

Insights by **VISA**

STAY SECURE

2026

Kenya



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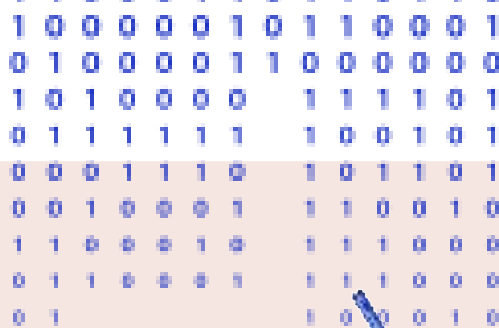
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Executive Summary

The annual Stay Secure study assesses consumer awareness and behavior around digital commerce and fraud in. This year's edition, conducted by Wakefield Research, highlights how AI-enabled shopping and social commerce are changing consumer behavior as expectations around trust and protection remain firmly in place.

In Kenya, consumers are embracing artificial intelligence as part of their shopping journeys, using AI tools to assist with activities such as comparing prices, finding gift ideas, and checking reviews or product ratings. The appeal is clear: new technologies, including AI-powered tools, are making online shopping faster and easier than before, while also influencing how consumers discover new brands and retailers. However, consumers remain more cautious when it comes to AI handling transactions on their behalf, reinforcing the importance of earning consumer trust in the age of agentic commerce. As AI adoption grows, consumers increasingly view the technology as part of the solution to fraud, with AI seen as having a role in making scams easier

to recognize today and protecting consumers from fraud in the future.

At the same time, social commerce has become mainstream, and as commerce expands across new channels, fraud risks continue to follow consumers online. The study also highlights growing concern around how children encounter scams online, particularly while gaming or shopping, as they gain greater access to digital commerce through mobile payment apps and digital wallets.

When it comes to protecting against fraud while shopping online, consumers look to institutions rather than themselves, believing banks or financial institutions, government authorities or regulators, and payment providers or online marketplaces should be primarily responsible. They also want more proactive reassurance, including real-time alerts from banks or payment apps when something looks suspicious, and the confidence that comes from seeing a familiar, trusted logo at checkout.

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

89%

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

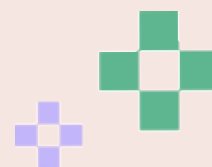
91%

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

However, only

29%

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

85%

of consumers have purchased products directly through social media platforms


66%

have experienced a financial scam in the past 12 months

58%

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


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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

81%

report that children struggle to recognize scams

37%

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

30%

have seen a child in their lives fall victim to a scam while gaming or shopping online^(Q20)

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

29%

banks or financial institutions

48%

government authorities or regulators

36%

payment providers

12%

believe consumers themselves should hold primary responsibility^(Q15)

67%

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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