Balance AI Checkouts With Digital Commerce Channels

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Initiatives:Digital Commerce

AI checkouts are reshaping digital commerce with new ways of customer engagement and growth while challenging the dominance of direct-to-consumer and online marketplaces. Digital commerce leaders must avoid cannibalization from AI checkout to optimize reach and accelerate growth for all channels.

Insights at a Glance

AI checkout is an emerging digital commerce channel that currently offers low sales volumes and limited selling offers, but can grow significantly by 2030, when 20% of transactions could be executed via AI platforms. It sits along direct-to-consumer (D2C) and indirect channels including online marketplaces and social media.

- AI checkout is nascent, but could compete with other channels as it evolves with personalization, sponsorship, and price parity rules. Simple, low-consideration items work better for AI checkout which don't yet support complex products such as bundles, subscriptions, or add-ons.
- D2C offers customer ownership and rich CX, but struggles with scale. It can be positioned as the premium channel with enriched experience and extensive product offerings.
- Online marketplaces are great for driving sales volumes, but face fierce competition and margin pressures. List bestsellers to drive sales and use subscription and autoreplenishment programs to grow recurring sales and increase retention.
- Each AI platform takes product feeds differently, and participation and product listings can require manual efforts. Technologies such as channel integration applications, digital commerce platforms, and product information management (PIM) can facilitate product feeds and orders across multiple channels from a single back-end.

- Things are not all transparent and keep evolving with AI checkouts. Rules can change to alter the attractiveness of the channel. Starting with low expectations and keeping learning and measuring to stay agile for channel mix strategies.

Strategic Planning Assumption

By 2030, 20% of digital commerce transactions will be executed through AI platforms using on-platform checkout or by AI agents.

Impact Brief

AI checkout is an emerging digital commerce channel that can bring incremental revenue, and sits along other channels including D2C, online marketplace, social commerce, and livestreaming. Today it is small and allows organizations to own the transactions. Sharing of customer data is limited to essential information to fulfill the order, and extra mapping efforts are required if merchants want to link transactions to their customer records. Expect changes in the future when this channel gains momentum, which can compete with other channels.

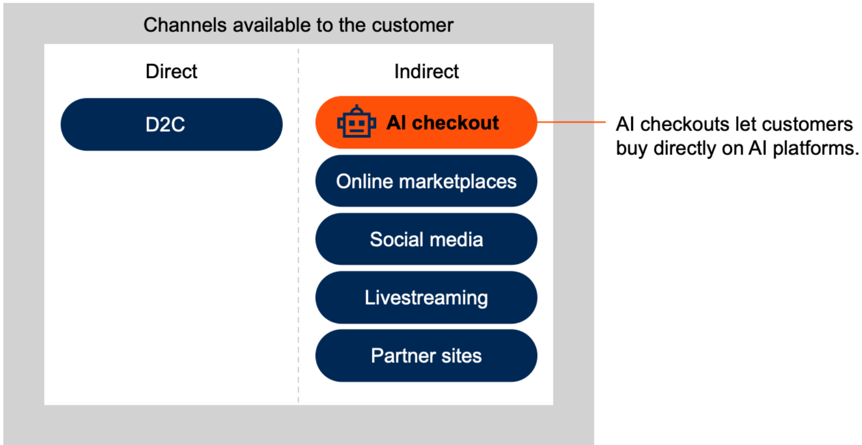
D2C allows organizations to better acquire customer data and offer rich experience, but some brands can have challenges in scaling sales. Online marketplaces drive large sales volumes, but have fierce competition, charge high fees, and don't often share customer data with merchants. AI checkouts have the smallest sales, but can potentially grow as the service gains more traction and supports more selling options.

Actions and Cautions

AI checkouts allow customers to checkout on AI platforms without going to the merchant's site. This enables a shorter path to purchase and incremental sales due to AI platforms' large user base. This channel sits along direct and indirect channels, and organizations need to have a channel balancing strategy to maximize growth and customer acquisitions (see Figure 1).

