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Agentic Commerce:
Market Insights & Outlook

United Arab Emirates

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Research was commissioned by **Visa** and conducted by **Fast Company Middle East**, powered by **Probity** in 2025 across the UAE, Saudi Arabia, and Egypt. The study surveyed senior decision-makers using a mixed-method approach. Findings represent respondent perspectives at the time of fieldwork and are intended for directional insight only.

INTRODUCTION

FROM AI ASSISTANCE TO AI EXECUTION

Commerce is entering a new era, one in which artificial intelligence no longer merely supports decisions but enables their execution within clearly defined, human-supervised frameworks. From autonomous reordering to real-time personalization and AI-driven transactions, a new model is emerging: agentic commerce.

This shift represents more than a technological upgrade; it signals a structural change in how value is created, decisions are made, and customer relationships are managed.

The Agentic Commerce: Market Insights and Outlook for the United Arab Emirates survey, commissioned by **Visa** and conducted by **Fast Company Middle East** in partnership with **Probity**, explores how organizations across the United Arab Emirates (UAE) are responding to this transformation. It examines levels of awareness, adoption intent, investment readiness, perceived benefits, and the barriers that shape the pace of change.

Set within the UAE's advanced digital infrastructure, national AI strategy, and progressive regulatory environment, this research reflects how local enterprises are thoughtfully advancing toward intelligent, supervised automation. The purpose of this report is to equip business leaders with insight, benchmarks, and practical guidance as agentic commerce evolves from experimentation to enterprise capability.

This research aligns with Visa's broader innovation agenda to support the next generation of commerce, one that balances intelligent automation with oversight, personalization with privacy, and speed with security. By grounding agentic commerce in strong governance, resilient infrastructure, and measurable value, Visa aims to help enterprises move confidently from experimentation to secure, scalable deployment.

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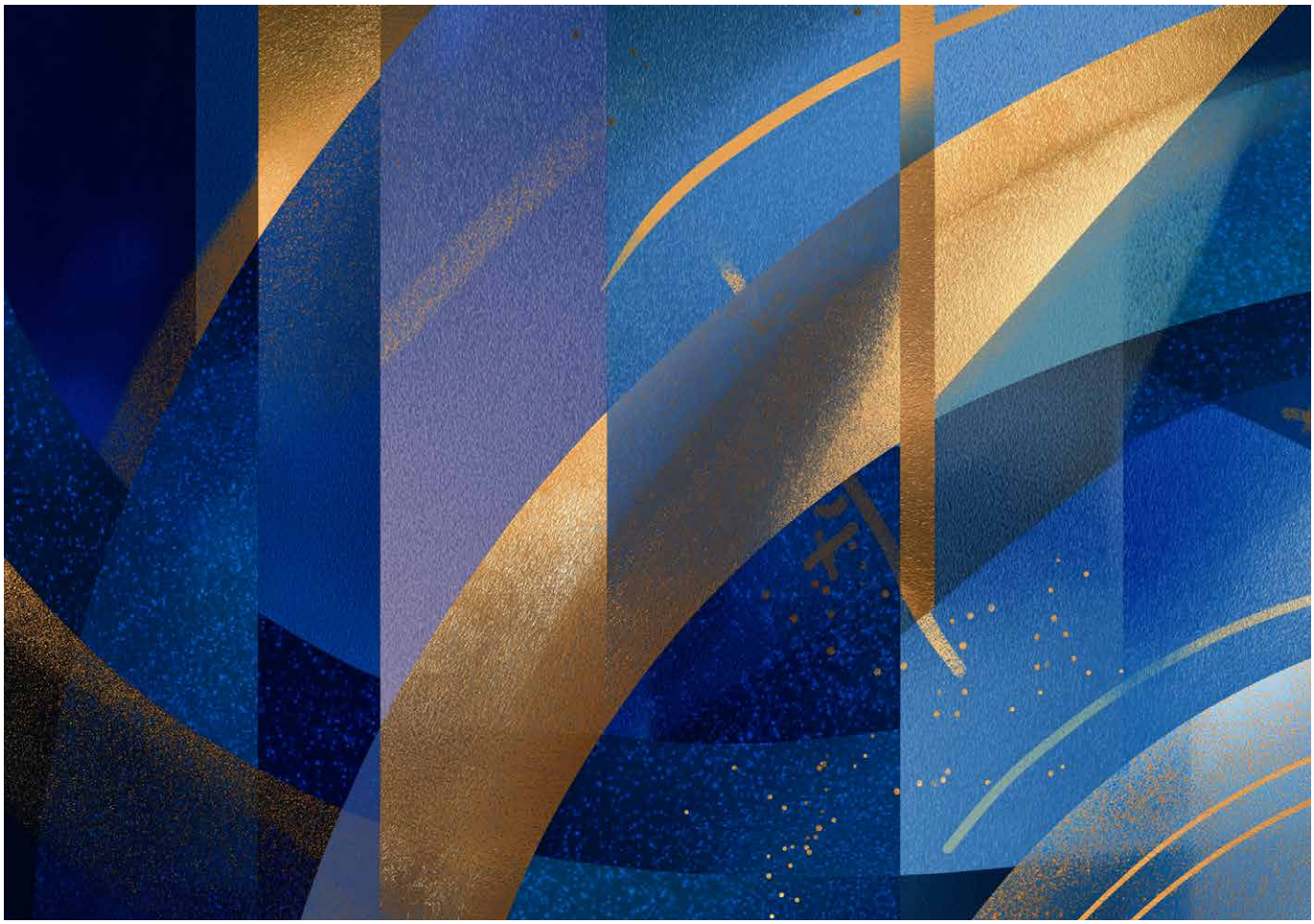
OVERVIEW

The survey was designed to evaluate enterprise awareness, readiness, adoption intent, and investment priorities, and to identify the opportunities and constraints shaping this shift.

Research objectives focused on:

- Levels of awareness and understanding
- Current and planned adoption
- What business value leaders expect
- Which risks and barriers are slowing scale
- Investment intent and timeframe



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METHODOLOGY

The survey gathered responses from senior decision-makers across digitally mature sectors, including retail, consumer products, travel and hospitality, and financial services. Participants included CEOs, CXOs, functional heads, and transformation leaders responsible for commerce, technology, and growth strategies.

