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The Promise and Potential of AI in Retail

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1 Preface

Artificial Intelligence (AI) could bring about transformative changes in our society. As early as 2029, the world-renowned scientist, inventor, entrepreneur, and author Ray Kurzweil predicts the moment when artificial intelligence will surpass human intelligence. Bill Gates, the founder of Microsoft, has said that no one is better at forecasting the future of AI than Kurzweil. From that point onward, according to Kurzweil's calculations, it will be possible to link our brains directly to computers — via chips implanted in the neocortex. Human cognitive performance will increase enormously. He assumes that, in the medium term, everyone will replace their smartphone with an AI implant — not only because costs will decline, but also to remain competitive with other people. AI can also enhance the performance of companies. According to Kurzweil, AI could even render large parts of the insurance and banking sectors obsolete. Credit, payment transactions, wealth management — all of these can be automated with AI support. Robo-advisors, AI-based credit assessments and algorithmic trading are already a reality today. The traditional retail bank could be replaced by intelligent financial platforms.

In this context, the question also arises as to how retail will be affected by the use of AI. Unlike banks or the insurance industry, retail also depends on emotions and social experiences. Seeing, feeling, trying, and experiencing all play an important role. Nevertheless, retail too offers the opportunity to automate many of today's tasks with the help of AI. Tasks such as inventory management, pricing, shelf management, payment and reordering could be handled by AI with great precision. Will AI also lead to a hyper-personalisation of the shopping experience? The traditional "one size fits all" approach could be replaced by an intelligent alignment with consumers' individual expectations, thereby professionalising retail marketing.

This study provides answers to these questions and helps decision-makers in retail to:

- gain an overview of the current possibilities for using AI in retail
- assess the potential of AI for 51 tasks across the areas of headquarters, logistics, and stores
- gain insights into how AI is applied in retailers (best practices)

Methodologically, we draw on the Delphi method. As part of this multi-stage expert survey, selected experts first completed a written survey and then took part in an in-depth discussion round. In this way, the study provides valuable qualitative insights into which areas of retail offer the greatest potential for successful AI applications. We are aware that the participating experts from (IT) consultancies tend to hold a somewhat positive view of AI's potential and feasibility, which may influence the results. Nevertheless, roughly half of the expert panel consisted of professionals from retailers, helping to ensure a balanced and realistic assessment.

At this point, it seems impossible to predict where we will stand five years from now. If the so-called singularity really does occur as early as 2029 — a term from mathematics describing a point at which normal laws no longer apply — our world will be a different one. Yet it is not so much about being able to forecast the exact use of AI in retail. Far more important is the ability to adapt, to let go of old ways of thinking, and to embrace new learning. This study aims to contribute to that.

Finally, we would like to thank all the experts for their participation in our study and wish you valuable insights as you read it!

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2 Management Summary

AI has already arrived in the retail — not merely as an experiment, but with a wide range of concrete applications. Our experts confirm that retailers are successfully using AI today in their headquarters, logistics, and stores. They show that the technology can be implemented in the short term and can also be profitable in the long run. Prominent examples illustrate this: Mango uses AI-generated models for marketing campaigns; Axfood manages its product variety through AI-based assortment planning; A 101 automates reorders for 13,000 stores; IKEA employs drones for inventory checks; and Rituals schedules shifts using AI-powered software. These examples make it clear that AI has already penetrated the core business and is no longer confined to pilot projects.

In **headquarters**, our experts see the greatest potential for success in category management and marketing, as these tasks directly influence revenue and customer engagement. Price optimisation, assortment planning and generative applications in marketing offer major short-term opportunities, while procurement and human resources are viewed more cautiously due to regulatory issues and their lower impact on revenue.

In **logistics**, AI proves particularly effective in data-driven forecasting and planning processes: demand forecasting, replenishment planning, and route optimisation promise significant gains in efficiency and profitability. Applications that physically ease employees' workload — such as AI-supported quality control or autonomous drones for inventory checks — also play a complementary role.

In **stores**, AI shows its potential particularly in workforce scheduling, preventing out-of-shelf situations, and managing markdowns. These applications not only increase productivity and reduce costs, but also have a direct positive impact on both profitability and employee satisfaction.

Our experts agree that all three areas of the business — headquarters, logistics, and stores — offer strong profit potential and can be implemented operationally in the short term. At the same time, they emphasised that retail, despite many flagship projects, is still at the pilot stage. For future development, a clear strategic anchoring is therefore crucial: AI should not be introduced indiscriminately, but targeted specifically at processes characterised by high manual effort and reliable data. Particularly suitable tasks include demand forecasting, price optimisation, and workforce scheduling.

Despite all the technological momentum, people remain the key success factor in the AI transformation. Employees are not only the users but also the best experts on their own areas of responsibility. When they are actively involved in the development and implementation of AI, it becomes possible to identify practical pilot projects, ensure acceptance, and build trust in the technology. Consumers also play a crucial role: companies need to understand how purchasing decisions change through AI, which tasks customers are willing to delegate to AI, and how potential concerns can be addressed.

Overall, it becomes clear that AI is no longer merely a topic for the future but has become an integral part of retail. The next step is to embed AI strategically rather than in isolated fragments, focusing on revenue impact, efficiency gains, and easing employees' workload.

3 Description of Study Objectives & Survey Methodology

AI seems more relevant than ever and is influencing how we work and live. It already offers major opportunities for retailers today. For example, machine-learning algorithms support category management in selecting promotional items, while generative AI applications simplify the creation of images and video material for advertising brochures and online shops. These are just two examples of the wide range of management tasks (hereinafter referred to as "tasks") that are being transformed by the use of AI. The variety of possible AI applications is vast and continues to grow. This raises the question of the fundamental significance of AI for retail — both now and in the future. Against this backdrop, our study pursues three objectives:

1. Describe the fundamental Significance for Retail

The first objective of our study is to describe the fundamental significance of AI for retail. What role does AI already play in retail today, and what role will it assume in the future? To what extent will retailers face organisational changes? Is an explicit AI strategy needed? Based on nine propositions, we explore the fundamental significance of AI and encourage retail managers to engage more closely with current AI developments and their concrete practical relevance for the tasks in headquarters, logistics, and stores.

2. Highlight the Opportunities of AI for Retail

AI encompasses a broad spectrum of technologies and can support — or even fully take over — a wide range of tasks across different business areas. But which tasks in retail should be prioritised for AI implementation, and where lie the greatest opportunities to improve profitability? Are AI applications for these tasks operationally feasible within the next two years? We asked experts to evaluate and discuss a wide variety of retail tasks with these questions in mind. Based on our findings, we recommend that decision-makers focus specifically on those areas where the use of AI can be considered particularly promising for their own company.

3. Identify the Challenges of AI for Retail

Opportunities, especially in the context of technological innovation, always go hand in hand with challenges, particularly when entire areas such as marketing are affected rather than just individual applications. What exactly are these challenges? Are there tasks where implementing AI entails greater hurdles than the potential efficiency or revenue gains? The results of our expert discussion help executives identify possible challenges at an early stage.

