

Bargaining with AI Chat Bots and its Psychological Effects

A Comparative Case Study

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Abstract

This case study talked about how AI negotiators sparked a revolution in the business sector by automating contracts and bargaining systems. These AI systems are utilized by major enterprises in sectors like retail, pharmacy, telecommunication, IT, etc, helping procurement teams to shift from reactive data handling to more optimized and time efficient strategies. Key features include personalized contract negotiations with thousands of suppliers simultaneously, reducing manual labour so employees could focus more on strategic proactive decision making. While the bargaining AI system is efficient, evolutionary and strategic, there are ethical concerns and questions are being raised about fairness and supplier rights. Small businesses and contractors don't have efficient resources like big corporations. So, more often than not, they get coerced into a deal that minimizes their profit while enterprises ripen off the benefits. We also discuss scandals of enterprises involving bribery and corruption that was ever present before bargaining AI came into picture. Going into details of what the future of this AI model holds, how it might progress into sales, HR, management and possibly leadership roles. This case study highlights the transformative impact of AI-powered supplier negotiation as a critical enabler of competitive advantage and operational excellence in modern procurement.

Introduction

This is a constructive case study on the psychological effects of bargaining with AI chatbots across different platforms. As AI is ubiquitous in everyday life and tools like ChatGPT and Gemini have somehow transformed into our virtual partners, from telling us which type of cancer we've to booking a doctor's appointment 'cause the diagnosis turned out to be wrong, AI has progressed at a shockingly fast rate. And to nobody's surprise bargaining with AI chatbots is becoming a reality, with bots used for price negotiation in online shopping and business procurement. These bots have also been trained in specific languages to bargain with customers in their native tongue. (Marr, n.d., 2025)

AI chatbot is a software program that uses artificial intelligence, particularly Natural Language Processing (NLP) and Machine Learning (ML), to simulate human-like conversations and interactions with users.

Data showed that AI-powered negotiation techniques helped cut costs by 40% by completely altering supplier negotiation techniques and practices. Walmart's AI chatbot led their finalized agreement margin at 68%, greatly improving procurement efficiency for a network of over 100,000 suppliers. Martin Rand, the President and cofounder of Pactum AI stated,"Negotiations are everywhere and form the foundation for value generation in typical businesses, making them an ideal sector for AI application." from pharmaceutical companies to telecommunications, AI procurement has taken over data automation everywhere.

Teams used to gather intel from old contracts, orders, invoices by hand and with no tools to compare insight with, it made the tracking process of supplier's performance more strenuous, expensive and inadequate. AI negotiators helped cut procurement costs and made contracts cost effective.

Agentic AI in Procurement

Traditional procurement automation has focused primarily on digitizing paperwork and streamlining workflows. While valuable, these solutions still rely heavily on human intervention for crucial decisions and negotiations. They operate within rigid rules, lacking the flexibility to adapt to dynamic market conditions or complex supplier relationships. Then automated negotiation emerged as a critical area of research in multiagent systems, with applications spanning e-commerce and resource allocation. Automated negotiation has been widely studied within the domains of multiagent systems and game theory. Early approaches to autonomous negotiation were inspired by classical economic models, such as Nash bargaining solutions and concession-based tactics. More recent research has emphasized adaptive strategies that leverage opponent modeling, machine learning, and utility-driven decision-making.

One crucial aspect often overlooked is how AI agents integrate with existing procurement systems. Modern AI procurement platforms like Pactum AI offer seamless integration with major ERP systems and procurement suites, ensuring that AI agents can access historical data, current contracts, as well as real-time market information from partners. AI agents are transforming procurement well beyond faster negotiations by reshaping how teams operate and create value. Continuously monitoring market conditions, supply-chain disruptions, and competitive pricing, these systems enable dynamic pricing and cost optimization: when volumes or other data points shift, agents automatically adjust purchase agreements or trigger renegotiations so organizations preserve margins that might otherwise erode. Far from depersonalizing supplier relationships, AI often strengthens them by predicting supplier needs, surfacing issues before they escalate, and ensuring consistent, fair negotiations, freeing procurement professionals from routine bargaining so they can focus on strategic relationship building and innovation.

