

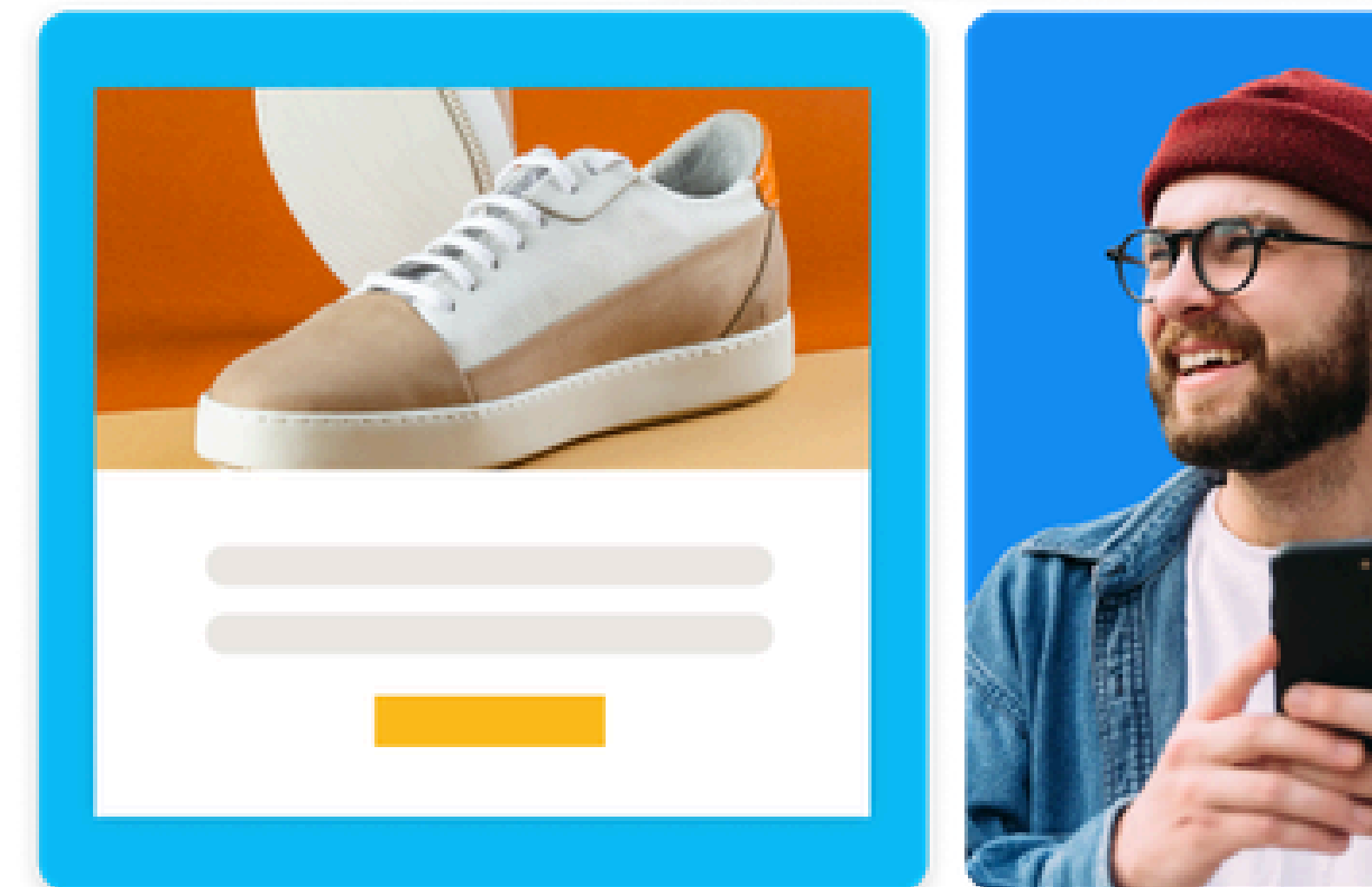
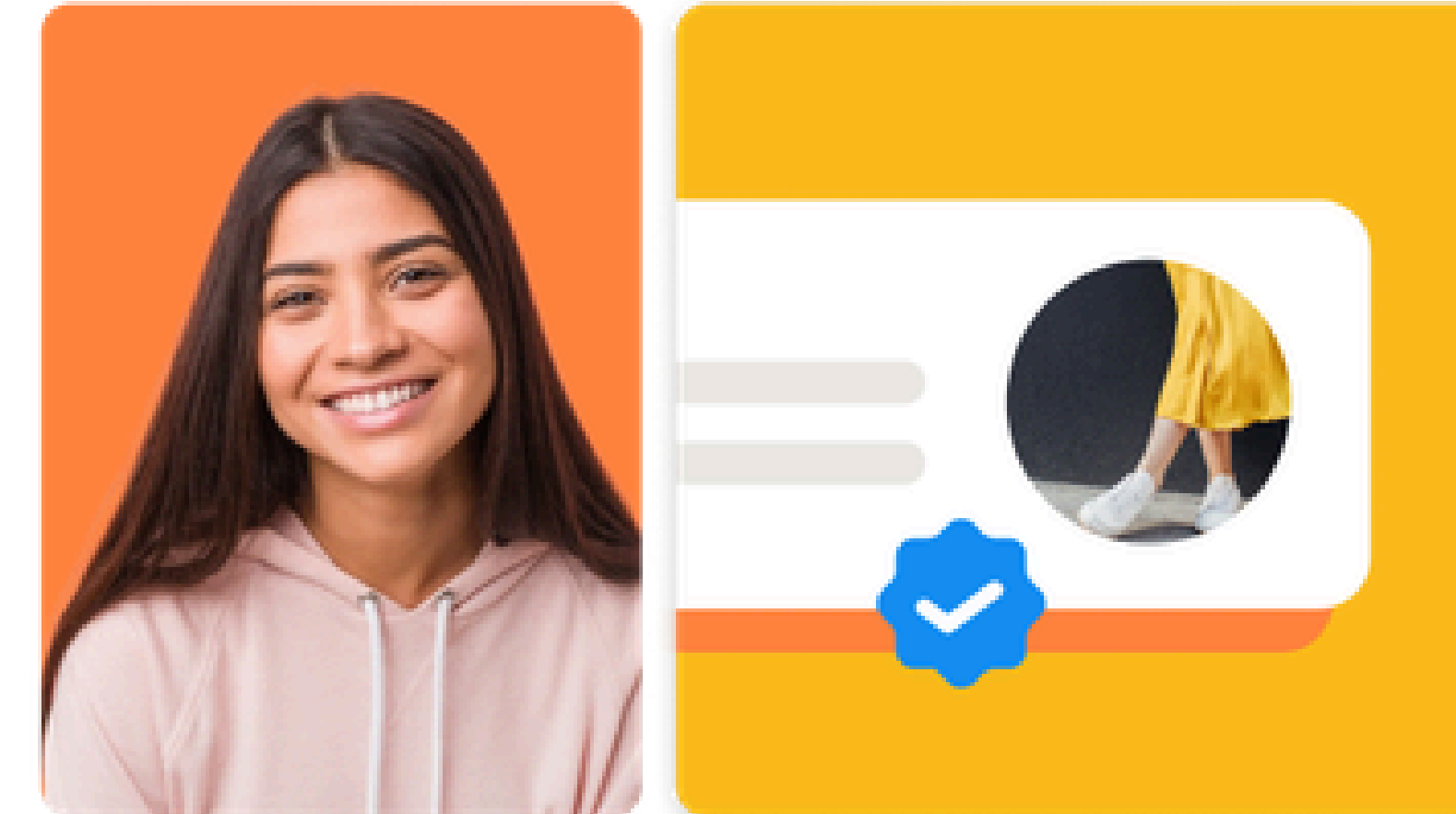
