

Agentic Commerce Pulse: US

March 2026

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 utilizes 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 US (UK and DE to follow)
- 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 US Merchants: 3x Small, 1x 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 23 and March 3, 2026 in the U.S.
- Base sizes: Small Business (n=166); Mid-Market (n=143); Large Enterprise (n=189)

About the 2026 Agentic Commerce Pulse

PayPal commissioned [Stripe Partners](#) to research Decision Makers at Small, Medium, and Large Businesses in the U.S. Businesses were defined by annual revenue where Small: <\$3M, Medium: \$3m-\$20m, Large:>\$20m. Research included a survey covering 166 Small, 143 Medium, and 189 Large Businesses, and in depth interviews with 7 merchants across a mix of sizes. Research responses were gathered between February 23 and March 3 2026.

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 say it already has
- Nearly all expect the net impact to be **positive**
- **52% of large enterprises** have integrated AI into regular operations; 36% of SMBs actively implementing, 52% in testing
- Most view adoption as essential for maintaining competitiveness

In Their Words

Merchants compare AI to the advent of the internet or smartphones — a requirement for survival, not an optional upgrade.

“When was the last time you had a transformational technology hit you in the face? Smartphones, I guess.”

— **Mid-market, Women's Workwear**

“I think it's almost like trying to learn how to use their Internet. [...] It's not just something that's optional, it's required. You need to use it.”

— **Small Business, Fashion**

AI visibility is the new battleground and staying competitive is the prize

The Opportunity

- **Access to new customers** is the #1 expected benefit across all merchant segments
- Large enterprises expect AI to **personalize experiences**; SMBs expect it to drive **site traffic**
- Marketing is the primary entry point today; personalization is next; autonomous transactions feel further away

The Fear

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

WHAT THEY'RE DOING NOW

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

The Tension: Merchants see product discovery, comparison, and checkout as the most important parts of the Consumer shopping journey for AI to get right - more so than customer support and post purchase, which past consumer research identifies as their greatest fear with Agentic Commerce. Consumers need to feel confident they will receive and will receive supported for any issues.

Data security is a top barrier, though these vary by merchant size. Trust must be earned incrementally

Top Merchant Concerns

1. **Data security risks** — a top concern across all segments, especially large enterprises who name it as their absolute #1 barrier. Data concerns span both **internal corporate data leaks** and **customer PII exposure**.
2. **High implementation costs** — the second-highest concern
3. **Lack of resources** — especially acute for SMBs who can't hire specialized roles and see lack technical skills as a top barrier to investment in Agentic Commerce

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.
- **Tracking gap:** Many only have partial visibility into AI-driven traffic and lack of attribution limits confidence in AI's value.

Businesses of all sizes lean on partners to bridge the technical and expertise gap in AI implementation and expect their commerce/payment platforms to play an active role in supporting them through this transformation

Platform Dependency

- Most plan a **dual strategy**: partnering with LLM platforms AND implementing agents on their own sites
- Merchants are willing to **pay a premium** for technical know-how to build AI funnels
- Businesses of all sizes want partners that:
 1. Educate them without overwhelming them
 2. Instill peace of mind by proactively catching issues and preventing problems
- SMBs **feel beholden to their platform's pace** of Agentic adoption — relying on their e-commerce platform for features, resources, and education
- Large Businesses are looking for **partners that can tailor solutions** to their unique needs

Accountability Gap

- Merchants require **robust accountability frameworks**. They look to payment providers AND 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

Detailed Findings

Openness to Agentic Commerce

01

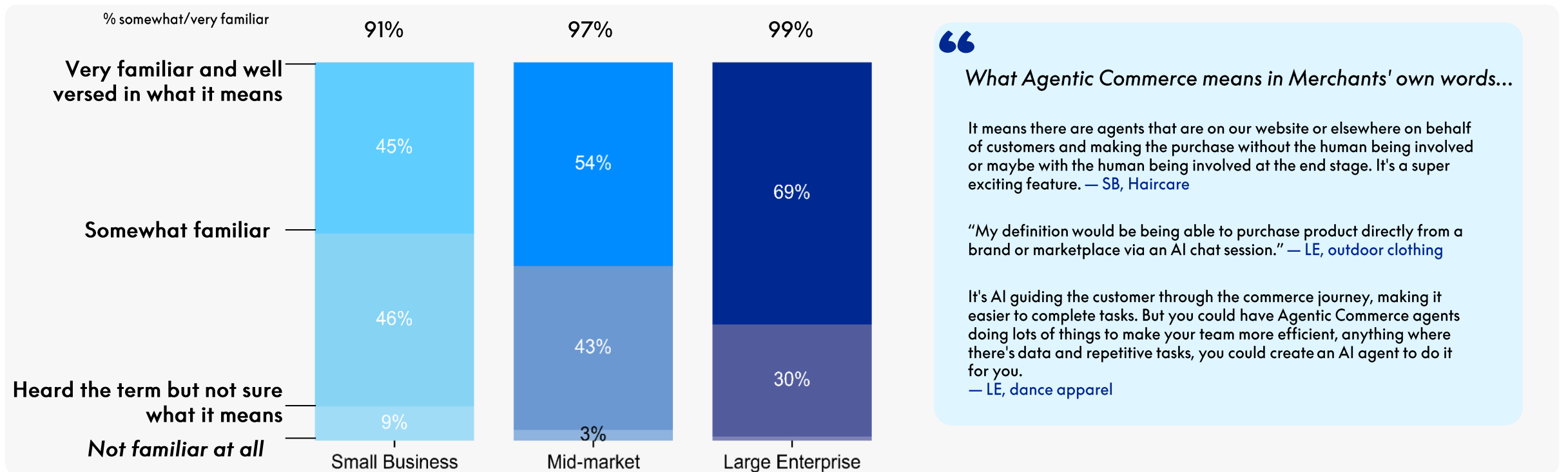
Openness to Agentic Commerce: Key Takeaways

- 01 Merchant familiarity and engagement with Agentic Commerce is already widespread.** Most believe that Agentic Commerce will be transformative, with smaller businesses thinking it will be slightly more gradual.
- 02 Merchants are overwhelmingly optimistic about its impact.** Nearly all expect it to positively impact them within the next year, with many already feeling its impact today. Most think that adopting it will be essential to maintaining competitiveness.
- 03 Impacts of Agentic Commerce vary by business size.** Large enterprises feel confident that they can leverage their size over smaller businesses to invest in Agentic Commerce and capture significant sales. Small businesses remain optimistic that AI will help them remain competitive.
- 04 Access to new customers is the top benefit Merchants expect from Agentic Commerce.** Larger businesses are directionally more optimistic about Agentic Commerce driving greater personalization and sales, while smaller businesses expect it to increase site traffic.

Nearly all merchants have some level of familiarity with Agentic Commerce. Large enterprises are further along on comprehension

Qualitatively, merchants have a range of interpretations from LLM discovery and purchasing to back-end ops

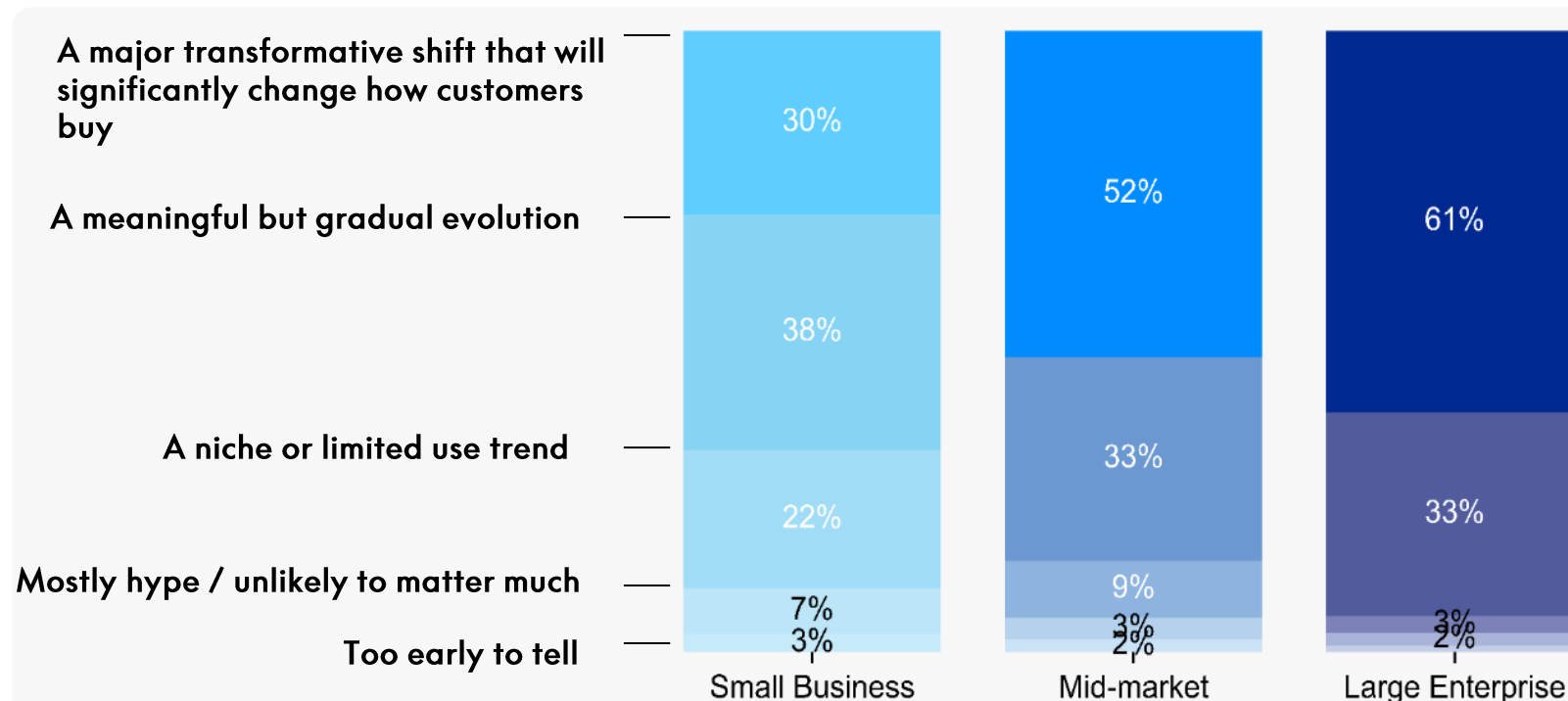
Agentic Commerce Familiarity



Most merchants believe Agentic Commerce will be significant and the impact may be too big to grasp today

Qualitatively, merchants compare AI to the advent of the internet or smartphones. It is seen as a requirement for business growth and survival rather than an optional upgrade.

Perceived Significance of Agentic Commerce



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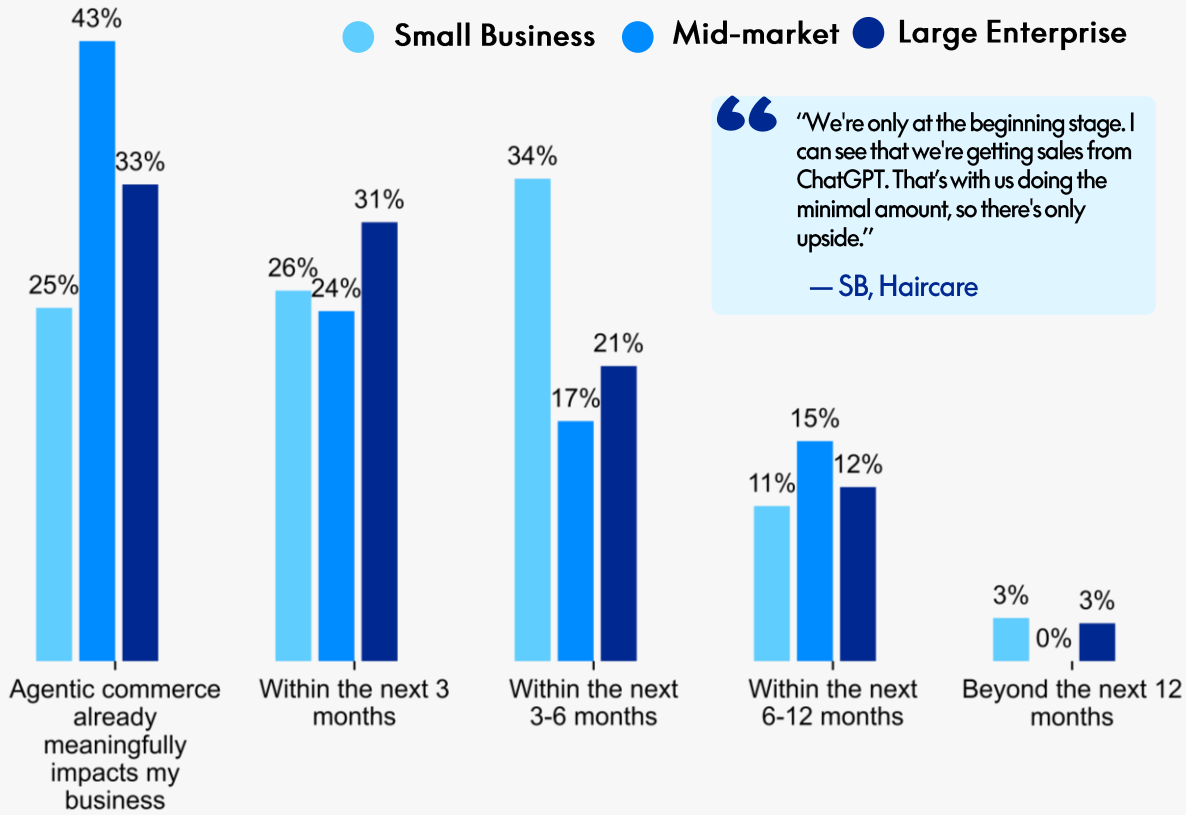
“I think it's a significant paradigm shift that I don't think we've totally absorbed it yet and what it might look like.” – LE, Dance Apparel

When was the last time you had a transformational technology hit you in the face? Smartphones, I guess. — MM, women's workwear

I feel like AI has been talked about by the government, by companies, by everyone. And so I think it's almost like trying to learn how to use their Internet. Back when the Internet was first a thing and then now AI. It's not just something that's optional, it's required. You need to use it and you need to learn how to use it. — SB, fashion

