

# Australia eCommerce Index

APRIL 2026

PayPal



# About the research

## PayPal eCommerce Index 2026

This research report was produced by PayPal Australia Pty Ltd, based on a study conducted by Fifth Quadrant with n=1,012 consumers and n=410 businesses. It contains general observations about trends in eCommerce, as well as security, buy now pay later, artificial intelligence and the small business landscape. The study does not take into account the objectives, situation or needs of any specific business or individual.

The consumer research conducted by Fifth Quadrant consisted of a 20-minute online survey of n=1,012 aged 18 – 75 years. In addition, Fifth Quadrant conducted a 10-minute online survey of n=410 business decision makers within Australian B2C businesses who sell partially or wholly online. Numbers may not add to 100% due to rounding.

### Consumer sampling

The consumer research consisted of a sample of n=1,012 Australians aged 18 - 75. The sample was weighted by age, gender and location to ensure data was nationally representative. Significance testing was conducted at a 95% confidence interval, with a potential sampling error of 2.9%.

### Business sampling

The business research consisted of a sample of n=410 decision makers within Australian businesses. All businesses had to sell partially or wholly to consumers, and partially or wholly online. Quotas were set on turnover, location, and industry. Significance testing was conducted at a 95% confidence interval, with a potential sampling error of 4.7%.

### Methodology

Online self-completion survey. The research was carried out in compliance with the AMSRS Guidelines and National Privacy Principles. Sample was sourced through consumer and business research panels, with participants incentivised for completing the survey.

### Timing

The research was in field 16 October - 14 November 2025.

### Generational Ages & Business Sizes

Generational Ages at time of survey: Gen Z (18-28 years); Millennials aka Mills (29-44 years); Gen X (45-60 years); Baby Boomer (61-75 years).

Business counts: Micro businesses (<\$99k), Small-Medium Businesses (\$100k - \$10m), Large businesses (\$10m+)

# Key Insights

## PayPal eCommerce Index 2026

### Nearly All Australians Shop Online

99% of Australians shop online, and 63% shop online weekly

- Average monthly spend of \$881, down 29% from \$1,247

**PayPal remains the most preferred payment option, selected by 30% of Australians**

### AI for Online Commerce Grows

48% of Australians use AI for shopping, 52% of businesses deploying AI

- Gen Z leads consumer adoption at 62%, large enterprises lead business adoption at 74%
- Top consumer uses; price comparisons (57%) and product comparisons (51%)
- 93% have concerns; fraud/security (80%) and biased recommendations (78%)

### BNPL Drives Higher AOV and Conversion

Over a quarter of Australians (26%) use BNPL

- BNPL users spend \$241 per month across 2.9 transactions on average
- 80% of businesses offering BNPL agree it drives customer acquisition
- 57% say BNPL increases average order value

**Australians are 79% more likely to purchase from a site offering PayPal Pay in 4**

### Security is a Growing Concern

73% of consumers more concerned about data security than 12 months ago

- 89% of Australians have personally experienced fraudulent activity
- 30% visited a fraudulent website, with 11% proceeding to make a payment on one

**76% are hesitant to purchase from an online business if PayPal is not available**

### Businesses Are Also Worried

68% of businesses are more concerned about data security than 12 months ago

- 87% have made efforts to improve their security in some way
- 62% have been backing up data and updating recovery processes
- 57% are training staff to spot suspicious contacts, 46% conduct authenticity checks

### SMB Priorities Shift in 2026

Security is now a priority for 52% of SMBs, up significantly from 28%

- Top priorities are introducing or optimising products & services (37% and 35%)
- Concerned about economy (49%), operating costs (50%), and inflation (40%)
- 67% sell internationally, though 22% cite fees as a barrier

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## eCommerce in Australia

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Buy Now Pay Later

Artificial Intelligence

Little Luxuries



# Online Shopping Frequency

99% of Australians shop online, with 63% purchasing at least weekly and transacting an average of 2.4x per week

## Online Shopping Frequency

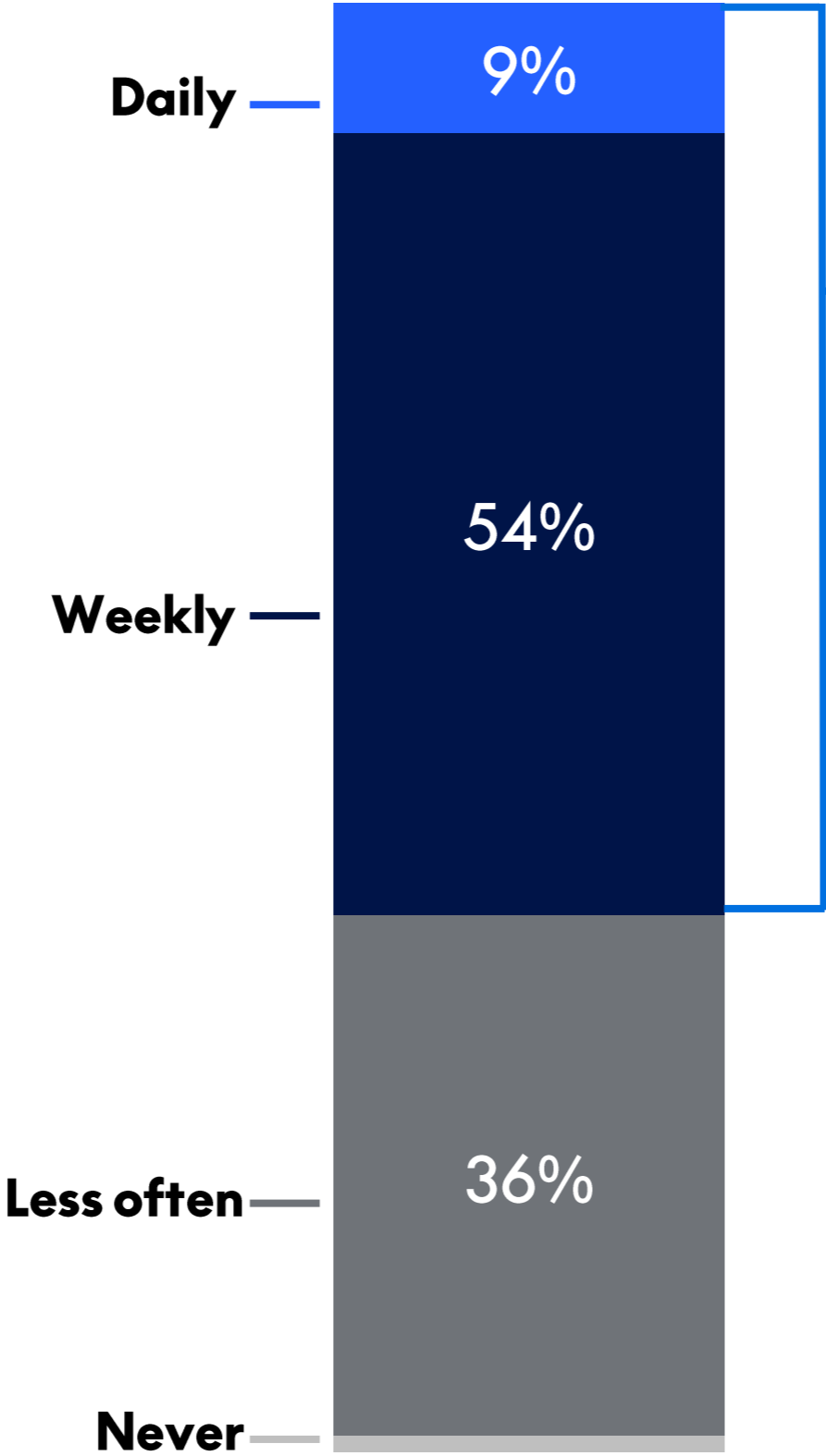
(All Australians 18-75 years)

**99%**



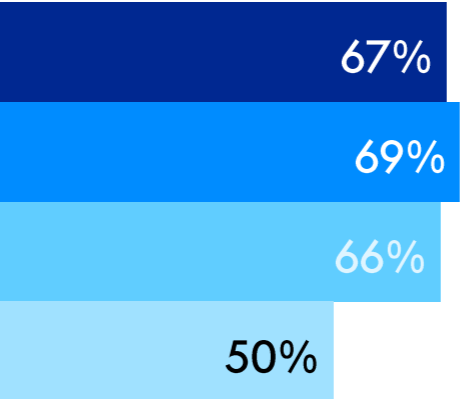
**of Australians shop online**

**2.4 purchases a week on average**



**63%**

of Australians shop online at least once a week



## eCommerce

99% of Australians now shop online, signalling near-universal adoption across the population (under 75 years of age).

Shopping frequency remains strong, with 63% making purchases at least weekly, 9% shopping daily, and only 1% never shopping online.

The average Australian completes 2.4 online transactions per week.

While weekly shopping levels are relatively consistent across Millennials and Gen X, younger Australians make purchases more frequently, averaging 3.3 transactions per week.

This higher transaction volume likely reflects how deeply comfortable Gen Z is with shopping and paying online, seamlessly integrating eCommerce into their social, entertainment and everyday digital experiences.

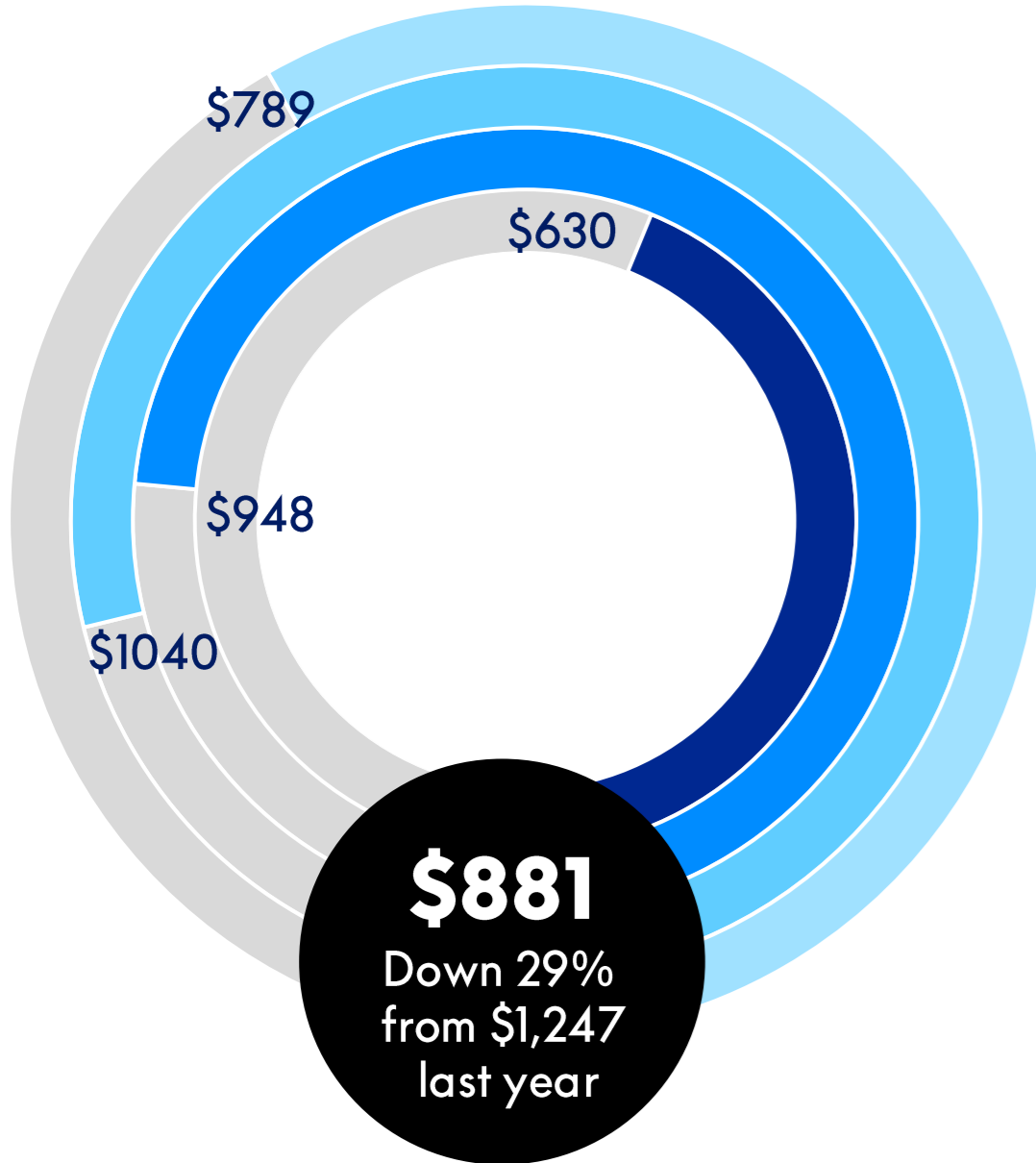
CQ2. How often do you do each of the following online?  
 BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Spend & Purchase Categories

Australian consumers spend \$881 per month online, down 29% YoY. Gen X lead at \$1,040 monthly, with bill payments (80%) and clothing (56%) their top categories

## Average Monthly Spend

(All Australians 18-75 years)



Purchase Category	Australians 18-75	AGE (highlighting options > 30%)			
		Gen Z	Mills	Gen X	Boomer
Bill Payments	76%	65%	76%	80%	77%
Clothing & Accessories	58%	69%	61%	56%	46%
Food & Drink	53%	70%	60%	52%	35%
Government fees and charges	49%	39%	48%	55%	50%
Subscriptions	47%	60%	56%	44%	29%
Tickets	46%	63%	50%	42%	31%
Grocery	45%	47%	50%	43%	39%
Travel & Tourism	41%	40%	46%	39%	35%
Transport	34%	52%	39%	30%	19%
Health & Beauty	33%	37%	35%	33%	26%
Home & Garden	24%	17%	27%	26%	26%
Electronics & Computing	24%	32%	26%	22%	19%
Toys & Games (physical)	21%	24%	28%	18%	12%
Online or Digital Gaming	21%	38%	27%	14%	7%
Fuel	20%	24%	20%	20%	15%
Gambling	18%	14%	18%	25%	15%
Books & Magazines	17%	24%	17%	15%	14%
Charity	15%	10%	16%	17%	16%
Digital or Virtual goods	13%	16%	14%	12%	11%
Sporting Goods	12%	15%	15%	12%	8%
Cryptocurrency	3%	5%	5%	2%	2%

## % spending \$1000 or more online per month

AU consumers 18-75	AGE			
	Gen Z	Mills	Gen X	Boomer
23%	11%	23%	33%	18%

## eCommerce

Australian consumers spend an average of \$881 per month online, down 29% year-on-year, likely reflecting continued cost-of-living pressures and an overall decrease in consumer spending. Despite this easing, online spending remains substantial and embedded across essential and discretionary categories.

Gen X lead in monthly online spend at \$1,040, followed by Millennials (\$948), Boomers (\$789) and Gen Z (\$630), highlighting the continued purchasing power of older cohorts.

Bill payments (76%) is the most common category for online spend, followed by clothing and accessories (58%), food and drink (53%), government fees and charges (49%), and subscriptions (47%).

Younger consumers, however, shop more broadly across lifestyle and digital categories. Gen Z and Millennials are significantly more likely to purchase food and drink, tickets, subscriptions, electronics and computing, and online or digital gaming. This generational difference in category breadth suggests deeper digital engagement and signals where future online growth is likely to concentrate.

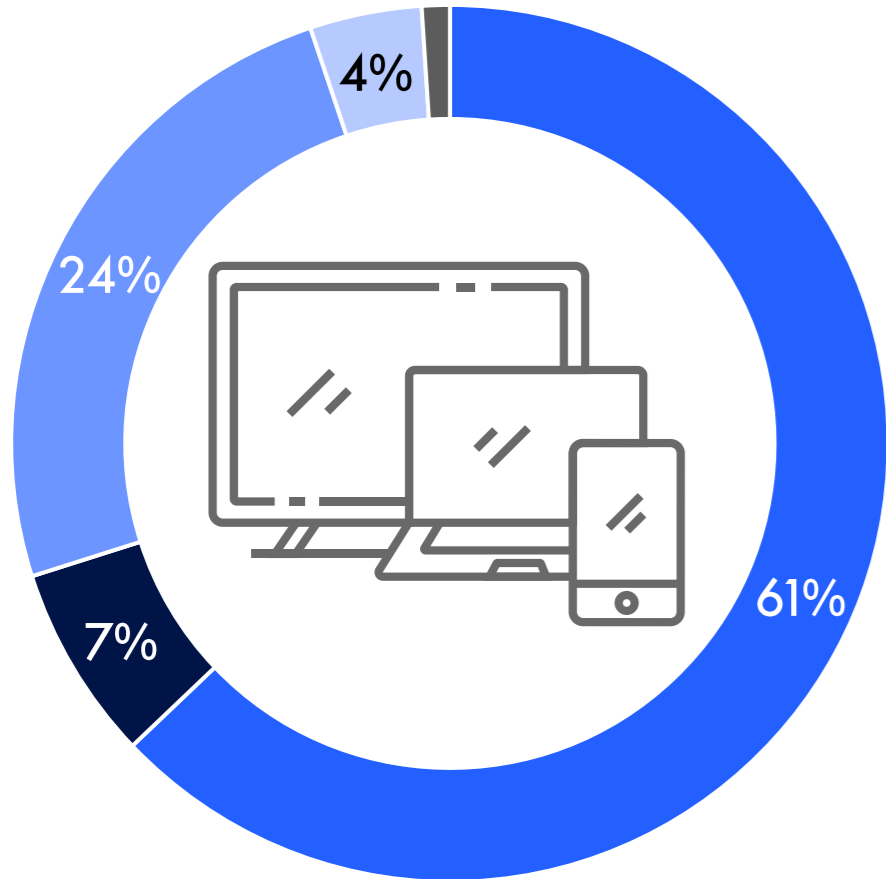
CQ6. Thinking about the online payments or purchases that you have made in the past 6 months, which of these categories have you purchased?  
 CQ7. In total, how much money have you spent on online purchases or payments in the last month?  
 BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Online Shopping Device Usage

61% of Australians are multi-device shoppers, with smartphone-only shoppers rising to 24%, up from 7% last year. Only 7% now shop exclusively via computer

## Online Shopping Device Usage

(All Australians 18-75 years)



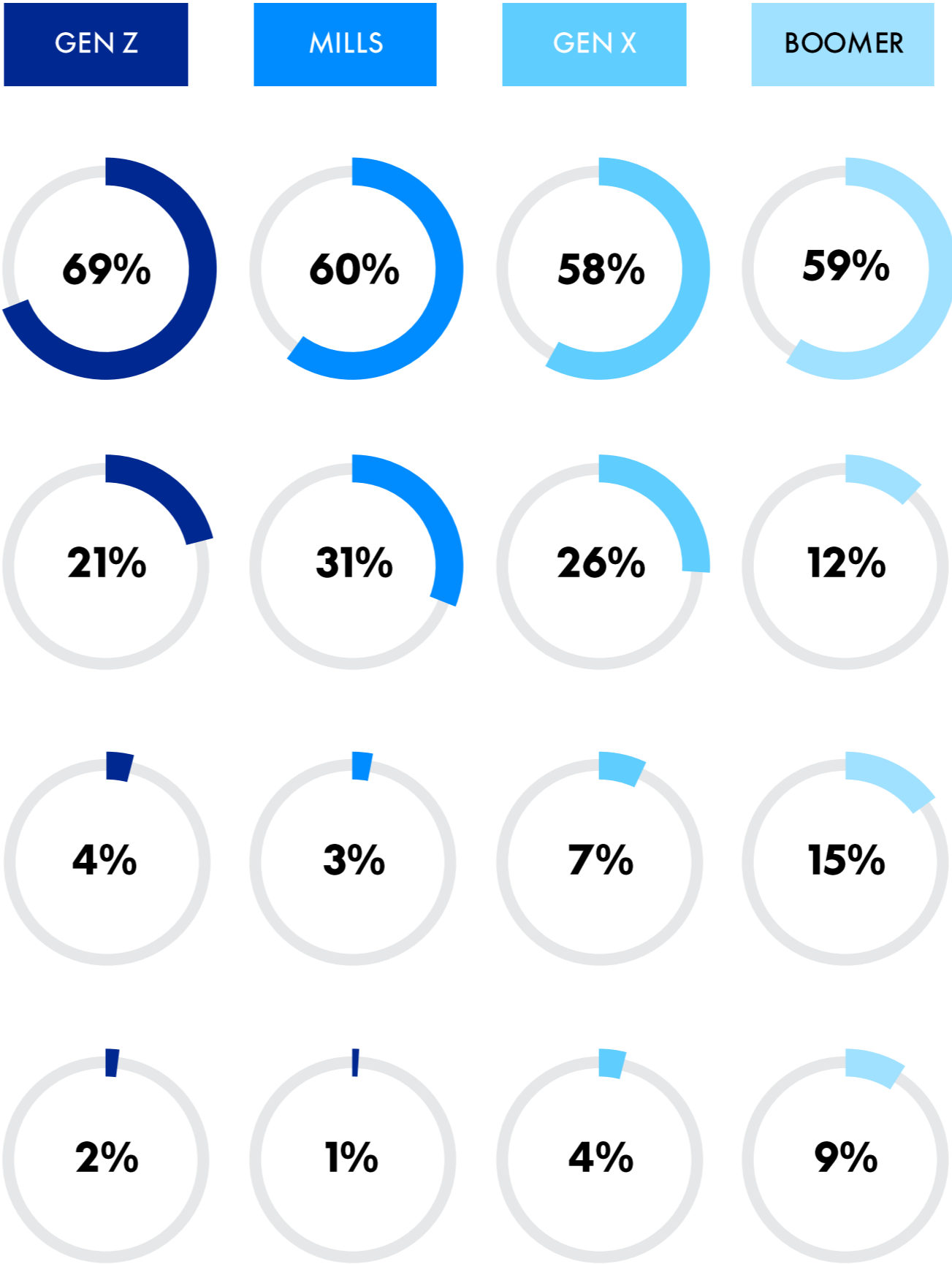
- Multi-device
- Smartphone only
- Computer only
- Tablet only
- Non-ecomm user

**61%**  
Multi-Device  
vs 71% in 2025

**24%**  
Smartphone Only  
vs 7% in 2025

**7%**  
Computer Only  
vs 14% in 2025

**4%**  
Tablet Only  
vs 3% in 2025



## eCommerce

The majority of Australians shop across multiple devices (61%), moving between smartphones, tablets and computers. However, around a quarter of Australians (24%) now shop exclusively via smartphone, making mobile-only behaviour the most common single-device pattern.

Multi-device behaviour is strongest among younger generations, with 69% of Gen Z and 60% of Millennials transacting across more than one device. In contrast, older consumers are more likely to rely on a single device, particularly in relation to desktop or laptop, with 15% of Boomers shopping online exclusively via computer.

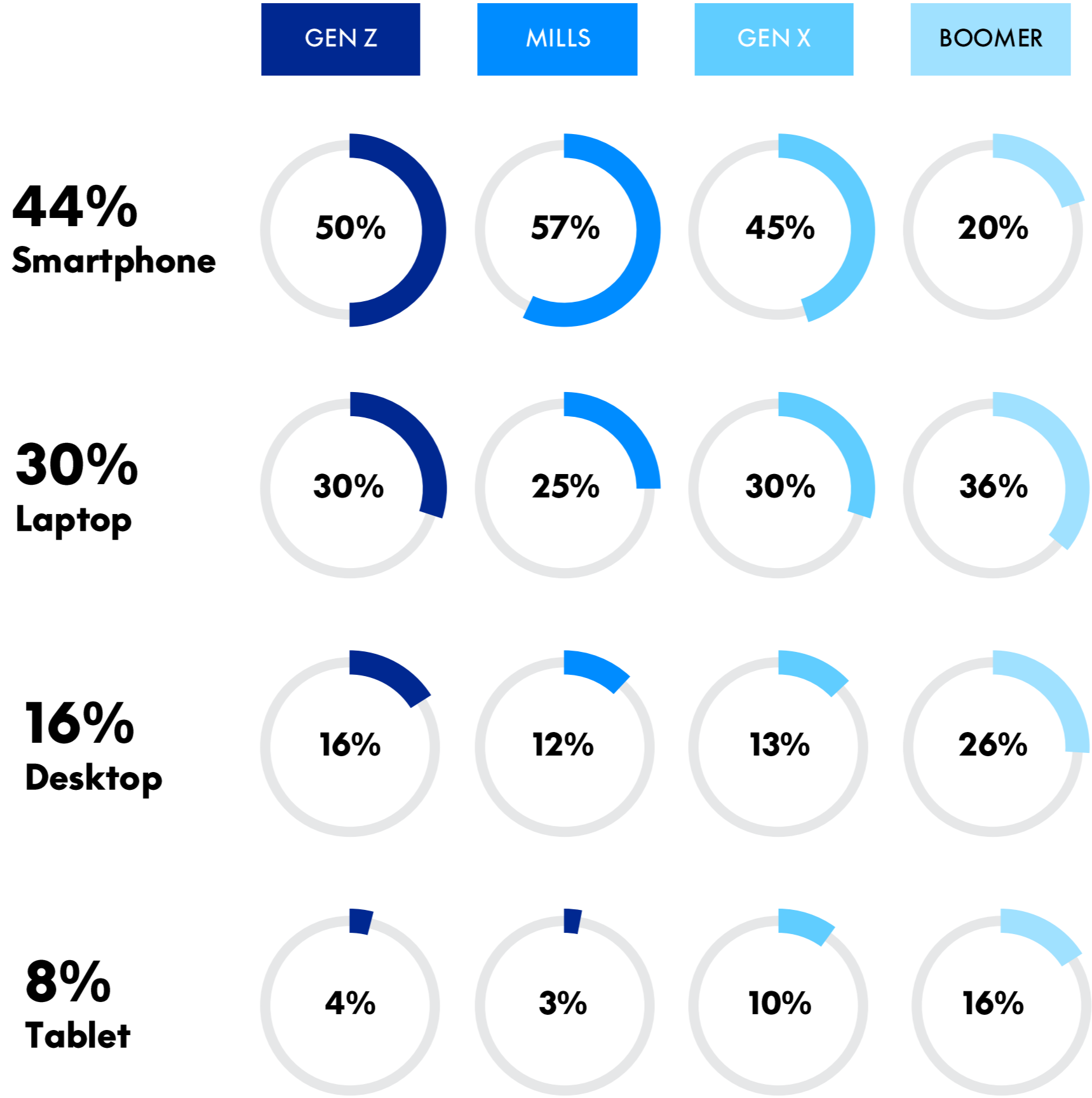
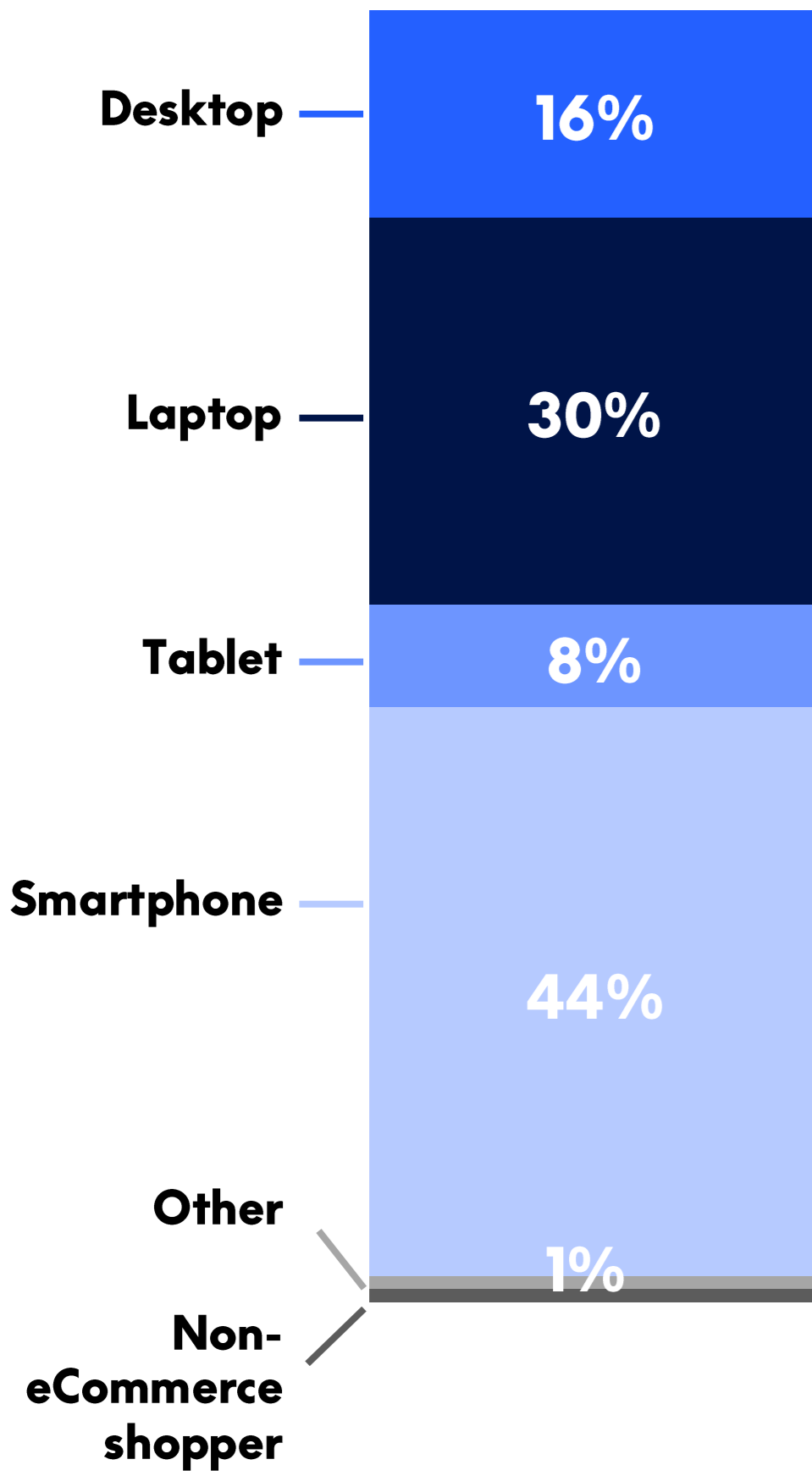
CQ1b. Which of these devices do you currently use for online purchases or payments?  
BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Online Shopping Device Preference

Smartphones are the preferred device for 44% of Australians, rising to 57% among Millennials, reinforcing the shift to mobile-first commerce

## Online Shopping Device Preference

(All Australians 18-75 years)



### eCommerce

Smartphones are clearly the preferred device for online shopping, chosen by 44% of Australians. This preference is strongest among Millennials (57%) and Gen Z (50%), with Gen X also leaning towards smartphones (45%).

Laptop preference ranks second at 30% and is relatively even across generations. Desktop preference follows at 16% overall, but rises to 26% among Boomers, who remain the most computer-reliant generation. Tablets are a niche preference at 8%, with preference mainly coming from Gen X (10%) and Boomers (16%).

