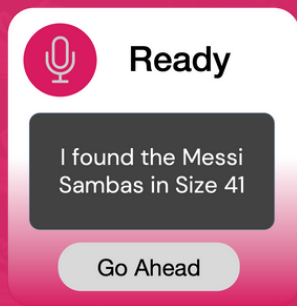# MILO AND THE RETAIL MARKETPLACE.

PART 2: THE NEW AGENTIC AI CUSTOMER EXPERIENCE

Gam Dias, Author of Agents Unleashed & The Data Mindset Playbook
To Kim, Founder of First Retail Inc.

PREFACE: WHAT HAPPENS NEXT IN RETAIL

Retailers are under pressure to deliver more automation, more personalization, and more efficiency. Most efforts focus on improving what already exists. But a different model is taking shape—one where AI agents act on behalf of customers, working across systems to complete real tasks with minimal input.

This paper introduces a set of ideas that help explain how this shift will unfold. It is not a technical manual, and it does not assume implementation is around the corner. Instead, it offers a way to think differently about the systems we build and the assumptions we carry into that process.

The underlying technologies are already here. They are not yet reliable enough to manage mission-critical operations at scale — but they are improving fast. Every month, what was previously experimental becomes product-ready.

The deeper shift is in how the customer shows up — often as an agent, acting with autonomy, precision, and purpose. It's a mindset shift where we serve not just people, but agents. These agents do not browse. They do not get persuaded by promotions. They evaluate, decide, and act. The old playbooks of SEO and SEM will start to lose power. What will matter more is the ability to respond to structured, specific, and often demanding forms of intent.

This paper is written for decision-makers who want to stay ahead of that curve. Not to react later, but to prepare now.

Ready

I found the Messi Sambas in Size 41

Go Ahead

REWIRING THE VALUE CHAIN FOR AGENTIC FLOW

The retail value chain was built for coordination under constraint, speed was a secondary goal.

Vendors manufacture at scale in centralized facilities. Goods leave by the truckload. Retailers receive those shipments, break bulk, and create assortment. Through logistics and pricing, they move products from pallet to pack, ultimately reaching the consumer — who is distributed, diverse, and shopping across many categories at once.

To manage this handoff, the system evolved a set of working practices. Inventory buffers were placed at each stage because availability was a local problem. Forecasts were built with limited inputs because data rarely flowed between suppliers and retailers. Pricing was locked in advance because reacting to real-time demand was impossible.

Every function worked with what it could see. Planning happened in silos, optimized within teams, categories, and channels. The system worked — up to a point — because nothing better was available.

Agentic systems change the terms. Signals can move fluidly from customer intent to vendor response. Forecasts can update continuously. Pricing decisions can reflect actual patterns of demand, not just assumptions. Inventory can be repositioned based on real interest, not speculation.

Retail has always depended on flow from source to shelf to shopper of products and of information. With agents the flow moves in both directions.

WHAT CUSTOMERS ACTUALLY WANT

Retail was built to move products. The goal was efficiency — get goods from centralized manufacturing to distributed

customers. Systems, teams, and technologies were designed around that flow. But the customer's desired outcome was never central. Convenience, price, and access were proxies for something deeper: a person trying to solve a problem or make progress in their life.

Agentic systems shift the focus. They let us organize around intent, not just inventory. The Jobs to Be Done framework helps us understand what customers are truly trying to accomplish. Agents are well suited to support these goals because they operate with context, continuity, and flexibility. This is where the customer experience will evolve most. Not by adding features, but by aligning systems with the outcomes that matter.

HOW AGENTS DELIVER AGAINST CUSTOMERS' JOBS TO BE DONE
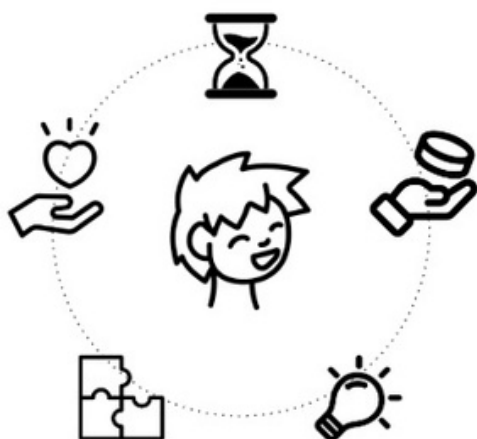
Help me save time by getting everything in one place - Agents consolidate intent across vendors, merge carts, manage availability, and schedule delivery in a single pass. They remove the burden of juggling multiple tabs, apps, and retailers.

