

The
Agentic
Commerce
Report

Payments are about
to change forever

The Agentic Commerce Report

An expert view on consumer
trust and behavior and what
merchants can do to prepare
for the industry's biggest shift
since e-commerce

worldpay

Introduction

A new chapter in commerce begins now

AI already shapes how people discover, compare and manage what they buy.

Now, a new generation of autonomous agents is taking its next step, actually making purchases on behalf of consumers. This shift, known as agentic commerce, marks a major change in how buying and selling happen.

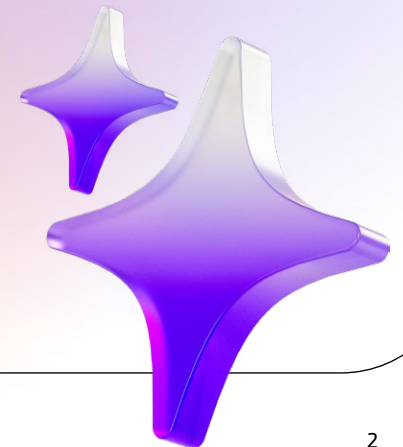
To make it work, payments must be safe, streamlined and interoperable for both people and intelligent agents. That's why Worldpay is working with partners like OpenAI, Google, Visa, Mastercard, Trulioo and Cloudflare to build the trusted

infrastructure of the agentic era – one merchants can adopt confidently and shoppers can rely on completely.

To see what comes next, we asked 8,000 consumers across seven countries how they feel about agents, data and trust. Their answers reveal how quickly this transformation will take hold – and what merchants can do to prepare now.

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Consumer readiness

How willing people are to let AI agents shop for them

Consumers are curious but cautious about letting AI handle their shopping.

Globally, around 40% say "yes" to AI shopping, while another 33% say "maybe." Only 27% reject the idea outright, showing that most consumers are at least open to the possibility.

Enthusiasm is highest in China, where nearly two-thirds of consumers are ready to let AI browse and buy on their behalf. The U.S. follows closely, with a strong core of early adopters eager to try AI shopping soon. Europe, by contrast, remains skeptical, with France showing the greatest resistance and the lowest intent to try.

Age is the biggest dividing line. Younger consumers, familiar with digital assistants and generative AI, are far more comfortable delegating purchasing decisions – 50% of those aged 18–34 are open to AI shopping, compared with just 27% of those over 55.

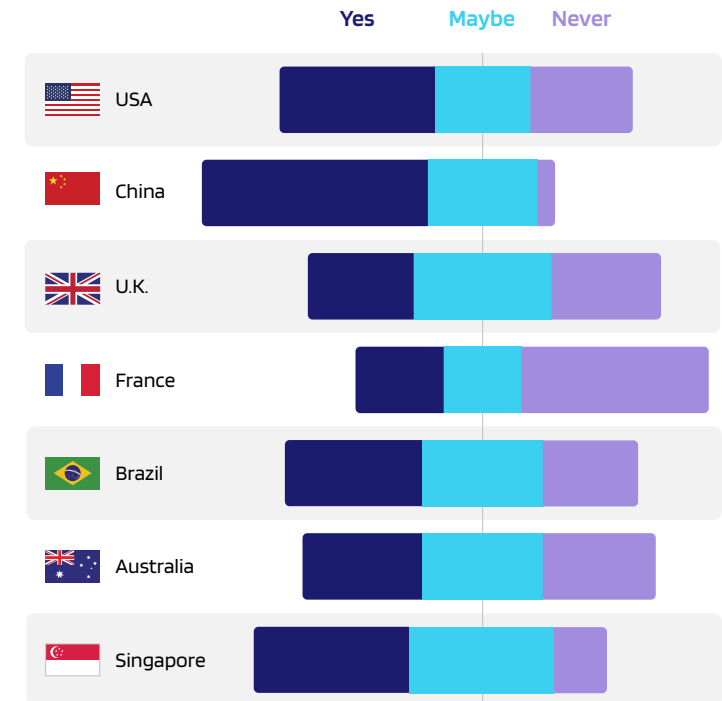
Gender also shapes readiness: Men in Western markets (U.S., U.K., France and Australia) are more willing to adopt AI agents, while women in Brazil and Singapore lead interest in their regions.



Takeaway

Despite clear curiosity, most consumers still want agency and reassurance. They see AI as a tool to simplify tasks and save time, but not as a replacement for human judgment.

Consumer readiness by country





Takeaway

Consumers may be curious about AI, but they won't delegate spending power until they feel protected, informed and in control.

Trust barriers

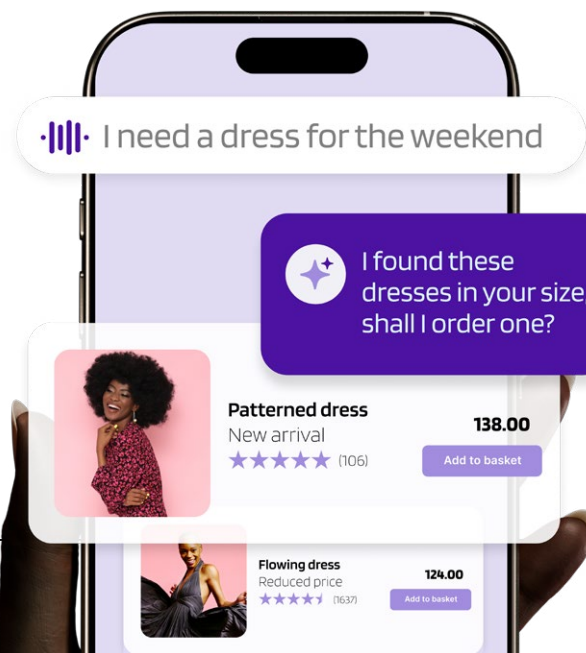
Consumer concerns and trust in AI shopping

Curiosity about agentic AI shopping is growing, but trust remains the biggest barrier.

