LYRO

AI in E-Commerce in 2026.
The New Shopping Funnel

From AI Search, Agentic Payments, to AI Customer Experience

Contents

Foreword

For more than decade, the e-commerce funnel has followed a familiar pattern: search, click, browse, cart, checkout, support. Every step designed for a human at a screen.

That model is now being rewritten. AI agents are entering every stage of the journey: recommending at the top, negotiating and purchasing in the middle, resolving issues at the bottom. New protocols from Google, OpenAI, Visa, and others are making these capabilities real.

This report maps what's happening now. We analyzed almost 70 sources across academic research, industry data, and case studies. The findings are nuanced.

AI-referred traffic converts at higher rates than almost any other channel, yet it represents only a fraction of measured visits. The larger shift is harder to see: 37–50% of consumers use AI to research and compare products before arriving through paths that appear organic or direct. AI is influencing far more commerce than attribution models capture.

That influence grows when AI is embedded directly into the retail experience. Amazon and Walmart have integrated proprietary agents into their storefronts, unifying recommendation, sales, and support in one conversational layer. Consumers are three times more likely to trust a retailer's own AI than a third-party tool. During Black Friday 2025, Amazon's Rufus-assisted sessions delivered five times the purchase growth of unassisted ones. Yet customers still expect human support for complex issues.

At Tidio, we see the same pattern. Lyro is built to make trustworthy, proactive AI accessible to e-commerce teams of any size. The hybrid model performs best—AI and humans working together with clear handoffs.

We wrote this for leaders deciding where AI belongs in their stack… and where it does not. The early-mover window is narrowing.

Tytus Gołas
Founder & CEO, Tidio

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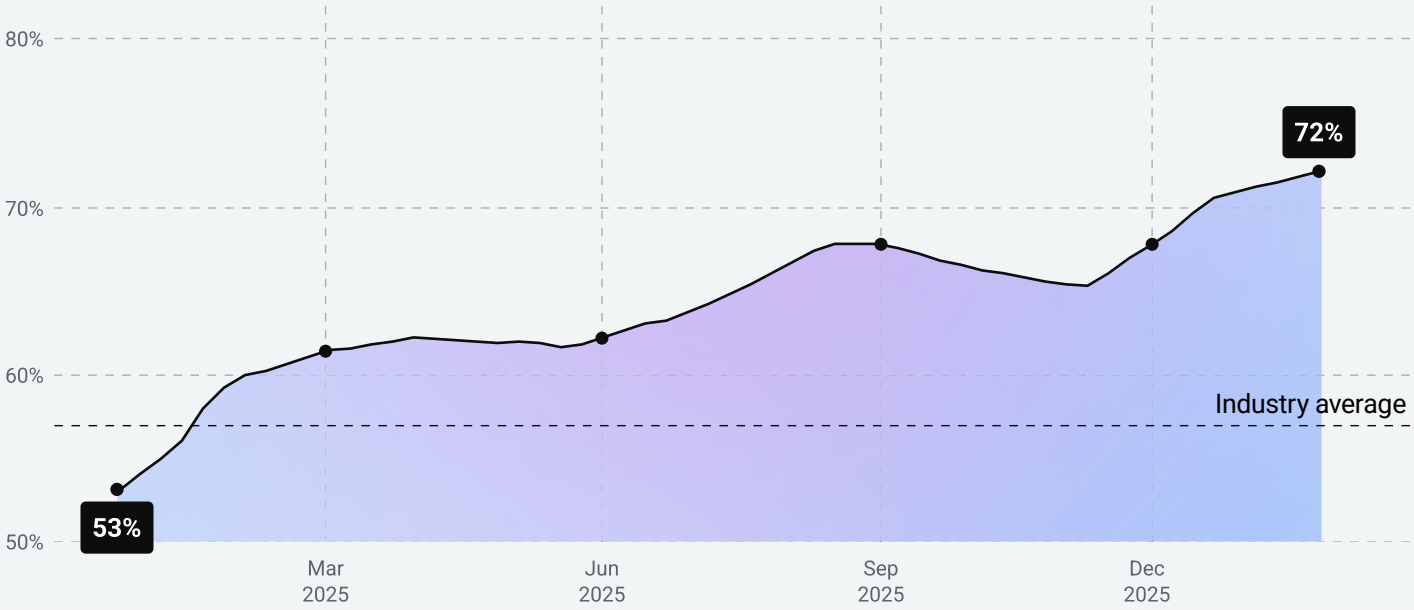
Average Lyro AI resolution rate vs industry averages



This report is brought to you by Lyro.

Amazon has Rufus. Walmart has Sparky. Your store can have Lyro.

Lyro is the AI agent for e-commerce. It recommends products like an experienced shopping assistant, captures leads, closes sales, and resolves support issues end-to-end. No billion-dollar engineering team required.

Solve 67% of customer inquiries with an AI agent that does, not just talks. Lyro works out of the box with your product catalog, knowledge base, and past conversations. It escalates to humans when it should, and gets smarter with every conversation.

More sales, fewer tickets.

Get Lyro ↗

1. Executive Summary

E-commerce is entering an AI-native era. In 2026, three shifts accelerated simultaneously, each reinforcing the others and collectively reshaping how consumers discover, evaluate, and purchase products online.

What's changing

Discovery has moved into AI surfaces. Consumers increasingly ask ChatGPT- and Gemini-like assistants for recommendations, comparisons, and purchase guidance. In return, they receive the equivalent of short-form buyers' guides rather than a page of links.[1] In the Eight Oh Two AI & Search Behavior Study, 37% of U.S. AI users now start product searches with an AI tool rather than a traditional search engine.[2] McKinsey estimates that by 2028, $750 billion in U.S. revenue will flow through AI-powered search, and brands that fail to prepare risk losing 20–50% of their traditional search traffic.[3] This concentrates demand: being one of the few options the AI presents becomes the new version of ranking on page one.

37%

of U.S. AI users start product searches with AI, not Google

1. THE BEHAVIORAL SHIFT IS REAL

Payments are going agentic. OpenAI's Instant Checkout and Agentic Commerce Protocol, along with Google's Universal Commerce Protocol, signal a push toward standardized commerce rails that let AI agents coordinate shopping journeys end-to-end, from discovery through purchase, and post-purchase support.[4,5] Payment and trust layers from PayPal, Visa, and Coinbase are arriving to make those flows secure and verifiable.[6,7]

$750B

in U.S. revenue through AI search

2. THE MCKINSEY FORECAST

Service is expanding as a revenue channel. AI is increasingly expected to resolve common customer issues in seconds. Reliably, with agency, and safe escalation to humans when needed. Tidio's Lyro AI Agent demonstrates how brands can scale customer experience without sacrificing quality, handling a substantial share of repetitive inquiries while preserving human judgment for high-impact cases.[8]

Why this matters

AI distribution is a new marketing surface. AI assistants are rapidly adopted by the general public. At the same time, their interfaces frequently output a small set of recommended products; if your product is not in that shortlist, it effectively does not exist. This raises the stakes of product data quality, trust signals, and feed readiness across marketing, merchandising, and operations.

The market opportunity is substantial. McKinsey projects agentic commerce could generate up to $1 trillion in U.S. B2C retail revenue by 2030, with global projections reaching $3–5 trillion.[3] Morgan Stanley estimates a more conservative but still significant $190–385 billion in U.S. e-commerce spending by 2030, representing 10–20% of online retail market share.[9]

Notably, 23% of Americans have already made purchases using AI in the past month, indicating that adoption is not hypothetical.[9] ARK Invest projects a ceiling scenario in which AI agents facilitate approximately $9 trillion in global online spending by 2030, roughly 25% of addressable e-commerce. However, since e-commerce itself accounts for only about 20% of total retail, even that bullish estimate translates to approximately 5% of total retail sales, consistent with the historical pattern where new digital channels expand the ecosystem rather than replace existing ones.[10,11]

Up to $1T U.S. / $3–5T global by 2030 (McKinsey)

3. THE MARKET CEILING

Paid and organic converge inside AI answers. AI surfaces blend recommendations and sponsored placements, requiring unified playbooks across feeds, ads, and measurement. Marketing teams must treat AI visibility as a cross-functional priority rather than an SEO side project.

