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**SAMPLE REPORT**

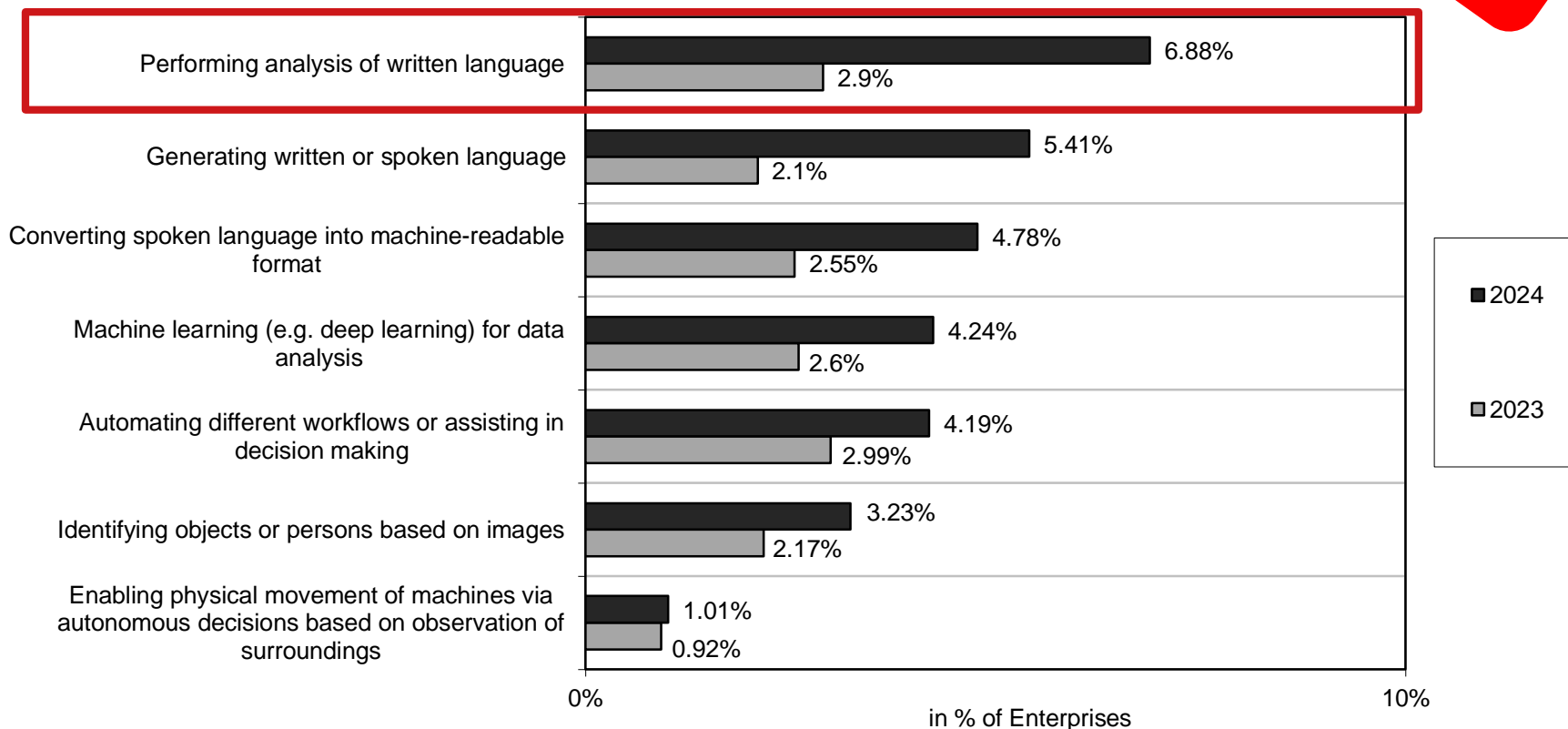
**AI IN EUROPE'S PAYMENTS AND E-COMMERCE:  
ADOPTION GAPS, REGULATORY SHIFTS, AND KEY  
DEVELOPMENTS 2025**

PUBLICATON DATE: AUGUST 2025

Sample Report

## In 2024, performing analysis of written language was the most widely adopted AI application among EU enterprises, used by 6.88%

Europe: AI Application Types, in % of Enterprises with 10 or More Employees, 2023 & 2024



# In 2025, AI integration strengthens fraud mitigation, and infrastructure interoperability in Europe's digital commerce landscape.