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

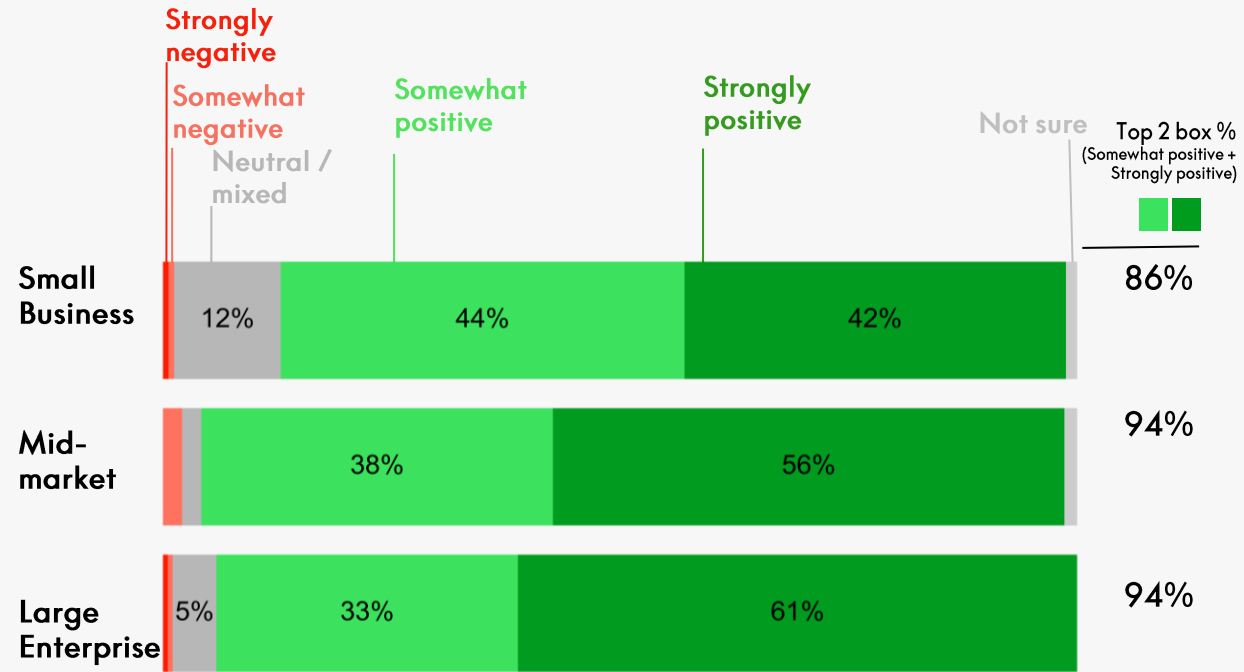
Agentic Commerce Impact Timeline



Source: GCI Q1 '26 Agentic Pulse
 Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189
 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

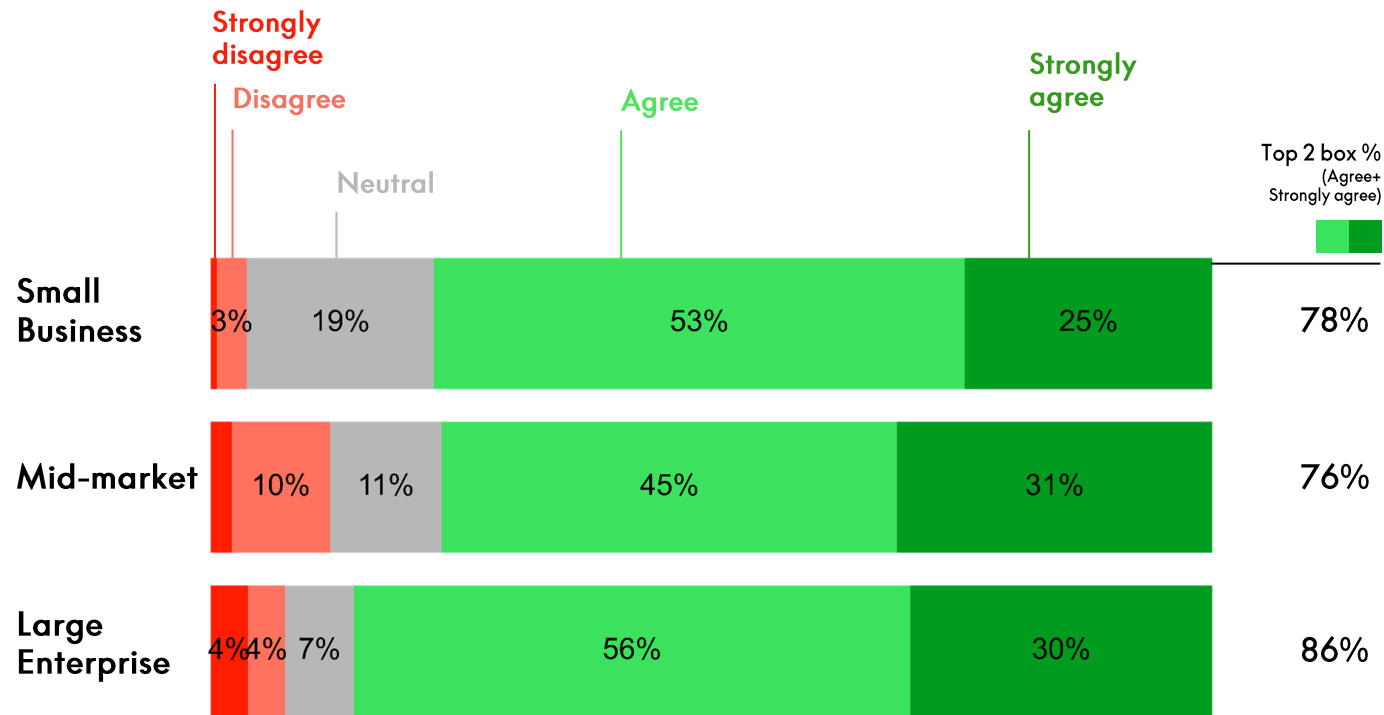
(Among those that expect Agentic Commerce to have an impact on business)



Source: GCI Q1 '26 Agentic Pulse
 Base: Small Business=163 ; Mid-market=143 ; Large Enterprise=188
 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 businesses view the adoption of Agentic Commerce as essential for maintaining competitiveness

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



It's definitely going to change it [the business]... things are going to change so fast that we just need to make sure that we stay ahead of the curve

— LE, Health & Beauty

Source: GCI Q1 '26 Agentic Pulse
 Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189
 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

There is a widespread and explicit need to figure out how to reach customers who are already shopping 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 notice that customers arriving at a storefront via an AI chat are high-intent leads, no longer just browsing but ready to transact.

“

We do see a lot of people are moving over to ChatGPT or Claude for their search and discovery. So it's about being there because otherwise, if we're not there, then they just don't know about us. All the other things of course are important so we still need to nurture that journey all the way through. But if we don't catch them at the beginning, then we're not seen.

— **LE, health and beauty**

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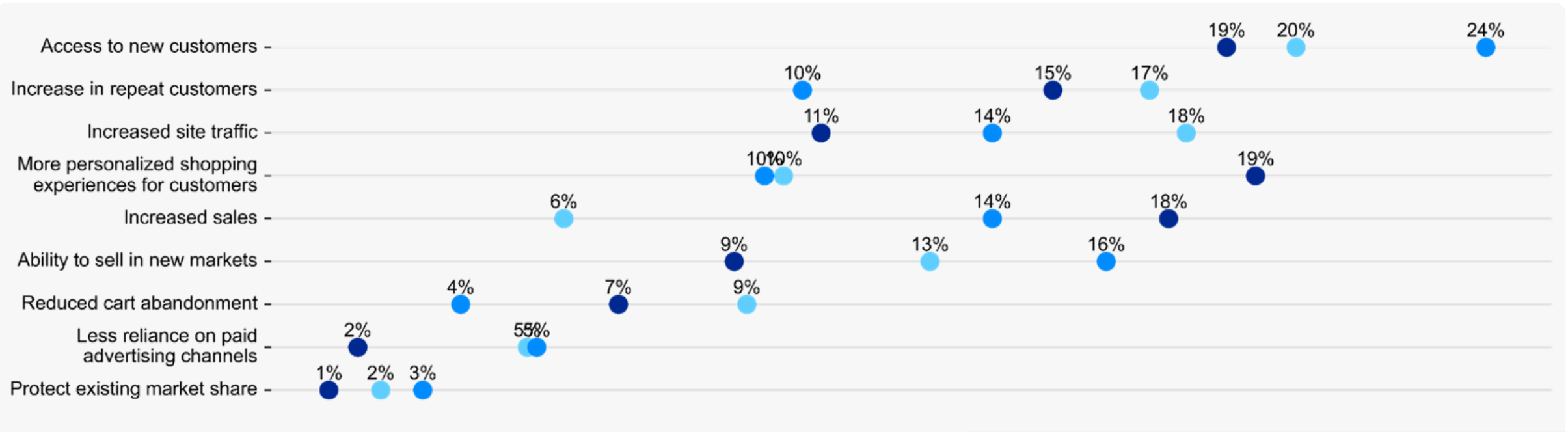
I want Agentic Commerce to help us better find or help us help customers find us. AI will learn a customer's needs and wants and preferences and can better deliver product that meets those to the customer and make it easier.

— **LE, outdoor clothing**

Access to new customers is the top benefit Merchants expect from Agentic Commerce, with larger businesses directionally more optimistic about personalization and sales, and smaller businesses on site traffic

Agentic Commerce Positive Impact Area

(Among those that expect Agentic Commerce to have positive impact on business) ● Small Business ● Mid-market ● Large Enterprise



“I want Agentic Commerce to help us better find or help us help customers find us... AI will learn a customer's needs and wants and preferences and can better deliver product that meets those to the customer and make it easier.” – LE, Outdoor Clothing

Source: GCI Q1 '26 Agentic Pulse
 Base: Small Business=140; Mid-market=135; Large Enterprise=177
 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)

Merchants are looking for signals from both customers and competitors that Agentic Commerce has reached a tipping point

Merchants are looking out for signals of behavior change

- **Customer behavior:** a senior director of e-commerce at a health and beauty LE is watching their KPI dashboards closely for drops in traditional metrics and waiting for "mass market" adoption signals to validate the shift.
- **Competitor behavior:** a COO at a MM women's workwear brand believes there will be a network effect as business find out more about how competitors are behaving leading to mass adoption to stay in the race.

“

I think we'll all experience it through talking to our friends and people in our network and as people start doing this and talking about it, you'll feel like an idiot for not doing it. And then, you'll start doing it too and there'll be a network effect.

— **MM, women's workwear**

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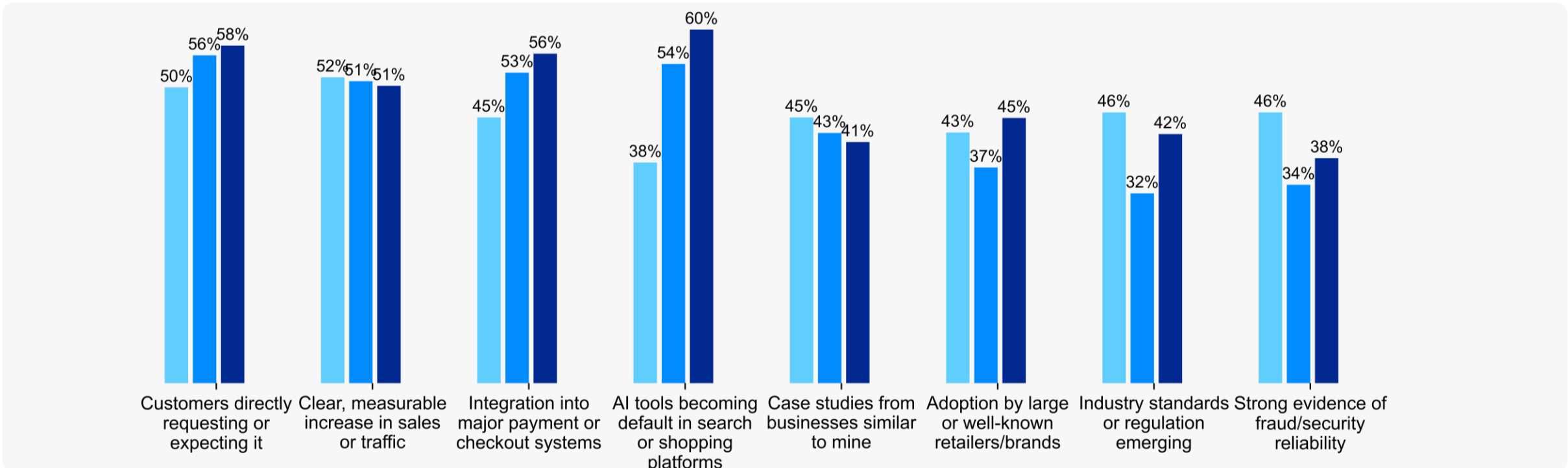
It's already changed to an extent... before when looking at KPIs on our websites, we'd look at session conversion rate. But sessions are dropping because people aren't searching like before. Our analytics have changed as how people shop has started to change.

