

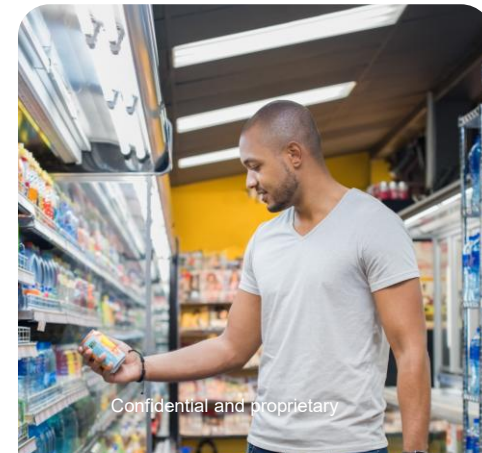


Agentic Commerce is Here

How AI Is Rewiring Retail Decision Making

August 20, 2026

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Agenda

The Consumer Is Moving Faster Than We Are

Agentic Commerce — What the Evolution Looks Like

The 5Ps in an AI World — Is Your Operating Model Fast Enough?

The Cost of Inaction & the Path to Winning

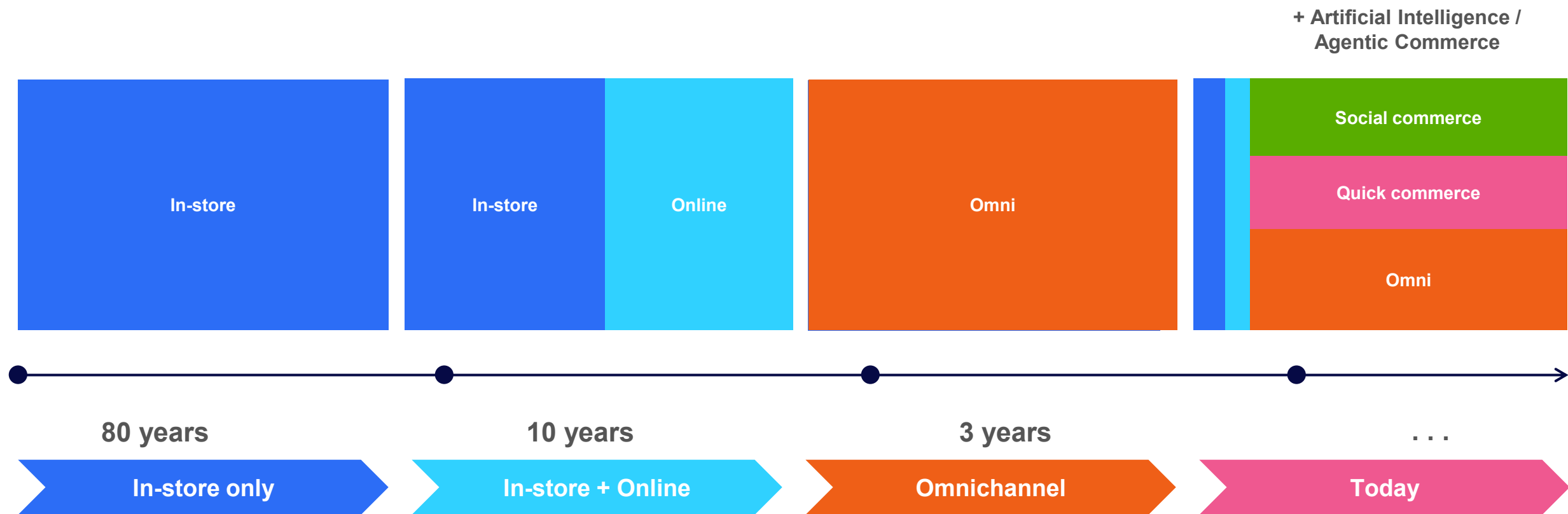
The New Consumer Mindset

Why is retail changing so quickly?



The retail evolution Is accelerating faster than ever

- Retail spent nearly a century perfecting the in-store experience
- Then ecommerce compressed decades of change into 10 years
- Omnichannel compressed in into three
- Now AI is compressing decision-making into seconds



Source: NIQ

The digital landscape has transformed the path to purchase into a fluid omnichannel journey



The Adaptive Shopper

The adaptive shopper is optimizing every decision to maximize value while minimizing friction.

Value reflects the total shopping experience: price, convenience, time and effort.

1 *Practical needs are outweighing aspirational shopping behaviors.*

2 *Time-saving solutions are now part of the value equation.*

3 *Loyalty is more fluid, as shoppers prioritize the option that best meets today's mission.*

4 *Shoppers are making more intentional decisions about where, how and what they buy.*

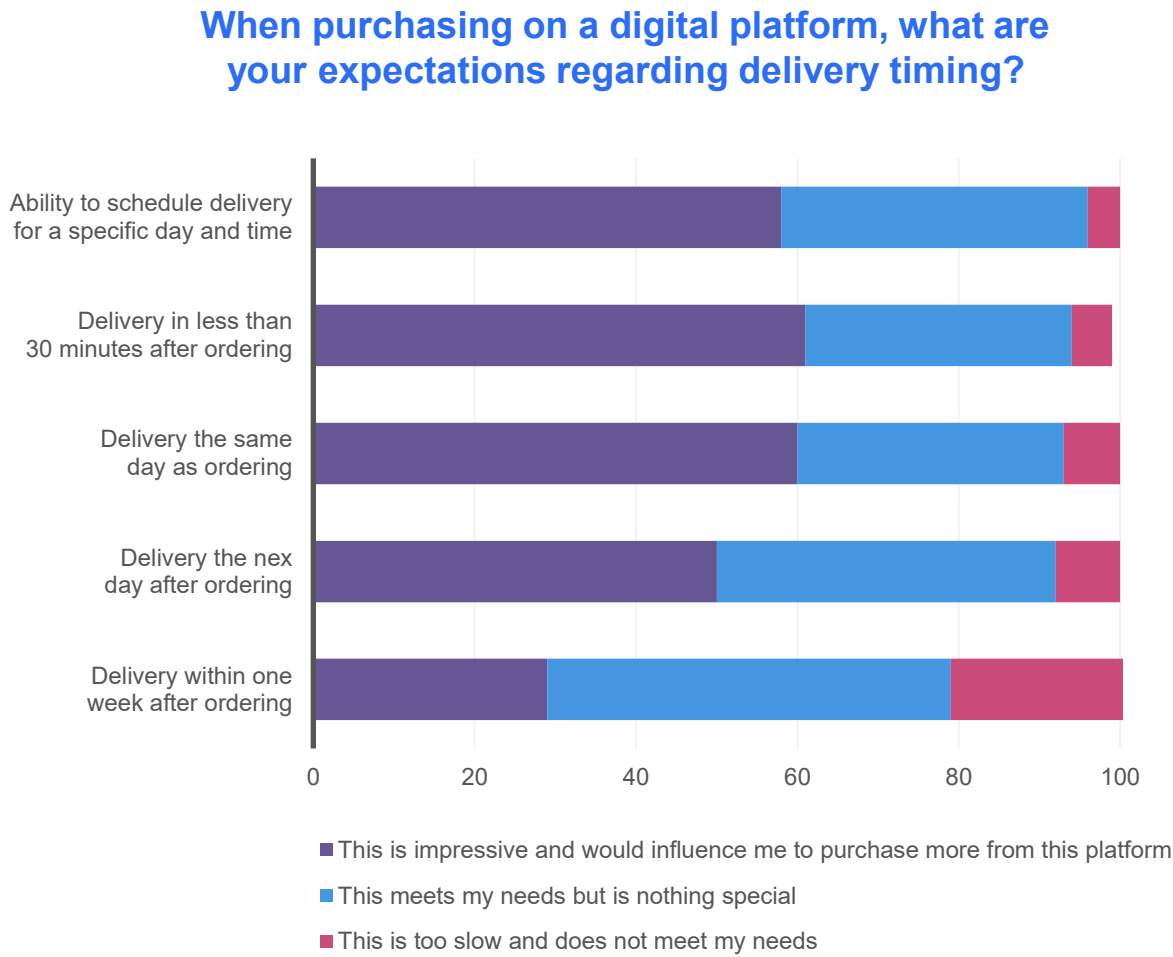
5 *They increasingly seek solutions that simplify decisions.*

Value = Lower friction + Better fit for today's mission



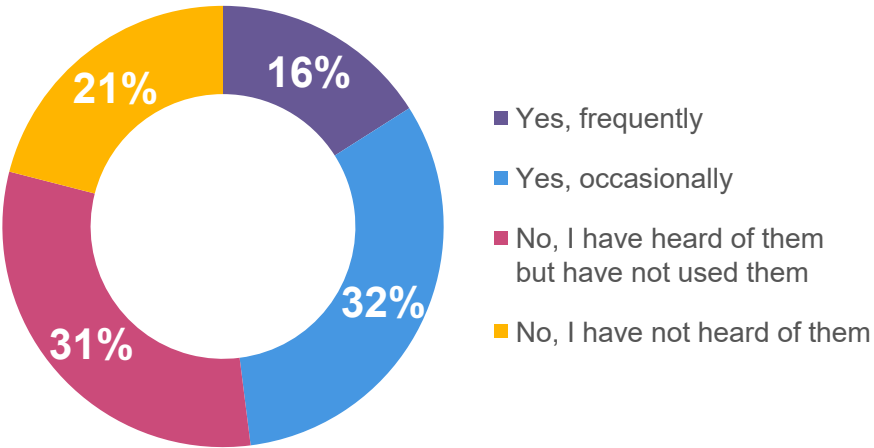
Convenience has become the new baseline – not the differentiator

Consumer expectations for delivery times are rapidly evolving. **Anything slower than “next day” delivery would not motivate consumers to purchase**, but there’s not much difference in purchase influence between “next day,” “same day,” or even “30-minute” delivery options.



