



Small Business
Commissioner

Agentic Commerce

A guide for small businesses





Office of the Small Business Commissioner

The Office of the Small Business Commissioner (OSBC) is an independent public body established by Government under the Enterprise Act 2016 to tackle overdue payments and unfavourable payment practices in the private sector. The OSBC covers the whole of the UK - England, Wales, Scotland and Northern Ireland.

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Foreword from the Small Business Commissioner

Our mission at the Office of the Small Business Commissioner (OSBC) is to make life easier for small businesses by getting money moving faster through the economy and into their hands.

The vision is an economy where overdue payments to small businesses are rare, and unfair practices are no longer acceptable. Digital adoption is a key enabler to achieving this and AI is the next frontier.

Agentic commerce is not a distant possibility - it is happening now. The businesses that prepare today will be better placed to benefit from a shift that is already reshaping how consumers discover, choose, and buy products online. We want to support small businesses on this journey by generating a greater understanding of the trends, opportunities and potential challenges of agentic commerce, and where Government may be able to support. To discuss this, we convened a roundtable with the key stakeholders in this emerging area. Some of the insights from that roundtable have been collated as part of this guide.

In the following pages, you will read what the rapidly changing digital economy means for your business. As AI agents are beginning to discover products, compare prices, and complete purchases on behalf of consumers, we explore why starting the agentic commerce journey matters now and the practical steps you can take to be ready, plus where to get support.

We understand the many pressures small business owners face every day, and look at ways agentic commerce can be used to optimise processes that already exist, rather than becoming another thing to add to the to-do-list.

Our priority is ensuring that this transition strengthens the UK's small business community rather than marginalising it. We are committed to working with online marketplaces and payment providers, including those operating agentic channels, to ensure fair treatment, transparent practices and prompt payment for small businesses.



A handwritten signature in black ink that reads "Emma Jones".

Emma Jones CBE,
Small Business Commissioner

Interesting insights:

- 66% of UK shoppers say they are likely to use AI for at least one part of their shopping journey (Shopify, 2025).
- AI-driven traffic to Shopify merchant stores increased 7x and orders rose 11x in 2025. ^[1]
- McKinsey projects £2 - 4 trillion in global agentic commerce revenue by 2030. ^[2]
- Early evidence shows agentic commerce can increase transaction value by around 28% per user, driven by personalised recommendations and automated basket optimisation. ^[3]
- Agentic commerce can reduce cost-to-serve through lower acquisition and operational overhead, compared to traditional marketplaces where total fees often exceed 30% of each sale. ^[4]
- Around 35–39% of UK SMEs were actively using AI tools by 2025, showing rapid year-on-year growth. ^[5]

1. The Changing Digital Landscape

1.1. From search to delegation

Traditional online shopping has required customers to search, browse and decide on products themselves. Agentic commerce enables AI agents to:

- Understand customer needs
- Identify relevant products
- Recommend or complete purchases

Visibility is no longer just about search rankings, but about whether AI agents can interpret and trust your business.

A customer can describe a need, such as:

“Find me a plastic-free party kit for 20 children under £100, delivered by Friday”

The AI agent interprets this request, evaluates products and may even complete the purchase.

1.2. The UK context

The United Kingdom is well positioned to benefit from the transition to agentic commerce. As one of the most developed e-commerce markets in Europe, supported by high levels of digital adoption among both businesses and consumers. A significant proportion of small businesses already rely on online platforms as part of their operations, and these platforms are widely considered essential to commercial success.

1.3. How AI agents make purchasing decisions

Understanding how artificial intelligence systems evaluate products is essential for any small business seeking to benefit from agentic commerce. Unlike traditional search engines, which rank web pages based on keywords and links, AI agents interpret customer intent and identify the most relevant products. A customer may describe their needs in detail, including preferences, budget, delivery timeframe and product characteristics, the AI agents selects suitable options accordingly.

