



Executive Summary

The Future of AI Shopping Depends on Trust

Introduction

AI is starting to change online shopping from something people do themselves to something AI can help do for them. Generative AI is already helping shoppers discover products, compare prices, and get recommendations. The next step is agentic commerce, where AI agents shop on a consumer's behalf, including completing the purchase, based on parameters the consumer sets.

That changes what trust means in shopping. When AI helps compare two products, the shopper ultimately decides what to buy. When an AI agent makes the purchase, the shopper has delegated more: judgment, money, identity, and permission to act. The more freedom the agent has, the more confidence consumers will need before they use it. They will want to know if the agent is acting in their interest, protecting their information and money, following the rules they set, and giving them a clear way to fix mistakes.

The market opportunity for agentic commerce could be substantial. Morgan Stanley estimates that AI shopping agents could represent 10% to 20% of US e-commerce by 2030, equal to \$190 billion to \$385 billion in annual spending.¹ The companies that establish trust early and set the standards for agentic transactions may be best positioned to influence the development of this new market. Consumers will decide which brands, platforms, and financial providers they trust to make AI shopping feel safe, clear, and accountable.

Synchrony surveyed 2,000 US consumers in May 2026 on their attitudes toward AI in online shopping and payments, and interviewed eight senior payments, retail, and technology leaders in partnership with Oxford Economics. The research shows that consumers are open to letting AI do more for them, but only when they feel protected, in control, and able to approve the final decision.

¹ Morgan Stanley, "Here Come the Shopping Bots," December 8, 2025, <https://www.morganstanley.com/insights/articles/agentic-commerce-market-impact-outlook>



The pattern is familiar, but the bar is higher this time

Every prior digital-commerce shift was met with the question of whether it was safe to hand over money, and each shift scaled only once trusted institutions helped ease consumers' concerns. E-commerce grew on secure payments, free returns, and fraud protection; online banking grew on encryption and authentication; mobile payments grew on simplicity and security. Agentic commerce is on the same curve, but it must clear a higher bar because it's not just changing the transaction; it's changing the decision maker.

Technology Disruption	Consumer Concern	Response	Oxford Economics analysis drawing on The Pew Charitable Trusts; Business Insider; NIST National Cybersecurity Center of Excellence; MIS Quarterly; the International Journal of Information Technology; and a systematic literature review of technology-adoption research.
E-Commerce	Entering payments online	Secure checkout, fraud protection, free returns, trusted merchants	
Online banking	Security and account access		
Mobile payments	Sharing payment credentials on phones	Authentication, encryption, institutional trust	
Agentic commerce	Who is authorized to decide and act	Biometrics, simplicity Approval, limits, and intent	

Key Takeaways

Defining the next phase of agentic commerce

The companies that win in agentic commerce will make AI feel safe, accountable, and under the consumer's control. The research points to five action items:

Agentic commerce is advancing faster than consumers are willing to delegate decisions today.

Action Item: Businesses should build trusted experiences to give consumers confidence, control, and protections.

Trust will matter more than AI capability. Consumers need confidence in the company, platform, or provider behind the agent.

Action Item: Clear signals built into the product can show consumers what the AI is allowed to do, where approval is required, and how problems will be fixed. Consumers want a clean transaction, not a mess they need to clean up.

Consumers want AI to support their purchase, not make the final call for them.

Action Item: Keep human approval in the loop and expand autonomy only as trust is earned.

Trusted relationships matter more than new technology. Consumers extend trust to the brands and providers they already know, and that advantage grows as purchases get larger.

Action Item: AI shopping experiences will be more effective when built around the relationships that consumers already trust. Consumers are more willing to trust a familiar brand, financial provider, or platform to delegate more.

One AI mistake can undo years of trust.

Action Item: Prepare for failure and define how consumer frustration will be minimized; accuracy and accountability will matter more than adding features. Make authorization, reversibility, and remediation visible from the start.

