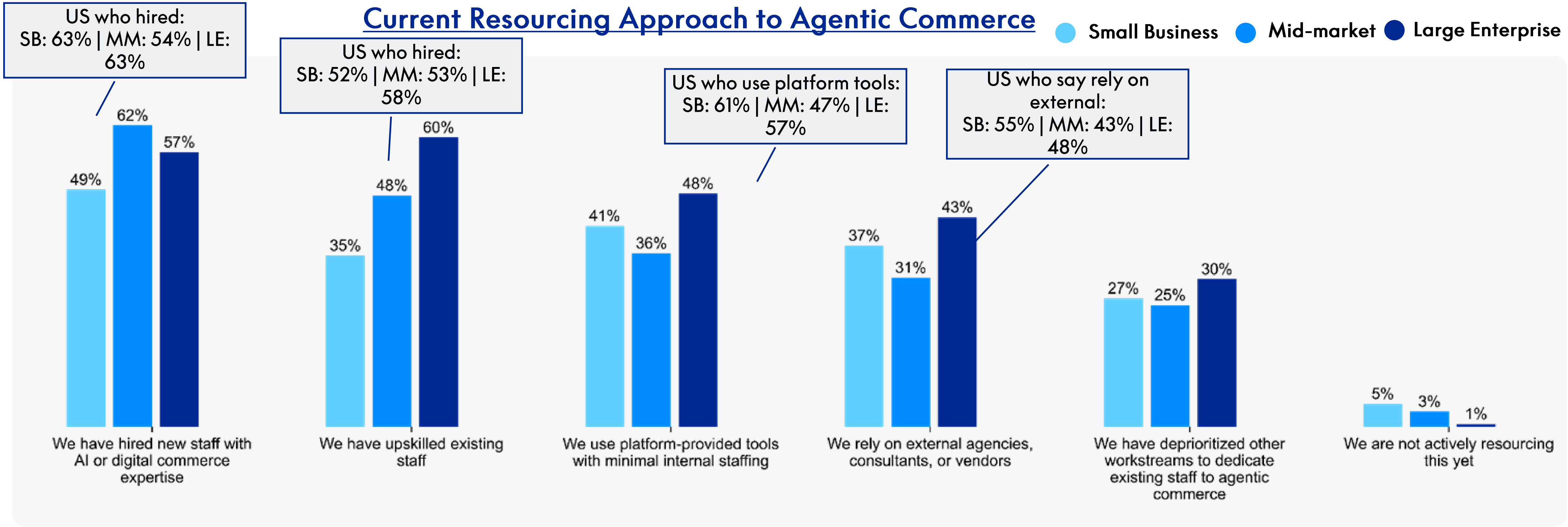
> Despite having a large in-house development team building custom AI tools, he states that relying on external platforms is essential for the major shift into Agentic Commerce: "I think if You're a sensible business. You're considering moving over to a platform that can help you do that... a platform that is baking in the technology that you're going to need... building all the technical stuff that an AI web crawler is going to expect
>
> — LE, petfood



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: To get to the scale your organization wants to reach with agentic commerce adoption, to what extent do you need external support?

Firms of all sizes are leveraging multiple resourcing levers to enable Agentic Commerce, including both in-house and external

However, Small Business have taken fewer steps compared to larger ones – and compared to their U.S. counterparts



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: How is your organization currently resourcing work related to agentic commerce or AI-driven customer interactions? (Please select all that apply)

Businesses of all sizes are building AI tools internally though for different reasons

SMBs and MMs are building with AI to catch up and do more with fewer resources

- **Vibe coding custom apps:** an ecommerce leader at a healthcare and beauty SB and their small team are using AI to write code so they can build their own operational apps without being software engineers.
- **Bootleg internal systems:** another merchant at a MM homewares business notes that because his company already had some basic data management expertise, they found it cheaper and faster to string together their own "bootleg" AI tools via APIs rather than paying for premium software:

"We're building apps inhouse to improve operations, reporting, forecasting, etc. Before outsourcing we want to it ourselves. Replit lets you build apps by vibe coding. We're not coders, but we've learned how we use prompts and easily produce what we need in a short period of time." — SB, healthcare and beauty

"We've built this bootleg, back end, internal system with AI. We've taken the product information we have on hand and turned it into the various formats we need, saving time. We've done it in house because it was quicker and cheaper for us to build an MVP sort of product." — MM, homewares

LEs are building AI internally to streamline and improve interoperability across tools.

- **Merchants want a connected and harmonized workflow**—if the AI suggests / does something in one part of the business, the knock-on effects for other areas need to be accounted for. Some are building tools internally to help drive interoperability issues caused by data silos
- However, **moving to an internal system leads to fear of missing out** on the benefits that massive, automated AI upgrades that large platforms can "turn on" for their users, leading merchants to worry that they will end up falling behind the competition.

"So we're trying to figure out if there is a way to actually connect the dots across the board so that this cloud is talking to this cloud from the different systems." **— LE, health and beauty**