Figure 1: Direct and Indirect Channels in Digital Commerce

Direct and Indirect Channels in Digital Commerce



Source: Gartner
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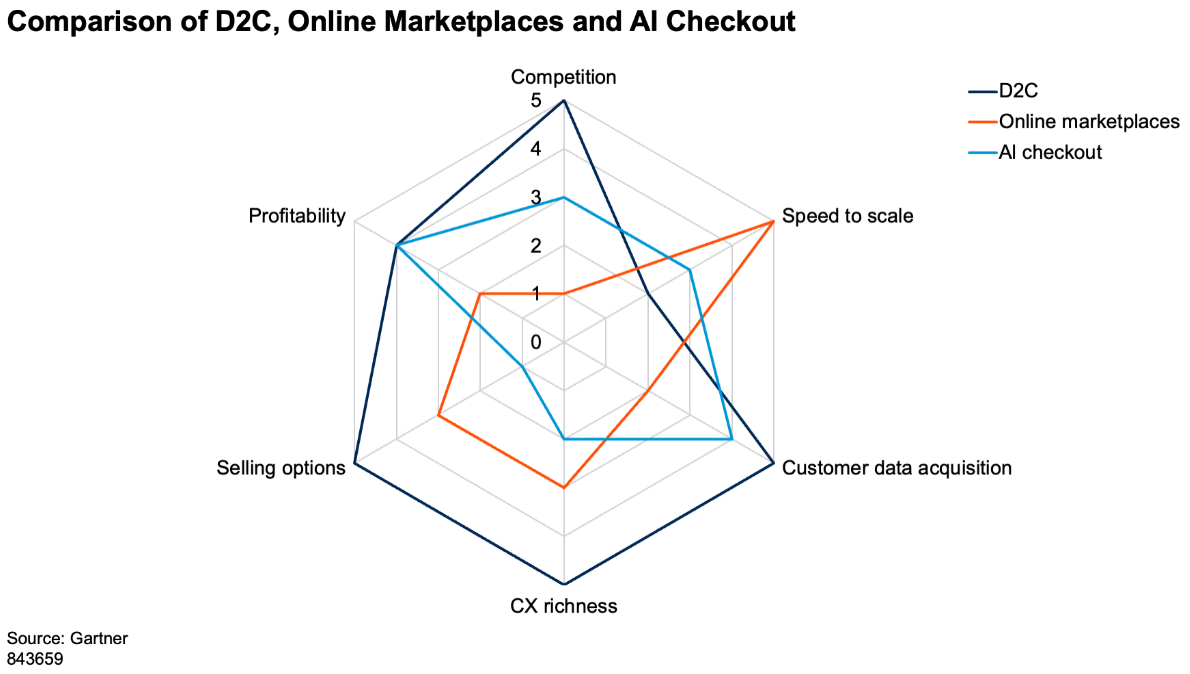
Figure 2 compares AI checkout with D2C and online marketplaces across competition, speed to scale, customer data acquisition, CX richness, selling options, and profitability. The rating is based on selling the same products in each channel with similar operational capabilities, and uses a scale of 1 to 5 where 5 represents the best interest for merchants.

Figure 2: Comparison of D2C, Online Marketplaces and AI Checkout



- **Competition:** The level of competition with other product listings on the same platform.
- **Speed to scale:** The ability to quickly increase sales volumes.
- **Customer data acquisition:** The ability to capture customer data from interactions and transactions.
- **CX richness:** The range of options for product discovery, buying, and delivery.
- **Selling options:** The range of options for product bundling, subscription, service add-on, and scheduling, warranties, etc.
- **Profitability:** Margins of selling through the channel.

AI checkout is small for sales volume, but can increase, as the service gets more traction and supports more selling options. Evolve the channel strategy for holistic growth with the addition of AI checkouts.

Actions

- Selectively list products for AI checkouts, start with simple, high-recognition items, and limit the initial number of listings.
- Enhance D2C experience with intelligent discovery, personalized offers, rich buying options, unified commerce experience, and branded marketplaces to make it the premium channel for selections and experience.
- List bestsellers and promotional items on online marketplaces to drive sales volumes and acquire customers while managing profitability by selectively investing in value-added services.
- Use technologies such as channel integration, digital commerce, and product information management solutions to facilitate product feeds and order management from multiple channels.
- Experiment with AI checkouts and monitor performance for sales and AI visibility. Adjust product listings, promotions, inventory and content, and review your participation decision if the channel turns out to be less attractive.

Cautions

AI platforms may change rules in the future if checkout programs gain momentum. Examples include:

- Become the merchant of record (MoR) where they process payment and orders.
- Offer personalization capabilities to enhance the discovery and buying experience to compete with the D2C experience.
- Charge varying fees per product category where products with higher margins face higher fees.
- Introduce sponsorship and biddings for product placement.
- Introduce price parity rules to forbid merchants from undercutting prices in other channels.

These changes will alter the attractiveness of AI checkouts and require adjustments in product listings and channel participation.

How to Execute

Selectively List Products for AI Checkouts

Consider the following factors when selecting products for AI checkouts:

- **Build on brand awareness:** Feature popular, high-recognition products to reinforce brand visibility. Use these platforms as top-of-funnel acquisition channels that introduce customers to your brand.
- **List simple products:** Simple, low-consideration products are good candidates and also are easier for return processing. Complex products that require guided discovery, product bundles, subscriptions, scheduling, and attached warranties are not supported by AI checkouts.
- **Limit the number of product listings:** This is to understand how things work, how this channel contributes to your overall online sales, and if there is any negative impact on other channels.

