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# TRUST IN DIGITAL COMMERCE

**The Trust Algorithm:**  
Securing the Future of Digital  
Commerce in the Age of Agentic AI

A G2A.COM & JUNIPER RESEARCH WHITE PAPER

MAY 2026

RESEARCH REPORT

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## 1.1 Foreword from Bartosz Skwarczek, Founder & Chairman of G2A.COM



### TRUST WILL DEFINE THE NEXT ERA OF DIGITAL COMMERCE

*The future is not “human vs AI.”  
The future is “human + AI vs human.”*

*Digital commerce is entering a defining moment in its 30-year history. Technology is accelerating rapidly, yet the consumer’s trust stays behind. Trust is moving slower than innovation.*

Trust has become the most valuable currency of the digital economy. It shapes where consumers shop, how they pay, which platforms they rely on, and whether they are willing to embrace emerging technologies such as AI and agentic commerce. That is why at G2A.COM, we believed it was essential to explore trust not only from the perspective of technology and security, but above all through the lens of consumer expectations and experiences.

This report, developed in partnership with Juniper Research, is based on insights from more than 9,000 respondents across nine countries. Its findings clearly show that digital commerce is entering a defining new phase. Consumers expect convenience, speed, and freedom of choice, but at the same time they increasingly demand security, transparency, and accountability from platforms and the wider eCommerce ecosystem.

For us, as a global digital marketplace, these insights are particularly meaningful. Marketplaces now play a central role in online commerce, with users choosing them primarily for competitive pricing, convenience, and broad offer availability. Their importance within the global digital economy continues to accelerate - according to Activate Consulting, third-party sellers already generate 83% of online GMV across the world’s top 15 eCommerce companies; highlighting the growing dominance of marketplace-driven commerce models. This trend underlines how critical trusted digital platforms and marketplaces have become to the future of global commerce. At the same time, the research confirms that consumers expect far more from marketplaces than simply access to assets. They expect secure environments, effective fraud prevention, and trusted payment solutions that give them confidence when shopping online.

This is an important signal for the entire industry. In a world where more than one in four users has experienced online fraud, trust can no longer be treated as a marketing statement - it must become a real and measurable part of the customer experience. At G2A.COM, we have consistently invested in security, anti-fraud technologies, and transparent processes designed to create a safe and responsible marketplace environment.

The report also highlights another important shift: the growing role of AI in the future of digital commerce. Consumers are increasingly open to AI-powered discovery, search, and personalisation, yet they remain cautious about agentic commerce, where AI independently completes purchases on behalf of users. This is a natural stage in the evolution of digital commerce. Every transformative technology requires time to build understanding and trust. The responsibility of industry leaders today is not only to innovate, but to introduce innovation responsibly and transparently.

I strongly believe that the future of digital commerce will belong to platforms that successfully combine innovation with transparency, technology with accountability, and scale with genuine care for users. Trust is not an addition to eCommerce - it is its foundation.

I hope this report contributes meaningfully to the broader discussion about the future of digital commerce and helps industry leaders better understand the expectations, concerns, and evolving behaviours of today’s digital consumers.

**Bartosz Skwarczek**  
Founder & Chairman  
G2A.COM



## 1.2 Foreword from Katarzyna Jakubiec, Chief Business Officer, G2A.COM

The study conducted by Juniper Research in cooperation with G2A.COM confirms that digital commerce is entering a new era where trust is becoming a stronger differentiator than price or scale alone. While marketplaces continue to outperform direct brand channels across all surveyed markets, consumers are sending a very clear message: convenience matters, but security defines loyalty.

One of the strongest findings from the report is the growing role of payments in shaping trust. More than 60% of respondents indicated that trusted payment wallets are the single most important factor influencing their sense of security online. Payments are no longer just infrastructure; they have become the new language of trust in digital commerce.

At the same time, with more than one in four consumers experiencing online fraud, expectations toward platforms have fundamentally changed. Users increasingly expect marketplaces, payment providers, and digital platforms to take responsibility for protecting the entire customer journey. The companies that will lead the next decade will not simply compete on scale or pricing, they will build trusted digital ecosystems where commerce, payments, AI, and security work seamlessly together.

**Katarzyna Jakubiec**  
Chief Business Officer  
G2A.COM

### 1.3 About The Study

With the digital economy growing rapidly, and with developments such as agentic commerce, changing payment methods, and rising fraud, understanding trust within the digital economy is more important than ever. As such, G2A.COM partnered with Juniper Research to understand the key facets of user trust within the digital commerce market. This study contains the key findings across over 9,000 respondents from nine countries; giving a comprehensive view of trust within digital commerce.

*Fundamentally, there is a trust problem within the digital economy – users are vulnerable to fraud, yet do not see their own personal responsibility for maintaining security online. With the development of AI and the impact of agentic commerce, this trust landscape will shift again.*

With this trust landscape being mixed and changing rapidly, this report will leverage our groundbreaking research to understand what trust means for users, and what the digital ecosystem as a whole can do to improve the trust landscape.

## The Trust in Digital Commerce Report at a Glance

<b>Number of Respondents</b>	<b>9,000</b>
<b>9</b>	<b>Countries Included</b>
<b>Users Seen as Least Responsible for Security Online</b>	
<b>39%</b>	<b>Respondents Uncomfortable With Agentic Commerce for Buying Goods</b>
<b>Respondents Who Have Experienced Fraud</b>	<b>27%</b>



## 1.4 Key Findings from the Study

### 1.4.1 eCommerce Merchants Seen as Overwhelmingly Responsible for Security When Shopping Online, With Users Lacking Personal Responsibility

We asked who users felt was most responsible for security when shopping online. The results were largely uniform – with overall, each country and each demographic group all identifying the eCommerce website or app as most responsibly for security (50% overall), the bank and PSP second (30%), and the user third and last (20%).

This is a very convincing majority, and shows that users hold eCommerce merchants directly responsible for security. This points to an educational gap – users lack awareness of the personal responsibility and cybersecurity awareness.

*This lack of awareness of their personal responsibility is a dangerous element – fraud and scams often target the human element, with social engineering.*

Participants within the digital ecosystem must educate their users as to what to look out for and how to avoid scams. Marketplaces, banks and other stakeholders can only go so far to ensure security without the user accepting responsibility for their part.

### 1.4.2 Users Have Doubts About Agentic Commerce

Agentic commerce, for both buying a digital good or purchasing a service, had high levels of discomfort from the users we surveyed, at 39% and 41% uncomfortable respectively. This compares to AI's use as a search engine, which was only making 18% of respondents uncomfortable.

However, this is a complex picture. For AI buying digital goods, Brazil is 21% net positive, which is very different, but there is also positive sentiment in Spain, Poland and Italy. However, the UK, France and Germany are all over -25% net

negative; showing attitudes to agentic commerce differ significantly, even within Europe. This is also true by age, with 30–45-year-olds having net positive views, but 18–25s, 46–60s and 61+ all having net negative views; with 61+ having the most drastic net negative of any group. Women were also a lot more negative, at net -15%, versus net -2%.

This shows a nuanced picture – agentic commerce will not roll out evenly, and some markets will take a long time to get used to the idea. We must remember that agentic commerce is at an early stage, and familiarity, and the involvement of trusted brands, will breed trust from users.

### 1.4.3 Wallets = Trust

*Users overwhelmingly selected the availability of trusted payment wallets as the most important security feature for them when shopping online – for users, trust = wallets.*

As such, having the right selection of payment methods, specifically reflecting the most popular wallets in use in a market, is highly important to end-user trust levels, and is an important decision factor.

### 1.4.4 Younger Users Vulnerable to Fraud

Overall, 27% of respondents had experienced fraud when shopping online, with this being highest in Brazil (36%), and lowest in the UK & Canada (both 19%). Fraud prevalence was more common in the youngest age group (35% for 18–29s) versus the oldest (17% for 61+); showing that fraud has a clear greater impact on younger users.

As such, the trust issue within digital commerce has an age demographic element – younger users need to be educated as to what being safe online means.

## 1.5 The Deep Dive

The extensive survey we conducted covered different aspects of a user’s online behaviour, and what this means for trust within the digital ecosystem.

