AI Trends in E-Commerce

Shopping in Transition: From Automation to Agent-Based Commerce

bitkom

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1 A Brief Introduction

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Digital retail is at a turning point. While e-commerce in recent years has been shaped largely by automation, data analytics and targeted marketing, the current wave of AI is ushering in a fundamentally new phase—one that is transforming the entire customer journey and experience. According to a representative Bitkom survey from 2025, 61 percent of retail companies believe that the use of artificial intelligence provides a competitive advantage (↗Bitkom). Whether in marketing, sales or customer service, intelligent systems are no longer limited to handling repetitive tasks; they are increasingly capable of reasoning, learning and making autonomous decisions.

61%

According to a 2025 Bitkom study, 61 percent of retailers believe that the use of AI provides a competitive advantage.

The term *agentic AI* captures this shift. It refers to AI systems that go beyond reacting to inputs—they can act independently, make decisions and execute tasks in pursuit of defined goals. Unlike traditional AI models, which focus primarily on pattern recognition and automation, agentic systems are characterised by autonomy, goal orientation and contextual awareness. They can integrate information from multiple sources, prioritise tasks, orchestrate other systems and evaluate alternative courses of action. In e-commerce, this marks a transition from AI as a supporting tool to AI as an active agent – **a digital assistant that not only recommends but also executes the next best action, adapts campaigns and optimises assortments**.

This evolution is giving rise to a new paradigm: »**agentic commerce«**. It represents the next stage in the development of online retail, where intelligent, autonomous systems initiate, manage and optimise purchasing processes independently. AI agents act on behalf of both retailers and customers. They compare prices, check availability, negotiate delivery terms and tailor offers in real time. As a result, the shopping experience becomes more proactive, more personalised and more efficient. For brands and platforms, agentic commerce opens up new forms of customer engagement—based on dialogue rather than clicks, on genuine understanding rather than inferred target groups, and on AI-driven decision-making across the entire customer lifecycle.

This shift creates substantial opportunities for retailers and brands. In marketing, generative AI enables the automated creation and optimisation of campaign content—from copy and imagery to fully automated performance strategies. In sales, intelligent assistants provide real-time advice, recommend relevant products and deliver personalised experiences via chat, voice or AR interfaces. In assortment planning and category management, AI analyses demand patterns, price sensitivities and emerging trends, supporting decisions far beyond the capabilities of traditional BI tools. In retail media, AI-powered systems enable unprecedented precision in audience targeting and performance measurement.

The impact is already measurable: higher conversion rates, improved customer satisfaction, lower return rates and more efficient use of advertising budgets. At the same time, new requirements are emerging in areas such as data quality, transparency and technological architecture. As systems become more sophisticated, the ability to orchestrate them effectively becomes critical—from data integration to composable architectures that flexibly combine different AI modules.

This white paper provides an overview of the key AI trends in e-commerce and outlines how retailers and brands can strategically leverage this new generation of technologies. It highlights practical use cases—from automated decision-making and personalised customer engagement to agentic shopping—and explores the innovative potential of concepts such as foundational customer models, AI benchmarking and the intelligent use of location data.

Its aim is to illustrate the breadth of opportunities that AI offers the retail sector today: closer customer relationships, faster responses to market dynamics, deeper insights into consumer behaviour, and a retail landscape that is not only more digital, but also more intelligent, dynamic and personalised than ever before.

2 Rethink Retail. How Is AI Changing the Rules of the Game in E-Commerce?

2.1 The Rise of Declarative Commerce: AI Trends in E-Commerce

Fabian Ladda-Henry, Public Policy & Government Relations, Shopify

Today's retail landscape is more complex and dynamic than ever before. The seamless integration and management of sales channels, global expansion and rapid market changes require a holistic view of the business. Insufficient oversight and a lack of structure often lead retailers to act cautiously, resulting in high-risk but essential decisions being postponed and long-term growth opportunities being missed.

This is where AI comes in, offering potential for all businesses regardless of their size, providing clarity and thereby supporting business growth. Commerce is heading towards a future in which many day-to-day tasks will be delegated to AI. AI is increasingly acting as a strategic partner to retailers, providing valuable advice. However, the principle of »humans as decision-makers« always applies: this means that the final decision remains with the retailer, while the AI offers solutions and carries them out on request.

The example of Shopify and its AI assistant Sidekick, developed specifically for the retail sector, demonstrates how AI-powered tools simplify the launch, management and growth of an online shop. For instance, the AI assists by automatically generating SEO-optimised product descriptions and can create email marketing campaigns in multiple languages, taking regional specifics such as holiday periods directly into account. Retailers also benefit from AI-based image editing, which allows visual content to be adapted quickly and easily. AI offers advantages in customer support too: questions about delivery times or returns policies during the checkout process are answered immediately and automatically, with the AI accessing stored FAQs. This automated support is particularly valuable for smaller retailers who do not operate their own customer service, as it not only boosts customer satisfaction but also increases sales by addressing potential barriers to purchase at an early stage.

Shopify Sidekick can also analyse retailer data such as revenue and sales figures, as well as traffic and marketing data, and derive proactive recommendations from this. Sidekick not only answers questions about stock levels – it can also make recommendations on reordering and set up automated reminders. Retailers can

consult the AI specifically to find out why certain products sold less in the previous month and have targeted strategies developed to boost sales again.

Integrated AI solutions also allow new founders to quickly and easily set up entire shops from scratch. Terms such as 'women's clothing, tennis, athletic' are enough for Sidekick to provide three layout suggestions, including text and images, from which the most suitable can be selected.

Advances such as these significantly simplify e-commerce for small and medium-sized enterprises (SMEs): they can focus on their core business while the AI takes care of the routine work. In the age of declarative commerce, AI is becoming an indispensable partner in the retail sector, and we are only just at the beginning.

2.2 Hyper-Personalisation Using LLMs and Machine Learning

Tobias Kämpf, Product Owner AI in Retail,
Lufthansa Industry Solutions

Why Personalised Content Is Becoming Increasingly Important

A wide range of studies shows that the majority of customers in the B2C sector are more inclined to make a purchase if personalised communication occurs prior to the purchase. Due to technological progress and market competition, customer expectations are rising significantly. It is no longer sufficient simply to include a personalised greeting in an otherwise generic newsletter or to make recommendations in e-commerce based on the classic 'customers who bought this were also interested in that' approach. For this reason, we asked ourselves:

How can customers in e-commerce be offered a modern, personalised shopping experience?

All-in-One Tools for Retailers and Customers

Retailers and e-commerce operators are now equipped with powerful 'all-in-one' tools for personalising recommendations and purchase advice. For example, SHAPE (Semantic Hybrid Algorithm for Personalised Engagement) from Lufthansa Industry Solutions provides both a recommendation engine and a digital sales assistant in the form of a chatbot. This enables targeted, product searches independent of keywords or additional tagging.

The aim is to consolidate the management of personalised product recommendations and customer advice into a single tool, thereby avoiding inconsistent customer communications with mismatched products or content. As white-label solutions, these can also enhance existing online shops and their functionalities.

The business value lies in higher retention rates, i.e. increased customer loyalty. This is because the personalised conversation offered by the sales assistant and the recommendations tailored to individual customers (rather than the customer group)

make them feel understood, advised and, above all, valued – which has been shown to make them more likely to make a purchase.

Insights from the Development of SHAPE:

1. **Strong partnerships are essential for practical solutions.**
   Only by working with a partner who brings genuine customer data and market knowledge to the table can use cases be tested under real-world conditions and the quality of recommendations or features be reliably assessed.

2. **Data quality determines functionality and value.**
   Only complete, accurate and meaningful customer, product and interaction data enable reliable evaluation and further development. Missing or inaccurate information quickly leads to incorrect results and a poorer user experience.

3. **Technological integration requires sensitivity and brand alignment.**
   The combination of different systems only realises its full potential when it is carefully embedded into the existing environment and adapted to the company's language, tone and image.

4. **Data Protection and Compliance**
   Compliance with applicable data protection laws, in particular the GDPR, is a central component of many solutions. All customer data should be processed exclusively in pseudonymised form, so that no conclusions can be drawn about specific individuals. The data remains in the retailer's possession and is not used for training purposes outside the solution. Furthermore, these solutions often support flexible hosting options to meet company-specific requirements for IT security and compliance.

2.3 The Superhero Duo: LLMs and Embedding Models Are Revolutionising AI-Based SEO Optimisation

Dr Eric James McDermott, Diconium Data

In e-commerce, visibility determines revenue. But while traditional SEO strategies rely on keyword density, meta tags and backlinks, artificial intelligence (AI) is changing the rules of the game. The next stage of evolution in e-commerce SEO is semantic understanding rather than simple keyword matching.

This is what AI-based Large Language Models (LLMs) achieve. They can understand language, generate text and engage users in dialogue with chatbots. It becomes particularly interesting when LLMs are combined with embedding models and their vectors.

How Is Semantic Understanding Created?

An embedding model converts words into fixed-length vectors. Their positions relative to one another encode meaning. Terms such as ‘cat’ and ‘kitten’ are closer to each other in space than ‘cat’ and ‘cactus’. These vectors are embedded in hundreds of dimensions, capturing many semantic nuances. Such representations allow for clustering, evaluation and comparisons. LLMs translate the internal representations back into understandable language.

But what does this have to do with SEO?

At its core, SEO attempts to leverage patterns in how consumers phrase queries and how websites respond to them. Traditional SEO focuses on exact keyword matches, backlinks or meta tags. Embedding models enable us to make the meaning of the words themselves measurable.

For SEO, this means: search queries and landing pages can be encoded as vectors and compared. The relevance of each page’s response to the search query can then be easily determined by the distance between the vectors. If an article about «low-maintenance indoor succulents” is closer to the search query’s vector than competitors’ pages, a click on the website is justified – even if the exact phrase «low-maintenance indoor plants” was never used. With vector-aware SEO tools, the semantic gap between content and potential search queries can now be identified even before publication.