Enhance D2C Experience and Differentiate Offerings

Enhance D2C experiences with the following:

- **Discovery:** Offer intelligent search that can invoke the relevant discovery mode based on the user intent, including browse and search, quizzes, conversational experience, talking to a live agent, or a combination of these.
- **Purchase:** Suggest product bundles and add-ons, cart-level offers, delivery options, free shipping and returns, and payment methods based on the customer preference to enable a seamless checkout.
- **Postpurchase:** Enable self-service return processes, expedited refund, targeted communications, and product tips to retain customers.
- **Personalization:** Leverage customer knowledge and session behavior to personalize content, product recommendations, actions, offers, membership, and events invitations.
- **Unified commerce experience:** Provide seamless cross-channel capabilities such as click and collect, ship from/return to the store, change items, or order cancellations during pickup.

Differentiate D2C offerings with the following:

- **New releases, limited editions, premium, and complex products:** These should be sold only on D2C channels, where richer discovery and consultation experiences are possible. D2C should have the most extensive product offerings among all channels.
- **More buying options**: Include subscriptions, service add-ons, product bundles, trade-ins, and autoreplenishment that help differentiate D2C offerings.
- **Branded marketplaces:** Integrate third-party offerings to make D2C a one-stop shop.

Drive Volumes and Ensure Profitability for Online Marketplaces

Online marketplaces are great for driving sales due to the large user base, but the channel is highly transactional and not great for customer retention due to lack of brand loyalty. Position D2C as the premium channel for offerings and customer experience, and use marketplaces for customer acquisition and sales. Consider the following when selling through marketplaces:

- **List bestsellers and promotional items** to drive volume and acquire customers. Increase brand awareness and let customers know that your D2C offers more choices.
- **Differentiate from your D2C products** with feature variations to avoid price comparison. Select a few products to be listed on both marketplaces and AI checkouts to compare sales performance. The risk of cannibalization is small, initially due to the marketplaces' large user base.
- **Utilize marketplace capabilities and programs** for autoreplenishment, subscription, and bundles to increase recurring sales and customer retention.
- **Manage profitability** by making calculated investment in marketplace ads, fulfillment, warehousing, and logistics services.

Facilitate Product Feeds and Order Management

Today each AI platform uses different ways to take product feeds. OpenAI has published an agentic commerce protocol (ACP) to take product data and enable payment for Instant Checkout. It is unclear if other platforms will adopt this protocol. In comparison, Perplexity has directly integrated with commerce platforms such as Shopify and Bigcommerce, and published APIs for merchants to send product data and enable checkout.

In addition to point-to-point data feeds, organizations can also use tools to facilitate product feeds and orders for multiple platforms from a single back-end.

- **Channel integration applications** have extensive coverage of marketplace, social and livestreaming platforms. Some also start to cover AI checkouts. For example, Feedonomic can support product feeds into multiple online marketplaces as well as Perplexity (see Streamline Product Data With Channel Integration Apps for more information).
- **Digital commerce platforms** such as Adobe Commerce, Shopify and VTEX have integrations with online marketplaces including Amazon and Walmart to enable managing product feeds and orders from these platforms. Shopify also supports OpenAI's Instant Checkout and Perplexity's Shop like a Pro.
- **Product information management.** Vendors such as Akeneo and Salsify offer channel integration capabilities that can feed product data into external channels, though PIM doesn't usually manage orders (see Market Guide for Product Information Management Solutions).

Learn and Measure to Stay Agile

It takes trial and error to learn how to best work with AI checkouts. At the same time, platform rules can further evolve that will alter the attractiveness of AI checkouts. Examples of rule changes include:

- Become a merchant of record (MoR) where they process payment and orders.
- Offer personalization capabilities to enhance the discovery and buying experience to compete with the D2C experience.
- Charge varying fees per product category where products with higher margins face higher fees.
- Introduce sponsorship and biddings for product placement.
- Introduce price parity rules to forbid merchants from undercutting prices in other channels.

Organizations should start with low expectations, and keep learning and measuring. Experiment to understand how to best handle transactions and returns. Measure sales performance and brand visibility for three to six months while evolving your channel mix and refining growth objectives.

- **Sales performance:** Track sales from each channel especially AI checkouts to understand how it grows your sales and customers, impacts other channel performance and contributes to overall sales.

- **AI visibility:** Use tools such as SEO/AEO analytics and manual searches to track your product visibility on AI platforms. Higher visibility can boost your product ranking in AI checkouts and drive more traffic to other channels due to better brand awareness (see Winning Product Discovery on AI Platforms for best practices).

- **Platform changes:** These include price parity policy, ranking rules, merchant fees, and sponsorship that could impact sales performance and profitability for AI checkouts.

As organizations gather more data and understanding of AI checkouts, they should stay agile with channel strategies including product listings, promotions, inventory allocation, and context-enriched content. Also review participation decisions if AI checkout turns out to be highly competitive and less profitable.

Success Measures

- **Sales performance:** Sales and customer growth of each channel especially AI checkouts and their contributions to overall sales.

- **AI visibility:** Product rankings and customer reviews on AI checkouts, against your main competitors.

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