THE PROACTIVE COMMERCE LEADERSHIP INDEX · WAVE 1 · BASELINE STUDY

The New World of Proactive Commerce

AI now comparison-shops on the consumer's behalf. What 150 commerce leaders see coming, and how far their operations are from it.

Frank Dudley · Northwestern University

Frank Mulhern, Ph.D. · Northwestern University

A Northwestern Retail Analytics Council | MINTY Report

Northwestern Retail Analytics Council | MINTY

Baseline wave · A survey of 150 senior commerce decision-makers at consumer brands, retailers and marketplaces · Fielded August 2026

EXECUTIVE SUMMARY

The shopper's side of the transaction is automated. The seller's side is not.

Something changed in how Americans shop, and it changed quickly. Three years of price increases sent consumers looking for value with more determination than at any point in a decade. Then they were handed a tool that made the looking almost free. An AI assistant will now compare every seller, surface every promotion, check whether a discount is genuinely a discount, and do it in seconds, on every purchase, at no cost in effort. Value-seeking used to be limited by how much time a shopper was willing to spend on it. That limit is gone.

This is the condition the study calls proactive commerce. On the consumer's side of the transaction, the work of comparison is automated, continuous and always running. On the seller's side, most commerce organizations still operate the way they always have: wait for a demand signal, then respond to it. That model is too slow when the shopper's assistant has already compared you against eleven alternatives and moved on. Operating proactively means anticipating that comparison rather than reacting to its outcome: knowing what the shopper is actually optimizing for, making your full value legible before anyone asks for it, and funding the channels that help consumers save as acquisition infrastructure rather than as promotional expense.

The Proactive Commerce Leadership Index measures how far commerce organizations have travelled from the first model toward the second. Wave 1 was fielded in August 2026 among 150 senior decision-makers at consumer brands, retailers and marketplaces, 98% of them at organizations above $100M in annual revenue. This is the first wave, which determines what the report can and cannot claim. It is a baseline, not a trend: it establishes the instrument, the population and the control values that every subsequent wave will be measured against. No figure in this report describes movement over time.

Each respondent is scored 0 to 100 across five weighted dimensions built from fifteen questions, and those scores fall into five fixed tiers running from Laggard to Leader. The Wave 1 field average is 65, which sits in the upper half of the Transitional band of 55 to 69: the typical organization is past reactive basics and short of proactive operations. More than a third of the field, 38%, already scores 70 or above and qualifies as Adopter or Leader, while only 16% sit at Reactive or below. This is a market clustered in the middle rather than split between the advanced and the absent, and the proactive playbook is plainly executable, and a meaningful minority is already executing it with tools available today. The next section sets out the scale in full.

The dimension scores are where the study turns. Consumer AI Readiness, which measures how accurately leaders read the shift in shopper behavior, scores 74 and is the highest of the five.

Proactive Commerce Adoption and Savings Ecosystem Maturity, which measure what those same organizations actually do, both score 59. Commerce leaders have diagnosed this market correctly and are operating fifteen points behind their own diagnosis. Nothing in the data suggests they are confused about where it is going. The distance is between seeing and building, which makes it an operations problem rather than an insight problem, and therefore a solvable one.

Three consequences run through the rest of this paper. The consumer thesis is settled: 85% of leaders report that consumer focus on maximizing value rose over the past year and only 6% report any decline, while the fastest-growing AI shopping behaviors are, without exception, value behaviors. The savings ecosystem (cashback, rewards and verified deals) is being re-rated in real time from a loyalty tactic into acquisition infrastructure, with strategic framing rising from 16% today to 41% by 2027. And the definition of the customer is changing inside a single planning cycle: 79% expect their primary customer to involve AI by the end of 2027, while 44% concede they are not well prepared to sell to one.

65	81%	41%
field average on the 0–100 Index; Transitional, with 38% already at Adopter or above	agree consumers now find cashback and savings apps more helpful than advertising	expect savings ecosystems to be a core acquisition channel or the primary interface by 2027

Index composite · Q8a · Q12. Base: all respondents (n=150).

