INVISIBLE COMMERCE

Capgemini

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A forecast of the commerce to come

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Capgemini

PREFACE

This book begins with a piece of fiction. That choice responds to a well-known limitation of forecasting. We're good at spotting technological breakthroughs. We find it much harder to imagine what they change in our lives, how they transform our habits, our choices, our relationships, and our relationship to the world. We see the tools arriving. We understand less well what it means to live with them. That's where fiction becomes useful. It lets us explore what models struggle to show: the human consequences of technological change. It gives concrete shape to what doesn't yet fully exist.

The short story that opens this book tells of an ordinary day in the near future. Nothing extraordinary happens in it. There are no spectacular robots, no visible revolution. Only a world where artificial intelligence has become a permanent presence. A discreet presence, woven into everyday life, familiar enough to go almost unnoticed. That's what makes this future interesting.

The thesis of this book comes down to a simple idea. A growing share of purchasing decisions will be prepared or carried out by AI assistants. Customer journeys are usually pictured as a consumer who discovers an offer, compares, hesitates, then chooses. That person has always received advice and been subject to influence. The assistant can now accompany them continuously and take charge of certain steps in their decision.

Part of our choices continue to be driven by our desires, our preferences, and our intuitions. Another part is gradually delegated to systems capable of remembering, comparing, recommending, and sometimes anticipating. We no longer purchase alone. In the pages that follow, this pairing has a name: the decisional dyad. Some will see this as a new stage of human augmentation, and the market often prefers to talk about the "augmented consumer." The phrase is reassuring; it suggests an individual who is simply better equipped. Yet it describes the movement imperfectly. What's really at stake is the sharing of the decision-making between a human and an agent. The difference may seem subtle. It changes everything.

We no longer
buy alone.

Commerce offers concrete ground for observing this transformation. Comparing products, booking a service, or arranging a purchase are tasks we can now hand to an assistant. The same sharing of decisions can extend to health, information, finance, or public services. This book explores these possible developments. They may take different forms depending on the person and the situation, coexisting with direct purchases and human relationships. In this book, the word *subject* refers to the person who chooses, decides, and delegates. The word is chosen deliberately. *Subject* designates both the one who acts and the one who is acted upon, the one who carries a will of their own and the one who is subjected. This double meaning is the question at the heart of the book: what becomes of our sovereignty when some decisions take shape before we're even aware of them?

Two other words will come up often. This book calls an AI assistant, the system that accompanies a person and acts on their behalf: Matteo's is named Corinne. It calls that same system as seen from the company's side, an agent: the moment it reads an offer, compares it, and executes it. One technical object, two points of view. The gap between the two takes up a good part of what follows. This book continues work begun with Invisible AI, though it can also be read on its own. Both books rest on the same conviction: artificial intelligence is best understood not through its technical performance but through the transformations it triggers in the relationship between humans, organizations and the systems around them. They also share the same method. At Capgemini, we call it Blind Spot. Fiction explores plausible futures, because imagination goes where analysis, a prisoner of the present, hesitates to venture. Analysis extracts the mechanisms from it. Strategy turns them into decisions. This book follows that path.

You will begin with a story. You will then discover five convictions about the commerce of tomorrow. Forecasting serves a more useful purpose than prediction: recognizing sooner what has already begun.

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My boy

01

The air conditioning kicked in at four in the morning, when the temperature climbed above seventy-five degrees Celcius. At six, the lobby unlocked for a delivery. Matteo heard none of it.

There's already a soft warmth when Matteo opens his eyes. Not yet summer's heat, stifling and sticky, but something duller, older, that settled in overnight without asking permission. The light between the shutter slats is white, almost vertical.

He has been awake for a while. He hasn't said anything out loud.

"My boy, it's eight twenty-one," says Corinne.

The voice comes from the glasses on the nightstand. He picks them up and puts them on. In the bottom right corner, like a hand-written note, appears: 8:21. Parents in Étampes. Suit. Coffee.

He gets up. The floorboards are warm under his feet. In the kitchen, the coffee is already running. He didn't schedule it; things arranged themselves on their own over the weeks; each habit absorbed and carried forward until the morning organized itself. On the entryway table, a flat box he opens in passing. A white shirt, straight collar, his size. No brand, no delivery slip. He can no longer tell whether he ordered it, or if Corinne suggested it. He takes the suit out of its garment bag and hangs it from the window latch. The navy is deep, the lapels crisp. He'd had it ready since the night before, with care.

The cup is warm in his palm. He drinks standing at the window, looking at the rooftops, listening to the city waking up. A delivery truck turns the corner, two pigeons circle something below, an electric moped climbs the street with a low whine, a sound mandated by regulations so pedestrians can hear it coming. He takes a second sip, too fast, feels the coffee run down his chin, drip onto his T-shirt, unnoticed until his elbow brushes the hanging jacket and his eyes drop to the left lapel. The stain is barely visible, but it's there. He can see nothing else except the dark spot, exactly where the eye lands.

"Damn it."

"I see it," says Corinne. A handful of seconds of silence, then she goes on. "Lucien Marbœuf, Rue des Cinq-Diamants. He takes emergencies in the morning. No website, no app, you have to call."

"Call him, please."

The silence lasts the length of the conversation he can't hear. Then the address appears on the lens of his glasses, along with the time and the travel time: nine fifteen, an eighteen-minute walk.


PREPARATION
95%


Marboeuf
Retouches et façon

02

The courtyard smells of warm stone. At the back, behind a glass door with peeling gold lettering: "Marbœuf, Alterations and Tailoring", the workshop is low-ceilinged, cluttered, full of a different kind of heat than outside: dry, concentrated, rising off iron, steam, and wool.

The man is at his table. Seventy, maybe more. A vest over his shoulders despite this June being hotter than recent years, glasses pushed up on his forehead, a tape measure looped around his neck. He finishes a stitch without looking up. Matteo sets the jacket on the counter.

The man takes it, focuses on the fabric, running it between thumb and forefinger with slow precision.

"Coffee," he diagnoses. "As long as it's not synthetic, it'll come out."

He disappears behind a striped curtain. Matteo stays standing among spools sorted by color, loaded hangers, and silence. In here, between these old-fashioned walls, there's no music, no screens. A calendar from the year before hangs on the wall, stopped on October. Behind the curtain, a puff of steam, then the slow scrape of a fingernail against cotton.

Usually, in moments like this, Matteo talks to Corinne, checks the time, adjusts, asks. Here, there's nothing to check. The waiting is full in itself, a density he isn't used to encountering.

His phone buzzes in his pocket. The class group chat. Hugo is looking for a comb with an urgency inversely proportional to the importance of the matter.

Hugo: Does anyone have a comb? This is an absolute emergency

Hugo: I repeat. ABSOLUTE EMERGENCY.

Inès: You have five hairs, Hugo.

Hugo: My five hairs deserve respect.

Inès photographs her shoes from above, feet parallel on a pale wood floor. A note of anxious urgency runs through those messages, attempting to muffle the sound of a chapter coming to an end.

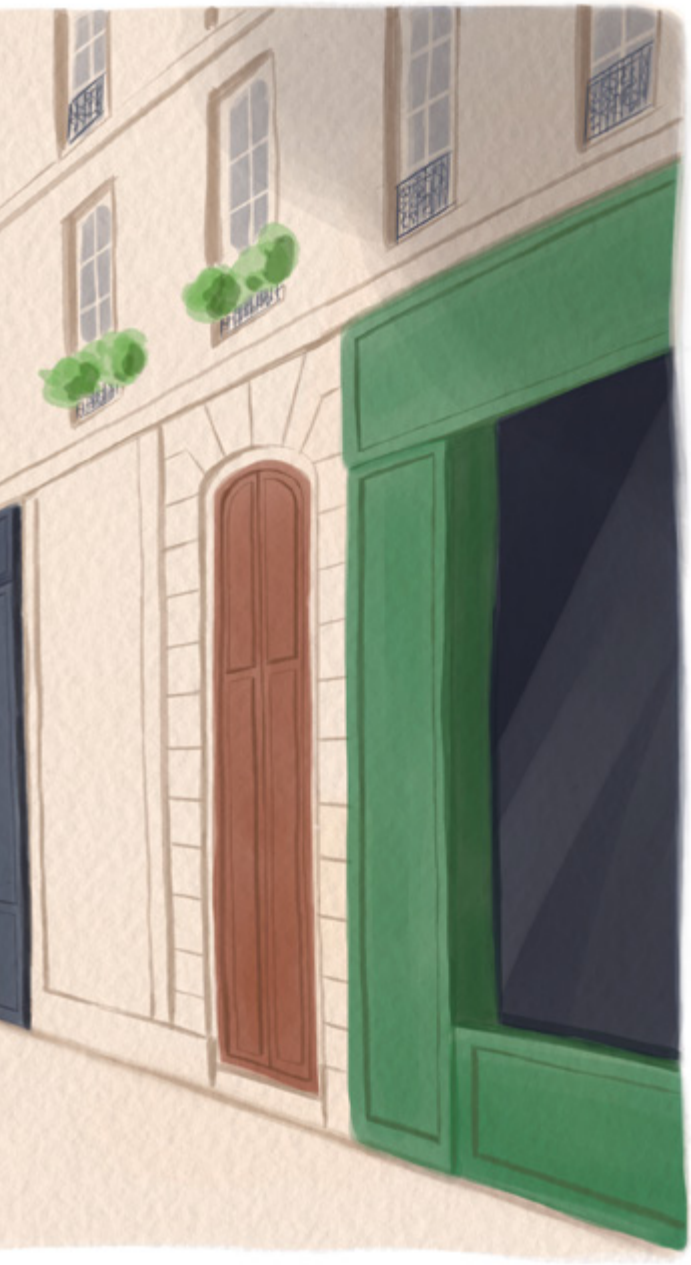
"Your parents are passing Montlhéry," says Corinne. "Twenty minutes early."

"Tell them I'm coming."

The message goes out: "Almost ready, see you around ten"

His tone, his shorthand, the lightness his words would have had carried had he written them himself. Corinne mastered that long ago, not just what to say, but how he would have said it. His turns of phrase, his drift toward the unfinished sentence, the way he trails off when he's comfortable with someone. All of it, faithfully reproduced.





03

The tailor comes back. The jacket on a hanger. The lapel is clean, with no trace, no memory of the stain.

“How did you do that?”

The man makes a brief gesture at the pointlessness of the question.

“It’s fabric, and I know what to do.”

Matteo goes to pay but the man has no card reader. There’s an iron box on the shelf, but Matteo has no cash. He almost never does. Payment goes through the glasses, an instant bank transfer, a fleeting confirmation in his field of view.

Outside, in the courtyard, the light falls at an angle between the buildings. Matteo holds the jacket against him. It smells of iron and steam, an almost animal warmth.

04

His parents are in the living room, sitting side by side on the sofa with the particular stiffness of people who've come a long way for something that matters, and wouldn't have missed it for the world. His father is wearing a sky-blue tie Matteo has never seen on him. His mother has cut her hair.

He kisses her. She smells like the familiar scent from his childhood.