Agentic protocols may become a new payment processing layer. MCP, ACP, UCP, AP2, and TAP signal a shift toward standardized infrastructure for agentic transactions. Companies that integrate early gain interoperability; those that wait risk being locked out of emerging commerce flows.

Service quality shapes conversion and retention. AI support is no longer just cost reduction; it directly affects conversion rates, repeat-purchase likelihood, and brand trust. The operational model for customer service is shifting from "respond quickly" to "resolve end-to-end."

Trust is the bottleneck. Despite rapid adoption, consumer confidence in AI remains fragile. According to a global study of over 15,000 consumers by HubSpot and SurveyMonkey, only 30% trust AI search results "a lot" or "completely," 82% prefer human customer support even when outcome and wait time are identical, and 28% have already stopped purchasing from a brand because of its AI use.[12] Brands that deploy AI without transparency and quality controls risk measurable revenue loss.

28%

have already stopped buying from a brand because of AI

4. AI BACKLASH IS MEASURABLE

What to do

- **Treat AI shelf readiness as a cross-functional program.** Audit product feeds, structured data, and policy content for completeness and accuracy. Establish internal ownership for AI distribution inputs spanning marketing, merchandising, and operations.
- **Define test budgets for AI-surface advertising.** Google and OpenAI are both monetizing AI experiences; marketers should establish controlled experiments and measurement baselines before inventory becomes competitive.
- **Deploy AI customer service with clear escalation rules.** Start with the top repetitive intents, define confidence thresholds, and monitor quality metrics including resolution rate, CSAT, and time-to-resolution. Lyro provides a practical reference for this operating model.
- **Prepare for trusted-agent expectations.** Identity verification, fraud posture, and compliance governance will become baseline requirements as agentic traffic grows. Review pricing and personalization practices with legal and compliance awareness.

2. The New Shopping Funnel: AI as the First Touchpoint

AI assistants are becoming discovery engines. General-purpose AI assistants compete for first-question shopping intent. ChatGPT's shopping features, Google's AI Overviews and AI Mode, and similar interfaces increasingly serve as the starting point for product research, especially in high-consideration categories where consumers want a tailored shortlist rather than ten browser tabs of research.[1]

Consumer surveys confirm the behavioral shift, though its scale is debated. The Eight Oh Two AI & Search Behavior Study finds that 37% of U.S. AI users now start searches with AI rather than a search engine, compared to 47% who still default to Google; among those users, 47% have already used AI to help make a purchase decision.[2] McKinsey's consumer survey finds even stronger signals: 50% of consumers intentionally seek out AI-powered search, and 44% now consider it their primary or preferred information source, compared to 31% for traditional search.[3] Contentsquare's 2026 Digital Experience Benchmarks provide the supply-side measure: AI-referred traffic to websites grew 632% year-over-year, though it still represents only 0.2% of total sessions, while organic search traffic declined 9%.[13] AI-referred conversion rates also improved 55% year-over-year, reaching 1.3%.[13]

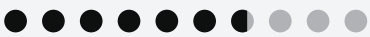
632% YoY growth in AI-referred traffic (but still only 0.2% of sessions)

5. BIG GROWTH, SMALL BASE

OpenAI's Shopping Research, launched in February 2026, marks the most developed AI shopping experience to date. Built on a GPT-5 mini variant trained specifically for commerce, it generates personalized buyer's guides by researching across the web and drawing on the user's ChatGPT memory. On multi-constraint product queries, Shopping Research achieves 52% accuracy versus 37% for standard ChatGPT Search.[14] Meaningful progress, but still far from reliable. Notably, the model prioritizes sources like Reddit and third-party reviews over brand-owned content and retailer-hosted reviews, with significant implications for discoverability strategy. Amazon has blocked all OpenAI crawlers, leaving the largest U.S. e-commerce marketplace invisible to ChatGPT recommendations, creating both a limitation for consumers and an opportunity for brands selling through other channels.[14]

Adoption remains early despite headline numbers. Forrester's Consumer Benchmark Survey finds that only 24% of U.S. online adults have actually used ChatGPT, with another 20% planning to; even among Gen Z, adoption reaches just 33%.[15] This tempers the more aggressive adoption figures and suggests the market is still in an early-adopter phase, with the majority of consumers yet to form habits around AI shopping.

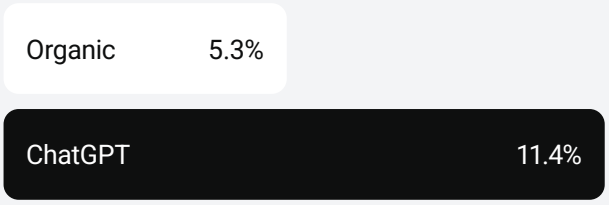
Among paying subscribers, however, engagement intensity is remarkable. Bango's survey of 2,000 U.S. paying AI subscribers finds that 67% rank AI as their single most important subscription, ahead of all entertainment and productivity services. About 61% would rather cancel all their streaming services than give up their AI tools, and 76% of ChatGPT subscribers have set it as their browser homescreen.[16] This suggests a bifurcated market: the majority of consumers have not yet adopted AI tools, but those who have are building deep, habitual dependencies that position AI assistants as the default entry point for digital activity, including shopping.



67% of paying AI subscribers rank AI as their #1 subscription

6. DEEP HABIT FORMATION

The shortlist effect changes competitive dynamics. Traditional search delivers pages of links; AI answers typically deliver a condensed set of recommendations. Evidence on AI-referred conversion rates is nuanced and rapidly evolving. According to Similarweb's aggregate U.S. retail data, ChatGPT referrals converted at 11.4% in June 2025, the highest of any channel, ahead of direct traffic (10.2%), paid search (9.3%), and organic search (5.3%).[17] The trend shows steady improvement: ChatGPT conversion rates rose from approximately 6% in June 2024 to over 11% a year later, a 5-percentage-point year-over-year gain.[17]

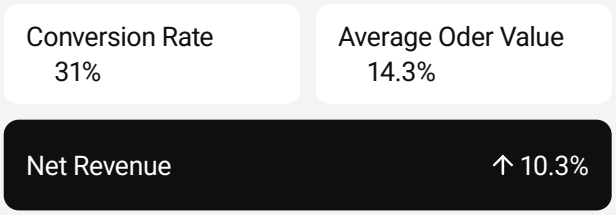


ChatGPT converts at 11.4% — highest of any channel (vs. 5.3% organic)

7. THE CONVERSION GAP

Individual case studies report even stronger results. One e-commerce brand saw a 4.2% conversion rate from ChatGPT traffic (112% higher than baseline) with $130 average order value and 60% shorter session times.[18] A B2B SaaS company found ChatGPT homepage traffic converting at 8.6% versus 2.1% for Google organic.[19] Seer Interactive's single-site analysis showed ChatGPT converting at 15.9% versus 1.76% for organic search.[20]

A mid-scale study of 94 e-commerce stores over 12 months of GA4 data provides a more representative benchmark. Visibility Labs found that ChatGPT traffic converted 31% better than non-branded organic search (1.81% vs. 1.39%), but average order value was 14.3% lower ($204 vs. $238), yielding a net revenue-per-session advantage of only 10.3% ($3.65 vs. $3.30).[21] ChatGPT traffic grew 1,079% over the period but began decelerating after August 2025, and non-branded organic search still generated 47× more traffic by Q4. This study is notable for isolating commercial-intent pages (excluding homepage and blog traffic), making the comparison more apples-to-apples than panel-level aggregates.



