

## AGENTIC COMMERCE: THE NEXT INFLECTION POINT IN DIGITAL TRADE

Commerce has evolved from static web pages to mobile apps and now to agentic experiences, reflecting a shift toward greater convenience, intelligence, and personalization that puts consumer journeys at the center.

This evolution has brought us to a major inflection point: Agentic Commerce, where autonomous digital agents transact on behalf of humans. This next phase of digital trade is defined by efficiency, powered by mature AI and growing trust in autonomy, with trusted-agent protocols and secure payment frameworks already accelerating the shift.

## Why the Shift is Inevitable

This shift is inevitable because the current commerce model has reached its limit. Consumers, fatigued by choice overload and friction, seek outcomes rather than endless searches. Businesses face margin pressure and rising acquisition costs, making AI and autonomous systems essential for efficiency.

AI has matured beyond conversation and now plans, reasons, and transacts securely through APIs, supported by orchestration tools, payment rails, and interoperability frameworks that enable safe autonomy at scale. Ecosystem players are deploying trusted-agent protocols, signaling that the transition is underway.

Agentic commerce represents a structural change, moving AI from passive assistance to active economic participation. Autonomous agents can discover, compare, negotiate, and complete transactions within trusted guardrails. Behavioral trends, such as subscription models and auto-reorders, show that consumers are ready to delegate decisions, while emerging standards for transparency and consent reduce trust barriers.

This evolution is as significant as the move from physical retail to e-commerce. By 2030, the U.S. B2C retail market could generate up to \$1 trillion in orchestrated revenue through agentic commerce, with global projections reaching \$3–\$5 trillion, according to McKinsey research.

## What Agentic Commerce Really Means for Businesses

Agentic commerce moves AI from assistance to execution, enabling systems to set goals, make decisions, and act autonomously across workflows for discovery, evaluation, secure transactions, and fulfillment.

Autonomous agents can:

- Discover products across merchants based on user intent, boosting conversion and reducing acquisition costs
- Evaluate options by comparing specifications, reviews, and delivery timelines for competitive pricing and trust
- Transact securely using stored credentials and trusted protocols to minimize fraud and speed checkout
- Manage fulfillment by tracking orders, handling returns, and optimizing loyalty programs to improve retention and efficiency

This is not about adding AI to existing systems. It is about re-architecting the commerce value chain for autonomy, unlocking growth and efficiency, and delivering integrated experiences across ecosystems.



## Forces Driving the Shift

Four forces are driving the inevitability of agentic commerce:



### Economic Pressure

Retail margins contracted by about 64 basis points in 2025 due to rising costs and tighter earnings expectations. Increasing acquisition costs and demand for hyper-personalization are making autonomous systems critical for competitiveness.



### Technological Maturity

Foundation models, orchestration APIs, new protocols such as MCP and A2A, and secure payment systems now enable safe autonomy. These capabilities are reinforced by MACH architectures for modular deployment, robust infrastructure for multi-channel interactions, and multi-agent orchestration for coordinated task execution.

AI now reasons, plans, and acts securely, bridging the gap between intent and execution. Ecosystem players are introducing trusted-agent frameworks that are reshaping web architecture and enabling intelligent, autonomous commerce at scale.



### Behavioral Change

Delegation is now mainstream with models like “subscribe and save.” Consumers already trust digital systems for repetitive tasks, and agentic commerce extends this behavior from micro-decisions to full transaction management. As this trend accelerates, brands must prepare for intent-driven experiences as engagement shifts from human interaction to agent-based orchestration, creating an attention economy where agents compete for engagement and influence.



