

AI Agents Set to Transform How Americans Shop - \$261 Billion Predicted in Online Spend

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- **44% of Americans** say they would let an AI assistant browse for them – rising to 59% among 18–34
- **63% of respondents want help finding the lowest prices**; 44% say they want help choosing top-rated brands
- **Only 6% say they would hand over complete control to an AI** – most still want to review purchases first

As Americans gear up for Black Friday, new research from [Worldpay®](#), a global leader in payment technology, reveals many are ready to let AI do the deal-hunting. From finding the lowest prices to picking products from the best brands, smart shopping bots could soon be helping us spend billions online – and it's happening faster than you think.

AI shopping assistants may be new, but Americans are already warming to them according to the recent survey. Findings show that **nearly half (44%)** say they would be happy to let a smart bot browse on their behalf – and that jumps to **59%** among younger shoppers aged 18 to 34. Fast forward to 2030, and shoppers expect around 9% of their total online purchases to be made this way meaning AI agents could be behind **\$261 billion^[1] of online spending**.

Worldpay commissioned this research to explore how everyday shoppers feel about AI-powered agents helping them browse and buy online.

Commenting on the findings, Cindy Turner, chief product officer at Worldpay, said:

“Agentic commerce is a huge chance for retailers to grow – but it won’t happen on its own. To really take advantage, businesses need smart tech that integrates easily with what they already use and keeps up with the rapid pace of change. And with AI assistants now helping shoppers make decisions, retailers have to rethink how they build loyalty and stay connected. If they don’t move now, they risk missing out on a market that’s growing by the day.”

The findings show that shoppers are most comfortable using AI for everyday purchases under **\$50**, with everyday categories leading the way:

- Cinema tickets (**32%**)
- Meal delivery or pickup (**30%**)
- Health and beauty products (**28%**)
- Meal vouchers and gift cards (**28%**)
- Subscriptions and memberships (**27%**)

Despite this openness, some shoppers are drawing clear boundaries.

Many enjoy browsing - especially for personal or big ticket items like travel, concert tickets, clothing, or home décor. **Two in five** say they simply enjoy the shopping experience too much to let a bot make all their purchases, a sentiment shared by both men (38%) and women (35%).

And while interest is rising, most Americans aren’t ready to hand over full control of their purchases to AI just yet.

- **Half of consumers (48%)** say fraud protection is essential.
- To feel comfortable, **44%** say want to review every purchase before it goes through.
- **Only 6%** would trust an AI to buy automatically without checking in first, indicating that people still want the final say before money leaves their account.
- **42%** say it's important to speak to a real person if something goes wrong.

Turner, added:

“Consumers are clearly curious about AI-powered discovery and shopping — especially when it comes to everyday purchases. But they’re also asking for transparency, control and protection. At Worldpay, we will help retailers meet those expectations by building the trusted connections that make agentic commerce possible. It’s not just about enabling new technology — it’s about making sure it works for people.”

As this new way of shopping takes shape, Worldpay is committed to make it safer, simpler and built around trust. That means helping retailers offer experiences where shoppers stay in control, AI agents act with transparency, and fraud risks are kept in check. Worldpay is developing the technology that connects retailers with trusted AI platforms — so consumers can embrace this new era of shopping with confidence.

Survey methodology

Worldpay commissioned research agency The Lantern to survey 8,000 consumers across the US, UK, France, Brazil, China, Singapore and Australia in August and September 2025. Respondents were given a short description of an agentic AI shopping agent with examples of how it can shop on their behalf. In the US, 1,000 consumers were surveyed.

[\[4\]](#) *American adults expect an average of 9% of their purchases to be done through an AI bot within the next five years. With the US e-com market size projected to be \$2.9 trillion in 2030 (GPR 2025), this equates to over \$261 billion in spend through AI bots.*