Kana



A KANA WHITE PAPER

AGENTIC COMMERCE

Why agentic commerce needs a marketing system

AI shopping agents can now buy on behalf of your customers. The new protocols handle the checkout. The marketing decisions are still yours to make.

OCTOBER 2026

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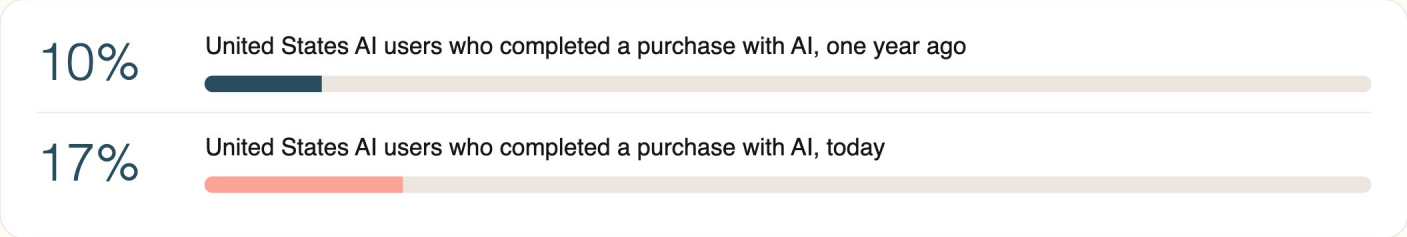
> “The protocols handle the transaction. Which agents to serve, what to offer and how to measure it are still marketing decisions.”

EXECUTIVE SUMMARY

Your next customer may never visit your store

Artificial intelligence (AI) agents can now find, compare and buy products for people. The person does not visit the store. The agent does the work. In September 2026, Shopify let agents complete checkout on all of its eligible merchant stores.[2]

MORE AI USERS ARE BUYING THROUGH AI



Source: McKinsey, 2026.[1]

New shared rules, called protocols, let an agent read a store, fill a cart and pay. They handle the transaction. But they leave the marketing decisions to you: which agents to serve, what to offer, at what price, under which rules, and how to tell if a sale was good for the business.

Most marketing tools can't make those decisions yet. They were built on the idea that a person is the buyer. This paper covers:

01 **What the new protocols do,** and what they leave to you

02 **Six challenges** that show up when the buyer is an agent

03 **Six capabilities** you will need to meet them, run together as one loop

04 **The one rule that limits all six:** consent

01 · THE PRIMER

AI agents can now shop for your customers

An AI assistant can now find products, compare them and complete the purchase. Three new protocols make this possible. A protocol is a shared set of rules that lets two systems work together, the way a common plug shape lets any lamp use any socket.

THE THREE PROTOCOLS AT A GLANCE

CHECKOUT

Agentic Commerce Protocol (ACP)

From OpenAI and Stripe. Launched in ChatGPT.[3]

CHECKOUT

Universal Commerce Protocol (UCP)

From Google and Shopify. Launched in Google AI Mode and Gemini.[4]

PAYMENT

Agent Payments Protocol (AP2)