### 1.5.1 Online Purchase Behaviour

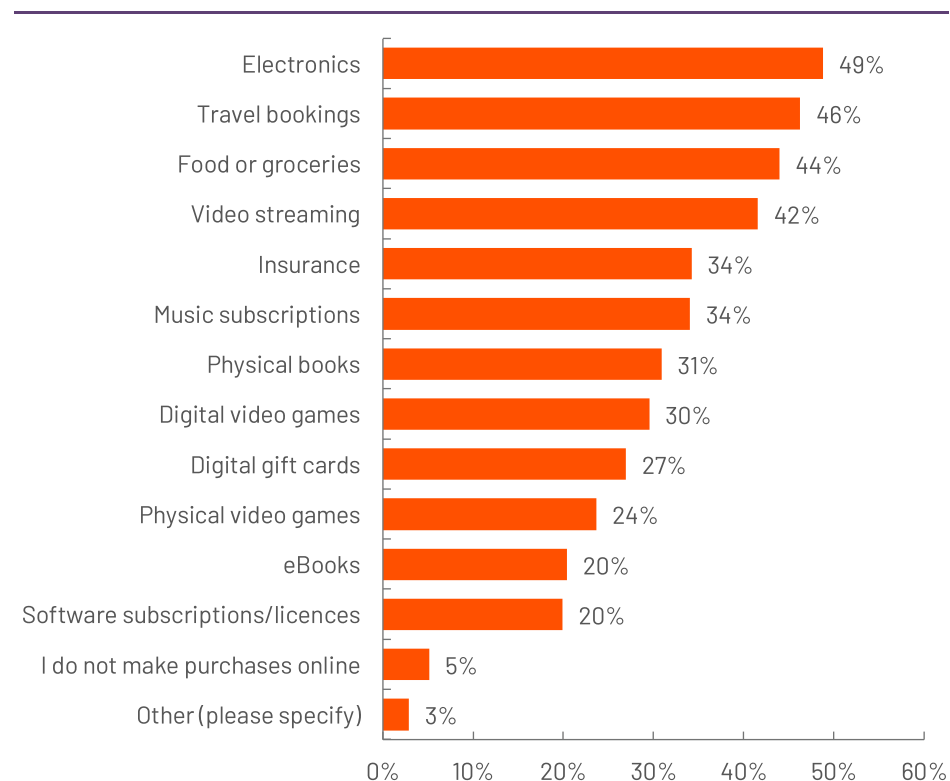
This section will explore the different purchasing behaviour of the respondents, and what is driving these.

#### i. Types of Purchases

The survey overall found that electronics were the most common online purchase type, followed by travel bookings and food or groceries. Of note is that digital video games was a more popular answer than physical ones, with video streaming being the most commonly selected traditional ‘digital goods’ purchases.

*Almost 50% of respondents purchased electronics online, with only 5% not shopping online at all – reflecting the dramatic popularity of digital commerce.*

Figure 1: What Kinds of Purchases Do You Make Online? (n = 9262 – All Respondents), All Countries



Source: Juniper Research/G2A.COM Survey

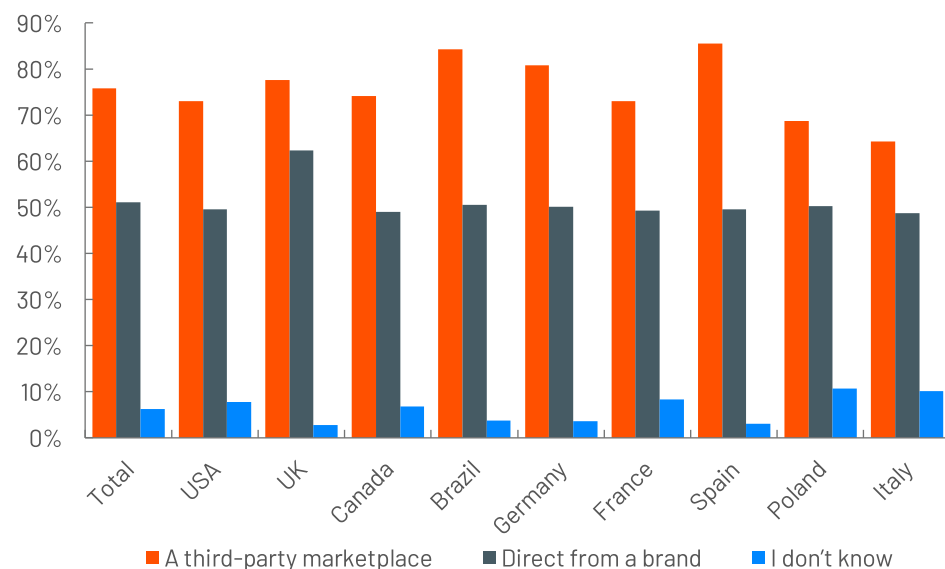
This did not vary significantly by market, with electronics, travel bookings and food being the top three answers in each market.

### ii. What Kinds of eCommerce Do Users Choose?

*Third-party marketplaces were more popular than direct from brands in every market; demonstrating the vital role they play in the digital commerce market.*

The smallest gap in adoption between marketplaces and purchases direct from brands was in the UK and Italy, where there was only a 15-percent points' difference between the two, however this is still a significant margin.

*Figure 2: When You Make Purchases Online, From What Type of Merchant Do You Usually Make the Purchase? (n = 9262 - All Respondents), All Countries*



Source: Juniper Research/G2A.COM Survey

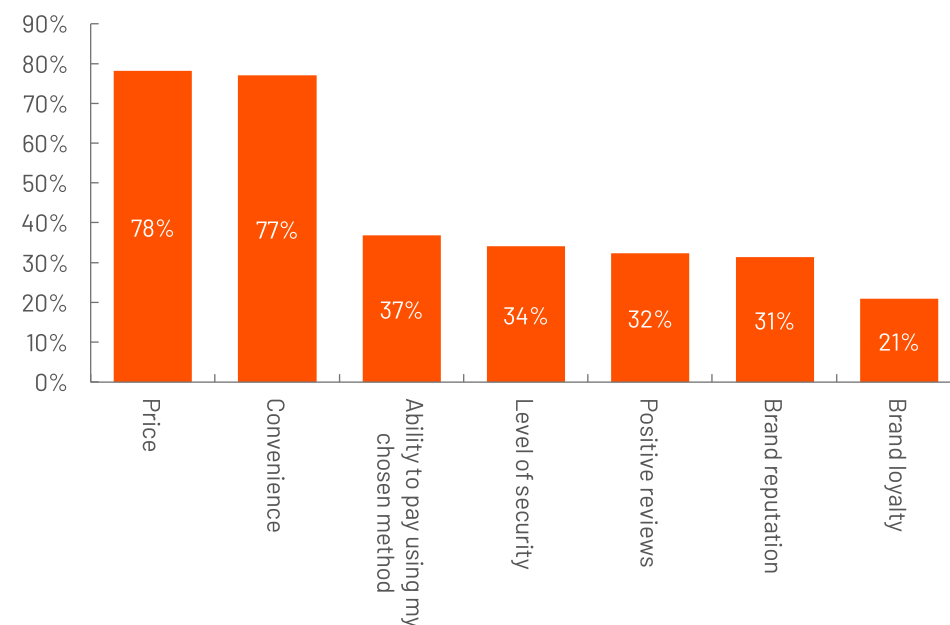
Most users actively knew which kind of eCommerce service they were using, with "I don't know" being relatively uncommon, under 10% of responses in all markets except Poland and Italy.

Marketplaces were defined as "A third-party marketplace (such as Amazon Marketplace, eBay, G2A.COM, Loaded)." Direct was defined as "Direct from a brand (such as Adidas, Microsoft, Dyson, Sony)."

### iii. Why Do Users Favour Marketplaces?

The study found that price and convenience were the key drivers for marketplaces, with all other answers being far lower. However, the ability to pay using my chosen method, level of security, positive reviews and brand reputation were all significant factors.

*Figure 3: You Selected That You Buy from Third-party Marketplaces. What Are the Main Reasons Why You Make Purchases Using Third-party Marketplaces? (n = 6,664 Respondents Who Use Marketplaces), All Countries*



Source: Juniper Research/G2A.COM Survey

Level of security was in the middle of the pack in terms of answers, although 51% selected this as a driver in Brazil; indicating that this is a bigger concern within this market. Conversely, this was lowest in Germany, at only 22%.

*Brand loyalty was the least important driver for choosing a marketplace, putting the pressure on marketplaces to compete effectively.*

**iv. What Are the Most Important Factors When Choosing to Where to Shop?**

Overall, price/offers was the best ranked factor when choosing where to shop, with convenience/speed being second, and the level of security being third. Positive reviews were the least important factor overall.