SURVEY DESIGN

The questionnaire combined awareness and perception measures with deeper probes into use cases, investment intent, expected business outcomes, risk concerns, and industry impact, providing a holistic view of current adoption and future direction.

TIMEFRAME

The research was conducted between October 2025 and January 2026, capturing a moment of rapid change in enterprise AI adoption.

RESPONDENT PROFILE

Respondents represented cross-functional leadership roles, with strong representation from executive, technology, marketing, operations, and transformation teams—ensuring that insights reflect strategic, commercial, and operational perspectives.

EXECUTIVE SUMMARY

As digital commerce continues to evolve in the UAE, AI is shifting from simply assisting decision-making to also supporting execution within clearly defined, human-supervised parameters.

The Agentic Commerce: Market Insights and Outlook for the *United Arab Emirates* survey of senior leaders across retail, consumer products, travel and hospitality, and financial services reveals that the UAE market is moving toward structured, actionable intent.

INTEREST IS HIGH, AWARENESS IS ADVANCING

With strong digital infrastructure, a meaningful informed core (29.4%) is emerging, signaling early leadership momentum. There is a strong underlying appetite for learning and exploration, with 59.1% either interested or very interested.

FROM CURIOSITY TO CONTROLLED ACTION

Adoption appears to be moving beyond evaluation into structured pilot deployment, with 58.7% of organizations already exploring or piloting intelligent, human-supervised purchasing. Meanwhile, the data shows 29.3% have defined timelines, either launching pilots within six months or planning implementation in the next one to three years; 2.9% have fully implemented, indicating that the market remains early yet is moving rapidly.

GROWTH AND CUSTOMER EXPERIENCE LEAD THE BUSINESS CASE

The study indicates that UAE leaders primarily view agentic commerce as a growth and customer experience engine, rather than a cost-cutting tool.

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Top priorities of those surveyed are:

- Customer loyalty and retention (33.3%)
- Revenue growth (27.7%)
- Customer acquisition and conversion (16.6%)

Expected benefits align with this focus, including higher sales, improved satisfaction, and selective cost efficiencies.

TRUST, NOT TECHNOLOGY, IS THE CONSTRAINT

The survey indicates primary concerns are data privacy and security (24.5%). This underscores the UAE market's emphasis on trust and governance as foundational enablers of scale. Additional challenges include unclear ROI (13.7%) and brand/control concerns (8.8%). Skills and access to tools rank far lower as barriers, underscoring that governance, transparency, and proof of value – not capability – are slowing scale.

INVESTMENT IS BECOMING STRATEGIC

AI budgets appear to be shifting: 64.6% of organizations participating in the survey allocate 1–10% of their annual budgets to AI, with 8.8% allocating more than 10%. In agentic commerce, according to UAE business leaders surveyed, the vast majority of respondents expect to invest at least USD 250,000 over the next 12–24 months, including 17.6% planning commitments of over USD 1 million.

DISRUPTION IS ANTICIPATED IN THE NEAR TERM

According to UAE business leaders surveyed, 68% expect agentic commerce to be disruptive within two years. The findings suggest that evidence will be key to accelerating adoption, including industry case studies, measurable ROI, and competitive pressure.

THE BOTTOM LINE

The UAE market demonstrates clear investment intent, and agentic commerce is becoming a strategic capability in the making. The next phase will be defined by leadership confidence, governance frameworks, and demonstrated business impact.

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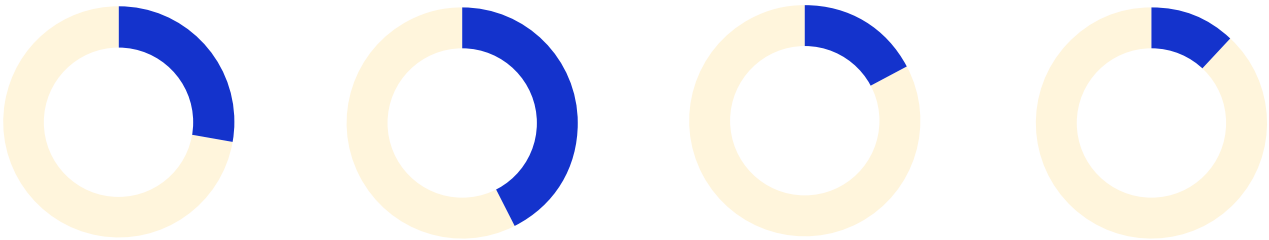
AWARENESS, UNDERSTANDING & DIGITAL MATURITY

The evolution of agentic commerce in the UAE is not constrained by ambition, but by execution readiness. The findings highlight an opportunity to translate ambition into operational execution.

With the region's strong digital infrastructure, agentic commerce is an emerging concept in the UAE: 29.4% of respondents describe themselves as quite or very familiar with it, forming a growing core of digitally mature leaders.

This indicates that, while agentic commerce is entering boardroom conversations, it is still a new concept. More than 70% of respondents report low or unclear familiarity, reflecting the early-stage nature of adoption rather than resistance.

HOW FAMILIAR ARE YOU WITH AGENTIC COMMERCE AND ITS POTENTIAL APPLICATIONS?



