N°288
November 2026

mind RETAIL

MASTERING AI AND TECH SHIFTS IN RETAIL AND E-COMMERCE

SUMMARY

02 Retail tech

[MIND EXCLUSIVE] How Mobilier de France reduced the share of cheque payments from 80% to 50% (p. 5)

ANALYSIS. Marketplaces: How Orange and Virgin Australia reinvent their value creation models (p. 7)

[MIND EXCLUSIVE] From stores to headquarters, Cegid aims to become retail's first agentic platform (p. 8)

ANALYSIS. AI agents: the KPIs that led L'Oréal to scale up across its warehouses (p. 11)

12 Retailer, e-commerce

ANALYSIS. US retailers divided over the rise of autonomous shopping agents (p. 12)

INTERVIEW. Eric Meulien (Al Futtaim) : "The next step in our roadmap is to replace the in-store POS system" (p. 14)

NEWS. Cashback: Younited secures an exclusive contract with Bouygues Telecom (p. 17)

[MIND EXCLUSIVE] How Maison A.Constant built a unified customer database with n8n (p. 18)

21 Economy, regulator

ANALYSIS. Amazon tightens its grip on e-commerce as it takes on Meta, despite legal setback with Perplexity (p. 21)

Julien Cailleau, Oney: "With 3 retailers, we are testing the use of Valiuz data to streamline financing approvals"

Against a backdrop of growing pressure on household budgets, the European CCD2 Directive coming into force and a new legal framework for assisted purchasing journeys, Oney is stepping up an omnichannel strategy with a new tool designed for in-store sales staff. Julien Cailleau, the company's Deputy CEO, gives mind Retail an update.

Read page 2



Danone turns to AI to personalise marketing campaigns and test advertising in ChatGPT

AI is being rolled out across some marketing activities, while others remain in a testing phase. While campaign automation and personalisation are among the most advanced applications, visibility in AI search engines and advertising in ChatGPT are opening up new areas of work. Insights from Thibaud Rivals (Danone) at HighCo's Retail en Action event on October 8, 2026, with mind Retail as a partner.

Read page 9

[mind Exclusive] From stores to headquarters, Cegid aims to become retail's first agentic platform

After launching the first pilots of its conversational AI "super app" in stores, Cegid is rolling out new omnichannel modules, including an in-store data acquisition module, conversational AI for head office teams, new HR modules and partnerships.

Read page 8

[mind Exclusive] Advantail signs with Formality to streamline commercial lease management

Amid an ownership shake-up following its acquisition by Evoriel, Advantail has signed with Formality to digitise the management of commercial leases and contracts across Europe, mind Retail has learned. Advantail CMO Vincent Moreau and start-up Founder Eliott Reilhac detail how the AI platform reshapes the contract lifecycle for commercial property operations.

Read page 20

mind Retail - 61, rue du Faubourg Saint-Denis 75010 Paris
Tel: +33 (0)1 57 40 60 09 – email: redaction@mind-retail.com - www.mind.eu.com/retail/en - Copyright 2026 FrontLine Media - All rights reserved

Julien Cailleau (Oney)

"With 3 retailers, we are testing the use of Valiuz data to streamline financing approvals"

Against a backdrop of growing pressure on household budgets, the European CCD2 Directive coming into force and a new legal framework for assisted purchasing journeys, Oney is stepping up an omnichannel strategy with a new tool designed for in-store sales staff. Julien Cailleau, the company's Deputy CEO, explains to mind Retail how new conversion drivers are emerging, from in-store open banking and the activation of data from the Valiuz alliance to boost financing approvals.



Julien Cailleau

Since July 2024: Vice-President, Fevad
Since January 2020: Group Deputy CEO and Head of Acquisition, Oney France
Since 2021: Board Member, UpStream Pay and Lyreco
2005-2020: CEO of Oney Portugal, then Russia and Asia, followed by Business Development Director at Oney
1996: Graduate of Kedge Business School

With CCD2 coming into force ahead of Black Friday, i.e. on November 20, split payments are coming back within the scope of consumer credit regulation. What does this change for Oney?

For some players that have prioritised BNPL payments, what may appear to be a constraint under CCD2 is actually becoming an opportunity, because customers get to choose the duration of their financing. Admittedly, a few more supporting documents are required when applying. Previously, a bank card was often all that was needed, even though it would have been required for a regular e-commerce payment anyway. The most responsible companies, meanwhile, had a credit assessment team that consulted and updated the FICP (*the Banque de France's register of payment incidents, Editor's note*). At Oney, CCD2 will not change much, because we have always been among those players. We believe prevention is more important than cure. We would rather identify financially vulnerable customers when they apply than grant them one BNPL facility that they will not be able to repay. Split payments do not trigger over-indebtedness, but they can make it worse.

According to INSEE, the purchasing power of a family of 4 fell by €1,200 in France between 2024 and 2026, while that of a single person dropped by €600. How are you supporting consumers' purchasing power over the festive season?

As part of a commercial plan, Oney is rolling out interest-free credit campaigns in France to offset the drop in footfall caused by protest Saturdays and rising fuel costs for suburban stores. In 2025, these initiatives were limited to a single weekend (Saturday and Sunday), but the trend is now shifting toward extended runs, such as Friday through Monday. In France, regarding BNPL payments, 55% of the financing cost is currently absorbed by the retailer and 45% by the customer. Some sectors subsidize these offers more heavily, such as DIY and home furnishing retailers, where '3-installment 0%' offers are aligned with peak commercial periods. By contrast, the airline industry treats this as a customer-requested service, meaning the cost is fully passed on to the end client.

Which new merchant partners did Oney bring on board in 2026?

In retail, we have signed Allopneus (e-commerce tyre retailer) and, since July, sporting goods omnichannel company Sport 2000, with an offer covering both online and in-store purchases ■■■

Valiuz's data includes a cross-retailer customer score. This allows us to supplement or even replace a credit approval score with a behavioural score »

Julien Cailleau
Group Deputy CEO and Head of Acquisition at Oney

■■■ and including BNPL and consumer credit.

In travel and airplanes, we can mention Transavia, Corsair and Club Med, where we finance split-payment purchases worth up to €10,000. In leisure, we have just signed an agreement with Futuroscope leisure park.

How quickly are financing offers gaining ground in physical retail?

For consumers, installment payments have become an essential budgeting tool, regardless of income, age, or location. Flexible financing is now firmly anchored in shopping habits: our latest IFOP study shows that 64% of French consumers have used financing solutions over the past two years. Shoppers now expect the same frictionless BNPL options in-store as they do online. When planning their purchases, they set a fixed budget and then select the term that fits.

Offline retail remains a strategic growth driver for Oney. Today, e-commerce accounts for 70% of our installment payment volume, with stores generating the remaining 30%. For traditional consumer credit (whose terms exceed 90 days), that breakdown is flipped: 70% of transactions occur in-store versus 30% online. Shoppers now want complete visibility over all available options so they can choose the installment schedule that aligns with their monthly budget.

Increasingly, we can see that merchants' RFPs increasingly include end-to-end financing solutions. In response, Oney set up a proprietary in-store platform in France in 2026, enabling store associates and customers to view both short-term split payments and longer-term credit in a single vendor interface. To date, 97% of our French partner locations are equipped, with the rollout on track to reach 100% by early November 2026.

How does the regulatory framework (CCD2, MOTO) encourage this shift towards a broader range of financing solutions?

Since May 11, 2026, the Banque de France and the Payment Security Observatory (OSMP) have cracked down on MOTO (Mail Order / Telephone Order) channels, prohibiting fully assisted installment payments. A BNPL payment is charged to a bank card and therefore requires Strong Customer Authentication (SCA). This has been a crucial factor. Previously, during an assisted journey, the sales assistant would enter the shopper's bank card details, but this has been prohibited since May.

