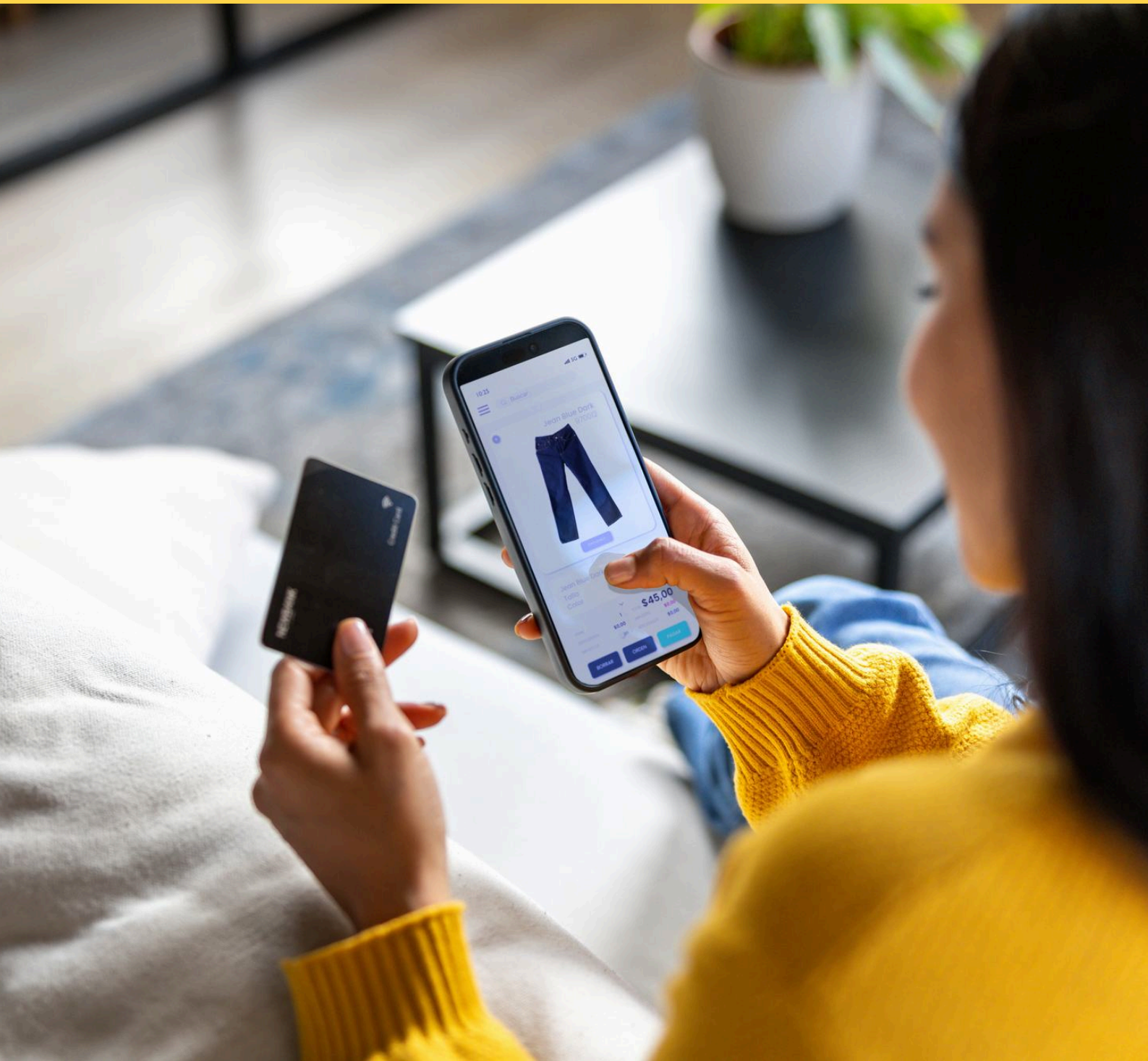


# Trust will determine who wins in AI shopping



# Introduction

Retailers that earn customers' trust in AI shopping tools will position themselves for success as agentic commerce becomes more common. Agentic commerce is where AI agents can search, compare, and, in some cases, buy on a person's behalf. Consumers are increasingly ready to let AI help them shop through research, comparisons, and recommendations, but their willingness to trust AI agents declines sharply at the point of payment, independent of how well they grasp the technology.

