

AGENTIC COMMERCE

BUILDING TRUST IN THE NEW
ERA OF AI SHOPPING



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INTRODUCTION

FROM AI ASSISTANT TO AUTONOMOUS AGENT

Agentic commerce marks a structural shift in how consumers discover, evaluate, and buy products. Shopping is moving from human-led decisions supported by digital tools to AI agents that can act more autonomously.

But as this new layer of the shopping ecosystem emerges, a core tension is revealed: ***the consumer's desire for efficiency is at odds with their deep-seated need for control and trust***. The result? A surprising emotional fallout, even after a successful AI transaction. We're calling this **The Automation Hangover**.

Led by Horizon Futures & in partnership with Horizon Commerce, Blue Hour Studio, and Horizon SEO, this report explores this new emotional landscape, grounding our insights in a 1,000-person survey, behavioral signals, and cultural analysis. We'll unpack **the control paradox and the trust gap** to identify the key transition moments that will impact media, commerce, and creator strategies in the future.

The opportunity for brands is no longer just about getting chosen by the AI, but about **managing the emotional tax of an automated decision and proving unwavering allegiance to the consumer**.

KEY QUESTIONS

UNDERSTANDING CONSUMER AI VALUES FROM OVERSIGHT TO AUTONOMY



How are advanced shoppers using AI, and what does it signal for the future of commerce?



How is agentic commerce reshaping the consumer journey and what happens to impulse buying?



What is the “automation hangover,” and how should brands manage its emotional impact?



In an AI-driven world, who does the agent serve and what does that mean for trust and loyalty?



Where will adoption happen fastest, and which strategies will win?

THE NEW BASELINE

MEET THE AI-FIRST SHOPPER



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To see the future of commerce, we talked to the people already living in it

Focusing our research on AI-powered consumers

To understand the real-world impact of agentic commerce, we curated a group of consumers who are already leaning into AI-powered shopping.

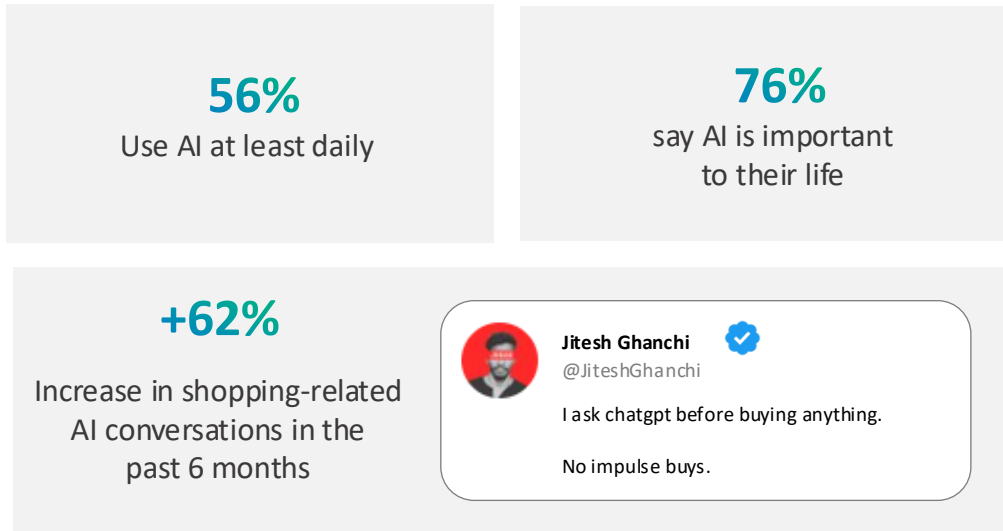
This forward-leaning group of respondents provides a strong signal of the challenges and opportunities that will scale to the mass market in the next 18-36 months.