27.8%	42.6%	17.3%	12.1%
Heard of it, but it's unclear	Not very familiar	Quite familiar	Very familiar

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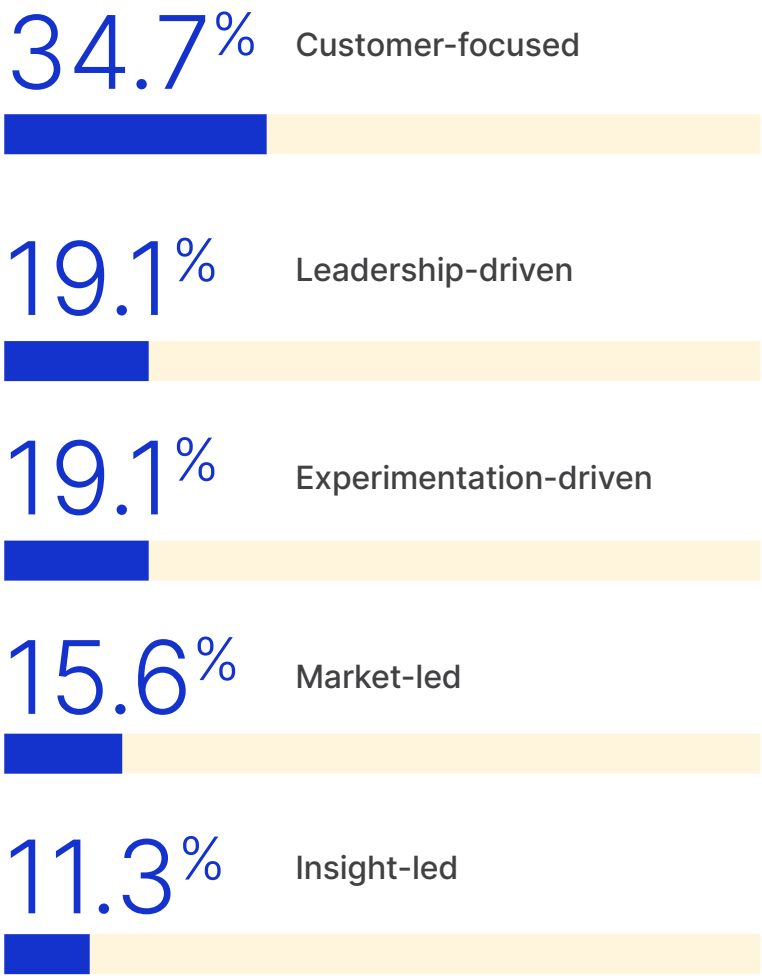
FROM CONCEPT TO CONTEXT

Where familiarity exists, it is closely linked to an organization's outlook on innovation. More digitally mature respondents were far more likely to recognize agentic commerce as a structural shift rather than a feature-level upgrade.

HOW DOES YOUR ORGANIZATION TYPICALLY DECIDE WHETHER TO ADOPT NEW TECHNOLOGY?



This distribution shows the need for case studies, benchmarks, and ROI models to accelerate understanding and confidence. Notably, an emerging group of early adopters already recognizes agentic commerce as a new operating model.

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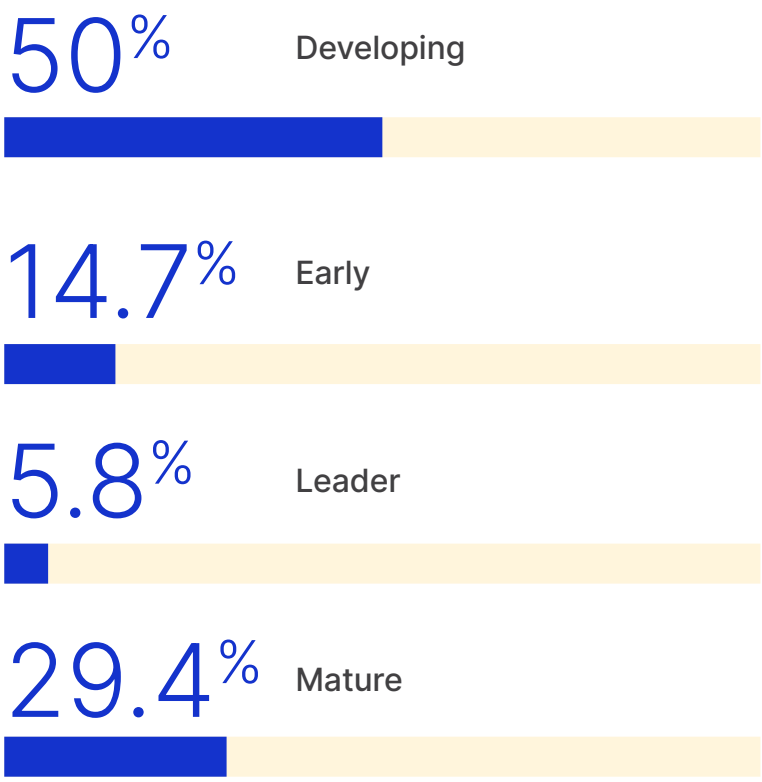
DIGITAL COMMERCE MATURITY

Awareness is also deeply shaped by where organizations are within their digital commerce journey:

HOW WOULD YOU DESCRIBE YOUR ORGANIZATION'S DIGITAL COMMERCE JOURNEY?



Nearly two-thirds of organizations remain in the early-to-developing stage of digital commerce maturity, prioritizing core omnichannel infrastructure, payments, data integration, and customer platforms. The 29.4% mature segment represents the vanguard of adoption—organizations that already possess the data, automation, and orchestration layers needed to deploy AI-driven agents at scale.

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INTENT & ADOPTION READINESS

The UAE market is no longer asking if agentic commerce will happen, but how quickly it can be implemented safely and at scale. The findings reveal a landscape marked by strong intent, growing experimentation, and early operational momentum.