"You've lost weight," she says.

It isn't true. She says it every time, a way of checking that he's really there, that nothing has crumbled since the last time. His father gets up. The handshake turns into a brief, slightly awkward hug, the hug of a man who feels more than he knows how to show. Matteo feels the new cotton of the shirt, the familiar aftershave. Something tightens in his throat. He steps back.

"We're early," says his father

"Is that Mom's idea?"

"It's always me," she confirms from the sofa.

In the entryway mirror, the suit holds. The jacket sits straight, with no trace, no crease. The shirt fits his shoulders. Matteo looks at the man in the mirror, tense, a little surprised at himself, already someone else without quite knowing who. He retreats to his room. Opens his messages. Camille has written to the group: "Good luck everyone. I'm stressing about my hair." Nothing else. He reads it again, searching for a degree of intimacy that might not be there. Camille has always talked like that. A minimum of words and a tone that makes reading between the lines impossible. He wants to write to her privately. He could just say it, everyone talks; a voice comes out all at once and doesn't take itself back. He writes. Too light, she'd think he was indifferent. Too heavy, he'd become the guy who's trying too hard. He deletes it, tries again, backtracks, hesitates. The empty line just sits there, staring him down.

"Do you want me to suggest something?" says Corinne.

"Go ahead."

"Thinking of you this morning. See you soon," types itself out word by word before his eyes. It's exactly the tone he was looking for, the right distance. Matteo doesn't know whether that hair's-breadth between friendship and something more comes from him, from Corinne, or from the space between the two where he's no longer quite the author of his own words. He hits *send*. Camille replies in twenty seconds: "same,." One word. A comma and a period. As if she'd meant to add something and stopped herself.



05

The boulevard is completely jammed. Roadwork, a barrier, a late detour, the sun already high, hitting the windshield, and Matteo's father holds the wheel with the quiet certainty of someone who drove before driver assistants existed and would rather make his own mistakes.

"I know a shortcut."

"Dad, the shortcut from last time cost us forty minutes."

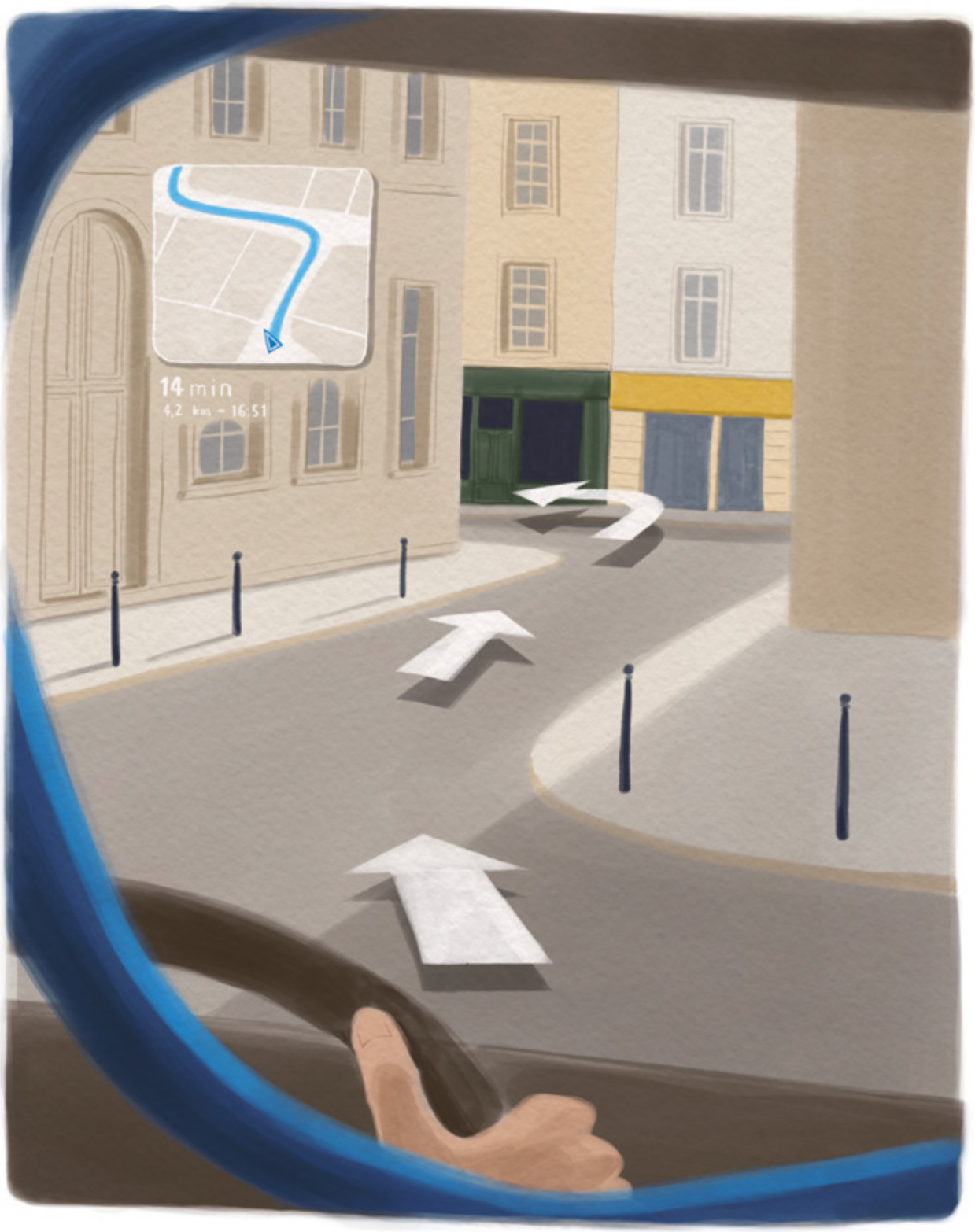
"That was a different one."

On the lens of his glasses, Corinne traces the route. She has remembered the knee pain Matteo's mother mentioned once, three months earlier, in a Sunday-evening conversation where everyone was talking at once. The walking distance, the parking, the lecture hall. All of it, without anyone asking, absorbed into the flow of ordinary life, turned into a parameter.

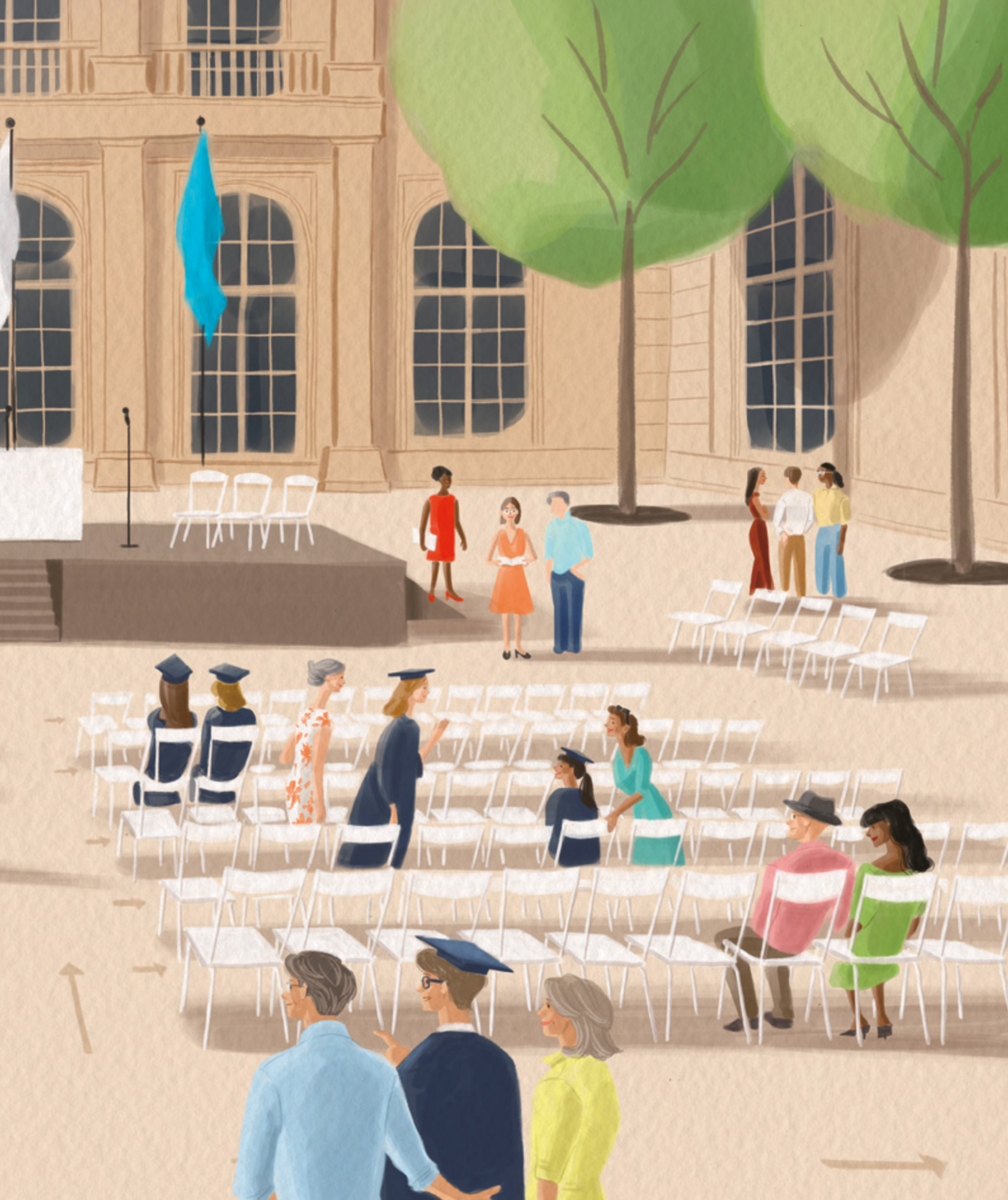
"Dad. Turn right after the bridge."

His father obeys, faintly annoyed that the lane opens up right afterward. His mother looks at the riverbanks with the way she has of taking in Paris like a foreign city, she who has never quite accepted living far from a river, small enough to see across in a single glance. Matteo repeats the directions and nothing else. His father believes he's following his son's directions. Matteo is relaying Corinne's. And Corinne has chosen for everyone.

They arrive nine minutes early.


14 min
4,2 km - 16:51





The courtyard has been transformed: white chairs in tight rows, a light-wood platform, limp flags in the hot air. On the ground, discreet markings guide the flow of people, laid out to be read by smart glasses and invisible to the naked eye. The campus has been redesigned to be legible both to people and to the systems that accompany them.

None of that order holds. The courtyard overflows. Families arrive in clusters and bump into rows of chairs, first names cross the space and collide, a grandmother is seated in the front row by three people at once. It's too hot for jackets and no one takes theirs off. A father photographs his daughter, steps back, photographs again, backs into a hedge. Phones are raised everywhere, held out at arm's length, over heads.

