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Agentic Commerce Is Here: How to Get Your Business Bought by AI Agents

By Scott Tischler · July 30, 2026 · 9 min read

The most important customer your business will serve in 2026 may not be a human at all. It's an **AI agent** shopping on a human's behalf.

I've spent the last few years helping businesses become the ones AI systems recommend, and I can tell you the ground is shifting faster than most owners realize. We've already lived through the move from "ten blue links" to AI answers. The next move is bigger: from AI that ***tells you what to buy*** to AI that ***actually buys it for you***. That's **agentic commerce**, and it is no longer a slide in a keynote deck. It's happening now.

If you sell anything online, this changes who you're optimizing for. Let me walk you through what agentic commerce actually is, how it works under the hood, and the concrete steps to make your business discoverable and chosen by agents.

What is agentic commerce, in plain terms?

Agentic commerce is when an AI agent completes a purchase on a person's behalf — not just recommending a product, but browsing options, comparing them against the person's stated criteria, and executing the transaction, often with little or no human clicking at checkout.

Picture a customer telling ChatGPT: "Reorder my dog's food, but find something with better ingredients under $60, and make sure it ships by Friday." The agent reads product data, weighs the constraints, picks a winner, and pays. The human approves once — or has pre-approved a spending band — and it's done.

This isn't science fiction pricing. Industry estimates in 2026 suggest roughly **39% of US consumers have already used AI to help them shop** in some way — researching, comparing, building carts. The purchasing layer is the piece now snapping into place, and it's being built on real infrastructure, not vibes.

Three things make it work:

- **Agent payment rails** — tokenized systems (Mastercard's Agent Pay and similar efforts from other networks) that let an agent pay securely without exposing raw card details, with permissions and spending limits attached.
- **Machine-readable product data** — structured feeds and schema that let an agent understand exactly what you sell, for how much, and under what terms.
- **Connected tooling** — protocols (like MCP, which I'll come back to) that let the agent reach live inventory, pricing, and order systems instead of guessing from a stale web page.

Why this matters more than the last search shift

Here's the uncomfortable part for business owners: **agents don't browse the way people do.** A human scans, gets curious, clicks around, and can be nudged by a nice photo or a clever headline. An agent does none of that. It parses data against criteria and returns a decision.

That means the classic levers — a pretty homepage, a punchy tagline, a retargeting ad — carry far less weight in an agent-driven purchase. What carries weight is whether your product information is **complete, structured, consistent, and trustworthy** enough for a machine to confidently choose it.

I frame this to my clients as the **two-channel reality**: you now have to win in ***both*** traditional search (still where most humans start) ***and*** AI answer engines and agents (where a fast-growing share now start). ChatGPT alone reportedly reaches around 800 million weekly active users in 2026, and drives the majority of AI referral traffic. Roughly 37% of consumers now begin a search with an AI tool. You cannot treat the agent channel as a rounding error anymore.

And the value is shifting with it. For years we measured success in **traffic** — clicks to your site. In an agent world, a lot of the decision happens before anyone lands on your page. Success increasingly means **citation and selection**: being the product the agent names and buys. Visibility without a click is the new game.

How an agent actually decides what to buy

Let me demystify the black box, because understanding the decision path tells you exactly where to invest.

When an agent shops, it roughly does this:

1. **Interprets intent** — turns a messy human request into structured criteria (budget, timing, features, values like "cruelty-free").

2. **Gathers candidates** — pulls product data from feeds, retailer APIs, structured pages, and its own training and retrieval.
3. **Verifies details** — checks price, availability, shipping, and returns against live sources where it can.
4. **Ranks and justifies** — scores options and, critically, needs to be able to ***explain*** the choice to the human.
5. **Transacts** — executes payment through an agent rail, within its permissions.

Notice how much of this depends on data you control. If your price is ambiguous, your availability unknown, or your product attributes missing, you're not in the running — the agent quietly picks a competitor whose data was cleaner. There's no bounce rate to warn you. You just never showed up.

The concrete plan: get your business bought by agents

Here's the playbook I actually give clients. None of it requires you to be a Fortune 500 retailer — small businesses can win here precisely because so many haven't moved yet.

1. Make your product data machine-perfect. This is the foundation. Every product needs clean, complete structured data — `Product`, `Offer`, `AggregateRating`, and `Review` schema at minimum, with accurate price, currency, availability, GTIN/SKU, shipping, and return terms. If you run a store on Shopify, WooCommerce, or similar, get your product feed exhaustive and error-free. Agents trust structured facts, not marketing prose.

2. Keep a live, accurate product feed. Stale data is worse than no data — an agent that buys something out of stock creates a failed transaction and learns to distrust you. Sync inventory and pricing in real time. If you sell through marketplaces (Amazon, Google Shopping, etc.), make sure those feeds match your own.

3. Build machine-answerable content. Anticipate the constraints agents parse for: "under $X," "ships by," "vegan," "for sensitive skin," "compatible with." Put those answers in plain, structured, quotable form — clear specs tables, honest comparisons, explicit use-cases. Answer-first content isn't just for humans reading AI overviews; it's what an agent extracts to justify a choice.

4. Earn third-party trust signals. Agents cross-check. Reviews, ratings, credible mentions, and consistent information across the web all raise your confidence score. This is genuine Experience, Expertise, Authoritativeness, and Trust (**E-E-A-T**) doing real work — not as an SEO buzzword, but as the thing that makes a machine willing to spend someone's money on you.

5. Prepare your commerce plumbing for agents. Look at whether your platform supports agent-friendly checkout and the emerging agent payment rails. Reduce friction: guest-agent checkout, clear return policies stated in structured form, transparent total pricing (agents hate surprise fees at the last step). If you can expose live product and order data through a connected interface — increasingly via **MCP** — you become far easier for an agent to transact with.