— **LE, health and beauty**

And for those who aren't convinced that Agentic Commerce is a transformative shift, they are looking for a convergence of multiple proof points

Signals for Lasting Agentic Commerce Trend

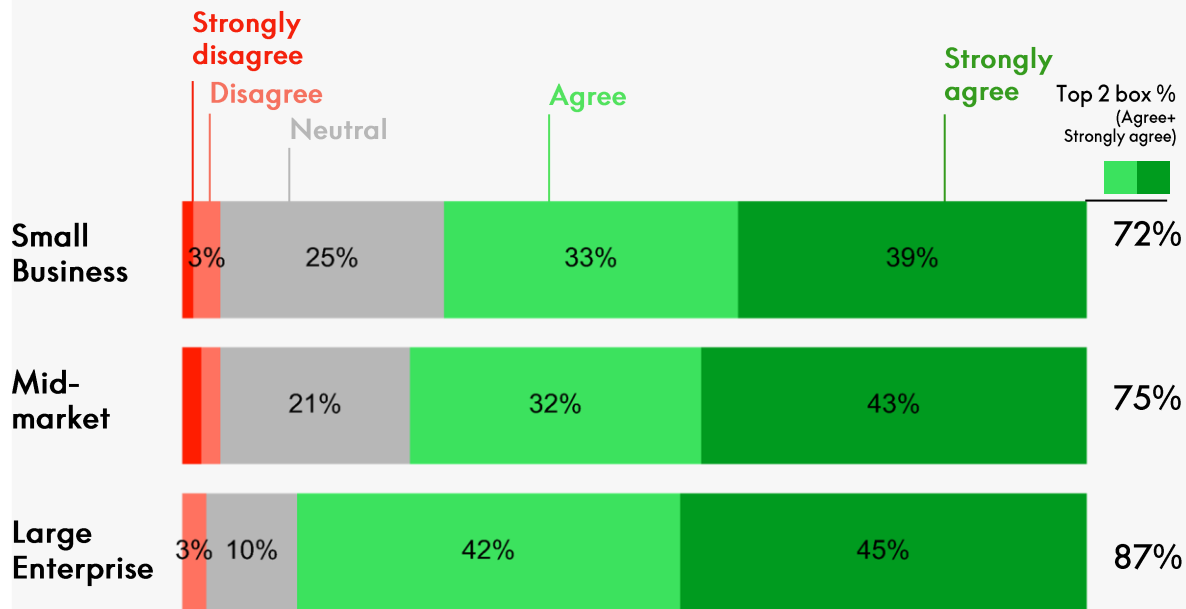
(Among those who don't see Agentic Commerce as a transformative shift) ● Small Business ● Mid-market ● Large Enterprise



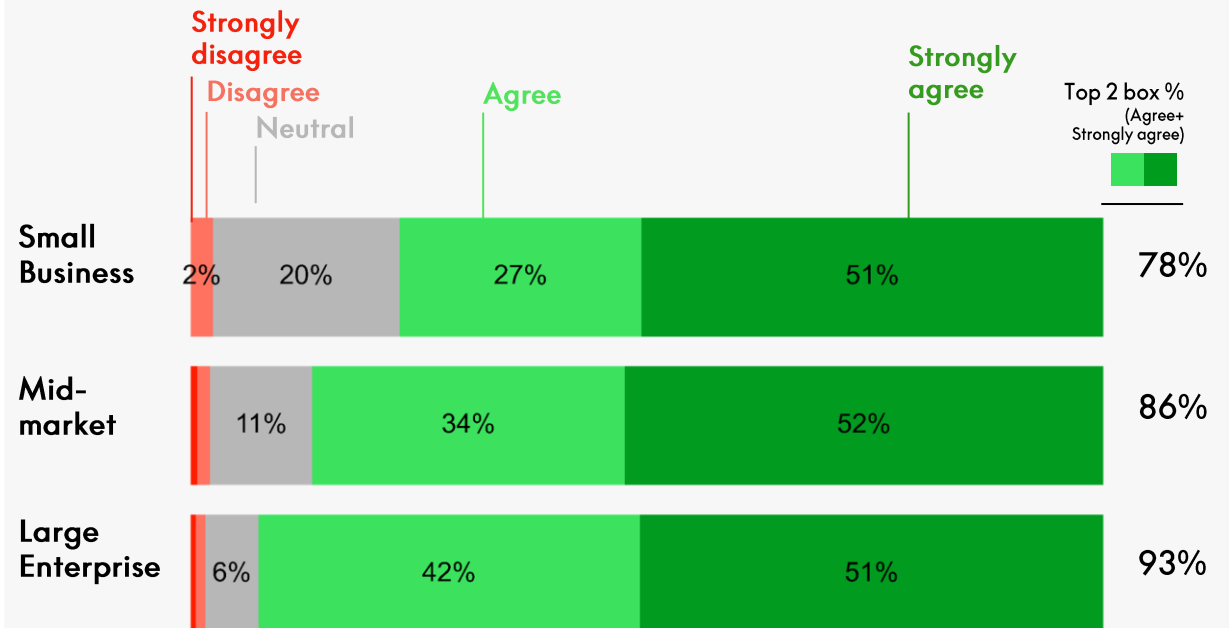
Source: GCI Q1 '26 Agentic Pulse
 Base: Small Business=117; Mid-market=68; Large Enterprise=73;
 This question was asked of respondents who didn't select 'A major transformative shift that will significantly change how customers buy' from the question 'Do you think Agentic Commerce is a transformative 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)

While Merchants expect Larger firms to gain advantage in Agentic-led purchases, they also believe AI can help small businesses compete

Agree: Large Merchants Will Gain Advantage in Agentic Sales



Agree: AI could help small business compete



“Some of the bigger players have the resources to continually pump out content or whatever to make sure that they show up in the right place at the right time. Being able to stay ahead of them is going to be a challenge for the smaller companies unless they have something that's above and beyond” — **LE, Health & Beauty**

“It levels the playing field a little bit in our direction because we can move faster than very large corporations, due to regulatory aspects and the size of change they need to do. It gives us startups and early stage companies an advantage in overall Agentic Commerce.” — **SB, Travel**

Source: GCI Q1 '26 Agentic Pulse

Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189

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.

Merchants fear being outspent by even larger businesses, leaving them worried about falling behind

“

I mean, I've been on webinars and I feel like it's the bigger enterprise because they have the technology, they have the infrastructure, they have the investment. You know, they seem to be ahead.

— SB, haircare

“

If I was still at a billion dollar company, I'd have specific teams you can dedicate to this and have a group of people thinking about getting you ahead of the game because we'd have the ability to support that. Unfortunately, in my current organization, we don't have that.

— LE, dance apparel

“

Some of the bigger players have the resources to continually pump out content or whatever to make sure that they show up in the right place at the right time. Being able to stay ahead of them is going to be a challenge for the smaller companies unless they have something that's above and beyond.

— LE, health and beauty

At the same time, SMBs hope they can outmaneuver slow LEs and adopt new tools faster

SB and MMs expect to be faster at tool adoption

- **Rapid adoption of tools:** Smaller teams can quickly experiment with and implement tools without much issue.
- **Easier executive buy-in:** Less distance and misalignment between management and employees means faster decisions.
- **Fewer data concerns:** Some smaller companies are less concerned about experimenting with internal data.

“

It levels the playing field a little bit in our direction because we can move faster than very large corporations, due to regulatory aspects and the size of change they need to do. It gives us startups and early stage companies an advantage in overall Agentic Commerce.

— **SB, travel**

The size and complexity of LEs slows their tool adoption

- **Legacy infrastructure:** Large firms can struggle to integrate new tools with existing specialized enterprise software.
- **Need for sign-off:** Decisions on new tools takes longer, involving more people.
- **Governance concerns:** Enterprise concerns around sensitive data and governance requires dedicated teams and protocols to be put in place.

“

The detriment of a large organization is things move a lot slower because you got to coordinate with more people... even in a billion dollar company, things move slow. You got resources, but everybody's got to sign off on it.

— **LE, dance apparel**

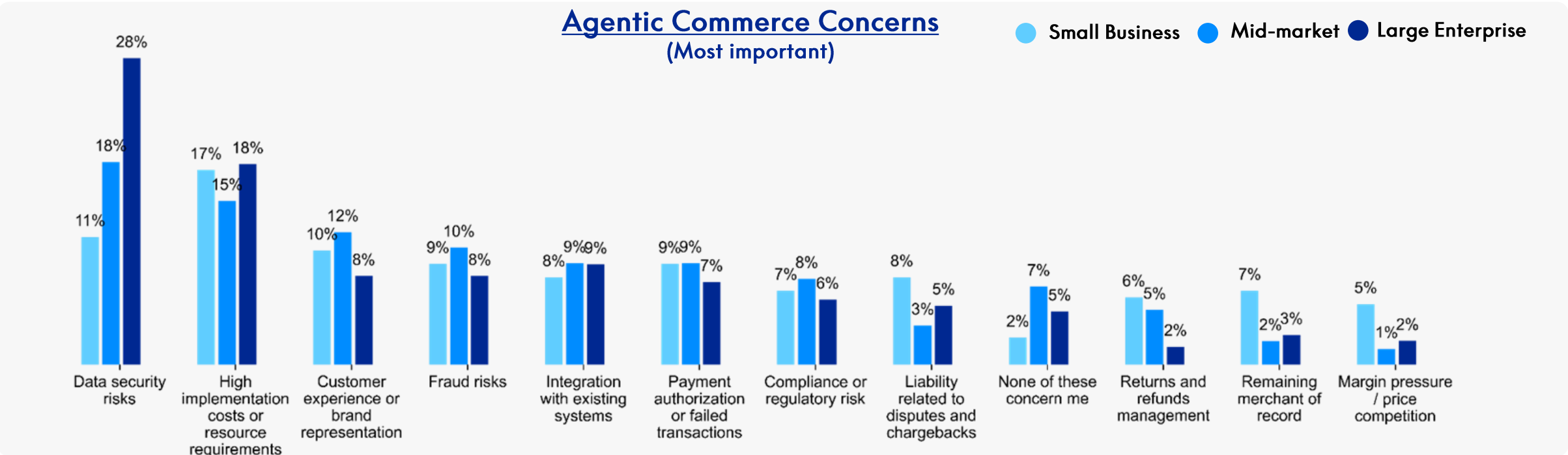
Headwinds to Agentic Commerce

02

Headwinds to Agentic Commerce: Key Takeaways

- 01 **Despite optimism behind Agentic commerce, concerns exist.** Data security risks are a top concerns when it comes to Agentic Commerce, particularly for large enterprises. Small Businesses fear they lack technical skills or knowledge to keep up in a quickly evolving landscape

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



“
Data security
I think the biggest fear for, for most of our team is just security... We don't know where the information goes. Like, you know, how sensitive of data can we put in there? — **LE, health and beauty**

“
Implementation
I know how to get from A to M, but I don't know how to get from N to Z. I feel like I'm a beginner. How do I get to be advanced? This could be integrated across everything I'm like, okay, so I think we want to do this but I don't know how to sort of scale and integrate it. — **SB, haircare**

“
Sufficient resources
It goes down to resource and time. In any kind of an organization, you're always challenged with what have I got to deal with today versus trying to carve out time to think about the future... I'd love to be able to do this more strategic stuff. I just don't have the bandwidth to do it. — **LE, dance apparel**

Data 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.

“

The biggest thing is sensitive data. If things like our sale stats got out, that's not great. We don't want details of our revenues, margins, who our vendors are customer lists out there.

— **LE, health and beauty**

“

I'm concerned about security leaks from vendors. I would say first and foremost there has to be a lock and key. Stuff can not leak out about a consumer's PII. That's going to be a primary concern getting ready for Agentic Commerce.

— **LE, outdoor clothing**

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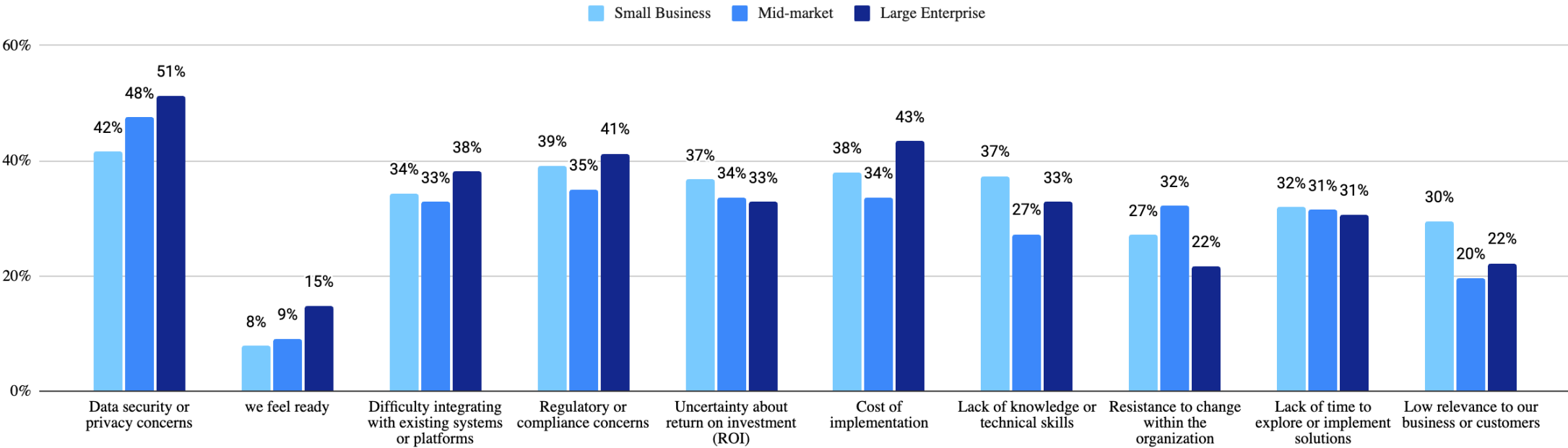
We're a private company so you know, some of our sales stats and stuff gets out, it's not great.