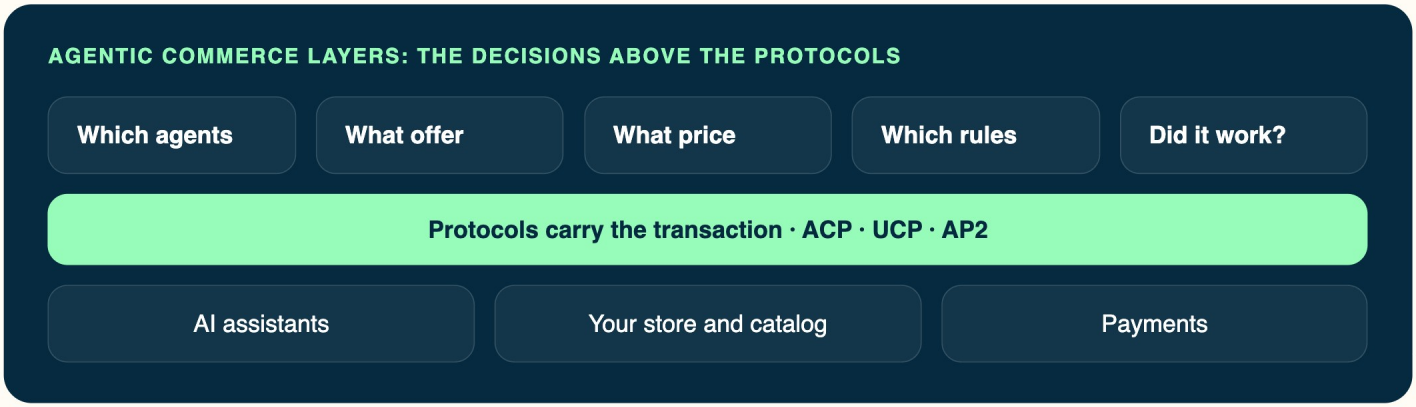
Lets an agent pay for a person, using a digitally signed permission called a mandate.

Commerce platforms now turn these protocols on by default. Many retailers are adding them before the 2026 holiday season. The work is large, and McKinsey expects it to slow adoption in the short term. OpenAI, for example, scaled back its plans for checkout inside ChatGPT in early 2026.[1]

What the protocols leave to you

No protocol decides which agent you serve, what you offer, at what price, or under which rules. No protocol tells you if a sale was good for the business. Those remain marketing decisions.

The top row is your marketing system. The protocols carry the transaction between the assistant and the store. Your marketing system decides what the protocols may offer in each moment.



01 · THE PRIMER, CONTINUED

E-commerce faced the same gap 30 years ago

When online stores first launched, payment gateways let them accept money. But payment gateways didn't bring customers to the store. Brands had to build a second system for that. It grew into what we now know as analytics, ad technology, data platforms and customer relationship management (CRM) systems. In time, that second system became larger than the payment layer.

EVERY NEW WAY TO BUY NEEDS A SECOND SYSTEM

THEN: E-COMMERCE

The payment layer

Payment gateways took the money.

The second system

Analytics, ad technology, data platforms and CRM brought the customers.

NOW: AGENTIC COMMERCE

The payment layer

ACP, UCP and AP2 carry the transaction.

The second system

Not built yet. That is the work ahead.

Why today's tools fall short

Agentic commerce needs its own second system. Today's marketing stack can't do this work yet, because every tool in it assumes a person is the buyer. A person sees an ad, clicks a link and leaves a trail. An agent does none of these things.

HOW A PERSON SHOPS, AND HOW AN AGENT SHOPS

WHAT IT READS	**A person** sees ads, pages and promotions. **An agent** reads structured data, reviews and price.
WHAT IT LEAVES	**A person** leaves visits, clicks and carts. **An agent** leaves you only the order.
HOW IT CHOOSES	**A person** chooses by attention and taste. **An agent** chooses by its model's own logic, which can change with every update.

> “A person leaves a trail of clicks. An agent leaves you only the order.”

The rest of this paper covers what changes when the buyer is an agent, and what you will need to keep making those decisions well.

02 · SIX CHALLENGES

Six things change when the buyer is an agent

Each challenge opens a gap in how marketing works today. Each one also points to something you can build.

01 The persuasion surface goes away

Until now, marketing has aimed at human attention. Creative, page design and promotions all speak to a person. An agent does not see creative or favor it. It reads structured data, reviews and price. In a 2026 Harvard Business Review study, researchers ran thousands of simulated shopping rounds across four AI models. Only star ratings raised selection in a consistent way. Scarcity cues and strike-through prices had mixed or negative effects.[5]

Data quality changes results too. Shopify reports that AI searches using its structured catalog convert at about twice the rate of searches using scraped or outdated data.[2] Influence moves upstream, into data. And much of what an agent reads about your brand is data you don't control.

02 The signal goes away

Today you learn from what people do before they buy: visits, clicks, searches and carts. That tells you who to reach and what to show. An agent does this work inside the assistant. You see only the order. The journey before it stays with the assistant.

