

The Smart Experience

What 1,000 U.S. shoppers expect from the future of AI

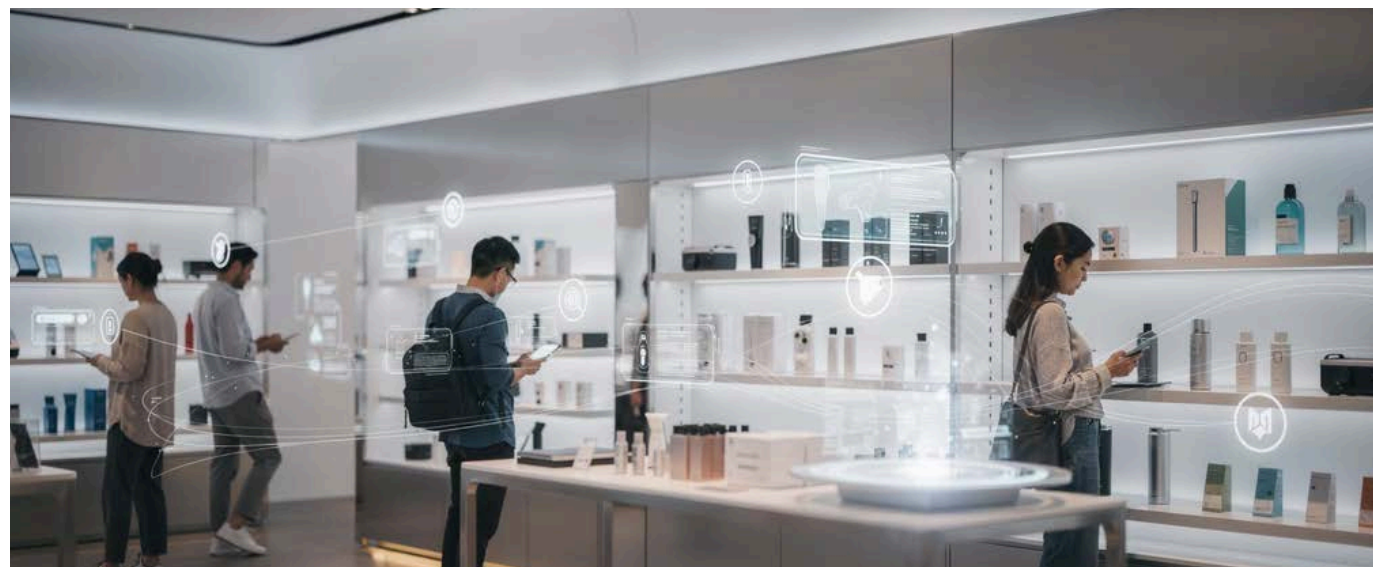




Why AI is Becoming the Invisible Layer of Retail Decisions

For years, the industry treated technology as a way to shave seconds off the clock—using it as a high-speed tool to automate tasks and cut costs. But speed is now a commodity. Our recent survey of 1,000 shoppers shows we’ve reached a breaking point where consumers are moving past the “fast” phase and beginning to evaluate how technology behaves, not how quickly it runs.

When AI works best, shoppers don’t notice it — they trust the outcome



83.2%

Awareness

Shoppers already aware of AI's role in retail

62%

Daily Influence

Technology active in shopping journeys

71%

Utility-Based Trust

Will share pantry data for utility

65.6%

Effort Sensitivity

Prefer low-effort, clearly communicated value

We are stepping into the Agentic Era of retail, where the focus has shifted from merely developing smarter software to cultivating a trustworthy partnership with customers. This transition moves away from tools that solely react to commands, towards experiences that intuitively anticipate needs, minimize effort, and guarantee positive outcomes—often in a seamless manner that goes unnoticed.

What This Signals for Retail Leaders

- AI is now evaluated by outcomes, not interfaces
- Trust is earned through restraint, not visibility
- The most valuable systems act before customers ask

Redefining Loyalty Through Agentic Retail

This is where **Agentic Retail** changes the game; it requires smart tools to be loyal to both sides. Yes, it drives sales and reduces churn, but it wins by focusing **outward** on the human being using it. It acts as a "bodyguard" that protects their budget or a "bouncer" that keeps them aligned with their health goals—even if that means exercising restraint and losing a short-term sale.

