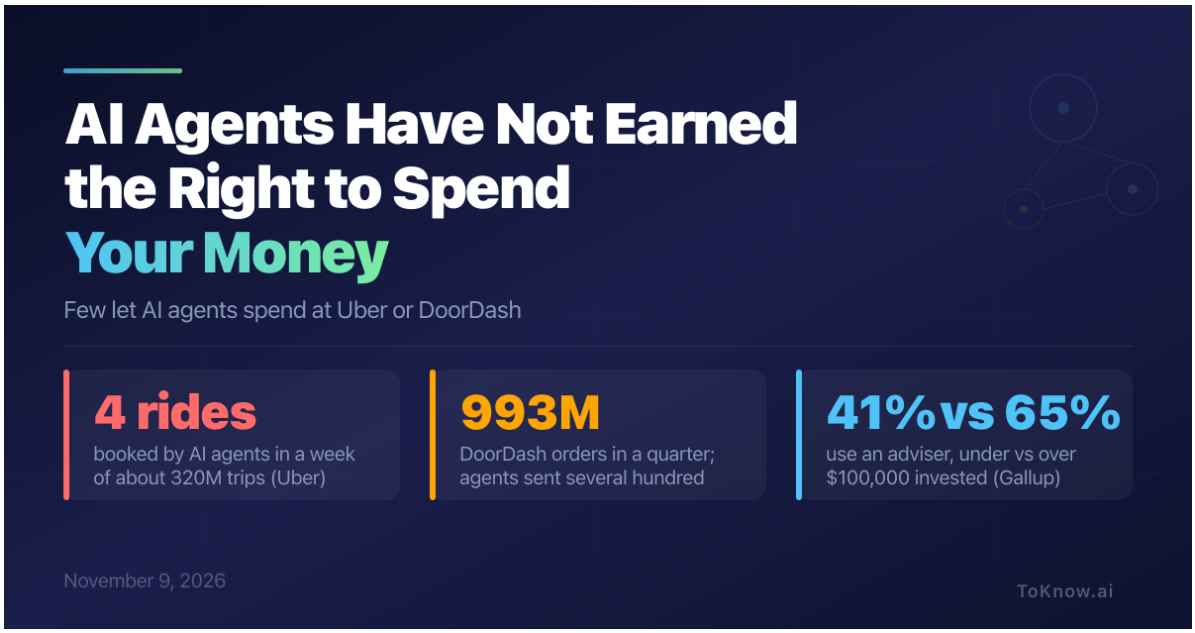
AI Agents Have Not Earned the Right to Spend Your Money

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2026-11-09

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AI shopping agents, programs that order food or book rides for you, are barely used at DoorDash and Uber. DoorDash CEO Tony Xu said outside agents have brought "maybe several hundred orders in total", against 993 million in the third quarter. Uber's finance chief said agents placed about 500 Uber Eats orders and 4 rides in the week around Halloween, out of roughly 320 million trips and orders.

Perhaps people let someone else spend their money only if they contributed to making the money, or if losing it would not hurt. An agent has earned none of it. People lean on financial advisers more as the money grows: in a 2017 Gallup survey, 41% of investors with $10,000 to $100,000 used an adviser, against 65% of those with $100,000 or more. Someone who built their savings without an adviser has little reason to ask one how to spend them. Accenture found 32% would let an agent pick what to buy if they still pay, and 9% would let it shop alone. Time may matter as much as trust: Uber's CEO says a ride booking takes 50 seconds, so an agent may save little.

Perhaps agents will get small, fixed budgets first, and large ones only after they have made money of their own. Anthropic's Project Deal fits the first part: 69 employees' agents had $100 each and closed 186 deals, just over $4,000 in all, with no human stepping in.

Read More: DoorDash Counts Several Hundred AI Agent Orders as Websites Limit Access and AI This Week: Agents That Remember, AI in the Lab, Votes on Data Centers

Sources:

- DoorDash (DASH) Q3 2026 Earnings Call Transcript (The Motley Fool)
- Uber (UBER) Q3 2026 Earnings Call Transcript (The Motley Fool)
- Personal Financial Adviser Tied to Investor Confidence (Gallup)
- Talk to My AI Agent: Consumer Pulse Research 2026 (Accenture)
- Project Deal (Anthropic)

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