

Agentic Commerce and SME Competitiveness: An Integrative Review and Theory-Informed Research Framework

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ABSTRACT

Research background: Artificial intelligence is shifting online shopping from recommendation-based assistance towards delegated search, comparison, configuration, and, in emerging cases, transaction execution. For SMEs, this transition may expand market access while simultaneously creating new forms of algorithmic gatekeeping and platform dependence.

Purpose of the article: This integrative review develops a theory-informed explanation of how agentic commerce may affect SME competitiveness. Competitiveness is conceptualised as the joint ability to capture agent-mediated demand while preserving strategic option value, customer access, and bargaining autonomy over time.

Methods: Seventeen documented OpenAlex title-and-abstract queries were used to identify English-language journal articles published between 2015 and July 2026. Following deduplication and eligibility screening, 117 Scopus- and/or Web of Science-indexed articles were reviewed in full, comprising 82 consumer-agent studies and 35 SME-platform studies. A concept-centric synthesis was conducted using dynamic capabilities and resource dependence as the principal theoretical lenses. The review does not claim exhaustive coverage or pooled causal effects, as the discovery process relied on a single source and only one record was identified through direct merchant-bridge queries. Claims were therefore calibrated according to evidential directness, convergence across research designs, and proximity to the outcome of interest.

Findings & Value added: The synthesis identifies five core themes: assistance-to-delegation, machine legibility, trust transfer, empowerment-dependence, and offering/governance contingency. The proposed framework distinguishes foundational capabilities—product-data legibility, interface and transaction readiness, and verifiable trust evidence—from higher-order sensing, seizing, and reconfiguring capabilities. These mechanisms operate through eligibility and visibility, trust transfer, delegation depth, and dependency exposure. The evidence is moderate for consumer trust mechanisms and established forms of platform dependence, but remains limited for execution-capable agents, direct SME outcomes, and comparative boundary effects. Six propositions are developed to provide a testable rather than validated causal framework. The findings are relevant to SME managers, platform and AI-agent designers, policymakers, and researchers seeking to understand how firms can capture agent-mediated demand without surrendering strategic option value.

RECEIVED: July 25 © **ACCEPTED:** September 1 © **PUBLISHED ONLINE:** December 31

KEYWORDS: agentic commerce, artificial intelligence, SMEs, dynamic capabilities, resource dependence, integrative review

JEL CLASSIFICATION: L81, L86, M31, O33

CITATION: Al-Dawoodii, S. A. A. & Večeřová, V. (2026). Agentic Commerce and SME Competitiveness: An Integrative Review and Theory-Informed Research Framework. *Journal of Business Sectors*, 4(2), 52–70. <https://doi.org/10.62222/KRVA3141>

INTRODUCTION

The current dynamic and rapidly changing business environment has long supported digital commerce through search ranking, recommendation, forecasting, chatbots, and advertising, while consumers re-

tained control over comparison and transaction authorisation. Generative and agentic systems can instead translate natural-language goals into explicit criteria, search across sellers, compare attributes, assemble baskets, and, when granted access to tools and payment systems, alter the state of a transaction. The commercially relevant transition is therefore not simply towards im-

proved personalisation, but towards partial or extensive delegation of consumer decision-making (Balaskas, 2026; Frank et al., 2026; Kennedy et al., 2026).

Agentic commerce introduces a machine intermediary that retrieves, represents, and ranks merchant information before it is presented to the consumer. A seller may be excluded because its offer is inaccessible, difficult to compare, or insufficiently verifiable, whereas a lesser-known seller may gain consideration when its attributes closely match the buyer's stated constraints. Lower consumer search costs may therefore coexist with the emergence of a new layer of algorithmic gatekeeping.

This tension is particularly consequential for SMEs. Digital platforms can reduce geographic and resource barriers and accelerate access to international markets (Da Rocha et al., 2024; Nambisan et al., 2019; Zhang et al., 2025), but dependence may increase when firms lack control over ranking mechanisms, customer data, interfaces, and participation rules (Cutolo & Kenney, 2021; Nzembayie et al., 2024; Yu & Sekiguchi, 2024). Shopping agents may amplify both effects: fit-based retrieval can compensate for limited brand awareness, whereas data-intensive integrations, review volume, and platform-specific investments may reinforce existing scale and bargaining asymmetries.

Existing research has not yet directly connected these effects. Consumer studies examine adoption, trust, usefulness, empathy, and autonomy (Balakrishnan & Dwivedi, 2024; Mari et al., 2024; Puntoni et al., 2021), while platform research investigates complementor capabilities, governance, internationalisation, power, and dependence (Cennamo, 2021; Da Rocha et al., 2024; Rietveld & Schilling, 2021). Direct merchant-side evidence concerning execution-capable shopping agents remains exceptionally limited. Accordingly, the appropriate contribution is an integrative, theory-building synthesis across adjacent streams of evidence rather than a claim that an established agentic-commerce literature has already measured SME outcomes.

The review addresses three research questions. RQ1: Through which mechanisms may AI-mediated shopping affect SME visibility, customer access, and dependence? RQ2: Which ordinary capability foundations and dynamic capability processes may enable SMEs to capture agent-mediated demand while preserving strategic option value? RQ3: Which offering and governance conditions are expected to alter these relationships? SME competitiveness is therefore conceptualised as a dual outcome: the ability to secure reach, conversion, and margins in agent-mediated channels, and the ability to retain relationship ownership, channel alternatives, resilience, and bargaining autonomy over time.

The article contributes by shifting the unit of analysis from individual technology acceptance to the consumer–AI intermediary–merchant triad; distinguishing operational readiness from the sensing, seizing, and reconfiguring processes required to renew it; and applying resource-dependence logic to specify when integration beco-

mes vulnerability. It replaces sectoral labels as the primary explanatory logic with offering measurability, consequence risk, transaction frequency, experiential uncertainty, co-production, regulation, and platform governance. Unlike Balaskas (2026), which establishes the broader transition from recommendation to delegation, this review focuses on merchant legibility, capability renewal, dependency exposure, and testable boundary conditions.