Keyword Clustering for Optimising Websites and Online Shops

Another key advantage arises from clustering. Many long-tail keywords can be fed into an embedding model and grouped algorithmically, for example into clusters such as «watering problems”, «pest control” and «desk plants”. This results in central pillar pages and corresponding subpages. This makes the website structure clearer, allowing the relationships between all parent and child pages to be visualised down to the

deepest levels. Close related vectors increase semantic coherence and facilitate the identification of thematic authority.

Identifying Content Gap Vectors

The next step is to take a closer look at the relationship between search queries and results. Using vectors, existing articles within the same niche can be mapped onto the same space. Areas where there is a high concentration of search queries but no existing content represent clear opportunities. This creates a fact-based foundation for content optimisation and creation.

Ensuring Continuous Monitoring of Content Relevance

Semantics change. As technical terms evolve, embeddings can be recalculated and pages identified where the gap from the original search intent is growing. This process can be automated, so that content updates can be made before rankings drop.

In short: thinking in vectors transforms SEO from simple keyword matching into a form of geometric optimisation. By using the same mathematical language as search engines and adopting a future-proof approach, there is no need to guess what the algorithm requires. The most relevant answer can be published directly – regardless of the exact wording of the question. In this new world, vectors do not replace keywords, but place them in a new context. E-commerce businesses benefit directly from this deeper, semantic understanding, which makes their SEO smarter, more user-centric and more sustainable – and offers them a direct lever for increased revenue and customer satisfaction.

2.4 Foundation Models for Modelling Customer Behaviour in E-Commerce

Erik Arne Mathiesen-Dreyfus, Head of Data Science, Frisbii

From Standalone AI Solutions to Behavioural Modelling

The rapid development of AI in e-commerce has given rise to a multitude of specialised standalone solutions – from churn predictions and LTV calculations to fraud detection, product recommendations and lead scoring. At the same time, generative AI, particularly large language models (LLMs), has found its place in customer-facing areas such as marketing, support and content creation. Here, they enable applications such as chatbots, email generation and automated product descriptions. Yet these systems often remain isolated solutions – and thus fail to provide a holistic view of customers and business processes.

A new approach brings precisely this perspective back to the forefront: foundation models that are trained not on content, but on customer behaviour. This paradigm shift marks the next evolutionary leap for predictive AI in e-commerce.

Instead of training separate models for each specific use case – such as churn, LTV or conversion – a single, universally applicable model is trained on extensive, anonymised behavioural data. The 'Foundational Customer Model' understands and simulates the dynamics of customer behaviour over time – holistically and proactively.

Universal Customer Models Instead of Separate Metric Models

Such a model recognises the underlying patterns behind decisions such as purchases and subscription sign-ups, upgrades, cancellations, reactivations or responses to incentives. It does not answer an isolated question, but generatively learns how behaviour evolves under different conditions.

Typically, the training process begins with pre-training on general behavioural patterns across many companies, followed by fine-tuning for specific industries and finally adaptation to the individual company – for example, in terms of pricing structure, product logic or customer cycles. The result is a precise simulation engine that maps real and hypothetical behaviour.

This allows entire customer journeys to be simulated rather than just individual outcomes, creating a flexible tool for strategic decision-making.

From Pre-Training to the Simulation of Complete Customer Journeys

The idea is based on the principle of LLMs: just as language models capture the syntax and semantics of language, a customer model learns the logic of customer behaviour – from purchase to cancellation to reactivation. Once the model has been trained, it can be adapted to specific contexts.

This technology is changing not only how businesses use AI – but how they operate. With a digital twin of their customer base, retailers can:

- run through scenarios and answer 'what-if' questions regarding changes in pricing or products
- predict metrics such as revenue, MRR or churn under various conditions
- understand behavioural drivers through counterfactual analysis
- personalise retention campaigns in a targeted manner

The result is not a static dashboard, but a dynamic representation of the business. And because a single model supports all use cases – from forecasting and segmentation to optimisation – it replaces fragmented analytics systems.

Practical Applications and Strategic Benefits

Foundation models are particularly effective in subscription e-commerce, where customer value is built up over time – and small improvements in retention, upselling or pricing have a major impact. Through time-based simulation of every single customer relationship, companies gain not just a snapshot, but a comprehensive view of potential outcomes – and their underlying drivers.

This technology is still in its infancy. Yet it has the potential to fundamentally transform the way e-commerce is conducted. Soon, these models will form the basis of a new generation of planning and decision-making tools – enabling the simulation of customer behaviour, the testing of strategies and the transparent identification of trade-offs.

Instead of looking at isolated metrics, companies will in the future view their customer base as a dynamic system. And that will change how they approach retention, pricing, product development and forecasting.

The era of metric models is over. Now begins the age of customer models and simulation-driven commerce.

3 Adapt Now. How is AI Already Being Used Successfully?

3.1 AI-Powered Sizing Advice in the Fashion and lifestyle sector

Pelin Anli Bedirhanoglu, Director of Product Management for Size & Fit, Zalando

Size & Fit in Online Retail – Fit as a Competitive Factor

Online retail of fashion and lifestyle products has made enormous strides in recent years, yet one problem persists: uncertainty regarding size and fit. Online, customers have to rely on photos, product descriptions and size charts. However, if a garment does not meet expectations, it is usually returned – a process that is costly for retailers and frustrating for buyers. Fashion e-commerce sees return rates of up to 50 per cent. The main reason for up to half of these returns is size and fit.

How Size-and-Fit Technologies Work

This is exactly where size and fit technologies come in. They help online shoppers make confident and informed purchasing decisions. From data-driven size recommendations and virtual changing rooms to
AI-powered 3D avatars: the aim is to reduce uncertainty in the purchasing process, avoid returns and improve the shopping experience.

Earlier approaches in the Size & Fit sector relied primarily on standardised size charts or rules such as: 'If you wear size M with brand A, choose size M with brand B.' A lot has changed since then. Current solutions include size recommendations based on brands' measurement data, customers' purchasing behaviour and their feedback on fit, as well as their return behaviour. The latest developments even incorporate individual body measurements into recommendations.

Benefits for Retailers & Brands

The benefits for retailers and brands are clearly evident. The technology not only reduces the return rate but also has a positive impact on conversion rates, customer satisfaction and brand loyalty. A product that fits perfectly on the first purchase builds trust – and in online retail, trust is a currency that determines repeat purchases and loyalty. In addition, there is the economic dimension: every return avoided saves on transport costs, storage expenses and CO_2 emissions.

Through its work in the Size & Fit area, Zalando has already reduced size-related returns by around 10 per cent compared to items without size guidance. This involves the use of machine learning, computer vision and 3D simulation, among other technologies, to provide even more precise recommendations.

A **Virtual Fitting Room,** which is unique in the industry, is also currently being developed. Here, customers can create a 3D avatar based on their body measurements and directly compare how different jeans sizes fit. Initial pilot projects have already shown a reduction of around 40 per cent in size-related returns – clear evidence of the measurable difference that precise, data-driven recommendations can make.

Challenges and Development Prospects

The development of size-and-fit technologies is driven by rising expectations for digital support when buying clothes. At the same time, however, there is no standardised sizing system in the fashion industry. Differences between brands, categories and countries mean that product data is often inconsistent and difficult to compare. Reliable recommendations, however, require precise data on sales, returns, and product and body measurements. The better the data, the better the recommendation.

To solve this problem, a unified approach to size information is needed. This includes the standardised collection of size and fit data, the consistent provision of this information through digital *labelling*, and the digitisation of garments. Only when this data is structured, comparable and integrated into databases, returns processes and CRM systems can size-and-fit technologies deliver their full value – for both customers and brands.

Despite these requirements, size and fit solutions are increasingly becoming the norm. At Zalando, this transformation is being driven by a team of more than 80 specialists with expertise in data processing, technology and fashion.

Ultimately, this technology reflects a broader shift: online retail is moving away from simply presenting products towards active, AI-powered advice. Whereas customers used to have to search for the right products themselves, technology now helps them find items that will suit them well. This blurs the line between product, data analysis and the shopping experience.

Conclusion

Size-and-fit technologies are rapidly evolving from an additional feature to a core competence in fashion e-commerce. They increase efficiency, provide valuable fit data for assortment planning and product development, and support more precise, AI-powered advice. In a data-driven retail environment, fit thus becomes a strategic lever for profitability, sustainability and customer satisfaction.

3.2 24/7 Expert Advice: Implementation of an AI Advisory Model in the Sports Retail Sector

Hardy Günther, SVP Sales, Frontnow

Ochsner Sport is Switzerland's largest specialist sports retailer and sees itself not merely as a supplier of equipment, but as an advisor to sports enthusiasts. Against this backdrop, the question arose as to how this quality of advice could be transferred to the digital world once the sales team had finished work.

In e-commerce, companies today face the challenge of not only supplying their customers with products, but also providing them with advice beyond regular business hours. Artificial intelligence opens up entirely new possibilities here: it can scale human expertise, provide personalised recommendations and be available around the clock.

Challenge

The retailer's online shop already had a well-functioning live chat service, which was staffed from 9:00 am to 6:00 pm and achieved above-average conversion rates. However, an in-depth analysis of user behaviour revealed that most visitors came to the website outside of chat hours – particularly in the evenings and at night. Without available support, these visits went unassisted, resulting in the loss of valuable sales potential. The gap in support provision during peak shopping times needed to be closed. At the same time, the solution had to integrate seamlessly into the existing infrastructure and maintain the usual high standard of support.