Criteria	Profile of Respondents
AI Familiarity	They're not novices, every respondent is already familiar with AI.
AI Commerce Usage	They're active users, having used AI-powered tools for research or shopping within the last 3 months.
Age Range	They span generations – our sample includes consumers from 18 to 74, capturing a wide range of life stages and purchasing needs

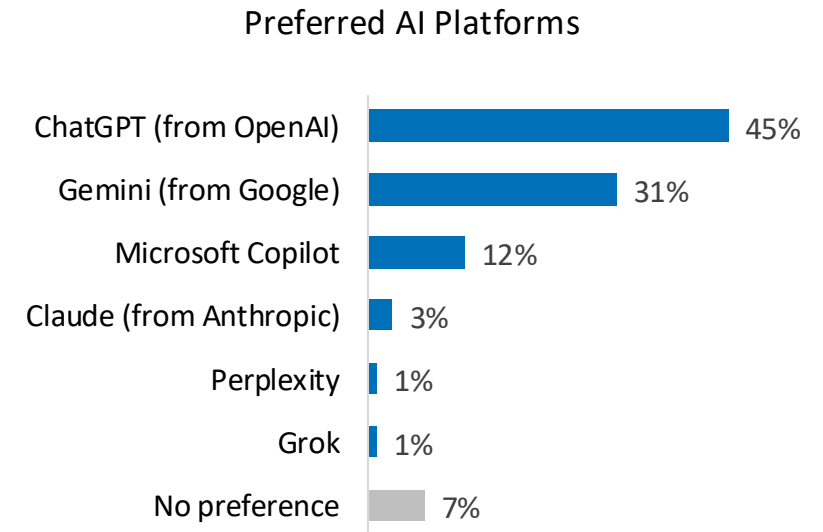
AI is now habitual, not experimental

This more advanced user group sees AI as vital to their routine, signaling a maturing relationship with the technology

AI is now a stable and central part of their digital lives



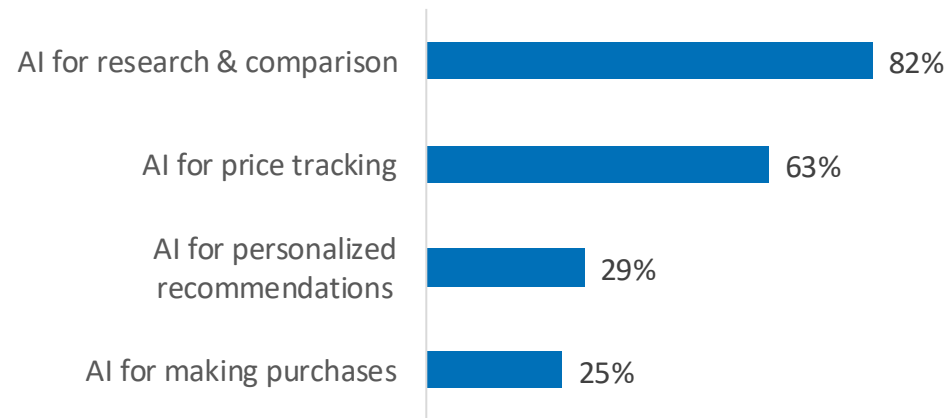
93% have a preferred AI platform as casual experimentation shifts to loyalty formation



Shoppers are outsourcing their cognitive load

AI has quickly become a default research layer, helping users navigate complexity with unprecedented speed

Early agentic behaviors are already visible in shopping activities from the last 30 days



90% of users are satisfied with their AI shopping experience

Excitement has translated to positive social buzz with positive posts for “AI Shopping” outnumber negatives 2 to 1

Just a Sensitive Thug @Cha0sMVP
Using ChatGPT to compare items to best fit the needs of the household. Just took a pic of the back of 4 different vitamins compared vitamins for toot broke everything down even to which variation of the 4 would be most beneficial

dat nguyen @dat_nguyen94
This is insane! Gemini 3 just made price tracking effortless. 🔥

I Like Cute Puppies • 4mo ago
As a customer it is about time. I really hate having to search through hundreds of products to find something that does 80% of what I need. I also hate having to learn all the specific metrics of a particular product to understand what I am getting.
It is already much better in an AI bot even if there is ads along with it.