Figure 1
Multi-stage Delphi Method



Unique Survey Methodology

Unlike existing publications (see, for example, HDE & Safaric Consulting, 2025; Scheidegger & Bauer, 2025), which rely primarily on traditional empirical research methods, the present study is based on a multi-stage Delphi approach, illustrated in Figure 1.

In the first step, an extensive literature review was conducted to provide as complete an overview as possible of existing AI applications that cover key functional areas of retailers. In addition, exploratory preliminary discussions were held with three recognised experts to critically assess the identified areas in terms of their relevance and practical feasibility in the retail context, to identify tasks with AI relevance and, if necessary, to expand the list.

Building on this, a structured questionnaire was developed in the **second step**, the structure of which is illustrated in Figure 2. The questionnaire was divided into three sections. First, nine specially developed propositions were used to assess the fundamental significance of AI in retail. In the second section, the experts evaluated a total of 51 tasks in retail where AI can be applied. These tasks were assigned to three areas within retailers — headquarters, logistics, and stores. Finally, the experts were asked to name their three AI best practices.

In the third step, the expert panel was assembled. The selection criteria included both in-depth expertise in AI and practical or academic experience in retail. The questionnaire was sent to a final group of eight experts. An overview of the composition of the expert panel can be found in Chapter 4 of this study. Our experienced panel represents a range of backgrounds across different retail sectors. Although eight experts do not allow for representative statements, the Delphi approach provides in-depth insights and well-supported explanations for the topic of AI in retail. This rich and detailed perspective was achieved in particular through the discussion round **in the fourth step** of the study. Here, the prepared results from the individual survey were presented and differences in assessment were explored further in an online discussion. **In the fifth step**, we analysed and interpreted the statements from this discussion round. The findings are qualitative in nature and do not claim to be representative. They should be understood as impulses for thought and cannot be directly transferred to every retail context.

The results from the discussion round are summarised in Chapters 5 and 6. We follow the structure of the questionnaire, beginning with the nine propositions and then addressing the areas of AI application in retail. Chapter 7 presents the experts' AI best practices.

Explanations of the Task Areas for AI in Retail and the Evaluation Dimensions

Retailers, especially those with physical sales areas, are characterised by a complex and division-of-labour structure. Typically, three central functional areas can be distinguished: ***the headquarter*** with functions such as marketing, IT, procurement, category management or human resources; ***logistics*** with its distribution centres; and customer interaction ***in the stores***.

Against the background of this organisational separation, we decided in designing the study to analyse the potential of AI systematically along these three areas. This not only makes it possible to identify more precisely where potential efficiency gains from AI can arise, but also allows conclusions to be drawn about the consequences for employees on site.

From the perspective of retailers, this differentiation is equally important. A grocery retailer with an extensive network of stores will recognise considerable economic potential even in seemingly simple in-store processes, whereas a pure online retailer might focus its AI strategy on cost-intensive logistics.

When developing the questionnaire, the question arose as to how the potential of AI in retail can be measured. Previous empirical studies provide

Figure 2
Overview of the Questionnaire Structure

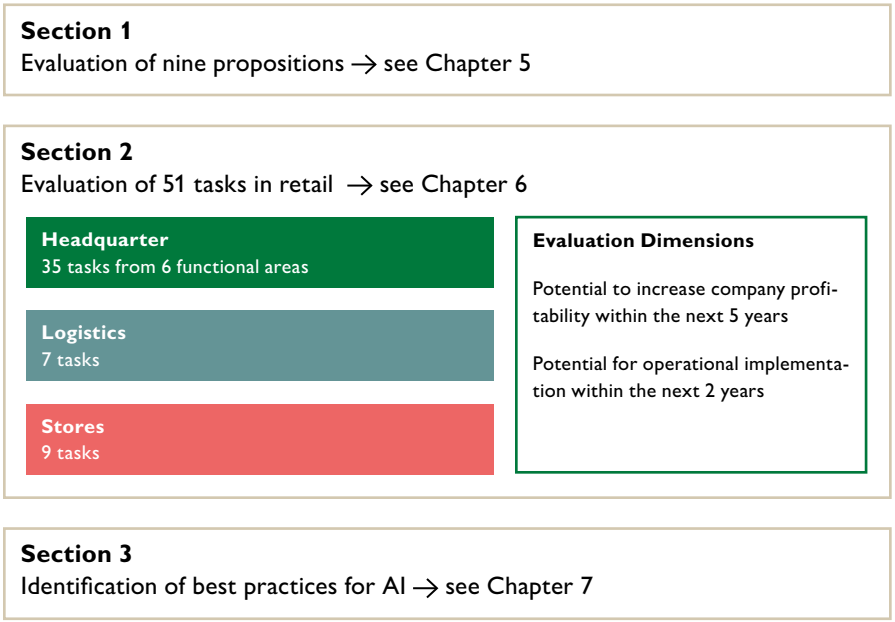
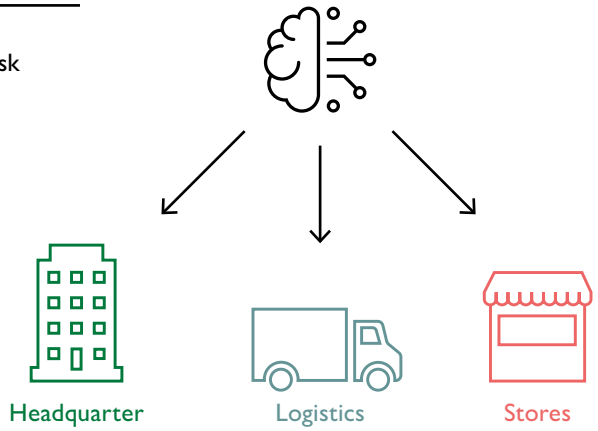


Figure 3
Division into three Task Areas



general assessments by retail managers regarding the potential of AI and information on areas where AI projects are planned or have already been implemented. While these studies allow preferences regarding functional areas and tasks to be inferred, they leave unclear the specific considerations on which these assessments are based. Since every business investment decision ultimately centres on the contribution to company success, we decided on the following two evaluation dimensions:

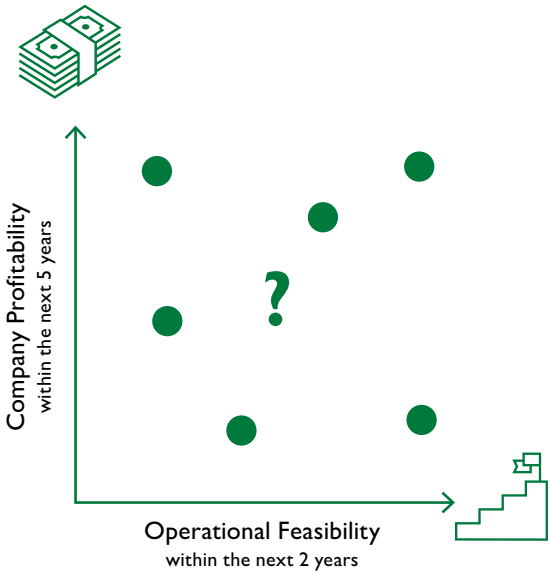
1. Potential to increase Company Profitability within the next five Years

Because software projects typically involve significant development and implementation costs, their economic benefits usually unfold in the medium to long term. However, efficiency gains, revenue growth or cost savings can make the investment worthwhile. The aim of this evaluation dimension is to determine for which tasks our experts expect the greatest impact on profitability within a five-year horizon.