At the same time, agents bolster risk management and compliance in complex regulatory environments by enforcing standards, tracking risk factors, and validating ESG requirements in real time; they can instantly flag potential compliance problems and adapt negotiation strategies, providing oversight at a scale and speed impossible to achieve manually.

Companies Benefitting from AI

Walmart, which previously used frugal contracts to score deals with suppliers, their outdated system causing problems like minimal negotiations, informal mediations that often led to misinterpretations and disputes, opted for an AI negotiation system through Panctum AI. Walmart's AI negotiated deals with 64% of targeted tail suppliers in just 11 days on average. The bot secured roughly 1.5% in cost savings and extended payment terms to 35 days on those contracts, saving the company human resources and time.

Vodafone's procurement team managed 800,000 purchase orders and handled over 5 million invoices yearly across 23 operating companies in 26 countries. Most audits, benchmarking and performance reviews were done by human employees leading to errors, it wasn't cost effective and led to inconsistency and no cost effectiveness. With AI, they centralized data using MRI Contract Intelligence and their custom Autonomous Procurement Platform they managed to unify over 30,000 contractors. AI cut procurement cycles, saved time by about 20% and cut costs by about 11% by implementing the autonomous negotiation systems.

Maersk, a Danish integrated container shipping and logistics company abandoned their structural contract review method that usually involved multiple stakeholders that was time consuming and didn't optimize for all possible terms or market data to adopt AI negotiation processing that helped them by negotiating platforms to optimize supplier contracts, enabling multi-round automated bargaining and freeing human experts by saving their time and efforts for more strategic decisions.

Sanofi is a French multinational pharmaceutical and healthcare company that used a highly decentralized and manual approach, being reliant on scientists that manually searched for and ordered lab supplies, especially for tail spend i.e., low-value, high-frequency purchases items. This frugal-time consuming system led to a waste of human resources and capital. Sanofi's new AI model analyzed the previous spent system, the current market and suppliers to determine their new pricing system, with autonomous AI agents that engage suppliers, propose offers, iterate contracts, and seek win-win terms at scale by centralized tail spend management by partnering with ZAGENO, an AI-driven marketplace.

Wesco's employees, who were stuck with managing procurement and supplier negotiations by analyzing supplier data, drafting negotiation emails, reviewing documents, and negotiating each contract individually across a vast network of over 50,000 suppliers, through highly manual, traditional methods started contributing to strategic decision-making and value creation work after AI took over most of the repetitive tasks like data gathering and supplier negotiations at a large scale.

BT Group, a British multinational telecommunications holding company made their procurement employees rely on manual processes for sourcing, contract negotiation, and supplier management leading to slow approvals, and resource-intensive sourcing. This resulted in duplicated efforts, slower market response, and inconsistent procurement best practices across the organization. After creating BT sourced, their own procurement innovation they adopted AI-driven platforms like Globality and nnamu which automated lengthy decisions, helped with capital management saving human resources and introduced bots for rapid supplier negotiation.

Key Companies in This Field

Panctum

It was founded by Martin Rand, Kaspar Korjus, and Kristjan Korjus in 2019, they realized that big corporations only negotiate with about 20% of their suppliers because of limited time and human resources. So Panctum used reinforcement learning and behavioural modeling to develop a system in procurement and maintenance, making AI chatbots expert in personalized negotiations by analyzing market data and previous bargaining techniques.

Luminance

Graham Sills and Adam Guthrie collaborated in 2015 to make Luminance AI, unlike Panctum, Luminance started off in the legal domain, training AI systems to verify contracts that humans had to do manually. They negotiate and redline contracts, NDAs, etc. It has also recently started providing AI vs AI negotiation systems where AI from both sides bargain to settle differences and come to a conclusion where both parties are satisfied.