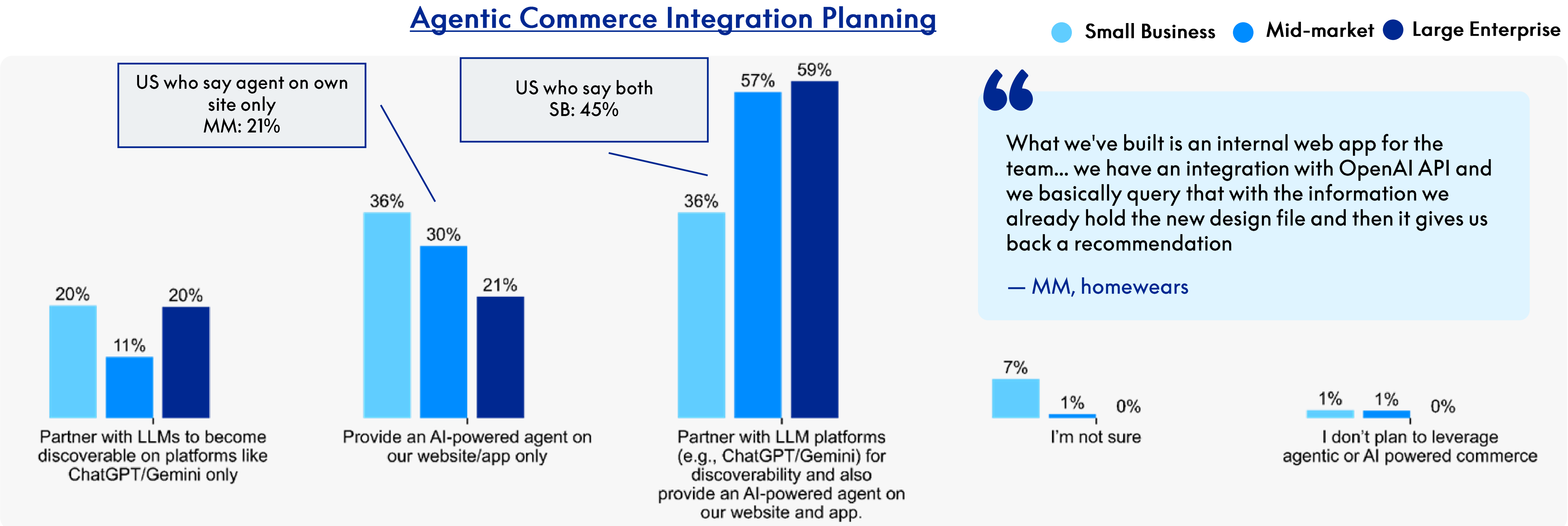
"I would always consider going, okay, I think we can build this ourselves rather than pulling something off the shelf. It's important for we, as marketers, to be in control" **— LE, petfood**

"Sage became a lot more difficult to make those requests. That made us say, do you know what, let's just build one ourselves. We started building the frame and then plugged in Power Automate, N8N, our finance system and they would all have to talk to that one platform." **— LE, clothing**

"There's quite a few things I'm worried about when it comes to being left behind. I mean, the fact that we are on a proprietary system. We're not on a Shopify build or something like that. So when they're ready for things like agentic storefronts we won't automatically have that agentic storefront that Shopify will probably give everybody else. We're not really going to be part of that. So are we going to get left behind as a result of this? Those are the things that keep me awake at night." **— LE, petfood**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

Larger merchants plan on integrating AI in the customer journey through both partner LLMs and owned channels, while Small Businesses are more mixed or unsure



> What we've built is an internal web app for the team... we have an integration with OpenAI API and we basically query that with the information we already hold the new design file and then it gives us back a recommendation
>
> — MM, homewears

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: How do you plan to integrate agentic commerce or AI-powered commerce into your customer journey?

When merchants deploy agents on their own sites, this creates a different set of risks

Merchant's agents need to be authoritative sources on the company and products, creating a risk around data and any errors

- **Errors can cost sales:** Whether customer service, sales or other functions, agents run the risk of sabotaging relationships or losing out on sales if they get things wrong.
- **Merchants worry about internal proprietary data leaking externally:** agents need data to work, which involves giving access to sensitive data creating a risk of leakage or improper use, e.g. for model training.

> The most important thing to get right is what customers are looking for. If someone asks the chatbot for a standard SPF 30 sun lotion but we show them the expensive organic products they might decide this isn't for me and click off straight away. So even though we have suitable options, they won't get there.
>
> **— SB, healthcare and beauty**

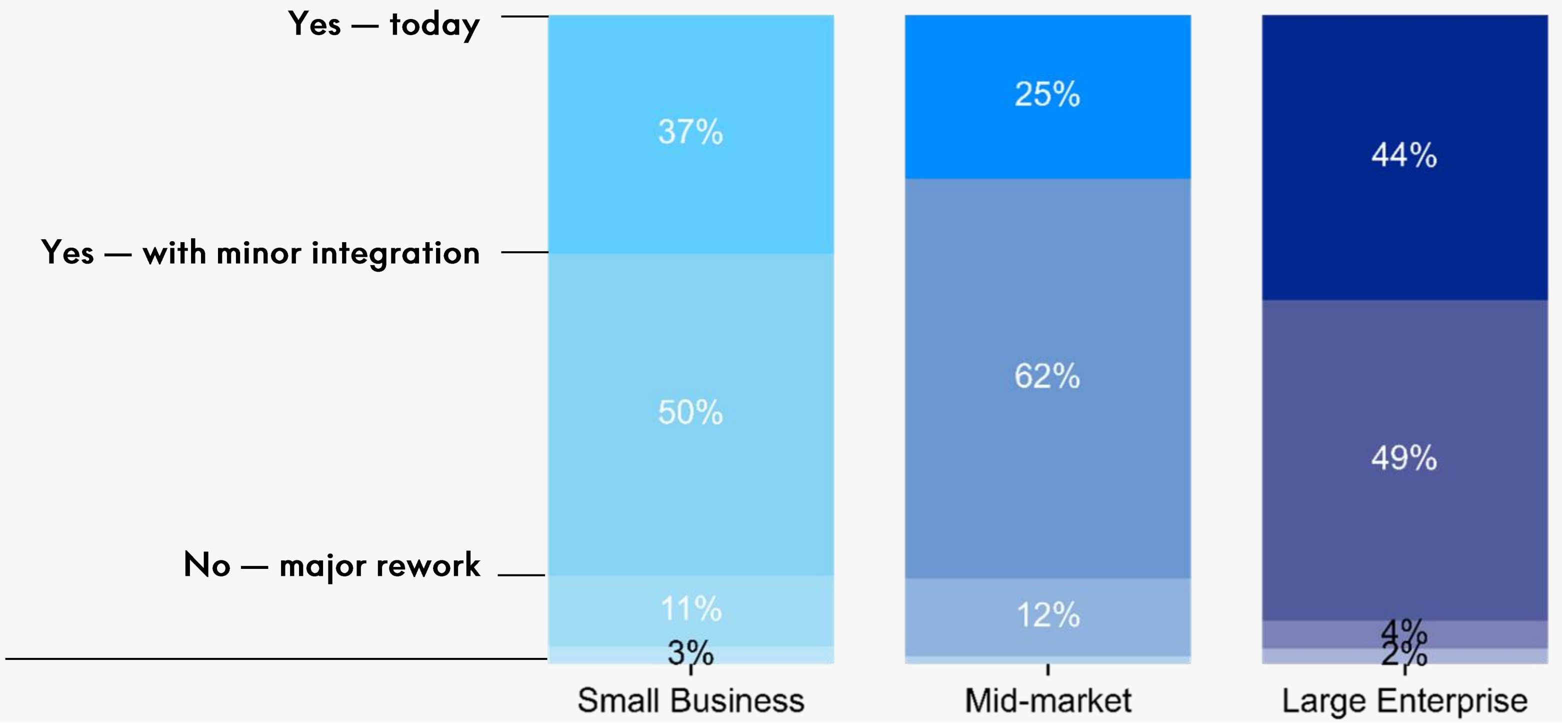
> It depends where that information is going.
>
> It's fine if the AI keeps the data internal, but if the data went anywhere external... that's when it starts to be problematic, you know, in terms of the rest of the business.
>
> **— SB, sportswear**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

