

The Intent Economy: How AI, Agents, and Real-Time Payments will Transform How We Buy



I'm looking for a pair of wireless earbuds, something compact with good sound quality. My budget is around \$100.



Do you have a particular preference? Are you looking for something sleek and minimalist, sporty and durable, or focused on top-notch sound and noise cancellation?



Something sporty, actually.



Got it. Here are a few options you might love.



● ● ● ●
Anker Soundcore
Wireless Earbuds
\$59.99

[BUY NOW](#)



● ● ● ●
Monster Open Ear
AC225 Earbuds
\$89.99

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● ● ● ●
JBL Endurance
Race 2
\$79.98

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I will take the Anker earbuds, it looks great!



Great, added to basket. Use your Tether USDT for the 5% discount?

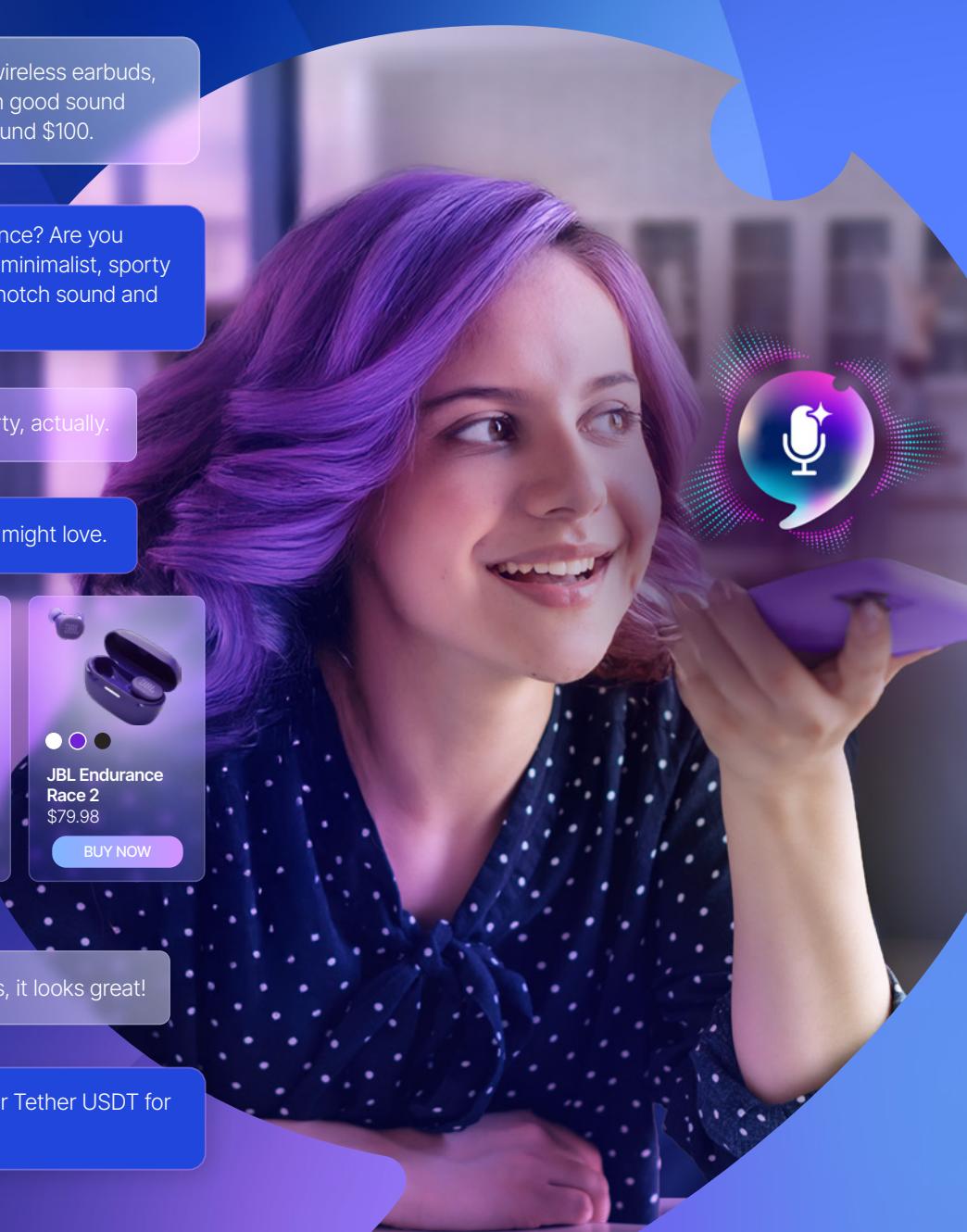


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From Hype to Habit

Digital commerce has experienced many hype cycles, but today's shift feels fundamentally different. AI has moved from novelty to habit, reshaping not only how consumers seek information but how they expect to shop. This moment is forcing a new vocabulary of modern commerce: conversational commerce and agentic commerce, each representing distinct phases in the evolution of shopping.