This shift from generative AI to agentic AI redefines what trust means in shopping. When AI moves from giving advice to taking action, people need to know their money, identity, and personal information are protected. The businesses that close this trust gap first will capture the demand waiting on the other side of it. Morgan Stanley predicts that AI shopping agents could represent 10% to 20% of US e-commerce by 2030,

which is equivalent to \$190 billion to \$385 billion in annual spending.<sup>1</sup> To capture market share and gain consumer trust, businesses must deliver agentic shopping experiences that are safe, transparent, and accountable.

Synchrony partnered with Oxford Economics to survey 2,000 US consumers in May 2026 on their attitudes toward AI in online shopping and payments. We also conducted eight in-depth interviews with senior payments, retail, and technology leaders. The research shows businesses do not need the most advanced AI agents to get ahead. They need to earn enough trust to let AI take the next step for them. As consumers become more confident using AI, they are more willing to delegate additional decisions, including higher-value ones. Building trust is not the cautious alternative to moving fast; it is what makes moving fast possible.

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



## Section 1

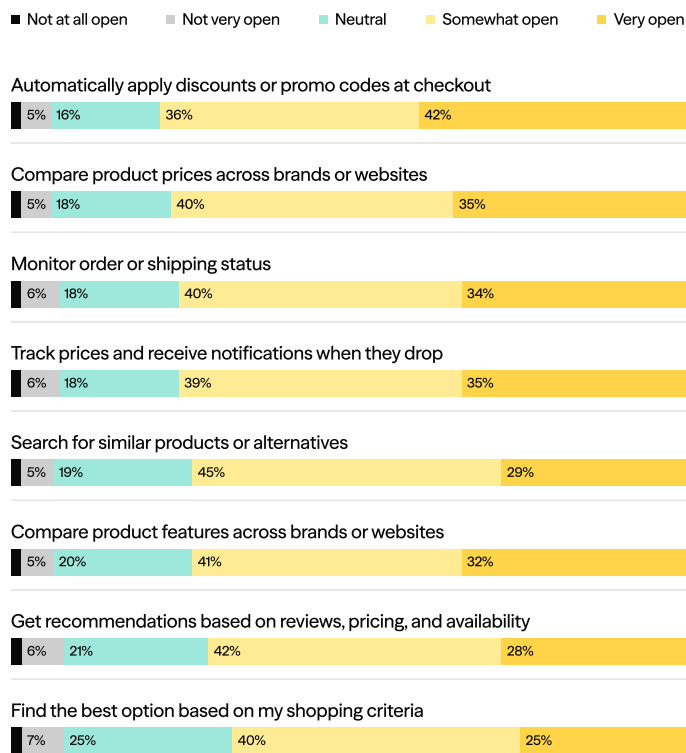
# In AI shopping, trust is the growth lever

Consumers are letting AI help along the shopping journey, but most are not ready to let it make purchases for them. That drop-off is not a technology problem; it marks the exact gap a business must close to convert interest into real transactions, which makes trust a growth driver rather than a limiting factor.

The demand for AI shopping tools is real, but excitement falls sharply at the point of payment. People who have not yet used AI for a given shopping task are open to help with research and finding ways to save: 78% say they are willing to let AI automatically apply discounts, and 75% say they are willing to use AI for comparing prices. Attitudes change when the actions are more consequential, such as AI making a purchase with payment information, with just 40% saying they are comfortable. That gap is the opportunity leaders must close as AI moves from assisting to executing purchases.

**Figure 1: Consumers open to AI assistance, but not with payments**

Q. You mentioned that you have not used AI to assist with the following tasks while online shopping. How open are you to using AI for each of the following activities while shopping online in the future?



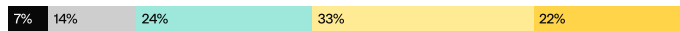
Help with a return



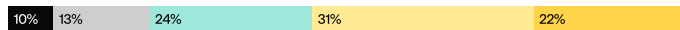
Get personalized product suggestions based on past behaviors or purchases



Suggest additional items to go with items in my cart



Recommend the best payment or financing options



Make a purchase with my payment information



**Note:** Respondents only viewed tasks if they previously said they had not used AI to assist with them. Percentages may not sum to 100% due to rounding.

