

THE LENS · WALKING INTO JAVITS · PART 4 OF 7

AI Agents and Checkout: Can They Help Retailers and Customers Work Together?

We shouldn't limit our thinking to whether an AI agent can complete a transaction.

THE SHORT VERSION

AI, checkout, and payments are three topics we'll hear plenty about at NRF 2027. From intelligent self-checkout to AI shopping assistants and agentic commerce, retailers will have plenty to look at. Some of these technologies are already in use, while others could change how customers shop.

But there's a bigger opportunity here. What if AI agents could do more than simply help customers complete a transaction? What if they could also help retailers and customers work together to create a better shopping experience?

WHY IT MATTERS

In CRA's Checkout Evolution research, 45.6% of shoppers chose a staffed checkout with AI assisting the associate over a traditional staffed lane, and 49.4% chose AI-assisted self-checkout. But when we asked who they trusted more to charge them accurately, 51.4% picked a human associate. Only 11% picked AI.

Shoppers seem open to technology that makes checkout more convenient. That doesn't mean they're ready to hand over every decision.

THE BUSINESS QUESTIONS

Is AI at checkout helping customers fix problems, or replacing the people who help them? When an agent researches a purchase for a customer, does the retailer get to continue that conversation, or start over? And is the technology making shopping easier, or just creating another place to sell products?

WHAT'S CHANGING

1. **AI that helps people fix problems at checkout.** Kroger has worked with Everseen on visual AI at self-checkout. According to a Lenovo case study, more than 75% of self-checkout errors are corrected without employee intervention. Toshiba is developing similar capabilities through ELERA, and GK Software has introduced AI tools designed to make store employees' jobs easier.
2. **Agents moving into the purchase.** AI assistants already help customers find products. Now agents are beginning to help make purchasing decisions and, in some cases, complete transactions. ChatGPT and Gemini are taking different approaches, while Adyen, PayPal, J.P. Morgan Payments, and Stripe build the payment capabilities behind them.
3. **Agents that work with retailers.** A general-purpose assistant might research products across several retailers. A retailer's own assistant knows what's in the store and the customer's relationship with the brand. With the customer's permission, the two could work together, so nobody starts from scratch.
4. **Bringing the agent into the store.** A shopper researches TVs with an AI assistant, then visits a store to see them in person. If they share that research with the associate before they arrive, the conversation picks up where it left off.



BEYOND THE PURCHASE

An agent could plan a dinner around what's already in the pantry, then connect the customer with the store's cooking class or a local chef. The customer wanted a great meal. Buying ingredients was only part of it.

Sometimes the best recommendation might be that the customer doesn't need to buy anything.

WHAT WE'RE WATCHING AT NRF

There will be impressive AI demonstrations at Javits. But there's a difference between showing what technology can do and explaining how it works in a real retail environment. These sessions get closest to that.

Agentic Commerce: Lessons from Year One
Adyen · SCHEELS · VF Corporation

Fast-forward Agentic Commerce: When AI Agents Become the Buyer
What it takes to support AI-initiated purchases