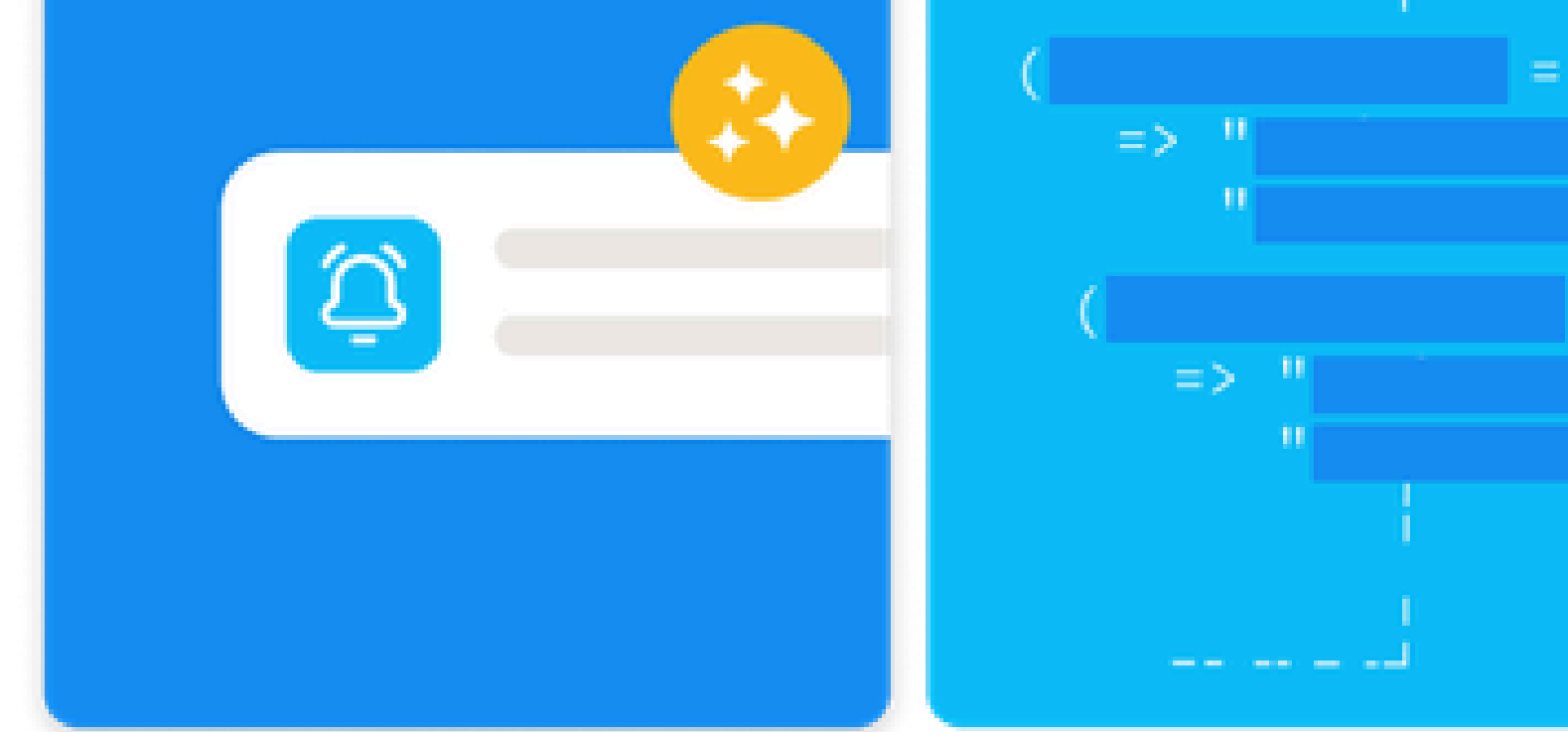
cordial