Nibble

This software is designed by academically trained experts in behavioural science to automate business deals and B2B sales without manual intervention through principles like BATNA (Best Alternative to a Negotiated Agreement) . Nibble can personalize business negotiation to reflect the brand value while simultaneously counteroffering clients. Over 350 organizations have used this AI for about 30,000+ monthly negotiations till date.

Keelvar

Founded by AI scientists and engineers in Europe’s largest AI research lab, this automated AI uses Sourcing Bots and advanced optimization algorithms for supplier selection and making bid sheets for major corporations like Siemens, Coca-Cola, Samsung, Novartis, and Microsoft. They automate 90% of the manual workload, saving cost by 3-25% and also improving contract transparency.

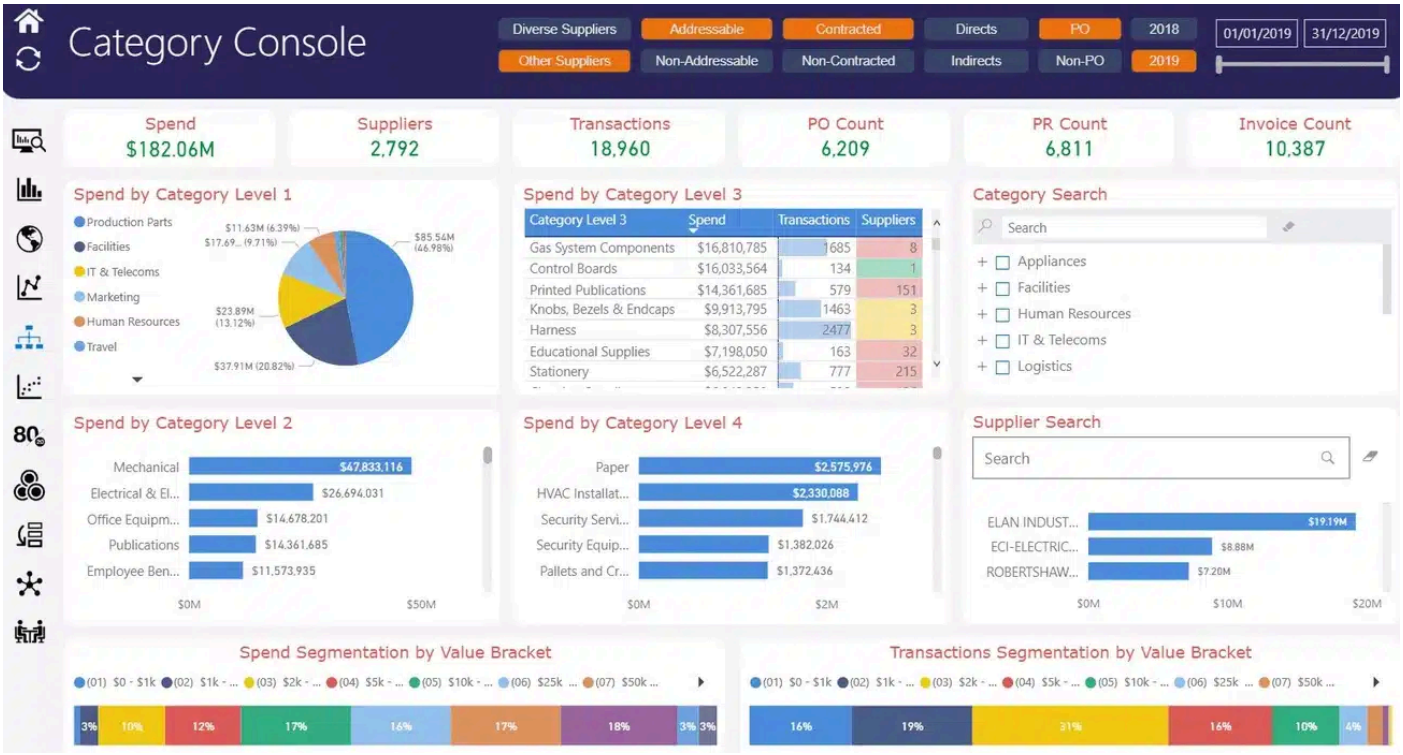
AI Negotiation System is Cutting Costs

To quote an article from eMOLDiNO, *"AI-powered price standards gave us the biggest savings – about 20% of the total 40% reduction. The platform looked at over 2 billion deals and 150,000+ vendor profiles to set fair market prices for everything we bought….the AI kept track of pricing trends and spotted differences between our rates and current market prices. This real-life data helped our negotiators challenge vendors who claimed they needed to raise prices."*