THEORETICAL BACKGROUND

From Recommendation to Delegated Commerce

Retail AI has evolved through predictive recommendation, segmentation, pricing, and routine service applications (Davenport et al., 2020; Guha et al., 2021; Shankar, 2018). Conversational and voice interfaces subsequently introduced natural-language interaction, while anthropomorphic cues influenced social presence and adoption depending on task characteristics, disclosure, and user expectations (Adam et al., 2021; Araujo, 2018; Go & Sundar, 2019; Sheehan et al., 2020). However, these features can make an interface more persuasive without making it genuinely agentic.

Agentic commerce requires more than conversational fluency. It involves goal-directed, multi-step action; some degree of autonomy; access to external tools or merchant interfaces; and authority to alter a transaction or post-purchase state. Six levels are analytically useful: retrieval or summarisation; recommendation; criteria-based comparison; basket or itinerary configuration; authorised transaction or payment; and post-purchase tracking, return, renewal, or switching.

The reviewed evidence is concentrated primarily in the first three levels. Execution, negotiation, and post-purchase autonomy remain weakly observed empirically (Balaskas, 2026). Claims concerning fully autonomous commerce must therefore be framed as theoretically informed expectations rather than established empirical findings. Recommendation acceptance cannot be treated as equivalent to transaction authorisation, nor can purchase intention be equated with completed demand allocation.

Autonomy should also be distinguished from relational design. Kennedy et al. (2026) separate system capabilities—knowledge, intelligence, breadth, quality, privacy, and autonomy—from parasocial capabilities such as personalisation, empathy, and engagement. Relational design may shape trust and reliance, whereas action authority determines whether an agent's ranking or recommendation can directly allocate demand.

Consumer Delegation, Trust, and Control

Consumer reliance on algorithmic advice varies according to task characteristics and perceived AI capabilities. Individuals may reject algorithms after observing errors (Dietvorst et al., 2015; Mahmud et al., 2022), particularly in subjective and judgement-intensive decisions (Castelo et al., 2019), while valuing numerical consistency and perceived objectivity in other contexts (Logg et al., 2019).

Delegation should therefore be expected where the agent's demonstrable competence aligns with the nature of the task, rather than wherever consumers express generally favourable attitudes towards AI.

Delegation further requires trust in competence, motives, data use, and accountability. Performance, process transparency, purpose, and institutional safeguards all contribute to trust formation (Glikson & Woolley, 2020), while explainability, fairness, and accountability influence acceptance (Lee, 2018; Shin, 2021; Shin & Park, 2019). Explanation, however, is not inherently beneficial. Effective safeguards must support predictable behaviour, meaningful user control, human escalation, and recourse without imposing excessive cognitive burden (Shneiderman, 2020).

Research on shopping agents indicates graduated and context-dependent acceptance of autonomy. Salient benefits can increase acceptance of highly autonomous assistants (Frank et al., 2026); empathy can support trust and delegation (Mari et al., 2024); and friendliness and perceived care may strengthen loyalty towards the intermediary (Choi, 2026). Conversely, autonomy cues may generate reactance or feelings of powerlessness when appropriate safeguards are absent (Balaskas, 2026). The available evidence therefore supports calibrated delegation rather than uniformly maximised autonomy.

The literature does not consistently support greater anthropomorphism, transparency, or autonomy. Anthropomorphic and empathic cues can strengthen social presence and trust, but may also activate persuasion knowledge, privacy concerns, or reactance. Transparency can enhance perceived accountability, yet it may also increase cognitive load or expose uncertainty. Similarly, observed algorithmic errors can trigger aversion even when aggregate system performance is strong. These tensions should therefore be understood conditionally rather than averaged away. Anthropomorphism is more likely to be beneficial in relational and relatively low-risk tasks; objective tasks and measurable attributes tend to favour algorithmic advice; higher consequence risk and irreversibility increase the importance of confirmation mechanisms and human escalation; and restrictive governance may transform convenient integration into greater dependence. The proposed boundary conditions therefore explain why technologically similar systems can produce opposing consumer and SME outcomes.

Delegation also redistributes trust. Assurance provided by an intermediary agent may reduce the need for consumers to directly evaluate an unfamiliar seller, potentially benefiting credible SMEs. At the same time, however, trust and interaction history may become attached to the intermediary rather than to the merchant. Piron (2026) similarly questions how AI-mediated discovery may alter the role of brands. Trust transfer is therefore both a potential legitimacy bridge and a potential mechanism of relationship disintermediation.

SME Capabilities and Platform Dependence

Digital platforms coordinate interdependent actors through standardised technological and market interfaces (Constantinides et al., 2018; de Reuver et al., 2018; Jacobides et al., 2018). However, complementors generally have limited ability to negotiate ranking rules, interface access, fee structures, or data policies.

Resource-dependence theory provides a useful explanation of the resulting asymmetry. Dependence increases when another actor controls a critical resource, viable alternatives are limited, and switching costs are high. Platform-dependent firms may respond through accommodation, specialisation, multihoming, diversification, collective action, or the development of firm-controlled channels (Cutolo & Kenney, 2021; Nzembayie et al., 2024; Tschang, 2021). Evidence also links algorithmic unpredictability and asset-specific investment to higher dependence, whereas product differentiation, channel diversification, and multihoming can reduce exposure (Cassia & Magno, 2026; F. Wang et al., 2026).