The AI-Ready Brand

When AI agents become the interface, does your brand still own the relationship — or just the inventory?

FEATURING

Exclusive research from retail marketing executives and over 1,000 consumers on the strategies that separate AI-ready brands from AI-experimenting ones



Foreword

Something has shifted in every executive conversation I've had this year. A year ago, the question was: How do we use AI? Now the question is: Who controls the customer relationship when AI is the one doing the shopping — and what does that AI actually understand about your customer?

That shift matters more than most realize. AI agents are discovering products, comparing options, and completing purchases on behalf of consumers. In many of those interactions, brands are invisible. The AI agent sees products, prices, and specifications, but rarely the context that defines a real customer relationship. Not because they aren't relevant, but because no infrastructure yet exists to carry customer relationships into these new environments.

This report maps the path from AI theater to AI readiness. The brands that win the next era won't be the loudest or the fastest to adopt. They'll be the ones that understand this: in an AI-mediated market, context is the product. And protecting it requires strategy, not just software.



By Rob Garf
SVP Strategy & Insights



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Research methodology

Consumer survey of 1,000+ U.S. adults sourced by Dynata (May 2026). Marketer survey of 15 CMOs, VPs, and Heads of Marketing conducted via Wynter. Qualitative insights from executive conversations at NRF 2026, CommerceNext, and Customer Advisory Board sessions. Research led by Cordial's Data Science, Marketing Strategy, and Thought Leadership teams.

Executive summary

AI can generate content, optimize campaigns, and automate workflows. But without real customer understanding, it simply accelerates irrelevant marketing.