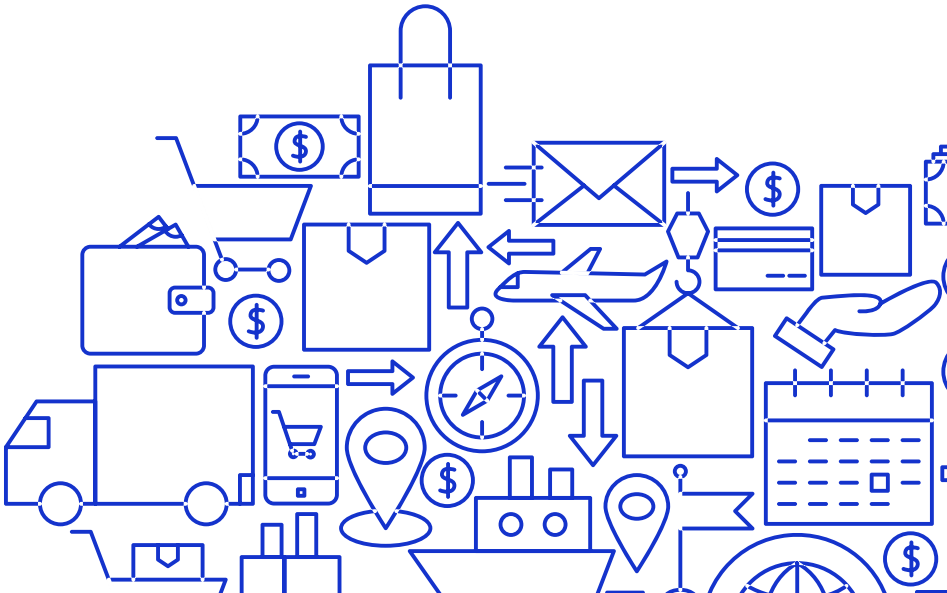
Some organizations are actively exploring, piloting, and planning intelligent systems that can facilitate transactions, manage demand, and optimize decisions in real time within established human oversight and control frameworks.

STRONG INTENT

The focus on emerging commerce technologies is high, with 55.7% of organizations reporting they are interested or very interested in AI-driven personalization and intelligent, human-supervised transactions. At the same time, resistance is minimal, with fewer than 2% reporting no interest. This signals a market that is open to transformation, even as many organizations remain in evaluation mode.

FROM THEORY TO PRACTICE

Adoption readiness becomes more evident when looking at organizations' plans for auto-reordering and intelligent purchasing:

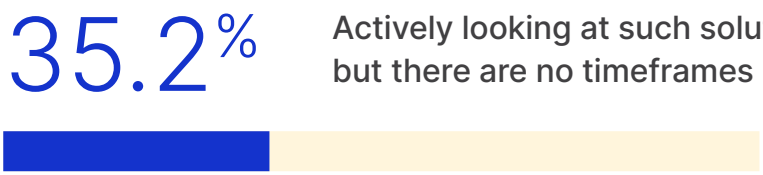


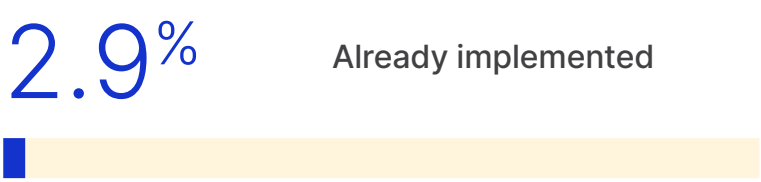
DOES YOUR ORGANIZATION PLAN TO IMPLEMENT "AUTO-REORDERING" OR "AUTONOMOUS PURCHASES" WHEREIN AI AGENTS CAN INDEPENDENTLY MAKE BUYING DECISIONS OR COMPLETE TRANSACTIONS?

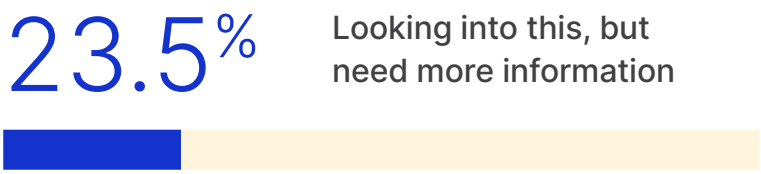
This indicates that over 67% are either exploring or preparing implementation of agent-led purchasing, a decisive step toward agentic deployment.

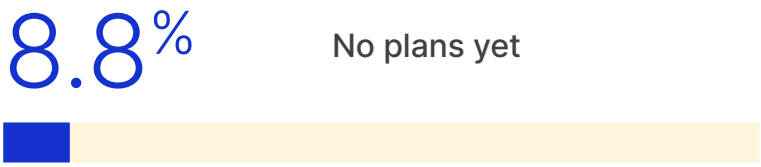
A MARKET IN TRANSITION

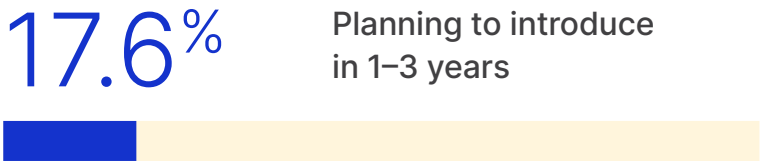
Limited full-scale implementation indicates that the UAE remains in an early adoption phase. However, the growing volume of pilots and near-term plans reflects a market that is testing, learning, and refining rather than waiting. This controlled acceleration reflects deliberate alignment with governance and disciplined risk calibration.

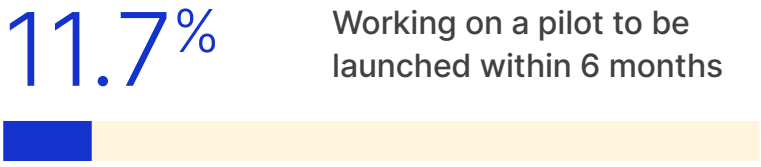












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BUSINESS VALUE EXPECTATIONS

For many organizations, agentic commerce is no longer viewed as an experimental technology but as a strategic engine for growth and customer experience.