As a consequence, retailers must now offer a semi-assisted journey. A sales assistant can start the application process and then send a secure link by SMS, which the customer completes themselves using strong customer authentication. These semi-assisted journeys have now been introduced in stores. They offer consumers greater protection and make the process smoother.

How does this work in stores?

It can create difficulties in completing the purchasing journey, with knock-on effects that we have observed particularly clearly among healthcare retailers, such as opticians and audiologists. Some consumers do not shop online at all, and are therefore unfamiliar with strong customer authentication processes.

To bridge this digital gap, we have introduced a short-term consumer credit solution for our physical retail partners. Indeed, consumer credit is debited directly from an IBAN, which allows us to offer a fully assisted journey to older customers for instance. This allows us to bypass the constraints of card-based installments by offering short-term consumer credit settled via IBAN direct debit, a product already part of Oney's portfolio. As a result, we can provide seamless coverage for every customer, regardless of their preferred repayment term.

Which in-store journeys do you consider the most innovative or transformative?

Open banking is moving directly into physical retail to streamline the shopping experience and give consumers greater autonomy. In 2026, Oney rolled out a new in-store installment flow with DIY retailer Leroy Merlin. Customers apply through the Leroy Merlin app for a set credit limit (for example, €500), then complete their purchase in-store simply by scanning a QR code at checkout. Valid for 72 hours, the pre-approval automatically adjusts to the final basket value. This allows shoppers to prepare a purchase and arrange their financing from home, then complete the purchase in-store. For instance, after checking flooring or tile finishes.

Another major breakthrough is leveraging data to reward customer loyalty. We are currently piloting this with Boulanger and Electro Dépôt (home ■■■

 - Copyright 2026 FrontLine Media - All rights reserved

Oney, key figures

- Subsidiary owned 50.1% by BPCE and 49.9% by ELO & AFM
- Revenue 2025: €337 million
- Net profit: €2.2 million

■■■ electrical retailers) in France plus Leroy Merlin (DIY) in Spain through our newly launched 'Ma Solution Signature' programme. Under our alliance with Valiuz, of which Oney is a shareholder, we capitalise on shared retailer data. Valiuz runs a shared pool spanning 141 million customer profiles across 15 retail brands, representing 80% of French households. The rationale is straightforward: a loyal, credit-worthy Boulanger customer, whether shopping in-store or online, should never face rejection at an Oney checkout. We can now tap into a merchant's native loyalty score and enrich it in real time.

Take a retailer such as value-fashion retailer Kiabi, which partners with Oney and is also a member of Valiuz. A good Kiabi customer shopping for the first time at Boulanger should benefit from instant, streamlined acceptance from Oney. By pre-qualifying the customer's purchasing power based on their Kiabi transaction history, the store colleague at Boulanger is directly notified of their eligibility and pre-approved spend limit, helping close the sale seamlessly. This changes the financing paradigm. Rather than sitting at the end of a purchasing journey, financing moves further up the value chain and becomes a conversion driver, both for online and offline retailers.

Does this mean that Valiuz has a credit-related assessment of customers' creditworthiness and shares this data with its members?

No, Valiuz does not share its data. Rather, Boulanger sends a signal to Oney. Valiuz's data includes a cross-retailer customer score. This allows us to supplement or even replace a credit approval score with a behavioural score.

In terms of KPIs, we track several indicators: the increase in the number of financing applications in the pilot regions compared with other regions, the enhanced terms granted to customer profiles approved for financing facilities and, finally, the additional revenue generated by the retailer. ■

Interviewed by
Sophie Baqué

mind RETAIL

Mastering AI and tech shifts in retail and E-commerce

Artificial Intelligence / Payments / Regulation / Technology

Access mind Retail for 15 days

free of charge and without obligation

[mind Exclusive] How Mobilier de France reduced the share of cheque payments from 80% to 50%

With an average basket of €3,500 and a payment journey that includes a financial deposit at the time of ordering, Mobilier de France shares with mind Retail its assessment of the rollout of PayPOS, Paytweak's payment solution integrated into a Verifone terminal. Michel Kergonnan, Retail Director, details the results, from shorter cash flow delays and more secure deliveries to the growth of Buy Now, Pay Later and a sharp decline in cheque usage.

French-made furniture retailer **Mobilier de France** (2025 revenue: €210 million across 104 stores) shared with mind Retail its assessment of the adoption of PayPOS. This solution from **Paytweak** is natively embedded in a payment terminal designed by **Verifone** and offers retailers a range of 10 payment methods available (including Apple Pay and soon Wero). It enables bank cards, contactless payments (NFC), QR codes, digital wallets, payment links (PayByLink), BNPL and instant bank transfers to be accepted on a single terminal. The solution is already installed in 45 furniture stores, with the aim of rolling it out across all 104 licensed stores. According to Michel Kergonnan, the company's Retail Director, "*this has enabled us to add new in-store payment methods such as Apple Pay, American Express and instant bank transfers, while providing a single interface for our existing payment methods, such as BNPL, which we have offered since 2022 in partnership with Floa*." Mobilier de France has been working with Paytweak for 4 years, and PayPOS, embedded in Verifone's payment terminal, was launched at the end of April 2026 in preparation for the Paris Fair (April 30 to May 10, 2026).

5 months after the launch of PayPOS, the results are as follows. "For a store, the cash flow gain averages 14 to 21 days,"

Michel Kergonnan, Retail Director at Mobilier de France

Securing and streamlining final payments

Previously, Mobilier de France's payment process (average basket: €3,500) was as follows: customers paid a financial deposit of around 40% of the total amount when signing an order form, to start manufacturing or reserve a piece of furniture. The remaining balance was then paid on delivery, usually by cheque to the delivery driver, who had no other way of collecting payment, before the cheque was handed over to the store. "*The deposit paid at the time of ordering accounts for 40% of our business, while payment on delivery accounts for 60%. The aim was to simplify the payment process when the furniture is delivered to the customer's home. This is an important moment: the goods are delivered, but cheques carry a risk of non-payment, and some customers make deductions by claiming that after-sales service is required*," explained the Retail Director to *mind Retail*. With PayPOS, the store now sends the customer a payment link one week before delivery. Once payment has been made, the delivery process is triggered and the driver receives authorisation to deliver the product.

The solution also helps convert sales at consumer fairs, such as the Paris and Marseille fairs, where Mobilier de France has a strong presence. "*For an average store, fairs typically generate additional revenue equivalent to 1.5 to 2 months of revenue. However, at these commercial events, teams are on the move, moving from a place to another, internet connections are rarely reliable and our payment terminals used to work less effectively or not at all* (Mobilier de France operates a franchise model, so each store selected its own payment terminal and acquired contracts directly through a regional banking partner, Editor's note). *Verifone and Paytweak's solution allows us to reach customers directly and attract a different customer base from the one that visits our stores. At the Paris Fair, 25% of the deposits paid, in value, were processed through Verifone's terminal.*"

A sharp decline in cheque payments

5 months after the launch of PayPOS, the results are as follows. "*For a store, the cash flow gain averages 14 to 21 days,*" explained Michel Kergonnan. "*For deposits paid at the time of ordering, which account for 40% of our revenue, BNPL now represents 10% of the total. Bank cards (CB, Amex, Apple Pay and Google Pay, among others) have reached almost 40%, while cheques have fallen to 50%, compared with 80% a year ago. Instant bank transfers, however, remain limited because the process is still complicated. Our customers are older and the current* ■■■

process requires them to retrieve their access codes and login details*," the Retail Director said. Asked about the barriers to adoption, Michel Kergonnan highlighted the need to support change across a network of independent store owners, where managers are accustomed to cheques: "*But they can be won over. Indeed, by removing barriers to payment, we improve conversion.*"