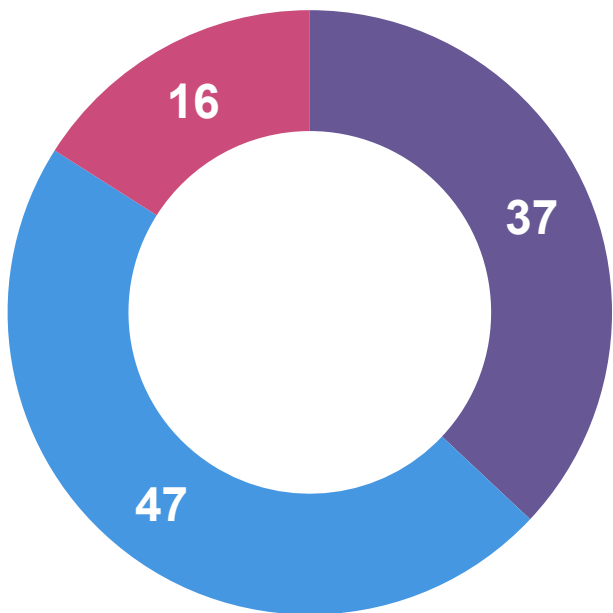
Source: NIQ 2025 Consumer Outlook survey

Have you used quick delivery (30 minutes or less) apps?



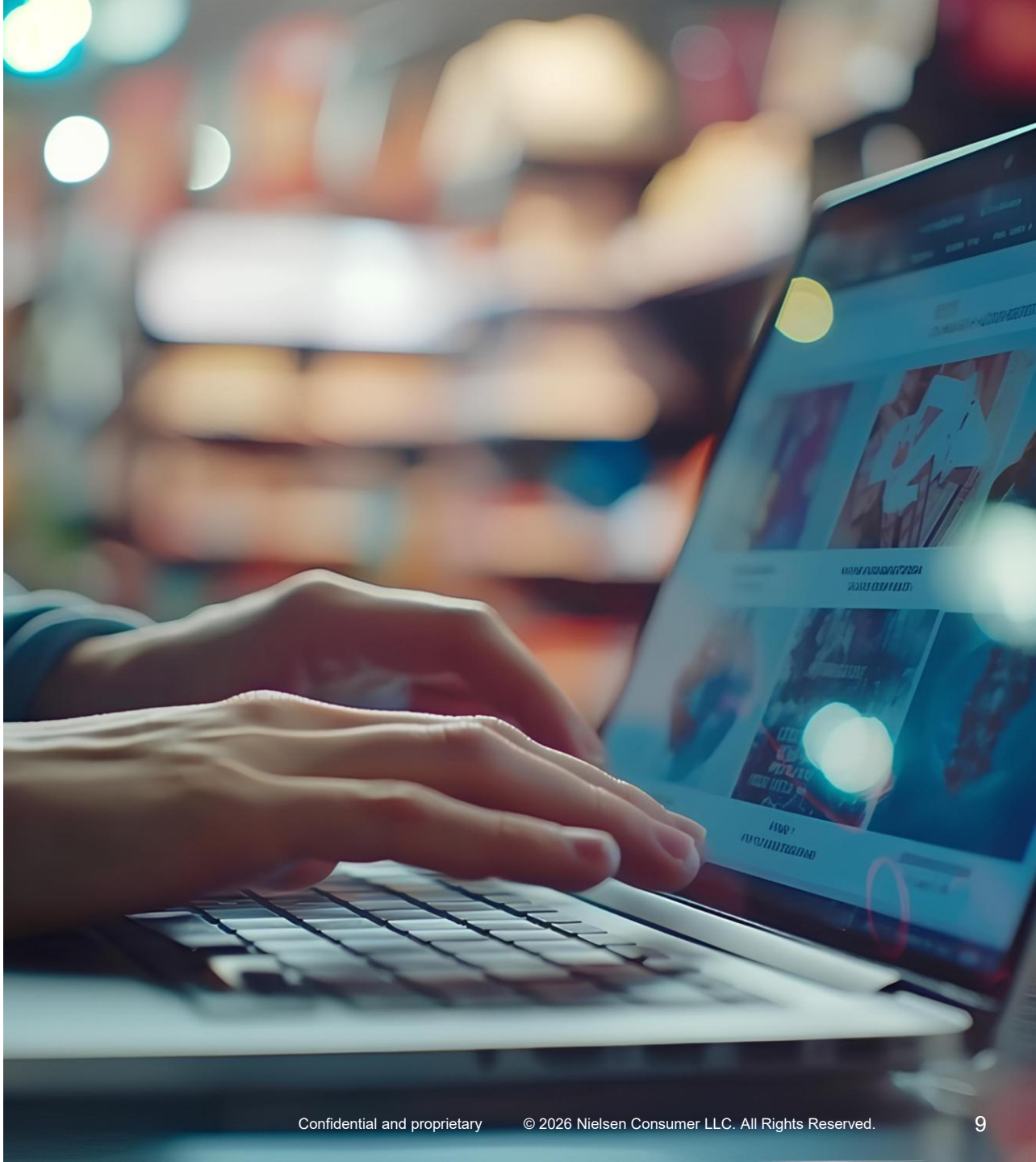
Consumers reward retailers that remove friction

How much more likely would you be to purchase a product if the retailer made it easy to compare key product attributes?



- Much more likely to purchase
- Slightly more likely to purchase
- No more likely to purchase

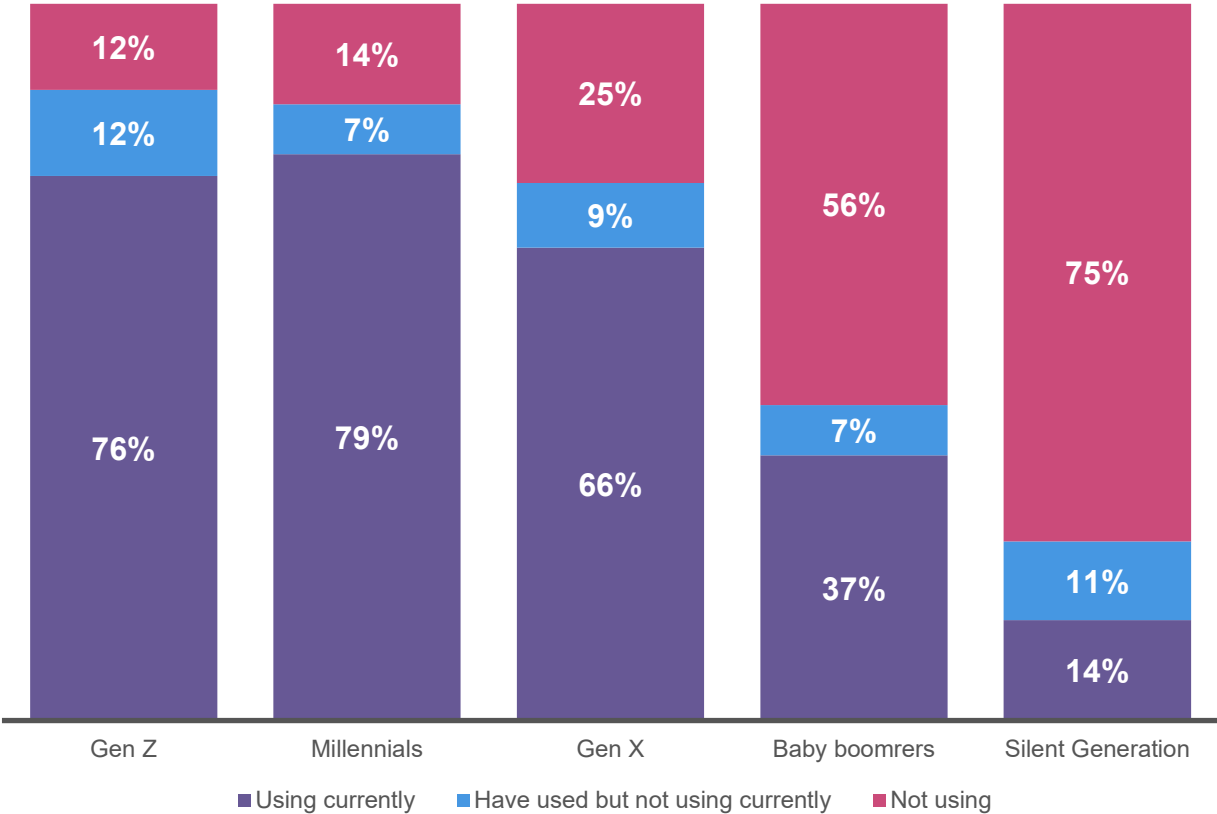
Source: NIQ 2025 Consumer Outlook survey