Dynamic-capabilities theory provides a complementary process-based explanation. Sensing involves identifying changes in demand, agent behaviour, and interface rules; seizing involves committing resources to integrations, evidence development, and channel choices; and reconfiguring involves renewing data, routines, governance arrangements, and channel portfolios (Teece, 2007). Research on digital transformation emphasises that these processes are continuous rather than one-off adaptations (Hanelt et al., 2021; Warner & Wäger, 2019).

Taken together, these perspectives reveal an empowerment-dependence paradox. Integration with an AI or platform ecosystem may expand reach and improve efficiency, while the same integration may simultaneously increase asset specificity, concentration, switching costs, and exposure to governance changes. Platform-enabled internationalisation can coexist with internal learning constraints and reduced bargaining power (Zhang et al., 2025), while platform dependence may have both enabling and constraining effects for born-global firms (Ciaurri et al., 2026). Agentic commerce may intensify this tension because discovery, evaluation, execution, and post-purchase interaction can converge within a single intermediary.

Dynamic-capabilities theory and resource-dependence theory were selected as the principal theoretical lenses because the research problem requires explanations at two different but complementary levels: how SMEs renew operational readiness as agent architectures evolve, and how dependence emerges when intermediaries control critical access, data, and transaction resources (Cutolo & Kenney, 2021; Nzembayie et al., 2024; Teece, 2007; Warner & Wäger, 2019). Platform-ecosystem theory is valuable for explaining complementarity, governance, and ecosystem positioning, but is less specific regarding firm-level renewal processes and asymmetric resource control (Cennamo, 2021; Jacobides et al., 2018; Nambisan et al., 2019; Rietveld & Schilling, 2021). Tran-

saction-cost reasoning clarifies asset specificity, uncertainty, and governance choices—issues reflected in research on platform dependence, algorithmic unpredictability, and responses to platform-owner actions (Cassia & Magno, 2026; Cutolo & Kenney, 2021; Kude & Huber, 2024)—but does not fully capture continuous capability renewal or non-contractual algorithmic gatekeeping. Digital-affordance research explains perceived and enacted possibilities for action (Ballerini et al., 2023; Han et al., 2026; Shin & Park, 2019), but does not explain why similar affordances produce different dependence and option-value outcomes. The selected theoretical lenses therefore anchor the analysis of adaptation and exposure, while these alternative perspectives remain complementary boundary explanations rather than substitutes.

Integrating Ordinary Capabilities, Dynamic Capabilities, and Resource Dependence

The framework distinguishes ordinary capabilities from dynamic capabilities (Teece, 2007). Ordinary capabilities represent repeatable operational foundations that enable a firm to participate in current agent-mediated transactions. These include machine-legible product and policy data, reliable interfaces and transaction processes (Cennamo et al., 2019; Constantinides et al., 2018; Li et al., 2024), and verifiable trust evidence (Bawack et al., 2021; Schultz & Paetz, 2023; Shin, 2021).

Product-data legibility is treated as an ordinary capability rather than merely as static information quality or infrastructure because it depends on repeatable organisational routines for structuring, validating, updating, governing, and exposing offer data across changing channels (Cennamo et al., 2019; Teece, 2007). It supports participation under current conditions, whereas sensing when schemas or agent criteria change and reconfiguring the underlying routines constitute dynamic capabilities (Teece, 2007; Warner & Wäger, 2019). These operational foundations can support current performance, but they do not in themselves explain adaptation when agent architectures, channel rules, or customer behaviour change (Matarazzo et al., 2021; Warner & Wäger, 2019).

Dynamic capabilities describe the higher-order processes through which these foundations are renewed. Sensing involves monitoring agent-mediated demand, representations, and governance changes; seizing concerns the selection of integrations, experiments, and safeguards; and reconfiguring involves changing data structures, workflows, channel portfolios, customer assets, and accountability arrangements.

Resource dependence specifies the conditions under which either capability set may generate vulnerability rather than resilience. Integration specificity, intermediary concentration, switching costs, and asymmetries in data access and control increase dependency exposure, whereas multihoming, portable data, and firm-controlled customer assets preserve strategic alternatives.

The construct-to-proposition chain is therefore explicit. Ordinary foundations enable current participation: pro-

duct-data legibility influences eligibility and visibility (P1); verifiable trust evidence supports trust transfer (P2); and interface and transaction readiness facilitate conversion (P3). Sensing, seizing, and reconfiguring renew these foundations and channel choices over time. Resource-dependence conditions translate specificity, concentration, and control asymmetries into dependency exposure and resilience (P4), while multihoming, portable data, and firm-controlled customer assets preserve strategic option value (P5). Delegation depth connects visibility to conversion but may simultaneously weaken merchant–customer relationship formation (P6). Offering and governance conditions moderate these relationships rather than functioning as independent outcomes.

RESEARCH OBJECTIVE, INTEGRATIVE-REVIEW DESIGN AND EVIDENCE BASE

An integrative review and qualitative concept-centric synthesis were selected because the phenomenon is emerging, the merchant-side evidence is sparse, and the relevant literature spans heterogeneous empirical, conceptual, legal and technical designs. The procedure used PRISMA 2020 logic as a reporting cross-check and integrative-review guidance for theory development (Page et al., 2021; Snyder, 2019; Torraco, 2016); it is not presented as an exhaustive systematic review or meta-analysis.

The catalyst for the broad theoretical foundation was the unresolved gap between consumer-agent research on trust and delegation and SME-platform research on capability, governance, and dependence (Cennamo, 2021; Cutolo & Kenney, 2021; Puntoni et al., 2021). The principal published influences were Teece (2007) on dynamic capabilities; Puntoni et al. (2021) on consumer–AI experience; Cennamo (2021) and Cutolo and Kenney (2021) on platform competition and dependence; and Snyder (2019) and Torraco (2016) on integrative reviewing. No specific meeting or academic discussion initiated the study or supplied evidence; the framework arose from the documented concept-centric synthesis.