Section 1

Consumers are using AI for shopping help before they trust it with payments

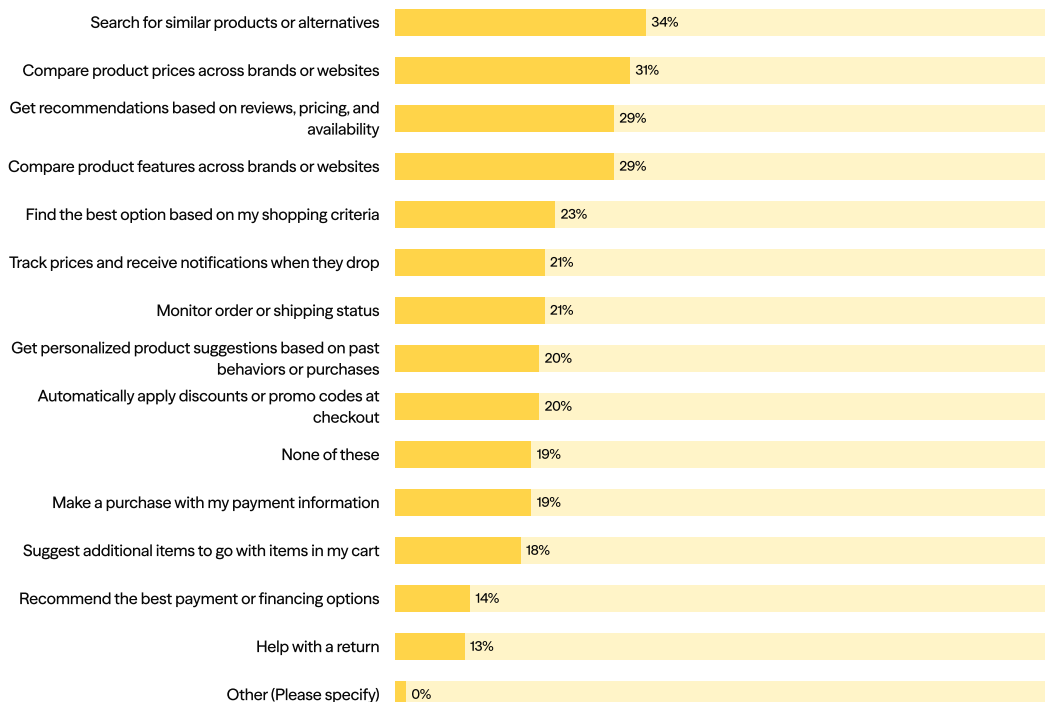
Consumers are starting to use AI when they shop, but only up to a point. They are comfortable using AI to help find products and compare options. They become more cautious as AI moves closer to spending their money. Consumers require more trust before they let AI make the purchase for them.

Section 1.1 Trust dwindles as checkout approaches

Consumers use AI most for shopping research, and that use drops as they get closer to paying. That pattern is clearest in what people already do with AI. The most common tasks respondents use AI for can be seen in Figure 1—searching for alternatives and comparing prices lead, while making a purchase ranks lower. The same pattern holds among consumers who have not yet used AI for a given shopping task: they are most open to low-stakes uses, with 78% saying they would be comfortable using AI for automatically applying discounts, but only 40% say the same of making a purchase with payment information.

Figure 1. Consumers use AI for search, comparisons, and recommendations

Q. Have you used AI to assist you with any of the following tasks while shopping online? Select all that apply.



Section 1.2 The barrier is not the technology itself, but trust with how AI will handle payments

When consumers explain what holds them back, their concerns center on handing over money and personal information, rather than on understanding what AI is or how to use it. Payment and privacy concerns rank at the top of the list, while comprehension sits at the bottom:

Discomfort sharing payment information

39%

Discomfort sharing personal data

35%

Not understanding how AI works

12%

Finding AI too complicated

11%

The gap between AI users and non-users tells the same story. Both groups rate comprehension low; where they split is comfort with money and control:

Not understanding how AI works is low for both groups:

11% of current users vs. 16% of those who have not used it

Non-users are more likely to be uncomfortable sharing payment information:

50% vs. 37%

Non-users are also more likely to prefer deciding for themselves:

52% vs. 34%

This gap points to how trust is earned. The consumers most willing to let AI handle money are the ones who have already used it, not the ones who understand it best. That suggests trust is built through experience and demonstrated safety.

