



Reimagining Retail in 2026

Building the Retail Foundation for Agentic
Commerce — and Everything Beyond



What's inside

Is retail really ready for the next big thing?.....	3
SECTION 1: Meet the modern consumer	4
Balancing breadth and nuance	7
SECTION 2: What exceptional experiences look like in 2026	8
Pillar #1: Effortless discovery	9
Pillar #2: Seamlessly connected	10
Pillar #3: Instant convenience	11
Pillar #4: Emotionally resonant	12
Pillar #5: AI-powered, where it makes sense	13
SECTION 3: Critical battlegrounds and priorities for retail commerce	14
1. Preparing for an agentic future	14
2. Redesigning store experiences	16
3. Rethinking workflows to boost conversion and loyalty	17
SECTION 4: The foundational readiness for agentic and more	20
1. Unified commerce as the backbone	22
2. API-first and modular infrastructure.....	23
3. Cross-protocol infrastructure	24
4. Scalability for human + AI-driven loads	25
SECTION 5: Forward-thinking retailers investing in foundational readiness	26
JD Sports prepares for one-click AI-powered shopping	27
Screwfix delivers unified commerce convenience.....	28
Pet Valu unifies customer experience across channels	29
Silvan enables unified fulfillment connecting eCommerce and traditional stores	30
SECTION 6: Building for the future of retail, at scale	31
About commercetools	32



Is retail really ready for the next big thing?

Here's something we can all agree on: There's never a dull moment in retail.

Every year brings a parade of new technologies, gadgets and industry hype, each promising the next leap in customer engagement. Yet for all the fanfare, too many retailers find themselves chasing tools instead of shaping strategy, navigating point solutions that don't scale and platforms that slow them down.

Now comes the next big thing: **Agentic commerce** providing AI-driven experiences that act autonomously on behalf of consumers, influencing discovery, decision-making and even purchase.

But here's the catch: AI doesn't fix poor infrastructure — it amplifies it. Inconsistent product data leads to unreliable recommendations. Siloed fulfillment systems execute in fragments. Disconnected checkout and loyalty flows accelerate abandonment. In short, agentic commerce **exposes the cracks in your foundation.**

Without a foundation that supports real-time data and flexible orchestration, even the most dazzling AI interactions feel superficial, inconsistent or slow.

Our take? The winners will be the ones investing in foundational readiness, building a flexible backbone that empowers them to leverage innovation fast, at scale and without disruption.

In this white paper, we bring together a comprehensive view of the future of retail, exploring:

- Understanding behaviour and intent in the modern consumer — and the rise of AI agents.
- What exceptional experiences look like in 2026, providing clarity on the new standard for frictionless, emotionally resonant and context-aware engagement.
- Critical battlegrounds and priorities: Preparing for agentic commerce, redesigning store experiences and rethinking workflows to boost conversion and loyalty.
- The elements of foundational readiness and the forward-thinking retailers already taking steps in this direction, including JD Sports, Pet Valu and more.

Welcome to the **2026 edition of Reimagining Retail**. Let's shape what's next.

Your commercetools team

SECTION 1:

Meet the modern consumer

Today's consumers aren't a monolith — billions of people shop globally, each with unique preferences and behaviors. Still, clear patterns are emerging in how people discover, evaluate and buy, highlighting where brands must focus attention.

Younger generations entering the workforce — or accessing spending power via parents — often reshape shopping habits through new channels and technologies, from social media to AI-driven experiences. Expectations are increasingly personalized and context-dependent, shaped by culture, region and lifestyle.

A new type of consumer is also emerging: The **AI agent**. Acting on behalf of a person, it can research, compare and even shop autonomously. By 2030, **nearly 50% of online shoppers** are expected to use AI agents, accounting for ~25% of their spending, adding \$115B to the US eCommerce sector.

While humans still call the shots, brands may need to appeal to AI as a gatekeeper by providing structured, AI-ready catalogs and data — a scenario that's becoming increasingly plausible in 2026.

True engagement, however, requires segmentation beyond demographics — by behavior, context and intent. To help retailers operationalize these expectations, we highlight **10 consumer archetypes every retailer needs to know**.



10 consumer archetypes every retailer needs to know

These archetypes aren't rigid. The goal is to understand **behavioral patterns** that influence engagement and purchase decisions.

1 Tech-comfortable human shoppers

Use AI for discovery and recommendations; open to autonomous purchases. Expect helpful automation, but disengage if AI feels opaque or irrelevant.

2 Brick-and-mortar loyalists

Prefer in-store experiences while using digital for convenience. Value human touch and curate service; over-automation can reduce satisfaction.

3 Tech-averse

Prefer low-tech or traditional shopping channels; may resist apps or AI.

4 Privacy-first consumers

Selective about data sharing and willing to trade it only for clear value. Personalization must be transparent and beneficial; low tolerance for misuse.

5 Price-sensitive / value-driven

Respond quickly to deals and dynamic pricing. Highly responsive to incentives, but loyalty is fragile and shifts with cost or friction.

6 Experience-first shoppers

Prioritize memorable experiences, storytelling, events and interactive environments. Pay more for experience, but may ignore traditional loyalty programs; require cohesive physical and digital touchpoints.

7 Hyper-connected social shoppers

Influenced by reviews, social proof, livestreams and communities. Extremely trend-sensitive; brand missteps or negative reviews spread quickly and affect trust. Common among younger generations, e.g., Millennials and Gen Z.

