



Talk to my AI agent

The new rules of brand value



Consumer Pulse Research 2026

Authors



Ndidi Oteh

Chief Executive Officer,
Song

Ndidi Oteh leads Accenture Song, the world's leading tech-powered creative group. She is focused on helping clients create customer growth strategies, harmonized customer experiences across design, marketing, customer service, commerce, sales and digital products. She is a member of Accenture's Global Management Committee, Fast Company Impact Council, Wall Street Journal CMO Council and National Association of Corporate Directors (NACD).



Brett Leary

Managing Director, Industry
and Enterprise, Retail

Brett Leary leads Accenture's generative AI industry efforts for retail globally, advising and partnering with leading retailers to harness AI and agentic technologies. He helps organizations drive efficiency and reinvent customer experiences and operations. He is known for a strong client focus, applying advanced AI capabilities to deliver tangible business impact at scale.



Oliver Wright

Senior Managing Director,
Industry and Enterprise,
Consumer Goods and Retail

Oliver Wright is a senior leader at Accenture, working with leading consumer industries companies to shape growth, innovation and reinvention across the sector. He advises executive teams on operating models, digital commerce and AI-driven transformation. He is known for shaping industry perspectives and accelerating growth and market impact through ecosystem collaboration and innovation at scale.



Karen Fang Grant

Managing Director,
Accenture Research

Karen Fang Grant leads Accenture's global industry research, with a team of over 100 experts exploring consumer trends and market and technology disruptions. She is known for shaping perspectives on the future of industries, coordinating research across sectors and identifying convergence opportunities. She brings deep expertise in consumer goods and retail, informing strategic decision-making through research insights.



Nevine El-Warraky

Senior Managing Director,
Song, Consumer Goods,
Retail and Travel

Nevine El-Warraky leads Song for consumer industries globally and brings deep expertise in growth strategy and marketing transformation, advising clients on commerce evolution and future-ready marketing operating models. With over three decades of experience across industry and consulting, she helps organizations drive growth and navigate complex transformations. She is known for shaping capabilities, operating models and cultures that enable long-term growth.



Jennifer Ducarre

Senior Manager,
Accenture Research

Jennifer Ducarre leads Accenture's global consumer insights team, bringing a consumer perspective to conversations on disruption, technology and growth across consumer industries. With over a decade of experience in consumer insights and strategy, she focuses on how AI and agentic commerce are reshaping consumer expectations, behaviors and decision-making.



1

The future consumer speaks through their AI agent. Are you listening?

Page 4

2

The new era of consumer delegation

Page 7

The delegation dial: Who's choosing now – and how?

From executing to deciding to purchasing autonomously

What makes consumers dial delegation up—or down?

What it takes for AI agents to earn mainstream trust

3

The value reset: Three shifts brands can't ignore

Page 14

Shift 1: Value is exposed now. So is its absence.
There is nowhere to hide

Shift 2: Value will pivot. The decision layer
is the new battleground.

Shift 3: New value will be created. The brands that win
hearts and influence algorithms will capture it.

4

The new rules of brand value

Page 27

Rule 1: Know your consumer in the moment,
then build something worth choosing

Rule 2: Compete for influence as the
consumer journey gets mediated

Rule 3: Rewire the business around the consumer promise

5

The consumer has spoken. Now it's your move.

Page 32



The future consumer speaks through their AI agent. Are you listening?

Consumers are rewriting the rules of brand value. Overwhelmed by too many options, too little time and too much fine print, people are turning to AI and going further than most brand leaders expect.

74%

would trust a personal AI agent more than their best friend to make a purchase on their behalf.

Our survey of 25,590 consumers across 16 countries finds that nearly three in four (74%) would trust a personal AI agent more than their best friend to make a purchase on their behalf. Not a chatbot. Not a search engine. An AI agent that acts, decides and buys at their instruction.

The desire for delegation is already taking shape. Three in four (74%) consumers would let an AI agent handle routine tasks; one in three (32%) are ready to hand over purchase decisions; and 9% are open to fully autonomous shopping, before the technology is fully operational.

This is more than a shift in how people shop. AI agents will rewrite the rules of brand value and shape what gets purchased, when, where and by whom, redefining the relationship between consumers and the brands and retailers they choose. AI agents will expose weak propositions, eliminate friction and route demand to wherever value is clearest and most deliverable. Value built on habit, confusion or the limits of human attention will not just erode—it will be removed from industries entirely. New value will be created by those that truly understand and deliver on consumer intent.



A snapshot of our 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, with a particular focus on consumer goods and services, retail, travel, automotive, telecommunications, insurance and utilities industries. The research team surveyed a representative sample of 25,590 consumers in 16 countries: Australia, Brazil, Canada, Chile, France, Germany, India, Italy, Japan, China, Mexico, Spain, Sweden, United Arab Emirates, United Kingdom and United States. Qualitative interviews were conducted with 50 respondents from 5 markets (Brazil, Hong Kong, India, United Kingdom and United States). Refer to the 'About the Research' section at the end of this report for details on our methodology. Unless otherwise stated, all data included in this report is from this study.

Consumers are not handing over everything. Our research shows they are delegating the parts of shopping that feel like work and holding on to the choices that carry personal meaning. More than half (56%) of all consumers would instruct their AI agent on which brands to consider, but 37% of behaviorally loyal consumers would let an agent switch brands for a better fit. Loyalty still exists. But now it is conditional, enforced by an agent working on the consumer's behalf.