2. Potential for operational Implementation within the next two Years

Even economically attractive software projects are only effective if they can be implemented promptly. In practice, the key question is whether an AI application is readily available, can be integrated in a modular way, and is compatible with existing IT systems. For example, using an AI tool for media creation in marketing can be done independently of the existing IT infrastructure, whereas planning software for inventory management will almost certainly require integration into existing systems. With this operational perspective, we aim to identify the tasks for which our experts consider a realistic AI implementation feasible within the next two years.

Figure 4
Evaluation Dimensions





4 Composition of the Expert Panel

Representatives from retailers, consulting firms, research institutes and software providers took part in the expert discussion. This diverse composition made it possible to incorporate a wide range of perspectives and experiences into the analysis. Compared with similar studies, the results can therefore be more thoroughly substantiated and supported by the discussion.



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5 Fundamental Importance of AI in Retail Illustrated by 9 Propositions

AI is developing rapidly and raises fundamental questions for retailers: What role does AI already play today? How profoundly will it change company structures and processes? What challenges will retailers face when implementing AI?

To help our experts address these and similar questions, we developed nine propositions. These propositions cover both the opportunities and the transformative impact of AI, as well as challenges such as employee resistance or government regulation. The following section briefly explains the intent of each proposition and summarises the assessments from the expert discussion.

Proposition 1



«While the internet has opened up new sales channels, AI is transforming every stage of the value chain and fundamentally influencing how retailers think, make decisions, and act.»

Unlike earlier technological developments such as the internet, which evolved into an important sales channel, AI unfolds its potential across all stages of the corporate value chain. This impact is twofold: on the strategic level, it shapes how companies think and make decisions, and on the operational level, it influences how processes are designed — for example, in optimising the supply chain or in marketing activities.

The experts agree and emphasise the strategic importance of AI. They consider AI particularly valuable where data-driven decision-making processes are possible. For example, Swedish grocery retailer ***Axfood*** can use these processes to meet customer needs even more effectively through a locally tailored assortment and thereby increase store profitability. This strengthens market positioning and creates competitive advantages.

AI also operates across departments and enables the optimisation of complex, interconnected processes. A practical example is the detection of shelf gaps in stores using cameras and appropriate software. Employees are notified via headset or app to refill the shelves. However, to ensure that enough stock is always available, demand must be managed proactively. This illustrates the interdependence between stores and logistics.

To harness the potential of AI, a long-term, integrated AI strategy is needed — one that systematically links existing individual solutions and deliberately leverages synergies within the company. Nevertheless, AI solutions such as chatbots that support employees in specific tasks offer a pragmatic entry point. These applications, described in the discussion as "day-to-day AI," can be implemented even without an overarching AI strategy.

Proposition 2



«Successfully introducing AI in retail requires major changes in the corporate organisation.»

A far-reaching use of AI along the value chain is not an IT project but a company-wide transformation initiative that affects organisational structure and processes, governance, management competencies, and external interfaces (such as suppliers, service providers and regulators). Our experts share this view, emphasising the importance of involving various departments and stakeholders in the implementation of AI projects.

Recent surveys also show that companies achieving measurable benefits from AI redesign workflows and explicitly involve senior management in AI governance (Singla et al., 2024, 2025). For retailers, this leads to clear organisational implications: establishing cross-functional teams drawn from areas such as category management, IT, legal and compliance, as well as operational units in logistics or store operations, in order to integrate AI successfully and effectively (Lamarre et al., 2024).

At the board and top management level, governance structures are needed to manage risks, prioritise AI initiatives, and clarify responsibilities (Abrash et al., 2024). At the same time, according to SAP CEO Christian Klein, key barriers to AI adoption include data quality and integration as well as a lack of awareness of where technology can concretely support business processes (Pillay, 2025). The experts confirm the essential role of high-quality data, which is a fundamental prerequisite.

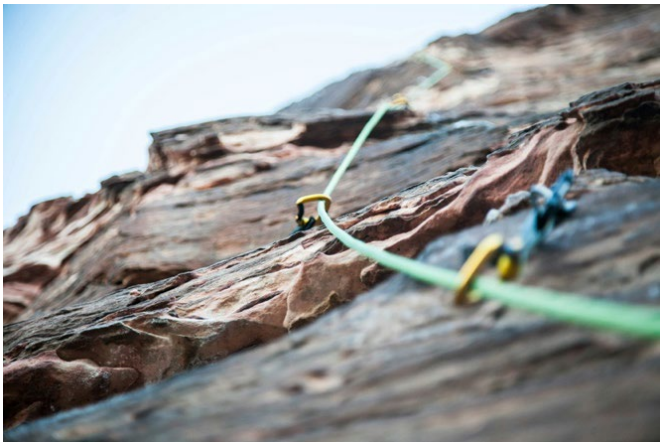
In summary: without structural adjustments in a company's process organisation, AI often remains stuck in pilot projects. In 2024, 74 percent of firms reported difficulties in scaling AI value (BCG, 2024). AI leaders stand out in part because they invest almost two-thirds of their transformation resources in employees and processes, with the remainder going into technology and data (BCG, 2024).

Proposition 3



«To successfully unlock the potential of AI in retailers, the entire organisation must support its implementation.»

Proposition 4



«Trust-building measures for the use of AI are needed in many retailers.»

Proposition 2 already makes it clear: technology alone is not enough. Our experts share this view and point to the necessary acceptance and willingness to change within companies. To increase these, it helps to actively involve the business units affected by AI projects. Projects are driven by clear support "from the top" and by active communication. Organisations that successfully use AI make the topic a visible priority through their executive management and deliberately raise the AI competence level of their workforce (Lamarre et al., 2024; Singla et al., 2025).

Initial reports from retailers show which instruments can effectively support the AI transformation. Cross-functional AI teams that identify and implement use cases together with the business units have proven particularly successful. For example, the drugstore chain ***Rossmann*** established an AI team appointed by executive management in 2023, which within 18 months identified and prioritised more than 200 use cases (Rossmann, 2024). In addition, the company organises events and offers specialised AI training courses to actively involve employees in the AI journey.

With this, the company follows a promising approach and confirms the findings of a study showing that the key factor for successful implementation lies in the hands of the leadership team. Leaders often underestimate their employees' willingness to actively integrate AI into their daily work and instead view both the workforce and the technology as barriers. In many cases, employees are waiting for company management to drive the transformation forward with structured measures such as training, access to AI tools or the creation of incentives (Mayer et al., 2025).