Consumers are already incorporating AI into everyday decision-making

How are US consumer using generative AI

Percentage of US consumers using generative AI



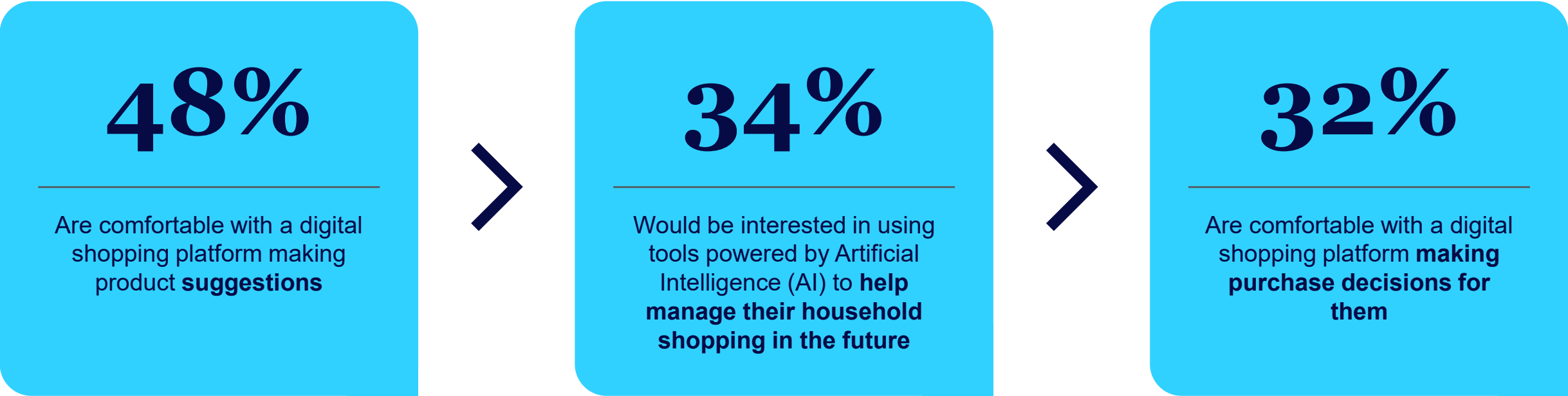
Nearly half (**49%**) of Gen Z, Millennials and Gen X **trust AI for Shopping Recommendations.**

[How US Consumers Are Adopting Generative AI | Bain & Company](#)

Notes: Generation of respondents defined by birth year (Generation Z: 1996-2015; millennials: 1981-95; Generation X: 1965-80; baby boomers: 1946- 64; Silent Generation: 1928-45); only Gen Z aged 18 and above surveyed
Source: Bain Generative AI Consumer Survey, September 2025 (n=1,500)

Consumer trust evolves from AI recommendations to AI-enabled decisions

US | % Of respondents



Consumers are becoming increasingly comfortable letting AI play a larger role in shopping... so what does that actually look like?

Source: NIQ US Consumer Outlook Jul-25

One experience does not work for everyone

Personalization is no longer a differentiator – it's the expectation



One experience doesn't fit millions of shoppers

1:1 Personalization is now expected

Impossible to deliver manually at scale

AI makes personalization at scale possible

Different....

Needs

Preferences

Expectations

Budgets

The speed of consumer expectations now exceed the speed of retail execution

12+

...Typical weeks out reset
planning begins

3/4+

...portion of stores that set
correctly, on time

90%+

...typical OSA during the
week at a grocery store

80%+

...typical OSA during a
weekend at a grocery store

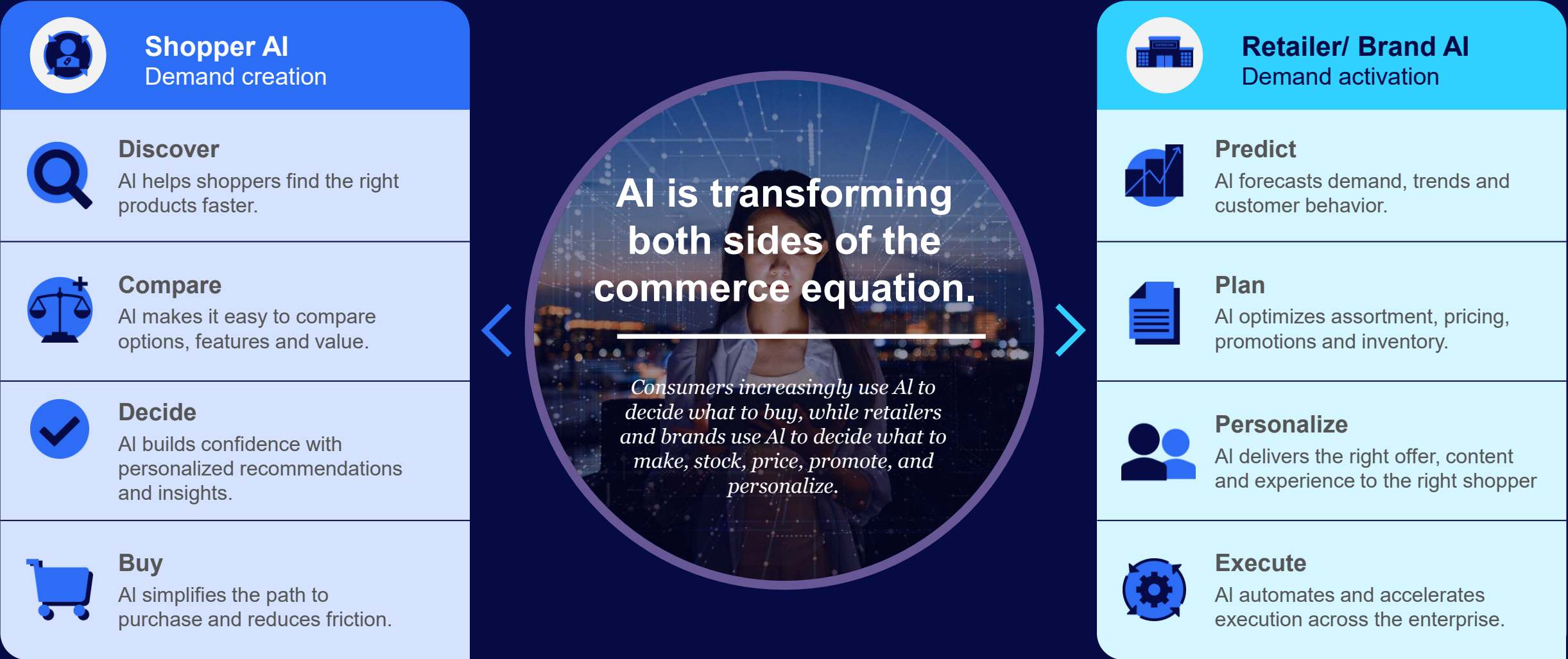
Source: Advantage
Source: Slide is based on anecdotal industry findings