The PayPOS software application costs €21.90 per store per year in activation fees, in addition to the purchase of Verifone's payment terminal (€249 excluding VAT for Mobilier de France). "*We decided to buy the terminal because it costs less than renting it*," the Retail Director explained. "*We then pay transaction fees, which average between 1% and 2% of the transaction value, depending on the payment method. For instant bank transfers, the fee is €0.40 per transaction. Fees for other payment methods vary, particularly according to the type of card. For Visa and Mastercard, our banking fees range from 0.4% to 0.6%, depending on the negotiations conducted by each store with its local bank.*"

As for next steps, Mobilier de France is considering launching Wero and plans to roll out cryptocurrency payment by the end of 2026 in partnership with Paytweak. "*PayPOS includes a trusted third party, which will allow us to integrate crypto payments. Our customers have not specifically requested this, but the aim is to keep our options open and attract new customers by being innovative*," concluded Michel Kergonnan. ■

Sophie Baqué



Marketplaces: How Orange and Virgin Australia reinvent their value creation models

Looking to turn their audience into a commercial platform without having to carry the risk of holding stock, new verticals are entering the marketplace space, with new models designed to enhance their value proposition, from loyalty points payments for an airline operator to the launch of a marketplace integrating retail media from the outset. Sophie Marchessou, Chief Customer Officer at Mirakl, spoke to *mind Retail* about the strategies of Orange and Virgin Australia.

On October 6, 2026, Orange announced the launch of a marketplace offering refurbished smartphones, high-tech products and connected accessories through third-party sellers, namely categories that complement a traditional offering centred on mobile phone plans. To date, Orange's marketplace has 30 active sellers and 18,000 SKUs. "*Orange's ramp-up target is ambitious, with a target of 200 sellers by the end of December,*" Sophie Marchessou told *mind Retail*. "*The fact that they are opting for the full Mirakl suite, including seller integration, catalogue management as well as Mirakl Connect* (an equivalent to Octopia, helping merchants easily sell on other marketplaces, Editor's note), *fulfilment, the payment component (powered by Mangopay) and Ads, is notable. Especially as some players add retail media at a later stage. This shows that they understand the expectations of third-party merchants, the virtuous circle created by retail media, which encourages sellers to invest more and helps attract the best 3P profiles.*" On average, for Mirakl customers, retail media generates between 3% and 5% of GMV.

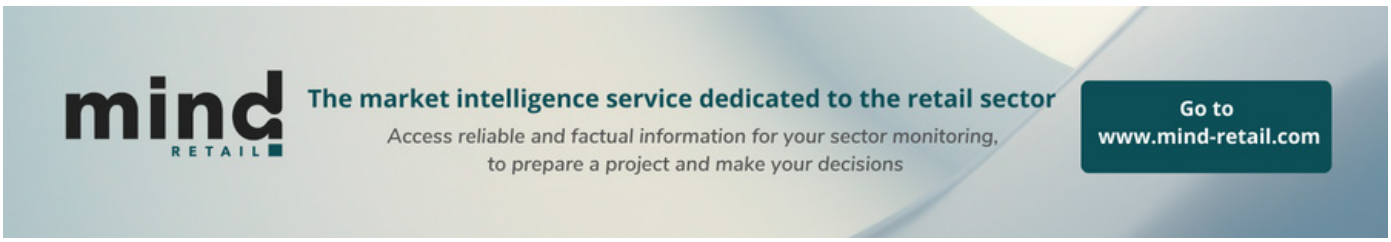
> Orange "shows that they understand the expectations of third-party merchants, the virtuous circle created by retail media, which encourages sellers to invest more and helps attract the best 3P profiles"
>
> Sophie Marchessou, Chief Customer Officer at Mirakl

Marketplace: beyond assortment

In doing so, Orange wants to develop an e-commerce ecosystem around a captive audience of around 22 million monthly visitors who log in to manage their mobile contracts, plans, options and consumption. According to Sophie Marchessou, when models combine a first-party e-commerce activity (1P) with a marketplace (3P), third-party merchants are more strongly represented among retail media advertisers. This is also the case at Cdiscount, for example, which generated 72% of GMV through third-party sellers in the first half 2026 and 28% from its own e-commerce business. The retail media division has 6,000 active advertisers, including 5,000 3P merchants representing 85% of business volume and 1,000 brands.

Payment methods are also becoming more diverse across marketplaces. Since July 22, airline **Virgin Australia** has been testing a new payment method on its marketplace, called Velocity Store, which is named after the loyalty programme. "*This marketplace operated by Mirakl allows customers to pay with money, loyalty points or a combination of the 2 payment methods*," added Sophie Marchessou. "*The third-party merchant, meanwhile, is paid in cash. The Virgin marketplace handles the conversion of loyalty points into money itself, allowing customers to use these points as a payment method for a more flexible and more engaging experience.*" ■

Sophie Baqué



[mind Exclusive] From stores to headquarters, Cegid aims to become retail's first agentic platform

After launching the first pilots of its conversational AI "super app" in stores, Cegid is rolling out new omnichannel modules, including an in-store data acquisition module, conversational AI for head office teams, new HR modules and partnerships. As the sector heads into a critical Q4, we spoke to Nathalie Echinard, Retail Director at Cegid.

"Most of our clients have a dedicated CRM platform, but these platforms often do not integrate easily with store tools, with requests most often arising at the checkout, when the customer simply wants to pay and leave"

Nathalie Echinard, Retail Director at Cegid

The "Cegid Retail One" super app, unveiled in summer 2026, is currently in the pilot phase, mind Retail has learned. It brings together all the features used by sales staff (checkout, inventories, tasks, reporting) and integrates a conversational AI agent based on several LLMs (including Azure AI Foundry). Similar to an embedded assistant, it guides sales teams through complex processes (returns, disputes, replenishment) without prior training. "*The first pilots are starting this quarter and involve retailers already using 2 to 3 of our applications*," said Nathalie Echinard. "*We are developing a version of this conversational AI application for head office teams to automate promotions, merchandising visuals and replenishment, with a launch planned for 2027. We want to become the first agentic and conversational platform for commerce*." According to our sources, **Gant** is one of the potential candidates. **Longchamp** will also test Cegid Retail One as part of a POS renewal project, moving from Cegid Y2 On Premise to a Cegid SaaS offering designed for mobility. "*This will integrate Y2, LiveStore, Inventory Tracking, Store Performance and Retail One*," a source close to the project told us. "*The project will span 3 years: 2027 will be dedicated to defining the core model, before deployment over the following 2 years*."

The store, a new customer data collection point

Historically focused on in-store transactions, Cegid is moving into new territory: automating the collection of first-party data in stores. The French software provider has just launched "Retail E-Wallet", a solution incorporating third-party white-label technology that allows customers to scan their loyalty cards, gift vouchers and receipts directly on their smartphone, making customer data more reliable from the moment it is captured. By scanning a QR code, customers can also enter their contact details, email address and phone number and provide consent under GDPR, making it easier to join the loyalty programme through a streamlined consent collection process. "*To date, 20 clients are already using this module, including L'Occitane, Rossignol, Boardriders and Messica*," Nathalie Echinard explained. "*Most of our clients have a dedicated CRM platform, but these platforms often do not integrate easily with store tools, with requests most often arising at the checkout, when the customer simply wants to pay and leave. The store is a key touchpoint for growing loyalty programme membership*."

Cegid will launch a gamified micro-training module in January 2027, designed for the needs of store staff who work on the move and do not have a fixed workstation. In the first half of 2026, the software provider also officially announced the integration of 2 specialists into its ecosystem for staff attendance planning and sales staff scheduling: Skello and Tamigo.