The generational gap is stark with Millennials (57%) nearly three times as likely as Boomers (20%) to prefer shopping on their smartphone. For businesses, this reinforces the need to prioritise frictionless mobile experiences. Payment options optimised for smaller screens, including digital wallets like PayPal that remove the need to manually enter card details, are now critical to conversion rather than a convenience.

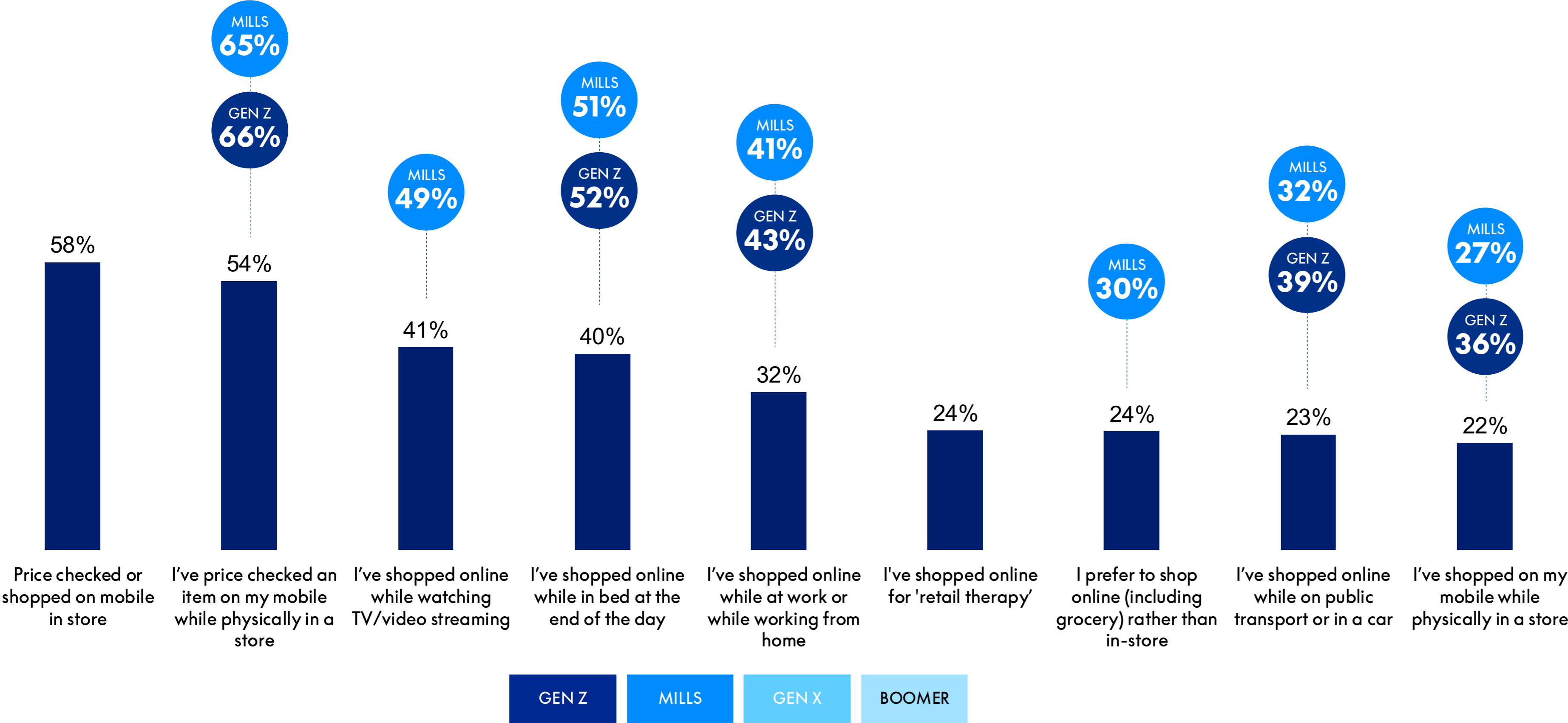
CQ1c. Which of these devices do you prefer to use for online purchases or payments?  
 BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Online Shopping Environments

58% of Australians price-check on mobile while in physical stores. 41% shop while watching TV, 40% shop in bed, and 32% shop at work

## Online Shopping

(All Australians 18-75 years)



## eCommerce

The boundaries between online and offline retail continue to blur, with 54% of Australians price-checking on their mobile while physically in a store. This showrooming behaviour reflects an expectation of price transparency and a readiness to switch retailers for better value, even mid-shopping trip.

Online shopping has become deeply embedded in Australians' daily routines. 41% shop while watching TV or streaming content, 40% shop in bed at the end of the day, and 32% transact at work or while working from home. Millennials lead these multi-tasking shopping behaviours, seamlessly weaving commerce into entertainment and downtime.

This always-on shopping behaviour creates both challenges and opportunities. Physical stores must compete on experience, service, and immediacy rather than price alone, as customers can compare alternatives in seconds. Targeted advertising during streaming content and easy mobile checkout become powerful tools for converting casual browsing sessions into sales.

CQ11. Thinking about shopping and browsing online, which of the following applies to you?  
 BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Online Payment Methods

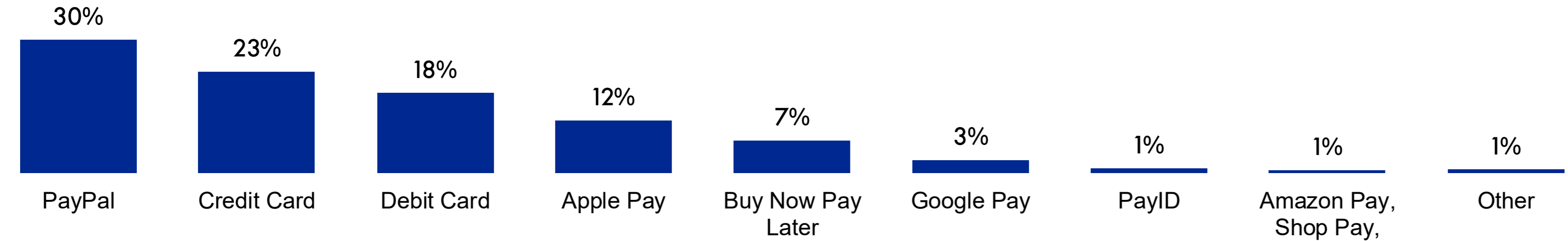
Survey results show PayPal is Australia's most preferred payment method at 30%, with 60% using PayPal for online payments

## Payment Methods used for Online Shopping

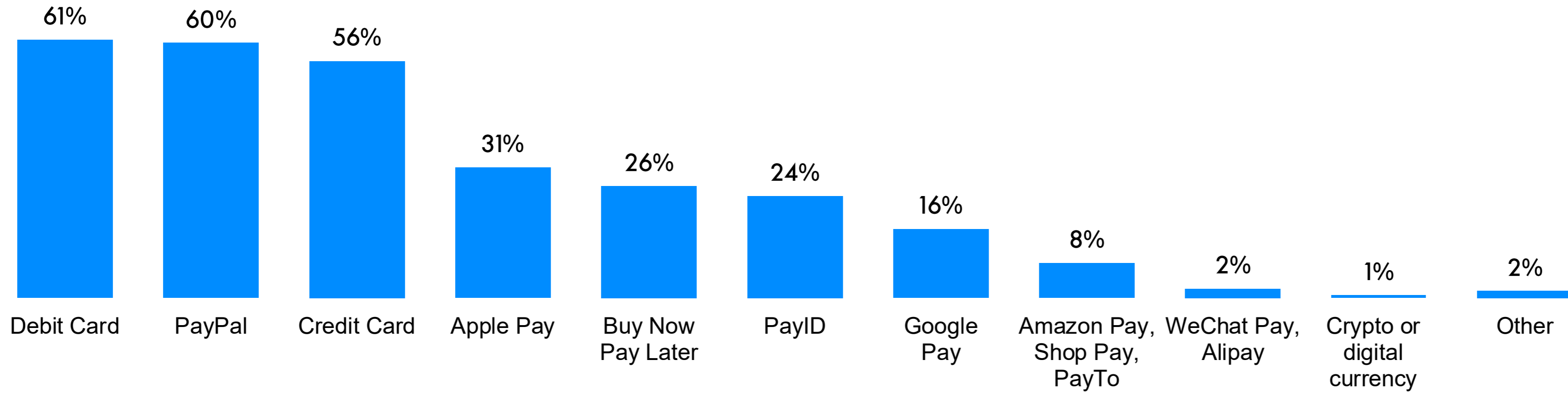
(All Australians 18-75 years)

### Online Payment Methods Preferred

Note: 5% did not have a preference



### Online Payment Methods Used



## eCommerce

Survey results show PayPal is Australia's most preferred online payment method, with around a third (30%) preferring PayPal and nearly two-thirds (60%) of Australians using PayPal for online payments.

In terms of use, Debit Cards (61%) are narrowly ahead of PayPal (60%) when it comes to the most used online payment method in market. Credit Cards follow at 56%. The results position PayPal not only as Australia's leading online digital wallet, but as one of the country's most widely used online payment methods.

Just over a quarter of consumers (26%) are using BNPL services, although less than 1-in-10 consumers (7%) cite them as their preferred way to pay. The gap between BNPL use and preference suggests that while BNPL is a practical tool for specific situations, it is used selectively rather than as a primary payment preference.

CQ3b. And which of the payment options that you use, if any, would you say is your preferred option for online purchases and payments? This excludes money being transferred to friends or family or payments made online while in-store  
 CQ3a. Thinking about when you make a purchase or pay online, which of the following payment options, if any, have you used in the last 6 months?  
 BASE: All Australians n=1012

# The PayPal Effect

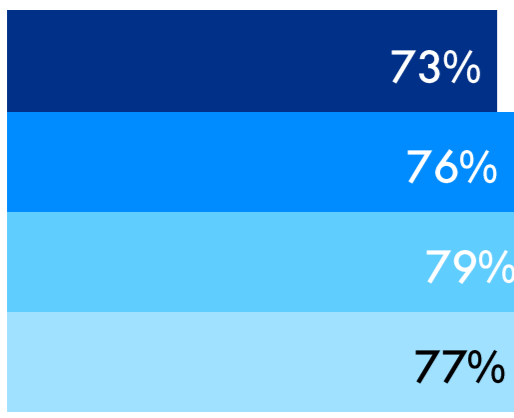
Over three in four consumers are concerned about paying on sites without PayPal, and they are 3.4x as likely to make a purchase when it's offered

## Consumer Trust

(All Australians 18-75 years)

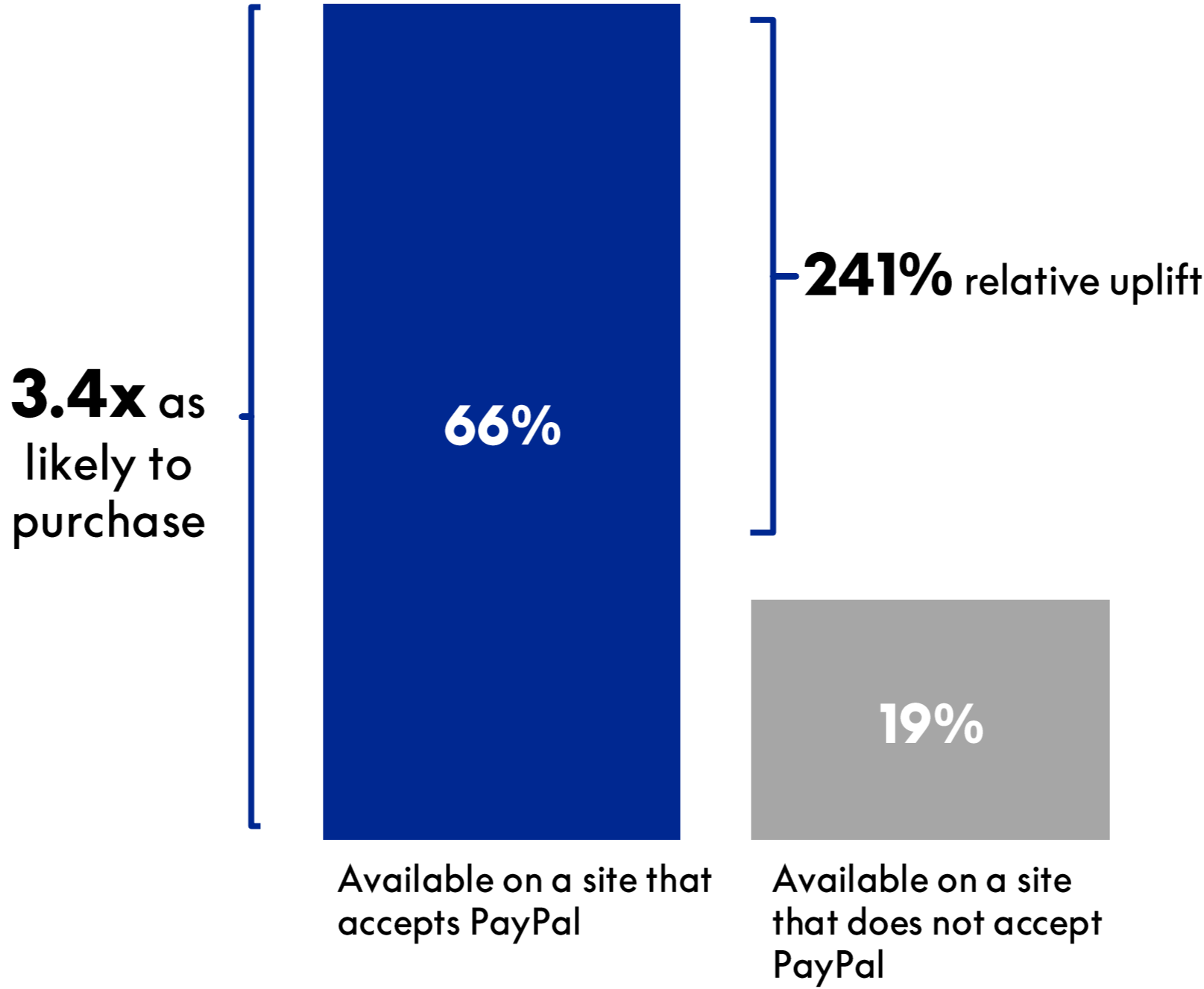
# 76%

**of Australians are concerned about making a payment on a site where PayPal is not available**



## Likelihood to purchase if a product is...

(All Australians 18-75 years)



## eCommerce

The research indicates that PayPal may act as a strong trust signal for Australian consumers. Over three in four (76%) report they are concerned about making a payment on a site where PayPal is not available, with this sentiment consistent across generations.

This concern appears to influence purchase intent. When presented with the same product at the same price on two sites, consumers report being 3.4x as likely to buy from the site that accepts PayPal – a 241% relative uplift in stated purchase likelihood.

For businesses, this suggests that offering PayPal may extend beyond functionality, serving as a trust signal that can meaningfully influence consumer confidence and purchase decisions.

CQ18. If you find a product that you want on two separate sites, both of which are offering it for the same price, how likely would you be to buy it if...?  
 Q20. Thinking about these, how has your level of concern about the following changed over the past 12 months?  
 BASE: All Australians n=1012  
 Relative uplift = Positive or negative percentage of likelihood to purchase if the service is available on that site when compared to that site without the service

# Social Commerce Adoption and Platforms

Social commerce adoption sits at 28%, driven by Gen Z's strong engagement (46%), with Facebook being the dominant platform used by social shoppers (58%)

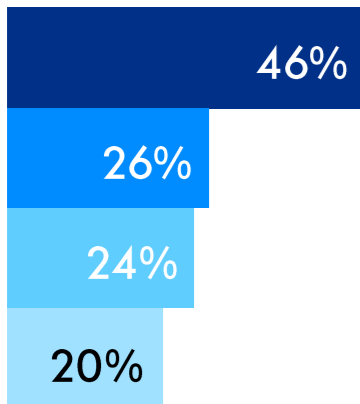
## Social Shoppers

(All Australians 18-75 years)

# 28%

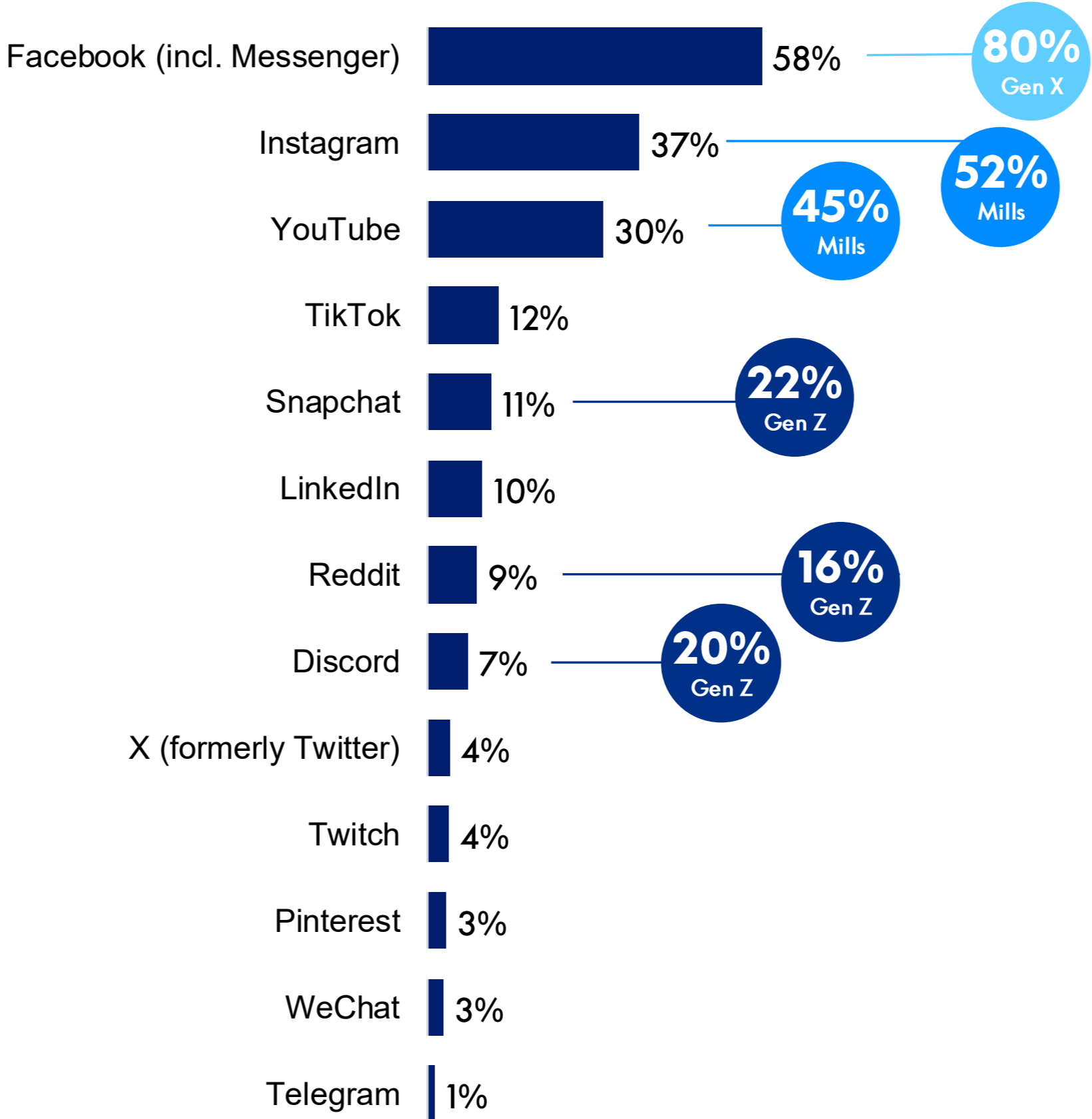
vs 30% last year

**of consumers made a purchase through social media in last 6 months**



## Platforms Used by Social Shoppers

(Social Shoppers)



## eCommerce

Social platforms continue to function as commerce channels, with 28% of Australians making purchases via social media, down slightly from 30% a year ago.

Adoption remains highly generational. Gen Z leads at 46%, well ahead of Millennials (26%), Gen X (24%) and Boomers (20%), underscoring social commerce as a younger-skewing behaviour.

Platform use also varies significantly by age. Facebook remains the dominant transaction platform, used by 58% of social shoppers, rising to 80% of Gen X. For Millennials, Instagram (52%), Facebook (47%) and YouTube (45%) are the leading platforms, reflecting a preference for familiar, content-rich commerce environments. Gen Z purchasing is spread across a wider mix of platforms, including Snapchat (22%), Discord (20%), and Reddit (16%), with stronger representation on platforms that sit outside the mainstream.

CQ5. Which of the following social media or streaming platforms, if any, have you made a purchase or payment through in the last 6 months?  
 BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Business Use of Social Channels

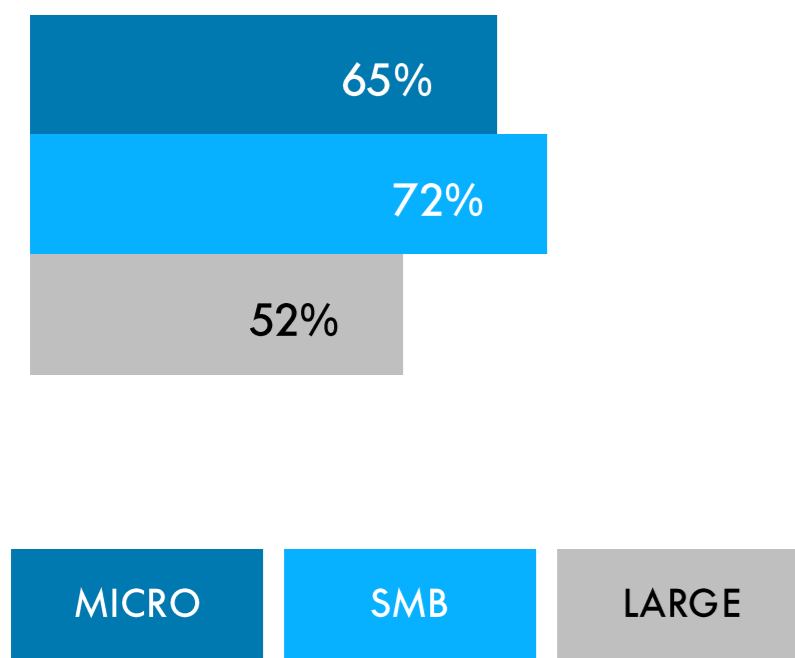
67% of Australian businesses now sell through social media, with social's share of all online sales growing from 7% to 11% year-on-year.

## Social Selling

(All Businesses)

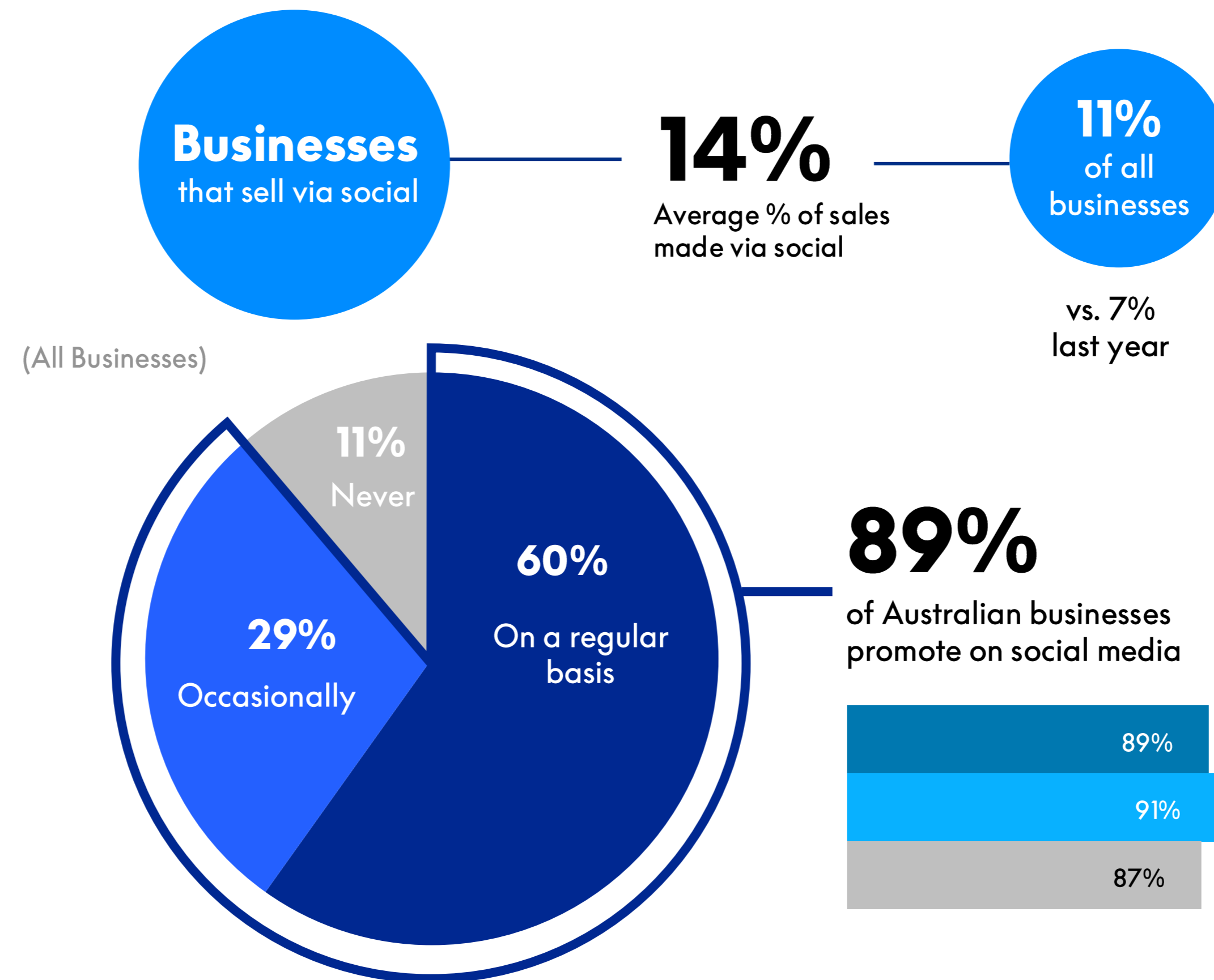
# 67%

of businesses sell through social media



## Social Sales & Promotion

(Businesses that accept payments via social)



## eCommerce

Social media has shifted from experimental to an established eCommerce channel in Australia. Two-thirds of businesses (67%) now sell through social platforms.

Business size influences adoption, with 72% of SMBs selling via social compared to 65% of micro businesses and 52% of large enterprises.

For businesses selling through social, the channel drives real volume, accounting for 14% of total online sales on average. Across all Australian businesses, social channels now account for 11% of online sales - up from 7% in 2025, marking a growth of more than 50% year-on-year.

Meanwhile, social as a marketing channel has reached near-universal adoption at 89% of businesses, with 60% posting regularly (weekly or more) and 29% posting occasionally. The distinction matters: larger companies appear to use social mainly for awareness while keeping sales on their own websites, whereas smaller businesses increasingly treat social platforms as storefronts.

MQ7. And which of these platforms does your business sell through – either by allowing customers to click through to your website to buy, or by selling directly on the platform itself? MQ1. What proportion of your business's online sales (i.e. out of your total number of online sales) are made via the following methods? MQ6. Approximately how often, if ever, does your business use each of the following social media platforms to promote/market your business (including paid ads and posts)? Note: On a regular basis (weekly or more often), occasionally (less often than weekly); BASE: M: Businesses that sell partially or wholly online n=410, Micro (<\$99k) n=92, SMB (\$100k - \$10m) n=256, Large (\$10m+) n=62, Businesses that sell via social n=276

# PayPal eCommerce Index 2026

eCommerce in Australia

→ **eCommerce Drivers & Barriers**

Security

SMB Landscape

Buy Now Pay Later

Artificial Intelligence

Little Luxuries



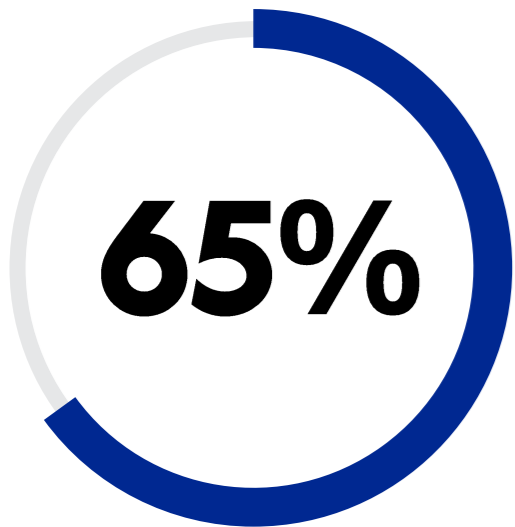
# Checkout Experience

Security concerns are the leading checkout barrier (65%), while offering preferred payment methods is the strongest driver of conversion (59%)

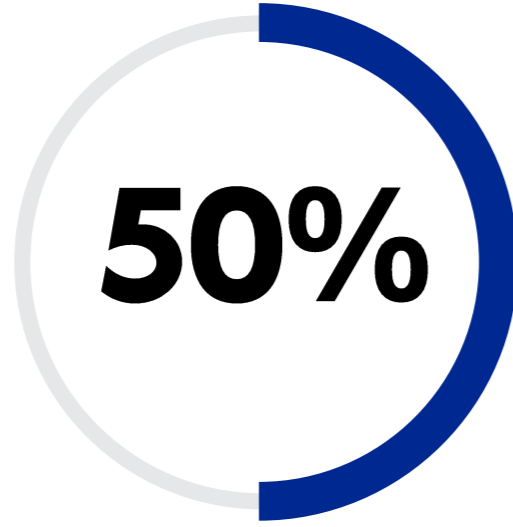
## Checkout Barriers

Less likely to make a purchase if...

