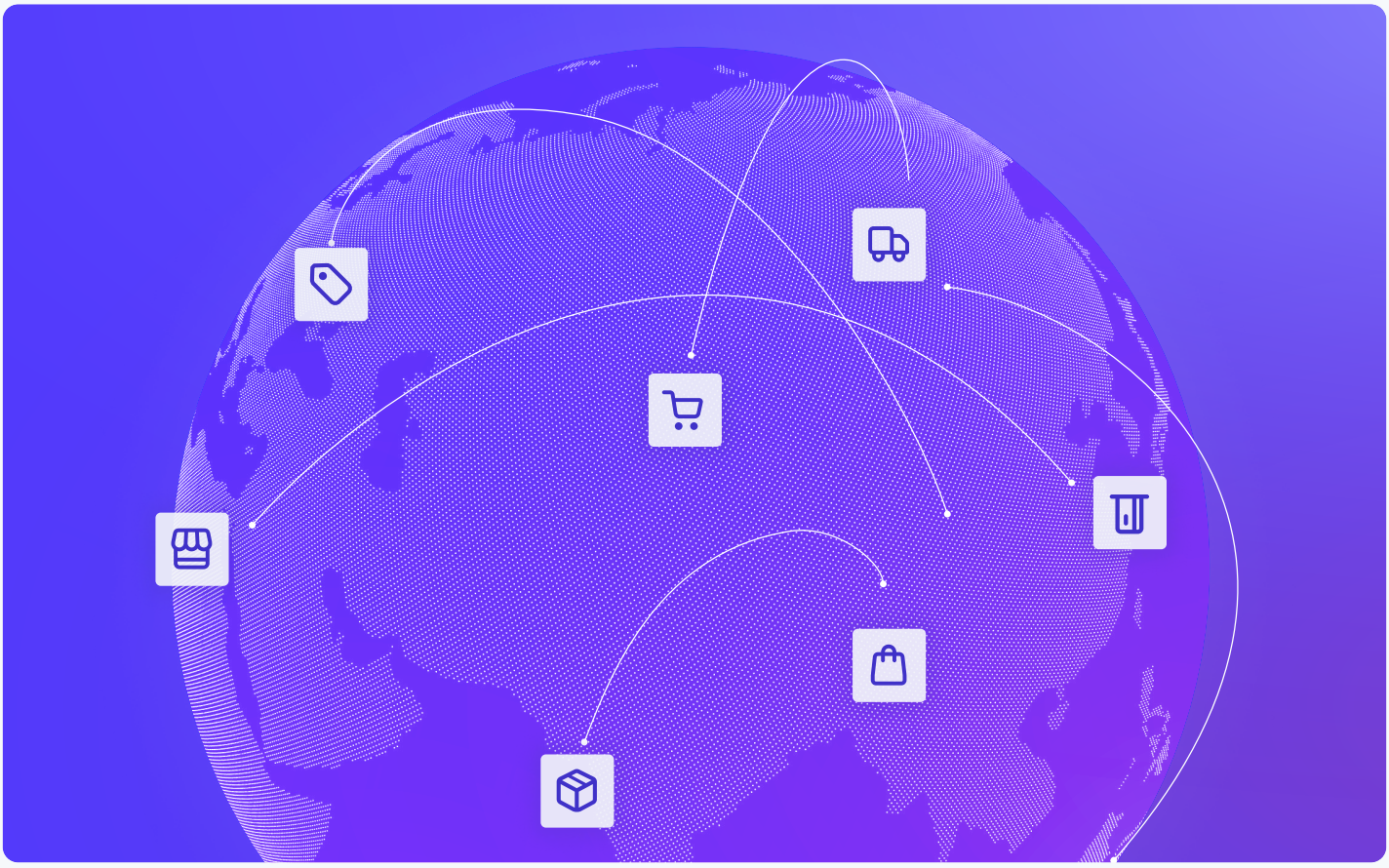
Report

How agents, digital wallets, and trust are rewriting checkout



Introduction

Changes in the internet economy are putting new pressures on checkouts. Checkout experiences built for human shoppers now need to serve AI agents, and buying behavior is changing across devices and markets. As a result, businesses are evolving how they tailor checkout to local preferences, manage risk, and convert increasingly fragmented demand.

To understand how checkout is changing—and what those shifts mean for conversion—we analyzed checkout and payment activity processed on Stripe from August 2023 through February 2026, covering 20,192 B2C businesses on the Stripe network. We combined those insights with surveys across multiple markets to add consumer and business context, as well as proprietary consumer payments data from GlobalData.

A few findings stand out. Customers are increasingly making higher-value purchases on mobile instead of desktop. Digital wallet use is rising globally, especially among younger shoppers, and the set of wallets businesses need to support is multiplying. Cross-border payment preferences and checkout expectations are changing by market, and buyers expect AI-driven localization that adapts accordingly. And as agents begin to shop on behalf of customers, checkout is evolving from a payment step to a layer where businesses must verify identity, confirm intent, and establish trust at the moment of purchase.

Shoppers are increasingly likely to make big-ticket purchases on mobile

Mobile already dominates smaller purchases. Across Stripe businesses globally, 65% of transactions under $50 now happen on mobile devices.

