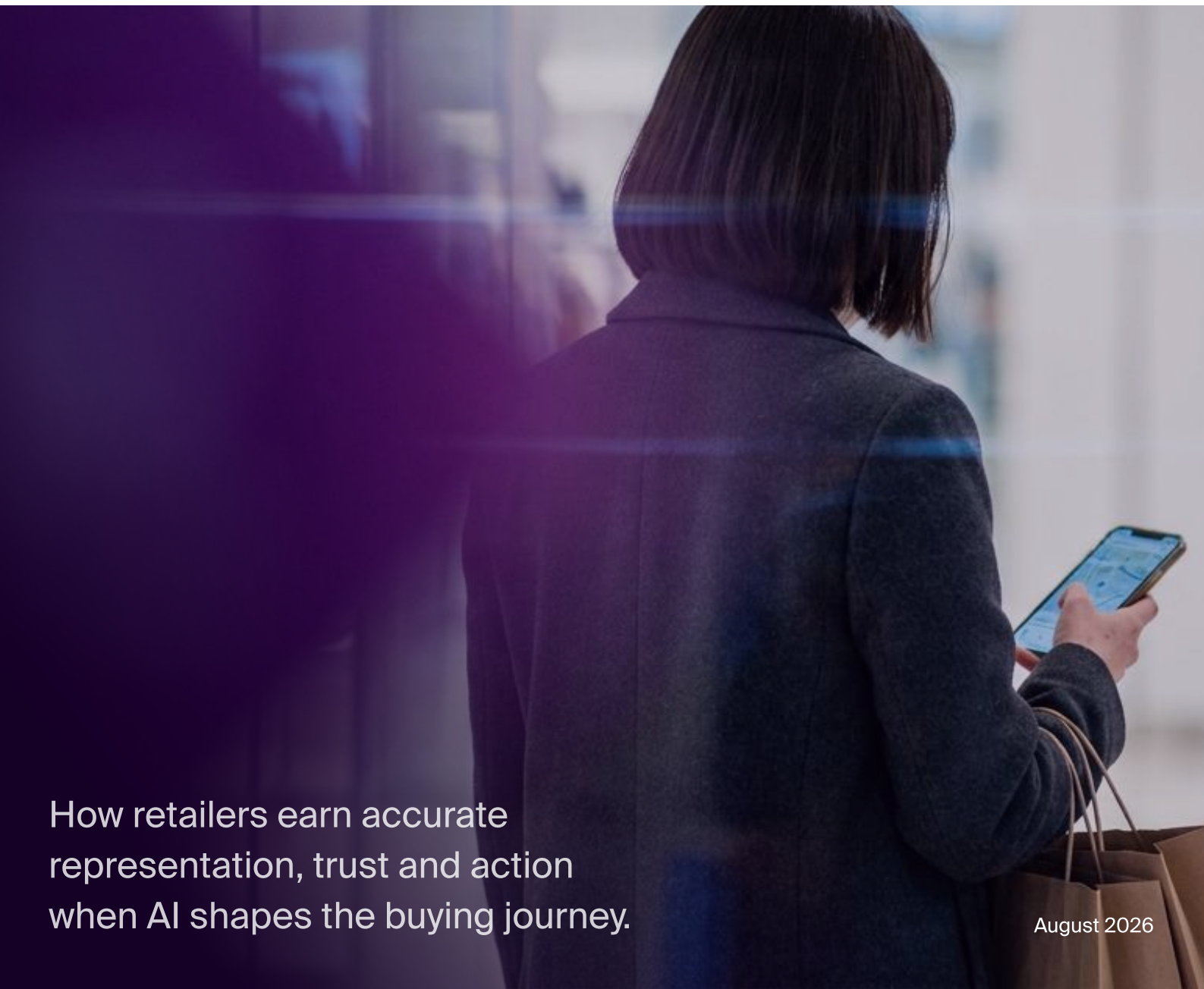


Building the AI Commerce Layer

AI-Mediated Commerce

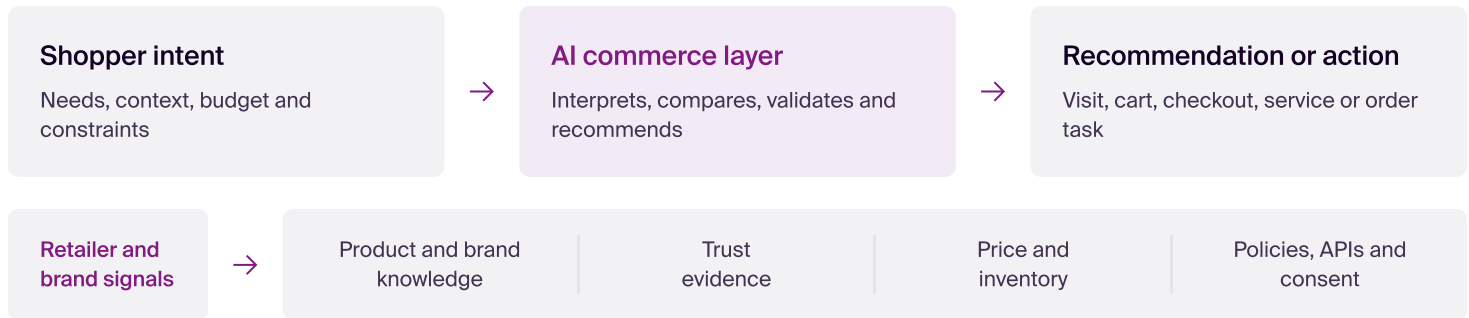


How retailers earn accurate
representation, trust and action
when AI shapes the buying journey.

August 2026

Building the AI Commerce Layer

How retailers earn accurate representation, trust and action when AI shapes the buying journey.



393%

year-over-year growth in AI-source traffic to U.S. retail sites in Q1 2026

42%

better conversion for AI-source traffic than non-AI traffic in March 2026

66%

average AI content visibility score for retail product pages

The leadership question

When a shopper asks an AI system what to buy, how confidently can that system understand your products, verify the reasons to trust them, recognize when they fit and connect the shopper to a current and authorized action?

The strategic case

Executive Summary

Every major evolution in commerce has redefined who, or what, influences the buying decision. The shift from brick-and-mortar to digital commerce reshaped retail competition for two decades. AI-mediated commerce is doing it again, faster.

AI is entering the buying decision before many shoppers reach a retailer's website, marketplace listing, or store. It can interpret intent, compare alternatives, test claims and increasingly connect a recommendation to action. Retailers are no longer competing only for human attention. They are also competing to be accurately understood, credibly represented, and safely actionable inside AI-mediated journeys.

Adobe's April 2026 analysis of more than one trillion U.S. retail visits found AI-source traffic grew 393% year over year in Q1 2026. In March, those visits converted at 42% higher rate than non-AI traffic. Yet Adobe's average AI content visibility score for individual product pages was only 66%. In a companion survey, 39% of U.S. consumers reported using AI for online shopping; 85% of those users said it improved the experience. [1]

