# Phygital Marketing and Agentic AI Shopping: Detecting Essential Insights (Part I)


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**Abstract**

Organizations are challenged to move up their analytics maturity curve, and ensure a right value proposition to their customers by leveraging data connectivity so as to transform fragmented data into actionable insights, as well as making sure data in motion protection between brands and AI endpoints. Digital marketers' holistic data analytics approach is a must to obtain actionable insights into customers' behavior as actions and decision-making processes' mix in response to precisely targeted marketing campaigns, within the context of consumers' purchase journeys increasingly impacted by the rising consumers' turning to conversational AI. Phygital retailers are under pressure to better understand how to approach AI agents' governance within agentic AI shopping journeys gaining traction, customer value propositions' redesigning, as well as the increasing importance of merchandising, customer growth and digital activation (which refers to loyalty and personalization, digital channels and CX, and retail media), and technology as strategic capability stacks. Also, there is an obvious organizations' need to make certain AI risk management both actively, and continuously, being ready for execution tasks for each identified risk. Without a doubt, as agentic shopping is being seen as something good for customers, it will be thought-provoking to detect essential insights within the context of the evolving phygital consumer behavior in the era of hyper-digitalization, so as to overcome continuous challenges in phygital marketing.

**Keywords**: Data Connectivity Enhancement; Phygital Marketing; AI Agents' Governance; Phygital Retailers; AI risk management; Phygital Consumer Behavior; Agentic AI Shopping

**JEL Classification**: D12; D83; L21; L81; M21; M31; M37; O31; O33

**Organizations are challenged to move up their analytics maturity curve, and ensure a right value proposition to their customers by leveraging data connectivity so as to transform fragmented data into actionable insights, as well as making sure data in motion protection between brands and AI endpoints**

According to Analytics8 VP of Consulting (Lobo, 2025), faced with more data collection and how to better utilize it, organizations are challenged to move up their analytics maturity curve (taking into account the descriptive, diagnostic, predictive, and prescriptive pillars of analytics) and ensure their capabilities in stages' building based on a maturity model mindset adoption. As underlined by Microsoft Azure (2026), today's organizations are transmitting more data as never before and very fast, quickly improving their way of work and conceive, as well as ensuring value proposition to their customers based on informed decision-making guided by big data analytics valorizing various tools and applications' assistance in deriving effective insights from that data, consequently ensuring operations' optimization and future outcomes' prediction.

The CEO of the data collaboration platform LiveRamp (known as ensuring people, data, and devices' connection across the phygital world, and leveraging E2E solutions) recently showed that this American SaaS company's role is to ensure data securely movement between brands and AI endpoints by acting as the connective layer, which is very important within differentiation shifting (in context of AI systems' proliferation) from algorithms to inputs (Goldman, 2026). He terms as a soon appearing "war for signals" just LiveRamp's itself-positioning as neutral infrastructure, infrastructure providers' themselves-positioning around data connectivity (rather than model-building) taking place within the context in which enriching first-party data with identity solutions was reported by over 50% of global CMOs, and investment in data unification is planned by 52% of US B2B marketers.

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Digital marketing campaigns, for instance, are guided by objective data-driven decisions (beyond the use of product promotion based on creative ways (Bigdata, 2026), precisely targeted marketing campaigns involving a holistic data analytics approach (consumer data analysis, real-time monitoring, customer segmentation, sentiment analysis, and predictive pricing analytics). Of course, the necessary insights into customers' behavior are obtained with the help of marketing analytics monitoring so as to ensure obstacles' removal and conversions' uplifting by better understanding user journeys, errors' identifications preventing significant business disruptions, and more sound strategic decisions based on verified data.