65% of transactions under $50 happen on mobile devices across Stripe businesses

Source: Stripe data, global, August 2025–January 2026

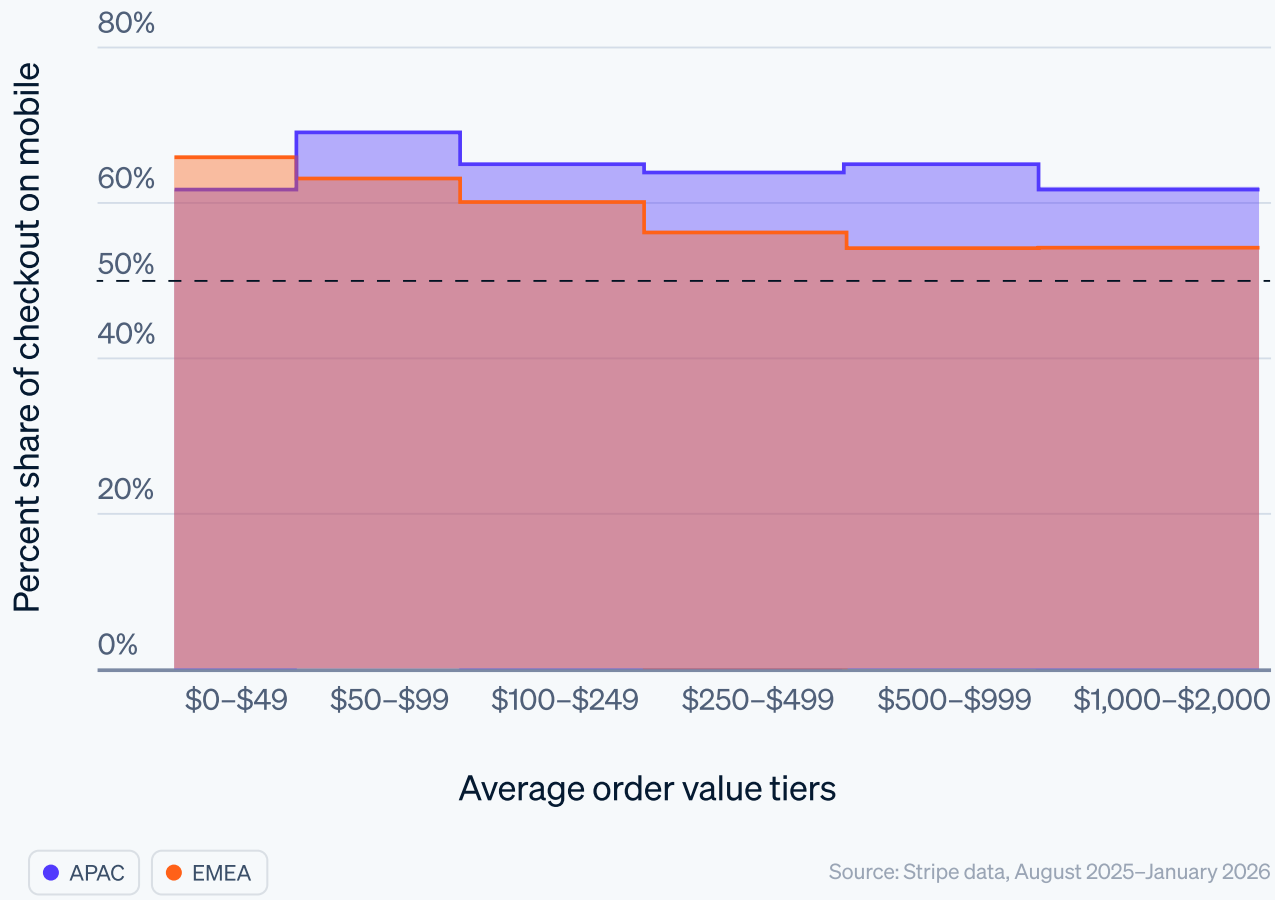
Shoppers are also increasingly making higher-value purchases on mobile, including purchases over $500 that have historically skewed toward desktop. In the US, mobile gained share across every purchase size we measured in the last two years. For purchases between $500 and $2,000, mobile usage rose by 4.1 percentage points.

Several factors help explain the shift. Digital wallets reduce the friction of manual entry, stronger authentication makes mobile purchases more secure, and shoppers already browse, compare, and buy primarily on their phones in many markets. As mobile checkout becomes faster and more trustworthy, shoppers have fewer reasons to switch devices to complete a purchase.

This pattern is most pronounced in APAC and EMEA, where mobile is the preferred checkout device. More than half of shoppers choose mobile across nearly every price tier we measured, from small purchases up to $2,000.