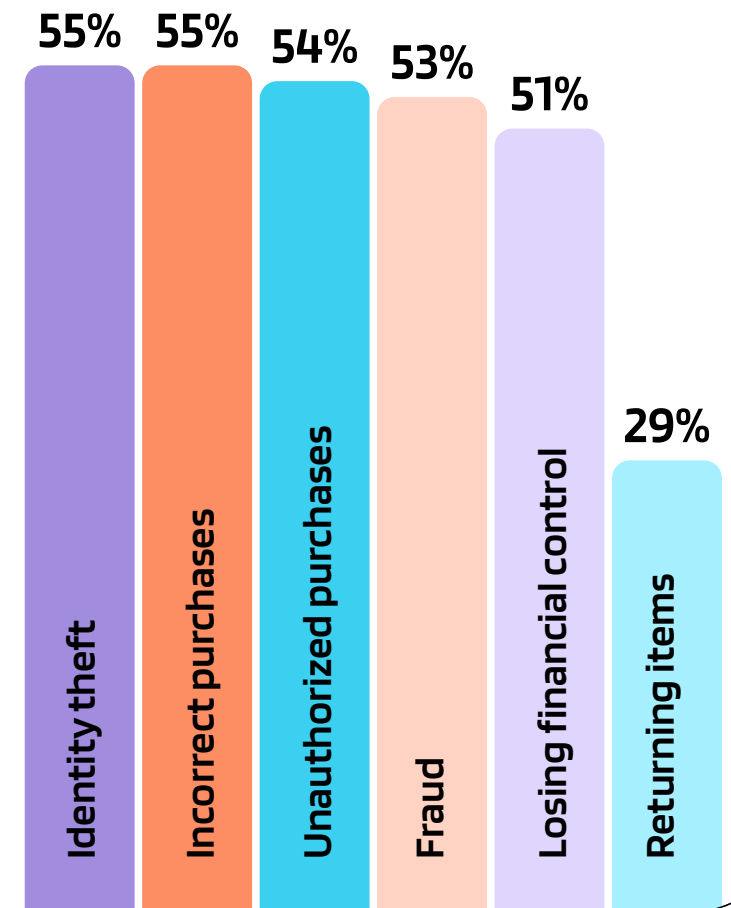
The majority of consumers cited three to four major concerns with AI shopping, revealing that enthusiasm for convenience is tempered by fears around security and control. Top concerns include identity theft (55%), incorrect or unauthorized purchases (55%), and fraud (53%), followed closely by loss of financial control (51%).

Older shoppers, who may be less familiar with AI, express stronger worries, while women in the U.S., U.K., France and Australia show heightened concerns around fraud. Younger consumers are more open but still cautious about accuracy and decision quality.

Only 5% report no concerns, and 30% simply enjoy shopping themselves – especially women in the U.K. and Australia. Practical issues like returns rank lower (29%), underscoring that emotional and security factors dominate.



Top worries about AI shopping



Trust builders

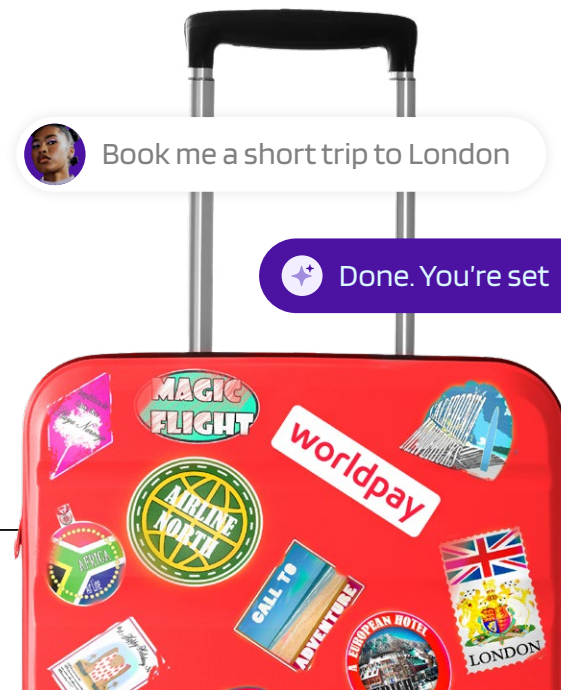
Building trust in agent-made transactions

Consumers are intrigued by AI's ability to simplify shopping, but trust remains the decisive factor in adoption.

Across markets, shoppers want reassurance, control and the ability to intervene before they feel comfortable. Fraud protection (54%), canceling transactions within 24 hours (50%) and reviewing purchases before completion (49%) top the list of trust-building features. These safeguards give consumers confidence that AI will act responsibly and mistakes can be undone.

Midtier factors reinforcing visibility and accountability include real-time alerts (42%), clear spending limits (41%) and access to human support (39%).