Platform investment is moving in the same direction. In 2026, OpenAI expanded its commerce protocol to support richer product discovery, Google introduced Universal Cart and expanded Universal Commerce Protocol capabilities, and Shopify documented UCP-compliant services spanning discovery, cart, checkout, and order status. [2-5]

The conclusion is practical. The digital shelf remains essential, but retailers now need an AI commerce layer that makes product knowledge, trust evidence, current commercial facts, and action pathways usable across AI environments. Build it category by category, measure it, then scale what proves valuable.

Evidence boundary

Adobe measures attributable U.S. retail visits and survey responses, not the full universe of AI influence. Platform announcements show product direction, not guaranteed retailer return. The investment case should still be tested by category, market and platform.

A clear naming architecture

AI-mediated commerce	The market shift: AI influences research, evaluation, recommendation, routing or transaction.
AI commerce layer	The enterprise capability: product intelligence, trust signals, commerce services and operations that make participation reliable.
Xebia AI Commerce 6x4 Framework	The management framework: six business outcomes mapped to four enabling layers, with measurement and governance built in.

What changed

1. The Buying Journey Has Expanded

Commerce influence has accumulated rather than moved cleanly from one layer to another. The physical shelf still matters. The digital shelf also matters. AI now mediates parts of discovery, evaluation, recommendation, and action before, during, and after a shopper reaches a retailer's channels.