Mobile leads checkout across APAC and EMEA

Regions where mobile remains above 50% of checkout across price tiers



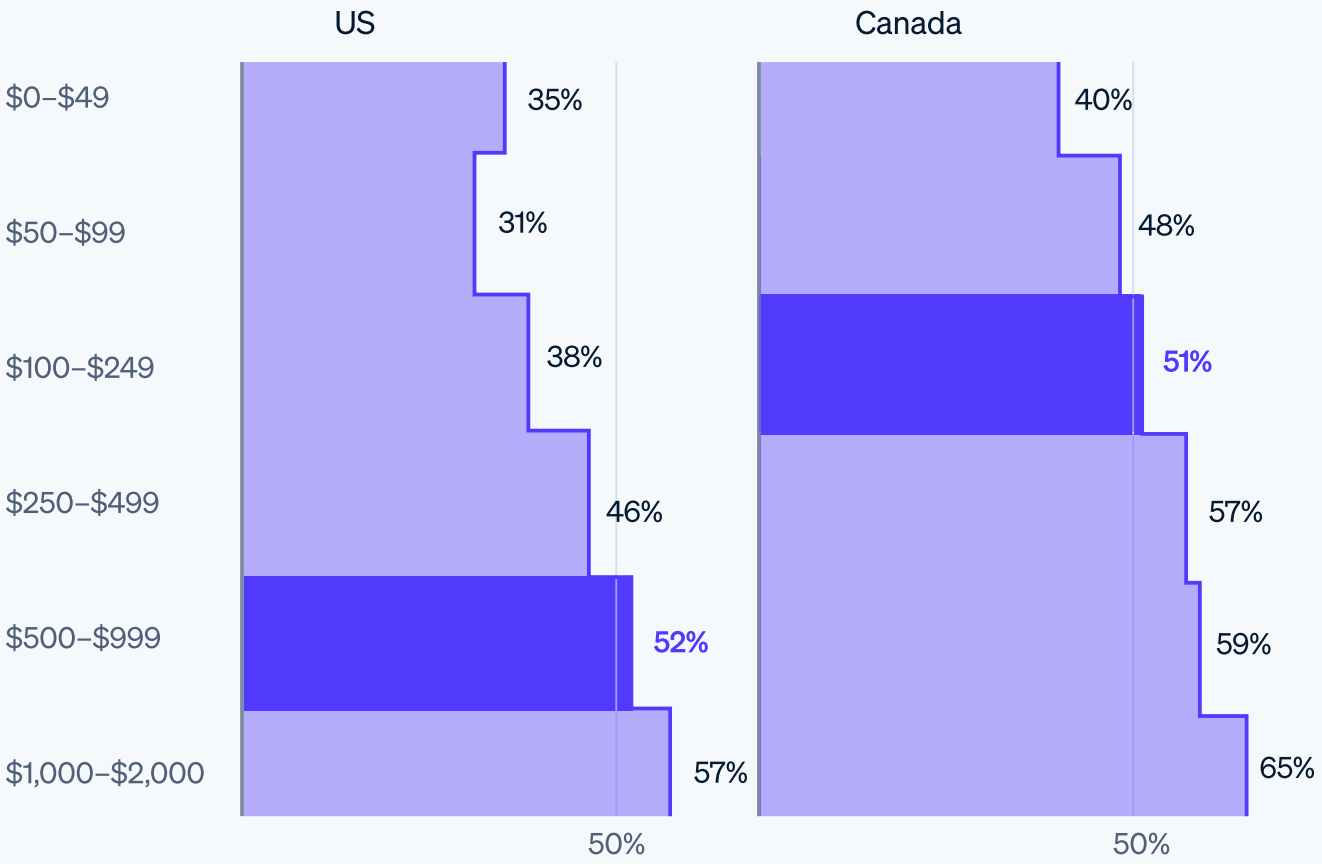
Source: Stripe data, August 2025–January 2026

In some countries, the tilt toward mobile is even stronger. In Japan and Ireland, for example, desktop usage never accounts for more than 30% of checkout activity.

North America is the exception. Even though mobile is gaining share, shoppers there are more likely to switch to desktop for more expensive purchases. In the United States, for example, desktop overtakes mobile in the $500–$999 range. In Canada, that shift happens at even lower amounts, with the desktop pulling ahead in the $100–$249 range.

Shoppers in the US and Canada switch to desktop for expensive purchases

Share of checkout on desktop, by average order value tier



Source: Stripe data, August 2025–January 2026

The takeaway is that high-value checkout is no longer as desktop-centric as it was in years past. Cross-device behavior still matters, especially in North America, where shoppers often discover on mobile and purchase later on desktop. But mobile now plays a central role in conversion, including for more expensive purchases, making consistency across devices increasingly important.

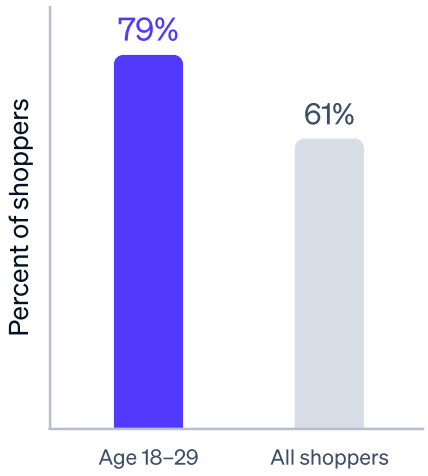
As digital wallets spread globally, wallet preference is generational and regional

Digital wallets, which autofill customer details and enable encrypted Tap to Pay transactions, took off during the pandemic and continue to gain share; they now account for about **30%** of global point-of-sale volume.