Conversational commerce (CC) focuses on making ecommerce more intuitive by enabling shoppers to express intent in natural language with a digital shopping assistant, stylist or concierge. Gartner highlights that CC is rapidly evolving into a multimodal discovery experience, where conversational inputs and visual product results interact in real time — a significant modernization of the static ecommerce UI that has dominated for 25 years. Importantly, CC remains human-driven: the shopper speaks, types, or uploads an image, and the system responds.

Agentic commerce (AC), however, introduces a shift centered on merchant readiness for AI-driven shoppers. As consumers increasingly rely on autonomous agents to interpret their goals and perform shopping tasks, merchants must ensure their systems are readable, interpretable, and safe for AI agents to interact with. In this model, the "shopper" arriving at a digital storefront may be an AI assistant acting on human intent—evaluating assortments, comparing offers, checking inventory, and determining the best match. To serve these AI shoppers effectively, merchants must expose structured product data, real-time inventory, enriched metadata, flexible checkout logic, and APIs that AI shoppers can understand and act on securely.

Beyond enablement, agentic commerce provides critical protections for merchants. AI agents must apply guardrails that block malicious or unreasonable requests (e.g., "Order 1 million burgers from McDonald's"), validate capacity constraints, and prevent system abuse or order floods. They must also strengthen fraud prevention through verifiable identity signals, delegated authorization, and encrypted intent confirmation—capabilities that McKinsey highlights as

essential as agent-to-agent transactions expand. Agentic commerce also reinforces privacy: AI shoppers can query merchants using only the minimum required data, shielding both parties from unnecessary data exposure and reducing compliance and security risk.

But the rise of AI shoppers also introduces serious risks for merchants who are not ready. As AI-mediated shopping becomes normalized, brands that fail to structure their data or expose machine-readable interfaces risk being excluded from AI recommendations entirely. When an AI agent is tasked with finding “the best sofa under \$1,000,” it will not wait for a slow or ambiguous system. If your brand is not readable, the AI simply skips you—leading to brand depreciation, eroded visibility, and diminished relevance.

Similarly, lack of readiness accelerates product commoditization. If AI agents cannot understand why your products are unique—because your attributes are sparse, your metadata is inconsistent, or your catalog is poorly enriched—they reduce your offerings to their simplest comparable features: price and availability. When differentiation disappears, the lowest-cost option wins. That is a race no brand wants to run.

There are operational risks as well. Without guardrails, AI interactions can “run amuck,” generating endless or circular conversations, performing excessive queries, or triggering expensive compute cycles—all of which drive up cost without improving outcomes. Poorly structured catalogs and incomplete rules can lead to agents misinterpreting instructions, hammering APIs unnecessarily, or requesting information your systems cannot answer. In the worst scenarios, runaway agent interactions can strain servers, degrade performance, or create unintended load spikes.

On customer-facing surfaces, unpreparedness results in unbounded conversational loops that confuse users and erode trust—particularly if the AI cannot find relevant products, misinterprets intent, or returns repetitive or irrelevant results. The merchant pays the compute bill while the customer leaves frustrated.

Finally, there is the reputational risk: if AI shoppers consistently misrepresent your catalog, misinterpret your policies, or repeatedly “fail” to surface your products, consumers will conclude the brand itself is inadequate. In an AI-first world, the intelligence and structure of your data will directly influence the perceived intelligence of your brand.

In this context, agentic commerce is not just an upgrade—it is a defensive and strategic necessity. It ensures that merchants remain discoverable, differentiated, protected, and competitive as AI becomes the dominant entry point for search, discovery, and transaction. It prevents brand dilution, operational chaos, fraud exposure, and uncontrolled AI interactions, while enabling merchants to participate safely and profitably in the next era of commerce.

This shift, from hype to habit, is precisely where Rezolve Ai is positioned to lead. Rezolve has spent years building the capabilities merchants now need: multimodal conversational discovery, enriched product data, real-time geolocation intelligence, intelligent decisioning, and crypto-native payments. With Rezolve’s blockchain-indexed data foundation, Rezolve enables verifiable, privacy-preserving interactions that are essential for secure, controlled agentic commerce.