PROACTIVE COMMERCE, DEFINED

Reactive commerce waits for a demand signal (a search, a click, an abandoned cart) and responds to it. Proactive commerce anticipates the comparison the shopper's tools are already running and is built to win it: value that is legible before it is asked for, savings infrastructure funded as acquisition rather than promotion, and product data an algorithm can read without a human interpreting it. This paper is an independent read of Wave 1 written for commerce operators. Each section states what the data shows, then what an operator should do because of it; question wording, bases and analytic notes are in the methodology.

HOW TO READ THIS REPORT

Wave 1 sets the baseline. It does not yet measure change.

This is the first wave of the Proactive Commerce Leadership Index, and that fact governs what the report can support. There is no prior wave to compare against, no year-over-year movement, and no claim anywhere in these pages that an Index figure has risen or fallen. What Wave 1 does is fix the controls: a defined population, a fixed instrument, a documented scoring method, and a set of baseline values against which Wave 2 and everything after it will be read. Where this paper describes something as changing (consumer behavior, budget allocation, the role of savings ecosystems), it is reporting what commerce leaders say is changing in their market, or what they expect by a stated date. It is not reporting a change the Index has observed.

The Index is a measurement instrument, not a ranking or a scorecard of performance. Each respondent answers fifteen scored questions covering how well their organization reads the AI-assisted shopper, what it has actually adopted, what it invests, how maturely it operates savings and rewards, and how prepared it is for agent-mediated commerce. Answers are converted to points through a documented code-to-point mapping, aggregated into five dimensions, and weighted into a single composite from 0 to 100. A score of 0 would describe an organization that is purely reactive on every measure; 100 would describe one that is fully proactive on every measure. Neither appears in this sample, and neither is expected to.

The five dimensions carry fixed weights: Proactive Commerce Adoption and AI Commerce Preparedness at 25% each, Consumer AI Readiness at 20%, and Value Commerce Investment and Savings Ecosystem Maturity at 15% each. Adoption and preparedness carry the most weight because they measure what an organization has built rather than what it believes. Composite scores then fall into five tiers whose boundaries were set before fielding and are held constant across waves; that constancy is what makes them a control rather than a description of this particular sample.

The Index scale, and where the Wave 1 field falls on it

Tier	Score band	Share of field
Laggard	**0–39**	**1%**
Reactive	**40–54**	**15%**
Transitional	**55–69**	**46%**
Adopter	**70–84**	**35%**
Leader	**85–100**	**3%**

Index composite. Base: all respondents (n=150). Tier bands were fixed before fielding and are held constant across waves.

In plain terms, the tiers describe five operating postures. A Laggard has neither read the shift nor acted on it. A Reactive organization responds to demand signals competently but does not anticipate them. A Transitional organization has built some proactive capability, usually in one or two areas, while the rest of its operation still waits for signals. An Adopter runs proactively as the default across most of the business. A Leader has made proactive operation the organizing principle, with the instrumentation and ownership to prove it.

The Wave 1 field average of 65 therefore means something specific: the average commerce organization in this sample sits in the upper half of Transitional. It has capability, it is not starting from zero, and it has not yet made proactive operation its default. That is the single number this report is built around, and every use of it in the pages that follow refers to this scale.

Three limits apply to every figure. The Index measures self-reported organizational posture, not audited performance. It captures what senior decision-makers say their organizations understand, operate and intend, and consistently so across a screened and quality-controlled sample, but it is not observed behavior. Subgroup bases below n=30 are directional only. And because this is the baseline, differences between subgroups are the only comparisons available; comparisons across time become possible from Wave 2 forward.

WHAT THE BASELINE CAN AND CANNOT SUPPORT

Wave 1 can support statements about where the field stands today, how organizations differ from one another, what leaders expect by a named date, and which of those expectations are already funded. It cannot support any claim that a figure has moved, any causal claim that one factor produced another, or any projection validated against realized outcomes. When Wave 2 fields, every number in this report becomes a comparison point; until then each one is a starting position.