"*In the first half of 2026, we signed 30 new Cegid Retail clients and are set to reach around 40 this year*," Cegid's Retail Director concluded. "*In France, these include La Samaritaine (LVMH), Baccarat and Stratus (leather goods and luggage). Internationally, our new clients include Mazzolari, FOPE, Chloé, Nokwol, Kenneth Cole and Kontoor*." In early 2026, Polène Paris, La Prairie and Guerlain also joined the client base. ■

Sophie Baqué

 - Copyright 2026 FrontLine Media - All rights reserved

Danone turns to AI to personalise marketing campaigns and test advertising in ChatGPT

AI is being rolled out across some marketing activities, while others remain in a testing phase. If campaign automation and personalisation are among the most advanced applications, visibility in AI search engines and advertising in ChatGPT are opening up new areas of work. Insights from Thibaud Rivals (Danone) at HighCo's Retail en Action event on October 8, 2026, with mind Retail as a partner.

"Whereas we previously interviewed around 20 people on average, we have moved to panels of 80 to 120 people, at a comparable cost and with results in just a few weeks."

Thibaud Rivals, Head of Integrated Brand Communication at Danone

At **Danone** (2025 revenue: €27.3 billion, down by 0.3%), AI is used across the entire value chain, from R&D to sales teams. The marketing department relies on AI tools provided by its agencies and partners, particularly to produce campaign content and personalise it at scale. Between April and June 2026, the FMCG group ran this type of campaign across 6 brands, with AI adapting the creative assets. It combined purchasing data for its own brands and competitors with consumption occasions to deliver a personalised message to each shopper rather than a generic one. "*Using templates defined in advance, AI generated more than 3,000 visuals, varying the image, headline, text, CTA and featured product. 3 AI agents were involved: one for regulatory compliance, one for copywriting and one for art direction. These personalised creative assets performed better than generic ones, both on media and business KPIs*," explained Thibaud Rivals, Head of Integrated Brand Communication.

Targeted couponing complements traditional promotional tools

For personalised promotions, studies conducted with its partner **Catalina** show that, across its leading brands (Danette, Activia and Danone), around 75% of households responding to promotional leaflets are already buyers. For Thibaud Rivals, "*targeted couponing also attracts new customers: 40 to 45% of sales come from competitor buyers, with a ROAS ranging from €1.30 to €2.40 generated for every €1 invested. Couponing is increasingly establishing itself as a complementary tool to deep discounting. One drives volumes, while the other allows for greater precision.*"

Another use case is marketing research to gain a better understanding of consumer expectations. "*Recently, we deployed AI agents to conduct qualitative interviews*," said Thibaud Rivals. "*Whereas we previously interviewed around 20 people on average, we have moved to panels of 80 to 120 people, at a comparable cost and with results in just a few weeks.*" This new methodology, which combines the depth of qualitative interviews with the size of quantitative panels, was used for plant-based brand Alpro (soy, almond and oat-based products, among others) to determine where shoppers look for plant-based drinks in stores: the breakfast aisle, the milk aisle or the cooking aids section. Another example he cited was a study on Volvic to test whether consumers understood a product range name before it was approved.

"*We are also exploring virtual personas: engaging directly with a marketing target built around our segmentation, such as regular sports enthusiasts for HiPro, our protein product brand, to better understand their habits and expectations*," added Thibaud Rivals.

Social media: prioritising content featuring real people

Asked about applications for which AI is not relevant, Thibaud Rivals said Danone does not use it for social media, where the FMCG group prioritises content featuring creators and tailored to the conventions of each platform. "*That is what performs best*," he said. "*However, we use AI extensively in our e-commerce campaigns to scale up an idea, with standardised creative assets or to personalise content at scale.*" Danone uses Pencil (The Brandtech Group) to produce advertising campaigns, including visuals, videos and copy, and has developed AI agents with its agency WPP to personalise content.

For now, Danone does not consider AI search engines an acquisition channel, but rather a driver of visibility and consideration, according to Thibaud Rivals. At the end of 2025, Danone conducted audits of 2 fast-growing brands ■■■

■■■ with young audiences, Alpro and HiPro, with its media agency **WPP** and the **Evertune** tool. In ChatGPT, Alpro ranked first for plant-based drink queries. HiPro ranked well for high-protein yoghurt queries but was absent from searches for protein bars.

"*At that time, AI systems relied primarily on the press and specialist blogs, particularly comparison articles and product reviews, followed by retailers' e-commerce websites, as well as reviews and online communities*," Thibaud Rivals explained. "*Our own websites, however, carried little weight. The press and blogs accounted for 45% to 60% of sources cited by AI systems, compared with just 0% to 5% for our brand websites.*"

Following these findings, Danone extended this work to its 7 dairy brands during 2026, with an initial assessment of the results expected at the end of 2026. In early October, it also conducted an initial exploratory advertising test in ChatGPT for Activia. "*The campaign has just started. The main objective is to learn, understand this new format and determine what can be measured,*" explained Thibaud Rivals. At Danone, activations are assessed using marketing mix modelling to demonstrate that every investment contributes to business performance, whether in terms of brand or sales. However, the group acknowledges that "*when it comes to LLMs, in the short term, we accept that we cannot measure everything. In the medium term, this lever will need to be incorporated into our models, and platforms will need to provide robust impact studies.*" ■

Sophie Baqué

mind RETAIL

Mastering AI and tech shifts in retail and E-commerce

Artificial Intelligence / Payments / Regulation / Technology

Access mind Retail for 15 days

free of charge and without obligation

AI agents: the KPIs that led L'Oréal to scale up across its warehouses

After testing 7 AI agents in its warehouses, L'Oréal is scaling up. Deployed to coordinate picking waves, manage replenishment and handle stocktaking, Manhattan's agents have helped cut several logistics lead times. The beauty manufacturer now plans to roll them out across 40 distribution centres, with an estimated 60,000 working hours saved per year.

AI agents are increasingly advanced in warehouses, Manhattan revealed at its EMEA Exchange conference on October 13, 2026 in Milan. This was illustrated by L'Oréal's presentation, which shared the results of an adoption of Manhattan's agents in its warehouses. While the cosmetics group has been using Manhattan's Warehouse Management System (WMS) in its warehouses since 2022, it decided to become an early adopter of ActiveAgents, a solution powered by Gemini. Launched in summer 2026, it enables companies to test Manhattan's AI agents and develop their own. "*After 2 months of testing across 7 warehouses as part of a Proof Of Concept, the project moved into a pilot phase in 4 additional warehouses*", said Lukasz Kierzkowski, WMS Expert, Local Business Owner and Head of Agentic AI Deployment at L'Oréal. The solution is currently deployed in 11 L'oréal warehouses across 7 countries: the USA, France, Poland, Mexico, Italy, Thailand and South Korea.

"Extrapolating these results across our 40 warehouses, using these 7 agents would save 60,000 working hours per year"

Lukasz Kierzkowski, Local Business Owner and Head of Agentic AI Deployment at L'Oréal

The deployment of these AI agents in warehouses focused on 3 key challenges: optimising picking waves, managing replenishment and carrying out cycle counts. The pilot phase delivered the following results. "*On average, the time between counting inventory and recording it – known as 'count to book' – decreased by 13%, saving 330 hours per warehouse per year. Average picking time, which measures productivity in order picking, improved by 14%, saving 352 hours per year. The Service Level Agreement rate, which measures the proportion of orders picked and dispatched within an agreed timeframe, improved by 3 percentage points, saving 165 working hours. Finally, the average time between order placement and loading dropped by 8%, equivalent to 440 hours per year. Overall, this represents around 1,400 working hours saved per distribution centre each year.*"

According to the Head of Agentic AI Deployment, within top-tier facilities where operational adoption from teams and management proved stronger, certain metrics reached higher levels. For instance, the deselection rate, which measures products removed from the picking process because they are damaged, missing or non-compliant, fell by 80%.

A global rollout planned across 40 distribution centres

"*Extrapolating these results across our 40 warehouses, using these 7 agents would save 60,000 working hours per year*", explained Lukasz Kierzkowski. "*Based on the results achieved, we have decided to roll out these agents across our 40 warehouses worldwide*" (except across mainland China due to data compliance, as Manhattan is hosted on Google Cloud, Editor's note). These warehouses handle logistics flows for all L'Oréal categories and products, including luxury, drugstores and pharmacies, hair salons and hypermarkets.

