



AI in retail

Global lessons from strategy to storefront

KPMG. Make the Difference.

In 2024, only

29% → **42%** → **74%**

of organisations expected to scale AI use cases; this rises to

in 2025 and is projected to reach

by 2026.

Source: KPMG Consumer & Retail Technology Survey, 2023, 2024, 2025

64%

of consumer and retail CEOs say AI is a top investment priority for their business

Source: KPMG Consumer & Retail CEO Outlook 2025

73%

of consumer and retail CEOs expect their companies to spend between 10%–20% of their budgets on AI in the next 12 months

Source: KPMG Consumer & Retail CEO Outlook 2025

82%

of retail executives believe that retailers who embrace AI will develop a competitive edge over those who do not

Source: Intelligent Retail, KPMG International, 2025

AI adoption and maturity today spans across three stages

Stage 1

Enable

...organisations adopt AI and build AI foundations to capture first wave of productivity

Stage 2

Embed

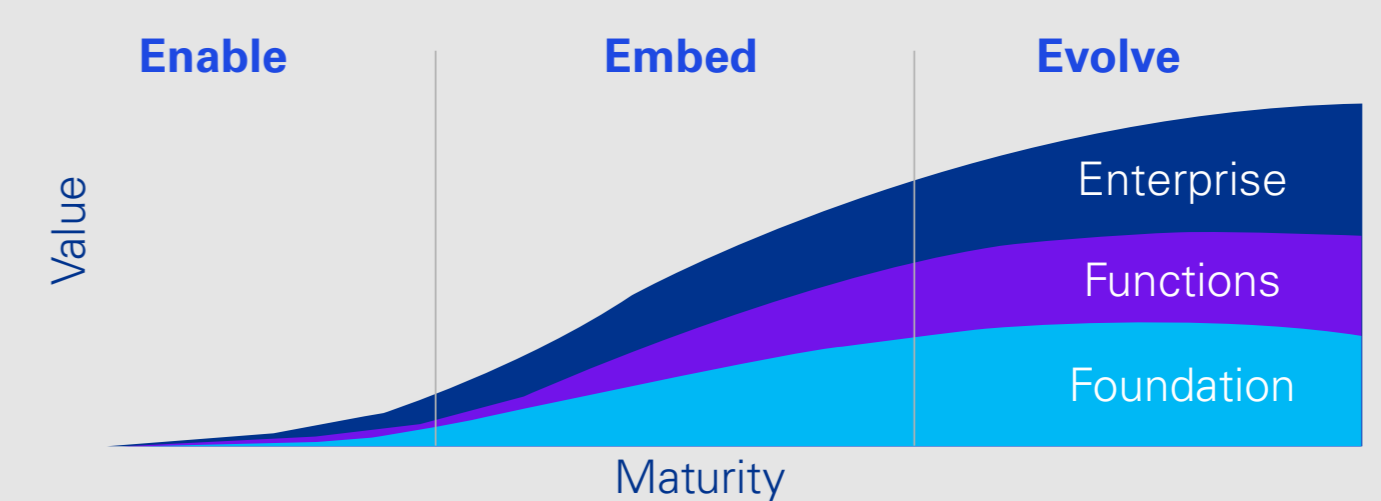
...AI into processes, products, services and value streams to deliver greater value

Stage 3

Evolve

...business models and ecosystems with AI/re-imagine your business

- 1 Path to **value**
- 2 Aligning **people**
- 3 Enabling **trust**
- 4 Access to the right **data and tech**



Level unlocked:

- Re-shape work
- Re-define performance
- Re-wire processes
- Re-inspire experiences

AI across the retail customer journey

The 3 foundational layers

The empowered workforce:

AI as a companion for every employee

At every stage of the customer's journey, a human employee — from the store associate to the marketer — is augmented by AI. They have the data and tools to provide exceptional service, creativity, and support.

The bedrock of trust:

Governance as a strategic advantage

Trust is not a final step; it is the prerequisite for the entire journey. Without a foundation of ethical AI, data privacy, and transparency, customers (and their agents) will not engage.

The technology and data engine:

The foundation for intelligence

Neither the customer journey nor the human experience can exist without a modern, scalable technology and data infrastructure. This is the enterprise-grade engine that powers every AI interaction, from processing vast amounts of unstructured data to delivering real-time insights and enabling seamless commerce.

Read the full report

Or get in touch with your questions



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6 imperatives for success

01

Redefine "value" for a dual audience:

Retailers must now serve two customers: humans who value experience, and their AI agents who value data.

02

Develop a new scorecard:

Yesterday's metrics are insufficient. Leaders must create a new dashboard to measure success in this new ecosystem, tracking KPIs like "agent conversion rate," "API uptime," and your brand's "trust rating".

03

Build for bots and humans:

The future of your digital presence is to become an "agent-native" channel. This means prioritising a fast, clean, and well-documented API that machine customers can interact with seamlessly.

04

Treat your data as a product:

Your enterprise data is no longer just an internal asset. It is now a product you serve to external agents.

05

Engineer for trust in a machine-to-machine world:

Governance is no longer just about human trust. Your AI must be programmed to be a fair and transparent negotiator with your customer's AI agent.

06

Cultivate machine-customer strategists:

The critical new role your organisation needs is a leader focused entirely on your "machine-customer" channel. This strategist will own the roadmap for how your brand shows up, competes, and wins within the agent-powered ecosystems of the future.

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