



AI agents are rewriting the platform playbook

When decisions happen before the click

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What happens when the most important purchase decisions are made before a customer reaches a search result, a marketplace or a brand site?

That is the shift generative AI (gen AI) has set in motion and it threatens the assumptions on which today's consumer and advertising-driven platforms were built. As gen AI becomes the layer through which consumers discover, evaluate and buy, the platforms built for the old purchase funnel will need to reinvent themselves or risk being disintermediated. The rules of digital advertising and commerce are being rewritten in real time.



According to Accenture's 2026 Consumer Pulse survey¹:

7 in 10

consumers believe at least half of their spending will be influenced by gen AI over the next 12 months

8 in 10

gen AI users want to shop directly within gen AI tools

Large language models (LLMs) and AI agents are quickly becoming the main way people and businesses shop for products and services. As AI-native discovery and agentic systems compress and reshape that purchase journey, the center of gravity is shifting away from traditional destinations and toward the systems that influence intent, earn trust and enable action.²

For consumer and advertising-driven platforms alike, that means the goal is no longer just to capture attention, but to stay relevant as intent forms, decisions get made and purchases happen, especially when AI may choose before a consumer ever clicks.

Consumers increasingly expect gen AI to influence what they buy and many want to transact directly inside AI tools.

Compared to Gen X and Boomers, the younger generations are:

1.4x

as likely to give importance to AI having deep understanding of their preferences (27% vs 20%)

1.2x

as likely to build trust over time starting with simpler tasks (34% vs 27%)³

Trust is the foundation in this equation. Without it, platforms and the systems enabling the consumer purchase journey have nothing to stand on. Investing in trust capabilities does more than reduce risk; it shapes what platforms, products and advertisers get surfaced, recommended and chosen.

Consumer and ad-driven platforms will stay relevant only if they redefine their role in enabling this new consumer path to purchase, along with the tools and capabilities they'll need. They must make it easy for outside AI tools to accurately understand and use what they offer and prove their value with real outcomes: better conversion, better customer experience and more trust, not just clicks. We'll first take a closer look at what's going on and then examine those key considerations and actions in more detail.



A closer look at what's going on

Gartner® predicts that by 2030, “**20% of digital commerce transactions will be executed through AI platforms using on-platform check-out or by AI agents.**”⁴ Gartner also estimates that “**\$18 trillion** in purchases will be transacted by or influenced by machine customers.”⁵ This makes AI more than a new channel. It is becoming an interface layer that can shape discovery, narrow choices and even complete purchases before a consumer reaches a brand, marketplace or media property.

Across the globe and generations, in fact, weekly gen AI usage has nearly **doubled** in the last year (57% vs 29%). Younger generations are leading the shift: **Gen Z and Millennials use gen AI weekly (74% and 68% respectively).** For those active users⁶, gen AI is now their **#1 go-to source** for product recommendations, online retailers, search engines, brand websites and apps and social media. Consumers say gen AI builds trust by making decisions easier: 42% say it helped them find better products, services or solutions. More than a third say it reduced effort and stress during the decision-making process.

Figure 1. Top source for recommendations, 2025 vs 2026

% of active gen AI users who selected source as their #1 go-to for purchase recommendations