31% higher CVR but 14.3% lower AOV → only 10.3% net revenue lift

8. CONVERSION ≠ REVENUE

However, the most rigorous academic study to date offers a more cautious view. Researchers analyzing 12 months of first-party data from 973 e-commerce websites with $20 billion in combined revenue found ChatGPT referrals converted worse than most traditional channels after controlling for site effects and data sparsity.[22] Affiliate links converted 86% more often than ChatGPT referrals; organic search outperformed by roughly 13%. The authors concluded that "results contradict widespread expectations of LLM superiority," while noting that conversion rates improved steadily over the study period and the gap with traditional channels was narrowing.[22]

Retailer-owned AI assistants provide more controlled first-party evidence. During Black Friday 2025, Amazon sessions involving Rufus that resulted in a purchase grew 100% versus the trailing 30-day average, compared with only 20% growth for sessions without Rufus. This 5× differential in purchase-session growth represents the strongest conversion signal from any AI shopping assistant to date.[23]

Rufus sessions: 5× purchase-growth differential vs. non-Rufus

9. FIRST-PARTY PROOF POINT

Why this matters

Visibility concentrates around shortlists. If your product is not among the few options the AI presents, it effectively does not exist. Instead of getting a list of 10 pages for further analysis, AI assistants serve a shortlist of recommendations. Making the shortlist is becoming a cross-team effort.

Trust dynamics favor retailers over third-party agents. Bain research indicates that shoppers trust AI agents operated by retailers approximately three times more than third-party agents.[24] This asymmetry has strategic implications: retailers with strong brand equity may have a structural advantage in deploying their own agents, while third-party AI shopping assistants face a trust deficit that could limit adoption. For brands without direct-to-consumer channels, this seemingly raises questions about which agent ecosystems to prioritize, though it's not a zero-sum game: brands can improve visibility in third-party tools like ChatGPT and launch their own on-site AI agents to improve conversion rates among those who visit their stores.

3× higher trust for retailer-owned agents vs. third-party

10. TRUST ASYMMETRY

Consumer trust in AI recommendations is qualified. Across multiple surveys, a trust-but-verify pattern emerges. According to HubSpot and SurveyMonkey's global study of over 15,000 consumers, only 30% trust AI search results "a lot" or "completely," while the Eight Oh Two study finds 85% of AI users always or often double-check AI answers against other sources.[12,2] This means AI shapes consideration sets and brand impressions even when it doesn't capture last-click attribution: shoppers use AI to narrow options, then verify and purchase elsewhere.

Only 30% trust AI search results "a lot" or "completely"

11. THE TRUST DEFICIT

Competition shifts from keyword ranking to detail-rich prompts. AI systems will increasingly pull from structured feeds instead of summarizing crawled pages. Missing data, stale prices, or inconsistent product information can cause the AI to omit or misrepresent a product entirely. The brands that surface reliably in AI recommendations are those with complete, accurate, and consistently maintained product data across all channels.

Evidence on conversion quality is contested but trending positive. How to reconcile the conflicting findings? Methodology matters: aggregate panel data (Similarweb) and small-sample case studies consistently favor ChatGPT, while controlled regression analysis (Kaiser & Schulze) shows weaker performance. The "trust gap" hypothesis suggests shoppers use ChatGPT for research but verify elsewhere before purchasing, shifting last-click credit to traditional channels, though this friction appears to be decreasing over time.[22] Microsoft Clarity data from 1,200+ publisher sites shows AI traffic converts at 3× the rate of search for sign-ups and subscriptions, where checkout friction is lower.[25] Crucially, conversion rate alone overstates the revenue impact: the Visibility Labs study shows that ChatGPT users convert more frequently but spend less per order, reducing the net revenue lift to roughly 10%.[21] The practical takeaway: AI-referred traffic quality is improving and likely outperforms on intent, but measurement methodology and the metric chosen (conversion rate vs. revenue per session) significantly affect reported results. Retailers should establish their own attribution baselines and track trends over time rather than relying on any single benchmark.

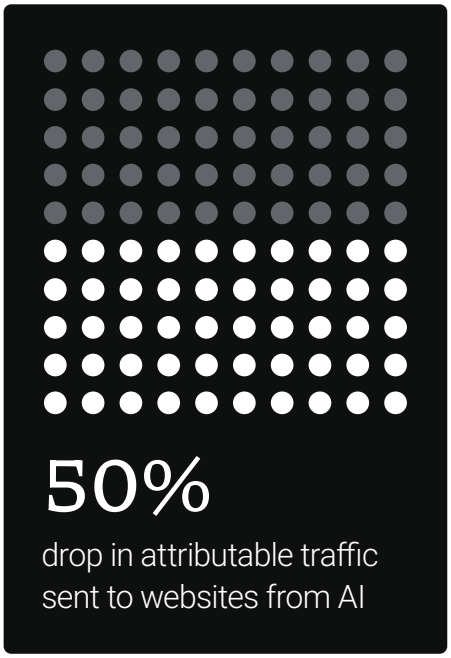
What to do

- **AI shelf readiness builds on top of SEO.** Classic search optimization still matters, but AI discovery may increasingly be governed by feed completeness and accuracy (price, stock, variants, identifiers), structured product data on-site (clear, machine-readable product and offer information), trust signals (reviews, reputation, consistency across sources), and friction reduction (fast checkout options, transparent policies).

- **This is a brand and commerce issue as much as it is an SEO issue:** the inputs live across merchandising, operations, marketing, and customer experience. Organizations should establish cross-functional ownership for AI distribution inputs, with clear accountability for feed hygiene, schema markup, and policy content.

- **Audit your attribution setup to monitor AI impact.** Most retailers currently see well under 1% of sessions from AI referrals, far from early estimates that AI search visitors may surpass traditional search visitors by 2028.[26] Instead, there's been a significant 50% drop in attributable traffic sent to websites from the chat window.[27] TollBit's State of the Bots report provides the publisher-side view of this dynamic: click-through rates from AI applications dropped nearly 3× over 2025, from 0.8% in Q2 to 0.27% by year-end. Even sites with direct AI licensing deals saw CTR fall over 6.5×, from 8.8% to 1.33%. Google still delivers over 678× more human visitors per referral than AI applications.[28] This, however, misses "dark AI referrals" in which buyers learn about a product on ChatGPT and navigate to the site directly or via a branded Google search.

  The gap between behavioral data (0.2% of measured AI traffic) and attitudinal data (37–50% of consumers claiming to start with AI) reinforces this: many AI-influenced journeys never register as "AI-referred traffic" in analytics.[13,2,3] Consider LLM-powered AI assistants as additional, high-intent touchpoints you need to own.



12. THE "DARK REFERRAL" PROBLEM

3. Agentic Commerce and Payments

Agents need a safe and reliable way to pay. With the advent of AI browsers like Perplexity Comet, ChatGPT Atlas, Gemini in Chrome, and viral OpenClaw, there's a growing need to tackle the issue of resolving payments made by AI personal assistants. The pace of consolidation underscores the urgency: in February 2026, OpenAI acqui-hired OpenClaw creator Peter Steinberger to "drive the next generation of personal agents." The open-source project, which accumulated over 100,000 GitHub stars and 2 million visitors in a single week, moved to an independent foundation with OpenAI sponsorship.[29] The acqu-hire signals that the industry's center of gravity is shifting from conversational interfaces toward autonomous agents that browse, transact, and complete tasks on users' behalf.

This agentic commerce requires new infrastructure. When an AI agent helps a customer buy a product, it must do more than recommend. It needs reliable ways to retrieve accurate product, pricing, and fulfillment options; obtain explicit user consent; authenticate itself and the merchant; transmit order data and payment tokens securely; and support post-purchase actions, including status updates, returns, and refunds. Traditional e-commerce infrastructure was built for human-driven interactions like websites, apps, and manual checkouts. AI agents require a new protocol stack to operate autonomously on the users' behalf.

The industry's response is a layer of open standards. Since 2024, several protocols emerged to address different aspects of agentic commerce, often developed collaboratively across competitors.

Model Context Protocol (MCP)

The context and capability layer. Introduced by Anthropic in November 2024, MCP standardizes how AI assistants connect to tools and data sources.[30] MCP helps move AI from a helpful conversation to actual API-like work. Now open-sourced and contributed to the Linux Foundation's Agentic AI coalition, the Model Context Protocol was the first commonly available USB-C-like connector and laid the ground for e-commerce-oriented protocols that followed.

Agent-to-Agent Protocol (A2A)

The orchestration layer. Spearheaded by Google, A2A defines how AI agents discover, authenticate, and delegate tasks to other agents.[31] As AI assistants become more specialized, A2A lets a generalist agent dynamically hire specialist agents to handle sub-tasks. For example, a personal travel agent might use A2A to delegate flight booking to an airline's agent.