Shopper journey

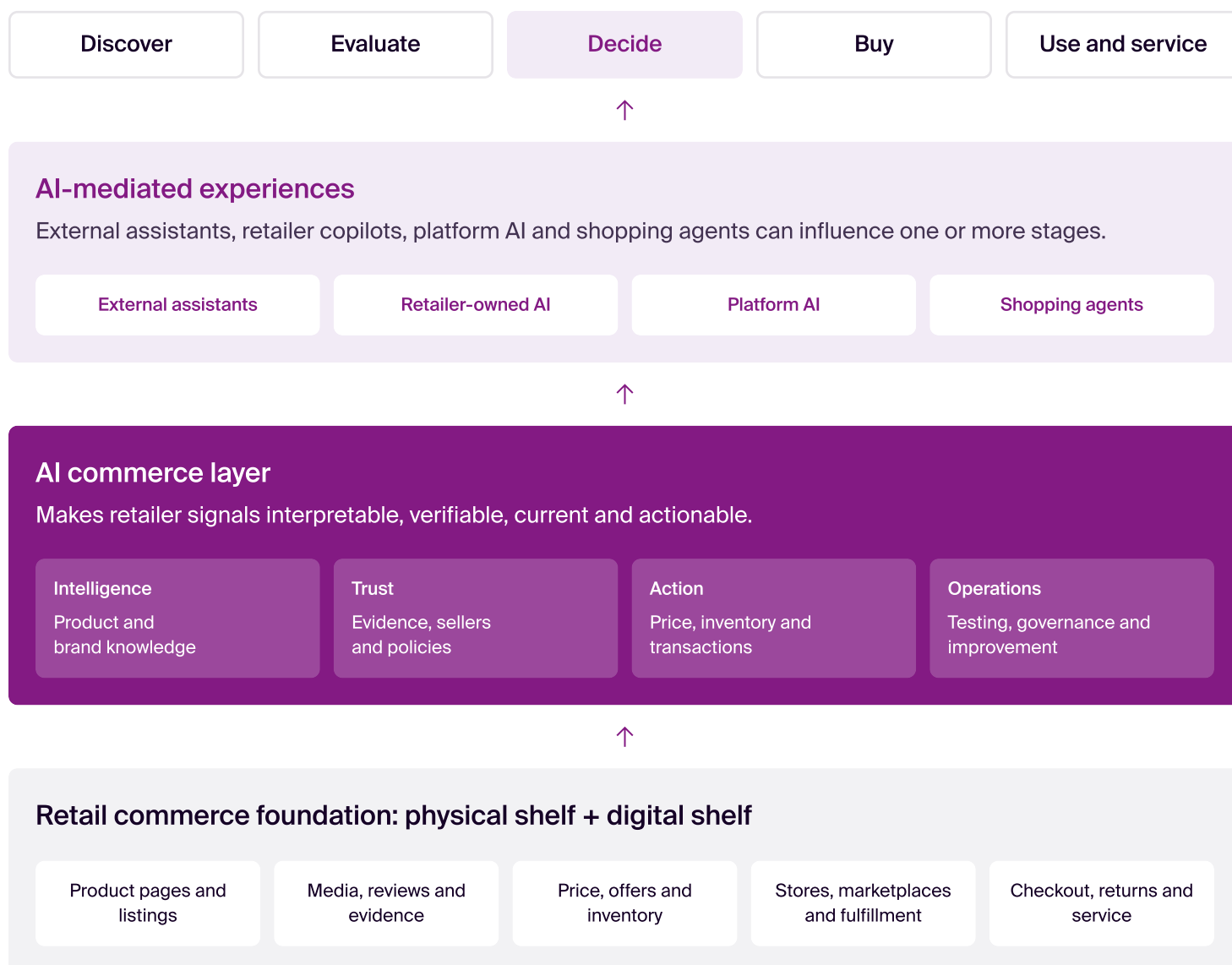


Figure 1. Physical and digital commerce remain the foundation. The AI commerce layer makes those signals usable across AI-mediated journeys.

AI is not one surface or one gatekeeper

Retailers should assess four environments separately because the available signals, degree of control and path to action differ.

1 External assistants and AI search

Consumers compare options and receive links, citations or product results before reaching a retailer.

2 Retailer-owned assistants

Retailers use their own product, customer and operational data to support discovery, advice and service.

3 AI embedded in platforms

Search engines, marketplaces, social platforms, devices and browsers organize and personalize commerce information.