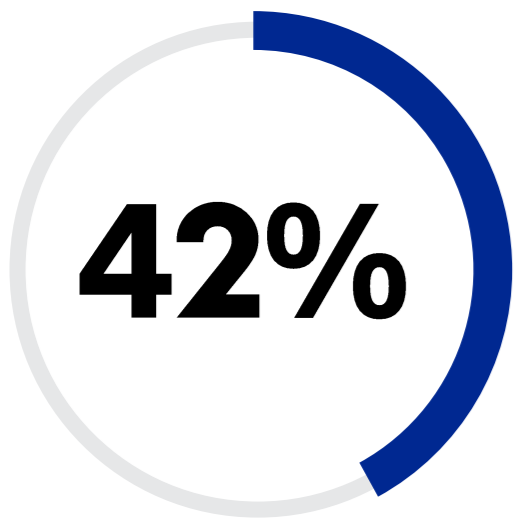
(All Australians 18-75 years)



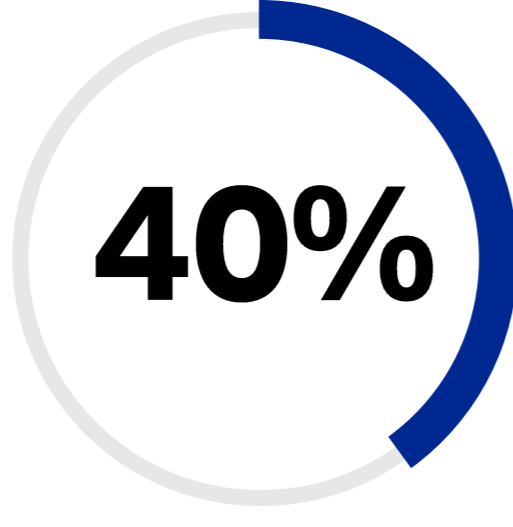
Security or trust issues at checkout



Does not offer my preferred payment type



Long and confusing check out

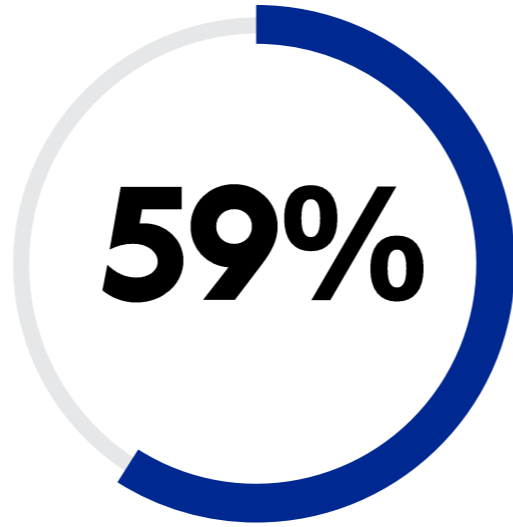


Having to create a new user account first / guest checkout not available

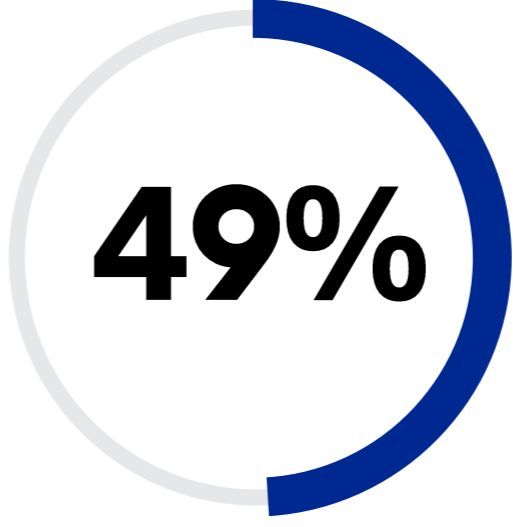
## Checkout Drivers

More likely to make a purchase if...

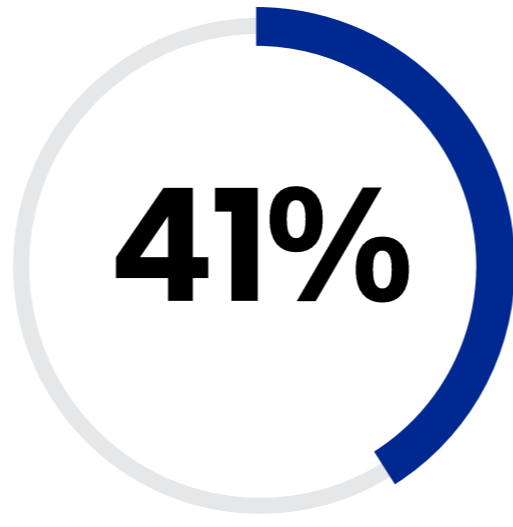
(All Australians 18-75 years)



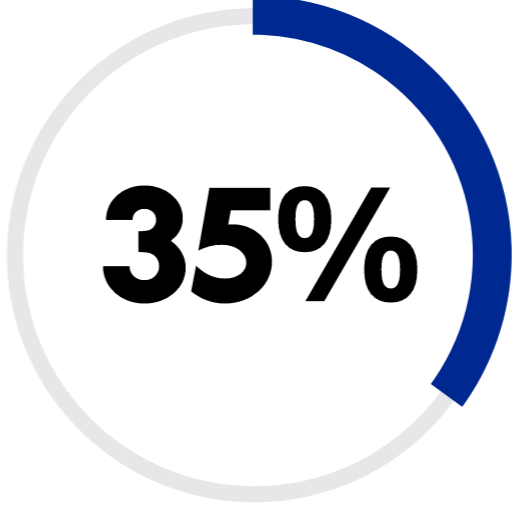
Offers my preferred payment type



Easy navigation



Product reviews / star ratings visible on the store



PayPal branding visible on product pages, so I know it's available at checkout

## Drivers & Barriers

Checkout performance hinges on two forces: removing barriers that prevent purchase and providing enablers that encourage completion.

Security and trust concerns dominate the barrier landscape, with 65% citing them as deterrents, reflecting heightened awareness of online threats across all age groups. The absence of preferred payment methods deters 50% of potential purchases, while long or confusing checkout processes frustrate 42%.

Conversely, conversion is driven by reducing friction and building confidence. Offering preferred payment types leads at 59%, followed by easy navigation (49%) and visible product reviews or star ratings (41%). Notably, 35% say PayPal branding on product pages increases their likelihood to purchase, demonstrating how payment logos function as trust signals even before checkout begins.

CQ9. Which, if any, of the following would lead to you being less likely to make an online purchase or payment?  
CQ10. And, which of the following would lead to you being more likely to make an online purchase?  
BASE: All Australians n= 1012

# Abandonment

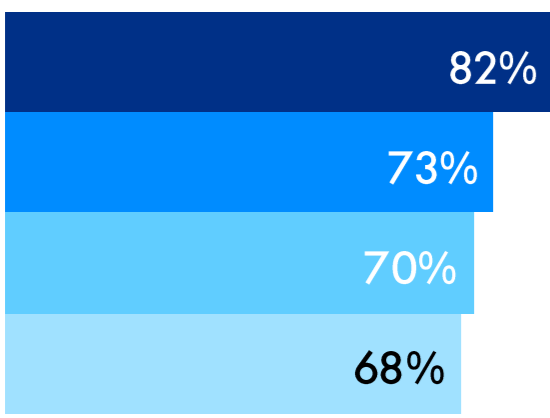
72% of Australians have abandoned a cart, driven primarily by promotional codes not working (40%), security concerns (38%), and forced account creation (35%)

## Abandonment

(All Australians 18-75 years)

# 72%

of Australians (almost three quarters) have abandoned a purchase or payment online



26%

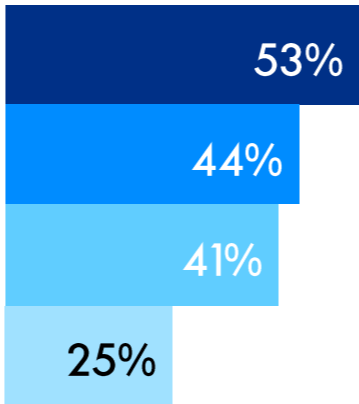
Of Australian consumers have added items to their cart and abandoned it in the hope of being sent an offer

## Top Reasons for Abandonment

(All Australians 18-75 years)

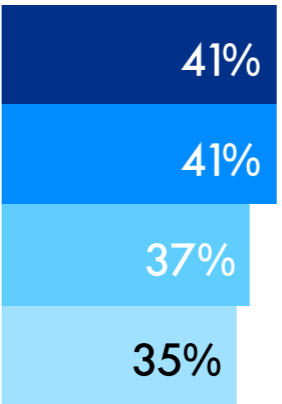
40%

Promo or gift card didn't work



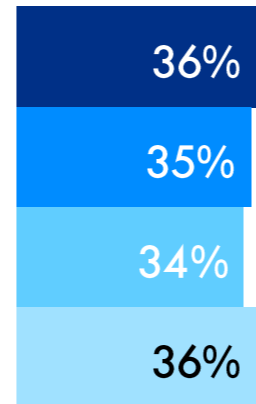
38%

Security concerns



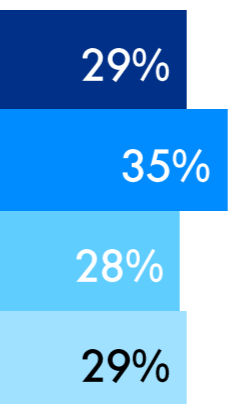
35%

Required to create an account



31%

Preferred payment method not available



## Drivers & Barriers

Nearly three-quarters of Australians (72%) have abandoned an online purchase, with younger cohorts doing so more frequently: Gen Z at 82%, Millennials at 73%, Gen X at 70%, and Boomers at 68%.

The causes cluster around checkout execution failures that are largely preventable.

- Promotional codes or gift cards that fail to work (40%)
- Security concerns about payment safety (38%)
- Being required to create an account before purchasing (35%)
- Preferred payment method not available at checkout (31%)

However, not all abandonment reflects friction or failure. One quarter (26%) deliberately leave items in their cart in the hope of triggering promotional offers or discounts. This behaviour points to increasingly savvy consumers who understand how eCommerce incentives work and actively optimise their purchase timing to secure better value.

CQ8. Which, if any, of the following have you ever done when making a payment or purchase online?  
 BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Trust and Security

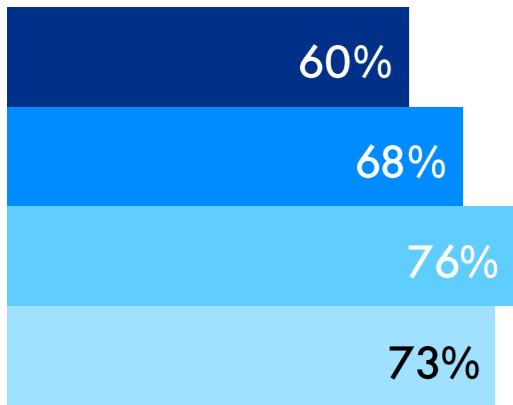
PayPal ranks highest on payment trust, with 70% of Australians trusting it to keep payments secure and 42% selecting it as their most-trusted option

## Consumer Trust

(All Australians 18-75 years)

# 70%

Trust PayPal to keep payments secure

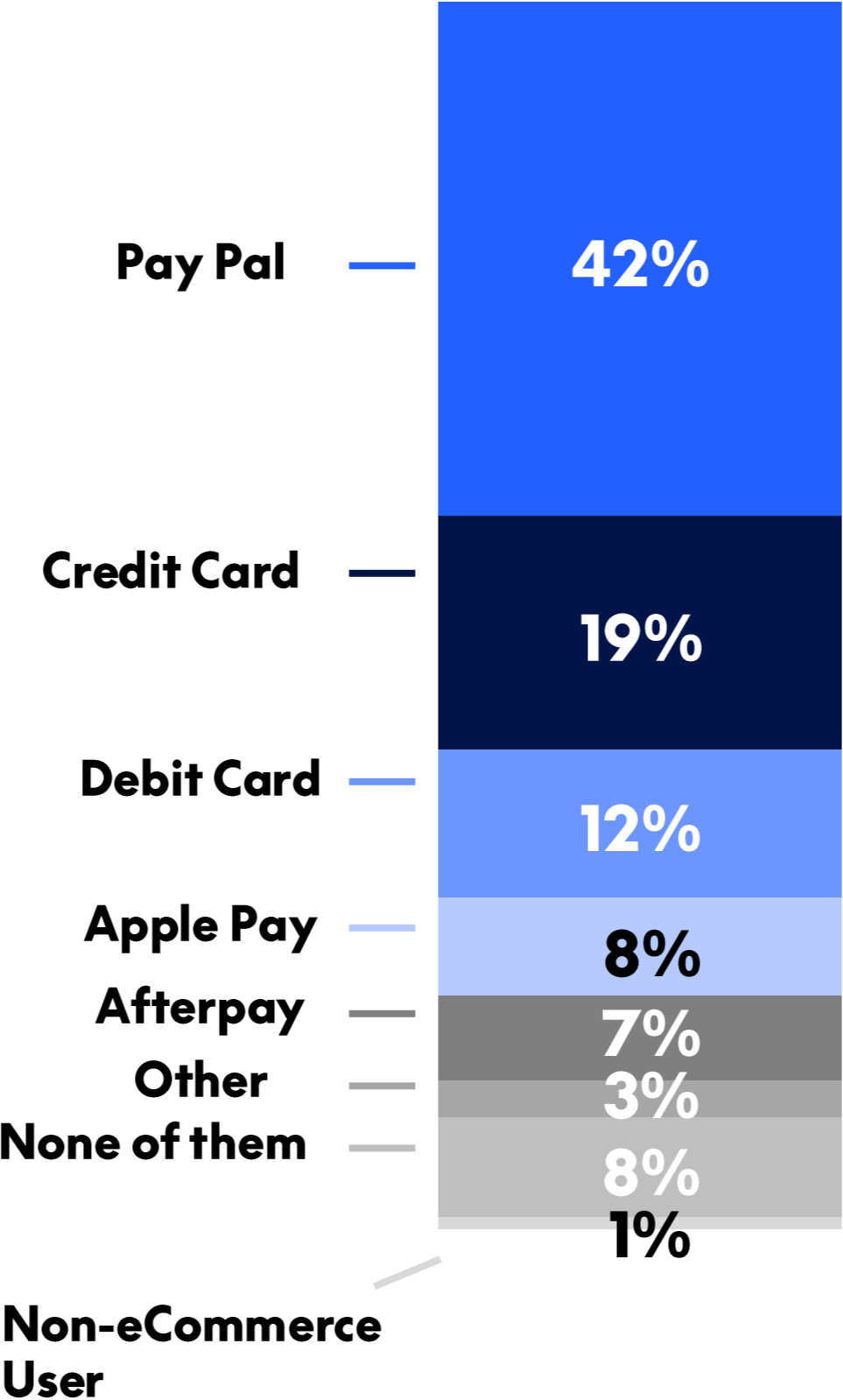


**51%** Credit Card      **49%** Debit Card



## Most Trusted Payment Option

(All Australians 18-75 years)



## Drivers & Barriers

Seven in ten Australians (70%) trust PayPal to keep their payments secure and provide protection if something goes wrong, a view shared consistently across age groups.

Trust levels for other payment methods are notably lower, with credit cards ranking second at 51% and debit cards third at 49%.

The gap becomes more pronounced when consumers are asked to nominate a single most-trusted option. 42% select PayPal, more than double the 19% who choose credit cards and well ahead of the 12% who nominate debit cards. Apple Pay is selected by 8%, while Afterpay accounts for 7%.

A further 8% of Australians say they trust none of the listed payment options, potentially reflecting Australia's broader culture of consumer scepticism or caution regarding digital payments.

CQ16. Which of the following online payment options would you trust to keep your payment secure and protect you should something go wrong with the purchase?

CQ17. Which payment option do you trust the most when purchasing or transacting online?

BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Shipping and Returns

Expensive shipping deters 83% of purchasers, while free shipping motivates 85%, with return policies playing significant secondary roles in conversion decisions

## Shipping and Returns Barriers

(All Australians 18-75 years)

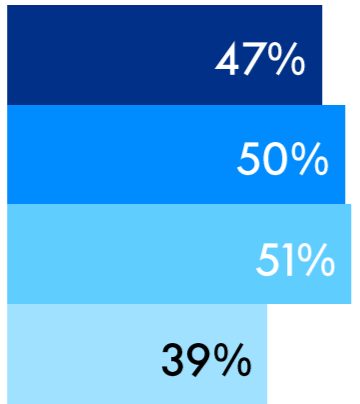
**83%**

Shipping fees being too expensive



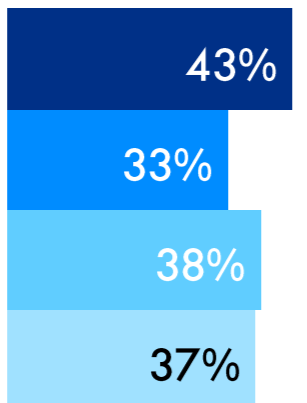
**47%**

Shipping times being too long



**37%**

Return shipping costs are too high



## Shipping and Returns Drivers

(All Australians 18-75 years)

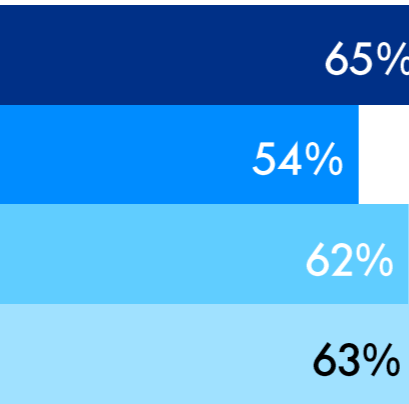
**85%**

Offers free shipping



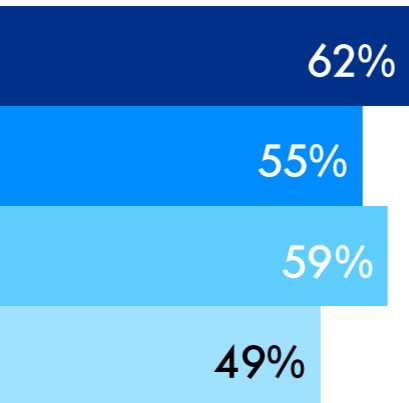
**60%**

Offers free return shipping



**56%**

Shipping times are within the window I require



## Drivers & Barriers

Expensive shipping fees make 83% of Australians less likely to complete an online purchase, making it the most cited checkout deterrent across all demographics.

Long shipping times reduce purchase likelihood for 47% of consumers, while high return shipping costs discourage 37% from completing transactions.

The inverse also holds true: 85% of consumers say they are more likely to purchase when free shipping is offered.

Free return shipping increases purchase likelihood for 60% of shoppers, while acceptable delivery timeframes matter to 56%, reinforcing the importance of value and speed in relation to consumer shipping expectations.

CQ9. Which, if any, of the following would lead to you being less likely to make an online purchase or payment?  
 CQ10. And, which of the following would lead to you being more likely to make an online purchase?  
 BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Ethical Shopping

A third of Australians (33%) factor ethics into online purchase decisions (down from 39% last year) with worker conditions (17%) and environmental impact (15%) the leading concerns

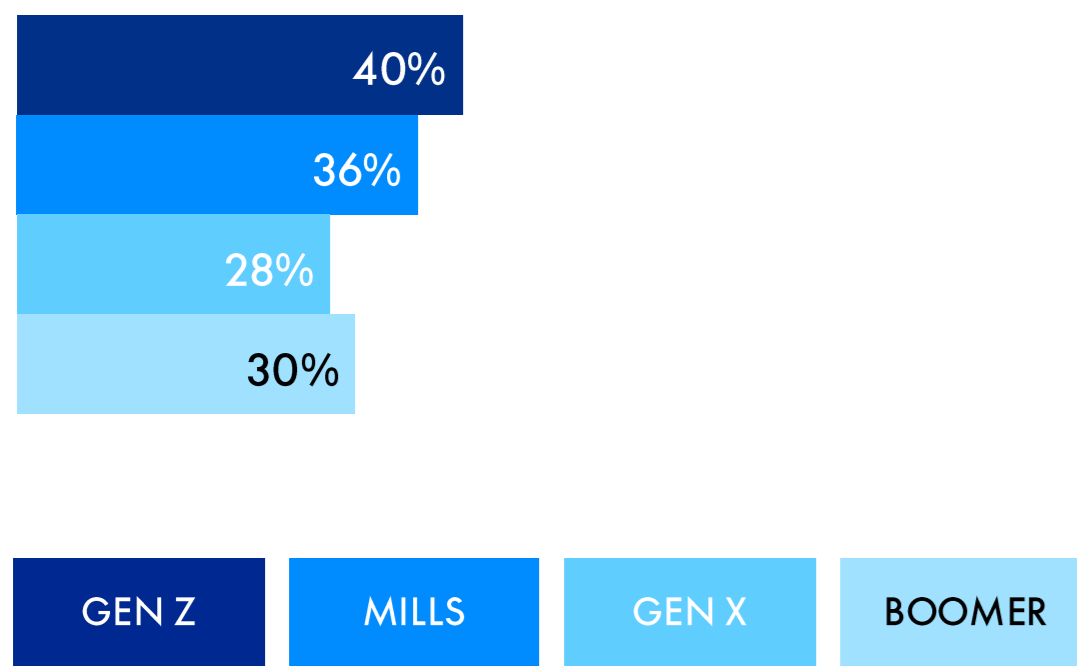
## Ethical Motivation

(All Australians 18-75 years)

# 33%

vs 39% last year

### of Australians make online purchase decisions based on ethical considerations

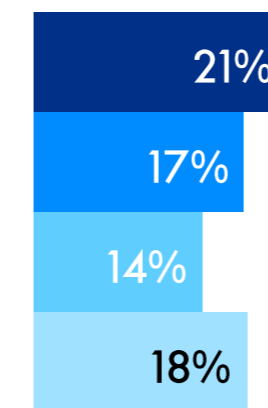


## Ethical Considerations that Motivate Online Purchases

(All Australians 18-75 years)

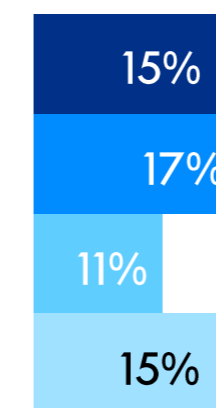
# 17%

Worker pay and conditions either locally or in supply chain



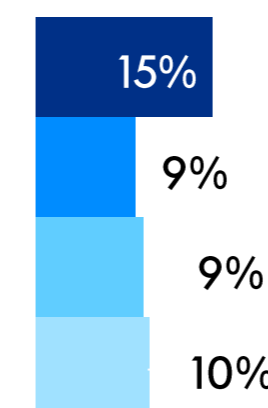
# 15%

Environmental impact



# 10%

Diversity and inclusion



## Drivers & Barriers

Ethical considerations remain influential for a significant minority of consumers, with 33% saying they factor them into online purchase decisions – down from 39% last year, likely reflecting cost-of-living pressures prompting more pragmatic trade-offs.

Younger buyers demonstrate stronger commitment to ethical considerations, with Gen Z (40%) and Millennials (36%) more likely to prioritise ethics in purchasing than Gen X (28%) and Boomers (30%).

Worker pay and conditions, both locally and across supply chain, motivate 17% of shoppers overall, rising to 21% among Gen Z.

However, even among ethically-conscious Gen Z consumers, fewer than half consistently prioritise these factors when making purchase decisions, suggesting values compete with price, convenience and necessity at checkout.

CQ9 - Which, if any, of the following would lead to you being less likely to make an online purchase or payment?  
 CQ10. And, which of the following would lead to you being more likely to make an online purchase?  
 BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# PayPal eCommerce Index 2026

eCommerce in Australia

eCommerce Drivers & Barriers

→ **Security**

SMB Landscape

Buy Now Pay Later

Artificial Intelligence

Little Luxuries



# Consumer Security Attitudes

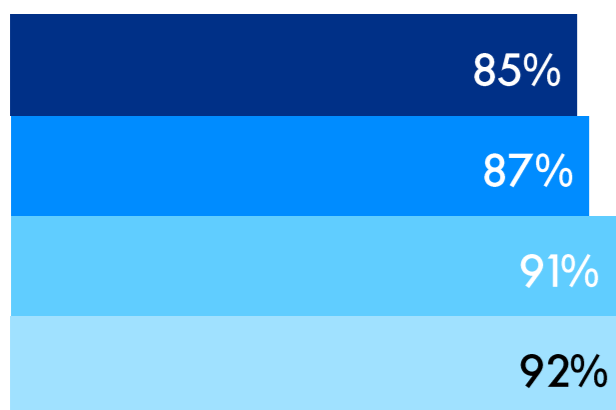
Scam exposure is now widespread, with 89% of Australians reporting contact from, or exposure to fraudsters, with 13% experiencing financial loss

## Consumer Security Experience

(All Australians 18-75 years)

# 89%

of Australians have personally experienced fraudulent activity

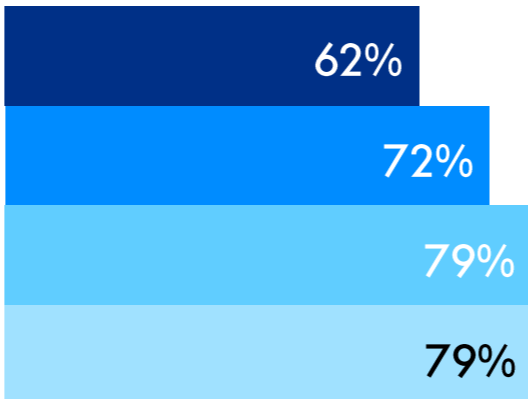


## Consumer Experience with Scams

(All Australians 18-75 years)

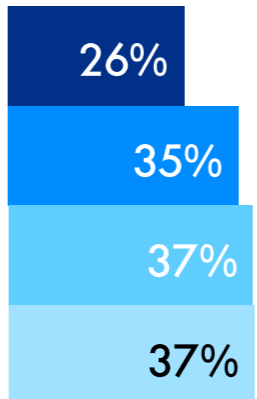
# 74%

Scam emails



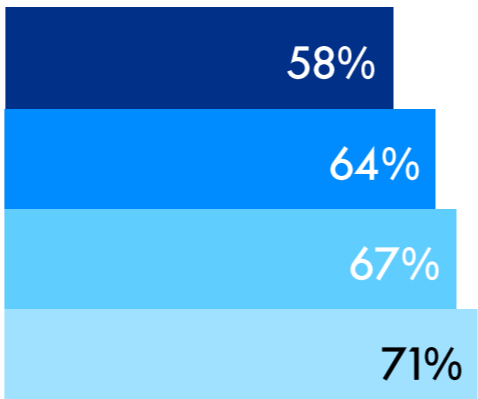
# 34%

Fake invoices or bills



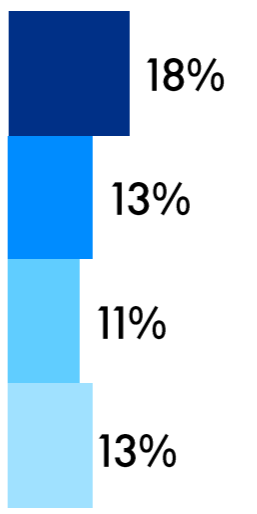
# 66%

Scam phone calls or voicemails



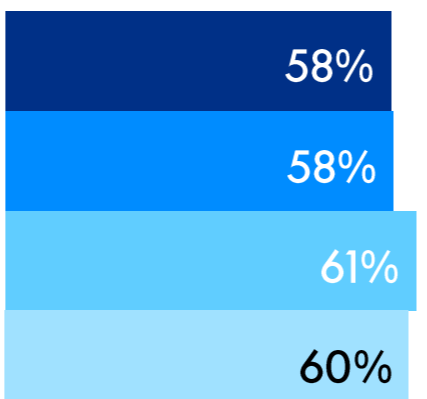
# 13%

Lost money as a result of a scam



# 59%

Scam texts (claiming to be from legitimate businesses or government)



## Security

Fraudulent contact has become a pervasive feature of digital life in Australia, with nearly nine-in-ten Australians (89%) reporting exposure to some form of scam attempt.

These attempts span multiple channels: scam emails reach 74% of consumers, fraudulent phone calls or voicemails affect 66%, and scam text messages contact 59%. A further 34% report receiving fake invoices or bills.

While most exposure does not result in loss, 13% of Australians say they have lost money to a scam, translating widespread contact into tangible financial harm. The scale of attempted fraud has heightened consumer vigilance, with many Australians now approaching all unsolicited communications with a level of healthy suspicion.

CQ23. Which of the following types of scams have you received or experienced, even if you have not fallen victim?  
 CQ21. And which of the following, if any, have happened to you?  
 BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

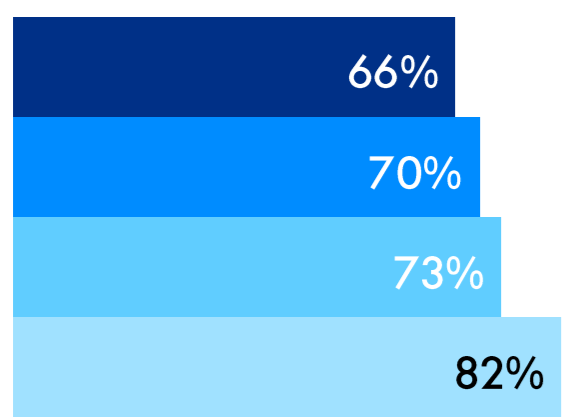
# Consumer Security: Total Concerns

Concern about data security remains high, with 73% of Australians more concerned than they were 12 months ago, driven by fears of dark web exposure (51%) and privacy risks (49%)

## Security Concerns

(All Australians 18-75 years)

**73%**  
of Australian consumers more concerned about security of their data than 12 months ago

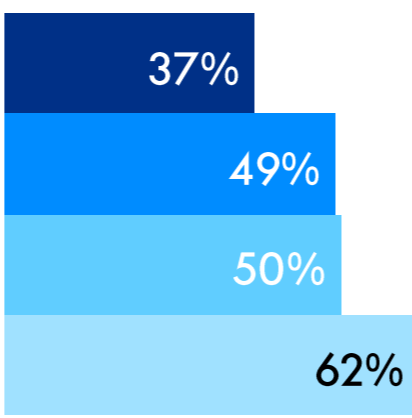


## Australians are more concerned than a year ago about...

(All Australians 18-75 years)

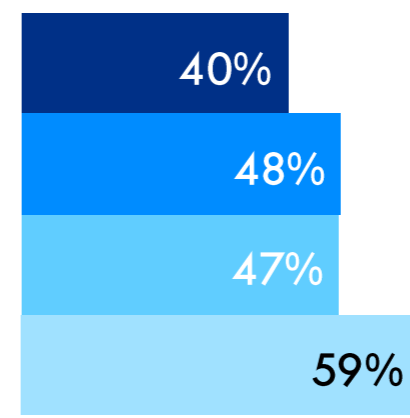
**51%**

Personal details being available to criminals on the dark web



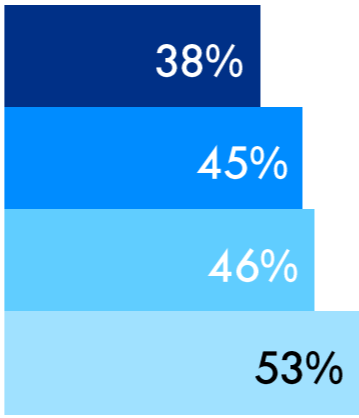
**49%**

Privacy of personal data and control over how it is used



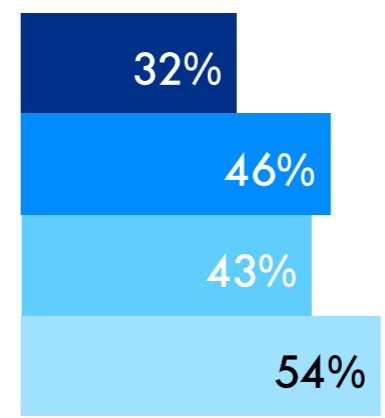
**46%**

Sharing financial details when buying things online



**45%**

Safety and security of personal data shared with businesses



## Security

Nearly three-quarters of Australians (73%) report being more concerned about personal data security than a year ago – reflecting a high level of anxiety about digital risk.