Agentic Commerce Protocol (ACP)

The commerce layer for OpenAI's ecosystem. Unveiled in September 2025, ACP defines how ChatGPT, a user, and a merchant's system interact to complete a transaction.[4] OpenAI co-developed ACP with Stripe and e-commerce partners, then open-sourced it to invite industry adoption. A key technical innovation is the Shared Payment Token (SPT), which enables secure payment transmission between AI agents and merchants without exposing raw credentials.[32] The first application is Instant Checkout in ChatGPT, where U.S. users can buy products from participating merchants directly within the chat interface. Etsy sellers were integrated first, with Shopify's merchant base announced as coming soon.

Universal Commerce Protocol (UCP)

Google's counterpart, the commerce layer of Alphabet's ecosystem. Launched in January 2026, UCP establishes a common language for any AI agent (Google's or third-party) to interact with merchants and payment providers across the entire shopping journey.[5,33] UCP was co-developed with industry leaders, including Shopify, Etsy, Wayfair, Target, Walmart, Stripe, Visa, and Mastercard, and has endorsements from over twenty companies. The broad coalition suggests UCP may gain wide adoption as a vendor-agnostic standard. Google's first application is direct checkout on AI surfaces: in AI Mode of Google Search or the Gemini app, a shopper can buy a product straight from the search result using Google Pay.

Agent Payments Protocol (AP2)

The payment governance layer. Developed by Google and financial partners, AP2 addresses the unique security and liability questions raised when AI agents spend money on users' behalf. An AP2 Intent Mandate functions like a cryptographic power of attorney: the user grants an AI agent permission to spend up to a specified amount at specified merchants or categories, possibly within a time window. The agent includes proof of this mandate with each transaction, so banks and merchants know the charge is authorized. AP2 provides guardrails, including spending limits, receipts, and the ability to revoke permissions.

Trusted Agent Protocol (TAP)

Provides the identity layer. Introduced by Visa in October 2025, TAP helps merchants distinguish legitimate AI agents from malicious bots or scrapers.[7] With TAP, an agent can cryptographically prove its legitimacy and convey metadata including intent, consumer recognition, and payment information. Visa reported a 4,700% surge in AI-driven traffic to U.S. retail sites year-over-year, highlighting why agent identity verification is critical.[7] TAP was developed with Cloudflare and aligned with web standards to ensure lightweight implementation.

4,700%

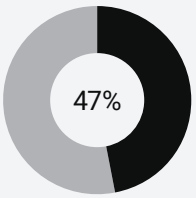
surge in AI-driven traffic to U.S retail sites year-over-year

13. AGENT TRAFFIC IS HERE

Web Model Context Protocol (WebMCP)

The browser interaction layer. Announced by Google Chrome in February 2026 and entering W3C incubation with Microsoft's backing, WebMCP proposes a standard for AI agents to interact with web pages on behalf of users.[34] Where Schema.org gave machines structured descriptions of products, organizations, and events, WebMCP provides the complement: standardized actions like adding items to cart, completing forms, and navigating checkout flows.[35] WebMCP offers two APIs: a Declarative API for structured HTML interactions and an Imperative API for JavaScript-driven experiences. For e-commerce, this means a browser-based AI agent could navigate a retailer's checkout using the same interface a human would, but with machine-level precision. The convergence of Google and Microsoft behind a shared W3C standard echoes the 2011 Schema.org consensus, signaling that the agentic web will be built on open, interoperable foundations rather than proprietary silos.[35]

Ecosystem alignment signals adoption potential. PayPal announced in October 2025 that it would adopt ACP to support Instant Checkout in ChatGPT, positioning PayPal and Venmo as payment options inside agentic commerce flows.[6] Stripe built an MCP server and integrated ACP, allowing merchants to accept agentic payments with minimal code changes. Mastercard launched Agent Pay with tokenization capabilities and established partnerships with Microsoft and IBM to enable secure AI-agent transactions across enterprise platforms.[36] PayPal also released its Agent Toolkit for developers building agentic commerce applications.[36] Mastercard, American Express, and major banks have engaged in UCP and AP2 discussions. On the settlement layer, Coinbase launched Agentic Wallets in February 2026, positioning it as the first wallet infrastructure purpose-built for AI agents, extending the x402 stablecoin payment protocol (which has processed over 50 million transactions since launch) into a plug-and-play agent wallet with programmable spending limits, session caps, and compliance screening. Google integrated x402 into its AP2 agent payments protocol, connecting blockchain-based settlement rails to the mainstream agentic commerce stack.[37] This broad participation suggests these standards have momentum beyond any single platform.



47% of consumers would trust AI to buy household essentials

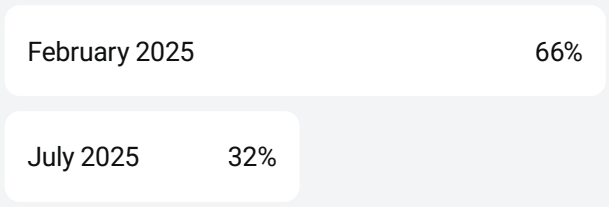
14. DELEGATION BUDGETS ARE REAL

Consumer readiness for agentic commerce is building unevenly. According to Contentsquare, 30% of U.S. consumers would already let an AI agent complete a purchase on their behalf.[38] Walmart's Retail Rewired survey finds even higher willingness for routine categories: 47% would trust a digital assistant to buy household essentials within a set budget, with consumers specifying average delegation budgets of $362 for technology, $263 for home goods, and $151 for furniture. Among parents, 62% would let an assistant handle an entire shopping trip.[39] IBM's global study of 18,000 consumers across 23 countries confirms the trajectory: AI app usage (ChatGPT, Gemini, and similar tools) grew 62% over two years, with the sharpest adoption among Gen X (+82%) and Boomers (+92%).[40]
The velocity of trust change may be the most striking signal. Omnisend's longitudinal survey of 4,000 consumers across the U.S., UK, Canada, and Australia found that reluctance to let AI handle transactions dropped from 66% in February 2025 to 32% by July 2025, meaning acceptance nearly doubled in just five months.[41]

AI app usage grew 62% over 2 years; Boomers +92%, Gen X +82%

15. IT'S NOT JUST GEN Z

Among paying AI subscribers specifically, the appetite for in-platform commerce is even more pronounced. Bango's survey of 2,000 U.S. AI subscribers finds that 74% of ChatGPT subscribers want to pay for goods and services directly through the platform, and 75% want to handle all their digital tasks without leaving it.[16] These figures come from users who already spend significantly on AI (24% pay more than $100 per month on AI tools), suggesting that the highest-intent segment for agentic commerce is already primed for transactional functionality within their existing AI environment.



Reluctance to let AI transact dropped from 66% → 32% in 5 months

16. TRUST IS ACCELERATING

Why this matters

Standards reduce integration friction and prevent vendor lock-in. The proliferation of open protocols like MCP, A2A, ACP, UCP, AP2, TAP means merchants can implement once and interoperate across multiple AI platforms rather than building bespoke integrations for each assistant.

User control and merchant ownership are preserved. These protocols are explicitly designed to keep the user in control of purchase decisions and the merchant in control of fulfillment, customer data, and the customer relationship. The AI agent is an intermediary, not a replacement for either party.

Security layers make autonomous spending viable. Without TAP, merchants cannot distinguish legitimate agents from malicious bots. Without AP2, users cannot limit what agents are authorized to spend. Without MCP, agents cannot access the real-time data needed to make accurate recommendations. Together, these protocols create the trust infrastructure required for agentic commerce to scale safely.