Evidence discovery was completed in OpenAlex on July 2026 using the title and abstract.search field for English-language journal articles published from January 2015 to July 2026. The 2015 starting year was chosen to capture the period in which conversational, voice and platform-mediated commerce developed into the technological and theoretical foundations of contemporary agentic commerce while keeping the cross-disciplinary corpus analytically manageable. English was used as a common language for consistent full-text review and to support consistent full-text verification; this restriction may underrepresent regional SME and platform research published in other languages. Seven documented queries addressed consumer-facing shopping agents and conversational or voice commerce, seven addressed SME platform capability, dependence, multihoming, power and internationalization, and three bridged agentic or AI-mediated commerce with merchants, sellers or SMEs. OpenAlex was used for broad interdisciplinary discovery (Priem et

al., 2022); indexing of included articles in Scopus and Web of Science was verified subsequently.

OpenAlex was selected because its cross-disciplinary coverage is appropriate (Priem et al., 2022). Boolean searches in OpenAlex retrieved 126 of 131 records (96%) (Stansfield et al., 2025). OpenAlex provided reference coverage comparable to Web of Science and Scopus (Culbert et al., 2025).

The resulting 117-study corpus was subjected to structured full-text extraction and author cross-checking. Independent duplicate screening was not employed; selection followed predefined eligibility criteria, while evidence extraction and source verification involved both authors.

Eligible studies were English-language scholarly journal articles examining either consumer use of AI-enabled shopping, conversational, voice or automated-commerce systems, or SME capabilities, outcomes or dependence in digital-platform environments. Conceptual, review, technical-design and legal analyses were retained when they articulated a mechanism relevant to delegation, merchant visibility, governance or autonomy. Exclusions covered non-journal and non-scholarly items, language mismatches, technical architectures without a relevant behavioural or firm-level outcome, records outside the two evidence streams, and records for which neither an informative abstract nor a retrievable article could support eligibility assessment.

Of 157 records advanced to verification, 17 lacked an informative retrievable evidence base after DOI, publisher, repository and targeted-title checks; 18 failed the Scopus/Web of Science indexing criterion; three were misclassified as journal articles; and two fell outside the defined scope. The final corpus comprised 117 journal articles: 82 consumer-agent and 35 SME-platform studies.

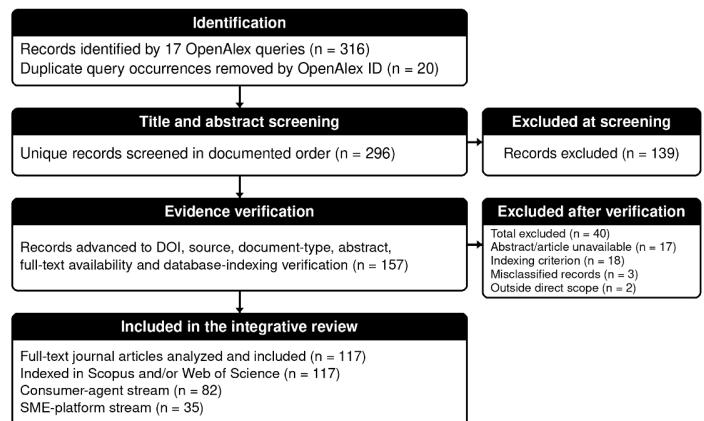
Table 1: Evidence-discovery and corpus-construction stages

Stage	Decision rule	Review output
Identification	Run 17 documented OpenAlex title-and-abstract queries with common date, language, type and source filters.	316 query-level hits
Deduplication	Match occurrences by OpenAlex work ID and retain one canonical record.	20 occurrences removed; 296 records
Initial screening	Assess every canonical record against the predefined topical and publication criteria.	139 excluded; 157 advanced

Stage	Decision rule	Review output
Eligibility verification	Verify DOI-title match, document type, journal source, retrievability and Scopus/Web of Science indexing.	40 excluded for controlled aggregate reasons
Full-text extraction	The first author extracted evidence from all eligible full texts; the second author checked the extracted study information and supporting source passages; discrepancies were discussed and resolved.	117 studies: 82 consumer-agent; 35 SME-platform
Integrative synthesis	Compare concepts within and across streams; calibrate claims by directness, convergence and outcome proximity.	Framework, six propositions and research agenda

Source: authors' documented search and screening records

Figure 1: PRISMA-style evidence selection and full-text synthesis flow



Source: own research; PRISMA 2020 logic used as a transparency cross-check

The synthesis followed a structured, concept-centric qualitative procedure. The research questions and the dynamic-capabilities and resource-dependence lenses provided an initial analytical framework covering design and context, evidence relationship, AI role or platform condition, ordinary and dynamic capabilities, dependence conditions, mechanisms, boundary conditions, outcomes and supporting passages. The first author extracted relevant study information and compared concepts within each evidence stream and then across streams. Similar concepts were grouped into provisional categories; for transparent corpus accounting, each included study was assigned one descriptive primary theme while secondary contributions were retained in the narrative synthesis. The resulting study-to-theme map is a presentation aid and is not represented as a retained contemporaneous row-level analytical matrix. Categories were consolidated

into five higher-order themes when they expressed a distinct mechanism or contingency relevant to at least one research question. The second author checked extracted study information and supporting passages for the 117 selected articles; discrepancies were discussed and resolved.

Evidence quality and evidence directness were kept conceptually separate. The heterogeneous corpus was not assigned a single cross-design numerical quality score, which would falsely equate experiments, surveys, cases, reviews, conceptual studies, legal analyses and technical designs. Synthesis-level confidence remains calibrated by directness, convergence and outcome proximity. Because no prospective study-level appraisal form was completed during the original extraction, the manuscript reports no retrospective numerical ratings; this remains a limitation and prevents moderate confidence from being interpreted as low risk of bias.

