



THE AI SHOPPING SHIFT

Consumers Need Money and Time-savings,
Coupled With Strong Built-In Consumer
Protections to Adopt Agentic Commerce

Executive Summary

Consumers in 2025 are navigating two powerful forces reshaping how they shop: ongoing economic pressure and the rapid rise of AI. High prices for groceries, goods, and housing continue to drive anxiety, pushing shoppers into a defensive, value-seeking mindset. They plan purchases carefully, compare more options, and wait for discounts, which makes savings tools like digital coupons and cashback rewards more relevant than ever. 78% of consumers say they're more interested in these tools now, and nearly half "almost always" use them.

At the same time, generative AI has gone mainstream. Nearly two-thirds (61%) of U.S. consumers have tried tools like ChatGPT, Gemini, Claude, or Perplexity, a threefold increase from 2024. For 35% of AI users, AI is already part of their shopping journey, especially for comparing prices and finding deals. Yet a large portion of AI users who never use AI for shopping admit they've simply "never thought to," revealing an enormous untapped opportunity for education and integration.

But AI adoption is not without friction, and trust remains fragile. Consumers have privacy concerns, worries about misinformation, and discomfort with end-to-end "agentic" shopping: where AI transacts autonomously. Consumers show they will trust AI more when it provides clear value to them, such as cashback

or rewards. Trust drops when monetization comes through ads or promotions that serve the platform instead of the shopper. Ensuring the AI only benefits when the consumer does creates alignment between agent and user, and reinforces trust in the guidance provided.

The path forward is clear. For AI shopping to gain mass adoption, platforms and brands must:

Demonstrate real savings and efficiency by delivering better deals, cashback, and time back to consumers.

Build trust through protections by offering transparency, fraud safeguards, and human backup.

Leverage safe personalization by using low-stakes data (sizes, preferences, purchase history) to improve recommendations.

Ultimately, consumers aren't opposed to AI shopping - they're pragmatic. They'll embrace agents and tools when the payoff is obvious: more savings, less hassle, and greater confidence in the outcome.

Introduction: Economic Headwinds Push Consumers to Shop Smarter

Four years after we first began conducting these surveys, consumers are still experiencing economic uncertainty. After supply chain shortages and inflation drove prices skyward 5 years ago, concerns about the prices for everyday items, housing, and groceries, paired with worries about the job market, the impact of tariffs, and retirement accounts' value, still have consumers in a state of economic anxiety. PYMNTS recently [noted](#) that “a pessimistic vibe has set in all around.”

These concerns and the overall concern around the uncertain state of the economy and its impacts on their own lives, translate into how consumers shop, compelling many to adjust their shopping habits and how they save money.

At the same time, a wide variety of digital shopping tools that help consumers save money, along with the emergence of AI-assisted shopping, has empowered consumers like never before.

Wildfire commissioned a survey conducted by Big Village of 1,000 U.S. consumers aged 18+ in July 2025. This report analyzes the responses, discusses the shifts in consumer spending habits, the tools and tactics used by consumers to maximize their savings today, and consumer adoption of agentic commerce.

High Prices and Diminished Purchasing Power Top Worries for Consumers

The survey revealed that respondents' top economic concerns are still firmly centered on high prices, along with their purchasing power as consumers. Although the inflation rate is down from a pandemic-era high of [9.2% in June 2022](#), it remains slightly above the Federal Reserve's 2% target, at [2.7% in July 2025](#), prompting ongoing concern.

The top 3 items that respondents rated themselves as “Extremely” or “Very Concerned” about in the July 2025 survey were:



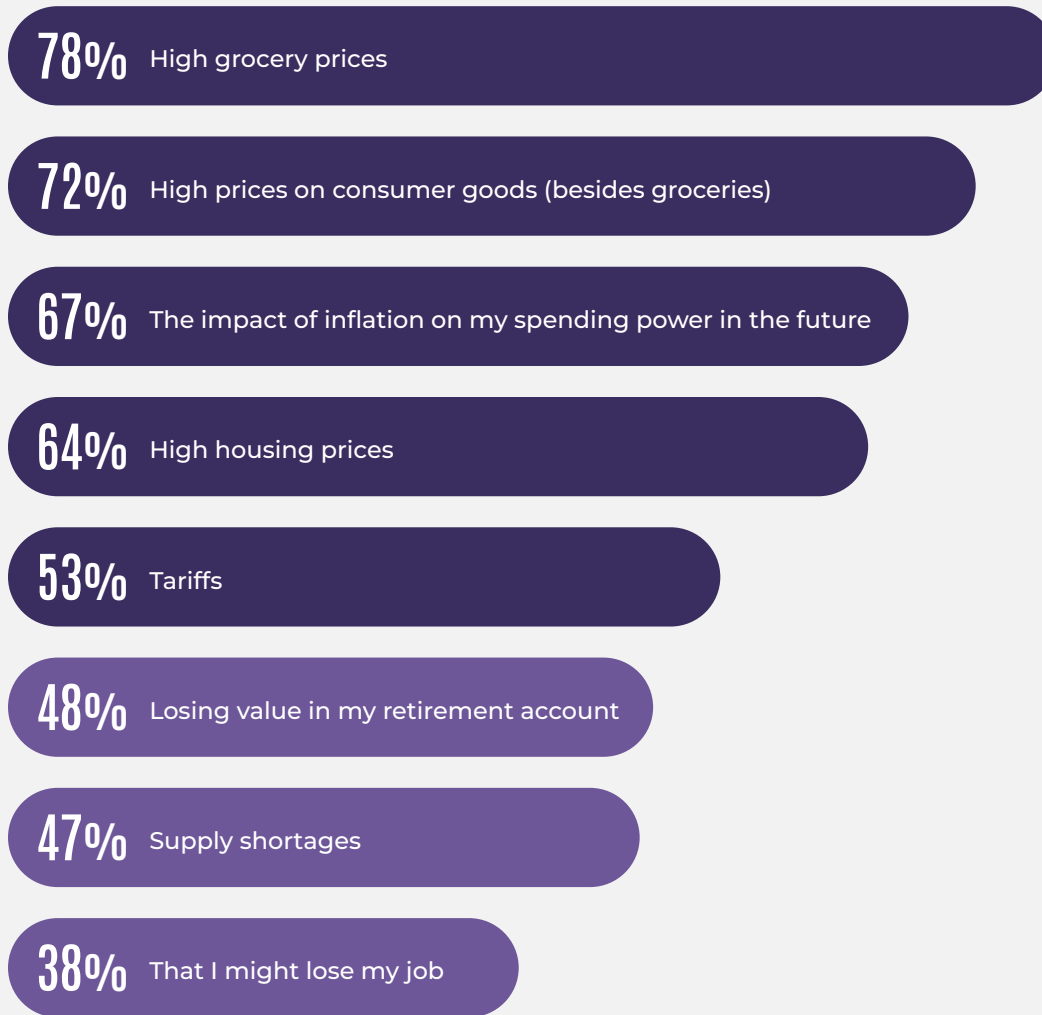
n=1,008

The day-to-day impact of high prices on groceries and other consumer goods weighed most heavily on consumers, with a majority of all respondents ranking themselves as “Extremely” or “Very Concerned” about them. Lagging behind as concerning to respondents were tariffs, identified as “Extremely” or “Very Concerning” to slightly more than half (53%) of the respondents.

And finally, with a nod to the lingering effects of pandemic-era attitudes, consumers also seem less concerned about supply chain shortages than about the hit on their wallets - but still, 47% of respondents said they were “Extremely” or “Very Concerned” about that issue. (Figure 1)

FIGURE 1

Consumers are most concerned about high prices and their own spending power.



n=1,008

Reduced spending all around

Concerns around elevated prices and reduced purchasing power directly translate to shifts in consumer spending. When asked how they have changed their spending habits this year vs. last year across all surveyed categories, more than half of respondents answered that they reduced their spending. Fully $\frac{2}{3}$ of

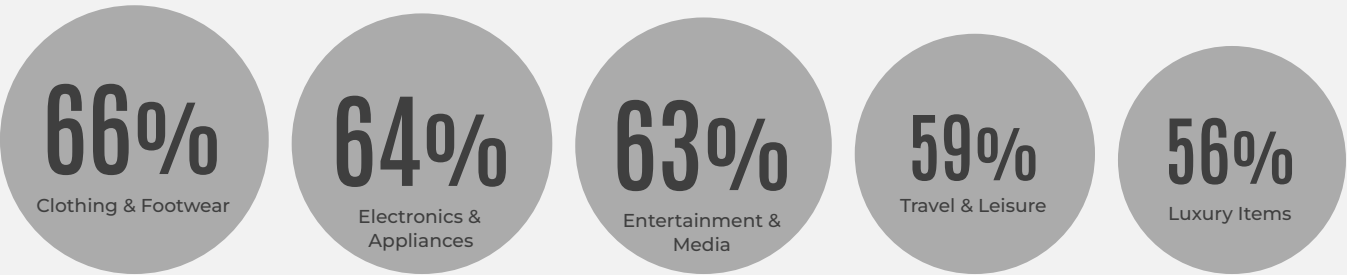
the respondents (66%) reduced spending in the Clothing & Accessories category, followed closely by Electronics & Appliances (64%) and Entertainment & Media (63%).