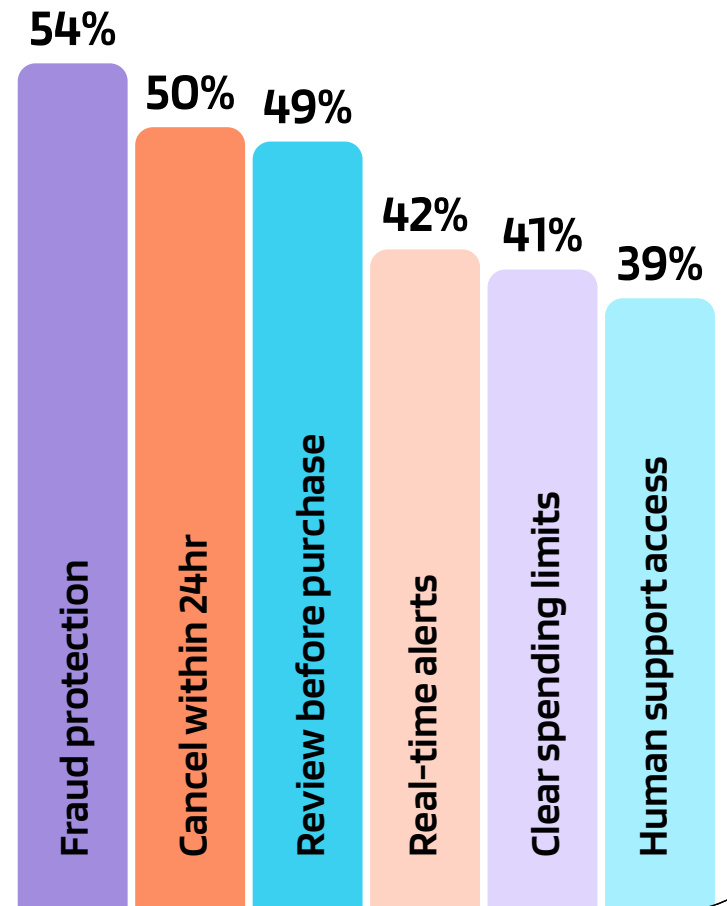
Lower-scoring features like transparency on decision criteria (32%) and brand reputation (25%) still matter, especially for hesitant users, even if they're not decisive alone.



Takeaway

AI in commerce will earn trust through control and clarity. Early adoption will center on protected, reversible transactions in which consumers feel in charge.

Top trust builders for AI shopping



Purchase intent

What people trust AI to buy – and what they don't

Consumers are most open to letting AI handle low-cost, low-risk decisions – the everyday errands that trade time for convenience.

Across markets, routine transactions under \$100 see the highest trust: Cinema tickets, food delivery and digital subscriptions all rank above 50% openness. These are quick, low-emotion moments where automation feels natural.

Openness drops fast once purchases become more expensive or personally significant. In the \$100-\$500 range, acceptance narrows to practical but predictable tasks like short-haul flights or insurance renewals. Above \$1,000, confidence collapses – few want AI choosing luxury goods, holiday packages, lending or wealth management on their behalf.

The data also shows cultural divides. China leads strongly, with consumers more comfortable delegating even midvalue purchases to agents. The U.S. follows, reflecting a tech-forward confidence in AI for convenience. Europe, particularly France and the U.K., remains conservative – trust wanes as prices rise.

The pattern is clear: When the stakes are small, AI earns freedom; when the value or emotion grows, humans take back control.

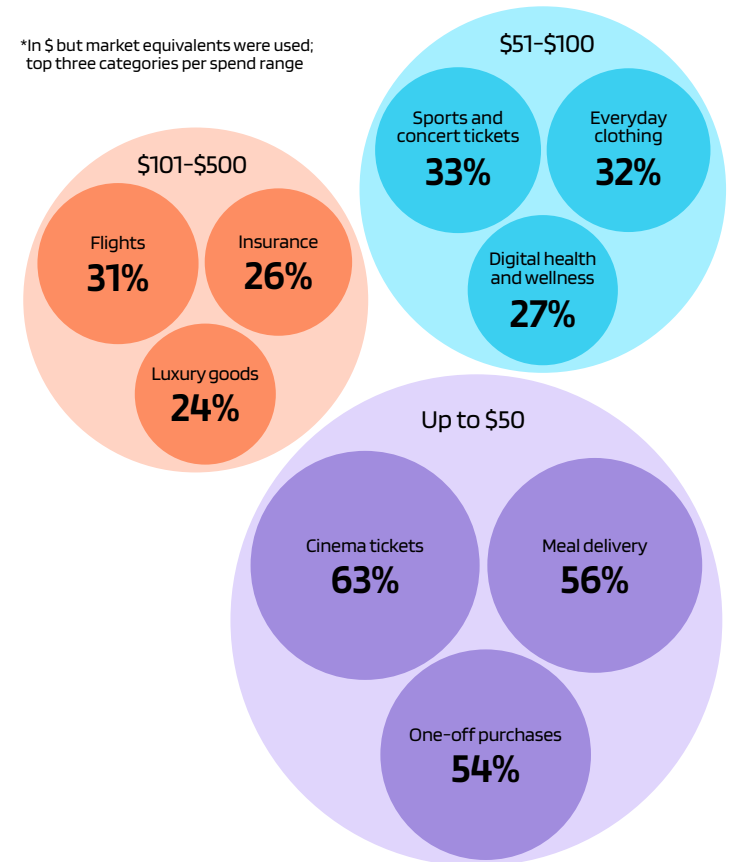


Takeaway

AI buying will grow from everyday convenience. Low-stakes purchases expect to build confidence before consumers hand over bigger decisions.

Openness to agentic purchases by cost*

*In \$ but market equivalents were used; top three categories per spend range





Takeaway

Consumers see AI shopping agents primarily as smart bargain hunters – valued for cost and convenience rather than conscience.

Decision drivers

What drives consumers to use AI shopping

Across global markets, cost and value remain the strongest motivators for AI shopping adoption.