BRANDS ARE PERFORMING AI, NOT OPERATIONALIZING IT YET

60% of marketing executives describe their AI agent strategy as “emerging” or earlier. Only 7% have advanced capabilities. Most brands have adopted AI tools without changing how they understand customers or execute campaigns.

CONSUMERS HAVE ALREADY MOVED TO AGENTS

48% of consumers would likely purchase a product recommended by an AI tool like ChatGPT. 45% say AI has already influenced a purchase they made. Yet most brands have no strategy for being discovered in agent environments. The gap between consumer adoption and brand readiness is widening.

A STRUCTURAL GAP THREATENS BRAND RELATIONSHIPS

New protocols let AI agents buy (ACP) and discover products (UCP). But without a context layer that carries customer relationships into agent environments, brands become interchangeable inventory — visible to the agent, but not understood.

THE PATH FORWARD IS CLEAR

Context portability is the new competitive moat. Brands that make their customer context discoverable by AI agents will preserve loyalty, pricing power, and differentiation. Those that don't will watch LLMs build their own context layer, on their own terms.

AI theater and brand commoditization

Every brand says they're using AI. Most of them are performing.

They've added tools, run pilots, and checked the box. But nothing has fundamentally changed in how they understand customers, make decisions, or execute campaigns. We call this AI theater: the appearance of transformation without the substance.

Sixty percent of executives describe their AI agent approach as "emerging" or earlier. Two-thirds limit historical data to campaign planning rather than real-time personalization. Only 27% have a unified customer profile. AI is being layered on top of stacks that were already fragmented, creating more silos, not more intelligence.

AI theater on its own is a problem of wasted potential. But combined with the rise of agentic commerce, it becomes existential. In an agent-mediated marketplace, brands that haven't operationalized don't just underperform. They disappear.

When a consumer asks an AI agent to "find the best running shoes," and that agent has no access to the customer's loyalty status, purchase history, or preferences, the brand becomes one option among hundreds. Discoverable only by price and specs. Stripped of every relationship signal built over years. That's brand commoditization. And it's already happening.

“

"We can see everything a customer did. We just can't tell why they did it, or when they'll do it again."

- VP of Marketing

0%

of executives surveyed are "very confident" their programs detect and act on intent in real time

The power shift: campaigns to commerce

There's a distinction most brands haven't made yet— and its the most important one in this report.

PHASE 1: AI HELPING CAMPAIGNS

- AI optimizes within the brand's workflow
- Better subject lines, smarter segmentation
- Brand still controls the touchpoint

PHASE 2: AI MEDIATING COMMERCE

- AI agents shop on behalf of consumers
- Discover, compare, and purchase autonomously
- *Agent controls the touchpoint. Brand may be invisible.*

Most brands are optimizing for Phase 1. Phase 2 is already here.

The data makes this urgent: 48% of consumers would likely purchase a product recommended by an AI tool, and 45% say AI has already influenced a purchase. Among Millennials, 60% would follow an AI recommendation versus just 31% of Boomers. This is a generational shift accelerating into the mainstream.

But consumers trust AI recommendations, not AI autonomy. While 48% would buy what an AI suggests, 42% are very uncomfortable with an agent purchasing on their behalf. Only 13% would trust it without their review. Consumers want AI to find and recommend. They don't want it to decide. The brands that win Phase 2 will be the ones whose context makes the agent's recommendation worth trusting. Brands aren't keeping up. Nearly half of executives have "heard of ACP but aren't sure" what it means for them. Only 20% are actively evaluating.

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“ACP is interesting, but who's solving the context problem?”

Director of CRM

48%

of consumers would likely purchase a product recommended by an AI tool

The new protocol stack

In the span of a few months, a new infrastructure for AI-mediated commerce has emerged.

Five protocols now define how AI agents discover products, complete transactions, understand relationships, and coordinate with each other. Most marketers have heard the acronyms. Few know what to do with them.

HERE'S THE LANDSCAPE:

LAYER	PROTOCOL	WHAT IT DOES
Infrastructure	MCP	Connects AI agents to enterprise systems (Anthropic)
Discovery	UCP	Makes products findable by AI agents (Google)
Transaction	ACP	Enables AI agents to purchase on behalf of consumers (OpenAI, Stripe, Shopify)
Context	SCP	Preserves brand-customer context in agent environments (Retail AI Council)
Coordination	A2A	Enables agent-to-agent communication (Google)

Model Context Protocol (MCP)

Launched by: Anthropic

MCP is the plumbing layer. It's an open standard for connecting AI models to external data sources and enterprise tools: your CRM, CDP, e-commerce platform, and other systems. Commerce protocols like ACP and SCP run on top of MCP infrastructure. Without it, AI agents can't access the systems where your customer data lives.