The burning question for every consumer brand and retailer: **where will value be created, and where will it be exposed as consumers delegate more to AI agents?** The answer unfolds in the shifts rewriting value creation. Three rules determine whether your brand is built to capture it.

The new language of consumer choice

Generative (gen) AI assistant: A conversational tool consumers use to ask questions, compare options, get recommendations and create content. It responds when prompted. The consumer drives every step.

AI agent: Software that acts on a consumer's behalf within set permissions. It shops, negotiates, resolves, subscribes and, at the furthest end of delegation, buys autonomously. The consumer sets the boundaries, and the agent operates inside them.

Active AI users: Individuals who use gen AI tools at least once a week in their personal and/or professional life.

Delegation dial: The spectrum of ways consumers hand over tasks, decisions or actions to an AI agent, from executing specific instructions to making autonomous purchases on their behalf.

Agentic ecosystem: The emerging network of platforms, retailers, brands, specialist agents, orchestrators, facilitation partners and data providers that agents draw on.

Throughout this report, "AI agent" or "agent" refers to consumer-facing AI agents—distinct from enterprise or workplace AI—unless stated otherwise.

01

The new era of consumer delegation



The delegation dial: Who's choosing now—and how?

Last year, we discovered that gen AI was building an emotional connection with consumers and that they placed a surprising level of trust in its product recommendations.¹ Now, consumers are deciding how much further they want AI agents involved: from helping them make decisions, to choosing for them, to acting entirely on their behalf. Today, 85% are open to collaboration with an AI agent and, among active users, gen AI has already overtaken the physical store as the number one discovery channel.

While trust in AI recommendations is a baseline across all stages, the drivers of readiness evolve. Personalization becomes critical as agents make decisions, and perceived impartiality emerges as a key requirement when consumers consider fully autonomous purchasing (based on analysis by Accenture Research).

Gen AI is already the #1 discovery channel for active users.

Figure 1: Consumer readiness differs by level of agentic autonomy



Source: Accenture Consumer Pulse Research 2026

From executing to deciding to autonomous purchasing

Our research shows several distinct stages of delegation, but the journey isn't linear. Consumers adjust the "delegation dial" with each decision, category and moment, sometimes handing over the reins and keeping control at other times.

Task execution

Seventy-four percent of surveyed consumers say they would instruct an agent to perform specific tasks such as negotiating deals, resolving complaints, renewing subscriptions or reordering. The agent acts strictly on instructions. The consumer remains fully in the lead.

Sample consumer prompt: "Organize a return for my shoes."

Consumer comment from interviews: "I would want an AI agent to find the cheaper version of a product or manage returns for me."

UK, Gen Z participant

Delegated decision-making

Thirty-two percent of consumers would ask an agent to make a purchase decision on their behalf within defined boundaries, such as budget and preferences. The agent chooses the best available option. The consumer maintains oversight, validating the agent's choice before approving payment.

Sample consumer prompt: "Choose a family-friendly holiday under \$2,000 in May that you know my kids and husband will love. I'll check and approve it."

Consumer comment from interviews: "I like the idea of it all being done by an AI agent, but I want to approve it before it's officially purchased. I want to review the choices that were made on my behalf to make sure that they're accurate and that they're what I really want." **US, Gen X participant**

Autonomous purchasing

Nine percent of consumers would empower an agent to act autonomously within defined boundaries, initiating and completing the purchasing process. The agent becomes a trusted proxy. And with nearly one in three (31%) saying that experimenting with low-cost, low-risk purchases would make them more comfortable moving toward autonomous agents, consumer readiness could grow fast.

Sample consumer prompt: “Take over my grocery shopping. Be creative with meal plans but stick to \$200 a week and my family’s food preferences.”

Consumer comment from interviews: “I want an agent to take a list of foods that I want, turn that into a list within a budget, buy them for me and have them delivered to my door.” **US, Gen Z participant**

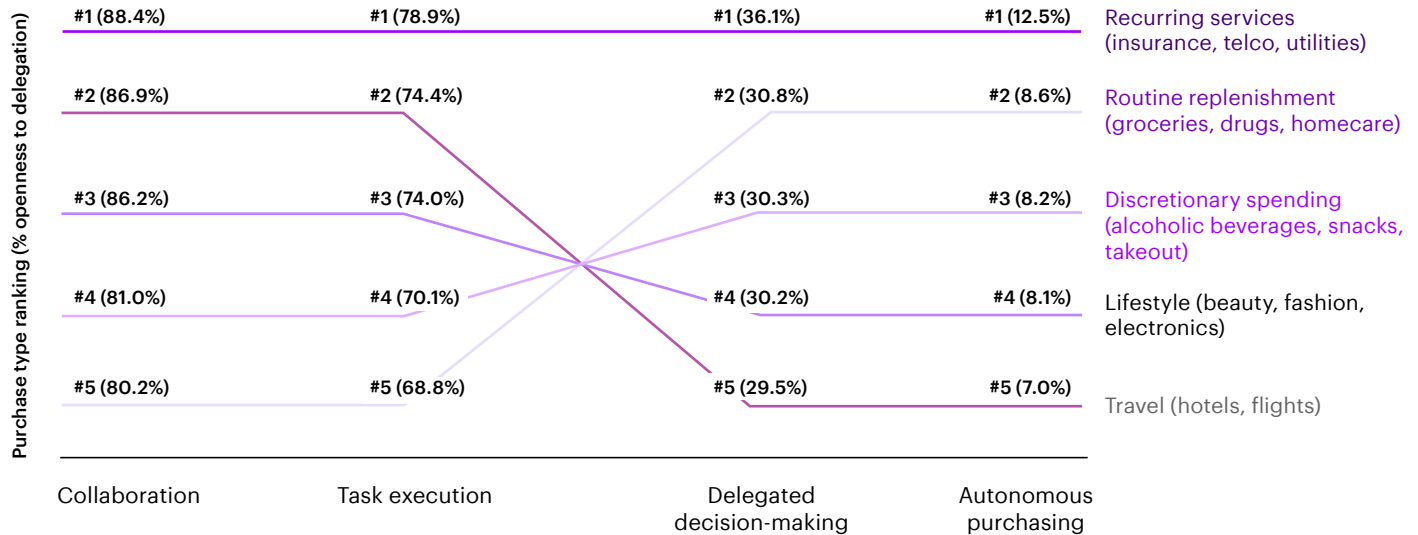
What makes consumers dial delegation up—or down?