The consumer journey continues to shift

Tangible adoption in commerce is concentrated with major retailers and a few practical, money-saving applications

Amazon and Walmart are shaping consumer expectation and habits as shoppers turn to them to try automated shopping



As the entry points of discovery change, brands and platforms race for share of engagement

MarketingDaily

Gap Becomes First Retailer To Launch AI Checkout In Google Gemini

FORTUNE






RETAIL • MACY'S

Macy's just launched an AI-powered shopping assistant. Customers who use it spend nearly 400% more

Q30: In the past 30 days, which, if any, of the following AI-powered shopping or commerce agents have you used? N=1001

How ready are you for AI-driven commerce?

Answer based on your brand's current capabilities and shopper experience today, not future plans, for a total score out of 10:

 <h3>1. DATA READINESS</h3> <p>Is your customer, product, and transaction data organized and accessible for use & decision making?</p> <ul style="list-style-type: none"> 0 Not Yet 1 Partially 2 Yes, Clearly 	 <h3>2. SHOPPER UNDERSTANDING</h3> <p>Do you actively use shopper data to shape how products are presented or recommended?</p> <ul style="list-style-type: none"> 0 Not Yet 1 Partially 2 Yes, Clearly 	 <h3>3. DELEGATION COMFORT</h3> <p>How comfortable is your brand with AI influencing or automating shopping decisions?</p> <ul style="list-style-type: none"> 0 Not Comfortable 1 Somewhat Comfortable 2 Very Comfortable 	 <h3>4. SHOPPER GUIDANCE</h3> <p>Do you actively help shoppers narrow choices (e.g., recommendations, filters, bundles)?</p> <ul style="list-style-type: none"> 0 Not Actively 1 Somewhat 2 Very Actively 	 <h3>5. TRUST & REASSURANCE</h3> <p>Do you actively reduce shopper uncertainty (e.g., reviews, guarantees, clear comparisons)?</p> <ul style="list-style-type: none"> 0 Not Actively 1 Somewhat Actively 2 Very Actively
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0-3 Early Stages

Customers retain full control

4-7 Assisted Shopping

Customers are open to AI support

8-10 Automation Ready

Customers are willing to delegate decisions

THE CONTROL PARADOX

HELP ME DECIDE,
DON'T DECIDE FOR ME

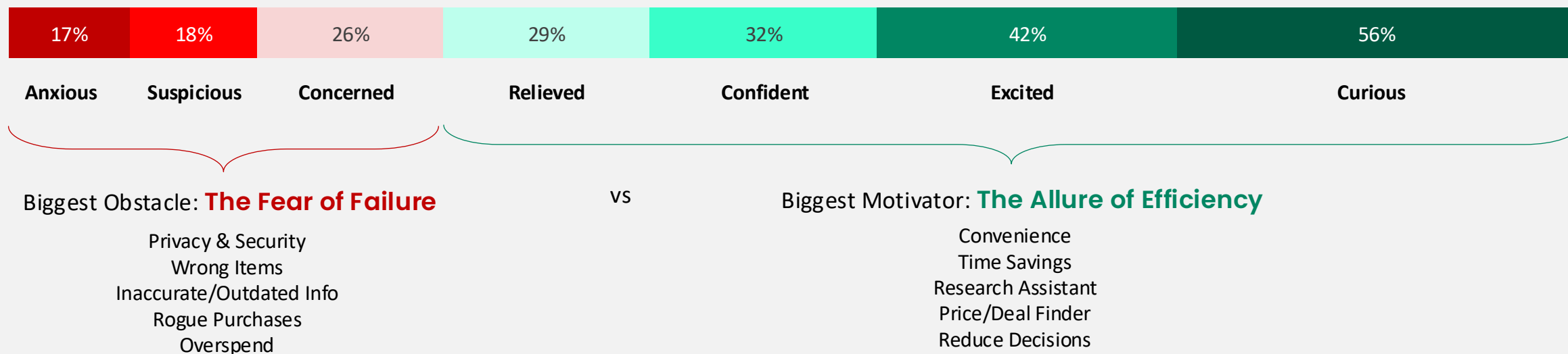


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Agentic commerce brings a powerful sense of curiosity and excitement about the future

Shoppers are drawn to the upside of convenience and efficiencies, while harboring rational fears about potential errors and data privacy

Any emotions driven by AI decision-making



There is a range of comfort with AI delegation

Shoppers want AI to do the heavy lifting of research while they maintain the final purchase decisioning

Shoppers want more control of tasks with financial consequences, high personal stakes, or subjective taste.

