



## Global Study: 73% of Shoppers Using AI in Shopping Journey - But Merchants Face New Agentic Commerce Risks

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NEW YORK--(BUSINESS WIRE)--Oct. 20, 2025-- [Riskified](#) (NYSE: RSKD), a global leader in ecommerce fraud prevention and risk intelligence, today released findings from a survey highlighting the increased adoption of agentic shopping, and the rising threat it poses to merchants.

Based on a global survey of more than 5,000 consumers, the research reveals a defining moment for ecommerce: nearly three in four shoppers (73%) are already using AI in their shopping journey. Shoppers are embracing AI assistants like ChatGPT for product ideas (45%), to summarize reviews (37%), and to compare prices (32%). While only 13% say they've completed a purchase after being referred by an AI assistant, 70% are at least somewhat comfortable with an AI agent making purchases on their behalf. More than half (58%) are likely to use these tools for gift shopping this year, marking the beginning of the first truly AI-powered holiday season, where convenience for consumers may come with heightened exposure for merchants who may bear the liability for this uncharted domain.

"AI shopping agents may make buying easier for consumers, but they also blur the lines of accountability for fraud and policy abuse," said **Jeff Otto, Chief Marketing Officer at Riskified**. "When an AI shopping agent makes a purchase, is the merchant still liable when a dispute occurs - even though the shopper never visited the merchant's site during checkout? That uncertainty creates new risks for everyone involved. A disputed charge could stem from a hijacked AI account or even a legitimate customer claiming their AI assistant made a mistake. In each case, the liability remains murky, and data transparency is in short supply."

Fraudsters are poised to leverage advancements in agentic commerce to their end. Already [enabled by AI](#) themselves, fraud rings will look to exploit gaps in identity verification, account security, customer service claims, and payment flows. What feels like a smoother shopping experience for consumers can quickly become a surge in disputes and chargebacks, leaving the merchant with costs they will need to absorb. Businesses stand to face significant disadvantages, many of which are reflected in consumers' top concerns.

Payment security is the main worry for nearly one in three shoppers (32%), followed by privacy (26%), potential mistakes (18%), and loss of control (17%). Despite these fears, trust in AI is closing in on traditional channels: 36% of consumers now trust AI to influence their purchases, nearly matching the 38% who rely on in-store associates. Only 25% prefer to shop online without the aid of AI.

Given this evolution in consumer behavior, alongside the rollout of the Agentic Commerce Protocol (ACP), an open standard that enables shoppers to complete purchases through AI interfaces, merchant fraud teams should focus on the following strategic imperatives:

- **Educate executive leadership:** Fraud teams are uniquely positioned to understand the risk-reward trade-off of agentic commerce. They must proactively educate their organizations about the new vectors for fraud and abuse to ensure leadership understands the full picture before integrating these new technologies.
- **Advocate for data transparency:** For agentic commerce to be a sustainable partnership, technology platforms like OpenAI must share crucial customer behavioral insights - such as the end user's IP address, device information, and behavioral signals - with merchants. Without this visibility, merchants cannot make informed decisions, and fraud and abuse could overwhelm the system.
- **Leverage shared intelligence:** In an agentic world where merchants have less direct data, partnering with networked fraud intelligence platforms becomes even more critical. Partnering with Riskified can restore some of the context lost in agentic transactions by connecting data points across a global community of merchants.

Otto stated, "Fraud teams are the natural leaders for agentic commerce safety because they're hardwired to see both the opportunity and the risk. Their expertise isn't about saying 'no' to innovation; it's about building the guardrails that allow the company to say 'yes' confidently. They are essential to ensuring that exciting new channels like this become sustainable revenue drivers, not vectors for fraud and abuse."

Riskified empowers merchants to thrive in the dynamic world of agentic commerce with innovative tools designed to ensure both growth and security, while providing guarantees to offset financial liability for agentic fraud chargebacks. [Read more about our point of view and how Riskified helps merchants embrace this future of ecommerce with confidence.](#)

### About the Survey

Riskified conducted an online survey from September through October 2025, sampling 5,400 consumers ages 18 to 64 across multiple markets, with representation from the U.S., U.K., Brazil, Mexico, Singapore, Australia, China, the Netherlands and the UAE. Respondents are consumers who made an online purchase within the last three months.

### About Riskified

Riskified (NYSE: RSKD) empowers businesses to unleash ecommerce growth by outsmarting risk. Many of the world's biggest brands and publicly traded companies selling online rely on Riskified for guaranteed protection against chargebacks, to fight fraud and policy abuse at scale, and to improve customer retention. Developed and managed by the largest team of ecommerce risk analysts, data scientists, and researchers, the Riskified ecommerce risk management platform analyzes the individual behind each interaction to provide real-time decisions and robust identity-based insights. Learn more at [www.riskified.com](http://www.riskified.com).

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