06

Matteo finds Hugo, Inès and the others. They hug each other with the excessive warmth of solemn days, hold each other by the shoulders, pull back to look, do it again. Hugo has found a comb, which he displays like a trophy. Inès limps from a broken heel but crosses the courtyard with the dignity of a dancer refusing to leave the stage despite a sprained ankle, a dignity that lasts for about twenty feet before she collapses into helpless laughter against someone's shoulder. Someone spills a glass of water on a dress. They laugh about it for a full minute.

Camille arrives through the side gate. Cream dress, high collar, a canvas bag worn like a satchel over her shoulder. She's put her hair up. She walks straight toward the group, kisses everyone hello in order, no hierarchy, and when she reaches Matteo, she looks at him half a second longer than the others.

“Thanks for your message.”

“It was just a message.”

“Exactly.”

She moves on to the next person. Matteo holds the sentence.

The dean steps onto the platform. Short, upright, cropped gray hair, a dark jacket. She takes the microphone, waits for silence with a smile full of pride for this graduating class.

“You worked for five years under conditions we hadn’t anticipated, and that we didn’t always manage well. You learned differently than the classes that came before you. In five years, learning stopped meaning the same thing.”

She pauses.

“What we’ve come to understand is that permanent access to information forces us to rethink what we teach you to memorize, to understand, and to put into practice. What will be useful to you is what systems still don’t do well and what they may never do well. Thinking through a situation as a whole. Deciding when the data doesn’t settle it. Naming what’s missing from an otherwise sound analysis. Taking a stand even when no one confirms it for you. These things aren’t learned in a lecture hall. You learn them by doing them, by getting them wrong, by going back over what you said and understanding why it wasn’t enough. Each of you has your own assistant. You’ve learned to work with it without disappearing into it. You’ve learned to hold on to your own thinking in a world that’s constantly offering to replace it.”

Silence. Then applause. Matteo looks at his parents. His mother is crying, his father is leaning forward, hands clasped, focused as if he were in front of something he doesn’t fully grasp but wants to honor with his complete presence.

Matteo goes up. Shakes a hand. Receives a folder. Comes back down. Wait that lasted five years, brought down to just thirty seconds.

07





After the ceremony, two idle hours. Coffee with his parents at the café across the street, his mother comments on the dean's jacket, his father says the coffee is overpriced, and Matteo feels for them a tenderness so vast it overwhelms him.

Then he feels the need to go back to Rue des Cinq-Diamants.

The workshop is open. The tailor is sewing by hand, a thread between his teeth, glasses on his nose. Matteo slips inside.

"Was today the graduation?"

"Yes."

"And the jacket?"

"Perfect. I wanted to thank you, you saved the day."

The tailor nods as if that settled the matter.

"Good."

He goes back to his work.

"My father did the same work."

Matteo looks up.

"He used to say a good suit doesn't make a man better."

A pause.

"But it helps him stand up straight."

Matteo holds out his hand. The tailor grips it with a palm that's rough, warm, dry. The contact lasts a moment longer than necessary. Matteo couldn't say which of the two of them drew it out.

08

The table is long, the candles already lit despite the hour, the bottles already opened. Twenty-five place settings, his parents at the far end next to Hugo's mother, caught up in a conversation Matteo can only make out through smiles and gestures. Everything flows. Matteo has ended up seated next to Camille. He'd mentioned that to Corinne the day before, as a passing thought out loud. The seating chart had circulated through the group like a neutral suggestion, and no one had wondered where it came from.

Hugo stands, raises an inaudible toast, drowned out by laughter. Then it's Inès' turn. She tells the story of the third-year oral exam, the video call that crashed, the panel standing out in the hallway, the sound of the cafeteria behind them. Everyone laughs. Matteo laughs. But there's something fragile beneath the warmth, the vague awareness that this group, brought together by the chance of a graduating class, has no reason left to hold together. That each of them will now be assisted separately, steered toward their own paths. That the *we* is going to quietly scatter.

Camille eats slowly, setting down her utensils between bites.

"I noticed something, earlier."

"Tell me."

"When you came down from the stage."

"Really, why?"

"Everyone else had their graduate face on."

"And me?"

"You, coming back down, you looked lost."

Matteo laughs.

"That's true."

"I know."

She looks down at her glass.

"It was reassuring."

Matteo doesn't answer right away. She hadn't told him he was brilliant, or impressive. She'd talked about a moment when he stopped trying to be. As if what mattered now was no longer what you show, but what still escapes being staged. In a world where everything can be worded, corrected, or anticipated, maybe there's still value in what isn't.

Someone puts on music, too quiet for the table. Matteo's father catches his eye from the other end and raises his glass, discreetly, just between the two of them, asking for nothing in return.

Later, Camille lowers her voice:

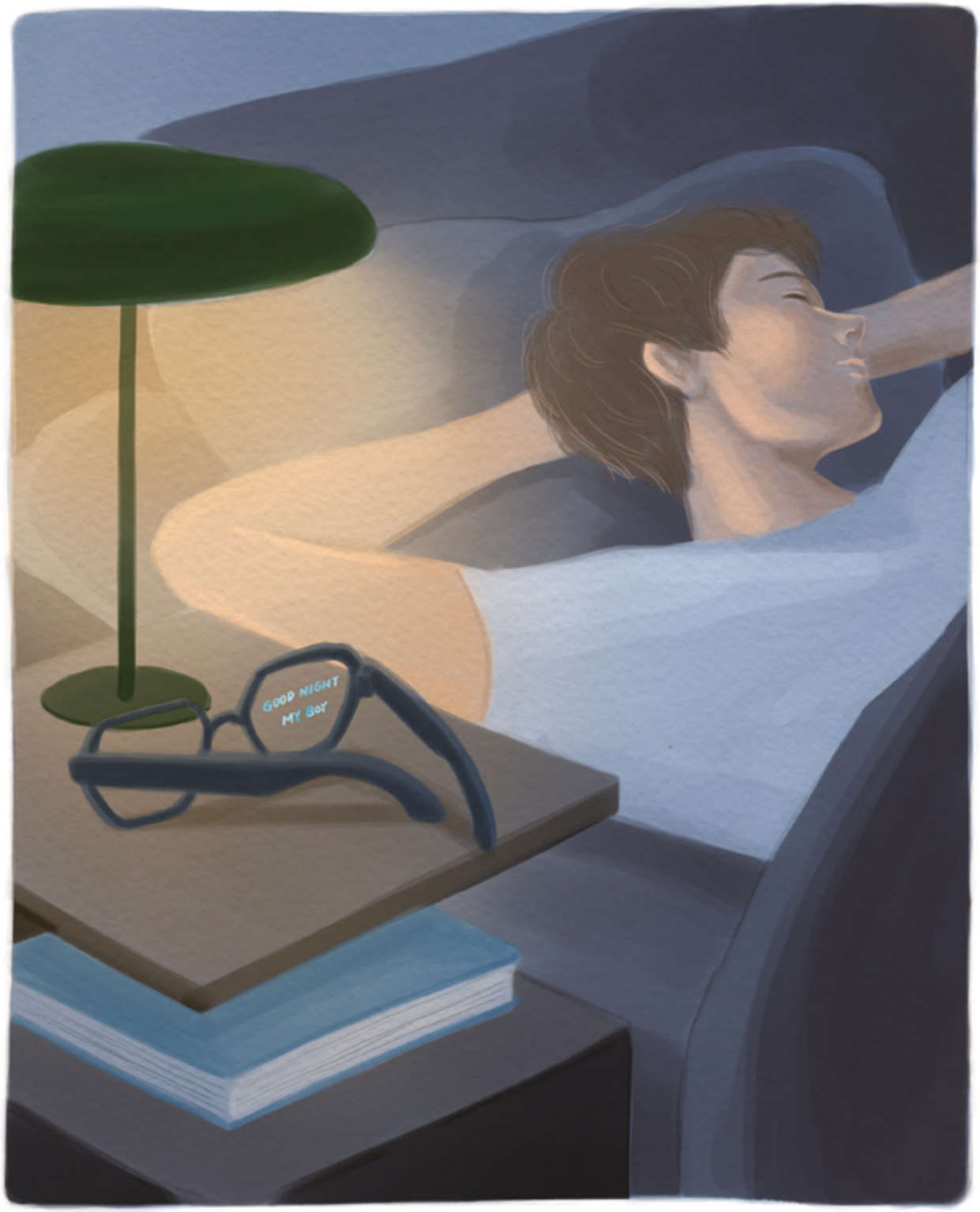
"It's over."

She doesn't say what. Matteo thinks of their studies, but also of the time when people see each other for no reason. When closeness costs nothing.

"We'll see each other again," Matteo says.

She rests her hand on his. Two seconds. Her skin is soft and warm. Then she picks her glass back up.




GOOD NIGHT
MY BOY

Matteo walks his parents back. His mother walks slowly, on his father's arm. In front of the hotel, she holds him tight, her thin fingers pressed into his back.

"Your grandmother would have been proud," she says.

Matteo nods.

09

The others carry on somewhere toward Bastille. He said he'd catch up with them. He walks home alone through the warm June night, the café terraces still full. He heads south, passes through the side gate of the cemetery, the one Corinne had once pointed out to him a long time ago. A night he'd needed to come, when the other gates were closed.

The paths are empty. The streetlamps stain the cobblestone orange. Matteo walks with his hands in his suit pockets, his collar open. He stops in front of a pale granite grave. A rosebush to the left, fresh flowers.

"Corinne Vaillant, 1941–2029"

He stands there without moving for a moment. My boy, that was her. The real one. The one who smelled of rice powder and cold coffee, who changed the names in her stories to slip her own in. Gone the year he turned nineteen. So, when it had come time to name his assistant, it had come like a reflex.

"Good night," he says.

On his way out, he walks along the railings, unhurried. The city is falling asleep, a siren sounds in the distance, a group of young people talk loudly at an intersection. Matteo is in no hurry to get home.

He thinks, without really meaning to, about what's coming. He has his diploma in his pocket, and he already knows that the paths haven't yet been carved out for what he wants to do. Something between the two worlds. Translating intent. Being in the room when a system and a person fail to understand each other, and knowing on which side something is missing. Designing relationships before they happen, calibrating them so they hold without crushing. A profession with no name yet, but whose shape he can already sense. The work of someone who stands in the space between two presences, one human and one not, and makes sure the gap stays livable. There will be a need for people to do that. More than we think.

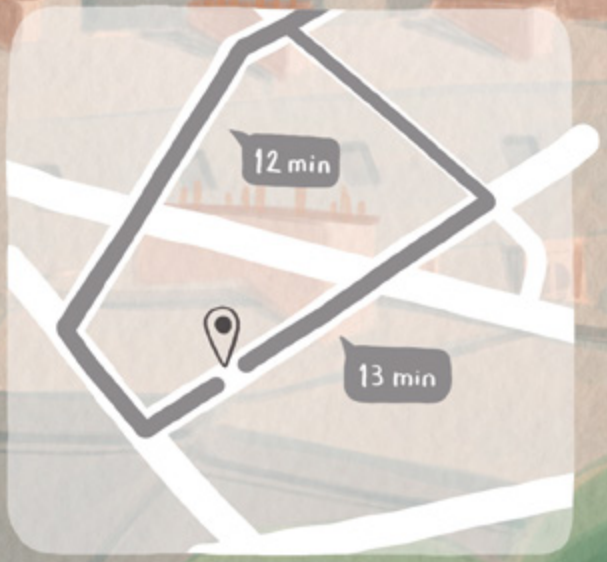
Outside, the city goes on.