Delegation has limits, and those limits reveal what consumers really care about. The “delegation dial” is not simply a function of how hard or stressful a decision feels. It reflects how much personal meaning a consumer attaches to it. Consumers hand off choices that feel like hassle, even complex ones, as long as the outcome does not carry personal weight. They hold on to choices tied to identity, relationships or self-expression, even when those choices are straightforward, and sometimes simply because the search itself is part of the pleasure.

The type of purchase matters (Figure 2 on the next page). Recurring services lead at every stage of delegation, while lifestyle and travel purchases show the steepest decline as autonomy increases. But meaning matters too, and this varies by individual. The same person who happily delegates a grocery restock might refuse to let an agent replace their weekly visit to the farmer’s market. Understanding where consumers draw that line, and why, is just as strategically important as understanding where they embrace delegation.

Figure 2: Openness to AI agents, by maturity level and purchase type

Ranking vs other purchase types and % of openness, all consumers



Source: Accenture Consumer Pulse Research 2026
 *based on 15 categories grouped into five purchase types

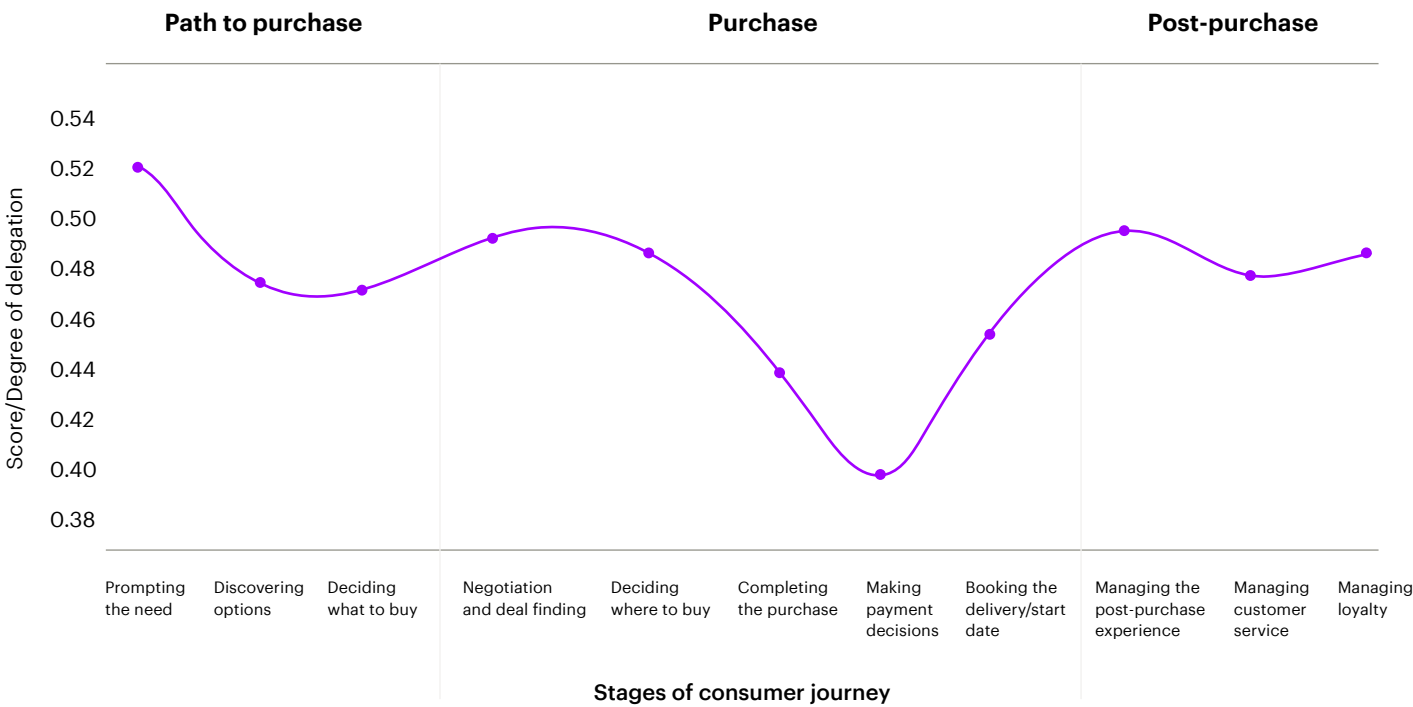
Consumer comment from interviews: “I’d feel comfortable if the AI agent handled normal grocery purchases, like detergent, bleach, toilet cleaner or rice, because it’s routine and boring—especially if it finds the lowest price or best deal. But holidays are totally different. It’s fine if it handles plane tickets or theme park tickets, but when it comes to choosing a hotel room, I want to decide for myself. The little details matter—the view, the position, the feel of the room. I need to make those decisions.” **Hong Kong, Millennial participant**

What it takes for AI agents to earn mainstream trust?