1.4. What this means for your business

If product information, policies and trust signals are incomplete, inconsistent or not structured in a machine-readable format, your business is unlikely to be included in recommendations. This concept is often referred to as “agent legibility” or “machine-readable commerce” and represents a new baseline for online visibility.

Traditional Search (SEO)	Agentic Commerce (AEO)
Ranks web pages by relevance	Recommends specific products based on customer intent
Presents many results for browsing	Presents a small number of curated options
Visibility driven largely by keywords	Visibility driven by structured data and trust signals
Customer explores and decides	AI agent may recommend or complete the purchase
Website experience is the focus	Product and machine-readability are the focus



2. Types of Agentic Commerce

Agentic commerce spans a range of developments, from AI-assisted product discovery to fully autonomous purchasing.

2.1. Commerce within an AI chat interface

At this stage, shopping is integrated into conversational AI platforms. Customers ask tools such as ChatGPT or Google Gemini for recommendations and receive curated product options directly within the chat interface.

What it means for your business:

Your products need to appear in AI-generated responses. This depends on structured product data, consistent business information and a strong presence beyond your website.

2.2. Deep personalisation and intent-based discovery

AI agents increasingly use customer preferences and intent to recommend products tailored to specific needs. Rather than returning broad search results, these systems identify products that closely match a defined requirement. A shopper who asks “I need something for a child who loves animals and outdoor adventures” receives highly specific, values-matched recommendations, not a list of toyshops.

What it means for your business:

This creates an opportunity for niche and specialist businesses. Products that clearly solve a need are more likely to be recommended, provided that the underlying data is accessible and well structured.

Research cited in the OSBC roundtable found that one health supplement business saw 1,600% growth in sales via intent-based AI referrals, because the AI agent was solving a stated problem for example “I have trouble sleeping” rather than returning a list of products and services for a search term. This approach can work for any values-aligned or solution focused small business.^[6]



2.3. Autonomous checkout and transaction execution

AI agents can now complete purchases, not just recommend products. For example, ChatGPT has launched Instant Checkout for Shopify merchants with a 4% fee, while Perplexity currently offers zero-commission direct purchasing. In these models, the agent handles billing, delivery details and payment confirmation on the business's behalf.^[7]

What it means for your business:

Pricing, stock levels, delivery information and returns policies must be accurate and machine-readable. Inconsistent or incomplete information may result in your products being excluded.

2.4. Anticipatory and proactive commerce

More advanced systems can predict customer needs and suggest or automate purchases before a request is made. This is currently developing but is expected to expand.

What it means for your business:

Subscription models, repeat purchase products and businesses with strong customer data will benefit most. Build foundations via direct customer relationships and encourage account creation.

2.5. Business to business agentic commerce

AI agents are also being used in B2B contexts to manage procurement, compare suppliers and automate purchasing decisions.

What it means for your business:

This may create efficiencies but also changes how contracts are awarded. Businesses will need clear, structured information and may have less direct interaction with buyers.

Type	Current Reality	Key Requirements for SMEs
AI Chat Shopping	Live Now	Structure data, off-site presence, consistent brand identity
Intent-Based Discovery	Growing rapidly across major platforms	Clear trust signals, substantive blog content, genuine reviews
Autonomous Checkout	Live now for Shopify merchants via ChatGPT	Accurate product feeds, machine-readable policies, clear pricing and stock availability
Anticipatory Commerce	Emerging 2-3 year horizon	Subscription models, customer accounts, rich product data
B2B Agentic Procurement	Active at enterprise level, coming to SME supply chains	Verifies business identity, structured catalogues, pricing APIs e-invoicing

3. Opportunities to Grasp

Agentic commerce provides opportunities for small businesses to improve visibility, reach new customers and increase efficiency.

3.1. Low-cost discovery

Early data suggests agentic commerce offers favourable channel economics for small businesses:

- Platform costs are currently low at around 4–7%, but may rise over time
- Discovery is organic, not paid - currently no advertising spend required to appear in AI recommendations

57%

57% of businesses using agentic tools have seen measurable improvements in revenue^[8]

What this means for your business

- Early adoption may offer lower costs and reduced reliance on advertising
- Visibility depends more on data quality than marketing spend
- Acting now may provide an advantage before competition and fees increase

3.1. Access to new audiences

Agentic commerce enables small businesses to reach new customers based on need rather than traditional browsing or advertising.