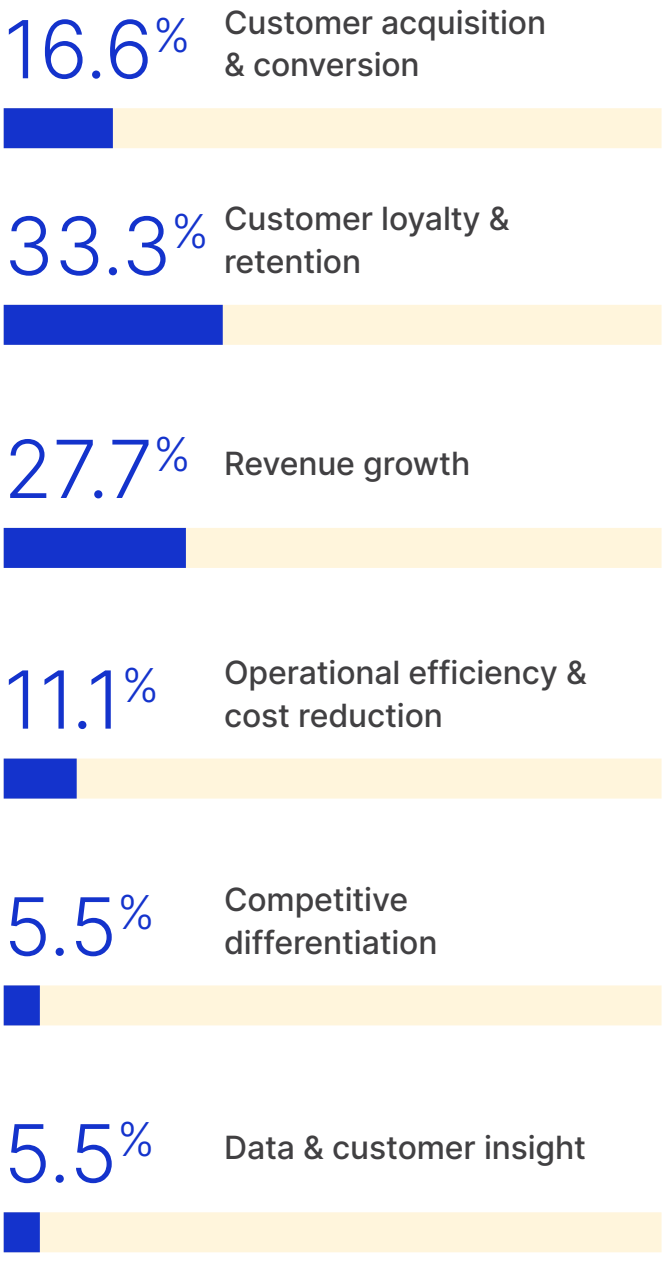
The data shows a clear expectation that, beyond efficiency, intelligent, human-supervised AI systems can deliver measurable value across revenue, loyalty, and conversion, rather than serving as back-office automation tools.

In the UAE, agentic commerce is positioned as a front-end growth engine rather than a cost-optimization initiative.

GROWTH AND LOYALTY ARE THE PRIMARY DRIVERS

Among business priorities, customer loyalty and retention (33.3%) emerge as the most important outcomes organizations expect from agentic commerce. This is followed by revenue growth (27.7%) and customer acquisition and conversion (16.6%). By contrast, operational efficiency and cost reduction (11.1%), along with competitive differentiation (5.5%) and data and customer insight (5.5%), rank significantly lower.

WHICH BUSINESS OUTCOMES MATTER MOST AS YOU CONSIDER AGENTIC COMMERCE?



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WHICH OF THESE BENEFITS DO YOU EXPECT AGENTIC COMMERCE TO DELIVER?

24.5% Increased conversion rates / higher sales

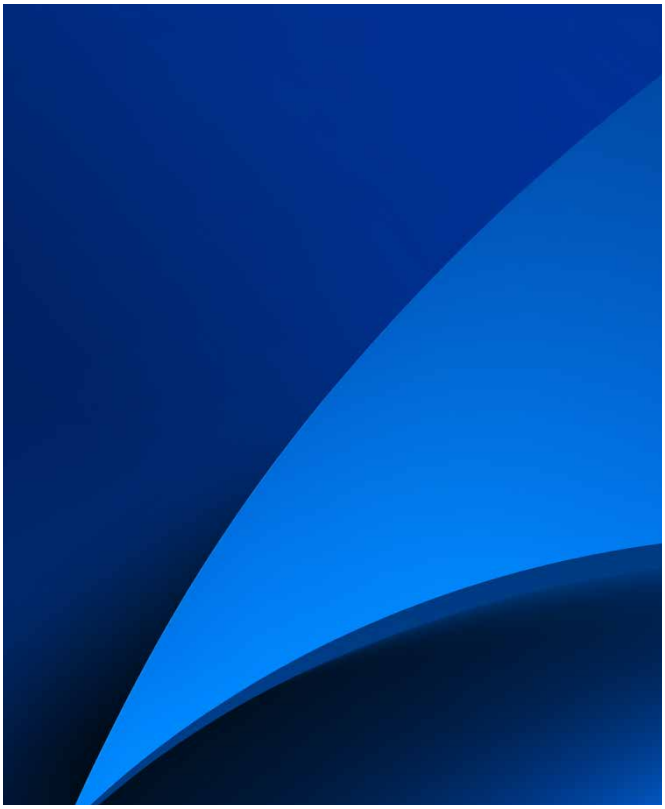
22.5% Improved customer satisfaction / loyalty

22.5% Reduced operational costs

10.7% Faster time-to-market for promotions or content changes

7.8% Better inventory utilization / lower overstock

This distribution signals that UAE leaders view agentic commerce primarily as a front-end growth lever, focused on building stronger customer relationships and increasing revenue rather than optimizing internal operations.



IMMEDIATE IMPACT FIRMLY IN VIEW

While reduced operational costs (22.5%) remain an important expected benefit, they are not the primary motivation. Instead, efficiency is viewed as an enabler of scale, supporting growth rather than defining it.

Lower-ranked benefits, such as faster time-to-market (10.7%) and improved inventory utilization (7.8%), further suggest that organizations are currently focused on immediate returns and customer impact rather than on longer-term structural optimization.

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BARRIERS & RISK PERCEPTION

Adoption momentum is increasingly shaped by governance discipline rather than technical constraints. The data shows some organizations are less concerned about technology readiness and more focused on risk, governance, and value assurance.

These concerns are not about whether agentic systems can be built, but whether they can operate responsibly, transparently, and at scale.

TRUST AND SECURITY ARE THE TOP CONCERNS

The survey shows that the top consideration shaping adoption is data privacy and security (24.5%), a signal that organizations are taking a measured, responsible approach to agentic systems.

BUSINESS CASE CLARITY REMAINS A CHALLENGE

The second most cited challenge of those surveyed is an unclear ROI or business case (13.7%). Although interest is high, many organizations struggle to define success metrics, quantify impact, and justify large-scale investments in autonomous systems.

