# Agentic Commerce:
## Market Insights and Outlook for Egypt

POWERED BY probity

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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

In the AI race, commerce is entering a new stage—agentic commerce. In this phase, AI does more than suggest or analyze; it enables execution within defined, human-supervised frameworks, reducing friction, accelerating transaction cycles, and improving commercial outcomes within clearly defined governance structures.

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 Egypt* survey, commissioned by **Visa** and conducted by **Fast Company Middle East** in partnership with **Probity**, explores how enterprises across Egypt are approaching this transition. The study evaluates awareness, adoption intent, investment readiness, perceived business value, and the barriers shaping the pace of change.

As Egypt continues to strengthen its digital infrastructure and enterprise transformation agenda, this report provides a data-driven view of how organizations are moving from exploration toward disciplined implementation. 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.

# 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

## 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 metrics with deeper probes into use cases, investment intent, expected outcomes, governance considerations, and industry impact — providing a holistic view of adoption and future direction.

## TIMEFRAME

Research was conducted between October 2025 and January 2026.

## RESPONDENT PROFILE

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

# EXECUTIVE SUMMARY

**Egypt's business leaders are beginning to confront a more consequential phase of artificial intelligence. For years, AI has largely been used to support decisions by analyzing data, generating recommendations, and improving operational visibility. Now, attention is shifting toward systems that can take action inside commercial environments under human supervision.**


This emerging model, known as agentic commerce, is increasingly being discussed in strategic discussions across Egyptian enterprises. It refers to AI systems capable of placing orders, completing transactions, managing inventory, and personalizing customer experiences in real time within frameworks designed and overseen by people.

The language may still feel unfamiliar in many boardrooms, but the commercial ambition behind it is becoming increasingly visible.

The report, Agentic Commerce: Market Insights and Outlook for Egypt, surveyed senior leaders across retail, consumer products, travel and hospitality, and financial services.

What it reveals is a market that is commercially motivated, structurally cautious, and increasingly clear about what it needs to scale.

### A MARKET STILL FINDING ITS FOOTING

Awareness of agentic commerce in Egypt remains limited. More than half of respondents (55.7%) say they are not familiar with the concept, and a further 16.8% have heard of it but find the term unclear. Only 27.2% describe themselves as quite or very familiar, including 14.4% who consider themselves highly informed.

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Yet the picture is more nuanced than those headline numbers suggest. Within that informed core, something more purposeful is occurring. Digitally mature organizations are already moving from conceptual understanding toward early experimentation, and their posture is shaping what structured adoption may look like across the broader market.

The organizational landscape reflects where Egypt currently sits in its digital journey. With 41.9% of enterprises in the developing phase of digital maturity and 29% in early-stage deployment, foundational capability-building remains the immediate priority for many. Only 28.9% are classified as mature or leaders. In this context, agentic commerce is entering a market that is still consolidating its digital infrastructure.

## INTENT IS FORMING, IF NOT YET FIXED

Despite limited familiarity, adoption intent is beginning to crystallize. Roughly 16.1% of organizations surveyed are working on pilots expected to launch within six months. A further 16.1% have defined mid-term rollout plans. Meanwhile, 32.2% are actively evaluating solutions without fixed timelines, a posture that reflects disciplined assessment rather than indifference.

Crucially, 83.8% of leaders anticipate moderate to high industry disruption over the next two years. Not a single respondent expects zero impact. That unanimity is striking. Whatever the pace of individual adoption, Egypt's business leaders appear to have reached a clear consensus: agentic commerce is not a peripheral trend but rather a structural shift in how commerce will be executed.

The driver of that conviction is largely executive. Adoption is being led from the top, with 32.5% of respondents identifying executive leadership as the primary force behind agentic exploration. Customer experience priorities account for another 26.5%, reinforcing the view that agentic commerce is being evaluated as a strategic business initiative rather than a technical experiment handed to IT departments.

## A FRONT-END GROWTH AGENDA

In Egypt, agentic commerce is being framed primarily as a growth opportunity rather than an efficiency play. Revenue expansion is the leading adoption driver, cited by 26.6% of respondents. Customer loyalty and operational efficiency each follow at 20%, with market differentiation and customer acquisition adding further weight to the commercial case.