AI-driven recommendations are already leading to higher-value transactions than Amazon or TikTok Shop, with typical order values of £60–£75 compared to £31–£43. This may also result in stronger conversion rates, as customers are matched by intent rather than browsing behaviour.^[9]

What this means for your business

- You can reach new customers based on relevance
- Niche products may be more competitive
- Better matches can lead to higher conversions

3.1. Operational improvements

Agentic commerce creates opportunities to improve day-to-day business operations.

AI tools can support areas such as product content, customer service and administrative tasks. This reduces manual workload and helps maintain consistency across key processes.

17%

Research suggests that 17% of users save more than ten hours per week through AI automation^[10]

What this means for your business

- Routine tasks can be completed more efficiently
- Content, service and admin can be streamlined
- Time can be redirected towards growth and strategy

4. Risks to Consider

The OSBC roundtable on agentic commerce identified several material risks that small businesses should be aware of:

4.1. Invisible exclusion

AI agents typically recommend only a small number of products. If your data, policies or trust signals are not machine-readable, your business may not be included at all. Unlike search rankings, there is no clear signal when this happens, making exclusion harder to identify.

What you can do: Review your product data and check how AI tools present your business.

4.2. All-or-nothing

Traditional search offers a wide range of choices. In contrast, agentic commerce may concentrate demand on a small number of recommended products. Without safeguards, this could favour larger brands with stronger data, more reviews and greater online presence.

What you can do: Invest in structured data, reviews and a strong online presence.

4.3. Liability and dispute resolution

Liability in AI-mediated transactions remain unclear. Where an AI agent completes a purchase, responsibility if something goes wrong is not always defined. Unlike established marketplaces, agentic channels still lack consistent dispute resolution frameworks.

What you can do: Ensure clear returns policies and keep records of transactions

4.4. Customer data and relationship loss

When purchases are made through AI tools, customers may have little awareness of the business behind the product. In some cases, businesses may receive limited customer data. This can make it harder to build ongoing relationships and raises questions around data use and compliance.

What you can do: Encourage account creation, invest in post-purchase communication.

4.5. Fees and future dynamics

Platform fees may rise as the market matures. Amazon launched with low fees but now costs sellers 40–55% all-in. While TikTok Shop's UK commission rose from 5% to 9% in under a year. Agentic platforms are currently subsidising merchant onboarding, but this may not last. There is also a risk that sponsored results become the primary way to be seen by AI agents, replicating the pay-to-play dynamics of other channels.^[11]

What you can do: Build organic visibility early while conditions are favourable.

4.6. Fraud and fake agents

The emergence of AI-based commerce increases the risk of fraudulent or impersonated agents. These could mislead businesses or customers and result in financial loss or damage to trust. Strong verification measures and due diligence will be important as the ecosystem develops.

What you can do: Use verified payment platforms.

5. How to Get Started

You do not need a large budget or major technical changes to become agentic-ready. Start by improving the accuracy, consistency and structure of the information you already publish.

Step 1: Audit your current visibility

Check how AI tools present your business and note what needs fixing.

- Search for your business and key products in AI tools, then note what is accurate, missing or inconsistent.
- Check that your business name, description and product details match across your website, Google Business Profile and other platforms.
- Fix obvious gaps such as missing descriptions, outdated pricing, limited reviews or inconsistent images.

Step 2: Get your product data in order

Make sure AI tools can clearly interpret your products.

- For each product, provide clear descriptions, accurate pricing, current availability, delivery details, returns information and representative images.
- Use consistent identifiers and claims, and keep reviews current and visible.
- Most e-commerce platforms add some structured data automatically, but you should still check that it is complete and consistent across channels.