Senior payments, retail, and technology leaders see the same pattern. They describe the current phase of AI shopping as still in pilot stages and not yet part of everyday use. Despite advances in AI recommendations, they say the limiting factor is consumer willingness to let AI make decisions involving their money.

"There's a reason [that] consumers are using [AI] more as a chatbot but not necessarily trusting it yet [to execute a buy]. The biggest thing is trust: am I trusting it to do this on my behalf? Will it buy it or not?"

— Senior Payments Executive, Large Technology Organization

Section 2

Consumers grant permission when protection, control, and approval are embedded

Consumers are open to giving AI more control, but they want guardrails. They care most about security, transparency, and control, and they are most comfortable with small, reversible decisions. Consumer willingness is real but limited, and it runs highest among younger consumers, which points to where adoption is likely to grow first.

Section 2.1: Trust comes before convenience

Consumers want security and control before convenience. When asked what matters most in an AI shopping experience, the highest priorities are protection and oversight, not speed:

Keeping data secure

82%

Being clear about how data is used

77%

Choosing how much control they have

76%

Reviewing and approving purchases

74%

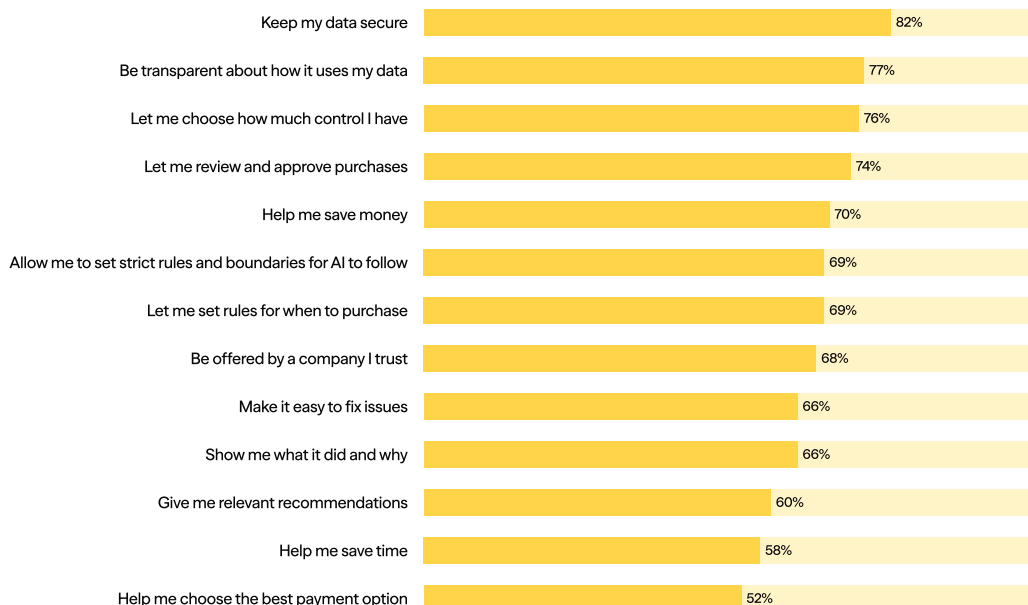
Saving time ranks lower at 58%. Consumers still want convenience, but only after they feel protected, informed, and in control.

"Transparency is one of the most important factors. Customers should understand when they're interacting with AI and what it's authorized to do. Giving customers control, the ability to approve purchases, review recommendations, or opt out, builds confidence and trust."