Build Trust Slowly

You establish your place by managing the "autopilot" tasks in the pantry before gaining the opportunity to assist with the high-stakes decisions in the closet.

Outcome-Aligned Restraint

True loyalty develops when smart solutions focus on the customer's long-term interests, even if it means recommending less or delaying a sale. Agentic Retail builds trust by emphasizing positive outcomes rather than maximizing transactions.

Primary Relationship

When you prioritize the customer's long-term outcome over your short-term margin, you stop being a brand and start being a permanent, trusted fixture in their household.





How Trust Is Built Across the Customer Journey

Trust isn't created by intelligence or automation alone.
It's earned through consistent behavior at every stage of the journey

Discovery & Awareness

The Butler: Quietly surfaces relevant options based on real context, not generic targeting.

Search & Evaluation

The Bodyguard: Protects the customer from poor-fit choices by prioritizing integrity and preventing buyer's remorse.

Decision & Purchase

The Ambassador: Ensuring radical price honesty and accuracy during the moment of confirmation.

Post-Purchase & Support

The Guardian: Maintains a quiet presence after the sale, managing delivery, setup, and ongoing protection without requiring follow-up.

Long-Term Loyalty

The Faithful Guide: Builds trust consistently by prioritizing the customer's long-term interests over short-term gains.

When each moment is handled with care, trust becomes cumulative.
Over time, that trust becomes the relationship.

The Pantry Proving Ground

Where trust is earned through everyday utility

Consumers will trust AI with their pantry long before they trust it with their persona.

In the earliest moments of adoption, shoppers aren't looking for smart solutions that understand who they are. They want technology that can first handle simple tasks, such as knowing when they're running out of something.

When smart tools can successfully and reliably handle simple tasks such as tracking inventory, anticipating restocking, and managing routine duties. They will demonstrate their value without requesting too much personal data or intimacy. That restraint is important. Utility builds trust because it feels helpful — not invasive.

This is the first proving ground of trust.

Before customers will allow AI technology to help with decisions about taste, identity, or lifestyle, they want it to perform consistently on low-risk, everyday tasks. Accuracy matters more than intelligence. Reliability matters more than personalization.

Trust doesn't begin with persuasion

It begins with quietly getting the basics right — every time.

Why This Stage Matters

Every successful agentic relationship starts here.

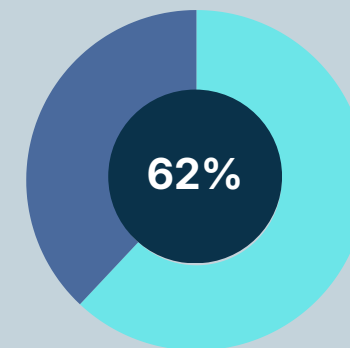
Reliability earns permission.

Permission invites responsibility.

Brands that rush through the initial phase—by asking for preference data, identity signals, or in-depth behavioral information too soon—risk eroding customer confidence before it has the chance to develop. The most effective technology takes a different approach: it first minimizes effort, demonstrates patience, and allows trust to build naturally over time.

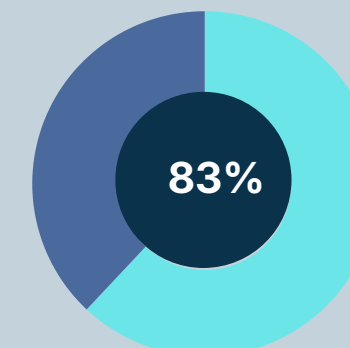
Utility is not the outcome.

It's the gateway.



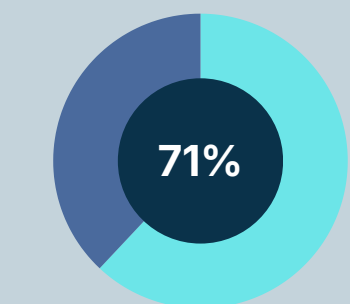
Values-Based Filtering

Consumers accept filtering when it protects preferences without relying on identity profiling.



Integrity-Driven Adoption

AI tools gain adoption faster when they act like a **Butler** — not a salesperson.



Protection Over Convenience

Shoppers are comfortable sharing pantry or inventory data when it removes routine errands and friction.



Integrity is the Ultimate Filter

How integrity shows up in practice
Four ways integrity becomes visible.