Driving operational adoption

Asked about the conditions for success, Lukasz Kierzkowski said: *"Global access does not mean global adoption. It is important to consolidate lessons learned before expanding the rollout, start at a scale people can manage without diluting engagement and provide support as close to users as possible.*"

On the financial front, L'Oréal is still involved in commercial discussions with Manhattan's teams regarding a subscription to ActiveAgents. The manufacturer did not disclose the financial value of the 60,000 working hours saved, the estimated cost per warehouse or the potential cost of accessing Manhattan's agent suite. "*The final contract has not yet been signed*", the Head of Agentic AI Deployment concluded on the sidelines of the conference. "*But the cost will include access to the agents and the associated token consumption* (which relies on Google Gemini's capabilities, even though many retailers are hosted on AWS, Editor's note)." ■

Sophie Baqué

US retailers divided over the rise of autonomous shopping agents

In the US, Gap, Walmart, Best Buy, Amazon and eBay are taking very different approaches to agentic commerce. While TV shopping giants QVC and HSN see these new intermediaries as an opportunity to increase their visibility, others are taking a more cautious approach or even blocking them altogether. The contrast highlights the challenges facing the sector as consumers remain determined to keep control of their spending.

Everywhere in the media and the retail industry since January, the term "agentic commerce" covers 2 very different realities: using AI to shop and entrusting a purchase to an autonomous agent. It is this second aspect that is currently generating excitement across the technology and financial ecosystem, with LLMs, retailers and investors all vying for control of this new interface between consumers and e-commerce. **Meta**'s Muse agent, launched on September 8 and boasting 10.9 million downloads and 2.5 million daily active users worldwide just 40 days after launch, promises to transform e-commerce by enabling artificial intelligence systems to make purchases autonomously on behalf of consumers. This agent, which uses Plaid's connector to enable agentic commerce, is designed to protect consumers. A single-use card number is generated for each transaction and the AI agent requests the user's authorisation before making any purchase. During the presentation of the Q3 results, Mark Zuckerberg said that around 25% of Muse's active users who shop through the AI agent place orders with an average basket value exceeding US$200.

Retailers such as **Gap**, **Walmart** and **Best Buy** quickly struck partnerships to adapt to Meta's agent. **Shopify** said that Muse could purchase products from all merchants using its platform. However, many companies remain divided over how to approach these virtual intermediaries. For home shopping giant QVC group formerly known as Qurate Retail (sales 2025 : US$9.23 billion down by 8%, which owns QVC and HSN), they represent a major visibility opportunity: both have decided to send their catalogues directly to OpenAI and Google to appear in search results and are opening up their checkout processes to their shopping agents.

Fears of complete disintermediation

In the fashion sector, **Gap** is taking a more cautious approach. "*We assess agents on a case-by-case basis, determining which ones can browse our websites and which ones can complete checkout*," said Damon Berger, Senior Vice President of Marketing and Services. "*We are trying to remain open while maintaining our consumers' trust*." Fashion and accessories group **Tapestry** (Coach, Kate Spade) allows agents to browse its brands' websites but does not let them complete purchases. The group has said it is concerned about fraudulent purchases and "inventory hoarding practices", whereby bots fill shopping baskets without making any purchases. However, the group is preparing its technical infrastructure to allow agents to complete checkout, so that it is ready should management decide to change strategy.

Finally, several major players are opting for an outright block. Amazon has been blocking agents from Meta, OpenAI, Google, Anthropic and Perplexity for a long time, citing risks to user data security and privacy, particularly regarding the capture and storage of information relating to Amazon accounts. President Andy Jassy also highlighted the technology's recurring errors in pricing and product listings. In January 2026, **eBay** also banned shopping agents from accessing its marketplace, as well as carrying out any type of action without explicit authorisation. According to the group, current AI models are unable to accurately assess second-hand or handmade products. Retailers such as **Kohl's**, **Chewy** and Neiman Marcus have also introduced restrictions.

Meanwhile, U.S. consumers have yet to embrace autonomous shopping agents that make purchases on their behalf. According to a NIQ study published on September 24, 51% of US consumers said they had used AI tools to help them shop in the previous month. "*Crossing the 50% mark is a major milestone for the industry*," said Liz Buchanan, President of North America at NIQ. "*Just a few months ago, AI-assisted shopping was seen as an emerging behaviour among early adopters. Today, it has become mainstream* ■■■

[…]. But rather than replacing shopping, AI is speeding up decision-making. Respondents said they use AI to compare options, assess value for money and narrow down their choices throughout a shopping journey."

Trust and the joy of a successful purchase

According to a study by payments company NMI, conducted among 1,000 American adults, only 11% of consumers have already used AI agents to complete an online purchase and 84% have never uploaded their payment details to an AI tool to enable purchases. Most respondents are not ready to let an agent make the final decision or spend money on their behalf. "*Only 10% would give AI full control over a purchase, while 45% would not trust AI at all to make purchases on their behalf*," the study reports. "*Overall, 70% say they need to be able to review or cancel an AI decision before a purchase is made.*"

According to Tiffany Johnson, Chief Product Officer at NMI, "*the industry is developing solutions focused on autonomy, while consumers are still asking for assistance and most are not ready to give up control of the purchasing decision itself. For agentic commerce to become part of everyday behaviour, securing this authorisation will be just as important as developing the technology. Consumers need to know that AI understands what they want, respects the limits they set and cannot spend beyond a given authorisation. This approach to agentic commerce can help build consumer trust while enabling businesses to simplify the more tedious stages of shopping, without taking away what people value most: the satisfaction of a successful purchase and the feeling of having the final say.*"

According to financial analysts, the travel and insurance sectors are more likely to be disrupted by agentic commerce. However, consumers' attachment to having direct control over their financial decisions remains deeply rooted. "*There is this idea circulating in technology circles that consumers do not enjoy shopping*," Sky Canaves, Analyst at Emarketer, told the *Wall Street Journal*. "*But in reality, we enjoy going to the supermarket. Consumers still like making their own decisions and staying in control, especially when it comes to their money.*" ■

Sophie Baqué



Eric Meulien (Al Futtaim)

"The next step in our roadmap is to replace the in-store POS system"

Operating in 18 countries and managing brands such as Ikea, Zara and Marks & Spencer, Emirati group Al-Futtaim (2025 revenue: US$9.7 billion, up by 6%) has a unique vantage point from which to observe shopping behaviour around the world. Marketing automation with Bloomreach, payment system overhauls and traffic from ChatGPT and Gemini: Eric Meulien, General Manager Digital Retail at Al Futtaim, explains the technology choices at the heart of the group's strategy.



Eric Meulien

Since July 2017 : General Manager Digital Retail at Al Futtaim, and Consultant E-commerce, Marketing and Data, Sonho Ltd
2012 to 2015 : E-commerce Director, Hudson Bay
2003 to 2012 : Category Director, Walmart Canada
1999 to 2003 : Store Director, Toys R Us, Paris

Al Futtaim manages 200 brands across home furnishings, beauty, fashion, food and other sectors in 18 countries. How is traffic from LLMs evolving across categories?

AI search engines are very useful for understanding which questions people ask most frequently about particular products. Brands are often slow to address these questions, especially when it comes to practical considerations. Customers ask questions that brands often have no answers to. For example, we distribute a leading lingerie and fashion brand and receive a lot of questions such as: Can the material of this bra cause irritation in humid weather? or Will perspiration leave marks on the collar of this linen shirt? This information never appears on product pages.