FINDING ONE

Commerce leaders read this market correctly and operate fifteen points behind their own read

On the scale set out in the previous section, the field lands at 65, in the Transitional band. The distribution is tighter than a single average suggests: 46% sit in the Transitional band, 35% score as Adopters, 15% remain Reactive and only 3% reach Leader. This is a market clustered around the middle, not one split between the advanced and the absent.

The composite hides the finding that matters. Broken into its five weighted dimensions, the Index separates cleanly into what leaders understand and what their organizations do.

Index dimension scores, field average (0–100)

Consumer AI Readiness (20% weight)	**74**
Value Commerce Investment (15% weight)	**68**
AI Commerce Preparedness (25% weight)	**66**
Proactive Commerce Adoption (25% weight)	**59**
Savings Ecosystem Maturity (15% weight)	**59**

Index composite. Base: all respondents (n=150).

Consumer AI Readiness is the highest-scoring dimension in the study. The two lowest are the two that measure operating behavior. Leaders are not confused about where the market is going; they are behind their own read of it by fifteen points. The same pattern recurs at the level of individual questions throughout this paper: high agreement with a proposition, materially lower action on it.

One structural expectation does not survive the data. The Index is remarkably flat across the field. Revenue tiers run from 60 to 68, organization types from 64 to 68, and no revenue or organization-type cut differs significantly from the field average at 95% confidence. Only consumer electronics, at 61, sits significantly below. Proactive maturity is not currently a function of size, channel or category, which means it is not something an organization can wait to grow into.

> **IMPLICATION FOR OPERATORS**
>
> If proactivity scaled with revenue, the mid-market could reasonably defer the investment until it had the balance sheet for it. It does not. The Index says the constraint is operating design rather than resources, and that a $200M retailer and a $5B one are, on average, equally far along. Treat the distance between what you see and what you have built as a roadmap problem this planning cycle, not a budget problem next one. The specific gaps are named in the two lowest dimensions: what your organization actually does with proactive signals, and how maturely it runs the savings channel it is already funding.

FINDING TWO

The value-maximizing shopper is the market, not a segment within it

Asked which forces are having the greatest impact on shopping behavior today, leaders name inflation and economic pressure at 72%, nearly double the next answer. Loyalty and rewards programs follow at 37% and AI shopping adoption at 35%, with shipping costs at 34% and price transparency at 31%. The macro squeeze and the new consumer toolset are compounding forces rather than competing ones: pressured shoppers now have machinery for extracting every available dollar of value.

What that consumer optimizes for is more specific than price.

The factor that matters most to consumers when making purchase decisions

Product quality	**31%**
Total value received	**30%**
Lowest price	**15%**
Brand trust	**13%**
Sustainability	**5%**
Convenience	**3%**
Delivery speed	**2%**

Q2. Base: all respondents (n=150).

Product quality and total value received sit level at the top, 31% and 30%, and together they outweigh lowest price four to one. This is the distinction the rest of the study turns on. A consumer optimizing for lowest price is solved with a discount. A consumer optimizing for total value is solving a longer equation: price, plus rewards, plus cashback, plus the confidence that the deal is real. That equation is precisely what an AI shopping agent automates.

The direction of travel is not in dispute. 85% of leaders report that consumer focus on maximizing value increased over the past year, with 21% calling the increase significant. Just 6% report any decrease at all. On a question where respondents were free to say nothing had changed, only 10% did.

IMPLICATION FOR OPERATORS

Stop treating value-seeking as a downturn behavior that will reverse when conditions ease. At 85% incidence and near-zero countervailing signal, it is the operating condition. The practical consequence is that discounting and value construction are different disciplines and should be funded differently. A discount lowers the price of one transaction; a value construction (rewards, cashback, verified savings, stackable offers) raises the perceived return on every transaction and survives the promotional calendar. Audit which one your acquisition budget is actually buying.

FINDING THREE

The shift is present tense: AI shopping is already bending acquisition strategy

Asked which AI shopping behaviors are growing fastest in their category, leaders named value behaviors in the top three positions, and it is not close.

