

Insights by **VISA**

STAY SECURE

2026

South Africa



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About the Stay Secure Study 2026

The Stay Secure study was commissioned by Visa and conducted by Wakefield Research from January to February, 2026. It involved a survey of 5,800 adults aged 18 years and older across 17 CEMEA markets, including South Africa, Bahrain, Côte d'Ivoire, Egypt, Jordan, Kazakhstan, Kenya, Kuwait, Morocco, Nigeria, Oman, Pakistan, Qatar, Saudi Arabia (KSA), Serbia, Ukraine and the United Arab Emirates (UAE).

Disclaimers

- Study results reflect customer perception at the time of research and do not predict future behavior or outcomes.
- Results may vary by country, demographic group, and market conditions within the surveyed regions.
- Study findings reflect consumer observations and perceptions and should not be interpreted as professional guidance on child safety or online behavior.
- References to artificial intelligence reflect supporting technologies and insights only. AI-based tools do not replace human judgment and do not constitute legal, financial, compliance, or professional advice.



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Stay Secure 2026: Key Findings



1

Consumers embrace AI-assisted ways to shop but **trust is key** at checkout

3

Newer generations are **increasingly exposed** to online scams

2

Social commerce is growing, and so are **scam risks**

4

Consumers expect **the ecosystem** to keep them safe

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South African 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%

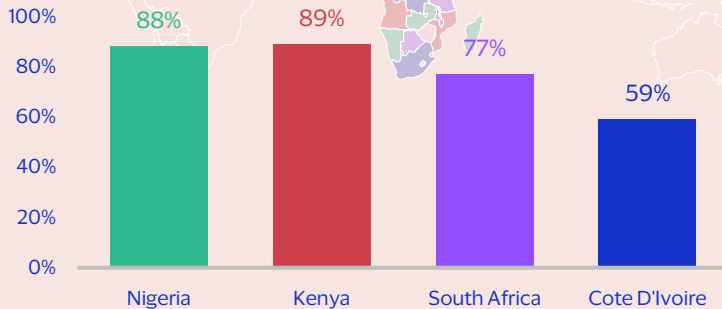
today would trust AI agents to complete checkout on their behalf

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SSA Comparisons: Using AI for Shopping



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Social Commerce is Growing but so are Scam Risks



60%

of consumers have purchased products directly through social media platforms

53%

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

37%

have experienced a financial scam in the past 12 months

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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%

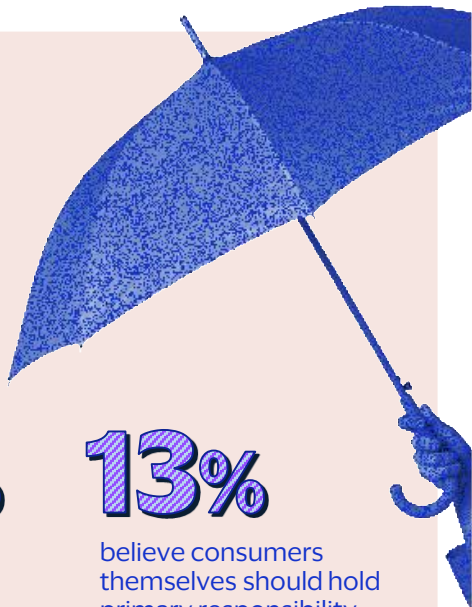
payment providers / online marketplaces

20%

government authorities or regulators

13%

believe consumers themselves should hold primary responsibility



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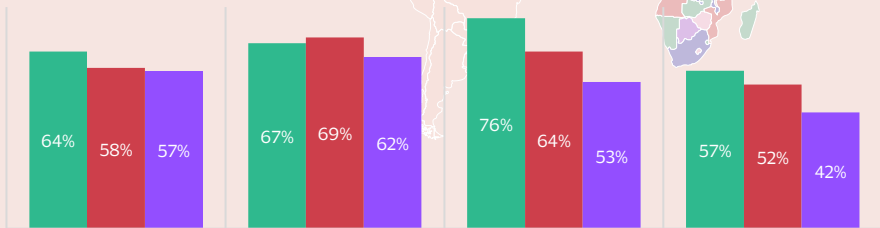
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What makes consumers feel more secure and comfortable when paying online?

■ Getting alerts from your bank or payment if something looks suspicious

■ Having to confirm your identity before the payment goes through

■ Knowing how refunds or buyer protection works before you pay



Nigeria

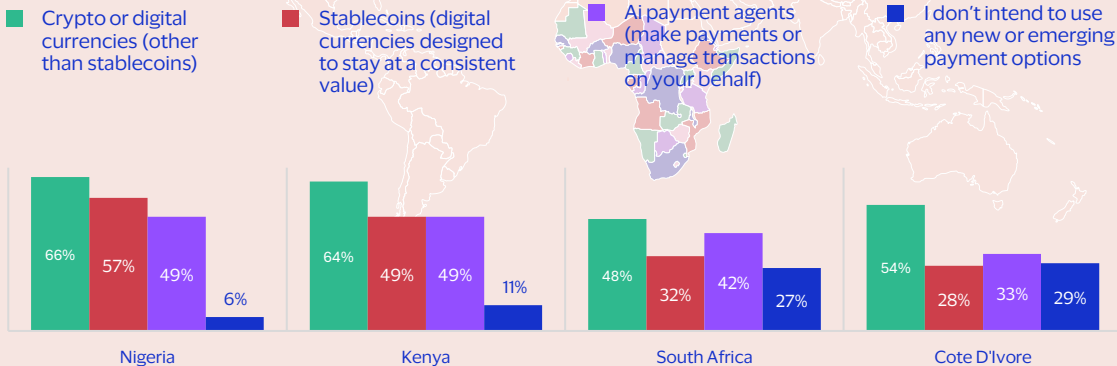
Kenya

South Africa

Cote D'Ivoire



Which of the following new or emerging payment options would consumers consider using?



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How Visa Helps

In the last 5 years, Visa has invested \$13B in technology to fight fraud



1 Keep bad actors out



2 Validate and enforce standards



3 Detect and disrupt major threats

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