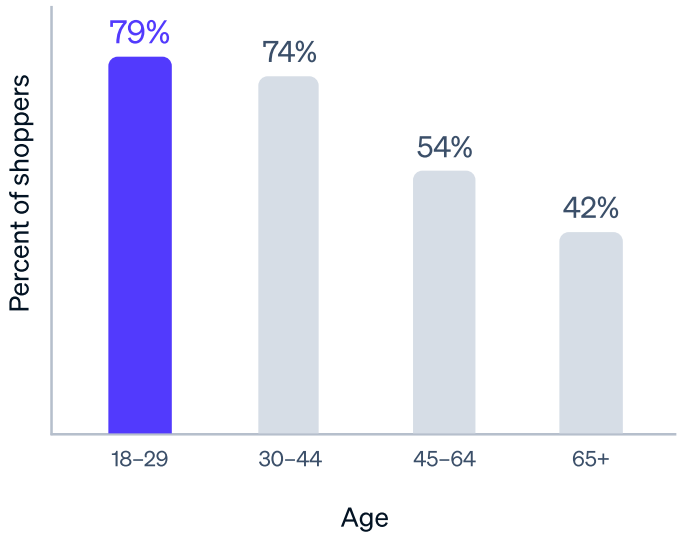
In traditionally card-led markets like the US and Japan, wallets are among the fastest-growing checkout methods—particularly for younger shoppers. In our global survey, 61% of shoppers said they would use a wallet, with Gen Z showing the strongest preference.

61% of shoppers say they'd use a digital wallet

Gen Z is more likely than average to use a digital wallet



Younger consumers are more likely to use digital wallets



Source: Stripe-commissioned survey by YouGov of 1,607 consumers across North America, APAC, and EMEA, Q4 2025

Younger shoppers use wallets across purchase sizes, including for high-value transactions.

Gen Z shoppers use digital wallets for both small and large purchases

50%

of Gen Z shoppers use wallets for purchases under $25

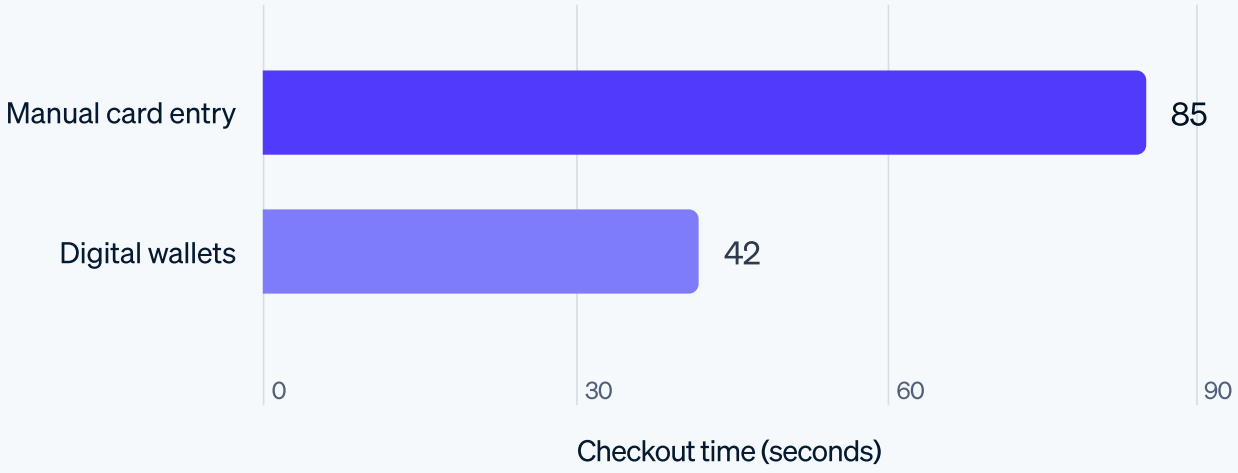
33%

of Gen Z shoppers use wallets for purchases over $250

Source: Stripe-commissioned survey by YouGov of 1,607 consumers across North America, APAC, and EMEA, Q4 2025

Part of the appeal is speed. Stripe data shows that using a digital wallet cuts the average mobile checkout time to 42 seconds—about half the time required for manual card entry.

Digital wallets make mobile checkout 2x faster



Digital wallets include Apple Pay, Google Pay, Android Pay, and Link

Source: Stripe data, December 2025–February 2026

Digital wallet adoption is also rising across a wider range of markets. Total digital wallet volume is rising 162% year over year in Turkey, 135% in Chile, 91% in Peru, and 90% in Nigeria, according to GlobalData. Wallets aren't just expanding in obvious mobile-first markets; they're becoming a major part of checkout across a much broader range of countries.

While wallets are already the dominant way to pay online in parts of Asia, and have been for years, this isn't only the case in Asia. In Argentina, for example, digital wallets account for 37.2% of reported payment usage, while total digital wallet volume grew 78% year over year. In Italy, digital wallets already account for 42.2% of reported payment usage, and online digital sales are forecast to grow by an average of **7.33%** per year between 2026 and 2031.

