

Insights by **VISA**

STAY SECURE

2026

Pakistan



VISA

Table Of Contents

01 
Executive summary

 **02**
Consumers Embrace AI-Assisted Shopping,
but Trust is Key at Checkout

03 Social Commerce is Growing but so are Scam Risks

 **04**
Children are Increasingly Exposed to
Scams While Shopping and Gaming Online

05 Consumers Expect Institutions to Lead
on Fraud Protection

06 
Conclusion | Methodology



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

82%

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

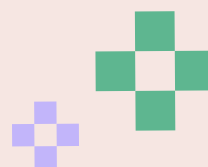
93%

feel new technologies, including these AI-powered tools, are making online shopping faster and easier than before

However, only

42%

today trust AI agents to complete checkout on their behalf, reinforcing the importance of earning consumer trust in the age of agentic commerce



Social Commerce is Growing but so are Scam Risks

As commerce expands across new channels, fraud risks continue to follow consumers online

82%

of consumers have purchased products directly through social media platforms



44%

of consumers who experienced a scam say it occurred on social media, more than those who encounter scams on other platforms such as websites, online marketplaces, or shopping apps

55%

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

The study also highlights growing concern around how children encounter scams online as they gain greater access to digital commerce

77%

report that children struggle to recognize scams

44%

of parents have children who can access mobile payment apps or digital wallets

76%

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

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

49%

payment providers / online marketplaces

36%

government authorities or regulators

31%

banks or financial institutions

13%

believe consumers themselves should hold primary responsibility

51%

would feel secure receiving real-time alerts from their bank or payment app when something looks suspicious



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Conclusion

The Stay Secure study shows that while online shopping and social commerce continue to grow, scams and fraud are evolving too. Consumers see fraud protection as a shared responsibility, but they expect financial institutions, governments, and payment providers to take the lead, underscoring the importance of secure-by-design payment systems.

As commerce moves toward more agentic, AI-powered experiences, consumers are embracing the convenience AI can bring to shopping but remain cautious when it comes to AI completing purchases on their behalf. With Visa Intelligent Commerce, Visa is helping enable the next era of commerce built on trust, control and confidence.

Methodology

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 Bahrain, Côte d'Ivoire, Egypt, Jordan, Kazakhstan, Kenya, Kuwait, Morocco, Nigeria, Oman, Pakistan, Qatar, Saudi Arabia (KSA), Serbia, South Africa, Ukraine and the United Arab Emirates (UAE).

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