*Figure 4: What Factors Are the Most Important to You in Choosing Where to Buy Goods and Services Online? (n = 9262 - All Respondents), All Countries, Average Rank*



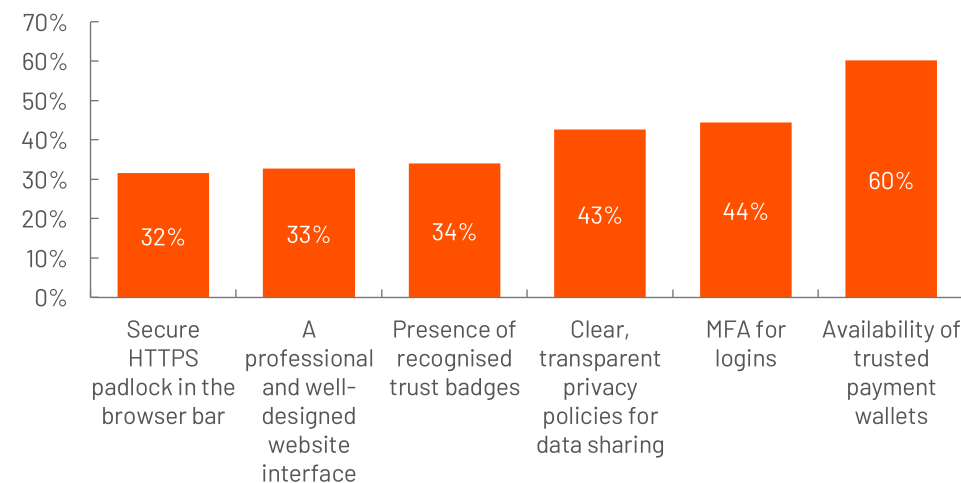
Source: Juniper Research/G2A.COM Survey

*Price is the most important reason for choosing where to shop, with level of security being third. This shows users are fairly relaxed in trust terms, despite high levels of fraud.*

**v. Level of Security - Deep Dive**

For level of security, it was important to understand what security actually meant to the respondents. The results were clear - the availability of trusted payment wallets was the clear most important reason - chosen by 60% of respondents, multi-factor authentication (MFA) and transparent privacy policies were a distant second and third. This was pretty consistent across markets; with every country having the payment wallet presence as the most important factor. Payment wallets were defined as 'Availability of trusted payment wallets (eg Apple Pay, Google Pay, PayPal)'.

*Figure 5: When Evaluating the 'Level of Security' of an Online Retailer, Which Specific Features Give You the Most Confidence? (n = 9262 - All Respondents), All Countries*



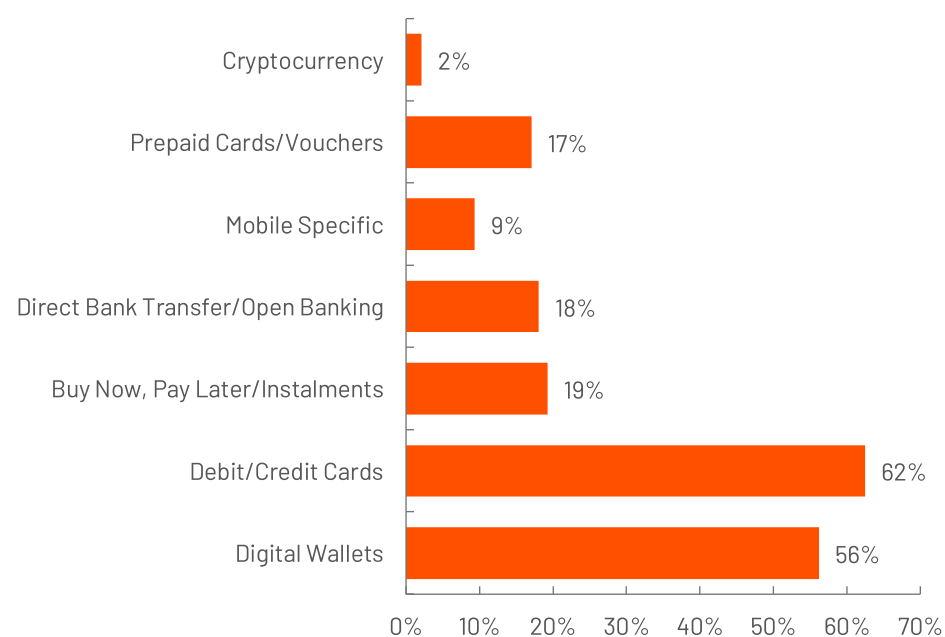
Source: Juniper Research/G2A.COM Survey

*For users, this means that wallets and security are heavily linked, with wallets providing trust, rather than just being a convenient method.*

**vi. Payment Methods – What Is Being Used & Why?**

For what payment methods were being used, debit card/credit card was the top answer overall, followed closely by digital wallets. Buy Now, Pay Later (BNPL), Pay by Bank and prepaid/vouchers followed after, but at significantly lower level. Cryptocurrency was the least popular option.

*Figure 6: Which of the Following Payment Methods Do You Prefer to Use when Shopping Online? (n = 9262 – All Respondents), All Countries*

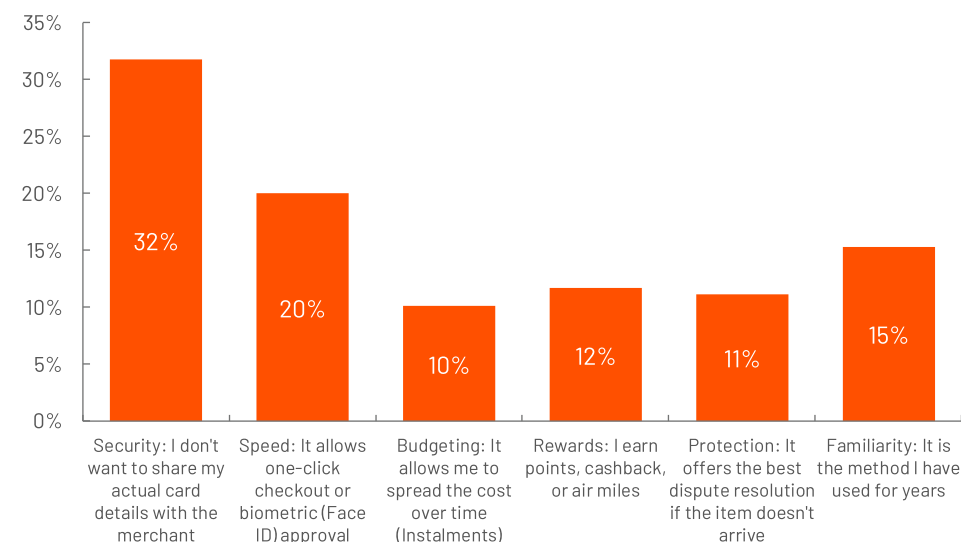


Source: Juniper Research/G2A.COM Survey

By country, digital wallets was ranked first in Germany, Poland and Italy, compared to all other markets choosing debit and credit cards. Bank transfer was largest in Brazil; reflecting the popularity of PIX in country.

When questioned why they prefer to use these methods, security and not needing to share details with the merchant were the top answers given, both at 32%; with speed being second at 20%. Budgeting was least popular, at only 10%.

*Figure 7: What is the Primary Reason You Prefer Your Top-selected Payment Method? (n = 9262 – All Respondents), All Countries*



Source: Juniper Research/G2A.COM Survey

**Again, security and trust were heavily linked to payment method; making offering the right payment methods critical to user trust within digital commerce.**

### 1.5.2 Understanding Trust Online

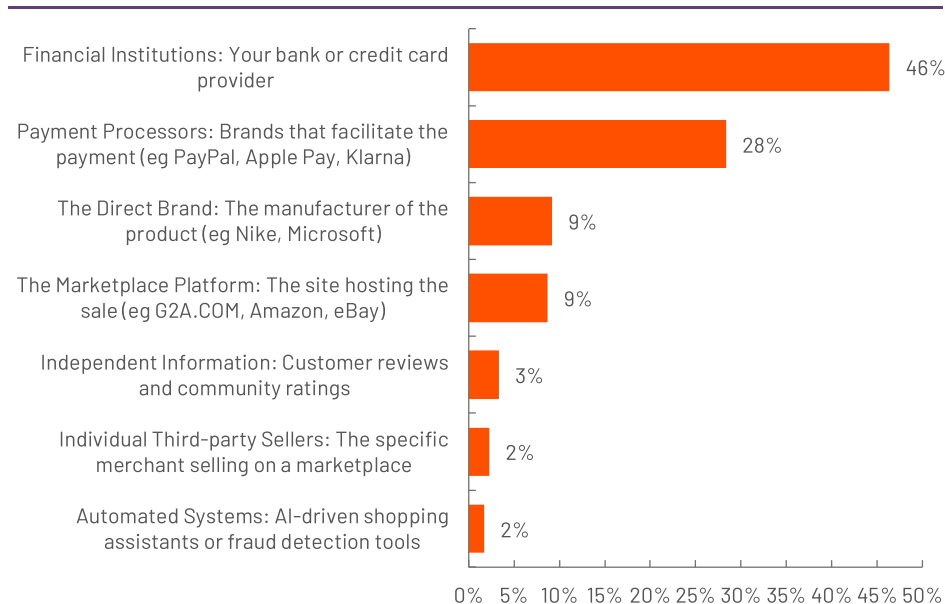
After looking at digital commerce more generally, we dove more deeply into the trust aspects of online behaviour, which will be explored here.