Step 3: Build your off-site presence

- Do not rely on your website alone. Build a consistent presence across the wider web.
- Prioritise reviews, third-party mentions, key listings and consistent social media. Keep your business information identical wherever it appears.
- A stronger digital footprint builds trust and improves your chances of being recommended.

Step 4: Create AI-readable content

- Create clear content that AI tools can understand and use.
- Answer real customer questions directly, especially through FAQs and blog posts.
- Keep this content up to date and aligned with your products, values and customer needs.

Step 5: Prepare your operations for agent-led customers

- Be ready to serve customers who may know little about your brand.
- Keep pricing, availability, delivery and returns information accurate and easy to understand.
- Keep your product catalogue up to date to avoid errors across platforms.

Step 6: Use AI tools in your own business

- Use AI tools to improve efficiency across your business.
- Try AI for product descriptions, customer enquiries, admin, marketing and research.
- Start small, test what works and build your use of AI over time.

Quick-Start checklist: Is your business agent-ready?

- I have checked how AI tools present my business and products
- My product titles, descriptions, images, pricing and availability are accurate and up to date
- My delivery times, shipping costs and returns policy are clear and easy to find
- My business name and description are consistent wherever they appear online
- I am actively collecting and responding to customer reviews
- I publish useful FAQ or blog content that answers customer questions
- My Google Business Profile and other key listings are accurate and up to date
- I have checked whether my website includes structured data
- I am ready to handle customers who arrive with little prior knowledge of my brand
- I know how AI tools present my business and products
- I have a simple plan for AI-related risks and policy changes
- I review my terms, policies and trusted sources regularly
- I have trusted sources to help me track AI opportunities



6. Payments, Cashflow and Future considerations

As agentic commerce develops, small businesses will need to consider how payments, liability and cashflow may be affected.

6.1. Considerations for agent supported transactions

Agentic platforms are introducing new payment and checkout models that may affect costs, processes and access to customer data.

Fees are currently low, but businesses should review them before enabling agent-based transactions. Payment providers may add verification steps, and businesses should keep clear records while dispute processes are still developing.

Customer data may be limited, and funds may be held or delayed, so businesses should review terms carefully and understand how payments are processed.

As with any new sales channel, review terms carefully and understand how payments are processed, including when funds may be held or delayed.

6.2. Returns and refunds

Agent-led purchases may increase returns, as decisions are based on interpretation rather than direct customer selection.

Higher return rates may trigger stricter controls or delays in receiving funds, as marketplaces and payment providers often use returns data to assess risk.

To reduce this risk, keep product information accurate, make returns policies clear and monitor return rates closely.

6.3. Understanding payment models

Payment flows in agentic commerce vary by model, affecting cashflow, customer relationships and control over the sale.

The direct model: Customers are sent to the business's own checkout, allowing direct payment and retention of the customer relationship.

The intermediary model: Payment is processed through a platform before being passed on to the business, which may involve delays, reserves or reduced visibility of the end customer.

Because models vary between platforms, businesses should review terms carefully, especially on disputes, returns and fund release.

6.4. The future of B2B payments

In B2B payments, businesses should set clear boundaries for what AI agents can agree, and keep human oversight over key decisions such as pricing, credit terms and contracts.

Although these developments are still emerging, businesses should begin planning now to manage risk and maintain control.

The OSBC will continue to monitor developments in this area, especially regarding the impact they may have on late payments, and will update guidance as matters become clearer.

7. Small Business Case Study

Party Without Plastic® - Intent-led discovery in practice

Lorraine Allman, founder of Party Without Plastic®, a UK small business marketplace for sustainable celebration products, has been thinking about agentic commerce from a practical perspective. Her platform already uses a quiz-led, intent-driven approach that mirrors the way AI agents will work, starting with the user's goal and constraints (budget, delivery date, values like plastic-free) and guiding them to products that match.