Fastest-growing AI shopping behaviors (up to three selections)

Finding lower prices	**49%**
Discovering promotions and deals	**46%**
Comparing alternatives	**41%**
Building personalized recommendations	**33%**
Identifying substitute products	**25%**
Finding cashback opportunities	**24%**
Determining whether a deal is truly a deal	**21%**
Optimizing purchase timing	**19%**

Q4. Base: all respondents (n=150).

Consumers are not primarily using AI to discover new categories or to be entertained into a purchase. They are deputizing it to do the work a savings ecosystem does: find the lower price, surface the promotion, check the alternative, verify that the deal is a deal. Four of the top eight behaviors are explicit value-extraction tasks and a fifth, determining whether a deal is truly a deal, is a trust function attached to the same job.

The strategic effect is present tense. Asked which AI shopping behavior has the greatest effect on their current acquisition strategy, 31% named rising consumer expectations around value and 20% named AI price comparison. A further 20% characterized AI as primarily an opportunity for their business. Only 3% said no AI behavior has a material effect on acquisition strategy today.

That 3% is the number to sit with. Ninety-seven percent of senior commerce decision-makers report that machine-assisted shopping is already changing how they acquire customers. Whatever else is uncertain about AI in commerce, its effect on acquisition is not a forecast that leaders are waiting to validate.

IMPLICATION FOR OPERATORS

Any planning document that treats AI-assisted shopping as a 2027 or 2028 consideration is already out of step with the people funding acquisition. Move it from the trends section to the operating assumptions section. Concretely: if your channel mix, your promotional calendar and your price architecture were designed for a shopper who compares two or three options manually, they were designed for a shopper who is disappearing. The behaviors above describe a shopper who compares exhaustively, at no cost, every time.

FINDING FOUR

The people who buy the advertising concede that helpful beats persuasive

Respondents were asked to agree or disagree with a deliberately uncomfortable statement: that consumers increasingly find cashback and savings apps more helpful than advertising or creator content when deciding what to buy. The population being asked is the population that funds advertising.

> **"Consumers find cashback and savings apps more helpful than advertising or creator content"**

Strongly agree	**28%**
Agree	**53%**
Neither agree nor disagree	**13%**
Disagree	**5%**
Strongly disagree	**1%**

Q8a. Base: all respondents (n=150).

81% agree or strongly agree; 6% disagree. For a statement that displaces the discipline these respondents were hired to run, that is an unusually one-sided result, and it is corroborated when the question is asked a different way. Asked which acquisition channel creates the greatest consumer value perception, leaders put cashback and savings apps first at 35%, ahead of loyalty programs at 22% and roughly three times retail media or creator marketing, each at 12%. Paid search reaches 6% and connected TV 3%.

Belief is converting to budget, though not completely. Among the 81% who see the shift, 61% are increasing investment or actively reallocating budget toward savings ecosystems, 19% are running tests, 16% are monitoring closely and 4% report no impact on strategy at all. The organizations that have not moved are not skeptics who need persuading. They are believers who have not yet built the plan.

IMPLICATION FOR OPERATORS

The persuasion argument is over inside your own category, which changes what a business case has to do. It no longer has to establish that savings ecosystems matter; it has to establish measurement, ownership and a funding line. Note also which channels this reframes. If cashback and savings apps outrank retail media and creator marketing on value perception by roughly three to one, then the channel comparison your media plan is making, usually between retail media, social and search, is missing its highest-rated entrant entirely.

FINDING FIVE

Savings ecosystems are being re-rated from tactic to infrastructure

This is the largest expectation shift in the study. Respondents were asked what role cashback and savings ecosystems play in their organization today, and then what role they expect those ecosystems to play by 2027. The two answers do not describe the same category.

Role of savings ecosystems: today versus expected by 2027

	Today	By 2027
Core or strategic	**16%**	**41%**
Performance media / performance marketing channel	**18%**	**30%**
Loyalty initiative	**35%**	**not asked**
Promotional expense or channel	**14%**	**15%**
Affiliate channel	**13%**	**11%**
No meaningful role, or declining in importance	**4%**	**3%**

Q10 and Q12. Base: all respondents (n=150). "Core or strategic" is strategic commerce infrastructure today, and core acquisition channel plus primary brand–consumer interface by 2027; the 2027 question does not offer a loyalty option.