— **LE, health and beauty**

A number of barriers exist to investing in Agentic Commerce

Barriers to Investing in Agentic Commerce (Select all that apply)

● Small Business ● Mid-market ● Large Enterprise



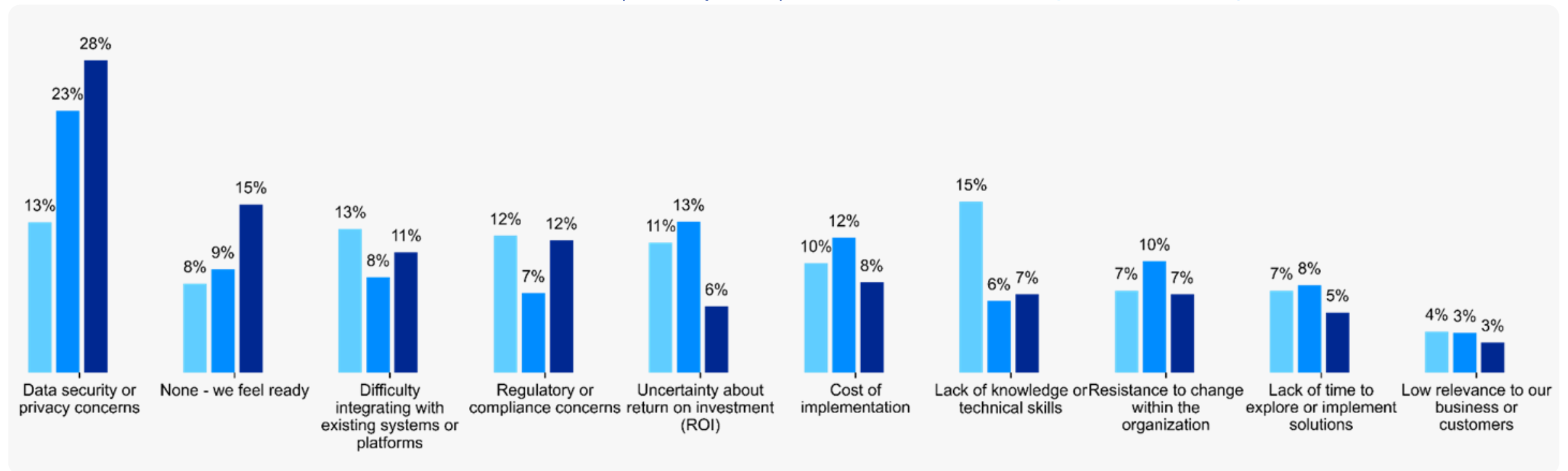
Source: GCI Q1 '26 Agentic Pulse
 Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189
 Q: Which of the following factors are the most important barriers to your organization investing in AI-assisted or Agentic Commerce for business growth? (Select most important)

Data security is the largest barrier to investing in Agentic Commerce for larger businesses, while investment barriers are more varied for smaller business

Lack of knowledge is directionally largest barrier to investment for Small Businesses

Barriers to Investing in Agentic Commerce (Most important)

● Small Business ● Mid-market ● Large Enterprise



Source: GCI Q1 '26 Agentic Pulse

Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189

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.

“

With Agentic Commerce, it goes down to resource. It goes down to time. If we were a billion dollar company, we would have specific teams to dedicate to this stuff who have the bandwidth. We don't have that so it falls on folks like myself who just don't have the bandwidth to dedicate to it.

— LE, health and beauty

“

I feel like I'm never ready because the innovations are coming way faster than my brain can educate itself.

— SB, fashion

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

All merchants are channeling some degree of time and money into the following categories:

- **Resources:** across business sizes, merchants are hiring new staff with AI expertise. However, LEs and MMs spending to bring in external help (e.g. consultants, agencies) whilst SBs are using spare time to figure things out internally.
- **Upskilling staff:** LEs are already rolling out training programs for staff. SB and MMs budget constraints mean they cannot do the same, instead they are allowing staff time to experiment.
- **Experimental projects:** all businesses are carrying out experiment projects to establish where and how different AI systems work best.

“

We're talking about allocating a budget to a consultant to help us figure out what the top 10 use cases are for us. That would save us a bunch of time and then he could rank them based on ease and either he does it or he coaches me and then I could do it.

— **MM, women's workwear**

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It took a few months for everyone to kind of experiment with it and see where they can use it within their own workflow. So we had to allow this experimenting period.

— **SB, fashion**

Current Actions in Agentic Commerce

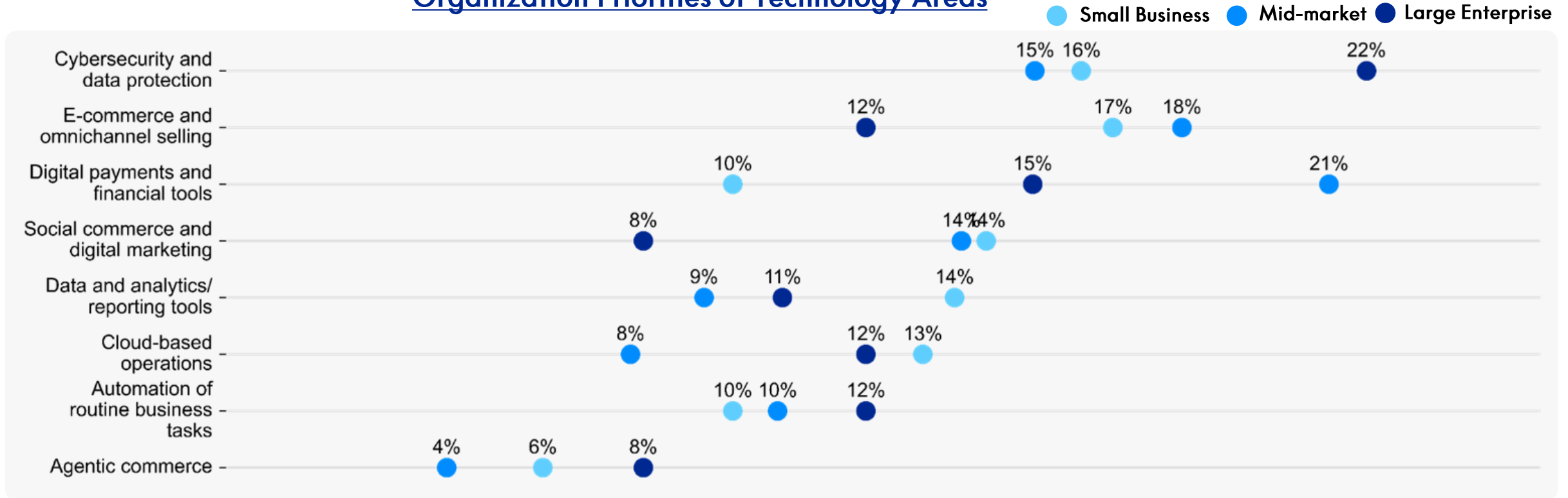
03

Current Actions in Agentic Commerce: Key Takeaways

- 01** **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.
- 02** **Merchants feel that Agentic Commerce is already delivering value across the shopping journey.** However, they feel it's most important to use AI to fuel product discovery and checkout versus support customers with post-purchase and customer support.
- 03** **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.

While AI plays a role across top priorities, Agentic Commerce by comparison rank lower on business's goals...

Organization Priorities of Technology Areas



Source: GCI Q1 '26 Agentic Pulse

Base: Small Business=166; Mid-market=143; Large Enterprise=189

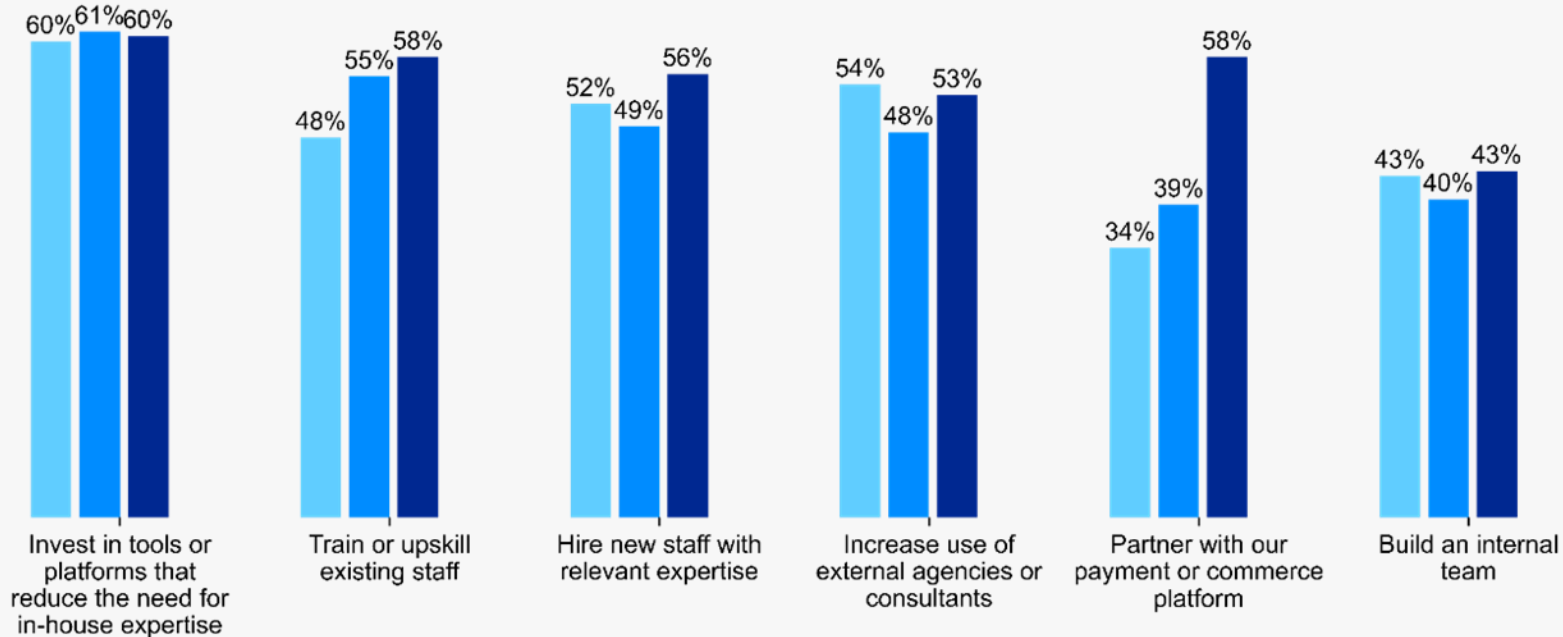
Q: Which of the following technology areas are the highest priorities for your organization over the next 12-24 months? (Please select and rank the top 3 from the most to least important.) - ranked 1st

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

Large enterprises focus more on platform partnerships than smaller businesses.

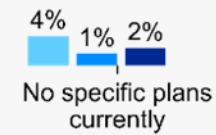
Future Resourcing Intent 12-24 months

● Small Business ● Mid-market ● Large Enterprise



We are in tune with commerce platforms. And when you're bigger, you get input because you have a bigger installation. So you get a lot of different scenarios presented to you. Our hope is that we can influence some of that road mapping and where they're heading".

— LE, Dance Apparel

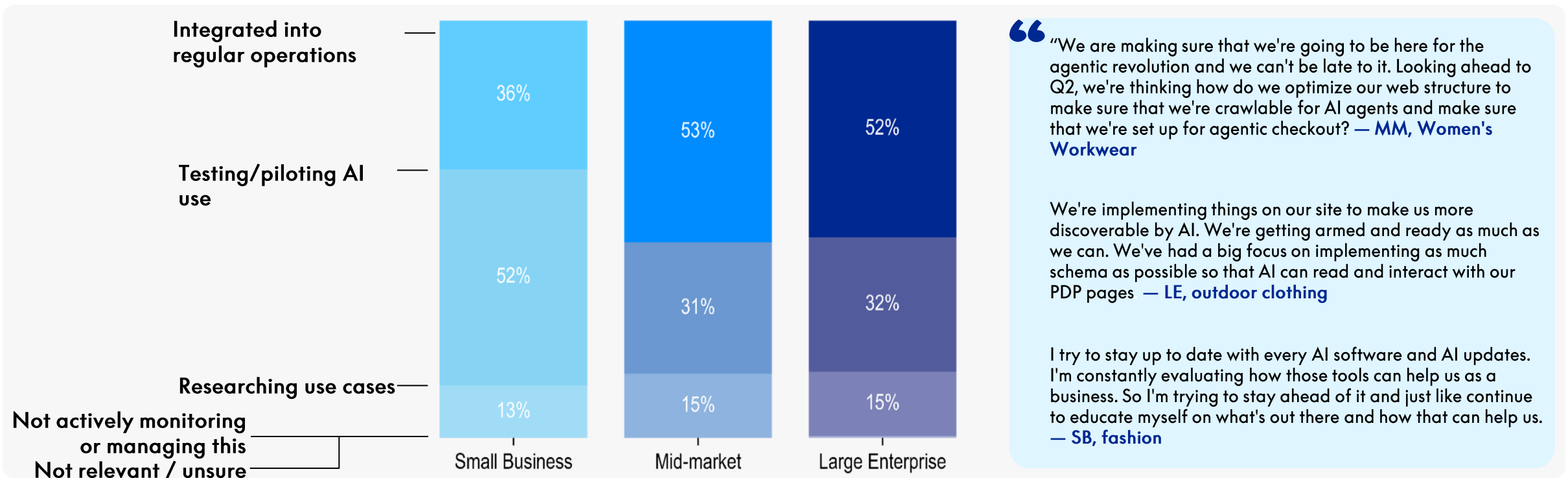


Source: GCI Q1 '26 Agentic Pulse
 Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189

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)

Nearly all have started to adopt AI tools to influence customer journey with larger firms further along in embedding these tools – with larger businesses further along in integration

Current Approach to Agentic Commerce Adoption



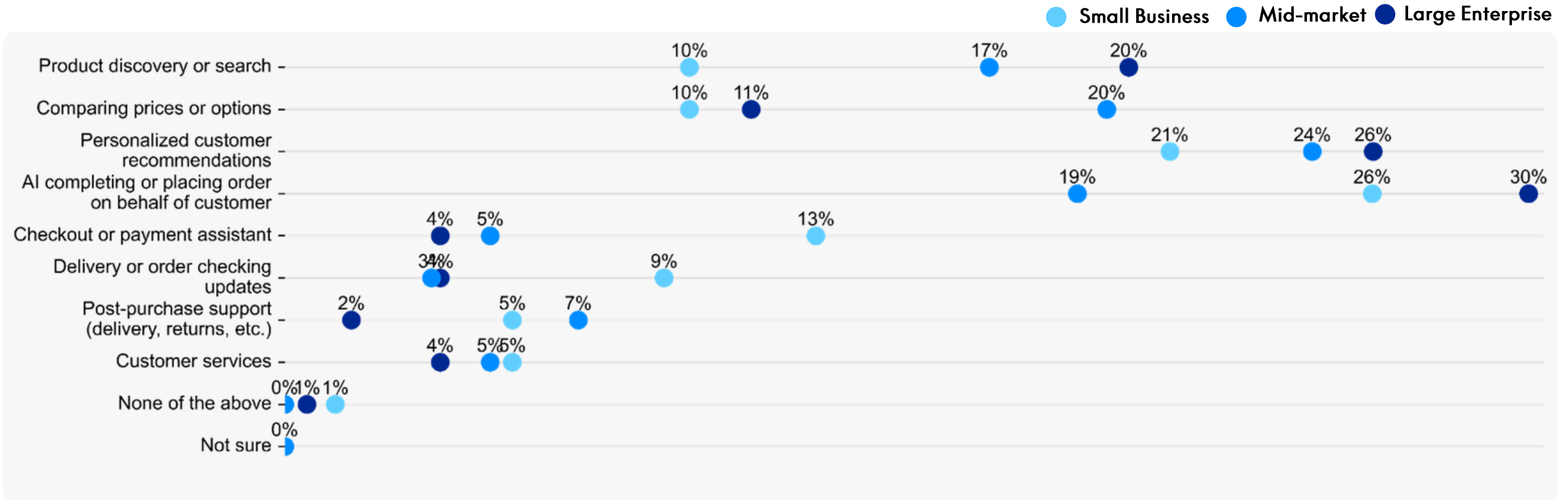
“We are making sure that we're going to be here for the agentic revolution and we can't be late to it. Looking ahead to Q2, we're thinking how do we optimize our web structure to make sure that we're crawlable for AI agents and make sure that we're set up for agentic checkout? — **MM, Women's Workwear**