Delegation Scale
(% comfortable with AI delegation)

Shoppers are confident in AI's ability to handle objective, complex research where AI saves time without making the final decision.

Lower comfort

Higher comfort



HeyItsYourDad_AMA • 4mo ago

On the consumer side I think the value here is agentic search or agents continually monitoring for deals which they can surface. I don't think consumers will trust an agent to actually initiate a payment. A lot goes into a decision to purchase anything of even moderate value. Agents struggle with this kind of context.



Kernallatam • 28d ago

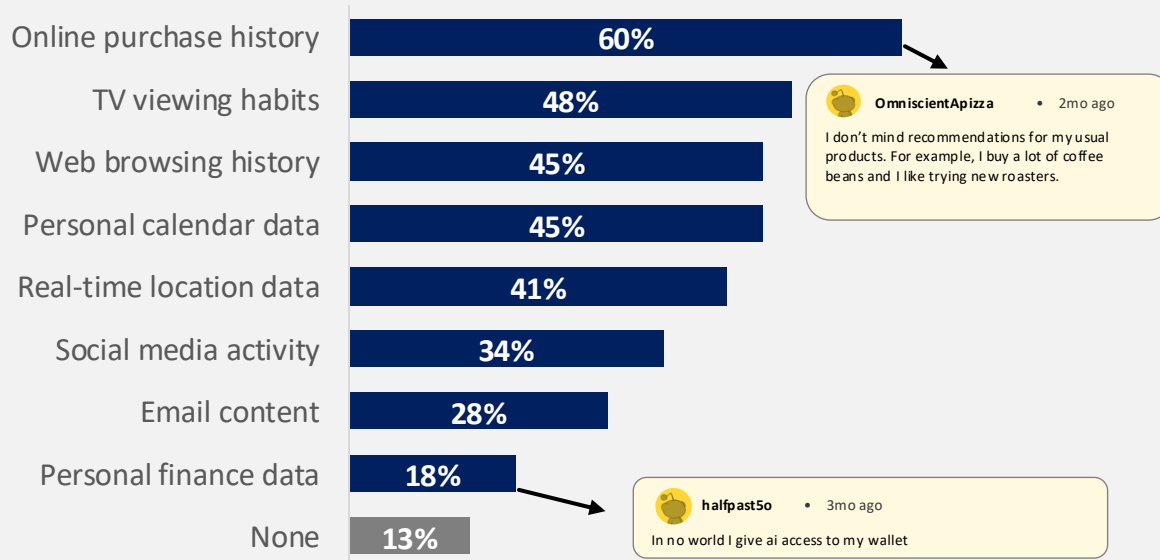
I use AI as a starting point, mostly to narrow down options and understand specs. But I still read a bunch of reviews before buying anything expensive.

Shoppers know the value of their data

They are willing to share behavioral data but only for the promise of better AI results

Consumers are most comfortable sharing data with AI that reflects them as shoppers, and least comfortable sharing data that reflects them as private individuals.

Data Willing To Share For Better Results



They find AI shopping most helpful when they get something in exchange.