The market opportunity is large but must be contextualized. ARK Invest projects that by 2030, AI agents could facilitate approximately $9 trillion in global online spending, roughly 25% of addressable e-commerce. Even if 10% of that volume flows through digital wallets at a 5% lead-generation fee, purchasing agents could generate $43 billion for wallet providers, an incremental 50% on today's global wallet revenue.[10] However, as Criteo CEO Michael Komasinski argues, context matters: since e-commerce accounts for only about 20% of total retail globally, even ARK's bullish scenario translates to approximately 5% of total retail sales. A global Criteo survey of 10,170 respondents reinforces the incremental thesis: while 40% of U.S. shoppers use agentic shopping assistants regularly for product research, 96% also use other channels along the way.[11]

What to do

- **Track which protocols gain default status.** The current landscape includes parallel standards from OpenAI and Google. Merchants should monitor adoption signals (which platforms, payment providers, and retailers commit to which protocols) and prioritize integrations accordingly. Without one standard to rule them all, consider meeting the requirements of both: Google as the default interface for the web, and ChatGPT due to its "quick win" potential.

- **Monitor identity and fraud standards.** Agent verification, consent management, and liability frameworks are still evolving. Visa's TAP and Google's AP2 represent early attempts to codify trust, but expect ongoing refinement as edge cases emerge in production.

- **Prepare for post-purchase flows.** Returns, refunds, and warranties are often the hardest part operationally. Current protocol documentation focuses heavily on discovery and checkout; post-purchase support remains less standardized. Organizations should anticipate that this will be the next area of protocol development under the working assumption that AI customer service agents like Tidio's Lyro are likely to take things over.

- **Note on alternative settlement rails.** Stablecoins and micropayment protocols (such as x402) are emerging as potential settlement infrastructure for agentic transactions. While speculative for mainstream e-commerce, these approaches may address use cases where traditional card networks are uneconomical. See Appendix A for details.

4. Merchant Infrastructure for AI Shopping

Product data is increasingly becoming a distribution layer in its own right. As AI assistants become shopping gateways, structured product knowledge (titles, attributes, variants, pricing, inventory, shipping promises, policies) determines whether products surface in AI recommendations and whether AI agents can execute accurate transactions. UCP is explicitly designed to work with existing retail infrastructure, reinforcing a practical truth: data readiness is now a growth lever.[33]

The sources AI references are largely outside a brand's control. McKinsey's analysis finds that a brand's own website accounts for only 5–10% of the sources that AI search references when generating answers. In categories like CPG and financial services, over 65% of sources are publishers, user-generated content, and affiliate sites.[3] This means a brand's ability to influence what AI says about it depends heavily on not just its own properties, but a broader digital footprint: reviews, press coverage, third-party listings.

Two parallel infrastructure tracks are emerging. Search-native feeds are extending into AI-native discovery. Google's AI shopping direction builds on established Merchant Center infrastructure and extends it into agentic experiences via UCP.[5] Merchants who already maintain Google Shopping feeds have a foundation for AI visibility, though additional attributes may be required for agentic checkout flows.

Chat-native commerce feeds are enabling direct transactions. OpenAI's ACP and Instant Checkout rely on structured product listings and merchant participation in the protocol.[4] Merchants on Shopify or Etsy benefit from platform-level integrations, but those on other systems need to provide feeds via URL or API and implement ACP for order processing. Microsoft launched Copilot Checkout and even Brand Agents (AI chatbots that can be installed on websites to help users make better purchasing decisions).[42]

Structured data requirements are intensifying. AI surfaces reward consistency: the same product should resolve to the same name, attributes, images, price, and availability across feeds, site schema, and trusted third parties. Early evidence from ChatGPT's shopping feature shows that complete, high-quality product feeds greatly increase a retailer's chances of being recommended.[1] Products with comprehensive attributes (brand, model, variant options, up-to-date price and stock, rich descriptions, and unique identifiers such as GTIN and MPN) surface reliably for queries. Missing data or stale information can cause the AI to omit or misrepresent a product. The accuracy gap is quantifiable: OpenAI's own benchmarks show ChatGPT Shopping Research delivers 64% overall accuracy, meaning more than a third of product recommendations contain errors like broken links, discontinued models, or incomplete product information.[11,14] Without access to real-time inventory, accurate pricing, and detailed product attributes, even sophisticated AI reasoning produces unreliable commerce outcomes.

Why this matters

AI surfaces are likely to increasingly rely on feeds, not crawled pages. AI shopping experiences are likely to rely on structured product data feeds. Tabulated or otherwise predictably organized information is easier for bots to parse and write up than natural language from multiple inconsistent sources.

UCP and ACP both assume structured catalog integrations. Merchants who cannot provide accurate, real-time product data will be excluded from agentic checkout flows entirely. This is not a gradual degradation; it is a binary inclusion or exclusion from emerging commerce channels.

Data quality determines whether products surface in AI recommendations. The AI has no obligation to show products with incomplete or inconsistent data. When information is missing, the AI will simply recommend competitors whose data is complete. There is no second-page fallback as in traditional search. IBM frames this as a "dual-audience" challenge: brands must now ensure their products are discoverable and accurately represented for both human shoppers and AI agents. Product data quality will directly determine whether brands get selected or bypassed when autonomous agents begin making purchasing decisions on consumers' behalf.[40]

What to do

- **Audit feeds for completeness.** Every product should have accurate variants, identifiers, images, stock levels, and pricing. Refresh frequency matters: if prices or availability change faster than feeds update, the AI will present stale information, and customers will encounter friction at checkout. Audit and verify your product feeds for the Google Merchant Center and OpenAI. If you're also a manufacturer, create an account and manage your inventory via the Google Manufacturer Center.

- **Standardize policy content for machine readability.** Shipping windows, return policies, and warranty terms should be clear, consistent, and ideally structured for programmatic access. AI agents need to answer customer questions about policies accurately; vague or contradictory policy pages create friction.

- **Attribution models must evolve.** AI changes the buyers' journey: discovery may happen in AI chat, evaluation may continue on-site, purchase may happen via agentic checkout or traditional checkout, and service often occurs through chat. Last-click attribution will increasingly misrepresent the value of AI touchpoints. Organizations should move toward assist-based and journey-based measurement approaches.

5. Advertising in AI Surfaces

Google is monetizing AI Overviews and AI Mode. Google began testing Search and Shopping ads in AI-generated answers in 2024 as AI Overviews rolled out.[43,44] By 2025, Google expanded ads embedded within AI Overviews to desktop in the U.S. and to twelve countries beyond the U.S., including major English-speaking markets.[45] These ad slots leverage existing Google Ads campaigns (Shopping ads and Performance Max) so advertisers do not need to opt in separately. Google also describes advertiser opportunities tied to these AI-driven formats, including Direct Offers that surface special discounts within AI answers.[46]

OpenAI is testing ads in ChatGPT. In January 2026, OpenAI announced it would begin testing advertising in ChatGPT for logged-in adults in the U.S. on the free and Go tiers.[47,48] Ads will appear at the bottom of answers when relevant, labeled, and separated from the organic response. OpenAI emphasized that ads will not influence the model's actual answer. The core response is generated independently, and the ad is a separate unit. The initial rollout targets lower-cost tiers, suggesting OpenAI intends to keep higher-tier subscriptions ad-free as a differentiator. So far, the initial trial runs seem to require budgets of $200,000 or more and rely on CPM rather than the expected CPC.[49,50] Charging by impressions rather than clicks may come as an annoying surprise, given the assumption that AI-referred visitors convert better. The next few months will provide preliminary results that will inform your ad spend choices. The significant financial commitment of running these ads will need to drive a strong ROI for advertisers as well as OpenAI. So far, the one experiment with ads in AI feeds launched by Perplexity has delivered critically weak results: $20,000 in ad revenue out of $34,000,000 total revenue.[51]

Advertising is emerging as the default monetization model for mass market LLM platforms. Only approximately 5% of ChatGPT's 800+ million users pay for subscriptions, leaving the vast majority on a free tier where ads are the logical revenue engine.[11] As Criteo CEO Michael Komasinski argues, advertising monetizes attention and intent without requiring platforms to own checkout or fulfillment, making it more scalable than affiliate or marketplace models that depend on capturing full transactions. When native ads are contextually aligned with conversational queries, they can integrate into the experience as useful content rather than disruption, which may explain why Google moved to show ads in AI Mode before OpenAI launched its ownad program.[11]

Publisher-side data reveals how AI platforms consume content versus driving traffic. TollBit's analysis of AI referral patterns shows that Perplexity drives a disproportionate share of its referral traffic to shopping-related content, while ChatGPT referrals skew toward software and B2B topics.[28] However, the scrape-to-referral ratio varies dramatically by category: in shopping, entertainment, and sports, AI platforms scrape hundreds of pages for every human click-through they generate, suggesting AI summaries substitute for visits in categories where the answer alone satisfies the query. In contrast, national and local news see lower ratios, indicating users still click through to verify or continue their journey.[28]

Retail media is adapting to in-house agentic discovery. Retail media networks face strategic pressure to remain visible when shopping shifts to AI agents. Walmart Connect has described ad formats tied to Sparky and continued investment in AI-first shopping experiences.[52] The underlying dynamic is straightforward: if agents become the interface, retail media must become agent-native or lose influence over purchase decisions.