Lorraine identifies several things small businesses need to prioritise:

- Structured product data is the new storefront: clean titles, attributes, variants, lead times, returns and certifications
- Trust signals must be machine-readable: not just visual badges, but verifiable data fields and evidence links
- Clear policies reduce 'agent refusal': transparent delivery promises, substitution policies and out-of-stock handling
- Bundles beat single items: agents prefer complete solutions that reduce decision friction
- Her concern for the wider small business community is clear: "Without the right support, authentic and values-led businesses will be filtered out of agentic recommendations because their data is not structured correctly, not because their products are inferior."

Small businesses win on trust, authenticity and deep niche expertise, the very qualities customers remember and return for, and which agentic commerce can amplify. By addressing these challenges and beginning the agentic commerce journey early, Lorraine and her customers are already seeing the benefits: shopping that prioritises values, provenance and service, not just price, with greater confidence at the point of decision.



8. Conclusion

Agentic commerce is already reshaping how consumers discover and buy products online. Small businesses that prepare early will be better placed to benefit.

The UK is well placed to benefit, but small businesses will need support and readiness to take part.

Businesses are more likely to be recommended when their product data is accurate, complete and easy for AI agents to interpret.

Reviews, third-party mentions and consistent business information also strengthen trust and improve the chances of being recommended.

The risks are real but can be managed as the landscape evolves. For small businesses, these include invisible exclusion, rising platform fees and changing legal frameworks. The answer is not to wait until the landscape settles, but to build strong foundations now, while costs are low and the playing field is more level.

The operational benefits of AI are available to you right now, regardless of where you are on the agentic commerce journey. From generating product descriptions and handling customer enquiries, to cash flow forecasting and drafting communications, AI tools are already saving small business owners hours every week.

If you are not sure where to begin, ask AI directly. Below is an example prompt that you can adapt with details about your business and use with your preferred AI tool as a starting point.

“I run a small UK business selling [describe what you sell and who your customers are]. I want to make sure my business is visible to AI shopping agents and ready for agentic commerce. Please review what you currently know about my business online, identify any gaps in my product data, trust signals or digital presence, and give me a prioritised list of the five most important actions I should take this week to improve my AI visibility and agentic readiness. Where relevant, suggest free or low-cost tools I can use to get started.”

A simple prompt could be the start of a transformation. Agentic commerce rewards businesses that show up with authentic products, accurate data, genuine trust and a willingness to engage. Small businesses have an opportunity to benefit from this new era of commerce, and the OSBC is committed to supporting that transition.

9. Glossary

Term	Definition
Agentic AI	AI agents that can plan, decide and act autonomously to complete tasks with minimal human intervention
AI Agent	A software entity that perceives its environment, reasons about goals and takes actions on behalf of a user
Agent Washing	Rebranding basic automation as 'agentic AI' without genuine autonomous decision-making capability
Agentic Commerce	A model of buying and selling where AI agents research, compare and complete transactions on behalf of consumers or businesses
AEO (AI Engine Optimisation)	The practice of structuring content and data so that AI agents can accurately find and recommend your products, analogous to SEO for search engines
Agent Legibility	The degree to which a business's product data, policies and trust signals can be accurately read and used by AI agents
Guardrails	Explicit rules and constraints that limit what an AI shopping agent is allowed to do, ensuring its decisions stay aligned with the customer's intent and the merchant's policies.
Human-in-the-Loop	A design approach where humans retain oversight or approval authority over key AI decisions, such as final purchase confirmation
Invisible Exclusion	Being filtered out of AI agent recommendations without any notification, because product data or trust signals are not machine-readable
Machine-Readable Commerce	Structured product, pricing and policy data that AI agents can interpret and act upon without human translation
Structured Data / Schema Markup	Standardised code added to web pages that describes content in a format AI agents and search engines can reliably interpret
Trust signals	Indicators such as reviews, certifications, verified business information, secure payment badges or transparent policies, which help AI agents assess the reliability and credibility of online sellers or products.
Universal Commerce Protocol	An open framework developed by Shopify and Google enabling AI agents to interact with online stores in a standardised way

