

The Agentic Economy and a New Marketing Fluency Required To Maximize It

November 5, 2025



Point of View on The Agentic Economy

An Agentic Economy: AI-Enabled Online Shopping for Products & Services

The “search-and-click” era is giving way to a new AI-native shopping experience, where consumers rely on AI assistants to conversationally discover, evaluate, and purchase — not just products, but services, travel, entertainment, and experiences. AI is becoming the engine of commerce.

At Horizon, we call this the **agentic economy** — an economy enabled by autonomous AI agents acting on behalf of consumers and brands to facilitate transactions. These AI intermediaries are already omnipresent: native to conversational platforms (e.g., ChatGPT), built into 3P retailers (e.g., Amazon Rufus), and embedded across owned channels like websites and emails. They create a new kind of digital real estate — the modern shelf space — where brands can engage consumers directly.

The brands acting now are already seeing results

10–20%

Efficiency
increase in ROI

3–15%

Revenue increase in
Performance Lift

Think: Ordering food delivery via conversational apps inside AI chats; a windshield-repair booking completed directly within an ad; personalized recommendations like local store deals served up through Sparky on Walmart.com, or a pair of Bombas socks purchased natively through an AI platform like ChatGPT’s “Instant Checkout” this holiday season. It’s a space that’s moving fast: data from Horizon Futures’ AI Deep Dive report indicates that 41% of consumers use AI daily and generative AI has reached the level of adoption in 2 years that took voice assistants ~10 years.

Agentic experiences fundamentally alter both the consumer journey and the brand model that supports it. Brand agents can represent identity and values, extend experiences across environments, guide customers through decisions, and enable AI-native purchases. While the consumer’s AI prompts — today’s version of a search query — remain essential, this new digital reality demands more than AI optimization (AIO/GEO) alone.

This **point of view** explores how businesses can maximize results in the emerging agentic economy: balancing brand strategy, the evolving role of owned experiences, data-sharing appetite, risk tolerance, and technical readiness.

A New, Complex Marketing Fluency

The agentic economy is forming rapidly. The pace of AI platform launches has been relentless — and instructive. In recent months, OpenAI, Anthropic, and Google have all introduced a new technical vocabulary for marketers:

- **Agentic Commerce Protocol (ACP)** for transactions;
- **Model Context Protocol (MCP)** for connecting brand data and tools; and
- **Apps SDKs** for building branded, interactive experiences inside assistants.

Paired with new integrations from Walmart, Shopify, and DoorDash, these frameworks are moving commerce inside the assistant experience. Technical fluency — once peripheral to marketing — is now the connective tissue that determines whether your brand can be recognized, retrieved, and transacted upon in AI ecosystems.

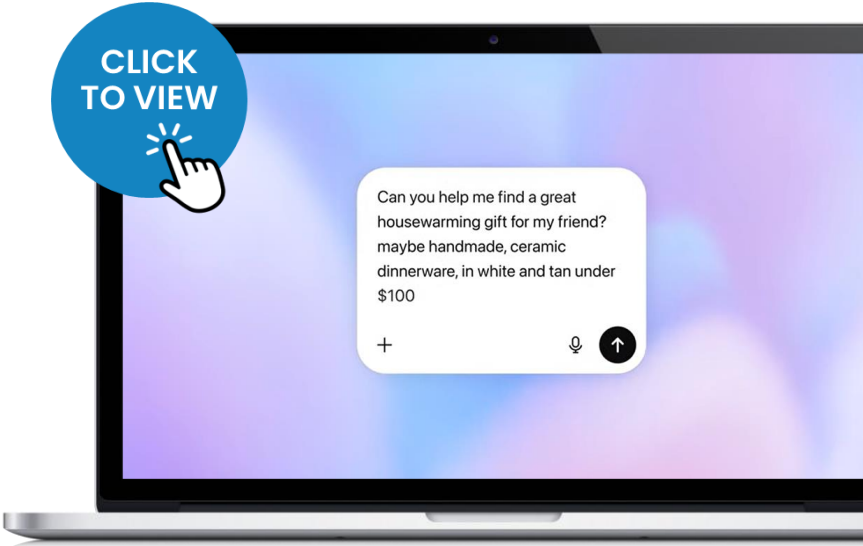
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The Rise of Agentic Protocols

Agentic commerce is built on protocols — the emerging standards that allow AI agents to interact with tools, data, and other agents. Think of them as the new “digital rails.”

Protocol	Purpose	Example Use Case
ACP (Agentic Commerce Protocol)	Enables AI-assisted transactions across eCommerce and services	“Instant Checkout” partnerships like Walmart, Shopify and Instacart
MCP (Model Context Protocol)	Defines how external tools and data sources plug into AI systems	A brand’s authoritative API serving FAQs, policies and trust signals
Apps SDK	Allows developers to create branded conversational apps inside AI assistants	In-chat experiences with authentication and checkout flows

Other adjacent protocols will continue to create opportunities for marketers who understand how to harness them. Take, for example, the Ad Context Protocol (AdCP) — an open-source standard built for the emerging “agentic” advertising era. AdCP enables AI agents to discover, activate, and route attention or media directly into the checkout path. For instance, when a user interacts with an AI-augmented media ad, the agent can use AdCP to interpret that ad’s context and inventory links, then invoke ACP (or a similar commerce protocol) to complete the purchase.