Help me feel smart about how I spend -Agents track pricing, apply discounts, flag better options, and protect against poor value. They increase purchasing confidence.

Inspire me when I don't know exactly what I need - Agents infer context from history, cross-category behavior, and life events. They suggest adjacent items or new solutions based on relevance, not search keywords.

Help me solve urgent problems quickly - Agents prioritize immediacy. They identify what's in stock nearby, match delivery windows to urgency, and finalize purchases with no time lost to forms or delays.

Make me feel like I'm taking care of myself and my family - Agents align decisions with deeper goals: wellness, nutrition, budget, care - the things we hang on the fridge door. They carry a memory of preferences and use it to filter and suggest, quietly reinforcing what matters most.

As agents become active participants in the buying journey, the question shifts from how customers shop to what they need to accomplish. Retailers who understand these jobs and expose the right systems will be the ones whose value proposition holds, even when the interface disappears.

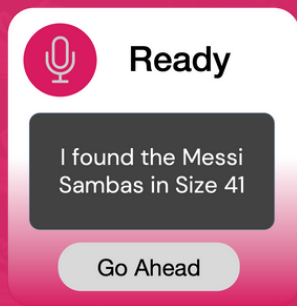## FROM DISCOVERY TO PAYMENT WITHOUT FRICTION

Most purchases are more complex than we choose to document when designing new applications. They involve iterations of discovery, comparison, verification, logistics, and then payment — often spread across disconnected systems and interrupted by manual steps. Agents manage the entire process. They take on the task from start to finish.

They evaluate pricing, compare warranties, check delivery timelines, and verify seller reputation. They narrow the field based on the customer's intent, context, and constraints. They check reviews and their authors.

Once connected to a personal data vault, agents manage delivery preferences, contact details, and authentication without repeated input.

Payments are evolving to support this shift. Visa and Mastercard are enabling agentic payment flows, where agents hold credentials, request approval, and complete transactions securely and efficiently.

Milo's search for the pink Sambas wasn't just about finding a product. It was a coordinated effort that matched price sensitivity, authenticity, delivery constraints, and trust in the seller. The agent did the work — patiently, thoroughly, and without needing supervision. That was shaped around the outcome that I wanted rather than the retailer's constrained processes.

A NEW SOURCE OF TRUTH FOR PERSONALIZATION

For years, retailers have chased the idea of a 360-degree view of the customer. That view was built from scattered pieces: transaction history, loyalty program activity, email clicks, and third-party data stitched into profiles. CRM systems became the catch-all repository for everything we thought we could know.

But most of what we collected were fragments. Intent was guessed. Preferences were inferred. Segments were broad, often out of date, and based on what customers had done, not what they were about to do. These models were useful, but never complete. Now the foundation is shifting. As agents like Milo begin to act on behalf of individuals, the data flows in the other direction. The customer provides the context. Their agent brings it forward. The retailer no longer needs to track behavior to understand it. They need to be ready to respond when a trusted agent arrives with real data, offered with consent and precision.

This shift introduces a new architecture for personalization. At the center is the **personal data vault**. It is not a marketing tag or a customer ID in a CRM. It is a structured, machine-readable repository of information that the customer controls. It allows agents to represent people accurately in commercial contexts. To understand how this works, it helps to think in three layers.

1: DIGITAL IDENTITY

This is the foundation. Without it, agents cannot act with authority. Digital identity frameworks, such as government-issued eID and mobile wallets, allow agents to verify who they represent. It means a retailer can be certain that the request comes from a real customer, with real permissions. That clarity improves security and unlocks new types of service.

2: CONTEXT AND CREDENTIALS

This is where verified data lives. A personal data vault can include loyalty tier, household structure, preferred payment method, dietary needs, job status, and much more. These details are not inferred from browsing or purchase behavior. They are shared directly, with purpose. The agent selects what is relevant for the task at hand. This allows personalization at the level of the individual, not the segment.