WHAT HAD THE MOST INFLUENCE ON AI SHOPPERS' LAST PURCHASE

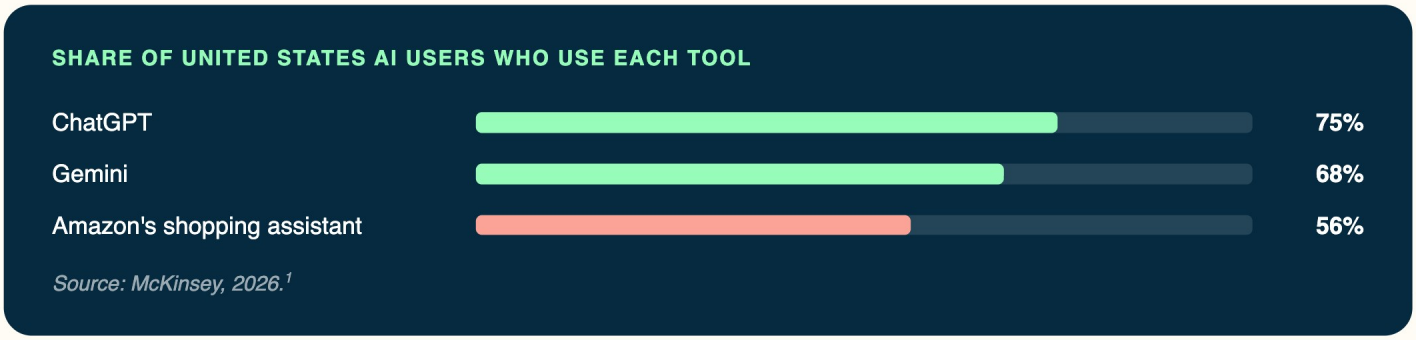


Source: McKinsey survey of AI shoppers, 2026.[1] Without the journey, audiences and personalization lose much of their power.

02 · SIX CHALLENGES, CONTINUED

03 The buyer changes all the time

Each AI model chooses in its own way, so each model acts like a different customer segment. Shoppers also use more than one. Each model update can change how it chooses, so a tactic that works this month can fail next month. You will need to test against each model, and keep testing.



04 The offer becomes a negotiation

An agent compares many offers in seconds. Soon, agents will negotiate with your own agents. Price and promotion become real-time decisions between machines. A weekly promotion calendar won't be enough to compete.

05 Governance gets harder

A person gives an agent the authority to buy. Then you have to decide four things. Today, no system answers them.

- What can you accept from that agent?
- Which offers can the agent get?
- Which data can the agent receive, and what data comes back?
- Who owns the customer: you, the retailer or the assistant?

06 Measurement breaks

After a sale, you need to know what caused it and who gets credit. An agent sees no ads and makes no clicks. So path-based attribution, which needs a logged view or click, stops working. Mix models and holdout tests still work, but they need new inputs and new metrics. More parties also claim credit: your brand, the retailer, the retail media network and the AI assistant. Each one sees only part of the sale.

Without measurement, you can't calculate return on spend or decide where to put your budget.

03 · SIX CAPABILITIES

Six capabilities answer the six challenges

Each challenge points to a capability. Built on one set of data and run as one loop, they let your team keep making the calls that matter.

McKinsey's recent research lists similar priorities: win the AI consideration set, measure all the time, make product data easy for AI to use, protect customer data, build your own AI assistants, and put a senior leader in charge.[1] Each priority needs the same data and the same loop.

Build them as one system, not six separate tools.

THE SIX CAPABILITIES AT A GLANCE

01

A brand agents can read

One source of product truth: attributes, claims, availability and reviews. Published to every protocol and assistant, and checked for errors in what each assistant says about you.

02

New signals to replace lost behavior

The catalog and cart requests agents send through the protocols, the recommendations each assistant makes, and orders with their outcomes.

03

Continuous testing against each model

Simulated shoppers run against every AI model to see what each one picks, and why. The tests run again whenever a model changes.