What to do:

Evaluate whether your martech stack supports MCP integrations. If your systems can't talk to AI agents, nothing else in this stack matters.

Universal Commerce Protocol (UCP)

Launched by: Google (NRF 2026)

UCP is SEO for the agentic era. It creates a universal standard for product discoverability and structured data, ensuring AI shopping agents can find, compare, and evaluate your products. If ACP is how agents buy, UCP is how they browse. Brands that don't optimize for UCP risk being invisible when an agent goes shopping.

What to do:

Audit your structured product data. Ensure product feeds include rich attributes (sizing, materials, use cases) that give AI agents enough context to recommend your products accurately.

Agentic Commerce Protocol (ACP)

Launched by: OpenAI, Stripe, Shopify (NRF 2026)

ACP is the transaction layer. It enables AI agents to discover, compare, and complete purchases on behalf of consumers. When a shopper asks ChatGPT to buy something, ACP is the protocol that makes checkout possible. It handles the how of agent commerce. What it does not handle is the **who**: ACP carries no customer context, loyalty status, or relationship history.

What to do:

Ensure your product catalog and checkout flow are ACP-compatible. Test your purchase flow from an agent's perspective: can an AI complete a transaction without friction?

Shopper Context Protocol (SCP)

Governed by: Retail AI Council; Matt Howland (Cordial President & CPO) chairs the Working Group

SCP is the context layer. It makes brand-customer context, including loyalty status, purchase history, preferences, and personalized offers, discoverable and portable in AI agent environments. ACP lets agents buy. UCP lets agents find. SCP lets agents understand. Without it, every agent interaction is a cold start and every brand is a commodity.

What to do:

Join the SCP Working Group at shoppercontextprotocol.io/working-group. Begin preparing your customer data infrastructure for context portability.

Agent-to-Agent Protocol (A2A)

Launched by: Google

A2A is the coordination layer. It enables different AI agents to communicate and collaborate to complete complex tasks. When a consumer's personal AI agent needs to negotiate with a brand's AI agent, check inventory, or coordinate a multi-step purchase, A2A governs that interaction. This is early-stage but signals a future where brands deploy their own agents into a multi-agent ecosystem.

What to do:

Monitor A2A development. Consider how your brand's AI capabilities could participate in agent-to-agent ecosystems as the protocol matures.

The pattern is clear. The ecosystem can now find, buy, connect, and coordinate. What it could not do, until SCP, is preserve context. That's the structural gap that makes brand commoditization inevitable without a context layer.

And here's what makes this urgent: if brands don't own the context layer, someone else will. LLMs are already building their own understanding of consumers through conversation history, search patterns, and purchase behavior. Every interaction a consumer has with an AI agent generates context that the agent retains and the brand never sees. Without a standard like SCP that lets brands inject their own customer context into agent environments, LLMs will fill the gap with their own data, on their own terms. The context layer is going to exist whether brands participate or not. The only question is who controls it.

Bridging the gap: how context changes everything

The Shopper Context Protocol is the context layer the stack was missing. It makes customer context, including loyalty status, purchase history, preferences, and personalized offers, discoverable and portable in AI agent environments.

How SCP works

Open and discoverable: Retailers publish records to signal SCP support, similar to how email authentication protocols work today

Permission-based: Consumers authorize what context is shared through secure flows. Privacy is built into the architecture.

Universal integration: Any AI agent can query SCP to personalize across brands and channels

SCP is governed by the Retail AI Council. Matt Howland, Cordial's President and CPO, chairs the Working Group. The protocol is open, and any brand or platform can participate.



What executives are saying

When we asked marketing leaders how a permission-based context protocol would change their approach:

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“It would completely change our approach. It would be extremely helpful to utilize this type of information if it was available.”

- Head of Ecommerce

“We would rapidly scale our use of personalization and adopt processes that utilize AI to help us in this effort.”