And as consumers' purchase journeys are more and more impacted by GenAI (as new touchpoint increasing consumers' confidence in their purchase decisions) with regard to how

they make options' comparison, information validation, and brands' choice, organizations are under pressure to adapt to AI-driven environments from the point of view of their value propositions, being imperative to ensure these new touchpoints' optimization (McRoskey et al., 2026). Curated product selections are expected by experts to pop up (N.B. ensuring buying process simplification, and both CX and brand loyalty increase) on many platforms as a consequence of the fact that on social media and through generative AI-powered chatbots there is a rising new products' discovery by shoppers (Wood, 2026; Bedford, 2024; Durzyńska, 2025). Within advertisers' new opportunity represented by the rising consumers' turning to conversational AI, Target's retail media business Roundel (EMARKETER, 2026) is testing, for instance, the performance in ChatGPT (while joining the specific OpenAI pilot program) of Target-owned ads (to ensure both conversational intent alignments, and contextually appropriate appearance) with select brand partners.

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Also, as agentic AI shopping journeys are gaining traction, another challenge for organizations is to better understand how to approach AI agents' governance, opinions recently expressed, for example, at the National Retail Federation (NRF, the world's largest retail trade association) Big Show highlighting significant aspects, such as: the way in which the human shopping experience could be affected by any AI platform's access to data (N.B. an AI platform, as integrated technology environment, can ensure AI apps and agents' deployment, personalizing CX, and optimizing inventory management) that allows data movement from databases, files, and real-time streams into a structured AI-ready format, so as AI agents to benefit from clear and accurate data ensured by retailers; despite the popularity of AI tools' use for product discovery and collecting information, AI agents are let by only a very small number of people to complete purchases for their account, what it meant just a beginning of consumers' acclimatization with AI agents (Wassel a, 2026).

According to DSilva, Varma and Chari (2026), retail is fundamentally changed by AI (from customers' way of shopping to retailers' way of work and where their profit flows), redesigning their customer value propositions (CVPs), economics, capabilities and operating models E2E, being identified significant retailers' imperatives (defining their strategic AI endgame as destination or evaluation; setting an enterprise AI roadmap; lifting their workforce's AI fluency and adoption; building the foundation for enterprise-wide AI; rolling out select big bets) to ensure their responses' acceleration to the 2026 changing retail business model. Among other aspects, there were underlined merchandising, customer growth and digital activation

(which refers to loyalty and personalization, digital channels and CX, and retail media), and technology as strategic capability stacks which will account for about 70% of above-store employee costs for destination retailers (N.B. such as Amazon, Walmart, IKEA, and Home Depot, their customers being attracted by unique offerings, large-scale format, high-volume, exceptional CX, edutainment, and innovative strategies), their roles and capabilities being outlined below. BCG's experts also remembered that as shown by a global survey of 2,400 business executives (the so-called BCG's AI Radar) AI agents are believed by the vast majority of CEOs as going to produce measurable returns in 2026.

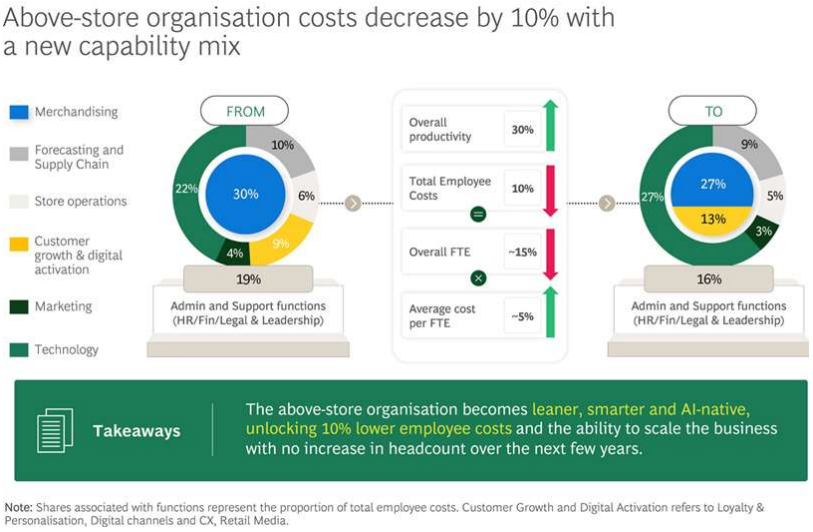


*Figure no. 1: Above-store organization costs decrease by 10% with a new capability mix*