4 Shopping agents that take action

Agents may build a cart, initiate checkout, track an order or perform another authorized task.

A distinct management discipline

2. What the AI Commerce Layer Is, and Is Not

The AI commerce layer extends the digital shelf so AI systems can access authoritative information, interpret it in context, evaluate evidence and connect a recommendation to a trusted action. It is a cross-functional capability, not a new channel, model or interface.

It coordinates product and brand knowledge, trust signals, commercial data, transaction services and operating governance across owned and external AI environments.

Discipline	Primary contribution	Why it is not sufficient by itself
Digital shelf management	Human-facing discovery and conversion	Does not manage interpretation across external AI systems or agent actions.
SEO, AEO and GEO	Visibility in search and answer environments	Does not provide end-to-end product truth, trust operations or transaction readiness.
PIM, MDM and knowledge graphs	Canonical data, attributes, taxonomy and lineage	Does not provide recommendation testing, trust monitoring or commerce execution.
Conversational and agentic commerce	Dialogue, advice and authorized actions	Does not manage cross-platform representation, evidence and preference before action.
AI commerce layer	Representation, evidence, relevance, action and operations	Coordinates and extends the disciplines above rather than replacing them.

What 2026 platform moves signal

OpenAI Richer product discovery, merchant feeds and promotions, with merchant flexibility over conversion and checkout. [2]	Google Universal Cart and expanded UCP support for product details, carts, identity, loyalty and cross-surface shopping. [3-4]	Shopify UCP-compliant services across catalog, cart, checkout and order status. [5]
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Direction, not proof

These developments show that discovery and transaction interfaces are maturing. They do not establish a universal ROI case. The objective is not to game a model, but to reduce ambiguity, make evidence verifiable and provide a safe path to action when a product is a legitimate fit. Treat protocols as versioned adapters, not the enterprise system of record. Preserve portable canonical data, negotiate supported capabilities where possible and maintain fallback paths as standards evolve.

The business chain and enterprise foundation

3. Six Outcomes, Four Enabling Layers

The Xebia AI Commerce 6x4 Framework begins with six outcomes that determine whether AI-mediated journeys work for a retailer or around it. The outcomes form a chain, and the layers provide the enterprise foundation.

01 Discoverable

Priority products, content, locations, policies and commerce endpoints can be found in the AI environments that matter.

02 Accurately understood

Attributes, variants, use cases, compatibility, claims and brand context are explicit enough to be interpreted correctly.

03 Trusted

Claims, reviews, sellers, certifications, policies and transaction paths carry verifiable provenance.

04 Relevant and preferred

The product is recommended when it genuinely fits the shopper's needs and compares favorably on supported criteria.

05 Actionable

A recommendation connects to the correct SKU, current price, real inventory, authorized seller and trusted checkout or service path.

06 Continuously improved

Performance is tested across models, prompts, geographies and time, with errors and drift feeding a governed backlog.

Four enabling layers

1 Intelligence

Product, brand and category knowledge that AI can interpret.

2 Trust

Evidence, sellers, reviews, certifications and policies that can be verified.

3 Action

Current catalog, price, inventory, location, cart, checkout and service capabilities.

4 Operations

Testing, observability, governance, incident response and continuous improvement.

Where the chain breaks

A product that cannot be found is never evaluated. A product that is misunderstood or weakly supported may not be recommended. A recommendation that cannot reach a current, authorized commerce path may still lose the sale.

Xebia AI Commerce 6x4 Framework

4. The Integrated Management Framework

The framework connects the six business outcomes to the intelligence, trust, action and operations capabilities required to deliver them.

Outcome	Intelligence	Trust	Action	Operations
Discoverable	Canonical entities, taxonomy, product knowledge and authoritative feeds	Authoritative domains, seller identity and source provenance	Discoverable catalog, location and policy endpoints	Coverage monitoring by platform, category, market and product
Accurately understood	Complete attributes, variants, relationships, use cases and intent context	Evidence linked to claims and explanatory content	Current product and commercial context at the point of use	Answer accuracy testing, root-cause analysis and correction tracking
Trusted	Unambiguous claim and policy semantics	Verified reviews, certifications, seller authorization and brand protection	Secure identity, consent and trusted handoffs	Trust incidents, anomalies, policy drift and remediation
Relevant and preferred	Category context, differentiation, compatibility and shopper missions	Substantiated comparisons and transparent evidence	Offer, fulfillment, loyalty and availability context	Recommendation inclusion, fit, share and competitor monitoring
Actionable	Exact SKU, variant, store and location resolution	Authorized seller, price integrity and policy confidence	Real-time interfaces for cart, checkout, order and returns	Handoff success, completion, failure and freshness monitoring
Continuously improved	Governed updates to content, taxonomy and relationships	Control ownership, audit trail and corrective action	Versioned interfaces, resilience and safe fallback paths	Observability, governance cadence, experiments and backlog management