The majority of businesses have current payment infrastructure supporting agentic purchasing, with half requiring minor integration

Readiness of Checkout Infrastructure

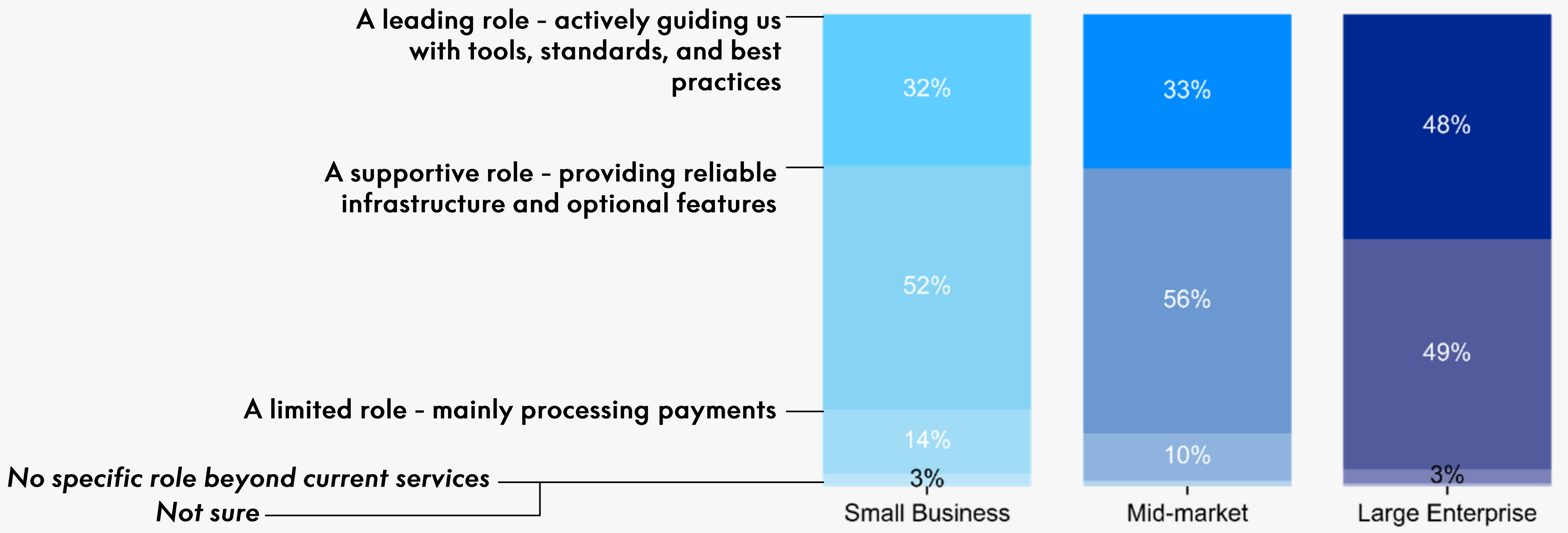
> If I know that there's a payment provider which is going to work seamlessly, I'm going to be putting that on my site. I'd expect them to be complete. If PayPal came out tomorrow and said they were AI ready, I'd say to pull them in.
>
> — SB, health and beauty



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: can your current payment/checkout infrastructure support purchases initiated by external agents (e.g., tokenized payments, SCA-compliant flows, instant bank methods)?

Nearly all businesses expect payment/commerce providers to support them as Agentic becomes more common, with many looking to them to play a leading role

Role of Payment / Commerce Provider



I mean Shopify is the gateway to this. They're the experts about this, not me. They know my business, how it's operating so they can just sort of spoon feed me what I need to know. It wouldn't be a big investment on there side. It's a lot more for me to go and figure it out for myself. — SB, sportswear

I want a platform that is baking in the technology that we're going to need. Otherwise we would have to build all the technical stuff ourselves that the AI web crawler is going to be expecting. — LE, petfood

I'm expect them to do their homework and use it appropriately. As an e-commerce business... I don't expect to have to be doing all the editing to make us AI compliant. I would expect my platform to be AI ready and that's the reason I would be using them. — SB, healthcare and beauty

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: What role would you expect your payment or commerce provider to play as agentic commerce becomes more common?

