THE SIGNAL BRIEF / DECISION-MAKING

Your Next Purchase May Not Be Chosen by You

AI shopping assistants may change more than checkout speed. The deeper shift is who businesses have to persuade before a choice is made.

Don Long · Founder, SummitMark · Helping people and organizations become capable with AI
MOSTLY RIGHT · AUGUST 13, 2026

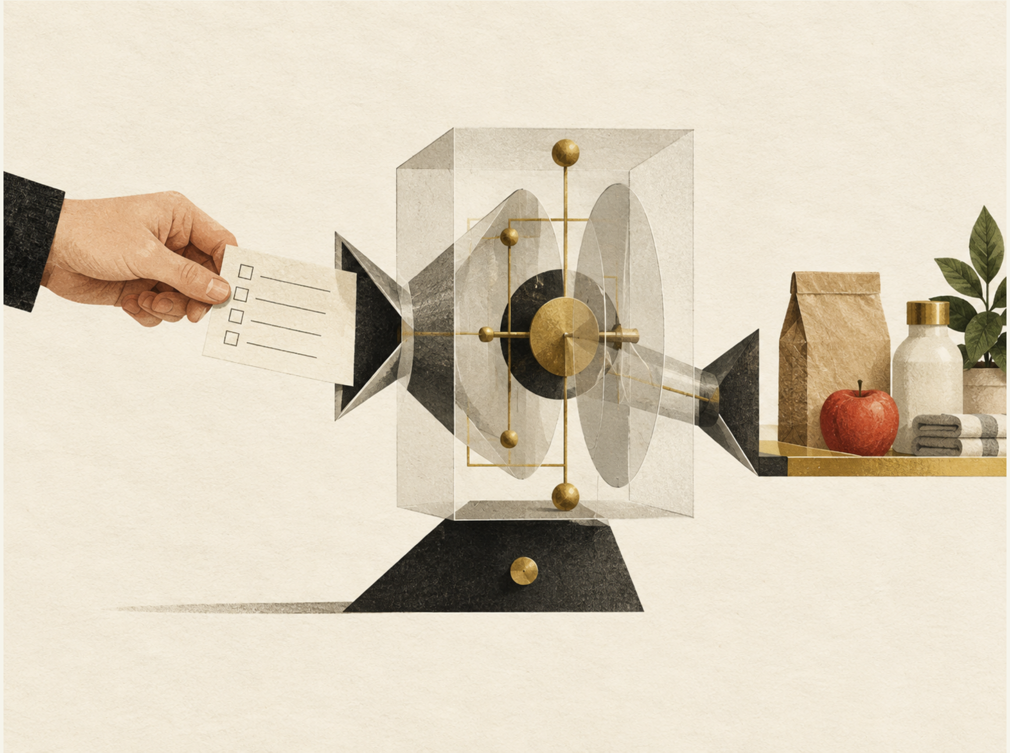

Illustration: delegated criteria pass through a selection mechanism.

> *The moment you delegate a decision, businesses have a new target: the system doing the comparison.*

You have spent a lifetime being sold to. Not in a seminar, but in checkout aisles, recommendation carousels, loyalty programs, and product pages - all tuned to the small things that make a person say yes.

People have spent just as long learning to tune much of it out. It is a contest, and both sides know the rules.

Retailers are beginning to worry that the rules could change. Reuters reports that AI shopping assistants may recommend products, choose which merchant gets the sale, and eventually initiate payment. Adyen co-CEO Pieter van der Does told Reuters that merchants risk having demand arrive through large language models instead of directly through their own channels. That is a concern about where commerce may be heading, not proof that autonomous shopping is already the norm. Read the Reuters report

The interesting part isn’t the assistant

It would be easy to read this as a story about a new shopping interface: one more app, a quicker search, a checkout you barely notice.

The more consequential question is who makes the choice.