Trust emerges when performance, fairness, transparency and accountability are evident — especially in decision-support systems and wherever AI decisions directly affect people. This is the case, for example, in human resources when AI is used to pre-screen applications or to measure employee performance. The EU AI Act, the European Union's regulatory framework for the use of AI, explicitly classifies HR systems as high-risk applications and requires companies to implement appropriate governance measures (EU, 2024).

Practical cases illustrate why such measures are necessary. In 2018, ***Amazon*** halted the rollout of a recruiting system before its launch because it was found to disadvantage women (Dastin, 2018). In 2020, HR software provider ***HireVue*** abandoned the use of visual analysis of applicants' facial expressions in job interviews after facing criticism (Knight, 2021).

Our experts confirm the caution that must be exercised in AI projects in the HR domain to avoid jeopardising employee acceptance. Transparent communication about the purpose, benefits and impact of AI applications is important across all areas. Moreover, employees want to understand how the tools work and how they arrive at their results before integrating them into their daily work (Lamarre et al., 2024). Ultimately, responsibility for decisions still lies with humans, not with AI.

Proposition 5



«In many organisations, there is considerable scepticism among employees regarding the introduction of AI »

Even when employees are willing to embrace change, the introduction of partially or fully automated processes through AI can trigger a certain level of resistance. Employees often fear for their jobs — and this concern is not entirely unfounded, as the use of AI does indeed create opportunities to reduce personnel costs.

This assessment is not shared equally by the experts. While new technologies and tools can lead to resistance and uncertainty among affected employees, thereby placing a considerable strain on the transformation process, the context of AI deployment is crucial. If AI does not result in job cuts but primarily serves as a tool to ease workloads, employees may in fact welcome it.

One example is the use of AI-supported systems in logistics, such as for reducing physically demanding tasks in order picking or for carrying out automated inventories using image recognition or sensors. For instance, furniture retailer ***IKEA*** already employs drones in several warehouses and distribution centres to automate inventory counts. Because this work is physically demanding, prone to errors when done manually and typically carried out during off-peak hours, introducing AI-supported systems posed no problem. Employees can therefore focus on more engaging tasks, while stock levels are recorded more quickly and accurately in the system.

Proposition 6



«Knowledge about AI and its application within the company is limited at the executive management level.»

This proposition is based on the findings of a study showing that, particularly at the executive management level, there is still a lack of specific expertise and practical knowledge in the context of AI (Abrash et al., 2024). While it can be assumed that top management is generally aware of AI as a forward-looking technology, there is often a lack of deeper understanding of its concrete application possibilities and an appreciation of its immediate operational relevance.

The experts largely confirm this assumption and view it as a significant obstacle to the successful implementation of AI projects. During the discussion, it became clear that the type of knowledge required must be considered in a differentiated way. Executives do not need detailed technical expertise, but they must develop a sufficient understanding of where AI potential exists within their own company. This is important because, as described in proposition 3, it is their responsibility to drive the AI transformation within the organisation. A basic understanding of current developments in AI is therefore necessary, for example to weigh risks or to prioritise projects (Singla et al., 2024).

Proposition 7



«AI regulation (e.g., through data protection laws, the EU AI Act, AI governance) is becoming a greater challenge for retailers than its technical implementation.»

The rapidly growing use of AI in companies has led to regulatory initiatives within the European Union (EU). With the "EU Artificial Intelligence Act," a comprehensive framework has existed since 2024 that requires companies to comply with defined standards when using AI applications (EU, 2024). Against the backdrop of existing regulatory requirements in other corporate areas, such as sustainability reporting, this proposition was developed. It is based on the assumption that executives often underestimate the regulatory implications of AI and consider them less important than the technical aspects of implementation.

Our experts hold differing views on this matter. While there is consensus that regulatory requirements can restrict companies' freedom to act, these requirements are generally considered less complex than the technological implementation of AI solutions in the context of the EU AI Act. One argument put forward is that regulatory requirements usually apply only in specific areas. Moreover, the EU AI Act focuses on so-called high-risk applications — for example, AI-supported processes in human resources such as automated applicant selection, where personal data is processed by AI applications. In such cases, it is particularly important to carefully weigh whether the potential benefits outweigh the regulatory effort. In addition, involving external partners offers the possibility of quickly addressing regulatory issues.

Proposition 8



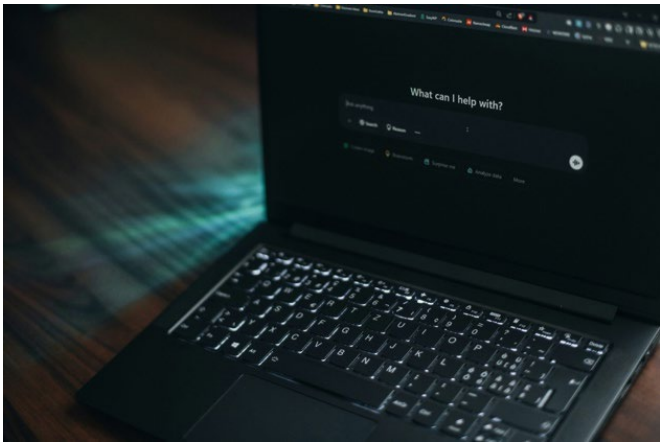
«AI will fundamentally transform shopping behaviour — more profoundly than the internet did with the rise of e-commerce.»

Complementing the first three propositions, which highlight the importance of AI for internal processes, structures and retail organisation, proposition 8 addresses the relevance of the technology from a market-oriented perspective. AI will not only change the way work is carried out within retailers but will increasingly influence consumer shopping behaviour. Initial developments already show this: AI models such as *ChatGPT* can support information searches or product comparisons and can direct customers to online shops — posing new competition for traditional search engines.

In principle, the experts surveyed support this proposition. In light of current developments, it seems plausible that AI systems will increasingly enable a personalised purchasing process and, if consumers wish, even fully automate it. Individual AI assistants could not only handle product selection and price comparison but also complete the entire ordering process independently. Early indications of how this might look in practice are already evident in ***OpenAI's*** AI agent "Operator," which can act autonomously in a web browser and handle online shopping for customers by taking over tasks previously performed by humans, such as entering delivery addresses or payment information.

For retailers, the central question is therefore how to position their products and brands so that they continue to be noticed and preferred even in an environment dominated by AI-driven purchasing decisions.

Proposition 9



«Customers will become accustomed to AI-assisted advice and will find human consultation less useful over time.»

Proposition 9 is based on the assumption that the increasingly natural use of AI technologies will, in the long term, also change expectations regarding human consultation. AI systems, especially through the linking and analysis of extensive customer data, already have the potential to serve consumers in some respects better than employees in brick-and-mortar retail.