8 Impulse / trend-driven shoppers

Driven by FOMO (fear of missing out), limited editions and social trends. Highly reactive to marketing campaigns.

9 Subscription / loyalty-oriented consumers

Value convenience, predictability and subscription perks; prefer auto-renewal and recurring fulfillment. Expect high personalization and engagement; churn if experiences stagnate.

10 Sustainability-conscious consumers

Prioritize eco-friendly products, packaging and ethical sourcing. Brands must demonstrate authentic sustainability efforts.

Balancing breadth and nuance

Some consumers shop traditionally, others rely on social feeds or AI agents and many shift between channels depending on product, urgency or context. Even within the same generation, behavior varies by moment and need.

This makes one-size-fits-all strategies ineffective. Optimizing solely for specific channels in isolation, such as search, social, AI or stores, will inevitably overlook segments of demand. The opportunity lies in operationalizing nuance: Detecting intent in real time, segmenting dynamically and delivering context-aware experiences. Retailers that build for variability — rather than averages — will capture relevance, trust and revenue in an increasingly fragmented landscape.

This focus on nuance naturally leads to a broader question:

What does an exceptional experience look like in 2026?



SECTION 2:

What exceptional experiences look like in 2026

Today's consumers are more empowered, connected and discerning than ever. They judge brands not only on what they sell, but on how they make them feel, how they anticipate their needs and how easily they help them get what they want — wherever and whenever that is.

For many retailers, defining an “exceptional experience” has become more challenging because the yardstick has shifted. An exceptional experience is no longer a **single moment**; it's a **continuum of interactions** that must feel intuitive, relevant and frictionless across touchpoints.

With the rise of agentic commerce, the bar is rising again. AI-driven channels increasingly influence not just discovery and decision-making, but also fulfillment and loyalty. Consumers adopting AI expect experiences that feel seamless, whether they're interacting directly or through an AI agent acting on their behalf.

Across these pillars, the common thread is **context** — understanding not just who consumers are, but why, when and how they choose to engage.

The 5 pillars of exceptional experiences in 2026

Effortless discovery

Consumers expect brands to meet them in the moments that matter.

Seamlessly connected

Online and offline aren't separate journeys.

Instant convenience

Speed and flexibility matter as much as choice.

Emotionally resonant

Convenience wins attention; relevance wins loyalty.

AI-powered, where it makes sense

Intelligent agents augment human decision-making, surfacing relevant products and guiding choices.

Pillar #1: Effortless discovery

Consumers want inspiration everywhere: In social feeds, marketplaces, search engines, storefronts, and increasingly, through AI agents. Discovery must feel effortless, contextual and personalized.

Consumers today expect the right information at precisely the moment it matters — whether they're evaluating specs, reading reviews or checking ratings. They no longer have the patience to hunt across multiple sites or dig through product pages; every delay introduces friction and increases the likelihood of abandoning the purchase.

While social media plays a significant role in product discovery, with [69% of Gen Z consumers](#) saying it's their primary way of finding new products or brands, AI agents are emerging to amplify discovery even further by proactively surfacing products, curating “inspiration feeds,” highlighting trending items across multiple channels, comparing products and presenting curated options that match both preferences and practical needs.

60% of shoppers expect to use AI agents within the next 12 months.

and

73% of shoppers are familiar with AI tools.

Source: [Statista](#)

By delivering the most relevant information at the right time, these tools reduce decision fatigue, accelerate purchase decisions and make the entire shopping experience feel smarter and more personalized.

What this means for retailers

Products must be visible wherever discovery happens, including AI-driven channels. Structured, machine-readable catalogs and enriched metadata are essential for guiding both human and AI-mediated discovery toward conversion.

Data must be accurate, unified and accessible to both humans and AI. Brands that empower AI agents with structured, contextual information can deliver experiences that feel timely, relevant and trustworthy.

Pillar #2: Seamlessly connected

Consumers no longer distinguish between online and offline channels — they simply want the journey to work. For instance, a large portion of shoppers want to research online, reserve a product for in-store pickup, check inventory before making the trip and complete the purchase later via mobile app or in person.

86%

of shoppers start their product research online, even if they ultimately buy in-store.

Source: [CapitalOne Shopping](#)

Many physically browse items on the sales floor while simultaneously consulting digital reviews, ratings and product details on their phones — blending the convenience of eCommerce with the sensory experience of in-store exploration.

What's more, real-time inventory visibility has become a must-have in the shopping journey. Now, **73% shoppers** expect to use digital channels to check stock before visiting a store, and many will abandon the trip entirely if they can't see that the product is available.

What this means for retailers

Channel fluidity — not dominance — is the experience benchmark. AI can orchestrate these connections, making the journey feel seamless and reducing friction across touchpoints.

Pillar #3:

Instant convenience

Consumers want choice — and they want it fast — across every stage of the shopping journey. Convenience starts with checkout to encompass delivery, pickup, returns and post-purchase support.

- **Seamless checkout:** The checkout experience sets the tone for the entire shopping journey. Consumers expect multiple payment options, guest checkout, saved preferences and frictionless digital wallets. Speed, pricing transparency and real-time inventory availability are critical. A smooth checkout not only increases conversion but also builds trust and loyalty.
- **Rapid delivery:** Same-day and next-day options are increasingly expected.
- **Flexible fulfillment:** BOPIS, curbside pickup, ship-from-store and locker solutions are mainstream. Distributed inventory and endless-aisle options help retailers meet speed and availability expectations
- **Hassle-free returns:** Returns are a major driver of customer satisfaction. [Online return rates average 24.5%](#), and consumers expect seamless processes with clear instructions, easy drop-off, and fast refunds. AI can predict return likelihood and route items efficiently to reduce costs.
- **AI-powered orchestration:** Intelligent systems and agents can dynamically route orders, recommend optimal fulfillment options and alert consumers about the fastest delivery, nearby pickup or return windows, making the experience feel effortless.