Helpful Links

Government and official support

- Office of the Small Business Commissioner, For help with payment disputes and platform issues: www.smallbusinesscommissioner.gov.uk
- Help to Grow: Digital Government digital adoption support for SMEs: www.helptogrow.campaign.gov.uk
- Gov.uk guidance for selling online: www.gov.uk/guidance/vat-overseas-businesses-using-an-online-marketplace-to-sell-goods-in-the-uk

Small business organisations and guidance

- Federation of Small Businesses, E-commerce guides and advice: www.fsb.org.uk
- Enterprise Nation: Guide to selling via marketplaces: www.enterprisenation.com/startupuk-online-marketplaces-guide
- GS1 UK Knowledge Hub (retail and product data standards): www.gs1uk.org/knowledge-hub/retail
- StartUps.co.uk - E-commerce guide: www.startups.co.uk/websites/ecommerce

Agentic commerce and AI readiness tools

- Google Rich Results Test (check your schema markup): search.google.com/test/rich-results
- Google Search Console (monitor your search and AI visibility): search.google.com/search-console
- HubSpot AEO Grader (benchmark your AI visibility): Available via HubSpot's website
- Shopify merchants: Universal Commerce Protocol documentation: www.shopify.com/blog

Research and further reading

- McKinsey: The Agentic Commerce Opportunity (October 2025): mckinsey.com/capabilities/quantumblack/our-insights/the-agentic-commerce-opportunity
- IBM: Agentic Commerce Explained (2026): ibm.com
- Shopify 2025 Global Holiday Retail Report: www.shopify.com/news/global-holiday-retail-report-2025
- IGD: Agentic AI and the Future Path to Purchase (2026): igd.com

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^[2] McKinsey, The agentic commerce opportunity: How AI agents are ushering in a new era for consumers and merchants, October 2025. <https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-agentic-commerce-opportunity-how-ai-agents-are-ushering-in-a-new-era-for-consumers-and-merchants>

^[3] WorldMetrics, "Agentic Commerce Statistics" (report compiling 100+ sources), verified May 2026. worldmetrics.org/agentic-commerce-statistics/ [worldmetrics.org]

^[4] Accenture, Agentic Commerce: Make Your Brand Unmissable, April 2026. Marketplace cost benchmarks from ECOSIRE marketplace fee analysis, March 2026. [accenture.com / ecosire.com](https://www.accenture.com/ecosire.com)

^[5] Mole Valley Chamber, January 2026, <https://molevalleychamber.co.uk/uk-sme-ai-adoption-report-2026/>

^[6] OSBC Roundtable on Agentic Commerce, February 2026. Business case cited by roundtable participant; independently verified sales growth data not publicly available.

^[7] ChatGPT Instant Checkout fee of 4% confirmed by Shopify spokesperson to The Information, January 2026, cited in PYMNTS and SmartCompany, January 2026. Perplexity Merchant Program zero-commission confirmed at webfx.com/blog/ai/perplexity-merchant-program/ (accessed February 2026).

^[8] BCC Research and Intuit, “The Turning Point for SMEs: Unlocking the Next Level of Growth”, 2025. AI maturity and adoption framework for SMEs.

^[9] Average order value estimates for agentic channels based on Digital Commerce 360 / Scot Wingo analysis, October 2025 (digitalcommerce360.com/2025/10/08/agentic-ai-commerce-could-top-180-billion-annually/). Amazon AOV per Red Stag Fulfillment analysis of 2024–25 marketplace data (redstagfulfillment.com). TikTok Shop AOV per dashboardly.io. All figures converted to sterling at prevailing rates; estimates should be verified against current data before commercial decisions are made.

^[10] OSBC Roundtable on Agentic Commerce, February 2026, citing data from participant submissions. Consistent with BCC Research / Intuit SME AI adoption research, 2025.

^[11] Amazon all-in seller costs: Amazon Growth Lab, December 2025 (amazongrowthlab.com). TikTok Shop UK commission increase from 5% to 9%: marketing4ecommerce.net/en/tiktok-shop-increases-commission/, September 2024.





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