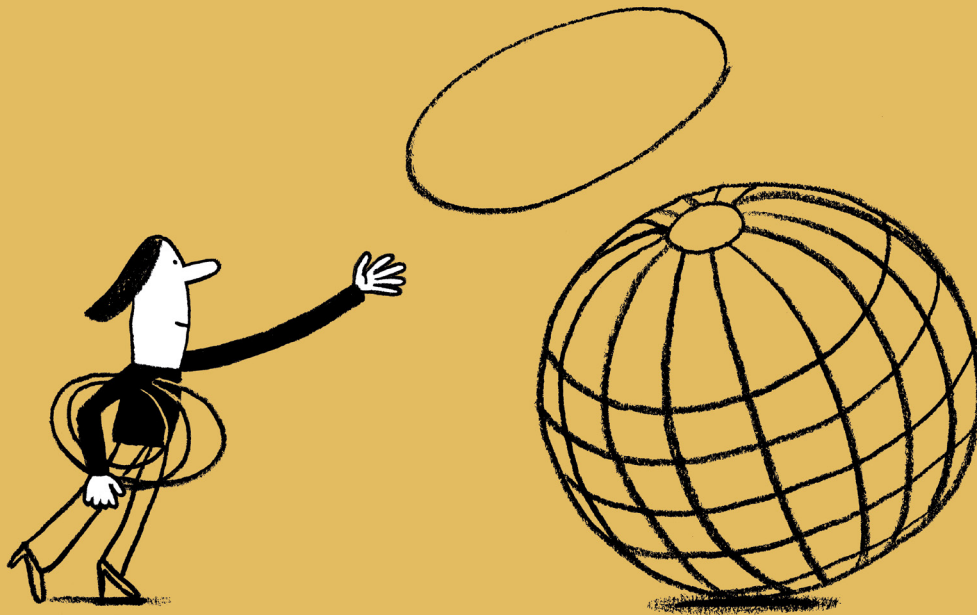


Special
Edition



Global Ecommerce Report 2026

Scaling Ecommerce and SaaS:
Finding the Right Partners to
Succeed across Borders



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This Special Edition PDF features selected excerpts from The Paypers' **Global Ecommerce Report 2026**. You can download the full version of the report for free on our website, [HERE](#).

Context and market size

In 2025, uncertainties surrounding trade wars, tariff volatilities, and fears of a recession dominated the headlines. As a result, the global ecommerce market had its slowest growth since 2022, expanding at 6.8% YOY to an estimated **USD 6.42 trillion**. Despite the slowdown, projections for 2026 indicate that it will make a rebound, reaching USD 6.8 trillion, with ecommerce sales reportedly representing 21.1% of the total sum.

The largest contributors to the global ecommerce market remain China, the US, and Western Europe, which, combined, account for no less than **80.5% of global sales**. However, the story is more nuanced than this. While mature markets are

seeing slow, steady growth, emerging economies are leaping ahead with double-digit growth. These markets, especially in Southeast Asia and LATAM, rank among **the fastest-growing sources for ecommerce**. While it is clear growth has migrated to emerging markets, the operational challenges they pose are significant – from fragmented logistics networks to complex regulatory landscapes and consumers who favour cash-on-delivery. To tap these markets, merchants need to invest in localised strategies and partner with solution providers that can help them navigate the challenges of expansion – from Merchant of Record players to payment orchestrators and beyond.

Global ecommerce market trends

In 2025, one of the main trends in the global ecommerce space was **agentic commerce**. More than a simple evolution of ecommerce, shopping via AI agents represents a significant turning point that could signal the redrawing of what shopping means. According to McKinsey, **by 2030, agentic commerce could drive as much as USD 1 trillion in revenue** in the US B2C retail market alone, with global revenues potentially reaching USD 3 to USD 5 trillion.

While the promises of agentic commerce are exciting, this is another instance where technology is moving faster than the regulatory and operational frameworks needed to support it. The critical question concerning liability remains unsolved. Existing rules do not clearly assign responsibility to the consumer, the merchant,

the AI provider, or the processor when something goes wrong. However, as partnerships between industry stakeholders on protocols keep being announced, the groundwork for standards has begun to be laid. Throughout 2026, we will most likely see technical plumbing being further developed, while regulatory and liability questions will be addressed on a case-by-case basis, rather than through comprehensive frameworks.

Social selling used to be a mainstream commerce channel in APAC, but it is also gaining traction in other regions. In Western markets, adoption is growing, with surveys showing that **half of consumers in the US prefer buying within social media apps**. In LATAM, live commerce events have started to gain popularity; reports show that **live commerce will expand**, as platforms are anticipated to offer localised content and partnerships with influencers. In terms of adoption, Europe lags, mainly due to the region's well-established physical retail infrastructure, consumer habits, and strict data protection laws.