What this means for retailers

Checkout has always been a strategic differentiator, but fulfillment and post-purchase are now the competitive moat.

Retailers that unify inventory, checkout logic and fulfillment across channels create the foundation not only for cost and speed optimization, but also for intelligent automation.

Agentic AI can then dynamically route orders, recommend optimal checkout and fulfillment options, rebalance inventory, predict demand and resolve exceptions in real time. In this model, fulfillment evolves from reactive backend functions into proactive, AI-enabled competitive differentiators.

Pillar #4: Emotionally resonant

Traditional points-based programs are no longer enough. Consumers now look for experiences that feel personal, meaningful and aligned with their values:

- **Personalized recognition:** Tailored rewards, exclusive offers or early access that reflect individual preferences.
- **Engagement across the journey:** Loyalty now spans pre-purchase inspiration, post-purchase follow-ups and advocacy opportunities — every interaction matters.
- **Alignment with values:** Customers who are emotionally connected to brands are, on average, [four times more likely to visit and four times more likely to spend](#). Ethical sourcing, sustainability and transparency influence brand choice and emotional connection that help gauge loyalty.

AI agents increasingly act on behalf of consumers to identify rewards, redemption opportunities and engagement points. They may choose brands based on which programs deliver the best mix of convenience, personalization and value. In other words: Loyalty programs now compete for approval from both humans and their AI proxies.

What this means for retailers

To maintain relevance, loyalty strategies must be **AI-aware and human-centered**:

- Deliver rewards and experiences that resonate emotionally while being machine-readable for agents.
- Ensure personalization is transparent, consistent and contextual, so both humans and AI perceive real value.
- Extend engagement beyond purchases, leveraging AI to anticipate needs, suggest perks and maintain ongoing brand connection.

In short, brands that succeed in the agentic era earn the trust of the AI systems that increasingly influence purchase decisions, creating loyalty that's both human and algorithmically reinforced.

Pillar #5: AI-powered, where it makes sense

Customers have varying comfort levels with AI autonomy, depending on their generation, region and purchase type (e.g., groceries, luxury or healthcare). Ignoring this gap can limit adoption and reduce conversion rates, even with advanced technology.

Following the **principle of progressive delegation**, brands and retailers can enable customers to control the level of autonomy they grant their agents, ranging from advisory guidance to full delegated execution. This approach enables optional autonomy rather than forced automation, fostering confidence and facilitating gradual adoption.

What this means for retailers

To build trust and drive adoption, retailers need to segment customers by comfort with AI, identifying early adopters, mainstream users and more cautious shoppers. Agent capabilities and autonomy should be tailored accordingly, allowing some customers to receive recommendations only, others to approve actions and select users to delegate full execution.

Transparent communication is essential: Customers must clearly understand what agents can do, the limits of their authority and have easy options for human intervention.

SECTION 3:

Critical battlegrounds and priorities for retail commerce

Retail today feels like a tug-of-war between possibility and pressure. Consumers are empowered and AI is transforming how people discover, evaluate and buy, but everyday operational realities like fulfillment, returns and loyalty are more complex and consequential than ever.

The gap between leaders and laggards is widening as brands with unified data, connected systems and AI-ready experiences capture relevance and revenue, while those with fragmented infrastructure struggle to keep up.

To succeed in 2026, retailers must focus on **three critical battlegrounds** that define the future of commerce.

1. Preparing for an agentic future

The rise of agentic AI — autonomous systems that act on behalf of consumers — is reshaping how commerce happens. Discovery is increasingly happening before a click and AI tools are becoming integral to how consumers find and buy products today.

The meteoric rise of AI-powered discovery and shopping

73%

of consumers are already using AI in their shopping journey, embracing AI assistants for product ideas (45%), summarizing reviews (37%) and comparing prices (32%)¹

805%

Increase in traffic to US retail sites YoY from AI sources as consumers embraced generative AI chat services and browsers to find deals and research products²

38%

Higher likelihood for shoppers who used GenAI to complete sales compared to other sources, such as social media²

Sources: ¹Riskified ²Digital Commerce 360

This shift is driving the rise of **zero-click commerce**, in which AI channels, such as ChatGPT and Gemini, can answer product questions, compare options and even surface purchase steps without a consumer ever landing on a brand site. In 2025, **search engine volume decreased by 25%** due to changing consumer behavior.

Beyond discovery, it's expected that consumers will complete purchases within AI channels seamlessly and securely in the near future. While **only 13% of consumers** say they've completed a purchase after being referred by an AI assistant, 70% are at least somewhat comfortable with an AI agent making purchases on their behalf in the near future.

As agentic commerce accelerates, it's easy to assume the future belongs entirely to third-party AI platforms — where brands compete to be visible, recommended and shoppable. But agentic commerce isn't limited to external discovery channels. In fact, some of the most strategic applications of agentic AI will happen inside **brand-owned conversational environments**.

According to **Forrester**, “guided selling experiences, augmented by generative AI, are the future of digital shopping in owned environments (on a website or app that the brand or retailer controls).”