04

Real-time offer decisions

When an agent asks for a price, a decision engine answers in seconds, inside the margin and brand rules your team sets.

05

Rules machines can enforce

Your team writes the policy. The system applies it to every request and logs each decision so people can review and change it.

06

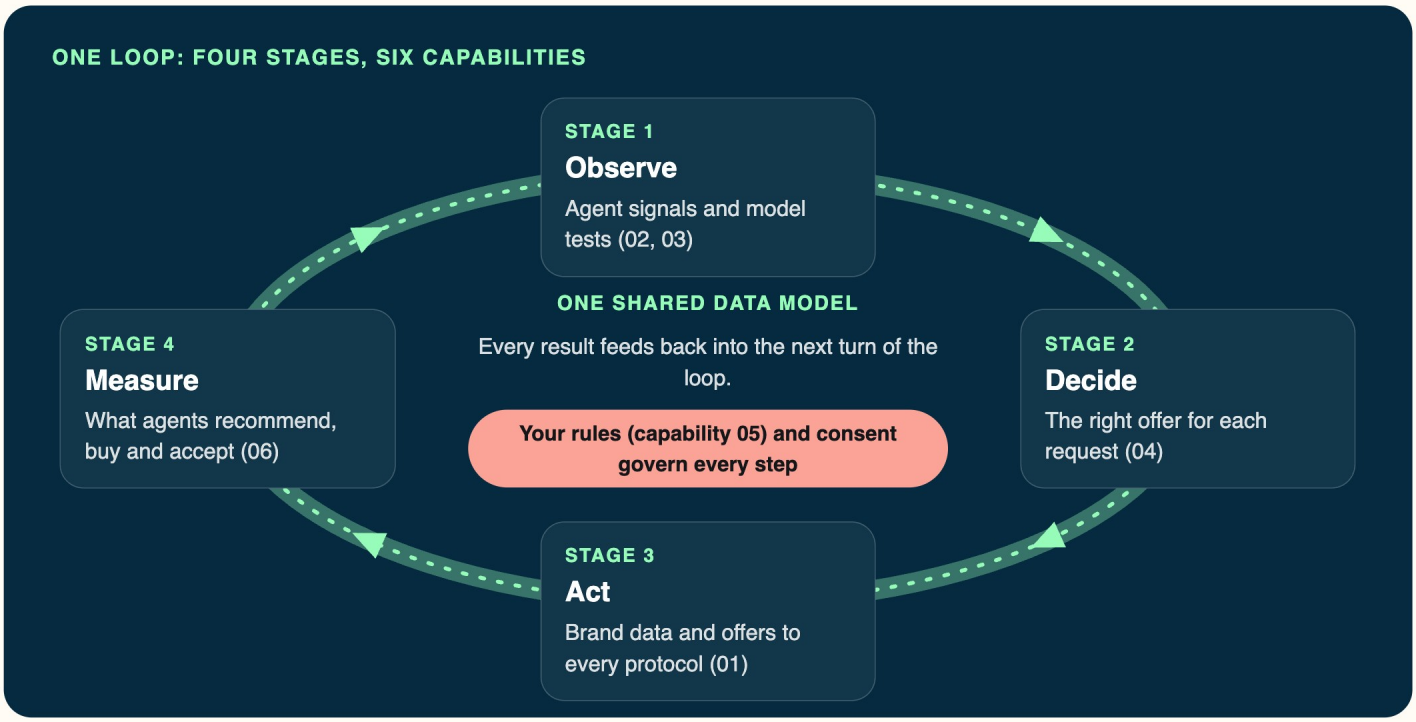
Measurement that follows the agent

New metrics, measured with retail partners in shared, privacy-safe data environments, because each side sees only part of the sale.

03 · SIX CAPABILITIES, CONTINUED

The six capabilities run as one loop

Each capability does its part in a four-stage loop: observe, decide, act and measure. All four stages share one data model. The policy layer governs the whole loop, and consent limits every request.