Bias Defense

Sponsored results and paid influences are clearly marked by flags, distinguishing relevance from revenue-driven placements.

Risk Translation

Ensures setup, activation, and onboarding are handled without friction. Monitors early failure signals and intervenes proactively.

Friction Reduction

Minimizes comparison fatigue related to features, prices, and options. Simplifies complexity by presenting clear trade-offs.

Choice Sovereignty

Encourages repair, resale, or reuse when replacement isn't justified. Prevents unnecessary repurchase through smart alternatives.

Once shoppers move beyond discovery, the relationship shifts. This is no longer about being helpful — it's about being trustworthy.

In “Discovery & Awareness,” AI positions itself as a Butler: handling routine tasks, reducing effort, and quietly showing reliability. However, as shoppers begin comparing, evaluating, and narrowing their options, usefulness alone no longer suffices. When judgment becomes part of the experience, trust becomes fragile.

At this stage, shoppers expect smart technology to act less like a guide and more like a Bodyguard — protecting them from bias, hidden influences, and unnecessary risks. They don't want persuasion; they want transparency. They aren't just seeking conversion optimization; they want confidence that the recommendations they see genuinely serve their interests, not someone else's profit.

Integrity becomes the lens through which every choice is assessed.

When AI clearly distinguishes relevance from paid influence, simplifies complexity into understandable trade-offs, and steps in before a bad decision occurs, it earns a deeper kind of trust. This heightened trust allows shoppers to rely on it during essential moments.

This is where trust ceases to be assumed and begins to be tested.

What shoppers now expect from their trusted Bodyguard:

93.8%

Transparency Mandate

Shoppers expect assistants to proactively warn them if a better value exists elsewhere.

82.5%

Value-Match Priority

Comfortable sharing data when it improves fairness and fit — not persuasion.

76.4%

Proactive Incompatibility

Expect AI to block products that conflict with health goals or household rules.



The Moment of Confirmation

In the initial stages, intelligent interactions foster trust subtly: first by minimizing effort, and then by shielding shoppers from unfavorable results. However, trust is truly tested when money comes into play. The checkout process is where smart assistance transforms into a commitment. Prices become fixed, and policies are revealed. What once felt like helpful guidance now carries significant consequences.

At this stage, shoppers anticipate that technology has already completed the necessary tasks, acting as their personal **ambassador**. Discounts should be applied automatically, risks should be clearly presented, and the outcome should reflect the shopper's best interests—without the need for constant vigilance or second-guessing.

When friction, fine print, or “missed savings” arise at this critical moment, trust doesn’t just bend; it shatters. No post-purchase experience can restore what is lost at this point.

This is where confidence evolves into consent, and integrity must remain steadfast.



What integrity looks like when commitment replaces guidance



The Fiduciary Checkout

Automatically applies all eligible discounts, rewards, and credits. Eliminates “missed savings” by design — not shopper vigilance.



The Post-Purchase Bridge

Ensures setup, activation, and onboarding happen without friction. Monitors early failure signals and intervenes before frustration begins.



Radical Policy Clarity

Translates returns, warranties, and fees into plain language. Surfaces restrictions before commitment — not after.

What shoppers expect when trust is tested:

65%

Automatic Savings

Shopper’s expect eligible discounts, rewards, and credits to be applied automatically — without vigilance.

55%

Data Protection

Comfortable sharing social or identity-based data even with personalization benefits.