In these environments, brands and retailers can differentiate themselves by developing AI agents that offer experiences third-party agents cannot replicate, leveraging highly personalized guidance and proprietary data and customer insights.

Owned experiences give brands and retailers the ability to apply agentic AI in ways that strengthen relationships: Guiding customers through complex decisions, resolving service issues proactively and reinforcing loyalty at every interaction. This is where speed can be balanced with trust — and where long-term value is built beyond third-party AI channels.

The takeaway

Think of agentic commerce as a **yin-yang of growth**:

- **Third-party AI platforms** deliver immediate reach, demand capture and efficiency.
- **Brand-owned agentic experiences** create trust, differentiation and long-term value.

The winning strategy is not to wait — or to overbuild too early — but to **activate growth now where agents already operate**, while deliberately laying the foundations for brand-owned experiences that turn reach into control and transactions into durable advantage.

2. Redesigning store experiences

Physical stores remain central to retail and are evolving into strategic hubs. They continue to generate the majority of spending while offering sensory and social experiences that purely digital channels cannot replicate.

Physical stores are evolving strategically:

- **Experiential retail:** Stores have become more than points of purchase. They're now places for immersive storytelling, hands-on product trials, events and community engagement. Social-ready environments encourage customers to share their visits online, turning physical stores into organic brand amplifiers.
- **Digitized stores:** Physical retail is increasingly data-enabled. Digital displays, smart kiosks and in-store retail media bring performance marketing into the store environment. This allows for real-time promotions, measurable media impressions and more contextual engagement, transforming stores into high-value advertising and influence platforms.
- **Fulfillment hubs:** Stores are now operational assets as much as customer destinations. Inventory is used to fulfill online orders, power BOPIS and enable endless aisle capabilities. This distributed fulfillment model reduces shipping costs, improves speed and blends digital and physical commerce seamlessly.
- **Personalized service and clienteling:** Technology is enhancing — not replacing — human interaction. With access to customer data and purchase history, store associates can deliver tailored recommendations and relationship-driven service.

And as consumers expect more personalization and real-time relevance, stores are increasingly powered by data:

- Associates can deliver tailored recommendations using customer profiles.
- AI-supported systems can suggest products or in-store fulfillment options.

The takeaway

The evolution of brick-and-mortar is not one-size-fits-all. The right physical strategy depends on a retailer's positioning and the customer archetypes/segments it serves. A luxury brand may emphasize immersive experiences and high-touch clienteling, while a price-driven retailer may prioritize speed, efficiency and frictionless fulfillment.

The opportunity lies in defining the store's role with intention — whether as experience hub, media channel, fulfillment engine or relationship center. Retailers that align physical strategy with brand promise and customer expectations turn stores into a competitive advantage rather than a cost center.

3. Rethinking workflows to boost conversion and loyalty

Today's consumers reward ease and emotion at every step of their journey. In a world where convenience, personalization and relevance drive loyalty, retailers can no longer treat workflows — from checkout to fulfillment to post-purchase engagement — as an afterthought. These touchpoints directly influence conversion, satisfaction and long-term value.

Increasingly, the catalyst behind this shift is AI, as more customer interactions and even entire transaction flows will be initiated, guided and completed through GenAI-powered channels. There are three core areas where thoughtful workflow design creates a competitive advantage.

Checkout optimization: Turning convenience into conversion

Checkout is the last step before conversion — and often the first point of friction. Modern retailers are rethinking checkout to deliver speed and simplicity without sacrificing choice or security. Key strategies include:

- **Guest checkout:** Removing forced account creation significantly reduces abandonment, especially for first-time shoppers.
- **Express payments:** Integrating digital wallet options — Apple Pay, Google Pay, PayPal One Touch — and one-click solutions dramatically shortens purchase flow.
- **Smart form design:** Auto-fill, validation and progressive disclosure of required fields reduce cognitive load and frustration.
- **AI-assisted prompts:** Intelligent checkout can pre-suggest shipping and payment options based on shopper behavior and preferences, meeting users where they already are.

In short:

Reducing steps, offering contextual payment options and removing unnecessary drop-offs lifts revenue while preserving brand trust and security.

Unified fulfillment: Meeting customer expectations, anywhere

Customers don't distinguish between online and offline inventory; they simply expect to buy, receive and return products however is most convenient. Unified fulfillment addresses this shift by connecting inventory, order management and fulfillment logic across warehouses, stores and digital channels in real time.

\$1.75 trillion

In revenue missed every year due to overstocked or out-of-stock inventory, and preventable returns.

[Source: Retail Customer Experience](#)

What consumers expect:

- **Rapid delivery:** Same-day and next-day options are increasingly baseline competitive expectations.
- **Flexible fulfillment:** BOPIS, curbside pickup, ship-from-store, locker pickup and endless aisle now rival traditional home delivery in demand and adoption.
- **Returns without friction:** Seamless reverse logistics — from pre-printed shipping labels to in-store drop-offs — is expected. [Research by UPS](#) revealed that 71% of consumers say a poor returns experience makes them less likely to shop with a brand again.

Agentic AI and automation can dynamically route orders to minimize cost, optimize speed and reduce stockouts, evaluating inventory, demand patterns and customer preference in real time. AI can also predict return likelihood, pre-stage inventory for faster turnaround and recommend the best pickup or delivery windows to consumers.

In short:

Fulfillment excellence differentiates brands and reduces churn; poor fulfillment erodes loyalty even when the initial experience was positive.