Ongoing data breaches and publicised cyber incidents continue to reinforce this level of concern. Australian data breach reporting remains elevated, with hundreds of notifiable breaches logged in 2025, spanning sectors such as health, finance and government, and involving both malicious attacks and human error.<sup>1</sup>

In this environment, 51% of consumers worry about their personal information appearing on the dark web, while 49% are concerned about privacy and control over how their data is used. A further 46% are anxious about providing financial details for online purchases and 45% express unease about the safety of data shared with businesses.

Older consumers report higher levels of concern than younger cohorts, although heightened sensitivity to data security is widespread across all age groups.

1. [OAIC Notifiable data breach statistics](#)

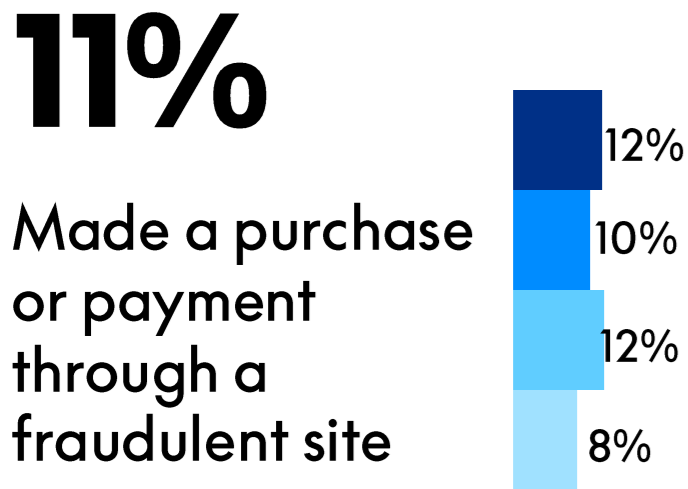
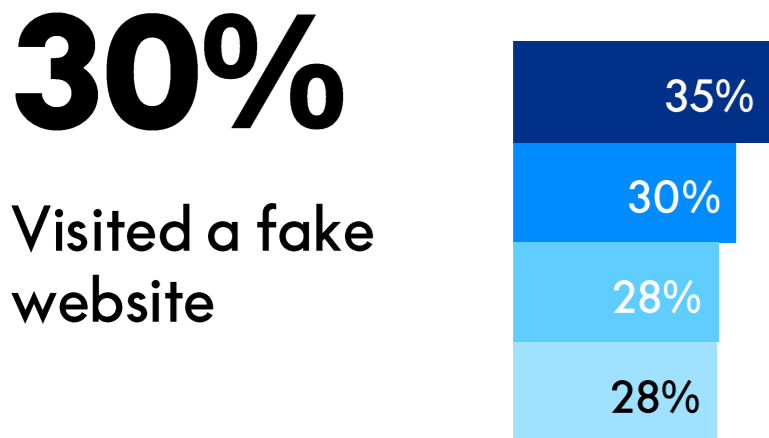
CQ24. Thinking about these, how has your level of concern about the following changed over the past 12 months?  
BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Online Shopping Fraud

Three-in-ten Australians (30%) have visited a fake website, with 11% going on to make a purchase on one, while 80% of businesses worry about staying ahead of cyber criminals

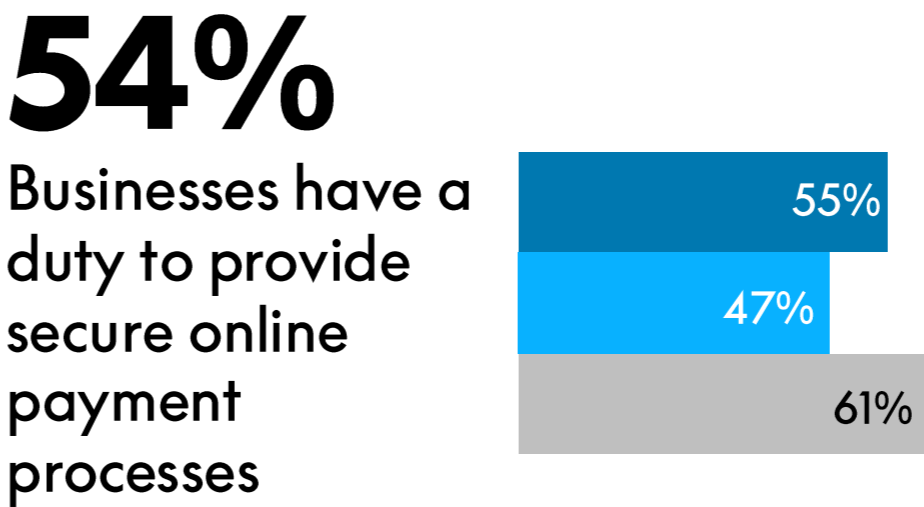
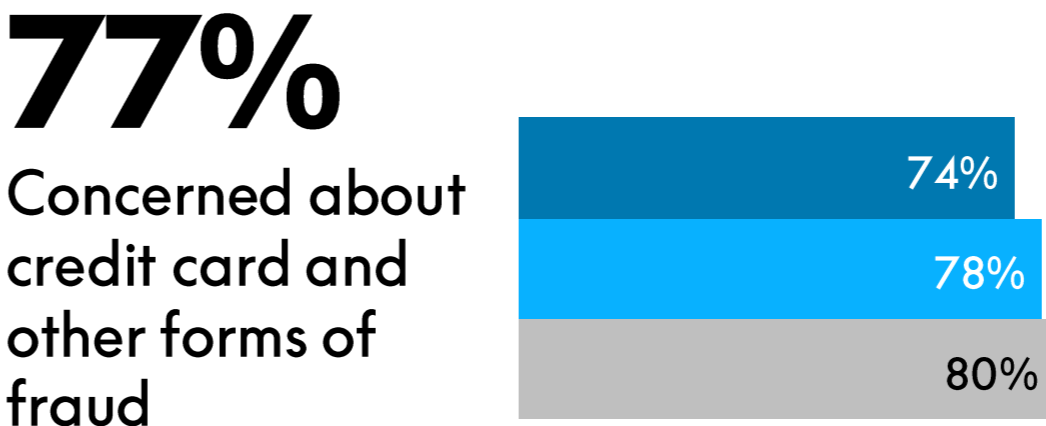
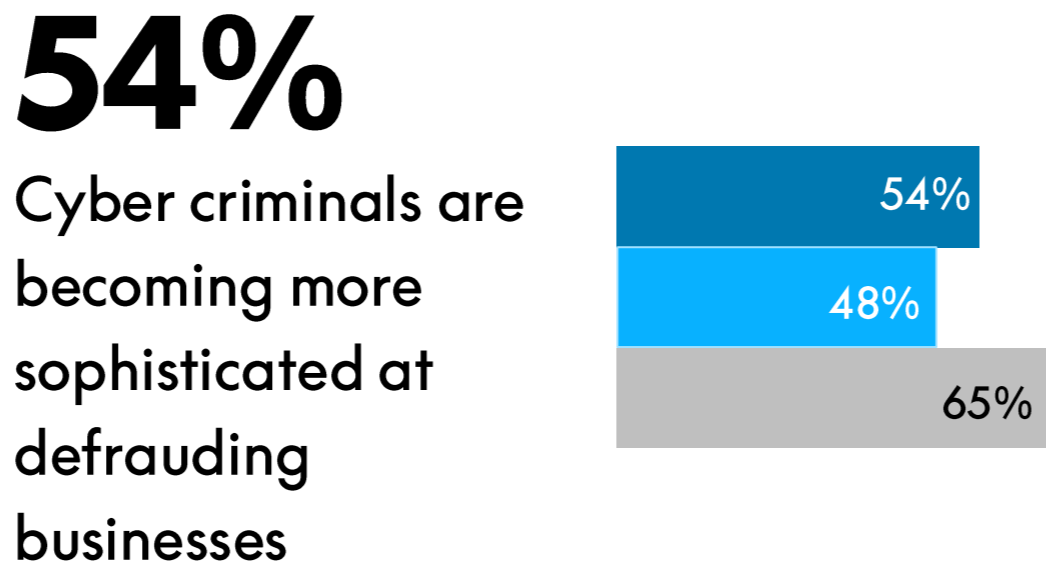
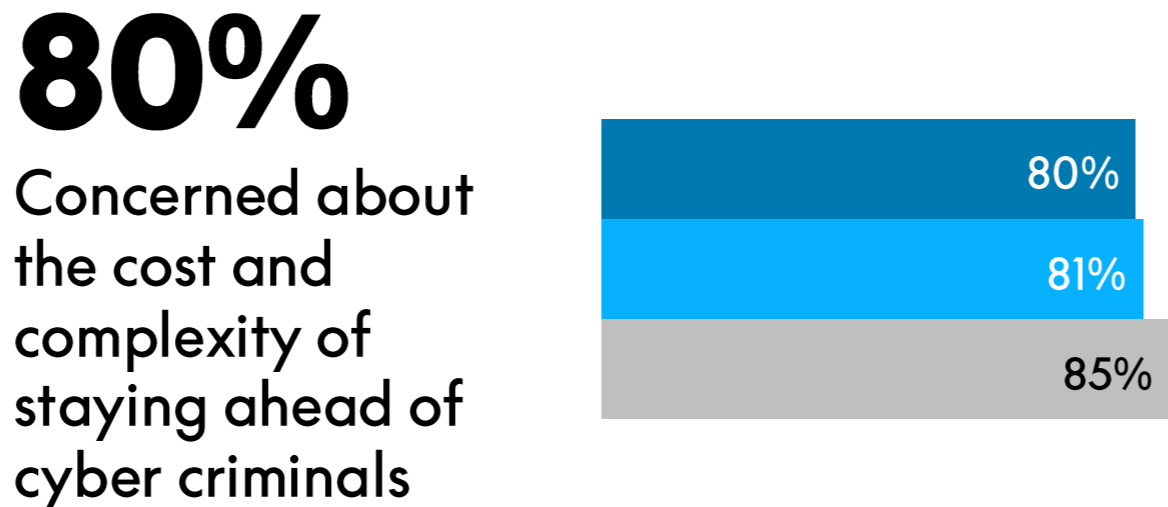
## Consumer Online Shopping Fraud Experience

(All Australians 18-75 years)



## Business Concerns with Shopping Fraud

(All Businesses)



## Security

Fake websites are now a significant consumer risk, with three-in-ten Australians (30%) reporting they have visited sites designed to mimic legitimate retailers or services.

More concerning, 11% say they have completed a purchase on a site later discovered to be fraudulent.

Business concerns mirror consumer experiences. Eighty percent of businesses are concerned about the cost and complexity of staying ahead of cyber criminals, while 54% believe that cyber criminals are becoming increasingly sophisticated in their methods of defrauding businesses.

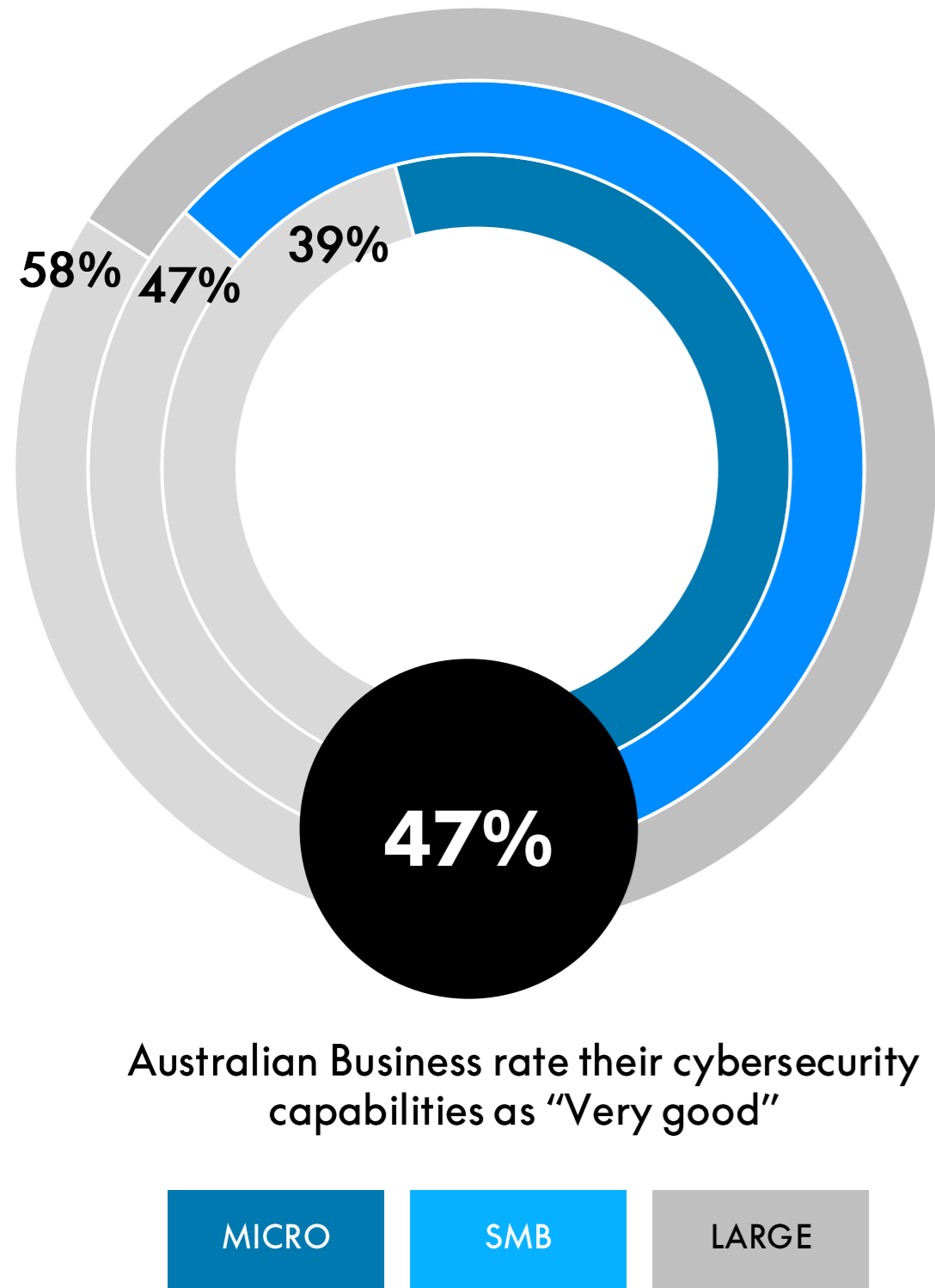
CQ21. And which of the following, if any, have happened to you? CQ23. Which of the following types of scams have you received or experienced, even if you have not fallen victim?  
 MQ12. How has your level of concern about the following changed over the past 12 months? MQ16: Which of the following, if any, do you agree with?  
 BASE: C: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289  
 BASE: M: Businesses that sell partially or wholly online n=410, Micro (<\$99k) n=92, SMB (\$100k - \$10m) n=256, Large (\$10m+) n=62

# Consumer Expectations & Business Readiness

A perception gap exists: 47% of businesses rate their cybersecurity as “very good” on at least one measure, but only 25% of consumers trust businesses to protect their details

## Business Security Evaluation

(All Businesses)

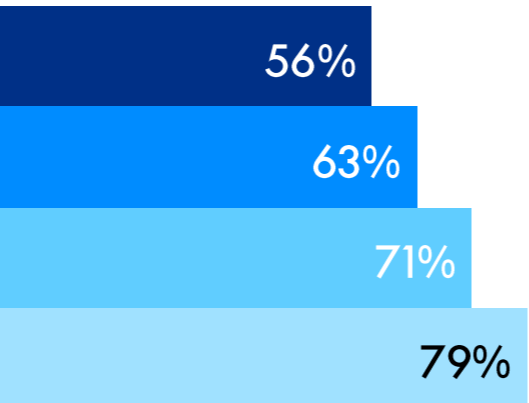


## Consumer Security Expectations

(All Australians 18-75 years)

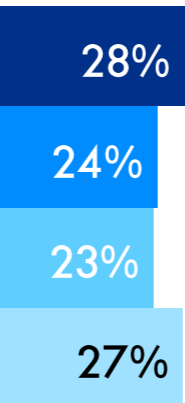
**67%**

Expect the business they interact with online to keep their details safe



**25%**

Trust Australian businesses to keep their details safe

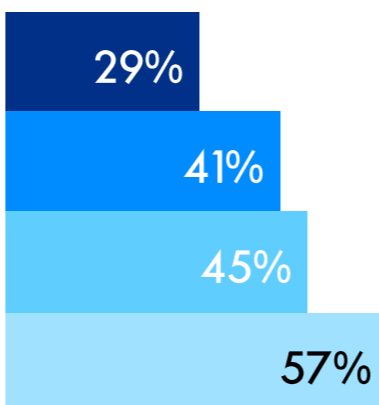


## Consumer Concerns (vs. 12 Months Ago)

(All Australians 18-75 years)

**44%**

Australian businesses not doing enough to address this issue



## Security

A clear perception gap exists between business confidence and consumer trust in cybersecurity.

Nearly half of businesses (47%) rate themselves as “very good” on at least one aspect of cybersecurity. Yet only 25% of consumers trust Australian businesses to keep their details safe.

The disconnect may reflect businesses overestimating their capabilities, consumers underestimating the protections in place, or both.

Regardless of the cause, the gap has meaningful implications. Two-thirds of consumers (67%) expect businesses to protect their data as a basic requirement, while 44% believe businesses aren't doing enough.

Younger, digitally fluent consumers (Gen Z) may have a more nuanced understanding of data security. While they report the lowest expectations of businesses to keep their details safe (56%), they are also least likely to say Australian businesses are not doing enough (29%) and more likely to express trust in them (28%).

MQ15. How would you rate the capabilities of your business when it comes to protecting customer’s data?  
 CQ24. Thinking about keeping your details safe and secure online, which, if any, of the following do you agree with?  
 CQ20. Thinking about these, how has your level of concern about the following changed over the past 12 months?  
 BASE: C: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289  
 BASE: M: Businesses that sell partially or wholly online n=410, Micro (<\$99k) n=92, SMB (\$100k - \$10m) n=256, Large (\$10m+) n=62

# Consumer Security Measures

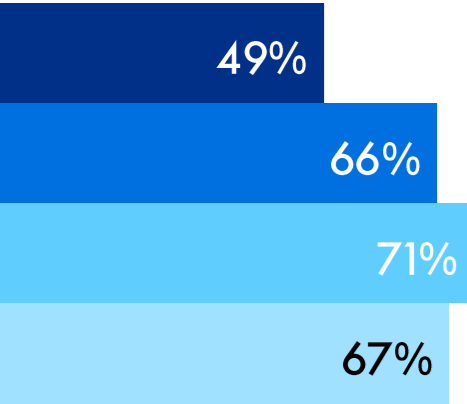
Australians take self-protection seriously, with 97% implementing security measures including treating communications with suspicion (87%) and enabling two-factor authentication (84%)

## PayPal Effect

(All Australians 18-75 years)

# 65%

of Australians use PayPal for secure online purchases



# 97%

Of Australians have taken at least one step to strengthen their online security

## Actions Taken to Strengthen Security

(All Australians 18-75 years)

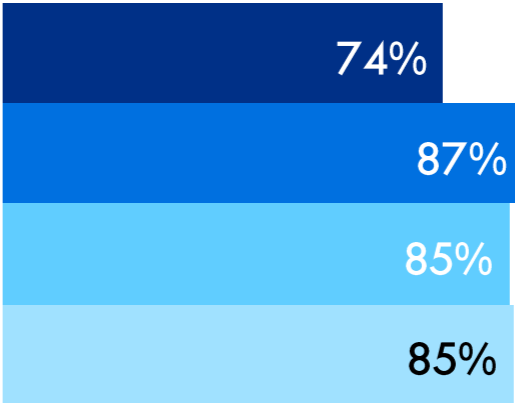
# 87%

Treat calls, emails and texts with more suspicion



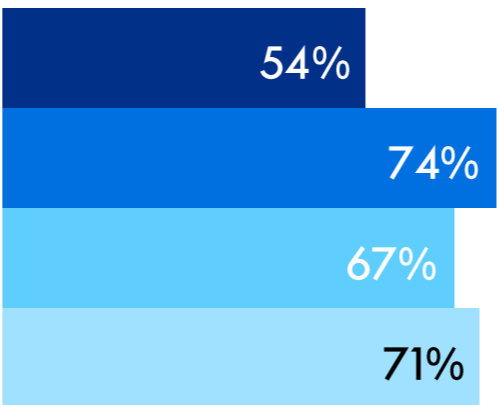
# 84%

Enable two-factor authentication



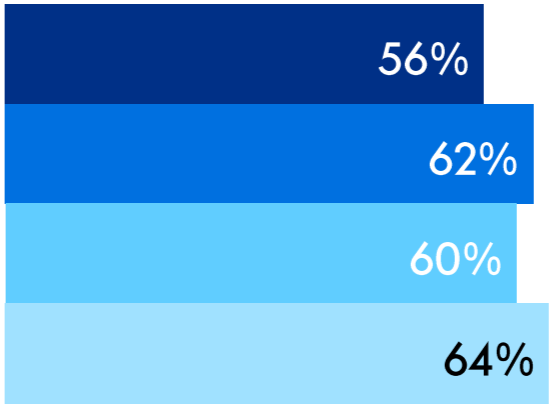
# 68%

Improve passwords



# 61%

Learn more about how to identify scams and stay safe online



## Security

Australian consumers are complementing business security measures, taking proactive steps to strengthen their online security. Nearly all Australians (97%) report they have taken steps to protect themselves.

The most common actions span both behavioural and technical approaches. Treating calls, emails and text messages with greater suspicion is the most widely adopted strategy (87%), followed closely by enabling two-factor authentication where available (84%). Improving password strength and uniqueness is cited by 68%, while 61% say they have sought to better educate themselves on identifying scams and staying safe online.

Notably, 65% say they use PayPal for secure online purchases as a deliberate security measure, underscoring how payment method choice can serve as a form of protection, not just convenience.

CQ27. Which of the following have you done, or do you plan to do to strengthen your online security?; CQ26. Which of the following types of scams have you received or experienced, even if you have not fallen victim?; CQ25. And which of the following, if any, have happened to you?  
 BASE: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Business Security Concerns

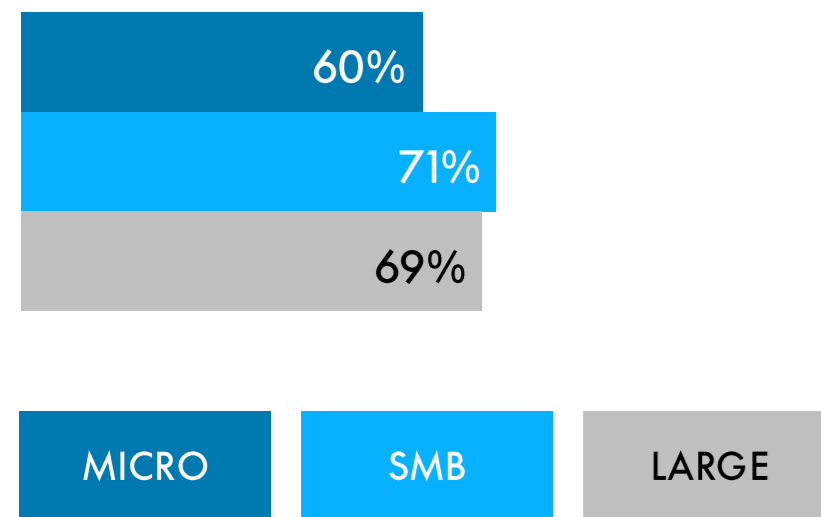
Business security concerns remain elevated, with 68% more worried than a year ago, led by AI-powered attacks (40%), impersonation (33%) and supplier fraud (33%)

## Security Concerns

(All businesses)

# 68%

of Australian businesses more concerned about security of their data than 12 months ago

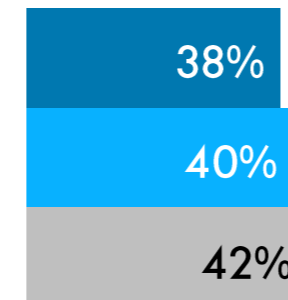


## Businesses are more concerned than a year ago about...

(All businesses)

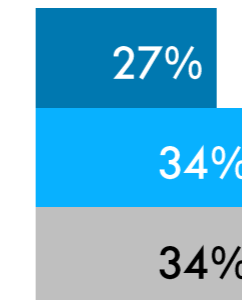
# 40%

Cyber criminals leveraging AI to create more sophisticated attacks



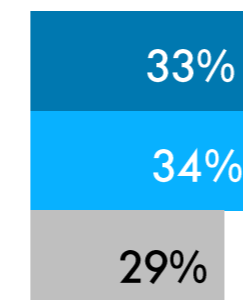
# 33%

Cyber criminals impersonating your business



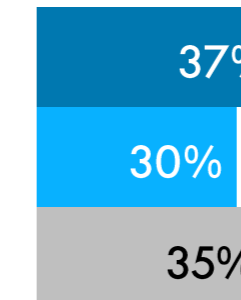
# 33%

Cyber criminals impersonating suppliers, vendors, service providers, business partners



# 32%

Keeping customer data safe and secure



## Security

While business concern is slightly lower than the consumers, more than two-thirds of businesses (68%) report being more worried about data and financial security than a year ago.

The threat driving the greatest increase in concern is AI. Four in ten businesses (40%) are more worried than a year ago about cyber criminals leveraging AI to create more sophisticated attacks, the single biggest driver of heightened anxiety across the sector.

Impersonation risks are also weighing more heavily on businesses. One-in-three (33%) are more concerned than a year ago about cyber criminals impersonating their business to deceive customers, while an equal proportion are more worried about criminals posing as their suppliers or business partners.

Keeping customer data safe is a growing concern for 32% of businesses - a finding that reflects both the regulatory obligations and reputational risk that a data breach now carries.

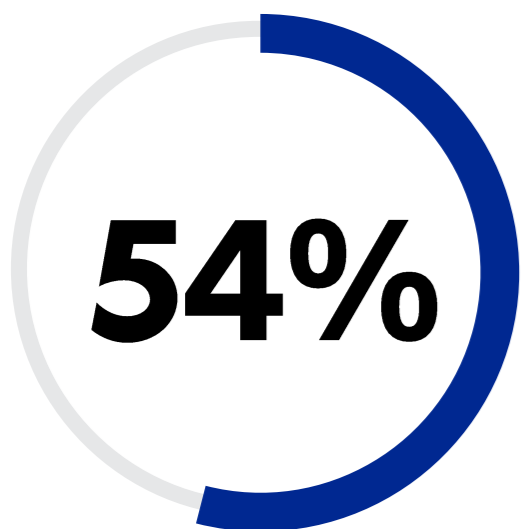
MQ12. Thinking about the challenge of keeping sensitive information safe and secure, how has your level of concern about the following changed over the past 12 months?  
 BASE: M: Businesses that sell partially or wholly online n=410, Micro (<\$99k) n=92, SMB (\$100k - \$10m) n=256, Large (\$10m+) n=62

# Security Attitudes

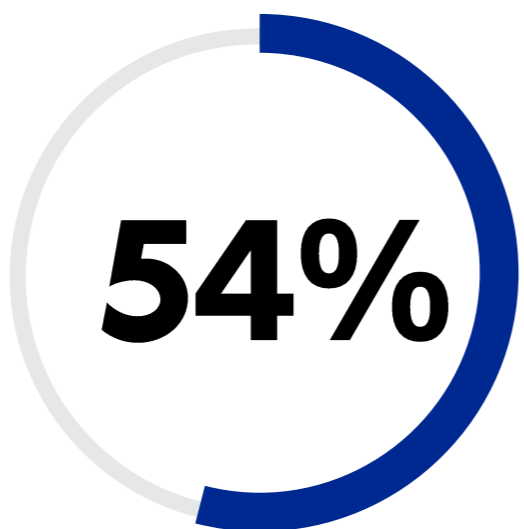
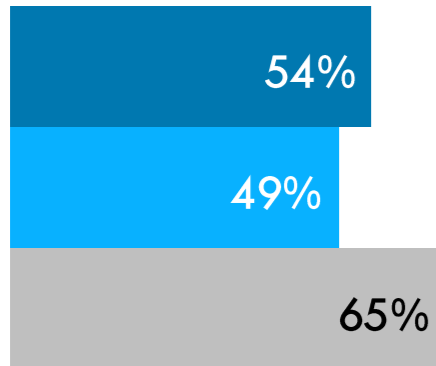
Businesses show growing security awareness: 54% cite rising threat sophistication, 54% recognise a duty to secure payments, and 52% are expecting the need for more advanced security

## Business Security Attitudes

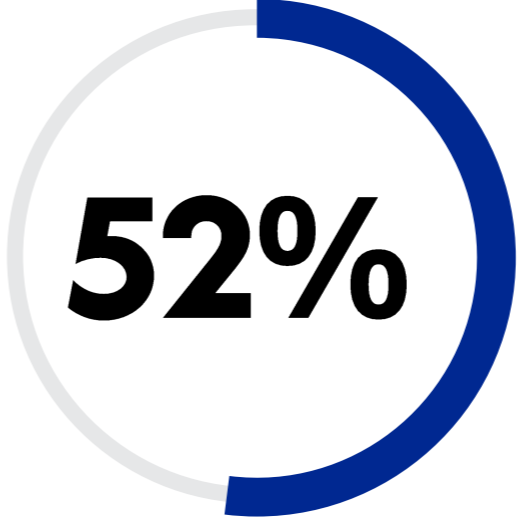
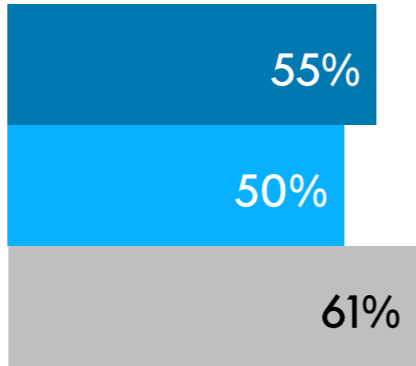
(All Businesses)



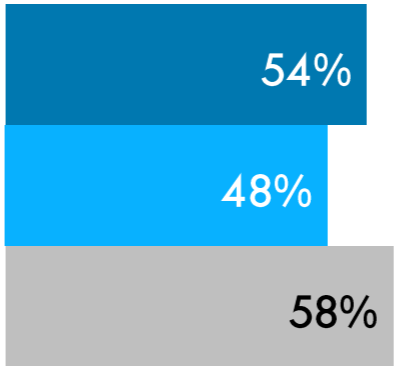
Cyber criminals are becoming more sophisticated in their attempts to defraud businesses



Businesses have a duty to provide secure online payment processes



Businesses of all sizes will need more advanced cyber security in the future



## Security

Over half of businesses (54%) agree that cyber criminals are becoming more sophisticated in their attempts to defraud organisations. This view is broadly consistent across business sizes, reflecting widespread recognition of the rising complexity of cyber threats.