Payment processors, on the other hand, are expected to provide reassurance and security

It is a table stakes expectation that payment providers should be set up to enable and execute AI transactions securely and smoothly.

Merchants view established payment processors as the primary "de-riskers" of the agentic transition. There is a specific expectation for processors to act as a security guardrail.

For agentic purchasing, payment providers should offer:

- Reassurance and confidence that they can handle the process
- Fraud detection to avoid issues
- Seamless agentic transactions
- Security of transactions

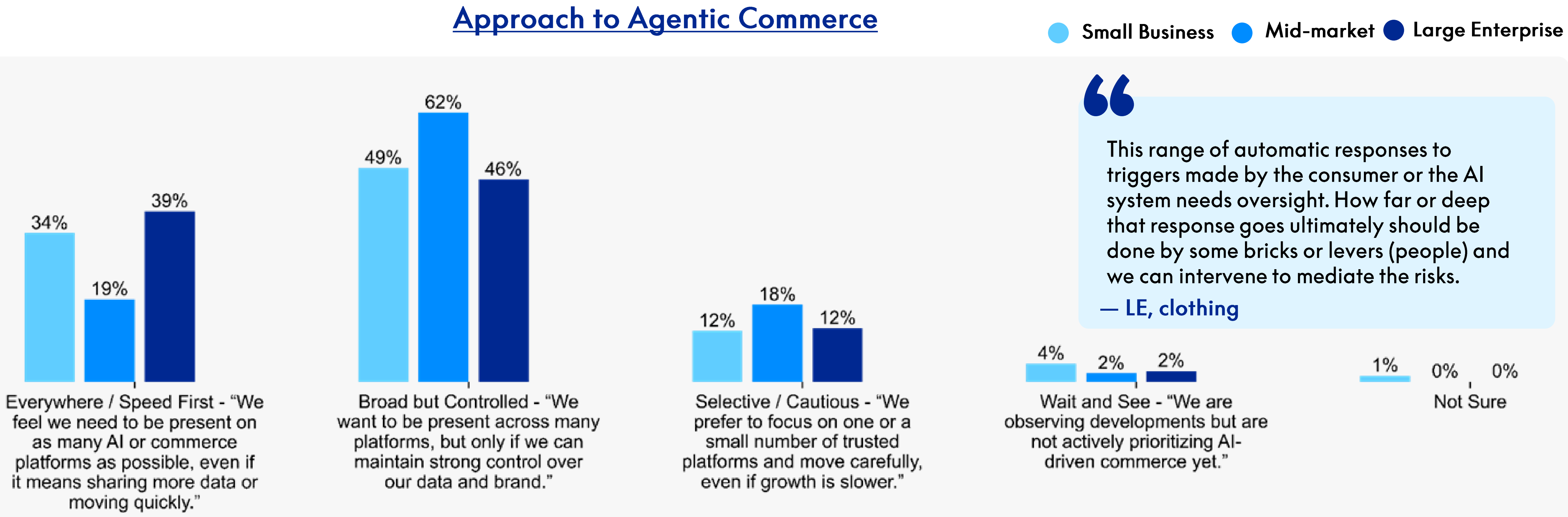
> It's about having a relationship with [a payment processor] where you don't worry about the transaction and you know it's very secure. There's has to be no data breach between the transaction that happens on OpenAI and your platform.
>
> **— LE, clothing**

> You need to have trust in the platform you're giving your card details to. Whether it's a website or Chat GPT. You have to trust that they're not going to get hacked. But yeah, you've go to have that reassurance and the goal of building trust.
>
> **— MM, office furniture**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

The majority of businesses express a need for control and the possibility of human intervention as they apply AI across a breadth of workflows

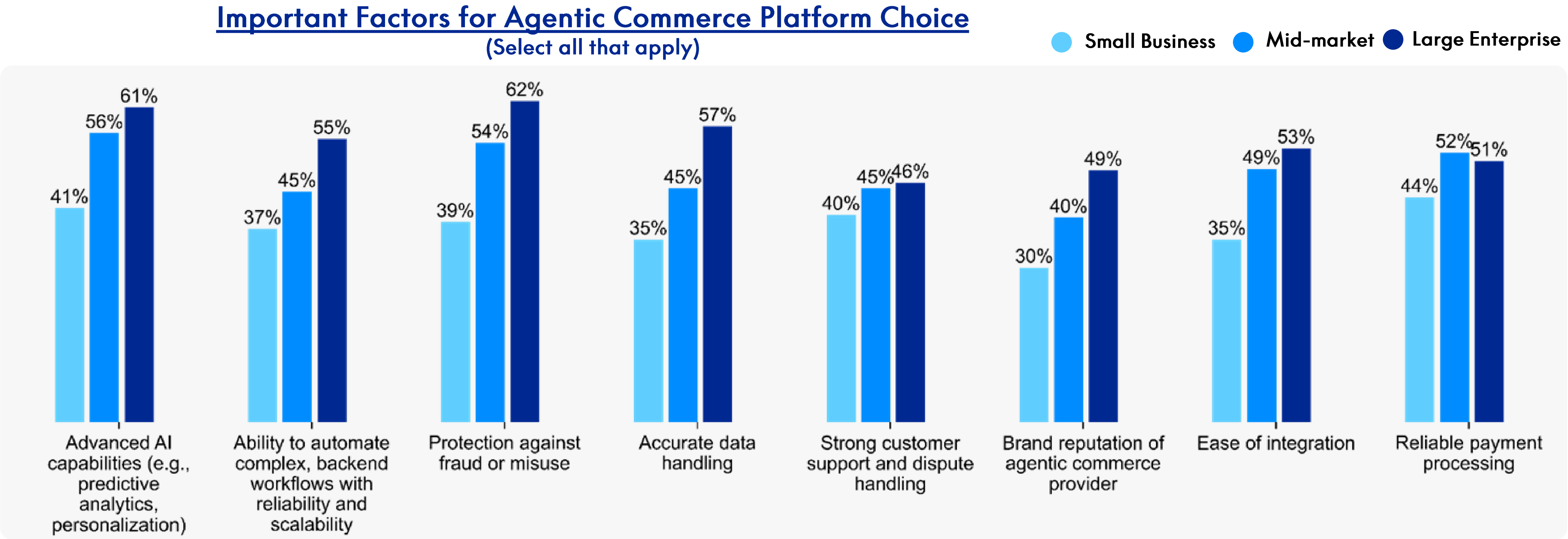
A secondary approach prioritizes being present everywhere quickly as merchants express