Today's schedule
10:00 AM : Mom & Dad arrival
5:00 PM : Graduation ceremony
8:00 PM : Dinner
Probably around 10:00 AM
Sounds good, I'll be there
Great !
.....

Upcoming Transaction
on your account

Marbœuf - Alteration & Tailoring
€13,50
Scheduled for 06/25/2032

Our five convictions



01.

CONVICTION 01

We no longer buy alone

Matteo wakes up in a world where he no longer decides alone. Corinne anticipates, compares, suggests, and organizes. He approves certain proposals, while other decisions are already prepared for him. Together, they form a new decision-making unit. This pairing has a name: the decisional dyad.

Brand strategies and purchase journeys usually center on a consumer who discovers an offer, compares it, and then chooses. Advice from friends and family, salespeople, and intermediaries already plays a part in that decision. The AI assistant can now step in more continuously, preparing options and carrying out certain tasks.

The choice then takes shape in the exchange between the person and their assistant.

They express their wants, doubts, and constraints. The assistant searches for information, compares, and suggests, drawing on the context it has.

We no longer buy alone.

Why now?

This shift starts with a kind of fatigue. An abundance of choice exhausts more than it liberates. Comparing prices, reviews, features, delivery times, warranties or return policies takes an effort that few consumers want to spend on an ordinary purchase.

The AI assistant has rushed into that gap. It never tires, never grows weary of comparing, and feels none of the anxiety of choosing wrong. Unlike a search engine, it doesn't just provide information; it makes a recommendation. Delegation sets in, then becomes a habit. Matteo no longer knows whether he ordered the shirt or Corinne suggested it. That blur contains the whole transformation under way.

A comfortable transition

Delegation doesn't appear all at once.

First comes help: a filter that reduces the noise. Then the recommendation: an active suggestion that can be ignored. Then the shortlist: a narrowing of the field. Then arbitration: a choice made by the assistant when the criteria are clear enough, and the subject has raised no objection. Then, on the horizon, full delegation: a purchase carried out with no approval, within the bounds of a prior mandate.

Each step looks like progress. Each step shrinks the surface of conscious choice a little more.

When Matteo needs a tailor, Corinne suggests one. When he wants to write to Camille, she finds the words for him. When he needs to cross Paris, she picks the route. Comfort goes up and the mental load goes down. But dependence grows too.

Agency and individual sovereignty

What I call the decisional dyad is often presented by marketing experts or research institutes as the "augmented consumer," but that phrase is misleading. It suggests an individual made more capable by technology. The movement underway is of a different nature. Two notions must be distinguished: on one side, agency, the power to say yes or no, to approve or decline an option; on the other, individual sovereignty, the power to define the options from which one chooses.

The dyad preserves agency. It transforms individual sovereignty.

Matteo keeps the final say, but he no longer composes the field of possibilities himself. The tailor, the route, the shirt, the seating chart, everything reaches him filtered, ranked and pre-selected. At every step, the space of possibilities narrows before Matteo even enters it. The feeling of choosing remains, and that narrowing is felt as a relief.

The assistant's calculations

The sharing of sovereignty doesn't stop at the field of options. It reaches into how desire itself is formulated.

Modern commerce was built around emotional human beings. Brands tell stories, advertisements seduce, products stir desire. The dyad inserts, between the brand and the consumer, an entity that calculates. For a pair of shoes, the assistant matches the product's features against the user's profile. The subject may express a vague desire; the assistant translates it into an equation. Emotion and desire haven't disappeared, but they now pass through a filter that weighs, ranks, and rationalizes according to criteria the brand didn't write.

Brands now have to address a pair: a human and an AI assistant whose criteria diverge. The first responds to narrative, emotion, and image. The second responds to structure, proof, and verifiable data. And increasingly, it's the second that pre-selects the options which the first will choose from. A brand that the agent can't read drops out of the field of choice before it's even considered.

Brands still have to win over a human being. But they also have to satisfy an algorithmic.

When the stakes rise

As long as the decisions involved are minor purchases or trips, this shift seems inconsequential. It weighs differently once the stakes rise. Take credit: the borrower believes they're comparing several offers. In reality, they're only comparing the options their assistant has retained after an evaluation phase they never see. The logic is the same for insurance, savings, housing, or even employment. The assistant won't make the decision. But its filters have already shaped what remains available for decision.

The condition of trust

Consumers broadly accept this kind of help. One condition, however, remains non-negotiable: being able to take back control. The paradox is well known: most people have no desire to compare a hundred products or fifty contracts. They want to know that they could. The possibility of choice often matters more than exercising that choice.

Delegation remains acceptable as long as it appears reversible. The day an assistant chooses without showing the alternatives, it won't just take away one option. It will take away the very proof that the subject made the choice.



The ambivalence

Matteo lives in this ambivalence throughout his day. He's relieved that Corinne found the tailor, drafted the message, and recalculated the route. The comfort is real, but so is the unease. The two coexist without resolving, because they come from the same source: when a system formulates better than we do, chooses faster, and anticipates what we haven't yet thought of, ownership of the decision begins to shift. We remain present, we approve, we sometimes intervene, but part of the work of wanting, exploring, and comparing happens elsewhere.

The wheel is still in our hands, but we must remember that we're driving. The driver can believe that at any moment, they could take back control of the car. In theory, they could. And it is in that gap, between the sovereignty we exercise and the sovereignty that only appears to be preserved, that the future of what we still call *choosing* is being decided.

CASE
IN POINT

Banking and the delegated decision

Financial services are probably the most revealing environment in which to observe the effects of the dyad. Few sectors combine as much complexity, as much data, and as many long-term consequences.

Getting a loan, choosing insurance, or building a savings strategy today means comparing offers, understanding contracts, weighing different levels of risk, and assessing decisions whose effects may be felt for years, even decades.

To get a loan, a customer can compare several banks themselves or go through a broker. Tomorrow, part of that preparation could be handled by an AI assistant. With the necessary authorizations, it would match the information available on the customer's income, expenses, and project with the offers available to it.

The customer would then review a selection prepared for them. Its relevance would depend on the data used, the institutions consulted, and the criteria applied. A recommendation would guarantee neither full market coverage nor approval of the loan.

The same mechanism could apply to insurance and savings. The assistant would help users understand contracts, prepare comparisons, and identify solutions likely to fit their situation. Its role would depend on the services available, the mandate it's given, the applicable rules, and the responsibilities of the professionals involved.

Finance is a particularly revealing domain because the assistant isn't simply pre-selecting products there. It's pre-selecting life trajectories. A denied loan can mean a home that never gets bought. Inaccessible insurance can change how a person protects themselves. A savings strategy can shape someone's standard of living for decades.

That's what makes finance so illuminating for understanding the decisional dyad. The customer keeps their agency. They can accept or decline a proposal. But part of their individual sovereignty has already shifted to a system that selected the options before they ever saw them.

In banking as in insurance, tomorrow's question will no longer simply be "Which product should I choose?" It will become:

"Who chose the options being offered to me?"

THE FUTURE IS ALREADY BEING WRITTEN

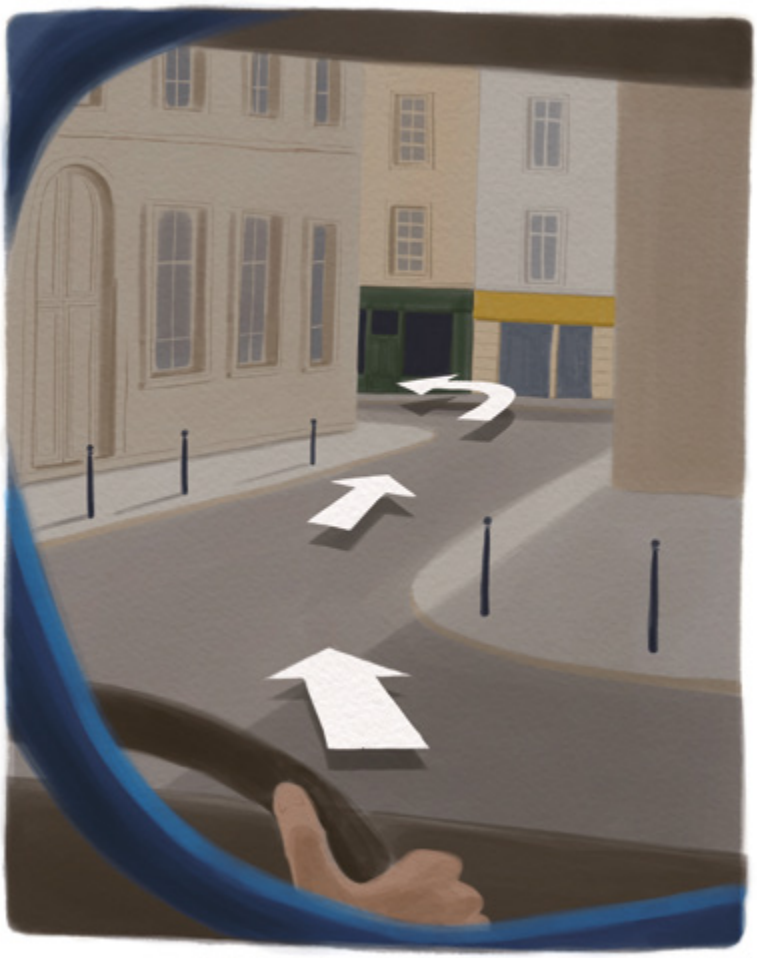
Traceability and accountability

When an assistant commits to a purchase, it must be possible to trace back the authorization it relied on. Did the person approve this specific order? Or did they grant a broader mandate, with limits set in advance?

In 2026, Mastercard and Google introduced Verifiable Intent, an open framework that brings together, in a single record, three elements that had previously been scattered: the cardholder's identity, the instruction they gave their AI assistant, and the transaction that resulted. In the event of a dispute, this record serves as evidence. The framework draws on standards developed by several organizations, including the FIDO Alliance (Fast Identity Online), which builds modern authentication mechanisms; EMVCo, the body that defines the technical standards used by international payment networks; the IETF (Internet Engineering Task Force), responsible for many of the internet's core protocols; and the W3C (World Wide Web Consortium), which develops web and digital-identity standards. It also connects with the agentic payment protocols developed by Google.

The signal is worth reading for what it is. The payments industry has shifted its question. It's no longer only about transaction security, it's about the traceability of intent. What the subject wanted becomes a verifiable record.

One asymmetry remains. The subject's consent is now provable. The range of options presented to them is not, and it deserves separate scrutiny.



BEFORE YOU TURN THE PAGE

1. How much of your revenue already depends on an agent that decides or pre-selects on behalf of the end customer?

2. How does your brand create desire for the customer while giving their assistant the information it needs to recommend your brand?