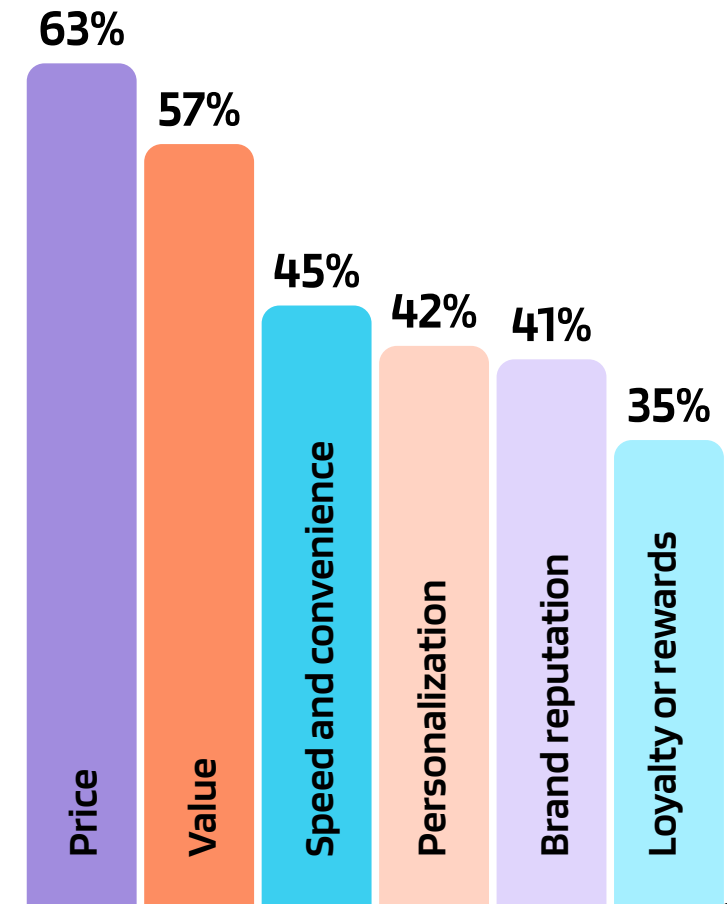
Price (63%) and value (57%) dominate, signaling a universal expectation that AI should make shopping cheaper and smarter. Personalization (42%) and speed and convenience (45%) rank as secondary drivers, with younger U.S. consumers showing more enthusiasm for tailored recommendations and saving time while French shoppers remain cautious.

Brand reputation (41%) and loyalty rewards (35%) hold midtier importance, suggesting trust matters but is outweighed by practical

benefits. While sustainability and ethical sourcing sit at the bottom (25%), they are important to a quarter of consumers.

Overall, AI's appeal lies in efficiency and savings over ethics – highlighting clear priorities for brands entering AI-driven commerce.

Top drivers for AI shopping



Spending patterns

How budgets shift as agentic commerce grows

Consumers expect a gradual but notable shift toward AI-assisted shopping over the next five years.

Within five years, consumers anticipate that AI agents will handle about 10% of their purchases.

This signals growing openness, especially among younger and male consumers eager for convenience and automation. Traditional digital channels remain strong: Online marketplaces (24%) and company websites (18%) lead, reflecting trust in familiar platforms and direct brand interactions.

Search-based shopping is expected to account for 12%, continuing as a discovery tool rather than a primary purchase channel.

Despite digital growth, in-store shopping retains its lead at 37%, particularly among older consumers. While AI and automation will enhance convenience and efficiency, physical retail will remain the cornerstone of commerce for years to come.

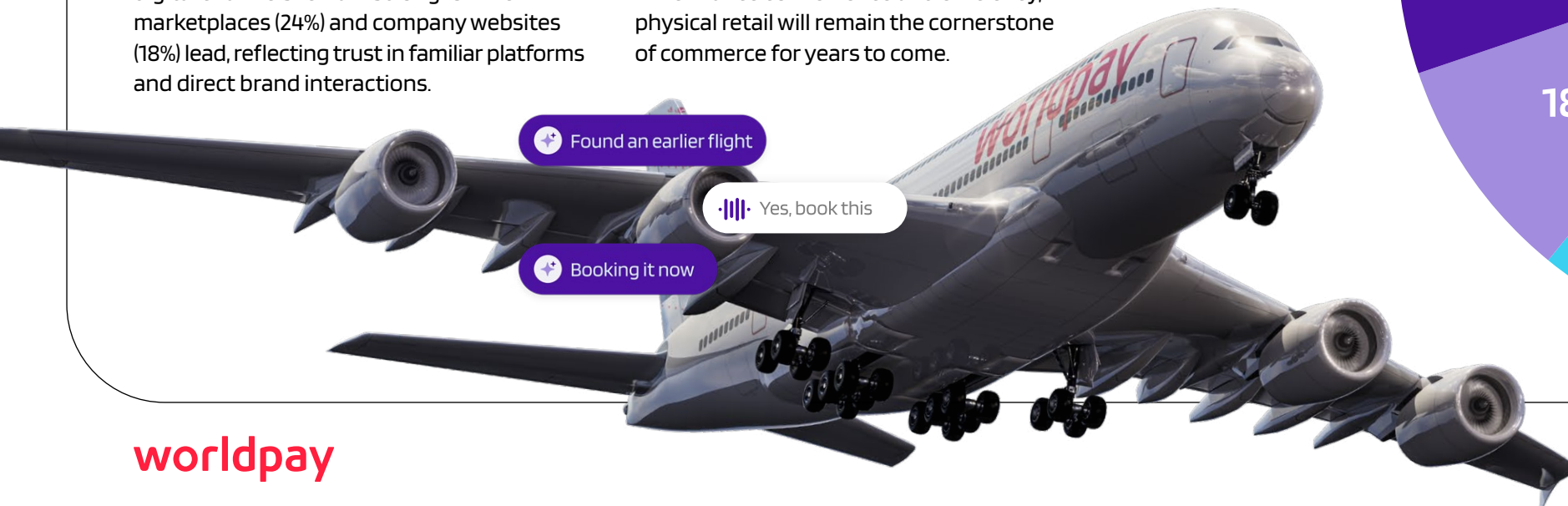
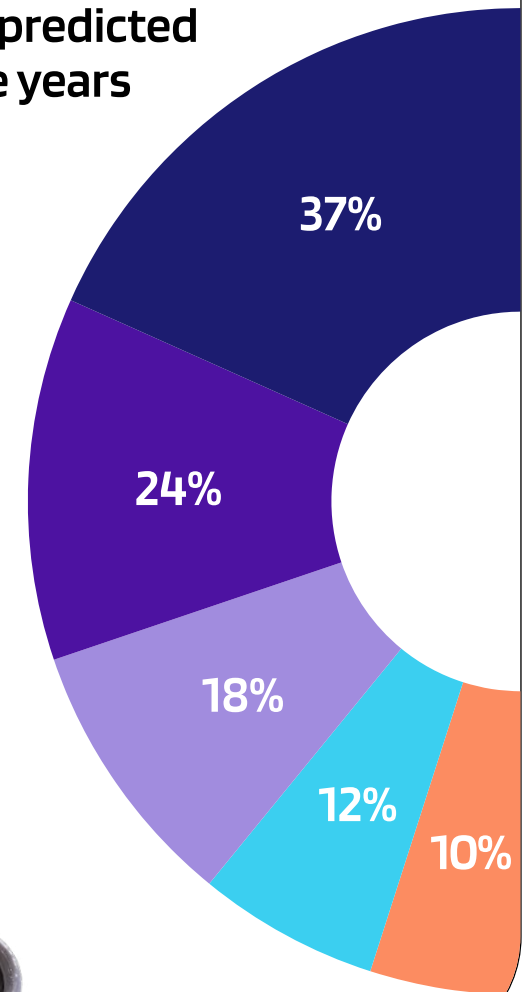