3: EXPRESSED NEEDS AND PREFERENCES

This is the layer Milo works from. It includes replenishment needs, price ceilings, brand preferences, preferred delivery windows, and even current priorities. It changes as the customer changes. It can be updated automatically or with a voice command. This is where demand becomes visible before it becomes a transaction. This is where Milo watches, waits, and acts.

## HOW AGENTS ACCESS PERSONAL DATA AT RUNTIME

As personal agents begin to act on behalf of real customers, retailers must be ready to engage with structured, permissioned requests that arrive with identity, context, and intent already in place.

This is where the Model Context Protocol (MCP) becomes essential. Customers will have personal data vaults for shopping, finances, and health. To access these, the agent needs a secure, standardized way to retrieve specific data on demand.

Take Milo. To complete a purchase, it might request credentials for an ecommerce platform like orinoco.com. It would specify the product — Adidas Samba, Messi edition, Inter Miami pink — and size 41. It would access a verified delivery address: 435 Mission Bay Blvd., San Francisco. Finally, it would contact the Mastercard agent with a secure payment token, billing address, and authorization to complete the transaction.

Each MCP request is specific, permissioned, and temporary. The agent retrieves what it needs, completes the task, and discards the data. MCP enables secure exchange, allowing agents to work across systems without centralizing control or compromising data ownership.

The future of retail personalization depends less on who collects the most data and more on who can respond when real customers present valid, trust-based requests through their agents.
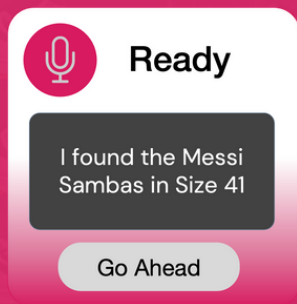
6. FROM BUY FOR ME TO AN INVENTORY OF DEMAND

AGENTIC COMMERCE MOVES BEYOND THE CATALOG

Amazon's "Buy for Me" feature sounds simple. Tell the assistant what you want, and it buys it. But under the hood, it marks the beginning of a shift. The search bar no longer drives the experience. The catalog is no longer the entry point.

Most ecommerce today is designed for transactions that happen instantly. We search, we see what's in stock, we decide. But real-world buying decisions don't always work that way. They unfold over time. We have preferences, constraints, and moments when we're willing to act and those when we're not.

Personal agents like Milo don't just make the catalog easier to navigate. They step outside of it. They represent intent that isn't limited to what's in stock or what's been surfaced by SEO. They hold that intent until the right offer comes along.

That shift — from navigating supply to publishing demand — is what turns agentic shopping from a feature into a new foundation. It redefines where the journey begins.

ASYNCHRONOUS DEMAND AND CONSIDERED PURCHASES

When I asked Milo to find the pink Sambas, I wasn't expecting them to arrive in an hour. It was a passing impulse. I wasn't ready to spend, I wasn't in a hurry, and I didn't want to compromise on size or authenticity. But I was happy to let the request live.

This is where agentic commerce starts to show its true value. Milo didn't just search and report back. It held that intent. It watched and waited. It surfaced the right match days later, when the market moved in my favor.

Most ecommerce platforms still assume we want to buy now. That we'll take what's available. That our

preferences are fixed. But agents are built to work on our terms. They hold flexible, structured intent and work asynchronously. For considered purchases — the ones that take time, involve risk, or carry emotional weight — this isn't just helpful. It's transformative.

The Jobs to Be Done framework makes this clearer. Help me feel smart about how I spend. Help me solve problems without friction. Help me find the right fit, not just the available one. These are not impulse goals. They require agents that can persist, compare, and decide with context. Milo does all of that quietly in the background.

For sellers, this creates a new kind of pull. Not based on keywords or ads, but on live, structured demand. These are real buyers with clear intent, ready to act when the conditions align. And that creates opportunity — not noise.

A MARKETPLACE FOR DEMAND

When enough people want something, it creates a market. That is the basic logic of retail. But until now, retailers have had to guess at demand. They rely on historical sales, seasonal patterns, and marketing proxies. What they have never had is a live feed of what customers are actively looking for.