Expected benefits echo that orientation. Improving customer satisfaction leads at 26.8%, followed by cost optimization at 25.8% and increasing sales conversion at 22.5%. On the consumer side, organizations anticipate that deep personalization based on purchase history (41.9%) and transactional efficiency will be the strongest draws.

The use cases attracting early focus are similarly customer-facing: automated price comparison, personalized product suggestions, smart replenishment, and enhanced security frameworks. These are applications where impact on the customer experience is visible, measurable, and directly tied to revenue performance.



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# AWARENESS, UNDERSTANDING & DIGITAL MATURITY

**Agentic commerce in Egypt remains in its formative phase, according to the survey. Currently, 55.7% of organizations surveyed say they are not familiar with the concept, and 16.8% find the term unclear. Meanwhile, 27.2% of leaders consider themselves quite or very familiar with agentic applications, creating a knowledgeable group that is leading early experiments.**

This data shows a market that is still developing. Awareness remains concentrated among digitally progressive organizations, while the broader enterprise landscape prioritizes foundational understanding before committing to scale.

Digital maturity levels further shape readiness. With 41.9% of organizations surveyed in the developing phase, 29% in early-stage deployment, and 28.9% classified as mature or leaders, the findings indicate that foundational capability building remains the immediate priority.

The report indicates that foundational capability building remains the immediate priority. As familiarity deepens and infrastructure matures, Egypt is positioned to transition from exploratory AI adoption toward disciplined, human-supervised intelligent execution at scale.

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

| | |
|---|---|
| 16.8% | Heard of it, but it's unclear |
| 55.7% | Not very familiar |
| 12.8% | Quite familiar |
| 14.4% | Very familiar |

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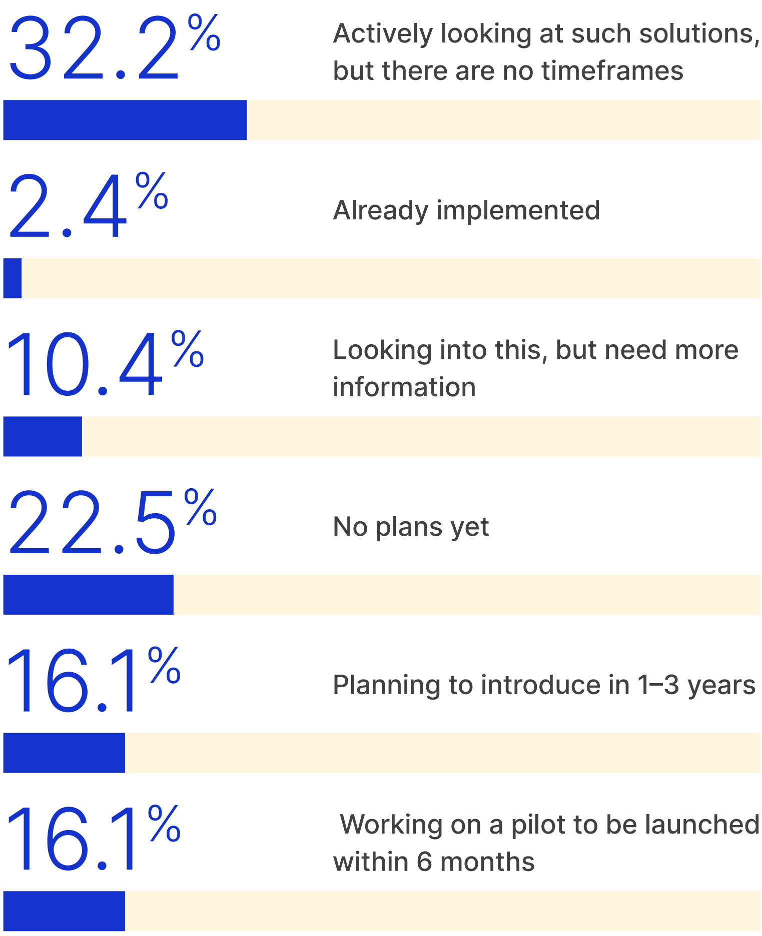
# INTENT & ADOPTION READINESS

**The survey finds that organizational intent is anchored in executive mandate and customer impact, with deployment pathways beginning to formalize across digitally mature enterprises.**

Adoption is primarily driven by executive leadership (32.5%) and customer-focused priorities (26.5%), signaling that agentic commerce is being evaluated as a strategic initiative rather than a purely technical upgrade. Market pressures (16.8%) and experimentation-led insights (24.0%) further drive momentum, reinforcing a structured, commercially grounded approach.