— Sanja Obradovic, Chief Revenue Officer, CodeNinja

Figure 2. Consumers want data security, transparency, and control

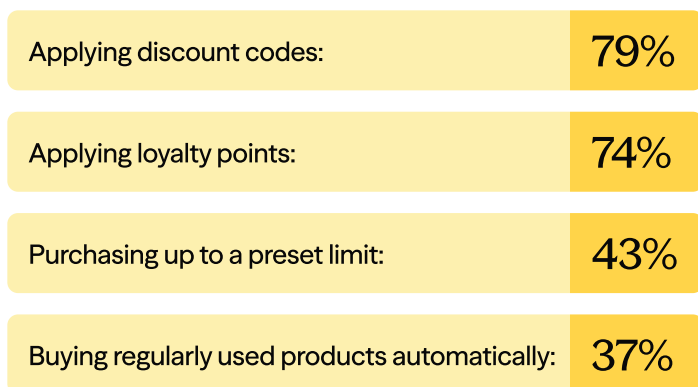
Q. How important is it for AI to be able to do each of the following while shopping online? Rated very important or extremely important.



Demand for AI safety is also high. Two-thirds of consumers say they would use AI more for shopping if it came with fraud protection guarantees (67%). When something goes wrong, accountability, not capability, closes the gap.

Section 2.2: Comfort falls as commitment grows

Consumers are most open to AI when the financial stakes are low. Comfort is highest for small, reversible tasks and drops by roughly half once AI is spending on its own:

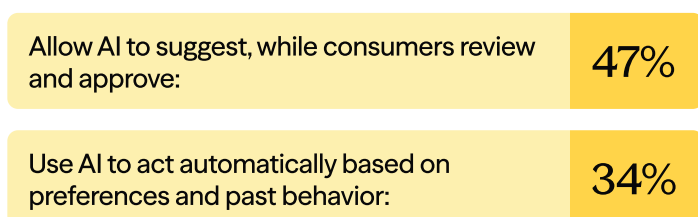


The leaders we interviewed described the same pattern. They expect AI use to be most common in low-stakes, routine, and reversible purchases, the same place consumers report the most openness to using AI.

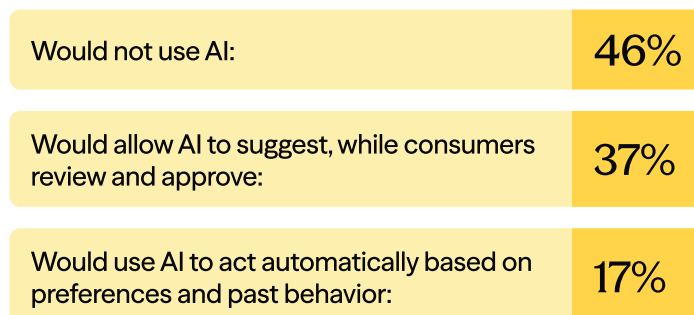
“They’re only really being used in retail for low-risk, routine purchases. ‘Reorder me my favorite coffee pods,’ things like that where the risk is very low. We haven’t yet seen this at full scale.”

— Vice President, Technology Company

Price shows the same pattern. Consumers were asked about the level of AI involvement they would allow at different price ranges; as the price rises, comfort with autonomy decreases. For purchases under \$50, consumers would:



However, consumer willingness changes at higher price points. For purchases of \$5,000 or more, consumers:



The approval-first option holds across price ranges, while appetite for full autonomy decreases—a clear sign that as stakes rise, consumers want AI in an assistive role, not an autonomous one.

Payment is the clearest point of resistance. Of all the AI-sentiment statements, letting AI handle payment

information is the only one where disagreement outweighs agreement: 43% disagree vs. 34% agree.

To move consumers toward using AI for major purchases, businesses will need to build confidence, give consumers control, and show they have recourse if something goes wrong.