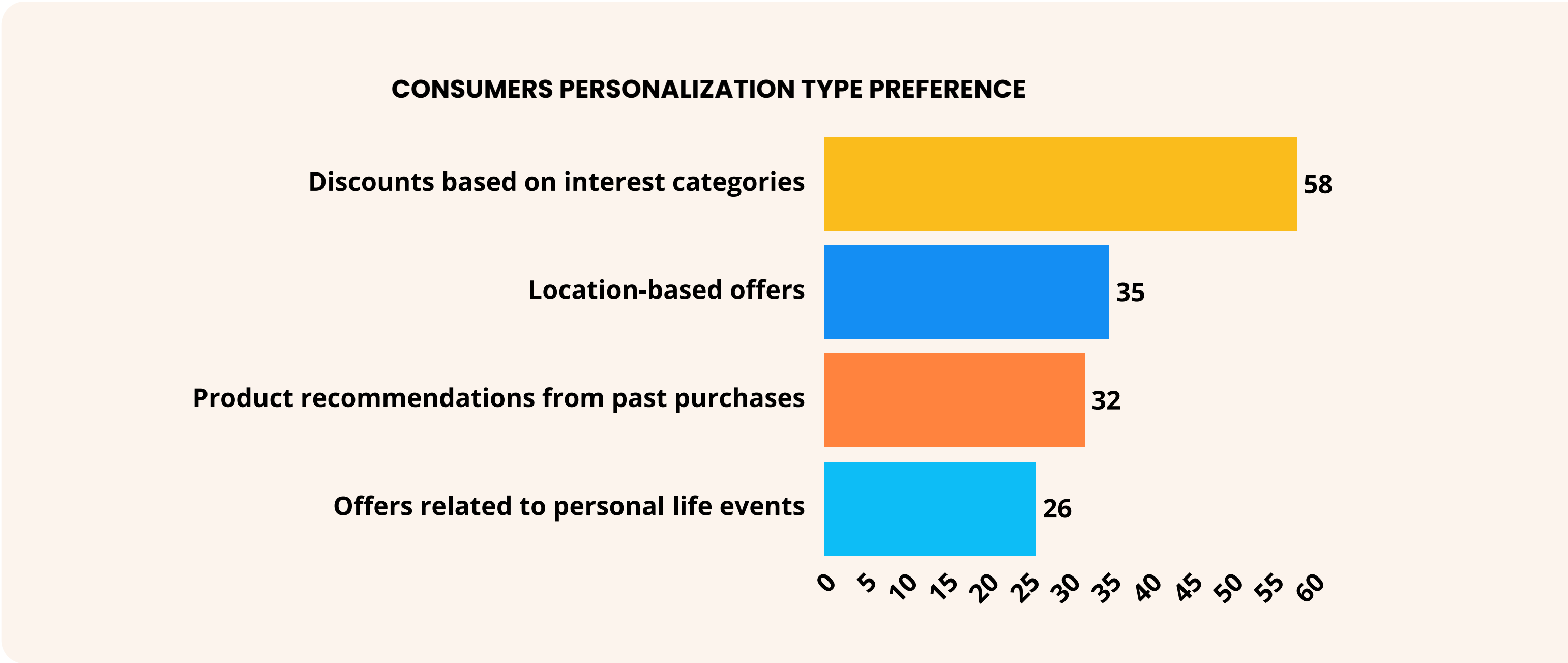
- VP of Digital Marketing

“If a universal, permission-based shopper context protocol existed, we’d shift from inference-based personalization to consent-based collaboration.”

- VP of Marketing

What consumers want

The consumer data reveals a telling tension. 60% of consumers are uncomfortable with brands using AI to analyze their behavior, and 43% view dynamic pricing as unfair or manipulative. Yet 58% want discounts based on their interests, and 32% want recommendations from past purchases. Consumers don't reject personalization. They reject surveillance. SCP solves this: context shared with consumer permission, not extracted without it. The personalization types consumers value most all require context that SCP makes portable:



Interests. Location. Purchase history. Life events. Without context portability, AI agents start from zero with every brand. With SCP, they start from the relationship.

Your AI-ready action plan

The path from AI theater to AI readiness runs through four shifts:

1

AUDIT YOUR AGENTIC COMMERCE READINESS

AI agents are already shopping for your customers. Is your brand discoverable?

START HERE:

Review your product data for ACP and UCP compatibility. Optimize structured data so AI agents can find and compare your products accurately.