Ultimately, these protocols will become increasingly interoperable—bridging advertising, data, and commerce layers—and will serve as the connective infrastructure of the agentic economy. Building for them may fall to engineering teams, but defining their brand requirements is now a marketing responsibility.

Navigating the Risks to Consumers & Brands

This new era of AI commerce isn’t just changing the shopping journey, it’s reshaping what it means to be a merchant, redefining the role of websites, and raising new questions about consumer privacy as well as merchant data protection.

Consumers will benefit from agentic commerce’s frictionless shopping, but not without trade-offs. In the context of ACP, agents will handle sensitive intent data such as:

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“Find me the cheapest hotel near Napa this weekend.”

“Book a pediatrician appointment at 3pm on Friday.”

“Order my monthly supplements with fastest shipping.”

”

While credit card or PII data will be obscured through payment provider tokenization, this prompt and transactional data reveals not just what consumers buy, but when, why, and how often. Without strong safeguards, it could be monetized or misused. Research from Horizon Futures affirms these threats, with consumers citing the following as top concerns in engaging with AI:

Consumers should celebrate the convenience of AI commerce but also demand transparency and data privacy controls. For merchants, the agentic economy offers massive opportunity but also serious risks. Adoption provides access to new customers and streamlined transactions, but it requires exposing sensitive data: **Product feed details, Inventory levels, Pricing strategies, and Customer purchase behaviors.**



56%

Data privacy and security risks



52%

Potential for misinformation or deepfakes



50%

Lack of human touch / impersonal interactions

That data doesn't just enable transactions—it also trains AI models. Over time, these models could identify profitable patterns and undercut merchants by offering competitive solutions or AI-driven private label products. This is the same playbook Amazon has used against its sellers—only now, the risk is amplified by AI's speed and scale.

For traditional retailers—even giants like Walmart and Amazon—the idea of integration poses an even greater existential challenge. Walmart has decided to cannibalize their direct sales in favor of the future opportunity through a partnership with OpenAI offers, whereas all signs point to Amazon continuing to operate in a closed agentic ecosystem of their own.

Brands must weigh whether their participation in the agentic economy is fueling growth or seeding their own disruption.

Why Merchants and Brands Can't Sit Out

For years, a business's presence online was shaped by SEO, paid search, and social algorithms. In the agentic economy, your digital visibility will increasingly depend on whether AI assistants can recognize, understand, and transact with your brand through these emerging frameworks.

That shift creates both threat and opportunity:

Threat: Without official data, AI models are likelier to rely on whatever commentary they scrape — reviews, Reddit threads, third-party blogs. That means less control and more reputational exposure.

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Opportunity: Brands that participate can ensure LLMs pull your official voice, product data, and trust signals at the moment of decision. You can even surface clarifications or crisis responses directly inside the AI conversation.

Your brand experience moves from being optimized for algorithms to being engineered into protocols. With major AI players releasing new capabilities, for example OpenAI’s Atlas browser that could integrate with ACP to enable in-browser checkout in the future, new technical requirements may quickly emerge.

As assistants handle a greater share of checkout, websites and apps will shift in purpose. If agents become the new digital shelf, brand sites become the flagship storefront, built for storytelling, engagement, trust, IP data capture, and operational tasks like inventory and order management.

Just as physical flagships create brand connection rather than mediate every sale, digital flagships will do the same, especially for new-to-brand shoppers. They’ll convey values, attract attention, and feed data and context back into AI systems.

Over time, as agentic commerce platforms like ACP streamline transactions, we may see a larger percentage of certain kinds of purchases flow through them. Brand-owned digital properties will remain vital, but as content, data, and experience nodes powering the AI commerce engine rather than transaction endpoints.

Urgency and Relevance by Category

It’s important to note that agentic readiness isn’t uniform across industries. Some categories will benefit immediately from technical enablement; others must first manage regulatory, trust, or ecosystem complexity.

Urgency / Readiness Tier	Ex. Categories	Strategic Focus	Notes
Immediate (2025-26)	Retail, Travel, Food Delivery, Local Services	ACP/SDK integration for AI-native commerce	Direct integrations already live (Walmart, Instacart, Expedia, etc.)
Emerging (2026-28)	Financial Services, Healthcare, Education, Telecommunications	MCP for compliant brand agents; conversational routing	Focus on guidance, eligibility, and service – not checkout
Indirect/High Risk (Now via retailers)	CPG, Household Goods, FMCG	MCP for brand data + coordination with retailer AI APIs	Retailers like Walmart and Instacart now define AI shelf space
Reputational / Long Horizon	Luxury, B2B, Industrial, Pharmaceutical	AI visibility hygiene and sentiment monitoring	Low transactional upside, high reputation exposure

Of note, as Walmart, Instacart, and other retailers integrate, the AI assistant becomes the retail digital shelf. If AI agents query retailer feeds first (which we posit may happen), then it is the retailer’s product schema, not the brand’s, that becomes the LLM’s source of truth. That would put CPGs at new risk of invisibility, bias, or misinformation if their brand data isn’t mirrored and verified through MCP servers.

