

# The Future of Digital Commerce and Consumer Trust

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**Abstract.** Rapid digital commerce evolution as a result of artificial intelligence use, agency, and fragmented customer journeys necessitates an alteration in the way consumers interact with digital commerce platforms. This paper analyzes the importance of building consumer trust as a core element defining the future of digital commerce. By conducting a qualitative analysis of industry reports, survey data, and research literature, from 2021-2026, the study puts forward the concept of Trust-Calibrated Commerce Framework (TCCF), which consists of the mechanisms of transparency, governance, and personalization-privacy balance. It has been found out that despite 40% of consumers across the world being ready to entrust purchases to artificial agents, the main issue deterring users is trust as 55% believe that AI may steal their identity and make some unauthorized purchases. It has also been revealed that trust calibration mechanisms differ significantly depending on customer segments and young people prefer to deal with AI agents.

**keywords:** Digital Commerce, Consumer Trust, Agentic Commerce, Artificial Intelligence, Personalization-Privacy Paradox, Trust Calibration

## I. Introduction

The current digital commerce paradigm has experienced a revolutionary shift within the past ten years, considering that the current global e-commerce sales have grown to be the most significant ever, revolutionizing how consumers discover, analyze and purchase products and services [1][4][10]. As technology shifts from the conventional transaction platform to more advanced trust platforms, it has come to realize that trust has an important role in dictating success in such a dynamic marketplace environment [1][4][10]. In other terms, the global e-commerce business is expected to grow above \$21 trillion dollars in the next ten years, with a compound annual growth rate of 13.7% [1][4][10]. The growth in this industry has not been just an economic one; but a complete transformation of the relationships between consumers and brand names [1][4][10].

The current digital commerce paradigm has been defined by industry leaders as a series of 'fragmented consumer journeys', through which consumers discover brands via numerous avenues that include social media websites, marketplaces, fast commerce applications, and, more recently, through advanced AI search engines [1][4]. As discussed during the ETRetail E-Commerce and Digital Natives Summit 2026 panel discussion, despite the platforms controlling transactions, consumers control brands with those which are able to provide trust, experience and value through every interaction touchpoint [1][4].

Trust within digital commerce has developed from a black and white issue of transaction security into a more complex, multidimensional construct involving data privacy, ethical conduct and algorithmic responsibility [2][6][10]. Research has found that consumers expect data to be used and managed in an appropriate manner, where ethical information disclosure behavior is a crucial factor in affecting customer trust, e-commerce ethics perceptions and purchase behavior [2]. It is important to emphasize that the issue for e-commerce providers is one of striking a balance between transparency and privacy concerns, which has become increasingly harder with an increase in cases of data breaches, phishing and identity theft [2][6][10].

The introduction of agentic commerce can be viewed as the most important development in digital commerce since the invention of e-payments [8][9][10]. Agentic commerce relies on the capabilities of AI that browse, compare, choose and buy goods on behalf of users without user's significant participation [8][9][10]. An example of this technology is Google's Universal Commerce Protocol, setting open standards for making transactions using the services of artificial intelligence agents between retailers, platforms and payment systems [8][9][10]. It should be emphasized that, as in previous instances of commerce, the capability itself is only part of the problem; trust, not technology, determines consumer acceptance [8][9][10]. According to Worldpay Agentic Commerce Report, although 40% of the global consumers are ready to delegate shopping to their AI assistants, consumers have some major concerns, as 55% fear identity theft and 55% worry about unauthorized purchases [9].

The personalized-commerce vs. privacy problem further complicates trust dynamics, as consumers' need to receive recommendations and personalize the interaction experiences is incompatible with the data gathering required for the process of personalization [6][10]. About 82% of the consumers are worried that the use of artificial intelligence might jeopardize their online privacy, thus forming a conflict that must be handled correctly in order for the e-commerce platforms to build trust among the consumers [6][10]. The research in the area of e-commerce trust and artificial intelligence suggests that the process of consumer trust formation is non-linear and dynamic and depends greatly on the technical performance of AI algorithms, brand's transparency in relation to its customers and data governance [6][8][10].