We're implementing things on our site to make us more discoverable by AI. We're getting armed and ready as much as we can. We've had a big focus on implementing as much schema as possible so that AI can read and interact with our PDP pages — **LE, outdoor clothing**

I try to stay up to date with every AI software and AI updates. I'm constantly evaluating how those tools can help us as a business. So I'm trying to stay ahead of it and just like continue to educate myself on what's out there and how that can help us. — **SB, fashion**

Businesses believe discovery, comparison, and checkout are the most important parts of the shopping journey for AI to get right, more so than post purchase

Most Important Step in Shopping Journey to Get Right



Source: GCI Q1 '26 Agentic Pulse

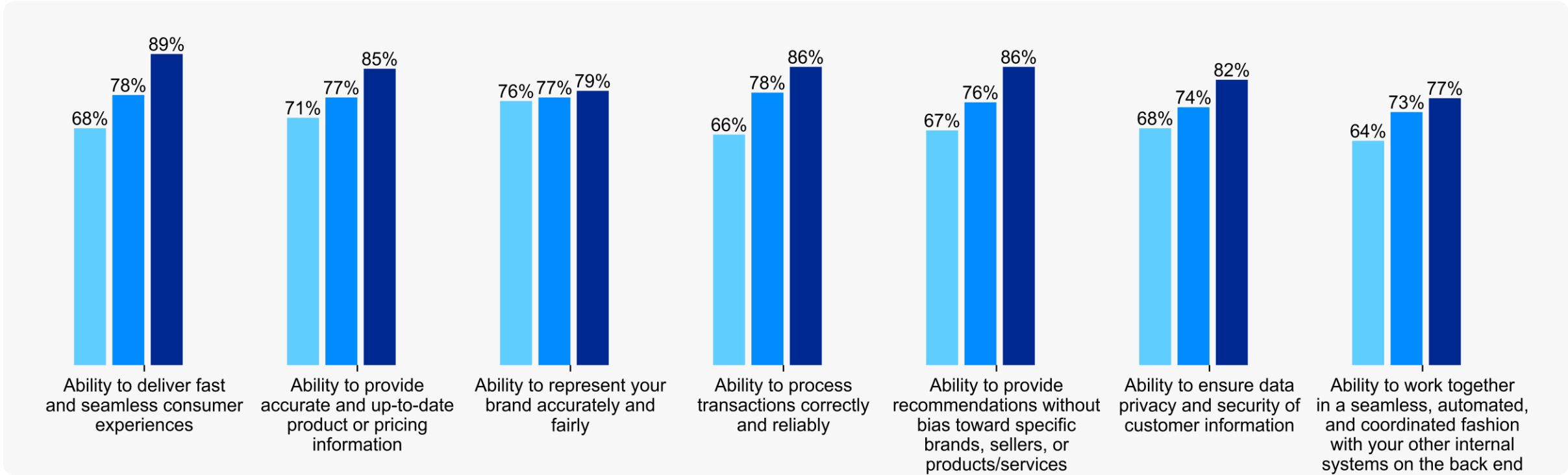
Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189

Q. As a merchant, which part of the customer journey is most important to get right for Agentic Commerce success? (Select most important)

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

Where Agentic Commerce Delivers Today (% very well/well)

● Small Business ● Mid-market ● Large Enterprise



Source: GCI Q1 '26 Agentic Pulse
 Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189
 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/or 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.

“

We've started to generate some lifestyle photography with AI. In fact, Monday will be our first product launch with all AI generated lifestyle photography.

— **MM, women's workwear**

“

I used AI to track my budget. It takes my budget and forecast for the year and builds a budget tracker for my team in Excel.

— **LE, outdoor clothing**

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

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.

Merchants feel positive about many Agentic Commerce tools but when implementing them into their workflows, they struggle with integration and interoperability issues and a fragmented system.

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.

“

We had an issue where the AI was mixing up the different brands. There's was overlay. Even though we had it set up in separate systems it was overlapping and putting the wrong products in the wrong brands.

— **LE, health and beauty**

“

AI likes to hallucinate when doing something like a financial analysis. It might look like our sales are increasing and it's all looking great but then I would ask it to back it up and the AI will be like, "Wait no, I was wrong."

— **SB, fashion**

“

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**

Nearly all have some visibility into visits coming from AI agents, but many only have a partial view, particularly Small businesses

Qualitatively, others express doubts over accurate attribution

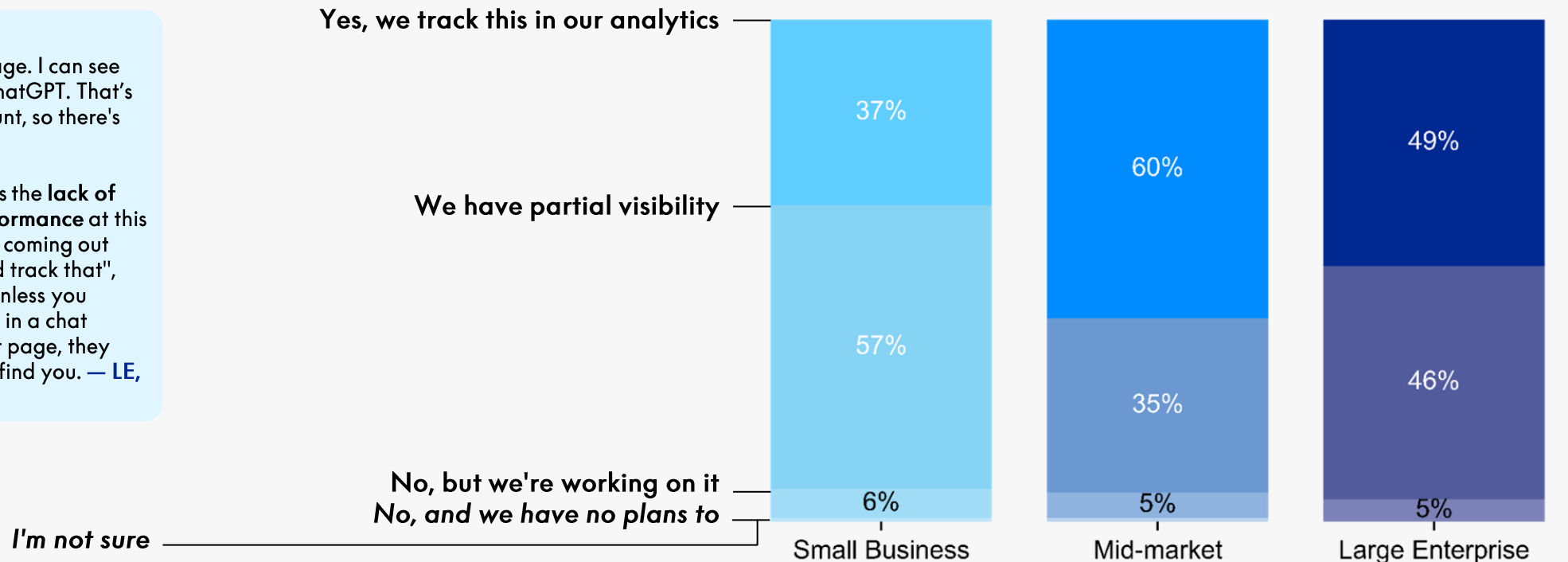
Agent Traffic Visibility

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

“

We're only at the beginning stage. I can see that we're getting sales from ChatGPT. That's with us doing the minimal amount, so there's only upside. —SB, Fashion

One of the biggest challenges is the lack of visibility on how to track performance at this stage. Software companies are coming out saying "We could track this and track that", but think about the customer. Unless you actually click on those products in a chat and get tracked coming to your page, they might just search on Google to find you. — LE, health and beauty



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

Merchants are implementing strong systems to increase trust in Agentic Commerce

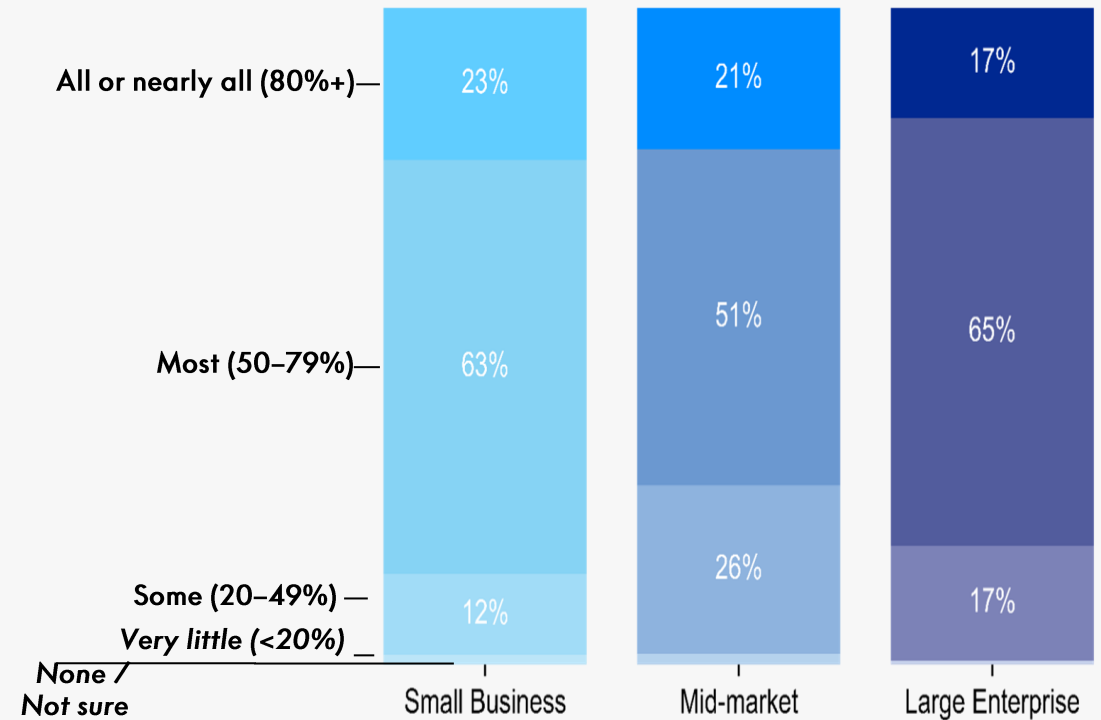
- **Data integrity is the foundation:** AI reliability is viewed as strictly binary—it is only as good as the raw data provided.
- **Development over time builds trust:** merchants see huge value in experiment, practicing and carefully building systems over time. Continued trial and error leads to improvements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

“It's kind of a crawl, walk, run and there are data needs. You start simple. You start with getting data ready for discovery then once that's implemented slowly start to move into multivariate testing and then you can start to get into personalization.”
—LE, dance apparel

“Before we had to spend four hours just cleaning the data everyday. Now that's been automated so that 3, 4 hours is spent adding information. So now we have a lot more confidence in the itinerary that we built with the technical process.”
—SB, travel

“We're implementing things on our site to make us more discoverable by AI. We're getting armed and ready as much as we can. We've had a big focus on implementing as much schema as possible so that AI can read and interact with our PDP pages.”
—LE, Outdoor Clothing

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



Source: GCI Q1 '26 Agentic Pulse

Base: Base: Merchants already testing Agentic Commerce tools and believe Agentic Commerce will impact their business within a year - Small Business=138 ; Mid-market=121 ; Large Enterprise=155

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?

Qualitatively, many merchants still prefer a human-in-the-loop to provide oversight

“

We're using AI's final product really as a jumping off point for us when it comes to brand and marketing stuff. We use it where I think a machine is less likely to make an error than a human. Although I do think that there's got to be some kind of double checking if possible or an opportunity for a human review.

— LE, outdoor clothing

“

I still have to turn my brain on and kind of vanity check certain things. I still want some human control over it. I don't like the idea of AI robots taking over human. Like, that's scary to me. And what if it's getting everything wrong and then I'm losing a bunch of money and customer is just getting free things?