Surprisingly, fewer respondents reported they are reducing their spending in Travel & Leisure (59%) and Luxury Items (56%) this year as compared to the top 3 categories above. This could stem from the lingering “revenge spending” effect - where pent-up demand drove elevated spending on travel and splurges following pandemic restrictions.

However, recent research suggests that this trend has evolved into a more intentional approach. According to [Euromonitor](#) and other sources, consumers are turning to “slow travel” - that is, they’re taking fewer trips but seeking out higher-quality, meaningful experiences. And similarly, [The Times UK](#) reports consumers are still spending money on everyday indulgences, often referred to as “the lipstick effect,” where consumers gravitate toward small, affordable luxuries like high-end beauty products in inflationary times.

In essence, with fewer respondents noting spending reductions in the Travel & Leisure and Luxury Items categories, they now seem to be selectively choosing “little luxuries” that offer emotional satisfaction while delivering a sense of value. But it’s worth noting that more than half of the respondents did report reduced spending in those categories. (Figure 2)

FIGURE 2
Consumers reduced spending
on discretionary categories most



n=1,008

Spending Habit Shifts By Income Level

Consumers across income levels are feeling the squeeze of inflation and higher prices, but they're responding with very different strategies.

For lower earners (under \$50,000), the data points to a defensive, cutback mindset. Nearly 7 in 10 (69%) reported reducing spending on clothing and footwear, compared with just 59% of consumers earning \$100k or more - a 10-point gap. The same pattern plays out in other categories: 69% of lower earners cut back on electronics and appliances (vs. just 55% of higher earners), and 65% of lower earners scaled down entertainment and media (vs. 57% of higher earners). (Figure 3)

Higher earners, meanwhile, appear to be more selective than restrictive. Rather than cutting across the board, they optimize their spending, continuing to buy in categories they value while trimming elsewhere. This suggests that savings tools for higher earners may be used more tactically, helping them maximize value on specific products or high-consideration purchases.

For lower earners, the story is different: they're pulling back in all categories, even everyday necessities. With far less financial flexibility, this group is more likely to turn to cashback, coupons, and discounts simply to make routine purchases affordable.

The gap between these groups underscores a core truth: economic pressure doesn't just change how much consumers spend, it changes why and where they save. Lower earners are slashing spending, while higher earners use savings tools strategically to stretch value. For brands, this means one-size-fits-all approaches won't work. Loyalty will depend on aligning savings opportunities to the very different realities of each income segment.

FIGURE 3

Lower-income consumers pull back most



n=1,008

Consumers shift to value-seeking shopping

Consumers report decreasing spending across the major consumer product categories - while at the same time reporting strong habits around tactics for saving money when they do shop.

For one, they are approaching spending in a more methodical way - 83% state they are planning their purchases more carefully and doing more comparison shopping this year, and 81% are waiting to buy items with promotional discounts and sales this year. This figure is up from last year, when 79% of respondents to the survey reported waiting for promotional discounts and sales before they made purchases.

Shoppers increasingly turn to savings tools

In addition to purchasing generic and discount products vs. name-brand ones, or shopping at a discount retailer, respondents are also showing more interest in proactive money-saving strategies such as using cashback rewards or digital coupons.

This year, 78% of respondents reported being more interested than ever before in cashback or coupons - the highest we've ever seen.

In fact, the percentage of respondents who reported being more interested in coupons has increased by 5 points since 2023, and respondents interested in cashback has increased by 3 points since 2023 - an indication that more consumers are learning about and leveraging these tactics to save money when shopping. The actual usage of cashback and coupons by survey respondents reflected strong participation in those savings tactics, as well. When asked "How often do you do the following to save money when shopping online," 51% of respondents "Almost Always or Often" applied digital coupons or promo codes, and 48% earned cashback rewards.

AI goes mainstream

After nearly 3 years since ChatGPT, the generative AI chatbot, was released by OpenAI in November 2022, generative AI chatbots are reaching mass adoption. In only 5 days since ChatGPT's release, it passed 1 million users. Today, ChatGPT is one of the world's [top 5](#) most-visited websites.

Other generative AI chatbots including Claude, Perplexity, and Gemini have since hit the market, and millions of users access these tools daily for everything from researching information, to generating images and art, to solving math problems, to performing writing tasks, and almost everything in between.

The survey found nearly two-thirds, or 61%, of respondents have used an AI tool such as ChatGPT, Perplexity, and other chatbots. This is a huge turnaround in just a year since the first time this question was asked: in 2024, only 22% of respondents had ever used an AI tool. (Figure 4)

FIGURE 4

AI
chatbot
usage
nearly
tripled
in a year

61%

RESPONDENTS WHO HAVE
USED AN AI TOOL IN 2025

22%

RESPONDENTS WHO HAVE
USED AN AI TOOL IN 2024

n=1,008 in 2025, and 1,007 in 2024

In line with recent reporting from Prof G Markets, which [stated](#) that females are 20% less likely than men to use AI, this broke into 65% of male and 56% of female respondents stating they've used an AI tool such as ChatGPT.