Most Helpful AI Shopping Agent Behaviors

65%

Accesses calendar for reminder

64%

Analyzes past purchases for recommendation

56%

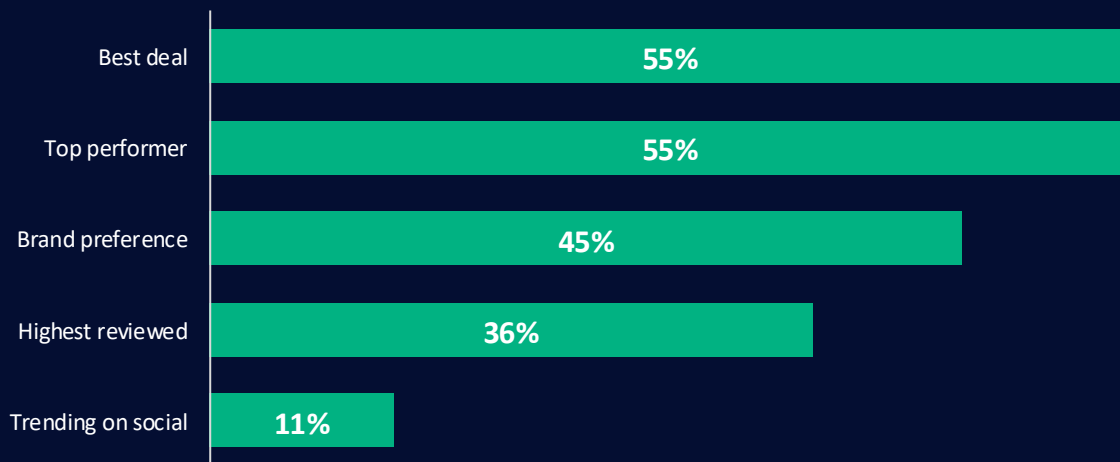
Uses location data for deal offers

The rise of the AI shopper is evolving how we think about impulse buying

Performance and price take priority over brand affinity and social influence

AI shoppers expect tools to be optimization engines that prioritize tangible inputs

Top Ranking Priorities When Using AI Shopping Agents (Rank 1 or 2)



Even as social influence shifts, shoppers expect AI to selectively integrate trends and influencer input on their terms

Customizable Input

32%

believe social and influencer content should be a customizable AI input. Reinforcing its role as a tool for shaping long term taste.

Valuable Training Data

64%

see social content as useful training data on the features, aesthetics, and trends people find appealing. Effective AI must be trained on it.

The automation hangover follows even the most optimized purchase

We anticipate an emotional cost of letting AI decide

While AI delegation largely delivers on its core promise bringing relief and confidence, a significant emotional tax remains, signaling a potential erosion of brand affinity and the joy of discovery

Negative Fallout

40%

Anxious or Frustrated

Neutral Detachment

23%

Disconnected

Positive Payoff

52%

Relieved or Confident



Initial_Plantain_399

• 3mo ago

The joy in the process of researching and buying cannot be taken away from consumers



kate_proykova

• 27d ago

Shopping is more of an entertainment for people rather than a chore. I think less than 10% of people would outsource this experience to AI.

Based on a hypothetical scenario

Winning the post-purchase moment to ensure emotional connection

Turning optimized decisions into meaningful experiences

01

The 'Smart Onboarding' Confirmation

Proactively reassure the user by validating the AI's decision.

e.g., Your agent made a great choice. This was selected because it scored highest on the performance metrics you care about and was 15% under budget.

02

The 'Human-in-the-Loop' Welcome

Re-introduce a human connection to combat the "disconnected" feeling.

e.g., Have questions about the running shoes your agent picked? Chat with our product expert, Sarah.

03

The 'Belonging' Follow-up

Use the purchase as an entry point to build the affinity the agent-led purchase lacked.

e.g., To help you get the most out of your new software, you've been granted access to our exclusive library of pro-level tutorials and live Q&A.