■ 2025 ■ 2026

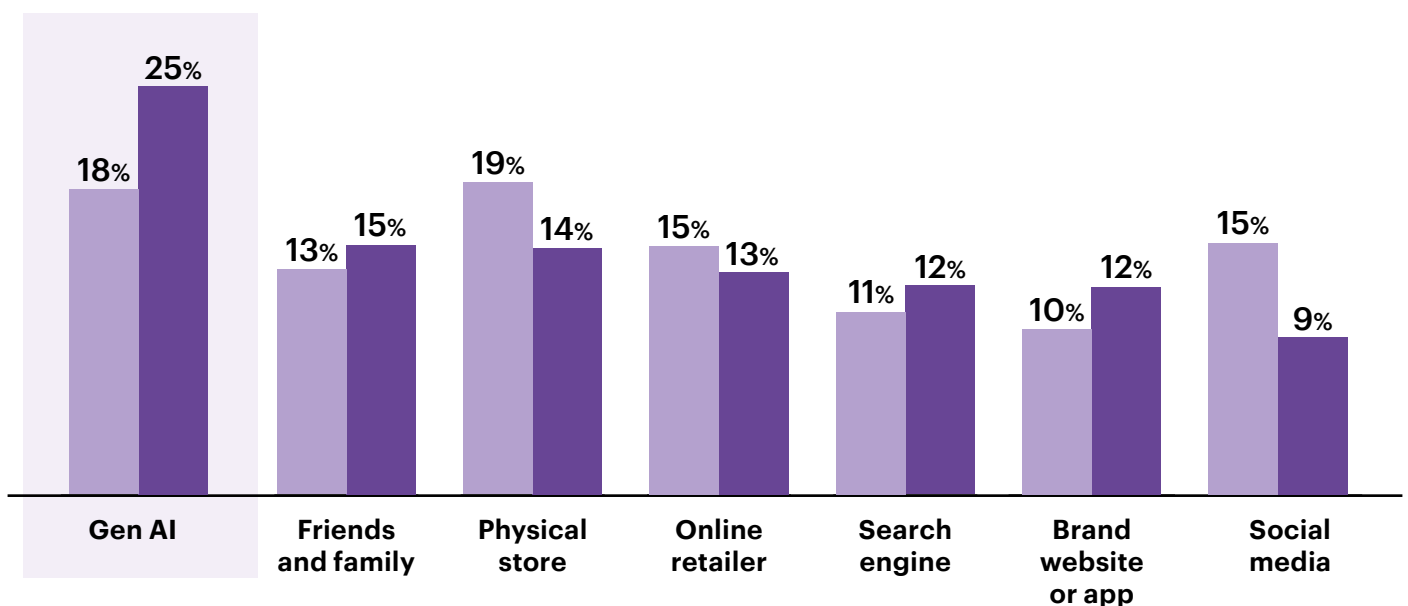


Figure 2. Impact of Gen AI tools on the path to purchase

% of consumers who have used gen AI tools during the discovery phase of their shopping journey



This shift challenges the traditional role of both consumer and ad platforms. Gartner expects that by 2028, 4 out of 5 interactions will move from “web, search, social, mobile applications and other traditional digital CX channels to agentic AI interfaces.”⁷

For consumer platforms, AI-native discovery can reduce direct visits, weaken differentiation and turn platforms into fulfillment layers rather than destinations. For advertising-driven platforms and ad tech, the attention economy is under pressure. If agent recommendations, not clicks, become the key conversion moment, existing measurement, attribution and pricing models will weaken.

The central strategic question now is who stays central when the funnel is replaced by dynamic, agent-led decisioning?



Platforms play a key role in bringing stakeholders along on this journey, accelerating everyone's success

To do that successfully, they need to:

Facilitate agent discovery and use:

Publish clean catalogs, metadata, feeds and APIs to make it easy for agents to understand (and recommend) the platform.

Build for agent workflows:

Support clear "do" capabilities (compare, checkout, subscribe, return) with controls.

Win trust, not just attention:

Strengthen identity, for example, by sharpening the platform's brand promise. Also evaluate the platform's integrity, privacy protection, its safety and the ease of navigating post-purchase resolution processes.

Modernize monetization and measurement:

Shift from clicks/impressions to outcomes and measurable influence on selection.

Enable in-platform action:

Help people and agents move from discovery to purchase (and service) without leaving the experience.

In an agentic economy, advantage shifts from capturing attention to earning trusted influence. Platforms that can combine structured data, commercial utility, and trust infrastructure will shape how AI systems recommend, rank, and buy.





Advertising-driven platforms

Measurement shifts from impressions to influence on the algorithm:

In an algorithmic marketplace, the key question is whether the platform influences what the recommendation engine selects, not just whether it delivers exposure. Impressions do not disappear; they just stop being the primary success metric. A model can still “see” content, products, reviews, metadata, sponsored placements, engagement or other signals that function like modern impressions. Those exposures can shape what the system learns, retrieves, ranks, or recommends later. Before a platform can even track a customer, intent has already been defined. In this environment, intent often crystallizes earlier than in the traditional purchase funnel because generative AI helps consumers frame the problem, narrow options and build decision confidence before they ever reach a brand-owned touchpoint. By the time a customer becomes trackable, much of the consideration journey may already be complete and intent may already be defined by the recommendations, comparisons and criteria surfaced by the model.