The experts have differing opinions on this proposition. On the one hand, they recognise the enormous potential that AI already offers for online retail. This is evident in established applications such as shopping assistants and automated summaries of customer reviews, as used by ***Amazon***. ***Google***, in turn, demonstrated virtual clothing try-ons at its developer conference: users upload a picture of themselves and the AI generates an image showing how the garment would look on their own body. On the other hand, the experts view the use of AI in brick-and-mortar retail more critically. According to the panel, there are particular technical challenges — such as the availability and real-time processing of relevant data — that are much easier to overcome in the online context, for example for personalised recommendations.

Nevertheless, companies facing challenges such as a shortage of skilled workers or insufficiently qualified staff may see AI as a supportive tool. At the same time, the personal element of human consultation — driven by emotional factors such as empathy — remains an essential differentiating feature that AI will not be able to replace in the foreseeable future.

6 The Potential of AI in Retail: Headquarters, Logistics, and Stores

Our experts generally recognise the very high importance of AI for retail, as highlighted in the discussion of our nine propositions. But where exactly can AI be applied within retailers? Which tasks hold the greatest promise in terms of company profitability? And how practical are the AI applications considered so far?

In the methodology section of this study, we already explained the two evaluation dimensions used by our experts to assess individual tasks. This chapter begins with a concise overview (see Figure 5) of the three task areas and the 51 tasks included in our questionnaire. We then describe in detail the potential contribution of AI to company success within these three task areas. The task areas are first compared with each other and then examined more closely using practical examples. An overview of these examples can be found at the end of this chapter.

Contribution to Company Success: Comparison of Task Areas

Across all tasks considered, our experts agree that AI can make a substantial contribution to company success in all three defined task areas of retailers — both in terms of profitability potential over the next five years and in terms of operational feasibility within the next two years. Because of this, a clear prioritisation of individual task areas based on these two dimensions cannot be derived at an aggregate level. This is also evident in Figure 6, which summarises the mean values of all tasks from the three task areas. On the five-point scale used to evaluate the tasks, the dimensions of company profitability and operational feasibility achieve mean values of over 3.5 for all three task areas. Although this average is not representative with only eight evaluations, it was validated again by our experts during the discussion. For the following Figures 6–9, we have therefore opted for a simplified representation ranging from low (= value 1) to high (= value 5).

Figure 5
Overview of Task Areas and Tasks in Retail

35 Tasks in Headquarters

Cross-departmental
Digital assistant, knowledge management, strategic business planning

Category Management
Assortment planning, pricing, promotion selection, master data management, optimisation of product placement

Procurement
Supplier selection and evaluation, negotiation of supplier contracts, raw material management, supply chain optimisation

IT
Software development, cybersecurity, internal IT support, predictive maintenance

Marketing & Sales
Automation and personalisation of campaigns, search engine optimisation (SEO), customer segmentation, personalised discounts, customer relationship management (CRM), social media monitoring, generation of image and video material, processing of returns, churn prediction

Human Resources
Applicant selection, automation of job interviews, personnel development, employee monitoring, workforce planning

7 Tasks in Logistics

- Inventory optimisation
- Order picking
- Warehouse inventory
- Route planning
- Support for warehouse staff collaboration
- Incoming goods inspection
- Demand forecasting

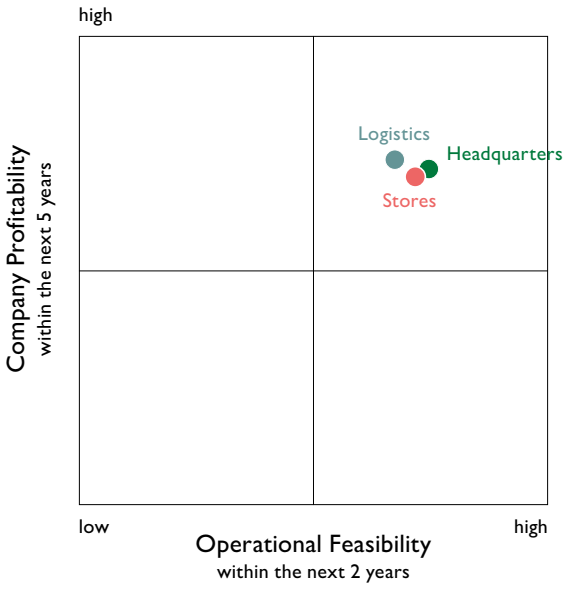
9 Tasks in Stores

- Markdown management
- Fraud detection
- Customer advisory services
- Employee assistant & onboarding
- Optimisation of product presentation
- Workforce scheduling
- Prevention of out-of-stock and out-of-shelf

Rather, each retailer requires a differentiated analysis that takes into account factors such as company size, business model, and existing technological conditions. These include, for example, the availability of high-quality product and customer data or the current level of digitalisation of the processes affected by AI projects.

At this point, we can conclude that our experts expect an intensive and profitability-enhancing use of AI across the three task areas: headquarters, logistics, and stores.

Figure 6
Comparison of Task Areas in Terms of Success Potential

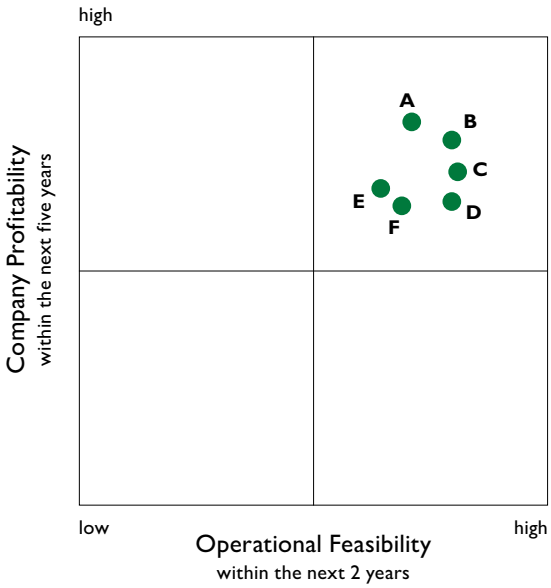


6.1 Potential of AI in Headquarters

The consolidated view of the tasks in the headquarter area (see Figure 7) generally assumes significant opportunities through AI. Minor differences emerge in the assessment of profitability and feasibility across individual tasks. Expectations are particularly high for tasks in ***Marketing & Sales*** as well as ***Category Management***, while the opportunities for tasks in ***Human Resources*** or ***Procurement*** are assessed somewhat more cautiously. Tasks in ***IT*** and those applied ***Across Departments*** offer strong potential for short-term implementation, but not the same high prospects regarding their contribution to company profitability.

In ***Marketing***, the potential is particularly evident in the rapid development of generative AI applications, which enable significant cost savings. While AI-generated images in their early stages still showed noticeable weaknesses — such as in rendering text or faces — such differences can now hardly be detected with the naked eye. These advances open up new possibilities for creative processes, leading experts to question the continued necessity of traditional advertising agencies. From idea generation to design and campaign execution, AI can support—or even replace — many steps along the entire marketing process.