Why this matters

AI tools are increasingly becoming product comparison and recommendation engines. AI assistants have access to an abundance of user data that may allow advertisers to serve ads to the right audience at the right time in the right context. Ads in such conversation flows have potential for high impact. The question remains whether such ads are seen as useful or tarnish the trustworthiness of the original response.

AI answers feel authoritative. Users often treat AI-generated summaries as objective, definitive answers rather than suggestions to investigate further. Being recommended is critically important. Whether ads provide incremental gains remains to be seen in the coming months, especially given the broad audience ranging from Codex-wrangling developers to college students simply wanting to complete an assignment. Note that, according to OpenAI's own reports, 95% of ChatGPT users are on the free tier.

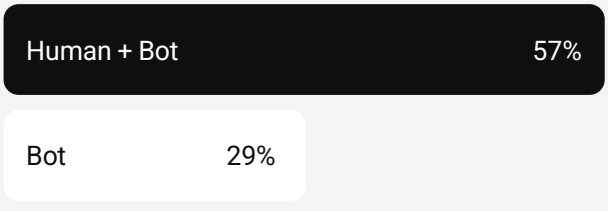
What to watch

- Organic AI visibility is the core goal, with ads potentially being booster rockets. Cover the basics regarding feeds, policies, and brand sentiment. Watch how ChatGPT ads play out. Results may vary between operators: OpenAI is just one channel, but Google provides multiple surfaces, including AI Overviews, AI Mode, and, potentially, Gemini.
- Measurement requires multi-touch approaches. AI placements may assist conversions that occur later on-site or via other channels. Expect new reporting interfaces and new assist value metrics as platforms develop AI-specific attribution. OpenAI's focus on CPM rather than CPC is a testament to the difference in how AI contributes as a touch point.
- Governance around disclosures and brand safety becomes essential. AI ad placement blends organic recommendation and sponsorship more intimately than traditional formats. Brands should be strict about disclosure compliance, policy adherence, and brand safety monitoring as they enter these environments. As with any advertising channel, there will be growing pains, and OpenAI will need to prove itself as a reliable platform, especially given the financial commitments placed on the advertiser.

6. AI in Customer Service and Revenue Operations

Customer expectations have shifted from quick responses to full resolution. The competitive baseline in customer service is no longer about answering fast; it is about resolving issues end-to-end. AI agents are becoming the standard first line, especially when they can safely escalate exceptions to humans with full context.

Retail platforms are embedding generative shopping assistance directly into consumer experiences. Amazon launched Rufus as a conversational shopping assistant in early 2024, helping customers research and compare products through natural language dialogue.[53] As noted in Section 2, Rufus showed measurable conversion impact during Black Friday 2025, with Rufus-assisted sessions resulting in purchases growing at 5× the rate of non-Rufus sessions.[23] Walmart introduced a GenAI shopping assistant and later Sparky, focusing on confidence-building features like review synthesis, occasion-based recommendations, and assistance across the shopping journey.[54,55]
According to Salesforce, 69% of service professionals report their organizations use AI; 39% mention they use agentic AI.[56] By 2028, 60% of brands will use agentic AI for personalized interactions, according to Gartner.[57]



Human+bot: 57% resolution vs. bot-only: 29%

17. HYBRID WINS, ALWAYS

Hybrid human-plus-AI models dramatically outperform bot-only approaches. Contentsquare's analysis of 22 million customer service conversations reveals the performance gap: human-plus-bot resolution rates reach 57%, nearly double the 29% achieved by bots alone. The gap widens for complex issues. Refund resolution drops to 18% for bot-only interactions, and technical support to just 15%. Bot-only performance is weakest precisely where the stakes are highest: security issues (14%), technical problems (15%), and refunds (18%).[13]

67% of inquiries automated (Lyro benchmark)

18. THE TIDIO PROOF POINT

The technology has evolved from simple chatbots to autonomous support agents. Modern AI customer service agents like Lyro can handle complex, multi-step problems by combining advanced language models with real-time data access via APIs, webhooks, and native integrations. Lyro provides a practical model for e-commerce teams, showing how AI can scale service while preserving quality. On average, businesses automate around 67% of customer inquiries with reliable, knowledge-based answers and improve through ongoing feedback and iteration.[58]

The operating model follows a tiered structure. Tier one handles AI resolution: repetitive intents such as shipping windows, return policies, order tracking guidance, and basic product questions are resolved instantly by Lyro. Tier two handles human escalation: edge cases, including fraud flags, unusual refunds, and high-value exceptions, route to a human agent with full conversation context. The continuous improvement layer expands knowledge coverage, tunes escalation thresholds, and monitors customer satisfaction to refine performance over time.

Why this matters

Faster resolution reduces cart abandonment and increases post-purchase trust. When customers get accurate answers in seconds rather than minutes or hours, they are more likely to complete purchases and return for future orders. Service quality directly affects conversion and retention, not just support costs.

Consumers still want humans in the loop. The demand for human involvement runs deep: 82% of consumers prefer human customer support even when the outcome and wait time are identical, according to HubSpot's global study. This preference holds across generations, from 73% among Gen Z to 91% among Boomers.[12] The implication is not to avoid AI deployment but to make the handoff to humans seamless. Consumers accept AI as a first line, but trust degrades when escalation is not available.

82%

prefer human support (even with identical outcome & wait)

19. THE HUMAN-IN-THE-LOOP IMPERATIVE

Service quality is a brand differentiator at scale. AI that performs consistently protects brand experience across thousands of simultaneous interactions. This consistency is difficult to achieve with human-only teams, especially during peak periods or off-hours.

AI support is no longer cost reduction alone. The strategic value extends to conversion lift from faster pre-sale answers, retention improvement from better post-purchase experience, and operational insights from analyzing conversation patterns across the customer base. Not to mention actual AOV growth coming from user-aligned, AI-driven cross- and upsell shopping assistant recommendations, "driving 20% of all retail sales and fueling $262 billion in revenue through personalized recommendations and deeper customer engagement" in November and December alone, according to the 2025 holiday shopping report by Salesforce.[59]

AI-driven recommendations drove 20% of holiday retail sales → $262B

20. SERVICE AS UPSELL ENGINE

Agentic deployment in customer service has substantial headroom. Anthropic's analysis of millions of agent interactions across its public API finds that software engineering accounts for nearly 50% of all agentic tool calls, while customer service, e-commerce, and sales each represent only single-digit percentages of activity.[60] The researchers identify a "deployment overhang" where agent capabilities already exceed what organizations deploy in practice. As agents expand beyond coding into higher-stakes domains, where verifying output requires domain expertise rather than simply running the code, the frontier of autonomy will widen, but trust-building will be slower and more dependent on the kind of hybrid human-plus-AI models described above.

Software eng. ≈50% of agentic tool calls; CS in single digits

21. THE DEPLOYMENT OVERHANG

What to do

- **Launch a trial AI customer experience platform for your customers.** Start with the top repetitive intents. Identify the twenty or thirty most common customer questions and deploy AI resolution for those first. Measure resolution rate (the share of inquiries AI resolves end-to--end) and monitor whether quality degrades as volume shifts.

- **Define escalation rules and quality monitoring.** Establish clear confidence thresholds for when AI should escalate rather than attempt resolution. Monitor CSAT and quality-assurance drift to ensure speed does not reduce satisfaction. Track time-to-first-response and time-to--resolution alongside containment.