#### i. What Are the Levels of Users' Trust in Different Entities?

*Financial institutions were seen as the pinnacle of trust within online shopping; leading by a clear margin.*

The next biggest answer was payment processors. Marketplaces were relatively small, with automated/AI systems having the smallest level of trust.

*Figure 8: How Much Do You Trust the Following Entities When Shopping Online to Ensure Your Transaction Is Safe and Your Data Is Protected? (n = 9262 - All Respondents), All Countries*



Source: Juniper Research/G2A.COM Survey

These results likely reflect that banks are seen overwhelmingly as a trusted party, rather than there being general low levels of trust for other elements. In fact, if you take banks and payment providers out of the mix, direct brands and marketplaces would be most trusted, and they are trusted more than independent reviews, third-party sellers, or automated systems; showing they are indeed seen as a trusted element. Indeed, this is reflected in respondents indicating that they feel eCommerce websites or marketplaces are responsible for security when shopping online.

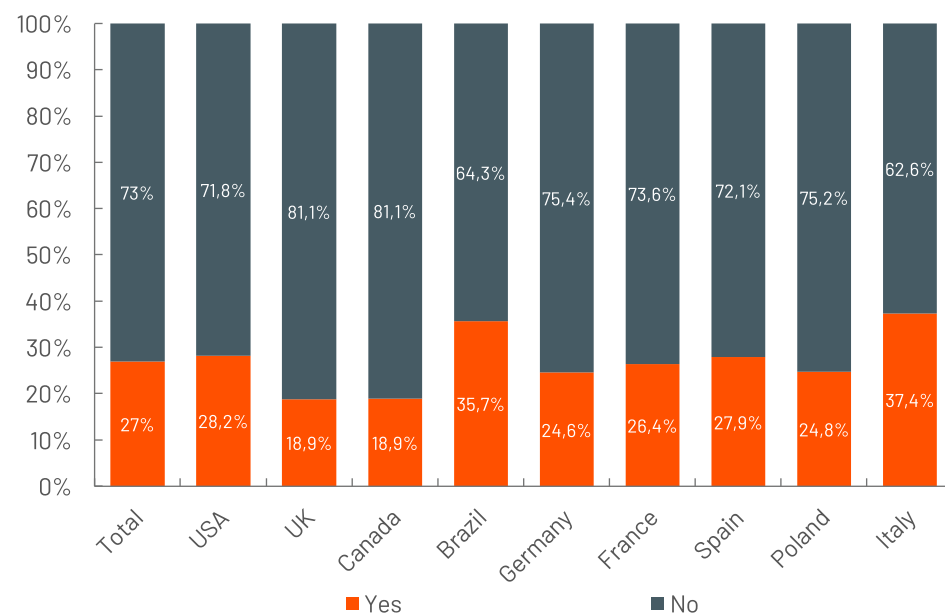
*Online markets and direct purchases from a brand are trusted more than independent reviews.*

#### ii. Online Fraud – What Is the Impact on Users?

Overall, 27% of respondents had experienced fraud, with this being highest in Brazil (36%), and lowest in the UK & Canada (both 19%). Fraud prevalence was more common in the youngest age group (35% for 18-29s) versus the oldest (17% for 61+); showing that fraud has a clear demographic element.

*Over one in four of surveyed respondents were victims of fraud; showing how widespread this is as a challenge within the digital economy.*

Figure 9: Have You Ever Been a Victim of Fraud When Shopping Online? (n = 9262 – All Respondents), Split by Country



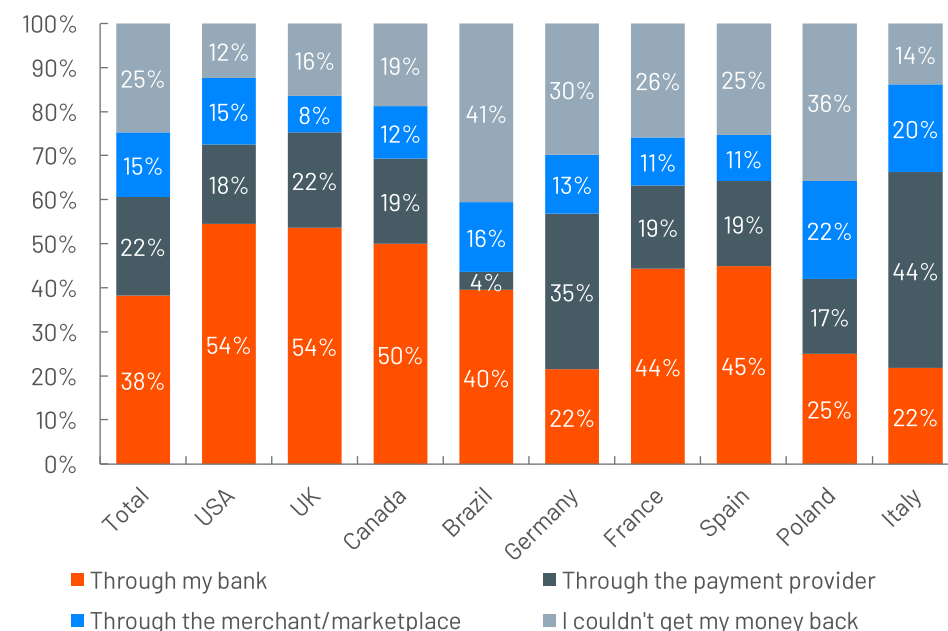
Source: Juniper Research/G2A.COM Survey

When it comes to what happened after the fraud occurred, this being resolved by the bank was the most common outcome at 38% of respondents, but losing the money being the second most common outcome at 25%.

*One in four fraud victims lost the money completely; showing flaws in the way fraud is handled within the ecosystem.*

Losing the money was most common in Brazil (41% of outcomes) and Poland (36% of outcomes); reflecting significant country-level differences.

Figure 10: When You Were a Victim of Fraud Online, How Was the Fraud Resolved? (n = 2,500 – Fraud Victim Respondents), Split by Country



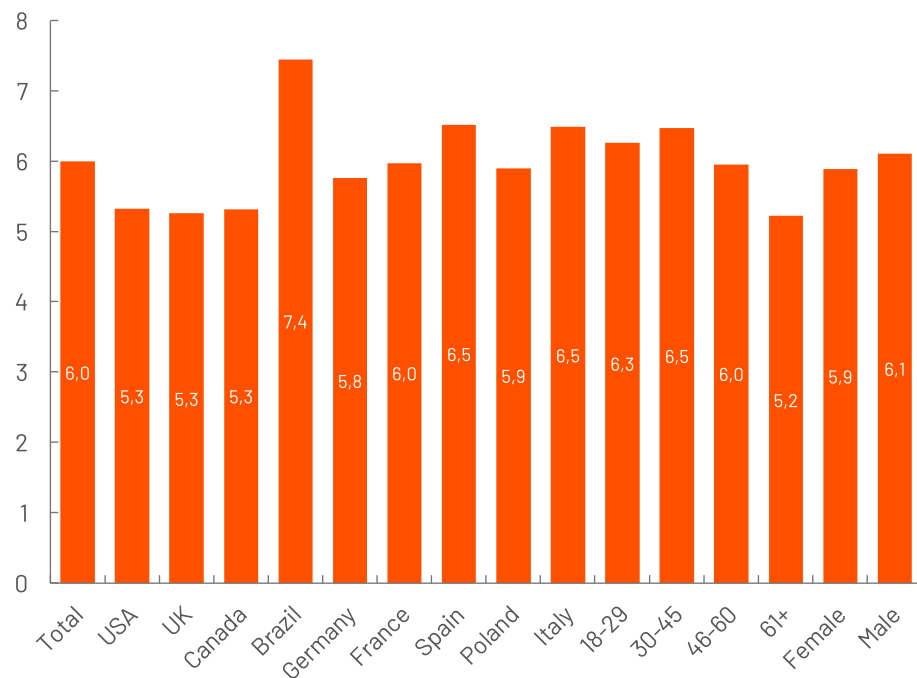
Source: Juniper Research/G2A.COM Survey

### iii. AI – Attitudes & Views

When looking at the modern digital commerce landscape, examining the role of AI is vitally important.

