EXECUTIVE REPORT

The state of Personal AI Agents in Australian retail

Personal AI Agents are the next wave of Agentic Commerce. This report explains what they are, which ones Australians can use today, and how well they shop some of Australia's most popular retail websites.

November 2026



Time Under Tension

Executive Summary

A year ago, browser agents inside ChatGPT (and other AI assistants) were the new way to shop online. Now agents have moved out of the chat and into our everyday lives.

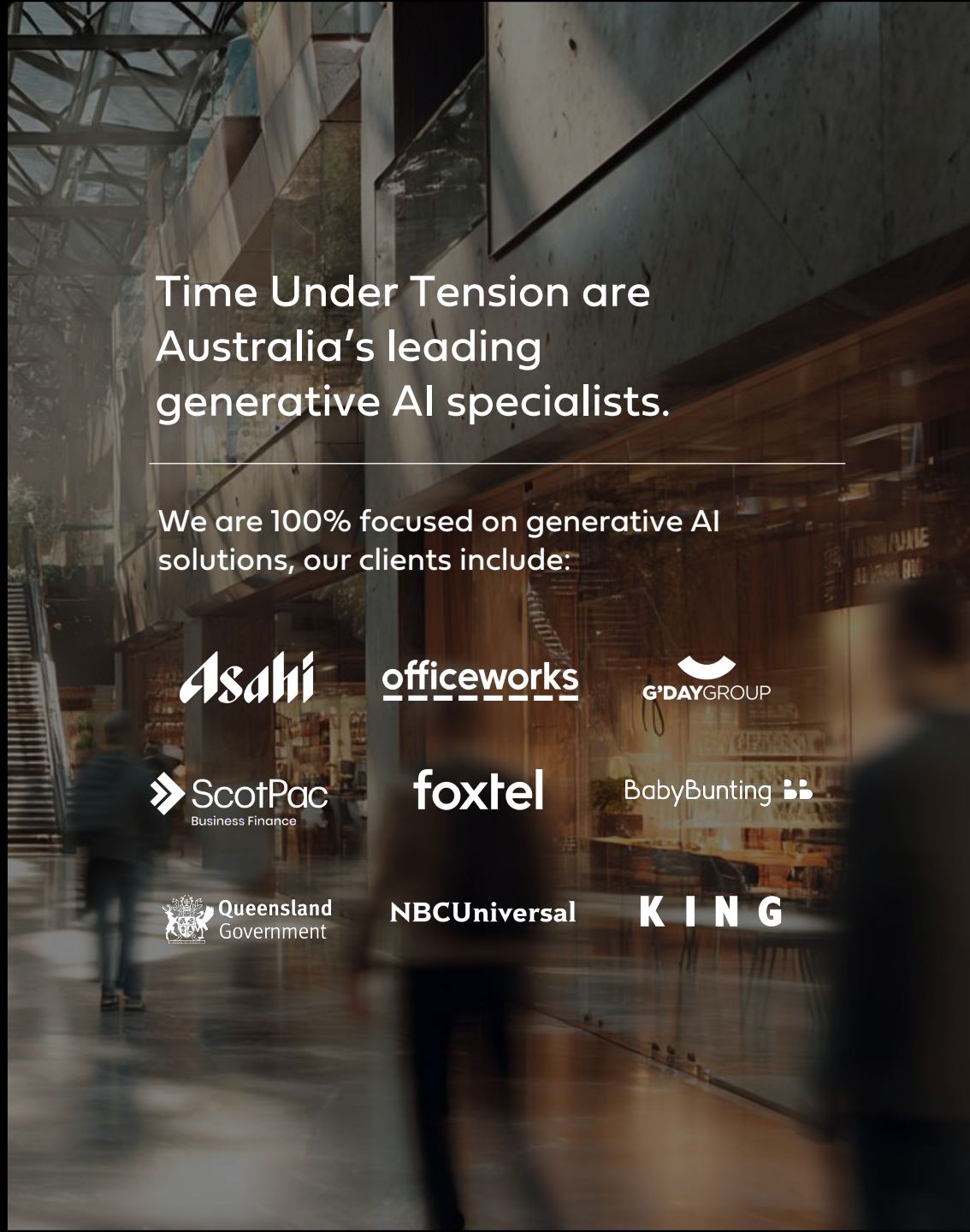
Personal AI Agents such as Meta Muse, OpenAI Dots, GrokBot and Instinct work in the background on their own cloud computer, remember what you like, and carry out multi-step jobs like researching, product comparison, filling a shopping cart and even check-out.

Growth has been rapid. Meta reported more than 10 million Muse set-ups in its first six weeks, with shopping one of the most common uses. Muse launched in Australia on 17 November with Kogan, MECCA, Officeworks and ShopBack among its local launch partners. Google made Gemini Tasks free here on the same day, and OpenAI 'dots' is also now available in Australia on some paid ChatGPT plans.