What each capability asks of your team

NEW SIGNALS	Build audiences around intent, and around the agents that serve each intent. Group shoppers by how much they rely on AI: those who don't use it, those starting to, and those who use it every day.
TESTING	Record which products each model selects, and why. When a model changes, run the tests again and report the difference. Each model becomes a segment you can watch and plan for.
OFFERS	The decision engine weighs the agent, the intent, the context and your inventory. Over time, your own agent can negotiate within the same rules. The same decisions can also run your own AI shopping assistant on your website and app.
POLICY	People write the rules: which agents you serve, which offers each can get, and which data flows each way. A senior owner with authority across marketing, merchandising, finance and legal is accountable for them.
MEASUREMENT	New metrics include share of agent recommendation, agent conversion rate and offer acceptance rate. Brands and retailers measure together, because each sees only part of the sale.

04 · CONSENT

Consent sets the limits on all six

Each request from an agent carries consent from a real person, and that consent has limits. Your system has to respect them every time.

WHAT A PERSON'S CONSENT COVERS

DATA

Specific data

Only the information the person agreed to share.

PURPOSE

A specific purpose

Only the use the person agreed to.

TIME

A specific time

Only for as long as the person agreed.

What your system has to do on every request

01 **Read the limits.** Check the consent each agent request carries before acting on it.

02 **Apply them everywhere.** Hold every capability to the same limits.

03 **Record how they were applied.** Keep a log your team can review.

WHERE CONSENT APPLIES

SIGNALS	Collect only what the person approved.
AUDIENCES	Build groups only from approved data.
OFFERS	Use data only for the purpose the person approved.
MEASUREMENT	Measure inside shared, privacy-safe data environments.

> “Lost signal cannot be recovered through data the person did not approve.”

05 · CONCLUSION

One loop, moving at machine speed

Built well, the six capabilities share one data model and one loop: observe, decide, act and measure. Bought as separate tools, they become a new set of silos. Agents move at machine speed across all six areas. Your marketing system has to move the same way.

This is the job of a marketing operating layer: an operating layer built to learn, so a marketer's judgment and decisions compound instead of getting rebuilt from scratch every time. Your team sets the rules and makes the calls. The system carries them out on every request.

FURTHER READING FROM KANA

BLOG

The marketing operating layer

Read the article →

BLOG

Your dashboard tells you what's so. It's never told you so what.

Read the article →

BLOG

Agents aren't the point. The learning loop is.

Read the article →

Ready to get started?

Talk with our team about how to get your marketing ready for agentic commerce. It takes 30 minutes.

Talk to our team →

ENDNOTES

Sources

1. McKinsey, *Who wins when AI does the shopping? New evidence on agentic commerce*, October 28, 2026.
2. PYMNTS, *Shopify Opens Store Checkouts to AI Agents*, September 28, 2026.
3. First Pier, *Agentic Commerce Protocol (ACP) glossary*.
4. Paz.ai, *UCP vs ACP: which protocol should retailers choose*.
5. Sabbah and Acar, *Research: Traditional Marketing Doesn't Work on AI Shopping Agents*, Harvard Business Review, May 12, 2026.

GLOSSARY

AI AGENT	A digital helper that can do a task for a person, such as finding and buying a product.
PROTOCOL	A shared set of rules that lets two systems work together, such as an assistant and a store.
MANDATE	A digitally signed permission that lets an agent pay on a person's behalf.
ATTRIBUTION	Figuring out which marketing actually led to a sale.
MIX MODEL	A model that estimates how much each part of your marketing spend added to sales.
HOLDOUT TEST	A test that holds back marketing from one group to see what changes.
RETAIL MEDIA	Ads a retailer sells on its own sites and apps, using what it knows about its shoppers.

ABOUT KANA

Kana is a suite of agentic marketing applications built around your business goals and the systems you already run. Founded in 2025 by Tom Chavez and Vivek Vaidya, Kana serves both brands and publishers. Your data stays in your systems, under your control. Our mission: a world where marketers and AI work together to create perfect, personal experiences for every customer.