Of respondents who use an AI tool, slightly more than 1 in 10 (13%) report using AI tools frequently, but most users report using them "occasionally" (23%) or "rarely" (21%). Meanwhile, 26% of all respondents state they've never used AI, and don't plan to.

The AI "gender gap" is more pronounced here: 33% of females state they've never used AI, and don't plan to, but only 20% of males did.

As to the reasons why respondents don't use AI tools, the top responses were "I prefer to do things myself," and "I'm concerned with data privacy or how my data might be used," both agreed-to by 37% of non-AI users. And slightly fewer respondents, 33%, agreed with "I have concerns about its accuracy (misinformation)."

People Use AI to Create, Save Time, and Get Better Answers

How/why do you use AI tools?

46%

FOR PERSONAL TASKS /
PROJECTS / HOBBIES

42%

TO SAVE TIME OR BE MORE
EFFICIENT IN GENERAL

39%

BECAUSE AI PROVIDES CLEARER
AND/OR BETTER ANSWERS THAN
OTHER TOOLS FOR INFORMATION
AND DISCOVERY

n=590

Gen Z Leads AI Use, Boomers Lead Skepticism

Generational differences in generative AI usage are (perhaps unsurprisingly) stark. Three-quarters of Gen Z have tried tools like ChatGPT, compared to just 42% of Baby Boomers. In fact, 40% of Boomers say they've never used AI and don't plan to - vs. only 17% of Gen Z. But not all Boomers are resistant: nearly 1 in 5 say they haven't used AI but are interested in learning more.

Frequency of use also varies by age. Nearly 1 in 5 Gen Z and Millennials report using AI "frequently," while just 4% of Boomers do. Life stage helps explain the gap: Gen Z (18-28) are students or early-career, Millennials (29-44) are balancing career and family, while Boomers (61-79) are often retired or empty-nesters with less daily need.

Privacy concerns are another dividing line. Only 27% of non-AI Gen Z cite data privacy as a barrier, compared with 45% of Boomers. Overall, the older the generation, the greater the concern about data use. (Figure 5)

Encouragingly, Gen Z non-users aren't rejecting AI outright. Their top reason for avoiding it - "I prefer to do things myself" (47%) - suggests agency and habit, not deep opposition. Still, their second-most-cited concern (36%) was accuracy and misinformation, signaling that improving trust and reliability could encourage this group to become regular users.

FIGURE 5

Different Generations, Different Reasons for Avoiding AI



I'm concerned about privacy or how my data might be used



I have concerns about its accuracy (misinformation)



I prefer to do things myself



I don't see a need for these tools in my life

n=399

Opportunities to connect AI & shopping in consumers' minds

Despite nearly two-thirds of respondents reporting they've used an AI tool, are people using generative AI chatbots for help with shopping? Although respondents actively utilize a variety of proactive tools to shop smarter and automate savings in the face of ongoing economic pressures, what are their attitudes towards including AI-powered assistance into their shopping toolset?

While overall AI chatbot tool adoption is relatively high, its specific use for online shopping varies. Of the 61% of survey respondents who use AI tools, 35% use it "Almost Always" or "Often" as part of their online shopping. 24% "rarely" use it as part of their online shopping, and 15% "Never" do. (Figure 6)

FIGURE 6

AI Adoption Is High, But Shopping Use Case Still Emerging

How often do you use an AI tool as part of your online shopping?



n=590

Generationally, adoption of AI chatbots for shopping help is highest for Gen Z and Millennials, who, at 44% and 45%, respectively, reported using it "Almost Always" or "Often." At the other end of the spectrum, only 13% of Baby Boomers reported doing so.

However, of the 15% of all AI users who reported "never" using AI tools for online shopping, a striking 55% reported that they "never thought to use them" that way. Furthermore, 78% of those respondents would consider trying an AI-powered shopping assistant in the future - with 83% of females and 73% of males saying they would try an AI-powered shopping assistant.

These findings highlight a clear opportunity for consumer education and feature promotion by the owners of the generative AI platforms, especially to female online shoppers.

Consumers will increasingly use AI to find savings on products they can trust

How do respondents' use of AI mirror the consumer savings patterns revealed in this year's survey? AI-using respondents have indeed begun adding a new tool to their smarter-shopping arsenal: AI.