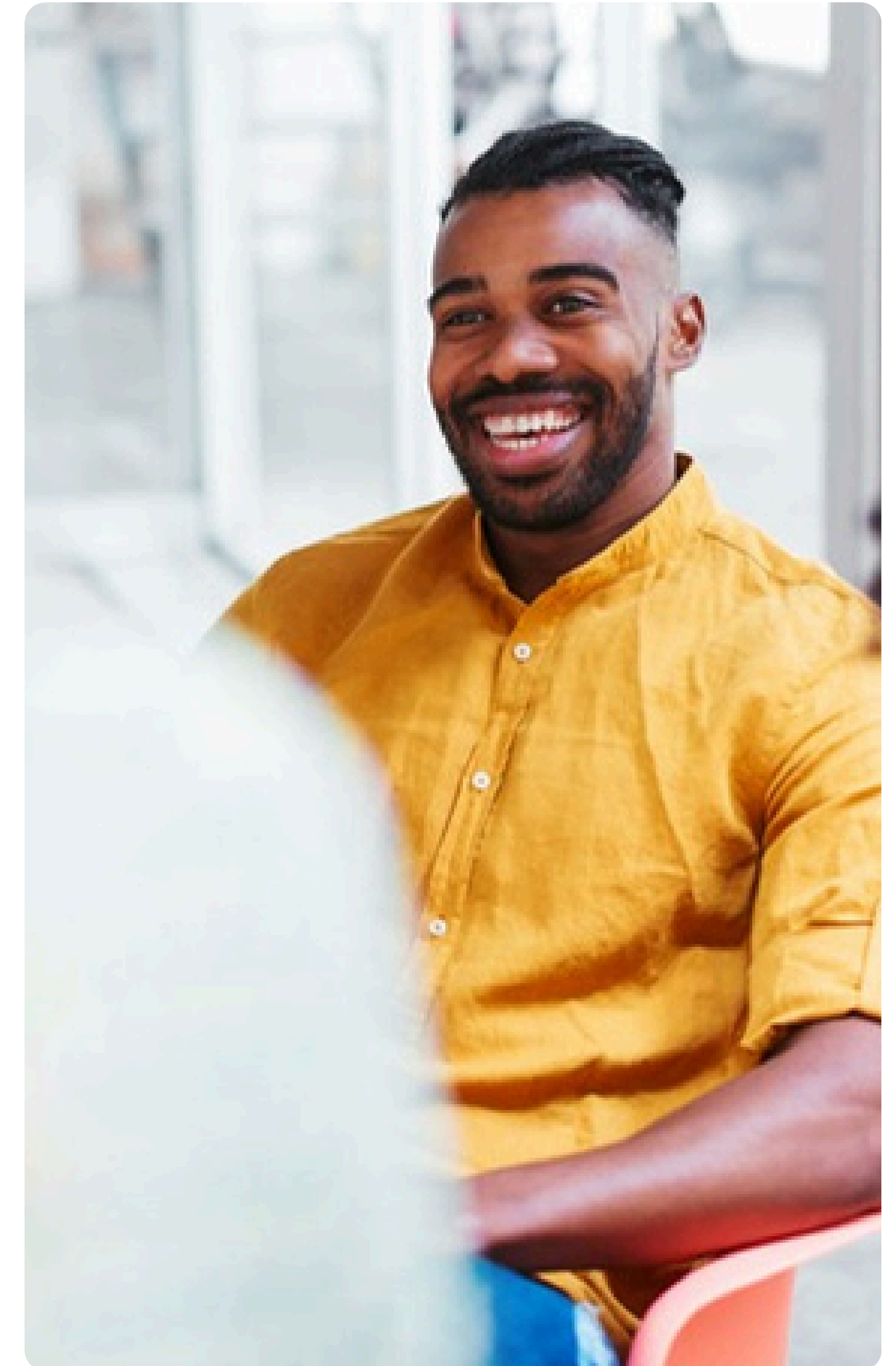
2

OWN THE CONTEXT LAYER BEFORE LLMS DO IT FOR YOU

Without brand-owned context in agent environments, LLMs will fill the gap with their own data. SCP lets you control the narrative.

START HERE:

Join the SCP Working Group at shoppercontextprotocol.io/working-group. Begin preparing customer data infrastructure for context portability.



3

MOVE AI FROM SUGGESTING TO EXECUTING

The brands pulling ahead aren't using AI to draft copy. They're using AI to build campaigns, analyze data, and optimize in real time. The shift from AI-as-assistant to AI-as-operator requires governance, not just tools.

START HERE:

Identify two to three high-impact, low-risk workflows to delegate to AI agents. Build guardrails, quality checks, and approval workflows before scaling.