In terms of volume, traffic from LLMs in the Middle East doubles every month. It accounts for 20% of organic traffic in the United Arab Emirates. The differences between categories are also interesting. In food, this traffic remains low. It is highest for technical and electronic products, such as smartphones, drills and vacuum cleaners. Growth is slower in beauty, a category in which consumers look for diagnostic advice based on a particular skin concern. However, once they have established their routines, they tend to interact less. The same applies to fashion: there are ultimately very few questions such as "What should I wear to a wedding in October in Milan" ? Queries tend to focus on specific products instead.

With AI Overviews arriving in France 2.5 years after the US, some French retailers believe it is time to do away with search filters. What is your view?

I think it is too early. On our websites, when a chatbot and a search bar are available side by side, around 5% of users turn to the chatbot, while 95% continue to use the search bar or navigation filters. When customers enter a prompt about a technical product, such as a television or smartphone, for example, they often receive a selection of 3 to 4 products from Gemini or ChatGPT. However, customers are often worried about missing something. They want to check the page displaying all the search results to make sure they have not overlooked a better option and then apply their own filters. Chatbots are often quickly abandoned, with customers returning to traditional browsing.

Given your international footprint, what challenges are you facing when it comes to payments?

Payment integration remains the final missing piece and has been the most complex challenge to address in recent years. Until now, we have worked with dozens of different partners across 10 countries, each with a wide range of local payment methods. Visa and Mastercard work well, but finding partners that support local card schemes in markets such as Kuwait, Qatar, Bahrain and Saudi Arabia is more difficult. ■■■

Payments are not integrated into e-commerce platforms. They sit alongside them, yet remain essential because they complete a transaction and enable revenue to be collected. For customers, check-out remains a pain point and a stage at which retailers lose sales »

Eric Meulien
General Manager Digital Retail at Al Futtaim

■■■ Furthermore, payments are not integrated into e-commerce platforms. They sit alongside them, yet remain essential because they complete a transaction and enable revenue to be collected. For customers, check-out remains a pain point and a stage at which retailers lose sales.

The next step in our roadmap is to replace the in-store POS system and better connect in-store payments with the digital ecosystem, bringing point-of-sale data closer to the data held in our CRM and content management systems. This is essential, given that physical retail remains dominant!

What would the ideal online payment experience look like?

Ideally, customers would pay when their order is delivered, but no retailer is ready to offer this because of the risks involved. In terms of the customer journey, I would like to eliminate check-out altogether to remove friction, but the ecosystem is not yet ready.

In Asia, Alibaba operates on a model that is not found elsewhere: they have 2 natively connected applications, one for shopping and the other for banking. The same applies to WeChat. Everything is integrated into the app. What is more, these e-commerce apps started out in banking. In Asia, consumers shop through a super app that incorporates their banking details and verified information, such as their delivery address and telephone number. They pay bills, book train tickets and shop, all within the same app. When it comes to paying, all it takes is a single click. The check-out stage has disappeared. Imagine an app from Caisse d'Epargne that incorporates a marketplace and e-commerce stores from Carrefour, Sephora and Decathlon.

Elsewhere in the world, whether in Europe, the US or the Middle East, this model is very difficult to replicate because our e-commerce apps do not have their roots in banking. Neither Walmart nor Amazon has managed to create a similar ecosystem, although Amazon is further ahead thanks to Prime and Rufus, its AI shopping assistant. In Asia, consumers carry out between 7 and 20 actions a day on WeChat and Alibaba. On our websites, that is the average number of actions we record over an entire year.

For many retailers, 2026 is the year when autonomous marketing campaign management moves into full-scale deployment. What is happening at Al Futtaim?

We work closely with our technology partners to test and further enhance automation capabilities, particularly with the start-up Bloomreach (formerly Exponea), to automate an entire marketing and CRM campaign creation process from A to Z. This is managed internally, giving us full control over optimisation and the redesign of workflows.

Tasks that used to take my teams 2 to 4 hours to prepare a campaign now take less than 20 minutes. Our tool decides which type of campaign to run based on the objectives, builds the campaign journey according to the specified constraints and selects the relevant consumer segment. It even generates images and HTML content for emails. Next year, we will be able to run campaigns on WhatsApp and recommend improvements based on the results of previous campaigns.

AI provides unprecedentedly detailed consumer insights. What do LLMs tell us about customer behaviour?

Retailers do not spend enough time understanding how their customers behave. In the Middle East and Asia, for example, behaviour differs considerably depending on whether customers are using a laptop, a mobile app or the mobile web. They ask different questions and navigate differently, so it is important to tailor a shopping experience accordingly.

There is more interaction and engagement with AI chatbots on mobile apps, which makes sense. Consider a shopping centre. When you walk through one and try on a jacket in a store, you are likely to leave and look elsewhere before making a decision. By contrast, if you drive to an out-of-town retail park to visit Kiabi or Decathlon, you are more likely to stay longer in the store, because you have made a deliberate journey. The same applies online. When customers have installed an app, they access it deliberately. They are more engaged and they are less likely to leave.

What surprises you about today's retail market?

With rising import costs and rents putting retailers under pressure, they need to focus their investments on improving team efficiency ■■■

There is more interaction and engagement with the AI chatbot on the mobile app, and that makes sense. Once a customer has installed the app, they are using it of their own accord and have no intention of leaving it: they are more engaged »

Eric Meulien
General Manager Digital Retail at Al Futtaim

and maximising returns on inventory and marketing spend. We invest heavily in giving teams on the ground quick access to information and streamlining repetitive processes such as demand planning, team training and, of course, marketing campaign management. Personalisation is now possible at scale and in real time thanks to new AI and marketing automation tools within CRM platforms.

Al Futtaim operates across a range of different sectors. Why did you choose Kibo for both the front end and the OMS?

We have been working with Kibo since 2021. It has enabled us to roll out a shared e-commerce architecture across 10 countries, covering around 40 websites and mobile apps, with particularly strong capabilities in Asia. Their platform combines an e-commerce front end with an Order Management System (OMS), while allowing each retailer to retain its own identity and specific requirements.

It also supports complex operations, including cross-border sales, click and collect, warehousing and the fulfilment of online orders from stores. The technical foundation is shared across the group, with common APIs and a single OMS, alongside a modular architecture built on microservices and customised components for each retail company.

In practical terms, our flexible, headless architecture allows us to evolve a customer journey without having to overhaul the entire back end, while enabling the front end to be updated quickly. This separation makes it possible to test new services without having to undertake a complete redesign every time. For example, we are currently testing the idea of integrating the basket directly into search and potentially eliminating this separate step altogether in the future.

In 2026, you launched 10 e-commerce websites for Marks & Spencer. How did you achieve this?

With Kibo, the first international roll-outs required around 9 months of learning, giving teams time to get to grips with the platform and optimise processes. We then accelerated the pace thanks to an atomic architecture that allows components to be reused. In 2026, we launched 10 Marks & Spencer websites and 10 apps in less than 10 months. We can now roll out a new website in just 2 to 3 weeks.

This efficiency allows us to continue expanding without driving up costs or starting from scratch. Since 2021, Al Futtaim has not undertaken a complete overhaul of its e-commerce platform. Our modular architecture allows us to develop functionality progressively without replacing the entire system. This expansion also requires in-depth work on data. As a multi-brand retailer, we source product data from numerous suppliers and retailers, with varying formats and levels of detail. We are therefore working to optimise product pages using AI and implementing a comprehensive strategy that puts data quality at the heart of all our technology projects. ■

Interviewed by
Sophie Baqué



Cashback: Younited secures an exclusive contract with Bouygues Telecom

Following Orange and the launch of a marketplace, Bouygues Telecom is strengthening a customer loyalty strategy by focusing on purchasing power with a new cashback offer. For French fintech Younited, which is seeking to diversify revenue beyond lending, this multi-year exclusive contract represents a new growth driver. Insights from Charles Egly (Younited) and Marc Laurier (Bouygues Telecom).

