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MANUFACTURING, CONSTRUCTION AND RETAIL AI

How AI agents could reshape retail as stores move beyond sales

Agentic commerce, where autonomous AI agents independently select and purchase products on behalf of consumers, is forcing retailers to rethink their role. As AI takes over more of the buying process, physical stores are evolving from a sales channel into a destination for advice, service, experience, and omnichannel support



A Galaxy General AI robot retail store, Shanghai. Retail is entering a new phase of digital disruption, where agentic commerce could fundamentally change how consumers shop

Agentic commerce fundamentally changes the buying process

Retail is entering a new phase of digital disruption. E-commerce has already transformed *where* consumers shop; agentic commerce is set to change *how* they shop. Autonomous artificial intelligence agents can search, compare and purchase products on behalf of consumers, shifting shopping from an active task to an increasingly automated background process.

Agentic commerce goes beyond AI assistants and comparison websites

Key differences between agentic commerce, AI assistants (such as ChatGPT and Gemini) and comparison websites

	Agentic commerce	AI assistants	Comparison websites
Role in customer journey	Actively manages parts of the customer journey	Provides information and recommendations	Helps consumers compare products and prices
Degree of autonomy	High: can execute tasks independently	Low to medium: provides recommendations	None
Decision-making role	Makes decisions within predefined parameters	Decisions remain with the user	Decisions remain with the user
Action after recommendation	Can complete the purchase autonomously	No direct action	No direct action
Core function	'Take care of this for me'	'Advise me'	'Show me the available options'
Strategic role	New distribution and decision-making channel	Decision-support tool	Marketing and acquisition channel

Source: ING Research

Most relevant for routine purchases, less so for luxury goods

Agentic commerce is not equally suited to every product category. Its greatest potential lies in repeat and replacement purchases, as well as functional, standardised products. In these categories, AI agents can efficiently compare prices, specifications, and availability, while using consumption patterns to determine the optimal time to buy.

Adoption is likely to be slower for luxury, trend-sensitive and experience-driven products. In these categories, inspiration, emotion, and personal preference remain central to the purchasing decision, making consumers less inclined to relinquish control. AI agents can assist by pre-selecting products that match predefined preferences, but final purchasing decisions are likely to remain firmly in the hands of the consumer.

Consumer electronics and personal care lead the adoption of agentic commerce

Within non-food retail, agentic commerce appears particularly well suited to consumer electronics and personal care. Both sectors are characterised by a high degree of product standardisation and a large share of repeat purchases, making them ideal candidates for AI-driven purchasing.

In consumer electronics, purchasing decisions are often based on objective and easily comparable criteria, including price, technical specifications, and availability. This makes products such as televisions, laptops and other electronic devices well suited to automation, allowing AI agents to manage much of the purchasing journey from product selection to the final transaction.

The potential is equally significant in personal care, where many purchases are routine and repetitive. Products such as diapers, shampoo, and toothpaste can be reordered automatically based on usage patterns and preset preferences. By reducing the effort required to order everyday products, AI agents could further accelerate the shift towards online shopping.

Agentic commerce is best suited to consumer electronics and personal care products

Product categories most and least suited to agentic commerce

Segment	Suitable for agentic commerce	Products most suited	Products least suited
Consumer electronics	High	Standardised products with clearly measurable specifications.	Hobby-related products and more complex products that require expert advice
Personal care	Medium to high	Routine and repeat purchases	New product launches, fragrances and highly personal products
Fashion	Medium	Basic apparel (t-shirts and socks)	Trend-driven and luxury fashion items
Home furnishings	Medium	Functional furniture, replacement purchases, and products with clearly measurable features.	Trend-driven products, customised products, and decorative items

Source: ING Research

Personal taste limits AI agents' potential in fashion and living

For now, fashion and home furnishings appear less suited to fully autonomous agentic commerce. Purchasing decisions in these categories are often shaped by inspiration, aesthetics, personal taste, and broader lifestyle considerations, making consumers less willing to hand over control to an AI agent.

While AI can support product discovery and narrow down options based on predefined preferences, the final purchase decision will typically remain with the consumer. In these segments, AI is therefore more likely to serve as a decision-support tool than as a fully autonomous purchasing agent.

Chinese platforms lead adoption

Agentic commerce creates the greatest opportunities for large global marketplaces and technology companies. These players combine vast product assortments with the scale, data and infrastructure needed to deploy AI agents effectively. Their integrated ecosystems, including payment solutions, logistics networks, and data platforms, enable them to integrate AI agents into their business operations faster and more effectively.

Chinese platforms such as Alibaba and JD.com currently lead the way, with AI agents already deeply integrated into their respective platform networks. These agents can not only provide product recommendations but also complete purchases autonomously. Meanwhile, US technology companies including Amazon, Google, Meta, OpenAI and Anthropic are investing heavily in the development and rollout of AI agents, intensifying the global race for leadership in this emerging market.

European players are structurally lagging behind their American and Chinese competitors. Stricter regulation and less integrated platform networks limit their ability to bundle scale, data and services. While Zalando is among Europe's frontrunners in AI-powered retail, its applications are currently focused on product discovery, comparison, and selection. Fully autonomous purchasing has yet to become a reality.

Technology platforms are becoming the gatekeepers of commerce

AI agents are rarely neutral actors. Embedded within commercial ecosystems, they are inherently linked to the interests of platforms, marketplaces and technology companies. Although agentic commerce promises greater convenience and time savings for consumers, it is also likely to strengthen the dominance of large tech firms and marketplaces. These parties are becoming increasingly influential in shaping product choices and controlling consumer access.

Physical stores are not disappearing, but their role is changing

How will the role of the physical store evolve in an AI-driven retail landscape?



Source: ING Research

Redefining the store in the age of AI

Agentic commerce is expected to accelerate the shift of sales to online channels, putting further pressure on the existence of physical stores. The extent of this impact will largely depend on consumers' willingness to delegate purchasing decisions to AI agents.

Physical stores will nevertheless remain relevant for many non-food retailers. Their role is shifting from sales channel to destination for advice, service, inspiration, and support of online sales. Stores that continue to rely mainly on transactional sales risk losing relevance in an increasingly AI-driven retail landscape.

Retailers that successfully integrate their physical and digital channels, define clear roles for their stores, and deploy technology strategically can strengthen their position within the customer journey. In a future shaped by AI-driven commerce, their role will increasingly centre on adding value where automation cannot.

Author

Katinka Jongkind
Senior Economist, Retail, Services and Leisure
Katinka.Jongkind@ing.com

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