TRUSTING AGENTIC COMMERCE

CONSUMER PERSPECTIVE AND BRAND IMPERATIVES



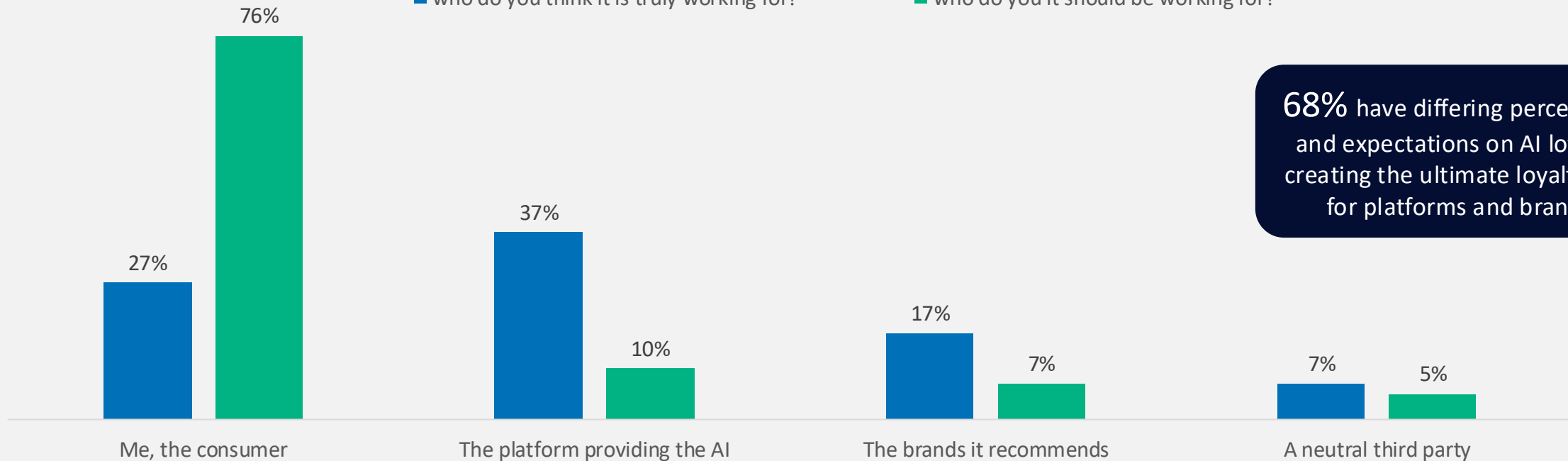
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The agent's allegiance is unclear in an AI-driven marketplace

Shoppers expect agents to serve them, but believe they're optimized for platforms or brands

When using an AI Shopping Agent...

■ who do you think it is truly working for? ■ who do you think it should be working for?



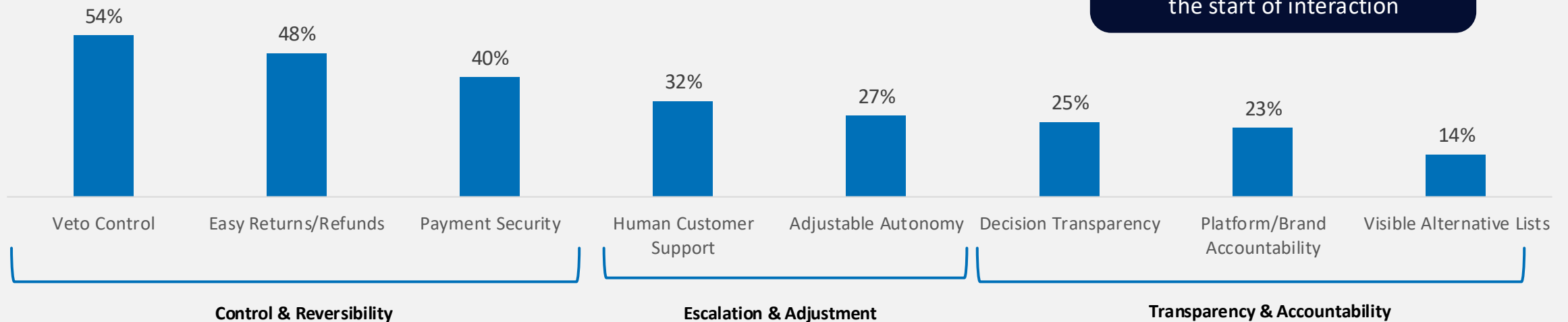
68% have differing perceptions and expectations on AI loyalty, creating the ultimate loyalty test for platforms and brands

The escape hatch matters more than the explanation

The ability to undo a decision is twice as important as understanding why it happened

When AI makes a mistake, consumers demand tangible control and reversibility above all else

Most important actions to regain trust



Building trust beyond functionality

Brands must actively reinforce confidence at every stage of the AI journey
Tap into 4 key principles to build trust in agentic commerce



Empower, Don't Replace

Position the AI as an intelligent assistant that makes the user smarter and more efficient, but always leave the final decision in their hands.



Demonstrate Unwavering Loyalty

Design the agent to be a true consumer advocate. Trust is built on the belief that the agent works for the user, not the platform or brand.



Provide Reassurance, Not Just Results

The job isn't over after the purchase. Mitigate post-purchase anxiety by providing proactive confirmation that the right choice was made.



Build in an Escape Hatch

When trust is broken, complex explanations fail. Users need simple, powerful ways to regain control, including one-click returns, human support, and the ability to "veto" AI decisions.

