

THE ERA OF CONVERSATIONAL COMMERCE

Where customers are won and lost



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01 The shift to conversational AI



Conversational AI has become a decision environment. That's the shift most brands are still underestimating.

Consumers are no longer using AI simply to get answers or resolve issues. They are using it to shape intent, reduce risk and move themselves toward action. In many cases, preference is formed before a brand website is ever opened. This changes where experience, trust and differentiation are created.

In this context, conversational commerce means enabling trusted, end-to-end decision-making in environments customers already rely on — and increasingly expect brands to show up in.

This report explores what happens when conversational AI becomes a primary interface for discovery, evaluation and purchase. The data shows customers are ready. The gap lies in how prepared organizations are to meet them.



02

Summary



Our research shows that conversational AI has become a decision and transaction layer.

It is no longer a supporting layer in digital journeys, but a primary place where people explore options, reduce uncertainty and move toward purchase. The data shows customers are already willing to buy and commit in AI-led environments, with 71.5% of consumers saying they would consider completing a full purchase inside an AI chat app, including payment. This represents a fundamental shift in where intent is formed and where commerce can happen.

Conversational AI is not replacing brand channels, but reshaping how customers arrive at them and where influence is established. In these environments, brands that are absent risk losing preference before their own channels are even entered.

Adoption is already mainstream, with more than nine in ten consumers regularly using AI chat apps (tools such as ChatGPT, not traditional chatbots) and seven in 10 spending multiple hours a day within them. These interactions start early. Nearly a third of consumers prefer to begin in AI chat apps when they need help, and more than half already use them to clarify needs and

explore options. Speed is a clear expectation: 51.1% want AI chat apps to help them finish tasks faster, signaling that conversational AI is valued for helping decisions progress. Two tensions define what happens next. First, purchase intent is already there. But intent is not the constraint. Trust is. 52.4% are held back by payment security concerns, and 43.9% by privacy and data use.

Second, a maturity gap is emerging. While 45.2% say brand websites feel advanced, only 5% experience state-of-the-art AI assistants today, even as expectations for guided or fully conversational experiences rise sharply by 2026. The risk of inaction is already visible. 19.7% of consumers say they would switch brands or abandon the task altogether if a brand does not offer an official AI agent.

The findings show that consumers are ready for AI-led interaction, but brand readiness is lagging. The question is no longer whether to adopt conversational AI, but how brands need to show up to stay relevant.



03 Mainstream adoption has arrived