RESULTS & DISCUSSION

Corpus profile and evidentiary boundaries

The integrative review covers 117 full-text journal articles, 62 of them published from 2024 through 23 July 2026. The corpus contains 33 quantitative survey or modelling studies, 22 experiments, 24 qualitative or case studies, three mixed-method studies, three systematic or structured reviews, and 32 conceptual, legal, technical-design or otherwise heterogeneous studies. This diversity is useful for mechanism discovery but prevents statistical pooling and demands design-sensitive interpretation.

Evidence maturity is uneven. Only one unique record emerged from the three direct merchant-bridge queries, two of which returned no records. The framework is therefore primarily a theory-building bridge between adjacent streams.

Claim calibration follows this boundary. Moderate confidence is assigned where several studies and designs converge on proximate constructs, as with consumer trust and established platform-dependence mechanisms. Low-to-moderate confidence applies where evidence is adjacent but the agentic extension is plausible and theoretically specified. Low confidence applies to execution-level autonomy, direct SME performance effects, machine-legibility effects and cross-offering comparisons that have not been tested directly. These labels express the support available in this corpus, not universal certainty.

Five higher-order themes organize the synthesis: assistance-to-delegation, machine legibility, trust transfer, empowerment-dependence and offering/governance contingency. Tab. 2 links each theme to its evidence basis, inferential step and calibrated confidence.

Table 2: Higher-order themes, evidence basis and calibrated confidence

Higher-order theme	Evidence basis and directness	Framework inference and calibrated confidence
Assistance to delegation	Direct consumer evidence mainly concerns recommendation, intention and simulated choice; execution is rarely observed.	Lower-autonomy response: moderate. Autonomous transaction effects: low.
Machine legibility	Adjacent evidence on platform interfaces, recommendation design and SME digital capabilities; no direct SME retrieval estimate.	Machine-readable data and interfaces may condition visibility: low.
Trust transfer	Direct consumer evidence on trust, risk and safeguards; adjacent evidence on platform-enabled legitimacy.	Consumer trust mechanism: moderate. Transfer to SME demand: low-to-moderate.
Empowerment-dependence	Convergent SME-platform evidence on access, capability, concentration, switching and governance.	Platform mechanism: moderate. Agentic extension: low-to-moderate.
Offering/governance contingency	Dispersed sector-specific evidence; no comparative test across the proposed boundary conditions.	Moderation by measurability, risk, frequency, regulation and governance: low.

Source: integrative synthesis of the 117 included studies

Assistance, delegation and transaction authority

Evidence summary and confidence. Across the 82 consumer-agent studies, outcomes concentrate on adoption, trust, recommendation acceptance, purchase intention, satisfaction and simulated choice. Perceived intelligence can increase delegation through trust, especially in objective tasks (Song & Lin, 2023), streamlined choice can increase satisfaction and willingness to cede control in low-involvement purchases (Mari et al., 2025), and salient benefits can raise acceptance of high-autonomy assistants (Frank et al., 2026). Evidence for completed checkout, payment, negotiation and post-purchase action nevertheless remains scarce (Balaskas, 2026). Confidence is therefore moderate for lower-autonomy assistance and low for execution-level effects.

Theory-informed extension. The distinction matters because recommendation and execution allocate demand differently. A recommendation influences consideration

while leaving room for merchant interfaces, brand cues and human comparison. Execution-capable delegation can convert an intermediary's ranking into a transaction with little merchant-page exposure. As action authority rises, the intermediary moves from communication channel toward procurement actor, concentrating influence over default criteria, evidence thresholds and confirmation points. This extension is theoretically coherent but not yet directly estimated for SMEs.

Acceptance is graduated rather than binary. Task-oriented interaction can reduce cognitive load, whereas social interaction may strengthen trust depending on user competence (Chattaraman et al., 2018). Purchase involvement changes the value of time efficiency and recommendation support (Mo et al., 2025), and multimodality, aesthetics and shopping goals affect recommendation response (Han et al., 2026). These findings suggest staged delegation with explicit consent, monitoring and recourse, especially as consequence risk rises.

Testable implication. For SMEs, greater delegation may shorten the path from eligibility to sale and reduce the immediate value of broad brand awareness. It may also remove opportunities to communicate provenance, differentiate through experience or collect consented first-party data. Conversion efficiency and relationship disintermediation may therefore increase together. Whether the net effect improves competitiveness depends on both captured demand and retained strategic option value.

Machine legibility and AI-mediated visibility

Evidence-derived operational premise. An AI intermediary must translate offers into comparable representations. Product attributes, total price, availability, delivery, compatibility, provenance, warranty, returns and seller identity therefore need to be accurate, structured, current and retrievable. If material information is absent or inconsistent, an intermediary may omit an offer, substitute an inference or assign lower confidence. The framework labels these repeatable operational competences product-data legibility and interface readiness.

AI-mediated visibility comprises at least three stages: retrieval eligibility, interpretive comparability and recommendation selection. An SME can fail because the relevant interface cannot access its offer, because attributes cannot be compared, or because available evidence does not meet an intermediary's threshold.

Evidence boundary and confidence. The machine-legibility claim is a cross-stream inference. Platform research establishes that owners govern interfaces and complementor participation (de Reuver et al., 2018; Foerderer et al., 2018). Recommendation studies show that interface design, multimodality, preference matching and information evaluability alter consumer response (Landim et al., 2025; Han et al., 2026; Y. Zhang et al., 2026). SME research links platform capabilities with network capability, value-proposition innovation, complementary assets and absorptive capacity (Cenamor et al., 2019; Li et al., 2024; Ramdan et al., 2024; Weng et al., 2024). None directly

estimates retrieval of SME offers by execution-capable agents; confidence in the firm-level effect remains low.