- **Expand knowledge coverage iteratively.** Use AI analytics to identify gaps like questions customers ask that the AI cannot answer well, and add content or training to address them. The goal is continuous improvement: higher containment and higher satisfaction over time, not a one-time deployment.

7. Risk, Compliance, and Brand Trust

Security posture for agentic traffic

The EU AI Act requires that users be informed when they are interacting with an AI system in applicable contexts.[61] These requirements are designed to ensure consumers understand when recommendations, answers, or interactions are AI-generated.

Why this matters. Even for brands outside the EU, these requirements tend to become global norms. Multinationals often adopt the strictest standard across all markets rather than maintaining separate compliance regimes.

Consumer sentiment data underscores why transparency matters commercially, not just legally. According to HubSpot and SurveyMonkey's study of over 15,000 consumers across seven markets, 84% believe companies already use their data to train AI, 84% say disclosure of AI use is important (60% "very important"), and 70% notice when brands use AI in customer interactions with fewer than one in four liking what they see. Most critically, 28% of consumers report having already stopped purchasing from a brand because of its AI use.[12] Business leaders, however, appear to underestimate this risk: they rank loss of customer trust as their lowest AI-related concern (54%), behind biased outputs (61%) and data security (62%).[12]

What to watch. Enforcement timelines and sector-specific guidance will clarify obligations. Organizations should monitor developments and incorporate disclosure mechanisms into AI-facing customer touchpoints.

Pricing transparency and antitrust

New York and California regulatory actions on algorithmic pricing create new compliance obligations. New York requires disclosure when personal data drives pricing.[62] California prohibits certain anticompetitive uses of shared pricing algorithms.[63]

Why this matters. Pricing optimization carries compliance and reputation risk. If multiple competitors use the same pricing algorithm or data pool, it could lead to tacit collusion, i.e., aligning prices without explicit agreement. Companies face fines and reputational damage if AI-driven pricing crosses legal lines.

What to watch. Litigation and enforcement precedents will shape industry practice. Organizations should audit AI pricing tools, especially those from shared vendors, to ensure compliance.

Security posture for agentic traffic

Visa's TAP and similar identity layers help merchants distinguish legitimate AI agents from malicious bots.[7,64] As agents generate more web traffic, merchants need a new posture: not block all bots, but admit trusted agents while blocking unknown or malicious traffic.

The scale of non-human traffic makes identity protocols increasingly urgent. TollBit's State of the Bots report finds that by the end of 2025, AI bot visits reached a ratio of 1 for every 31 human visits across publisher sites, up from 1:200 at the start of the year. RAG bot requests (the kind that power real-time AI answers) grew at an average quarterly rate of 33%, and OpenAI's ChatGPT-User bot accessed content from sites that had blocked it via robots.txt in 42% of cases, the highest non-compliance rate of any major AI bot.[28] In shopping and deals categories, non-permitted scrapes outnumbered permitted ones by 4 to 1.[28]

AI bots: 1 visit per 31 human visits (up from 1:200)

22. THE BOT TRAFFIC EXPLOSION

Why this matters. Without agent identity standards, merchants face a dilemma: block all non-human traffic (losing legitimate AI shopping agents) or admit all traffic (exposing themselves to scraping and fraud). TAP and similar protocols provide a middle path.

What to watch. Adoption of identity standards and traffic policies will accelerate as agentic traffic grows. Organizations should evaluate their bot management strategies to accommodate verified AI agents.

8. Strategic Framework for 2026

Platform and protocol positioning

Decide on platform prioritization. The current landscape has parallel standards from OpenAI (ACP) and Google (UCP). Organizations must assess: Do you commit to one ecosystem, hedge across both, or wait for consolidation? Factors include existing infrastructure (Google Merchant Center vs. new ACP integration), customer base platform preferences, and resource constraints. Early movers gain learning advantages; late movers avoid integration rework if standards converge.

Evaluate build vs. buy for agent capabilities. Retailers with strong brand equity may benefit from developing proprietary agents (Bain data suggests 3× higher trust for retailer agents vs. third-party).[24] Brands without direct-to-consumer channels must decide which third-party agent ecosystems deserve investment.

Organizational capability gaps

Assess cross-functional readiness. AI shelf readiness spans marketing (feeds, creative), merchandising (product data, pricing), operations (inventory, fulfillment), and customer service. Most organizations lack clear ownership for AI distribution inputs. Determine whether to create a dedicated AI commerce function or establish a cross-functional council with explicit accountability. The readiness gap is measurable: only 16% of brands systematically track their AI search performance, according to McKinsey's survey of CMOs.[3] HubSpot finds that the top barrier to AI adoption is lack of knowledge and training, not privacy or cost, and that 56% of very small businesses feel unprepared for AI.[12] Meanwhile, IBM reports that 84% of retail executives say AI will significantly enhance their ability to respond to market disruptions, and 80% have a clear strategy to integrate AI into long-term innovation. Key challenges remain in data quality, governance, and ecosystem readiness.[65]

Only 16% of brands track AI search performance

23. THE READINESS GAP

Balance third-party AI visibility with owned AI experiences. Forrester analyst Emily Pfeiffer argues that the future is not purely conversational commerce routed through third-party LLM platforms, but genAI-augmented guided selling built into owned retail and brand experiences.[15] Current chat-based AI shopping assistants remain immature and often create friction; retailers that invest in their own AI--augmented discovery and recommendation experiences, rather than relying solely on optimization for external platforms, may capture higher trust and conversion. Resource allocation should reflect both priorities.

Define governance for AI-driven decisions. As AI agents negotiate prices, recommend products, and resolve customer issues, organizations need governance frameworks for: pricing authority (what can agents negotiate?), personalization boundaries (what data can be used?), and escalation protocols (when must humans intervene?).

Capital allocation priorities

Balance quick wins against infrastructure investments. Quick wins include feed audits, schema markup improvements, and initial AI customer service deployments. Infrastructure investments include protocol integrations (ACP/UCP), data architecture upgrades for real-time feeds, and agent identity/verification systems. The right balance depends on current maturity and competitive position.

Establish measurement baselines before scaling. AI surfaces require new attribution approaches. Before committing significant budgets, establish controlled experiments that can isolate AI-driven impact from other channels. This discipline prevents both over-investment in unproven channels and under-investment due to measurement gaps.

AI shelf readiness

Audit product feeds for completeness. Ensure every product has accurate variants, identifiers, images, stock levels, and pricing. Establish a refresh frequency appropriate to how quickly prices or availability change.

Standardize policy content. Make shipping windows, return policies, and warranty terms clear, consistent, and ideally structured for programmatic access.

Establish internal ownership. Define cross-functional accountability for AI distribution inputs spanning marketing, merchandising, and operations. AI shelf readiness isn't just an SEO project, it requires coordination across the organization.

AI-surface marketing

Define test budgets and measurement baselines. Treat AI surfaces as a new channel with its own learning curve. Establish controlled experiments before the inventory becomes competitive.

Update creative pipelines. Build modular, feed-compatible assets including high-quality images, crisp value propositions, and structured product metadata that work across display contexts.

Build incrementality discipline. Use holdouts and geo tests where feasible to measure true lift from AI placements, accounting for the multi-touch nature of AI-assisted journeys.