Strategic or core framing rises from 16% to 41%. Managed as performance media or better climbs from 34% to 71%. The expectation of decline all but vanishes, at 3%. Today a plurality of the field, 35%, still books savings ecosystems as a loyalty initiative; by 2027 barely one organization in seven expects to treat the category as promotional expense.

Money is already moving ahead of the framing. 69% of organizations currently direct 10% or more of acquisition investment to cashback, rewards and savings ecosystems, and only 6% direct less than 5%. Yet Savings Ecosystem Maturity remains one of the two lowest Index dimensions at 59. Spend is running ahead of operating capability, which is a specific and fixable condition: the budget exists, the instrumentation does not.

IMPLICATION FOR OPERATORS

Two things follow. First, if 71% of the field expects to manage this as performance media or strategic infrastructure by 2027 and you are still booking it as promotional expense, you will be re-planning under time pressure while competitors re-plan on schedule. Second, and more urgent, the maturity score says the money already committed is under-instrumented. Before arguing for more budget, put attribution, incrementality testing and a named owner against the 10% to 20% of acquisition investment most organizations are already spending here. Re-baselining an existing line is a faster path to demonstrated return than winning a new one.

FINDING SIX

Holiday 2026 is the first AI holiday, and the value stack takes the share

Asked what consumers' primary objective will be this holiday season, 60% of leaders said maximizing total value, six times the 10% who said spending less. Buying premium products and simplifying shopping decisions tie at 11%, and saving time reaches 7%. Read carefully, that is not a trading-down season. It is a season in which consumers intend to buy what they planned to buy and extract more from every transaction.

The AI dynamic leaders are bracing for is the one that attacks list price directly: AI price comparison at 29%, followed by increased price sensitivity at 23% and increased consumer dependence on savings platforms at 19%. Budget is moving accordingly.

Channels expected to gain budget share this holiday season (up to three)

Cashback and savings apps	**57%**
Loyalty programs	**51%**
AI commerce optimization	**45%**
Paid social	**35%**
Retail media	**29%**
Paid search	**28%**
Creator marketing	**19%**
Connected TV	**13%**

Q15. Base: all respondents (n=150).

Netting gainers against losers sharpens the picture. Cashback and savings apps come out at +45, loyalty at +41 and AI commerce optimization at +32. Paid social is mildly positive at +13, retail media and paid search are flat at +1 and 0, and the shift is funded by connected TV at −31 and creator marketing at −18. This measures seasonal share allocation among eight channels rather than total spend, so a channel can grow in absolute dollars while ceding holiday share, and the rotation of brand-building budget toward performance in Q4 is a long-standing seasonal pattern rather than a verdict on those channels.

The composition of the gainers is the signal. The three channels taking holiday share are the three that help a consumer save money or make a better decision. The channels ceding share are the ones that primarily help a brand speak.

IMPLICATION FOR OPERATORS

Plan the season around value construction rather than discount depth. If 60% of the field expects consumers to optimize total value, the winning offer is not the lowest sticker price but the highest verified all-in value: price plus rewards plus cashback, legible to a shopper who is checking. Two operational tests follow. Can your offer be read and verified by a comparison agent, or does it live in a format only a human sees? And is your rewards value expressed at the point of comparison, or only after the shopper has already chosen you?

FINDING SEVEN

By 2027 the customer includes a machine, and half the field is not ready to sell to one

Asked who their primary customer will be by the end of 2027, four in five leaders described a customer that involves AI.

Primary customer by the end of 2027

Human shoppers assisted by AI	**42%**
A combination of humans and AI agents	**30%**
Human shoppers	**20%**
AI agents acting on behalf of human shoppers	**7%**
Unsure	**1%**

Q17. Base: all respondents (n=150).