Companies that used AI for procurement reported cutting costs up to 40% in total, with average cycle times reduced by 20–50% and error rates cut dramatically. AI's automation system changed procurement from reactive and manual to proactive and data-driven optimization across different stages. These stats are a proof of how AI has dramatically reduced costs and errors while simultaneously saving companies millions of dollars in human resources.

Automatizing time extensive work like order approvals, processing invoice led to some firms cutting contract completion times by over half with AI-powered document and workflow solutions.

AI enabled a more transparent contract management system that helped companies reduce cost, risk and disagreements, securing better prices and payment terms from contractors even 'learning' the personality and negotiation style of different contractors so they can frame their texts accordingly. AI procurement uses NLP (Natural Language Processing) technique to extract clauses, conditions, and metadata from contracts and make it standardized. Machine learning algorithms select suppliers based on criteria such as capital or past performance. Supplier profiles automatically update to track changes in market conditions, reliability, or contract terms, enabling specific negotiation strategies personalized for different suppliers while shortlisting high value suppliers for better output by analyzing previous data and ongoing contracts so the company can extract maximum profit.



Graph from eMOLDiNO - This dashboard shows procurement activity in the market. With a total spending capital of $182.06 million among 2,792 suppliers and 18,960 transactions. The graph focuses on which industries require more expenditures than the other. The majority of transactions, according to value segmentation, fall between $25k and $50k, providing information about typical purchase volumes and sizes.

AI vs Human Tradeoffs in Multi-Agent Bargaining

Public reactions to algorithmic decisions often diverge. While high-profile media coverage suggests that the use of AI in organizational decision-making is viewed as unfair and received negatively, recent survey results suggest that such use of AI is perceived as fair and received positively. This distinction matters because experimental studies suggest that people often respond differently to non-human counterparts than to human counterparts, and that social-preference considerations may be weaker when the counterpart is a purely mechanical agent whose payoff has no human consequence. At the same time, recent evidence suggests that such considerations can partly re-emerge when the algorithm's payoff ultimately benefits a human beneficiary. Whether a similar pattern arises in dynamic bargaining environments involving LLM-based AI agents remains unclear.

Drawing from the fairness heuristic theory, it can be posited that, in the face of a favorable decision, individuals would form a fairness perception similarly toward an algorithmic (vs. human) decision agent. Specifically, when the decision is favorable to the self, people are more likely to perceive fairness regardless of whether the decision was made by humans or AI. That is, the favorable decision leads one to perceive a sense of fairness heuristically, as recipients of favorable decisions are unlikely to scrutinize characteristics related to the decision further. Accordingly, when the decision is favorable, individuals perceive external information that is consistent with their preferred conclusion as more valid. As individuals often have an inflated sense of their contributions in a social context, the favorable decision can be seen as a proper outcome for their input, leading to higher fairness perception. When the decision is unfavorable, however, people will look beyond the decision and scrutinize the characteristics of the decision agent. In other words, they are more likely to engage in "effortful cognitive analysis" to examine the validity of unwanted outcomes, so when the decision is unfavorable to the self, individuals would closely examine the attributes of the decision agents that shape the decision process and formulate their fairness perception.

In this case, AI is likely to be perceived as fairer than human, as it is likely to be seen as more impartial with less judgment bias than humans. Individuals may have a tendency to perceive AI as fairer than humans in the face of unfavorable decisions. However, in recent years, there has been increasing media coverage of cases where AI has produced biased decisions due to biased training data, potentially perpetuating or even exacerbating gender and racial discrimination.