Solution

In collaboration with Frontnow, a Berlin-based software company specialising in AI solutions for enterprise retailers, Ochsner Sport has developed the AI Coach based on Frontnow Advise – an intelligent assistant that was initially active between 6 pm and 9 am. Advise is an AI-powered conversational assistant that enhances the purchasing process in online shops through personalised, real-time advice, helping customers make informed purchasing decisions. The AI Coach assists customers in selecting sports equipment through personalised, dialogue-based support. Whether it's running shoes, outdoor gear or ski equipment – the assistant asks targeted questions, identifies user needs using natural language processing, and recommends suitable products from the range. A practical example: in response to the question «Which trail running shoe is suitable for wide feet?", the AI coach immediately replies with a selection of suitable models and explains the differences. The integration was seamless via the same link as the previous live chat, meaning customers did not have to learn a new navigation system. The AI technology enables precise needs analysis, product recommendations and knowledge transfer in 83 languages.

Result

Compared to the previous year's live chat:

- Significantly higher revenue per user compared to regular website visitors.
- Significantly increased revenue per user compared to the existing live chat solution.
- A clear improvement in the conversion rate compared to the previous live chat.
- A significant increase in chat interactions during times when no support was previously offered.
- A substantial increase in total revenue compared to the previous live chat.

The AI-based coach generates significantly more revenue in the evening and night-time hours than was possible with the live chat in the previous year. In some cases, individual Sundays with the AI chatbot generated more revenue than entire months with the previous live chat.

Based on these outstanding results, Ochsner Sport decided to replace the existing live chat entirely with the AI-based solution after a three-week transition period.

Conclusion

Three key success factors can be identified:

1. The strategic decision to deploy AI where human capacity reaches its limits.
2. The seamless integration into existing systems, which facilitated the transition.
3. A focus on times of peak customer activity.

This case study offers valuable insights for other e-commerce businesses:
AI-based customer advice can not only reduce costs and increase availability, but also lead to significant increases in turnover. The technology makes it possible to decouple sales advice from opening hours and make it intelligent, scalable and available at all times. The approach described here can, in principle, be applied to other product ranges and sectors, provided that comparable product data and processes are available.

3.3 From Product Image to Performance Video: How an Online Retailer Is Scaling Ad Production with Generative AI

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Dr Sebastian Vieregg, Director Enterprise

The Challenge: Scalable Video Production for E-commerce

For **leading online retailers in the furniture sector**, video content is crucial to present products in an engaging way and boost brand awareness. Particularly in performance marketing, for example in low- or mid-funnel campaigns aimed at generating demand, videos are a key lever for driving traffic and conversions. However, traditional video production is costly, time-consuming and not flexible enough to efficiently scale content production [1] .

The key questions are therefore:

1. How can retailers use existing product images to generate image and video creatives using generative AI?
2. How can the process be set up so that the possibilities for variation and cost-effective creation of advertising materials enable a target-group-specific approach at scale and also present the products on the website in a new light?

The Solution: An AI-Powered Workflow for Automated Video Creation

In collaboration with Google, the online retailer implemented an innovative process based on generative AI that transforms static images into dynamic videos. This approach focuses specifically on efficiency in the lower funnel and uses existing assets as a foundation.

The workflow operates in three steps:

1. **Input**: Product images taken directly from the online shop serve as the basis, for example, for a specific sofa.
2. **AI generation (image-to-video):** A generative AI engine creates short video sequences from the static images. By simulating camera pans, zooms and subtle movements, the products are brought to life. Details such as the texture of a sofa can be highlighted through targeted close-ups without the need for a physical photoshoot.

[1] Think with Google (2025): ''2025 Insights: AI in marketing and media.", ↗https://www.thinkwithgoogle.com/marketing-strategies/data-and-measurement/ai-in-marketing/

3. **Automated post-production:** The generated scenes are automatically assembled into a finished commercial. Predefined brand elements such as logos, colour palettes, intros/outros and text overlays are integrated. This 'hybrid' approach combines the strengths of AI-generated content with the retailer's established brand identity.

This process makes it possible to create dozens of video variations for A/B testing with minimal manual effort – tailored to different products and campaign objectives. This finally brings personalised, innovative presentation to life and allows static products to be brought to life.

Results & Outlook: Greater Agility and Performance in Marketing

Significant efficiency gains are already evident even before the final campaign launch:

- **Increased efficiency:** Production time and costs for video assets are drastically reduced[2] . Whereas weeks of planning and expensive shoots were once required, finished videos can now be produced within hours.
- **Creative agility:** Retailers can respond extremely quickly to market demands and planned sales campaigns. For an upcoming sofa campaign, suitable videos for multiple models and styles can be generated in a very short time.
- **Performance potential:** Thanks to the high volume of creatives, the advertising platforms' AI can learn effectively and serve the most relevant video ads to the right users. The expectation is a significant increase in campaign KPIs such as click-through rates and conversions[3] . Personalised targeting is taken to a new level.

This use case exemplifies how generative AI not only accelerates content production in e-commerce but also strategically improves it. **Online retailers** are thus able to make their marketing activities more agile, personalised and ultimately more successful.

[2] Google Ads Blog (Nov 2025): "Discover what's new in Demand Gen with November's Drop.", ↗https://blog.google/products/ads-commerce/demand-gen-drop-november-2025/
[3] Google Ads Help: "About Demand Gen campaigns – AI-powered visuals and performance.", ↗https://support.google.com/google-ads/answer/13695777

3.4 From Mass Emails to AI-Driven Dialogue Campaigns

Martin Philipp, Co-CEO & Chief Revenue Officer,
SC-Networks GmbH

How AI is Transforming Email Marketing for Online Retailers

In e-commerce, email marketing has long been automated: modern tools segment target groups, manage data, track campaign success and provide optimal customer support. Artificial intelligence is the next important and necessary step in this evolution.

Generative AI not only generates subject lines, texts and images in the appropriate style, but can even draft complete, multi-stage automation workflows – including segmentation logic, content placeholders and timing recommendations. Marketers simply need to adapt these and launch the campaign.

How AI Is Setting New Standards in E-Commerce

Anyone involved in e-commerce knows that success depends on relevance, timing and speed. This is precisely where AI becomes a strategic tool that combines data-driven processes with creative content.

Five highly effective areas of application:

- **Dynamic product recommendations** in campaign sequences are generated automatically from cart and transaction data and supplemented with appropriate, stylistically consistent product descriptions.
- Real-time **price and offer communication** is made possible by continuously adapting AI-generated content to current stock levels, margin requirements or seasonal promotions.
- **Regional and cross-channel variants** can be generated from a master content template, which AI automatically translates into multilingual, CI-compliant versions for newsletters, landing pages and product pages.
- **Event-based journeys** such as back-in-stock notifications, abandoned basket emails or individual reactivation campaigns are fully prepared – including appropriate text, incentives and images, tailored to the respective customer context.
- **Automated cross-channel orchestration** ensures that email content, social ads and onsite banners are created based on a central AI template, coordinated in terms of content and deployed in parallel – for a consistent brand experience across all channels.

The end result is a customer experience that feels like a personalised dialogue, yet remains efficient and scalable for the online retailer.

> An e-commerce company is planning a sales campaign. The AI automatically generates a complete campaign draft, including segmentation by purchase history, product recommendations per target group, regional price variations and suitable social media ad copy. All content is AI-driven, with timing based on individual user behaviour. This reduces preparation time from several days to just a few hours – and the campaign reaches every target group with maximum relevance.

Four Steps to Harnessing AI's Potential Effectively

AI in e-commerce only realises its full potential when technology, data and processes work together. These four steps help you get started in a structured way:

1. **Prioritise high-impact use cases**
   Start with scenarios that demonstrably increase revenue or efficiency – such as abandoned shopping baskets or price promotions.
2. **Consolidate product and customer data**
   Ensure that all relevant data sources – CRM, shop, ERP and marketing automation – are properly synchronised so that data can be used automatically.
3. **Establish iterative testing and optimisation cycles**
   Continuously evaluate campaign results and adjust content, segments and trigger points accordingly.
4. **Use human oversight as a quality filter**
   Use AI as a creative accelerator. However, final approval should rest with someone who understands the brand and the target audience.

Conclusion: AI as a Growth Driver in Digital Retail

Anyone wishing to remain competitive in e-commerce today must do more than simply promote products. They must design customer experiences that adapt seamlessly to individual needs. AI provides the technical foundation for this: it scales personalisation, accelerates campaign planning and enables data-driven decisions in real time.

3.5 How Artificial Intelligence and Location Data Are Making Online Retail Smarter

Sebastian Pache and Sarah Sievers, Esri Germany

The digitalisation of retail is advancing rapidly – e-commerce companies face the challenge of making complex decisions in real time.

Artificial Intelligence (AI) is fundamentally transforming retail – from automated personalisation and dynamic pricing to chatbots, supply chain optimisation and generative content creation.

From expansion into new markets and personalised marketing to supply chain optimisation: data is the fuel for innovation. The potential is particularly great where AI meets location-based data.

This data is also known as geospatial data and is therefore highly relevant to AI, as around 80 percent of all data and queries have a spatial component. When AI and geospatial data merge, we refer to it as GeoAI. This enables companies to analyse and visualise data in a location-specific manner, thereby making smarter, context-aware decisions and gaining competitive advantages.

Examples of AI Applications

Location-Based Network Optimisation
Choosing the right location is crucial for business in retail and e-commerce logistics networks. GeoAI-supported analyses combine demographic data, customer behaviour, footfall, the competitive environment and traffic flows to optimally position warehouses, collection points, partner locations or stores, thereby increasing network efficiency, revenue per location, utilisation per collection point and store performance, while optimising capacity.

Delivery Area Simulation for Market Entry
When entering new markets, risks such as delivery delays, insufficient demand or overlaps with existing networks must be minimised. GeoAI enables the simulation of geo-based demand potential and the precise modelling of logistical feasibility to evaluate how specific market shares can be achieved, how competitive scenarios might play out, or to identify logistical hurdles, thereby minimising investment costs and risks and reducing time-to-market.

Location-Based Marketing
GeoAI enables marketers to map and predict customer potential within a specific market area, as well as to model campaign scenarios within a geographical space and forecast their effects. Using geofencing and mobility data, relevant customer groups can be located and personalised campaigns in specific areas to win new customers and market share through optimised media usage.