AI customer experience

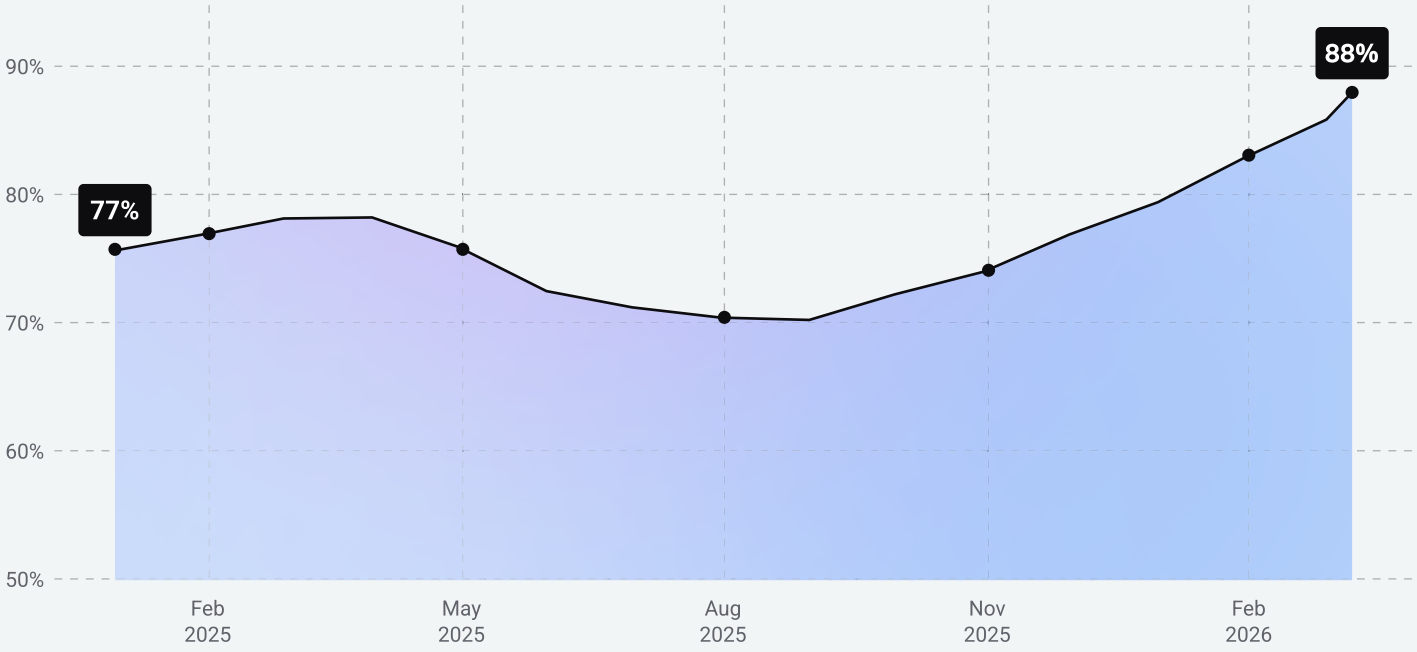
Prioritize top repetitive intents. Identify the most common customer questions and deploy AI resolution for those first.

Define escalation rules and quality monitoring. Establish confidence thresholds, CSAT monitoring, and containment tracking. Ensure human agents receive full context on escalated conversations.

Expand knowledge coverage and agentic scope iteratively. Use analytics to identify gaps and continuously improve resolution rates and customer satisfaction.

LYRO

Average Lyro AI CSAT as % of average human CSAT



You just read 70 sources on how AI is reshaping discovery.

What happens when those shoppers actually land on your site?

The highest-ROI customers aren't the ones you haven't met yet. They're the ones already browsing your store: stuck on sizing questions, abandoning carts, waiting for replies.

That's where Lyro works. Recommends products, captures leads, resolves 67% of tickets — with human escalation built in. And it gets smarter with every conversation.

You're investing in being found. Make sure you're converting the traffic you already have.

More sales, fewer tickets.

Get Lyro ↗

9. Appendix A: Adjacent High-Impact AI Use Cases and Emerging Infrastructure

Personalization and merchandising at scale

AI is enabling retailers to deliver extremely personalized shopping experiences. By analyzing browsing behavior, purchase history, and real-time context, brands can dynamically tailor product recommendations, bundles, and offers to each shopper. Major players like Amazon and Walmart use AI-driven recommendation engines for complete-the-look suggestions and individualized promotions.

Why this matters. Personalized product recommendations now drive up to 31% of e-commerce revenue, though the average across retailers is closer to 12% based on a study of over 300 e-commerce sites; most consumers feel frustrated by impersonal sites[65]. AI-powered segmentation helps merchants automate one-to-one marketing campaigns based on customer behavior and lifetime value. Customization at scale has become a key competitive advantage in online retail.

What to watch. Personalization is accelerating through better ranking models and generative interfaces. On retail platforms, this manifests as more relevant recommendations and more intuitive natural language search.

Dynamic pricing (and the regulatory response)

Retailers are increasingly adopting AI to adjust prices and manage inventory in real time. Machine learning models factor in demand patterns, competitor prices, stock levels, and time of day to optimize pricing for profitability. Specialized tools allow even mid-sized merchants to implement surge pricing or markdowns automatically across channels.

Why this matters. Dynamic pricing can raise profit margins significantly and increase revenue while reducing overstock. At the same time, algorithmic pricing has drawn regulatory attention. New York's Algorithmic Pricing Disclosure Act took effect in late 2025, requiring disclosure when algorithms using personal data set prices, including mandated disclosure language.[62] California's AB 325, effective January 2026, targets anticompetitive use of common pricing algorithms, modernizing antitrust enforcement against algorithm-enabled coordination.[63]

What to watch. This is a board-level topic: pricing optimization is attractive, but the compliance and reputational risks are now material. Organizations should review pricing practices with legal and compliance teams, particularly for markets affected by NY and CA regulations.

Generative content and creative automation

E-commerce has seen an explosion of generative AI use for product content creation. Since the launch of ChatGPT in 2022, retailers can now auto-generate product descriptions, titles, and SEO tags for thousands of SKUs within seconds. AI content tools let merchants customize tone and format for each outlet. Beyond text, AI-generated imagery and video have emerged as powerful capabilities. For example, TikTok introduced an AI Fashion Video Maker that lets sellers turn product photos into short videos with auto-generated voiceovers.[66]

Why this matters. AI compresses creative iteration cycles, allowing more experiments and faster learning, especially valuable in performance marketing environments. These tools can cut content production costs substantially while creating high-quality visuals in minutes.

What to watch. Quality control and authenticity requirements will increase. As generative content becomes ubiquitous, differentiation will come from creative direction and brand voice rather than production speed alone.

Logistics and operations

AI is increasingly embedded in e-commerce back-ends to streamline operations. Predictive analytics help retailers forecast demand and manage inventory with greater accuracy. Machine learning models optimize stock levels across warehouses, reducing both stockouts and overstock. In delivery and fulfillment, AI-powered route optimization yields efficiency gains.

Why this matters. While less visible to consumers, operational AI often produces the most durable margin gains. The result is faster delivery times, lower logistics costs, and a leaner, more responsive fulfillment network.

What to watch. Integration with agentic order management will become important as AI agents begin placing orders autonomously and expecting real-time fulfillment updates.

Trust, reviews, and deception controls

FTC announced a final rule banning fake reviews and testimonials, explicitly including AI-generated fake reviews.[67] The rule imposes penalties for businesses that use generative AI to create bogus product reviews or endorsements.

Why this matters. This directly impacts how merchants handle user-generated content and influencer marketing. The use of AI to fabricate customer feedback is now considered deceptive and subject to enforcement.

What to watch. Organizations should strengthen review moderation and vendor controls to ensure that synthetic reviews are not generated or purchased. Enforcement actions will establish precedents that shape compliance expectations.

Stablecoins and micropayment infrastructure

Coinbase launched x402, a protocol enabling instant programmatic payments using stablecoins.[68] The mechanism uses the HTTP 402 status code: a service responds with a price and recipient address, the agent sends a signed payment token, and the transaction completes without human intervention. In February 2026, Coinbase extended x402 into Agentic Wallets, enabling autonomous spending, earning, and trading with built-in security guardrails including programmable spending limits, transaction caps, and Know Your Transaction (KYT) screening. The x402 protocol has processed over 50 million transactions since launch, and Google has integrated it into its AP2 agent payments protocol, connecting stablecoin settlement to mainstream agentic commerce infrastructure.[37]

Why this matters. Card networks impose minimum transaction thresholds and multi-day settlement windows that complicate machine-to-machine transactions. Stablecoins enable micropayments that legacy rails cannot support economically. Cloudflare has partnered with Coinbase to formalize 402 signals for content monetization, allowing publishers to gate access with pay-per-use pricing.[69]

Why this remains speculative. Consumer adoption of micropayments is historically weak. The economics of per-article payments may not outperform subscription bundles for most publishers. Regulatory and tax treatment of high-volume micro-transactions remains unclear.

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