*Source: DSilva, S., Varma, A. and Chari, S., 2026. Retail Rewired: How AI Is Reshaping the Retail Business Model, BCG, February 10 (work cited)*

The broader trend of Agentic AI execution and adoption across the retail industry is confirmed by Google's update represented by AI Mode as its AI powered search tool, when using Google's AI shopping experience shoppers having the opportunity of seeing more of it, and buying items (without leaving Google) with the help of Google's AI agent Gemini on online marketplaces Etsy and Wayfair (Choudhary, 2026). When the shopping process is let by customers be handled by AI for them without any reliance on outside sources (for example in the case of shopper transaction through a third-party platform as technical system, like a digital service, application, or tool, that mediate exchanges), that may appear as a broader challenge compared to another challenge, such as when CX is guided by AI (AI-powered experiences), and organizations' people having less control over its accuracy (Wassel b, 2026).

Research findings by Kleppe et al. (2025) revealed that to ensure AI agents' accountability, control, and trust management is imperative to consider rapid implementation of new governance approaches and technical capabilities, as well as control-by-design. Also, beyond the obvious benefits generated by AI agents (taking into account various applications),

organizations need an important change in preparation to lessen the important change in risk, being know that cascading failures in autonomous AI agent systems (N.B. as domino effect) can rapidly develop and spread, vulnerability moving to an ecosystem-level risk (from a systematic hazards' identification, assessment, and mitigation associated with a specific product), the risk profile (including cyber risk), being changed by AI agents (that run all the time and to meet their goals can take strange actions, for instance). That is why organizations need to clarify where they need AI agents and if their governance model is designed for autonomous systems, ensuring AI risk management both actively, and continuously. And within the AI agents' rise it is very important to ensure critical observation regarding the strategic and technical decision of choosing a GenAI model (framing both risks and priorities), knowing that data and design choices' training are shaping the perspectives (impacting the framing) embedded in a model (Mills, Kleppe and Broestl, 2026). According to a survey conducted by cybersecurity firm SailPoint (Alexis, 2026), unintended actions (for example, data sharing and unauthorized system access) were already performed by AI agents in case of 80% of surveyed organizations.

Regarding the risks assumed by organizations within business challenges' rapid evolution it is useful to specify that Oracle NetSuite identified a valuable C-Suite's risk management checklist (blind spots and information gaps;  supply chain constraints; cash shortfalls; regulatory and organizational complexity; bad CX; excessive back-office overhead; cybersecurity vulnerabilities; aging, ineffective technology) and ready for execution tasks (to ensure a clear comprehensive view of the entire organization, by implementing integrated real-time data systems; to model potential financial impacts, by utilizing advanced cash forecasting tools and AI to monitor liquidity, and running scenario planning; to ensure compliance frameworks that are robust and adaptable to local regulations; to maintain steady revenue streams, by prioritizing customer retention and satisfaction; to ensure operational processes' streamlining  and control over overhead expenses' tightening; to support business operations, by investing in new technology, such as Cloud ERP; to ensure a so-called controlled courage approach as psychological and practical framework, pursuing growth while maintaining strong, connected foundational controls) for each identified risk (Oracle NetSuite, 2026; Oracle NetSuite, 2025; Business Reporter, 2025).