In ordinary consumer shopping, the person comparing options has usually also been the person businesses try to persuade. That is not true everywhere; procurement teams and other intermediaries have long made choices for someone else. But AI assistants could bring that split into everyday retail. You may still set the goal; the software may increasingly do the comparing, ranking, and recommending.

> *You may still set the goal; the software may increasingly do the comparing, ranking, and recommending.*

That shift can start well before an assistant is allowed to press “buy.” A May Gartner survey of 322 U.S. consumers found that willingness to let AI make purchase decisions reached 11% in lower-stakes categories such as personal care and household supplies. People were more open to letting AI narrow choices: 31% for household supplies and 28% for personal electronics. The result is limited to that survey’s U.S. respondents, questions, and categories; it is not a forecast of how every shopper will behave. Gartner’s survey summary

The first disruption, then, may not be the purchase button. It may be the comparison you hand over without much thought.

Who is the customer now?

Consider what retailers have built for a human customer.

A loyalty program tries to make coming back feel rewarding. What happens when the next purchase is compared by software that does not get bored, feel attached to a brand, or care about a free coffee after ten stamps?

Advertising tries to catch a person's attention. What happens when attention is no longer the thing that decides which product gets picked?

Product pages are designed to persuade with photography, claims, and reviews. Which parts matter to a system comparing ingredients, price, delivery window, or return policy against criteria you gave it?

Those are questions, not findings in the Reuters report. They are implications worth considering if merchants take its concern seriously. A product page that persuades a person may not be the same page that helps an assistant verify a fit. A loyalty offer that feels valuable to a human may be irrelevant to a delegated comparison.

Businesses are positioning for the possibility

Reuters describes Adyen's moves to expand merchant services in loyalty and billing, alongside its payments business. The company is preparing for a world in which retaining a direct relationship matters more if product discovery shifts toward AI systems.

That is a useful signal, but a bounded one. Adyen is not a neutral observer: it sells payment and merchant services, and it has a commercial interest in helping merchants preserve customer relationships. Its actions show how one major participant is positioning, not that AI agents have already taken over retail.

If an assistant compares the options, what does it optimize for? Maybe it is the price, ingredients, delivery time, or return policy you specified. Maybe it is a weighted mix you never quite examined. Businesses may try to make products more visible, comparable, and compelling to these systems. That is a plausible next step, not a settled playbook.

Markets follow the decision-maker

When a company buys through procurement, sales teams learn to address the people and rules that shape the choice: comparison tables, compliance requirements, and the language of a request for proposal. The person who eventually uses the product may benefit, but is not necessarily the one the seller needs to convince.

AI shopping assistants could bring a version of that dynamic into household purchases. Businesses may still want you to prefer the product. But they may also need to make it easy for the assistant to understand whether it meets the criteria you set.

> *Markets adapt to whoever decides, not only to whoever benefits.*

Nothing here means your assistant is about to make bad decisions for you, or that shopping turns dystopian by next Tuesday. The reported facts are narrower: retailers are watching AI-driven discovery, one payments provider is emphasizing loyalty, and Gartner's U.S. survey found more comfort with AI narrowing options than making the final choice. The broader retail consequences remain uncertain.

The next time you ask an assistant to compare products, try three things:

1. Name the criteria. Say what matters: price, ingredients, durability, delivery, returns, and what is only a preference.
2. Keep the final step yours when the stakes matter. Let the system narrow the field without assuming its ranking is your decision.
3. Ask what it left out. Check whether the recommendation reflects your needs, or simply the information that was easiest to compare.

If retailers become better at persuading your assistant than they ever were at persuading you, who actually made the purchase?

Where would you let an AI choose, and where would you want it to stop at a recommendation? Reply with the line you would draw.

Source note. Reuters's August 13 story reports merchant concerns and Adyen's perspective; it does not establish the present market share of autonomous shopping. Gartner's 11% figure is from 322 U.S. consumers surveyed in January 2026 and concerns purchase decisions in lower-stakes categories. The questions about advertising, loyalty, and product-page design are this issue's analysis, not findings attributed to either source.