THE ADOPTION CURVE

AI READINESS VARIES BY CATEGORY



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Most want an assistant rather than full delegation

The line between help and handoff is still fragile

Maximum autonomy shoppers are comfortable giving an AI shopping agent

Less Autonomy

45%

Net Average

Research Assistant
Only

The AI can...

Actively help me find and compare different options before I make a final decisions to purchase.

27%

Net Average

Recommendations
But Self-Purchase

The AI can...

Handle all the research and recommends the single "best" option. My only task is to approve and buy.

12%

Net Average

Full Automation

The AI can...

Manage the whole process from recommendation to purchase and has permission to complete the transaction for me.

More Autonomy

Routine is the gateway to autonomy

Low-stakes, repeat purchases offer the clearest entry point for full delegation

Maximum autonomy shoppers are comfortable giving an AI shopping agent for categories (above net average)

Less Autonomy

45%

Net Average

Research Assistant
Only

Automobiles 61%

Real Estate 56%

Consumer Electronics 56%

Financial Investments 54%

Furniture & Home 52%

Vehicle Maintenance 52%

27%

Net Average

Recommendations
But Self-Purchase

Utilities & Subscriptions 38%

Home Maintenance 35%

Wellness Solutions 35%

Travel 34%

Major Home Invest. 32%

Dining & Food Delivery 32%

12%

Net Average

Full Automation

Groceries & Pkg Goods 22%

Pet Care 18%

Beverages 16%

Fashion & Apparel 15%

OTC Health Products 13%

More Autonomy

In an AI-mediated world, brand roles evolve



Optimizer

For brands that have:

Low Friction + Repeat Behavior

CORE GOAL

Become the default, auto-selected choice

TOP 3 ACTIONS

1. Turn your top 3 repeat SKUs into auto-replenishment, subscription or 1-click reorder
2. Rewrite product pages to answer “best for X” queries in AI-readable language
3. Trigger ‘You’re running low’ reminders for your most frequent purchase cycle

PROOF (KPIs)

% of orders on auto-replenishment
Repeat purchase rate

HUMAN ROLE

Fast-track issue resolution when automation fails



Curator

For brands that have:

Active Evaluation + Choice Overload

CORE GOAL

Become the trusted guide in decision-making

TOP 3 ACTIONS

1. Add guided selection tools (quizzes, selectors)
2. Surface real customer validation (photos, reviews)
3. Package decisions into “Top 3 things to know” content

PROOF (KPIs)

% of purchases from guided flows Conversion rate on engaged users

HUMAN ROLE

Live chat or expert support at key decision moments



Guarantor

For brands that have:

High Risk + Need For Reassurance

CORE GOAL

Remove fear from high-stakes decisions

TOP 3 ACTIONS

1. Make guarantees highly visible (returns, trial, price protection)
2. Offer expert support at key decision moments
3. Address hardest objections directly: cost, risk, regret

PROOF (KPIs)

Post-purchase confidence / NPS Conversion rate on high-intent pages

HUMAN ROLE

White-glove support pre- and post-purchase

DESIGNING FOR DELEGATION

HOW TO COMPETE WHEN AI CHOOSES



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AI assistance scales while full autonomy waits

In the next 18-36 months, consumers are likely to embrace AI for advanced assistance, but true autonomy remains further out

Pump the Brakes:

Autonomous features remain distant ideas

Automatic brand selection

Automatic, performance-based product selection

Budget-based purchasing

Automated subscription management

Automatic check out

Ready Soon:

Advanced features consumers are prepared for today

Enhanced recommendations

Proactive suggestions

Automatic returns

Automatic replacement

KEY TAKEAWAYS

The new rules of emotion, trust, and value

Agentic commerce is redefining the fundamentals of the brand and consumer relationship



AI shoppers are becoming optimizers, not browsers

With AI embedded in daily behavior (56% daily usage) shoppers are optimizing decisions through research (82%) and price comparison (63%), accelerating the shift away from impulse-driven buying as consumers become more deliberate shoppers.