3. What happens if your customer's assistant evaluates your offer without ever visiting your site?

02.

CONVICTION 02

Commerce becomes ambient

Matteo buys nothing over the course of his day, and yet commerce is everywhere.

The shirt arrives in his building's lobby. The tailor is identified, then paid, while he drinks his coffee. Dinner comes together with no visible reservation or order. The transactions have still taken place; they've simply melted into the normal course of the day.

For as long as it has existed, commerce has taken place in identifiable locations. A market, a shop, a mall, then websites or apps.

To buy meant going somewhere. That logic is fading.

Commerce isn't disappearing. It's the act of buying that's becoming invisible, reduced to one convenience among others in the organization of daily life.

Why now?

Over twenty years, the digital industry has multiplied channels and touchpoints beyond stores: websites, apps, marketplaces, and social networks. The consumer moved from one to the next, and commerce organized itself around these clearly identifiable spaces.

The AI assistant changes the game. The user no longer searches for a product; they express an intent. They no longer browse; they ask. And that request can arise anywhere: in the car on the way to work, amid the din of a restaurant, through a pair of glasses, or in the middle of a conversation with a colleague. Commerce inherits the geography of conversation. And conversation, by nature, has no fixed place.

The end of the purchase journey as we know it

Modern commerce rests on a now-familiar model: discovery, comparison, purchase, delivery, and loyalty. The entire marketing industry has been built around that sequence.

The AI assistant undoes that sequence.

Matteo's shirt doesn't appear at the end of a purchase journey. It appears at the start of his day. The tailor isn't searched for, then chosen. He's simply called on to solve a problem. Dinner doesn't come from a reservation. It falls into place as a natural part of the evening.

The purchase stops being an event. It becomes one moment in a continuous flow of decisions and adjustments. Commerce doesn't disappear, but it stops being visible.

The decisive role of memory

Three capabilities have converged to make this possible.

The first is memory. The assistant no longer starts from zero with every interaction. It accumulates information, learns from it, and remembers. It knows Matteo's habits, his preferences, his constraints, and sometimes details mentioned months earlier.

The second is continuity of support. It depends on the data and services to which the person grants access. An assistant that knows someone's transportation habits doesn't necessarily have their health information or access to their bank accounts.

The third is orchestration. Systems continuously coordinate inventory, schedules, availability, and logistical constraints to adjust the world in real time.

When memory, continuity, and orchestration combine, commerce stops being a series of transactions. It becomes a continuum.

What this changes for brands

Brands spent decades drawing consumers toward their own spaces. The store was a stage, the website a shop window, the app a loyalty channel. In an agentic world, that logic reverses. The consumer stays in their own environment. It's the brand that must be present wherever the consumer already is.



The stakes shift from visibility to availability, at the exact moment the assistant needs it. The destination is gradually ceasing to be a competitive advantage.

Personalization is undergoing the same shift. For twenty years, brands invested heavily in it. They collected data, segmented audiences, and built individualized journeys to better understand their customers.

That logic still holds. But the assistant knows its users better than any brand does. It has a continuous view of their preferences, habits, and constraints. The consumer entrusts their self-knowledge to their AI assistant rather than to dozens of different companies.

The brand is no longer the only one able to personalize. It also has to become something the agent can understand.



CASE
IN POINT

The car after the sale

Buying a car remains a major decision. The commercial relationship then continues through maintenance, insurance, energy, and repairs. These services existed before AI assistants. Their preparation and coordination can now be delegated more extensively.

Imagine a person authorizes their assistant to organize their vehicle's charging. The assistant could match the planned route, available range, and the offers from the operators it has access to. It could suggest a stop or make a reservation, where the service allows it and within agreed limits.

The person would choose which decisions they want to make for themselves.

An unusual expense, a major change of route, or an uncertain piece of information might require their approval.

For the manufacturer and service providers, every interaction becomes an opportunity either to deliver value or to lose the customer's preference. The quality of the information passed to the assistant and the reliability of execution matter throughout the vehicle's lifecycle.

This shift also concerns products that are maintained, repaired, or resold. The initial transaction remains visible. Certain later decisions can blend more discreetly into daily life. This shift is at the heart of invisible commerce: the purchase remains an identifiable event, while a growing share of the usage becomes an ongoing service.

THE FUTURE IS ALREADY BEING WRITTEN

What the invisible purchase doesn’t show

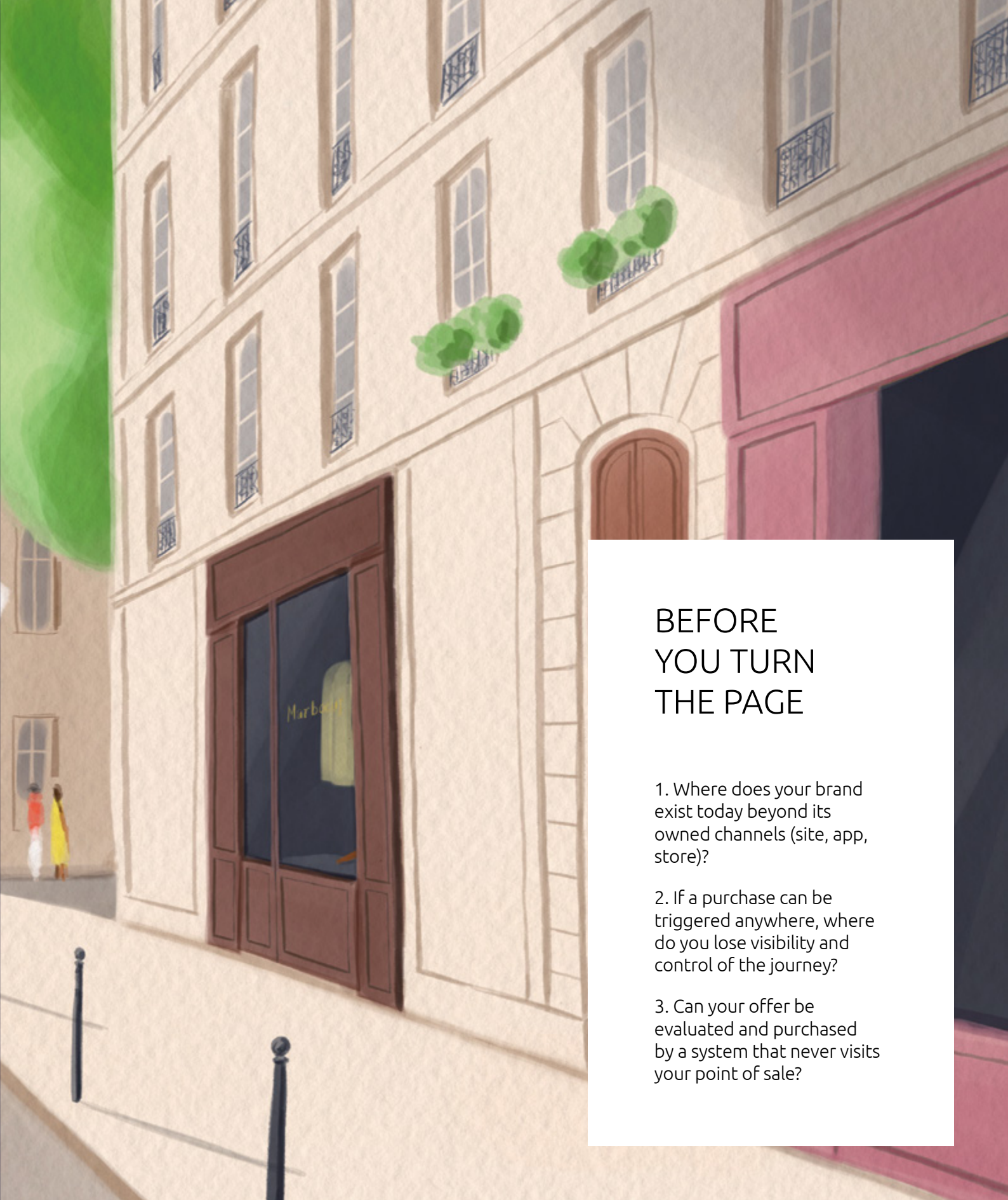
Early experiments in conversational commerce reveal an interesting signal. Moving the conversation isn’t enough to move the whole transaction. Behind an experience that appears seamless, mechanisms of authorization, payment, confirmation, liability, and after-sales service continue to structure the act of buying.

Shared protocols are starting to make these exchanges easier. The Universal Commerce Protocol, developed with Google and commerce partners, defines ways to connect assistants to merchant services and coordinate the different steps of the purchase journey. Its adoption still depends on the integrations being built.

When an assistant makes a purchase, it has to verify what it’s authorized to do, confirm that an order has actually been placed, handle stock shortages, or call in a human when the request goes beyond its scope. The issues encountered along the way then become test cases that help refine the rules and the systems.

The user often sees only a successful delivery. Yet that simplicity rests on protocols, controls, and people able to handle what falls outside the expected scenario.

Invisible commerce doesn’t remove the purchase journey. It simply moves its complexity out of the customer’s field of view.



BEFORE YOU TURN THE PAGE

1. Where does your brand exist today beyond its owned channels (site, app, store)?

2. If a purchase can be triggered anywhere, where do you lose visibility and control of the journey?

3. Can your offer be evaluated and purchased by a system that never visits your point of sale?

03.

CONVICTION 03

The return of presence

Matteo goes back to the tailor's after the ceremony. He has nothing that needs to be fixed.

The man is sewing by hand, a thread between his teeth, glasses on his nose. He talks briefly about his father, who did the same work before him. Then he returns to his stitching. The handshake lasts a moment longer than necessary, and neither of them could say which one drew it out.

Corinne found the tailor. She arranged the appointment. She solved the problem. But what Matteo takes away from this workshop is something else: a presence, a gesture, a look, a moment that hasn't been optimized.

The first two dimensions described a smoother world. Decisions are shared with AI assistants. Commerce leaves its traditional spaces and dissolves into daily life.

The conclusion might seem obvious: as systems improve, humans become secondary. Yet the opposite is happening.

The more technology spreads and fades into the background, the more certain human experiences gain value.

Two kinds of friction

Companies have spent years trying to eliminate friction. The goal was clear: reduce waiting, simplify processes, speed up journeys, and remove obstacles. But this view rests on a confusion.

Not all friction is equal. Some of it is pointless: waiting for a refund, forms that keep asking for the same information, repetition, opacity, the checkout line... AI can help reduce these irritants where the processes and services involved allow it.

Other friction serves a very different purpose. An unexpected conversation, an encounter, a piece of advice, the time spent trying on a garment, a discussion with a craftsman. These moments slow the journey down but enrich the experience.

As our world gets optimized, the first kind disappears revealing the value of the second.

Scarcity creates value

Human attention was long considered an abundant resource. A bank advisor, a salesperson, a receptionist, a craftsman, or a doctor spent part of their time answering administrative or repetitive requests. Systems now absorb that work.