The Agentic Commerce Revolution

The next evolution of personalization is Agentic Commerce

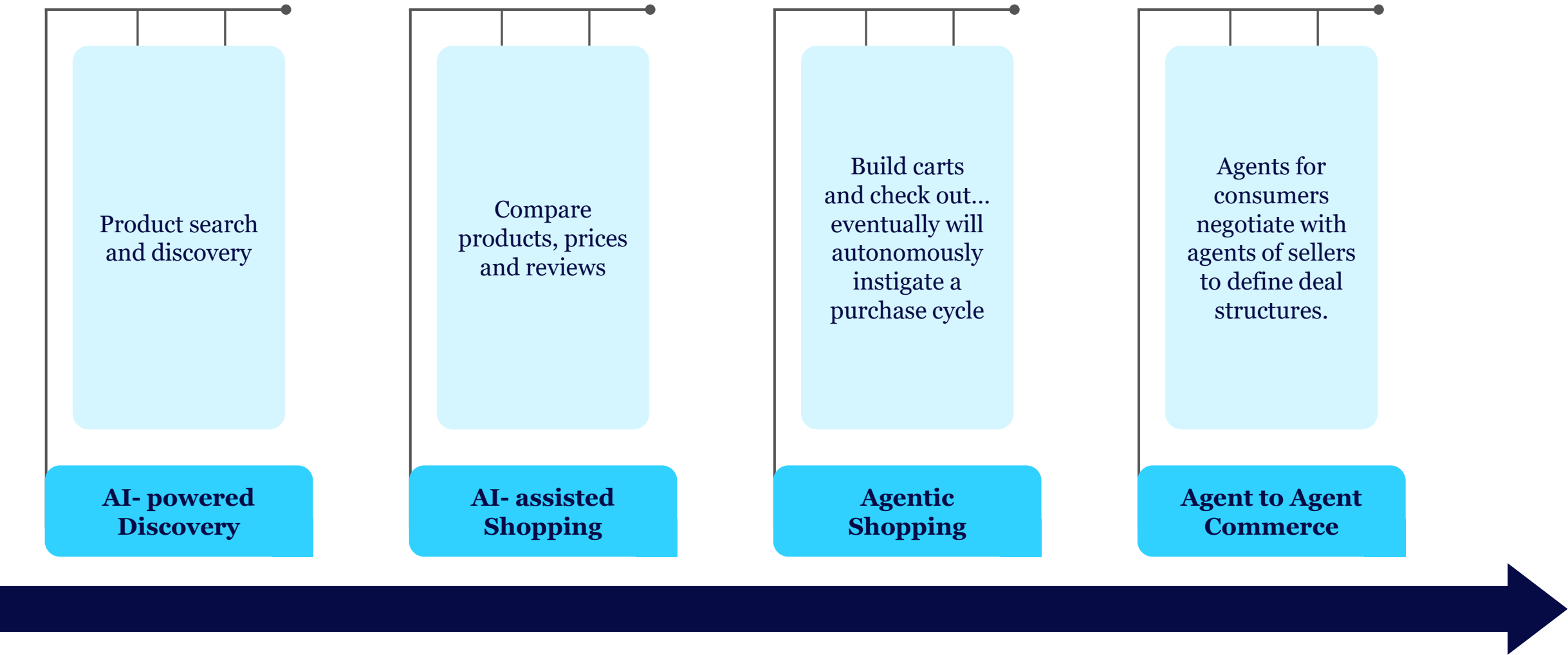


AI affects shoppers and category management teams



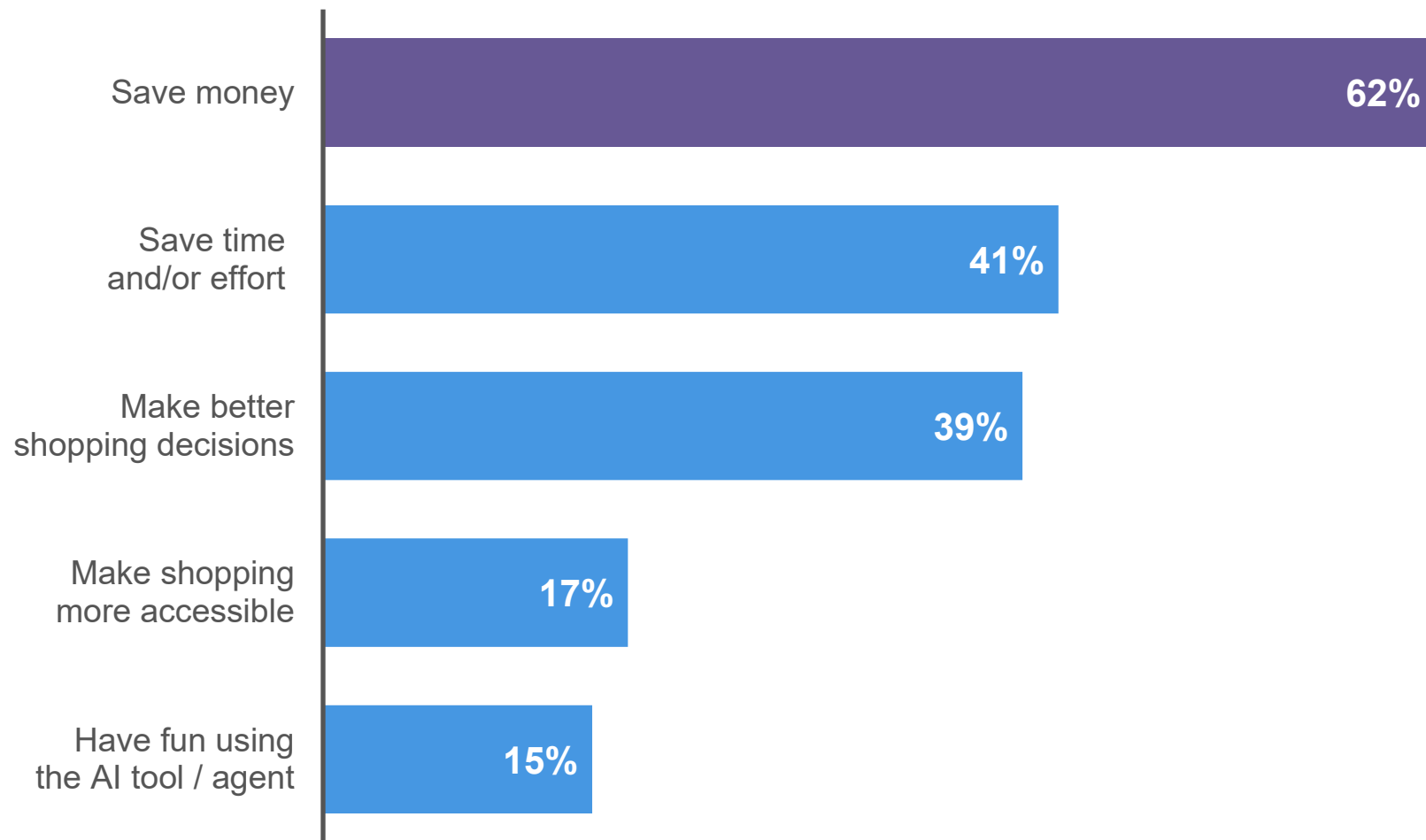
The Evolution to Agentic Commerce

The path to purchase is evolving from shopper-led decisions to AI-assisted and AI-enabled decisions.



AI adoption supports better shopping outcomes

Saving money, saving time and making better decisions are the strongest drivers of AI adoption



Source: NIQ AI Monthly Tracker, Note: Data on this page will be trended monthly as part of an ongoing tracker of AI adoption. Contact Jason.boyd@nielseniq.com to learn more

You set the objectives. AI handles the decisions.

Example shopper directive

"Keep my pantry stocked, but don't spend more than \$150 a week. Prioritize organic products, buy store brands when quality is comparable, and only purchase paper towels when we're down to one roll."

What an agentic commerce system can do

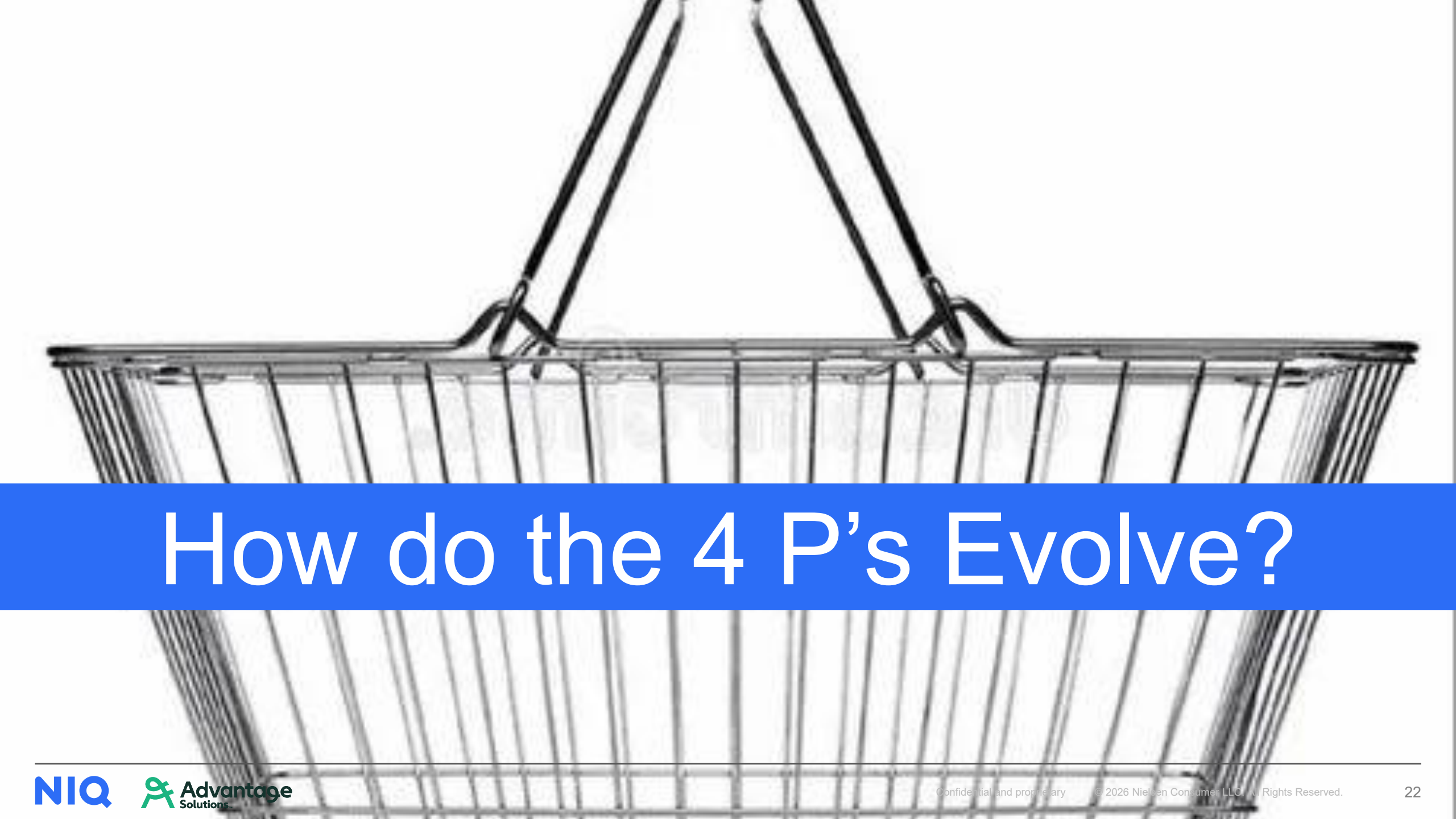
- Monitor inventory through smart devices, purchase history, or direct input
- Compare prices across retailers
- Clip digital coupons and apply promotions
- Decide when to buy based on sales or preferences
- Place the order
- Schedule delivery
- Adjust future purchases based on feedback

The future of shopping begins with your objectives – not your shopping list

Merchandising in the Age of AI

Winning tomorrow requires
rethinking merchandising today





How do the 4 P's Evolve?