The same proportion, 54%, believe they have a duty to provide secure online payment processes for customers.

Looking ahead, 52% agree that businesses of all sizes will require more advanced cybersecurity capabilities in the future, signalling awareness that security demands will continue to intensify regardless of company size.

Agreement with all three statements is somewhat lower among SMBs compared to micro and large businesses. This may reflect differences in resource allocation, reliance on third-party platforms or visibility of cyber risk exposure. Micro businesses may feel more directly exposed while large enterprises often have dedicated security teams reporting threat intelligence regularly. SMBs, by contrast, sit between these extremes, and may assume their vendor platforms and payment providers will manage most risks.

MQ16. Which of the following, if any, do you agree with?  
 BASE: M: Businesses that sell partially or wholly online n=410, Micro (<\$99k) n=92, SMB (\$100k - \$10m) n=256, Large (\$10m+) n=62

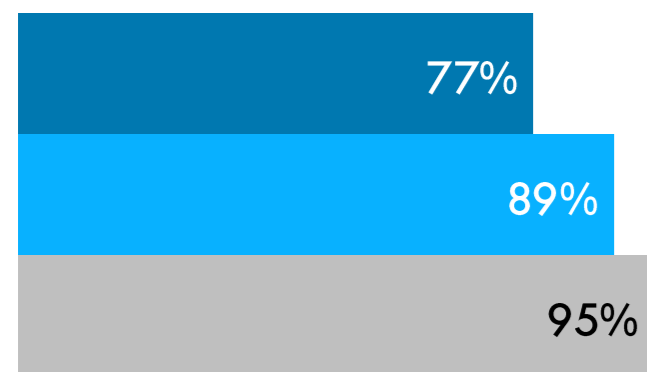
# Business Security Measures

Most businesses (87%) have implemented security measures, led by data backup and recovery (62%), employee training on suspicious contacts (57%), and employee training (47%)

## Taking Action

(All Businesses)

**87%**  
of Australian businesses have done something to strengthen their businesses cyber security

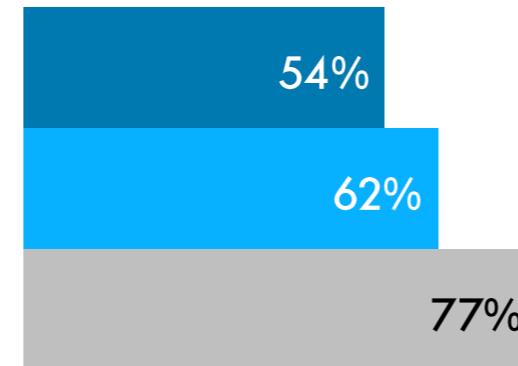


## Actions Taken to Strengthen Security

(All Businesses)

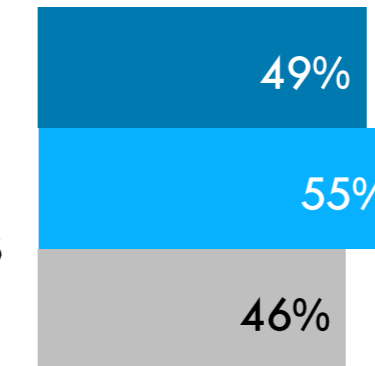
**62%**

Back-up our data and implement a recovery process



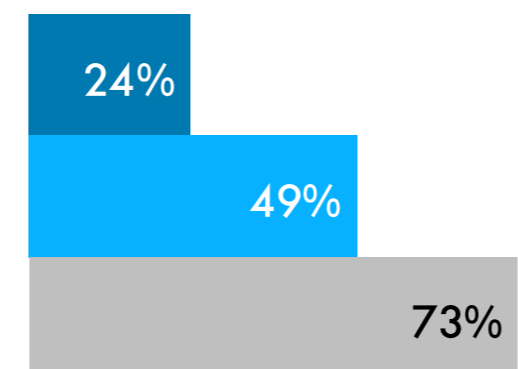
**57%**

Encourage employees to treat calls, emails and texts with more suspicion



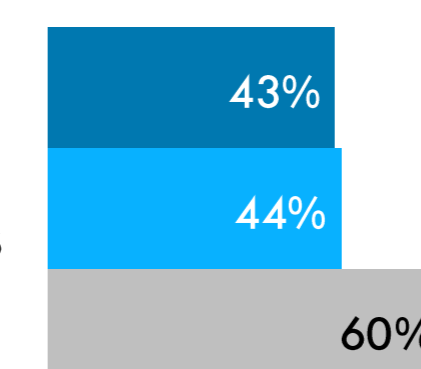
**47%**

Introduce or increase employee training



**46%**

Take additional steps to verify the authenticity of communication with customers, vendors, suppliers etc.



## Security

A clear majority of businesses (87%) have taken steps to strengthen their cybersecurity posture.

The most common measures span both technical controls and workforce practices. Sixty-two percent back up their data and maintain recovery processes, while 57% encourage employees to treat calls, emails and text messages with greater suspicion. Nearly half (47%) have introduced or expanded employee security training, and 46% have implemented additional verification steps when communicating with customers, vendors or suppliers.

The emphasis on employee awareness alongside technical safeguards reflects recognition that cyber risk often targets people and processes as much as systems. Effective security therefore requires both operational resilience and informed decision-making across the organisation.

# PayPal eCommerce Index 2026

eCommerce in Australia

eCommerce Drivers & Barriers

Security

→ **SMB Landscape**

Buy Now Pay Later

Artificial Intelligence

Little Luxuries

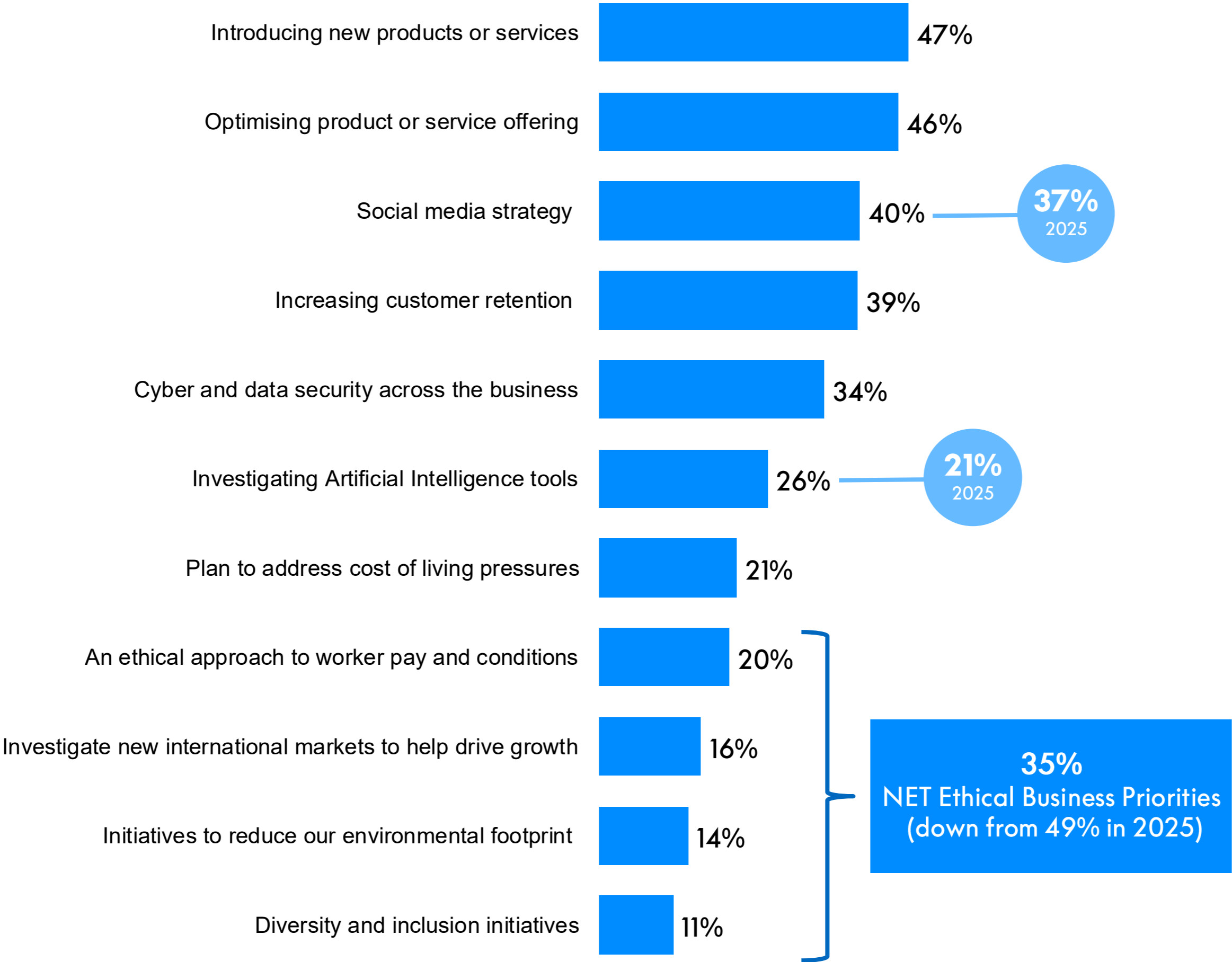


# Small Business Priorities

Product innovation (47%) and optimisation (46%) lead SMB priorities, followed by social media strategy (40%), while focus on ethical business practices drops to 35%

## Broader Business Priorities

(SMB Businesses)



## SMB Landscape

Small businesses are doubling down on product fundamentals, with 47% prioritising introducing new products or services, followed closely by 46% focused on improving existing offerings.

Cybersecurity remains a priority for one-third of small businesses (34%), reflecting that digital risk continues to impact operators of all sizes.

However, small business ethical considerations have now materially declined. Overall, ethical priorities are now cited by 35% of small businesses, down from 49% last year (-14%). Fair worker pay is the leading ethical concern at 20%, followed by environmental impact (14%) and diversity initiatives (11%).

Taken together, the data suggests small businesses are refocusing on core commercial drivers – product range and quality, convenience and competitiveness – as cost pressures and operating realities reshape priorities

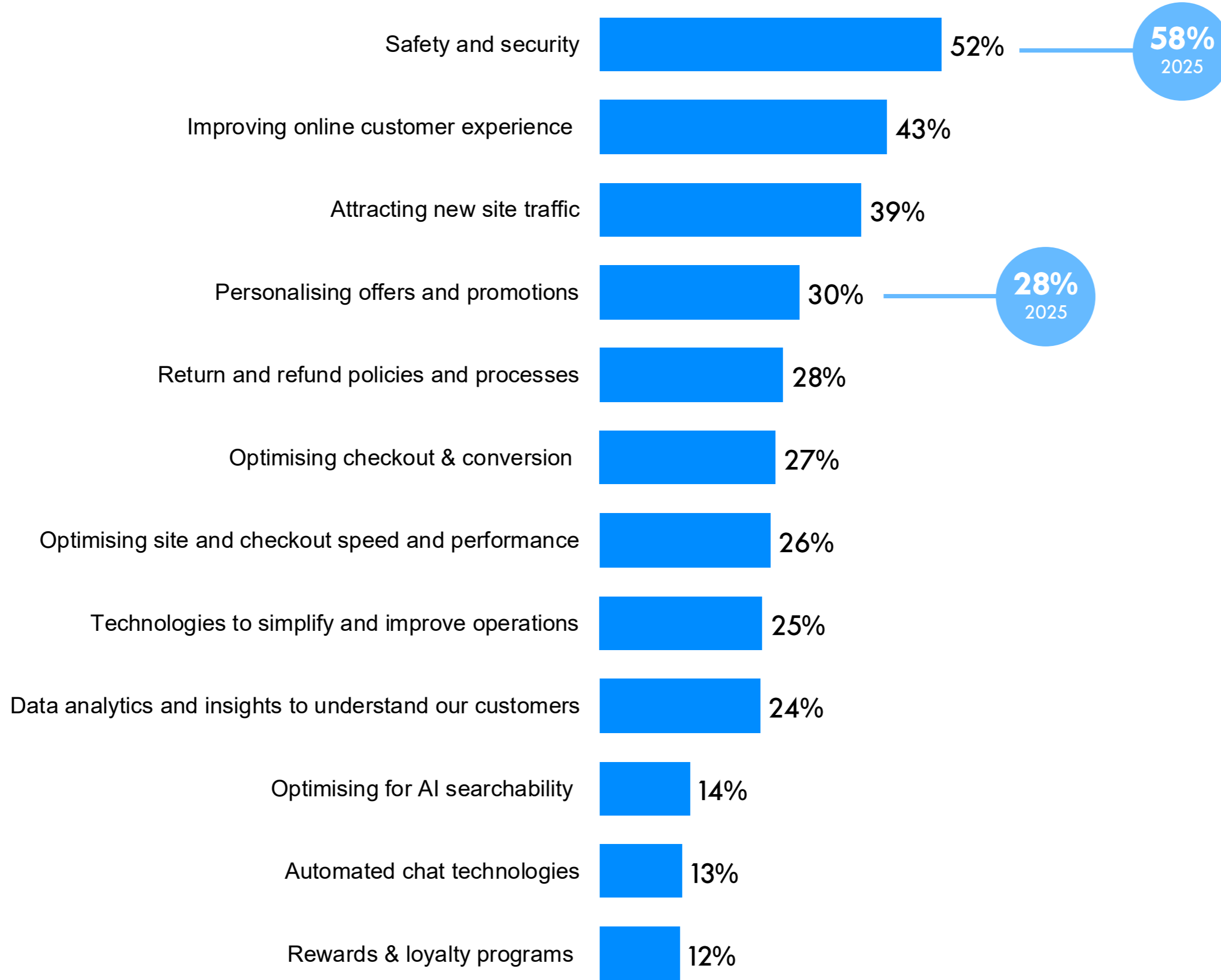
MQ4. Thinking more broadly, which (if any) of the following business areas are important for your business' success?  
 BASE: Small and Medium Businesses that sell partially or wholly online, (SMB) (\$100k - \$10m) n=256

# eCommerce Priorities

SMBs prioritise safety and security (52%), customer experience (43%) and traffic growth (39%), while 14% prepare for AI-driven shifts in online discovery

## SMB eCommerce Priorities

(SMB Businesses)



## SMB Landscape

Safety and security tops the SMB eCommerce priority list at 52%. Improving online customer experience (43%) and attracting new site traffic (39%) also rank highly.

Optimising checkout conversion and site performance remains foundational for SMBs. Even small improvements in checkout flow, speed and reliability can directly impact revenue, customer satisfaction and repeat purchase.

At the same time, 14% of SMBs (around one-in-seven) are now prioritising optimisation for AI searchability. This signals growing awareness that product discovery is evolving, with AI-driven search and recommendation tools becoming new channels for visibility.

Overall, SMBs appear to be shifting from a defensive posture to a more balanced strategy – reinforcing core digital performance, protecting customer trust and driving revenue, while positioning for changes in how customers find and engage with brands

MQ3. Which (if any) of the following are important to the success of your eCommerce offering?  
 BASE: Small and Medium Businesses that sell partially or wholly online, (SMB) (\$100k - \$10m) n=256

# Business Concerns

Economic and cost pressures dominate SMB concerns, with operating costs (50%), the economy (49%), and inflation (40%) cited most frequently

## SMB Economic Pressures

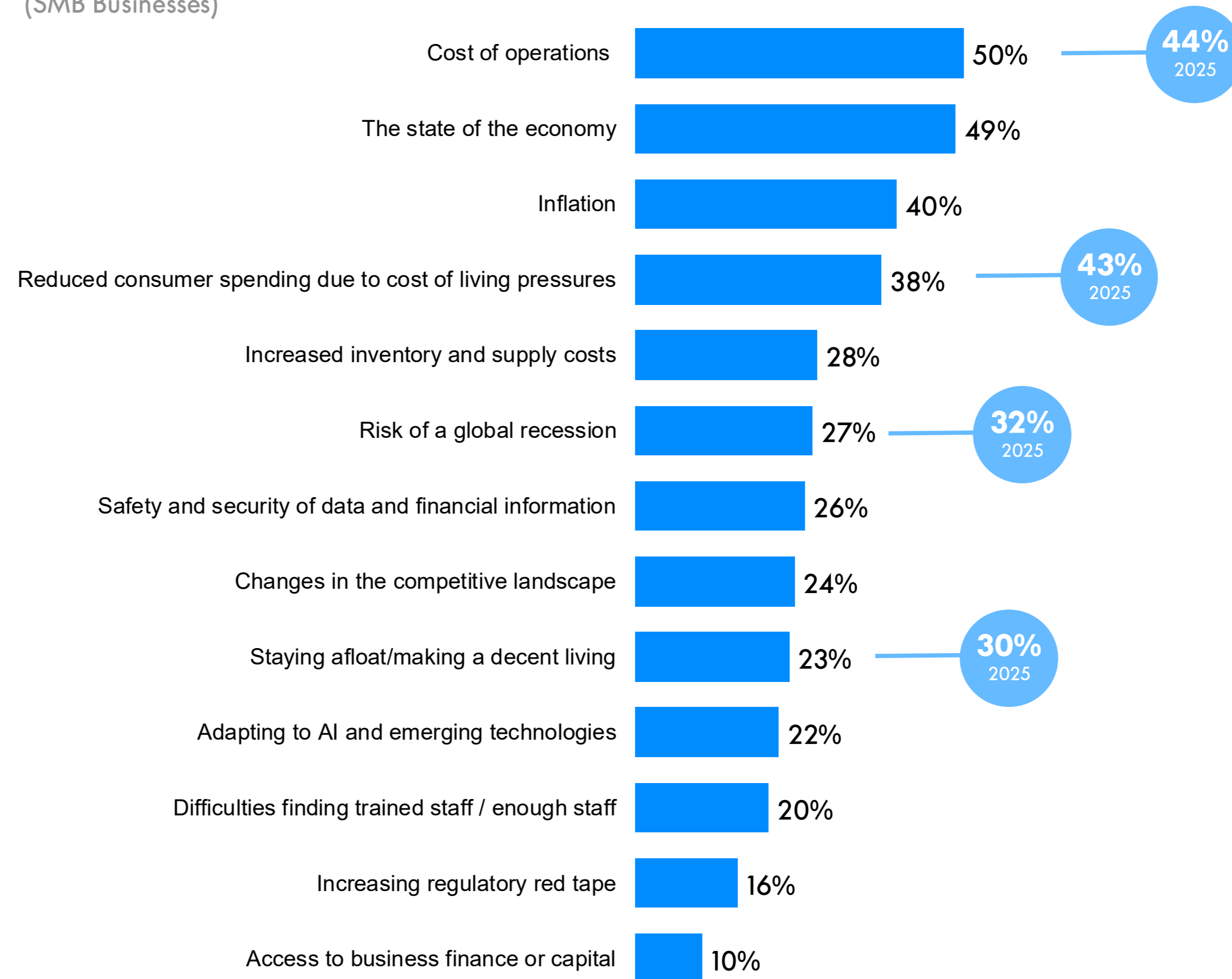
(SMB Businesses)

# 85%

of SMBs cite economic pressures

## SMB Business Concerns

(SMB Businesses)



## SMB Landscape

Small business concerns remain anchored in economic fundamentals.

Operating costs now top the list at 50% (+6% YoY) anxiety remains elevated, making it the single biggest pressure influencing decision-making. The broader state of the economy (49%) and inflation (40%) continue to feature prominently among key concerns.

Concerns about reduced consumer spending (38%, -6%), global recession risk (27%, -5%) and staying afloat (23% -7%) have all eased.

That said, operational strain persists. Increased inventory and supply costs worry 28% of SMBs, while 26% remain concerned about data and financial security. Twenty-two percent (around one-in-five) cite adapting to AI and emerging technologies as a concern.

# Cross Border

SMB cross-border trade expands, with 72% selling internationally (+8% YoY) and 16% planning expansion, though fees (23%) and a perceived lack of overseas demand (20%) remain barriers

## SMBs Selling Cross-Border

(SMB Businesses)

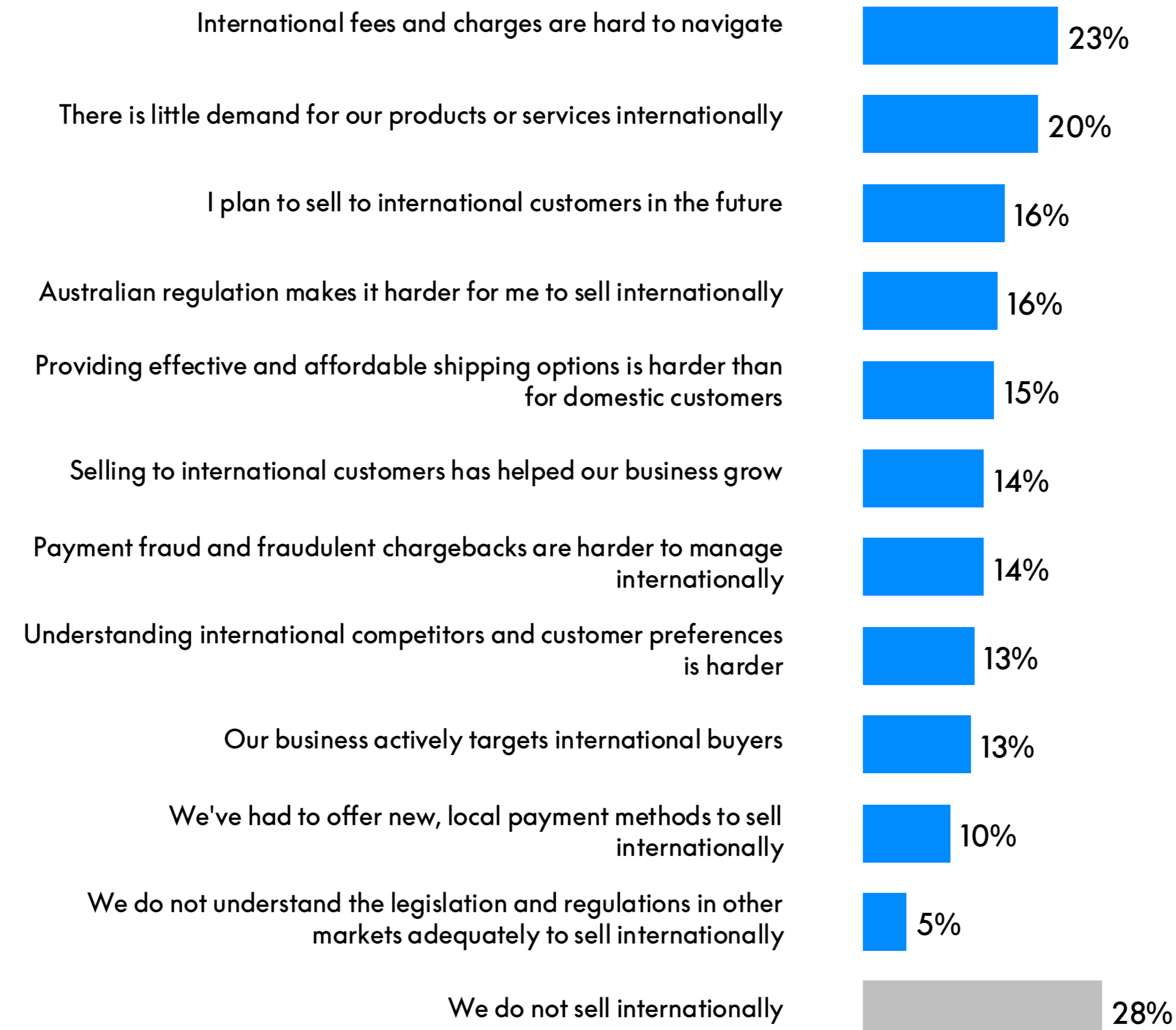
# 72%

vs 64% last year

## of Australian SMBs sell internationally

## Business International Online Selling

(SMB Businesses)



## SMB Landscape

Cross-border commerce has firmly entered the mainstream for Australian SMBs. Nearly three-quarters (72%) now sell internationally, an increase of 8% year-on-year. Another 16% plan to sell cross-border in the future, indicating the perceived opportunity remains strong.

Among those already selling internationally, 14% report it has meaningfully helped business growth, while 13% actively target international buyers as a strategic priority.

The barriers preventing cross-border selling generally relate to operational complexity and knowledge gaps:

- International fees and charges prove difficult to navigate for 23% of businesses
- Understanding international competition and customer preferences challenges 13%
- Managing international payment fraud and chargeback risk (14%)
- Providing effective and affordable shipping options (15%)

Overall, the data suggests cross-border trade is normalising for SMBs, with adoption expanding while friction points increasingly centre on cost and logistics rather than strategic uncertainty.

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# Adoption and Usage

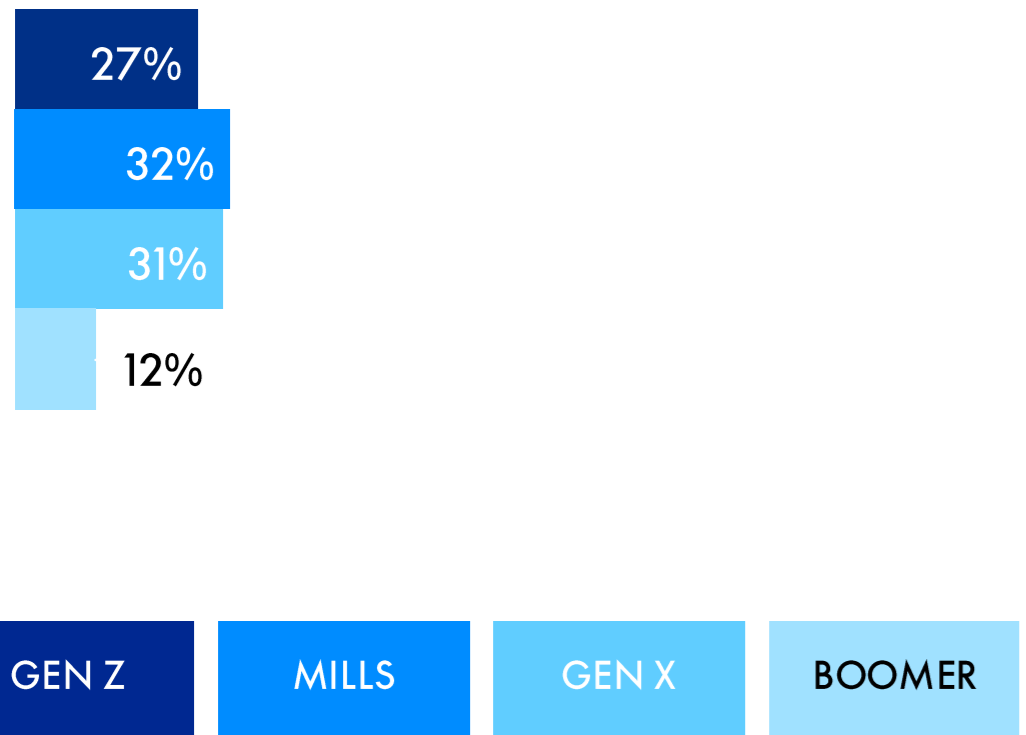
More than a quarter of Australians (26%) use BNPL, including 32% of Millennials, with Afterpay used by 70% of BNPL users and PayPal Pay in 4 by 48%

## BNPL Adoption Status

(All Australians 18-75 years)

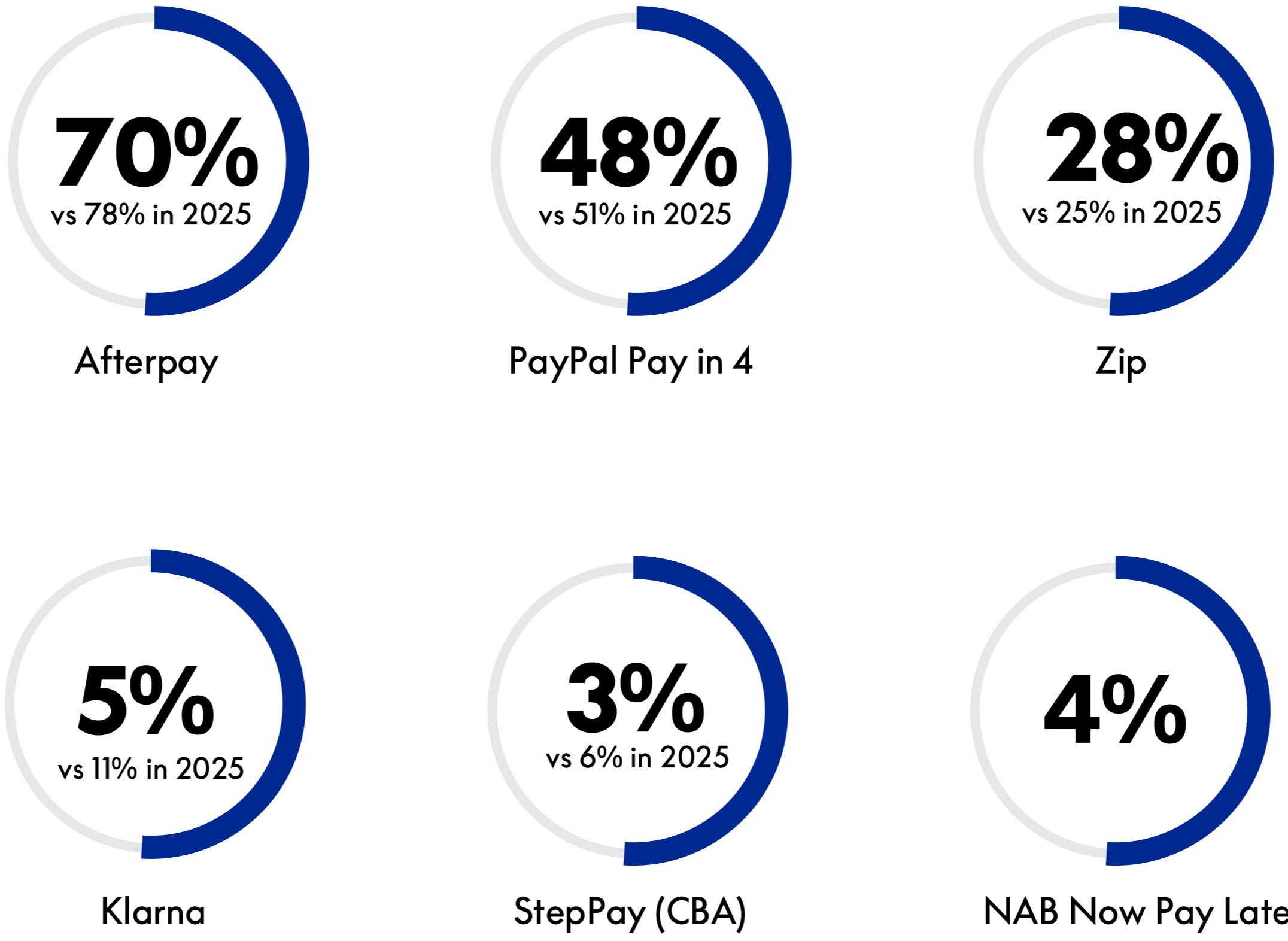
**26%**  
vs 37% last year

**of Australians are BNPL users**



## Popular BNPL Brands by Usage

(BNPL users)



## Buy Now Pay Later

With 26% of Australians using Buy Now Pay Later in the past six months, BNPL is now an established part of Australia's online payments mix. Use has moderated year-on-year, easing 11%, mirroring softer overall online spending and ongoing cost-of-living pressures.