Figure 7
Comparison of Tasks in Headquarters in Terms of Success Potential



A Category Management
B Marketing & Sales
C IT
D Across Departments
E Procurement
F Human Resources

A prominent example is the Spanish fashion group ***Mango***, which in 2024 relied entirely on AI-generated models for a collection aimed at teenagers in order to reduce the costs of elaborate photo shoots. Smaller retailers with limited advertising budgets could also benefit from this approach. The Swedish clothing giant ***H&M*** tested an alternative method in March 2025: real models were digitally cloned so that they no longer needed to be physically present for campaign photos. In this case, AI supports the process without completely replacing human actors.

Experts see the greatest profitability potential in ***Category Management***. Tasks such as AI-assisted price management, support in assortment planning and the selection of products for promotions have a direct impact on merchandise sales and therefore on revenue. The challenge here lies less in theoretical feasibility than in practical implementation. Crucial factors include the availability and quality of data as well as integration into existing IT systems. Accordingly, the actual prevalence of such applications is currently still limited compared with generative AI tools, but it is developing dynamically. The Swedish grocery group Axfood illustrates this well: with the help of an SAP software solution, the company supports assortment planning to better meet locally varying customer needs. With more than 80,000 product numbers, data-based decision-making is essential. Nevertheless, experienced category planners retain the final control.

In other central functions, the experts' assessment is more cautious. For example, there are interesting approaches in ***Procurement***, such as AI-assisted contract negotiations via chatbots. The start-up ***Pactum AI*** even counts ***Walmart*** and the ***Otto Group*** among its clients. However, the use of such solutions for autonomous contract negotiations remains the exception so far, and it is still unclear if and when they will become widespread in the retail sector.

In ***Human Resources***, the questions are not only about efficiency but also about legal admissibility. Recruitment processes in particular are considered highly sensitive and are strictly regulated by data protection laws. The EU AI Act classifies AI applications for the automated assessment of personal characteristics as high-risk systems. The use of such tools requires comprehensive risk management and appropriate expertise. Companies must therefore weigh whether the benefits of these systems justify the effort — especially compared with conventional recruitment procedures. Our expert panel confirms that this is a sensitive issue that must be handled with great care, which is why the focus is currently placed on other areas.

Nevertheless, there are successful practical examples for certain HR tasks and use cases. For in-

stance, the company ***Teamwork Instore Services*** uses an AI agent that automates initial applicant contacts via WhatsApp or SMS. The chatbot collects personnel information and transfers it directly into the applicant management system. Given the high employee turnover and the simplicity of tasks in the mini-job sector, this AI-supported process significantly speeds up the application procedure while posing only minimal regulatory risk.

We find that our experts currently assign the greatest success potential to the tasks of Category Management and Marketing, while they assess tasks such as Procurement and Human Resources somewhat more cautiously — primarily due to their limited impact on revenue and significant concerns regarding data protection.

6.2 The Potential of AI in Logistics

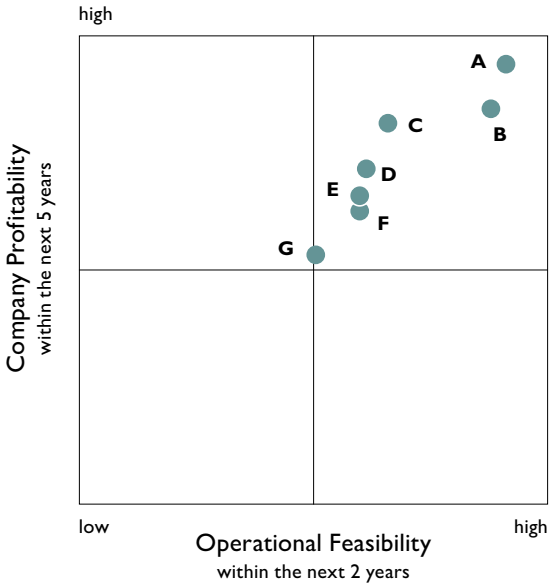
Logistics is not only crucial for the smooth delivery of services in retail but also has a significant impact on the overall cost structure. Even minor optimisations can noticeably affect profitability. It is therefore not surprising that our experts attribute high success potential to the use of AI in this area—both for increasing efficiency and for relieving employees, especially in physically demanding tasks.

At the same time, our experts emphasise that many applications for process optimisation in logistics are already well established. Route planning, for example, is one such task. This raises the question of whether these solutions truly qualify as AI or are merely traditional optimisation algorithms.

The use of AI for demand and sales forecasting (see point A in Figure 8) receives particularly strong approval. Intelligent forecasting models make it possible to predict sales more accurately and thereby control automatic reordering accordingly. The goal is to avoid out-of-stock situations, ensure product availability and increase revenue through more efficient inventory turnover. The larger the store network and the broader the assortment, the more complex this task becomes for logistics. This makes AI appear all the more suitable — for example, in the highly competitive grocery sector — to exploit untapped potential and thereby gain a temporary advantage.

An impressive practical example is provided by the Turkish grocery discounter ***A 101***. There, AI almost completely controls the reordering and supply of more than 13,000 stores. This ensures individual delivery intervals and an appropriate product selection to guarantee optimal product availability in the stores. In this case, the AI does not merely provide support but largely takes over the process autonomously, allowing employees to be deployed for other tasks.

Figure 8
Comparison of Tasks in Logistics in Terms of Success Potential



A Demand Forecasting
B Route Planning
C Inventory Optimisation
D Warehouse Inventory
E Order Picking
F Incoming Goods Inspection
G Support for Warehouse Staff Collaboration

AI-based route optimisation for tour planning is also generally regarded as promising (see *point B*), although the experts are divided on how much untapped potential still exists. A key factor is whether a retailer operates a physical store network or delivers directly to customers as in online retail. The latter involves significantly greater complexity, particularly with services such as same-day delivery or the use of parcel lockers. Nevertheless, even in brick-and-mortar retail, AI can contribute to the continuous improvement of logistical processes.

An example is provided by the drugstore chain ***Rossmann***: with a new AI-supported route planning system, historical traffic data, forecast order volumes, and drivers' working and vacation schedules are integrated into the planning. The goal is a more flexible operation and improved employee satisfaction.

Another widely discussed aspect is the potential to ease the workload of employees in distribution centres. Applications that simplify or take over physically demanding tasks such as incoming goods inspection or order picking are assessed by the experts somewhat more cautiously (see *points E and F*), mainly because of their limited direct impact on revenue. In addition, many processes in modern logistics centres are already highly automated.

Nevertheless, the expert panel confirms that AI can provide tangible support for the remaining manual tasks. For example, ***Amazon*** is testing a system that uses intelligent image recognition and projection technology to simplify parcel sorting in the outbound area of a distribution centre. Employees can carry out their sorting tasks without looking at a separate screen, as green and red symbols are projected onto the parcels to mark them. This technology is also used in delivery vehicles to support correct parcel retrieval and increase delivery efficiency.