Takeaway

Consumers are open to AI shopping agents, but physical stores will continue to anchor global shopping habits.

Consumers' predicted spend in five years

- In-store
- Online marketplace
- Company website
- Search
- AI bot



Market guides

8,000 consumers told us
what they think about
agentic commerce

Agentic commerce won't arrive everywhere at once. It's emerging market by market, shaped by local trust dynamics, consumer behavior and digital infrastructure.



United States

Americans likely to be early adopters

The U.S. is a leader in agentic commerce adoption. Nearly half of American consumers (44%) are comfortable letting a smartbot browse and shop on their behalf – a figure that rises to 59% among shoppers aged 18–34.

Price is the top motivator: 63% cite securing the lowest price as the main reason to use an AI shopping agent.

Skepticism remains: 29% say they'd never feel comfortable with an AI agent shopping for them, compared to just 5% in China and 15% in Singapore.

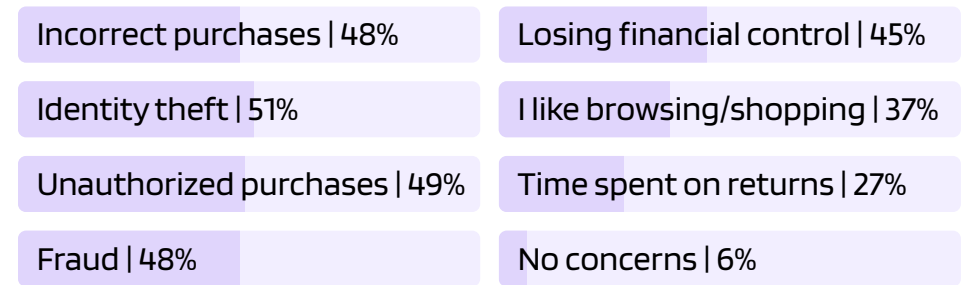
Looking ahead: Americans expect 9% of purchases to be made through AI bots within five years. With the U.S. e-commerce market projected to hit \$2.9 trillion by 2030 (GPR 2025), that translates to more than \$261 billion in AI-driven spending.



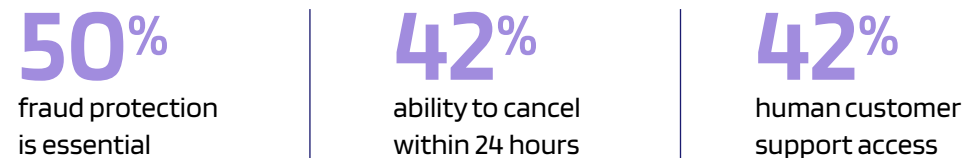
How much control would you want over purchases made by an AI agent?



Main concerns in trusting agent



Top factors to increase consumer trust





China

Chinese poised to be super users

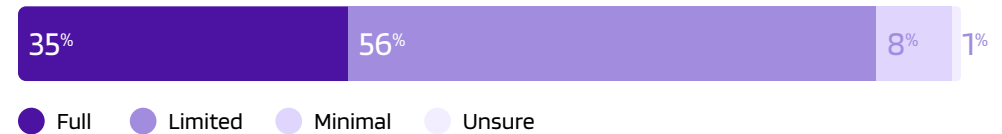
China leads the way in agentic commerce. With high mobile payment use, superapp ecosystems and comfort with AI, consumers are already delegating tasks to algorithms – quickly shifting agents from convenience tools to purchasing partners.

Adoption is strong and broad: 65% of consumers are ready to let an AI agent shop for them within 12 months, and nearly 80% of those aged 55+ are on board – unlike other markets where younger shoppers lead.

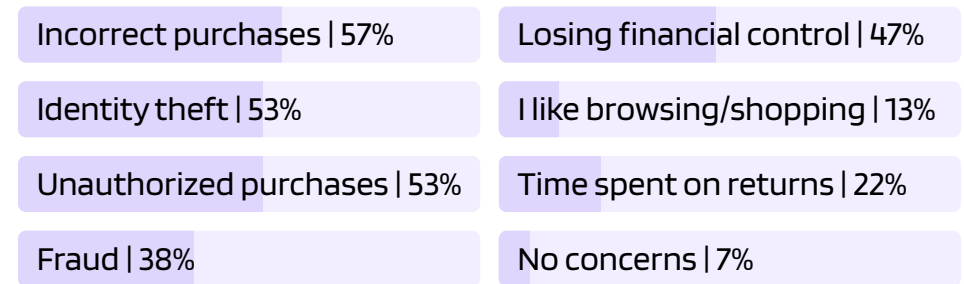
Value drives interest: 72% cite getting the best balance of cost and features as the top reason to use AI agents.