Rezolve is not just advancing today’s conversational experiences—it is preparing merchants to thrive in an AI-mediated commercial ecosystem where being agent-ready is the difference between being discovered or ignored, differentiated or commoditized, safe or exposed.

The Blueprint for Agentic Commerce – Vision to reality

2.1 The Market Catches Up

The market has entered a phase where agentic behavior is no longer experimental—it is becoming the default mode of digital interaction.

Salesforce's analysis of recent peak seasons shows that AI and agents influenced roughly **\$229 billion in global online sales**, with shoppers using AI-led chat and assistance **42% more year-over-year**. That step-change in engagement is not driven by novelty alone; it reflects a deeper shift in how people want to shop. Rather than wrestling with filters and category trees, they increasingly expect systems to understand what they mean and help them get there faster.



Payments innovation is evolving in parallel. Visa's **Trusted Agent Protocol** is creating cryptographically secure rails for agent-to-merchant transactions—effectively laying the groundwork for autonomous checkout flows, where a verified agent can interact with merchant systems, confirm intent, and complete payment without exposing unnecessary customer data. Payments networks are preparing for a future where a significant share of transaction traffic is initiated, orchestrated, and finalized by agents, not humans.

The cloud ecosystem is moving in the same direction. **Google Cloud** has been clear in its positioning: the future of digital commerce belongs to AI agents that move shoppers "from browsing to buying," combining natural language, visual understanding, and real-time product intelligence. **Microsoft**, meanwhile, has deepened its relationship with Rezolve by bringing the Brain Suite onto Azure and the Azure Marketplace, so that enterprise retailers can activate agentic capabilities on the infrastructure they already run.



The economics behind this shift are equally compelling. **McKinsey** estimates that generative and agentic AI could unlock **\$240–\$390 billion in annual value for retail**, lifting margins by roughly **1.2–1.9 points** as companies embed AI across merchandising, service operations, and marketing. **Gartner** has placed Agentic AI in its 2025 strategic trends, underscoring that autonomous systems will increasingly plan and execute tasks—not merely assist with them—while warning leaders to distinguish substantive capabilities from “agent-washing.”



In other words, the behavioral signals, the infrastructure, the cloud strategies, and the economics all point in the same direction. Agentic commerce is no longer a distant hypothesis; it is forming the backbone of how the next phase of ecommerce will operate. The open question is not whether this will happen, but which brands will be ready when it becomes the dominant pattern.

2.2 The Pragmatic Engine Beneath It All

At the center of Rezolve's platform is **brainpowa** — a family of compact, commerce-tuned models engineered for accuracy, empathy, and real-time performance. While general-purpose LLMs grow larger, slower, and more prone to speculation, brainpowa takes a different path: it is built specifically for ecommerce, where precision, safety, and speed determine trust.



Brainpowa models are grounded in **structured product data, live inventory, pricing, and fulfillment logic**, enabling near-zero hallucination and eliminating the risks associated with improvisational answers. This grounding ensures every recommendation, comparison, or clarification is anchored in verifiable retail truth—not a probabilistic guess.

Each model is specialized for a different part of the shopping journey. Empathetic variants excel in friendly, human-like engagement. Contextual variants focus on relevance and safe reasoning. Sales-closing and comparison models guide decisions, while problem-based models interpret vague or incomplete intent.

Independent arena-style evaluations show these compact models outperform giants like GPT-4, Claude Sonnet, Mistral Large, and Llama-4 Maverick on ecommerce-specific metrics including empathy, relevance, contextual reasoning, and multi-turn coherence. Several variants achieved **100% win rates** in empathy-driven and relevance-based evaluations.

Their compact size is a strategic advantage: they respond faster, cost less to run, and integrate more deeply with merchant datasets—ideal for real-time, multimodal, high-frequency agentic interactions.

In short, brainpowa is the **pragmatic engine** behind Rezolve's platform: an intelligence layer designed not for general conversation, but for **commerce that needs to act, not just talk**.