Of the respondents who use AI for online shopping, the step where people most often use it while they shop is during the price comparison stage: more than half (54%) of respondents noted using it for that purpose. The second-most-cited step is to get a summary of online reviews (41%). (Figure 7)

FIGURE 7

AI Shoppers Compare Prices First, Check Reviews Second

At what stage of your online shopping journey do you use AI tool(s)?



n=504

These two tactics ranking so highly points to a reflection of overall survey results, where consumers are carefully planning their purchases and doing more comparison shopping to make sure they're getting the best value for their money in response to current economic conditions.

Furthermore, survey respondents do report that they leverage the power of generative AI chatbots to seek out deals and savings: 41% of the respondents who use ChatGPT, Claude, Perplexity, or other AI-powered chatbots when shopping, reported using them to find deals - a tie for the second-most-used tactic.

But in the survey overall, despite the rise of AI chatbots, only 10% of all survey respondents report that they usually use chatbots to find deals and offers online. Rather, among all respondents, more "traditional" methods such as checking store websites (57%), using loyalty programs (46%), and receiving retailer promotional messages (38%) remain more frequently-cited methods for how respondents usually find deals online.

This uncovers a significant opportunity for AI platforms to integrate more directly with loyalty programs, or offer their own rewards program, to encourage a shift in consumer shopping behavior that simultaneously reflects modern shoppers' desire for more value and savings.

Acceptance and trust in generative AI tools depends on future monetization plans

In fact, the survey revealed that trust in a generative AI tool's recommendations can be earned for shoppers by allowing them to participate in any upside realized by potential future monetization models - for example, something akin to a loyalty program for using a particular tool.

75% of respondents who use AI for online shopping agreed they would trust AI recommendations more if they received something back (like cashback or a bonus) for buying a product the tool suggested.

This reflects consumers' desire for a measurable return on their engagement with these tools.

Meanwhile, 65% agreed they would find the recommendations less trustworthy if they saw ads while using a tool. This finding demonstrates that today's shoppers prefer tangible value exchange over interruptive monetization.

These survey responses are in line with insights revealed in loyalty platform Kobie's 2025 [Heart of Loyalty Consumer Research Report](#), a global study of 5,000 consumers. The study revealed that transparent value exchange (where consumers clearly see and receive a benefit in return for their engagement) is now critical to building lasting brand loyalty, and illustrates that consumers are sophisticated evaluators of value and expect brands they engage with - including AI tools - to deliver concrete and measurable benefits.

The Leap to Agentic Commerce

Saving time and increasing efficiency is one of the primary motivators for AI chatbot use, cited by 42% of AI users when asked, “How / why do you use AI tools?” Furthermore, an additional 30% of respondents reported using AI tools for help with planning and organization - reflecting an additional facet to the concept of using generative AI tools for time-saving and productivity.

However, despite this strong inclination towards improved personal efficiency, the use of AI chatbots for deal-finding for online shopping indicates an important nuance. Using an AI chatbot to find deals often requires repeated prompting from the shopper to finally uncover the desired coupon or sale information. Could that truly be considered a proactive shopping assistant?

Respondents’ strong inclination towards using existing generative AI tools for saving time, getting organized, and improving efficiency sets the stage for the next evolution in online shopping: agentic AI. But how ready are consumers to delegate shopping tasks to AI agents that can not only suggest products, but also act to purchase on their behalf? How comfortable are shoppers in trusting an AI to autonomously purchase for them, and what will truly justify this handover of control for them? Let’s dive in.

Build consumer readiness for agentic shopping through everyday purchases

Agentic shopping, where consumers direct “AI agents” to automatically shop and pay on their behalf, is one of the hottest business topics of 2025. But consumers, obviously a crucial player on the demand side of the commerce equation, are not ready to fully outsource their online shopping just yet.

While interest in AI shopping capabilities is growing (at least for chatbots, as has been noted), most consumers are still wary of full AI automation. Depending on the product category, between 16-20% of respondents stated they would be “Very Comfortable” with allowing an AI agent to find an item according to their input,

confirm its price, and then place the order for them - with grocery and household basics ranking highest (20%).

For this question as well, more males said they would be Very Comfortable than females across all product categories. And by generation, Gen Z and Millennials were far and away much more likely to be Very Comfortable. For Baby Boomers, 10% or less would be Very Comfortable across all product categories.