— SB, fashion

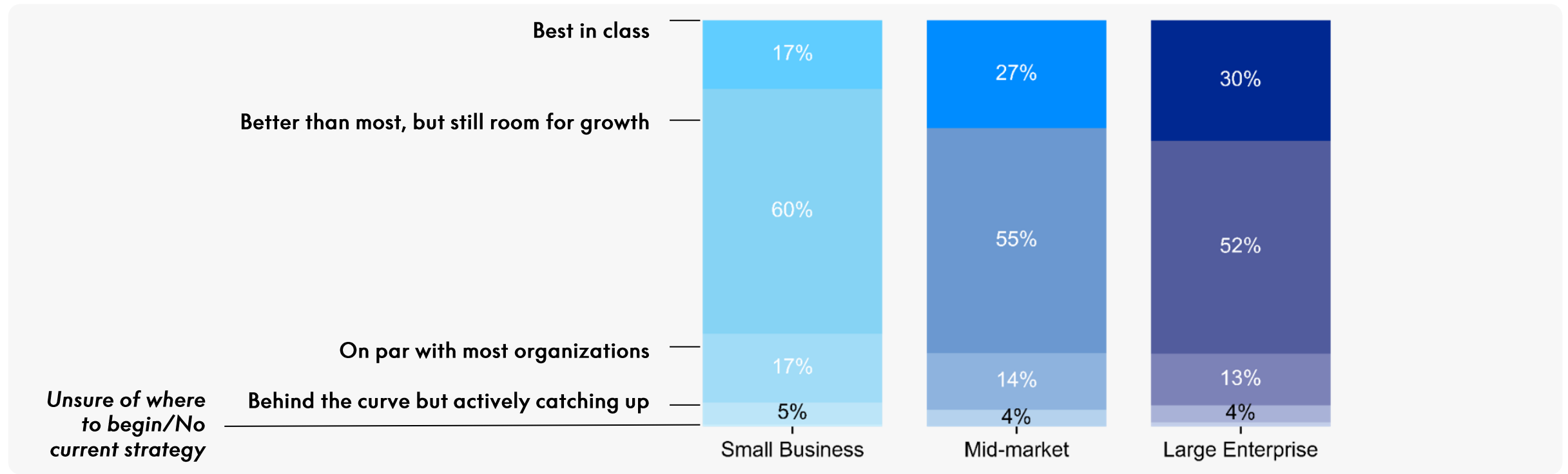
“

I think it needs to be gut checked from time to time just to make sure that everyone's using it on the up and up. Especially if we're talking about company data sensitive information, then yes, it needs oversight.

— LE, dance apparel

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

Organization Sentiment on Their AI Commerce Progress



Source: GCI Q1 '26 Agentic Pulse
Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189
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.** Small and Medium businesses are looking for platforms to support them, while Large Businesses are looking for partners that can tailor solutions to their unique needs.
- 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** **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.
- 04** **Lack of clarity on who owns responsibility for Agentic purchases leaves some merchants to feel exposed and put off to certain use cases.** In the case of payment disputes from an Agentic made purchase, Businesses are mostly split on who bears responsibility between the AI platform and the customer.

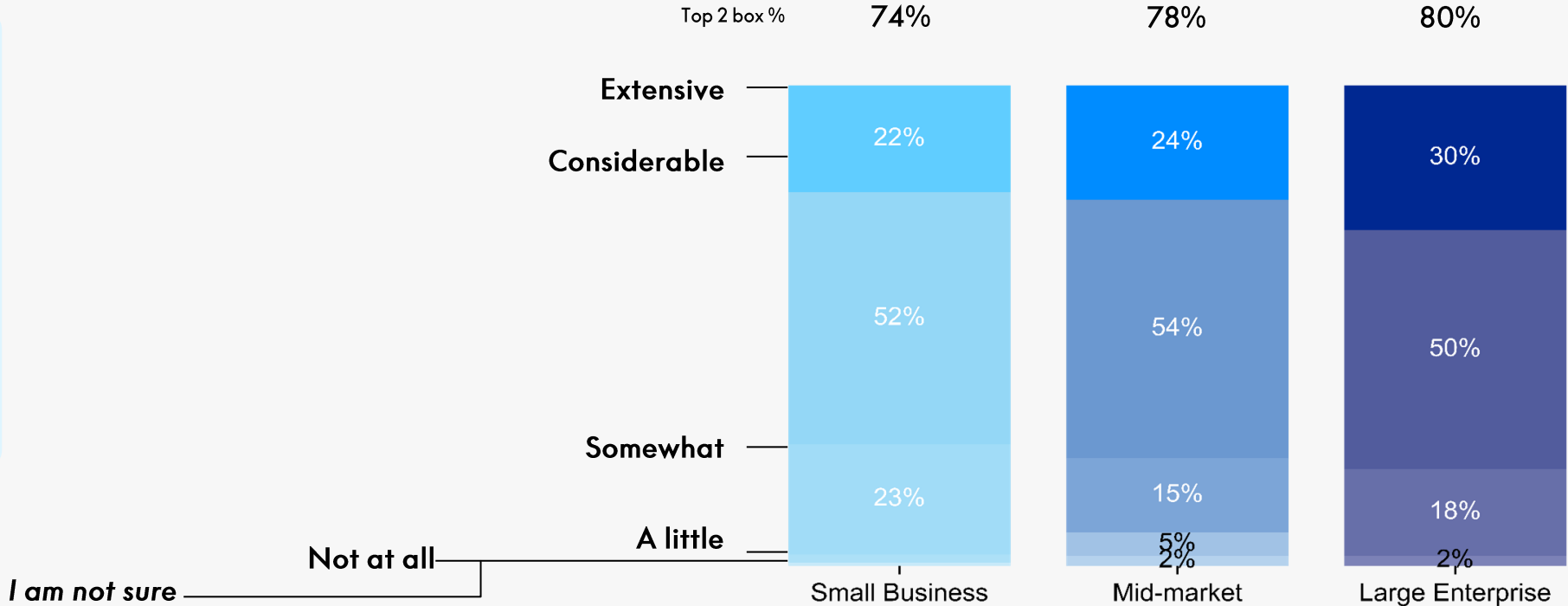
Most companies feel the need to engage with external support to scale their Agentic adoption

External Support Needs



“We're talking about allocating a budget to a consultant to help us figure out what the top 10 use cases are for us. That would save us a bunch of time and then he could rank them based on ease and either he does it or he coaches me and then I could do it.

— MM, Women's Workwear



Source: GCI Q1 '26 Agentic Pulse
 Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189
 Q: To get to the scale your organization wants to reach with Agentic Commerce adoption, to what extent do you need external support?

To bridge the technical and expertise gap in AI implementation, merchants are turning to external help

- **External support:** SBs and MMs need more help understanding how best to proceed with new tools and are more likely to rely on external infrastructures to support them.
- **Partnerships:** In addition to external training and consulting, LEs are have more capacity to focus on proactive partnerships with payment or commerce platforms than smaller businesses. They also have the ability to more readily influence their commerce platform's roadmap to support their needs.

“

We're running tests in parallel. One agency is working on site technical configuration. I'm making sure all our schemas are set up properly. Then we have a secondary partner looking at enhancing our product detail pages. We're taking lessons learned and implementing.

— **LE, health and beauty**

“

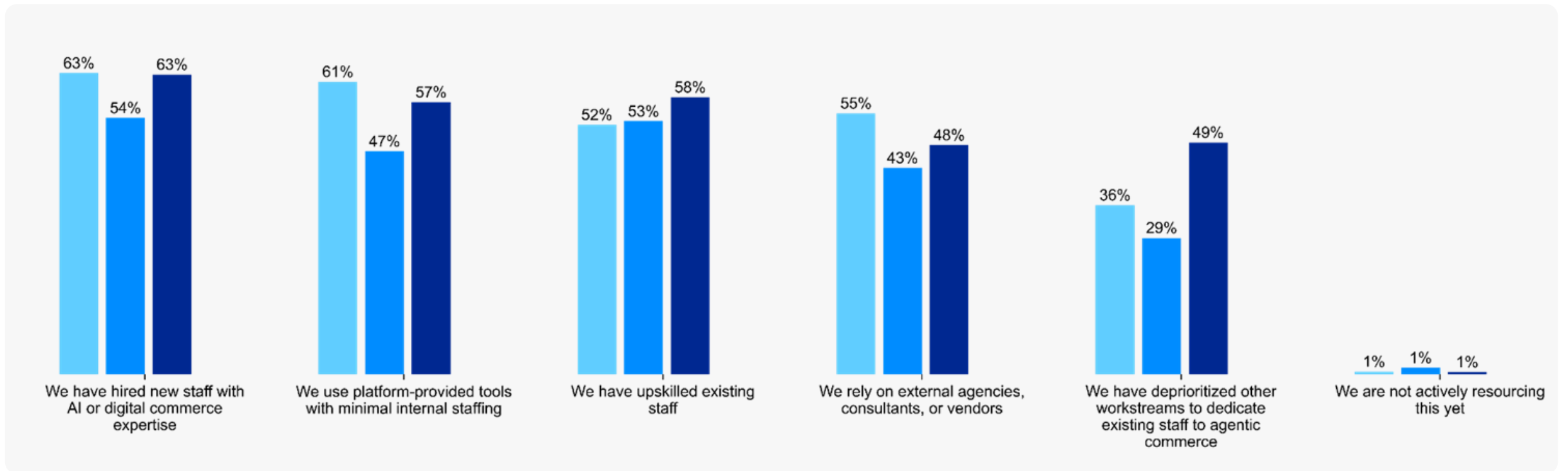
We are in tune with commerce platforms. And when you're bigger, you get input because you have a bigger installation. So you get a lot of different scenarios presented to you. Our hope is that we can influence some of that road mapping and where they're heading.

— **LE, dance apparel**

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

Current Resourcing Approach to Agentic Commerce

● Small Business ● Mid-market ● Large Enterprise



Source: GCI Q1 '26 Agentic Pulse

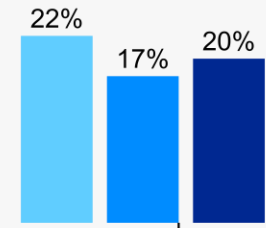
Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189

Q: How is your organization currently resourcing work related to Agentic Commerce or AI-driven customer interactions? (Please select all that apply)

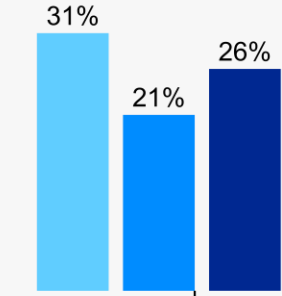
Merchants plan to integrate AI through both partnering with LLMs and their owned channels

Agentic Commerce Integration Planning

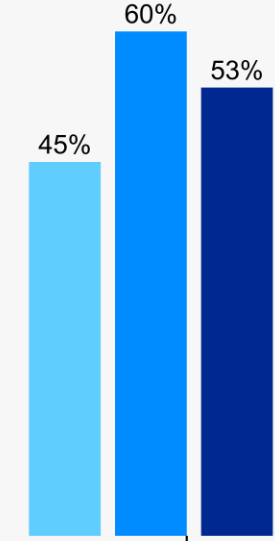
● Small Business ● Mid-market ● Large Enterprise



Partner with LLMs to become discoverable on platforms like ChatGPT/Gemini only



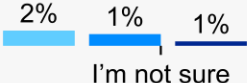
Provide an AI-powered agent on our website/app only



Partner with LLM platforms (e.g., ChatGPT/Gemini) for discoverability and also provide an AI-powered agent on our website and app.

“ We recently had an ad agency that we've paused so that we could take a step back on SEO. We've now got another partner to start doing getting our sites ready for AI search