Are Australian retail sites ready? We ran 60 shopping tests with five Personal AI Agents across 28 Australian retail websites. The agents found a suitable product in two-thirds of tests and put an item in the cart 72% of times. They are also fast, completing tasks in an average of two and a half minutes.

On retailer sites we found a wide variance in 'agent friendliness' with the standout performers being JB Hi-Fi, Bunnings and Chemist Warehouse. With JB Hi-Fi standing out both for its discoverability and how compatible it was with the personal agents.

Increasingly, Personal AI Agents will be helping customers choose where to shop and completing the purchase on their behalf. This report provides practical advice for Australian retailers on how to be agent-friendly and capitalise on this new commerce channel.



Personal AI Agents explained

Shopping with AI chatbots requires you to provide instructions and drive the conversation. Personal AI Agents are different: they are proactive by nature and keep working after you close the app.

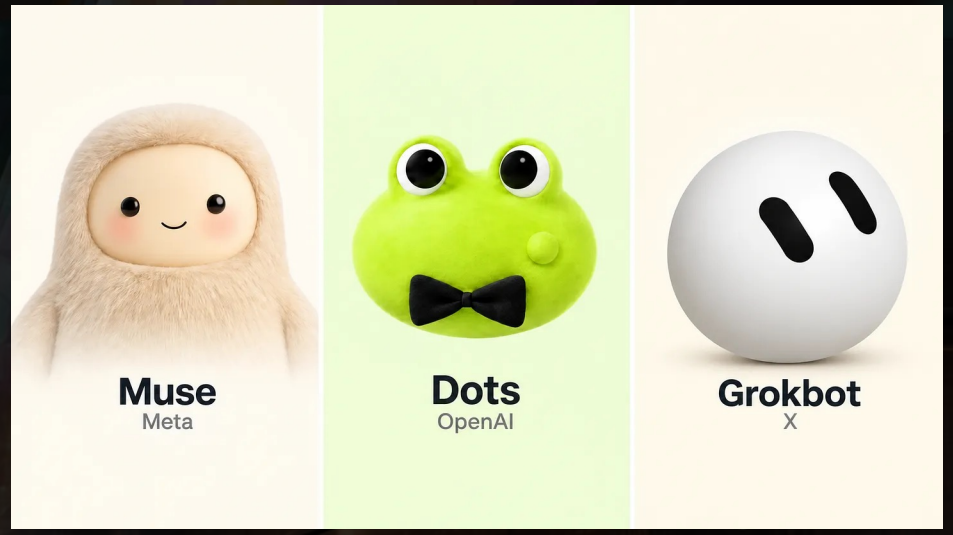
Think of it as a personal shopping assistant with its own computer. Each agent has a cloud computer and browser dedicated to you, so it can visit websites, fill in forms and add products to a cart while you get on with your day. You can message it, talk to it like a phone call (currently US only), or give it a job and let it report back.

These personal agents also remember. They build up knowledge of your preferences, sizes, budgets and favourite stores, and they become more useful when you connect your email, calendar and payment details.

For retailers, that changes who is doing the shopping. Instead of a customer searching your site, an agent is given a goal like “find Bluetooth headphones for my daughter under $50” and decides which stores to visit, which product fits best and where to build the cart.

Some agents can also save your credit card details and complete the check-out for you. OpenAI launched ChatGPT Wallet on 13 November so Dots can pay on your behalf, and Google Gemini and Instinct can buy within limits you set. These payment features are US only for now.

Shopping with personal agents isn’t perfect. Agents can get blocked, sometimes need help with CAPTCHAs and can occasionally make mistakes. But the direction is clear: more of the shopping journey will be delegated, and the agent will increasingly decide which retailer gets the sale.



Agents with personality

Personal AI Agents now come with characters, names and even voices. Meta Muse, OpenAI Dots and GrokBot are designed to feel like a fun companion you talk to, not a tool you use.

Why this matters now

Personal AI Agents have gone from demo to mainstream in a matter of weeks, and shopping is one of the first things people use them for. Muse arrived in Australia on 17 November 2026, so the US growth figures are a preview of what is coming here.