Implementation timelines confirm measured progress. While 32.2% of organizations are actively assessing solutions without fixed deployment deadlines, 16.1% are preparing pilots within six months, and another 16.1% have defined mid-term rollout plans. A small but notable 2.4% have already deployed autonomous purchasing capabilities. Meanwhile, 22.5% remain non-adopters, reflecting the market's early stage.

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



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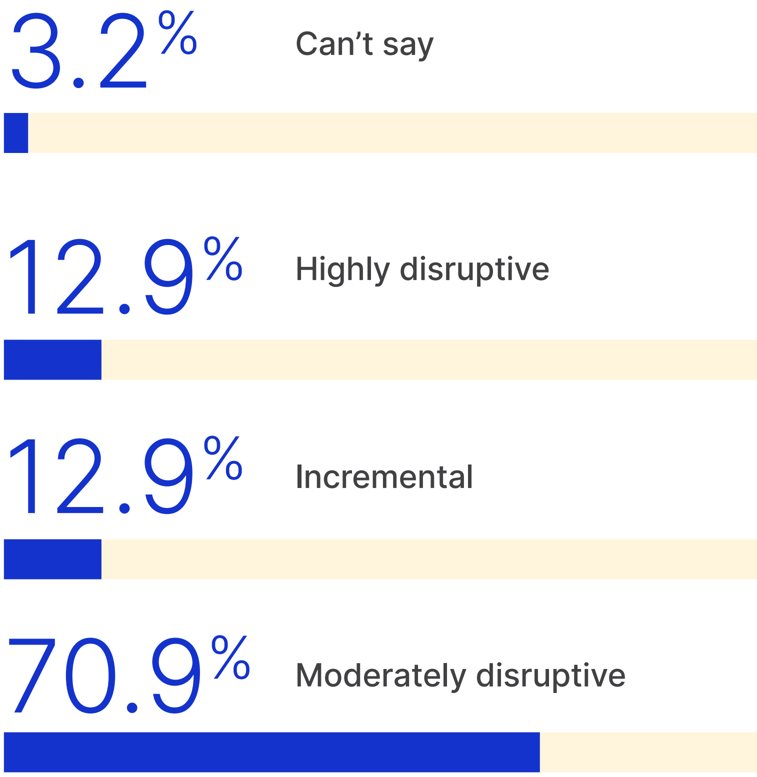
Enterprise focus centers on high-visibility, customer-facing applications, including automated price comparison (18.5%), personalized suggestions (15.3%), smart replenishment (14.1%), and enhanced security frameworks (13.4%). These use cases prioritize transparency, efficiency, and trust.

Importantly, disruption expectations underscore long-term conviction. A combined 83.8% of leaders anticipate moderate to high industry disruption within the next two years, with no respondents expecting zero impact. In Egypt, agentic commerce is therefore viewed not as a short-term trend, but as a structural shift in how commerce will be executed.

## HOW DISRUPTIVE WILL AGENTIC COMMERCE BE FOR YOUR INDUSTRY IN 2 YEARS?




# BUSINESS VALUE EXPECTATIONS

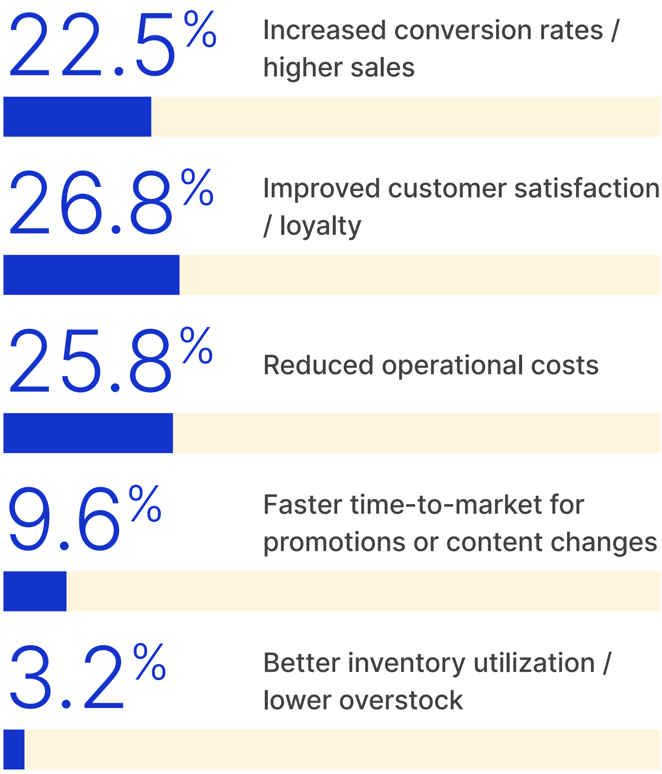
**In Egypt, the survey indicates that agentic commerce is positioned as a lever for commercial growth, enhancing revenue performance, customer engagement, and competitive resilience.**