– MM, Health & Beauty



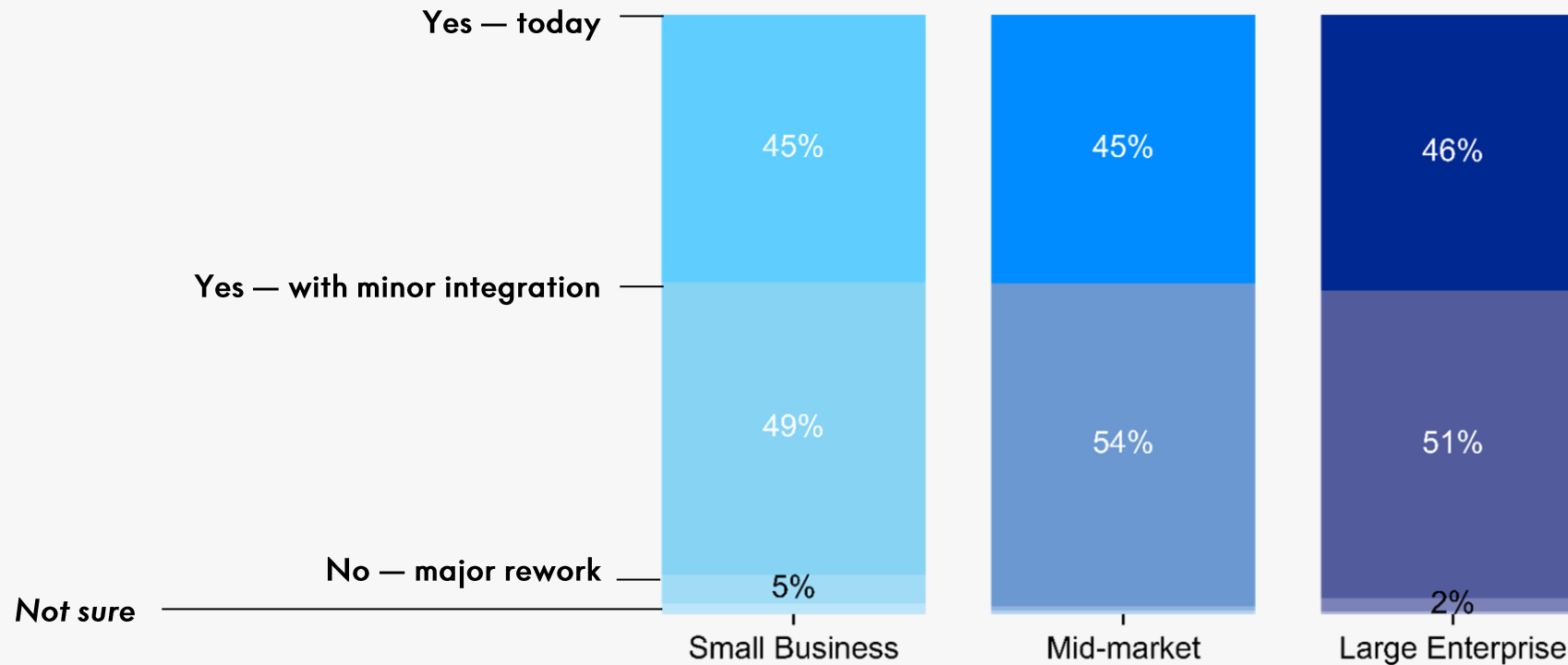
I'm not sure



I don't plan to leverage agentic or AI powered commerce

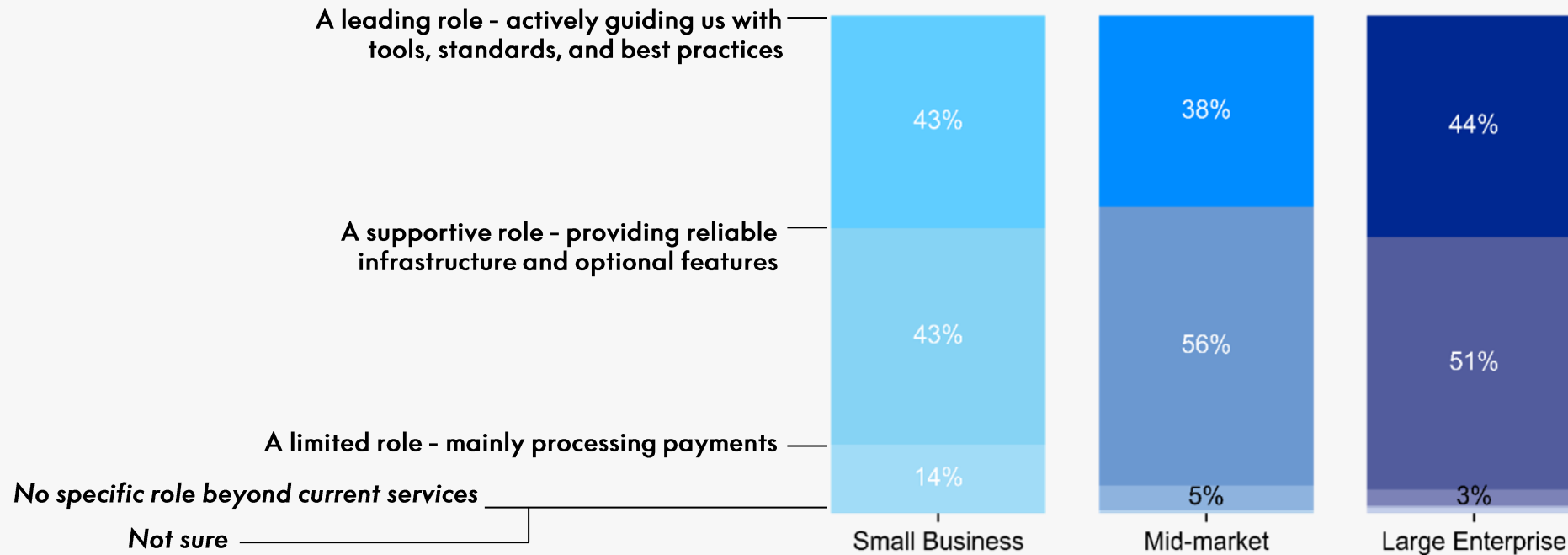
The majority of businesses have current payment infrastructure supporting agentic purchasing, with half requiring minor integration

Readiness of Checkout Infrastructure



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



Source: GCI Q1 '26 Agentic Pulse
Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189
Q: What role would you expect your payment or commerce provider to play as Agentic Commerce becomes more common?

Merchants expect their e-commerce platform to help out and do most of the heavy lifting

There is a reliance, especially from SMBs, on e-commerce platforms to act as the enablers for Agentic Commerce

- **Some merchants are hostage to the speed of their platforms embrace of agentic:** SBs and MMs in particular are relying on their e-commerce platform to provide the agentic features, resources and education to help them upskill and gain confidence.
- **Additional help is valued to help merchants evolve their business:** Merchants are willing to pay a premium not just for the software, but for the additional assistance that provides the technical know-how to build AI funnels.

“

If Shopify doesn't basically do the framework that allows for Agentic Commerce then we won't be able to participate... there's going to be a scaffolding that Shopify builds and we will graft onto it. Just tell us when or how.

— **MM, women's workwear**

“

As an e-commerce leader, I am getting so much information, processing so much information, you know, that whatever Shopify can do to help me, it helps them. It's hard to keep up on all the different changes making sure that me or my e-commerce is up to date.

— **LE, outdoor clothing**

“

The benefit is that Rebuy do the dev work, as an e-commerce person, it's like, "Yes, this is great!" They also had a launch manager, a post-launch manager, an account manager... the others are more of a do it yourself. Rebuy actually helps you, in addition to the AI, to build the funnels and testing and look at the reporting. It was just more comprehensive.

— **SB, haircare**

“

If I could ask Shopify for anything, I'd think actionable items to prepare us and make sure that we show up where the consumer is. From our payment provider, just being able to keep up with security, on fraudulent orders and how we can manage that.

— **LE, health and beauty**

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 table stakes. We're going to be at a point where if your payments vendor doesn't do agentic purchasing then they're going out of business.

— **MM, women's workwear**

“

Payment providers need to be able to keep up with security and avoid fraudulent orders with people buying things through AI.

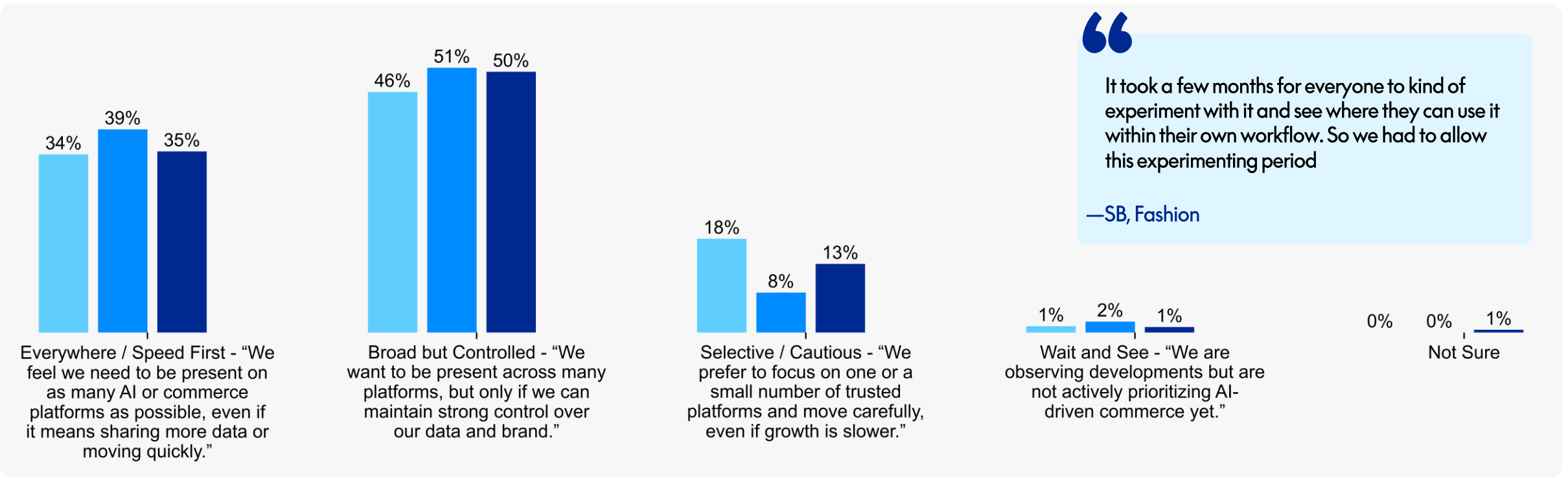
— **LE, health and beauty**

The majority of businesses are choosing a broad but controlled approach to Agentic Commerce partnership

A secondary approach prioritizes being present everywhere quickly

Approach to Agentic Commerce

● Small Business ● Mid-market ● Large Enterprise



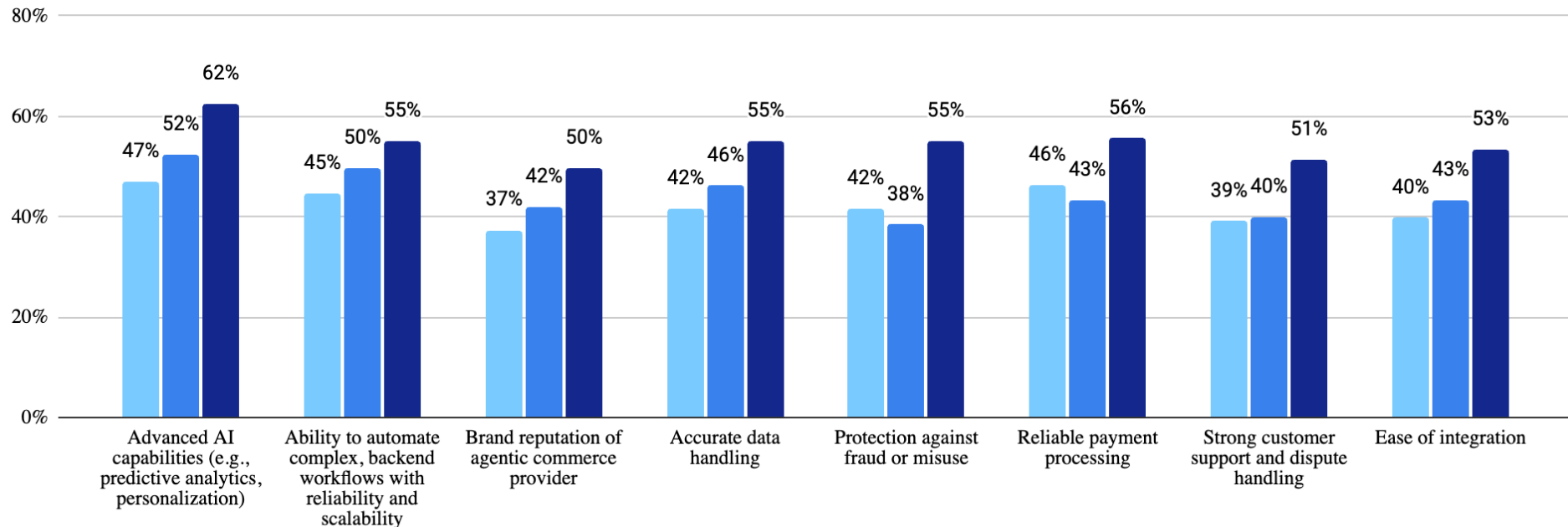
“It took a few months for everyone to kind of experiment with it and see where they can use it within their own workflow. So we had to allow this experimenting period”
—SB, Fashion

Merchants look to a number of factors when choosing an Agentic Commerce partner

Important Factors for Agentic Commerce Platform Choice

(Select all that apply)

● Small Business ● Mid-market ● Large Enterprise



Source: GCI Q1 '26 Agentic Pulse

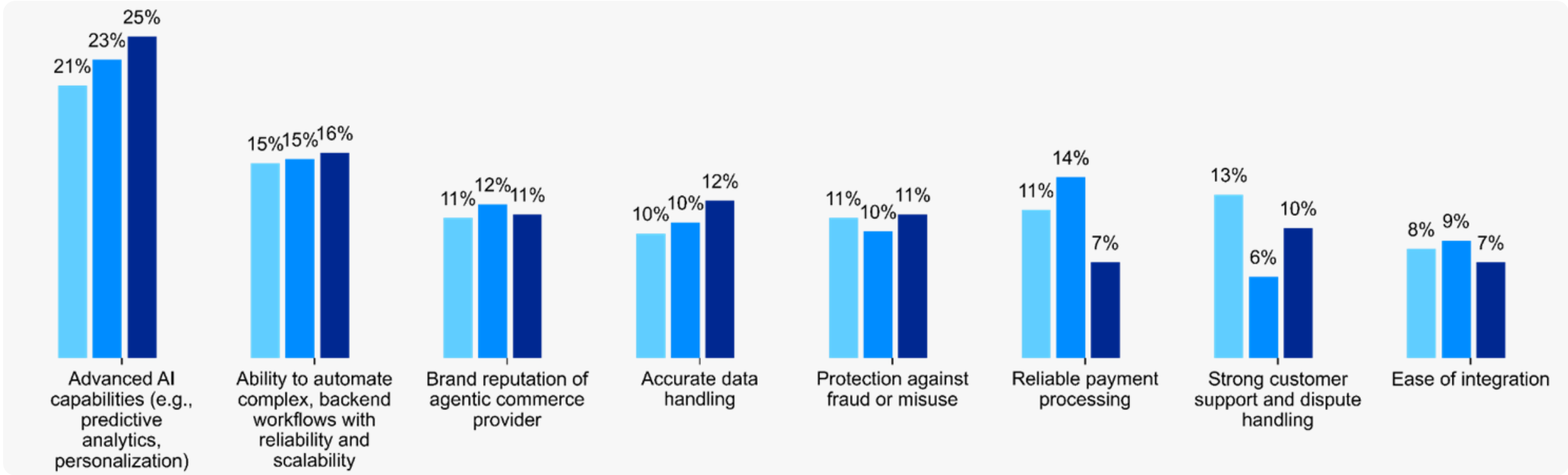
Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189

Q: Which of the following are the most important factors when choosing an Agentic Commerce platform? (Select all that apply)

Most importantly, Merchants want Agentic Commerce partners with the most advanced capabilities that can also automate backend workflows

Top Factor for Agentic Commerce Platform Choice (Most important)

● Small Business ● Mid-market ● Large Enterprise



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

When merchants deploy agents on their own sites, this creates a different set of risks for how AI represents Brands, as errors can cost sales and reputational damage

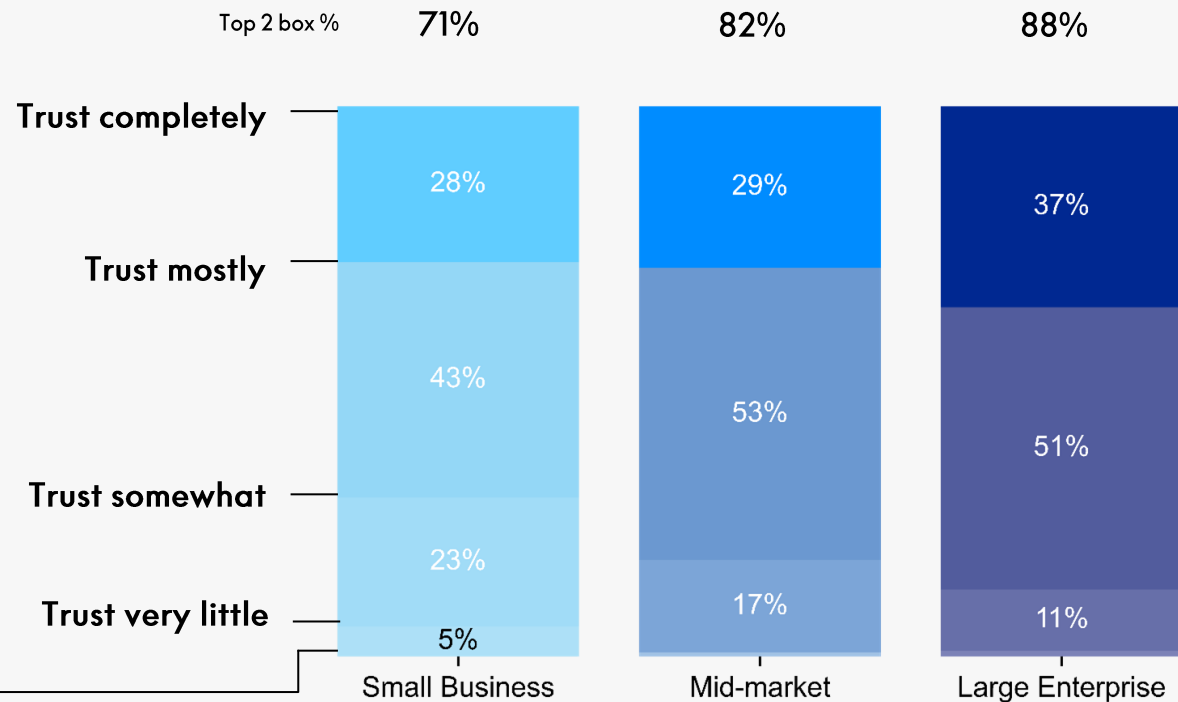
Brand Accuracy



You're going to lose some of your brand control because you're going to be compared to other people, because that's what customers want. But you got to be open to that and it's going to be a different world.