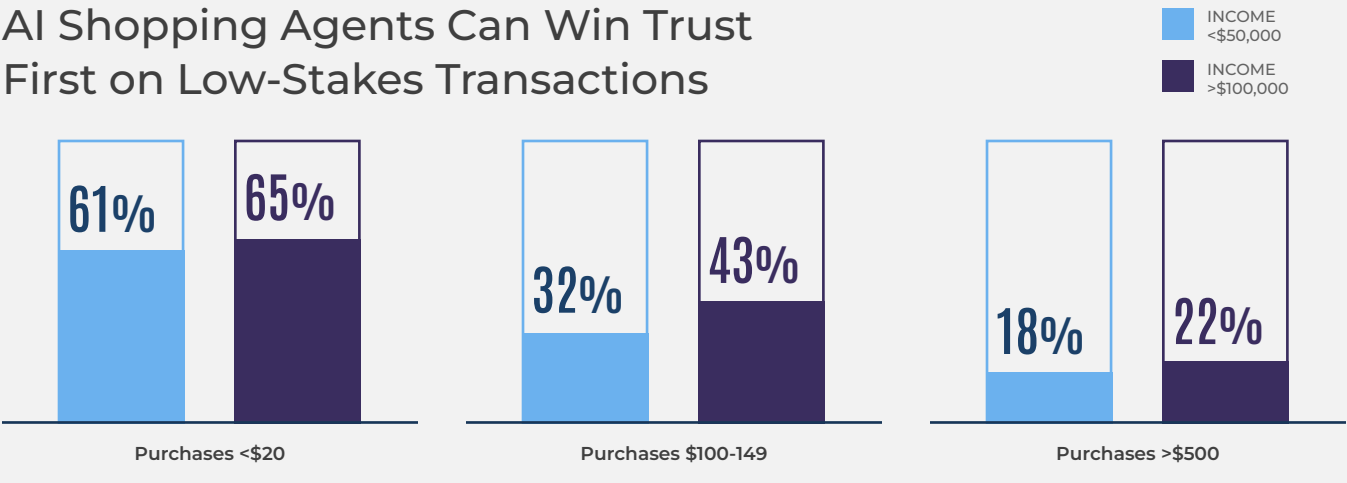
Respondents also showed differing comfort levels with AI agents shopping for them, by transaction size. Asked at what price points they'd be willing to trust an AI agent to buy for them, 61% said for purchases under \$20. That declines to 39% for purchases of \$100–\$150, and to a low of only 19% for purchases over \$500.

Among varying income levels, the data showed that the higher the income, the more comfortable they are with the idea of agentic shopping. Across all surveyed product categories, an average of 18% of respondents making less than \$50K were Very Comfortable with an agent purchasing for them. Yet an average of 23% of respondents making more than \$100K were Very Comfortable.

And based on the transaction size, when it came to relatively low-stakes purchases of \$20 or less, a majority of both sets of respondents were comfortable with an agent purchasing for them. But as the transaction size increased, a much higher portion of the higher-income respondents expressed comfort with an agent buying for them: on average, for transactions above \$100, 43% of respondents making \$100K or more were comfortable, but only 32% of respondents making less than \$50K were. (Figure 8)

FIGURE 8

AI Shopping Agents Can Win Trust First on Low-Stakes Transactions



n=1,008

This suggests that providers of agents can start building trust through low-risk, inexpensive use cases targeting higher-income consumers if possible: for example, by going after lower-cost, everyday purchases.

Trust in agentic shopping begins with consumer protections

When asked to define the concerns they have with the prospect of having an AI agent complete their purchases, 89% of respondents had at least one concern.

Reflecting a similar top-rated concern for non-usage of Generative AI tools, the most commonly cited reason for being concerned with AI agents completing their purchases was data privacy. But an even greater number of respondents cited that reason about agents than generative AI tools, with 49% worrying about their data and what would become of it if using an AI shopping agent.

Consumers Also Concerned with Loss of Control



n=1,008

Only 11% of the respondents said they had no concerns at all, showing that trust in AI shopping agents is in its infancy. And fewer than 1 in 5 respondents were open to trusting an AI shopping agent, even if they were given assurances about customer-service-related issues.

For example, when asked what would make them feel more at ease with letting an AI agent make purchases, 22% of respondents said 24/7 access to a human. Another 20% wanted a money-back guarantee, and 16% said they'd feel more at ease if their bank or card issuer offered fraud protection for AI purchases.

But still, 24% said that “none” of these options would make them feel more at ease with an AI shopping agent.

These findings indicate that there's work to do to get consumers to trust shopping agents and completely outsource their shopping tasks. This is not surprising, since the technology is still nascent and far from mass adoption (or even availability). Ultimately, strong built-in consumer protections will be a key selling point for getting users to trust AI agents.

Shoppers share data with AI agents on the path to alignment

Despite respondents' misgivings about fully trusting an AI agent to shop for them, they may be willing to compromise on their previously-cited concerns about data privacy around generative AI tools if it means getting a more personalized shopping experience.