The business case is decisively front-end and commercially focused. For 26.6% of respondents, revenue growth is the primary driver of adoption, followed by customer loyalty and retention (20.0%) and operational efficiency (20.0%). Market differentiation (13.3%) and customer acquisition (13.3%) further reinforce the view that agentic capabilities are expected to create measurable commercial advantage rather than incremental efficiency gains.

The survey shows that expected benefits are closely linked to customer experience and performance results. Leaders surveyed focus on improving customer satisfaction (26.8%), cost optimization (25.8%), and boosting sales conversion (22.5%). They also value greater market agility (9.6%), meaning reacting faster to promotions, price changes, and competition.

From a consumer perspective, the report finds that value is defined by personalization and friction reduction. Among the surveyed organizations, deep personalization based on purchase history (41.9%) and transactional efficiency (29.0%) are the strongest adoption drivers. Preference management (12.9%) and cross-vendor comparison (12.9%) further underscore the expectation that agentic systems must enhance transparency, relevance, and control.

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



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# BARRIERS & RISK PERCEPTION

**Despite strong commercial interest, Egypt's path to scale will depend on continued progress in two priority areas: governance clarity and economic validation.**

Data privacy and security top the list of adoption challenges at 19.3%, reflecting the sensitivity that enterprises and their customers feel around how AI systems will handle personal and transactional data. Unclear return on investment follows at 17.2%, with regulatory compliance concerns close behind at 15%. What stands out is what ranks lower.

Insufficient skilled talent is cited by just 5.3% of respondents, while limited access to scalable AI tools or partners is cited by 3.2%.

The findings indicate that the opportunity ahead lies in strengthening confidence around AI deployment. Clear governance frameworks, robust data protection practices, predictable compliance pathways, and stronger evidence of economic impact can help accelerate responsible adoption.

With continued coordination between policymakers, regulators, and the private sector, Egypt is well positioned to convert strong enterprise interest in AI into scalable, trusted, and value-generating solutions. In this context, clearer regulatory guidance and credible proof points from real-world deployments are likely to drive adoption more effectively.

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

| | |
|---|---|
| 19.3% | Data privacy & security concerns |
| 5.3% | Lack of skilled talent / technical expertise within the company |
| 9.6% | Limited organizational readiness or change resistance |
| 17.2% | Unclear ROI or business case for investment |
| 5.3% | Dependence on external vendors or platforms |
| 3.2% | Limited access to scalable AI tools or partners |
| 8.6% | High implementation costs |
| 10.7% | Integration with legacy systems |

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# INVESTMENT SIGNALS

**According to the business leaders surveyed, investment in agentic commerce is emerging within broader AI and digital transformation agendas, reflecting a market that is progressing deliberately rather than deploying capital aggressively.**

The survey reveals that some organizations are prioritizing phased validation, governance alignment, and measurable outcomes before committing to large-scale expansion.