79% expect an AI-involved customer within a single planning cycle. Only one respondent in five expects to be selling to an unassisted human. Marketing to machines stops being a metaphor next year.

Readiness is where the field divides. 50% call themselves well prepared to market to AI agents and recommendation engines and 6% call themselves industry-leading, for a combined 56%. The remaining 44% place themselves at moderately prepared or below. Set against the 79% who expect AI-involved customers, that leaves a substantial share of the market expecting a change it concedes it is not equipped for.

The same divide appears in expectations about distribution. 66% believe AI becomes the primary shopping gateway by the end of 2027, and two-thirds of those pair it explicitly with savings ecosystems, giving 43% of the total field. Search holds at 18% and social at 13%. Whatever the eventual split, the entry point to commerce is being re-auctioned, and the incumbent gateways are not the favorites.

IMPLICATION FOR OPERATORS

Preparedness, not belief, is now what separates this field, and preparedness is testable rather than declarative. Three questions establish where you actually sit. Can an agent retrieve your full product attributes, price and available rewards without rendering your site? Is your offer structure expressible in data, or does it depend on creative execution? And do you have a measurement path for a transaction that an agent initiated? An organization answering no to all three is not moderately prepared, whatever it reports.

FINDING EIGHT

Agents reward machine-readable truth and all-in value

If AI intermediates the purchase, the question becomes what an agent actually optimizes for. Leaders were asked which capability becomes most important as AI increasingly intermediates commerce, and separately which factor wins the recommendation when an agent optimizes for consumer outcomes. The two answers are consistent.

Most important capability as AI intermediates commerce

Product data quality	**23%**
Price competitiveness	**16%**
Cashback and savings incentives	**16%**
Reviews and reputation	**14%**
Brand awareness	**13%**
Personalized offers	**13%**
Search visibility	**5%**

Q19. Base: all respondents (n=150).

Product data quality leads. Agents buy from machine-readable truth, not from brand campaigns, and the capability that ranks last, search visibility at 5%, is the one most organizations have spent two decades optimizing. Cashback and savings incentives tie price competitiveness at 16%, placing value signals above reviews, brand awareness and search.

Asked what wins the recommendation once the algorithm is working for the shopper rather than the seller, the answer is emphatic.

The factor that wins the recommendation when agents optimize for consumers

Total value including cashback and rewards	**46%**
Brand trust	**20%**
Reviews and ratings	**12%**
Personalization	**11%**
Price	**7%**
Delivery speed	**4%**

Q20. Base: all respondents (n=150).

Total value including cashback and rewards takes 46%, more than double brand trust and more than six times price alone. Price on its own finishes fifth. An agent optimizing for a consumer does not look for the cheapest sticker; it looks for the best outcome after everything is counted, which is the same calculation the consumer in Finding Two was already making by hand.

The budget consequence is queued rather than hypothetical. Asked where they will shift incremental acquisition investment as consumers rely more on AI, leaders name AI commerce optimization at 43% and cashback and savings apps at 20%, which is 63% of the next dollar between two line items. Retail media takes 11%, loyalty 9%, search 6%, social 5% and creators 3%. Only 3% expect no shift at all.

The open-ended question closes the loop. Asked to complete the sentence “the brands that win the Proactive Commerce era will be the brands that…”, and coded without prompting, leaders converged on AI and technology adoption at 41%, deep customer understanding and anticipation at 39% and the savings ecosystem at 24%. One respondent put the whole study in a sentence: brands win when they “are able to help consumers maximize their value and buy more with less.”

IMPLICATION FOR OPERATORS

Product data is now merchandising. The attribute completeness, price accuracy and offer structure that most organizations treat as a catalog hygiene task is the input an agent reads, and it outranks every brand-side capability in this list. Fund it accordingly, and express rewards and cashback as structured, retrievable value rather than as campaign creative. The organizations that win agent recommendations will be the ones whose all-in value is legible to a machine, on the first pass, without a human interpreting the offer.