Paid search faces structural pressure:

Search monetization models that depend on clicks will become less reliable. Some high-intent traffic will remain, but more commercial discovery may happen before the consumer ever reaches a results page or brand site. As agents get better at narrowing choices and providing a trusted answer, there is less room for link-based monetization to capture the decision moment.

Investors are responding positively to **Etsy's** efforts to use AI and machine learning (ML) to optimize which products show up first in search and get recommended to shoppers. Shoppers will be able to discover relevant products more easily and buy across multiple categories. Thanks to AI tools, these users arrive at Etsy already narrowed in on what they want and come back for more.

J.P. Morgan thinks this will pay off and “improve marketing technology reach & conversions, driving greater Etsy Advertising revenue growth, Offsite Ads monetization, and medium-longer term take rate expansion.”⁸



Upper-funnel ROI becomes harder to prove:

Early-stage brand advertising will still matter, but it will be harder to show exactly how it drives a final purchase. As AI systems pull signals from many sources and then present a recommendation in a compressed decision moment, the cause-and-effect path becomes less clear. Clicks and views may matter less, while influence becomes harder to isolate and defend.



Google's AI Overviews and AI Mode appear to be driving incremental query growth as search behavior is moving beyond basic keyword matching toward intent fulfillment. Users are increasingly relying on the platform's multimodal capabilities to complete more complex, higher-intent tasks. At the same time, Google seems to have made meaningful progress on monetization throughout 2025.

Semrush data suggests that, between January 2025 and October 2026,

the share of AI Overviews tied to commercial queries rose from

8% to 18%

while transactional queries increased from

2% to 14%

Over the same period, ads shown alongside AI Overviews grew substantially as well, rising from roughly 3% of the total in January to approximately 40% by November.⁹

Retail media strengthens because it sits closest to transactions:

As AI systems rely on trusted, current, commercially actionable inputs, transaction-proximate ecosystems gain an edge over platforms that mainly monetize attention. Retail media is well positioned for this shift because it contains machine-readable signals agents can use: product data, inventory, pricing, transaction history, fulfillment and post-purchase outcomes. This lets retail media connect influence to actual purchase behavior, making it more defensible when advertisers demand proof of outcomes. In fact, **all generations trust retail platforms the most when ranking their top three options to host and manage a consumer-side agent**. Younger generations (Gen Z and Millennials) choose social platforms and brands and older generations (Gen X and Boomers) choose tech giants and financial institutions. AI-native platforms rank last.

Consumers are

2.7x

as likely to choose a large retailer or financial institution than an AI-native platform (69% vs 25%)¹⁰

Etsy has integrated with **OpenAI's ChatGPT** Instant Checkout and along with **Google** and **Microsoft**, launched agentic shopping partnerships. The e-commerce

marketplace will now be able to accept agentic payments from platforms like Microsoft Copilot, powered by the financial technology company **Stripe**.¹¹





Ad platforms must evolve toward API-based and AI-to-AI models:

The next generation of ad infrastructure must work for humans and for machines. It will need to provide information, offers and data in ways AI systems can understand and use so brands stay visible and relevant as more discovery, comparison and purchasing happens through AI-assisted experiences.

Meta is “working on merging LLMs with the recommendation systems that power Facebook, Instagram, Threads and our ad system.” The company describes how these systems will continue to evolve, moving beyond understanding consumer preferences to tailoring brand and product recommendations to individual goals over time.