In line with this idea, existing research has shown that the perception of AI is not static and can evolve with new information and experiences. For example, Jago and Laurin (2022) found that as individuals assume that algorithms are more accurate and unemotional than humans, they prefer to be evaluated by algorithm (vs. human) when they anticipate discrimination; however, when they learn that algorithms are trained based on datasets composed of previous human judgments, they no longer preferred to be evaluated by algorithms. These findings, combined with fairness heuristic theory which posits that

perceptions of fairness can be dynamic suggest that individuals can re-evaluate their pre-existing beliefs about algorithmic fairness as well.

AI Identity Threat at the Workplace

The integration of artificial intelligence into workplaces represents not merely technological advancement but a fundamental reconfiguration of work itself, challenging centuries-old assumptions about human labor, expertise, and organizational relationships. It increasingly integrated into enterprises to foster collaboration within human/machine teams and assist employees with work-related tasks. However, introducing AI may negatively impact employees' identifications with their jobs as AI is expected to fundamentally change workplaces and professions, feeding into individuals' fears of being replaced.

The AI bargaining system took over the economy rapidly, with a lot of companies benefiting from the system, thus reducing the need for human labour, these new ways of work entail that individuals cannot do their jobs with the same values and convictions as they are used to. There is a constant change that might impact selfbeliefs constituting professional identity at work, i.e., the perception of one's role in the workplace. Experiencing a situation that contradicts one's identity might lead to a loss of self-esteem and thus to a threat to identity. The digitization of the workplace emphasizes the demand for digital work as the new normal in organizations. In digital work, AI is applied for various functions, such as decision making, data analysis and prediction work, or (human-AI) collaboration leading to AI changing the workplaces and professions persistently, potentially threatening the livelihoods of individuals whose jobs are taken over . However, AI might lead to value co-destruction when discrepancies between users emerge . Furthermore, the use of AI could also support the development of uncertainty and invasion of privacy.

These structural disparities intersect with cultural factors that shape how workers experience AI-driven changes. Cultural orientations influence whether job displacement is processed through collectivist interdependent networks emphasizing social harmony or through individualist frameworks focusing on self-directed resource preservation. AI's pervasive presence fundamentally alters psychological contracts by reshaping unwritten expectations between employers and employees, often diminishing perceptions of autonomy, dignity, and job security (Moghayedi et al., 2024; Tomprou and Lee, 2022). The implementation of algorithmic management can trigger experiences of dehumanization, leaving workers feeling reduced to data points while experiencing heightened loneliness, cynicism, and technostress.

The current moment represents a critical juncture in the history of work. Unlike previous waves of automation that primarily displaced manual labor, AI threatens knowledge work, creative professions, and roles previously considered uniquely human, especially when it comes to bargaining, a technique that's uniquely human. Recent evidence suggests AI's workplace impact is profoundly ambivalent and unevenly distributed. While automation promises efficiency gains, cost reduction, and liberation from routine tasks, it simultaneously generates job insecurity, identity erosion, and novel forms of workplace stress that existing organizational frameworks struggle to address. The COVID-19 pandemic dramatically accelerated these dynamics, compressing years of anticipated digital transformation into

months while leaving workers anxious about their continued relevance amid increasingly "intelligent" machines.

The significance of understanding these dynamics extends far beyond documenting worker experiences. As AI capabilities expand toward artificial general intelligence, the question is not whether human work will be transformed but how society will manage that transformation. Current approaches often prioritize technical efficiency and economic optimization while neglecting human considerations, leading to resistance, disengagement, and the erosion of organizational trust. Without understanding the psychological and social dimensions of AI integration, organizations risk undermining the very productivity gains they seek while inflicting unnecessary human suffering.