Section 2.3: Trust follows the relationship

No single type of company has a lock on consumer trust. Consumers show similar levels of trust in technology companies (58%), retailers and brands (56%), general AI platforms (55%), and their own primary banks (55%) to provide an AI shopping agent. A well-known bank that a consumer does not already use trails at 38%. The pattern is clear: trust follows familiarity.

That pullback at higher stakes is exactly where an existing relationship earns its premium. As transactions get larger and more sensitive, consumers want more accountability and confidence that problems will be resolved. This caution is strongest when it comes to financing. Consumers are open to AI recommending a new credit card (51%) and checking if they are qualified for a card (48%) but pull back on setting up pay-over-time (38%) and applying for a card outright (31%).

Consumers are more comfortable with AI giving advice than acting on their behalf. The top reason for holding back is not

data-sharing but distrust of AI making a financial decision (58%). The trust required to delegate a discount is not the same as the trust required to delegate a credit application.

That gap creates an opening for retailers that already have trusted relationships with consumers. They can help move consumers from recommendations to prequalification to approval by pairing AI shopping tools with clear authorization, fraud protection, and an easy way to fix problems.

Most consumers know AI can apply discounts (53%), but fewer know it can split a purchase into payments (22%) or help pay balances (19%). Putting those capabilities inside a familiar, approval-based flow can build value and trust at the same time. The leaders we interviewed drew the same line: consumers will let AI find, compare, and recommend, but they want to verify before it acts. Hesitation rises as the transaction amount increases, and the information becomes more sensitive.

“The biggest barrier to trust is not only the novelty of the technology but also that agentic commerce is transacting with people's money.”

— Former Personalization Product Director, Financial Services



Section 2.4: Young consumers lead the way in AI-enabled shopping

The willingness to delegate certain transactions to AI is concentrated by age, and that points to where adoption grows next. Younger consumers are the most willing to delegate actions to AI, and the drop-off from Gen Z to Boomer is steep on the actions that involve money:

Comfort letting AI handle payment information	Willingness to let AI apply for a credit card
39% of Gen Z vs. 15% of Boomers	36% vs. 12%

Older consumers are not rejecting AI out of confusion but holding back until the protections and controls are in place. The route to broadening adoption is stronger protections and clearer control, not more explanation.

Figure 3. The preferred AI assistance to AI action pathway

01. Search	02. Recommend	03. Prepare	04. Execute with approval	05. Act within limits
Search, compare, summarize.	Suggest products, offers, financing options.	Pre-fill information, apply discounts, assemble the transaction.	Complete a transaction only after explicit confirmation.	Perform repeat, low-risk transactions under pre-defined consumer rules.
(No transaction authority)	(Consumer decides)	(Consumer reviews)	(Consumer approves)	(AI acts, but human can override or reverse)

Section 3

One mistake can make consumers pull back

AI errors can quickly erode consumer trust in shopping assistants. One mistake can cost a sale and cause consumers to withdraw the permission they gave. That makes accountability and recourse more than a compliance requirement. It becomes a condition for staying in the market.

Section 3.1: Most consumers pull back after a mistake, and unauthorized action is the least forgivable

Across every type of error, most consumers say they would stop or pause their AI use rather than proceed with caution. Six in ten consumers say they would stop or pause using AI if it recommended a poor-quality product. That statistic rises to 74% if AI purchased the wrong item without checking first. These findings point to standards every agentic transaction needs: clear authorization, so consumers know what the agent can do; monitoring, so unusual or high-risk actions trigger a human review; reversibility, so mistakes can be undone; and remediation, so consumers know who is accountable and how they will be made whole.

An AI mistake affects not only the AI agent but also the brand. After an error, roughly three-quarters of consumers say they would shop less or stop shopping with the brand involved, and for an unauthorized or wrong purchase, 44% would stop shopping with that retailer altogether.