An example of a task fully taken over by AI is automated inventory at ***IKEA***. Autonomous drones equipped with image recognition software independently fly through the warehouses (see *point D*). This solution significantly improves both efficiency and employee ergonomics.

We can conclude that in logistics, AI still promises significant efficiency and profitability gains in data-driven forecasting and planning processes, despite existing solutions. Applications that physically relieve employees are being successfully tested but so far play only a complementary role.

6.3 The Potential of AI in Stores

A large proportion of employees in brick-and-mortar retail work directly on the sales floor. Accordingly, there is considerable potential to create a positive impact on company success through more efficient processes and targeted cost reductions. At the same time, physical retail faces growing challenges. One of these is the ongoing shortage of skilled workers, reflected in unfilled positions and a declining proportion of full-time staff (Lebensmittel Zeitung, 2025). Improving the attractiveness of retail jobs is therefore becoming increasingly important. Another pressing issue is the rise in losses due to shoplifting. According to an EHI study, inventory discrepancies in German retail amounted to nearly five billion euros in 2024. Around 60 percent of these are thought to be due to theft by customers, and roughly 25 percent to employees, suppliers or service staff. In addition, about three billion euros are spent on security measures (Rode, 2025). Against this backdrop, it is not surprising that retailers are increasingly considering the use of AI tools in stores — both to relieve staff and to prevent losses.

Our experts see the greatest potential for AI in workforce scheduling (see *point A* in Figure 9). The role of store managers is often characterised by a heavy workload, so any support is welcome — especially for time-consuming routine tasks such as creating staff rosters. The cosmetics retailer ***Rituals***, for example, uses an AI-supported software solution that automatically creates duty rosters. It takes into account both employees' individual preferences and demand forecasts to ensure optimal staffing of shifts. This not only increases productivity and employee satisfaction but can also reduce personnel costs.

AI can also assist with daily tasks such as shelf stocking or inventory maintenance (see *point C*). Using cameras and image recognition software, it is possible to automatically detect where products are missing or incorrectly placed, helping to prevent out-of-shelf situations (see *point E*). Some ***Edeka*** retailers are already using such solutions, while ***Kaufland*** and ***Spar*** are testing autonomous robots to identify shelf gaps.

A comprehensive installation of cameras combined with analytics software also opens up possibilities for theft detection. Systems can identify suspicious behaviour, such as placing unscanned goods in bags at the checkout area, and alert employees in real time (see *point F*). At self-service checkouts, retailers such as ***Aldi***, ***Lidl*** and ***Edeka*** are additionally experimenting with automatic recognition of fruit and vegetables to simplify the checkout process for customers.

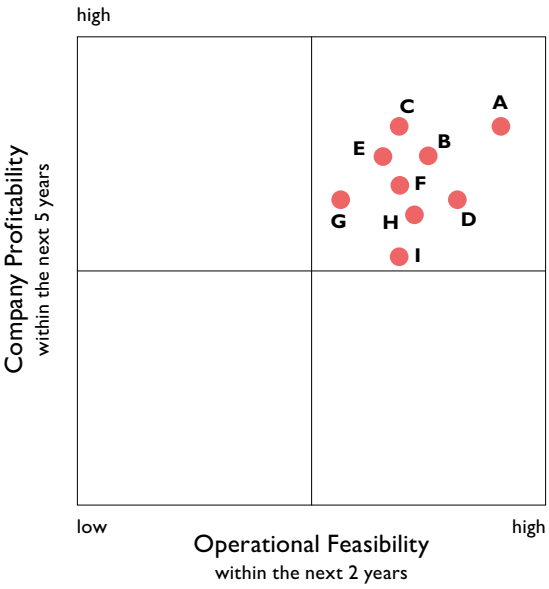
Experts also see great potential in so-called "floor management" (see *point H*). This includes digital assistant systems such as ***Lidl's*** "Instore Voice As-

sistant," which informs employees via headset about checkout staffing or stock levels. AI-supported applications are also conceivable for training new employees (see *point D*). During discussions with the experts, the idea was raised to involve employees themselves in identifying suitable areas for AI deployment. They know best which recurring tasks they would like support with. One example is the manual completion of theft reports, which could be significantly simplified by digital tools, allowing staff to focus more on their core tasks.

Another application area with a direct impact on revenue is markdown management (see *point B*). Especially for products with a short shelf life or during assortment changes, AI-supported discount strategies can help sell off remaining stock in a targeted way without incurring unnecessarily high margin losses. The Swedish grocery retailer ***Coop Värmland*** uses such a solution to identify suitable products and dynamically adjust discounts. At the same time, this approach helps reduce food waste, for example in the fresh produce section.

It becomes clear that in stores, AI has its greatest impact through more efficient workforce planning and by easing the daily workload, while applications for loss prevention and markdown management can directly contribute to store profitability.

Figure 9
Comparison of Tasks in Stores in Terms of Success Potential



A Workforce Scheduling
B Markdown Management
C Prevention of out-of-stock
D Employee Onboarding
E Prevention of out-of-shelf
F Theft Detection
G Product Presentation
H Employee Assistant
I Customer Advisory Services

6.4 Practical Examples of AI in Retail

The following tables provide a simplified overview of examples showing how AI is used in various task areas and which retailers are already implementing these tasks in practice.

Tasks in the Headquarter

Task Area	Task Description The use of AI supports in the headquarter …	Practical Example	
Category Management	… the category management in assembling the product assortment, taking into account local preferences, and trends.	Axfood	The Swedish grocery group *Axfood* uses an SAP assortment planning solution that leverages AI to align the product range of individual store locations with local customer needs.
Marketing & Sales	… the marketing in the personalisation and automation of advertising campaigns.	Walmart	The retail giant *Walmart* offers merchants numerous opportunities in the field of retail media to deliver personalised offers to consumers — whether in-store, in the Walmart app or on the Walmart website. The targeting is based on Walmart's extensive customer data and is made even more precise through the use of machine learning.
IT	… the IT department in software development.	dm	The drugstore chain *dm* offers its employees the option to use various AI models via the company's own AI platform, dmGPT. Programmers particularly prefer to use Anthropic's large language model Claude for support.
Procurement	… the procurement in the automated negotiation with suppliers.	Walmart otto group	Retailers such as *Walmart* and the *Otto Group* are already using AI agents from the start-up Pactum AI in procurement. These agents negotiate autonomously with suppliers, saving costs for both parties while increasing the speed of negotiations.
Human Resources	… human resources in recruitment.	teamwork INSTORE SERVICES	The retail logistics provider *Teamwork Instore Services* uses an AI agent in recruitment that handles the initial communication with applicants, transfers their data into the HR system and thereby reduces workload.
Across Departments	… employees as a digital assistant (e.g., summarising and drafting texts, recording meeting minutes, etc.).	ROSSMANN dm	Numerous companies, including drugstore chains such as *dm* and *Rossmann*, have already implemented their own AI chatbots for employees following the public release of ChatGPT. Although these chatbots are based on language models from providers such as OpenAI, they are compliant with data protection regulations and have the advantage that internal company databases can also be integrated.