Openness to delegation varies across the journey, and the barriers are specific (Figure 3). Payments present the highest hurdle with only 12% open to agents making purchase decisions autonomously. But once protections such as data safeguards, configurable permissions, instant override and clear recourse are in place, full automation could take off faster than expected.² Almost one in three say a successful low-risk purchase would make them more comfortable moving toward fully autonomous purchasing. Where trust does concentrate is telling: consumers are most open to agent autonomy in negotiation and post-purchase, the stages where effort is highest and emotional stakes are lowest.

Figure 3: Propensity to delegate actions to AI agents across the consumer journey

Scores calculated for all consumers



Source: Accenture Consumer Pulse Research 2026

Note: Scores are calculated using a weighted system (3 = "Personal AI agent handles completely, no need for me to be involved"; 2 = "Personal AI agent does this step independently, but I validate before AI takes action"; 1 = "I would want to work with the agent on this step"; 0 = "I would not involve a personal AI agent; I prefer to handle it myself"). The final score (0-1) represents the weighted average normalized by the maximum possible score.



What builds that trust? Platform reputation, perceived neutrality, clear reasoning and consistent delivery of better, more personalized outcomes. Once earned, it extends far beyond the transaction and it's integration into daily life, signaling a meaningful transfer of responsibility to the platforms that earn it. Eighty percent of consumers would consider delegating at least one daily activity to a personal AI agent, and about a quarter of active gen AI users want it to help manage real-life interactions, including communicating on their behalf.

Crucially, that trust does not stay contained to the agent itself. It flows to the brands the agent chooses—and away from the ones it doesn't. The dynamic mirrors one consumers already know: a recommendation from a source you trust carries weight. When it leads to a good outcome, you trust it more. When it leads to a bad one, you question the source and feel less kindly toward the brand that let you down.

Agents work the same way.

A recommendation from a well-regarded agent carries real credibility. A poor one erodes it—for the agent and for the brand it recommends. For brands, the implication is clear: be findable, be accurate, show up when you are the right fit and step aside when you are not. But this runs deeper than visibility. It reshapes the very basis on which brands have always created value.

02

The value reset: Three shifts brands can't ignore

Shift 1

**Value is exposed now.
So is its absence.
There is nowhere to hide.**

71%

of all consumers expect gen AI to influence at least half of their spending decisions over the next 12 months.

Consumers already let gen AI shape their spending behaviors: 71% expect gen AI to influence at least half of their spending decisions over the next 12 months. When it comes to instructing agents to make decisions, 43% put budget and value at the top of the list.

AI agents will work continuously on the consumer's behalf—combining persistence, precision and perfect recall. They will break brands down into comparable components, test claims against reality and direct spending toward the best outcomes. Figure 4 brings this to life by showing how Arlo, a married Londoner in his mid-thirties, relies on his AI agent, to help plan a birthday surprise and achieve a better outcomes than he might have done himself. The AI agent is always on, translating Arlo's needs into signals and parsing through options to find the best solutions.



For consumers, that means the gap between what a brand promises and what it actually delivers will be visible instantly. Weak differentiation, inflated pricing and poor product fit will be exposed faster than any human could spot them. Great marketing has been hiding a multitude of sins. Agents will surface them all.

For retailers, this raises the stakes further. Agents are now competing directly to guide the consumer’s choice—which means understanding shopper intent more precisely than ever before and building the infrastructure to meet those needs in the moment, before the agent finds someone who can.

Figure 4

What Arlo experiences —
Seamless, human, continuous conversation

**Arlo**

6:30 am - **Breakfast**

Half asleep, Arlo is making his coffee...

Is everything ready for Sarah's surprise dinner Saturday?

Everything's lined up. I moved the grocery delivery up to Friday morning and added the Bordeaux she liked last time.

Good idea

Arlo says, glancing at the mirror —then sighs.

I really need to look less tired by this weekend.

What the AI Agent is doing —
Always on, always multi-tasking

**AI Agent**

2:00-6:00 am - **Overnight co-ordination**

- Meal plans, recipes and grocery needs reconciled
- Grocery delivery rescheduled around Arlo's calendar
- Restaurant and experience availability monitoring
- Flight price volatility tracking across preferred routes
- Loyalty benefits and booking windows evaluation
- Fulfilment reliability rescoring across suppliers



Arlo



8:00 am - **Morning commute**

Stuck in traffic, Arlo checks in with his AI agent

How's Barcelona looking?

Good. I locked things in before prices climbed again. You'll be in a quieter hotel, but still close enough to walk everywhere.

Perfect

Arlo smiles.



AI Agent

6:00-8:00 am - **Morning context building**

- Preference graph updates from recent behavior and routines
- Travel timing and hotel options reprioritize
- Product trust signals weighted against user reviews
- Wellness and grooming recommendations filter against lifestyle patterns
- Budget, convenience and quality trade-offs balance
- Cross-service coordination refinement



Arlo



2:00 pm - **Between meetings**

Arlo checks in with his AI agent

Hey, can we look at gift ideas for Sarah?