This paper fills the important gap in the existing knowledge of building consumer trust in the new digital commerce context [2][5][6]. Based on current research and developments in the field of artificial intelligence-driven e-commerce trust, this paper suggests a trust calibration model considering the dynamics between technological advancement, changing consumer needs and proper information practices [2][5][6]. The work makes an original contribution to the existing research on the topic in terms of theory as well as practical suggestions for the platform's transition into the environment of agency commerce [2][5][6].

## II. Literature Survey

In the last decade, the number of researches dedicated to the study of the role of consumer trust in the sphere of digital commerce has greatly increased due to the recognition of the role played by trust in this process [3][5][7]. According to Nghia, Olsen, and Trang (2020), e-commerce companies encounter certain risks associated with it and, therefore, consumer confidence becomes necessary for successful transactions [3][7]. Trust is considered to be the key barrier to buying things online [3][7]. Nevertheless, as Punyatoya (2019) points out, trust in an online environment does not have a single definition as it is a complicated matter that requires research within different fields to develop adequate theories [3][7].

Concerns related to the aspect of privacy is one of the major aspects of the issue of consumer trust in digital environment [2][6]. Baek and Lee (2025) focused on the effect of privacy policies on consumer information disclosure, showing that there was the strong relation between information exchange, information storage duration, and consumers' privacy expectations [2][6]. According to Anant et al. (2020), there are increased worries among consumers with regard to their data exchange; as a result, there has been a development of special measures of privacy protection, including government regulation, such as General Data Protection Regulation, which e-commerce providers have to follow [2][6]. There also appears active use of data protection tools, which includes ad blocking, used by almost one in ten consumers of e-commerce services [2][6].

Transparency and ethical disclosures prove to be important trust-building strategies in the literature [2][3]. In their study, Sansome, Wilkie, and Conduit (2024) found the effects of false claims on the trust of consumers in the claims related to the ethicality of brands, suggesting that Vredenburg et al. (2020) indicate transparent communication as the only strategy to reduce skepticism [2][3]. In turn, Cambier and Poncin (2020) point out the lack of conceptual clarity concerning the notion of brand transparency and fragmented conceptualization, but emphasize that credibility of brand is a function of its expertise and trustworthiness [2][3]. The relationship between purchasing behavior and information disclosure is assessed by Xiang and Liu (2024), with the conclusion that the environmental information regarding the place of product origin has an effect on consumer's purchasing behavior [2].

In addition to that, there is a growing body of literature regarding consumer trust in the context of the use of AI in marketing [6][10]. The UCCG framework (utility-led, control-led, communication-led, and governance-led), which describes the process of creating distinctive routes for consumer commitment and loyalty due to the combinations of the notions of trust and privacy in AI-enabled e-commerce environment, was introduced by Vu, Ozuem, Willis, and Katz (2026) [6]. It should be noted that the process of consumer trust development regarding AI technologies is dynamic and calibrated, while transparency and user control are regarded as crucial antecedents in solving the problem of personalization-privacy paradoxes [6].

In case of cross-border e-commerce, trust dynamics get even more complicated [5]. Thus, according to a recent study by authors (2026), based on a systematic review of 773 articles published between 2000 and 2024, the most important developments within the field are a shift away from traditional forms of trust and towards new technologies (AI, blockchain, real-time data analytics) used for increased transparency and reduced risks [5]. Besides, the study emphasized the great difference in mechanisms of relational trust building in collectivist and individualist cultures and noted the problem of standardization vs. localization of consumer preferences [5]. Finally, one should note that a vast majority (more than 55%) of research in question is concentrated geographically in China and the US [5].