In 2025, with the introduction of the GENIUS Act, alongside Europe's MiCA and Hong Kong's Stablecoins Ordinance, **stablecoins** gained a more comprehensive regulatory framework, and their use has increased, reaching **USD 9 trillion**. Major retailers are also paying attention. **Amazon and Walmart** are reportedly exploring the possibility of creating stablecoins, while **Shopify has partnered with Coinbase and Stripe** to offer stablecoin checkout to merchants. More recently, Klarna also

announced the launch of **KlarnaUSD**, a signal that established fintechs now view stablecoins as core infrastructure, and not solely as niche experiments. However, for stablecoins, the open question remains consumer adoption. While B2B payments and merchant settlement remain the main use cases, everyday consumers still prefer using more familiar payment methods.

*As global ecommerce continues to evolve and new technologies are being developed, understanding where the industry is headed is key. Whether you're a merchant, solution vendor, consultant, or payment professional, we hope the **Global Ecommerce Report 2026**, which brings together perspectives across the payments ecosystem, helps you navigate the challenges and opportunities that lie ahead.*

*Thank you for **downloading our report**. Enjoy your reading!*

Agentic Commerce Takes Flight: How Can Travel, Digital, and Retail Brands Prepare?



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Maria Prados is the Senior Vice President for Go-To-Market, Global Enterprise, at Worldpay. Worldpay powers global commerce with payments technology that helps millions of merchants take, make, and manage payments across 174 countries and 135 currencies.

Agentic commerce is rapidly emerging as the most transformative trend in the payments industry since the rise of online shopping – but its path from concept to everyday reality hinges on consumer trust. To understand how quickly this shift could reshape shopping behaviour, Worldpay surveyed 8,000 consumers across the US, the UK, France, Brazil, China, Singapore, and Australia. Respondents were given a clear description of an AI shopping agent and shared how comfortable they would feel allowing it to make purchases across key categories. The results show strong interest – especially for functional or lower-risk purchases – and a belief that AI agents will save money and simplify decision-making. While trust levels vary by market, and most respondents want reassurances around control and fraud protection, the overall consumer enthusiasm signals that agentic commerce could accelerate faster than anticipated. This shift won't only reshape merchant experiences – PSPs, issuer banks, fintech platforms, and risk teams across the payments ecosystem will also need to adapt as agent-led transactions become more common.

Travel: the first true proving ground

Travel is the category where autonomous shopping is most intuitive. Booking a trip requires countless decisions: price tracking, inventory checks, loyalty optimisation, and rebooking when plans change. Automation fits naturally here. Our research shows that consumers are significantly more comfortable delegating higher-value travel purchases than other categories. Nearly one-third of global shoppers (23-31%) would trust an agent to manage travel purchases between between USD 101 and USD 500 – and almost one-quarter (19-24%) up to USD 1,000. Even at the highest tier, 2-3% would allow an agent to execute purchases above USD 5,000. Thus, merchants face both opportunity and pressure. As more of the travel journey becomes agent-led, merchants must ensure that every payment request – human or machine – can be authorised quickly and consistently across markets. Tokenization at scale, global acquiring coverage, and performance optimisation become critical. →

“ *Agentic commerce is rapidly emerging as the most transformative trend in the payments industry since the rise of online shopping – but its path from concept to everyday reality hinges on consumer trust.*”

“ *Worldpay’s experience processing more than 50 billion transactions a year gives airlines, OTAs, and hospitality brands a strong foundation to adapt confidently.*”

Digital goods and subscriptions: from automated to autonomous

Digital commerce already operates close to agentic behaviour. Consumers are familiar with automated renewals, in-app purchases, and low-friction micro-transactions, as seen in the findings. Half of global consumers (~50%) would trust an agent with digital purchases of up to USD 50, the highest ‘yes’ rate in any vertical. Comfort remains strong for higher amounts: 22-27% would allow USD 51-USD 100 purchases, and 11-16% are open to USD 101-USD 500.

The next evolution is intelligence. Instead of simply renewing subscriptions, agents will adjust tiers based on real usage: anticipating in-game needs, optimising bundles, and removing unused services proactively. This shift requires payment systems that can support high-frequency, autonomous transactions without failure. With tokenization, intelligent retries, and flexible settlement models, Worldpay helps platforms maintain reliability even as the volume of agent-initiated transactions grows.

Retail: the mainstream opportunity

Retail is where agentic commerce enters everyday life. Consumers face overwhelming choice – from household essentials to seasonal purchases – and automation offers practical relief. Our research shows that 30-34% of consumers would trust agents to make retail purchases up to USD 50, and 27-32% – USD 51-USD 100. Retail also outperforms digital in the mid-value range: 21-24% of respondents would allow autonomous purchases of USD 101 to 500.

