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STAY SECURE

2026

South Africa

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Consumers Embrace AI-Assisted Shopping, but Trust is Key at Checkout



77%

have used AI tools to assist with shopping, including comparing prices, finding gift ideas, and checking reviews or product ratings

However, only

23%

today would trust AI agents to complete checkout on their behalf

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Social Commerce is Growing but so are Scam Risks

60%

of consumers have purchased products directly through social media platforms

37%

have experienced a financial scam in the past 12 months

53%

of consumers who experienced a scam say it occurred on social media



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Children are Increasingly Exposed to Scams While Shopping and Gaming Online

52%

have seen a child in their lives fall victim to a scam while gaming or shopping online

73%

report that children struggle to recognise scams



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Consumers Expect Institutions to Lead on Fraud Protection

When it comes to protecting against fraud while shopping online, consumers look first to institutions rather than themselves

52%

banks or financial institutions

35%

payment providers

28%

retailers / online stores

13%

believe consumers themselves should hold primary responsibility

Certain illustrations used in this material were created by Gen AI

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