

Insights by **VISA**

STAY SECURE

2026

Kenya

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Research was commissioned by Visa and conducted through a survey by 5,800 adults aged 18 years and older across 17 CEMEA from January to February 2026 by Wakefield Research.

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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

However, only

29%

today would trust AI agents to complete checkout on their behalf

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Social Commerce is Growing but so are Scam Risks

85%

of consumers have purchased products directly through social media platforms

37%

have experienced a financial scam in the past 12 months

58%

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

62%

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

81%

report that children struggle to recognize 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

48%

government authorities or regulators

36%

payment providers

29%

banks/financial institutions

12%

believe consumers themselves should hold primary responsibility

Certain illustrations used in this material were created by Gen AI

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