“Our ads today help businesses find just the right very specific people who are interested in their products. New Agentic shopping tools will allow people to find just the right very specific set of products from the businesses in our catalog.”¹²

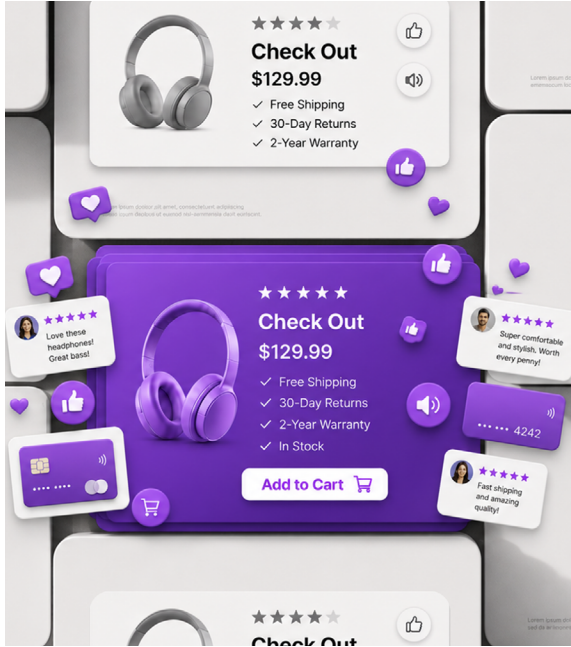


Consumer platforms

Platforms with structured intent data outperform engagement-only models:

This favors commerce ecosystems and retail media networks, but it also raises the bar for social platforms. Amazon, Shopify and Instacart sit closer to declared need, product comparison, basket building and checkout. By contrast, engagement-heavy environments still drive inspiration, but they are less defensible if they cannot translate attention into machine-readable intent. But fulfillment without influence is a commodity and if platforms do not act now to redefine and defend their role in the value chain, AI can systematically strip the influence layer away from them. The premium will shift from audience scale to the quality, structure and actionability of consumer intent data.





Community-driven platforms gain influence in evaluation:

Community-driven platforms help people and AI systems assess what is relevant and trustworthy. They surface real-world experiences, peer validation and contextual recommendations. As the question shifts from “What brands exist?” to “Which option is right for me and why?”, community platforms become disproportionately important in evaluation. Social feeds still spark interest, but communities are often where consumers go to validate a choice before they commit.

Reddit is piloting dynamic, agentic search results that will include media beyond text such as visual, interactive or multimedia elements. LLMs are being scaled to better understand content and learn what people care about more quickly, so what they see in their feed feels useful and relevant sooner. Reddit is also testing LLM-powered onboarding to make it easier to get started and to learn the key information needed to show people content that matches their interests, helping more people keep using the product. Enhancements to ML

models improved products that help turn interest into action (like purchases or sign-ups) by better matching ads to advertiser objectives.

The result?

2x

lower-funnel conversion volume growth year-over-year¹³



Embedded commerce makes platforms harder to displace:

Consumer platforms become more defensible when users move from discovery to decision to transaction without leaving the environment. If AI reduces the steps in the purchase journey, then platforms that support embedded commerce (shopping, booking, ordering, subscribing, reordering or resolving support issues) in-platform are better positioned than those that mostly send traffic elsewhere.



In November 2025, **Amazon** added new features to its AI assistant for shopping, Rufus (now integrated with Alexa and called "Alexa for Shopping"). "Rufus can search for products based on activity, event, purpose and other use cases, and automatically add items to your cart, tell you if you're getting the best price, find top deals every day of the year, auto-buy items at a set price, and take a handwritten grocery list and add the items to your cart."¹⁴

Used by over 300 million customers, these auto-buy features drove an estimated

\$12 billion

in incremental annualized sales in 2025¹⁵





API and machine-readable exposure become competitive differentiators:

Visibility in the future may depend not only on whether a person visits your platform, but on whether AI agents can understand what your platform offers and include its recommendations or transactions. It will not be enough to have a good consumer interface. Platforms must expose their offerings and signals in formats that external AI systems can easily understand and act on. APIs, structured catalogs, interoperable feeds and machine-readable metadata become strategic assets, not just technical plumbing.

Agentic commerce advantages platforms built for machines to take action:

Winners will not simply add chatbots on top of existing interfaces. They will let agents complete tasks end to end, from checking availability to placing orders, tracking delivery and resolving issues. Commerce ecosystems and retail media networks start with an advantage because they sit close to transaction systems, but social and community platforms can compete if they build agent-friendly workflows tied to real commercial actions.