But while wallets are becoming the default checkout layer across markets, the leading wallet still varies by region—from MB WAY in Portugal to MobilePay in Denmark to Alipay in China.

This rise in digital wallet adoption changes how businesses design checkout. Supporting wallets is not enough; checkout needs to reflect how people actually pay in each market. In some regions, adding Apple Pay, Google Pay, and Link is sufficient to cover most checkout volume; in others, a different set of wallets might best improve conversion.

Adding relevant digital wallets can quickly change how customers pay and improve conversion and revenue. In Stripe experiments, dynamically surfacing at least one additional relevant payment method beyond cards increased revenue by 12% on average and conversion by 7.4%, with digital wallets among the strongest performers. Enabling Link increased checkout conversion by 14% on average.

Once added, wallets can shift a large share of checkout volume away from cards. For example, **ByteSIM**, which sells eSIM data plans for travelers, saw digital wallets account for over 70% of total transactions after adding Apple Pay and Google Pay to checkout. **Lovable** and **Manus** saw a similar pattern after expanding their payment method mix to include wallets such as Apple Pay, Google Pay, and Link: more than half of transaction volume at both companies now flows through Link.

As global demand broadens, checkout expectations become more market-specific

Cross-border demand is broadening beyond the biggest and most familiar markets, and checkout expectations are becoming more market-specific as a result.

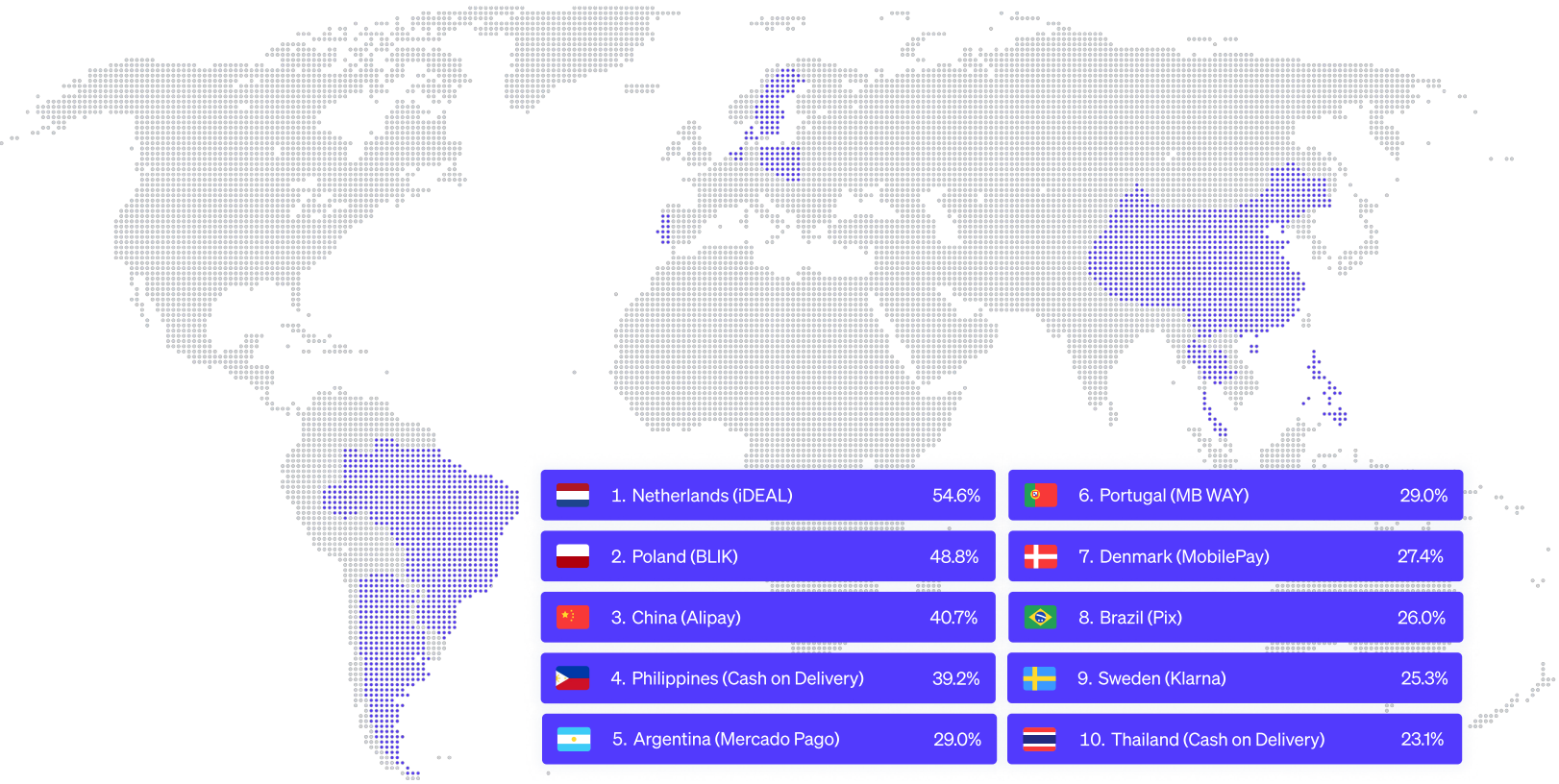
In a YouGov consumer survey commissioned by Stripe, 45% said they had made at least one international online purchase in the past year. But global demand doesn't automatically convert. The parts of checkout that need to be localized differ by market.