I followed up on your craft suggestion and found a small ceramics workshop in Barcelona that feels very her. See what you think.

Arlo scans the images and replies

Great. Let's book that. I'll need a birthday card too.

8:00 am-2:00 pm - **Ambient orchestration**

- Gift and experience options re-ranked around evolving intent
- Trusted reviews weighted against low-confidence recommendations
- Taste and preference patterns inferred contextually
- Inventory and reservation availability monitoring
- Itinerary flexibility recalculated around evolving plans
- Cross-category recommendations refinement



Arlo



5:30 pm - **Drive home**

Got a moment? I found an eye serum that keeps surfacing in routines from people with travel and sleep patterns like yours. The reviews are positive, it's on sale and can arrive tomorrow.

Arlo laughs

That bad, huh? Okay, let's get it.



AI Agent

2:00-6:00 pm - **Decision refinement**

-• Experiences filter against inferred taste and sentiment
-• Travel itinerary adjusts around new reservations
-• Beauty recommendations refined against sleep, travel and usage patterns
-• Delivery timing windows optimized around upcoming events
-• Low-confidence products and experiences are filtered out
-• Trust and relevance scores recalculation



Arlo



10:00 pm - **Winding down**

Arlo is scrolling in bed...

Saturday's all taken care of. Everyone's confirmed, the workshop is booked, and the card and serum arrive tomorrow morning.

Arlo scans the images and replies

Perfect. Goodnight.

6:00-11:00 pm - **Evening**

-• Reservations, deliveries and itinerary updates synchronized silently
-• Confirmation flows coordinated across connected services
-• Preference and intent signals update from daily interactions
-• Timing windows adapt around evolving plans
-• Future recommendations reprioritize based on behavioral cues
-• Trust and relevance models recalibrate overnight

Consumer comment from interviews: “An idealized self means to me shopping for the person that I would like to be... If I was shopping for my idealized self, I’d possibly have an extremely healthy menu, no ultra processed foods, something that would align with the goals of what my ideal self would look like.”

UK, Millennial participant

Sixty-three percent of consumers want agents to shop for their “idealized self,” supporting goals like making healthier choices, staying on budget or upgrading more intentionally. This is not just optimization. It is aspiration. Consumers are telling us they want to be better versions of themselves, and they believe agents can help them get there.

On one hand, agents may curb impulse spending. On the other, agents can help a consumer upgrade their wardrobe or home with confidence. Our research shows that AI goes beyond optimizing for savings: 26% of active gen AI users have already bought a more expensive item because AI increased their confidence in the decision, and the same proportion increased their basket size. Agents will build on this.

63%

of consumers want agents to shop for their “idealized self,” supporting goals like making healthier choices, staying on budget or upgrading more intentionally.

The implications go well beyond individual purchase decisions. If agents consistently act on consumers’ best interests, the result could be a fundamental improvement in how and what people consume: healthier choices, less waste, fewer regretted purchases. Value built on friction, confusion or consumers not knowing better will disappear from industries that relied on exactly those conditions. In its place, value will be created only where it is real, provable and genuinely earned.

The gap between what brands claim and what they deliver has always existed. Agents close it—and in doing so, hand a decisive advantage to the brands whose differentiation was never just marketing.

Shift 2

Value will pivot. The decision layer is the new battleground.

Consumers are redefining what “effortless” should mean. They want outcomes that cut across categories, platforms and providers, without navigating the complexity themselves.

Consider: 61% want an agent that shops across multiple grocery retailers on their behalf. Seventy-one percent want one that can plan and book a complete trip across airlines, hotels and activities. The specificity of these demands reflects a growing expectation that agents will look across the market, compare options and deliver the best outcome.

For consumers, the appeal is clear. Agents remove friction, reduce effort and improve outcomes. Yet there is a tension underneath. When an agent creates the shortlist, weighs the trade-offs and directs demand—often before a consumer has engaged with any brand at all—the moment of choice moves upstream. Consumers benefit, but brands and retailers risk being excluded before they are even considered.

As a result, the basis of competition shifts. It is no longer defined primarily by where brands show up, but by whether they are visible and competitive within the systems that agents use to evaluate and decide.

61%

want an agent that shops across multiple grocery retailers on their behalf, splitting baskets.

Decision layer

AI assistants are moving downstream into execution, while retailers, payment providers and delivery players are moving upstream to defend or influence the decision layer (Figure 5 on the next page). Hence, the decision layer, consisting of standards, defaults, data and verification logic, effectively becomes the market.

So the question is not just who participates in the ecosystem, but who controls each stage of the journey. Power concentrates with those who shape what agents evaluate, compare, recommend and ultimately act on.

