

European study on agentic commerce¹

Agentic AI could assist €310 billion worth of European e-commerce transactions within ten years, Sopra Steria study finds

- Sopra Steria publishes the first European study dedicated to agentic commerce, based on an exclusive survey of 8,400 consumers across eight countries.
- The potential European market exceeds €310 billion – and the race will not be won on technology alone, but on trust: 41% of Europeans do not yet trust any single actor to provide them with a shopping agent.
- In this wide-open field, banks emerge as the most trusted providers in the eyes of consumers.

Paris, May 5, 2026 – Sopra Steria today publishes the findings of a landmark study on agentic commerce in Europe, based on a survey of 8,400 consumers across eight countries (France, Belgium, Germany, the United Kingdom, Italy, Spain, the Netherlands and Norway). Across Europe, €310 billion worth of transactions could be assisted by AI agents within ten years.

Key figures:

- 74% of European consumers still encounter difficulties when shopping online.
- 55% of Europeans have already heard of agentic commerce.
- 45% would delegate electronics and tech purchases to an AI agent, against just 16% for healthcare and groceries.
- 27% consider banks the most legitimate actors to develop shopping agents.

A two-speed Europe, led by the North

Awareness of agentic commerce is already considerable across Europe, though it varies significantly by country. More than one in two Europeans (55%) say they have heard of the concept, with 13% claiming to know it well. Northern Europe leads the way: awareness reaches 76% in Norway and 68% in the Netherlands, compared with 61% in Germany and 58% in the United Kingdom. Several southern European markets, along with France (38%) and Belgium (44%), remain well behind.

Online shopping is now firmly mainstream across the continent – only 2% of European respondents say they never buy online – though frequency varies: 36% of Germans shop online at least once a week, against 19% of French consumers. In more mature markets, AI-driven innovations are likely to gain traction faster, building on habits that are already well established.

AI appeals as a decision-making aid – but Europeans are still hesitant to hand over the reins

For European consumers, AI is seen primarily as a tool to support better choices: 31% want it to help them decide more wisely, 23% to save time, and 22% to keep spending in check. This expectation is particularly strong in France and Italy, where AI is viewed first and foremost as a means of making better trade-offs; in Germany, it is more closely associated with efficiency and speed. Nearly one in five Europeans (21%), however, see no concrete benefit yet.

Willingness to delegate varies markedly by category: 45% would hand over electronics and tech purchases to an AI agent, 39% energy bills, and 36% insurance – against just 22% for financial services and 16% for healthcare or groceries. Caution is most pronounced in France, the United Kingdom, Spain and Belgium, while Germany and Norway show considerably more openness.

Banks: the trusted names in agentic commerce

Twenty-seven per cent of Europeans name banks as the most legitimate providers of personal shopping agents – well ahead of European tech start-ups (14%) and US tech giants (10%). Major European retailers bring up the rear at just 6%.

The reasoning is straightforward: in a model where an agent commits payments on behalf of the consumer, trust in the underlying financial infrastructure comes first. Banks hold the long-term customer relationship, the financial data and the payment systems. That is an advantage technology players cannot simply buy.

Mung Ki Woo, Chief Digital & Innovation Officer, Financial Services Division, Sopra Steria, said: “Banks have a genuine head start in this market. Two priorities are immediately actionable: making their payment instruments compatible with AI agent-initiated transactions and offering merchants agent authentication services. Their legitimacy with consumers is already there – the task now is to turn it into concrete propositions.”

Ayman Awada, Executive Director, Financial Services Division, Sopra Steria Group, said: “Our study is unambiguous: in Europe, the barrier to agentic commerce is not interest – it is trust. Forty-one per cent of consumers do not trust any single actor today to provide them with a shopping agent. The market is open; positions are not yet fixed. And the finding on banks says it all: in agentic commerce, the decisive advantage is not the power of your AI model – it is the legitimacy consumers grant you.”

[Click here to discover the whole report.](#)

Methodology

The study was conducted by Cluster17 on behalf of Sopra Steria Group in February 2026, amongst 8,400 consumers across eight European countries (Germany, Belgium, Spain, France, Italy, Norway, the Netherlands and the United Kingdom). The sample is representative of the adult population in each country by age, gender and region.

About Sopra Steria

Sopra Steria, a major Tech player in Europe with 51,000 employees in nearly 30 countries, is recognised for its consulting, digital services and solutions. It helps its clients drive their digital transformation and obtain tangible and sustainable benefits. The Group provides end-to-end solutions to make large companies and organisations more competitive by combining in-depth knowledge of a wide range of business sectors and innovative technologies with a collaborative approach. Sopra Steria places people at the heart of everything it does and is committed to putting digital to work for its clients in order to build a positive future for all. In 2025, the Group generated revenues of €5.6 billion.

The world is how we shape it

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