2.3 Owning the Stack: The Three Layers of Agentic Commerce

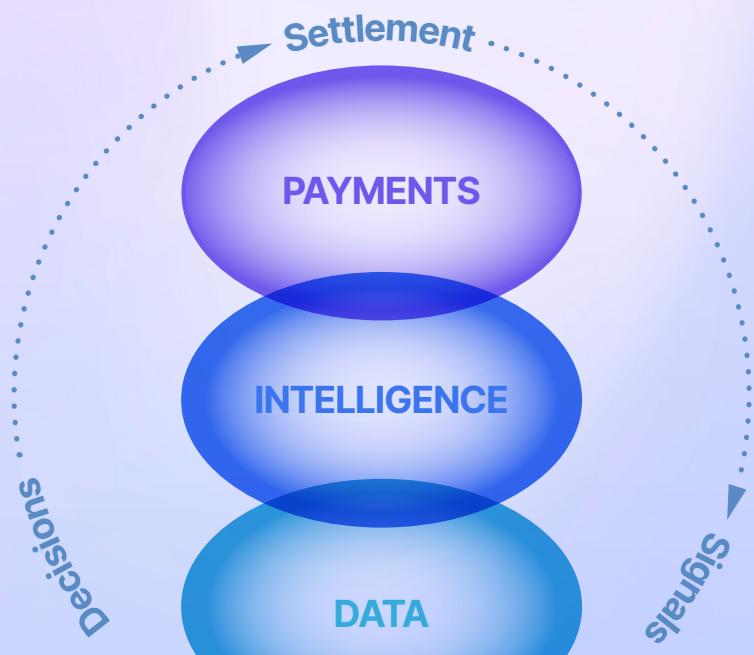
Agentic commerce can be understood as a continuous loop: **signals → decisions → settlement**. For that loop to work reliably, three foundational layers must be orchestrated: **data, intelligence, and payments**.

Rezolve structures its architecture deliberately around these layers. Data is the substrate that gives agents something meaningful to reason over—it must be clean, enriched, structured, and timely so intent can be interpreted correctly. Intelligence, powered by brainpowa, is the reasoning layer that turns those signals into understanding and action: clarifying what the shopper is really asking, weighing options, and recommending next steps. Payments form the execution layer—converting intent into a completed, verifiable transaction with appropriate safeguards.

Most organizations treat these domains as separate systems that talk to each other just enough to function.

Rezolve's view is different: in an agentic world, data, intelligence, and payments must form a coherent operating stack. When the same intelligence layer that interprets customers also sees which choices lead to successful transactions and positive outcomes, the system can learn, optimize, and improve in a closed feedback loop.

Owning this full stack is what allows Rezolve to not only interpret intent, but to reliably turn that intent into outcomes.



2.4 Rezolve Product Stack: Built for AI That Acts

Rezolve translates this architecture into two interconnected product suites: **Brain Commerce** and **Brain Checkout**.

Brain Commerce is the intelligence and engagement layer. It powers multimodal discovery experiences and conversational journeys across channels. Shoppers can type queries, speak naturally, or snap a photo; Brain Commerce interprets these signals through brainpow, enriches them with product and inventory data, and returns results that reflect preference, context, and constraints. It transforms static grids and keyword search into dynamic, guided interactions.

Within Brain Commerce, **Conversational AI** supports natural, multi-turn dialogue that behaves more like a knowledgeable associate than a scripted bot. **Discovery AI** enables semantic and visual search so shoppers can say "show me what I mean" in whatever form is easiest for them. **Data Intelligence & Enablement** connects, cleans, and structures the data that sits beneath all of this, ensuring that every response and recommendation is rooted in truth.

Brain Checkout is the action and fulfillment layer that handles the moment of commitment. The **Purchase Suite** reduces friction and drop-off at checkout, supporting modern payment methods—including real-time and crypto-native rails—without forcing merchants into a complete rebuild. **Click & Collect** orchestrates local inventory, store capacity, and timing signals so pickup becomes a reliable, predictable part of the experience rather than a point of friction.

Together, Brain Commerce and Brain Checkout create a single continuum from first intent to final settlement. They are the operational expression of Rezolve's belief in **AI that acts**, not just AI that answers.



2.5 Proof Through Partnership and Performance

Rezolve's approach does not exist in a vacuum. Its vision and architecture are reinforced by partnerships with global technology leaders who are shaping the future of digital commerce.

With **Microsoft**, Rezolve's Brain Suite is integrated into Azure and listed in the Azure Marketplace, backed by co-sell support and joint go-to-market motions. This gives enterprise retailers a clear path to deploying Rezolve's capabilities within the environments they already trust.