Agentic commerce changes the merchandising questions every retailer and brand must answer

The fundamentals remain the same. The questions – and the answers – change.

P Product

How do products get discovered when AI — not shoppers — is doing the searching?

P Price

How does pricing evolve when AI optimizes the entire basket instead of a single SKU

P Promotion

What signals earn visibility and consideration when AI influences the shopping journey?

P Placement

What does winning the shelf mean when the shelf is physical, digital, and algorithmic?

P Participation

How do we create moments of discovery and connection that AI alone cannot provide?

AI decision layer

What AI “sees” first

Structured attributes

Availability

Relevance signals

What AI optimizes

Basket economics

Fulfillment options

Preference match

What humans add

Basket economics

Fulfillment options

Preference match

From shelf wins to signal wins

Product

How does AI help to drive assortment decisions

From

What products should we carry?

To

How do we ensure the right products are discoverable, available, and relevant in real time?

AI can only recommend products it can understand



Retailer content



Reviews & ratings



Community signals



Comparison content



Consensus across sources

From Shelf to Chat

AI evaluates products through digital signals – not physical shelves

The data signals AI uses to evaluate products



Structured product data
Rich attributes, ingredients, claims, and specifications help AI understand what your product is and when it is relevant.



Authentic reviews
AI learns from reviews that explain *why* consumers like or dislike a product, not simply star ratings.



Need-state content
Best X for Y," "alternative to Z" — content that answers the agent's question.



Social and cultural signals
TikTok and YouTube traction now feeds nearly half of agentic results.



Products that are easier for AI to understand are more likely to be discovered, recommended, and chosen

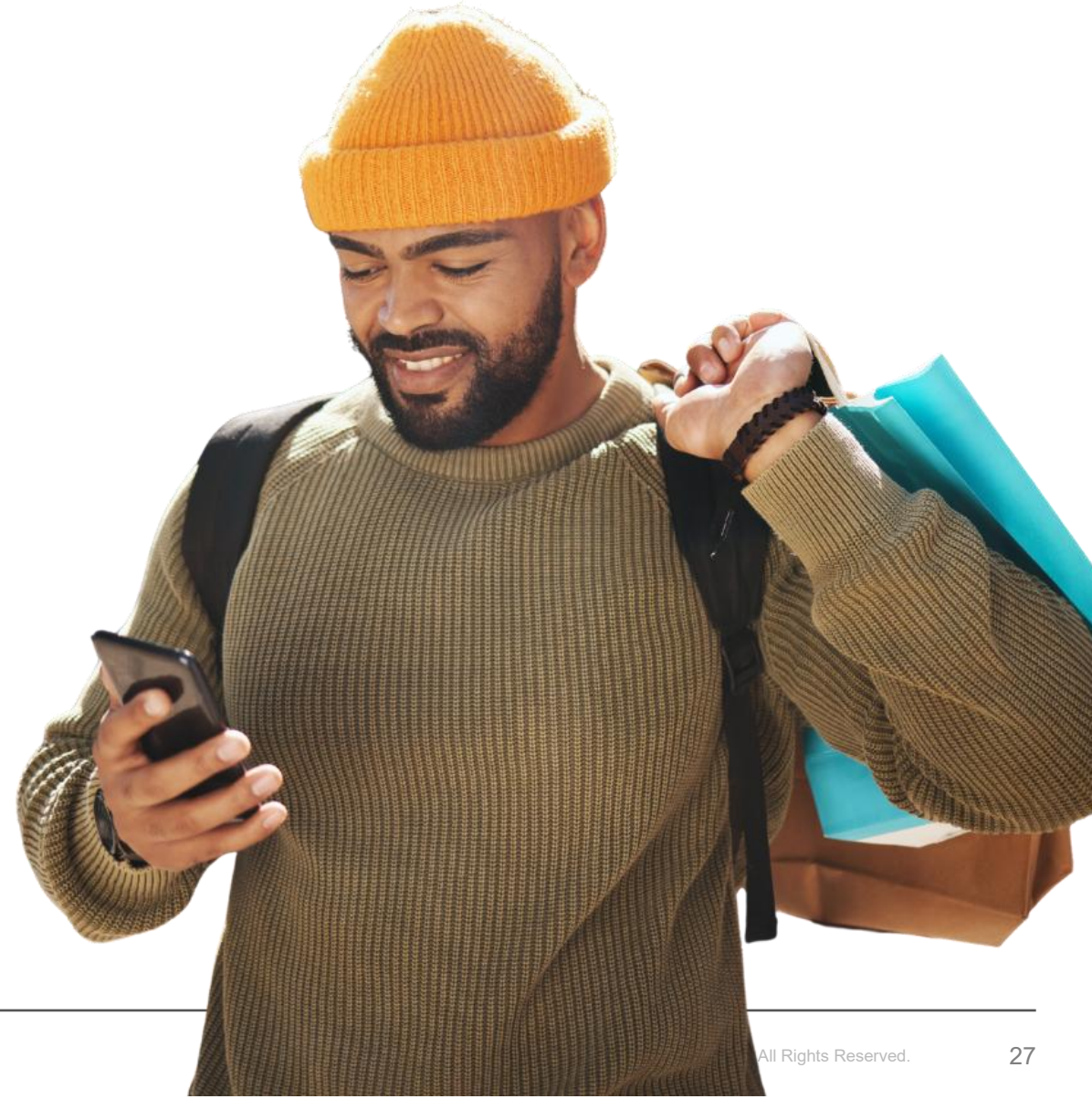
Sources: NIQ × Kearney, The New Growth Frontier (Mar 2026); NIQ Innovation Vitality Meta-Analysis 2026; NIQ Consumer Outlook 2026.

Specific product attributes make brands easier for AI to discover and recommend

Vague claims lose
(e.g. 'healthy snack')

Specific attributes win
(e.g. 'protein', 'carbs', dietary claims)

AI favors
machine-readable data



Source: NIQ

Once AI understands products, it continuously learns from shopper behavior to identify new opportunities

As AI learns from millions of shopping decisions, it recognizes changing preferences, emerging demand and assortment opportunities long before traditional planning cycles

AI notices...

- Households are buying less vanilla yogurt and more high-protein options
- Families shift to grab-and-go breakfasts during back-to-school
- One region adopts a new snack months before others
- Consumers begin switching to refill packs

Product opportunity...

- Product innovation
- Seasonal assortment
- Local assortment expansion
- Packaging strategy

Price & Promotions

How does AI determine the best basket

From

What price maximizes sales?

To

How do we win the entire basket – not just the individual SKU?

AI evaluates the total value of the basket, not just the price of an item

Shopper objectives, loyalty, availability, fulfillment, and promotions are evaluated together to determine the best overall purchase



Shopper Sets Rules

Buyer Agent tasked with objective and constraints

- Need-state
- Budget
- Preferences
- Delivery window

AI Evaluates the Basket

Retailer terms are considered and negotiated with varied retailer agents via tokenized process



Price



Fulfillment



Loyalty



Availability

Sale Occurs

Buyer agent ranks options and payment is initiated

● **Retailer 1**

● **Retailer 2**

● **Retailer 3**

Source: NIQ

Value means something different to every shopper

AI personalizes pricing and promotions based on each shopper's objectives, preferences, and context, not a one-size-fits-all offer