> This range of automatic responses to triggers made by the consumer or the AI system needs oversight. How far or deep that response goes ultimately should be done by some bricks or levers (people) and we can intervene to mediate the risks.
>
> — LE, clothing

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: Which statement best describes your current approach to AI-driven or agent-led commerce?

Businesses take into account multiple factors when choosing an Agentic Commerce platform

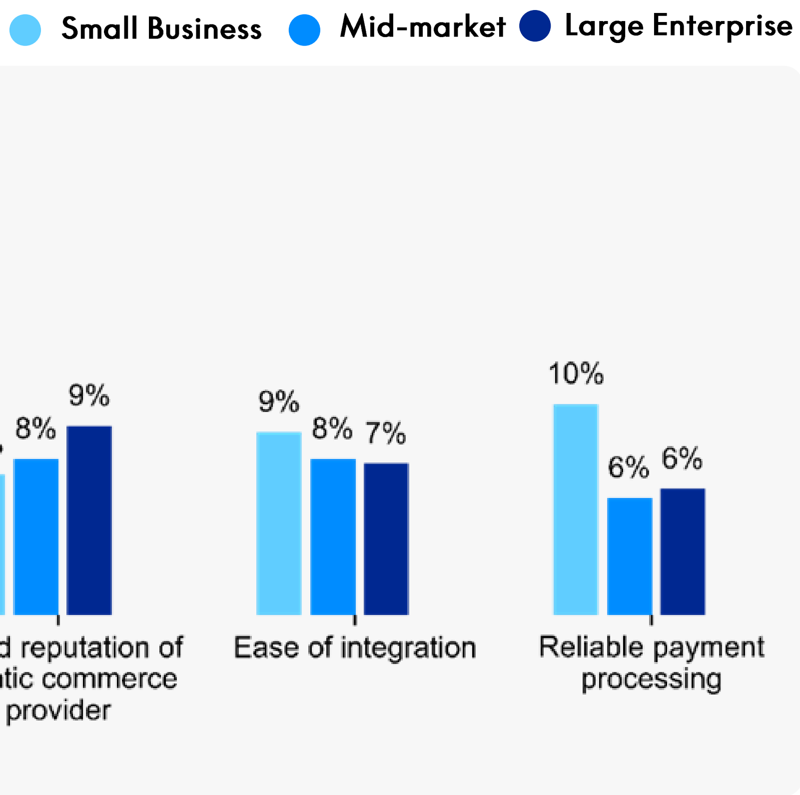


Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: Which of the following are the most important factors when choosing an agentic commerce platform? (Select all that apply)

Most importantly, larger businesses want Agentic Commerce partners with the most advanced capabilities and that provide protection

Small businesses are directionally looking for partners that provide strong customer support and dispute handling

Top Factor for Agentic Commerce Platform Choice
(Most important)



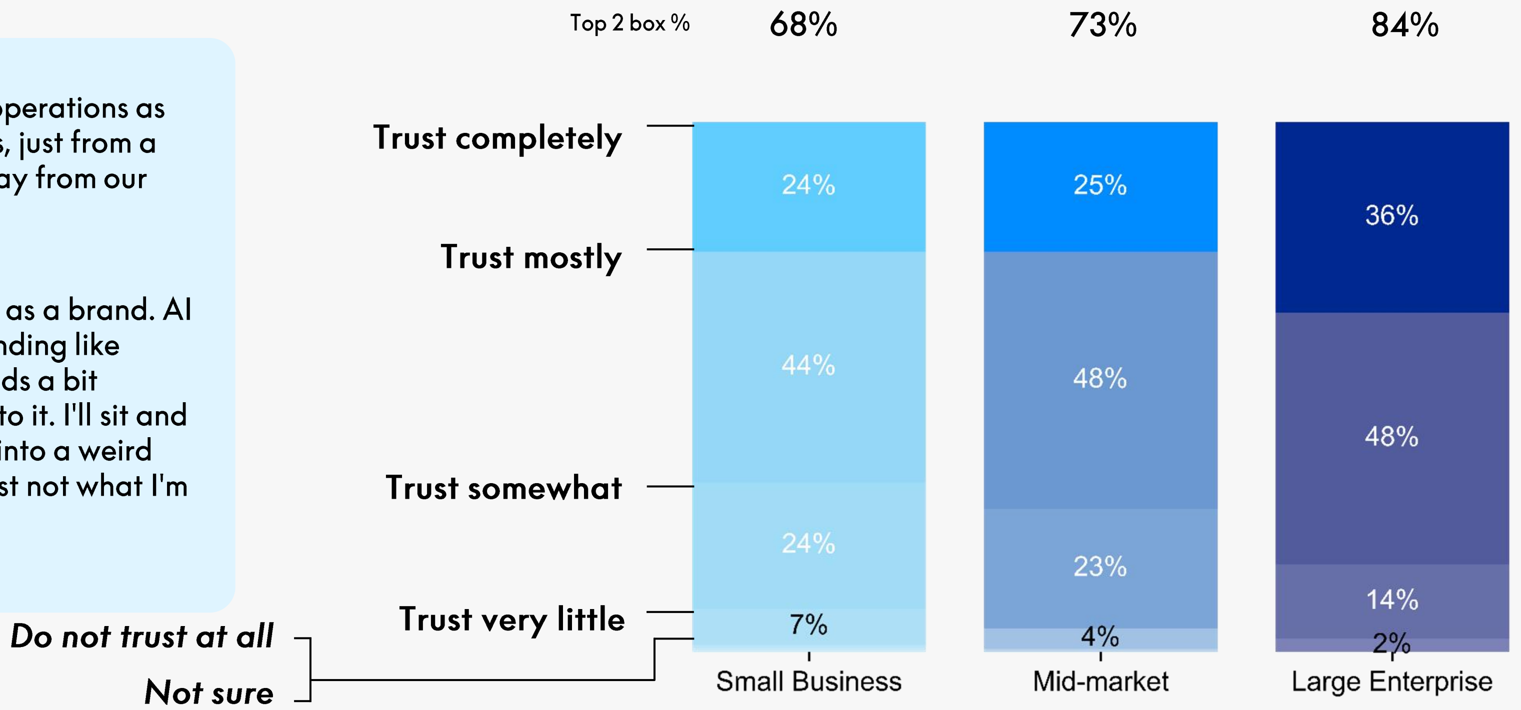
Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: Which of the following are the most important factors when choosing an agentic commerce platform? (Select most important)