When support teams can access full order histories, abandoned carts and prior interactions within a single merchant view, customers feel recognized and valued. This attention reinforces loyalty, even when the original purchase did not meet expectations and provides rich data that informs future personalization, replenishment and promotion strategies.

Loyalty, trust and emotional resonance: Beyond perks

The traditional view of loyalty as points and discounts is no longer enough for the large majority of retailers. Loyalty today is a function of relevance, value alignment and emotional engagement, and, increasingly, how seamlessly it works with both human shoppers and the AI agents that influence them.

Modern loyalty dynamics:

- **Personal recognition:** Loyalty that acknowledges who the customer is, not just how much they spend.
- **Contextual rewards:** Perks that align with behavior — early access, personalized offers, experiential benefits that go beyond discounts.
- **Value alignment:** Sustainability commitments, ethical sourcing and transparent practices influence purchase and advocacy behaviors.
- **AI-compatible loyalty signals:** As agentic commerce grows, loyalty programs must be machine-readable and transparent so AI assistants can recommend brands based on value and trust metrics, not just price.

Personalization engines powered by AI can recognize patterns, trigger relevant offers and tailor loyalty touchpoints across channels, increasing engagement, average order value and lifetime value. Contextualized rewards, combined with predictive insights, create emotional resonance that strengthens retention.

In short:

Loyalty is an integrated strategy that requires holistic customer intelligence, aligned incentives, and the ability to speak to both human and AI intermediaries shaping purchasing behavior.

The takeaway

Together, these priorities define the modern retail landscape:

- **Agentic commerce** changes where and how buying decisions start.
- **Redesigned physical experiences** anchor brands in real-world engagement.
- **Optimized workflows and loyalty** maintain relevance during and after the transaction.

Retailers that integrate data, unify systems and support both human and AI-driven intent will create experiences that are seamless, personalized and rewarding, no matter where or how the consumer chooses to engage.

SECTION 4:

The foundational readiness for agentic and more

In 2026, the most compelling thing about AI is not the technology itself — it's what it reveals about the systems underneath it.

Agentic commerce promises autonomous discovery, comparison and purchasing. It promises personalization at machine speed. But in practice, AI doesn't fix poor infrastructure or fragmented data — it amplifies it. If your product data is inconsistent, agents make unreliable recommendations. If your fulfillment systems are siloed, agents execute in fragments. If checkout and loyalty are disconnected, AI merely accelerates abandonment.

47%

of retailers say that their workflows rely mostly on manual processes.

45%

of retailers say they "sometimes" face data quality issues that affect business decisions, with 36% saying it happens "often."

Source: [The 2026 Commerce Readiness Report](#)

In other words: **Agentic commerce exposes the cracks in your foundation.** And the brands poised to lead are those investing not just in AI, but in readiness — the underlying capabilities that let AI, human-facing experiences and redesigned workflows operate with coherence, reliability and trust.

This is why readiness matters not just for AI, but for the other battlegrounds we've already highlighted — from reinvented physical experiences to optimized conversion and loyalty flows.

The 4 pillars of readiness

1.
Unified
commerce

2.
Modular
infrastructure

3.
Protocol-
agnostic

4.
Scalability

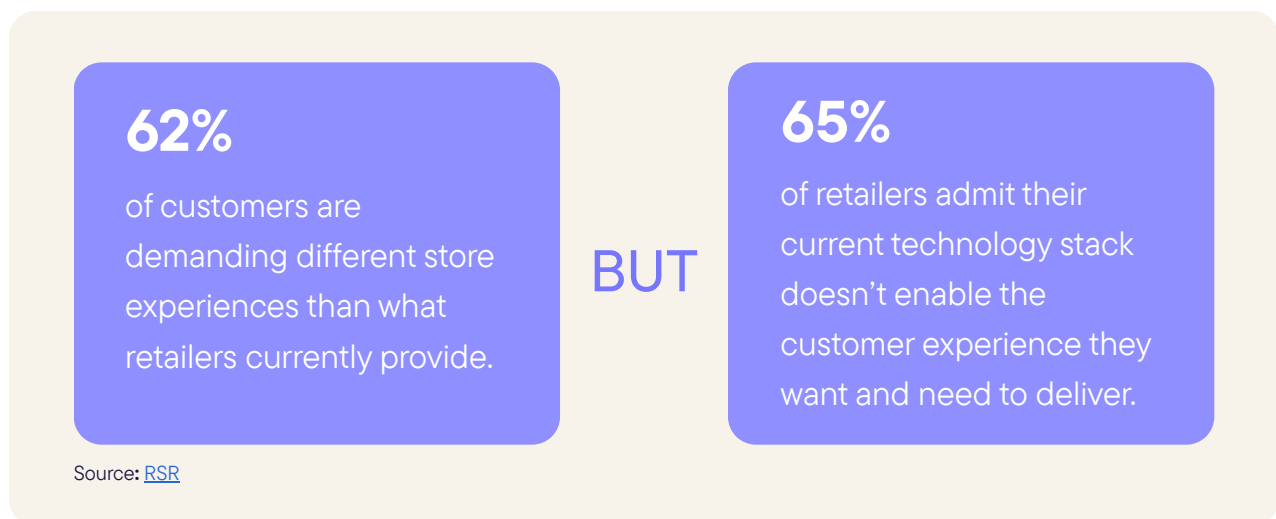
1. Unified commerce as the backbone

At the core of every experience — digital, physical and AI — is data you can trust.

