Hidden AI agents could become the new gatekeepers of commerce, warns new Fintech 2040 paper

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A new Fintech 2040 paper from Professor Roland Frank explores how AI agents are moving from passive assistants to autonomous actors capable of searching, selecting and purchasing products on behalf of consumers — fundamentally reshaping the future of ecommerce and payments.

The paper, *Agentic Commerce: China’s Lead, Europe’s Choice*, argues that the next battleground in digital commerce will no longer be consumer attention alone, but the hidden "trust and protocol layer" behind AI-driven transactions.

While companies once competed for clicks, rankings and conversions, the rise of agentic commerce shifts competitive advantage toward machine-readability, payment authority, trusted execution and interoperability between AI systems.

China already offers an early glimpse of this future. Ecosystems such as Alibaba's Qwen and ByteDance's Douyin show how AI agents can seamlessly combine commerce, payments, recommendation systems and digital services into highly integrated consumer environments.

Yet consumers are not ready to hand over the keys completely. A recent representative consumer survey conducted by Riverty and Adyen found that while many consumers are open to AI-assisted shopping, 93% want the ability to review or stop AI purchasing decisions at any time. Most respondents would only allow AI agents limited spending authority and expect full transparency around how decisions are made.

These findings reinforce one of the paper's central conclusions: the future of agentic commerce will be determined as much by trust as by technology.

For Europe, this creates a strategic choice. Rather than copying highly integrated platform models from China or the US, the paper argues that Europe could build a different model of agentic commerce — one based on interoperability, transparent permissions, trusted payments and consumer accountability.

The paper is part of Riverty's Fintech 2040 series exploring the long-term transformation of financial services, digital commerce and consumer behaviour.

Download the full paper here: https://www.riverty.com/en/business/company/fintech-2040/

About Riverty Group

Riverty is a driving force in the fintech sector and operates in 10 European countries. With more than 4,000 employees, the Bertelsmann Group company offers payment, collection and factoring solutions that support businesses and consumers in managing financial processes and cash flows. The company brings more than 60 years of financial services experience, dating back to 1960.

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