In some places, like Indonesia and Vietnam, payment preference is more fragmented. Cards aren't the leading method, but neither is any single alternative. Consumer preferences are distributed across wallets, bank transfers, debit-linked apps, and other local payment methods. In these markets, localization means adapting the full checkout experience: payment method mix, currency, and how options are presented.

In other countries, localization is relatively concentrated. In these places, conversion depends on centering a single, dominant payment method.

Top 10 markets where one local payment method dominates checkout

Percent of consumers who said they used the leading payment method



Source: GlobalData 2025 online consumer payments analytics survey

Supporting the leading method can have an outsized effect. For example, offering BLIK to customers in Poland drives a 46% average increase in checkout conversion, according to Stripe data. Offering Pix does the same for customers in Brazil, increasing conversion by 31% on average.

In other concentrated markets, the preference is less about a wallet or bank rail than the mechanics of fulfillment itself: Cash on Delivery (COD), where customers place an order online and pay when it arrives, accounts for 39.2% of reported payment usage in the Philippines and 23.1% in Thailand. In these markets, businesses don't need to offer every alternative payment method; they need to offer the one customers already expect to use.

Shoppers notice when checkout feels unfamiliar. Missing relevant payment methods—or showing irrelevant ones—reduces conversion. Stripe data shows that displaying even one payment method that isn't geographically relevant can reduce conversion by up to **15%**.

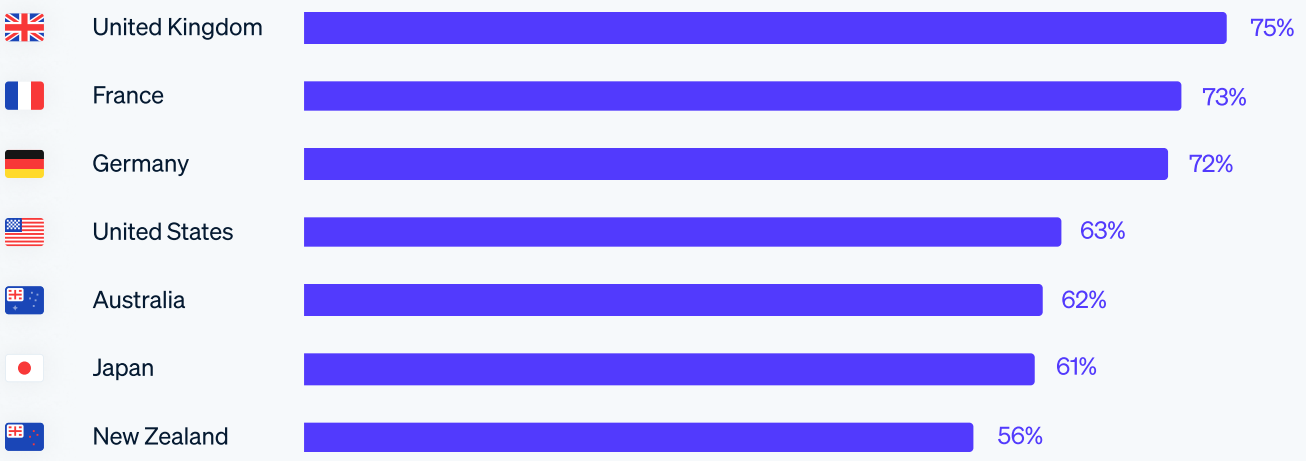
Localization extends beyond payment methods to pricing itself. Recent AI optimizations have improved the accuracy of currency presentment, making localized prices more effective. In a randomized Stripe analysis of 1.5 million subscription checkout sessions, offering **Adaptive Pricing** (which automatically presents prices in a customer's local currency while Stripe handles the currency conversion) increased conversion by 4.7% and authorization by 1.9%, resulting in a 5.4% increase in lifetime value per checkout session.

Agents are speeding up checkout. AI fraud is raising the stakes.

AI is reshaping checkout from both sides of the transaction. On the front end, shoppers are becoming more receptive to agent-assisted buying. In a survey conducted by Stripe and Visa of more than 3,500 consumers, a majority across markets said they're open to AI agents helping them make purchasing decisions.