This reflects where agentic retail will have the most impact: automating replenishment, comparing prices across merchants, and predicting recurring needs. Worldpay enables retailers to make this shift with strong global acceptance, identity-free authentication flows, and authorisation optimisation for autonomous transactions. →

“ As more routine purchases shift to agents, merchants that modernise their payment foundations will win recurring, automated business.

“ Merchants, PSPs, and banks that prepare now will deliver experiences that feel effortless, intuitive, and global from day one.

[Click here for the company profile](#)

What should merchants prioritise?

As more decisions shift from people to trusted agents, merchants – and the wider payments ecosystem – should strengthen transaction infrastructures with:

- **Invisible payments:** agents function best when nothing slows them down. Tokenization, stored credentials, and consistent global authorisation provide the reliability autonomous shopping requires.
- **Intelligent routing support:** agents seek the most cost-efficient, dependable path. Merchants, PSPs, and acquirers should embrace orchestration and routing flexibility to mirror this pattern.
- **Improved ecosystem interoperability:** PSPs and banks will be key in enabling agentic commerce by improving API consistency, aligning authorisation logic, and supporting the data signals agents depend on.
- **Consumer-centric controls:** shoppers want transparency. Spend limits, approval settings, and simple controls strengthen trust as consumers delegate routine decisions.
- **Data-as-a-Service:** agentic commerce relies on real-time signals. Payment insights help merchants and PSPs identify patterns and remove friction before it occurs. For fintechs, agentic commerce represents an emerging class of autonomous payment flows that will require new risk models, authorisation strategies, and data partnerships.

A new era of customer experience

Agentic commerce marks a structural shift in how consumers shop. The data shows people's openness to agent-led purchases at meaningful value levels across travel, digital goods, and retail. Merchants, PSPs, and banks that prepare now will deliver experiences that feel effortless, intuitive, and global from day one. With the right payment foundations, brands can turn agentic commerce into a competitive advantage.

Explore market-by-market insights and the full analysis in the [Agentic Commerce Report](#).

Summary

In the past year, The Paypers has consistently spotlighted Worldpay, which powers global commerce for millions of merchants worldwide. Worldpay's payments technology processes over 50 billion transactions annually across 174 countries and 135 currencies. The company helps businesses take, make, and manage payments through global acquiring, cross-border capabilities, intelligent optimisation, and deep industry expertise. With Worldpay, merchants gain a partner committed to unleashing their growth potential.

Recent coverage

• GTCR finalises Worldpay sale to Global Payments

GTCR has completed the sale of Worldpay to Global Payments, finalising a previously announced transaction involving Global Payments and FIS.

• Worldpay partners with ekko

Worldpay has announced its partnership with ekko in order to embed sustainability and security into payments for merchants and businesses.

• ClubManager partners with Worldpay to accelerate UK expansion plans

Worldpay has announced an expanded partnership with ClubManager in order to power the company's embedded payments as it continues its expansion in the UK.

• UPI, Worldpay support Express Pay and 3DS

UnionPay International (UPI) has announced that it has expanded its ten-year relationship with Worldpay, with the two now enabling UnionPay 3DS and ExpressPay solutions.

• Worldpay launches MCP to support AI-driven payment integration

Worldpay has launched its MCP (Model Context Protocol), a publicly available set of server specifications and tools created to support AI-driven payment integration and agentic commerce.

• Worldpay announces its support for the Agentic Commerce Protocol

Payment technology provider Worldpay has announced its plans to support the Agentic Commerce Protocol (ACP), an open standard for AI commerce.

• The strategic importance of timely payments

Worldpay's Director of Payout Commercialisation, Lara Gunes, sheds light on the power of timely payments as a key retail differentiator and discusses the most efficient payment practices.

• Why payments are the new battleground for insurance

Once seen as a back-office function, payments in the insurance industry are now taking centre stage, according to Ainsley Merchant, Senior Director for Financial Services at Worldpay.

Don't Miss the Opportunity of Being Part of Large-Scale Payments Industry Overviews

The Paypers releases annual reports covering the latest trends, developments, disruptive innovations, and challenges that define the global payments and fintech industry – B2B and B2C payments, cross-border ecommerce payments, A2A payments, BNPL, consumer preferences, fraud prevention, payments regulation, marketplaces and online platforms, and many others. In these reports, consultants, policy makers, service providers, merchants and marketplaces, banks, and fintechs from all over the world share their views and expertise on key industry topics. Listings and advertorial options are also part of the reports to ensure effective company exposure at a global level.

For the latest editions, please check the [Reports section](#)

