



Only 7% of Fashion Shoppers Trust AI to Buy for Them Today, Showing Merchants Must Build Confidence in Agentic Commerce

September 16, 2026

New online research from ACI Worldwide and YouGov shows consumers embrace AI that helps them save money but want more control before allowing AI to make purchases on their behalf

OMAHA, Neb.--(BUSINESS WIRE)--Sep. 16, 2026-- Fashion and sportswear consumers are increasingly embracing AI throughout the shopping journey, particularly when it helps them find better value. However, new research conducted by YouGov on behalf of [ACI Worldwide](#) (NASDAQ: ACIW) shows that trust, transparency and control remain critical requirements before consumers are ready to hand purchasing decisions to AI agents.

The survey of more than 3,300 consumers across the United Kingdom and United States found that shoppers are most interested in AI tools that help them save money. Price drop alerts and cross-retailer price comparisons were the most valued features, each selected by 35% of consumers, significantly ahead of personalized product recommendations (18%) and outfit suggestions (17%).

While consumers clearly see a role for AI in helping them shop smarter, the research suggests that wider adoption of agentic commerce will depend on confidence in how purchases are authorized, monitored and protected. Only 7% of respondents said they would allow an AI assistant to make purchases without approval, while most consumers prefer to maintain oversight of spending decisions.

"Consumers are drawing a clear distinction between AI that helps them make better decisions and AI that makes decisions for them," said Adriana Iordan, global head, merchant product management and payment intelligence at ACI Worldwide. "Fashion shoppers see real value in AI tools that help them find better prices, but they're not ready to hand over the final purchase decision. For merchants, the challenge is making AI-driven purchases feel as secure and controllable as any other transaction."

The findings highlight a significant opportunity for merchants and payment providers to build the authentication, authorization and fraud controls required to support trusted AI-driven commerce. As AI becomes a more active participant in commerce, payments intelligence and real-time risk management will be critical to ensuring transactions remain secure, transparent and reliable. ACI is helping merchants prepare for this evolution through the secure, intelligent payment infrastructure needed to support the next generation of commerce.

"Shoppers are telling us they want AI to inform the purchase, not make it," said Marie Driscoll, president of the Retail Marketing Society. "Price tools succeed because they add insight without removing control. Handing a fashion purchase decision to an agent is a much bigger leap of faith. The requisite trust will be earned when retailers prove that AI can be reliable, transparent and safely constrained, not just convenient."

Key Findings

Consumers Are Ready for AI Assistance

- Price-focused AI tools are the most appealing shopping features for fashion consumers, with price drop alerts (35%) and cross-retailer price comparisons (35%) topping the list.
- Interest drops significantly for AI features that recommend rather than compare, including finding similar products or alternatives (27%), personalized product suggestions (18%), and outfit recommendations (17%).
- Interest in price drop alerts peaks among 45- to 54-year-olds (40%) compared to 27% among 18- to 24-year-olds.

Trust Will Shape the Future of Agentic Commerce

The research suggests that consumers are not opposed to AI in commerce. Instead, they are looking for greater confidence, transparency and control before allowing autonomous purchasing.

- 53% are uncomfortable allowing an AI assistant to make purchases on their behalf.
- 20% would accept recommendations from AI but not autonomous purchases.
- 14% would require manual approval for every purchase.
- Only 7% would permit autonomous purchasing under predefined conditions.

Reliable Payments Remain Essential

Regardless of whether purchases are initiated by consumers or AI-powered shopping assistants, payment performance remains a critical factor in conversion. The findings highlight why payment reliability, fraud prevention and intelligent payment orchestration will remain essential as shopping experiences become increasingly AI-enabled.

Among consumers who have experienced payment failures online:

- 39% abandoned the purchase altogether.
- 22% switched to another retailer.
- 53% attempted to complete the purchase using an alternative payment method.*

"As agentic commerce moves from concept to reality, merchants will need infrastructure that can securely authenticate transactions, manage risk and ensure payments are completed reliably," said Adriana Iordan, global head, merchant product management and payment intelligence at ACI

Worldwide. "Success will depend on creating seamless experiences that combine innovation with the transparency, control and safeguards consumers expect. ACI is helping merchants prepare for the future of agentic commerce by enabling secure, intelligent payment experiences that build confidence in AI-driven purchasing."

Download the full report: [The new rules of fashion and sportswear payments](#).

Note to editors: **Respondents could select multiple responses.*

Methodology

ACI Worldwide commissioned YouGov to conduct an online survey of 3,328 adults aged 18 to 65 in June 2026, across the United Kingdom (2,172) and the United States (1,156) to understand consumer shopping, payment and checkout preferences in fashion and sportswear retail. Fashion-related findings are based on the 3,194 respondents who purchase clothing, footwear or accessories. Country samples were weighted to be representative of adults aged 18 to 65 in each market.

About ACI Worldwide

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With more than 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

Copyright ACI Worldwide, Inc. 2026

ACI, ACI Worldwide, ACI Payments, Inc., ACI Pay, Speedpay and all ACI product/solution names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

View source version on businesswire.com: <https://www.businesswire.com/news/home/20260916900770/en/>

Media

Katrin Boettger, Communications and Corporate Affairs Director, ACI Worldwide, katrin.boettger@aciworldwide.com

Pierce Rohrmann, Global Head of Communications & Corporate Affairs, ACI Worldwide, pierce.rohrmann@aciworldwide.com

Source: ACI Worldwide