Supply Chain Optimisation
Supply chains are becoming more complex and volatile. GeoAI helps to capture the entire supply chain visually and analytically as an interconnected »knowledge network« – from the manufacturer through the warehouse to the customer – to highlight dependencies and identify risks at an early stage, respond in real time and simulate alternative strategies – for better planning and response times.

Opportunities & Challenges

Opportunities:
- Precision in decision-making: GeoAI provides AI analyses with relevant context, making forecasts more accurate and day-to-day operations more efficient.
- Foundation for a long-term strategy to remain competitive in the future.
- Scalability: GeoAI processes large volumes of location data: from real-time POS data to satellite imagery.

Challenges:
- Data silos & fragmentation: Many companies do not link geodata with IT and CRM systems.
- Data protection: Location data is particularly sensitive and requires clear governance.
- Complexity of integration: GeoAI requires an interdisciplinary approach (GeoIT, AI, business).
- Skills & expertise: Companies need geospatial expertise to be able to deploy GeoAI strategically.

Recommendations

For businesses:
- Develop a geo-strategy: Location data must be strategically integrated as a separate data category.
- Promote interdisciplinary teams: Connect AI, data science, IT and business teams.
- Test GeoAI at an early stage: Launch pilot projects with use cases such as delivery zone optimisation or campaign targeting.

For Policymakers & Associations:
- Promote open geodata: Access to mobility, infrastructure and environmental data accelerates innovation.
- Embed geo-literacy in education: Training in spatial data analysis and the ethical use of AI.
- Clearly define regulations: Strike a balance between innovation, data protection and fairness.

Conclusion

AI, enriched by geodata and GIS (Geographic Information System) functionality, gains the necessary spatial context for AI applications – which is often crucial in e-commerce – for example, when asking: Where is the customer? Where is demand emerging? Where are the risks or opportunities? – and makes all the difference at a time when e-commerce depends more than ever on responsiveness, customer focus and efficiency, creating genuine business relevance through the integration of artificial intelligence with location data.

3.6 AI Benchmarking for Data-Driven Growth in E-Commerce

Sabrina Kraft, Founder & CEO, MARKETLEAD

Challenge

Online retail faces massive challenges: markets are saturated, the competition never sleeps, and demand can shift in the blink of an eye. At the same time, the pressure to use advertising budgets more efficiently is mounting.

While many companies know how their campaigns are performing compared to their own historical data, they do not know how they stack up against the market. There is a lack of real-time insights into competitors – and no way to realistically simulate budget changes or new channels in advance, ensuring that decisions are made on a sound basis.

Solution

An innovative approach is the use of AI-powered market benchmarking and campaign optimisation. Through a platform that analyses market and competitive data in real time, e-commerce companies gain access to the following features:

- **Comparative market analysis:** The AI identifies which marketing channels and campaigns actually work in the market – independent of the company's own organic growth.
- **Product relevance assessment:** Strong competitor products are analysed so that sales potential can be identified more precisely.
- **Budget simulation:** Companies can test how budget changes would affect turnover before implementing the decision.
- **Omnichannel tracking:** The effectiveness of offline advertising campaigns can be tracked through to sales in the online shop or in physical stores.

Technologically, the system is based on a combination of AI targeting and machine learning optimisation models that continuously integrate new market and competitive data. This creates a dynamic, self-improving benchmarking tool.

Results and Customer Benefits

Companies using this approach benefit from:

- **Greater advertising efficiency:** More revenue and profit can be generated with the same budget.
- **Better decisions:** Realistic simulations show the impact of investments before money is spent.
- **Competitive advantages:** A direct view of relevant competitor products enables targeted market share growth.
- **Faster growth:** Data-driven insights shorten decision-making processes and reduce wastage.

Case Study

A recent case from the food industry illustrates just how significant the impact can be: a major online pizza retailer was able to increase its revenue in a specific category by a factor of 3,000 to 5,000 through a single measure identified specifically by AI data – and all within just four weeks. The AI had precisely identified which product combinations and channels had the greatest leverage, enabling substantial growth spurt to be achieved with minimal effort.

Opportunities & Challenges

The greatest advantage lies in market transparency: companies can adapt more quickly to changes. At the same time, data protection and fair data sources must be taken into account. It is also important that companies develop an internal data strategy and learn to interpret the results of AI correctly.

Conclusion

AI benchmarking is a crucial step towards data-driven growth in e-commerce. It reveals market trends before they impact revenue and helps companies optimise their resource allocation. This not only enables them to identify the right channels and make forecasts, but also to outperform competitors in a targeted manner.

3.7 Automated Decision-making: The AI Application for Retail with the Greatest Impact

Felix Hoffmann, Co-founder & CEO, 7Learnings

Discussions surrounding AI in retail are currently dominated by generative models, particularly large language models (LLMs). While these technologies open up exciting possibilities for content generation and customer interaction, they are not the solution to one of the most pressing challenges in e-commerce: the automation of complex business decisions.

Every day, millions of decisions are made across the entire retail value chain, and processes are becoming increasingly complex. From pricing and advertising to stock ordering, performance marketing allocation and much more, the question is not whether AI can support these decisions, but rather how.

At the heart of true decision automation lie two capabilities: prediction and optimisation. Unlike generative AI, automated decision-making uses machine learning models to predict future outcomes (e.g. customer demand or return probabilities) and combines these predictions with optimisation algorithms to recommend the best possible course of action. This is nothing new, but it is now becoming scalable and economically viable.

Automated decision-making enables e-commerce companies to transition from manual or rule-based decision-making processes to data-driven, automated strategies. In the area of pricing, for example, this means moving away from fixed rules or historical intuition towards systems that dynamically determine the optimal discount level per product, per channel and per timeframe, thereby maximising profit whilst avoiding excessive discounts and unnecessary margin losses.

The implementation of such systems follows a structured approach:

1. **Decision prioritisation:** Companies must first identify which impactful and feasible decisions should be automated. Gartner has introduced frameworks for this, recommending that companies initially prioritise decisions based on their impact and complexity.
   Recruitment can remain manual for the time being, but pricing and marketing expenditure are ripe for automation.
2. **Use of predictive models:** These models are trained using historical data to predict likely outcomes.
3. **Optimisation level:** Using these predictions, AI can evaluate millions of possible decisions to identify the one that best aligns with business objectives (e.g. profit, growth or customer retention).

It is important to recognise that LLMs are not suited to this type of structured decision-making. Despite much-publicised experiments (such as the recent experiment by Anthropic, in which the Claude LLM was used to run a small business), these models lack transparency, reproducibility and optimisation logic. For critical decisions, particularly in e-commerce, businesses need robust, explainable systems based on predictive analytics and mathematical optimisation, rather than merely possessing natural language capabilities.

While the automation of decision-making may not make the headlines like ChatGPT, over the next five years it will fundamentally transform how modern e-commerce companies operate.

3.8 Between Myth and Added Value: How Artificial Intelligence Is Revolutionising Credit Management

Dr Frank Schlein, CEO of CRIF GmbH

Artificial intelligence is no longer just a promise for the future – it is already changing the way risk processes are managed. This transformation is not stopping at credit management either. What used to be based on fixed rules is now being replaced by learning systems that recognise patterns, assess risks and prevent fraud before it occurs.

The Golfer with Multiple Shots

Where does artificial intelligence actually begin? While traditional scoring models such as logistic regression are like a golfer with just one shot, ML models have a whole arsenal of shots at their disposal – boosting, KNN and other methods increase the discriminatory power and thus the accuracy of the results.
The result: precise assessments, fewer failures.

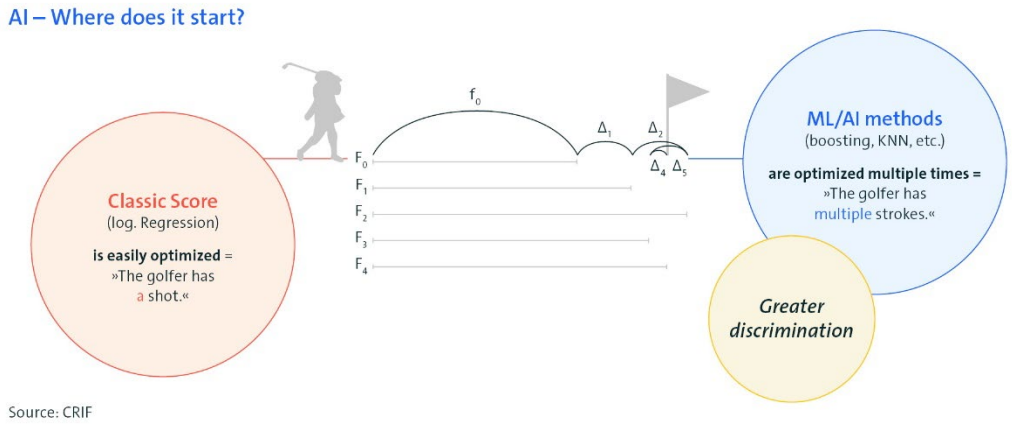


Figure 1: AI – Where does it start?

Between Progress and Responsibility

On the one hand, the use of Artificial Intelligence can lead to technical progress; on the other, however, it can also give rise to new requirements regarding transparency and regulation. The algorithms used are often significantly more complex than traditional statistical methods, which makes them harder to understand. At the same time, recalibration cycles are becoming shorter: machine learning systems continuously adapt to new data, causing the boundaries between calibration and validation to become increasingly blurred.

Another effect is that the degree of automation is increasing. Processes can be scaled more easily, and the impact of individual models on these processes is growing. This development has also brought the supervisory authorities into the picture. In several publications – for example by the European Banking Authority (EBA), the Bundesbank and BaFin – guidelines have been formulated for the use of big data and advanced analytics.

Companies are generally free to choose AI models, but must document their assumptions in a comprehensible manner. Before deployment, a model's suitability must be assessed and regularly reviewed. This also includes ensuring that companies have sufficient knowledge of model design, the parameters used and the data being fed into the model.