Financial

- Budget
- Promotions
- Loyalty Rewards

Convenience

- Delivery speed
- Subscription
- Time savings

Personal Preferences

- Favorite brands
- Organic
- Sustainability
- Past Purchases

AI optimizes value – not price

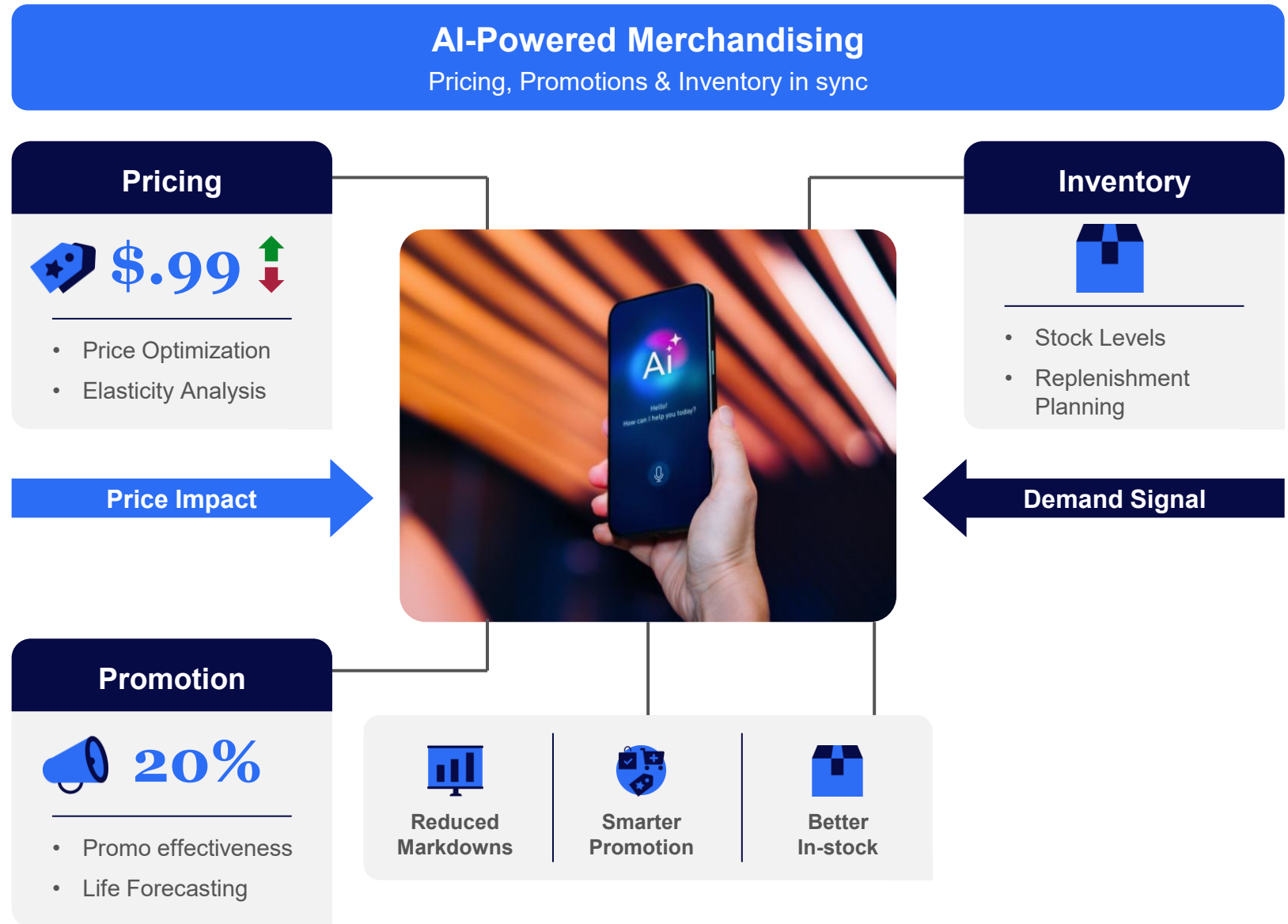


AI evaluates every variable in real time to deliver the best overall basket
aligned to shopper goals and retailer objectives

Winning the basket requires optimizing multiple decisions simultaneously

Pricing and promotions become contextual – not static

AI continuously balances shopper needs, pricing, promotions, inventory, and demand to deliver the right offer at the right moment.



Placement

**If AI is determining the best basket,
how does a product earn a place in it?**

From

Where should products sit on the shelf?

To

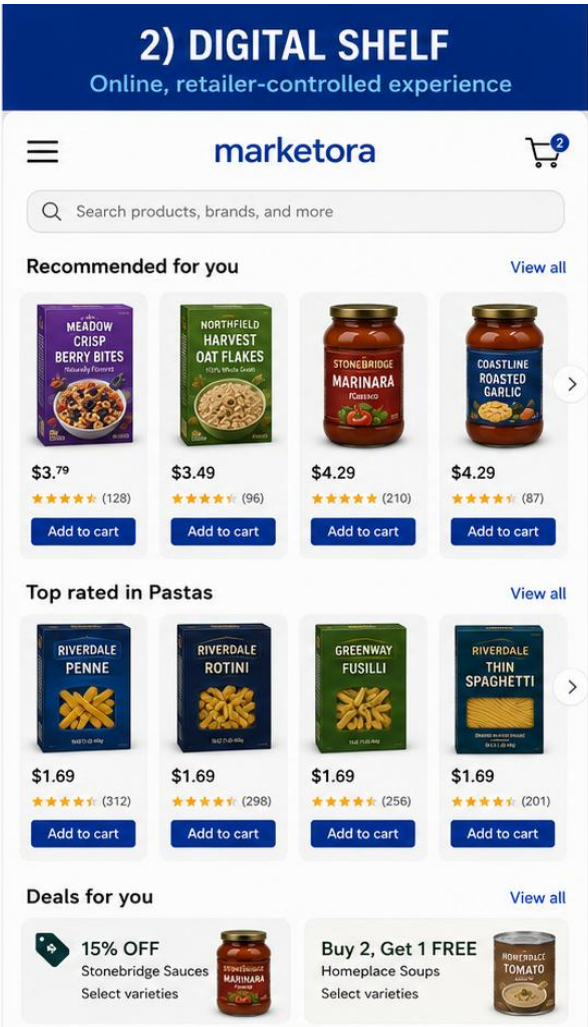
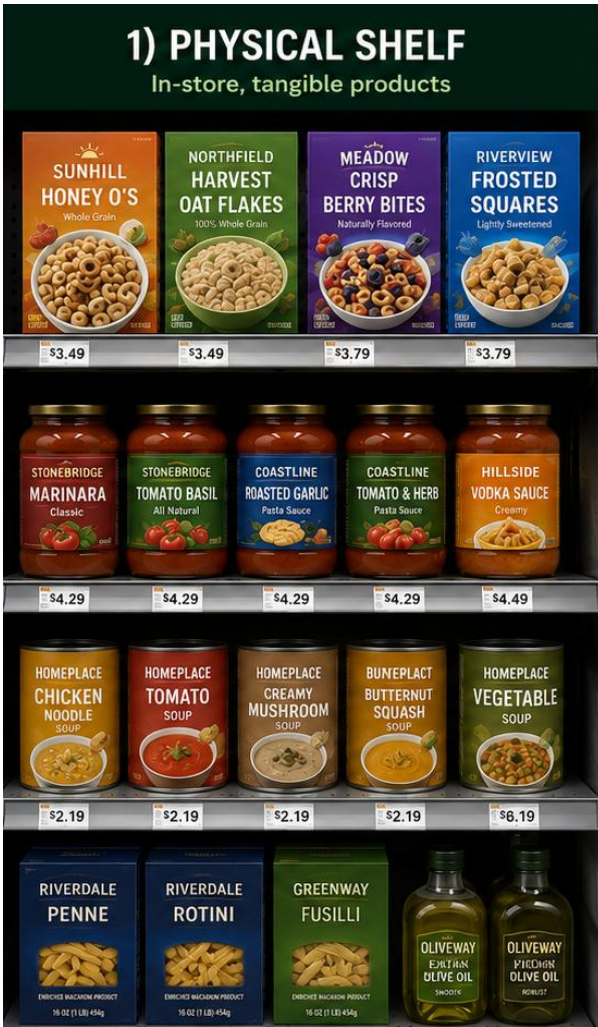
What does winning the shelf mean when the shelf
is physical, digital, and algorithmic?

Physical shelf space remains limited – but it's no longer the only shelf that matters

Retailers are balancing national brands, expanding private label assortments, innovation, premium offerings, and local products within finite physical space



Products now compete across physical, digital, and algorithmic shelves



Today's and tomorrow's shopper encounters products long before – and sometimes without – walking the aisle

The Merchandising Playbook Now Extends Beyond the Aisle

Placement is now an Omni-Channel discipline

Physical

- Facings
- Displays
- Assortment

Digital

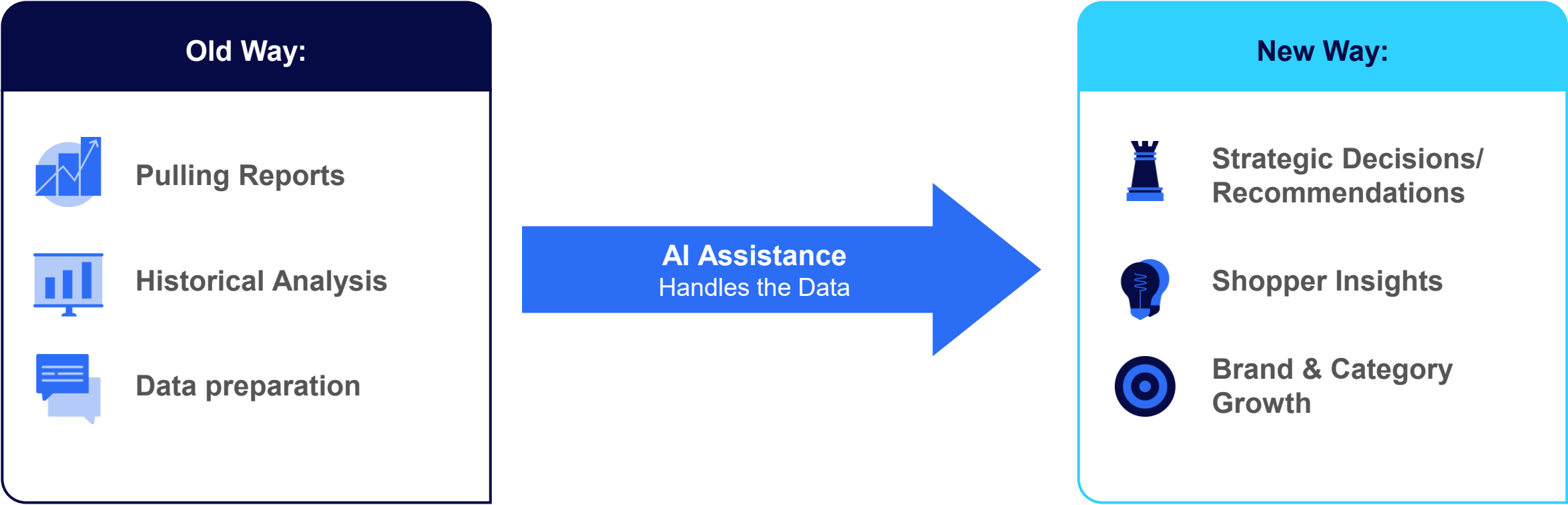
- Search
- Product Detail Page
- Retail Media