10M+

people set up Meta Muse in its first 6 weeks

25%

of Muse users use it on any given day

25%+

of Muse users shop with it, with an average purchase above US$200

5M

estimated Muse mobile downloads in its first 22 days

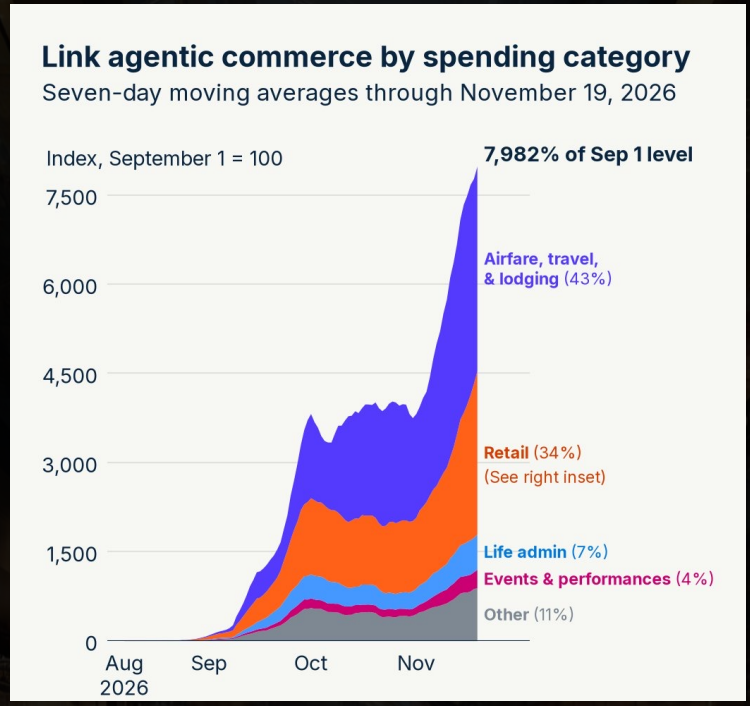
10%

daily user growth at Instinct, while still invite-only

40%

of Instinct users link a credit card within three weeks

Sources: Meta (October 2026 earnings), Sensor Tower estimate, Instinct founder interviews reported by Business Insider.



Agentic payments are growing quickly

Stripe data from usage of Link Agent Wallet, which powers payments for personal agents including Muse, Instinct, and Grok. The figures were published Nov 21.

The Personal AI Agents to know

Seven Personal AI Agents are competing to become your customer's shopping assistant.

Agent	Made by	What stands out	Saved card and checkout	In Australia
Meta Muse	Meta	Fastest growing and largest user base. Shopping is one of its most common uses, with local partners such as Kogan, MECCA and Officeworks	Checks out with a saved payment method after you approve each purchase	Yes, available since 17 November, free
OpenAI Dots	OpenAI	Always-on agent inside ChatGPT with its own cloud computer, memory and voice calls (US), integrated into your ChatGPT app	ChatGPT Wallet (launched 13 November, US only) lets Dots pay, with a security check for each purchase.	Yes, since 29 Sept, on some paid ChatGPT plans
Google Gemini Tasks	Google	Tasks in Gemini (formerly Gemini Spark), made free in six markets including Australia, integrated into your Google apps	Unattended checkout within limits you set, using Google Wallet (US only)	Yes, rolling out free since 17 November
GrokBot	xAI	Personal AI teammate that works across tools using a cloud computer, multiple bots can run inside one account.	Save credit cards inside your Vault, so Bots can check out on websites for you	Yes, on eligible paid plans
Instinct	Instinct	Invite-only, text-first agent you message on WhatsApp. Shops in its own guest browser	Unattended checkout from a pre-funded Stripe Link balance (US only)	Yes, invite-only
Claude Duet	Anthropic	Research preview with a waitlist for eligible paid users	Saved payment method, with approval for each purchase	Not yet (US preview)
Microsoft 365 Copilot Autopilot	Microsoft	Work-focused agent for Microsoft 365 Frontier customers	Not documented	Not yet (US preview)

Status as at 21 November 2026. Availability depends on plan, age and account settings, and is changing quickly.

Three ways agents will shop

Digital advertising analyst Eric Seufert describes three levels of agentic commerce. Most activity today sits in the first two, and that is where retailers can win or lose the sale.

1

Agentic discovery

The agent finds options that match the customer's needs and presents them. The customer completes checkout on the retailer's site.

Where we tested: every agent in our audit, plus building the cart.

2

"Soft" agentic commerce

The agent searches and presents options. The customer picks one, and the agent completes the checkout.

Today: Muse, OpenAI Dots and Claude Duet, with approval for each purchase.

3

"Hard" agentic commerce

The agent gathers requirements, then shops and completes the purchase without further input. A parcel simply arrives.

Today: Gemini and Instinct, within limits you set, in the US only.

"I think there's a legitimate case to be made for being very agent-forward right now, because if you integrate with agents, you probably are going to get preference there, and then that preference may be sticky over time."