Ownership principle

Business outcomes should have named owners, but no single function can deliver them alone. Commerce, merchandising, brand, data, technology, legal, trust and safety, marketplace and store operations all contribute.

Performance management

5. Build a Repeatable Measurement System

AI outputs vary with model, prompt wording, location, context, time and available tools. Reliable measurement, therefore, requires a repeatable test design, not a handful of favorable examples.

A minimum viable measurement design

25-40 journeys

Research, comparison, compatibility, deals, local availability and service.

3-5 AI surfaces

A mix of relevant owned and external environments.

50-200 products

Priority SKUs, expected answers, approved claims and action paths.

Repeat over time

Stable prompts plus realistic variations, with model versions recorded.

A balanced scorecard

Metric family	Illustrative measures	Management question	Important caution
Coverage and accuracy	Product inclusion, source presence, attribute accuracy, price, inventory and policy freshness	Are we represented correctly and currently?	Absence may reflect relevance, access or platform policy, not only content quality.
Recommendation and trust	Intent fit, top-choice rate, comparison completeness, claim traceability and authorized-seller routing	Are products recommended for the right, supportable reasons?	Visibility is not success when the recommendation is a poor fit or uses unsupported claims.
Action and commercial outcomes	Server-to-server handoff and protocol logs; cart, checkout and order webhooks; completion, traffic, conversion and sales	Can intent move through a safe commerce path?	Attribution may be partial, so use controlled cohorts and leading indicators.
Resilience and operations	Variance across prompts and models, incident rate, recovery time and change detection	Can performance remain reliable as platforms and data change?	One-time gains are fragile without monitoring and ownership.

Commercial measurement

Traffic, conversion and sales remain important, but attribution will often be incomplete. Instrument merchant-side APIs and protocol events, using correlation IDs and order webhooks where supported to observe off-site agent handoffs. Use a balanced scorecard of leading indicators, action metrics and commercial outcomes, and compare controlled cohorts or before-and-after tests rather than claiming causality from correlation.

Responsible operation

6. Risk and Governance are Part of the Product

AI-mediated commerce creates upside and new control requirements. The FTC Consumer Reviews and Testimonials Rule explicitly addresses certain AI-generated fake reviews. The OECD and EUIPO estimated counterfeit and pirated trade at approximately \$467 billion, or 2.3% of global imports, using 2021 data. [6-7]

NIST’s Generative AI Profile emphasizes governance, content provenance, testing and incident disclosure. In the European Union, Article 50 transparency obligations began applying on August 2, 2026 for specified systems and uses. Applicability depends on the retailer’s role and use case, so legal advice remains essential. [8-9]

Risk	How it can show up	Priority controls
Model error or unsupported claims	Incorrect specifications, compatibility, safety, nutrition, sustainability or policy statements	Authoritative sources, evidence links, automated checks, human escalation and incident response
Platform volatility and concentration	Recommendation shifts, lost visibility, protocol changes or dependence on a few intermediaries	Versioned adapters, capability negotiation, portable canonical data, change monitoring and fallback paths
Commercial influence and attribution	Organic, paid, affiliate and platform incentives are difficult to distinguish or measure	Placement governance, disclosure review, instrumentation and transparent reporting
Privacy, identity and consent	Personalization or agent actions use data beyond the shopper’s expectation or authorization	Data minimization, scoped OAuth or equivalent tokens, secure server-side identity handoffs, explicit consent, retention controls and audit logs
Counterfeit or unauthorized sellers	AI routes shoppers to unofficial sellers, duplicated listings or manipulated reviews	Seller identity, product identifiers, brand protection, anomaly detection and authorized routing
Transaction, agent and regulatory exposure	Agents exceed authority, repeat purchases, expose credentials or create consumer-protection risk	Agent authentication, signed requests, least privilege, scoped delegation, payment limits, idempotency, confirmations, legal review and oversight

Governance principle

Do not treat governance as a final approval gate. Build claim provenance, permissions, monitoring, escalation and auditability into the intelligence, trust, action and operations layers from the beginning.