Figure 5: How control is shifting across the consumer journey (part 1)

Mission	Definition	Players			
		AI assistants / LLMs	Search / browser / OS / device platforms	Social platforms	Marketplaces / retailers
Consumer insight & intent	Understanding consumer needs, preferences, context and purchase intent.	★	★		
Product	Creating and owning the product, service, brand, IP and quality promise.				★
Discovery	Helping consumers or agents find relevant products, services, brands or sellers.	★	★	★	★
Curation	Comparing options, narrowing choices and providing guidance or advice.	★	★	★	★
Choice	Influencing or determining the final purchase decision.	▲	▲	▲	★
Checkout	Building the basket and completing the transaction flow.	▲	▲	△	★
Payment & trust	Enabling secure payment, identity authorization and fraud protection.		▲		
Fulfillment	Managing inventory, delivery, pickup, tracking and returns.	△			★
Loyalty	Supporting post-purchase care, loyalty, subscriptions and repeat purchase.	▲	△	△	★

★ = Core control point today ▲ = Strategic expansion point △ = Emerging adjacencies

Source: Accenture Consumer Pulse Research 2026



Figure 5: How control is shifting across the consumer journey (part 2)

Mission	Definition	Players			
		Commerce platforms / merchant infrastructure	Brands / manufacturers / product owners	Payment / wallet / financing players	Delivery / fulfillment / local commerce players
Consumer insight & intent	Understanding consumer needs, preferences, context and purchase intent.			△	
Product	Creating and owning the product, service, brand, IP and quality promise.		★		△
Discovery	Helping consumers or agents find relevant products, services, brands or sellers.	△	△		▲
Curation	Comparing options, narrowing choices and providing guidance or advice.		▲		△
Choice	Influencing or determining the final purchase decision.	▲	▲	△	▲
Checkout	Building the basket and completing the transaction flow.	★		▲	
Payment & trust	Enabling secure payment, identity authorization and fraud protection.	▲		★	★
Fulfillment	Managing inventory, delivery, pickup, tracking and returns.	▲			★
Loyalty	Supporting post-purchase care, loyalty, subscriptions and repeat purchase.		★	△	▲

★ = Core control point today ▲ = Strategic expansion point △ = Emerging adjacencies

Source: Accenture Consumer Pulse Research 2026



Some companies are moving faster than others to influence the decision layer. Ascott, a global hospitality company and lodging operator, is redesigning its digital infrastructure and distribution so that its properties are visible where decisions are increasingly made: inside algorithms.³ By making inventory machine-readable and evolving its AI concierge into an agent that can plan and complete bookings, it is positioning itself to be considered, and chosen, earlier in the decision process.

Which seat at the table is yours?

Consumers are more than twice as likely to trust brand or retailer-owned agents as AI-native platform agents. For brands with strong consumer relationships, this opens a meaningful opportunity: **to become the agent of choice that act on their behalf. But the habits consumers form now—how they choose and which agents they rely on—will be difficult to displace.**⁴

As the agentic ecosystem takes shape, four distinct positions are emerging. Each position reflects a different way of owning or influencing the decision layer. As these positions are not mutually exclusive, many brands will pursue several at once. The right combination will depend on where you can create the most value for consumers. But each position requires different capabilities, different trade-offs and a clear view of what you are willing to own, cede and share.

Within this shift, there are early signals for brands. Consumers are more than 2x as likely to trust brand- or retailer-owned agents as AI-native platform agents. The top three reasons for this trust are based on existing knowledge of shopping preferences, trust built through strong service/support and access to a large selection of products and services.

Brands are becoming the consumer's agent of choice by:

- Creating agents consumers trust and prefer. This path suits brands with deep consumer and shopper knowledge, first-party data and the ambition to own the decision layer.

Others are positioning themselves as the choice of the agents by:

- Partnering with existing agents by integrating data, capabilities or inventory into the platforms consumers already rely on. This suits retailers and brands willing to trade control for reach, whose data and capabilities can be accessible across multiple platforms and agent ecosystems.
- Building authority by providing trusted information, verified claims and clear inventory that help agents evaluate, recommend and choose the brand. This suits retailers and brands that want to be an agent's pick on their own terms through strong reputation, agentic engine optimization and verified claims.
- Acting as a fulfilment partner, delivering products or services after agents have shaped demand. This suits retailers and brands competing on product range and logistics, prepared to cede the consumer relationship to serve agents directly.

Shift 3

New value will be created. The brands that win hearts and influence algorithms will capture it.

64%

of active users
say gen AI helps
them feel seen,
heard and
understood.

Consumers are telling us something important about what makes brands matter. Three in five active AI users say they feel a deeper emotional connection to gen AI than a year ago, and 64% say it helps them feel seen, heard and understood. As AI raises the bar for what “understood” feels like, consumers carry that expectation to the brands they choose. They want brands and retailers that know them, not those that target them.

At the same time, consumers are ready to rely on AI agents to find, compare and verify brands on their behalf. This means that brand perceptions are now forming in two places at once: in the consumer’s heart and in the agent’s evaluation. And the two must hold together. A brand that wins emotionally but is invisible to agents will never make the shortlist. A brand optimized for agents but lacking meaning for consumers will lose where human judgment still matters—choosing, experiencing and deciding whether to return. Win the consumer in those moments and you become the default choice. Fail to win the agent and consumers may never discover you at all.

Winning hearts

As agents handle more of the routine, the moments when consumers engage directly with brands become fewer and more intentional. To win in those moments, three things become more important: intimacy, relevance and experience.

Consumers gravitate toward brands that understand their intent, reduce effort and respond helpfully when it counts. Signaling values is no longer enough. Demonstrating understanding through intent-aware recommendations, context-aware engagement and proactive support is the new standard.

AI makes this possible. By focusing on experiences that anticipate consumer needs and proactively guide choices, AI agents are reducing effort while delivering more relevant and personalized interactions.

31%

say that stores will become even more important to create moments of joy.