A key element is data governance: only when data quality is assured can the models deliver reliable results.

Detecting Fraud Patterns Early, Minimising Damage

The early detection of potentially fraudulent activities is a key area of application for modern data analytics in credit management.
The methods used are as complex as the fraud patterns themselves: identity theft, fake identities – all of this can be systematically analysed and assessed using data-driven models.

In practice, data analysis methods have achieved significant success.
For example, in a sample calculation**,** a **78 percent Gini coefficient optimisation was achieved,** indicating high model quality.

The results of the example are as follows:

- **27 per cent of fraud cases were prevented** before any damage occurred.
- **43 percent of automated rejection recommendations** proved to be justified cases of fraud.

Just how effective artificial intelligence actually is will only become clear over time – both in a European comparison and in scientific research. CRIF currently relies on proven, data-driven methods with a high level of technical maturity. These include, in particular, logistic regression, an established statistical model characterised by its high discriminatory power, i.e. the ability to reliably distinguish between different classes such as risk and non-risk profiles.

More Revenue, Fewer Defaults

Data-driven models minimise risks while simultaneously increasing conversion rates. One approach: reliably identifying high-risk or suspicious cases and then selectively raising the credit score. This allows customer groups with a slightly higher risk to be included without increasing the default rate.
The result is a balanced relationship between growth and security.

Man and Machine – A Team in Transition

Despite automation, human expertise remains central. Models detect anomalies with high accuracy, pre-filter non-critical or clearly fraudulent cases, and thus support the digitalisation of processes. Humans contribute experience and contextual knowledge, and continue to review, develop and optimise the
systems.

A Universe of Data

Modern credit risk models are based on millions of records relating to individuals, addresses, payments and process statuses. This data enables fraud detection, optimised application workflows and lower verification costs. Responsible governance, transparent modelling and critical evaluation of results are crucial.

4 Agentic AI in Commerce: New Scope for Action

4.1 Agentic AI Meets Product Range Planning: Capabilities, Potential Applications and Future Scenarios with Multi-Agent Systems

Benjamin Bechtloff, Pascal Linden, Narine Brsikyan, Fraunhofer IAIS and Research and Innovation Centre for Hybrid Artificial Intelligence

2025 marks a paradigm shift in artificial intelligence: Agentic AI is moving from the innovation radar into operational reality[4][5] . Analysts emphasise: «Agentic AI is not just hype – it is the beginning of a new era of collaboration between humans and machines." For many companies, public administrations and research institutions, this opens up new opportunities to reshape their value creation, automate processes and improve the quality of decision-making.

If one follows the current scientific debates, one can no longer ignore a specific form of Agentic AI: multi-agent systems (MAS).

The following section examines in more detail:

- how MAS, as a form of agentic AI, differ from previous generative AI systems,
- what potential they offer to fundamentally revolutionise product range planning and optimisation,
- and why MAS will play a key role in the economy, administration and society.

From Generative AI to Agentic AI

In the broad field of generative AI systems, new content in various modalities such as text, code, audio, images and video can now be generated. Large Language Models (LLMs) represent an important area within generative AI, primarily focused on text processing.

[4] Huang, K., & Huang, J. (2025). Multi-Agent coordination. In Progress in IS (pp. 51–97). ↗https://doi.org/10.1007/978-3-031-90026-6_3
[5] Oliver. (27 March 2025). Agentic AI: What is the next level of AI? ROOVER. ↗https://roover.eu/agentic-ai/

While earlier LLMs merely continued language patterns on a probability-based basis , the focus has now shifted towards reasoning and structured problem-solving. Models such as GPT-5 have been specifically trained for reasoning capabilities: before answering a user's question, they generate possible solutions step by step and incorporate the results into their response. In this way, modern LLMs attempt to partially replicate human thought processes, draw conclusions and tackle complex tasks analytically – even if they still lack genuine understanding in the cognitive sense.

The next stage of development arises from connecting these models with external data sources and tools. This results in hybrid systems that not only process information but also take action. This is precisely where Agentic AI comes in: it independently pursues defined goals, plans steps, makes decisions and learns from feedback.

What Makes Multi-Agent Systems (MAS) Special

In MAS, this potential is harnessed in a targeted manner. Several specialised, autonomous agents work independently, but can also coordinate and cooperate to solve complex tasks. They act not only reactively but also proactively – for example, by identifying trends, risks or market changes at an early stage. MAS thus expand the capabilities of traditional generative AI systems and are regarded as a step towards intelligent, adaptive systems.

Application in Assortment Management

Assortment management involves large volumes of data, numerous targets and short-term market changes. MAS can automate key tasks in this area. Specialised software agents enable continuous monitoring of internal and external data sources, early detection of patterns and deviations, and the derivation of concrete recommendations for action – for example, in the event of impending out-of-stock risks or untapped trend potential. The systems can also initiate measures themselves within the framework of predefined rules, such as reordering or prioritisation. Humans remain involved via dashboards or approval processes (human-in-the-loop), whilst operational effort decreases and reaction speed increases. In this way, an often reactive and error-prone process can be transformed into a learning, adaptive system that reacts to changes in real time and provides sustainable support for assortment planning.

Trend identification and flexible target management

In future, MAS will not only be able to support product range management but also undertake market research and identify current trends. Depending on the objective – e.g. margin maximisation, stock turnover or trend freshness – the agents adapt their analyses independently. They could evaluate large volumes of social media data, identify emerging trends and derive recommendations from them. Defined rules can be used to control the conditions under which the system is permitted to act independently, such as for automatic reorders below certain stock thresholds. Maximum values or cost limits ensure that staff retain control.

Outlook: From Operational Tool to Strategic Asset

Managers are enabled to focus more strongly on strategic and value-adding tasks without losing control or decision-making authority. Until then, key challenges must be resolved: the secure and traceable control of agent-driven decisions, consistent goal alignment between agents, a robust understanding of context in the face of volatile data, as well as interoperable interfaces and user acceptance. Only then can agent-based AI realise its full potential in retail – as a networked, learning system with controlled autonomy.

4.2 Agentic AI in E-Commerce: Those Who Use AI Agents Help Shape What Customers Buy

Colin Matsinhe, Senior Business Development Executive, Parloa
Andreas Pentenrieder, Strategic Account Executive, Parloa

In the near future, every customer of a company will have their own personal AI agents. These agents already recognise needs, compare offers, add products to the basket, complete purchases and process payments – often without a website visit or direct contact with the brand. This redefines the customer journey: AI agents take over the function of websites or apps and become the primary point of contact – and thus a key factor for customer loyalty and brand experience.

Gatekeepers Are Shifting Power in the Purchasing Process

The influence on purchasing decisions is shifting from retailers to AI agents: They determine which products customers see, which recommendations they receive and what they ultimately buy. Major US tech companies are already relying on shopping agents that make purchases on behalf of consumers – even on third-party platforms. In this way, they become gatekeepers and take over the customer dialogue from retailers, even within their own online shops. Anyone wishing to remain competitive must not lose touch with customers and must find a way to remain visible and relevant throughout the purchasing process.

Establishing AI Agents as Brand Ambassadors

The solution lies in the use of autonomous AI agents under the retailer's own brand. They deliver a consistent, high-quality customer experience and enable e-commerce providers to retain control over their brand presence and customer interactions. This allows retailers to actively shape the purchasing decision-making process and steer it in line with their business objectives.

AI agents are emerging as a new touchpoint and will automate the entire customer journey in the future. They handle customer enquiries, send reminders for outstanding payments and process complaints. At the same time, they drive marketing and sales by personalising shopping experiences, identifying cross-selling and upselling opportunities in real time, and presenting relevant additional offers. They can also be used specifically for customer retention. When implemented correctly, AI agents transform every interaction into an opportunity to boost sales and deepen customer loyalty over time.

Measurable Success in Retail

With our technology, we help retail companies to tap into this potential on a large scale: for example, the live commerce provider Home Shopping Europe uses Parloa to boost sales through personalised recommendations, achieving a cross-sell rate of 10 per cent. ATU, the market leader for combining car repair services with retail, uses our AI agents to improve accessibility, optimise service, boost customer and staff satisfaction, and increase turnover in the participating branches.

Reliability, security and compliance are indispensable foundations in this context. This requires an AI Agent Management Platform that ensures end-to-end lifecycle management with testing, evaluations and additional safeguards. This guarantees that AI Agents meet the highest quality and security standards and function reliably under demanding enterprise conditions.

The Future: Every Website and Every App Becomes a Conversation

We are on the cusp of a new era of brand interaction: AI agents will be firmly integrated into customer communication – on wearables, apps and websites. In future, they will replace large parts of existing user interfaces with context-aware, multimodal dialogues. Customers will have personal AI agents that know their preferences and carry out tasks independently. These AI agents communicate seamlessly with one another, without interfaces, and access corporate systems directly. This not only strengthens customer relationships but also speeds up processes, saves costs and boosts efficiency.

People remain indispensable, but they will work differently. They will take on new roles as supervisors, overseeing and refining many AI agents. Future competitiveness in e-commerce will depend on how well companies manage to combine the strengths of humans and AI – those who succeed in doing so will secure a sustainable advantage.

4.3 Agentic AI in B2B sales: The Next Stage of Evolution in AI Deployment for Online Retail

Daniel Brusch, Co-Founder and CEO, honeysales

From CRM to Agentic AI: The Evolution of Digital Sales

Over the past two decades, B2B sales has evolved from pure CRM systems to complex, AI-powered platforms. While the focus between 2000 and 2020 was on data aggregation and initial forecasting functions, the COVID-19 pandemic marked a turning point: the need for automation and remote capabilities rose dramatically.

With the breakthrough of generative AI – particularly through LLM-based systems such as ChatGPT – content creation and simple automation became widely feasible for the first time. According to a McKinsey study, sales and marketing professionals are among the most active users of generative AI. Yet generative AI often remains a passive tool because, in many cases, it merely reacts to specific inputs,
rather than proactively understanding context, suggesting decisions or independently taking on tasks within the workflow. This is where Agentic AI comes in – as an active co-creator in the digital sales process.