CONTROL, COMPLIANCE, AND BRAND RISK

Concerns about fear of losing brand control or customer relationships (8.8%), dependence on external vendors (7.8%), and regulatory and compliance risks (4.9%) further illustrate leadership unease about ceding too much autonomy to AI systems or third-party platforms.

STRUCTURAL AND COST CONSTRAINTS

Operational challenges form a secondary layer of resistance, including:

- High implementation costs (6.8%)
- Limited organizational readiness (6.8%)
- Integration with legacy systems (6.8%)

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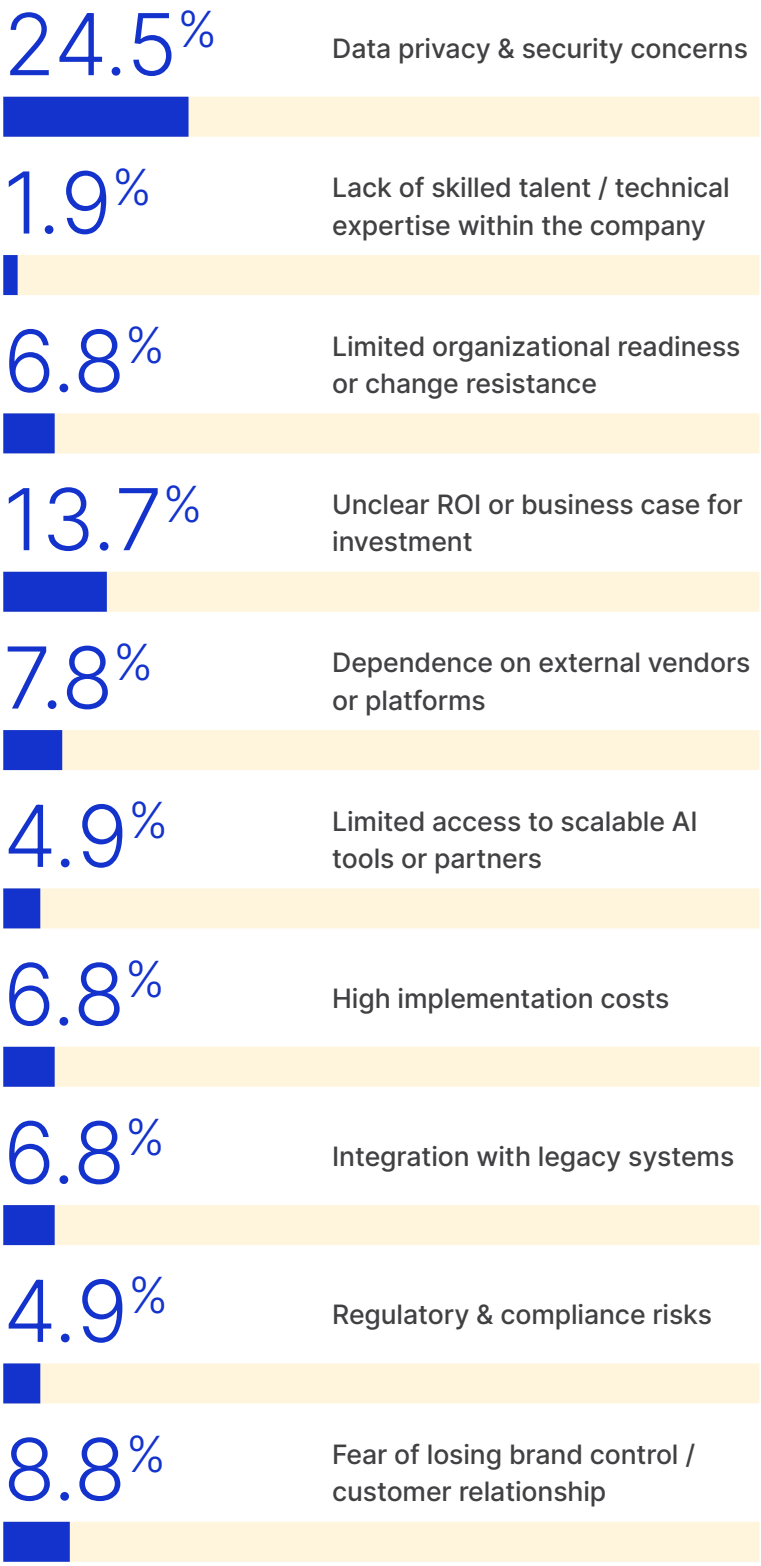
While significant, these factors rank below trust and ROI, indicating that the primary barriers are strategic and reputational rather than technical.

CAPABILITY IS NOT THE CONSTRAINT

Notably, lack of skilled talent (1.9%) and limited access to scalable AI tools or partners (4.9%) rank lowest among barriers. This indicates that organizations feel capable of adopting agentic systems but are awaiting frameworks to mature.

WHAT ARE THE KEY FACTORS THAT COULD PREVENT YOU FROM ADOPTING AGENTIC COMMERCE?



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INVESTMENT SIGNALS

According to the UAE business leaders surveyed, the financial commitment to agentic commerce is moving from experimentation to strategic intent.

While many organizations are still formalizing their AI budgets, the data clearly shows that agentic commerce is becoming a funded business priority, rather than remaining a speculative innovation.

AI IS BECOMING A BUDGET LINE ITEM

A majority of UAE organizations surveyed have already redirected or increased budgets to invest in new AI technologies:

- 1–4% of annual budget: 38.2%
- 5–10%: 26.4%
- More than 10%: 8.8%

AGENTIC COMMERCE IS ATTRACTING NEAR-TERM CAPITAL

Looking ahead, expected investment in agentic commerce solutions over the next 12–24 months is substantial:

- Moderate (USD 250,000–USD 500,000): 41.1%
- Significant (USD 500,000–USD 1 million): 41.1%
- Strategic (over USD 1 million): 17.6%

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HAS YOUR ORGANIZATION REDIRECTED OR INCREASED ITS BUDGET SPECIFICALLY TO INVEST IN NEW TECHNOLOGIES RELATED TO AI? IF YES, WHAT PERCENTAGE OF THE ANNUAL BUDGET DOES THIS REPRESENT?