Comfort levels are high: Only 5% of Chinese consumers say they'd never trust an AI agent, compared to 53% in France.

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United Kingdom

Britons see value but lack trust

Brits are warming to AI shopping assistants. One in three U.K. shoppers (31%) would let a smart bot shop for them – a figure that rises to 45% among those aged 18–34. By 2030, they expect 7% of online purchases to be made this way, equating to £29 billion (GPR 2025).

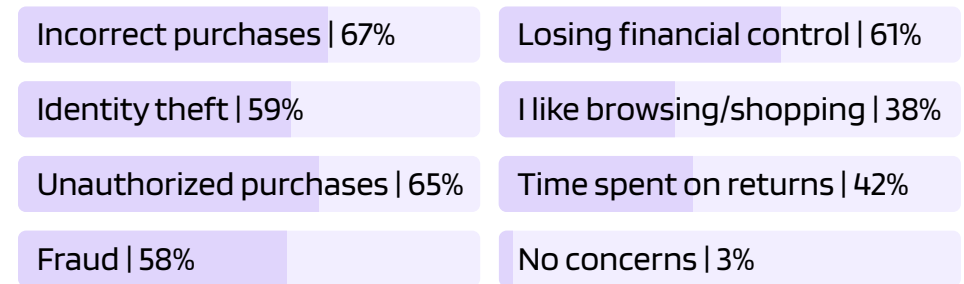
What shoppers want: 61% want AI to balance cost and quality, 60% to find the lowest prices and 43% to tailor picks to personal tastes – acting as a digital personal shopper.

Concerns remain: Brits lead all markets in being worried about incorrect purchase decisions (67%), unauthorized purchases (65%) and losing financial control (61%). While interest in agentic commerce is growing, these concerns highlight that consumer trust will be a key barrier to significant adoption in the U.K.

How much control would you want over purchases made by an AI agent?



Main concerns in trusting agent



Top factors to increase consumer trust





France

The French resist agentic commerce

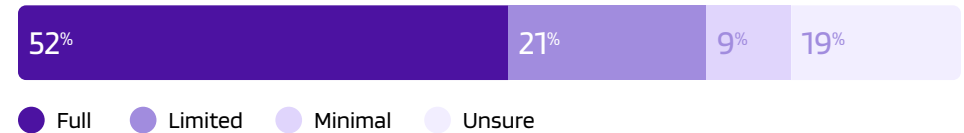
French consumers show the strongest resistance to agentic commerce. Over half (53%) say they would never feel comfortable letting an AI agent shop for them – far higher than any other market. Australia ranks second at 32%, while only 5% of Chinese respondents share this concern.

Perceived benefits are limited. The top positives cited are finding the lowest cost (56%) and improving speed and convenience (33%). In comparison to other markets, the French perceived far fewer benefits.

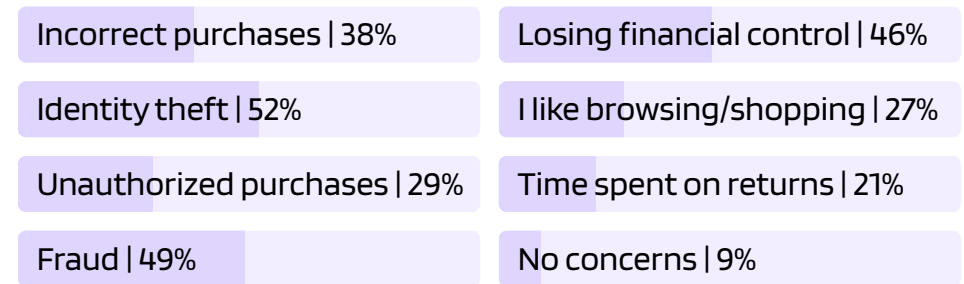
Trust issues dominate. Identity theft (52%), fraud (49%) and loss of financial control (46%) are the biggest concerns when considering AI shopping agents.



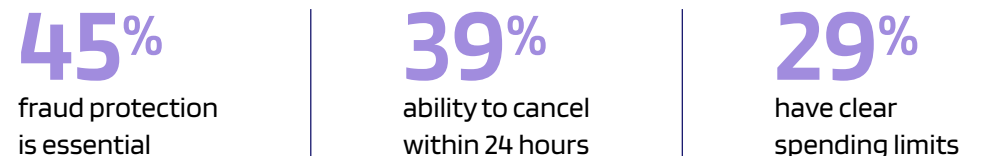
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Brazil

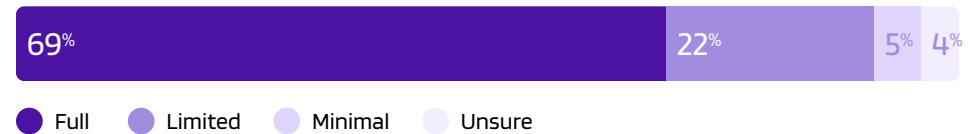
Brazilians value speed, could adopt quickly

Speed and convenience drive interest in Brazil. Over half (57%) of Brazilians cite these benefits as key reasons to consider agentic commerce – far higher than Americans (41%), Britons (38%) or French consumers (33%).