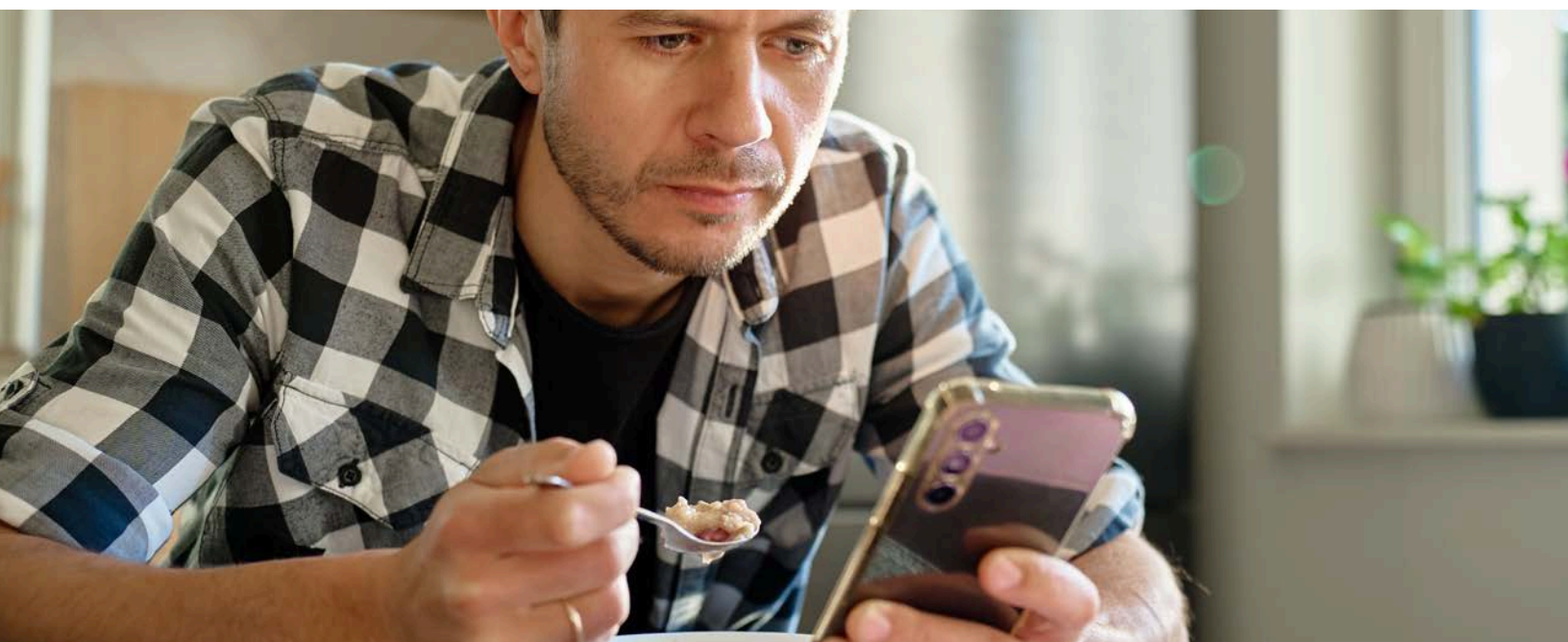
26%

Choice Sovereignty

Automation breaks down when shoppers feel control slipping away.



Responsibility Doesn't End at Checkout



Once the transaction concludes, the customer’s role evolves, yet the system’s responsibilities persist.

Post-purchase, shoppers are no longer making decisions; they are in a state of waiting. They await confirmation, delivery, and assurance that the AI “Guardian” will continue to support them after the payment has been completed.

This moment is the quietest in the customer journey — and often the most delicate. Although nothing is actively happening, customers are assessing their confidence. Silence is interpreted, delays are noticed, and gaps in communication can quickly sow doubt, often more so than mistakes.

At this point, trust is not fostered through guidance or persuasion; it emerges from presence. It is established through early signals and evidence that the system is attentive — even when the customer is not actively seeking assistance.

When responsibility fades after checkout, trust reverts to the customer. However, when it remains evident, confidence grows.

This is where integrity becomes a continuous practice, rather than merely performative.

What responsibility looks like after the decision is made



Proactive Presence

Confirms delivery, setup, and activation without prompting. Provides updates only when something changes or matters.



Early Intervention

Detects delivery delays, setup failures, or value changes. Intervenes before customers need to escalate or inquire.



Contextual Guidance

Delivers setup, care, or usage guidance tied to the product purchased. Adapts guidance based on time, behavior, and outcomes.



Radical Policy Clarity

Handles returns, refunds, or exchanges without friction. Protects customer outcomes when value changes after purchase.

What shoppers notice when nothing goes wrong

43.5%

Delivery Visibility Priority

Shoppers say real-time delivery updates and order tracking matter more than faster access to customer service after purchase.

60%

Proactive Integrity Preference

Consumers say they trust systems more when issues are detected and addressed automatically after checkout.

41%

Silence Sensitivity

Confidence drops when post-purchase communication is unclear or absent, even when no issue has occurred.



Alignment Is the Ultimate Signal

Loyalty isn't earned at checkout.
It's earned in what happens after — and in what never happens at all.