Consumers across markets are open to AI-assisted purchasing

Share of consumers, by market

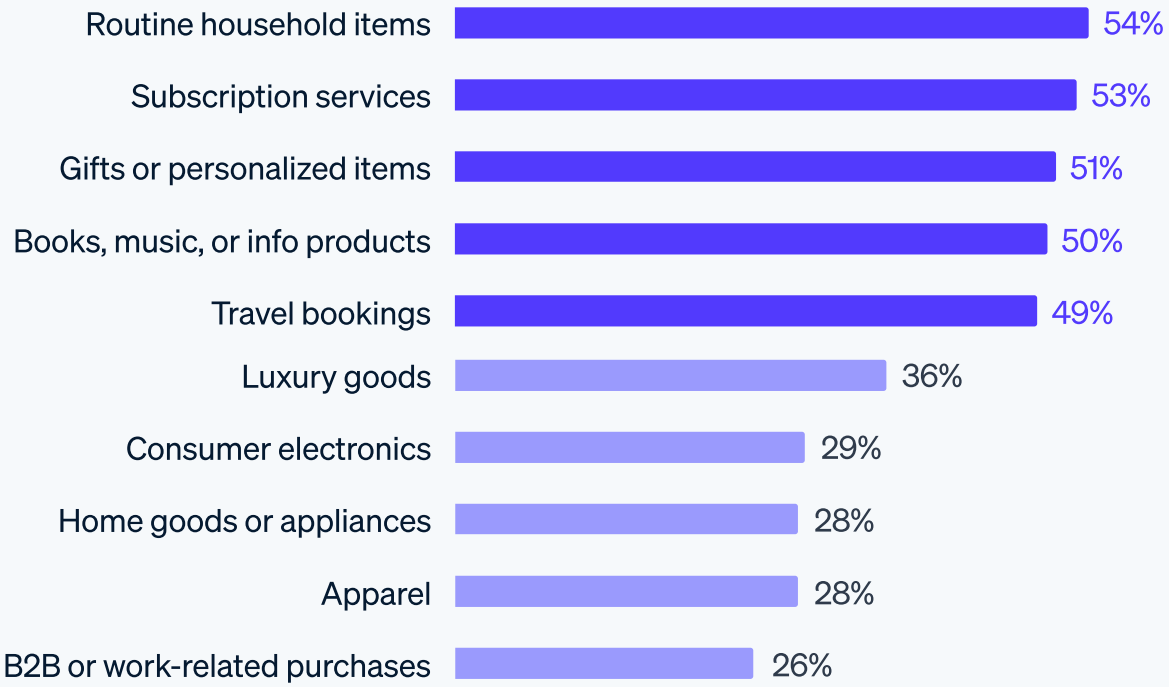


Source: Stripe-commissioned Visa survey of 3,511 consumers across markets (AU, DE, FR, JP, NZ, UK, US); H2 2025

That interest extends beyond a narrow set of use cases. Shoppers reported being most willing to use agents for purchases ranging from household items and gifts to travel bookings.

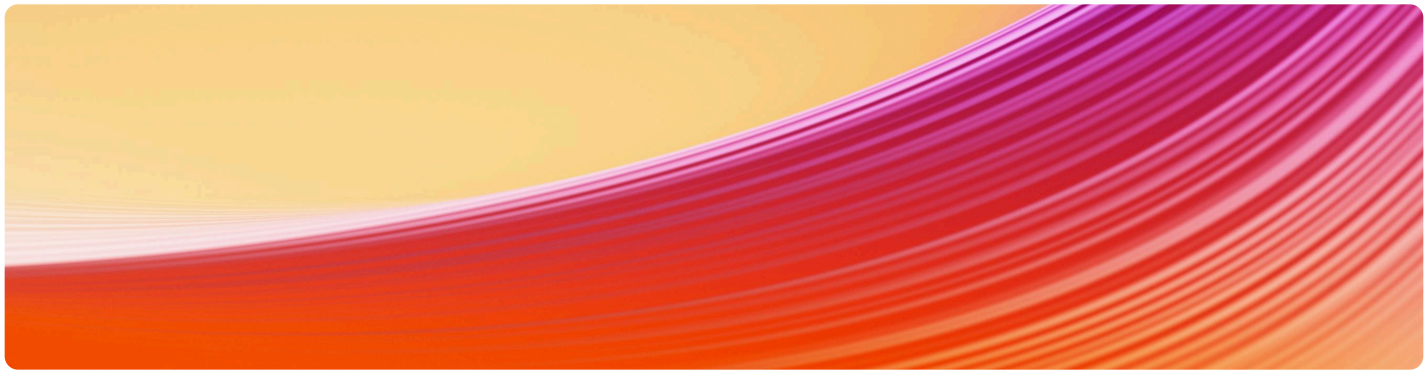
Willingness to let AI agents make purchases

Share of consumers, by purchase category



Source: Stripe-commissioned Visa survey of 3,511 consumers across markets (AU, DE, FR, JP, NZ, UK, US); H2 2025.

AI-assisted shopping is also starting to change the path to checkout. Today, AI agents either enable checkout within the agent itself or send shoppers to a business's website to complete the purchase. For businesses, this means treating AI interfaces as a third channel alongside mobile and desktop, with checkout flows that can convert demand wherever it starts.



On the back end, AI is improving how payment performance is managed. As automated attacks such as **card testing** become easier to scale, businesses often tighten risk controls, which can reject legitimate customers in the process. New payment models help balance this by evaluating more signals in real time, requesting authentication more selectively, and improving how payments are routed and retried. Stripe's AI-driven interventions can reduce fraud by **30%** without lowering conversion, by decreasing false declines and issuer rejections.