For instance, AI agents thrive on structured, machine-readable information. They need accurate pricing, real-time inventory, customer context and consistent product detail — not disconnected feeds stitched together at runtime. When data is fragmented, AI compounds the problem.

Recommendations become unreliable. Availability is misrepresented. Personalization breaks down. And trust erodes.

The urgency is already visible in the broader experience gap. For example, consumers are eager for differentiated in-store experiences, but retailers' tech stack is holding them back.



That disconnect is about foundational readiness. If store systems, eCommerce platforms, inventory networks and loyalty data don't share a unified source of truth, retailers cannot deliver consistent experiences — whether to human shoppers or autonomous AI agents acting on their behalf.

When data is unified:

- AI agents can surface trustworthy recommendations instead of inconsistent facts.
- Retailers can personalize experiences based on behavior and intent.
- Retailers can execute transactions with predictable outcomes.

What unified commerce looks like in practice:

- A single source of truth for product, pricing and inventory.
- Event-driven pipelines that keep data in sync across apps, stores and partners.
- Continuous monitoring and governance so quality stays high as systems evolve.

In short:

Brands that centralize data unlock agentic capabilities and support the physical experiences and workflows that depend on coherent context.

2. API-first and modular infrastructure

Modularity and APIs are not just technical ideals — **they are the execution layer of readiness.**

While monolithic commerce platforms introduce latency and fragility under load, modular, composable systems let services scale independently and evolve without breaking the execution chain. This is particularly true in the implementation of agentic workflows.

98%

of enterprise companies with mature composable implementations can support AI at scale, vs. 33% of companies in early stages of composable.

94%

of enterprises that have fully implemented a composable infrastructure report that their architectures accelerate AI deployment.

Source: [The MACH Alliance Enterprise Technology Report 2026](#)

In the agentic era, interactions happen across services, channels and autonomous systems that must interoperate seamlessly. AI agents require real-time responses to check prices, validate inventory, create carts, apply promotions and place orders.

Principles of API-first readiness:

- Treat APIs as the primary interface for humans and agents alike.
- Break down commerce capabilities (cart, pricing, checkout, fulfillment) into independently scalable services.
- Design workflows that let services be composed dynamically by AI agents and frontend apps.

In doing so, retailers not only support agentic commerce, but also:

- Responsive in-store systems that unify digital and physical context.
- Omnichannel workflows that feel seamless to customers, regardless of touchpoint.
- Loyalty systems that are consistent, real-time and machine-accessible.

In short:

Modular infrastructure doesn't just support AI — it supports every customer experience.

3. Protocol-agnostic infrastructure

Agentic commerce requires an infrastructure that allows AI agents to securely access context, execute transactions and operate across multiple emerging standards. Rather than relying on a single protocol, enterprises should support a complementary stack of protocols that together enable discovery, checkout and system integration.

Emerging protocols are complementary, not competitive:

- **MCP (Model Context Protocol):** A standardized framework for structured, secure context exchange between AI models and external systems. MCP defines how agents access tools and data (such as product catalogs, carts, or customer information) in a governed way, improving reliability and interoperability across systems.
- **ACP (Agentic Commerce Protocol):** A commerce-specific protocol that enables AI agents to discover products, manage carts, and execute secure transactions via standardized APIs. ACP connects agents to merchant commerce systems and payment providers (including Stripe), enabling end-to-end agent-driven purchasing.
- **UCP (Universal Commerce Protocol):** An emerging Google-led standard designed to enable interoperable commerce interactions between agents, merchants, and payment systems. UCP aims to standardize how product data, purchasing flows, and transaction signals are exchanged across platforms.

Whether your business uses only one or multiple protocols for agentic commerce depends on your goals, use cases and commerce workflows. **Consider these three scenarios:**

1. Build an AI agent for back-office work, analysis or customer support

MCP lets agents retrieve information from systems, maintain context across tasks and support analysis without touching transactions.

2. Handle customer-facing buying actions through AI

MCP gives agents a universal way to manage carts and complete checkout, while you stay in control as the merchant.

3. Build an AI agent to execute purchases autonomously

You may need all three protocols: MCP gives a more universal agent compatibility, including transaction processing. UCP enables agents implemented in accordance with Google standards, including transaction processing. For the ecosystem centered around ChatGPT/OpenAI and Microsoft, ACP is the protocol to go for.

In short:

For most retailers, building and maintaining custom integrations for every emerging agentic commerce protocol isn't scalable. Each new standard adds engineering overhead, ongoing maintenance and complexity that can stall innovation. A future-ready foundation helps abstract this complexity, enabling retailers to support evolving agentic use cases across AI-driven and owned channels without constantly rebuilding their architecture.

4. Scalability for human + AI-driven loads

AI agents query inventory at scale, compare prices across variants, validate fulfillment options and execute transactions in milliseconds. At the same time, human shoppers are still browsing, streaming content, checking store availability and engaging with loyalty programs. These two forces converge on the same infrastructure. Systems built for predictable, human-paced traffic quickly strain under hybrid demand.

Scalability means designing modular services that scale independently, so pricing spikes don't overwhelm checkout and inventory lookups don't degrade search. It requires cloud-native elasticity to absorb burst traffic from promotional campaigns, viral moments or surges in AI-driven queries. And it depends on event-driven pipelines that process updates (stock changes, order confirmations, loyalty accruals) instantly, while also surfacing performance bottlenecks before they impact customers.