Bouygues Telecom aims to reach 30,000 active users of the cashback programme by the end of December 2026

With their large and captive customer bases, telecom operators continue to reinvent their offerings. Following the launch of a marketplace by **Orange**, **Bouygues Telecom** is now turning to a new customer loyalty tool. To help customers cope with declining purchasing power, the telecom operator (H1 2026 revenue: €4 billion, up by 3%) has announced the launch of a free, no-commitment cashback programme on November 9, 2026, ahead of Black Friday. The cashback earned by customers on their online purchases will be managed by consumer credit specialist Younited (2025 revenue: €146 million, up by 54%; net loss: €1.7 million).

Customer loyalty: a diversification opportunity for telecoms operators

Around 10 million Bouygues Telecom and B&YOU customers, using fixed-line and mobile services, will have access to the loyalty service, which will be integrated directly into the operator's app, including a feature to track their cashback balance. The 2 companies have been working together since 2021, with a credit offer available online and in stores, as well as the Smart Change offer launched in September 2025. "*Smart Change is growing rapidly,*" said Marc Laurier, CMO of Bouygues Telecom. The offer helps customers finance smartphone purchases through a trade-in scheme that allows them to upgrade regularly.

Younited handles the technical implementation, including the platform and app through which transactions and interactions take place, as well as the commercial side, such as signing up retail partners and setting cashback rates. The potential savings are estimated at €250 for an average French household (2.14 people, according to Insee). Users will be able to retrieve their vouchers through the Younited app.

Younited expands its model beyond lending

To date, the cashback programme has around 100 retail partners, including Amazon, Carrefour, Monoprix, Naturalia, Intersport, Cultura, La Redoute, Castorama, Dyson and Sephora. "*We are targeting 150 retail partners by the end of the first half of 2027*," said Charles Egly, Chairman of Younited's Executive Board. "*We have been offering cashback to our own customers with outstanding loans since June 2026. On the retail side, we are offering it exclusively through Bouygues Telecom, under a multi-year exclusivity agreement.*"

"*During our tender process, I was struck by the number of players competing for cashback services, offering rewards and financial discounts*," Marc Laurier told us. "*This is a market indicator. Consumer demand is strong, which means customer loyalty is a key issue for us: we want to support customers' purchasing power beyond telecoms.*" Asked about the targets, the CMO aims to reach 30,000 active users of the cashback programme by the end of December 2026, supported by an immediate €10 contribution to each user's cashback balance and ultimately 10% of the operator's customer base. ■

Sophie Baqué

 - Copyright 2026 FrontLine Media - All rights reserved

[mind Exclusive] How Maison A.Constant built a unified customer database with n8n

Eager to bring together customer data and improve data accuracy, jewellery and watch retailer Maison A.Constant built its own Single Customer Repository (SCR) using n8n, an orchestration platform implemented by consultancy Cod4is. The aim was to connect its clienteling, CRM and point-of-sale (POS) systems in real time without introducing another SaaS solution. Although Cod4is did not disclose the retailer's identity, *mind Retail* was able to identify the company.

According to our sources, multi-brand jewellery and watch retailer **Maison A.Constant**, which operates 3 stores in Abidjan, **Ivory Coast**, implemented a project in the first half of 2026 to consolidate customer data into a Single Customer Repository (SCR). Previously, customer information was held in several disconnected databases, leading to errors and duplicate records. Data was captured through 3 separate systems: **BSPK**, a clienteling app that enables sales associates to record customer contact details, obtain consent and invite customers to private sales; **Splio**, a CRM and email marketing platform; and **Odéïs**, a POS system designed for jewellers and watchmakers. As these systems operated independently, the challenge was to connect them and establish a reliable, consistent view of each customer.

The retailer, which holds the exclusive Rolex distribution rights in the country, faced a situation in which 2 separate customer databases coexisted in each store, creating a risk of duplicate records and requiring manual reconciliation. "*The challenge was to bring these databases together*," explained Thomas Le Clec'h, IT Retail Project Manager at Cod4is, the consultancy specialising in omnichannel retail technology that delivered the project. The objective was to establish a single, consistent customer record across all systems within each store, with updates handled automatically. The first priority was to synchronise customer records. Maison A.Constant needed to be able to create and update customer profiles in BSPK while retaining the same functionality in the Odéïs POS system.

n8n at the heart of the integration project

"*Cod4is recommended using n8n as the central orchestration layer*," added Thomas Le Clec'h. "*n8n connects the retailer's different software systems, centralising the business rules and technical processes that enable them to work together. These include customer record matching and merging, field formatting and the validation of contact details such as telephone numbers. It allows us to build data flows that are easy to understand, even for people without coding skills. n8n offers hundreds of integrations and can also call APIs or execute code. It is not just a tool for IT developers; it can be used by a much wider range of teams, helping automate time-consuming tasks.*"

To create a master customer database, Cod4is advised against introducing a new third-party SaaS solution dedicated to customer data unification, such as Salesforce or Imagino. Nor were the existing POS, BSPK or other systems suitable foundations, owing to technical and functional limitations that made it difficult to establish a reliable deduplication key. "*Some customer records contained nothing more than a mobile number or a postal address.*"

Maison A.Constant therefore built its own SCR, with real-time data processing as a core requirement. "*We created a database with 2 main tables*," explained Thomas Le Clec'h. "*The first, known as the staging table, stores raw data from the different systems, including clienteling, email marketing and transaction records. The second, the master table, brings together the consolidated customer data from all these systems, removes duplicates and assigns each customer a unique identifier, known as a Gold Record ID. This identifier is then synchronised across all the systems. For example, if a duplicate record is identified in the Odéïs POS system, the correction is propagated to all 3 systems in real time.*"

Customer accounts can still be created directly through the POS. When a new customer is registered in Odéïs, the data is retrieved every

 - Copyright 2026 FrontLine Media - All rights reserved

hour via an API call. The workflow then applies predefined validation rules before incorporating the information into the SCR.

For the jewellery retailer, telephone number formatting presented another challenge. Indeed, numbers entered in the POS were not standardised, whereas BSPK requires international-format numbers with the appropriate country calling code. "*The flexibility of n8n allows us to use the country code associated with a customer's postal address to determine the correct telephone prefix and ensure that the number is correctly formatted before it is sent to BSPK*," explained the Project Manager. "*The updated number can then be synchronised across all the systems*."

AI speeds up integration testing

To automate integration testing across the SCR and the connected systems, particularly when creating customer records through APIs, Cod4is also set up a Model Context Protocol (MCP) server. The consultancy used Claude (Anthropic) as its main tool for running tests through MCP, which enables an AI agent to interact directly with APIs and execute different test scenarios.

Thomas Le Clec'h explained that "*we ran load tests that involved creating 100 fictitious customer records in a single batch, as well as international customer records containing deliberately incorrect country codes. This saved us hours of manual work and significantly accelerated the validation phase*."

For Erwan Lhermitte, CEO of Cod4is, "*this project highlights a challenge facing many retailers as they seek to unify their customer data. Their IT environments are made up of specialised solutions that perform well in their respective areas but too often remain isolated from one another. The challenge is to connect these systems so that customer data can be consolidated, made more reliable and put to use across the business. In this context, n8n provides a genuine orchestration layer, connecting disparate systems, automating data flows and applying both business rules and technical controls to the data*." ■

Sophie Baqué

mind RETAIL

Mastering AI and tech shifts in retail and E-commerce

Artificial Intelligence / Payments / Regulation / Technology

Access mind Retail for 15 days

free of charge and without obligation

[mind Exclusive] Advantail signs with Formality to streamline commercial lease management

Amid an ownership shake-up following its acquisition by Evoriel, shopping centre operator Advantail has signed with Formality to digitise the management of commercial leases and contracts across Europe, *mind Retail* has learned. Advantail CMO Vincent Moreau and start-up Founder Eliott Reilhac detail how the AI platform reshapes the contract lifecycle for commercial property operations.