Brand dynamics within the segment continue to evolve. Afterpay remains the most-used BNPL brand at 70% (down 8% YoY) while PayPal Pay in 4 sits in second place at 48% and has remained relatively steady year-on-year.

Generational patterns suggest ongoing relevance. Use remains strongest among younger consumers (Gen Z 27%, Millennials 32%, Gen X 31%), while Boomers report lower adoption at 12%. As younger cohorts move into higher spending years, BNPL is well positioned to remain a materially relevant payment option, supporting choice and flexibility at online checkout.

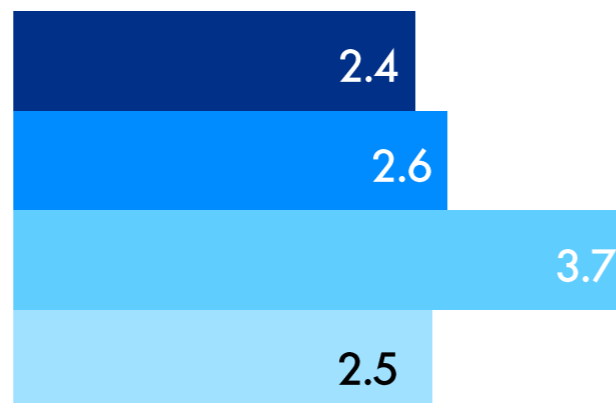
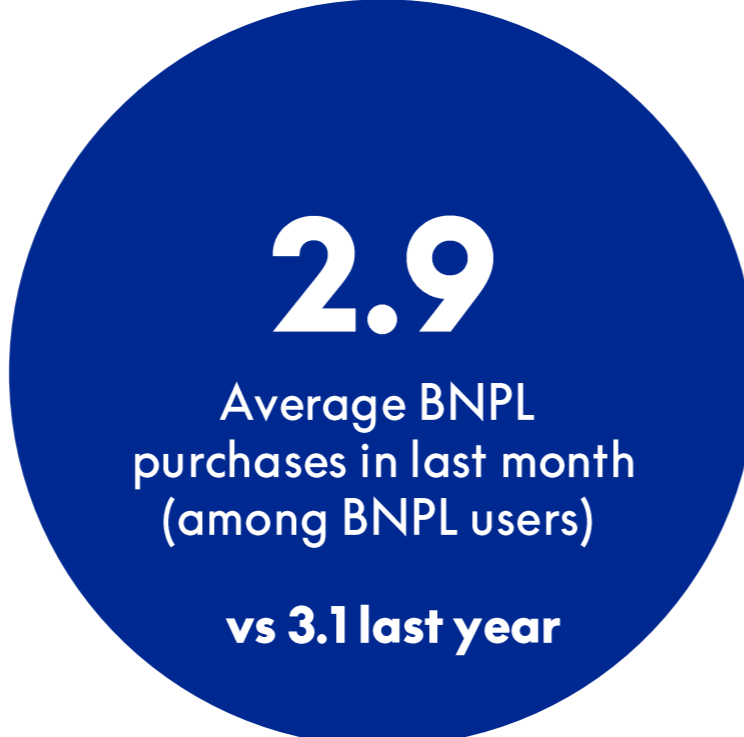
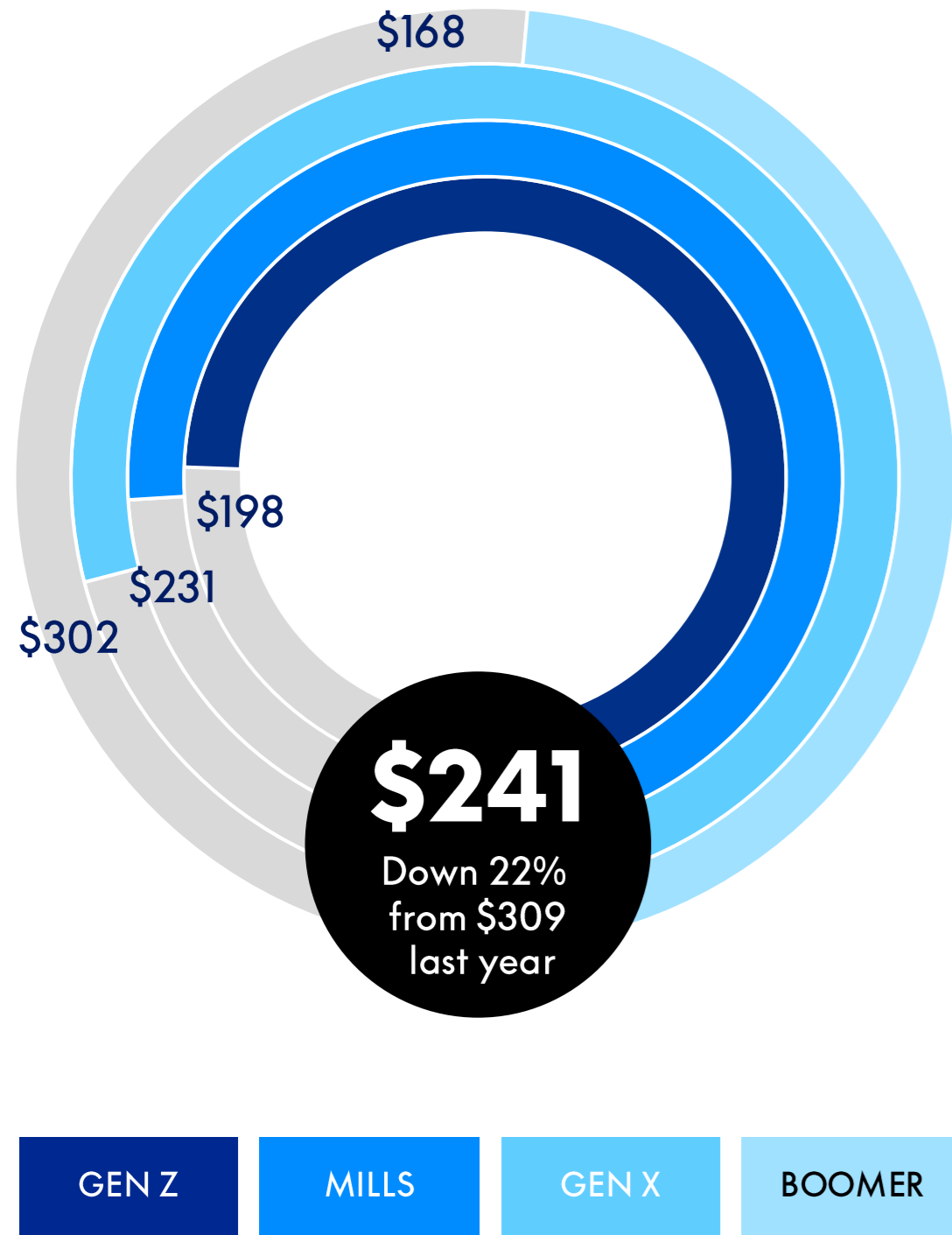
CQ3a. Thinking about when you make a purchase or pay online (exc. any payments physically in-store), which of the following payment options, if any, have you used in the last 6 months? CQ4a. Thinking about when you make a purchase or pay online, which of the following Buy Now Pay Later services, if any, have you used in the last 6 months?  
 BASE: All Australians n=1012, BNPL Users n=237, Gen Z (18-27) n=38, Mills (Millennials) (28-43) n=90, Gen X (44-59) n=74, Boomer (60-75) n=34

# Spend and Transactions

BNPL users average \$241 in monthly spending across 2.9 transactions, with per-transaction amounts ranging from \$68 to \$86 across demographics

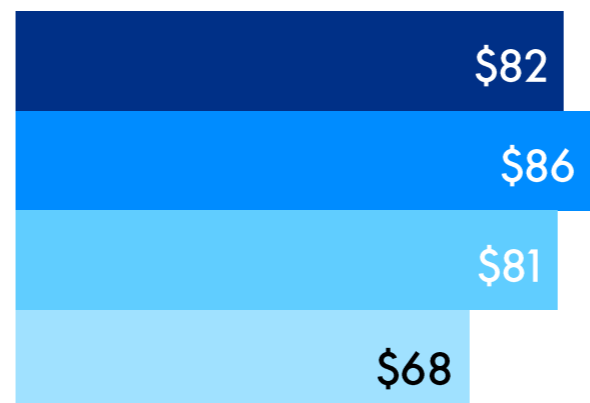
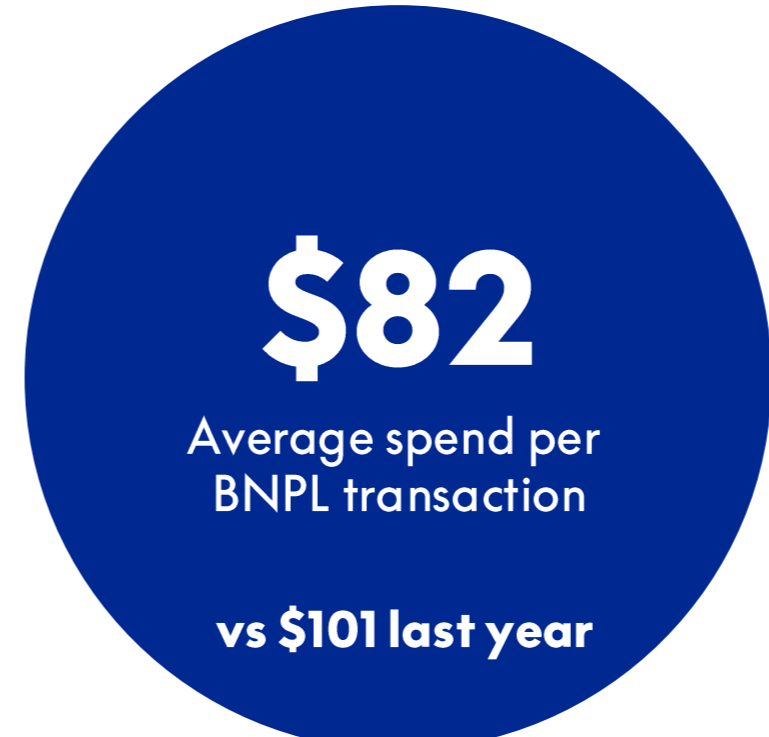
## Average Spend per Month on BNPL Purchases

(BNPL users)



## Average Spend Per Transaction

(BNPL users)



## Buy Now Pay Later

Transaction patterns suggest consumers use BNPL as a flexible payment option when needed rather than as their primary payment method. Users spend an average of \$241 per month via BNPL, down from \$309 last year, across 2.9 transactions (compared to 3.1 previously).

Average spend per BNPL transaction shows some demographic variation: Gen Z averaging \$82 per transaction, Millennials \$86, Gen X \$81, and Boomers \$68.

The relatively modest transaction values suggest BNPL is typically applied to mid-range purchases, reinforcing its role as a situational tool that supports flexibility within everyday online spending.

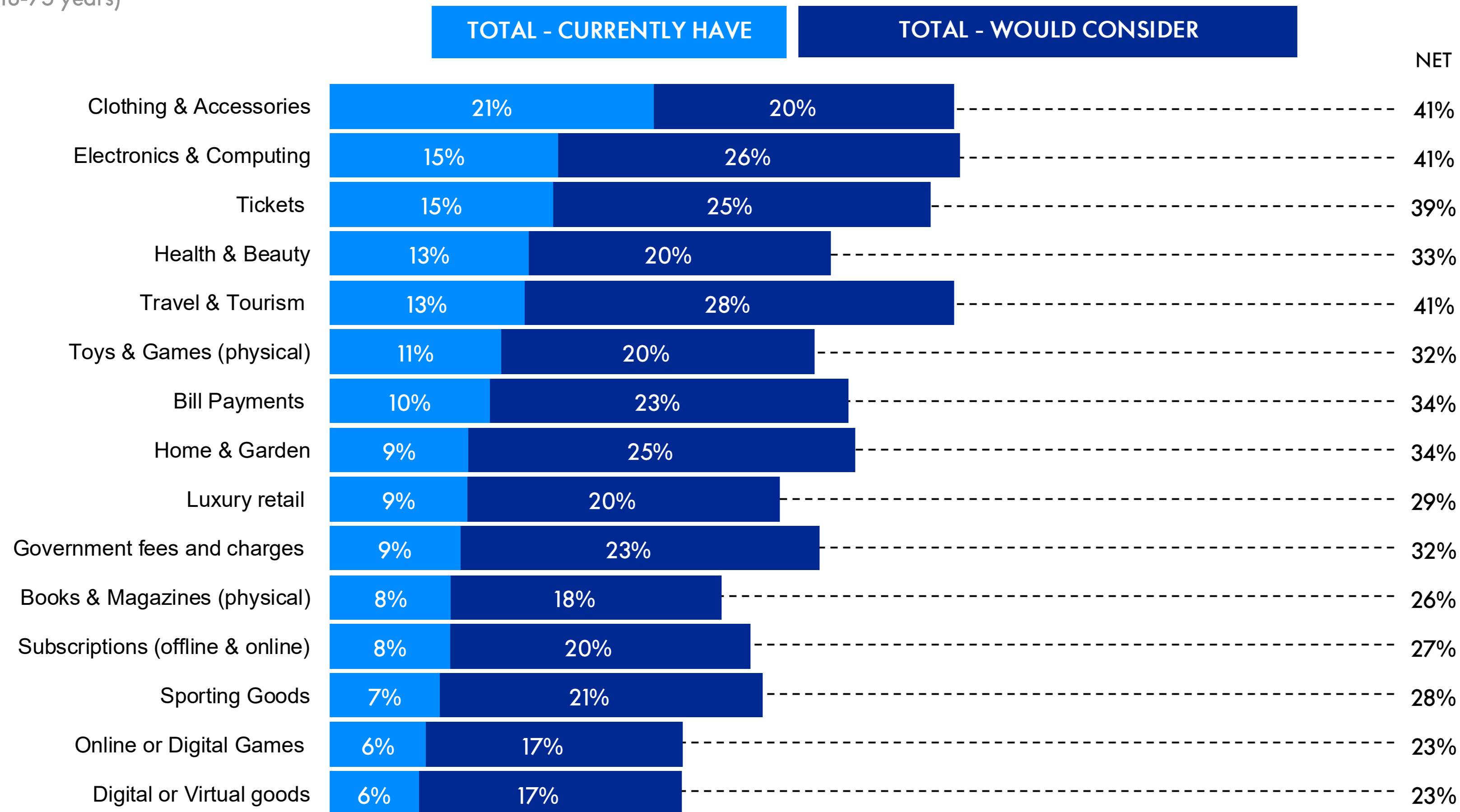
CQ13. How many times have you made an online purchase using a Buy Now Pay Later service in the past 3 months?  
 CQ14. How much have you spent across all of your Buy Now Pay Later accounts in the last 3 months?  
 BASE: BNPL Users n=237, Gen Z (18-27) n=38, Mills (Millennials) (28-43) n=90, Gen X (44-59) n=74, Boomer (60-75) n=35

# Purchase Categories

BNPL use is concentrated in clothing and accessories (21%), electronics and computing (15%), and tickets (15%), while stated consideration outpaces current adoption

## Buy Now Pay Later Purchase Categories

(All Australians 18-75 years)



## Buy Now Pay Later

BNPL purchases are made across a wide range of categories with use concentrated in clothing and accessories (21% of BNPL users), followed by electronics and computing (15%) and tickets (15%).

This distribution further supports BNPL performing strongly in mid-range purchase categories, where splitting payment reduces friction without requiring long-term commitment.

Interestingly, stated consideration to use BNPL substantially exceeds current behaviour across multiple categories. For clothing and accessories, potential penetration rises to 41%, close to double the 21% who currently purchase using BNPL. Electronics and computing and travel and tourism both show similar upside at 41%, with tickets close behind at 39% for potential BNPL use.

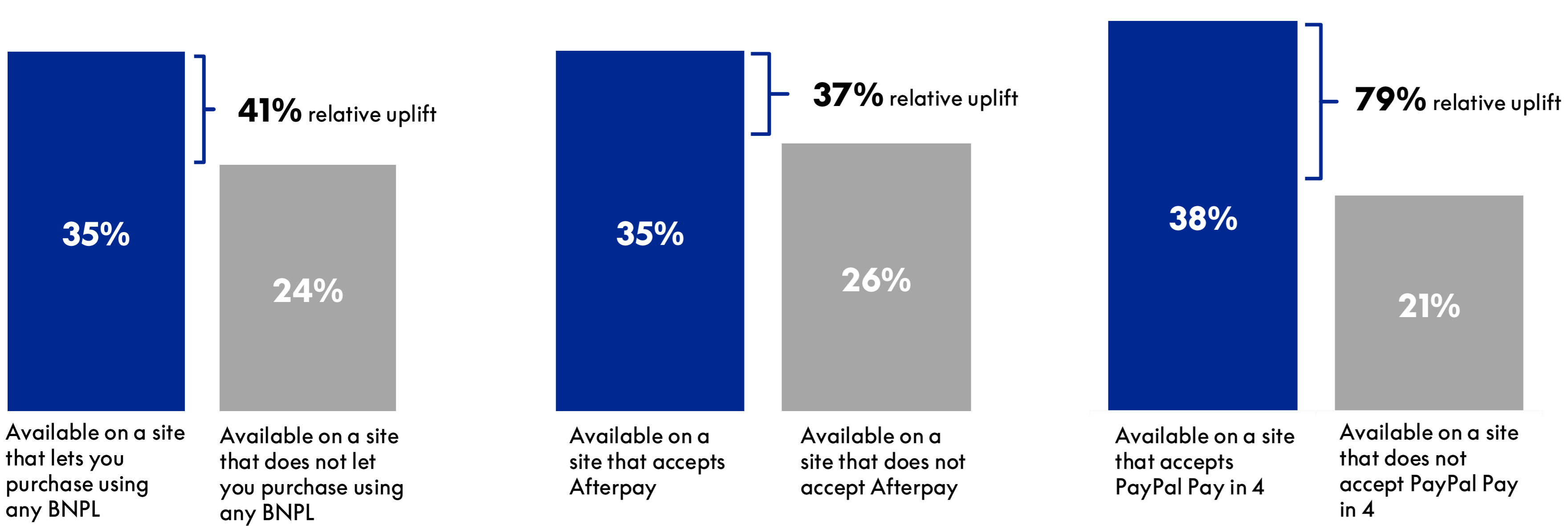
The gap between consideration and current use indicates headroom for further growth, whether through increased availability at checkout or stronger consumer activation at the point of purchase.

# Impact on purchase behaviours

BNPL availability drives meaningful conversion uplift, with any BNPL option generating a 41% relative increase, Afterpay 37%, and PayPal Pay in 4 reaching 79%

## Likelihood to purchase if a product is...

(All Australians 18-75 years)



## Buy Now Pay Later

The findings show that BNPL availability at checkout delivers measurable conversion gains. Consumers are 41% more likely to purchase when any BNPL option is offered compared to sites without it.

The research indicates PayPal Pay in 4 generates the strongest impact, with a 79% relative uplift in purchase likelihood, while Afterpay delivers a 37% uplift.

Although overall BNPL usage has declined year-on-year, the conversion effect remains significant.

For consumers who value BNPL for its ability to spread costs, manage cash flow and provide payment flexibility, its presence at checkout continues to influence business selection and purchase decisions.

CQ18. If you find a product that you want on two separate sites, both of which are offering it for the same price (including any shipping costs), how likely would you be to buy the product if it...?  
 BASE: All Australians n=1012, Relative uplift = Positive or negative percentage of likelihood to purchase if the service is available on that site when compared to that site without the service

# BNPL Behaviours

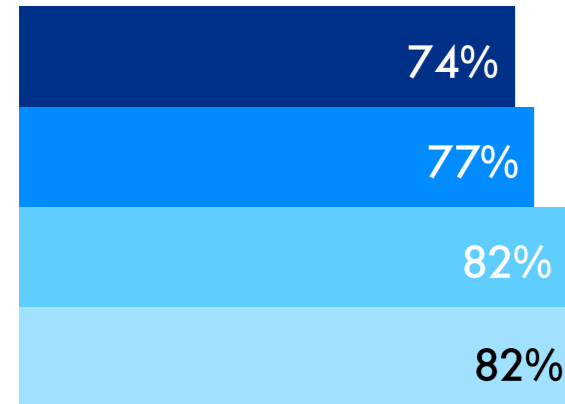
BNPL users value it as a budgeting and cashflow tool, with 78% using it to help manage finances and around four-in-ten citing flexibility (42%) or cost advantages over other forms of credit (43%)

## Buy Now Pay Later Applications

(BNPL users)

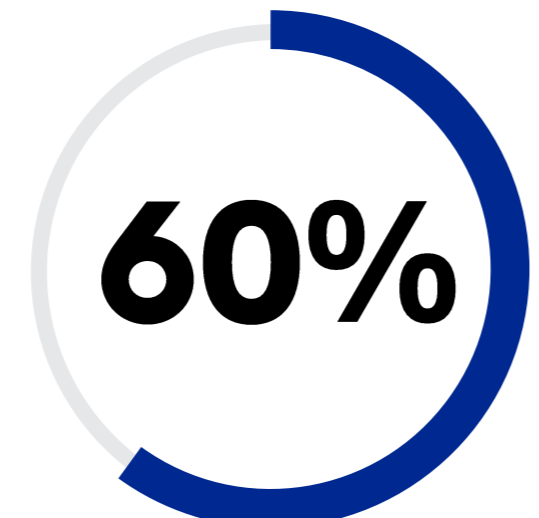
# 78%

use BNPL to manage their budget and cashflow

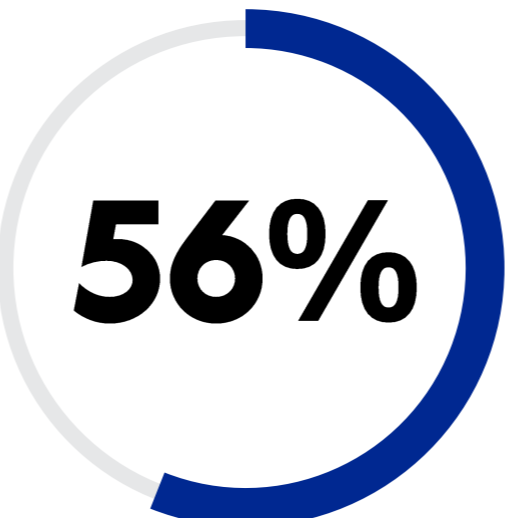


## Buy Now Pay Later Experience

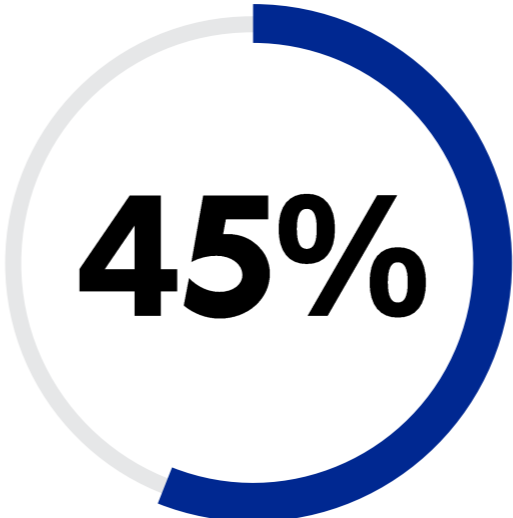
(BNPL users)



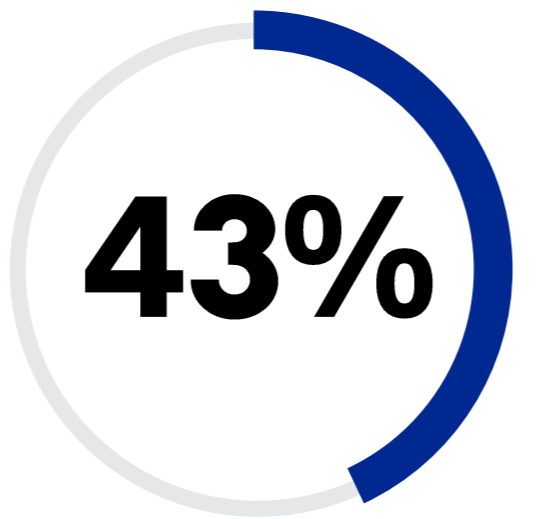
I use Buy Now Pay Later to spread out the cost of larger purchases or payments



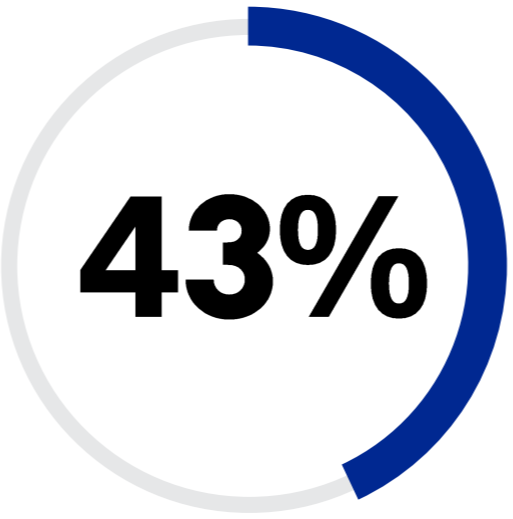
I use Buy Now Pay Later to help manage my budget and cashflow



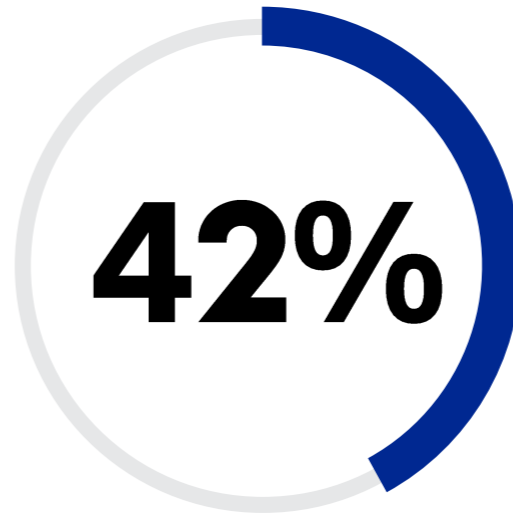
BNPL helps me manage cost-of-living pressures



I think BNPL is a better option than using credit cards



It has no, or lower, interest rates than other forms of credit



It provides more flexibility than other forms of credit

## Buy Now Pay Later

BNPL is primarily viewed as a budgeting and cashflow tool rather than a credit substitute by BNPL users.

Overall, 78% of users cite budgeting or cashflow management reasons for using BNPL, with 60% using it to spread the cost of larger purchases and 56% to manage budgets and cashflow. A further 45% say it helps them manage cost-of-living pressures, reinforcing its role in navigating household expenses.

Perceptions of value also shape use. Around four in ten users believe BNPL offers lower or no interest compared to other forms of credit (43%) or see it as more flexible than alternatives (42%). Notably, 43% consider BNPL a better option than credit cards.

Generationally, Gen X and Boomer users are the strongest advocates of BNPL's practical benefits, with 82% in each cohort using it to manage cashflow.

CQ15. Thinking specifically about BNPL, which of the following, if any, do you feel apply to you?  
 BASE: Buy Now Pay Later users n=237, Gen Z (18-27) n=39, Millennials (28-43) n=156, Gen X (44-59) n=118, Boomer (60-75) n=64

# Business BNPL Sentiment

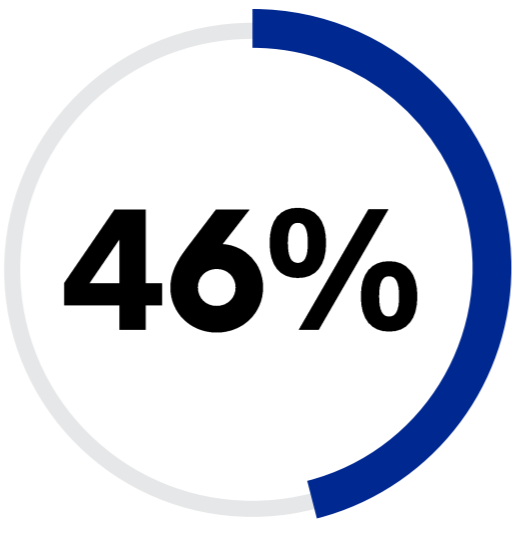
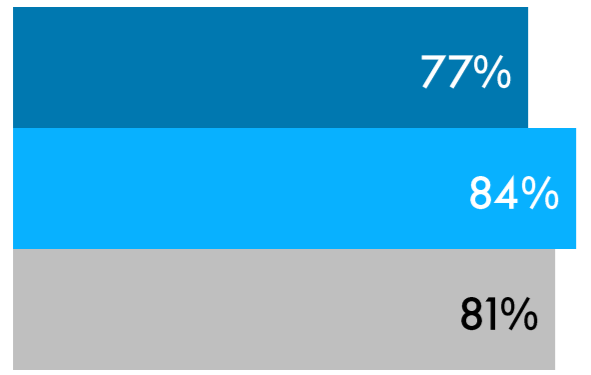
Among businesses that offer BNPL, 80% report acquisition benefits, including attracting younger shoppers (46%), gaining new customers (41%), and improving competitiveness (28%)

## Business Buy Now Pay Later Benefits

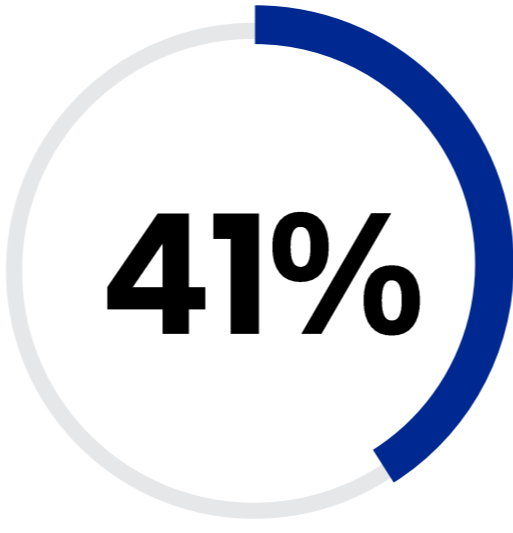
(Businesses Offering Buy Now Pay Later)

# 80%

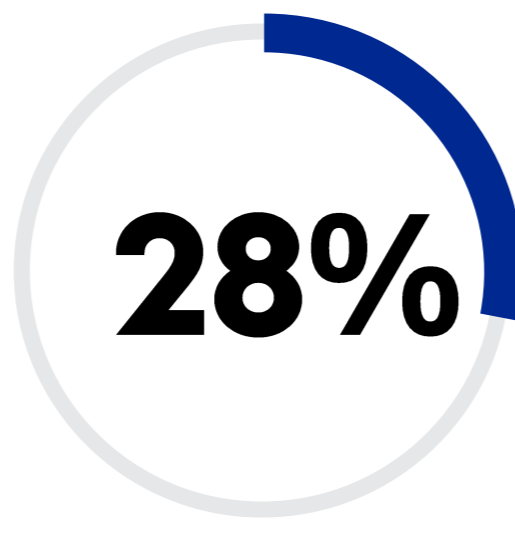
of businesses offering BNPL agree that it drives customer acquisition



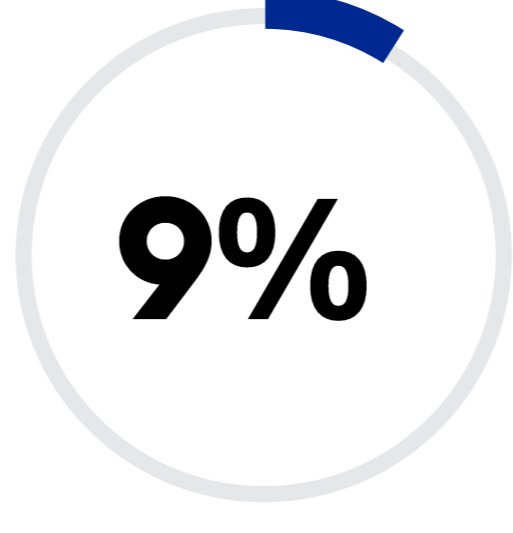
Buy Now Pay Later brings in younger customers



Buy Now Pay Later brings in new customers



Helps me compete with bigger businesses



Offer BNPL through PayPal Pay in 4 only



## Buy Now Pay Later

Among businesses that offer BNPL, perceived benefits centre on customer acquisition and demographic reach. Eight-in-ten businesses that offer BNPL (80%) say BNPL helps drive acquisition in some way, whether by bringing in younger customers (46%), attracting new customers (41%), or helping them compete with larger businesses (28%).