Agents change that. They don't just browse. They create structured signals of intent. Milo didn't crawl hundreds of sites looking for pink Sambas. It made a request — precise, persistent, and complete. It knew the size, the budget, the quality requirements. It was willing to wait, but not to compromise on fit or authenticity.

If ten million Milos each held a few of these requests, you would have something new: an inventory of demand. Not a database of what has sold, but a marketplace of what is wanted.

Retail has never had that. Governments do. Procurement systems let buyers post structured needs, and qualified suppliers respond. B2B platforms have adopted similar models for large contracts and specialized goods. The economics work when the deal size is big enough.

What makes agentic commerce different is that it can scale this model to everyday retail. A single customer might not justify a new supply chain. But a million agentic requests for the same sneaker, phone, or kitchen appliance would be impossible to ignore. This is not theoretical. It is a new distribution surface for intent. And someone will build it.

HOW AGENTS COORDINATE OFFERS

When Milo created a request for the pink Sambas, it didn't just send it into the void. It issued a structured signal: brand, edition, size 41, authentic only, budget of 120 euros, delivery within three days. Some of these were firm. Others had room to move.

That distinction matters. Milo knew that price and shipping speed could flex, while size and authenticity could not. With that in mind, it waited for offers from seller agents. One might come back with next-day delivery but at 140 euros. Another might match the price, but only offer standard shipping. Milo weighed those options, applied my preferences, and acted.

Milo, find me the pink Messi Sambas and make sure the're authentic, I'm in no hurry, pay $120 with max 15% negotiation

Milo — Personal A.I.

1. Milo places request on DemandGrid

DEMANDGRID — Messi Sambas / Request (x8)

2. Retailers subscribe to requests

Nova — Retailer 1 Agent — Inventory Check / Dynamic Pricing / Logistics Lookup
3. Responds to Milo, offer of $140, next day delivery

CartIQ — Retailer 2 Agent — Inventory Check / Dynamic Pricing / Logistics Lookup
4. Does not respond to Milo, does not deliver to that geo area

Ello — Retailer 3 Agent — Inventory Check / Dynamic Pricing / Logistics Lookup
5. Initially does not respond, cannot offer less than $150
9. Responds to Milo, offer of $125, delivery in 5 days

6. Vendor subscribes to see demand

ChannelOne — Vendor A.I.
7. Based on high demand at average request price of $125, schedules additional production run
8. Informs Retailer 3 of new supply at $125 retail price

Milo creates an initial request that is placed into a demand marketplace - DemandGrid. Retailers and Vendors subscribe to the marketplace to assess total demand for the products they sell or supply. Retailers can respond to marketplace requests via Agents. Vendors can monitor demand and adjust supply, pricing or promotional activity. Agents make this type of activity possible.

This is neither scraping nor search. It's structured negotiation.

Each seller agent is responding not to a keyword, but to an actual request with defined constraints. This allows for precision. It allows for dialogue. It allows for multiple sellers to respond to a single buyer, each with their best offer based on current inventory, shipping conditions, and margin tolerance.

At scale, this creates a dynamic network of supply and demand. Agents publish what people want. Sellers respond in kind. And the process finds the best fit, not just the first match.

INVENTORIES OF DEMAND

Retail has always begun with inventory. We fill warehouses, populate product pages, and wait for shoppers to arrive. But when agents act on behalf of customers, the order reverses. The journey begins with what people want.

An inventory of demand is not a list of past purchases or browsing sessions. It is a living dataset of intent, expressed clearly and structured for response. These are not loose signals like clicks or views. They are complete requests, waiting for the right conditions.

In this world, agents like Milo don't search in the traditional sense. They listen, express, evaluate, and act. They speak to seller agents who have access to stock, pricing rules, and logistics. The catalog is no longer static. It adapts in real time. This is not a minor tweak to ecommerce. It is a shift in architecture. And getting it right may require more than retooling existing platforms. It might require starting from somewhere else entirely.

The promise is not just efficiency. It is precision. A marketplace shaped by what customers are actually trying to accomplish. The agent expresses that clearly. The seller responds with relevance. And the system learns from every transaction.