Europe: AI Fraud Prevention, Biometric Authentication, and Tokenized Checkout Solutions, July 2025

## AI Enhances Fraud Detection and Personalization in Digital Commerce

- According to Business Insider, artificial intelligence is playing an increasingly critical role in digital payments by strengthening fraud prevention and enabling tailored user experiences. AI technologies are being used to monitor transactions in real time, detect anomalies, and counter new fraud threats such as deepfakes, phishing, and social engineering.
- These developments are a direct response to heightened consumer skepticism in the face of rising online fraud. As digital transactions proliferate, AI is also helping streamline backend processes by identifying behavioral patterns and adapting security measures dynamically.

## Convergence Trends Reshape Consumer Experience Across Channels

- Business Insider also highlights the convergence of user experience, identity, and payment infrastructure as a defining trend in digital commerce. Consumers now expect seamless authentication methods, such as biometrics, to work consistently across shopping environments.
- This convergence reflects growing consumer demand for uniformity and trust across digital and physical retail touchpoints. AI supports this shift by powering secure identity verification and embedded personalization, which help create a more intuitive and connected commerce environment.

## Payment Infrastructure Evolves Toward Interoperability

- As reported by Business Insider, the back-end infrastructure supporting digital payments is becoming more interoperable. Token-based systems, such as Visa's "Click to Pay," are cited as innovations that streamline checkout by eliminating the need to re-enter payment credentials while maintaining robust security.
- These capabilities are particularly important for merchants looking to improve basket conversion rates and reduce cart abandonment in online shopping. Enhanced interoperability also allows consumers to switch between platforms and devices without compromising payment continuity or data security.

## PREFACE

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OBJECTIVE

20%

RELIABLE

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# GENERAL METHODOLOGY OF MARKET RESEARCH REPORTS

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- Cross referencing of data is conducted in order to ensure validity and reliability.
- The source of information and its release date are provided on every chart. It is possible that the information contained in one chart is derived from several sources. If this is the case, all sources are mentioned on the chart.
- The reports include mainly data from the last 12 months prior to the date of report publication. Exact publication dates are mentioned in every chart.

## Definitions

- The reports take into account a broad definition of B2C E-Commerce, which might include mobile commerce. As definitions may vary among sources, exact definition used by the source (if available) is included at the bottom of the chart.

## Chart Types

- Our reports include text charts, pie charts, bar charts, rankings, line graphs and tables. Every chart contains an Action Title, which summarizes the main idea/finding of the chart and a Subtitle, which provides necessary information about the country, the topic, units or measures of currency, and the applicable time period(s) to which the data refers. With respect to rankings, it is possible that the summation of all categories amounts to more than 100%. In this case, multiple answers were possible, which is noted at the bottom of the chart.

## Report Structure

- Reports are comprised of the following elements, in the following order: Cover page, preface, legal notice, methodology, definitions, table of contents, management summary (summarizing main information contained in each section of report) and report content (divided into sections and chapters). When available, we also include forecasts in our report content. These forecasts are not our own; they are published by reliable sources. Within Global and Regional reports, we include all major developed and emerging markets, ranked in order of importance by using evaluative criteria such as sales figures.

## Notes and Currency Values

- If available, additional information about the data collection, for example the time of survey and number of people surveyed, is provided in the form of a note. In some cases, the note (also) contains additional information needed to fully understand the contents of the respective data.
- When providing information about amounts of money, local currencies are most often used. When referencing currency values in the Action Title, the EUR values are also provided in brackets. The conversions are made using the average currency exchange rate for the respective time period. Should the currency figure be in the future, the average exchange rate of the past 12 months is used.



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