—LE, Dance Apparel

Do not trust at all
Not sure



If you're not perfect you can screw up. Like if you're asking for a family vacation and you get a singles cruise as one of the suggestions. You lost them. They're not coming back because of that totally incorrect response.

—SB, travel

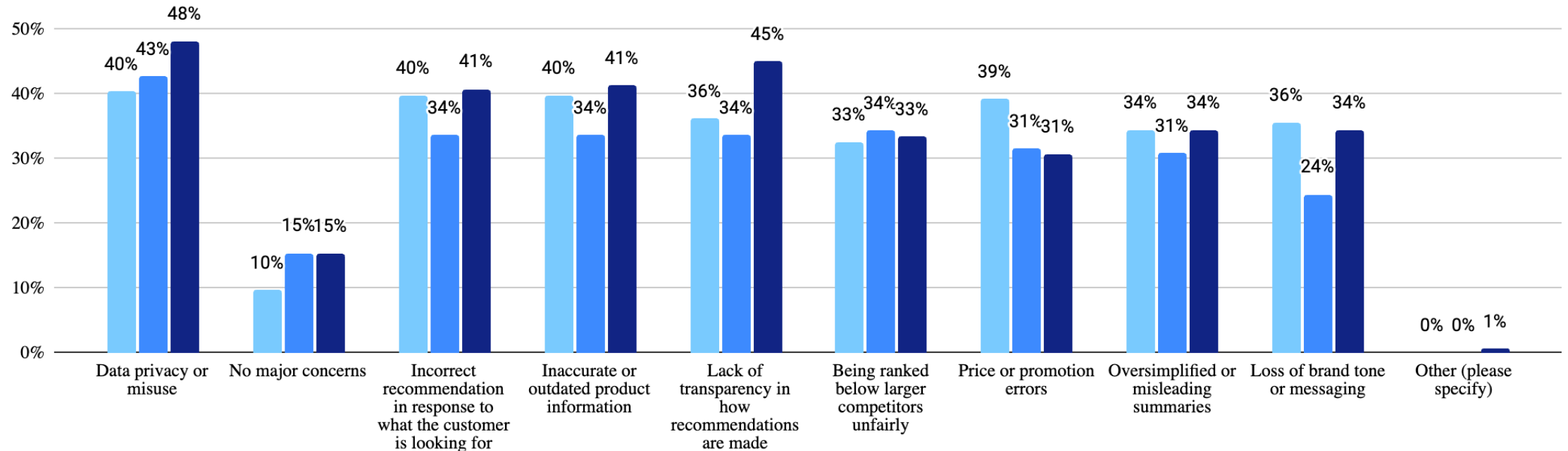
Source: GCI Q1 '26 Agentic Pulse
 Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189
 Q: How much do you trust AI platforms or assistants to represent your brand and products accurately to customers?
 43+

Despite that trust, Merchants still have concerns over how AI presents their brand and products

Concerns Around Product and Brand Representation

(Select all that apply)

● Small Business ● Mid-market ● Large Enterprise



Source: GCI Q1 '26 Agentic Pulse

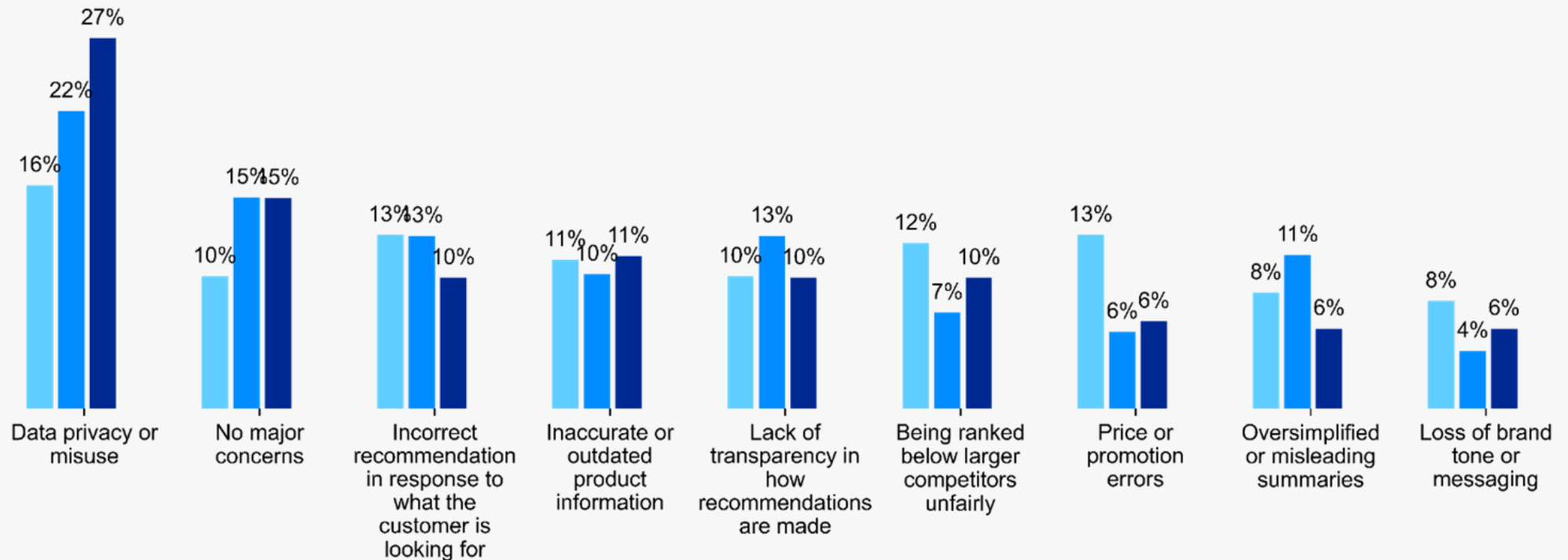
Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189

Q: Which concerns if any do you have about how AI systems might present or recommend your business? (Select most important)

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

Top Concerns Around Product and Brand Representation (Most important)

● Small Business ● Mid-market ● Large Enterprise



Source: GCI Q1 '26 Agentic Pulse

Base: Small Business=166 ; Mid-market=143 ; Large Enterprise=189

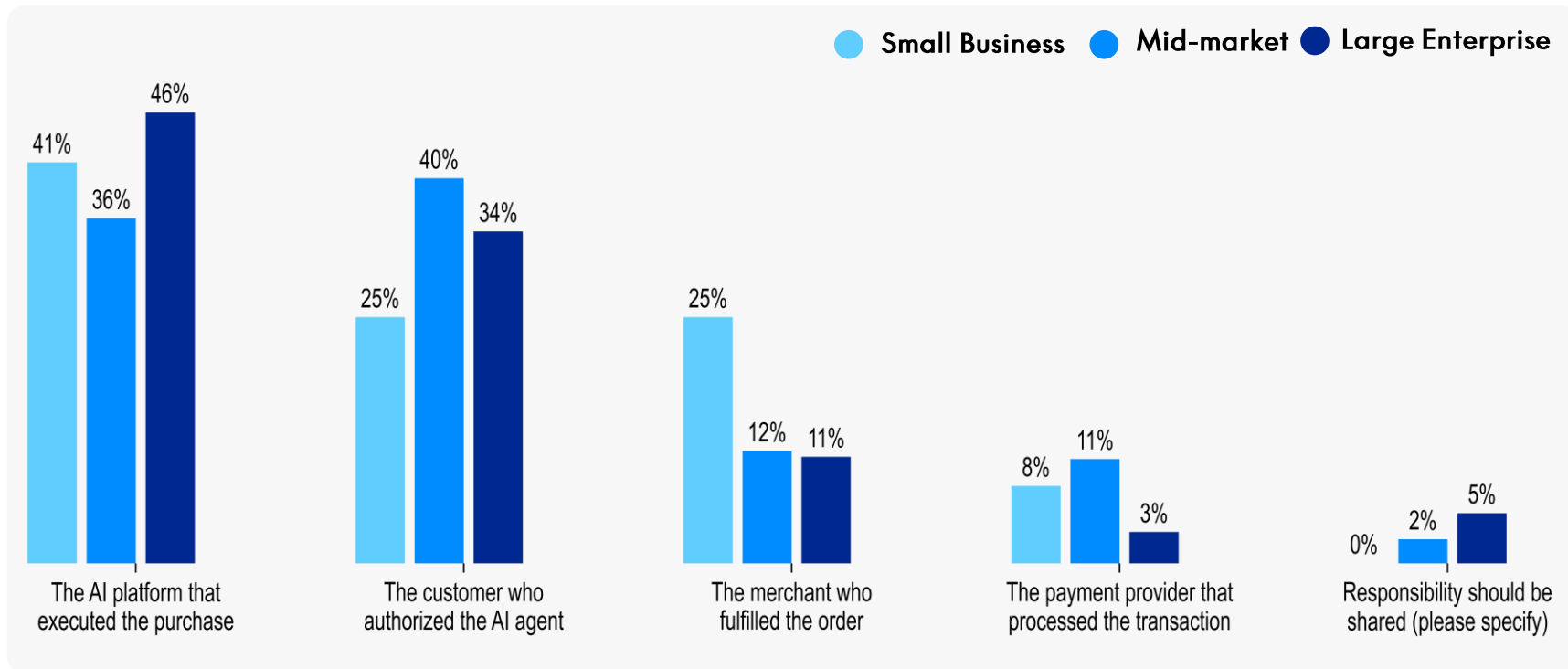
Q: Which concerns if any do you have about how AI systems might present or recommend your business? (Select most important)

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

Few think that the payment provider that processed the transaction should be responsible for disputes.

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.

“

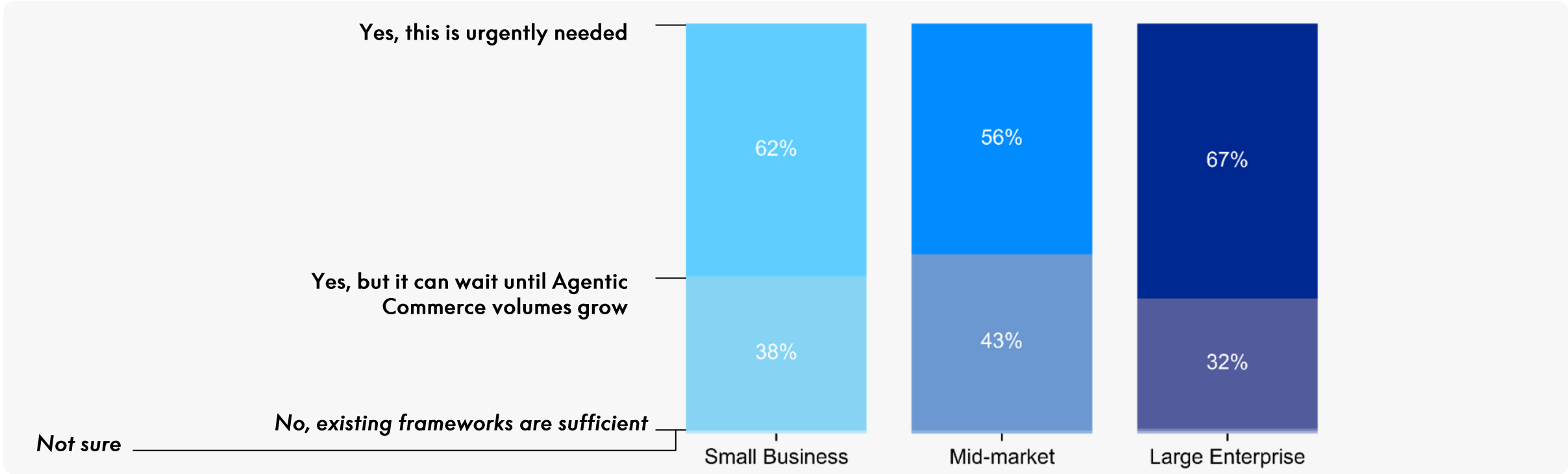
What if it's wrong in issuing refunds and then I'm losing a bunch of money and customer is just getting free things? — SB, Fashion

“I would say the AI company first and foremost, Chat, Gemini, whomever. I would say the credit card company, or if you're using PayPal or whomever, would also play a big role in keeping the data safe” — LE, outdoor clothing:

Almost two thirds of all businesses believe a standardized liability framework is urgently needed for AI-agent-initiated-purchases

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: GCI Q1 '26 Agentic Pulse
Base: Merchants already testing Agentic Commerce tools and believe Agentic Commerce will impact their business within a year - Small Business=138 ; Mid-market=121 ; Large Enterprise=155
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