Many trust AI platforms to represent their brand and products accurately today, but there is room for growth

US who trust AI will represent their brand accurately
SB: 71% | MM: 82% | LE: 88%

Brand Accuracy

> I don't feel comfortable letting it loose on customer facing operations as much because I like to keep a tight control over those things, just from a brand point of view. I wouldn't want customers to come away from our brand with a negative experience due to AI.
>
> — MM, homewares
>
> The challenge is that we've got a very specific tone of voice as a brand. AI doesn't seem to be able to mimic or match it. It ends up sounding like you're trying to be the cool dad in the office and it just sounds a bit rubbish. So I've had to continue to overlay a human aspect to it. I'll sit and prompt it as hard as I can, but it just keeps trying to turn us into a weird sort of 24 hour cop voice or something and I'm like, that's just not what I'm going for here.
>
> — SB, sportswear



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: How much do you trust AI platforms or assistants to represent your brand and products accurately to customers?

Some look at a loss of brand voice via LLMs as adapting to the times

Despite AI stripping brands of their narrative control, merchants are prioritizing sales:

- **Loss of narrative:** When customers use AI for discovery, it often generates clinical comparisons with competitors, potentially stripping away a brand's unique narrative. However, Merchants accept this as they view AI discovery and Agentic Commerce as efficient and effective ways to convert product discovery into sales
- **Embrace of the future:** Most merchants are comfortable embracing this new reality and look for ways to adapt and maximize on the opportunities.

> AI will learn what people want and things will appear without the effort of going out to find it. It might take a bit of the fun out of it, around discovering a brand, but customers will be served a bespoke suite of products that fit their needs perfectly as and when they need them.
>
> **— SB, sportswear**

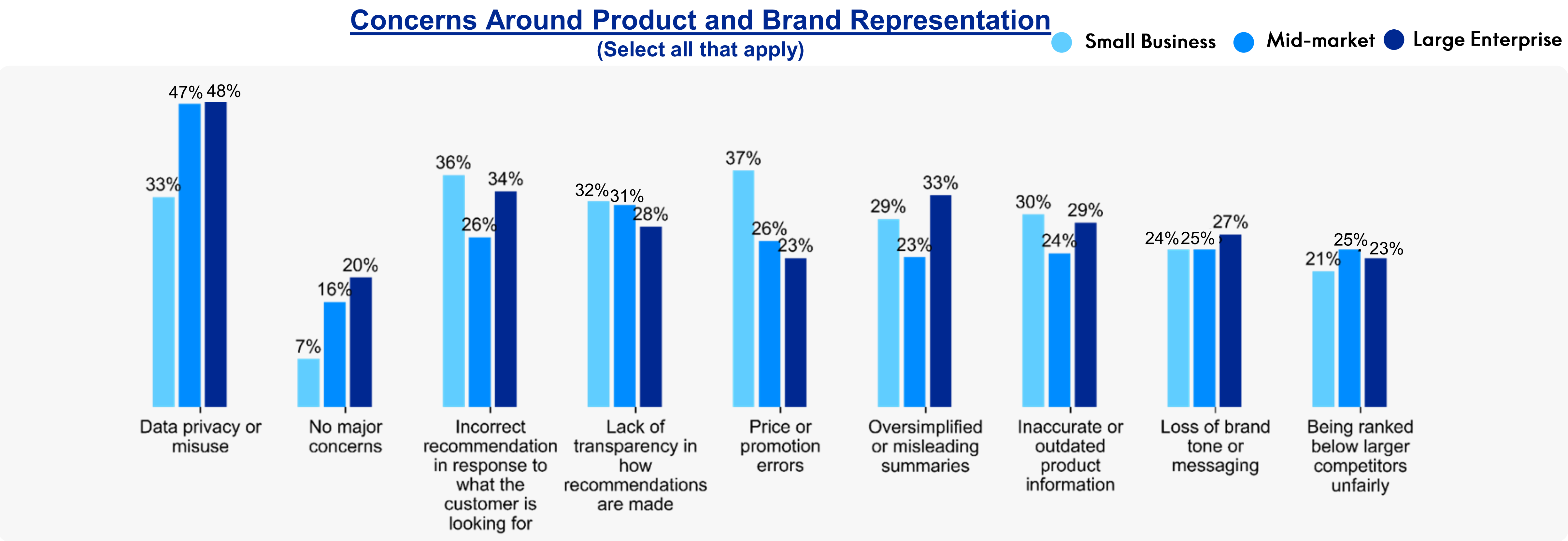
> Everybody will end up shopping and checking out within an LLM. A website will become just another marketing tool so it's more about making sure our data is in a LLM friendly format effectively. We want to be ranking in Chat GPT when other people aren't.
>
> **— MM, office furniture**