To understand the level of trust in AI in general, we asked respondents to rate their level of trust from 1-10, 1 being not trusting AI at all, and 10 being overwhelmingly trusting it. There were some variations by country and demographic, but overall, trust was above average at 6/10. The USA, UK and Canada had the joint lowest level of trust at 5.3/10, and this was highest in Brazil, at 7.4/10, which was a standout market. AI trust was lowest for the over 60s.

Figure 11: From I Do Not Trust at All, to 10 – I Overwhelmingly Trust – Please Rate Your Level of Trust in AI. (n = 9262 – All Respondents), Split by Country, Age Bracket and Gender

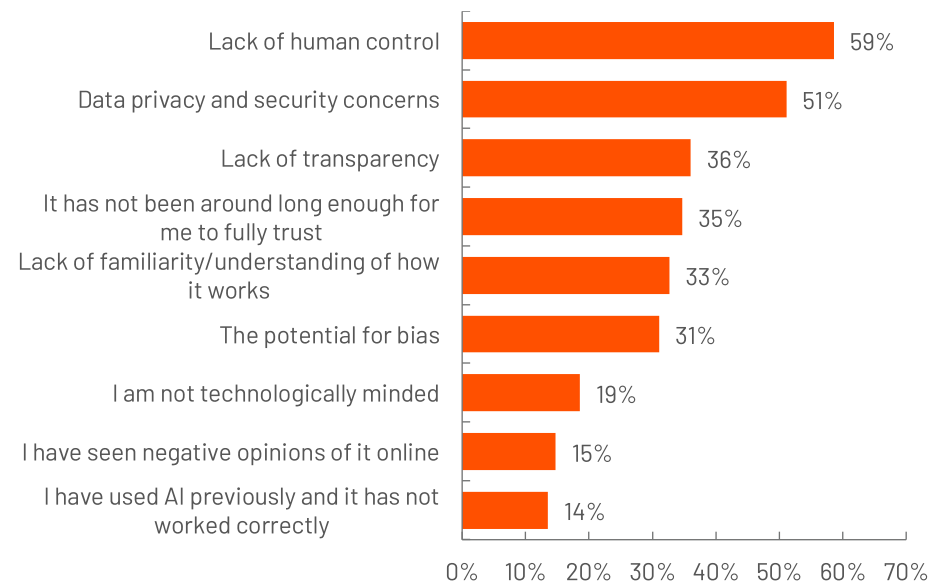


Source: Juniper Research/G2A.COM Survey

Trust was above average in every market, but the extent to which this was true varies significantly by country; indicating an uneven path to AI adoption.

For those that rated trust as low (5/10 or under), we asked a follow-up question; probing as to why this was.

Figure 12: You Stated that you Lack Trust in AI. What Are the Main Reasons You Do Not Trust AI? (n = 3,622 – Lack of Trust in AI Respondents), All Countries

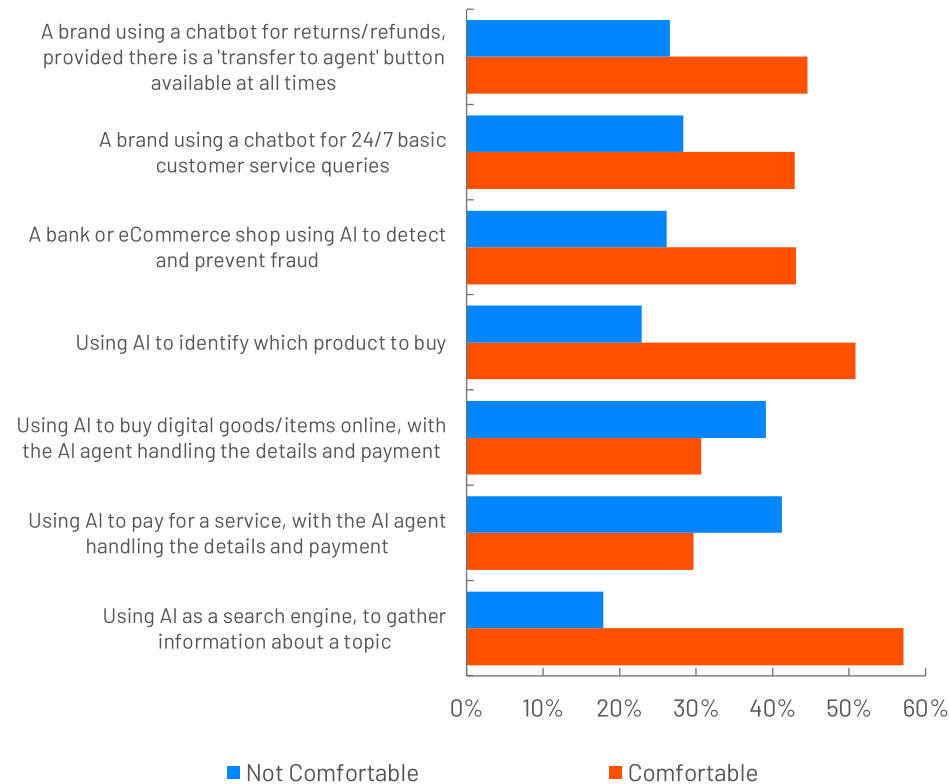


Source: Juniper Research/G2A.COM Survey

Lack of human control and data privacy concerns with AI were the largest reasons for concern with AI, with bad experiences with AI being lowest stated reason. This indicates that trust in AI is lacking due to a lack of familiarity, rather than actual bad experiences.

We then asked about specific scenarios for AI use. AI is a broad area, so understanding specific use cases is very important to understanding its specific potential. When asked about scenarios for AI use, AI's use as a search engine had the highest comfort level from respondents, followed by using AI for product discovery. Agentic commerce, for both buying digital goods or purchasing a service has high levels of discomfort, at 39% and 41% uncomfortable respectively; having net discomfort levels.

Figure 13: What Would Be Your Level of Comfort with AI Use Across the Following Scenarios? (n = 9262 – All Respondents), Comfortable versus Not Comfortable



Source: Juniper Research/G2A.COM Survey

The net comfort levels were as follows:

- Using AI as a search engine, to distil information about a topic: **39%**
- Using AI to identify which product to buy: **28%**

- A brand using a chatbot for returns/refunds, provided there is a 'transfer to agent' button available at all times: **18%**
- A bank or eCommerce shop using AI to detect and prevent fraud: **17%**
- A brand using a chatbot for 24/7 basic customer service queries: **15%**
- Using AI to buy digital goods/items online, with the AI agent handling the details and payment: **-9%**
- Using AI to pay for a service, with the AI agent handling the details and payment: **-12%**

This shows that even chatbots for customer service, which have had challenges with public perception, are significantly more positively thought of than agentic commerce use cases at present. It is also noteworthy that a simple digital goods purchase is somewhat more positive than purchasing a service, but this is only a small difference.