Scalability directly shapes every critical battleground:

- **Agentic commerce:** Real-time responsiveness ensures AI agents receive accurate pricing, availability and promotion logic without latency or failure, preserving trust and conversion.
- **Redesigned physical experiences:** Stores operating as fulfillment hubs depend on real-time inventory synchronization and order routing. If systems lag, associates and customers feel the friction immediately.
- **Optimized workflows:** Checkout, fulfillment and returns rely on seamless orchestration across services. Scalable architecture prevents slowdowns during peak demand, protecting conversion rates.
- **Loyalty and emotional resonance:** Personalized offers, points accrual and contextual rewards must update instantly. Delays or inconsistencies undermine trust and diminish perceived value.

In short:

Scalability is much more than a backend optimization; it's a customer experience enabler.

Whether the interaction begins with a human shopper or an autonomous agent, the expectation is the same: Immediate, accurate and frictionless execution. Retailers that build elastic, modular and event-driven systems create the operational resilience required to compete in a world where commerce never sleeps.

SECTION 5:

Forward-thinking retailers investing in foundational readiness

These retailers are showing how foundational readiness — flexible, modular and unified commerce infrastructure — turns emerging technology into real advantage.

From AI-powered shopping to seamless omnichannel experiences, they are building the operational backbone that allows innovation to scale, delivering speed, convenience and personalized experiences without the friction of legacy systems.

The following case studies highlight how leading retailers are putting this approach into practice, redefining the customer experience and setting new standards for agentic and unified commerce.





JD Sports prepares for one-click AI-powered shopping

A global leader in sports fashion retail, [JD Sports](#) is actively preparing for AI-powered shopping by enabling customers to search for and purchase footwear, apparel and accessories directly through AI platforms such as Microsoft Copilot, Google Gemini and OpenAI's ChatGPT. By connecting its inventory across JD, DTLR, Shoe Palace and Hibbett, the Group ensures that shoppers have access to a broad, trend-driven selection – all in real time.

Customers in the US will be able to interact with AI platforms as a 'one-stop shop' to browse products, check availability, view prices and complete purchases with integrated payments without leaving the AI environment. This seamless experience gives shoppers clarity at every step, allowing them to make confident, informed purchasing decisions quickly and easily.

JD's omnichannel strategy combines immersive, theatrical stores with cutting-edge digital platforms, including a re-platformed eCommerce system via commercetools.

The expected result is a customer experience praised for speed, simplicity and convenience, setting new standards in sports fashion retail. JD Sports continues to redefine how customers discover, engage with and purchase products, leading the way in agentic commerce while staying at the forefront of retail innovation.



We want to make it as easy as possible for our customers to shop with us, no matter where they are or how they like to shop. As AI-driven interfaces become a real entry point for commerce, our partnership with commercetools and Stripe allows us to not only be discoverable – but also to be transactional – through those channels, without adding complexity to our operations. That strengthens our digital proposition for customers, and keeps us moving in line with the fast-changing retail landscape.

Regis Schultz,
Group CEO, JD Sports Fashion plc.

The Screwfix logo is displayed in a bold, white, sans-serif font against a dark background. The background of the entire top section is a photograph of various tools, including sockets and wrenches, arranged in a blue plastic tray.

Screwfix delivers unified commerce convenience across app, web and stores

Screwfix, the UK's leading supplier for tradespeople, focuses on delivering absolute convenience for electricians, plumbers and other core customers. With a diverse omnichannel setup — app, website and in-store digital tablets — technology is central to every customer interaction.

With commercetools, Screwfix has unified its commerce operations, enabling real-time, flexible experiences across all channels. Customers can now enjoy seamless omnichannel checkout, building baskets in-store, online or via digital tablets and completing transactions without friction.

The modular architecture allows product teams to deploy new features independently and instantly, such as Apple Pay integration, with the first order completed within seconds of going live. Shoppers also benefit from smart order notifications that alert them when their purchase is ready for in-store pickup, helping reduce wait times.

At the same time, teams can manage pricing, promotions, and product presentation across channels with complete flexibility, ensuring a consistent and tailored experience without impacting other areas of the commerce ecosystem.

With these capabilities, Screwfix delivers a truly unified commerce experience that connects online and in-store touchpoints, drives convenience and supports rapid feature innovation.

“

Technology underpins all our customer experiences, whether that's in our app, website and the digital tablets we have in our stores, where customers can build baskets and then transact at the counter. We selected commercetools because we wanted a commerce engine that would give us a lot of flexibility, and make it really seamless around the way we manage baskets and that omnichannel checkout experience.

Nick Burton,
Chief Information Officer, Screwfix

petvalu

Pet Valu unifies customer experience across channels

With 800+ stores across Canada, [Pet Valu](#), a leading retailer of pet food and supplies, faced challenges delivering a consistent experience across its digital and physical channels. Complex in-store promotions were difficult to replicate online, and regional warehouse limitations meant customers could access only a portion of the catalog, resulting in a fragmented experience.

By partnering with commercetools, Pet Valu overhauled its digital commerce infrastructure, enabling seamless execution of promotions and offers across all touchpoints. A key breakthrough was automating previously manual processes, such as creating and distributing coupon codes. Using the Merchant Center, commercetools' business tooling, these tasks are now fully automated, saving time, reducing errors and improving customer engagement.