30% ↓

reduction in fraud on Checkout from Stripe's AI interventions

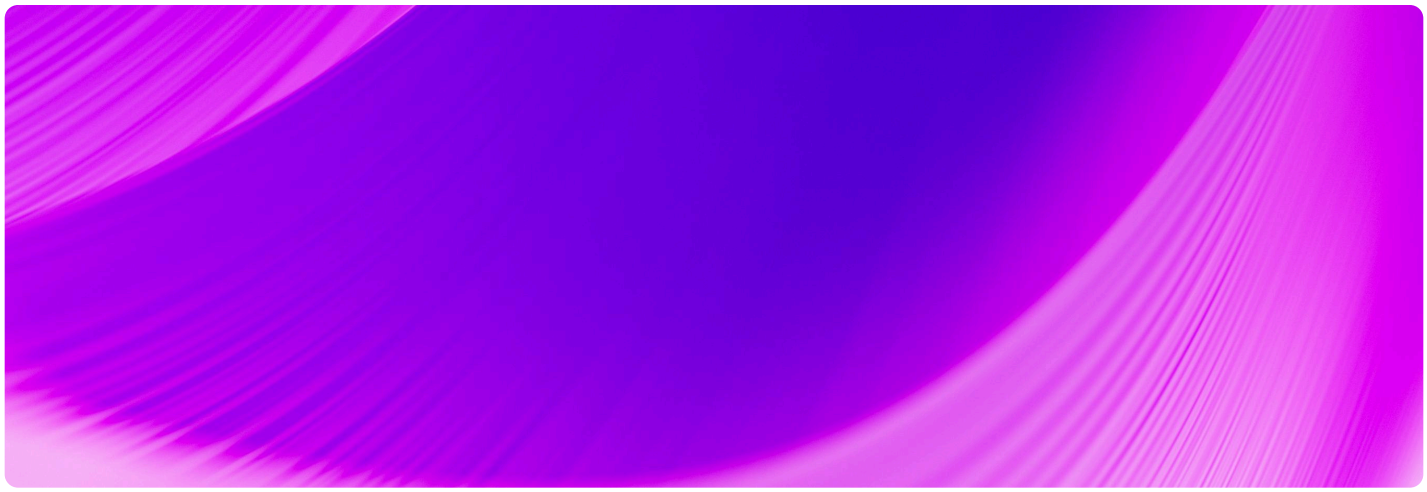
0.19% ↑

increase in conversion on Checkout from fewer false-positive blocks and false issuer declines

Source: Stripe data, global, 2025

Together, these shifts are changing checkout from a simple payment step into the point where identity, intent, and authorization are verified. Product discovery and purchasing are increasingly happening inside AI interfaces, including general purpose assistants like Google Gemini and Microsoft Copilot, visual search tools such as OpenAI's image-based shopping, and business-specific tools such as Stitch Fix Vision and Walmart's Sparky AI shopping assistant. Checkout now has to recognize who is buying, confirm that the shopper or agent is authorized to complete the purchase, and make it easy to finish the transaction quickly.

Machine payments are also emerging alongside these interfaces, allowing shoppers to authorize agents to make purchases on their behalf within defined rules such as spending limits, approved businesses, or category restrictions.



Building for the next generation of checkout

The patterns in this report show how small choices—payment methods, localization, and authentication—can have an outsized impact on conversion.

Stripe provides tools to help you tailor your checkout for every customer:

- **Stripe Checkout** provides a prebuilt payment form optimized for conversion, so businesses can securely accept one-time payments or subscriptions with less integration work.
- **Local payment methods** let businesses accept popular regional payment methods through a single integration.
- **Link**, a digital wallet built by Stripe, saves and autofills customers' payment details to speed up checkout.
- **Optimized Checkout Suite** combines Stripe Checkout, popular payment methods, and Link to create a frictionless checkout experience, so businesses can increase revenue and save engineering time.
- **Stripe Radar** and the **Payments Intelligence Suite** use network and behavioral signals to reduce fraud and prevent avoidable payment failures, while allowing legitimate transactions through.
- **Authorization Boost** uses AI to optimize payment requests and retries in real time to increase issuer approval rates.
- The **Agentic Commerce Suite** helps businesses get ready to sell across agents.

Checkout requirements will keep evolving as new payment methods emerge, fraud tactics shift, and AI agents begin making purchases on customers' behalf. We're continuing to build tools that help businesses convert more customers while preparing for the next generation of commerce.

To learn how you can optimize your checkout flow, **get in touch**.

Methodology

We analyzed checkout and payment activity processed on Stripe from August 2023 through February 2026. The primary dataset includes 20,192 B2C businesses with checkout session activity during that period.

Local payment method analysis is based on GlobalData's 2025 online consumer payment analytics survey. In our analysis of this data, we excluded major payment methods that aren't local to a specific market (e.g., PayPal, Google Pay).

To add consumer and business context, Stripe also commissioned three surveys in 2025:

- A YouGov survey of 1,607 shoppers across Australia, Canada, France, Germany, Japan, the Netherlands, Singapore, the United Kingdom, and the United States
- A Visa consumer survey of 3,511 consumers across Australia, France, Germany, Japan, New Zealand, the United Kingdom, and the United States
- A Milltown survey of 2,052 payments and business leaders across Australia, Brazil, France, Japan, the Netherlands, Singapore, the United Kingdom, and the United States