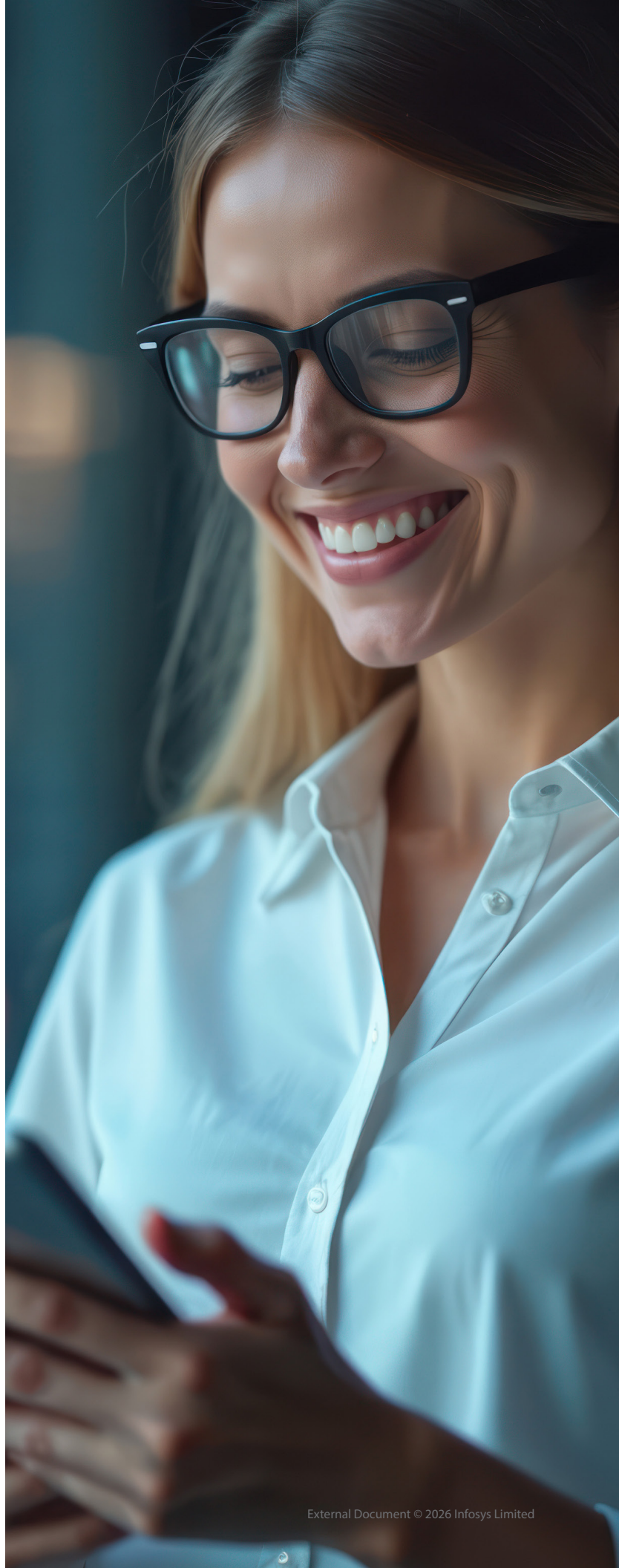
### Regulatory Momentum

Complementing these trends, standards for transparency, consent, and auditability under frameworks such as the EU AI Act and U.S. FTC guidelines build trust, reduce risk, and create a foundation for responsible scaling.



### The Commerce Value Chain Rewired

The shift is not cosmetic; it is foundational. Agentic commerce is transforming every stage of the buying journey, replacing manual effort with autonomous execution and unlocking efficiency and personalization through dynamic pricing and tailored recommendations.



Stage	Old World	Agentic World
Discovery	Search, ads, manual browsing	Finds products across merchants based on intent, reducing friction and boosting conversion
Evaluation	User compares specs, reviews	Compares specifications, analyzes reviews, and filters by price and delivery for optimal choice
Checkout	User fills cart, enters details	Completes purchase using stored credentials for faster transactions
Fulfillment	Merchant updates status	Tracks orders, manages returns, reorders, and refunds, with predictive agents enhancing post-sale support
Loyalty	User redeems points manually	Optimizes loyalty programs and automates reorders to drive retention

## The Crawl–Walk–Run Path

The adoption of agentic commerce follows a phased path, beginning with quick-win opportunities and pilot projects to establish trust and demonstrate value.

### Crawl (Assistive):

- Suggests and summarizes actions, requiring user confirmation
- Focus on trust and data readiness

### Walk (Semi-autonomous):

- Executes bounded actions such as applying coupons or placing low-risk orders
- Focus on integration with payment and fulfillment systems

### Run (Fully autonomous):

- Manages end-to-end transactions within guardrails
- Focus on governance and continuous monitoring

This progression enables businesses to build trust, integrate systems, and address skills gaps through targeted training and workflow adjustments. It also fosters leadership for cultural alignment and enables autonomy at scale, supported by a clear roadmap with milestones and success metrics.



## Industry Use Cases

Agentic commerce is not limited to retail; it spans various industries and creates a measurable impact on conversion, efficiency, and retention. Recent ecosystem initiatives, such as Visa's Trusted Agent Protocol and Worldpay's MCP standard, demonstrate that agentic commerce is transitioning from concept to implementation across sectors.