On the other hand, as for soft skills like empathy (which is core to decision-making) to ensure the right frameworks' building it was unprovided enough attention, recent findings by researchers from reputed U.S. Universities (Northwestern, Stanford, and Pennsylvania State) revealed how in judging empathy LLMs (being compared the following large language models: Gemini 2.5 Pro, ChatGPT 4o, and Claude3.7 Sonnet) are already almost expert level (in comparison with experienced and inexperienced people), empathic communication (for measuring were used several frameworks) nuances in text-based conversations being reliably recognized (as reliable as the framework is), and of course without feeling empathy (Escudero, 2026).

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Lim et al. (2023) showed that: "consumers today live in a hyper connected world where information is readily available, communicated, and shared… Nonetheless, consumers may be indecisive given the amount of information that they now have to consider or process in order to make a decision. Therefore, future research is encouraged to examine the evolutionary perspectives of consumer behavior in order to understand the cycles and waves of changes in consumer behavior" (p. 229). Ottenbacher et al. (2023) investigated how and if smart retail technologies (considering customers emotions impacted by these technologies in a phygital environment such as a smart store, see Amazon's JWO technology) are impacting the emotional CX by representing emotional trigger/source, resulting in customers' surprise and excitement, or even happiness (the most frequent emotional trigger dimension being functionality). According to Sambamoorthy et al. (2025), consumer behavior has been deeply modified by the digital technology accelerated progress that determined customer interactions' redefinition and impacted their purchase choices, while CX improvement, conversion rates' increase, and cultivating brand loyalty have been also achieved by companies like Amazon through AI-driven technologies' use.

Amazon CEO Andy Jassy recently shared (Vuocolo, 2026) a confident outlook regarding CX "that will ultimately be what customers use for agentic shopping," that being seen as something good for customers, and publicly being praised currently Rufus, Amazon's in-house AI shopping agent (used last year by 300 million Amazon customers used in 2025 and which were 60% more inclined to complete a purchase). On the other hand, beyond its ability to energize first-party purchase data vastly surpassing Amazon's owned properties (Feger, 2026), Amazon announced the decision to stop (Ryan a, 2026) its palm-scanning payment device Amazon One (accessible at many Whole Foods stores but not only), that was first introduced at a small number of Seattle Amazon Go (N.B. officially launched also in Seattle at the beginning of 2018) locations in 2020. Let's also remember that at the beginning of this year Amazon received approval to build its first big-box store in a suburb of Chicago, and mentioned plans with this format to bring "customers distinctive selection, value and convenience," while toward the end of January 2026, Amazon decided to convert its Amazon Go and Amazon Fresh locations into Whole Foods Market stores (Chain Store Age, 2026; Ryan b, 2026; Cabrey, 2026).

it had made the "difficult decision" to close its Amazon Go and Amazon Fresh physical stores, converting various locations into Whole Foods Market stores. In announcing the closures, the company said it was not abandoning brick and mortar, and emphasized it would continue to test new physical store experiences, Amazon also cited its plans to develop a "mass physical store format that brings customers distinctive selection, value and convenience."

According to Swaminathan (a, 2025), we are already in the era of hyper-digitalization, the beginning of this new era being signaled by rapid changes in technology and AI's rise, including marketing as one of the organizations' essential functions being significantly impacted, the marketing function being transformed accordingly. Taking explicitly into account phygital marketing environments Gamage et al. (2025) focused on customer responses to personalization efforts (based on a personal paradox matrix categorizing these customer responses' dualities, positive and negative, and considering as main dimensions cognitive versus affective, freedom versus control, and privacy versus benefit). Stafford Global (2025) underlined how: a strong motivator is digital marketing for consumers (including impulse buying being driven by it); within new products' researching is preferred instant gratification; through the use of data analytics in digital marketing are built consumer profiles practically to a tailor-made level. Coming back to Swaminathan (b, 2025), it is also worth mentioning that within his focus on phygital experiences he underlined from the very beginning how brand experience (which is subjective) includes both internal consumer responses (i.e. sensations, feelings, and cognitions), and consumer behavioral responses (that are evoked by brand-related stimuli, i.e. sensory, emotional, and cognitive reactions triggered by stimuli).