Trust becomes a strategic moat:

Platforms that can demonstrate authenticity, security, review integrity, consumer privacy and reliable post-purchase resolution will gain an advantage in both human preference and agent recommendation.

In AI-led payments, trust hinges on security, fraud protection and human control of transactions with clear agent guardrails. Daily gen AI users show a slightly higher inclination for a dedicated wallet for AI-initiated payments, a trial period before real spending and tangible benefits such as saving time or getting better deals versus weekly gen AI users.

Compared to older generations, younger generations are **1.3x** as likely to give importance to tangible benefits (23% vs 18%) or prefer a dedicated or capped wallet for AI-initiated payments (21% vs 15%). They are also **1.2x** as likely to prefer a trial period to verify AI agent's understanding about their preferences, before spending real money (27% v 23%).

77%

of agentic shoppers want to validate a purchase before it is made

9%

of shoppers would grant an AI agent full autonomy over purchase decisions

47%

of consumers are open to a bot acting completely autonomously for at least one stage of their purchase journey¹⁶



Trust capabilities become growth infrastructure, not just governance overhead:

Identity and account authenticity helps preserve credible user and seller ecosystems

Shopping and payment compliance strengthens safe commerce

User-generated content moderation and digital media rights services support trustworthy evaluation environments

Platform data operations improves the quality of the data and signals that increasingly train and inform AI-driven systems

Advertising review and application compliance help maintain platform and advertiser integrity



No regret moves

that Chief Marketing, Revenue and Procurement Officers can take right now:

GEO is the new SEO:

Make your platform legible to machines, not just people. AI agents can only recommend, rank or transact on platforms they can understand. Audit what can be exposed externally—product catalogs, inventory signals, review data, pricing and policies. Is it structured and accessible for AI systems to consume?

Stand up new actions around advertiser enablement:

Advertisers will likely need to justify ad spending on platforms where they can prove AI-influenced outcomes, so platforms should make that business case for advertisers easier. Platforms have the responsibility to enable their buyers with tooling and education as platforms align to how consumers use LLMs in their path to purchase. Dispelling any notion of information asymmetry in the process (and bringing advertiser and agencies along the journey) is the most effective way to build trust and keep them on the platform.

Build trust infrastructure as a platform differentiator, not just for consumers but also for AI:

AI systems are using trust signals as inputs into their ranking systems (review integrity, post purchase, resolution) to consumers. Brands would want to know that how they are represented in AI search results are not misrepresented.



The winners in the next era of commerce will not be the platforms that simply add AI features to the existing funnel. They will be the ones that redesign around where intent forms, how trust is earned and how outcomes are delivered when AI becomes the interface between consumers and the market.

For consumer platforms, that means becoming trusted environments for agentic commerce. For advertising-driven platforms and ad tech, it means proving they drive real decisions and real demand, not just attention.

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About the research

Accenture's Consumer Pulse Research, now in its seventh year, examines how evolving consumer sentiment, behaviors and expectations are reshaping industries and redefining brand relationships. The 2026 edition offers insights into consumer readiness for AI agents and implications for the consumer-brand relationship. The survey was conducted online between January 7 and January 22, 2026. Analysis allowed for comparisons across various demographic factors such as age or income, as well as behavioral attributes like an individual's use of technology or brand preference. It also included focused deep dives across 17 categories: grocery stores, packaged snacks and drinks, alcoholic beverages, quick service restaurants, beauty brands, clothing, footwear and accessories retailers, drugstores and pharmacies, DIY and home furnishing stores, homecare products, consumer electronics, airlines, hotels, lodgings or cruises, telecommunications, clean energy solutions, automotive and auto and home insurance.

Further testing of hypotheses was conducted with a synthetic panel adapted to match the dates of January 7 and January 22, 2026 and via AI-moderated interviews with 50 consumers in five countries between April 20 and May 7, 2026.

We use generative AI in our research production process. Our research experts review and validate the generative AI outputs with traditional research methods where possible, applying Accenture's Responsible AI standards.

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