Paradoxically, this automation increases the value of what remains. When everything becomes instant, the time one person spends on another stops being ordinary. It becomes remarkable. Simple human presence starts to function as a signal of quality.

Systems execute; humans interpret.
Systems respond; humans understand.
Systems calculate; humans judge.

What resists calculation

Most of the decisions we make have a rational component: finding the best price, the fastest route, or the most convenient delivery. AI assistants excel at these trade-offs.

Certain dimensions, though, still largely escape the logic of calculation: emotion, intuition, desire, trust, and the feeling of living through something unique.

Systems are getting better at answering questions. They remain far less capable of creating memories. And that's exactly what some brands sell.



What this changes for brands

Companies have created value by providing access to information, products, and services.

The physical place is no longer justified by product availability, the product is available everywhere. It’s justified by the quality of the experience, the relationship, the advice, and the presence it makes possible.



Teams are also changing roles. Their value will lie less in their ability to provide information than in their ability to interpret a situation. Less in their knowledge of the catalog than in their understanding of people. Less in execution than in judgment.

The companies that succeed won't be the ones that keep the most human interactions. They'll be the ones that identify the moments where a human presence adds more value than a system.

The paradox is that artificial intelligence could increase the economic value of skills once thought doomed: listening, intuition, discernment, a sense of context, or the ability to take on responsibility. Matteo goes back to the tailor's without needing his services. He has nothing to fix, nothing to buy. And yet it may be the most valuable exchange of his day.

When ordinary tasks become simpler, a brand can choose to spend more time on the encounters that matter to its customers.

CASE
IN POINT

The luxury paradox

Luxury occupies an interesting position in the face of agentic commerce. On one hand, it stands to benefit fully from assistants' capabilities. Inventory management, personalization, anticipating needs, logistics, and customer relations could all be considerably optimized. On the other hand, it risks losing what makes it valuable more than any other sector. Because luxury has never sold products alone. It sells time, attention, scarcity, encounter, and sometimes even a deliberate form of friction.

Waiting for a product, visiting the boutique, receiving advice, the fitting, the appointment, the conversation with someone who knows the house and its history inside out. From a purely functional standpoint, these things slow down access to the product. From an emotional standpoint, they are nonetheless an essential part of its value.

The assistant will be perfectly capable of identifying the bag, the watch, or the perfume that matches a customer's taste. It will be able to compare options, arrange delivery, and simplify the purchase. But it won't be able to reproduce what happens when a customer steps through a boutique's door, talks with an advisor, or discovers an object in a setting designed to stir emotion.

That's the luxury paradox. Everything that can be automated probably should be. But everything that creates the experience must be protected.

As commerce becomes more frictionless, certain kinds of friction stop being flaws. They become strategic assets.

Luxury brands are among the first to understand that not all friction should disappear. Some of it slows the journey; some of it gives the experience its value.

THE FUTURE IS ALREADY BEING WRITTEN

Knowing who you're talking to

In the European Union, Article 50 of the AI Act requires that people be informed when they are interacting directly with an AI, except where this is clear from the circumstances. These transparency obligations have applied since August 2, 2026.

The regulation distinguishes this disclosure from the labeling of synthetic content and from disclosure requirements for certain uses, notably deepfakes. The obligations vary by content, use and the organization's role. They don't amount to a general certification of what counts as human.

For a company, the question arises concretely in a service conversation. The customer needs to be able to understand who they're speaking with. If a person takes over the conversation, the interface should make that handoff explicit and let the person pick up the relevant context, within the bounds of authorized access.

This transparency leaves the customer free to ask for a human. The value of that presence then depends on the attention and skill they encounter. A label alone doesn't build trust.

BEFORE YOU TURN THE PAGE

1. Which moments in your customer relationship still require a human presence to remain meaningful and irreplaceable?

2. Where have you automated an interaction that should have remained human to preserve trust?

3. Are your customer-facing teams trained to supervise and work alongside AI agents effectively?



04.

CONVICTION 04

Brands must speak three languages

In the university courtyard, discreet markings guide the flow of people. Invisible to most visitors, they are nonetheless perfectly legible to Matteo's glasses and the systems that accompany him. The campus has already adapted, and now speaks two languages. One is addressed to humans. It guides, reassures, welcomes. The other is addressed to machines. It describes, structures, indicates, and coordinates.

Companies already exchange information with digital systems. Assistants add a new kind of counterpart, one able to search for an offer, interpret it, and prepare a decision on someone's behalf.

Alongside the customer, a new reader has appeared, invisible but increasingly influential.

It doesn't look at images. It doesn't feel emotions. It isn't won over by a brand story. It reads data, compares attributes, checks evidence, and prepares decisions.

In a world of assisted commerce, existing for humans is no longer enough. You also have to exist for the systems that represent them.

The three readers

Every commercial offer speaks to three readers.

The first is the human reader. They're looking for a story, an emotion, an aesthetic, a promise. They want to understand what a brand represents, what it makes them feel, and what it says about them when they choose it.

The second reader is the orchestration agent. It knows the preferences, habits, constraints, and context of the person it accompanies. Its role is to narrow the field of possibilities and present the options it judges most relevant.

The third reader is the execution agent. It checks availability, price, warranty, return policy, compatibility, and payment method. Its role is to make the action possible.

These three readers evaluate the same offer but aren't looking for the same thing. The human looks for meaning. The orchestration agent looks for relevance. The execution agent looks for reliability.

A brand can win over the first and still fail with the other two. It will remain desirable, but risks becoming invisible. The commerce ahead therefore imposes a dual requirement: win over humans, and be understood by agents.

In reality, it's a triple requirement: tell a story, match, execute.

Illegibility means nonexistence

Until now, visibility was mainly a matter of communication. A brand had to be seen, recognized, and remembered. That logic is no longer enough.

In a world of decisional dyads, a brand can disappear before the consumer has even considered it. Not for lack of desirability, but because the pre-selecting agent didn't understand it.

A product can be beautifully presented and still be impossible for a machine to interpret. Its features may be poorly structured. Its warranties may be hard to verify. Its availability may be inaccessible to systems.

The consumer may know the product. If the agent lacks the information it needs to evaluate it, it risks dropping it from its selection.

This possibility strengthens the role of data. What a company actually knows about its products, and can make verifiable, matters as much as how it presents that information.

Origin, composition, availability, compatibility, repairability, warranties, certifications, or environmental impact stop being mere supporting information. They become selection criteria.

The product is no longer just judged. It's interrogated.

The end of SEO as we know it

The rise of generative search engines is already making this shift visible. Brands need to be recommended by agents. Traditional SEO sought visibility. Agentic commerce will seek selection.

In the first case, the goal was to earn a click. In the second, it will be to enter a customer's decision field. That's the difference between being seen and being chosen.

Brands will therefore need to learn a new form of presence: no longer just a presence visible to humans, but a presence that is legible, verifiable, and actionable by systems.

A discipline of maintenance

This legibility is a discipline, never a state achieved once and for all.

The systems that read offers keep evolving. Their criteria change. Their sources shift. Their evaluation methods evolve. What was legible yesterday may become incomplete tomorrow. What was well structured for one generation of agents may no longer be enough for the next.

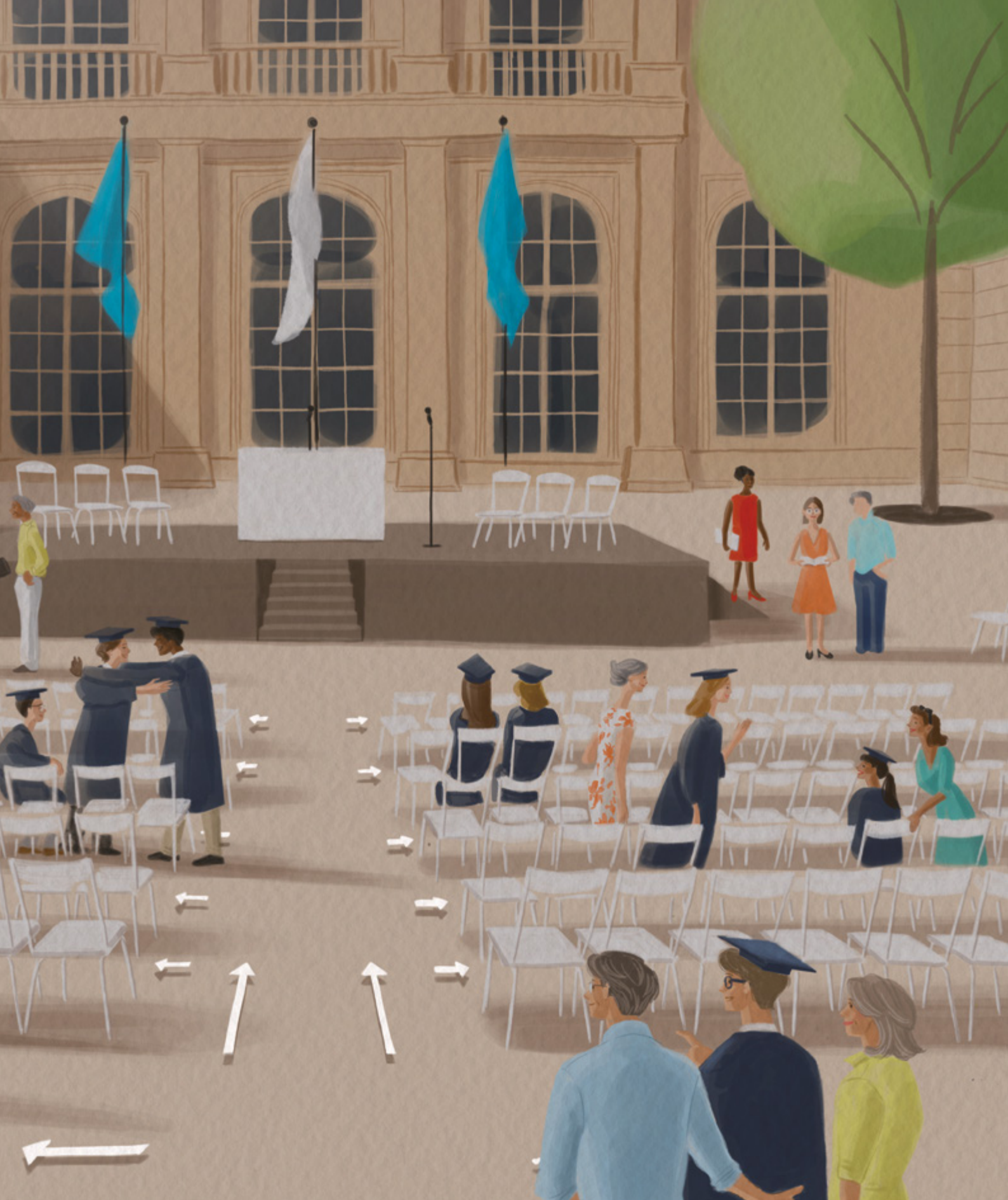
Machine legibility will therefore need to be maintained, audited, enriched, and governed over time. Companies that treat this as a one-off project will fall behind. Those that treat it as an ongoing function will build an advantage that's hard to catch up to. SEO still matters for an offer to be discovered. But work on visibility now extends to the quality of the response prepared for the customer and to the conditions under which their assistant can act.