Sharing personal information with AI while shopping online remains a top concern. When consumers explain what holds them back, the reasons cluster around money and privacy, not trouble understanding the technology:

- Discomfort sharing payment information: 39%
- Discomfort sharing personal data: 35%
- Not understanding how AI works: 12%
- Finding AI too complicated: 11%

For consumers, the barrier is not confusion about AI. It is confidence that their information and money will be handled safely.

The features that build trust are the features that drive growth. Two-thirds of respondents say they would use AI more if it came with fraud protection guarantees (67%). Consumers consistently say they prefer AI tools that recommend purchases and let them approve the final decision. They are much less comfortable with AI agents buying on their own.

Trust also depends on who is offering the AI tool. Consumers extend trust to the providers they already deal with, including technology companies (58%), retailers, a general AI platform, and their primary bank (all around 55%). For a provider that already holds a consumer relationship, that gap is an advantage. Newcomers who do not have the same trust as established AI and retail providers cannot earn it with technology alone.

*“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

# How businesses can build trust now

Trust is built through choices people can see and understand. The survey points to four actions businesses should take, and they are within reach regardless of where they are in their AI journey, including those that have not yet launched AI shopping. The pattern across all three next steps is the same: lead with protection, start where the stakes are lowest, and bring customers along as their confidence grows.

**Lead with accountability and make protections visible.** A fraud guarantee is the strongest adoption lever (67% would use AI more if it came with one), so accountability and recourse belong at the front of the experience, not buried in policy. Every earlier shift in digital commerce scaled the same way. E-commerce grew once secure checkout and fraud protection made it safe to enter card details online, online banking once encryption and authentication made it safe to manage money on the web, and mobile payments once trusted brands and biometrics made it safe to pay from a phone. Agentic commerce faces the same test at a higher bar because consumers are handing over not only their payment details but also the decision itself. When businesses make protections visible, they answer the question that often stops people from trusting AI to make payments.

**Start where the stakes are low and expand as trust is earned.** Consumer comfort using AI falls sharply as the financial stakes rise, from 79% who are comfortable having AI automatically apply discount codes to 37% who would let AI reorder regularly used products without their intervention.

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:

- Would allow AI to suggest, and consumers review and approve: 47%
- Would use AI to act automatically based on preferences and past behavior: 34%

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

- Would not use AI: 46%
- Would allow AI to suggest, and consumers review and approve: 37%
- Would use AI to act automatically based on preferences and past behavior: 17%

The approval-first option holds across the price ranges, while appetite for full autonomy decreases, a clear sign that as stakes rise, consumers want AI in an assistive role. 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.

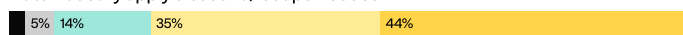
**Put security, transparency, and control at the center of the experience.** Consumers rank keeping data secure (82%), transparency about how their data is used (77%), and the ability to review and approve transactions (74%) at the top of what they want from AI, well above saving time (58%). Those preferences show that trust and security is not a back-end requirement; it is a feature in the experience that encourages consumers to use AI in the shopping journey.

**Figure 2. AI recommendations welcome, as are routes to discounts**

Q. How comfortable would you be allowing AI to take the following actions on your behalf? Select one per row.

■ Very uncomfortable ■ Somewhat uncomfortable ■ Neither comfortable nor uncomfortable  
■ Somewhat comfortable ■ Very comfortable

Automatically apply discount / coupon codes



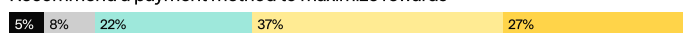
Automatically apply loyalty points or rewards



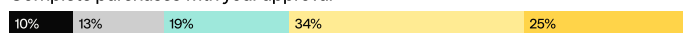
Recommend delaying a purchase if prices are likely to drop



Recommend a payment method to maximize rewards



Complete purchases with your approval



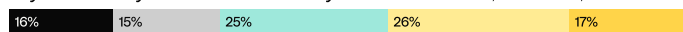
Recommend a payment method based on your budget



Split existing purchases into monthly payments



Pay down what you owe most efficiently based on balances, due dates, and APR



Make a purchase with pre-defined limits



Automatically purchase products you use regularly



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

For smaller merchants, “borrow” trust rather than build it from scratch. Smaller businesses face the same trust bar without the brand recognition or infrastructure to clear it. Their route can be partnering with a financing or platform partner that consumers already recognize. This allows them to lead with security and protection, and encourage consumers to use AI for discovery before autonomous purchasing. The trust they cannot build alone they can borrow from a name the consumer already knows.