Notably, 9% say they do not offer a separate BNPL product because PayPal Pay in 4 is already included in the wallet at no additional cost, highlighting the appeal of integrated solutions.

Despite these reported benefits, business adoption of BNPL has contracted alongside consumer use. Just 19% of businesses now offer BNPL options at online checkout, down from 27% the previous year.

For those that offer BNPL, this declining adoption may itself be an advantage, with fewer competitors offering BNPL creating a genuine point of difference at checkout.

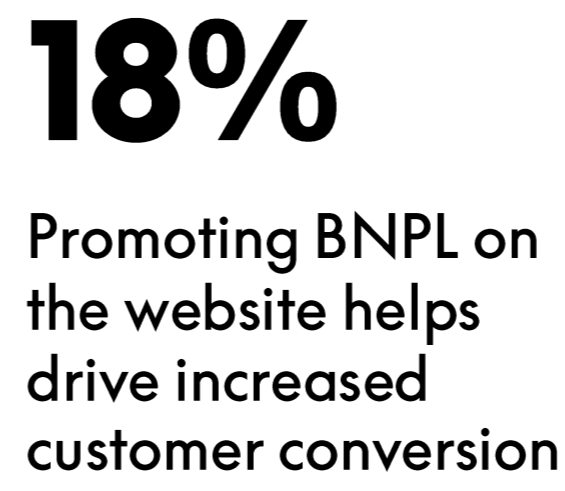
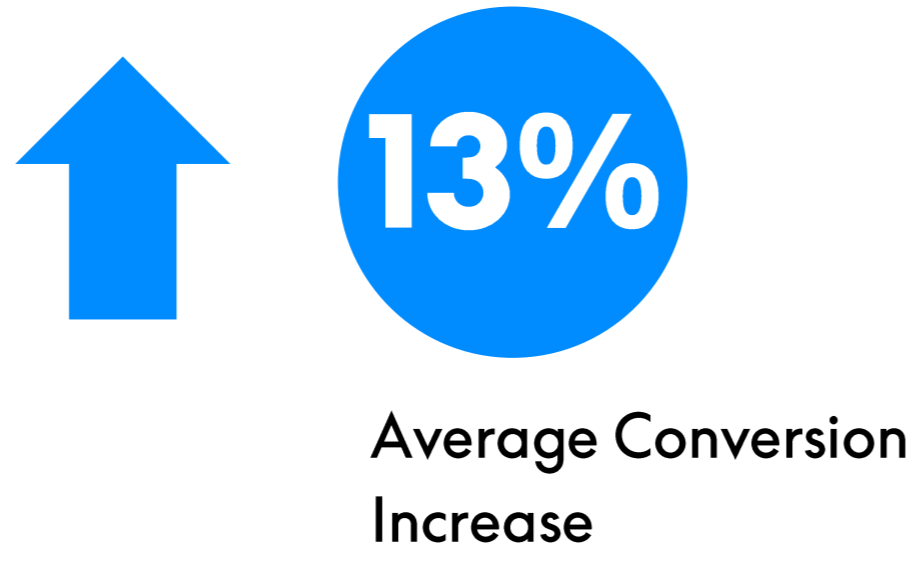
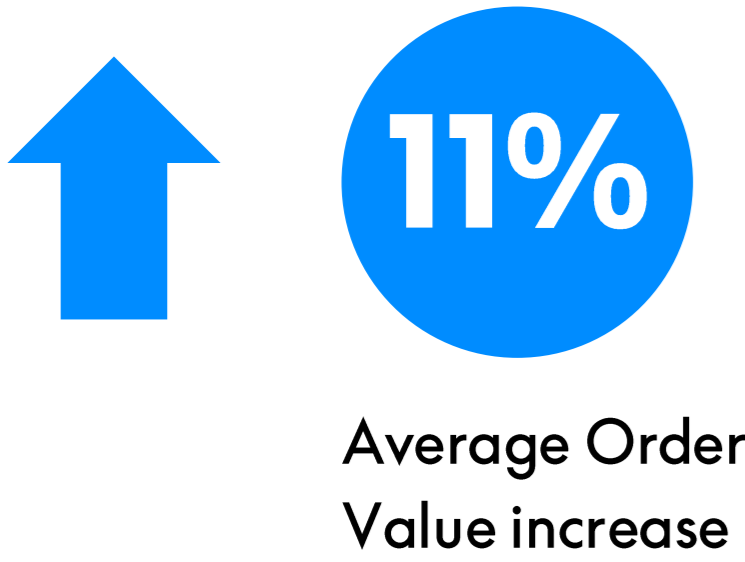
MQ2. Which of the following online payment options do you offer your customers? MQ11. Which of the following statements regarding BNPL do you agree with? BASE: Businesses that sell partially or wholly online n=410, Businesses offering Buy Now Pay Later n=76,

# Business BNPL Impact

BNPL accounts for almost a fifth (19%) of online sales among offering businesses, with 57% reporting AOV increases and 50% seeing conversion improvements

## Business Buy Now Pay Later Impact

(Businesses Offering Buy Now Pay Later)



## Business BNPL Impact

Among businesses that offer BNPL, the payment method contributes meaningful volume and shows positive performance indicators. BNPL transactions represent on average 19%, or around one-fifth, of total online sales for businesses who offer it.

Looking at performance impacts, 57% of BNPL-offering businesses report seeing average order value increase, with the typical lift averaging 13% where gains occur. Fifty percent report improved conversion rates, with an 11% average increase among those seeing uplift.

Beyond direct revenue benefits, BNPL also strengthens customer experience and choice. Twenty-eight percent of businesses believe offering BNPL meets customer expectations for payment flexibility, while 18% say actively promoting BNPL on their website helps drive higher conversion.

MQ9. Approximately what percentage of your current online turnover, results from sales using a BNPL service? MQ10c. What impact has offering BNPL had / do you think offering BNPL would have on the Average checkout value / conversion? MQ11. Which of the following statements regarding BNPL do you agree with?  
BASE: Businesses offering Buy Now Pay Later n=76

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# AI Adoption & Usage

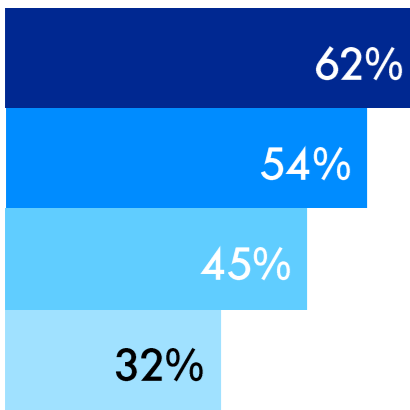
Nearly half of Australians (48%) have used AI for online shopping, led by Gen Z at 62%, with price comparisons (57%) and product comparisons (51%) the dominant applications

## AI Usage for Online Shopping

(All Australians 18-75 years)

# 48%

of Australians have used AI for online shopping

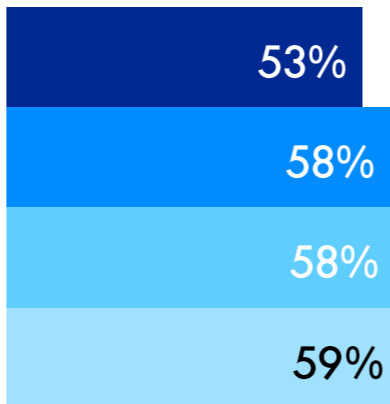


## Top Uses for AI

(Australians who have used AI for online shopping)

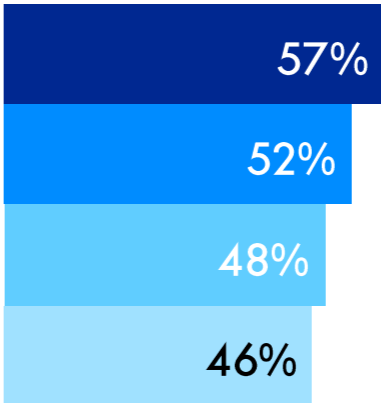
# 57%

Price comparisons



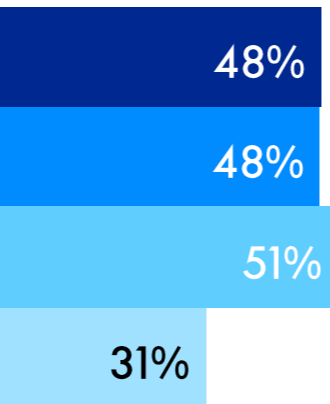
# 51%

Product comparisons



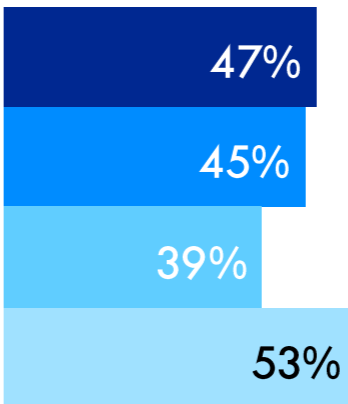
# 46%

Visual search (uploading an image to find similar products)



# 45%

Review or user opinion summaries



## Artificial Intelligence

Artificial intelligence has moved into mainstream shopping behaviour, with nearly half of Australians (48%) having used AI in some capacity when shopping online. Adoption skews younger, with 62% of Gen Z and 54% of Millennials reporting use, compared to 45% of Gen X and 32% of Boomers, highlighting a clear generational gradient.

Among those using AI for shopping, adoption centres on practical decision support. Price comparisons lead at 57%, exceeding 50% across all age groups. Product comparisons have been used by 51% of AI shoppers, followed by visual search (46%) where users upload images to find similar products, and review or user opinion summaries (45%).

The use cases show AI is currently helping consumers navigate choice and value rather than replacing human judgement. Shoppers use AI to streamline research while retaining control over final decisions. For businesses, this points to a shift toward AI-assisted discovery, where visibility within AI-driven comparison environments will play a growing role in conversion.

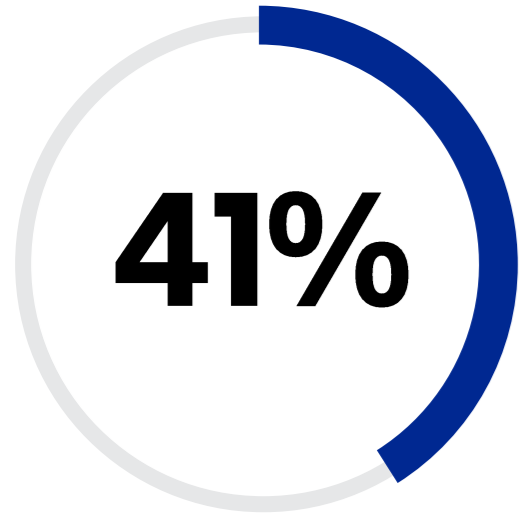
CQ27. When shopping online, which of the following AI capabilities have you tried, or would you like to try using AI for?  
 BASE: C: All Australians n=1012; Australians who have used AI for online shopping n=482, Gen Z (18-28) n=85, Mills (Millennials) (29-44) n=156, Gen X (45-60) n=137, Boomer (61-75) n=104

# AI Tools Used

ChatGPT (41%) and Google/Gemini (39%) lead AI tool adoption for shopping, with Microsoft Co-Pilot at 12% and just over one-in-four (27%) using other tools

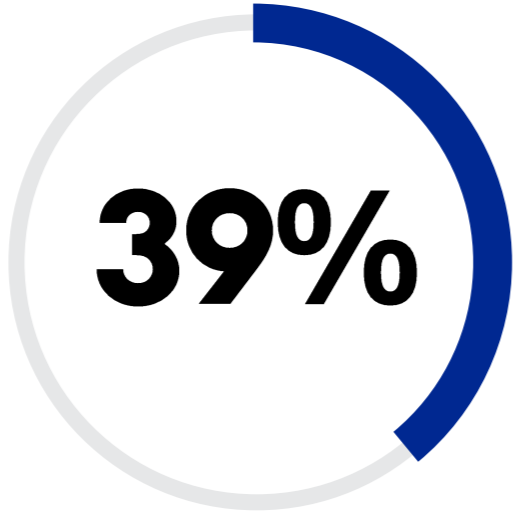
## Most Popular AI Tools by Usage

(Australians who have used AI for online shopping)



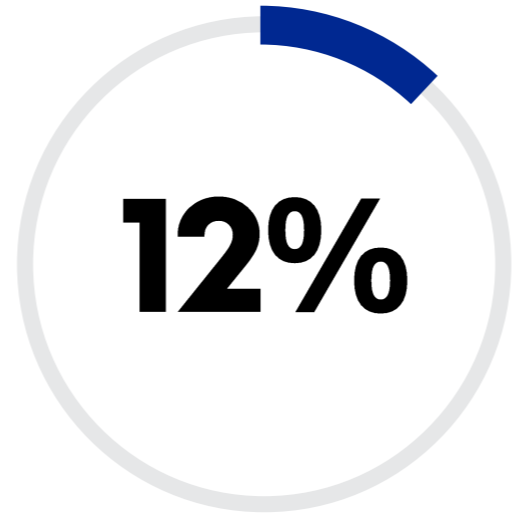
41%

ChatGPT



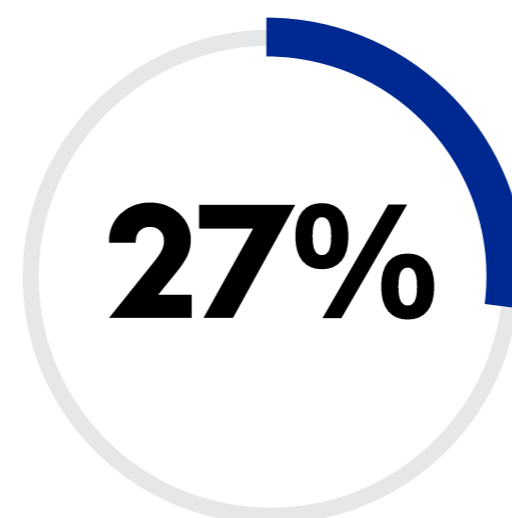
39%

Google/Gemini Tools



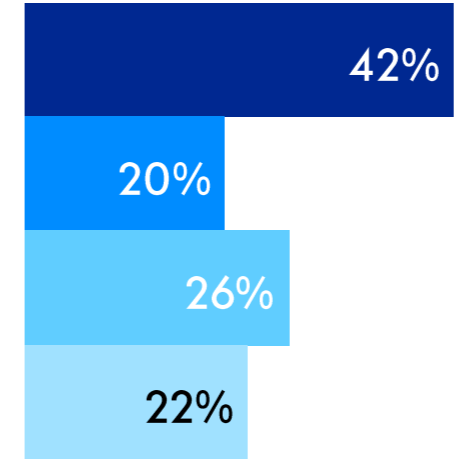
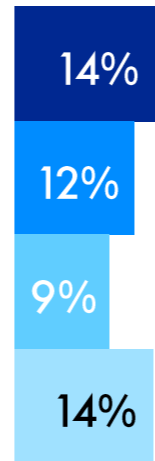
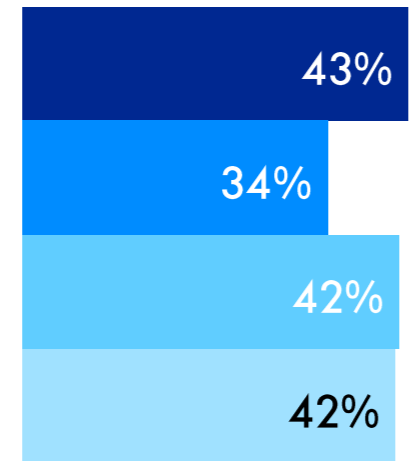
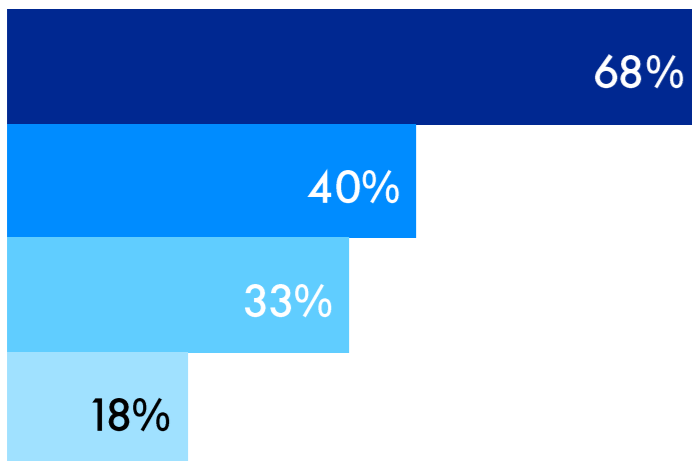
12%

Microsoft Co-Pilot



27%

Other AI Tools



## Artificial Intelligence

The use of AI platforms for product discovery and online shopping is distributed across multiple platforms rather than dominated by a single dominant provider. Among Australians who have used AI for shopping, ChatGPT leads at 41%, followed closely by Google and Gemini tools at 39%, with Microsoft Co-Pilot at 12%.

Generational differences are pronounced. ChatGPT is a clear favourite among Gen Z, with 68% reporting they've used it to assist with shopping. In addition, 42% of Gen Z report using other AI tools beyond the most recognised platforms, suggesting a broader willingness among younger consumers to experiment with emerging AI technologies in their purchase journeys.

The landscape remains dynamic as general-purpose AI platforms compete with specialised tools and retailers embed AI directly into their own experiences. The absence of a clear leader suggests continued evolution in how consumers discover and evaluate products.

CQ26 .Which of the following AI tools have you used for product discovery or online shopping?  
 BASE: C: All Australians who have used AI for online shopping n=482; Gen Z (18-28) n=85, Mills (Millennials) (29-44) n=156, Gen X (45-60) n=137, Boomer (61-75) n=104

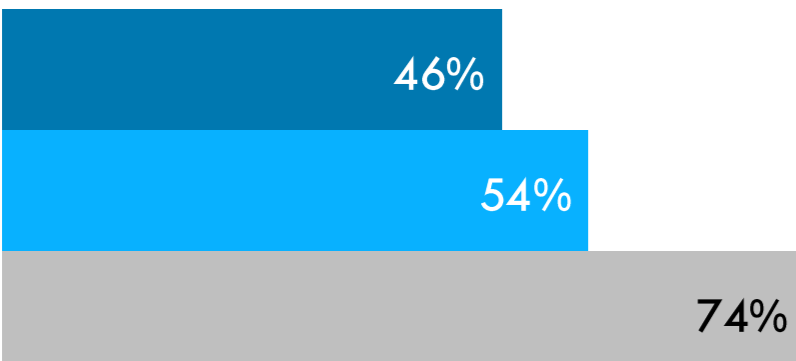
# Business AI Adoption

Businesses adoption of AI stands at 52%, led by large enterprises at 74%, with efficiency gains (71%) and customer experience improvements (59%) the leading use cases

## Business AI Adoption

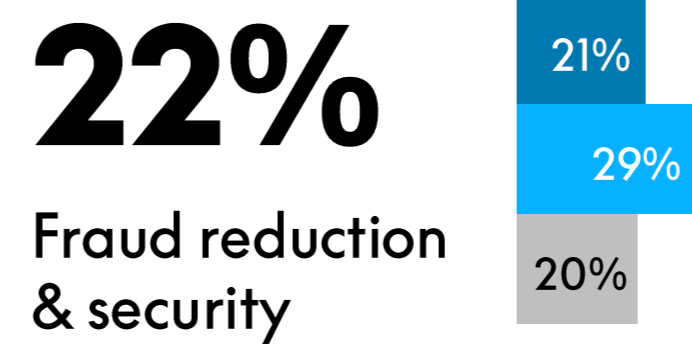
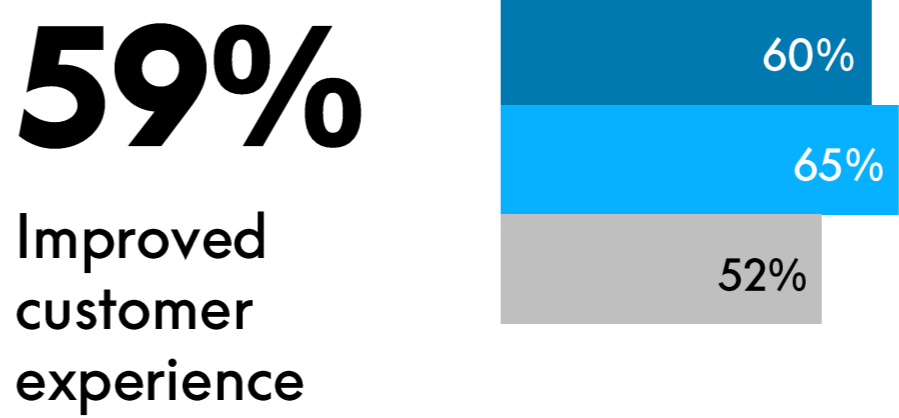
(All Businesses)

**52%**  
of Australian businesses  
are already using AI



## Business AI Adoption Benefits

(Businesses Adopting AI)



## Artificial Intelligence

Business adoption of AI slightly exceeds consumer adoption, with just over half of businesses (52%) actively deploying AI capabilities compared to 48% of consumers using AI for online shopping. Uptake of AI increases with company size: 74% of large enterprises report implementation, compared to 54% of SMBs and 46% of micro businesses, reflecting differences in resources, capability and scale.

Among businesses using AI, the primary benefits are operational rather than purely revenue-driven. Increased efficiency is the leading outcome (71%), followed by improved customer experience (59%). Just over half (51%) say AI is contributing to business growth, while 22% cite fraud reduction and enhanced security benefits.

Overall, the data suggests businesses are initially focussing AI deployment on cost reduction and service enhancement, before looking more broadly at other potential use cases.

MQ22. Thinking about the use of AI in your business, which of the following are you already doing, aware of, or likely to adopt?  
 MQ20. Which of the following, if any, do you agree with when it comes to businesses using AI?  
 BASE: M: Businesses that sell partially or wholly online n=410, Micro (<\$99k) n=92, SMB (\$100k - \$10m) n=256, Large (\$10m+) n=62; Businesses already using AI n=214

# Agentic Commerce

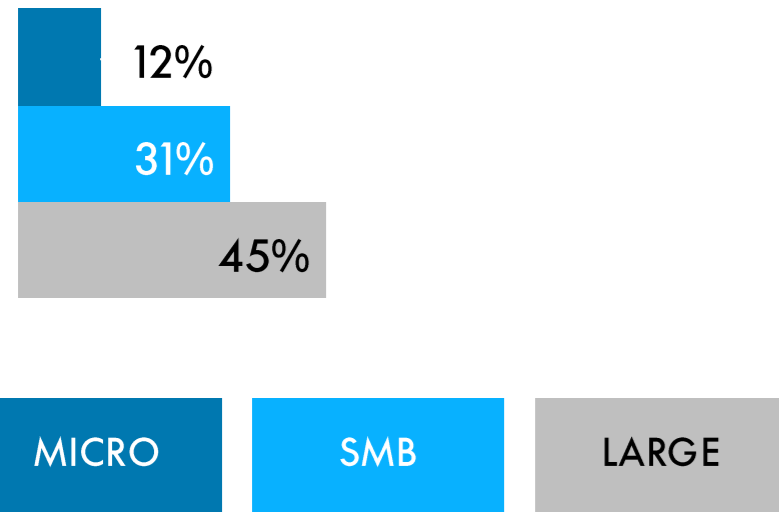
Agentic AI adoption stands at 29% of businesses, with learning about AI (39%) and reviewing security (26%) the top preparation priorities

## Business Agentic AI Adoption

(All Businesses)

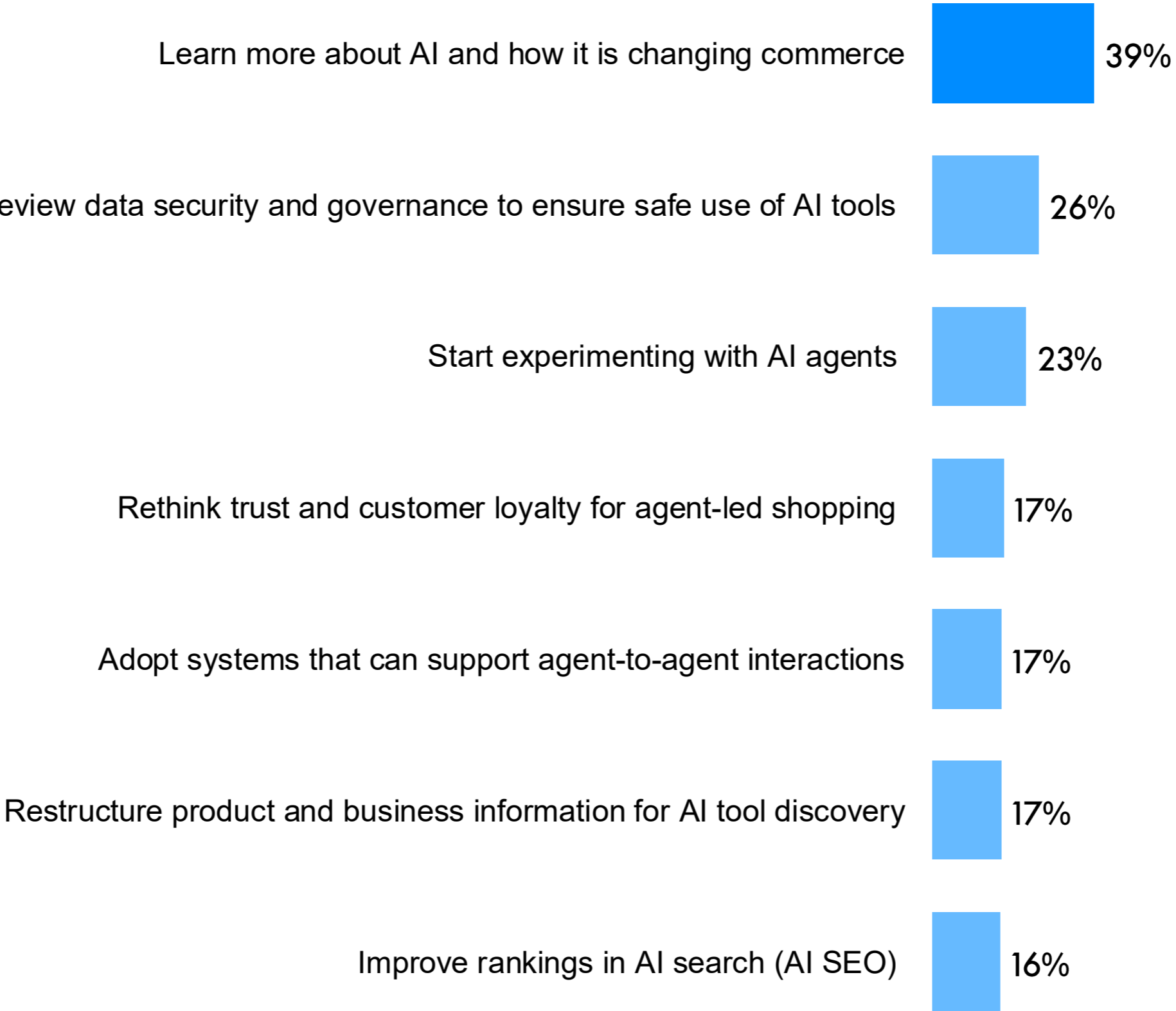
# 29%

**of Australian businesses are evaluating or preparing their systems for agentic shopping**



## Business Priorities for Preparing for AI-Driven Commerce

(All Businesses)



## Artificial Intelligence

Agentic commerce (where AI agents can autonomously discover products and execute transactions on behalf of consumers) is emerging as a strategic consideration for Australian online businesses. Nearly three in ten businesses (29%) are already evaluating or preparing their systems for AI-driven shopping agents.

Preparation priorities centre on education and security. Thirty-nine percent say learning more about AI’s impact on commerce is important, while 26% highlight reviewing data security and governance. Almost a quarter (23%) are starting to experiment with AI agents, and 17% are considering system upgrades to support agent-to-agent interactions, restructuring product data for AI discoverability or rethinking trust and customer loyalty for agent-led interactions.

The findings suggest agentic AI is shifting from emerging concept to operational consideration, with larger businesses leading adoption and others beginning to build foundational capabilities.