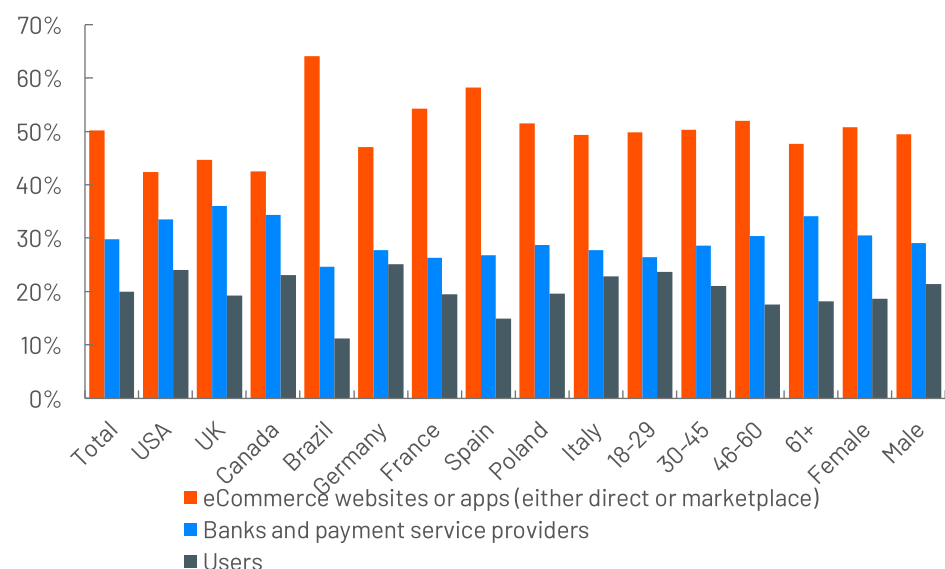
When analysing this net comfort level through a country and demographic lens, the results drastically shift. For using AI to buy digital goods, Brazil is 21% net positive, which is very different to the overall picture, but there is also positive sentiment in Spain, Poland and Italy. However, the UK, France and Germany are all over -25% net negative for this use case; showing the attitudes to agentic commerce differ significantly, even within Europe. This is also true by age, with 30-45-year-olds having net positive views of agentic commerce, but 18-25s, 46-60s and 61+ all having net negative views; with 61+ having the most drastic net negative opinions of any group. Women were also a lot more negative, at net -15%, versus net -2% for men.

*This shows a nuanced picture – agentic commerce will not roll out evenly, and some markets will take a long time to get used to the idea. AI, as ever, will grow at different rates.*

#### iv. Responsibility for Security & Data Sharing

We asked who users felt was most responsible for security when shopping online. The results were largely uniform, and very telling – with overall, each country and each demographic group all ranking the eCommerce website or app first, the bank and PSP second, and the user third and a distant last.

Figure 14: When Shopping Online, Who Do You Think Is Responsible for Security? (n = 9262 – All Respondents), by Total, Country and Demographic

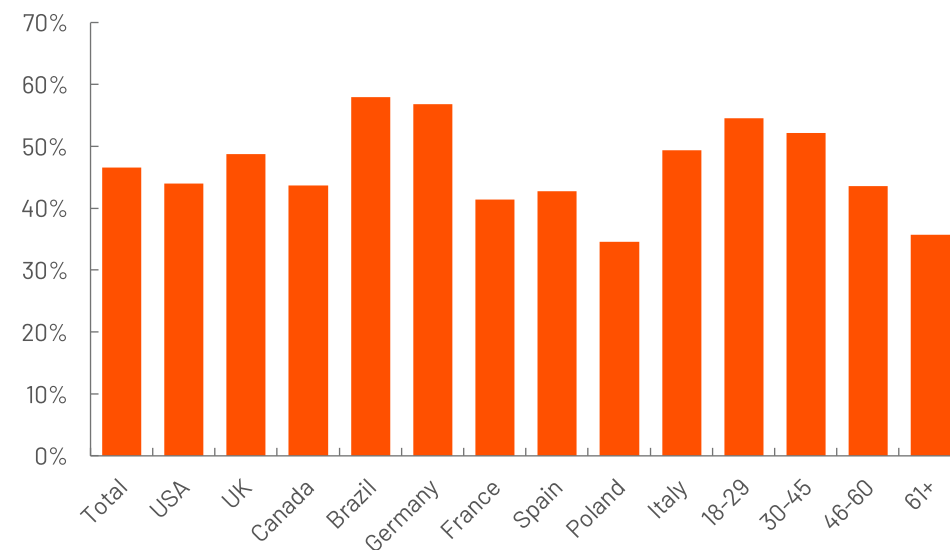


Source: Juniper Research/G2A.COM Survey

*This shows a clear responsibility for security with eCommerce merchants – they are perceived as being responsible for this, and will be the ones blamed if it is not present. However, this also reflects a clear educational gap – users are not aware of their own personal responsibility for keeping secure online; creating a major vulnerability.*

When it comes to data sharing, higher than expected proportions were in favour – 47% overall were at least somewhat willing to share data, with large neutral numbers of 23%. This shows that data sharing can be successful and well received, as long as there are clear rationales in place, and there is a trusted relationship with the merchant.

Figure 15: When Shopping Online, How Willing Would You Be to Share Additional Personal Data? (n = 9262 – All Respondents), Total Comfort Level, by Total, Country & Demographic



Source: Juniper Research/G2A.COM Survey

*Data sharing can be a useful tool, but it must be backed by trust in merchant, or it will fail to be effective.*

## 1.6 The Country by Country View

This section will analyse each country in turn, giving an at a glance view of differences on a market-by-market level.

### 1.6.1 USA



- Population - 2025 (m): **339.7**
- Adult Population - 2025 (m): **280.7**
- Proportion Not Shopping Online (%): **6.1%**
- Top Three Purchase Types: 1) Food or groceries (56%), 2) Video streaming (45%), 3) Electronics (41%).
- Proportion of Users Who Experienced Fraud (%): **28.2%**
- Trust in AI Score (Out of 10, 10 being very trustworthy): **5.3**
- Proportion of Respondents Comfortable with Agentic Commerce for Goods/Services (%): **26.8%/26.2%**

### 1.6.2 UK



- Population - 2025 (m): **68.9**
- Adult Population - 2025 (m): **57.7**
- Proportion Not Shopping Online (%): **2.3%**
- Top Three Purchase Types: =1) Food or groceries, insurance and travel bookings (all 59%)
- Proportion of Users Who Experienced Fraud (%): **18.9%**
- Trust in AI Score (Out of 10, 10 being very trustworthy): **5.3**

- Proportion of Respondents Comfortable with Agentic Commerce for Goods/Services (%): **24.7%/23.7%**

### 1.6.3 Canada



- Population - 2025 (m): **40.0**
- Adult Population (m): **34.8**
- Proportion Not Shopping Online (%): **6.1%**
- Top Three Purchase Types: 1) Food or groceries (46%), 2) Video streaming (40%), 3) Electronics (39%).
- Proportion of Users Who Experienced Fraud (%): **18.9%**
- Trust in AI Score (Out of 10, 10 being very trustworthy): **5.3**
- Proportion of Respondents Comfortable with Agentic Commerce for Goods/Services (%): **27.6%/25.8%**

### 1.6.4 Brazil



- Population - 2025 (m): **220.6**
- Adult Population - 2025 (m): **171.5**
- Proportion Not Shopping Online (%): **1.7%**
- Top Three Purchase Types: 1) Electronics (66%), 2) Video streaming (65%), 3) Food or groceries (55%).
- Proportion of Users Who Experienced Fraud (%): **35.7%**
- Trust in AI Score (Out of 10, 10 being very trustworthy): **7.4**
- Proportion of Respondents Comfortable with Agentic Commerce for Goods/Services (%): **47.7%/46.3%**

**1.6.5 Germany**

- Population - 2025 (m): **84.2**
- Adult Population - 2025 (m): **72.2**
- Proportion Not Shopping Online (%): **3.4%**
- Top Three Purchase Types: 1) Electronics (56%), 2) Travel bookings (49%), 3) Video streaming (43%).
- Proportion of Users Who Experienced Fraud (%): **24.6%**
- Trust in AI Score (Out of 10, 10 being very trustworthy): **5.8**
- Proportion of Respondents Comfortable with Agentic Commerce for Goods/Services (%): **21.5%/21.7%**

**1.6.6 France**

- Population - 2025 (m): **68.2**
- Adult Population - 2025 (m): **57.5**
- Proportion Not Shopping Online (%): **6.4%**
- Top Three Purchase Types: 1) Travel bookings (46%), 2) Food or groceries (37%), 3) insurance (33%).
- Proportion of Users Who Experienced Fraud (%): **26.4%**
- Trust in AI Score (Out of 10, 10 being very trustworthy): **6.0**
- Proportion of Respondents Comfortable with Agentic Commerce for Goods/Services (%): **23.0%/24.0%**

**1.6.7 Spain**

- Population - 2025 (m): **47.6**
- Adult Population - 2025 (m): **42.5**
- Proportion Not Shopping Online (%): **5.5%**
- Top Three Purchase Types: 1) Travel bookings (59%), 2) Electronics (49%), 3) Food or groceries (44%).
- Proportion of Users Who Experienced Fraud (%): **27.9%**
- Trust in AI Score (Out of 10, 10 being very trustworthy): **6.5**
- Proportion of Respondents Comfortable with Agentic Commerce for Goods/Services (%): **37.2%/36.1%**