But presence without judgment backfires. As agents weave into everyday moments, overpresence creates noise and mistimed intervention erodes trust. What separates signal from noise is knowing when to show up, how to add value and when to step back. And where consumers refuse to delegate moments tied to identity, self-expression or joy, physical experience becomes a premium investment. Today, 87% of consumers agree that AI will impact the role of the store in some way, with 31% saying that stores will become even more important to create moments of joy.

Winning algorithms

The same consumer who loves a brand still needs their agent to find it. Emotional preference and computational visibility must work together.

Agents evaluate brands in ways no human does. They parse structured attributes, cross-check verified claims, weigh price-to-value ratios and score fulfilment track records, all in milliseconds, with no emotional loyalty bias. A brand or retailer that has not made its value legible to machines will be invisible at the point of decision, no matter how much consumers love it.

Mondelēz is overhauling its \$3.5 billion digital commerce strategy to meet consumers where their agents are looking. After discovering that even Oreo—one of the most recognized brands in the world—appeared in only 10% of AI chatbot recommendations for cookies, the company moved fast: unblocking the crawlers that agents rely on, restructuring its digital presence and making product content machine-readable across its portfolio. As its VP of global digital commerce put it: “If they can’t crawl our site, nothing else matters.” It is one of the clearest signals yet that winning with consumers now means winning with the systems their agents use to choose.⁵

This is new territory. Brands have always managed how they appear to consumers. Now a parallel layer exists: how they appear to machines. Structured, verifiable product data, transparent pricing and the technical infrastructure that allows agents to find and evaluate a brand are becoming as important as visual identity and shelf position.

Both the agent and the consumer’s loyalty to the brand or retailer are conditional on past performance: when the front door is an agent yet fulfillment spans multiple players, consumers still form a single verdict. The agent makes the promise; availability and delivery determine whether it’s kept. When they fall short, conditional loyalty breaks.

**“If they can’t crawl our site,
nothing else matters.”**

Andrew Lederman—VP, Global Digital Commerce,
Mondelez International



03

The new rules of brand value

**Build the brand. Own the relationship.
Deliver on the promise.**

Consumers are changing what they expect, how they choose and what makes a brand worth keeping. Brands and retailers need to respond on three fronts: understand what consumers need; stay present where their choices are made; deliver when chosen.

What agents can verify, they will recommend.
What consumers find meaningful, they will remember.

Rule 1

Know your consumer in the moment, then build something worth choosing

Consumers, armed with agents that can verify every claim, will no longer tolerate gaps between promise and reality. It is no longer enough to know them as segments, profiles or past purchasers. Brands and retailers need to understand consumers as shoppers on a mission: what they are trying to achieve, what context shapes the choice and where offers fall short.

Build one joined-up view of consumer and shopper intent

Connect traditional signals with emerging intent signals: first-party data, purchase history, service interactions, search behavior, retailer insight, prompt data, feedback and evidence of what consumers are trying to achieve. Capture those signals through owned journeys, recommendation tools and agents where you have access, and through retailer or platform partnerships where you do not. The goal is one actionable view of what consumers need, what shoppers are trying to achieve and where the experience is breaking.

Turn signals into propositions that hold up to scrutiny

Ask honestly whether your proposition would still be the one consumers choose in a world where agents surface every alternative instantly. For brands, that means building the innovation funnel that turns consumer context and shopper intent into better products and services. For retailers, it means surfacing the right offerings at the right moment, working closely with brand partners to match what they offer to what consumers actually need. Close the gap between promise and delivery because when a consumer's agent is comparing on evidence, value and outcomes, storytelling alone will not be enough.

Rule 2

Compete for influence as the consumer journey gets mediated

As value pivots to the decision layer, brands need to compete earlier in the journey, often before the consumer has engaged directly. As ecosystem players expand, control is shifting across who captures intent, shapes recommendations, executes decisions and owns the relationship.

Consumers will delegate where complexity outweighs meaning and stay close where choices carry identity, emotion, risk, joy or consequence. Brands need to know where to show up for the human, where to show up for the agent and where to step aside. That answer will be different for every company. The way agents reshape the journey for a grocery retailer is not the same as for a luxury brand or an insurance provider. How consumers use agents varies significantly by category: what triggers delegation, which moments they hold on to and how much they trust an agent to act on their behalf without checking in. Understanding that pattern for your specific category is the starting point for every strategic decision that follows, because the approach that wins in one scenario may be a completely wrong move in another.

Make your journey agent-compatible and human-centric

Once you know how agent and human moments play out across the journey, double down on the human moments and make the agent moments machine-readable.

Build agentic engine optimization (AEO) capabilities alongside search engine optimization (SEO), generative engine optimization (GEO), media and commerce. Make products, services, claims, pricing, availability, policies and proof points structured, consistent and machine-verifiable. If the consumer's agent cannot parse it, trust it or act on it, brands and retailers risk being invisible at the moment of choice.

Build influence in the agentic ecosystem

For those looking to be chosen by the agent, traditional metrics will not tell you whether consumers are being steered toward or away from your brand. Track whether you appear in agent recommendations, make the final cut, are named directly and can be selected without friction. Shift partner conversations from placement to joint discoverability—helping agents answer consumer needs better, not just surface your brand more often. For those competing to become the agent of choice, go further: identify the partners whose authority, data or capabilities strengthen your proposition and give consumers a reason to trust you with the role.



Rule 3

Rewire the business around the consumer promise

New brand value is created in two places at once: the human moments consumers still care about, and the operational moments agents increasingly handle.