Algorithmic

- Recommendations
- AI Visibility
- Preference Matching



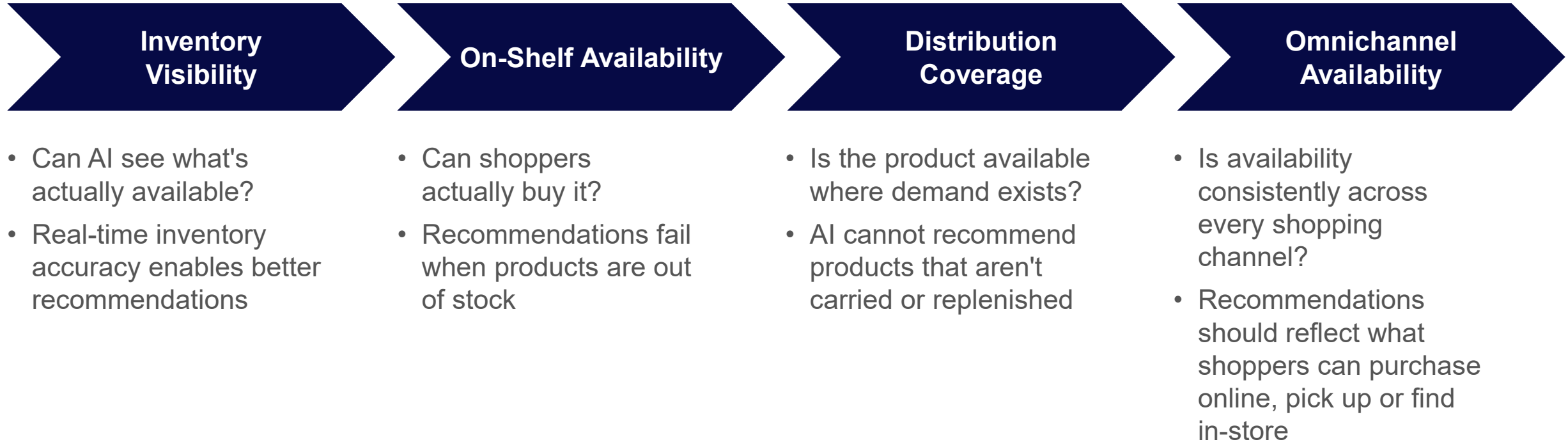
The discipline of Category Management must expand beyond traditional merchandising



AI doesn't replace merchants – it elevates them from managing data to shaping strategy and execution

The best recommendation in the world can't overcome unavailable inventory

Product recommendations only become purchases when inventory is visible, shelves are stocked, and products are available wherever they are fulfilled



Not searchable. Not sellable. Not available. Not purchased.

From AI insights to retail execution

Real-time retail signals enable retailers to identify high-priority execution opportunities before they become lost sales

AI identifies opportunities

- Detect availability gaps
- Identify execution issues

Advantage prioritizes action

- Focus field resources where they will have the greatest impact

Field teams execute

- Correct out-of-stocks
- Restore missing displays

Availability is restored

- Products are available to fulfill AI-driven shopper recommendations

Pilot Results:

- 100% of flagged out-of-stock items restored
- 68% confirmed promotional display execution after intervention
- Alerts directed field teams to the highest-priority stores first

*AI identifies opportunities in real time.
Advantage helps retailers act
on them in real time.*



Participation

Participation is no longer just about creating awareness – it is about influencing the final decision.

From

How do we create awareness, trial, and engagement in-store?

To

If AI increasingly shapes shopper consideration, how do brands and retailers participate in the final decision?

AI gets you considered. Experiences get you chosen.

As AI narrows shoppers' consideration sets, competitive advantage shifts from being discoverable to being preferred.

AI creates the opportunity

-  Understand products
-  Compares options
-  Recommends products
-  Optimizes Value
-  Removes friction



Experiences convert the opportunity

-  Create Trial
-  Build confidence
-  Earn trust
-  Create emotional connections
-  Build loyalty

Outcome

Gets your brand into the consideration set

Outcome

Turns consideration into preference

As AI reshapes product discovery and purchase decisions, differentiation becomes more important than ever

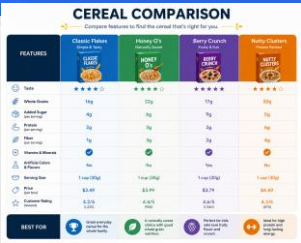
Reality accelerates....

AI compares products faster

Recommendations engines narrow consideration sets

Switching becomes easier

Brands have fewer opportunities to influence the decision



FEATURES	Classic Flavors	Maple & Brown Sugar	Maple & Brown Sugar	Berry Crunch	Maple & Brown Sugar
Whole Grain	Yes	Yes	Yes	Yes	Yes
Added Sugar	No	No	No	No	No
Price	\$3.49	\$3.49	\$3.49	\$3.49	\$3.49
Weight	1.0 lb (250g)	1.0 lb (250g)	1.0 lb (250g)	1.0 lb (250g)	1.0 lb (250g)
Price per lb	\$3.49	\$3.49	\$3.49	\$3.49	\$3.49
Best For	Classic Flavors	Maple & Brown Sugar	Maple & Brown Sugar	Berry Crunch	Maple & Brown Sugar



Therefore...

Brands need stronger ways to build **Trust, Confidence, Preference, Loyalty** before shoppers make their final choice

Preference becomes the new competitive advantage

Two Powers. One Shopper.

AI makes shopping smarter. Experience makes it meaningful.

AI can help shoppers

Data. Intelligence. Efficiency.



Compare

Instantly compare products, prices, reviews and features.



Summarize

Condense info and reviews into key insights.



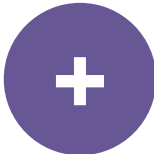
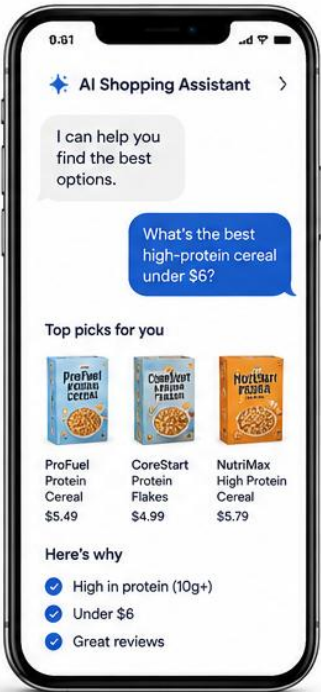
Recommend

Get personalized recommendations that fit your needs.



Optimize

Find the best options for your goals, budget and lifestyle.



Experience can help shoppers

Human. Emotional. Memorable



Try

Experience products firsthand to see, taste, feel and explore.



Connect

Engage with people—brands, experts and other shoppers.



Gain confidence

Feel assured through trust, quality and reliable guidance.



Build preference

Create emotional connections that turn trials into loyalty.



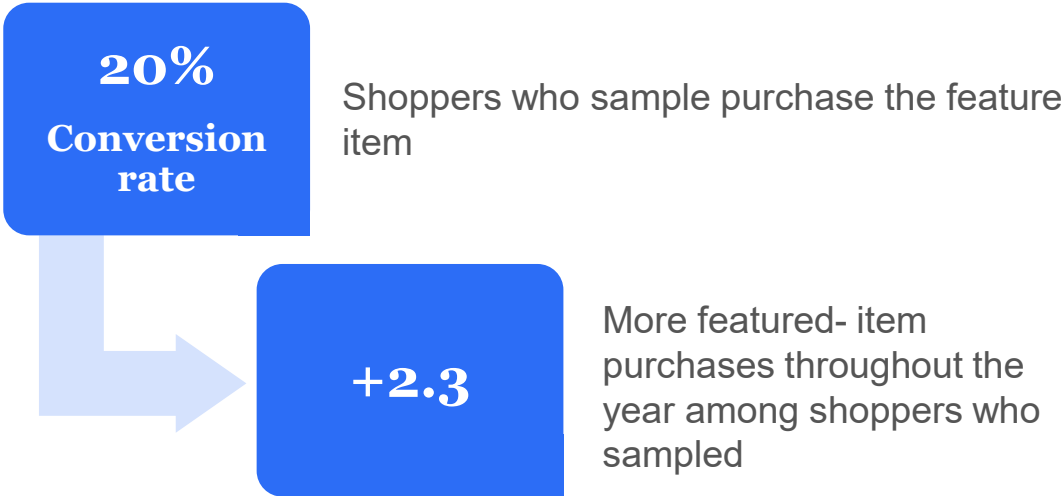
The future belongs to retailers and brands that combine intelligent recommendations with memorable experiences.