That is where retail begins to look different. And better.
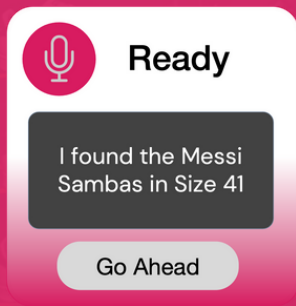
THE IMPLICATIONS FOR LEADERS

Agentic commerce is not a theoretical model. It's a structural shift in how demand is expressed, matched, and fulfilled. This shift affects more than just consumer interfaces. It changes how internal systems, external partners, and data flows align. The goal of this paper was not to advocate for immediate implementation, but to prompt serious thinking. Are you preparing your organization for a world where intelligent agents represent buyers, partners, and suppliers?

WHERE THE TECHNOLOGY STANDS

At the time of publication, the core technologies — Model Context Protocol (MCP), Agent-to-Agent (A2A) communication, and registries like NANDA — are still evolving. Personal agents like ChatGPT and Gemini already operate in limited capacities. Voice commands can lead to purchases. Payments can be tokenized. But enterprise-scale commerce requires more: traceability, fault tolerance, recoverability, and secure interoperability. The tools are not enterprise-ready yet. But they will be, and they are improving quickly.

WHAT IS ALREADY POSSIBLE

Agents today can compare prices, evaluate reviews, and fill out purchase flows. Some interact with screen elements, others can act through APIs. Wallets are beginning to hold verifiable credentials. Payment agents are becoming capable of completing secure transactions. These capabilities exist — imperfect but usable — and they are showing up inside organizations through employees and consumers. Many companies are already engaging with agents, even if unintentionally.

A DIFFERENT KIND OF READINESS

Traditional tech adoption follows a steady curve. Build the tool, optimize the process, harden the practice. Agentic commerce breaks that cycle. The technology changes fast. Capabilities extend into new areas monthly. There is no fixed state to build around. Instead, readiness becomes a habit: the ability to act with confidence even as the foundation moves. Agentic systems will impact not just marketing and merchandising, but fulfillment, support, and planning. Just as SEO and SEM forced continuous adaptation, agent-based commerce will demand the same — across every function.

WHAT TO DO NEXT

The right approach depends on where you are. If your systems are modular and your data is clean, start experimenting. Structure your product data, build agent-ready interfaces, and test how systems respond to agent traffic.

If you're dealing with technical or operational debt, invest there first. Modernize your architecture. Push for standards. These actions create near-term value and long-term readiness.

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If you take a late-mover stance, stay alert. Watch the metrics. Track adoption of wallets, agent-based referrals, and vendor-facing agent interfaces. Being ready to respond quickly is still a form of leadership

WHAT TO DO NEXT

Three indicators signal that agentic commerce is gaining ground:

Digital Wallets Go Mainstream
Once 30% of mobile users adopt wallets that store verifiable identity and preferences, agents will have the foundation to act autonomously.

Search Attribution Begins to Blur
A 10 to 15 percent decline in SEO/SEM traffic, replaced by "unknown" or direct agent-originated sources, signals a change in discovery behavior.

Vendors Launch Agent Interfaces
When suppliers and logistics providers begin offering agent-compatible APIs, the infrastructure is no longer experimental — it is operational.

You do not need to jump in blindly. But you cannot afford to look away. If you want help figuring out what readiness looks like in your context, let's talk.

Gam Dias - Principal, Agents Unleashed

Gam Dias is one of the leading voices on Agentic AI. With more than two decades in data and technology strategy, he now advises global organizations on how to prepare for a future shaped by intelligent agents.

Gam is co-founder of Hubbl Process Analytics, a process mining platform built for the Salesforce ecosystem, helping companies get automation-ready. Previously, he led data strategy at Aviva and designed the IBM AI for Leaders program, guiding executives to apply AI responsibly and at scale. His work sits at the intersection of business transformation, responsible innovation, and real-world AI deployment.

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To Kim is the go-to technology advisor for a growing list of ecommerce businesses and their vendor networks. Known for his clear, pragmatic guidance, he helps organizations navigate change across SaaS, analytics, and enterprise architecture.

First Retail is a specialist consultancy focused on data and technology transformation. From Silicon Valley platforms to global industrials and high-growth startups, the team at First Retail has designed scalable digital roadmaps, delivered enterprise-grade infrastructure, and led applied data science projects. Clients benefit from Big 5 experience delivered by senior experts, without the overhead.

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