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The 1998 Assumption Behind Most Marketplaces

Heather Grizzle · March 14, 2026

Most marketplaces still assume humans browse categories. Agentic commerce changes discovery as AI agents query structured trust data instead of storefronts.

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Most digital marketplaces today still operate on an architectural assumption that dates back to the early era of the commercial internet: a person opens a web browser, arrives at a homepage, and begins navigating through categories until they locate the product or service they need.

How the Department Store Moved Online

This model emerged in the late 1990s when early e-commerce platforms had to solve a simple but unfamiliar problem. Consumers were moving from physical stores into a digital environment where inventory was no longer visible on shelves. To compensate, websites recreated the structure of a department store. Categories replaced aisles. Product pages replaced packaging. Navigation menus acted as signs directing customers through the store.

The entire experience was designed around visual exploration by a human user. The homepage functioned as the front entrance. Search bars and filters helped narrow choices. Product listings displayed images, ratings, and descriptions that allowed a person to compare options at their own pace.



A Pattern That Hardened Into a Standard

Over time, that design pattern hardened into the standard architecture for nearly every digital marketplace. Platforms invested heavily in optimizing the elements that support human browsing: recommendation engines, promotional banners, product carousels, and increasingly sophisticated search interfaces. Success was measured by metrics such as click-through rate, time on page, and conversion funnels that tracked how a person moved step by step through the site.

Even as technology advanced, the underlying assumption rarely changed. The marketplace was still imagined as a place a person would “enter,” much like walking into a store. Discovery began with a homepage and unfolded through visual navigation.

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The Assumption Also Shaped the Words

This assumption shaped not only user interface design but also how services and products were described. Listings were written primarily as marketing content meant to persuade a human reader. Credentials, capabilities, and guarantees were often embedded in narrative descriptions rather than presented as structured information.

For more than two decades this approach worked because the buyer, the evaluation process, and the final decision were all human-driven. The platform existed to guide a person through a sequence of visual choices until they reached a purchase.

Why the Front Door Matters Less

But that architecture reflects a world where humans perform all discovery themselves. As autonomous software agents begin to participate in search and procurement, the assumption that every transaction begins with a person clicking through a homepage starts to weaken. The marketplace “front door,” once the central entry point for digital commerce, becomes less important when discovery can occur through structured queries rather than visual browsing.



THE INHERITED ASSUMPTION

Nearly every marketplace still assumes discovery begins with a human at a homepage, navigating visually toward a decision.

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