The Agentic Commerce Playbook: Lessons from Early Movers
Stripe · Best Buy

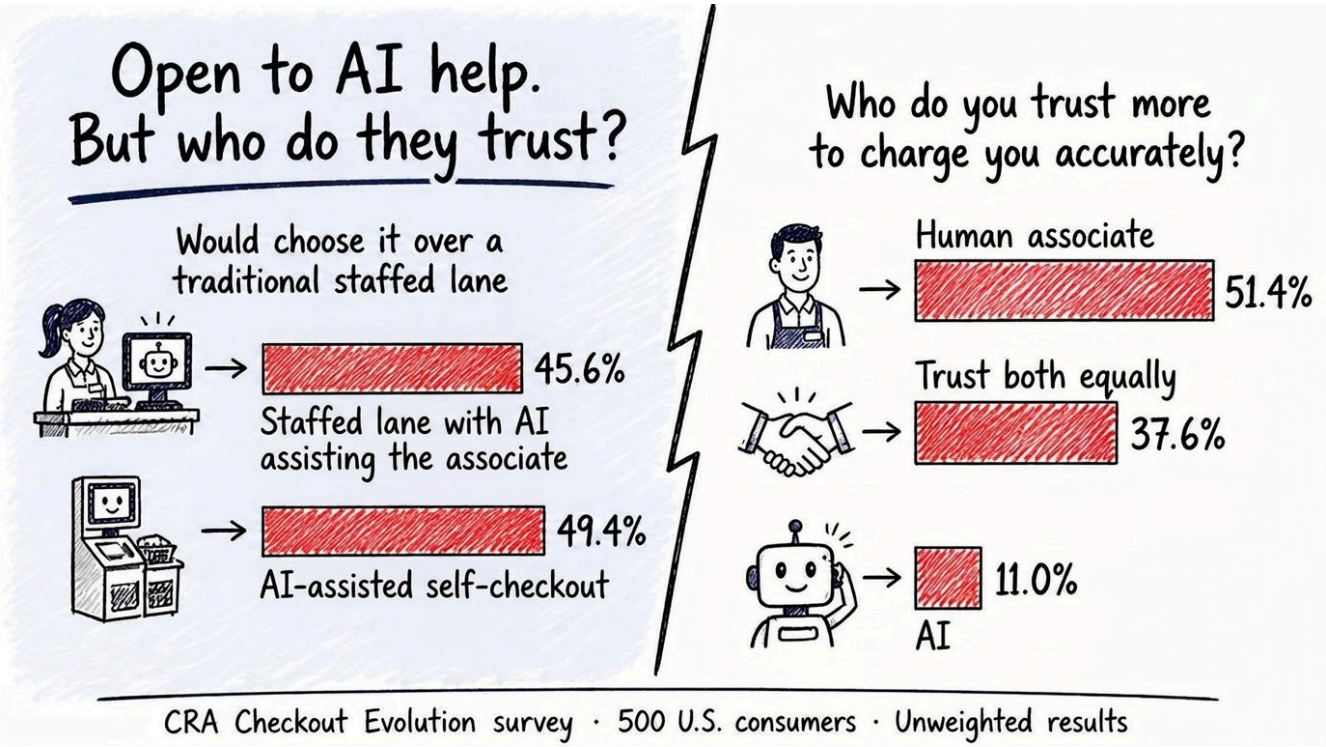
Hype, Reality, or ROI? The Great Payment & Checkout Debate
Which payment innovations deliver value

Check the NRF app for dates, rooms, and updates.

A FEW COMPANIES WORTH EXPLORING

- **GK Software (Booth 6002).** Store systems, self-checkout, and AI tools for store employees.
- **Toshiba (Booth 3623).** Self-checkout and computer vision through ELERA.
- **Manhattan Associates (Booth 5438).** Working with Adyen on integrated commerce and payments.

WHAT DO CUSTOMERS ACTUALLY WANT?



Our survey didn't ask about AI agents buying on someone's behalf, so we can't draw that conclusion directly. The answer likely depends on what someone's buying: a few groceries, or a new television.

WHY THE ASSOCIATE STILL MATTERS

51% → 11%

51.4% of shoppers trust a human associate more to charge them accurately. 11% trust AI more. The agent doesn't have to replace the salesperson. It could help make the conversation better.

TAKE THESE SIX QUESTIONS TO EVERY BOOTH

1. **What's working today?** Which retailers have deployed it, and what results are they seeing?
2. **What can the AI actually do?** Can it complete transactions on a customer's behalf? What requires approval?
3. **How does it work with existing systems?** Can it connect without creating more complexity?
4. **Can it support the associate?** Could a conversation started with an AI agent continue with someone in the store?
5. **What happens when something goes wrong?** How are incorrect purchases or returns handled?
6. **What does the customer gain?** Is shopping becoming easier, or is this just another place to sell products?

THE TEST

Don't just ask whether an AI agent can complete a transaction. Ask what it can help the customer and retailer accomplish together.

COMING UP IN THE SERIES

Parts 5 through 7 cover in-store retail media, inventory and returns, and the systems that have to work together.

Previously: Part 3, Frontline Associate Technology

SCAN

Read the article

Open the guide

ABOUT CAMBRIDGE RETAIL ADVISORS

We aren’t software vendors, and we aren’t theoretical consultants. CRA is a specialized retail advisory firm of seasoned industry operators who have lived with the systems, led the implementations, and solved the operational friction. Strategy, system selection, and execution grounded in real retail experience. Read the full article at cambridgeretailadvisors.com. **See us at NRF ’27, Booth 6703.**

Sources: CRA Checkout Evolution survey, 500 U.S. consumers, unweighted results; Lenovo, Kroger self-checkout case study. Session details from the NRF ’27 agenda; check the NRF app for updates.