Misuse and Scandals

Walmart was accused of bribing government officials in India, Brazil, Mexico and China so their permits could go through and they could expand their operations. The company violated various FCPA (Foreign Corrupt Practices Act) guidelines and had to pay nearly $283 million in fines and settlements to the US government. Similarly, Maersk faced controversy over violating labour laws and their refusal to bargain collectively led to public outrage. Sanofi made its subsidiaries bribe government officials and healthcare workers in the middle east to win tenders and promote prescriptions, which led them to pay over 25.2 million in settlements. Even BT was fined for not providing clear contract info and had to pay 2.8 million pounds to the UK regulator Ofcom.

All of these companies who have been benefiting the most from the AI negotiation and procurement have previously been involved in major scandals regarding labour laws, lousy contracts, legal disputes and corruption. A coincidence? Highly unlikely.

AI helped big corporations automate responses, enabling bargaining with thousands of small contractors that were previously ignored so they could get the highest profit off of them. These bots were trained in personal targets and to go through multiple rounds of negotiations with suppliers, presenting counteroffers. It has been reported that the senior executives of these companies push for hard bargains with the help of AI making the small suppliers they work with get lower and lower profits. It has previously been discussed that the AI helped the companies cut costs by almost 40%, but as a wise woman once said, ‘no big corporation flourishes without exploiting commoners’ and that’s what’s happening here in these AI negotiating techniques. The high of ripping benefits off of bargaining AI has led them to deliberately ignore the very people it’s directly affecting-small businesses, contractors, suppliers, etc.

Bargaining AI has given larger corporations the power through automated negotiation techniques and data driven precisions, leaving the small corporations, who’re under staffed and don't have the data capabilities or resources to challenge large buyers, no choice but to bend to their will as they’re dependent on these companies or stuck in contracts.

Small businesses who relied on personal and strong relationships have no other option but to comply with AI price efficient negotiation tactics, which is making their cut less and less with time as AI lowers its prices after every deal. They often reported being stuck in low profit contracts just to survive in the market, if they rebel against this system the corporation threatens to drop them altogether.

This new system has more so left contractors & suppliers threatened, scared and stuck. With no choice but to accept the AI terms has significantly minimized their profit.

Discussing the Future of Bargaining AI

While AI is thriving in Commerce business, emerging as a driving force in negotiations, contract evaluations and NDA verifications it also has significant ethical concerns and as an ongoing issue of exploitation of small suppliers. AI's advanced technological upgrade is driven by the complexity of procurement contracts in thousands of smaller and bigger business deals, reducing unnecessary business deals and increasing cost efficiency. As we look ahead, one of the most intriguing developments is the emergence of AI-to-AI negotiations. As more organizations deploy self-negotiating AI, we're moving toward a future where AI agents on both sides of the table will engage in autonomous negotiations.

It's predicted that, not only contract negotiations, AI will also venture into sales, HR, management etc. Bargaining AI is being trained into using personalized negotiating tactics with contractors, enterprises will customize their respective AI models according to their specific needs to help with the inner functioning of the enterprise.

Softwares like Pactum, Luminance, Keelvar, Nibble, and Glide are innovating their negotiating features rapidly, planning to venture into leadership roles in the future. So in conclusion, bargaining AI is more likely to thrive in the business and commerce field then fail. Due to its innovative features and rapid growth, more enterprises are likely to opt for these softwares, replacing their manual work, so their business can flourish. But, how ethical and fair it'd be for small contractors and employees is up for debate. AI's decisions are as fair as their training design, it might lead to biases and violation of CARIP guidelines.

However, this future also raises important considerations. Organizations must develop frameworks for governing AI negotiations, ensuring transparency, and maintaining appropriate human oversight. The key will be striking the right balance between autonomous operation and human strategic guidance. Moreover, concerns of the AI automation design replacing the procurement roles might lead to a cultural shift and outrage.

The adoption of AI agents in procurement isn't just a trend, it's also a fundamental shift in how organizations approach supplier relationships and negotiations which already started several years ago. As these technologies continue to evolve, they'll unlock new possibilities for value creation and strategic advantage. For procurement leaders, the question is no longer whether to adopt AI agents, but how to implement them effectively to stay competitive in an increasingly automated business landscape. Those who embrace this transformation early will be best positioned to reap its benefits and shape the future of procurement.

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