CONCLUSION

A seven-point agenda for 2027 planning

Wave 1 describes a field that reads its market accurately and operates behind that read. The seven actions below follow directly from the evidence above, in the order an operator would sequence them.

1. **Re-baseline savings ecosystems as performance infrastructure.** 71% of the field expects to manage them as performance media or strategic infrastructure by 2027, up from 34% today. Fund them as standing acquisition lines with real instrumentation rather than as promotional expense.
2. **Instrument the spend you have already committed before requesting more.** 69% of organizations already put 10% or more of acquisition investment here, yet Savings Ecosystem Maturity is one of the two lowest Index dimensions at 59. The gap is measurement, not money.
3. **Close the distance between what you see and what you have built.** Consumer AI Readiness scores 74 against Proactive Adoption and Savings Maturity at 59. 81% of leaders agree the helpfulness shift is real and 61% of them are already moving budget. Seeing it is now universal; building for it is not, and the window in which building is an advantage rather than table stakes is roughly one planning cycle.
4. **Compete on total value, not list price.** Consumers optimize the full equation and agents will too: total value including cashback and rewards wins the recommendation at 46%, against 7% for price alone. Build and express the all-in number.
5. **Prepare for the agent by fixing product data first.** 79% expect AI-involved customers by the end of 2027 and 44% concede they are not well prepared. Product data quality is rated the decisive capability at 23%; search visibility, at 5%, is rated last.
6. **Plan Holiday 2026 as a value-maximization season.** 60% expect consumers to optimize total value rather than spend less, and the channels gaining seasonal share are the three that help consumers save. Depth of discount is the wrong lever for this season.
7. **Stop treating scale as the prerequisite.** The Index does not rise with revenue: tiers run 60 to 68 with no significant differences, and no organization type differs from the field. Proactive maturity is an operating-design choice available to any organization in this sample, which removes the most common reason to defer it.

The through-line of Wave 1 is that the argument is settled and the build has barely started. Commerce leaders agree on what the shopper is becoming, agree on which signals the shopper's tools will reward, and agree on where the next acquisition dollar goes. What separates the field is whether that agreement has been converted into instrumented, owned and funded operations. The consumer's half of this market automated itself in about three years. The seller's half is a choice, and it is being made now. Proactive commerce is not coming. It is being budgeted.

METHODOLOGY

About the study

Wave 1 is the baseline wave of the Proactive Commerce Leadership Index and establishes the control values for the series; it contains no time-series comparison. It was fielded online via Voxco CAWI between August 5 and 9, 2026, among senior commerce decision-makers drawn from a pre-recruited executive research panel with upfront incentives. The instrument was pre-tested with 28 completes in late July; client-requested changes were made on August 1 and the main wave fielded on the revised instrument. The in-survey qualification rate was 64% of screened executives, and median survey length was approximately ten minutes.

The sample (n=150) consists of senior decision-makers at consumer brands, retailers and marketplaces, a screener requirement; savings platforms, agencies and non-commerce organizations were terminated. The field is 50% retailers, 38% brands and manufacturers and 12% marketplaces or commerce platforms, and splits 51/49 between multi-brand and single-brand organizations. It is an enterprise read: 98% of respondents are at organizations above $100M in annual revenue and 31% above $1B. Respondents are budget owners, with 88% sole or joint decision-makers for commerce and marketing and 55% the ultimate decision-maker. 163 completed interviews were screened to a final n=150, with removals for speeding, response-pattern failure, duplicate sessions and population eligibility verified against open-text responses. Results are unweighted, and all subgroup cuts report unweighted bases. Significance testing is at 95% confidence.

The Index scores each respondent 0–100 across five weighted dimensions: Consumer AI Readiness (20%), Proactive Commerce Adoption (25%), Value Commerce Investment (15%), Savings Ecosystem Maturity (15%) and AI Commerce Preparedness (25%). The five are built from fifteen scored questions with documented code-to-point mapping. Tier bands are Laggard 0–39, Reactive 40–54, Transitional 55–69, Adopter 70–84 and Leader 85–100. Scoring methodology was reviewed and approved by Prof. Frank Mulhern of Northwestern University. A weighting sensitivity check on the n=150 returns r = 0.98 against fully unweighted alternatives, a positive general factor underlies 14 of 15 items, and an equal-weighted five-item Core Composite (r = 0.85 with the full Index) serves as the transparent companion measure and Wave 2 trend anchor.