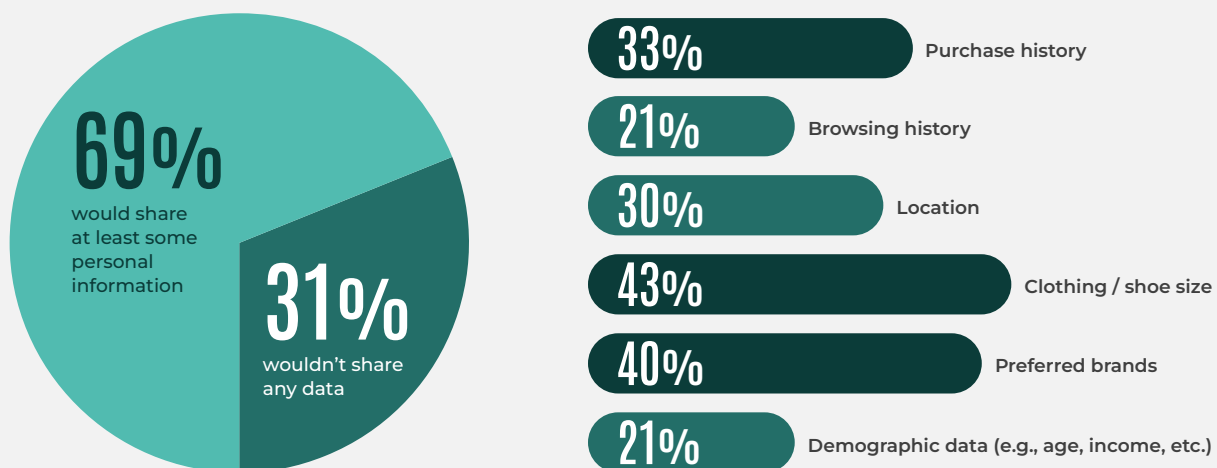
For example, the majority of respondents reported they are willing to hand over certain personal details if they can get better results from an agent by doing so. Overall, 69% of respondents said they would share at least some personal information with an AI shopping agent in order to receive more personalized shopping.

But the data respondents report being willing to share is fairly low-stakes and not dissimilar to what they already share with retailers' loyalty programs. Top categories of data consumers were willing to share include their clothing or shoe size (43%), preferred brands (40%), and purchase history (33%). Notably, the data categories they'd be most unwilling to share with an AI agent were demographic data (age, income level, etc.) and browsing history - both cited by only 21% of respondents. (Figure 9)

FIGURE 9

Consumers Value Personalization, But Guard Sensitive Data

Which types of personal data would you be willing to share with an AI shopping agent if it meant more personalized shopping?



n=1,008

Consumers' sharing these preferences will create a virtuous cycle: better information about a shopper's preferences will lead to better results from a shopping agent, which will in turn lead to more trust by the shopper, which will lead to more usage, which leads to more data for the agent to further "know" what to buy to "get it right" for their particular individual shopper more often. In other words, it will result in better agent/user alignment.

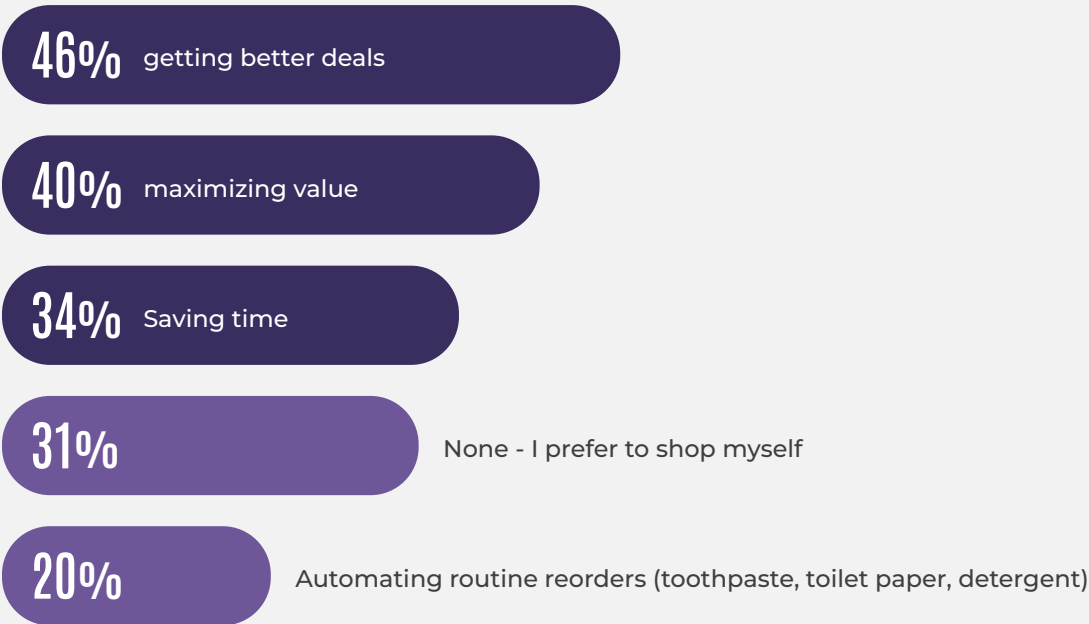
Savings are the #1 driver of AI shopping adoption