Theory-informed extension and testable implication. Machine legibility may reduce some information asymmetries while creating others. Standardized data can allow smaller sellers to compete on fit, availability, quality or total cost rather than prominence. Larger sellers, however, often possess richer data, more reviews and deeper integrations. Ranking objectives, sponsored placement, confidence thresholds and platform incentives can reproduce scale advantages under a technical appearance of neutrality (Martin, 2019; Mittelstadt et al., 2016).

Trust transfer, evidence and merchant legitimacy

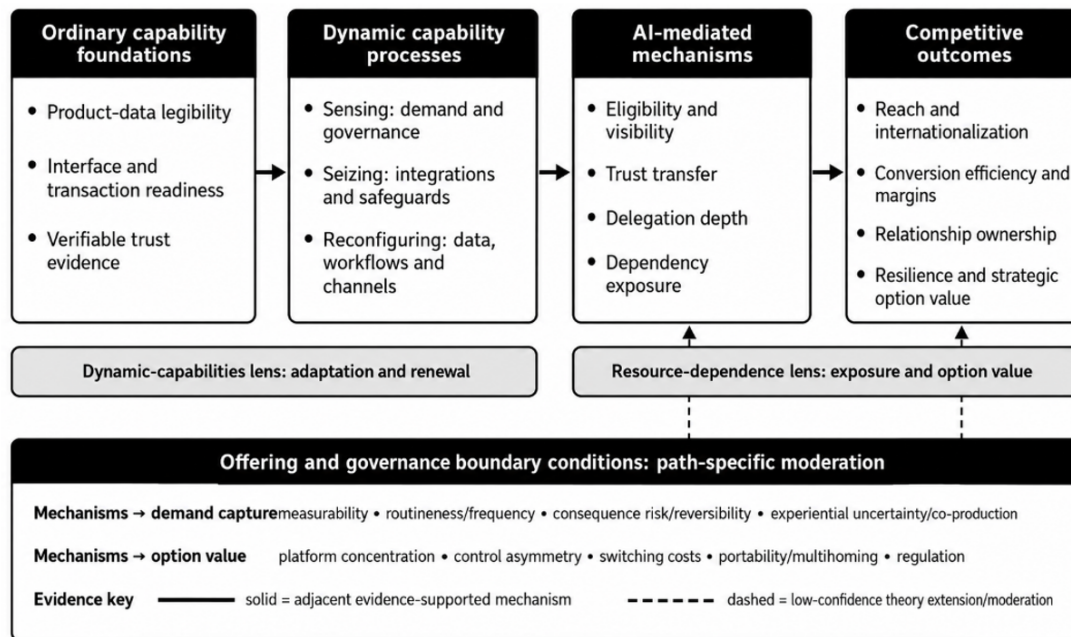
Evidence-derived problem. Consumers evaluating an unfamiliar SME face uncertainty about fit, performance, fulfillment and redress. Online markets address these concerns through reviews, guarantees, brands, certifications, returns and payment protection. In agent-mediated commerce, the intermediary can summarize, weight or suppress those signals. Verifiable trust evidence is therefore an ordinary capability foundation, whereas deciding which evidence to strengthen and how to govern correction is part of sensing and seizing.

Theory-informed extension and confidence. Trust transfer may lower a legitimacy barrier. A consumer may accept an unfamiliar seller because a trusted intermediary has verified compatibility, delivery, refund terms or reputation. Platform-enabled internationalization already helps smaller firms address aspects of foreignness and outsidership (Da Rocha et al., 2024; Nambisan et al., 2019). Agentic intermediation may extend this effect, but direct SME transaction evidence is absent; confidence is moderate for consumer trust mechanisms and low-to-moderate for merchant-level transfer.

The 32-study trust group indicates conditional rather than uniform effects. Financial, psychological, social, performance and time risks interact with trust and value (Bawack et al., 2024); social presence, persuasion knowledge, control and privacy jointly affect responses (Brinson et al., 2024); and anxiety and privacy concerns vary across shopping segments (Schultz & Brüggemann, 2026). Authenticated reviews, certificates, provenance, service commitments and clear correction or redress channels may therefore provide stronger agent-readable assurance than undifferentiated promotional content (Lobschat et al., 2021).

Testable implication. Trust evidence also creates a distributional problem. If intermediaries treat evidence volume as confidence, established sellers may benefit from review history while new or small sellers face a cold start. Testable safeguards include separating scale from quality, identifying sponsored influence, making confidence criteria auditable and providing accessible procedures to correct inaccurate representations.

Figure 2: Integrative theory-informed framework of agentic commerce and SME competitiveness



Source: own theory-informed synthesis

Table 3: Offering and governance boundary conditions

Boundary condition	Lower-condition expectation	Higher-condition expectation	Implication for SME capability and safeguard
Offering measurability	Tacit, subjective or difficult-to-compare attributes limit automated evaluation.	Structured, comparable attributes support retrieval and ranking.	Combine structured attributes with provenance, samples, portfolios or human explanation.
Consequence risk and reversibility	Low-cost, reversible choices permit deeper delegation.	Safety, financial or irreversible consequences require checkpoints.	Use authorization thresholds, explanations, escalation and effective redress.
Purchase frequency and routineness	Rare, novel purchases retain search and deliberation.	Repeated routine purchases support learned preferences and automation.	Monitor default lock-in, renewal behavior and relationship ownership.
Experiential uncertainty and co-production	Search qualities permit specification before purchase.	Experience, credence or co-produced quality increases fit uncertainty.	Use rich evidence, staged commitment, dialogue and human confirmation.
Regulatory and accountability intensity	General consumer protection may be sufficient.	Regulated advice, privacy or professional duties constrain autonomy.	Verify credentials, consent, audit trails, responsibility and reversal.
Platform governance and resource dependence	Interoperability, alternatives and portable data limit exposure.	Concentration, specificity, control asymmetry and switching cost increase exposure.	Preserve multihoming, reusable data, direct customer assets and exit capacity.