***“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 seen this yet at full scale.”***

— Vice President, Technology Company

### Section 3

## The businesses that build trust now are best positioned to lead as AI reshapes retail

The trust consumers are willing to extend is still being earned. Agentic commerce usage is still small, consumer habits are unformed, and the relationships that will carry the trend forward are evolving. This creates a real window of opportunity. The businesses that earn trust now can secure a leadership position that becomes harder for others to take later.

AI use for payments today is still thin. Only 19% of consumers have used AI to make a purchase, and 14% have used AI for payment or financing recommendations. The technology leaders we interviewed described the current phase of AI adoption in commerce as pilot projects that have not yet crossed into everyday use. Because the behavior is not yet entrenched, the category is still being decided.

That is why trust compounds and why the advantage goes to whoever earns it first. The gap between AI-users and non-AI users is not driven by knowledge of the technology. Understanding is nearly flat across both groups, with only 11% of AI users and 16% of non-users citing a lack of

understanding of AI as a reason to hold back. Instead, the difference comes down to confidence in how AI will handle their money: AI users are more willing to let AI act on their behalf, particularly when it comes to financing:

- Let AI recommend a new credit card: 55% of AI users vs. 33% of non-users
- Let AI apply for a card: 36% vs. 14%

Openness to using AI for purchases is greater among younger consumers. For example, comfort letting AI handle payment information falls from 39% among Gen Z to 15% among Boomers. Older consumers are not holding back because they are confused by AI; they are waiting for the protections and controls they need to feel comfortable. That creates an opening: businesses that earn trust with today’s most willing consumers, especially younger consumers and existing AI users, can position themselves to lead as AI becomes more embedded in shopping. For retailers especially, winning over these early adopters is an opportunity to influence lasting consumer preference before AI evolves from helping consumers shop to helping them buy. The opportunity is about becoming the trusted organization consumers turn to when they let AI help them shop, decide, and buy. Trust is not the responsible alternative to moving fast; it is the way to grow, and the businesses that treat it that way by earning credibility step-by-step are the ones that will lead as adoption widens.

***“Those that invest early in structured product data, API, secure payment infrastructure, and strong first-party customer relationships will be better positioned as agentic commerce becomes more mainstream.”***

— Sanja Obradovic, Chief Revenue Officer, CodeNinja

## Conclusion

Trust is what will allow more people to let AI handle their shopping and payment decisions. That makes trust a driver of growth, and it makes timing important. Trust is earned through repeated use and reinforced through relationships, so it accrues to whoever earns it first and compounds from there. A business does not need to build the most sophisticated autonomous AI agents to win; it needs to be the name a consumer trusts when they are ready to delegate consequential decisions. Because consumer habits with AI shopping are still forming, there is an opportunity now to build the trusted experiences that drive adoption and shape which companies consumers will trust

to act on their behalf before those relationships become established.

#### Four strategic recommendations:

- **Lead with protection.** Put fraud prevention, intent, and recourse at the front of the consumer experience. Accountability, not capability, is what earns permission to transact.
- **Keep consumers in control.** Build approval, review, and limits into every consequential action, and expand autonomy only as trust is earned.
- **Build through trusted relationships.** Embed AI into the brands and financial relationships consumers already trust. For smaller merchants, borrow that trust through a recognized financing, payments, or platform partner.
- **Move while consumer habits are still forming.** Readiness is rising, and the category is still taking shape, so relationships and delegated authority are being assigned now. Acting early means shaping how consumers chat, decide, and buy in a world driven by agentic commerce, rather than trying to win customers who have already placed their trust somewhere else.

## 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.