When asked what benefits would most encourage them to delegate shopping tasks to an agent, the answers once again revolve around saving money. Today's consumers seek value above all, and that attitude extends to their desire to use an AI agent - especially if it saves them money.

For example, a combined total of 86% of respondents noted that money-saving benefits are what would most encourage them to use an autonomous shopping

FIGURE 10

Money-Saving Benefits Motivate Consumers to Try AI Shopping Agents



n=1,008

agent. Specifically, 46% cited “getting better deals” and 40% cited “maximizing value (with coupons, cashback, or store loyalty rewards/points.)” (Figure 10)

Similarly, for a question regarding what would make it feel truly “worth it” to utilize an AI agent, three out of four (77%) of responses cited were around money: 43% of respondents cited the ability to find better deals than they could on their own, and another 34% said earning automatic rewards or cashback would truly make an AI shopping agent “worth it.”

Time savings factors into the value equation

However, time savings is also becoming an increasingly important factor when it comes to consumers expecting to use AI shopping agents. While financial benefits remain the most popular for swaying respondents to consider using AI agents, the desire to save time as a benefit is not far behind: 34% of respondents said saving time would most encourage them to use a shopping agent.

And furthermore, in response to what would make using an agent feel truly worth it, 27% of respondents said narrowing down decisions and saving time on research, and 25% cited significant time savings during the checkout process.

Another 20% said smart reordering of basic repeat purchases like household essentials would make them more likely to delegate their shopping tasks to an AI agent.

Mirroring the appeal of time savings and personal efficiency regarding the use of generative AI tools, the appeal of automating personal shopping with AI agents does not lie in monetary benefits alone; time savings/convenience is finding a place in the consumer value equation as well.

Key Insights

Today's U.S. consumer remains **deeply value-driven**. Shoppers are more cautious and methodical, they're planning purchases, comparing options, and waiting for discounts. Money-saving is the top priority, fueling widespread use of digital coupons and cashback rewards. In fact, 78% of consumers say they're more interested in these tools than ever, and roughly half report "almost always" applying coupons (51%) or earning cashback (48%) when shopping online.

At the same time, **generative AI adoption is accelerating**, with 61% of consumers having tried AI tools by mid-2025 (dramatically up from 22% in 2024). A growing share now use AI for shopping tasks, primarily price comparison and finding deals. Yet most who don't use AI for shopping admit they "never thought of it," revealing a major opportunity for education and feature promotion.

Still, **trust is fragile**. Privacy (37%) and accuracy (33%) remain top concerns among non-users, and agentic shopping raises additional fears: data misuse (49%), unwanted subscriptions (44%), and wrong purchases (38%). Consumers are open to AI help, but only with clear protections.

To unlock broader adoption, brands and platforms must act:

Build trust with real rewards & protections.

75% of AI shoppers say cashback would boost their trust, while 65% say ads would erode it. Loyalty integrations, guarantees, and fraud protection are essential.

Educate consumers on AI's value.

Many simply don't realize AI can find deals, compare prices, and save time. Clear messaging will drive uptake.

Leverage "safe" personal data.

Consumers are comfortable sharing low-stakes info like clothing size or brand preferences to get more personalized results. This can fuel a **virtuous cycle of better recommendations → more trust → greater usage**.

Prove money and time savings.

86% say deals and rewards would motivate them to use an agent, with time savings (34%) also in the mix. Starting with low-risk purchases (like groceries or everyday items under \$20) can build confidence.

Bottom line: consumers will delegate shopping to AI agents when the payoff is obvious - **greater savings, less hassle, and more time back**.

Platforms that deliver on these imperatives can reshape online shopping and define the next era of loyalty.



About Wildfire Systems, Inc.

Wildfire, founded in 2017 in San Diego, powers white-label shopping rewards and loyalty programs for financial services and technology brands. Its platform rewards consumers with cashback, coupons, and other benefits, driving sales for 50,000+ merchant programs in over 50 countries. Wildfire's AI platform, RevenueEngine, monetizes product and brand mentions within content. Ranked among the top 100 fastest-growing companies in the Inc. 5000 in 2023 and 2024, and 2025. Learn more at wildfire-corp.com.



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