Source: theory-informed synthesis; sector examples are illustrative rather than comparative estimates

Empowerment, dependence and strategic option value

Evidence-derived mechanism. Digital platforms provide access to customers and complementary resources while increasing the cost of exit. Agentic commerce may further concentrate discovery, comparison, transaction and post-purchase interaction. When an SME relies on one intermediary, changes in ranking, interface access or

data policy can affect demand immediately. Resource dependence directs attention to integration specificity, sales concentration, switching cost and data or control asymmetry.

Evidence summary and confidence. The 35 SME-platform studies show that access, capability development and dependence coexist. Platform capability can improve performance through networks, value innovation, com-

plementary assets and learning (Cenamor et al., 2019; Li et al., 2024; Ramdan et al., 2024; Weng et al., 2024). Governance research documents multihoming, disintermediation, algorithmic unpredictability and asset-specific dependence (Kude & Huber, 2024; Fitz & Scheeg, 2025; Cassia & Magno, 2026; F. Wang et al., 2026). Confidence is moderate for this platform mechanism and low-to-moderate for its extension to agentic commerce.

Theory-informed extension and testable implication. Agent readiness should therefore not mean maximum integration with one ecosystem. Connection requires reliable data feeds, interfaces, inventory and fulfilment. Option value requires reusable data, multihoming, direct channels, customer communities and the capacity to switch providers. An SME may increase short-term conversion by optimizing for a dominant agent while reducing long-term resilience if the underlying investments cannot be redeployed.

Unique products, authenticated provenance, local knowledge, customization and after-sales service can reduce substitutability. Dynamic capabilities matter because SMEs must sense changes in agent-mediated demand, seize selective opportunities and reconfigure differentiation, governance and channel portfolios rather than merely install a technical interface (Matarazzo et al., 2021; Warner & Wäger, 2019).

Theory-informed framework, boundary conditions and propositions

Figure 2 makes moderation path-specific: measurability, routineness, risk/reversibility and experiential uncertainty/co-production qualify mechanism-to-demand-capture paths; concentration, control asymmetry, switching costs, portability/multihoming and regulation qualify mechanism-to-option-value paths.

Six propositions translate the framework into relationships that can be falsified. The mapping is path-specific: P1 links product-data legibility to eligibility and visibility; P2 links verifiable evidence to trust transfer and recommendation; P3 links interface readiness to completed and reversible conversion; P4 links specificity, concentration and control asymmetry to dependency exposure and resilience; P5 tests multihoming, portability and direct customer assets as safeguards; and P6 links delegation depth to conversion and merchant relationship formation. Offering measurability, consequence risk, experiential uncertainty and governance conditions are moderators only where theoretically indicated. Each proposition is paired with its present evidence status and indicative measures in Tab. 4.

The framework permits the same capability to create value and exposure: interface integration may increase visibility and dependence; trust transfer may reduce legitimacy barriers and weaken relationship ownership; personalization may improve fit and concentrate informational power. This duality is consistent with the automation-augmentation paradox and platform-based competition (Cennamo, 2021; Raisch & Krakowski, 2021).

Table 4: Theory-informed propositions, evidence status and indicative operationalization

ID	Theory-informed proposition	Evidence status and indicative operationalization
P1	Product-data legibility increases algorithmic eligibility and visibility, especially for measurable, search-intensive offerings.	Low; cross-stream inference. Test schema coverage, attribute completeness, update latency, retrieval rate and recommendation share.
P2	Verifiable trust evidence increases recommendation probability for unfamiliar SMEs; the effect strengthens with experiential uncertainty and consequence risk.	Low-to-moderate; consumer trust evidence is direct, SME transfer is not. Test verified evidence, seller familiarity, risk and recommendation probability.
P3	Interface and transaction readiness increases conversion of AI-mediated visibility into completed and reversible transactions.	Low; no direct SME transaction estimate. Test interface coverage, inventory accuracy, authorization, failure/reversal rate and conversion.
P4	Integration specificity, intermediary concentration and control asymmetry increase dependency exposure and reduce resilience.	Moderate for platform settings; low-to-moderate for agentic extension. Test specific investment, sales concentration, switching cost and recovery after rule changes.
P5	Multihoming, portable data and firm-controlled customer assets weaken the relationship between integration specificity and dependency exposure.	Low-to-moderate; adjacent platform evidence. Test channel balance, redeployable data, direct-customer share and interaction with specificity.
P6	Delegation depth strengthens the visibility-to-conversion relationship but weakens direct merchant relationship formation, particularly for routine reversible purchases.	Low; theory-informed. Test autonomy level, frequency, conversion, merchant exposure, consented first-party data and direct repeat contact.

Source: own theory-informed synthesis

Table 5: Research agenda for direct tests of agentic commerce and SME competitiveness

Level	Research gap	Illustrative research question	Suggested design
Consumer–transaction	Advice is conflated with authority.	When does recommendation acceptance become authorization and completed purchase?	Pre-registered field or sandbox experiment with actual transaction states
Merchant visibility	Retrieval and ranking of SME offers are unmeasured.	Which data and evidence determine eligibility, representation and recommendation?	Repeated multi-agent audit using standardized seller profiles
Firm capability	Ordinary and dynamic capabilities are conflated.	Which sensing, seizing and reconfiguring processes renew operational readiness?	Longitudinal SME panel plus process cases
Dependence	Agent-specific exposure is unknown.	When do specificity and concentration reduce resilience, and do safeguards work?	Event study and longitudinal channel/dependence measures
Boundary conditions	Sector labels substitute for mechanisms.	How do measurability, risk, frequency, co-production and regulation moderate delegation?	Factorial cross-offering experiment
Governance and policy	Seller access and redress are opaque.	Which transparency, portability and correction rights improve contestability?	Algorithm audit, policy analysis and stakeholder field experiment

Source: own research

Managerial and policy implications

Theory-informed managerial direction requiring empirical testing: SMEs may begin with an agent-readiness audit covering the accuracy, structure and update latency of product, price, stock, delivery, return, warranty, compatibility and sustainability information. The audit may also examine how major intermediaries represent the firm, which transactions can be reversed, who monitors errors and how a human can intervene. The corpus does not establish that any particular audit item improves retrieval or performance; the appropriate investment depends on offering and governance conditions and is not a universal prescription.

