mEinstein Outlines Framework for Evaluating Consumer Intent in Agentic Commerce

Agentic commerce must move beyond completing transactions to understanding consumer intent, readiness and permission before making purchases.

BOSTON, MA, UNITED STATES, November 22, 2026 / EINPresswire.com/ -- As artificial intelligence agents gain the ability to recommend products and complete purchases, questions are emerging around how effectively these systems interpret consumer requirements before initiating transactions.

A benchmark released by Visa on November 5 highlights some of the challenges. The Agentic Commerce Benchmark evaluated leading AI models across realistic shopping scenarios, requiring them to identify consumer needs through conversation, select suitable products and refrain from purchasing when available options did not meet stated requirements.

> Intent is not a prompt. A prompt is what I said. Intent is what I'm actually trying to accomplish."
>
> *Prithwi R. Thakuria, Founder & CEO of mEinstein*

The models failed in 42.8% of test runs. Visa also reported inconsistencies when models were asked to repeat scenarios they had previously completed successfully.

The findings highlight a broader challenge for agentic commerce: transaction execution does not necessarily demonstrate an accurate understanding of consumer intent.

"Agentic commerce is racing to solve the transaction," said Prithwi Thakuria, Founder and CEO of mEinstein. "The harder problem may be understanding whether the human actually intended the transaction in the first place."

Consumer requirements frequently extend beyond the wording of an individual prompt. A

request for a new television, for example, may involve considerations such as room dimensions, budget, lighting conditions, delivery requirements and intended use. A suitable outcome may also involve postponing a purchase or determining that no available product meets the requirements.

“Intent is not a prompt,” Thakuria said. “A prompt is what I said. Intent is what I'm actually trying to accomplish.”

The issue is becoming more relevant as commerce infrastructure develops to support transactions initiated by AI agents.

Google's Universal Commerce Protocol establishes a framework for interactions between AI-driven consumer experiences, merchants and payment systems. Mastercard's Agent Connect supports agent-led product discovery, recommendations and consumer-authorized transactions. Payment networks are also developing mechanisms to address agent identity, authorization and transaction controls.

These developments place additional importance on distinguishing a consumer's expressed request from the broader objective behind it.

Visa's September Trust Index found that 72% of U.S. consumers had used an AI assistant, while 23% trusted generative AI to handle payments on their behalf. The findings indicate that consumer familiarity with AI assistants does not necessarily translate into confidence in autonomous financial actions.

mEinstein has outlined a framework that separates four stages of consumer decision-making: Context, Intent, Readiness and Permissioned Action.

The framework distinguishes between information about an individual's circumstances, the objective being pursued, preparedness to act and authorization for an AI system or external service to proceed.

The distinction between intent and readiness is particularly relevant to complex decisions. An individual considering a home purchase, for example, may first need to assess affordability, organize financial information or evaluate financing options. An expressed interest in purchasing a property does not automatically indicate readiness to approach lenders or authorize the sharing of personal information.

The framework proposed by mEinstein places these stages before external action, separating an individual's private decision-making process from the information or authorization eventually shared with businesses.

“Understanding what someone wants should not automatically give an AI agent permission to

act," Thakuria said. "The system must distinguish between recognizing an objective, determining readiness and receiving authorization to proceed."

The distinction also has implications for digital advertising and customer acquisition.

Traditional online commerce frequently relies on behavioral indicators, including searches, browsing activity and purchase history, to estimate consumer interest. As AI systems increasingly mediate product discovery, businesses may receive more direct expressions of consumer requirements rather than relying exclusively on inferred behavioral signals.

In this model, a qualified request could communicate relevant requirements and constraints without requiring businesses to access an individual's broader personal history.

For enterprises, this raises questions about how customer intent is identified, verified and translated into an authorized commercial interaction. For consumers, it raises questions about how much information an AI agent should use, when external parties should receive it and which actions require additional approval.

The development of agentic commerce will therefore involve more than improving an AI system's ability to complete transactions. It will also require reliable methods for interpreting consumer objectives, evaluating readiness and respecting the limits of delegated authority.

As AI agents take on a larger role in commerce, the distinction between understanding a purchase request and having permission to execute it is likely to become an increasingly important part of consumer trust.

Krati Vyas - Global Market Strategy Leader
mEinstein
Krati.vyas@meinstein.ai
Visit us on social media:
LinkedIn
Instagram
Facebook
YouTube
TikTok
X

This press release can be viewed online at: https://www.einpresswire.com/article/957650693

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.