**1.6.8 Poland**

- Population - 2025 (m): **37.6**
- Adult Population - 2025 (m): **31.4**
- Proportion Not Shopping Online (%): **4.2%**
- Top Three Purchase Types: 1) Electronics (59%), 2) Travel bookings (45%), 3) Food or groceries (43%).
- Proportion of Users Who Experienced Fraud (%): **24.8%**
- Trust in AI Score (Out of 10, 10 being very trustworthy): **5.9**
- Proportion of Respondents Comfortable with Agentic Commerce for Goods/Services (%): **32.8%/28.9%**

### 1.6.9 Italy



- Population - 2025 (m): **58.1**
- Adult Population - 2025 (m): **52.1**
- Proportion Not Shopping Online (%): **10.4%**
- Top Three Purchase Types: 1) Electronics (46%), 2) Travel bookings (39%), 3) Video streaming (32%).
- Proportion of Users Who Experienced Fraud (%): **37.4%**
- Trust in AI Score (Out of 10, 10 being very trustworthy): **6.5**
- Proportion of Respondents Comfortable with Agentic Commerce for Goods/Services (%): **34.7%/34.2%**

### 1.7 The Survey Methodology

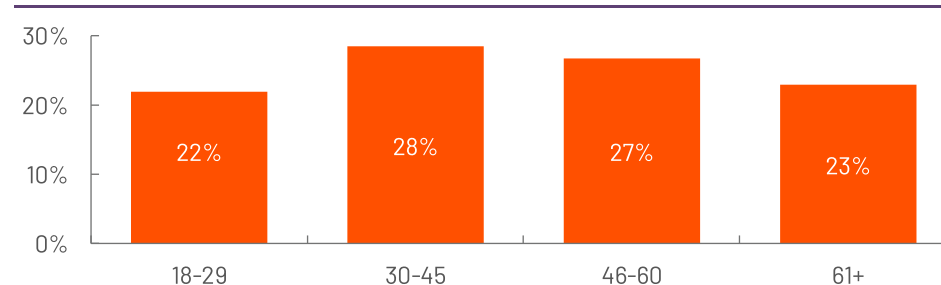
For this survey commissioned by G2A.COM, Juniper Research sourced online respondents in each of the nine countries included. The survey was conducted using an online panel methodology in April 2026.

#### 1.7.1 Survey Demographics

For this survey, we have followed these parameters:

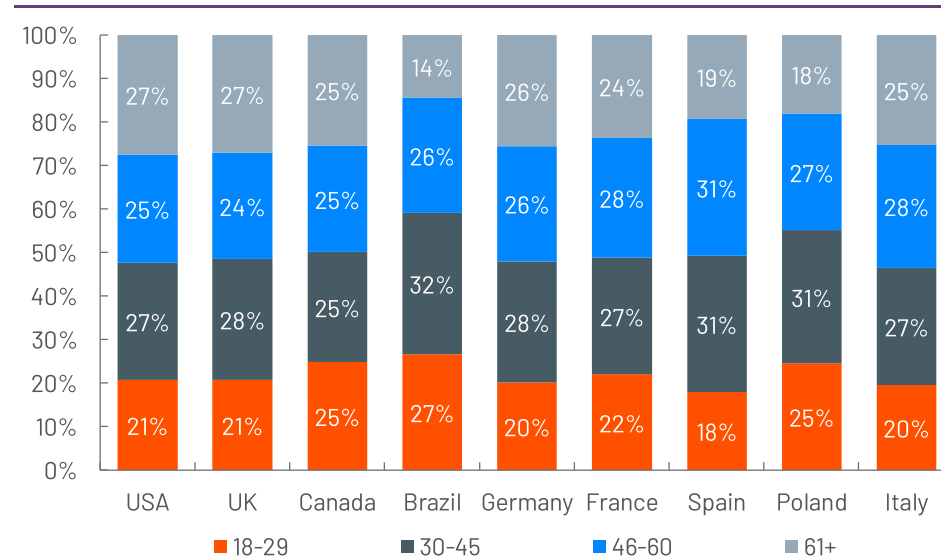
- Sample type - nationally representative sample of adults in selected countries.
- Number of responses - targeted at 1000 per market, 9262 in practice.
- Countries included are: USA, UK, Canada, Brazil, Germany, France, Spain, Poland, Italy.

Figure 16: Age Demographic of Respondents (n = 9262 - All Respondents), All Countries



Source: Juniper Research/G2A.COM Survey

Figure 17: Age Demographic of Respondents (n = 9262 - All Respondents), Split by Countries



Source: Juniper Research/G2A.COM Survey

In terms of gender, the survey sample was 50.9% female, 48.20% male, and 0.25% other. This did not vary significantly by market.



## 1.8 The View from the Industry

### Karol Bugała

**Head of Growth, Allegro Pay**

1. What do you see as the major issues for trust within digital commerce today? It varies by segment, but three points stand out:

- *Marketplace Scepticism: In Poland, trust in marketplaces is still slightly lower than in traditional eShops in the region; it's rooted in broader local social trust levels.*

- *Data Privacy: Shoppers are increasingly wary of how their data is handled (the 'Chinese players' case) and dislike 'addictive' apps driven by behavioural AI.*
- *AI Threats: Rising concerns over AI-powered scams, such as sophisticated phishing and deepfakes.*

2. How is your company seeking to improve trust within digital commerce?

*We're taking full ownership of the customer journey. By launching dedicated services like Allegro Pay and Allegro One, we've built a 'guaranteed ecosystem' around a legacy brand that Poles already know and love.*

3. What do you believe the impact of agentic commerce will be?

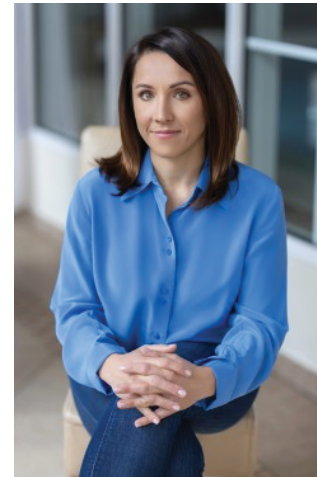
*It's a mix of excitement and caution. While users love AI's ability to speed up the 'inspiration phase', they still want a firm hand on the 'buy' button. Full end-to-end AI transactions will need more time to gain traction in European markets.*

4. What does the industry need to do better to improve trust from consumers?

*We must collectively root out any 'dirty play' - abuse of regulations and fraud. Safety is a matter of perception, and that perception is built when rules are clear, fair, and strictly enforced for everyone.*

5. How do you see the balance between security and friction at checkout evolving over time?

*Our philosophy remains the same: deliver a seamless, 'frictionless' experience without ever cutting corners on compliance. We've maintained this balance for years and don't see that changing anytime soon.*



### Daria Auguścik

**Vice President Business Development, Mastercard**

*In agentic commerce, trust is foundational. Mastercard is helping to build that trust into the architecture of AI-driven payments through Responsible AI, tokenisation and emerging frameworks such as Know Your Agent and Verifiable Intent. Purchase intent must be explicit, authenticated and contextually bound, so agents act on a clear user mandate. With traceability, auditability and shared standards, we ensure accountability across the ecosystem, while keeping payments secure, transparent and disputable.*

1. What do you see as the major issues for trust within digital commerce today?

*Trust in digital commerce depends on identity, data protection and accountability. Consumers need to know who is acting, on whose behalf, and with what authority. As AI agents begin to make purchasing decisions, trust can no longer rely only on transaction security. It must also cover intent, consent, transparency and the ability to trace and challenge decisions when something goes wrong.*

2. How is your company seeking to improve trust within digital commerce?

*At Mastercard, trust is embedded into the infrastructure of agentic commerce. We are advancing this through Responsible AI, tokenisation and strong authentication, alongside new trust layers such as Verifiable Intent and frameworks like Know Your*

*Agent. Our focus is on enabling secure credentials, clear permissions and auditable interactions. At the same time, we work across the ecosystem to establish common standards and interoperable protocols, so all participants operate with defined roles and shared accountability.*