> How do we shift from today where we have a two and a half hour meeting about what the narrative on our homepage should be. Because now, the user's never actually going to read the homepage because they won't get there."
>
> **— LE, petfood**

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal

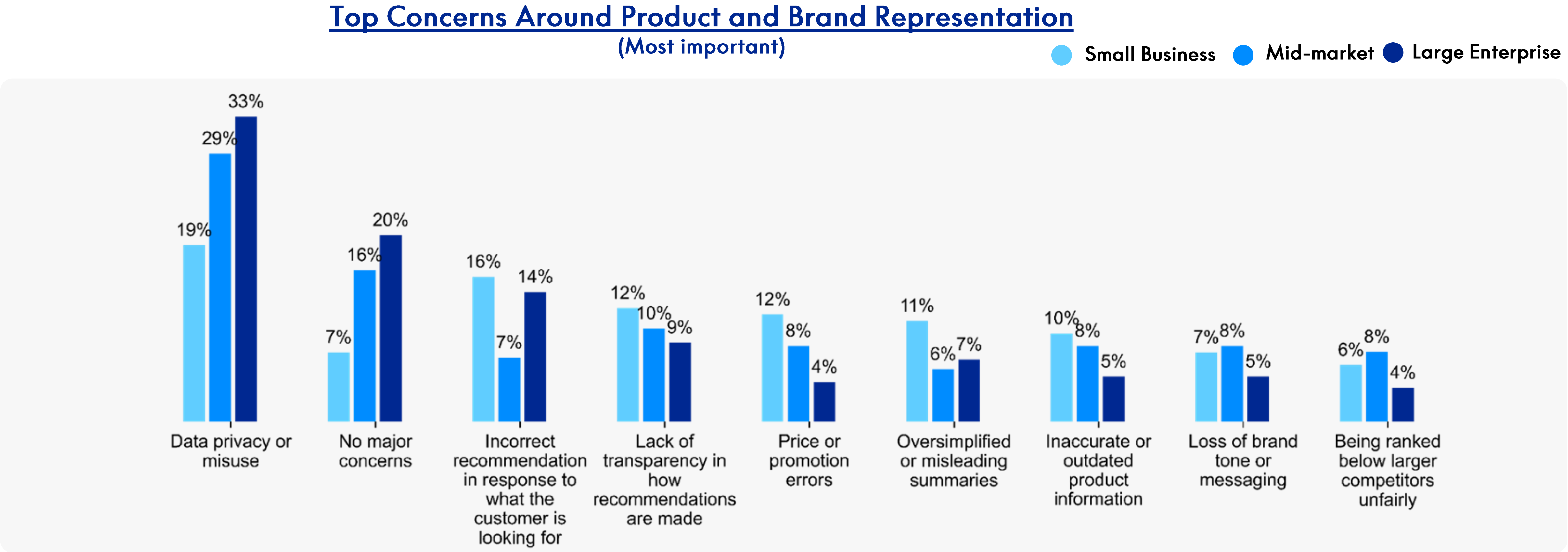
However, Merchants do still have concerns over how AI presents their brand and products

Small Businesses also express concern over price or promotion errors



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: which concerns if any do you have about how AI systems might present or recommend your business? (Select all that apply)

Again, data privacy is the top concern when it comes to how AI portrays their business for larger businesses, while smaller businesses are more varied

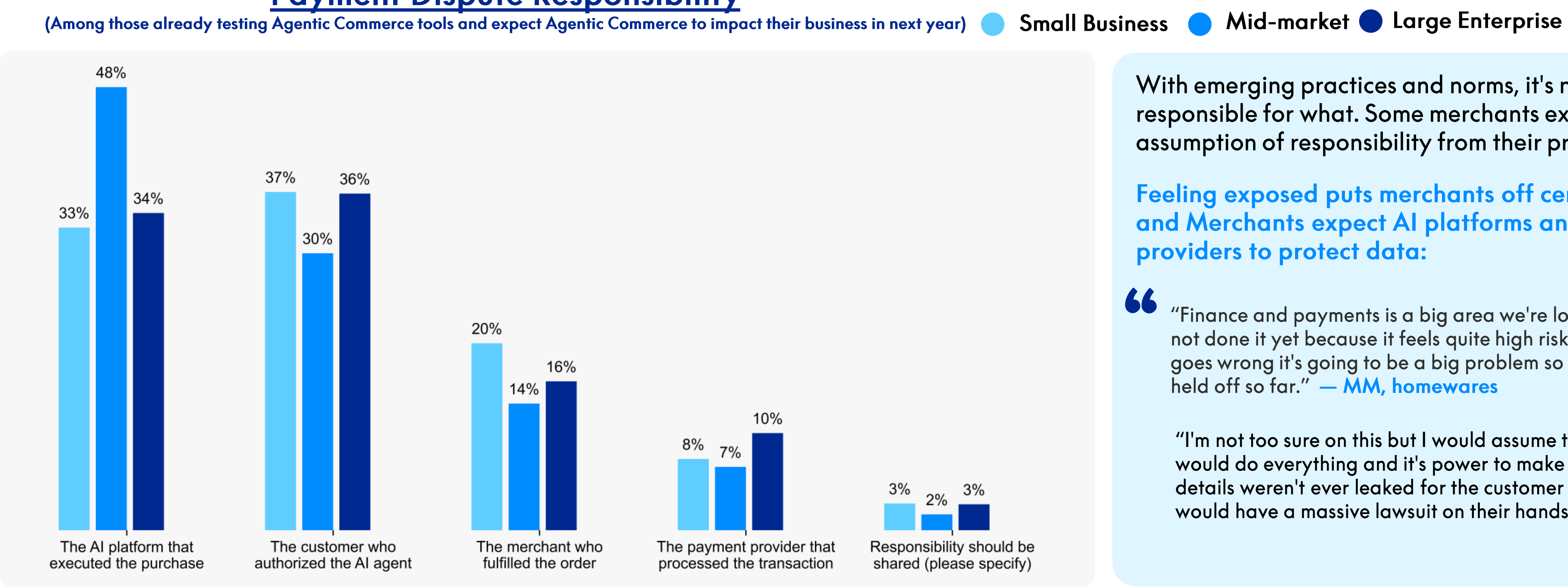


Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Small Business=147; Mid-market=159; Large Enterprise=164
Q: which concerns if any do you have about how AI systems might present or recommend your business? (Select most important)