From concept to evidence

7. Start with a Short AI Commerce Activation Sprint

The best first scope is the highest-learning scope: a category, brand or shopper mission where AI influence matters, the underlying data and commerce path can be improved, and the result can be observed.

Recommended pilot boundary

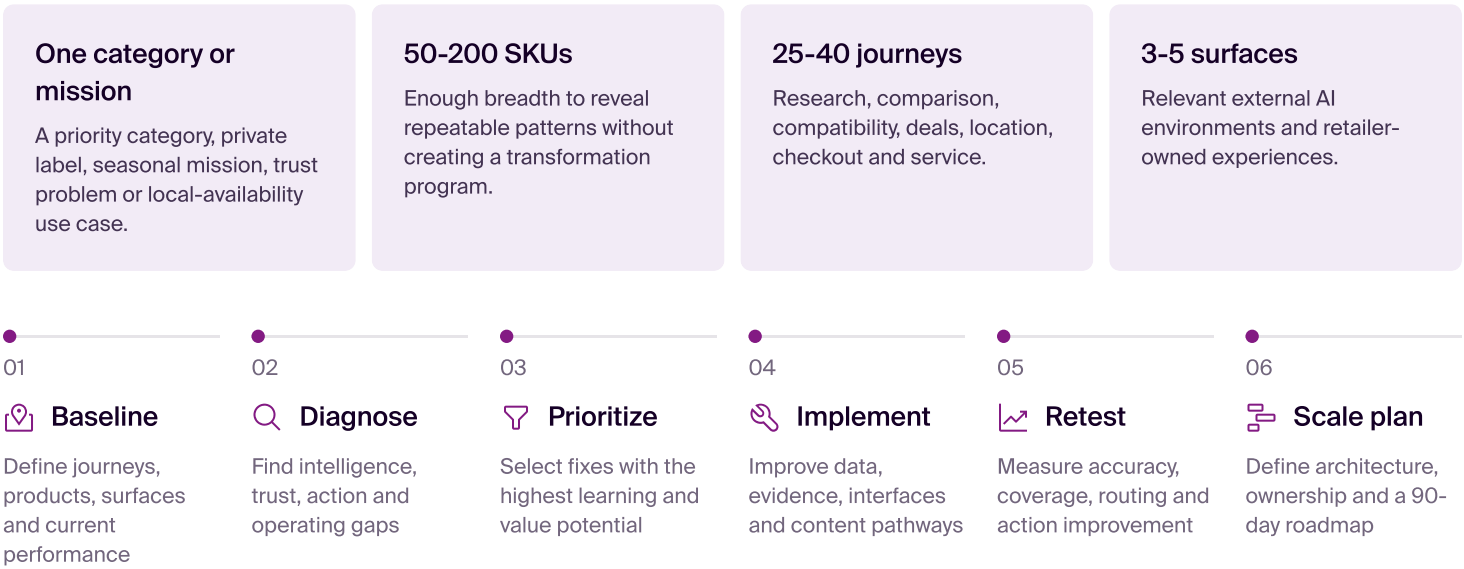


Figure 2. A fixed-scope sprint creates a baseline, proves targeted improvements and produces a roadmap to scale.

Core deliverables

- Baseline scorecard across the six outcomes and four layers.
- Journey and prompt library with authoritative answers and action paths.
- Prioritized gap register across knowledge, claims, sellers, policies and interfaces.
- Implemented improvements for the highest-value gaps, followed by a before-and-after retest.
- Target architecture, ownership map and 90-day scale roadmap.

Success criteria

The sprint should improve selected leading indicators, such as coverage, factual accuracy, claim traceability, authorized routing, action success and data freshness. Report traffic and sales impact where observable, without overstating attribution.

Leadership and execution

8. What Retail Leaders Should Do Now

Traditional commerce metrics and channel ownership still matter. They are no longer sufficient for journeys in which influence forms within an AI environment. Leaders need a shared agenda spanning commercial, brand, data, technology, risk and operations.