Participation transforms shopper engagement into measurable business outcomes

Experiences don't just influence a single purchase; they create measurable behaviors that strengthen brands, improve retail performance, and generate signals for future decision-making

Retailer Impact:
Sampling is associated with stronger annual retailer spend and trip growth

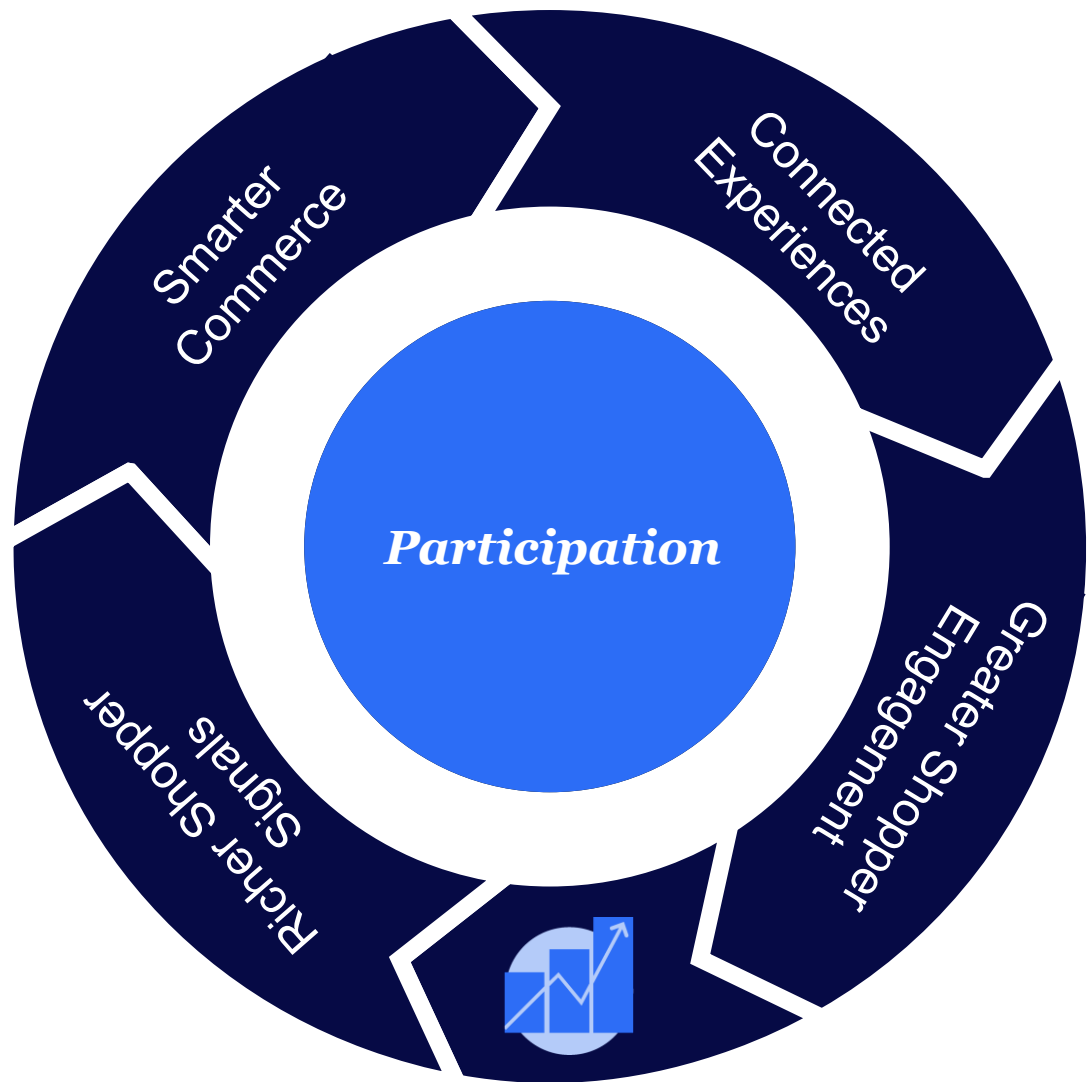
Brand Impact:
Sampling converts engagement into sustained brand value



Source: ADV 2025 proprietary survey executed with NIQ of shoppers engaging with sampling at leading Grocery Retailers

Participation creates a continuous cycle of commerce value

Connected experiences drive greater shopper engagement, generating richer signals that enable smarter commerce, which lead to better experiences.



Participation comes to life through *connected experiences*



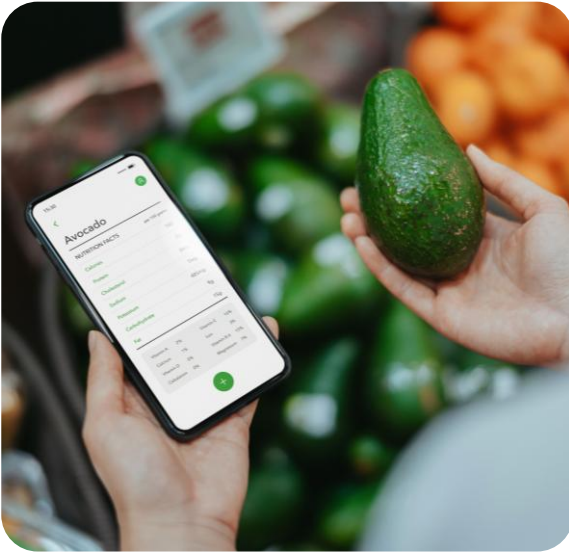
Sampling & Demonstration

Encourage trial and build confidence



Personalization

Deliver relevant engagements at the right moment



Retail Activation

Bring brands to life through immersive experiences



Connected Commerce

Connect digital influence to in-store purchase



Sampling & Demonstration

Encourage trial and build confidence



Personalization

Deliver relevant engagements at the right moment



Retail Activation

Bring brands to life through immersive experiences



Connected Commerce

Connect digital influence to in-store purchase

Connected experiences turn interest into action and create lasting loyalty.

The Cost of Inaction and Path to Win

Success will go beyond having the
right product at the right price.



The greatest risk is standing still



What Brands and Retailers Must Do



Fix product data everywhere



- Optimize Product Detail Pages
- Guide Better reviews
- Publish comparison ready content



Make Value easy to recognize



- Pricing data machine-readable
- Pack size, unit prices and value cues easy to compare
- Identify gaps to competitive price position
- Consider basket economics



Make Offers Easy to Understand



- Structure offer terms so promotions can be found and understood
- Simplify savings and eligibility for shoppers and agents to interpret
- Improve promotion effectiveness through data-led optimization



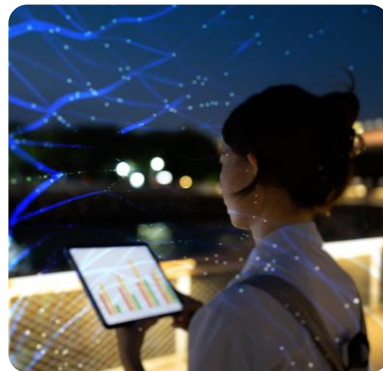
Be Discoverable and Available



- Optimize search, taxonomy and content so product surface in consideration
- Connect demand signals to inventory to protect on-shelf availability
- Use real-time signals to act on execution gaps faster



Create Experiences that Build Preferences



- Connect every shopper touchpoint
- Design for shoppable moments through content, media and experiences
- Use sampling to turn consideration into conversion
- Connect engagement to commerce across channels

The shopper's objective hasn't changed. The basket has.

What AI recommends depends on what it can find, understand, evaluate and trust.

THE SHOPPER'S OBJECTIVE



"Keep my pantry stocked, but don't spend more than \$150 a week. Prioritize organic products, buy store brands when quality is comparable, and only purchase paper towels when we're down to one roll."

WHEN THE FUNDAMENTALS ARE IN PLACE



- Product** – complete, AI-readable product information
- Price** – value is clear and comparable
- Promotion** – relevant offers are recognized
- Placement** – product is available where AI expects it
- Participation** – experiences and signals build preference

✓ **DISCOVERED + RECOMMENDED.**

WHEN THE FUNDAMENTALS ARE NOT IN PLACE



YOUR ORGANIC PASTA → **Competitor's brand**
Product information incomplete.

YOUR CEREAL → **Private label**
Value wasn't differentiated.

YOUR PROMOTED ITEM → **Alternative**
Offer wasn't recognized or applicable.

YOUR PAPER TOWELS → **Another retailer**
Availability couldn't be confirmed.

✗ **MISSED + REPLACED.**

YOU WIN THE BASKET.

The basket still gets filled, just not with your products.

A winning strategy focuses on both shoppers and execution...

Winners don't just use AI. They reimagine how they **create value**, **work**, and **grow**.





Thank you for attending:

Agentic Commerce is Here

Questions?

Contact today's session leaders:

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Steve.Zurek@nielseniq.com