What this changes for companies

Brands already know how to produce content and data for their customers, their distributors, and their digital systems. Assistants raise the bar for consistency across this information, because they can use it to prepare and execute a decision.

Marketing can no longer work alone. Product data, IT, operations, compliance, business teams, and the brand all have to build a single source of truth about the offer.

A commercial promise must match the product's actual features and the conditions under which the company can really sell and deliver it. The quality of the story and the reliability of the information both feed into the relationship with the customer.



CASE
IN POINT

Healthcare, a laboratory for machine readability

For a long time now, medical information hasn't been meant for a single reader. A test result must be understandable to the patient, interpretable by a healthcare professional, and usable by authorized systems. The same document therefore has to keep the same meaning as it moves between multiple people, organizations, and digital tools.

This requirement has led the sector to invest heavily in data structuring and interoperability. Standards such as FHIR (Fast Healthcare Interoperability Resources) already let systems share medical information while preserving its context and meaning.

Assistants fit into this continuity. They can help retrieve, present, or contextualize information. Their clinical use, however, remains governed by appropriate controls and by the involvement of accountable professionals. Accessible information still has to be correctly interpreted.

Healthcare is already grappling with a challenge that reaches far beyond its own sector:

Information no longer just needs to be readable by a human.

It has to keep the same meaning as it moves between multiple people, organizations, and systems.

This requirement explains the growing importance of standards, interoperability, and data quality. In a world where agents increasingly take part in decisions, the ability to preserve the meaning of a piece of information becomes as important as the information itself.

THE FUTURE IS ALREADY BEING WRITTEN

The shift from ranking to selection

A brand's visibility was long measured by its rank in search results. That equivalence is breaking down.

The sources assistants cite are drifting away from the ones a search engine ranks. In mid-2025, about three-quarters of the citations in Google's generated summaries came from the top ten organic results; by early 2026, that share had roughly halved, according to Ahrefs measurements. Assistants don't even cite the same sources as each other: barely one domain in ten is cited by both ChatGPT and Perplexity.

A second layer is taking shape, this one regulatory. The EU's ecodesign regulation calls for a Digital Product Passport for every product, documenting its origin, composition, repairability, and environmental footprint. The first sector-specific implementing acts are expected as early as 2026, with obligations phased in by sector between 2027 and 2029. Designed to inform consumers, this passport will above all become a database that agents can query.

Two different movements, one shared requirement: what a brand claims has to become machine-readable and verifiable.



BEFORE YOU TURN THE PAGE

1. Do your product pages let the customer understand your offer while allowing their assistants to verify its features?

2. Do you know how your offer appears in a shopping agent's recommendation and results?

3. Who in your organization is responsible for ensuring the brand is legible, discoverable, and actionable to systems?

05.

CONVICTION 05

Who owns the gap?

At the end of his day, Matteo imagines a job that doesn't quite exist yet. Standing between a human and a system, watching how they interact, making sure they keep understanding each other. This job is born in a space that has become central: the gap.

The space that separates the subject from the offer. The space that separates intent from decision. The space AI assistants are gradually occupying.

This gap long remained simple. The consumer ran a search, visited a store, or browsed a website. Brands could still speak to them directly. Now, an agent observes, compares, selects, recommends, and sometimes acts.

Between the consumer and the brand, a new intermediary has settled in.

And like every intermediary before it, it concentrates power.

The battle over intermediation starts again

Assistants naturally present themselves as advisors. They simplify the search, reduce complexity, and absorb the mental load. That promise is real. But does the assistant act solely in the consumer's interest? Or does it also act in its operator's interest?

This question is anything but theoretical. It has already run through the history of digital commerce. Search engines sold visibility. Marketplaces monetize access to consumers. Social networks decide what everyone sees. Why would assistants permanently escape these same dynamics?

As they become the gateway to commerce, their neutrality becomes an economic issue.

The new power

The assistant's power doesn't lie in its ability to answer. It lies in its ability to exclude. The consumer sees what's presented to them; they don't see what's been eliminated.

A product that's absent isn't compared. A brand that's absent isn't evaluated. An offer that's absent simply no longer exists within the field of decision. Power shifts from persuasion to pre-selection. And whoever controls pre-selection already controls part of the decision.

Sovereignty becomes a business question

We saw in the first dimension that the dyad often preserves agency while transforming individual sovereignty. Here, the question sharpens. The subject keeps the right to choose. But who chooses the options presented to them? Who defines the selection criteria? Who decides which sources are considered reliable? Who arbitrates when a system has to favor one recommendation over another?

As assistants gain influence, these questions stop being technical and become strategic.

What this changes for companies

For two decades, companies fought to be visible. The first page of Google. A spot on a marketplace. An audience on social media. The digital economy has long been an attention economy.

Tomorrow, companies will still need to be visible. Above all, they'll need to be selected. In the old world, brands competed for the consumer's attention. In the agentic world, they compete for access to the consumer's assistant.

This shift changes the very nature of competition.

Being the best product will no longer necessarily be enough. Brands will need to be understood by agents, compatible with their criteria, integrated into their protocols, and credible enough to make it into the options presented to users.

A new layer of dependency is being added. For twenty years, companies have learned to work with search engines, social networks, and distribution platforms. They're now discovering a new intermediary, potentially even more influential: the assistant that pre-selects before the consumer ever chooses.

The stakes are no longer purely commercial. They're becoming strategic. How much of the customer relationship are we willing to hand over to third parties? What signals will agents use to recommend one offer over another? Who will set the rules of visibility, trust, and selection? And above all, how do we keep a brand from becoming dependent on a layer of intermediation it doesn't control?

Brand awareness, trust, and commercial presence remain important assets. Companies also need to maintain their ability to be understood and selected by the systems that organize access to offers.



The ambiguity of the gap

In the story that opens this book, Matteo can decline certain proposals and change his mind. Other arrangements happen before he even thinks to step in. His freedom therefore also depends on what he can see, understand, and reclaim.

Daily life looks simpler. The user mainly sees the time and effort saved. They see less of the options the assistant discarded before presenting its selection.

That's where the ambiguity of the gap lies. When we delegate the searching, comparing, or even the framing of a need, we exercise certain abilities less often. Their weakening is a risk worth examining, one whose scale will depend on how we use these tools and on what we keep practicing ourselves.

A recommendation can help us make a better decision in a specific situation while leaving us fewer chances to examine the options ourselves. We need to be able to appreciate the service it provides while staying alert to this shift in our habits.

Assistants extend this phenomenon into the realm of decision itself. Which abilities will we still choose to exercise ourselves? Because sovereignty isn't measured only by the possibility of taking back control. It's also measured by the real capacity to do so when it becomes necessary.

This may be the subject's responsibility in an agentic world: holding on to enough understanding, judgment, and critical distance to remain more than a mere validator of decisions prepared by others.



CASE
IN POINT

When agents become travel's new distributors

The travel industry has been through successive waves of transformation. Travel agencies were replaced by booking platforms. Those platforms then concentrated access to hotels, flights, and activities. A significant part of the industry now depends on a handful of players able to connect supply and demand.

The arrival of agents opens a new chapter. Tomorrow, a traveler will simply be able to state an intent: "I want to go to Lisbon for four days in early October for under $1,600."

The agent will search flights, select hotels, compare activities, and build several scenarios. The traveler will choose, but may no longer see the whole market.

The agent will then become the main go-between for the customer and service providers. The nature of the strategic question changes. Yesterday, travel companies sought visibility on Google or on booking platforms.

Tomorrow, they will seek to be favored by the agents building travel proposals.

Power shifts to whoever controls the selection.

Tourism has already been through one wave of intermediation with platforms. It could be one of the first sectors to go through the next one with assistants.

THE FUTURE IS ALREADY BEING WRITTEN

Memory, the hidden cost of switching

As assistants accumulate preferences, habits, and pieces of context, memory itself becomes a matter of portability.

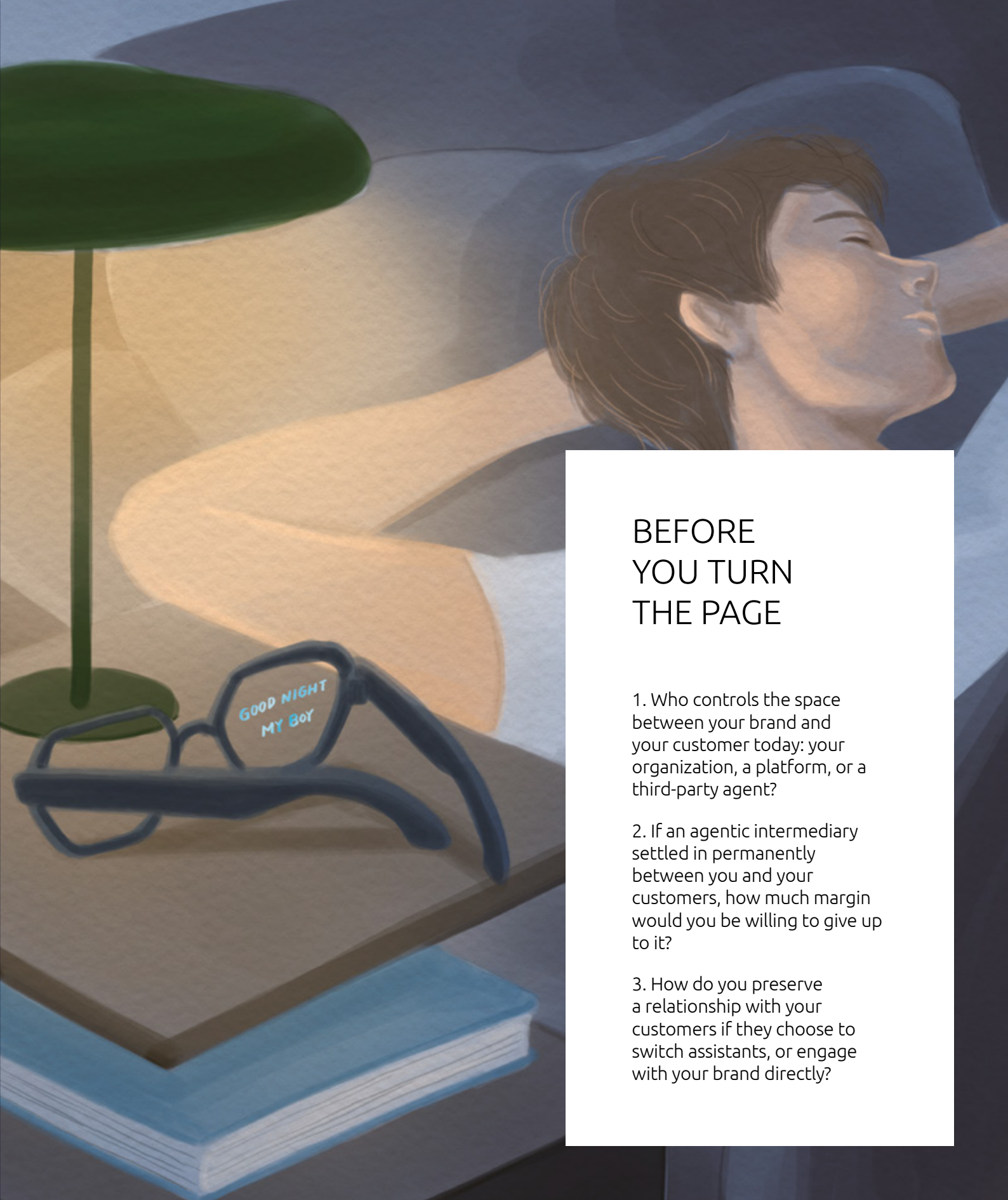
Anthropic already lets users import certain information from another assistant into Claude, and export part of their memory. The initiative is still experimental, but it points to a deeper issue: an assistant's value no longer rests solely on its model, but also on the history it shares with its user.