Younis and Zeebaree (2025) also conducted a systematic review on digital strategies for better loyalty in e-commerce, finding that innovative digital practices (AI automation, blockchain, personalized marketing) led to reduction in trust breaches and helped in developing long-term customer relationships [3]. The key conclusion drawn by authors in the context of e-commerce trust is that the use of ethically and consumer-oriented approaches allows improving customer loyalty and developing trust relationship rather than just a transaction [3].

There are some gaps in the literature in relation to the field [2][5][6]. To begin with, there is a lack of user-centred empirical research explaining how different kinds of information disclosure are understood and perceived by consumers [2]. Secondly, there is a lack of research on processing of privacy, transparency, and digital governance

disclosures by individuals [2]. Thirdly, the studies on information disclosure tend to have platform centric views on the issue, usually neglecting subjective consumer judgments and the complexity of the relations between information disclosure mechanisms [2]. Finally, rapid development of agentic commerce and AI shopping experiences needs new conceptual framework of analysis [6][8][10].

### III. Proposed Methodology

The study uses a mixed research approach that involves a quantitative analysis of secondary sources of information, a qualitative analysis of the industry reports, and the creation of a conceptual model. The methodological design of the study includes macro-level phenomena of consumer trust and the mechanism of trust calibration.

#### Research Design

The proposed method of research follows an exploratory sequential design whereby a thorough review of secondary sources such as the literature from academia and industry reports will be conducted before developing and validating the research framework through comparison analysis. The rationale behind this research method is that it is appropriate for exploring emerging and evolving phenomena whose scope cannot be covered through primary data collection. The timeframe considered for this research spans from 2021 to 2026.

#### Data Sources

Three primary data sources inform this research:

- **Industry Reports:** The findings in the Worldpay Agentic Commerce Report (2025) are derived from surveys carried out among 8,000 customers in America, Britain, France, Brazil, China, Singapore, and Australia. Contributions to the G2A and Juniper Research report titled "The Trust Algorithm: Securing the Future of Digital Commerce in the Age of Agentic AI" (2026) arise from surveys conducted among 9,000 respondents from nine countries. This report contains valuable survey-based data about consumers' attitudes towards AI-supported commerce and trust perceptions.
- **Academic Literature:** Scholarly journals such as *Computers in Human Behavior*, *Sustainability* and *Electronic Commerce Research and Applications* contribute the theoretical and empirical underpinning of my study based on literature published between 2021 and 2026. This literature is synthesized by highlighting empirical and theoretical research results in these journals for the period 2021 to 2026 using different methodologies such as fsQCA, and structural equation modeling.
- **Industry Expert Views:** Insights from expert panels from the ETRetail E-commerce and Digital Natives Summit 2026.

### Framework Development

The Trust-Calibrated Commerce Framework (TCCF) is built using an iterative methodology by combining constructs drawn from the theories of commitment-trust, personalization privacy paradox and the UCCG construct. This is done through the following:

- Identifying Constructs: Antecedents of trust are identified by conducting literature reviews. Constructs such as transparency, privacy, governance, personalization value, and social evidence processes are identified.
- Mechanisms Mapping: Relationships between the various constructs are then mapped out based on the findings empirically. Special emphasis is placed on the configuration patterns and pathways.
- Framework Validation: Validation of the framework is done in comparison with established theories. Industry reports are used for this purpose.

### Analytical Approach

This analysis involves the use of both qualitative and quantitative techniques:

- Descriptive Analysis: Descriptive statistics of industry reports will be analyzed in order to establish the trends in terms of attitude, concern about trust, and intention among consumers.
- Comparative Analysis: The TCCF will be compared with the current literature through evaluation based on explanatory value, utility, and predictability.
- Thematic Synthesis: Insights gained through discussion in the industry will be synthesized for practical considerations and themes.

All the sources of information used for this study fall into the category of secondary information that conforms to all ethical criteria regarding the acquisition and analysis of consumer information. All industry reports mentioned in this study conform to the guidelines of research ethics.