Eric Seufert, MDM, in conversation with Stratechery, 19 November 2026

How we tested

In November 2026 we revisited our browser agent audit with the new generation of Personal AI Agents. We used the same three shopping tasks (leaf blower, kids' headphones and sunscreen) as last year, so the results can be compared year on year. However, this time we let the agents choose the stores.

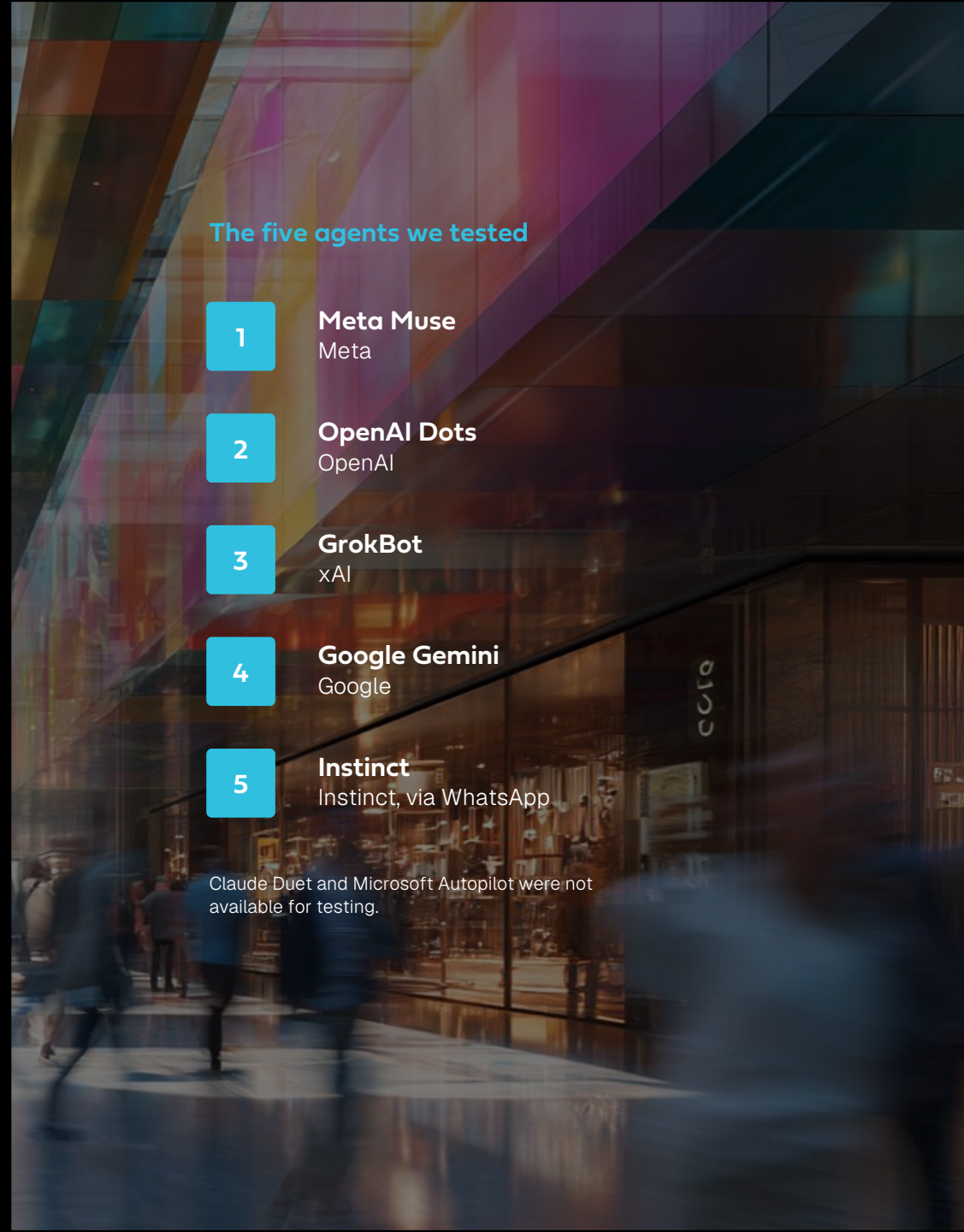
First, each agent was asked to find four Australian online stores for each product.

Example prompt: "Find four online stores selling battery-powered leaf blowers for under $350 with good reviews."

Then it was asked to visit each store, find a product that met the brief and add it to the cart. That's 12 shopping tests per agent and 60 in total, across 28 retail websites.

Example prompt: "Visit [retailer] and find me a set of kids' headphones with Bluetooth, for under $50, and add them to my cart."

Prior to starting the shopping research, each agent was told the shopper lives in Melbourne (postcode 3000) and to prefer Australian sites and prices in AUD. We stopped before checkout, payment or account creation, and checked every cart ourselves.