Starting from the importance of new understanding of customer behavior, Quach et al. (2025) focused on how CX can be significantly enhanced by phygital profiling and dynamic personas, research findings revealing that – compared to digital profiling alone – a richer understanding of consumer behaviors and preferences can be obtained by integrating (through phygital profiling) physical and digital touchpoints. An interesting review of articles exploring Gen AI impact on phygital CX was conducted by Lim (2025), research findings making difference between the bright sides (such as: creativity and innovation through market trends' analysis and customer feedback, insights' generation guiding new solutions, product and service innovation, as well as enhanced creative outputs in phygital marketing etc.), and the dark sides (such as misinformed phygital marketing decisions suppressing creativity and innovation and exposing brands to potential brand-reputation damage, caused by inaccurate or biased outputs etc.). And as retail future is seen as phygital, Testa and Slaton (2025) focused on current strategies and retail experiences' future priorities, including metaverse utilization in retail.

**Instead of conclusions**

There is no doubt about the real need of ensuring, through a human-centered approach, AI's alignment with human priorities, considering purpose, values, and properties as identified constituent elements of human-centred AI (Schmager, Pappas and Vassilakopoulou, 2025). To reach the right AI integration marketers must become orchestrators ensuring better outcomes' delivery while coordinating execution complexity guided by AI (Rodenhausen et al., 2024). On behalf of both consumers, and businesses, AI agents are creating in the new coming era of agentic commerce an intelligent autonomous shopping ecosystem, retailers being challenged to

valorize opportunities like owning both the consumer experience E2E, and the transaction irrespective of origin (Dabi, 2025).

In a report that contributes to McKinsey's ongoing research on AI, the authors Schumacher and Roberts with Giebel (2025) stated as follows "Agentic commerce – shopping powered by AI agents acting on our behalf – represents a seismic shift in the marketplace. It moves us toward a world in which AI anticipates consumer needs, navigates shopping options, negotiates deals, and executes transactions, all in alignment with human intent yet acting independently via multistep chains of actions enabled by reasoning models. This isn't just an evolution of e-commerce. It's a rethinking of shopping itself in which the boundaries between platforms, services, and experiences give way to an integrated intent-driven flow, through highly personalized consumer journeys that deliver a fast, frictionless outcome."

As the next stage of digital commerce, agentic commerce will require not only trust by consumers and clear value for merchants, but also transparency for ecosystem participants, payment providers being an important part of it (J.P. Morgan Payments, 2026). The important role of marketers or merchants is elevated by agentic commerce (Ashcraft, 2026), being recommendable to consider significant aspects, as follows: two imperatives are coming to maturity as agentic commerce is moving to high-capacity, being indicated a necessary continuation, so as wherever shoppers ask to ensure discoverability, and to ensure owned agentic experiences' building that capture learning; a roadmap to preparedness for agentic commerce becoming definite presupposes optimizing for AI discoverability, learning fast based on owned conversational experiences launched accordingly, creating flexible accessible systems by designing for openness and portability, and learning compounds into growth (N.B. building upon previous growth, and creating a compounding effect) based on measurement governance.

The recently launched, by the American Marketing Association (AMA), "Future Trends in Marketing. 2026 Research Report", reveals "The Age of Autonomous Agents" as the leading trend in "Top 5 Trends" (*the age of autonomous agents, consumer discovery shifts to scroll, portfolio careers and the liquid workforce, innovation imperative in sustainability, and building brand trust in a fragmented world*), underlining that e-commerce and marketing will be reshaped by AI agents (within 5 to 10 years) which represent major advancement from Gen AI (p. 5), and to navigate this shift, the report makes specific recommendations (p. 18). Also, at the end, the report brings to our attention that: *"But by 2028, the balance shifted. AI agents became autonomous negotiators, not just tools… By 2035, marketing as a "discipline" has dissolved, but its essence transformed. Where AI handles efficiency, humans reclaim meaning making. The consumer journey is no longer about being targeted but about choosing experiences worth remembering"* (p. 85).