What is Agentic AI? And Why Is It Relevant for the Retail Sector?

Unlike generative AI, which produces content, **Agentic AI acts independently**: it **perceives, plans, acts and learns** based on defined goals, parameters and continuous feedback.

The most common types of agents range from simple, rule-based models to learning, utility-based agents capable of making decisions even in new environments. According to IBM[1], over **60 percent of CEOs surveyed worldwide** are already actively using Agentic AI – including in sales and marketing contexts.

Agentic AI in Outbound Sales: Practical Examples and Potential

Outbound B2B sales is particularly well-suited to Agentic AI, as it consists of many repetitive, rule-based tasks that have hitherto tied up human resources. Current challenges such as low response rates, high manual effort and impersonal communication can be effectively addressed through agent-based automation.

Specifically, Agentic AI enables:

- **Automated lead discovery:** AI agents identify and evaluate potential leads based on predefined criteria. In the logistics sector, for example, companies can be identified based on regional freight coverage or route structure.

- **ICP monitoring & market observation:** Agents continuously analyse CRM data and detect dynamic changes in the Ideal Customer Profile (ICP). At the same time, they scan the market for suitable contacts to expand relevant target groups.
- **Scaled, contextual personalisation:** Content is dynamically adapted based on individual information (e.g. LinkedIn posts, website content) to create personalised touchpoints. This avoids a one-size-fits-all approach and significantly increases the response rate.
- **Sequence-based follow-up & reply management:** Agents independently manage multi-stage, multi-channel campaigns, handle all communication and automatically arrange appointments.
- **24/7 efficiency & time savings:** The agent replaces manual research, text production and coordination – acting like a highly qualified salesperson, but on a scalable basis, faster and available around the clock.

The result: More relevant conversations, faster conversion, less time spent – Agentic AI becomes a digital sales force, supporting teams as if it were the best salesperson in the company.

Outlook: Autonomous Agents as Co-Sellers in E-Commerce

Agentic AI marks the transition from purely digital enablement to **autonomous execution**. In online retail – whether B2B or B2C – the next logical step lies in the integration of intelligent agents that not only provide support but also take action independently.

For many companies, this opens up the opportunity **to sell more efficiently, agilely and purposefully** through **AI-based automation** – with clearly measurable effects on lead quality, conversion rates and resource expenditure.

4.4 Understanding Agentic Shopping – Opportunities and Challenges in the Age of Agentic Commerce

Nino Bergfeld, Director and Retail & Consumer Goods Lead in the Central Chief Customer Office EMEA, Salesforce

The customer journey is shifting from direct interaction between brand and human to interaction between brand and AI agents. Companies are shifting advertising budgets from traditional performance channels to partnerships with AI platforms. Players such as OpenAI, Perplexity and Google are integrating features that enable agents to process purchases independently. **Who will own the customer relationship in future – the brand or the AI platform?**

From Creator to Intermediary? What Agentic Shopping Means for the Retail Sector

With agentic commerce, the balance of power is shifting from retailers to AI platforms. But there's no need to ignore the trend. Generative AI is much more than just a tech tool and offers enormous benefits in terms of efficiency, cost savings and value creation. However, this is not yet widely recognised, as McKinsey found in a study.

The paradox of artificial intelligence: Despite its enormous potential, customers report barely measurable improvements in business outcomes.

Opportunities, implementation, and business impacts of Generation X AI

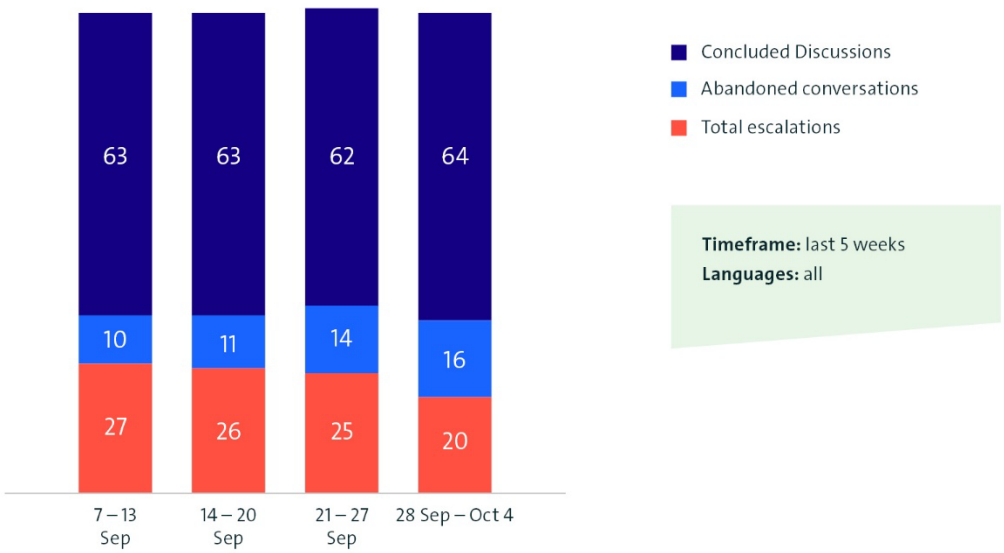
Gen AI can	... and	... but
2.6 – 4.4	**78%**	**80%**
trillion USD in additional value beyond the value potential of **analytical AI**.	companies are now **using** first-generation **AI** in at least one business function.	the companies still report **no significant contribution to results**.

Source: Study »Harnessing the Advantage of Agentic AI«, McKinsey 2025

Our own analyses demonstrate the benefits of AI agents, for example in customer service. They relieve humans of a significant portion of the workload (in this case: 63 percent of answered enquiries) – freeing up the team's time for more complex cases.

Advantage of AI Agents in Customer Service

The team gains time for more complex cases



Source: ↗ Salesforce

AI agents are replacing traditional commerce models *and* offering enormous benefits. Retailers would be well advised to position themselves technologically now and focus on brand trust, unique service and data-driven hyper-personalisation, so as not to lose their customer relationships.

With the Agentic Commerce Protocol (ACP) and Instant Checkout in ChatGPT, unveiled at the end of September, Agentic Commerce is becoming a reality and a new infrastructure. In the US, OpenAI is already offering users the option to make direct purchases in ChatGPT.

In Germany, OpenAI launched the shopping feature at the beginning of October and provided an application form for retailers to integrate onto the ChatGPT platform. The international rollout is scheduled to begin in 2026 – the AI platform offers two integration levels: applying for product search in ChatGPT or, additionally, enabling instant checkout via the Agentic Commerce Protocol. This means that Agentic Shopping is no longer a pipe dream, but a reality. In future, the buy button will be located on the AI platform's interface – without any redirection or interruption to the conversation. Other AI platforms – such as Perplexity during Cyber Week 2024 – have already led the way in terms of direct shopping, and others will follow suit.

In the Driver's Seat or Merely a Sidekick?

Companies selling via AI platforms remain official retailers and retain control over ordering, payment, fulfilment and support. ChatGPT earns a share – through a fee for orders channelled via the platform.

But the balance of power is shifting dramatically. Agentic platforms are becoming gatekeepers, and retailers are losing influence over rankings, discounts and feature flags. Whereas retailers previously controlled product discovery, recommendation and persuasion, an AI agent is now pushing its way into the heart of this funnel. With ACP, it not only assists with discovery but can also complete the purchase. This has implications for customer loyalty. If a product is comparable, its differentiation can be nullified by the agent's logic.

Much like on Amazon or online marketplaces, retailers, e-commerce providers and marketing strategists face a dilemma. Do they simply want to become a fulfilment hub and hand over their carefully built and nurtured customer relationships to OpenAI, Perplexity and the like? Avoiding this may not be possible in every case, but engaging with and preparing for agentic shopping is essential – especially as new players can enter the market at any time with even more disruptive solutions.

Four Tips for Retailers Who Want to Stay in the Driver's Seat

Optimise your product for conversation, context and promptability in the age of agents. This will make your product part of the AI agents' reasoning and enable it to suggest alternatives.

Experiment with a product feed in ChatGPT Search / ACP to understand how your brand is perceived. AI cannot simply take away genuine added value: physical proximity, branch networks, human expertise, support or unique services.

Incentives such as personalisation, community and purpose make a brand attractive and strengthen brand loyalty. The tourism industry is leading the way: hotels that hold their own against booking engines offer extras at the same or a lower price.

Ensure data portability and make sure your systems can handle the expected traffic.

4.5 MACH Makes AI and Agentic Commerce Radically Effective

Jasmin Guthmann, VP Composable Consulting, Accenture Song

Composable architecture is not just technological modernisation – it is the prerequisite for deploying AI effectively, autonomously and in a way that is relevant to the business.

2026 will be the year of autonomous systems. While many companies are still implementing traditional AI applications, a new generation of technology is changing the rules of the game: **agentic AI.**

These systems do not merely react; they act independently. They make decisions, orchestrate processes and initiate actions – without needing explicit instruction from a human. To succeed in this arena, you need more than just data and algorithms. You need an architecture that creates freedom rather than constraints.

90 percent of commerce stacks are not designed for autonomy.
Today, monolithic systems dominate: historically evolved, integrated, but sluggish. What was once considered robust is now becoming a barrier to innovation. Agentic AI requires context, room for manoeuvre – and platforms that can keep pace with its speed.

Agentic AI Needs Freedom, Not Rigid Specifications
It realises its value where it can act flexibly and situationally. Traditional commerce stacks, by contrast, are centralised, monolithic and designed for human control. Their principle: what is not permitted does not happen. For Agentic AI, this is a massive obstacle. It needs an environment that is interconnected, modular, API-driven and scalable: composable.