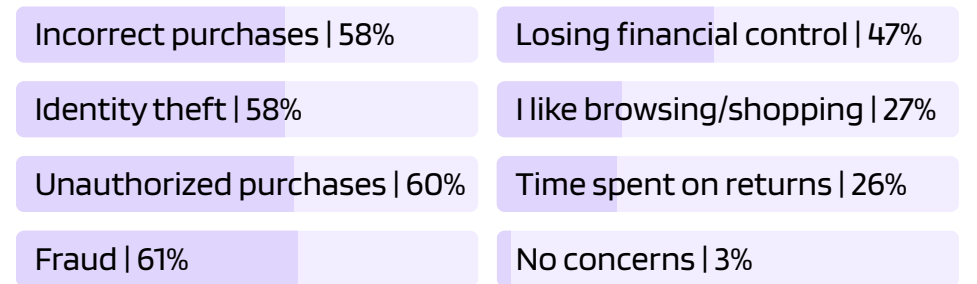
Spending expectations are strong. Within five years, Brazilians anticipate 11% of their shopping will be through AI bots like ChatGPT, compared to 8% in Australia. In-store purchases are projected at 29% versus 46% in Australia.

Adoption outlook. Currently, 39% are ready or willing to try agentic commerce within 12 months, while 27% say they'd never feel comfortable. With strong demand for convenience and higher projected spend via large language models (LLMs), adoption in Brazil may accelerate faster than expected.

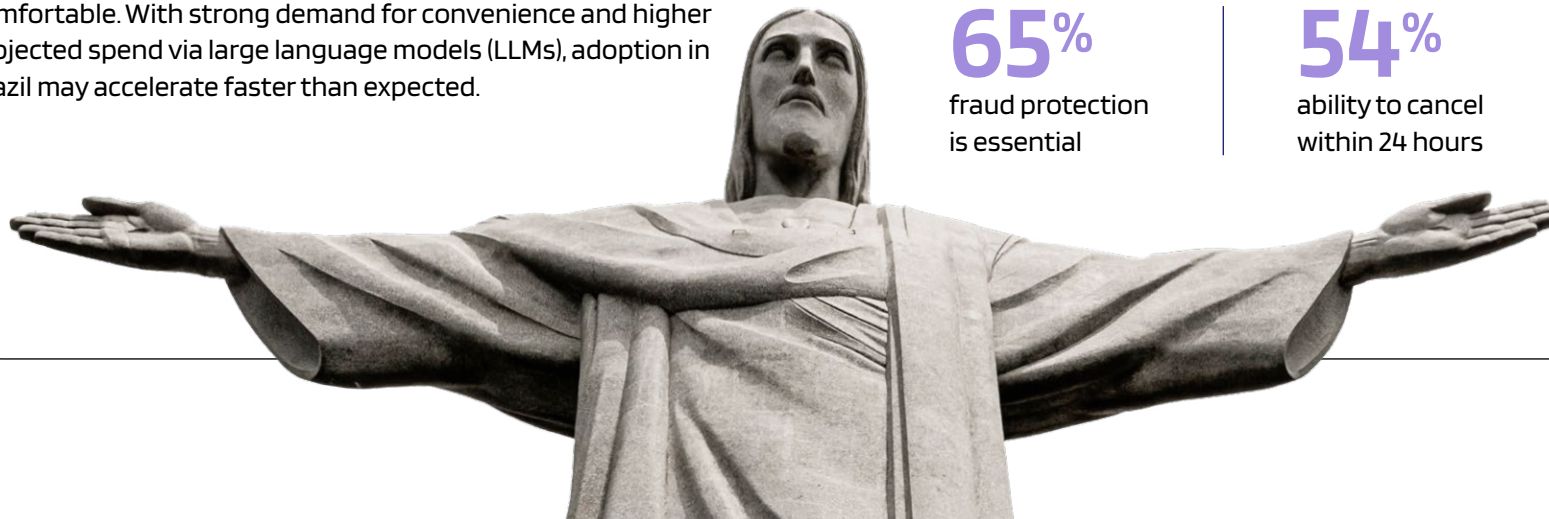
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Top factors to increase consumer trust





Australia

Australians are split on agentic

Australians are split on agentic commerce. While adoption is strong in markets like China (64% willing, 5% unwilling), Australians are nearly evenly divided: 34% say they'd use it now or within 12 months, while 32% say they'd never feel comfortable.

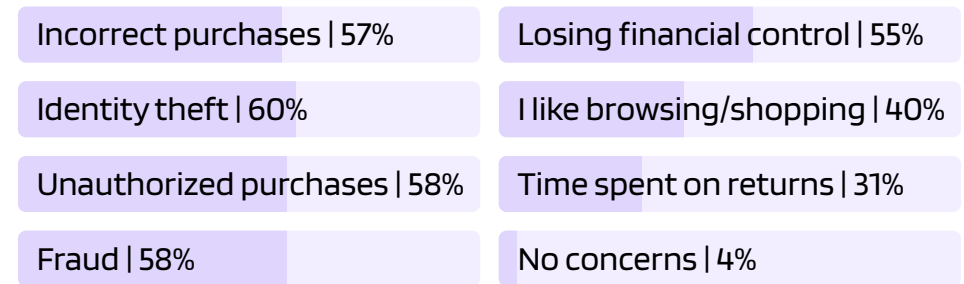
Trust concerns are high: Like the U.K., Australians are less likely to trust personal information with AI agents than other markets. They also expect to make 46% of purchases in-store in five years – higher than the U.K.'s 35%.

Cost savings appeal: 63% cite finding the lowest price as a key reason to consider agentic commerce. However, Australians lead all markets in security concerns, with 60% worried about identity theft.

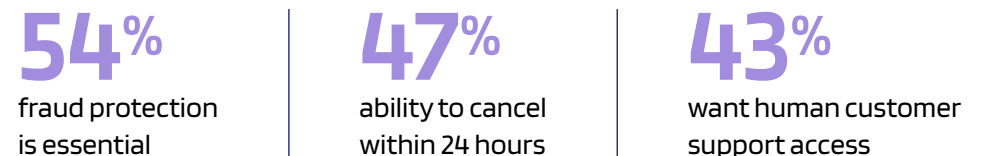
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Singapore

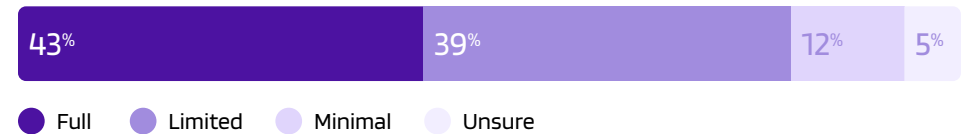
Singaporeans are very open to agentic

Singapore shows strong openness to agentic commerce. 44% of consumers are ready to use an AI agent now or within 12 months, and another 41% are open once they learn more. Only 15% say they'd never feel comfortable.