Businesses are mostly split on who should bear primary responsibility for disputes between the AI platform and customer

Payment Dispute Responsibility

(Among those already testing Agentic Commerce tools and expect Agentic Commerce to impact their business in next year)



With emerging practices and norms, it's not clear who's responsible for what. Some merchants expect a certain assumption of responsibility from their providers.

Feeling exposed puts merchants off certain use cases and Merchants expect AI platforms and payment providers to protect data:

"Finance and payments is a big area we're looking at but we've not done it yet because it feels quite high risk. If something goes wrong it's going to be a big problem so that's why we've held off so far." — MM, homewares

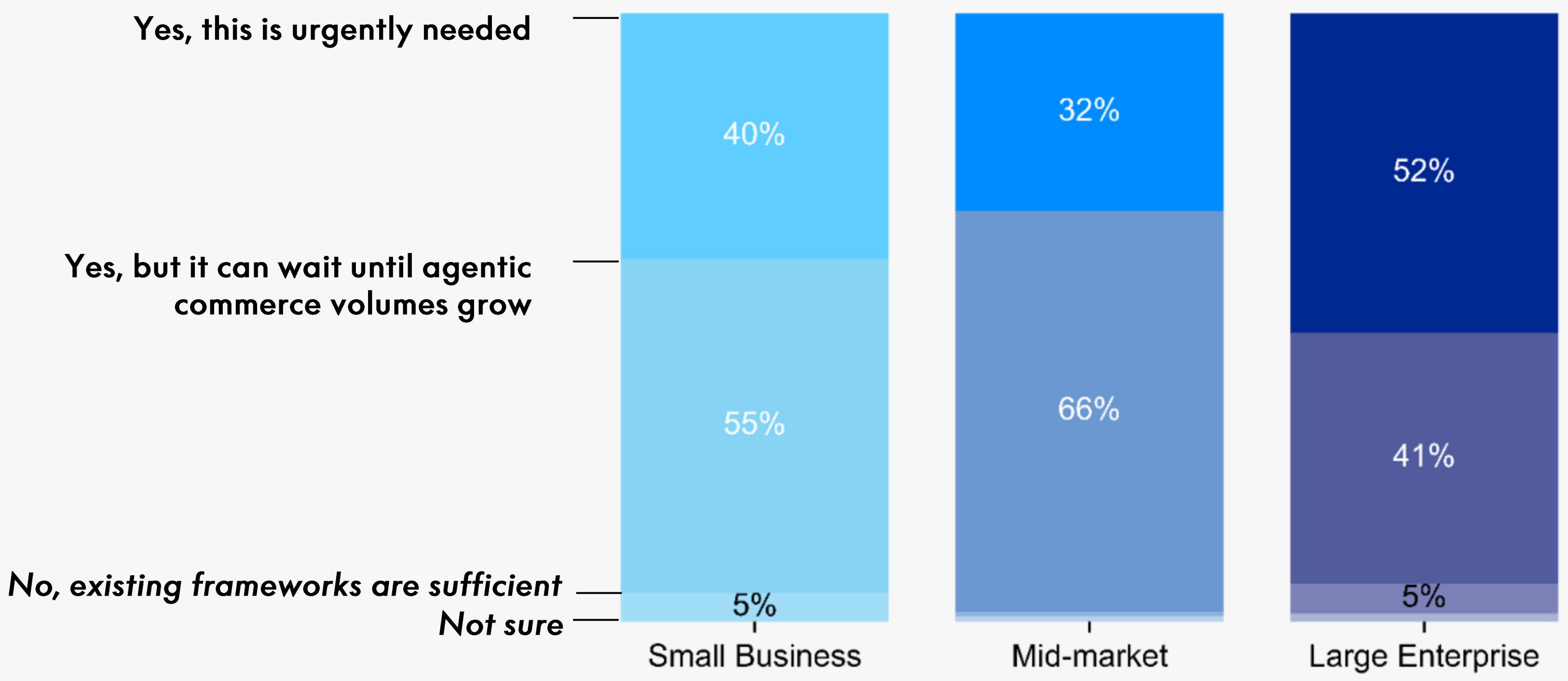
"I'm not too sure on this but I would assume that Chat GPT would do everything and it's power to make sure that card details weren't ever leaked for the customer because they would have a massive lawsuit on their hands. " — LE, clothing

Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Merchants already testing Agentic Commerce tools and believe Agentic Commerce will impact their business within a year - Small Business=104; Mid-market=117; Large Enterprise=143
Q: If an AI agent makes a purchase on behalf of a customer and the customer disputes it, who do you believe should bear the primary financial responsibility?

There is widespread support for an Agentic Commerce liability framework, and large enterprises in particular feel strongly about the urgency of the need

Support for Agentic Commerce Liability Framework

(Among those already testing Agentic Commerce tools and expect Agentic Commerce to impact their business in next year)



Source: UK Agentic Commerce Pulse - Stripe Partners commissioned by PayPal
Base: Merchants already testing Agentic Commerce tools and believe Agentic Commerce will impact their business within a year - Small Business=104; Mid-market=117; Large Enterprise=143
Q: Would you support a standardized liability framework for AI-agent-initiated purchases, similar to existing chargeback rules for card-not-present transactions?

Thank You

PayPal