Case Study: Composable Instead of Patchwork

A global industrial group found itself in exactly this situation: the platform it had been using was too cumbersome for new business models or autonomous systems. Together with Accenture Song, a solution was developed based on commercetools, cloud-native microservices and decoupled front-ends. The result: over 100 business units on a shared platform, scalable microservices for industry-specific processes, and an infrastructure that enables global rollouts and autonomous operations. Without MACH-based architecture, this transformation would not have been possible.

What MACH Really Means

MACH stands for Microservices, API-first, Cloud-native, Headless – more than just a buzzword. It is the alternative to monolithic systems and exactly what Agentic AI needs:

- **Microservices:** independently scalable logic
- **API-first:** accessible, combinable data
- **Cloud-native:** speed and resilience
- **Headless:** decoupled front-ends

These four pillars create the technological space for autonomous systems.

Gartner predicts: «By 2026, at least 70 per cent of enterprises will be compelled to switch to composable DXP technology – as opposed to monolithic DXP suites. In 2023, the figure was 50 per cent."[6]

This development underscores just how rapidly the need for modular, future-proof architectures is intensifying – and why MACH is no longer a 'nice-to-have'.

Governance: No Rules, no Accountability

Technical freedom alone is not enough: autonomous systems need rules in place beforehand. It is not about approving every decision, but about defining the framework:

- Who is allowed to trigger what?
- When does human control intervene?
- How are decisions documented?

Without clear governance, agentic AI becomes a black box. With it, it becomes a reliable and scalable driver of value.

Five Steps Towards Future-Proofing

1. Building a MACH-based architecture
2. Ensuring context-rich data
3. Identifying suitable use cases
4. Implementing governance
5. Iterative rollout with a focus on value delivery

[6] Gartner; Magic Quadrant for Digital Experience Platforms, 28 January 2025

Conclusion

Agentic AI is not merely 'nice to have', but the foundation for competitiveness in a world where speed and personalisation are decisive.

Those who cling to monolithic systems remain reactive. Those who opt for MACH will be future-proof.

4.6 The New Reality: AI as a Business Foundation

Michael Pietsch, MarTech Ecosystem & Business Development Central Europe, Meta

Abstract

Artificial intelligence is evolving from a marketing buzzword into a fundamental business foundation in e-commerce. This presentation analyses current AI trends in online retail, ranging from hyper-personalised customer experiences and generative content creation to autonomous shopping assistants and conversational commerce. Based on current market data, investment volumes from leading tech companies and industry studies, specific use cases, implementation strategies and the transformation of retail through AI-powered messaging platforms are highlighted. Particular attention is paid to emerging 'Agentic AI' systems and open-source approaches that are transforming retail towards autonomous, conversation-oriented commerce xperiences

The New Reality: AI as the Foundation of Business

E-commerce is at a turning point. What was considered experimental technology just two years ago is now business-critical infrastructure. The scale of this transformation is evident in the investment figures: leading tech companies have invested over US$100 billion in AI infrastructure alone since 2021, with a further US$65 billion planned for 2025.

According to recent industry studies, 7 out of 10 online retailers are already using AI-powered systems for at least one business area – a 340 per cent increase since 2022. This transformation goes far beyond simple product recommendations. Modern AI systems analyse customer behaviour in real time, generate personalised content at the impression level and autonomously optimise entire value chains.

Open Source vs. Closed Source: The Democratisation of AI Technology

A paradigm shift is on the horizon. Perhaps the most decisive trend is the democratisation of AI through open-source models. While closed systems incur high licensing costs, open models enable even smaller companies to access state-of-the-art AI technology. This is exemplified by the adoption of Meta's Llama model family, which, with over 1.2 billion downloads and 200,000+ derivative models, has created a vibrant developer community. This development significantly lowers the barriers to entry: instead of developing their own models or purchasing expensive licences, companies can use proven open-source models as a starting point and adapt them to their specific requirements.

Hyper-Personalisation: The End of 'One-Size-Fits-All'

Traditional segmentation approaches are being replaced by AI-powered personalisation. Market-leading platforms such as Meta are seeing ROAS increases of $4.52 per advertising dollar invested when using AI-powered campaign tools – a 22 per cent increase compared to conventional methods.

The new generation of personalisation includes:

- Dynamic product catalogues with individual customisation for each user
- Impression-level optimisation, where the optimal variant is determined in real time for every single ad impression
- Cross-channel personalisation across all touchpoints

A concrete example:
Fashion retailer American Eagle recorded a 48 percent increase in ROAS in AI-powered omnichannel campaigns targeting 18–24-year-olds when linking online and offline shopping.

Generative AI: Content Creation on an Industrial Scale

The most obvious change we are currently seeing is in content production. Generative AI fundamentally solves the scaling problem of content creation. Adoption is showing exponential growth: in the first quarter of 2025, the use of generative AI tools by Meta advertisers rose by 30 per cent compared to the previous quarter.

Specific performance improvements:

- **Text generation:** 2.9 percent higher click-through rates when using multiple AI-generated text variants
- **Image optimisation:** 11 per cent higher click-through rates and 7.6 percent higher conversion rates in campaigns using generative image editing
- **Video creation:** Transformation of static images into dynamic videos with animations and contextual adjustments

Conversational Commerce: Messaging as a new Pillar of E-Commerce

Let's now talk about a rather quiet revolution, at least here in Europe. Whilst the industry focuses on social commerce and advertising platforms, a new category of commerce is emerging in parallel: conversational commerce via messaging platforms. The figures are impressive: well over 600 million conversations between consumers and businesses take place on messaging platforms.

It is worth taking a look at other parts of the world. In countries with low labour costs, such as Thailand and Vietnam, the potential is already evident today: despite having significantly smaller economies, both countries rank among the top 10 highest-revenue markets for major tech platforms – primarily due to the high volume of business messaging traffic.

- In developed countries, high labour costs have so far been an obstacle to profitable conversational commerce. AI-powered business assistants are fundamentally changing this equation: automated customer support around the clock without additional labour costs
- Intelligent product advice with access to complete product catalogues and detailed customer feedback
- Seamless transaction processing within the chat environment

Current pilot projects involving 163 companies supported by Meta are showing promising results:

- AI assistants answer 70-80 percent of standard enquiries without human intervention
- Average response time under 30 seconds, even outside business hours
- Conversion rates in messaging commerce exceed those of traditional e-commerce channels by 15-25 percent

Agentic AI: The path to autonomous commerce

And the playing field is evolving rapidly beyond chatbots too. Intelligent shopping assistants are becoming the new gold standard. Because the next evolution goes far beyond reactive systems. With almost 1 billion monthly active users of AI assistants, a new form of shopping behaviour is already establishing itself. 'Agentic AI' describes autonomous systems that act proactively and solve complex tasks independently.

Studies predict that 50 per cent of companies will launch Agentic AI pilot projects by 2027. At the same time, practical tests show that 62 per cent of consumers would prefer to interact with an AI assistant during their next online purchase. Not being part of this would be a missed opportunity to actively shape this development and benefit from it at an early stage.

Challenges and Success Factors

Data Quality and Infrastructure
AI systems are only as good as their data foundation. Success factors include:

- Conversions API for comprehensive data collection even with restricted cookie tracking
- Event Match Quality to improve data quality
- True-value transmission for better prioritisation of important conversions

Ethics and Transparency
Responsible AI development includes:

- Protecting privacy whilst enabling personalisation
- Transparency in algorithmic decisions
- Fairness and the avoidance of bias in recommendation systems

Organisational Transformation
The integration of conversational commerce and AI assistants requires:

- New customer service workflows and escalation processes
- Integration between messaging platforms and existing e-commerce systems
- Training for teams in the use of AI-powered sales tools

Strategic Recommendations

The AI revolution in e-commerce is not a vision of the future, but a reality of the present. Companies that do not invest in AI systems today risk losing their competitive edge. Successful implementation requires:

- **Investment in infrastructure:** establishing robust data foundations and AI-enabled systems
- **Conversational commerce strategy:** Developing messaging-based sales channels
- **Open-source strategy:** Using proven, open models to reduce costs
- **Culture of experimentation:** Continuous testing of new AI features and providers
- **Talent development:** Training teams in the use of AI tools and messaging commerce
- **Ethical responsibility:** Building trustworthy, transparent AI systems

The transformation is already in full swing. Conversational commerce is becoming the third pillar of digital commerce alongside traditional e-commerce and social commerce. The question is not whether, but how quickly German companies will seize this opportunity.

5 Conclusion & Outlook

A New Era of Online Retail

Digital commerce is at a turning point. What began in recent years as a steady evolution centred on automation, recommendation systems, content optimisation and data-driven control is now entering a phase in which AI no longer merely supports, but acts. The white paper demonstrates, across the three levels of **operational optimisation, process automation** and **transformation**, how AI is already shaping e-commerce today and why agentic commerce will become a key driver in the coming years.

The conditions for this are already in place: according to a recent consumer survey (↗ Bitkom E-Commerce Study 2025), 27 percent of under-29s already frequently use a chatbot for product searches, and half of retailers believe that by 2030, consumers will leave the comparison of products and offers to an AI shopping assistant.

With the emergence of agentic commerce, a new form of shopping support is taking shape: AI-powered shopping assistants provide advice, compare offers, identify needs, prioritise alternatives and, in many cases, can prepare or even independently trigger purchasing decisions.
They are thus evolving into a new mediator between retailers and customers: a system that not only reacts but acts proactively, links data and makes contextual recommendations.

For retailers, this represents a strategic shift. Whereas the customer journey has largely been their responsibility up to now, in future it will be co-shaped by autonomous agents, which could themselves become key touchpoints between the brand and consumers.

At the same time, enormous opportunities are opening up. Agentic systems enable scalable advice, personalised product suggestions, adaptive product ranges, real-time decisions and a consistently higher quality of service. Retailers can react more quickly to trends, automate complex decisions and realise economic benefits through data-driven logic, from pricing and marketing to inventory planning.