The five agents we tested

1. **Meta Muse**
   Meta
2. **OpenAI Dots**
   OpenAI
3. **GrokBot**
   xAI
4. **Google Gemini**
   Google
5. **Instinct**
   Instinct, via WhatsApp

Claude Duet and Microsoft Autopilot were not available for testing.

Headline results from our audit

Personal AI Agents can already shop most Australian retail sites, quickly and with little help. But half of all tests fell short somewhere between finding the product and getting it into the cart.

67%

of tests the agent found a product that met every requirement (40 of 60)

72%

the agent was successfully able to add an item (even an incorrect one) to the cart (43 of 60)

50%

did both: found the right product and added it to the cart successfully (30 of 60)

82%

needed no human help to research and add to cart (from successful test runs)

8.5/10

average product accuracy, with 41 tests scoring 9 or 10

2:34

average time taken to complete the open research task (40% faster than our browser agents audit from a year ago)

The friction: 30% of tests hit an access or login barrier, and in 15% the retailer's site blocked the agent outright.

Australian retailer results

Agent-friendliness split along a clear line, and it didn't follow brand size. Specialist and category retailers let agents shop, while some of Australia's biggest names stopped them. Figures show carts from agent visits.

Agent-friendly

JB Hi-Fi
Bunnings
Chemist Warehouse
Total Tools
Priceline
Pharmacy Direct

Each retailer had clear product specs, prices and stock availability listed on the page, and guest add-to-cart without signing in. All five personal agents chose JB Hi-Fi when asked to find kids' headphones.

Works, with friction

Amazon AU
Sydney Tools
Woolworths
Mitre 10

For these retailers, shopping carts usually worked for the agents, but they required some kind of friction, such as missing reviews (or hidden behind a log-in), delivery options requiring sign-in, or difficulty adding items to the cart.

Agent-unfriendly

Amazon
Big W
Kmart
Target
Coles

Amazon has actively decided to block Personal AI Agents, with the other retailers above experiencing issues in our testing such as bot blocking, failing add-to-cart buttons and a log-in requirement.

Comparison to 2025: compared with our 2025 browser agent audit, JB Hi-Fi, Bunnings, Chemist Warehouse and Priceline continued to be top-performers in their agent friendliness.

"You're not in the same position as Amazon, no matter who you are." Eric Seufert, on businesses copying Amazon by blocking agents

The Agents compared

We were surprised at how consistently the different agents performed - there are no bad choices. The biggest reason to choose one over another might be choosing the personal AI agent that lives in the AI chatbot that you already prefer. That, and price.

Agent	Verdict	Found product	Added to cart	Accuracy	Avg time	Human help	Best at	Weakest at
1. OpenAI Dots	Most accurate and most transparent	9 of 12	9 of 12	9.1	2:06	3	Always said what it hadn't checked, and verified empty carts itself	Narrow shortlists; sometimes skipped local stock checks
2. GrokBot	Strongest executor, weakest judge	8 of 12	10 of 12	7.6	1:56	3	Most successful add-to-carts and fastest	Odd store choices like Uber Eats and Qantas Marketplace
3. Meta Muse	Careful but slow	8 of 12	9 of 12	8.7	3:15	1	Thorough product checks	Slowest; looped for 7 minutes at the Coles login gate
4. Instinct	Quick finder, but shops out of sight	6 of 12	8 of 12	8.4	2:55	1	No permission prompts; flagged price changes	Lowest discovery; carts sit in its own guest browser
5. Google Gemini	Good researcher, weakest shopper	9 of 12	7 of 12	8.8	2:38	4	Joint-best discovery and fast research	Fewest successful add-to-cart and needed the most human help

What separates them most is behaviour when things go wrong. All five personal agents found broadly the right product in most tests. The differences were most obvious when something went wrong: a security block, a log-in wall, missing product reviews or a failed add-to-cart. Dots and Muse slowed down and reported honestly, GrokBot pushed through, sometimes by picking an unusual store, and Gemini handed control back to the human.

Detailed findings

Big names were the hardest places to shop

High profile retailers Kmart, Big W, Target and Coles were the most difficult for the personal AI agents to shop at.

Agents choose the store before the customer sees it

Each agent nominated its own four stores and the lists differed widely, and sometimes surprisingly. GrokBot sent shoppers to Uber Eats for a leaf blower (!)

Missing reviews can mean the agents skip you

In 13 of 20 leaf blower tests a product was found but “good reviews” couldn’t be confirmed by the agent on the retailer site. Agents then needed to go and find ratings from other review sites or a competitor’s page.

Agents are very observant!

The agents spotted when the price changed between product pages and the shopping cart, and when delivery times or costs shown only at checkout were inconsistent with earlier in the shopping journey.