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First-Mover Advantage — and Its Limits

Similar to how there are different levels of urgency by category, we also believe that the benefits of being a first mover will vary across categories. While early adopters gain visibility and data feedback loops, first-mover advantage is time- and category-bound.

Category	Advantage Horizon	Defensibility Factors
Retail / Travel / Local	12-18 moths	Tooling commonization; SDK templates proliferate
CPG / Food / Delivery / Telecom / Entertainment	12-24 months	Advantage tied to retailer collaboration and schema parity
Finance / Healthcare	2-3 years	Compliance complexity; high consumer trust inertia
B2B / Industrial / Pharma	Minimal	Influence through earned authority, not early tech adoption

Over time, we believe the true differentiator will shift from being first to being trusted, transparent, and both culturally and personally relevant.

Practical Considerations in Building for Agentic Commerce

Just like the creation of a website or mobile app experience, agentic brand strategy is going to feel as technical as it is creative. Each of these protocols addresses a different layer of the emerging stack meant to facilitate customer experience across commerce, context, and interaction. Solutioning for each will require marketing input and engineering know-how. Here’s how to evaluate where to start, in the context of each protocol:

ACP for Commerce: Many ecommerce platforms will offer integration into ACP on your behalf (think Shopify direct or Salesforce Commerce Cloud via Agentforce) by opting into participation in Instant Checkout. Third party platforms will also provide solutions, especially for brands concerned with direct data sharing to AI and without direct partnership agreements in place.

If the above doesn’t apply and you run a custom stack, you’ll need to pursue basic (but time consuming) preparations like mapping your catalog, pricing, and checkout APIs to ACP schemas if you’re considering participating. Complexities increase when introducing custom data protections or universal AI compatibility, without supporting technology. Horizon Commerce is exploring technology platform partnerships and continuing to invest in our AI experience engineering expertise to provide commerce enablement for all of the above ACP and future commerce framework use cases.

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MCP for Brand Agents: Most brands should create their own MCP server — a lightweight API exposing FAQs, policies, trust certifications, and crisis updates. This ensures your brand's official voice is directly callable by AI assistants. SaaS vendors will also emerge with turnkey "brand agent" hosting. Good for speed, but with trade-offs in control.

Apps SDK for Conversational Experiences: If you have the dev resources (or tap into Horizon's experience development team), building your own app in ChatGPT lets you control brand experience and conversion flows end-to-end. Expect a wave of MarTech vendors offering pre-built SDK templates for retail, travel, or services.

A Playbook for Agentic Optimization

Yes, structured content (schema.org, JSON-LD) is still essential – and we can guide you on optimization and implementation of that – but in the agentic economy, it's not enough. Brands must go further:

- AI-crawlable transparency: Keep official statements, sustainability claims, or product specs in formats that LLMs and MCP servers can parse.
- Reputation monitoring: Continuously query major LLMs with brand-related prompts to see how you show up, then adjust your brand agent content accordingly.
- Counterweight negative commentary: Publish clarifications and responses in structured form so they are retrievable by AI, not just buried in a press release.
- The playbook is forming. To own your brand presence in the agentic economy, you should:

1. Begin with foundational AIO and technical experience improvements that optimize your website for AI visibility
2. Stand up a brand agent via MCP to better control the narrative
3. Consider mapping your catalog and checkout to ACP, with protections for your data
4. Build or integrate with the Apps SDK for conversational experiences native to AI platforms
5. Continuously monitor and adjust based on signals from AI models, including mapping prompts to 1-1 data (a capability we're exploring with Blu)



In the agentic economy, brands must optimize not only for accessibility, but also for perception alignment – ensuring that what's said about them elsewhere reinforces or enriches what they say about themselves. This work isn't just "digital marketing" anymore. It's technical, multidisciplinary, and requires marketers, developers, and strategists to work together.



The Bottom Line

The agentic economy is coming fast and with it, simplified shopping for consumers but complex considerations for merchants. New agentic capabilities and associated technical frameworks will define how consumers and AI assistants interact with brands. Protocols like ACP, MCP, and Apps SDKs from OpenAI and Anthropic are just the start, representing only a portion of the AI-platform standards being developed as players like Google, Perplexity, and others go their own way. The decision for every brand now is whether to build, buy, wait, or not participate.

Those who move early will shape not only how their brand appears in AI, but also how trust and commerce evolve in the next era of digital experience.

Thank you.

Need help? We offer agentic commerce consulting and experience engineering support to brands looking to maximize visibility and sales in the AI economy. **Please reach out!**



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