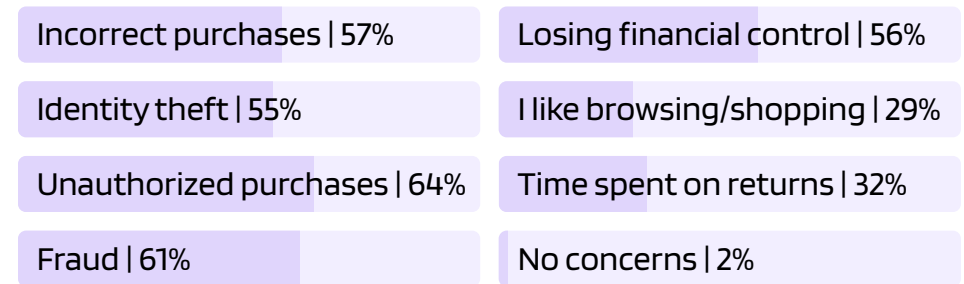
Price is the top driver: Singapore leads all markets, with 75% citing finding the lowest cost as the main reason to use an AI agent. It also ranks highest for loyalty considerations, with 44% wanting AI to factor in rewards.

Concerns remain: 64% worry about unauthorized purchases, and 61% are concerned about fraud.

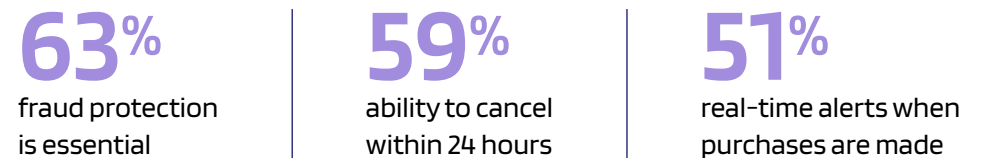
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Let Worldpay help you

prepare for what's next

By combining scale, security and innovation, Worldpay is building the payments infrastructure for the agentic era – one that empowers merchants to adapt confidently as commerce becomes increasingly intelligent.



Prepare for what's next

How Worldpay can help you get ready for agentic commerce

Agentic commerce is already reshaping how people shop, book and buy. For merchants, the opportunity is enormous – but it demands preparation. Consumers want AI-powered convenience, yet they also expect transparency, protection and control. The businesses that deliver both will lead the next chapter of digital commerce.

We have identified five priorities for merchants getting ready for agentic commerce:

1 Build trust as a product feature

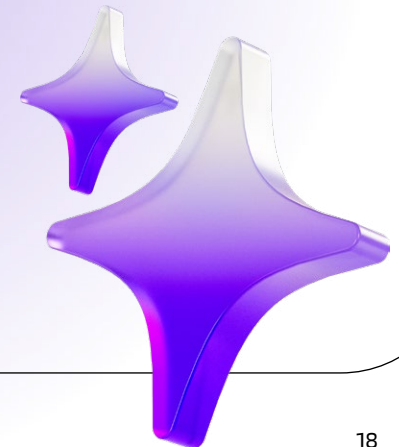
Consumers will adopt agentic commerce only if they feel safe doing so. Show how data is used, provide clear consent and cancellation options, and keep human support accessible.

Worldpay helps merchants make trust visible – through transparent payments, verified AI interactions and partnerships that embed security at every touchpoint.

2 Strengthen your data foundations

AI agents depend on clean, tokenized and interoperable credentials.

Worldpay's intelligent tokenization and credential management let AI agents pay securely across platforms, supported by global infrastructure trusted by major payment networks.



Prepare for what's next

How Worldpay can help you get ready for agentic commerce

3 Rethink fraud and risk management

As legitimate AI agents enter the ecosystem, fraud prevention must evolve.

Worldpay's AI-native fraud platform protects the full customer journey, spotting emerging risks in real time and helping merchants distinguish bad bots from trusted agents.

4 Redefine disputes and chargebacks

Agentic commerce changes what accountability looks like.

Worldpay's Disputes Defender delivers adaptive chargebacks designed for AI-initiated transactions – keeping dispute handling fair, efficient and future-ready.

5 Connect securely across ecosystems

Commerce will flow through multiple agents, platforms and networks.

Powered by Worldpay's collaborations with Visa, Cloudflare, OpenAI, Google, Mastercard, Trulioo and others, merchants can transact confidently across trusted AI systems.

🗣️ I want something new for dinner.

🌟 How about tacos, risotto, or grilled salmon salad?

🗣️ Salmon salad!

🌟 Shopping list created. Groceries ordered.

Survey methodology

Worldpay commissioned research agency The Lantern to survey 8,000 consumers across the U.S., U.K., France, Brazil, China, Singapore and Australia in August and September 2025. Respondents were given a short description of an agentic AI shopping agent with examples of how it can shop on their behalf. Global averages in this report represent the unweighted mean across all countries surveyed. They were calculated by summing each country's percentage response and dividing by the total number of countries (seven).

About Worldpay

Worldpay is an industry-leading payments technology and solutions company with unique capabilities to power omncommerce across the globe. Our processing solutions allow businesses of all sizes to take, make and manage payments in-person and online from anywhere in the world. Annually, we process over 50 billion transactions across 174 countries and 135 currencies. We help our customers become more efficient, more secure and more successful.

To learn more, visit

worldpay.com/agentic-commerce