This memory isn't limited to explicit preferences. It contains habits, recurring contexts, sometimes contradictory pieces of information, and trade-offs built up over time. Transferring it means sorting out what's still relevant from what belongs to the past.

For a long time, switching services meant moving data. Tomorrow, it will mean transferring context, habits, and part of the continuity of the relationship.

Portability is therefore no longer just about files or personal data. It also concerns the operational memory that makes an assistant genuinely useful.

If this memory becomes hard to retrieve or transfer, the freedom to switch assistants could gradually shrink. The ability to keep one's context while changing providers could then become a real condition for digital autonomy.



BEFORE YOU TURN THE PAGE

1. Who controls the space between your brand and your customer today: your organization, a platform, or a third-party agent?

2. If an agentic intermediary settled in permanently between you and your customers, how much margin would you be willing to give up to it?

3. How do you preserve a relationship with your customers if they choose to switch assistants, or engage with your brand directly?





Beyond commerce

Commerce makes these transformations concrete because they touch ordinary decisions, spending, and relationships with brands. It lets us examine how an assistant prepares our choices and how a company adapts to this intermediary.

The five convictions presented in this book, though, reach far beyond the act of buying.

The decisional dyad. The way certain purchases blend into daily life. The value of certain kinds of human presence. The need to make offers understandable and usable by assistants. The battle for control of intermediation. These questions arise in fields that go well beyond commerce as well.

At bottom, the questions stay the same:

Who filters what I see?

Who recommends what I choose? Who defines the options available to me? Who's accountable when a system gets it wrong?

Health

When an assistant helps a healthcare professional review data or compare care options, it can influence the possibilities under consideration. The same question of pre-selection comes up again, with validation requirements and responsibilities suited to care. It narrows the field of possibility. It anticipates. It pre-selects.

The patient retains their agency. In theory, they have the final say. But the options presented to them have already been structured, ranked, and filtered by a system whose full criteria and blind spots they don't know.

The difference with commerce is that error is no longer measured in a failed purchase or a bad recommendation. It can mean a delayed diagnosis, unsuitable treatment, or a less favorable path of care.

Health thus reveals one of the deepest implications of the decisional dyad: when the consequences become vital, the question is less about what the assistant recommends than about how it builds the options it offers.

Information

When an assistant summarizes the news, selects sources, or synthesizes a complex debate, it's no longer filtering a commercial catalog. It's filtering reality.

The user no longer directly browses a diversity of content. They receive a representation of the world built from editorial, algorithmic, or statistical choices they don't always perceive.

Like Matteo with Corinne's recommendations, they keep the impression of choosing. But that choice is exercised within a field that's already been shaped upstream.

The question then becomes a democratic one. What criteria govern this selection? Which content gets amplified? Which becomes invisible? Who arbitrates when several interpretations of the same fact are possible?

In commerce, the assistant influences what we buy. In information, it influences what we believe.

Public services

Public services could become one of the most sensitive grounds for this transformation.

Tomorrow, a growing share of citizens will access their rights through conversational interfaces. Housing, health, employment, education, social benefits, or administrative procedures could be mediated by assistants able to explain, guide, or recommend.

This shift promises greater simplicity. It also creates a dependency. If a right isn't properly structured, documented, or interpretable by a system, it risks becoming hard to access. Conversely, a service understandable only to machines, with no human recourse and no transparency, can quickly produce new forms of exclusion.

In the public sphere, the dual legibility described in this book becomes a condition for access to citizenship itself.

CONCLUSION

This book began with an ordinary day.

A young man wakes up. His coffee is already waiting for him. A shirt has been delivered while he slept. An AI assistant quietly organizes part of his day. The world runs with a new, almost invisible smoothness. Nothing extraordinary happens. That's what makes it interesting.

The great technological transformations matter most once they stop drawing attention, leave the demo stage, and settle into habit.

Invisible commerce tells the story of that moment.

A moment when decisions begin to be shared. When agents become permanent intermediaries between individuals and the world. When certain tasks lose their value while certain kinds of human presence gain value.

Yet this book isn't only about commerce. It's about individual sovereignty, trust, and judgment. About how we will keep choosing as more and more decisions are prepared before we're even aware of them.

At the end of his day, Matteo walks alone through a cemetery. He stops in front of a pale granite grave. He simply says, "Good night." No system answers. No assistant suggests a follow-up.

All that's left is a human being facing something greater than himself. That may be the most important idea in this book. Fluidity, efficiency, and invisibility are means. The end remains what it has always been.

A human being trying to understand the world they live in, to make choices that still belong to them, and to hold on to enough freedom to decide how much room they want to give the systems that accompany them.

What invisible commerce tells us is the story of the relationship we choose to build with this technology.

Commerce offers a tangible way to observe this transformation. Comparing products, booking services, or managing purchases are tasks we can increasingly entrust to an assistant. The same sharing of decision-making could extend to healthcare, information, finance, and public services.
This book explores how these changes might unfold. They will likely take different forms depending on people and contexts, while continuing to coexist with direct transactions and human interactions.

As this book was being finalized, Meta and OpenAI announced, just days apart, Muse and Dots. These announcements give tangible form to one of our core convictions: the decision-making dyad.

We will gradually entrust part of our decisions to Muse, Dots, and the many systems that will one day become our own «Corinnes.» They will take part in our purchasing decisions, shape our preferences, influence our trade-offs, and interact with brands on our behalf.

With these announcements, we are crossing a threshold: into a world where consumer decisions are no longer made alone. More broadly, we are entering an era in which we no longer shop alone.







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Maxime Girardeau

AUTHOR

Maxime Girardeau is Global Commerce & GEO Offers Leader at Capgemini. He shapes and develops offerings that help organizations transform commerce through artificial intelligence, from their visibility in AI assistants to the evolution of purchasing journeys and commerce operations.

After ten years at Microsoft, he led Atomic Labs, Contentsquare's startups incubator.

Also a novelist, he explores the human consequences of technology through fiction. He is the author of *Persona*, *Ego* and *Je te mens*, as well as his two latest novels, *Mourir deux fois* (Robert Laffont) and *Tout ce que tu n'as pas dit* (Milan). He is also the author of *Invisible AI*.

Yukiko Noritake

ARTIST

Yukiko Noritake is a Paris-based artist and illustrator. Originally from Japan, she studied French language and culture at university before choosing to pursue her lifelong passion for art.

After studying illustration in Paris, she launched her professional career in 2018.

The publication of several books by French publishers marked the beginning of her creative journey.

Her work draws inspiration from a wide range of interests, including travel, interior spaces, historical and contemporary art, and the craftsmanship traditions of cultures around the world.

Her distinctive visual universe has been recognized and showcased by prestigious brands and renowned institutions in the fields of luxury, design, and contemporary creation.



With *Invisible Commerce*, I continued a line of inquiry that has accompanied me throughout my work as a novelist: how do we tell the story of technological transformation through the lives of those who experience it? In my day-to-day work at Capgemini, I talk about strategy, transformation, systems, emerging behaviors, and organizations in transition. When I write fiction, those concepts need to become situations, actions, and personal or societal stakes. They need to take shape in everyday life.

In this book, that embodiment is Matteo. Corinne, his AI assistant, accompanies him. She knows his habits, helps him avoid difficulties, and finds the words he is searching for.
I wanted this relationship to feel familiar enough that readers could understand why Matteo gives it such an important place in his life. The naturalness of this partnership matters just as much as the questions it raises.

Because it is in the details that writing forces us to sharpen our thinking. This way of doing foresight, of bringing it to life through fiction, is something we pursue within the Blind Spot team. Our knowledge and our habits help us understand the world, but they also shape what we choose to see. Some effects of a technology remain outside our field of attention, even when we fully understand how that technology works. Fiction allows us to explore these blind spots by following the consequences of a hypothesis all the way into everyday life. The structure of this book follows that approach, and this dialogue between fiction and foresight is what I wanted to continue after *Invisible AI*.

I would like to thank Cecilia for her thoughtful reading and for our many discussions about the place of humanity in this transformation. I would also like to thank Marion and Rebecca for their support, feedback, and ideas that helped make this book better. My thanks also go to all the Marketing and Communications teams at Capgemini who made this project possible, as well as to the colleagues and client stakeholders who discussed these ideas with me, shared their experiences, and challenged them with thoughtful objections. I am equally grateful to the readers of *Invisible AI* who took the time to share their reactions and perspectives. Those conversations helped me revisit what once seemed obvious and better understand what still needs to be explained. A very special thank you goes to Delphine, my partner in crime throughout these two consecutive projects, *Invisible AI* and *Invisible Commerce*. Neither of these books would exist without her relentless dedication, her support at every stage, and her remarkable powers of persuasion. Thank you.

Finally, I would like to thank Capgemini as a collective. I enjoy working within an organization where what we do matters to our clients and has an impact on the lives of so many people. Having the opportunity to write a book like this one, to take the time for fiction and reflection, and to put forward ideas that still deserve discussion is a privilege I do not take for granted. Few companies make room for work that sits so far outside their day-to-day activities. That freedom is invaluable to me, and I am grateful to find it here.

As they close this book, readers will undoubtedly come away with different perceptions of Matteo's life. Some will wish they had the kind of assistance Corinne provides. Others will feel uncomfortable with the role she plays. Many will experience both reactions at different moments. That tension deserves our attention. We are already beginning to decide what we entrust to these systems, often through small habits whose consequences we do not yet fully understand. I hope this story helps us see those consequences more clearly. What are we willing to delegate? Under what conditions? And how do we preserve our ability to change our minds?

ABOUT CAPGEMINI

Capgemini is the business transformation partner for enterprises in the age of AI. We help organizations imagine and build an intelligent, sustainable future, combining AI, technology and human ingenuity to transform how they operate, innovate and grow. With unique end-to-end capabilities spanning strategy, technology, engineering and intelligent operations, we bring together deep industry expertise and market-leading capabilities in AI, cloud and data to turn ambition into measurable business outcomes at scale. Supported by a robust ecosystem of partners and nearly 60 years of expertise, Capgemini is a responsible and diverse global organization of over 410,000 team members in more than 50 countries. The Group reported 2025 revenues of €22.5 billion.

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