## IV. Analysis

### Consumer Trust Dynamics in Digital Commerce

The study of the consumer trust process dynamics demonstrates considerable differences between demographic groups, geographies, and types of transactions. The data from the Worldpay Agentic Commerce Report show that 40% of global consumers will trust artificial intelligence in making purchases on their behalf, while another 33% are also interested in this idea. Nevertheless, there is a high level of fear associated with it.

Figure 1 shows the key barriers to trust.

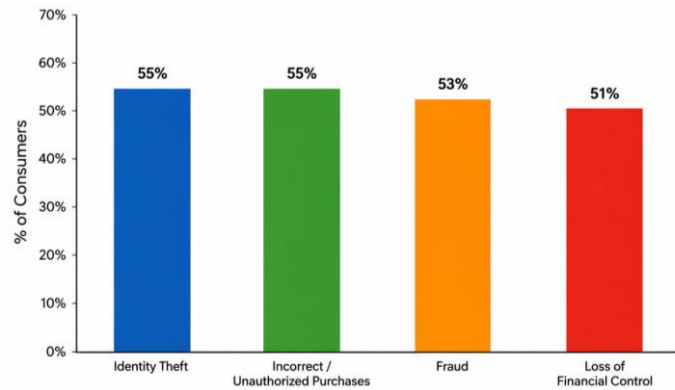


Figure 1: Consumer Trust Barriers in Agentic Commerce

A bar graph illustrating the problems that consumers have with AI-based shopping, based on an 8,000-person consumer survey by Worldpay. With 55%, identity theft as well as wrong/poor shopping are the most problematic issues; fraud comes second at 53%; lack of financial control is 51%.

Demographics show that there is an apparent generational discrepancy in perception of trust. 50% of younger consumers below the age of 35 are willing to give trust to artificial intelligence for managing purchases as against 15% of older people beyond 55 years. These statistics clearly indicate that trust calibration is related to their knowledge of the technology. It has obvious repercussions for e-commerce platforms that should use different approaches depending upon demographics.

Geographically, there is a notable difference in the levels of trust preparedness. Amongst all the countries around the globe, China has the biggest openness for the concept of AI shopping, where 2/3 of its consumers are ready for it as against the maximum of skepticism in France, where 53% people claim never trusting AI in making purchases. Places with well-evolved mobile/digital payment infrastructures show more inclination towards agentic commerce.

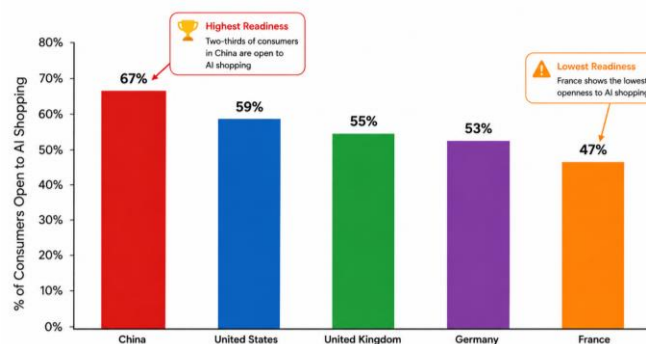


Figure 2: Geographic Variations in AI Commerce Readiness

An illustration representing the gap between consumer readiness to use artificial intelligence in their shopping experience by region. The region with the highest level of readiness for artificial intelligence usage is China where two-thirds of the population demonstrate readiness for AI shopping, whereas France can be defined as the region with the lowest level where only 53% of people allow AI to purchase for them. Possibly, the link with development of the digital payment system exists.

Concerns regarding trustworthiness depend on types of transactions. Whereas only 18% of respondents are reluctant to use AI-powered search engines, 39% are reluctant to buy digital products, and 41%—to purchase services. The trust bar increases drastically when the transaction involves finance, which shows that consumers differentiate between information-based AI technology application and transaction-based ones. According to G2A and Juniper Research statistics, almost 30% of consumers feel comfortable about an AI agent buying digital products on their behalf including payment execution process; however, when taking into account respondents who are both comfortable and uncomfortable, it becomes -9%.