Efficiency gains come with emotional tradeoffs

While shoppers trust AI to handle research (70% comfort with deal-hunting), they retain control over final decisions (only 33% comfort with checkout & payment), revealing the need to manage the anxiety and disconnect that follow automated purchases.



Control, not brand, will define trust

A significant trust gap (68% have differing perceptions and expectations on AI loyalty) means brands must prove they serve the consumer, delivering objective outcomes and empowering control through tools like veto power and seamless reversibility.



Adoption will vary by stakes, not just category

Automation will scale fastest in low-commitment categories, while high-stakes purchases demand a more collaborative, control-driven experience

In this new era, the focus shifts from brand persuasion to consumer empowerment

FUTURE OUTLOOK

Beyond the horizon: Three futures for 2030

What could happen when the AI agent sits between brand and consumer?

Spending Benefit Plan

Payment players (Visa/MC) will create spending agents that manage paycheck-linked accounts, follow budget rules, and automate routine purchases, from groceries to reordering household essentials when needed.

Employers will offer this as a pre-tax benefit, positioning it as a financial wellness tool employees can opt into as part of everyday money management.

Brands will stop marketing to people and start negotiating directly with their financial agents.

Super Agent

Today, retailers optimize to keep shoppers on their own platforms, but the retailer Super Agent will help consumers find and buy across the market. It will operate beyond the boundaries of its own walled garden.

Over time, brands will create products and services marketed directly to agents, without a human in the loop. Value will come from owning interactions entirely, using learnings to optimize for future needs.

The most trusted retailers will become the new, impartial search engines for all of commerce.

Effort Economy

As AI makes convenience easier, effort becomes more valuable. When effort becomes a choice, things people still choose to do will take on new meaning. Cooking becomes creative and shopping becomes curation.

Brands that make DIY feel rewarding, will earn stronger loyalty. Creating a new audience of consumers who opt into effort on purpose, making them the future's most valuable customer.

Intentional friction will become the most valuable premium offering a brand can provide.

THANKS

For more information about agentic commerce and how to apply these findings, contact
Horizon Futures.



Let's talk:

HorizonFutures@horizonmedia.com



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APPENDIX



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Survey Methodology

To deepen our understanding of AI's impact on shopping, we fielded an online survey of 1,001 consumers focused on their experiences with and attitudes towards Agentic Commerce.

We examine how trust, control, emotional comfort, and perceived value shape adoption, with a focus on the moments most likely to reshape media and commerce.

Sample:

- US only, sample weighted to be represented to US population
- Must be at least slightly familiar with AI (5-point scale)*
- Must have used or interacted with at least one AI tool or feature in the past 3 months
 - AI tools/features included: Voice assistants, personalized recommendations, chatbots or virtual assistants for customer service, generative AI tools, AI-driven personalized advertisements, AI-powered navigation apps, smart home devices, AI powered assistants/ agents that you have created or used
- Must have used AI for at least one of the following shopping activities in the past 30 days.
 - Asked a generative AI (like ChatGPT or Gemini) for product ideas or comparisons, Used an AI-powered tool to find the best price for a specific item, Used a "style finder" or "product quiz" that uses AI to recommend products, Used AI-powered subscriptions or automatic re-orders
- Survey fielded March 12th – 19th 2026

Routine is the gateway to autonomy

Low-stakes, repeat purchases offer the clearest entry point for full delegation

% Comfortable Using AI... (By Category)

As Research Assistant Only	
Net Average	45%
Automobiles	61%
Real Estate	56%
Consumer Electronics	56%
Financial Investments	54%
Furniture & Home Furnishings	52%
Vehicle Maintenance	52%

For Recommendations But Self-Purchase	
Net Average	27%
Utilities & Subscriptions	38%
Home Maintenance (e.g., pest control)	35%
Wellness Solutions	35%
Travel	34%
Major Home Investments (e.g., appliances)	32%
Dining & Food Delivery	32%

For Recommendation with Automation	
Net Average	12%
Groceries & Packaged Goods	22%
Pet Care	18%
Beverages	16%
Fashion & Apparel	15%
OTC Health Products (e.g., razors, haircare)	13%

Commitment Level By Categories

■ Low Commitment

■ Medium Commitment

■ High Commitment