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Sample Report: Global Digital Commerce Infrastructure 2026

Payments Infrastructure, Digital Identity, AI, Digital Trust, Stablecoins, Merchant Technology & Fraud Prevention

Prepared by yStats.com

PUBLICATION DATE: AUGUST 2026

Banking, payments, government, and healthcare a[illegible]ng investment in digital identity infrastructure for sector-[illegible]ons in 2026.

Global: Sector-Level Investment Drivers for Digital Identity Infrastructure, July 2026

Banking Institutions Are Focusing On Digital Onboarding And Trust Infrastructure

- Identity infrastructure has become important for banks seeking to modernize customer onboarding, strengthen compliance pr[illegible]sses, and improve service delivery. Financial institutions are investing in identity verification, customer authentication, and credential capabilities to streamline account opening while meeting regulatory requirements. Research from the BIS and the World Bank highlights the role of digital identity systems in enabling participation in financial services and advancing financial inclusion objectives.

Payment Ecosystems Continue To Prioritize Authentication And Credential Security

- Within payments, identity-related investments are concentrated around authentication, tokenization, and credential management. Issuers, acquirers, and PSPs seek to reduce transaction friction while maintaining security across digital channels, with requirements varying by rail (e.g., card scheme, A2A, or correspondent banking). Frameworks developed by organizations such as EMVCo emphasize the importance of authentication standards and payment credentials as foundational components of modern payment infrastructures, particularly as account-to-account and digital payment activity expands.

Governments Are Expanding Identity Infrastructure As A Foundation For Digital Public Services

- Governments are increasingly treating digital identity as a strategic infrastructure layer supporting public services, digital economies, and interoperability. Initiatives such as the European Digital Identity Wallet and national digital identity programs supported through Digital Public Infrastructure frameworks demonstrate growing investment in systems that enable identity verification and credential sharing. These efforts reflect a shift toward interoperable identity ecosystems capable of supporting interactions across government agencies and private-sector services.

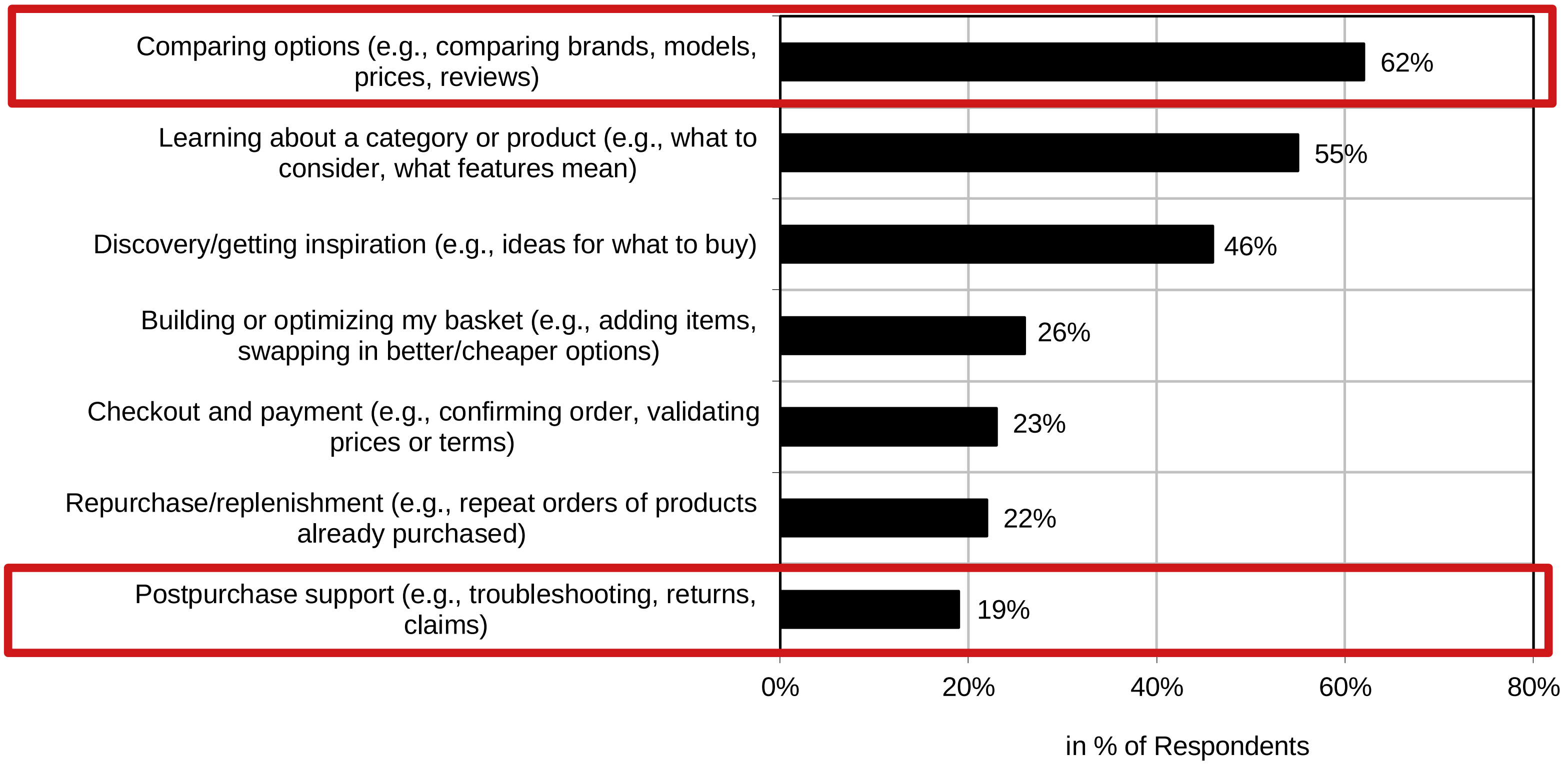
Healthcare And Commerce Are Strengthening Identity Capabilities To Improve Access And Trust

- Healthcare organizations continue to prioritize patient identity management and access to digital health services, while commerce platforms are expanding investments in authentication and identity verification to support customer interactions. Initiatives focused on patient identity, workforce access management, and passwordless authentication illustrate how identity capabilities are becoming a prerequisite for digital engagement. Across both sectors, investment priorities focus on improving trust, reducing friction, and facilitating access to services.

Source: BIS, August 2025; European Commission, 2026; World Bank, 2025; EMVCo, 2026; yStats Assessment as of July 2026

In 2026, AI usage varies across the shopping journe r adoption in comparison (62%) and lower usage in post- support (19%) globally.

Global: AI Usage Across the Shopping Journey by Task, in % of Respondents, February 2026



Survey: Based on McKinsey ConsumerWise Global Sentiment Survey, Feb 2026 (n = 4,008). Question: You mentioned that you used gen AI tools to discover and/or decide on brands, products, and services. What specifically did you use AI tools for in the past 3 months?

Source: McKinsey, March 2026

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PREFACE

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- yStats.com provides secondary market research: By using various sources of information we ensure maximu all obtained data. As a result companies get a precise and unbiased impression of the market situation.
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GENERAL METHODOLOGY OF MARK[illegible]TS

Secondary Market Research

- The reports are compiled based on secondary market research. Secondary research is information gathered from previously published sou[illegible] based on information and data acquired from national and international statistical offices, industry and trade associations, business repor[illegible]d company databases, journals, company registries, news portals and many other reliable sources. By using various sources we ensure maximum [illegible] for reported data. As a result, companies gain a precise and unbiased impression of the market situation.
- 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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