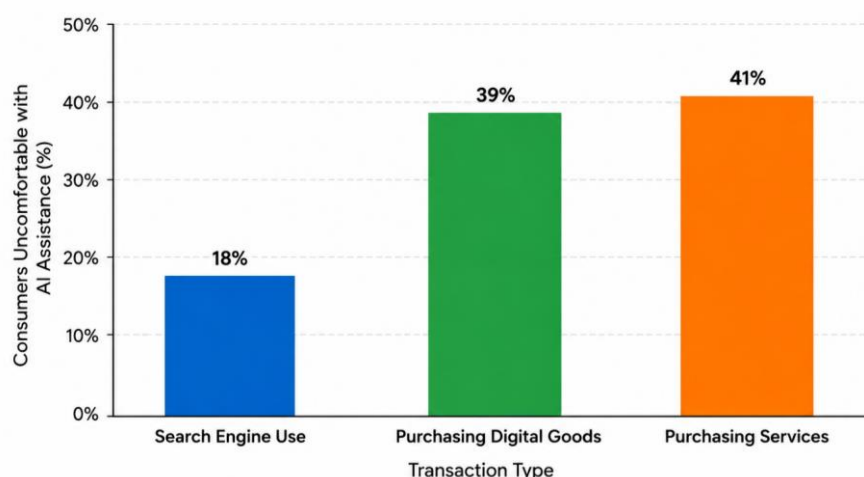


Figure 3: Trust Threshold by Transaction Type

This chart represents the growing concerns over trust issues with regard to the degree of involvement of artificial intelligence in either information-oriented or transaction-oriented activities. The percentage of customers having these issues increases from 18% in search engines with the use of AI to 39% with digital purchases and 41% with service purchases.

### Trust-Building Mechanisms and Consumer Pathways

Affect orientation towards artificial intelligence, stereotyping cognitive beliefs, trust aversion, and calibration of trust are four complementary mechanisms identified by lit-

erature that enable consumers to overcome the paradox between privacy and personalization through AI. These complementary mechanisms have been combined in the UCCG model to provide four types of consumer paths:

**Path driven by Utility Orientation:** The consumers prefer personalization and utility and, hence, are willing to share their information to obtain personalized product suggestions and recommendations. These consumers exhibit positive affect and low trust aversion.

**Path Driven by Control Orientation:** The consumers require transparency and user control in order to trust AI. It should be noted that approximately 49% of users cite "review before completion" as a component that increases trust.

**Path of Communication:** The consumers place importance on communication transparency and quality where the degree of trust depends upon how an AI system communicates its decisions. Human support, which was ranked by 43% of consumers as significant, comes under the path of communication.

**Path of Governance:** The consumers seek institutional trust mechanism such as security certificates, verifications of seller, and fraud protection guarantee. The most important trust feature that is fraud protection was ranked by 54% of consumers.