38.2% 1–4%

26.4% 5–10%

26.4% I don't know

8.8% More than 10%

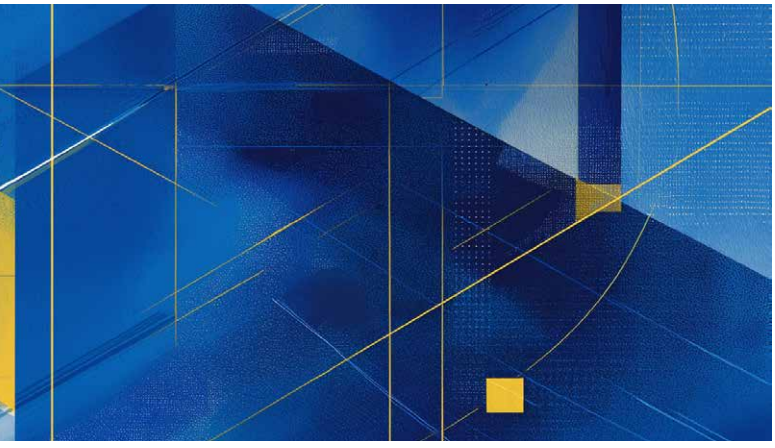
EXPECTED INVESTMENT LEVEL ON AGENTIC COMMERCE SOLUTIONS OVER THE NEXT 12–24 MONTHS

41.1% Moderate ($250K–$500K)

41.1% Significant ($500K–$1M)

17.6% Strategic (> $1M)

These figures show that nearly all respondents anticipate moderate-to-strategic investment, reinforcing that agentic commerce is moving beyond pilots and into enterprise-scale funding plans.



FROM DIGITAL EXPERIMENT TO STRATEGIC CAPABILITY

Increasing AI budgets show the market is preparing to scale. Organizations are no longer treating agentic commerce as a future concept and are investing in the infrastructure, governance, and skills needed to launch these autonomous systems.

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VISA'S OUTLOOK

ENABLING THE NEXT ERA OF TRUSTED, INTELLIGENT COMMERCE

Agentic commerce represents the next evolution of digital payments, where intelligent, human-supervised systems are designed to anticipate needs, personalize experiences, and initiate transactions within defined guardrails. As AI begins to reshape how purchasing decisions are executed, trust, security, and global interoperability become more critical than ever. For decades, Visa has played a significant role in shaping every major transformation in commerce, from the rise of online payments to the mobile revolution.

Today, Visa is extending that leadership into the era of agentic commerce by providing the infrastructure, security standards, and global acceptance network required for AI-driven transactions to scale safely.

Through Visa Intelligent Commerce (VIC), Trusted Agent Protocol frameworks, tokenization, advanced fraud intelligence, biometric authentication, and developer-ready APIs, Visa aims to ensure that:

- Every AI agent is authenticated
- Every transaction is protected
- Every consumer remains in control
- Every merchant benefits from global interoperability

Visa's global network spans 200+ countries, supports 175M+ merchant locations, processes up to 65,000 transactions per second, and secures billions of tokenized transactions annually. This unmatched scale allows agentic commerce to move beyond experimentation into real-world deployment, without compromising privacy, transparency, or compliance.

The UAE findings underscore a critical insight: technology readiness is not the primary constraint. Trust is.

Visa's role is to build trust so that businesses can innovate confidently, consumers can authorize agents safely, and developers can build interoperable AI-driven commerce experiences at a global scale.

Agentic commerce is not simply a feature upgrade. It is the next infrastructure shift in the movement of value. Visa is not just adapting to that shift — it is actively helping to shape standards, safeguards, and global rails.

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STRATEGIC ACTION POINTS

The UAE stands at a defining moment in the evolution of commerce. Agentic systems are moving from concept to capability, but scale will be determined not by speed alone, but rather by trust, clarity, and disciplined execution. The following actions translate the survey's insights into a practical roadmap.

ELEVATE AGENTIC COMMERCE LITERACY

Many organizations remain unclear about what agentic commerce truly means. The opportunity now is for leadership teams to align around a clear, strategic view of how AI can move from supporting decisions to enabling supervised execution within defined governance frameworks. Making agentic commerce a board-level conversation will help position it as a business transformation that affects customer trust and competitive advantage.

ANCHOR STRATEGY IN GROWTH AND CUSTOMER VALUE

The strongest business drivers of those surveyed are growth and customer experience. Early initiatives should focus on customer-facing applications where ROI can be measured quickly. Start with revenue, loyalty, and conversion use cases.

PILOT WITH PURPOSE, SCALE WITH DISCIPLINE

With most surveyed organizations exploring or piloting agentic commerce, success will depend on controlled experimentation that informs scalable models. Design pilots with clear KPIs and governance.

BUILD GOVERNANCE BEFORE SCALE

Data privacy, security, and regulatory risk are the top barriers according to the survey. For leaders, defining this will be crucial:

- Human-in-the-loop thresholds
- Decision escalation paths
- Brand and compliance guardrails

DEMAND PROOF, NOT PROMISES

Organizations are waiting for real-world evidence and measurable ROI before scaling, necessitating industry benchmarks and peer case studies to guide decisions.

MAKE INVESTMENT VISIBLE AND OUTCOME-DRIVEN

AI spend should be tracked against growth, customer experience, and efficiency metrics, not buried within transformation budgets. This can be achieved by linking AI and agentic budgets to commercial KPIs.

PREPARE THE ORGANIZATION, NOT JUST THE TECHNOLOGY

Beyond technical expertise, organizations have an opportunity to develop capabilities in ethics, governance, and AI oversight, and upskill leaders and teams with the frameworks, judgment, and accountability mechanisms needed to manage AI-driven decisions.

MONITOR MARKET AND REGULATORY SIGNALS

To stay ahead of the curve, continuously track customer behavior, competitor adoption, and policy shifts.