The retail and technology leaders we interviewed also emphasized accountability, saying that retailers should own AI mistakes when they happen along the shopping journey.

"When AI is acting on a customer's behalf and something goes wrong, the company should be held responsible, and it needs to make it up to its customers."

— Former Personalization Product Director, Financial Services

Section 3.2: AI mistakes can become retailer problems

Figure 4. A single mistake can cause consumers to use AI assistants less frequently

Q. If you were using an AI assistant and it made any of the following mistakes, how would it affect your willingness to use AI assistants in the future? Select one per row.

Note: Percentages may not sum to 100% due to rounding.

■ Unsure ■ No change ■ Use, but be more cautious
 ■ Stop using the AI shopping assistant that made a mistake, but continue using others
 ■ Pause using all AI shopping assistants until I understand what went wrong ■ Stop using AI shopping assistants altogether

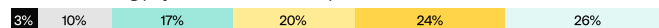
Purchased the wrong item without checking with you first



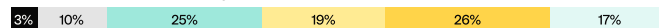
Shipped the order to the wrong address



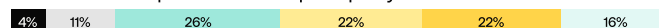
Used the wrong payment method for a purchase



Purchased a product that you later found at a lower price



Recommended a product that was poor quality or not as described



Conclusion

What this means

Agentic commerce will scale on consumers' terms. Retailers can win by making AI shopping tools feel secure, useful and under the consumer's control, including both the AI they build into their own sites and the third-party AI agents that shop across retailers on a consumer's behalf. Consumers are willing to give AI more authority when protection, approval, and accountability are clear. For established retailers with strong consumer relationships, the opportunity is to provide trust before the consumer transacts: a recognizable brand, clear protections, built-in consumer approval, and recourse if something goes wrong. Earlier waves of digital commerce grew when trusted institutions made new technology feel safe. Agentic commerce is likely to follow the same pattern with a higher bar because consumers are delegating both the decision and the transaction.

The path may differ depending on where a business sits in the commerce chain, but the destination is the same: consumer trust.

Retailers

Shoppers will use AI to discover and compare before they let AI buy, which makes discoverability the immediate priority. Retailers must be visible to AI tools by providing accurate, real-time product information (prices, sizes, stock levels) and integrated catalogs, so their products show up in AI-driven recommendations. On their own sites, retailers can introduce AI gradually, keep consumer approval for purchases, offer guarantees on AI transactions, and explain recommendations clearly.

Banks and financial institutions

Consumers' existing trust is the opening, and as the stakes rise, their demand for accountability plays to a financial provider's strengths. Embed financing, payment authorization, identity verification, intent, and recourse into AI shopping, with the consumer in control.

Technology and AI providers

Better models alone will not drive adoption; privacy, explainability, control, and accountability will. Build tools that protect data and make oversight frictionless, including visible signals for when the agent is acting and what it is allowed to do, simple approval and override, and a clear way to reverse mistakes.

Small businesses and merchants.

They face the same trust bar without the brand recognition to meet it easily. They can earn trust with partners, such as a financing leader or platform tool consumers already recognize. From there, they can compete on the operational signals agents select for: accurate product information, reliable fulfillment, clear return and pricing terms, and smooth financing at checkout.

Across all four business types, the next steps are similar. Start with the fundamentals that hold regardless of audience: build around consumer approval rather than full automation, be transparent about what the AI agent did and why, make protection and recourse visible before the consumer transacts, and give consumers real control through approvals, limits, and overrides. Expand autonomy only as trust is demonstrated, beginning with low-risk, repeatable and reversible transactions. Measure trust continuously, tracking overrides, complaints, repeat use, and willingness to delegate more, against existing business KPIs.

Methodology

This study pairs a survey of 2,000 US consumers, fielded in May 2026, with eight in-depth interviews with senior payments, retail, and technology leaders. The survey was fielded as a general population study, balanced to the US census.