Theory-informed managerial direction requiring empirical testing: a second priority may be verifiable evidence rather than content volume. SMEs may connect claims to certifications, provenance, service records, warranties and clear policies, particularly where quality is difficult to assess before purchase. These measures require field or experimental evaluation because the corpus does not establish which signals agent systems actually weight or whether their effect differs by seller size.

Theory-informed managerial direction requiring empirical testing: a third priority is channel optionality. Reusable product data, interoperable systems, multihoming, a direct channel and consented customer assets may preserve learning and bargaining alternatives even when intermediary channels deliver more volume. Their causal effect on resilience remains untested in agentic commerce. Candidate monitoring indicators include platform revenue concentration, data access, switching costs, fees,

transaction reversibility and the share of interactions in which the intermediary retains relationship ownership.

Sellers need intelligible participation rules, notice of material changes, access to representation data and correction procedures. These priorities align with European rules on platform accountability, contestability and risk-based AI responsibilities (European Parliament & Council, 2022a, 2022b, 2024).

Research agenda

Direct SME performance effects remain largely unobserved. Future work should distinguish advice from authority; audit retrieval, ranking and representation; observe completed transactions and post-purchase outcomes; and track specificity, multihoming, portability, relationship ownership and bargaining power longitudinally. Pre-registration, multi-reviewer synthesis, deposited search exports and design-specific appraisal would strengthen cumulative evidence.

CONCLUSION

The objective of this integrative review was to explain how agentic commerce may reshape SME competitiveness by connecting adjacent evidence from consumer-agent and SME-platform research through the theoretical lenses of dynamic capabilities and resource dependence. RQ1 is addressed through four mechanisms: eligibility and visibility, trust transfer, delegation depth, and dependency exposure. RQ2 is addressed by distinguishing ordinary capability foundations—product-data legibility, transaction-ready interfaces, and verifiable trust evidence—from the higher-order processes of sensing, seizing, and reconfiguring that renew these foundations and pre-

serve channel alternatives. RQ3 is addressed by specifying offering measurability, consequence risk and reversibility, purchase frequency and routineness, experiential uncertainty and co-production, regulatory intensity, and platform governance as boundary conditions that strengthen or weaken delegation, demand capture, and dependency exposure.

The central theoretical claim is twofold. On the one hand, AI intermediaries can reduce consumer search costs and lower legitimacy barriers for SMEs. On the other hand, they can create new forms of dependence on machine-readable data, interface access, and platform-controlled rules. SME competitiveness should therefore be understood as encompassing both the ability to capture agent-mediated demand and the preservation of strategic option value. Offering measurability, consequence risk, purchase frequency, experiential uncertainty, co-production, regulation, and platform governance specify the conditions under which delegation and dependency are more or less likely to emerge. The six propositions developed in this review should be interpreted as a testable research framework rather than as empirically validated causal effects.

Several limitations should be acknowledged. The reviewed literature is methodologically heterogeneous, while evidence concerning execution-capable agents and direct SME outcomes remains uneven and limited. The review may also be subject to selection and interpretive bias. Retrieval relied exclusively on OpenAlex, and sub-

sequent verification of Scopus and Web of Science indexing cannot exclude the possibility that relevant studies were omitted. Accordingly, confidence is moderate only for selected parts of the adjacent evidence base and remains low for execution-capable agents, direct SME outcomes, and comparative boundary effects.

Future reviews should broaden literature retrieval across multiple bibliographic databases. Further empirical research should employ transaction-level, longitudinal, cross-sectoral, and cross-country designs to test and validate the proposed framework. As control over digital interfaces continues to shift towards AI-mediated intermediaries, SMEs will need to remain machine-legible while preserving strategic autonomy, direct customer access, and bargaining power. Until stronger empirical evidence becomes available, machine legibility and ecosystem integration should be treated as conditional opportunities whose strategic value depends on whether SMEs retain customer access, channel alternatives, and sufficient bargaining capacity.

ACKNOWLEDGEMENT

This research was supported by the Internal Grant Agency of the Faculty of Management and Economics, Tomas Bata University in Zlín, under project RO/FaME/2025/04, 'Dynamics of Strategic and Organizational Behaviour of Firms in Key Industries: Exploring the Determinants of Decision-Making Processes'.

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AUTHOR CONTRIBUTIONS STATEMENT

Conceptualization, V. V.; methodology, S. A. A. A.-D.; validation, V. V.; formal analysis, S. A. A. A.-D. and V. V.; investigation, S. A. A. A.-D.; data curation, S. A. A. A.-D.; writing - original draft preparation, S. A. A. A.-D.; writing - review and editing, S. A. A. A.-D. and V. V.; visualization, V. V.; supervision, V. V.

DATA AVAILABILITY STATEMENT

No primary participant data were generated. All synthesized evidence comes from publicly available publications cited in the manuscript.

CONFLICTS OF INTEREST

The authors declare no conflicts of interest.

AI DISCLOSURE

OpenAI Codex (GPT-5) was used for language editing, document formatting, visualization editing and consistency checks. The authors verified all AI-assisted output and final wording and retain full responsibility for the originality, accuracy and integrity of the submitted manuscript.

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