Freshly acquired by Evoriel on October 29, **Advantail**, which manages 20 shopping centres across Europe (France, Switzerland and Belgium, 2025 sales: €9 million, net profit between €1 million and €1.2 million) has signed an agreement with the start-up **Formality** to digitise all its contracts, including commercial leases, *mind Retail* has learnt. Founded by Eliott Reilhac in 2023, **Formality** (20 clients, undisclosed ARR and €8 million raised in equity in 2024) uses AI to centralise and structure contract management. The platform covers commercial leases in particular, provides standard templates and generates alerts to help secure legal deadlines while ensuring the reliability of financial data transferred to ERP systems.

Unlike Klépierre or URW, Advantail operates as an asset manager without standardised leases, having to navigate a wide variety of documents. Each lease typically comes with an array of amendments, appendices and specific legal provisions (ILC indexation, notice periods, three-year break clauses, etc.). For a property manager, reviewing a lease takes an average of 1 hour, compared with around 5 minutes using the AI tool. "*We rolled out Formality across all our shopping malls and for 100% of our contracts this summer*," Vincent Moreau, Advantail's CMO, told us. "*For our clients, which include both property companies and retailers, the aim is to be more responsive throughout the commercial lease lifecycle. AI will enable us to analyse non-standard clauses more quickly, which has a positive impact on rent invoicing and makes it easier to discuss lease-specific terms with retailers, particularly the requirement to carry out a 'shop fit' every 5 years* (a mandatory store refurbishment to bring it into line with the centre's standards, Editor's note)."

> Formality operates a pricing model "based on the volume of documents managed, with unlimited users and extending well beyond legal functions"
>
> Eliott Reilhac, Founder of Formality

How AI is reshaping contract risk management

Competing with players such as **Ironclad** (US), **Luminance** (UK) and **DiliTrust** (France), Formality operates a pricing model "*based on the volume of documents managed, with unlimited users and extending well beyond legal functions*," explains Founder Eliott Reilhac. Clients spend an average of €35,000 a year on the solution, with some exceeding €100,000. In terms of KPIs, the start-up highlights time saved by querying contracts in natural language, the ability to benchmark contracts ahead of renegotiations (such as security services) and the prevention of human error, notably billing mistakes, which are common across the commercial property sector.

Having built a "*single source of truth*" (a database of all contracts in a SharePoint environment connected to an AI system), Advantail will now use Formality to support negotiations and renegotiations with retailers, including by anticipating lease expiries. "*Leases will be automatically filled in using available data injected directly into the contract template. Clause drafting will then be supported by AI on both substance and wording before a final human review,*" explains Founder Eliott Reilhac.

Advantail also uses AI for geomarketing purposes, to gain a better understanding of visitor behaviour at its malls. In this area, it works with **Gini by MyTraffic**, which extrapolates visitors' data for physical shopping centres from mobile phone location data, including footfall, dwell time and catchment area penetration. "*With this solution, we can really contextualise business issues more effectively. Raw data becomes much more informative when we use prompts to explore it,*" explained Vincent Moreau. "*Previously, we had to wait around a month for consolidated footfall figures or data from Alliance du Commerce. By pairing mobile geolocation data with AI, we can spot and analyse weak signals much faster. It gives us greater agility and computing power to map shopping centre traffic dynamics. For instance, following this summer's heatwave effect, we detected the sharp back-to-school downturn very early on, with the outlet segment down 12% in September, an unprecedented drop since Covid against a backdrop of squeezed purchasing power and rising fuel prices.*" ■

Sophie Baqué

Amazon tightens its grip on e-commerce as it takes on Meta, despite legal setback with Perplexity

By blocking Meta's Muse agent and taking Perplexity to court, Amazon is seeking to retain control over its customer relationships, data and advertising revenue. However, in the USA, the legal framework for agentic commerce remains uncertain: according to law firm Ropes & Gray, courts are so far refusing to equate AI browsing agents with computer hacking.

Better to risk losing sales in the short term than allow a third party to come between Amazon and its customers. On September 21, 2026, **Amazon** decided to block **Meta**'s AI shopping agent, Muse, from its e-commerce platform. Launched in early September in the **US**, Muse can search for products and make purchases on behalf of users. Amazon accuses Meta of failing to notify that the agent was accessing its website and of not obtaining its authorisation. According to the group, Muse does not identify itself as an agent when browsing the Amazon platform, raising security and privacy concerns. From a technical standpoint, Muse's crawling also places a significant additional load on Amazon's servers. By contrast, **Shopify** has opened its checkout to Muse, as has **PayPal** in terms of payment rails.

Customer data and advertising revenue: what is really at stake

Rooted in a monopolistic business culture, Amazon remains committed to a closed-loop approach, already evident in 2025 when it blocked crawlers from OpenAI, Perplexity, Google and Mistral, preventing them from accessing its product data, product listings and other information. Allowing a third-party agent to browse the site, select items and place orders means surrendering some control over the customer experience and, consequently, the associated data. Last year, advertising generated US$68.6 billion in revenue for Amazon, accounting for 11.6% of commerce-related revenue (excluding AWS). By comparison, this figure stood at 8% for **Cdiscount** French pure-player.

In the US, as in Europe, however, the legal position regarding agentic commerce remains unclear. "*The key question is the scope of a user's consent when he or she hands control over to an agent, particularly if certain doors are closed to that agent*," said François Léonard, a consultant at FL Conseil.

In the USA, Amazon sued Perplexity in November 2025, accusing it of using its AI agent (Comet) to interact directly with Amazon's website, browse products, add items to the basket and place orders on behalf of users, while concealing the bot's identity through its user-agent string. Amazon characterised this practice as hacking and unauthorised access under the federal Computer Fraud and Abuse Act (CFAA), which is designed to combat computer-related offences.

On August 4, 2026, the US Court of Appeals for the 9th Circuit ruled in Perplexity's favour, finding that the AI tool was merely an "assistant" rather than a natural or legal person under the law. According to Sabrina Kim, a Partner at law firm Ropes & Gray in New York, "*the judges concluded that Perplexity's servers had not accessed Amazon's servers. It was the user's browser that sent requests to the e-commerce site. They found that it was the human user accessing the site through the tool, rather than the AI 'hacking' Amazon's servers, with the assistant serving only as a browsing aid.*"

In response, Amazon amended its complaint to pursue Perplexity under contract law – alleging a breach of the website's terms of use – rather than on hacking grounds. "*This August 2026 ruling has established an important precedent: courts are so far refusing to equate AI browsing agents with computer hacking*," concluded Sabrina Kim. "*However, many questions remain open: will the 'tool versus person' distinction hold as AI agents become more autonomous? And how will this decision interact with the other legal frameworks available to platform operators?*". ■

Sophie Baqué



DIRECTOR OF PUBLICATION
Pierre-Yves Platini
pyp@mindnews.fr

EDITORIAL DIRECTOR
Sandrine Cochard
scochard@mindhealth.fr

CHIEF EDITOR
Sophie Baqué
sbaque@mind-retail.com

EDITORIAL TEAM
redaction@mind-retail.com

DATA & LAB
CHIEF EDITOR
Aymeric Marolleau
am@mindnews.fr

JOURNALIST
Caroline Soutarson

SUBSCRIPTION
https://www.mind.eu.com/retail/en/a-tailor-made-offer/

Jean-Philippe Piau
jppiau@groupe-mind.com

Monthly publication (11 issues per year)
mind Retail is an online press service published by Frontline MEDIA (member of Spiil).
CPPAP CPPAP 0625 Y

Address : 61, rue du Faubourg Saint Denis, 75010 Paris, France
SAS with a capital of €2,315

mind RETAIL

Mastering AI and tech shifts in retail and E-commerce

Artificial Intelligence / Payments / Regulation / Technology

Access mind Retail for 15 days

free of charge and without obligation