As routine choices are automated, moments of actual consumer choice will become fewer and more valuable. But whether a consumer engages directly or through an agent, they will still experience a promise. If the data is wrong, the product information is misleading, the item is unavailable or recovery is slow, the brand takes the hit.

Make consumer intelligence an enterprise operating asset

Consumer and shopper understanding cannot sit in marketing alone. Make it the spine of integrated planning across innovation, category, sales, commerce, service, supply and fulfillment, with one operating rhythm and shared accountability for the consumer promise. Use that view to decide which moments deserve richer human experience and which should become faster, easier or invisible.

Use internal agents to close the gap between promise and delivery

Deploy agents inside business processes to flag inconsistent claims, identify emerging needs, improve forecasting, monitor availability, summarize service issues and accelerate recovery. Operational excellence is now brand equity. That is why a broken promise means losing the consumer for good.

The consumer has spoken. Now it's your move.

Delegation to AI agents marks a once-in-a-generation shift in consumption—and almost no company is truly ready for it. The direction is set. The harder question is what kind of company you want to be when the consumer's agent makes the call.

The reset is not just in how people shop, but in what gets purchased, when, where and by whom. Agents will expose weak propositions, eliminate friction and route demand to wherever value is real.

The era of assumed value is over. Value built on assumptions or complexity will not just erode—it will be removed from industries entirely. Consumers are ready. Systems are not. The companies that move first will capture the growth that comes from being the default. Those that wait will find margin eroding quietly, deal by deal, recommendation by recommendation, as agents route demand elsewhere. Act now and shape what comes next. Wait, and find it has already been decided.

The same force that strips value from the unprepared creates it for those who are ready. Where agents absorb the routine, space opens for experiences that genuinely matter. The moments consumers refuse to delegate become the moments that define a brand. Those that earn trust—emotionally and operationally—will find that loyalty follows. Those that truly deliver on consumer intent will create new value in the space left behind.

The consumer who delegates to an AI agent has not lowered their standards. They have raised them—and found a more powerful way to act on them. That is not a threat to great brands. It is a gift. The brands that rise to it—deliberately, operationally, humanly—will be the ones consumers choose to keep. And the consumers they serve will finally get what they have always deserved: outcomes that actually work for them.

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.

References

1. Accenture [Consumer Pulse Research 2025](#), January 2025; N=18,214 consumers
2. Accenture, [Agentic commerce: Make your brand unmissable](#), April 28, 2026
3. [Ascott invests in AI-ready infrastructure to scale agentic commerce](#), Discover ASR, April 23, 2026
4. Accenture, [Agentic commerce rewrites payment choice](#), May 20, 2026
5. [Mondelez AI search strategy: scaling \\$3.5B in digital commerce](#)



Acknowledgments

Research and Editorial

Rohan Girish Amrute
Megan Bernardi
Urmila Baburaj Geethambika
Regina Maruca
Krishnama Naidu
Angela Perego
Angie Silva
Samarth Srivastava
Priya Verma

Marketing + Communications

Laura Bishop
Shirley Brady
Tara Burns
Lea Johann
Jeanine Kent
Jakub Rogalski

The authors extend special thanks to the following subject matter experts

Kathryn Gramling
Dyllis Hesse
Edward Stark
Alberto Dolci
Agneta Björnsjö
Ariel Bernstein
Joshua Bellin



About Accenture

Accenture helps the world's leading enterprises reinvent by building their digital core and unleashing the power of AI to create value at speed for organizations across industries. Our strategy is to be the reinvention partner of choice for our clients and lead in the safe, widespread adoption of AI, and to be the most client-focused, AI-enabled, great place to work in the world. We bring together the talent of our approximately 786,000 people with proprietary assets and platforms, deep process and industry expertise, and leading ecosystem relationships to deliver end-to-end solutions and measurable outcomes at scale. Through our Reinvention Services, we offer broad expertise across Cybersecurity, Digital Core, Finance, Industry and Enterprise, Song, Supply Chain and Engineering, and Talent, with advanced capabilities in AI and Data, Industry and Process, and Technology. We serve approximately 9,000 clients and generated approximately \$70 billion in FY25 revenue.

Visit us at [accenture.com](https://www.accenture.com)

Accenture Research

Accenture Research creates thought leadership about the most pressing business issues organizations face. Combining innovative research techniques, such as data-science-led analysis, with a deep understanding of industry and technology, our team of 300 researchers in 20 countries publish hundreds of reports, articles and points of view every year. Our thought-provoking research developed with world leading organizations helps our clients embrace change, create value and deliver on the power of technology and human ingenuity.

Visit us at [accenture.com/research](https://www.accenture.com/research)

Disclaimer: The material in this document reflects information available at the point in time at which this document was prepared as indicated by the date provided on the front page, however the global situation is rapidly evolving and the position may change. This content is provided for general information purposes only, does not take into account the reader's specific circumstances and is not intended to be used in place of consultation with our professional advisors. Accenture disclaims, to the fullest extent permitted by applicable law, any and all liability for the accuracy and completeness of the information in this document and for any acts or omissions made based on such information. Accenture does not provide legal, regulatory, audit or tax advice. Readers are responsible for obtaining such advice from their own legal counsel or other licensed professionals. This document refers to marks owned by third parties. All such third-party marks are the property of their respective owners. No sponsorship, endorsement or approval of this content by the owners of such marks is intended, expressed or implied.

Copyright © 2026 Accenture. All rights reserved. Accenture and its logo are registered trademarks of Accenture.