### Retail and eCommerce:

Personal shopping agents, automated reorders, dynamic bundling, including conversational agents and autonomous campaign management for optimized engagement

### Travel and Hospitality:

Intelligent trip planners that book itineraries and manage disruptions for frictionless experiences

### Financial Services:

Agents that optimize accounts, renewals, and investment decisions for improved returns and efficiency

### Healthcare:

Prescription and appointment management to enhance adherence and patient outcomes

### B2B Procurement:

Autonomous sourcing and vendor negotiations to reduce cycle time and procurement costs

### Education and Learning:

Learning companions that curate content and transact for adaptive engagement

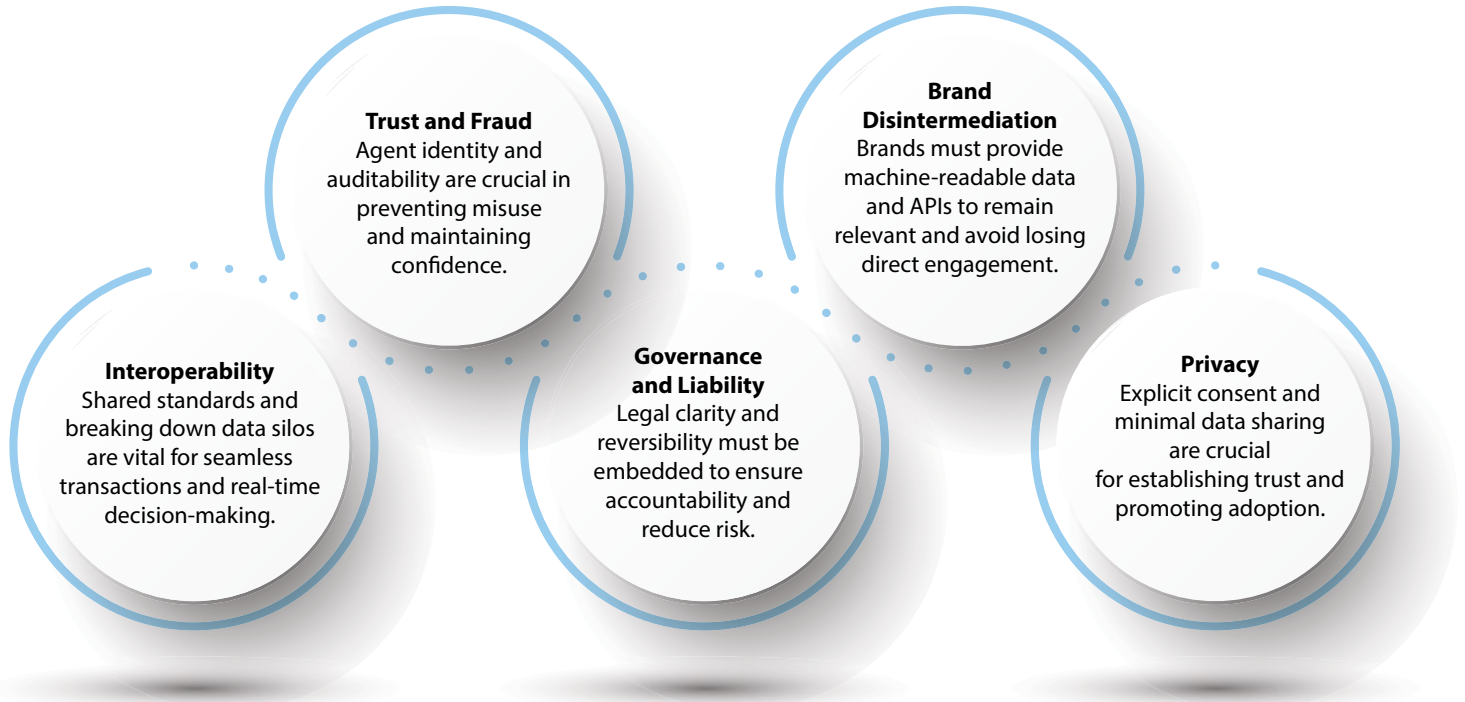
### Entertainment and Media:

Agents that personalize subscriptions and content to improve retention and cost optimization



## Challenges We Must Solve

The promise of agentic commerce is compelling, but critical challenges remain. Solving them early will determine who leads in this era.



## Why It Matters Now

Agentic commerce is reshaping how the world buys and sells, no longer a distant concept. It gives time back to consumers, reduces operational drag for businesses, and creates new value models where agents transact on behalf of humans. It positions agentic commerce as a strategic differentiator for efficiency, innovation, and competitive advantage aligned with business goals.

At Infosys, we believe those who act now by making products agent-readable, APIs accessible, and governance airtight will lead in the next era of commerce. Others risk irrelevance.

The question is not if agentic commerce is happening. It is how quickly you can adapt. Success depends on tailored recommendations and proven stories that build trust, credibility, and long-term partnerships aligned with client goals.





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