Personal Agents can mostly work autonomously

In 48 of 60 tests the agents needed no human help. When required, the interventions were things such as CAPTCHAs, security checks, cookie pop-up banners and browser permissions.

Recommendations

1. Treat agents as a sales channel

A blocked agent is a lost sale, often handed to a competitor. Give personal agent conversion an owner and a KPI.

2. Rethink your bot blocking

Separate harmful bots from customer-directed agents. OpenAI now asks retailers to set up their CDN or firewall to recognise its agents’ signed requests. Test your add-to-cart flow with the major agents regularly.

3. Rethink log-in before cart

Guest carts would turn blocked visits into orders.

4. Make product pages machine-readable

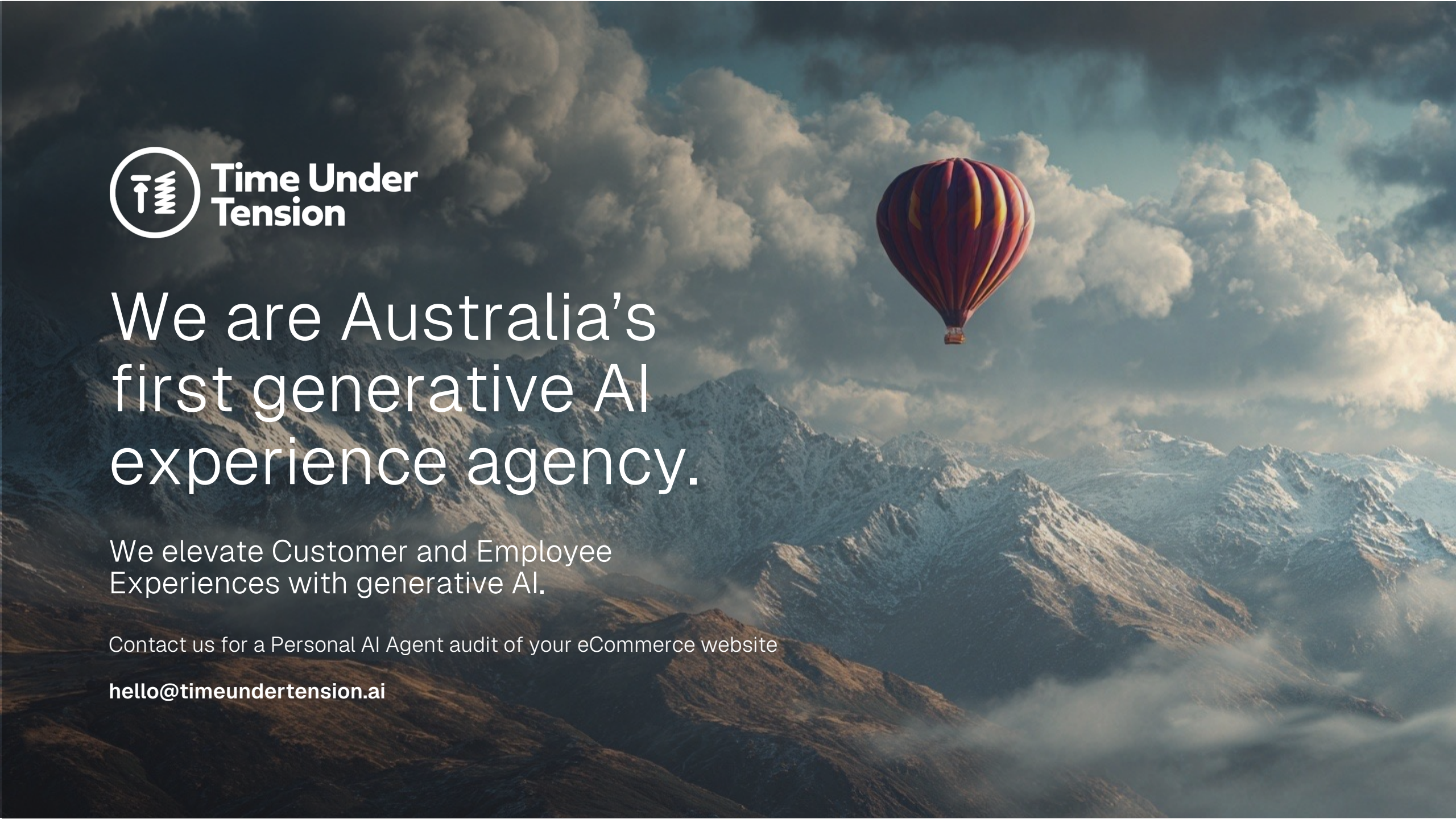
Put clear specs, stock by postcode, delivery costs and review counts on the page. Keep Meta’s product catalogue, Google Merchant Center and structured data complete and current.