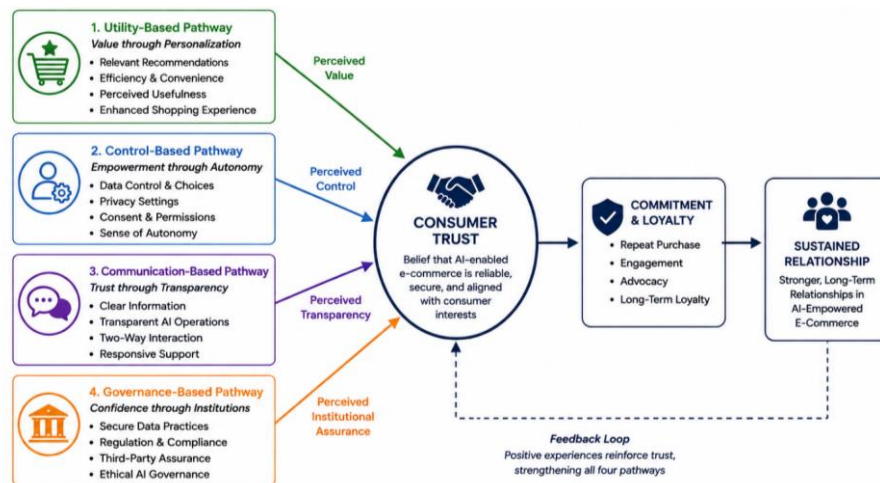


Figure 4: UCCG Consumer Pathway Framework

A diagram that highlights the four possible paths for consumers within the UCCG model. The paths indicate various combinations that give rise to perceptions of trust and privacy leading to commitment and loyalty in online business with the assistance of AI technologies.

From the findings of G2A, the lack of control by humans is the biggest factor (59%) that leads to mistrust in AI technology, while privacy is another big concern (51%). This result highlights the necessity of developing the control-based pathway in order to build trust among consumers. Trusted payment wallets are among key factors contributing to trust, and they are mentioned by over 60% of the participants.

### Comparative Analysis of Trust Frameworks

Table 1: Comparative Analysis of Trust Frameworks in Digital Commerce

| Framework                                             | Core Constructs                                           | Key Mechanisms                                  | Strengths                                                     | Limitations                                   |
|-------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------|
| Commitment-Trust Theory (Morgan & Hunt, 1994)         | Trust, Commitment, Relationship Termination               | Relationship marketing                          | Established theoretical foundation                            | Developed pre-AI era, lacks digital context   |
| UCCG Framework (Vu et al., 2026)                      | Utility, Control, Communication, Governance               | Trust calibration, pathway differentiation      | Captures AI-specific dynamics, configurational                | Requires empirical validation across contexts |
| ESG-Aligned Disclosure (Jaffaria et al., 2026)        | Transparency, Privacy, Social Proof                       | Ethical information strategies                  | Integrates sustainability and ethics                          | Limited focus on technological dimensions     |
| Trust-Calibrated Commerce Framework (TCCF - Proposed) | Transparency, Governance, Personalization-Privacy Balance | Trust calibration, multi-pathway trust building | Comprehensive, incorporates cultural and generational factors | Requires longitudinal validation              |

Comparative Table to assess trust theories relevant to e-commerce. Proposed TCCF takes into account various aspects of already proven models along with new understanding of AI-based trade.

Comparative study has shown that currently available models are very helpful in solving a problem of trust in e-commerce, yet there are some gaps which need to be accounted for in order to fully comprehend modern trust dynamics in e-commerce domain. UCCG model is quite advanced when it comes to AI-based trust calibration but it needs more verification in terms of diverse types of consumers. ESG Disclosure Framework focuses on ethical approaches to providing information, however, it fails to consider technological and generation-related aspects.

### Discussion

From the above findings, there seems to be an increasing move of shifting consumer trust in digital commerce from a two-dimensional construct to a multidimensional continuously measured construct. Introduction of the agentic commerce paradigm is a paradigm shift and a change in the equation of trust as such from being "Am I safe making my payment here" to "Do I trust this platform with decision making for me?" The need therefore will be trust building strategies which take care of a range of aspects of consumer trust.

Consumer pathway discovery has many consequences when it comes to trust building strategy. For instance, through the utility led pathway, there will be an increase in trust by demonstrating personalization value to compensate for any privacy issue that consumers may have. The controlled pathway makes us realize that the way in which transparency and control measures should be integrated into e-commerce solutions from the start. The communication led pathway calls for explainable AI systems and good human and AI interaction.