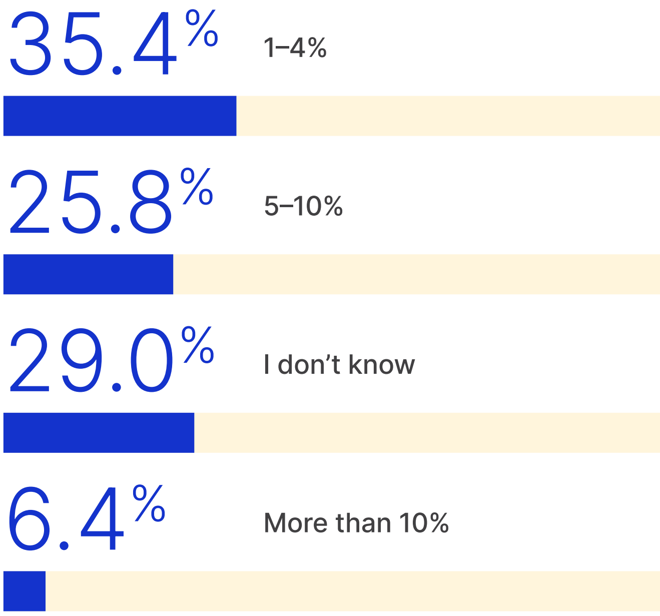
## INVESTMENT IS EMERGING, BUT MEASURED

Financial commitment to agentic commerce is real, if carefully calibrated. The largest group of organizations, 35.4%, currently allocates between 1% and 4% of their annual budgets to AI initiatives, while 25.8% allocate between 5% and 10%. A smaller but notable cohort of 6.4% invests more than 10%, suggesting an early group of strategic movers beginning to separate from the pack.
At the same time, 29.0% of respondents are unable to quantify their AI spending precisely, indicating that investment is often embedded within broader innovation or transformation portfolios.

Looking ahead, 83.8% of organizations expect to invest between $250,000 and $500,000 in agentic commerce solutions over the next 12 to 24 months. A combined 16% anticipate higher investment levels, with 9.6% planning to exceed $1 million.

These figures reflect a test-and-scale approach: enough capital to run meaningful

## 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?



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pilots and generate credible data, but not yet the kind of committed investment that signals full institutional conviction. That shift, from measured experimentation to enterprise-scale deployment, will depend on what those pilots demonstrate.

## THE CONDITIONS FOR WHAT COMES NEXT

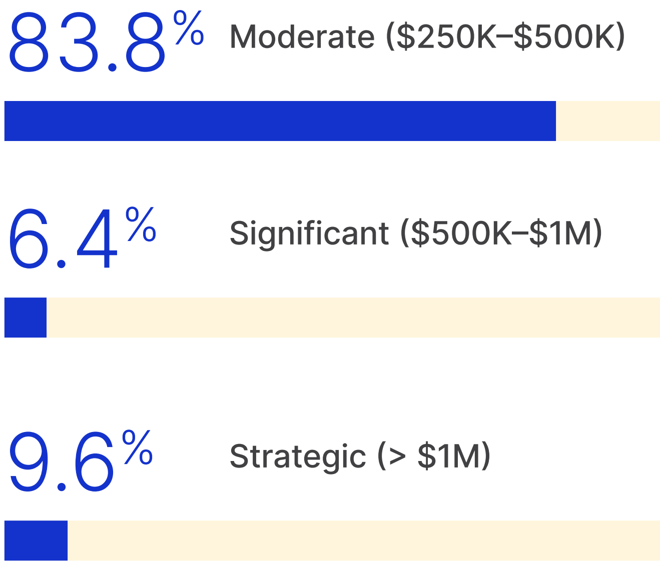
Egypt's agentic commerce landscape is progressing through a measured and context-specific phase of development. Compared with some regional peers, market awareness remains in an earlier stage, adoption timelines are more phased, and investment levels remain moderate.

The market's caution appears to be deliberate. Organizations are asking the right questions before they commit: What governance frameworks need to be in place? What does meaningful ROI look like? How will consumer data be protected? What happens when an AI agent makes a decision that needs to be reviewed?

These are not the questions of a disengaged market. They are the questions of a market that understands the stakes.

The businesses that move carefully now, piloting with clear objectives, building governance structures before scaling, and demanding measurable evidence of impact, are the ones most likely to deploy agentic commerce responsibly and durably. In a market where trust is the defining variable, that discipline may prove to be the most valuable asset of all.

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




# 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 findings from Egypt highlight an important point: the market is set for steady growth as understanding improves and confidence builds.

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

Egypt stands at a decisive early stage in the evolution of agentic commerce. Scaling will require a transition from conceptual exploration to disciplined, value-backed implementation. The following actions translate the survey's insights into a practical roadmap.

