



Riskified Study Finds Consumers Aren't Ready to Hand Over Control as AI Transforms Shopping, with Over Half Afraid of Online Fraud

April 27, 2026

New Q1 2026 "Agentic Commerce Pulse" survey from Riskified reveals a growing trust gap in agent-driven commerce, as consumers embrace AI across the shopping journey but remain hesitant to hand over control amid concerns over fraud, security, and accountability

NEW YORK--(BUSINESS WIRE)--Apr. 27, 2026-- [Riskified](#) (NYSE: RSKD), a global leader in ecommerce fraud and risk intelligence, today released the Q1 2026 edition of its Agentic Commerce Pulse, a quarterly research series tracking agentic commerce risks and consumer engagement.

Following Riskified's inaugural [Q4 2025 survey](#), which first highlighted the rapid emergence of agent-driven commerce, the latest findings reveal a more complex reality: while AI adoption remains strong, consumer trust is not keeping pace. A widening gap is emerging between how shoppers use AI and how much control they are willing to give it.

The survey, conducted among consumers across the United States and the United Kingdom, shows that AI is now firmly embedded in product discovery and decision-making. However, compared to Riskified's agentic commerce pulse survey in Q4 2025, consumer sentiment has shifted, with growing concerns around fraud, security, and accountability slowing the path to fully autonomous, agent-driven transactions.

Key findings from the Q1 2026 Agentic Commerce Pulse include:

- 61.5% of consumers have used AI tools for product discovery and recommendations
- 55.0% are not comfortable with AI agents making purchases on their behalf
- 46.5% do not trust any company to manage purchases for them
- 53.9% believe AI could increase the risk of online fraud
- 73.9% expect strong safeguards such as biometric or one-time password authentication
- 50.8% believe AI platforms should be responsible for unauthorized purchases

A majority of consumers (61.5%) have already used AI tools for product discovery and recommendations, reinforcing the rapid adoption first observed in Q4 2025, when 73% reported using AI at some point in their shopping journey. Yet, as usage becomes more mainstream, comfort with deeper AI involvement appears to be declining. While 70% of consumers in Q4 2025 said they were at least somewhat comfortable with AI agents making purchases on their behalf, a majority of consumers (55.0%) now say they are not comfortable allowing AI agents to complete transactions on their behalf.

When asked about their preferred platform for agentic commerce, 31.2% of respondents chose general AI tools such as ChatGPT or Gemini, while 27.0% favor retailer websites or apps. Notably, 24.4% responded "no," highlighting a fragmented and still-evolving landscape as consumers continue to experiment with where and how AI fits into their shopping journey.

Security concerns are also intensifying. More than half of respondents (53.9%) believe AI could increase the risk of online fraud, while 73.9% expect strong safeguards, such as biometric verification or one-time passwords, for every transaction. Together, these findings suggest that consumer concerns have evolved from general unease, such as payment security (32%) and privacy (26%) cited in late 2025, into more defined expectations around fraud prevention, authentication, and transaction security.

The study further highlights a growing accountability challenge for merchants and platforms alike. When asked who should be responsible for unauthorized or erroneous AI-driven purchases, 50.8% of consumers pointed to the AI platform, compared to 23.2% who cited the retailer or brand, and just 18.7% who were willing to accept personal responsibility. As AI takes on a more active role in commerce, consumers are drawing clearer lines around where liability should fall.

"Consumers are clearly embracing AI as a shopping assistant, but they're drawing a firm line when it comes to autonomy and accountability," said Jeff Otto, Chief Marketing Officer at Riskified. "What we're seeing is a widening gap between adoption and trust. Shoppers want the convenience and personalization AI can deliver, but they're not yet willing to hand over control or responsibility. For merchants, that means going beyond enabling AI-driven experiences by building the infrastructure for transparency, security, and accountability that makes those experiences trustworthy."

Riskified helps merchants navigate the evolving landscape of agentic commerce with [AI-powered risk intelligence](#) and identity-based insights that enable safer transactions. By combining advanced fraud detection with financial guarantees against chargebacks, Riskified reduces exposure while helping merchants confidently adopt new AI-driven shopping experiences. [Read more](#) about how Riskified enables merchants to embrace the future of ecommerce with confidence.

About the Survey

Riskified conducted an online survey sampling 2,000 consumers ages 18 to 64 across the United States and the United Kingdom, with 1,000 respondents from each market. Respondents are consumers who made an online purchase within the last three months, including travel bookings, event tickets, food and grocery delivery, and retail purchases through websites or apps.

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, Riskified's AI-powered fraud and risk intelligence platform analyzes the individual behind each interaction to provide real-time decisions and robust identity-based insights. [Learn more at riskified.com](#).

View source version on [businesswire.com](#): <https://www.businesswire.com/news/home/20260427900819/en/>

Corporate Communications:

Cristina Dinozo

Senior Director of Communications

press@riskified.com

Investor Relations:

ir@riskified.com

Source: Riskified