5. Earn a place on the agent’s shortlist

Agents pick the stores. Build review volume, explore partner programs like Muse connectors, and be a store an agent trusts and can transact with.

6. Prepare for customers you can’t see

Recognise agent traffic, keep prices consistent from search to cart, and find ways to keep the customer relationship when the agent does the clicking.


Time Under Tension
We are Australia’s first generative AI experience agency.
We elevate Customer and Employee Experiences with generative AI.
Contact us for a Personal AI Agent audit of your eCommerce website
hello@timeundertension.ai

APPENDIX

A view from the dinner table

“Talking to an AI that can go away and get things done feels surprisingly natural, really quickly.”

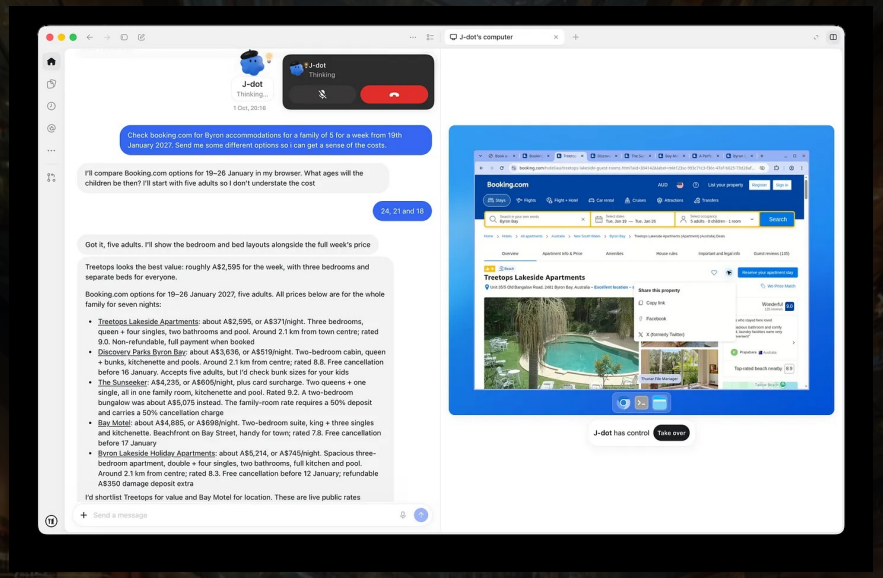
Jason Ross, Time Under Tension

Jason from our team has been living with OpenAI Dots, ChatGPT’s new Personal AI Agent. His Dot, J-Dot, joined the family for dinner.

While the family planned a trip to Byron Bay, J-Dot was given budgets for travel and accommodation. It searched for options, shared images and sent through the final booking confirmations in a tidy email. At the same time it booked an optometrist appointment for one of the children and drafted replies to Jason’s unread emails. All over dinner.

The appeal goes beyond productivity. As Jason puts it, “For me, that promise is as much about mental load as productivity.”

He is also clear about the trade-off. How much of your inbox, family information and payment details an agent should see is a real decision about trust. Agents have safeguards and approval checks, but they can still make mistakes.



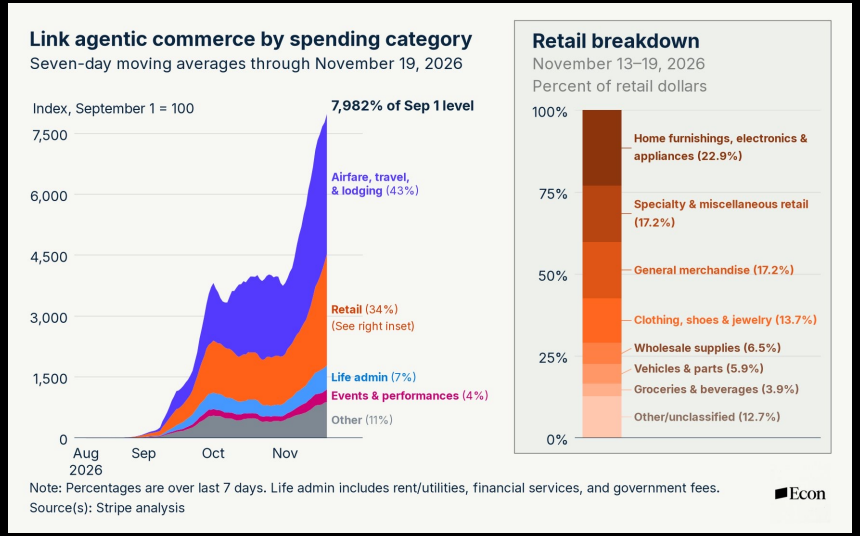
J-Dot comparing Byron Bay accommodation on Booking.com in its own browser, while Jason talks to it on a call.