Tasks in Logistics

Task Description The use of AI supports logistics …	Practical Example	
… in forecasting product demand to prevent out-of-stock situations.	A-101	The Turkish discounter *A 101* relies almost entirely on AI for sales forecasting and reordering to ensure optimal product availability across thousands of store locations. Automated planning of delivery intervals for individual stores not only reduces costs from lost sales but also lowers costs from food waste and markdowns.
… in order picking by detecting incorrect or defective goods.	amazon	The online retailer *Amazon* uses AI in its large distribution centres in the form of image recognition software to check products for defects before shipping. Any products identified are sorted out and inspected by employees. This proactively prevents costly returns, conserves resources such as packaging materials and reduces unnecessary CO_2-emissions.
… in route planning through route optimisation	ROSSMANN	The drugstore chain *Rossmann* uses an AI-supported system for route planning that, unlike conventional planning software, forecasts traffic and order volumes and proactively takes into account the vacation and working hours of truck drivers.

Tasks in Stores

Task Description The use of AI supports the store/ store employees …	Practical Example	
… in workforce scheduling.	RITUALS...	The time-consuming task of workforce scheduling for store managers is simplified with AI, saving time and increasing employee satisfaction. Companies such as the cosmetics retailer *Rituals* use software from the provider *Quinyx*, which replaces the manual creation of duty rosters and combines staff shifts with demand forecasts.
… in markdown management	coop Värmland	The Swedish grocery retailer *Coop Värmland* uses software from the provider *Relex* for markdown management. Before assortment changes, end-of-line products are discounted to the optimal extent based on sales forecasts and stock levels in order to boost sales while at the same time taking margins into account.
… in preventing out-of-shelf situations	EDEKA Kaufland	Retailers such as *Edeka* and *Kaufland* use cameras and robots equipped with image recognition software to identify shelf gaps and notify store employees accordingly. This ensures that shelves are restocked in time and prevents lost sales.



7 AI Best Practices from Our Experts

Our questionnaire covered a wide range of tasks across the three areas of headquarters, logistics, and stores. In addition to their assessment of success potential, we asked our experts to share their current best practices to further illustrate that AI has already found its way into many different areas of retailers. These best practices are listed below in order of frequency of mention.

Task Area (Frequency of mentions)	Description
Sales forecasting & demand prediction, inventory optimisation, replenishment planning (6 mentions)	Carrying out sales forecasts, optimising inventory levels and automatically reordering for stores: these tasks are characterised by high complexity and the processing of large amounts of data and therefore, according to our experts, represent the most promising area for AI.
Dynamic Pricing, promotions and markdown optimisation (4 mentions)	The dynamic setting of prices, the selection of products for promotions and markdown optimisation are all tasks that directly affect merchandise sales and revenues. For our experts, this is an important reason to keep a close eye on this area.
(Hyper-)personalisation of product offerings (3 mentions)	Every day we are exposed to personalised content — from search results in browsers to social media posts and product recommendations in online shops. The use of AI and the vast amount of customer data available to retailers can make personalisation even more targeted.
Chatbots for customer support and purchase advice (2 mentions)	*ChatGPT* is the most well-known example of modern chatbots. These are also well suited for use in customer support or for providing purchase advice in online shops and could not only offer assistance but also change the way we shop in the future.
Negotiation of delivery terms, knowledge management, automated document processing, automated asset generation in marketing, visual search in the online shop, summarisation of customer reviews, measurement of waiting times in the store (floor management) (Each mentioned once)	The easiest way to introduce AI tools is through those that can support or take over specific tasks. Our experts see a number of practical application opportunities in this area.

8 Conclusion

Despite the generally very positive assessment of the feasibility of AI projects, the experts agree that the transformation of retail through AI has only just begun. But how can retailers strategically shape the upcoming changes brought about by AI? How can AI projects be prioritised? What role will humans — both as customers and as employees — play in an increasingly automated retail environment? Initial answers to these questions are provided in a summary of the concluding remarks from our expert discussion.

AI as a strategic Tool

Even though AI is currently advancing rapidly and there are already many examples of its application in retail, the use of AI in many retailers is still in an early stage. Our experts also describe this as a pilot phase, in which applications are being tested but are rarely strategically anchored. Against this backdrop, it is important that companies do not simply experiment with applications at random but understand AI as an instrument that can strengthen their own value proposition. It is not just about using AI in different task areas to save costs or to slightly optimise customer benefits. Those who focus solely on these aspects cannot fully unlock its potential. We therefore see the need to plan the use of AI strategically, with the goal of enhancing the company's value proposition. At its core, it is about differentiation from the competition. Anyone who uses AI in this way needs a long-term and, above all, strategic plan.

This strategic plan begins with the question of which tasks AI should address in order to strengthen the company's value proposition. Only when it is clear what contribution AI is to make to the competitive strategy can meaningful areas of application and suitable implementation partners be identified and prioritised. This not only protects against a reactive, uncoordinated approach but

also against technological lock-in — for example, through becoming dependent on software providers and service companies too early. In a dynamic market environment, maintaining flexibility remains a critical success factor.

Prioritisation by Impact and Feasibility

Not every AI project offers the same potential — neither in terms of company profitability nor with regard to technical feasibility. Prioritisation is therefore critical to success and necessary to avoid opening too many fronts at once. Tasks that involve a high degree of manual work and have well-structured data sources — such as demand forecasting, price optimisation or workforce scheduling appear particularly suitable.

In addition, the use of AI is closely linked to the broader digital transformation of processes. A top-down approach aligned with strategic objectives can help set the right priorities: How can AI demonstrably increase customer value and thereby contribute to revenue growth? Where can automation deliver significant efficiency gains and cost savings? Only through this strategic integration can the required prioritisation succeed in terms of a well-considered allocation of resources.

People as Customers and Employees at the Centre

Despite all technological possibilities, people remain the decisive factor for the successful use of AI in retail. Employees are not only the ones working with the new tools, but often also the best experts in their respective tasks. Those who understand AI as a tool for support should therefore actively incorporate the perspectives and experiences of employees — both in the development and in the implementation of the relevant applications.

Companies should specifically ask employees which recurring or burdensome tasks they would like to see eased through AI and/or automation. In these areas, meaningful pilot projects can often be identified where the benefits become immediately tangible. Such an employee-oriented approach not only promotes the acceptance of new technologies but also strengthens trust and the culture of innovation within the company.

Equally important is the question of how purchasing behaviour will change through AI. Which tasks will consumers delegate to AI? How will consumers make purchasing decisions, and what adjustments will this require? How should companies address consumers' concerns and reservations about the use of AI? There are no universally valid answers to these questions. Each company must find the right answers for its own industry, competitive situation and cultural context.

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Figures for Propositions 1–9

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