3. What do you believe the impact of agentic commerce will be?

*Agentic commerce has the potential to transform how people discover, evaluate and purchase; making experiences more seamless, personalised and efficient. Its success, however, depends on trust at scale. Agents must operate on explicit, authenticated intent, not inferred assumptions. When built responsibly, agentic commerce can reduce friction while strengthening user control; enabling AI-led journeys to move from experimentation to real-world adoption.*

4. What does the industry need to do better to improve trust from consumers?

*The industry needs to make trust more visible, consistent and verifiable. Users should know when an agent is acting, what permissions it has and who is accountable for each action. This requires shared standards, interoperable systems and clear dispute mechanisms. Trust will scale when identity, intent and authorisation can be verified across platforms, and when every participant in the value chain can be identified and held responsible.*

5. How do you see the balance between security and friction at checkout evolving over time?

*The balance will shift toward stronger security delivered with less visible friction. Technologies such as tokenisation, biometrics and contextual authentication allow risk to be managed in the background, while users remain in control of meaningful decisions. The future checkout experience will be streamlined and intuitive, but underpinned by secure, transparent and accountable infrastructure that reinforces trust at every step.*



## Michael Reitblat

**CEO and Co-founder, Forter**

1. What do you see as the major issues for trust within digital commerce today?

*The biggest trust challenge is knowing who is really on the other end, whether it's a person or an AI agent; across web, mobile, social and emerging agentic channels. As commerce shifts from clicks to autonomous decisions, businesses need confidence that the identity, intent and risk of every interaction are correctly understood, so they can welcome good customers and agents while blocking AI-driven fraud and abuse.*

2. How is your company seeking to improve trust within digital commerce?

*Trust is fundamental to commerce. Our AI models are powered by \$500 billion of online transactions across nearly one million merchants to help businesses know who they're doing business with, whether it's a human, an agent working on their behalf or a bad actor. With Forter, merchants don't have to compromise revenue for risk. They can confidently decide who to trust across every step of the customer journey; from sign-up and loyalty to checkout and returns.*

3. What do you believe the impact of agentic commerce will be?

*Agentic commerce will move shopping from human clicks to autonomous AI agents that discover, compare and complete purchases on behalf of consumers. Done right, it will raise expectations for instant, personalised experiences. But it will also raise the stakes on identity, risk and payments infrastructure; as more consumers turn to autonomous shopping, merchants will need to manage and authenticate much higher volumes of agentic transactions without adding friction for trusted agents or opening the door to automated attacks.*

#### 4. What does the industry need to do better to improve trust from consumers?

*A trusted consumer (and its agent) known to one business should be known to all. This requires deeper collaboration across the commerce ecosystem, including merchants, commerce platforms, identity and fraud solutions, payment companies, card schemes and banks. By sharing risk signals and standards, trusted people and agents can be recognised everywhere; ultimately closing blind spots across fraud, payments and abuse. Equally important is communicating clearly and resolving disputes quickly and fairly, so consumers feel genuinely protected.*

#### 5. How do you see the balance between security and friction at checkout evolving over time?

*Some businesses dampen customer experience for the sake of security; they compromise revenue for risk. But that trade-off doesn't have to exist. Ultimately, each industry and business has its own level of risk tolerance which helps define where friction is (and isn't) needed to optimise for higher completion rates and a better customer experience.*



### **Bartosz Szymczak**

**Manager, PayPal**

#### 1. What do you see as the major issues for trust within digital commerce today?

*In my view, the biggest issue – consistent for years now – remains digital fraud and its rapid growth. From phishing and account takeover to increasingly sophisticated scams such as Authorised Push Payment fraud. Consumers more and more frequently encounter fake stores, counterfeit products, and dishonest merchants; all of which undermine their trust in*

*online shopping. This is particularly visible in cross-border transactions, where users buy from sellers they don't know and find harder to trust.*

*What's notable is the growing influence of AI and AI-powered fraud. The same AI that helps companies detect fraud is also being used to create more convincing phishing attempts, deepfakes, and synthetic identities.*

*At the same time, the issue of trust is no longer limited to payment security itself. Transparency plays an increasingly important role – what data is being collected, who has access to it, and how it's managed. An additional challenge remains the inconsistent payment experiences – different payment methods, different checkouts, and different flows often cause confusion among users.*

*I would also point to social media and the difficulty of fighting fraud we can encounter there. Paid ads impersonating well-known online services that ultimately turn out to be scams have become an everyday reality.*

#### 2. How is your company seeking to improve trust within digital commerce?

*First and foremost, investments in AI- and machine learning-based security – detecting patterns and anomalies. As always, companies and fraudsters are racing each other to stay one step ahead in this battle.*

*Protection programmes such as buyer and seller protection – probably the best way to give consumers a sense of being protected if something goes wrong.*

*The development of security measures and authorisation methods – 3DS2, passkeys, biometrics, key bundles – each aimed at marginalising traditional passwords and strengthening security.*

*It's worth noting an increasingly clear trend – a trusted company doesn't have to be the cheapest per transaction.*

*In light of new solutions, another dimension of trust will emerge – trust in AI and AI agents.*

### 3. What do you believe the impact of agentic commerce will be?

*In my opinion, agentic commerce shapes up to be one of the biggest revolutions of recent times. By analogy – today, users searching on Google increasingly skip checking the results themselves; they just look at what Gemini suggests and stop there. Agentic commerce will lead in the same direction – it will shift consumer behaviour from the current model of searching and browsing to “I-driven advice”, significantly shortening the entire process for the consumer.*

*On the other hand, this comes with massive development needs for the industry – to build authorisation, authentication, and a clear division of responsibility.*

### 4. What does the industry need to do better to improve trust from consumers?

*I would highlight the following elements:*

- *Transparency – covering transactions, data, and complaint processes. Today, all these elements together build the sense of trust, not just the transaction itself.*
- *Expanding knowledge and educating buyers and end customers.*
- *Seamless cooperation across the entire payments’ ecosystem – processors, regulators, banks – especially in the area of data sharing.*

### 5. How do you see the balance between security and friction at checkout evolving over time?

*In my view, the direction will be towards security measures that are either invisible or easy to use – like tokenisation, passkeys, express/one-click checkout, recognition of trusted devices, behavioural analysis, or biometrics.*

*The best-rated customer experiences will be based on what happens in the background – the customer won't be thinking about security, they'll be thinking about the purchase, while a trusted process takes care of security on their behalf.*

*The question remains whether regulations won't become a showstopper by enforcing additional steps for the buyer.*

### About G2A.COM



G2A.COM is the world's largest and most trusted marketplace for digital entertainment, where more than 35 million people from 180 countries have purchased over 145 million items. Users can choose from more than 125,000 digital offerings including games, DLCs, in-game items, as well as non-gaming items such as gift cards, subscriptions, software, or eLearning - sold by sellers from all over the world.

G2A.COM leads in online security; awarded with the prestigious American CNP award for the Best Merchant Team of the Year in Anti-fraud and Cybersecurity, alongside companies such as Microsoft, Barclays Bank, and First Data..

These recognitions position G2A.COM among the world's most secure eCommerce platforms.

G2A.COM's corporate culture is driven by core values which are a foundation of the company, called G2A DNA: Accountability, Growth, Trust, Communication, Value Delivery and Team Spirit.

G2A.COM is to open the Gate 2 Adventure to the digital world. Our mission is to democratise digital entertainment by making it accessible to everyone. We aim to help everyone expand their potential by giving them safe and easy access to an all-digital offer of unparalleled quality. We enhance their digital world experience.

Today, G2A.COM is recognised as a leading global platform for digital entertainment offers.

To find out more, please visit <https://www.g2a.com/>



### About Juniper Research



Juniper Research was founded in 2001 by industry consultant Tony Crabtree, in the midst of the telecoms and dot-com crash. The business was fully incorporated in February 2002 and has since grown to become one of the leading analyst firms in the mobile and digital tech sector.

Juniper Research specialises in identifying and appraising new high-growth market sectors within the digital ecosystem. Market sizing and forecasting are the cornerstones of our offering, together with competitive analysis, strategic assessment and business modelling.

We endeavour to provide independent and impartial analysis of both current and emerging opportunities via a team of dedicated specialists - all knowledgeable, experienced and experts in their field.

Our clients range from mobile operators through to content providers, vendors and financial institutions. Juniper Research's client base spans the globe, with the majority of our clients based in North America, Western Europe and the Far East.

To find out more, please visit <https://www.juniperresearch.com/>

*This study is proudly co-developed with Global R&D Sp. z o.o., G2A Group's key partner in building a secure and trusted digital marketplace.*





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