APPENDIX

Agentic Commerce growth

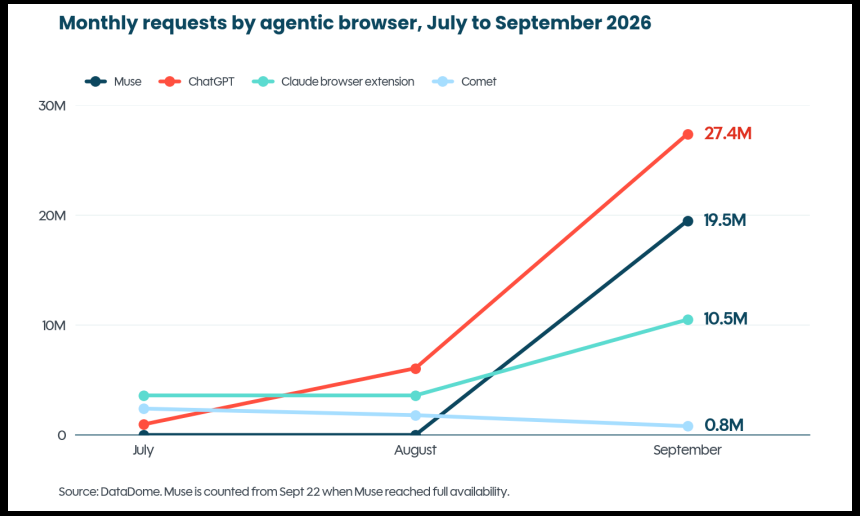
Stripe recently launched Link Agent Wallet, which powers payments for personal agents including Muse, Instinct, and Grok. The figures below were published Nov 21.

- Agentic payments continue to grow fast. Daily spend on Link Agent Wallet was nearly 80-fold higher in mid-November than at the start of September, measured using a seven-day rolling average.
- In the last month alone, we've seen spend double.
- Airfare and retail are currently the dominant spend categories. Last week, over 40% of Link agentic spending volume was on airfare, travel, and lodging, roughly a third on retail, and a quarter on other categories.
- Agentic is sticky. More than half of consumers who make one agentic purchase come back to make at least a second, typically in the same spending category.



Agent traffic is climbing fast

Monthly requests from agentic browsers grew sharply between July and September 2026. Muse generated 19.5 million requests in September, counted only from 22 September when it became fully available. Source: DataDome.



APPENDIX

Audit results by category

We ran tests across each of the agents in these three product categories, with varying results.

Leaf blowers

30% found the product

95% added to cart

Average accuracy **7.8**

19 of 20 tests ended in a successful shopping cart. Discovery sometimes fell short because the prompt asking for “good reviews” often couldn’t be confirmed: most listings had 0 to 6 reviews. Makita’s DUB186SF kit was chosen in 5 tests, priced $242 to $247.

Kids’ headphones

80% found the product

55% added to cart

Average accuracy **8.6**

Agents found the right headphones, but carts failed or were blocked at Kmart, Big W and Target. The same $20 Anko pair was picked five times at Kmart and Target and never reached the shopping cart.

Sunscreen

90% found the product

65% added to cart

Average accuracy **9.2**

The Coles login wall and blocks at Big W and Amazon stopped carts. The same 400 mL bottle ranged from $12.99 at Priceline to $28 at Woolworths and Coles.

APPENDIX

Methodology

We tested five Personal AI Agents (OpenAI Dots, Meta Muse, GrokBot, Google Gemini and Instinct) on 28 Australian retail websites in November 2026.

Each agent first chose four online stores for each of three products: a battery-powered leaf blower under $350 with good reviews, kids' Bluetooth headphones under $50, and Nivea Sun SPF50+ sunscreen in 400 mL or more. It was then asked to visit each store, find a qualifying product and add it to the cart, giving 12 tests per agent and 60 in total.

We recorded discovery success (an available product meeting every requirement) and add-to-cart success (the correct item visibly in the cart) separately, along with product accuracy (scored 0 to 10), time to result (with a 10 minute timeout), human help and any access barriers.

Caveats:

- Each test was run once, so an individual retailer result can reflect a single session. The pattern across retailers is clearer than any one result.
- Each agent chose its own stores, so the retailer mix differs by agent. Unsuitable stores were tested rather than replaced.
- OpenAI Dots and GrokBot ran their tests in one continuing conversation rather than a fresh one per test.
- Instinct builds carts in its own guest browser. We counted all 8 of its carts as successful because the correct item was in the cart. Its timings come from WhatsApp timestamps, to the nearest minute.
- Agents and retail sites are changing quickly, and the same prompt on another day may give a different result. We stopped before checkout and did not test payment.