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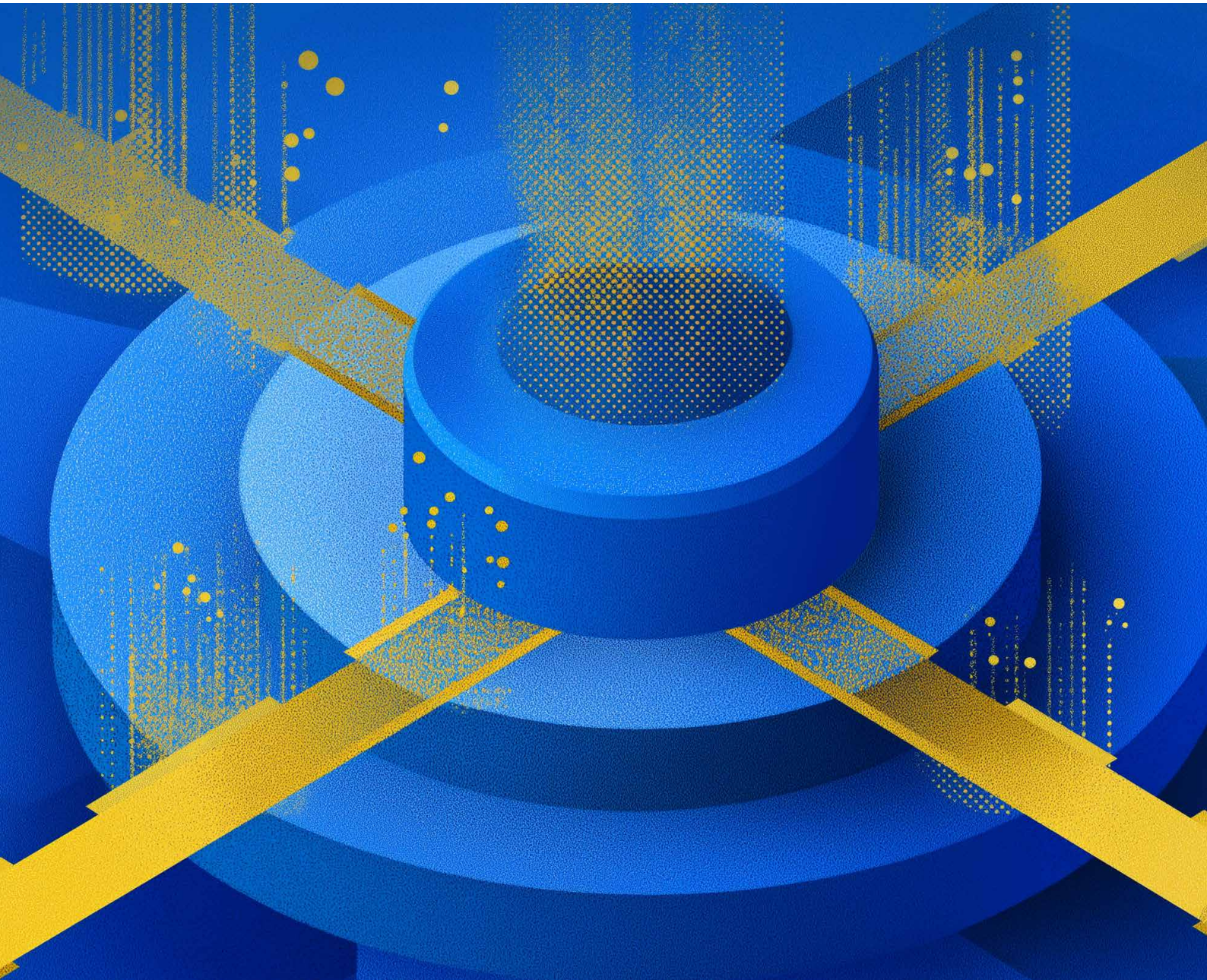
ABOUT VISA

Visa is a world leader in digital payments, facilitating transactions between consumers, merchants, financial institutions, and government entities across more than 200 countries and territories.

Visa's mission is to connect the world through the most innovative, convenient, reliable, and secure payments network, enabling individuals, businesses, and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere, and see access as foundational to the future of money movement.



FAST COMPANY MIDDLE EAST & PROBITY

Fast Company Middle East is the region's leading progressive business media brand, dedicated to telling the stories of innovation, leadership, and the ideas shaping the future of business.

As the regional edition of the globally renowned Fast Company brand, Fast Company Middle East connects decision-makers, entrepreneurs, policymakers, and creatives through high-impact journalism, data-driven research, and purpose-led thought leadership.

Fast Company Middle East stands at the intersection of ideas, influence, and impact, enabling leaders to navigate change and build what's next.

Probity, the research and intelligence lab, partners with global organizations to deliver proprietary studies, market insights, and industry benchmarks—such as the Agentic Commerce: Market insights and outlook—positioning the brand at the forefront of conversations around transformation, innovation, and the future of commerce in the region.

Research was commissioned by **Visa** and conducted by **Fast Company Middle East**, powered by **Probity** in 2025 across the UAE, Saudi Arabia, and Egypt. The study surveyed senior decision-makers using a mixed-method approach. Findings represent respondent perspectives at the time of fieldwork and are intended for directional insight only.

APPENDIX: METHODOLOGY

The research was conducted across three markets: the United Arab Emirates, Saudi Arabia, and Egypt.

A total of 800 respondents participated in the study, including 300 respondents each in the United Arab Emirates and Saudi Arabia, and 200 respondents in Egypt. Participants were drawn from organizations operating active B2C or B2B2C commerce models and represented a broad range of industries, including retail, e-commerce and marketplaces, travel and hospitality, financial services and fintech, consumer products, and entertainment and media.

All respondents were screened to ensure they held decision-making authority or significant influence over commerce, technology, customer experience, or digital strategy within their organizations.

The research was conducted between October 2025 and January 2026, using face-to-face, video, and telephone interviews, and online surveys, all conducted exclusively among verified respondents.

The findings presented in this report reflect the views and self-reported perspectives of respondents at the time the research was conducted. Results are intended to provide directional insight into the current state and future direction of Agentic Commerce adoption and should not be interpreted as predictive or prescriptive of individual organizational performance or outcomes.

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