6. Instrument and monitor the AI channel. Track how you appear in AI answers and which agents reference you. The businesses that win treat "am I being recommended and bought by AI?" as a KPI they check, not a mystery they hope about.

A simple maturity map

Use this to locate yourself honestly.

Stage	What it looks like	Agent outcome
Invisible	No structured data, prose-only pages, stale stock info	Agents can't reliably parse or trust you; skipped
Readable	Basic product schema, mostly accurate feed	Occasionally surfaced, often loses on ambiguity
Selectable	Complete schema, live feed, machine-answerable specs, strong reviews	Regularly shortlisted and chosen
Transactable	All of the above plus agent-ready checkout and connected data	Bought directly by agents, low failed-transaction rate

Most businesses I audit sit at Readable and think they're fine. The gap between Readable and Selectable is where the near-term revenue is.

What about governance and risk?

I won't pretend this is frictionless. Agentic commerce raises real questions — **agent misuse and fraud** are rising security concerns, and regulation like the **EU AI Act** is shaping how automated decisions and payments must be governed. That's a reason to engage carefully, not to sit out.

Practically: define spending permissions clearly, keep human approval in the loop for higher-value purchases, log agent transactions, and make your policies (returns, warranties, data use) explicit and machine-readable so agents transact with you correctly. Businesses that are transparent and well-governed will actually be ***favored*** by agents, because clean rules reduce the agent's risk.

The window is open now

Every platform shift rewards the early and punishes the complacent. The businesses that structured their data and earned trust signals early are already being named by AI answer engines today. The same pattern is about to play out in purchasing — except this time the "click" is a completed sale.

You don't need to boil the ocean. Start with clean, complete, live product data and honest third-party trust signals. That single move lifts you from invisible to selectable, and selectable is where agents start spending. The customers of the next few years are software, and they are shopping. Make sure your business is one they can confidently buy.

Key takeaways

- Agentic commerce means AI agents don't just recommend products — they browse, compare, and complete purchases on a person's behalf, and roughly 39% of US consumers already use AI to shop.
- Agents decide on structured facts, not marketing polish; incomplete or stale product data quietly removes you from consideration with no bounce rate to warn you.
- Operate in the two-channel reality: win in traditional search (where most humans still start) and in AI answer engines and agents (a fast-growing share).
- The four-stage maturity map runs Invisible to Transactable; most businesses sit at "Readable" and lose on ambiguity — the money is in reaching "Selectable."
- Foundations that matter most: complete product schema, a live accurate feed, machine-answerable specs, strong third-party reviews, and agent-ready checkout.
- Governance is a feature, not a burden — clear permissions, human approval on big purchases, and machine-readable policies make agents more willing to buy from you.

Frequently asked questions

What is agentic commerce?

Agentic commerce is when an AI agent completes a purchase on a person's behalf, going beyond recommendation to actually browse options, compare them against stated criteria, and execute the transaction. The human typically approves once or sets a spending band in advance. It's built on agent payment rails, structured product data, and connected tooling.

How do AI agents decide what to buy?

An agent interprets the human's intent into structured criteria, gathers candidate products from feeds and APIs, verifies live price and availability, ranks the options while being able to justify the choice, and then transacts through a secure payment rail. Almost every step depends on data you control, so incomplete or inaccurate product information removes you from the running.

Do I need to be a big retailer to compete in agentic commerce?

No. Small and mid-sized businesses can win precisely because so few have moved yet. The requirements — clean structured product data, a live feed, machine-answerable specs, and genuine reviews — are achievable on common platforms like Shopify or WooCommerce without enterprise budgets.

What are agent payment rails?

Agent payment rails are tokenized systems, such as Mastercard's Agent Pay and similar efforts from other networks, that let an AI agent pay securely without exposing raw card details. They attach permissions and spending limits to the agent, so a human can authorize purchases within defined boundaries while keeping control.

How is optimizing for agents different from traditional SEO?

Traditional SEO often optimizes for human attention — headlines, imagery, retargeting. Agents ignore all of that and parse structured data against criteria, so completeness, accuracy, consistency, and trust signals matter far more than persuasion. Success also shifts from measuring clicks and traffic to being cited and selected, since much of the decision happens before anyone reaches your site.

What structured data should I add first?

Start with complete Product, Offer, AggregateRating, and Review schema, including accurate price, currency, availability, SKU or GTIN, shipping, and return terms. Then ensure your product feed is live and consistent across your site and any marketplaces you sell on, because stale or conflicting data causes failed transactions that make agents distrust you.

Is agentic commerce safe, given fraud and regulation concerns?

Agent misuse and fraud are genuine rising concerns, and regulation like the EU AI Act is shaping how automated payments must be governed. The practical response is to define spending permissions, keep human approval for higher-value purchases, log agent transactions, and publish clear machine-readable policies — steps that also make agents more willing to buy from you.

How do I know if AI agents are already recommending my business?

Treat AI visibility as a KPI: monitor how your products appear in AI answers and which assistants reference you, rather than hoping. Most businesses discover they sit at a "readable" stage where agents can parse them but frequently pick a competitor with cleaner data, which is exactly the gap worth closing first.

About the author. Scott Tischler is the Founder & Chairman of AIrecommend.ai and a practitioner-authority on AI search and Answer Engine Optimization. With 20+ years in marketing technology — including American Express, MetLife, and UBS — and executive study at Wharton, Harvard, Yale, and Oxford, he helps businesses become the ones AI recommends.