4

FIX THE DATA FOUNDATION

AI can't fix fragmented data. Only 27% of brands have a unified customer profile. Everything else, including agentic commerce readiness, context portability, and real-time personalization, depends on getting this right.

START HERE:

Map your current data architecture. Identify the gaps between systems. Prioritize consolidation toward a unified, real-time customer profile.

The next evolution of marketing isn't about who adopts AI fastest. It's about who owns the context layer.

In an AI-mediated market, context is the product. The brands that own their customer context in agent environments will be the ones still standing when the dust settles. The ones that don't will watch LLMs fill the gap for them.

Own the context layer. Before someone else does.

This report makes the case that brands face three compounding threats: AI theater, brand commoditization, and LLMs building the context layer without them. Cordial is the Customer Context Platform purpose-built to solve all three.

How Cordial makes brands AI-ready

- ➔ **Cordial Agents:** AI that executes, not just suggests
- ➔ **Cordial Edge AI:** Predictive intelligence at the individual level
- ➔ **Shopper Context Protocol:** Own the context layer
- ➔ **Native CDP + Real-Time Orchestration:** Fix the data foundation



Cordial Agents: AI that executes, not just suggests

The report shows that 67% of brands limit data to campaign planning and 0% are confident they act on intent in real time. Cordial Agents close that gap. They operate on Cordial's Context Graph — real customer understanding, not isolated signals — so every action is grounded in context:

- **Email Production Agent:** Builds complete, brand-safe email campaigns in 20 minutes. What used to take a team four to six hours, from creative brief to send-ready output, now happens autonomously within governed frameworks.
- **Data Intelligence Agent:** Continuously analyzes campaign performance across more than 70 creative attributes, identifies what's working and why, and surfaces optimization opportunities automatically. Not what won the test. Why it won.

These aren't copilots that suggest and wait for approval. They're operators that do the work, within guardrails your team controls. That's the shift from AI theater to AI-native marketing.

Cordial Edge AI: Predictive intelligence at the individual level

The report shows that brands are stuck using historical data and behavioral signals when consumers expect to be understood. Edge AI changes what's possible:

- **Bespoke predictive models:** LTV prediction, price sensitivity scoring, engagement momentum, RFM analysis, and AOV forecasting, all built specifically for your data, not generic industry models.
- **AI-driven pricing and discount optimization:** Determines who needs an incentive to convert and who'll buy at full price. Stops the margin erosion that comes from blanket discounting.
- **Dynamic audience creation:** Moves from manual segmentation to real-time, AI-generated targeting. Audiences update continuously as customer behavior changes, not when a marketer remembers to refresh a list.

Edge AI is multimodal and works across email, SMS, push, and app, so the intelligence travels with the customer across channels.

Shopper Context Protocol: Own the context layer

The report argues that the context layer will exist whether brands participate or not. SCP is how you participate on your terms:

- **Context service layer:** Cordial powers the infrastructure behind SCP, enabling real-time, privacy-safe exchange of customer context with AI shopping agents.
- **Permission-based architecture:** Consumers authorize what context is shared. Brands control what's available. Privacy isn't a bolt-on; it's the foundation.
- **Open standard:** SCP is governed by the Retail AI Council. Matt Howland, Cordial's President and CPO, chairs the Working Group. Any brand or platform can participate.

Without SCP, every agent interaction starts from zero. With it, AI agents understand the customer relationship before the first query.

Native CDP + Real-Time Orchestration: Fix the data foundation

The report shows that only 27% of brands have a unified customer profile. Everything else, including agentic commerce readiness, context portability, and AI agent performance, depends on fixing this:

- **Unified data layer:** Customer identity, behavior, preferences, and transactions in a single platform. No fragmented stacks. No data silos.
- **Real-time activation:** Zero latency between insight and action. When a customer's intent shifts, the next message reflects it instantly, across email, SMS, push, and app.
- **Headless, composable architecture:** Every Cordial capability is exposed as a composable service, accessible to any agent, any system, any stack. External agents, commerce platforms, and internal tools all act on the same context. The platforms that win won't be the ones with the best agent. They'll be the ones that every agent can use.



Ready to move from AI theater to AI-ready?

[Request a demo](#) to see how Cordial helps brands move from AI theater to AI-native marketing, with agents that execute, intelligence that predicts, and a context layer that protects your customer relationships in agentic commerce.