Five questions for the leadership agenda

- 1 Where is AI influence material, and which categories, shopper missions and surfaces deserve investment?
- 2 Can AI systems interpret our products accurately and verify every material claim?
- 3 Are price, inventory, location, seller and policy data current enough for recommendation and action?
- 4 Can a recommendation reach the correct SKU, authorized seller, checkout and service pathway?
- 5 Who owns end-to-end performance, risk decisions and the improvement backlog across functions?

How Xebia helps

Baseline and strategy

Journey map, maturity scorecard, business case, governance and roadmap.

Product and brand intelligence

PIM and MDM improvements, pipelines, knowledge graphs, taxonomies and retrieval assets.

Trust and governance

Evidence model, claim workflow, seller controls, testing and incident process.

Agent-ready commerce

Catalog, price, inventory, cart, checkout and order interfaces with identity and consent.

AI commerce operations

Prompt and journey libraries, dashboards, alerts, competitive monitoring and backlog cadence.

Scale and adoption

Reference architecture, playbooks, ownership, training and phased rollout.

The next competitive layer

AI is not replacing the digital shelf. It is becoming another place where product truth is assembled, trust is tested and recommendations take shape. Retailers cannot control every model or interface, but they can control the quality, evidence, freshness and actionability of the signals they publish.

The winners will not be the retailers with the most AI experiments. They will be the retailers that can reliably make their products discoverable, accurately understood, trusted, relevant, actionable and continuously improved. Start with one high-learning scope, prove what improves and scale the capability that works.

Evidence and limitations

Sources and Notes

Sources were selected for recency and direct relevance. Vendor announcements are used as evidence of product and protocol direction, not as independent proof of commercial return. Market and platform information is time-sensitive and should be revalidated before external publication.

- 1 Adobe Digital Insights. “Adobe report: U.S. retailers see surge in AI traffic, but many websites are not entirely readable by machines,” April 16, 2026. Source
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- 5 Shopify Developer Documentation. “Agentic commerce: Build commerce agents with UCP,” accessed August 2026. Source
- 6 U.S. Federal Trade Commission. “The Consumer Reviews and Testimonials Rule: Questions and Answers.” Effective October 21, 2024. Source
- 7 OECD and EUIPO. “Global trade in fake goods reached USD 467 billion,” May 21, 2025, based on 2021 seizure and trade data. Source
- 8 National Institute of Standards and Technology. Artificial Intelligence Risk Management Framework: Generative Artificial Intelligence Profile, NIST AI 600-1, July 2024, page updated April 2026. Source
- 9 European Commission. “Guidelines on Transparency of AI-Generated Content,” July 2026. Article 50 obligations apply from August 2, 2026 for specified systems and uses. Source

Methodological notes

- Adobe’s traffic and conversion statistics reflect U.S. retail site visits attributed to AI sources and do not represent the total share of commerce influenced by AI.
- The 66% figure is Adobe’s average AI content visibility score for individual U.S. retail product pages. Adobe defines it as the share of page content readable by machines; it is not an industry standard or a direct measure of recommendation performance.
- OpenAI, Google and Shopify sources describe their own capabilities and roadmaps. Availability, eligibility, protocol versions and behavior can change.
- The Xebia AI Commerce 6x4 Framework is a proposed management framework. Retailers should validate definitions, baselines and causal claims for their categories, markets and platforms.
- Regulatory references are not legal advice. Requirements vary by jurisdiction, role, product category and use case.

Behind this paper

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The author, [Amit Agrawal](#), leads Xebia's global Retail and Consumer practice, driving AI-first transformation for leading consumer brands. With more than 25 years of experience spanning technology leadership, business development, and digital transformation, Amit brings deep expertise in the Retail and CPG sectors, having worked with clients across the United States, Canada, the United Kingdom, Europe, Japan, and India.

About Xebia

Xebia is a global AI-first, digital transformation, and engineering partner. With over 25 years of experience and a team of 4,500+ professionals across 16 countries, Xebia specializes in artificial intelligence, data and cloud, intelligent automation, and digital products and platforms. With a strong focus on engineering excellence and a people-first culture, it equips organizations to apply emerging technologies that accelerate business innovation and drive sustainable competitive advantage. Xebia leads with a responsible and human-centric approach to AI, ensuring organizations shape a better tomorrow for all. Learn more at xebia.com