However, this requires retailers and brands to further develop their technological infrastructure. AI requires high-quality, context-rich data, modular architectures and interfaces that enable machine-readable interactions, as well as legal certainty in its use. It is equally important to design products, services and brand experiences in such a way that they can be clearly understood and interpreted not only by humans but also by AI agents.

AI is no longer merely an add-on for boosting efficiency in e-commerce; rather, it is restructuring value creation from product range planning through marketing to customer service. AI tools are already transforming communication and the relationship between retailers and customers. The retail sector of the future will be intelligent, dialogue-oriented and increasingly shaped by autonomous systems. Retailers who invest early will benefit from greater relevance and better customer experiences, securing a strong position in an ecosystem where AI becomes not just a tool, but an active co-creator of the shopping experience.

6 Authors

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Benjamin Bechtloff works as a project manager at the Fraunhofer Institute for Intelligent Analysis and Information Systems (IAIS). His primary focus is on managing projects that transfer AI solutions into the retail and logistics sectors, particularly in the fields of generative AI, large language models and agentic AI.

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Pelin Anli Bedirhanoglu is a tech entrepreneur and expert in AI-driven data product management with 15 years' experience. She has founded and successfully scaled two start-ups in the fintech and health-tech sectors, which have received multiple rounds of funding from global and local investors. Pelin specialises in building innovations and data products primarily – though not exclusively – in the B2B2C sector and has a background in private equity. She is passionate about solving complex, far-reaching and previously unsolved problems through innovation. Pelin lives in Zurich and is currently Director of Product Management at Zalando. There, she leads the development of AI-based solutions to tackle one of the fashion industry's biggest challenges: helping customers find the right size. She holds a BSc in Engineering from Koç University and an MSc in Management from Imperial College Business School, London.

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Nino Bergfeld is a Director and Retail & Consumer Goods Lead within the EMEA Central Chief Customer Office. He works closely with leading retailers and brands on their customer-centric transformation. This includes topics such as digitalisation, next-generation loyalty, the future of the shop, general innovation and AI. Nino is also co-host of the 'Retail Reality Show', a business podcast for decision-makers in the retail and brand sectors. Before joining Salesforce, he worked as a management consultant at Publicis Sapient.

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Narine Brsikyan works in Business Development at the Fraunhofer Institute for Intelligent Analysis and Information Systems (IAIS). Her focus is on establishing strategic partnerships and identifying potential for technology transfer. In addition, she is involved in various AI projects, working at the interface between research and practice by identifying AI use cases and innovation needs and translating them into concrete project ideas and cooperation formats.

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Daniel Brusch is a serial entrepreneur and managing director with over a decade of experience in building and scaling B2B business models in Europe.
He is co-founder and CEO of Honeysales GmbH – a Berlin-based SaaS platform that enables AI-powered sales processes for sales and growth teams and redefines the acquisition experience. Prior to Honeysales, Daniel was responsible for business development and partnerships at leading venture capital and company-building organisations in Europe, as well as holding various leadership and founding roles in companies across the sales, consulting and experience economy sectors. With his strategic expertise and hands-on approach, he combines technology, growth and s strong focus on sustainable customer value.

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Jasmin Guthmann is VP of Composable Consulting at Accenture Song, where she ensures that transformation is not just decided upon, but actually delivered. As Community Chair of the MACH Alliance, she brings companies together to solve major challenges collaboratively. Jasmin translates tech buzzwords into plain language, generates momentum for change and demonstrates how good ideas can be turned into measurable results.

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Tobias Kämpf is an IT specialist with twelve years' experience in implementing complex IT and digitalisation projects in an international environment. His professional focus lies on logistics and retail, particularly on intralogistics and the optimisation of operational processes along the value chain. Technologically, he works at the interface of cloud architectures, data-driven applications and generative AI, supporting companies in integrating innovative solutions into their system landscapes in a scalable and production-ready manner.

In his role as project manager and developer, he combines in-depth technical expertise with a strong understanding of business processes. He designs and implements practical solutions, leads interdisciplinary teams and drives the successful delivery of projects from concept through to stable operations.

Sabrina Kraft

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Sabrina Kraft is a proven expert in growth, digital transformation and artificial intelligence in e-commerce. As a former CMO and current consultant, her expertise is based on solid practical experience and a detailed analysis of over 120 successful business models. She acts as a sparring partner, enabler and catalyst – with the aim of firmly embedding the capacity for profitable growth within companies – and has been recognised as one of «Germany's Most Influential Marketing Leaders to Watch Out For" (TOP 20 | CXM TODAY).
She also shares her passion for growth as a speaker.

Fabian Ladda-Henry

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Fabian Ladda-Henry is part of Shopify's Public Policy & Government Affairs team and is committed to making it easier for entrepreneurs to start and grow their businesses – through clear, innovation-friendly regulation and fair framework conditions for digital commerce. Previously, as Head of Policy for Local Commerce at Wolt and DoorDash, he led policy work relating to local commerce, and at Lime he was responsible for government relations in the DACH region and at EU level. As one of Uber's first advocates in EMEA, he also helped launch ride-hailing in Europe.

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After completing his master's degree, Pascal Linden began working full-time as a Research Engineer at the Fraunhofer Institute for Intelligent Analysis and Information Systems (IAIS). Since then, his professional focus has been on the development, evaluation and technology transfer of AI solutions, particularly in the areas of generative AI, large language models and agentic AI.

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Colin Matsinhe is a Senior Business Development Executive at Parloa and is primarily responsible for helping retail and e-commerce companies establish AI agents as an integral part of their customer experience strategy. With experience in SaaS, venture building and innovation management in Tel Aviv and Silicon Valley, he drives solutions that rethink processes, significantly boost efficiency and enable intelligent customer experience (CX) journeys.

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Erik Arne Mathiesen-Dreyfus heads the Data Science division at Frisbii, where he is driving the development of a new generation of AI-powered solutions for revenue management. Previously, he founded Infer, a company specialising in applied AI, which was acquired by Frisbii. Other career milestones with a focus on data science include roles at companies such as Attest and Streetbees.
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As an experienced executive at Google, Livia von Mitschke-Collande is driving the digital transformation of the German retail sector through AI-powered marketing solutions. Her focus lies on developing innovative strategies, operational excellence and building high-performing teams.

Thanks to her in-depth industry knowledge and a strong C-level network, she is regarded as an expert in growth and innovation. As co-host of the podcast «Access All Areas", she shares insights on leadership and technology. In her private life, the passionate mentor lives with her family in the Munich area.

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Digitalisation has been a part of Sebastian's life since his youth. He decided very early on to study geoinformatics, and has since worked constistently in roles related to the digitalisation of real estate and infrastructure. Following positions in the real estate sector and at VNG AG, he spent ten years with the US corporation General Electric (GE). Since 2021, he has been with Esri Germany, the global market leader in digital twins. As Business Development Manager, his responsibilities include managing relations with Berlin's political circles as well as with strategic clients and partners. Sebastian was a member of the National IT Summit and is currently Chairman of the Board of the Bitkom Working Group on Geoinformation. Here too, his passion lies particularly in digitalisation, especially at the intersection of GIS, BIM and AI.

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Andreas Pentenrieder is a Strategic Enterprise Account Executive at Parloa and primarily supports retail and e-commerce companies in developing AI into a defining part of their customer experience. With experience in SaaS, AI and enterprise architecture, he drives solutions that rethink processes, increase efficiency in measurable ways and enable new forms of intelligent customer interaction.

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Michael Pietsch has been working at Meta in Germany since April 2015. He identifies targeted growth opportunities for Meta's enterprise advertisers. Automation, personalisation and creative scalability are the key focus areas. Michael also drives interdisciplinary initiatives that enhance the performance of retail media, business messaging and first-party data management as well as creative automation. He supports companies in overcoming the challenges of the digital transformation.

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Martin Philipp has over 25 years' experience in online marketing and the digital sales of complex, high-end products and solutions that require explanation. He is Co-CEO of SC-Networks GmbH (↗www.sc-networks.de), a German SaaS provider and developer of the 'Made in Germany' marketing automation platform Evalanche. The platform is one of the leading platforms in Europe, has been developed specifically for B2B companies and combines intuitive functions, technological quality and the highest IT and data protection standards. Martin Philipp is responsible for new customer acquisition and customer engagement.

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Sebastian has been with Google since 2006 and looks back on a varied career in various key strategic roles. Since early 2026, as Director, he has been responsible for the Automotive, Telecommunications, Technology & B2B sectors.

Previously, he led the team for strategic partnerships and digital transformation projects with global media agencies, tech partners and management consultancies in Central Europe, and was also Head of Sales for the Google Marketing Platform (GMP) business. In his earlier roles, he gained in-depth expertise in business development at YouTube (Google Media Solutions) and in technical sales at BOSE Automotive.

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As Head of Customer Engineering at Google Ads, Christopher Völpel drives the technological evolution of marketing in Central Europe. He focuses primarily on implementing future-proof AI solutions and building data infrastructures that translate creative visions into tangible business success for leading brands.

Drawing on his 15-year career at Google, he is regarded as a leading expert in data-driven innovation and the strategic scaling of digital business models. As a thought leader, he explains how technological change driven by generative AI empowers human creativity and creates new scope for innovation. A graduate of the London School of Economics, he is based in Munich.

Bitkom represents more than 2,300 member companies from the digital economy. They generate a turnover of over 200 billion euros in Germany through digital technologies and solutions and employ more than 2 million people. Its members include more than 1,000 SMEs, over 700 start-ups and virtually all global players. They offer software, IT services, telecommunications or internet services, manufacture devices and components, operate in the digital media sector, create content, provide platforms or are otherwise part of the digital economy. 82 per cent of the companies involved in Bitkom have their headquarters in Germany, a further 8 per cent come from the rest of Europe and 7 per cent from the USA. 3 per cent come from other regions of the world. Bitkom promotes and drives the digital transformation of the German economy and advocates for broad social participation in digital developments. The aim is to make Germany a high-performing and sovereign digital hub.

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