As **Nick Parker, President of Industry & Partnerships at Microsoft**, explains:



"The potential for Generative AI to transform retailers' businesses is immense. Through this partnership, we will combine the power of the Microsoft Cloud with Rezolve's purpose-built solutions built on their unique Gen AI models, to bring a differentiated conversational AI experience to our mutual customers. Together, we can provide retailers with the tools they need to personalize shopping experiences and streamline operations at scale."

On the **Google Cloud side**, Rezolve is a strategic collaborator focused on making AI for commerce practical and impactful. **Tara Brady, President of EMEA at Google Cloud**, describes it this way:



"Google Cloud is pleased to collaborate with Rezolve AI, a key player in AI-driven solutions. This collaboration highlights our commitment, innovation, and delivering transformative technology to businesses worldwide. Rezolve AI's focus in intelligent automation and conversational AI, particularly their technology designed for commerce and retail, complements Google Cloud's goal of making information accessible and useful. This collaboration provides customers with intelligent, efficient tools for improved productivity and enhanced experiences across retail and other sectors. We look forward to this collaboration and the opportunity to continue the drive of AI-powered solutions, creating meaningful impact across industries."

These alliances are more than logos; they validate Rezolve's architecture, accelerate deployments, and give retailers confidence that they are building on a platform aligned with the broader ecosystem.

Rezolve in Action:

Proven Outcomes, Expanding Toward Agentic Commerce

The strongest evidence that the Intent Economy is already here lies in how Rezolve's technology performs in production—for real retailers, with real customers, under real pressure.

In Mexico, **Liverpool** has used Rezolve Ai to underpin a broader digital transformation. As one of Latin America's largest omnichannel retailers, Liverpool needed systems that could scale with its ambition. According to Antonino Guichard González, Chief Digital Officer, "Rezolve Ai's technology has been a game-changer for our digital strategy. Their AI-driven solutions, combined with their deep integration with Google, have allowed us to optimize our online presence and deliver a superior shopping experience to our customers. This investment reflects our confidence in Rezolve Ai's ability to continue driving innovation and growth." That confidence is grounded in outcomes: journeys that feel more intuitive, experiences that feel more orchestrated, and performance that can be measured.

In Australia, **Coles** focused on one of the most operationally challenging parts of modern retail: Click & Collect. Before Rezolve, variability in volume and in-store capacity created inconsistent wait times and frustration. With Brain Checkout in place, Coles saw Click & Collect wait times drop materially and satisfaction rise, as the system synchronized orders, capacity, and customer arrivals to tighten the last mile. What had been a pain point became part of the store's reliable service promise.

REBAG

+60%

Revenue per Search

Myntra

+35%

Visual Search Adoption YoY

eyebuydirect

+20%

Click Through Rates II 29X ROI

coles

~70%

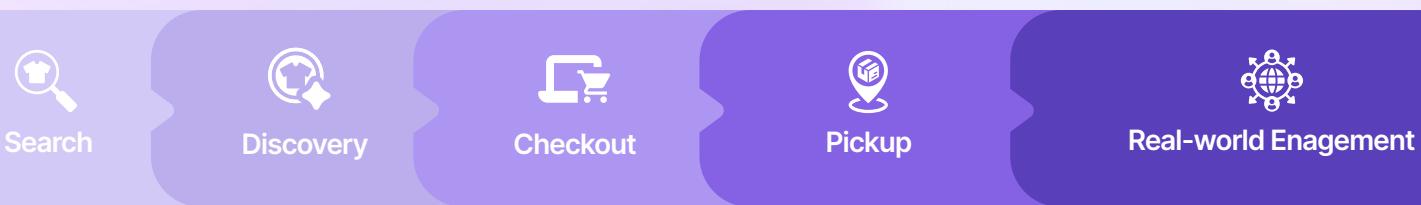
Reduction in collection wait times

Discovery has shifted dramatically at **Mynta**, where shoppers can tap a photo or screenshot and effectively say, "show me what I mean." Rather than reverse-engineering keywords, customers simply express what they're looking for visually. The result was a **35% year-on-year increase in image-search adoption**, with that behavior translating directly into higher conversion and increased revenue per user.

At **Rebag**, the shift from traditional search to AI-first discovery turned the search experience into a growth engine. By understanding intent more precisely and ranking inventory accordingly, Rebag achieved **more than 50% growth in search revenue** and a **60% lift in revenue per search**—numbers that speak to the power of relevance when it is executed well.