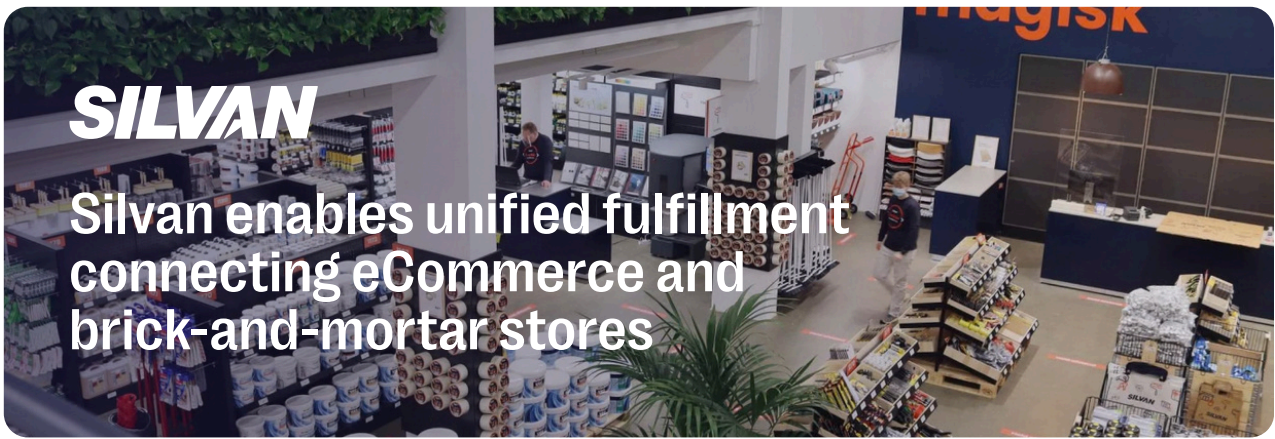
Another major win was removing catalog restrictions. Customers can now browse and purchase the full product range from anywhere. This flexibility also powers tailored experiences, such as Pet Valu's shelter program, which offers discounts to animal shelters, enhancing both personalization and purpose.

With commercetools, Pet Valu has realized its vision of a unified experience, from online to in-store, strengthening trust, loyalty and long-term value among its customers.

“

How do you scale a personalized experience in real time across 800+ stores without losing speed or flexibility? We realized we needed to build a digital experience that matched the expertise and personalization that our customers came to know and love in-store. commercetools aligned with this vision because it was giving us the ability to look at things from a flexible, modular perspective.

Rohan Cherian,
Vice President, Digital and Customer Technology, Pet Valu Canada Inc.



SILVAN

Silvan enables unified fulfillment connecting eCommerce and brick-and-mortar stores

A leading retailer in building materials and everyday DIY products in Denmark, [Silvan](#) enables customers to select a delivery method according to their needs, such as home delivery, same-day and click-and-collect. In addition to serving as a point of sale, these channels also function as a shopping window, allowing customers to browse the company's catalog and view what's in stock at a store near them.

Customers can browse [Silvan.dk](#), view real-time stock availability at a nearby store, locate a product using its shelf number, complete their purchase online and pick it up — all within as little as 30 minutes.

This experience gives customers the clarity they need at every step. Delivery and pickup options are easily accessible and understandable, allowing shoppers to choose the option that works best for them with confidence. Clearer communication around availability and timeframes also sets accurate expectations.

As a result, user feedback has been overwhelmingly positive, with reviews consistently highlighting how simple it is to find products, complete payments and receive orders quickly.

“

With [commercetools](#), we can develop more at a lower cost and scale much faster than before. If we had tried to do the same amount of development on our old platform, it would have involved significant investments and taken longer. Now we have the flexibility and performance of an enterprise eCommerce solution. The time to market from idea to implementation is also dramatically shorter. We can describe an idea, hand it to our developers and have it built, tested and deployed quickly and efficiently.

Vincent Højlyng,
Head of eCommerce, Silvan

SECTION 6:

Building for the future of retail, at scale

In 2026, retail success will be defined by foundational readiness — the operational muscle that turns innovation into real business impact.

Retailers with readiness can:

- Deliver agent-friendly discovery and purchase pathways that reduce AI errors and build consumer trust.
- Create physical experiences seamlessly connected to digital context and fulfillment systems.
- Orchestrate workflows that boost conversion, reduce friction and deepen emotional resonance.
- Enable loyalty experiences that are real-time, consistent and responsive to both human and AI-driven behaviors.

Put simply, foundational readiness is what turns technology potential into operational excellence. As commerce grows faster, more autonomous and increasingly complex, the brands that win will be those whose foundations amplify innovation without breaking experience, performance or trust.

The retailers profiled in this white paper show what's possible: Scalable AI, unified commerce, seamless omnichannel interactions and emotionally resonant experiences — all powered by a robust, flexible backbone.

For retail in 2026, readiness is the competitive edge that separates leaders from followers.

Start building your retail foundation. We're here to help.

Contact our team of commerce experts and share your business goals with us, so we can advise you on the next steps.

[Schedule a call →](#)

About commercetools

For global enterprises, commercetools provides the leading digital commerce platform that unifies commerce across any touchpoint, delivering unmatched revenue growth and performance. Our composable, cloud-native technology is the foundation for future innovation — from agentic commerce to conversational experiences — giving businesses the flexibility to design tailored, scalable commerce across any channel, at any scale.

By removing the constraints of legacy systems, commercetools enables companies to innovate freely, personalize at scale, and launch new channels quickly to meet the evolving demands of their customers.

More information at commercetools.com.