Over time, there have been significant Romanian approaches regarding phygital marketing and AI, such as: digital marketers' challenges at the intersection of digital transformation with CX; retail future impacted by the smart phygital era; a significant shift in

retail perspective considering customers' three-dimensionality; brand and CX management challenged to comprehend the phygital customers' journey; how phygital retail is under pressure to streamlining shoppers' path to purchase based on AI integration; marketers' socio-technical perspective approach of the phygital retail complex system; CMOs' opportunities' assessment within the rise of phygital marketing; CMOs' challenges within rising AI usage for knowledge management and human-technology synergies' emergence; marketing operations, AI orchestration, and agentic marketing; the tech-enabled shopper impacting a phygital retail complex system (Negricea and Purcarea, 2017; Purcarea, 2018; Purcarea a, 2021; Purcarea b, 2021; Purcarea et al., 2021; Purcarea, 2022; Purcarea et al., 2022; Purcarea a, 2024; Purcarea b, 2024; Purcarea c, 2024; Purcarea d, 2024; Purcarea a, 2025; Purcarea b, 2025; Purcarea c, 2025; Purcarea et al., 2025). In our last RDC Magazine issue, Tanase (2025) highlighted how "retailers are increasingly challenged to balance technological innovation with the preservation of authentic, customer focused values," investigated "the interdependent relationship between customer-centric technology, customer accountability, and organizational culture as critical enablers of retail growth in the digital era," and advanced "a conceptual model illustrating how synergistic alignment between technology, accountability, and culture produces a self-reinforcing cycle of learning, innovation, and growth."

Taking into consideration the challenging above-illustrated context, we extended our traditional partnership with voluntary collaborative teams of marketing students (Negricea and Purcarea, 2026) sharing passion for their skills' leverage to ensure both organic growth and engagement driving. Consequently, we focused on proactively directing team behavior, struggling to inspire and motivate these voluntary collaborative teams including to engage in competing against each other, based on ensuring enthusiastic participation by making our fair and attainable competition optional, as well as encouraging cooperation by rewarding the voluntary collaborative team for coordinated achievement (see also in 2007 launched "TOEMM" Student Marketing Research Team of the Management-Marketing School, Romanian-American University – RAU: https://www.crd-aida.ro/2016/06/top-ten-retailers-of-the-romanian-market-by-net-turnover-2015/; https://www.crd-aida.ro/2022/09/widening-perspective-by-exchanging-thoughts-and-sharing-ideas-with-regard-to-retail-reinvention/).

The new partnership with a voluntary working group (the second team of marketing students) aims to develop a small retail business integrating physical and digital retail experiences, AI-powered targeted marketing to increase ROI and engagement, Agentic AI shopping journeys (to ensure hyper-personalization, unprecedented convenience, and efficiency for low-stakes purchases), human-centered AI design (to obtain higher user confidence, and improved both user productivity and operational efficiency, as well as bias reduction and safety improvement), and loyalty-driven growth strategy (to ensure personalized experiences' leveraging, emotional connections, and rewards not only to obtain customer lifetime value increase and churn reduction, but also to turn small retailer's customers into brand advocates). From the point of view of strategic goals of the small phygital retailer there were established –

(after assuming organizational thinking about the overall vision and mission, and ensuring internal and external factors' better understanding, as well as opportunities and threats' identification) within a SMART Framework – as follows: customer retention increase, in-store conversion improvement, average order value increase, customer lifetime value enhancement, and scalable AI-driven marketing automation building. And of course, as innovative phygital marketers, all team members agreed to focus on what needs to be done for achieving seamless omnichannel journey, data synchronization across touchpoints, real-time personalization, and AI-assisted phygital retail interactions.

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