Two analytic notes apply. Subgroup bases below n=30, including the sub-$100M revenue tier at n=4, are directional only and are read as such throughout. And findings reflect the stated views and expectations of commerce decision-makers, not observed consumer behavior or verified performance data; where this paper reports what consumers are doing, it reports what operators say consumers are doing.

AUTHORS

About the authors

Frank Dudley

Professor, Northwestern Medill · Associate Director, Retail Analytics Council

Frank Dudley is a digital marketing strategist, educator, and author with more than 25 years at the intersection of marketing, media, technology, and innovation. He served as the first Director of the Internet Advertising Bureau and has held senior marketing leadership roles at Viant, ZEFER, Virtusa, MKTG, and Flight Centre. At Northwestern's Medill School he teaches Marketing Strategy, Digital Marketing & Media Innovation, Creator Marketing & Commerce Media, and Advanced Applications of Integrated Marketing Communications. He also lectures at the University of Pennsylvania's Annenberg School on Digital Marketing, Communications and Media Innovation. A frequent speaker at VidCon and the ANA, he is researcher and author of the LTK Media Tracking study; his book, Creator Marketing & Commerce Media: How Creators can Build Brand and Drive Sales, is scheduled to be published by Wiley in November, 2026.

Frank Mulhern, Ph.D.

Professor and former Associate Dean, Northwestern Medill · Director, Retail Analytics Council

Frank Mulhern is Professor and former Associate Dean at Northwestern University's Medill School, where he has taught and led academic programs in marketing communications, analytics, and integrated marketing. He directs Northwestern's Retail Analytics Council, a research-industry collaboration focused on data, AI, customer experience, and the future of commerce. His research examines marketing effectiveness, customer value, loyalty, and the systems that drive business growth, and he is co-author of Rethinking Retail: A Marketer's Guide to Decoding Consumer Preference through Data Analytics. He has advised Fortune 500 companies, agencies, and retailers on marketing accountability and performance measurement.

EXECUTIVE SPONSOR

Rodney Mason

Chief Marketing Officer, MINTY

Rodney Mason is Chief Marketing Officer at MINTY, an AI-powered shopping companion and leading commerce media platform that helps consumers maximize value through cashback, rewards, and personalized shopping recommendations. A seasoned marketing executive and entrepreneur, Mason has extensive experience driving growth for venture-backed and private equity-backed companies across technology, retail, e-commerce, financial services, CPG, and media sectors. He is a recognized thought leader on AI, commerce media, and digital marketing, serving on industry groups including the IAB Commerce Media Board and contributing regularly to leading marketing publications.

Northwestern Retail Analytics Council

The Retail Analytics Council advances research and education in retail marketing, shopper experience, and commerce technology, with particular focus on analytics, AI, and the intersection of retailing and media. Affiliated with Northwestern's Medill Department of Integrated Marketing Communications, it partners with retailers and brands on empirical, data-driven research.

Council · Martin P. Block · Larry DeGaris · Frank Mulhern · Frank Dudley · spiegel.medill.northwestern.edu

MINTY

MINTY is an AI-powered shopping companion and commerce media platform that helps consumers find the best coupons, promo codes and cashback offers across thousands of online stores. The service spans more than 10,000 stores and millions of verified codes, and reaches shoppers through browser extensions, mobile applications and AI assistant integrations.

Publisher of the Proactive Commerce Leadership Index, a benchmark of the shift from reactive to proactive commerce. · minty.com

SUGGESTED CITATION

Dudley, F., & Mulhern, F. (2026). The New World of Proactive Commerce: What 150 Commerce Leaders See Coming, and How Far Their Operations Are From It. Northwestern Retail Analytics Council and MINTY. The Proactive Commerce Leadership Index, Wave 1.