### ELEVATE AGENTIC COMMERCE LITERACY

Many organizations remain unclear about what agentic commerce means at an operational level. The opportunity now is for leadership teams to align around a clear strategic view of how AI can shift from supporting decisions to enabling supervised execution within defined governance frameworks. Bringing agentic commerce into board-level discussions will help frame it as a business transformation that impacts 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 organizations surveyed 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.

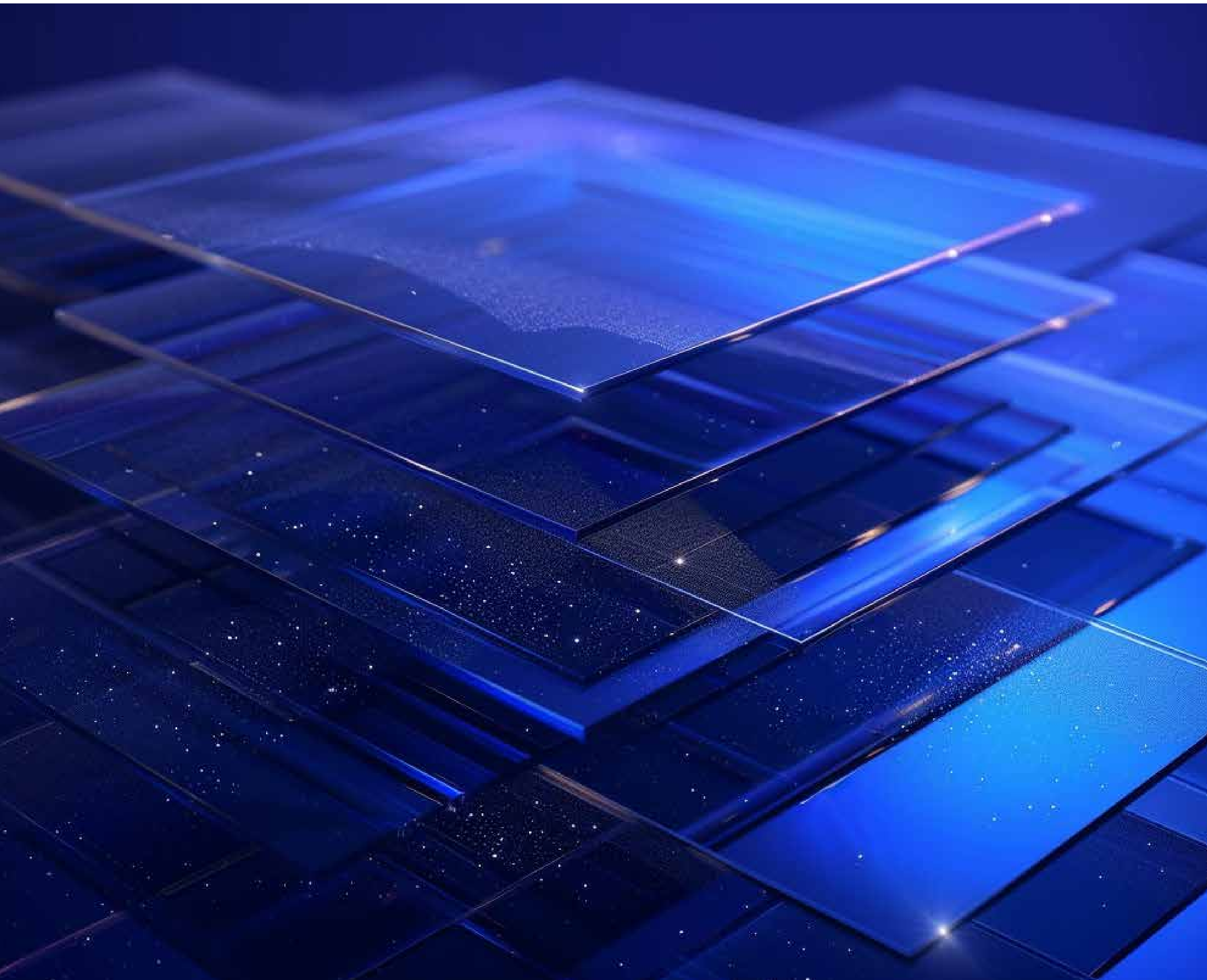
### MONITOR MARKET AND REGULATORY SIGNALS

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

# 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.

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# 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 interviews, video interviews, telephone interviews, and online surveys 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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