At this stage, customers aren't evaluating features or rewards. They're evaluating intent. They're watching whether the smart tools continue to act in their best interest when no transaction is at stake.

True alignment shows up through restraint.

It appears when a system recommends waiting instead of buying. When it explains why something appears instead of quietly optimizing for conversion. When engagement is rewarded for consistency and participation, not just spending. And when customers can pause, override, or inspect automation without penalty.

This is the difference between loyalty as a program and loyalty as a relationship

Aligned systems don't push or surprise. They earn trust by being predictable, transparent, and respectful of customer control — even when that limits short-term gains.

Alignment is the signal customers test the longest.
And trust most.



What alignment looks like in practice

True alignment isn't expressed through rewards or personalization.
It's revealed through restraint, transparency, fairness, and control — especially in moments where the system could optimize for itself, but chooses not to.

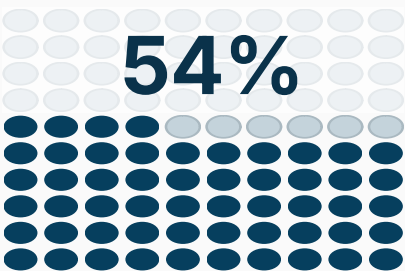
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Strategic Restraint
Recommends waiting for a better time, price, or option. Points customers elsewhere when it's the better choice.
- 2

Transparent Logic
Clearly explains why recommendations appear. Makes rewards, offers, and outcomes predictable.
- 3

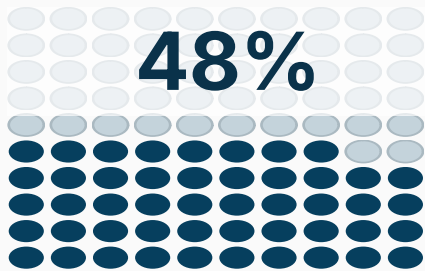
Engagement Equity
Rewards consistency, feedback, and participation. Recognizes tenure and trust, not just transaction volume.
- 4

Bias Sovereignty & Control
Allows customers to pause or override automation. Makes data use visible and adjustable.



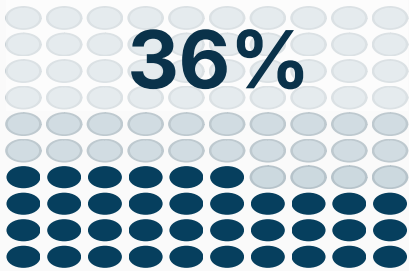
Transparency Preference

Shoppers prefer clear, predictable rewards and lose trust when incentives feel surprising or unclear.



Engagement Equity Expectation

Consumers believe loyalty should reward participation and behavior — not spending alone.



Smarter Switching Willingness

Shoppers are willing to switch brands when loyalty systems feel unfair, misaligned, or manipulative.



The Journey Ends Where Trust Begins

Alignment is the signal customers test longest — and trust most.

Trust isn't built in a single moment.

It's built across moments — especially the quiet ones.

Across every stage of the journey, customers are asking the same question:

"Will this technology continue to act in my interest — even when it doesn't have to?"

Speed, convenience, and personalization matter.

But they don't determine loyalty.

Alignment does.

Customers remember whether a system stayed consistent when nothing was at stake —

whether it explained instead of obscured, paused instead of pushed, and protected control instead of exploiting attention.

That's where trust compounds.

And where it breaks.

About the Research

This report presents findings from a national survey focused on how trust is established, tested, and maintained in contemporary retail settings. The study delved into shopper expectations throughout their journey, from initial discovery to post-purchase engagement and long-term loyalty, examining where confidence builds and where it

Survey Details

- National U.S. consumer sample
- Conducted in 2025
- A combination of quantitative and attitudinal measures
- Designed to reflect authentic retail and service experiences

About Cambridge Retail Advisors

Cambridge Retail Advisors is a specialized consulting firm dedicated to retail, focusing on strategy, system selection, and implementation. Our team comprises former retail executives and consultants who have assisted over 250 retailers across North America. We have delivered significant results in various areas, including:

- POS modernization
- Workforce management
- Supply chain optimization
- eCommerce
- IT transformation

Whether you're managing intricate projects or seeking to fill crucial leadership positions, we offer practical, real-world expertise that helps retailers adapt to change and achieve measurable outcomes.