This generation and geography diversity of readiness to trust implies that a generic strategy to build trust is likely to fail. Younger generations, participants of digital payment ecosystem and populations of high open markets may react differently on trust signals from older generations and sceptical markets. E-commerce platforms need to adapt their strategies accordingly to these differences.

Trust as "something that compounds over time" and that "enduring brands are built on compounded trust" – this industry panels say. Indeed, this principle finds its parallel in the concept of dynamic nature of the process of trust calibration based on repeated experience. E-commerce platforms should understand that trust cannot be built with just one action. They need to behave consistently ethically and transparently everywhere.

It seems to be interesting that about 55% of publications on cross-border e-commerce and trust are dedicated to either China or US markets. However, research in trust in emerging economies seems to be a necessity as the Indian digital commerce grows to 300-billion-dollar market. Research of Tier-II and Tier-III markets in context of trust building is crucial at this moment. At last, absence of research contribution from Africa and Latin America should be considered as a big gap indeed.

## V. Conclusion

Thus, this research presents a comprehensive analysis of consumer trust in digital commerce and particularly its impact on transformation processes triggered by AI and agentic commerce. It has been proven that the adoption and implementation of innovative solutions in e-commerce will depend not on technical capabilities, but on consumer trust to the safety, reliability and ethics of those systems.

The introduction of Trust-Calibrated Commerce Framework (TCCF) introduced in this paper becomes another novel contribution to the analysis of the way how consumers react to the increasing complexity of the digital commerce environment. Taking into account the commitment-trust theory, personalization-privacy paradox and findings about consumer trust calibration, the author managed to propose an integrated framework that allows not only understand, but build and cultivate consumer trust in the AI-based e-commerce environment. Understanding and taking into account multiple consumer pathways and consumer differences in the trust preferences becomes another important factor in building trust ecosystem.

First of all, trust is not a binary concept in the context of digital commerce; instead, it should be seen as the continuously adjusted perception of the risks and benefits of the use of digital solutions based on experience and various factors, like the level of transparency, governance, personalization value and quality of communication. Besides, there are significant demographic and geographic differences related to the trust readiness. Consumers from young generations as well as consumers from digital payment mature countries are more ready to engage in the AI-driven transactions. Also, there are consumer-specific pathways of trust and corresponding requirements that need to be addressed when trying to build the trust in e-commerce platforms.

The implication of this research is quite relevant to e-commerce websites, online payment systems, and brands undergoing the transition process towards AI-based and agentic commerce. In particular, issues such as transparency and control are supposed to be inherent characteristics of shopping experiences with the use of artificial intelligence technologies rather than their separate elements that can be ignored. Protection from frauds, identity validation services, and secured payment infrastructure represent governance measures aimed at building consumer trust. Communication transparency – explanations of the process behind AI technologies and human interaction possibilities – is necessary to ensure trust development along the communication path.

This research is relevant to the literature on trust in digital commerce since it brings both theoretical contribution into TCCF and practical recommendation for trust building. The methodology used in the research (mixed methods including quantitative analysis of the industry data and qualitative review of the academic literature) makes the results and the recommendations trustworthy.

There are several weaknesses related to this research study. The utilization of the secondary data does not provide an opportunity for analyzing trust changes in the dynamic environment. The analysis based on the academic and industry-related literature for 2021-2026 may not present the most recent trends in terms of the development of new technologies and people's responses to them. Thus, further research is needed to include the collection of primary data through longitudinal studies and the process of trust calibration. It is also necessary to conduct the empirical study of the TCCF framework in various cultural and demographic contexts. Trust dynamics in the emerging economies of India, Africa, and Latin America require special attention in the future.

As digital commerce grows and develops, trust is going to become the new currency of consumer trust relationships. In order to prosper in this rapidly evolving ecosystem, platforms, companies, and payment service providers will have to establish trustworthy environments. It is also vital to take into account the combination of human-centricity and technology development to ensure that consumers benefit from both AI-based conveniences and transparency that is important for building trust relationships.

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