For **DFS**, replacing generic "you may also like" recommendations with style- and intent-aware suggestions led to a conversion lift of around **10%**. Instead of treating products as interchangeable SKUs, the system responded to aesthetic preferences and context, behaving more like an experienced in-store associate than a static recommendation widget.

Even outside the browser, Rezolve's influence is visible. **Dunkin'** used Rezolve's privacy-respecting location technology to shave critical seconds off drive-thru orders. For a high-throughput environment, those seconds accumulated into meaningful improvements in channel capacity and customer satisfaction—without resorting to persistent tracking once pickup was complete.



Across these customers, one pattern emerges: Rezolve is not simply adding AI at the edges; it is redefining the key moments where intent is expressed and value is created—search, discovery, checkout, pickup, and real-world engagement. These are real systems, live today, quietly pointing the way toward a more agentic future.

The New Standard: Commerce, Working the Way it Should

Rezolve's vision for the next era of commerce is intent-driven, visual, and adaptive—a system where AI doesn't just respond to commands, but understands why customers engage and acts on that intent in real time.

This is **AI that acts**: interpreting signals, reasoning with retail-grade intelligence, and shaping experiences dynamically. Shoppers can express intent in any form—typing, speaking, or snapping—and the experience adjusts instantly. Product layouts, context, and next-best actions evolve as the system learns.

The result is a seamless, multimodal journey where discovery and transaction merge into one flow. It's not an overlay or a chatbot—it's the **new operating layer of commerce**, where conversation, context, and checkout are unified by intelligence.

When AI perceives like a shopper, reasons like a merchant, and acts like a trusted associate—with privacy and payments built in—it stops feeling like technology.

It becomes **commerce that behaves intelligently**—personal, fast, and precise.

For Rezolve, that isn't a future aspiration. It's the standard we're building—and it's already in motion.



Where Leaders Begins

As conversational and agentic commerce accelerate, leaders must quickly determine where to start. The first step is defining the kind of experience customers should have when intent is expressed through natural language, images, or autonomous agents instead of traditional navigation. Gartner underscores that multimodal, conversational experiences are becoming the new baseline for product discovery, replacing static ecommerce interfaces that have barely changed in 25 years. Leaders who articulate their desired customer journey early will guide how AI interacts with their brand.

Next, organizations must strengthen their data foundation. Agentic commerce requires clean, structured, enriched product data so that AI systems can identify, evaluate, and recommend products accurately. McKinsey stresses that becoming "agent-ready" depends on exposing product, inventory, pricing, and content data in machine-readable formats. Rezolve's Brain Commerce platform helps merchants achieve this by transforming raw catalogs into rich, AI-ready product datasets.

Leaders should then prioritize use cases that deliver fast ROI. Conversational search, visual discovery, intelligent recommendations, and location-aware experiences are proven places to begin. Rezolve customers like QC Supply, Rebag, and Coles have already seen major gains—from +93% conversion to +50% search revenue to 70% faster pickup

+93%

Conversion rate

+50%

Search revenue

+70%

Faster pickup times

Modernizing the payments stack is equally important. Agentic commerce requires fast, low-cost, verifiable transactions. Rezolve Pay provides a model for this through SWAPX, which connects blockchain assets to local payment systems like PIX, enabling instant, secure, agent-friendly transactions.

Finally, leaders should evaluate whether their architecture is ready for agents, not just humans. APIs, real-time data, flexible checkout flows, and clear consent mechanisms will be essential as AI agents begin interacting directly with merchant systems. McKinsey notes that companies must prepare for "agentic traffic" the same way they once prepared for mobile. Rezolve helps leaders take this step through a phased roadmap that overlays AI-first capabilities onto existing systems with minimal disruption.

By partnering with Rezolve, leaders can move quickly, starting with a discovery workshop, assessing data readiness, deploying multimodal AI experiences, and establishing a payment and data infrastructure built for the agentic future. Those who act now will set the pace for the next era of commerce and ensure their brand remains discoverable, shoppable, and competitive in an AI-driven world.



Learn how Agentic Commerce can accelerate your retail transformation.

Let's talk

About rezolve^{ai}

Rezolve AI is redefining the future of retail through agentic commerce, an intelligent layer that lets AI think, reason, and act on behalf of shoppers and merchants. By combining real-time data, contextual understanding, and autonomous decision-making, Rezolve AI transforms search, discovery, and checkout into one continuous and personalized experience. Headquartered in London and listed on NASDAQ, Rezolve AI empowers global retailers to turn intent into action instantly, intelligently, and at scale.

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Sources

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