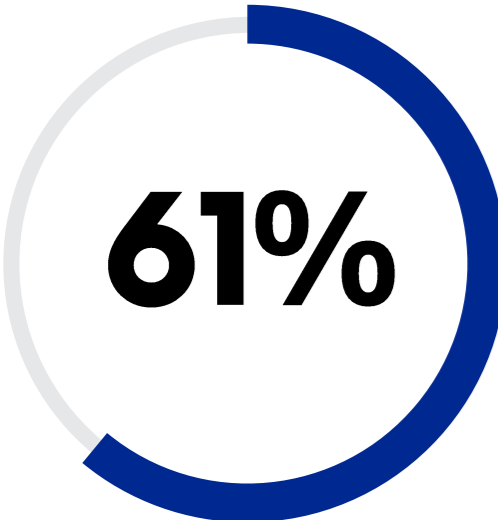
MQ23. Which of the following best describes your business’s approach to agentic AI?  
 MQ24. Which, if any, of the following do you consider important for businesses to do in order to prepare for shoppers who are using AI shopping assistants or AI-powered agents i.e. agentic commerce?  
 BASE: M: Businesses that sell partially or wholly online n=410, Micro (<\$99k) n=92, SMB (\$100k - \$10m) n=256, Large (\$10m+) n=62

# Consumer Interest & Business Applications

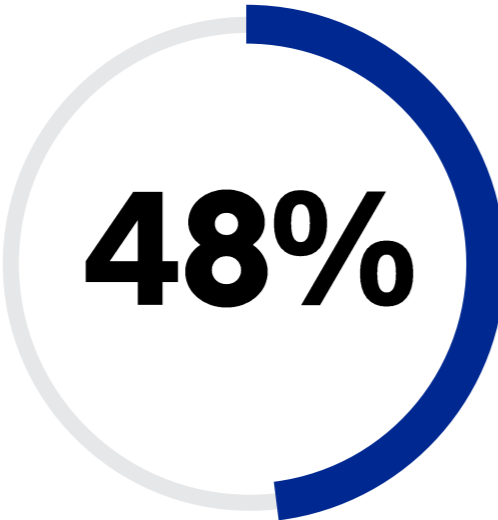
Consumers prioritise AI for order tracking (61%), while businesses focus on marketing automation (56%) and predictive analytics (53%)

## Consumer Interest in using AI for Online Shopping

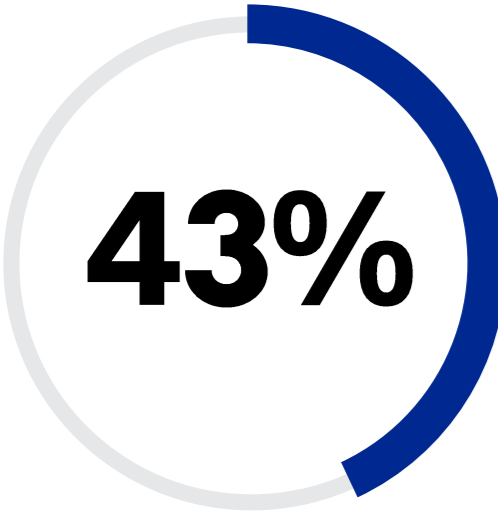
(All Australians 18-75 years)



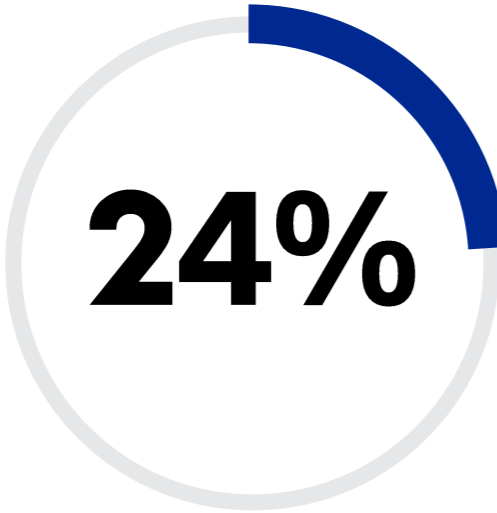
Order tracking



Customer support chatbots



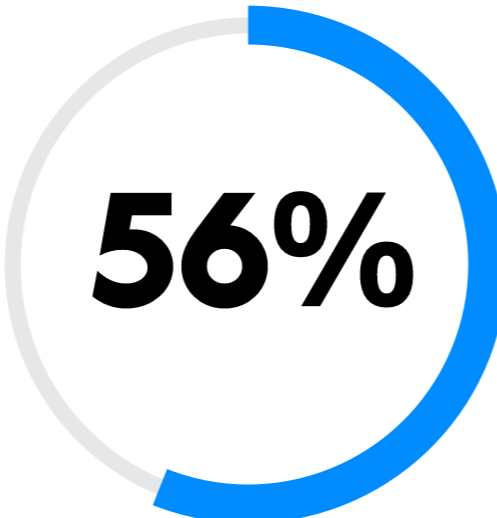
AI shopping assistants



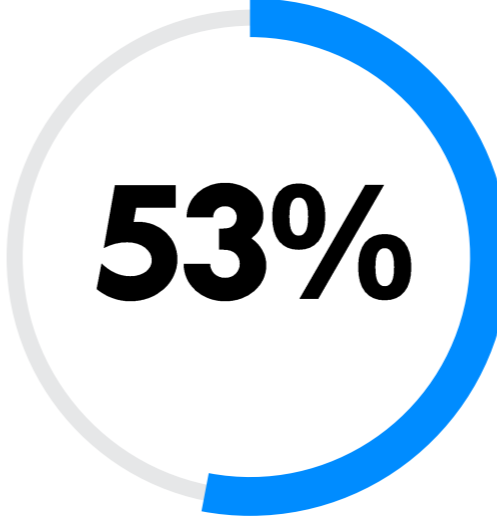
Automated purchasing & payments

## Business Applications of AI

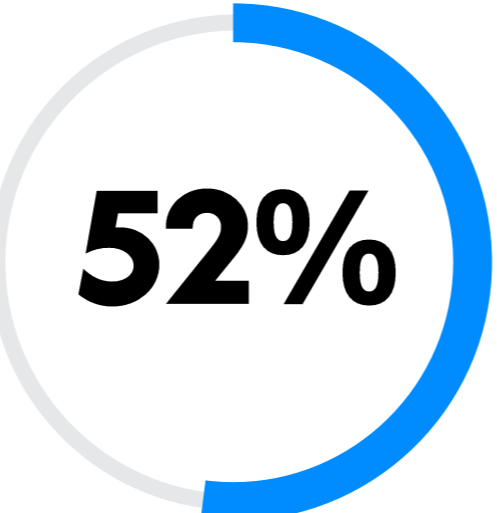
(All Businesses)



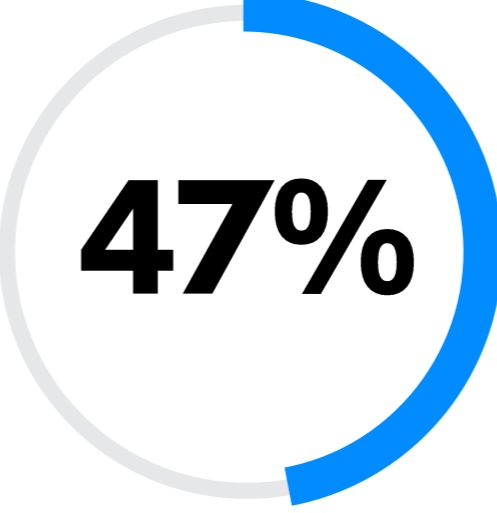
Marketing automation & personalisation



Predictive analytics



Customer support & chatbots



Managing customer orders

## Artificial Intelligence

AI feature expectations and deployment patterns reveal partial alignment between consumer desires and business priorities with notable gaps.

Consumers are most interested in AI that reduces friction and uncertainty. Order tracking leads at 61%, followed by customer support chatbots (48%), AI shopping assistants (43%), and automated purchasing and payments (24%).

Businesses, by contrast, are prioritising operational and commercial gains. Marketing automation and personalisation top the list at 56%, followed by predictive analytics (53%), customer support (52%), and order management (47%).

Survey results suggest consumers want AI for reassurance and convenience, while businesses are deploying it to drive revenue and growth. The strongest overlap appears in customer support, where both sides recognize value.

Q28r - Now, thinking about specific AI features or services, which of the following have you used, or would be interested in using when shopping online?  
 MQ22. Thinking about the use of AI in your business, which of the following are you already doing, aware of, or likely to adopt?  
 BASE: C: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289  
 BASE: M: Businesses that sell partially or wholly online n=410, Micro (<\$99k) n=92, SMB (\$100k - \$10m) n=256, Large (\$10m+) n=62

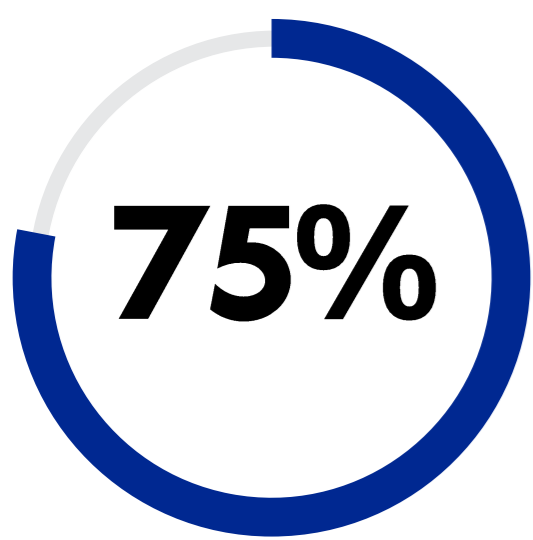
# Consumer Attitudes

Most Australians (75%) prefer when AI features are clearly labelled, while 72% believe they have used AI without realising it and 58% expect AI shopping to become mainstream

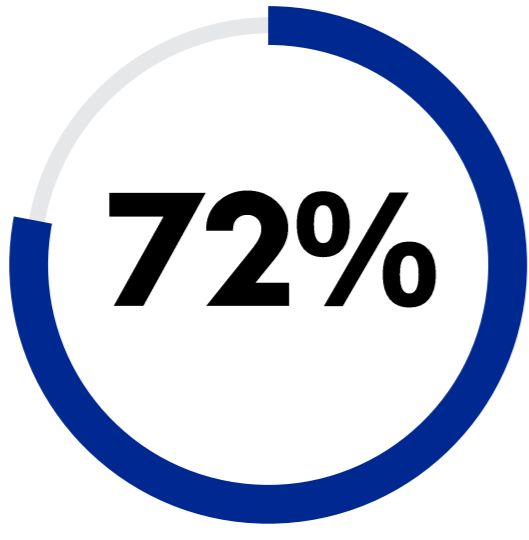
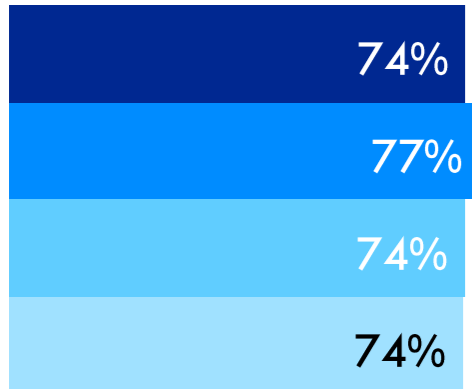
## Consumer Attitudes to using AI for Online Shopping

(All Australians 18-75 years)

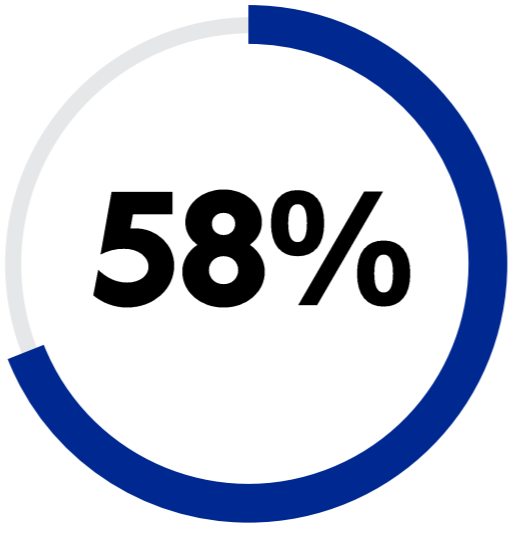
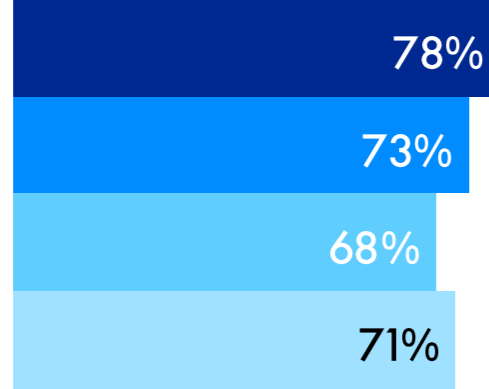
(Australians who have used AI for online shopping)



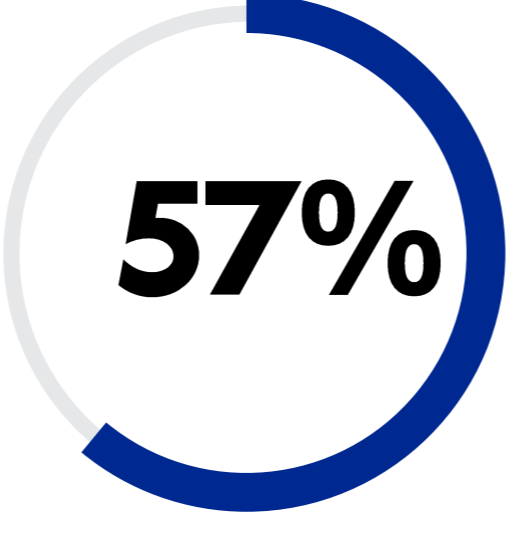
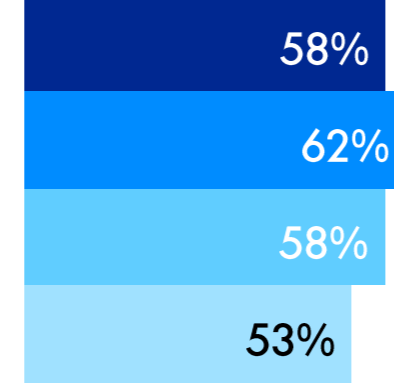
Prefer when AI features/tools are labelled as "AI"



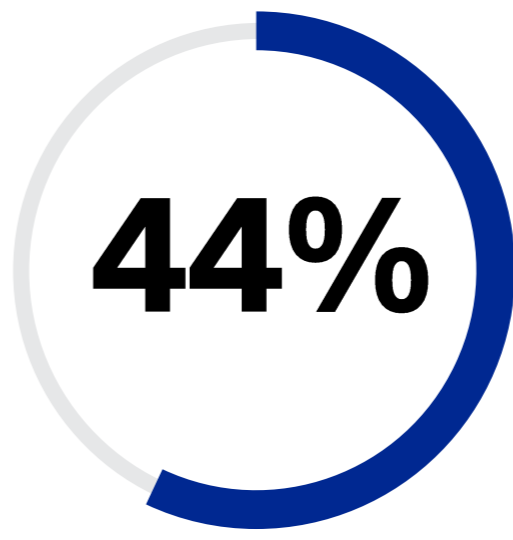
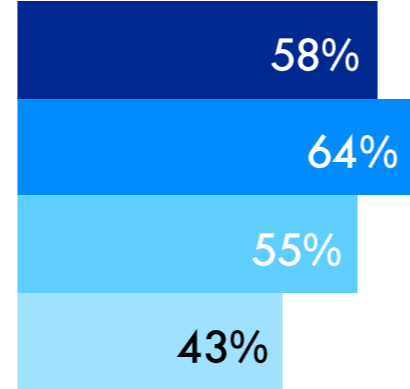
Probably used AI without knowing it



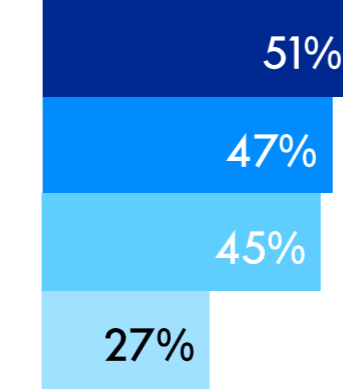
Think AI shopping will become mainstream in the future



Think AI tools can help people save money when shopping online



Trust AI to give product recommendations



## Artificial Intelligence

Consumer attitudes toward AI shopping reveal cautious optimism mixed with a strong desire for transparency and control.

Three-quarters of Australians (75%) say they prefer AI features to be clearly labelled, suggesting disclosure is important for trust. At the same time, 72% believe they have likely used AI without realising it, indicating they feel that AI is already embedded in the online shopping experience. More than half (58%) expect AI shopping tools to become mainstream in the future, with sentiment broadly consistent across generations.

Among those who have used AI for shopping, perceptions are more outcome focused. Fifty-seven percent agree AI tools can help people save money, rising to 64% among Millennials. Trust is more measured: 44% say they would trust AI to provide product recommendations, although this increases to 51% among Gen Z and falls to 27% among Boomers.

Together, the findings suggest AI is becoming normalised in commerce, but trust and transparency will remain critical factors in shaping how deeply consumers rely on it.

CQ29. Thinking about shopping online, which of the following statements about AI do you agree with?  
 BASE: C: All Australians n=1012; Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289; All Australians who have used AI for online shopping n=482; Gen Z (18-28) n=85, Mills (Millennials) (29-44) n=156, Gen X (45-60) n=137, Boomer (61-75) n=104

# AI Concerns

93% of consumers have at least one concern around AI for online shopping, with fraud and security (80%), biased recommendations (78%), and overspending (59%) the top concerns

## Consumer Concern with AI Usage

(All Australians 18-75 years)

# 93%

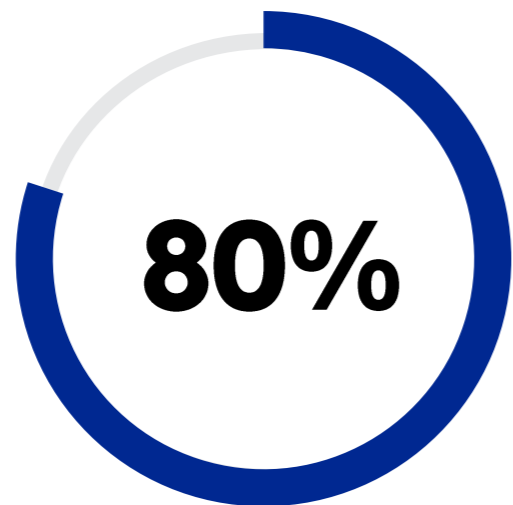
of Australians are concerned about using AI tools for online shopping



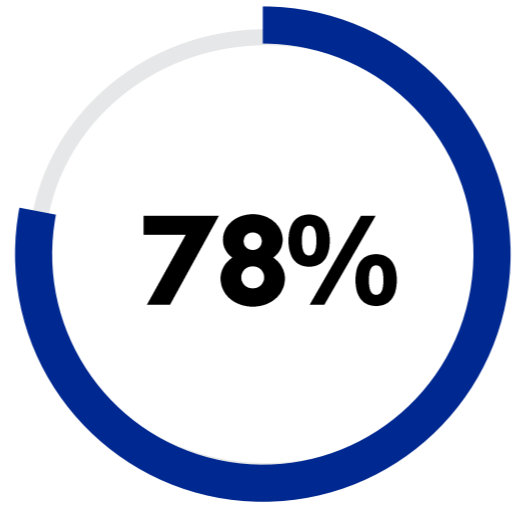
GEN Z   MILLS   GEN X   BOOMER

## Consumer Concerns

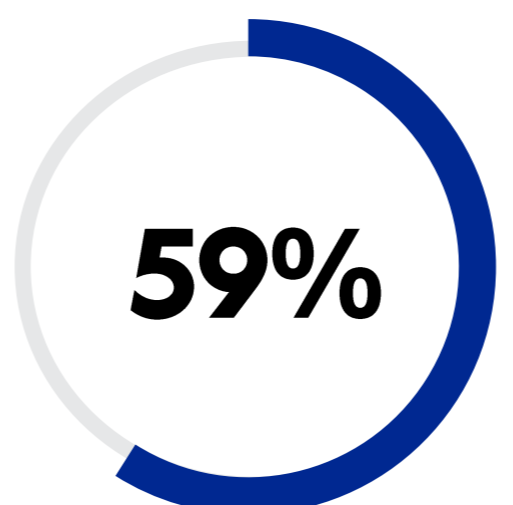
(All Australians 18-75 years)



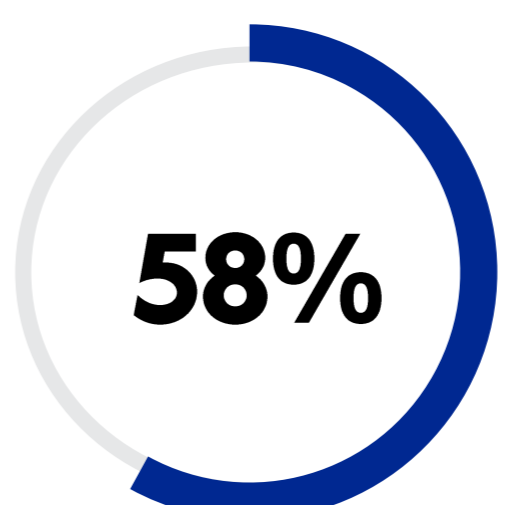
AI tools enacting fraud or keeping my data secure



AI tool pushing products that are not the best available option



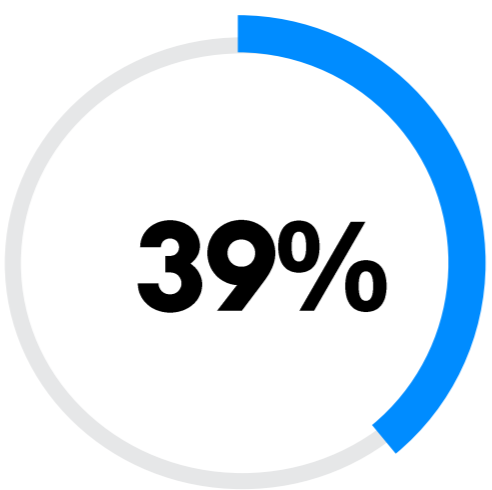
AI tools encouraging me to overspend



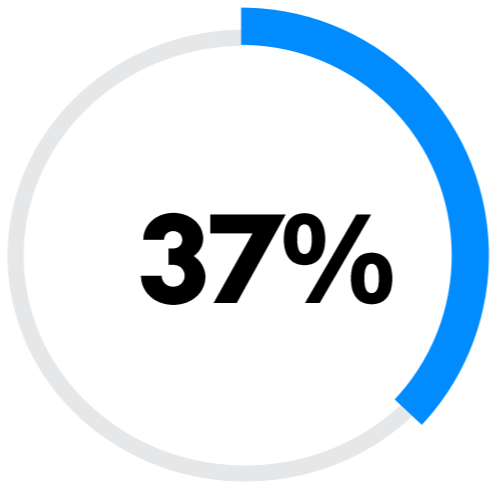
AI tool will cause loss of human connection

## Business Concerns

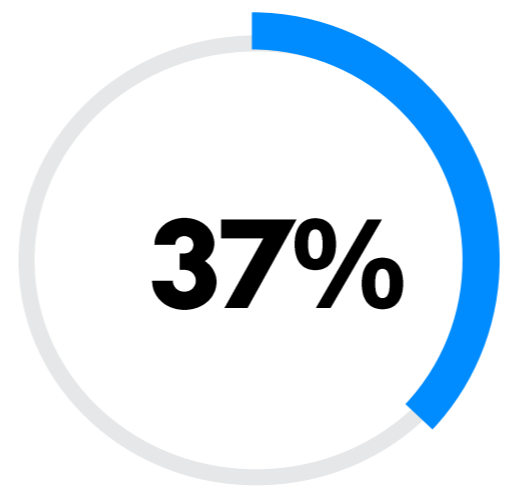
(All Businesses)



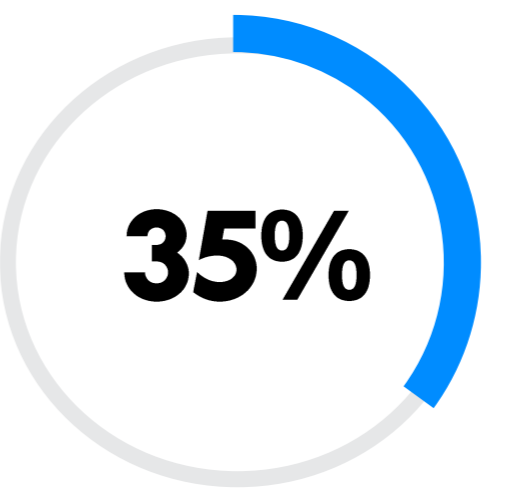
Customers preferring human interaction over AI



Loss of customer relationships, loyalty & data



Capabilities and readiness to use AI



AI agents prioritising bigger/competitor brands

## Artificial Intelligence

Concerns about AI in online shopping are widespread, with 93% of Australians expressing at least one reservation. The dominant anxieties centre on trust and control: 80% worry about fraud or data security risks, while 78% are concerned AI may promote products that are not the best available option. A further 59% fear AI could encourage overspending, and 58% worry it may reduce human connection in the shopping experience.

From the business perspective, concerns centre on customer relationships and competitive positioning. Nearly two in five businesses (39%) worry that customers may prefer human interaction over AI. An equal proportion (37%) fear losing customer relationships, loyalty and data to AI intermediaries, while a further 37% question their own capabilities and readiness to deploy AI effectively. More than a third (35%) are concerned that AI agents may prioritise larger or competitor brands over their own, posing a risk to smaller businesses in an increasingly automated discovery environment.

Together, these findings highlight that trust, transparency and control will be central to the successful integration of AI in commerce – for both consumers and businesses.

CQ30. Which, if any, of the following concerns do you have about using AI tools for online shopping?  
 MQ21. And which of the following, if any, are you concerned about when it comes to your business using AI?  
 MQ25. If customers increasingly used AI agents to make purchases on their behalf, which of the following would your business be concerned about?  
 BASE: C: All Australians n=1012; Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289; M: Businesses that sell partially or wholly online n=410

# PayPal eCommerce Index 2026

eCommerce in Australia

eCommerce Drivers & Barriers

Security

SMB Landscape

Buy Now Pay Later

Artificial Intelligence



**Little Luxuries**



# Purchase Frequency

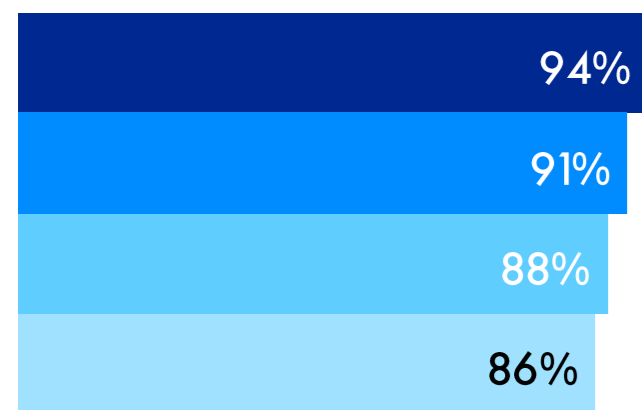
Little luxuries are a regular purchase for the majority of Australians, with 69% buying monthly or more frequently, reflecting sustained demand for affordable indulgences

## Little Luxuries

(All Australians 18-75 years)

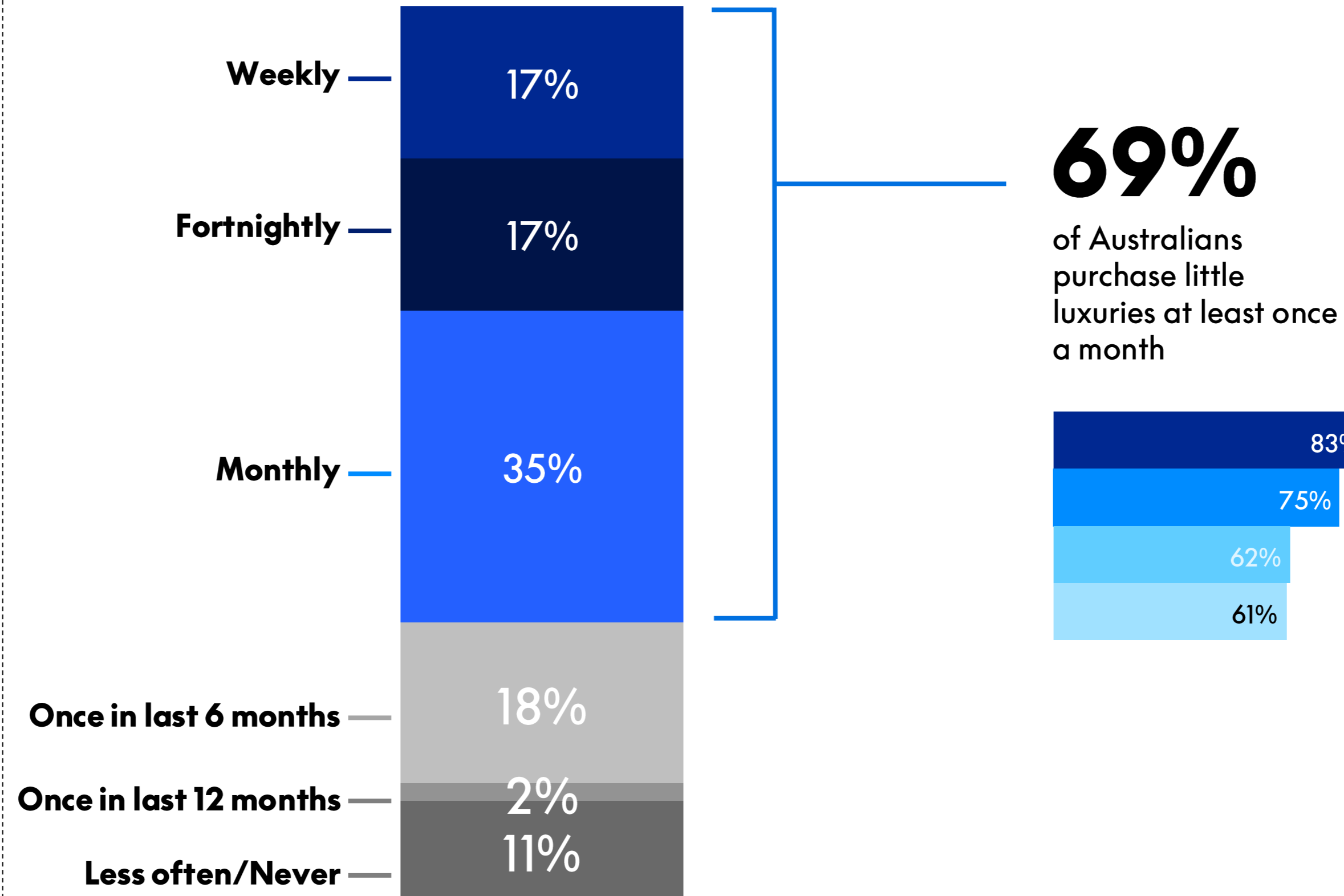
# 89%

of Australians have purchased "little luxuries" in the last 12 months



## Purchase Frequency

(All Australians 18-75 years)



## Little Luxuries

Little luxury purchases (affordable indulgences like premium coffee, nice meals out, or small treats), are nearly universal across Australian consumers.

The vast majority (89%) report purchasing little luxuries in the past year, with adoption relatively consistent across generations, from 94% of Gen Z to 86% of Boomers.

Frequency of purchase is also high. More than two-thirds (69%) buy little luxuries at least monthly, with 17% purchasing weekly, another 17% fortnightly, and 35% monthly.

The consistency suggests little luxuries play a stable role in everyday consumption, offering accessible moments of enjoyment even as consumers moderate spending in other areas.

CQ32. How often do you buy "little luxuries"?

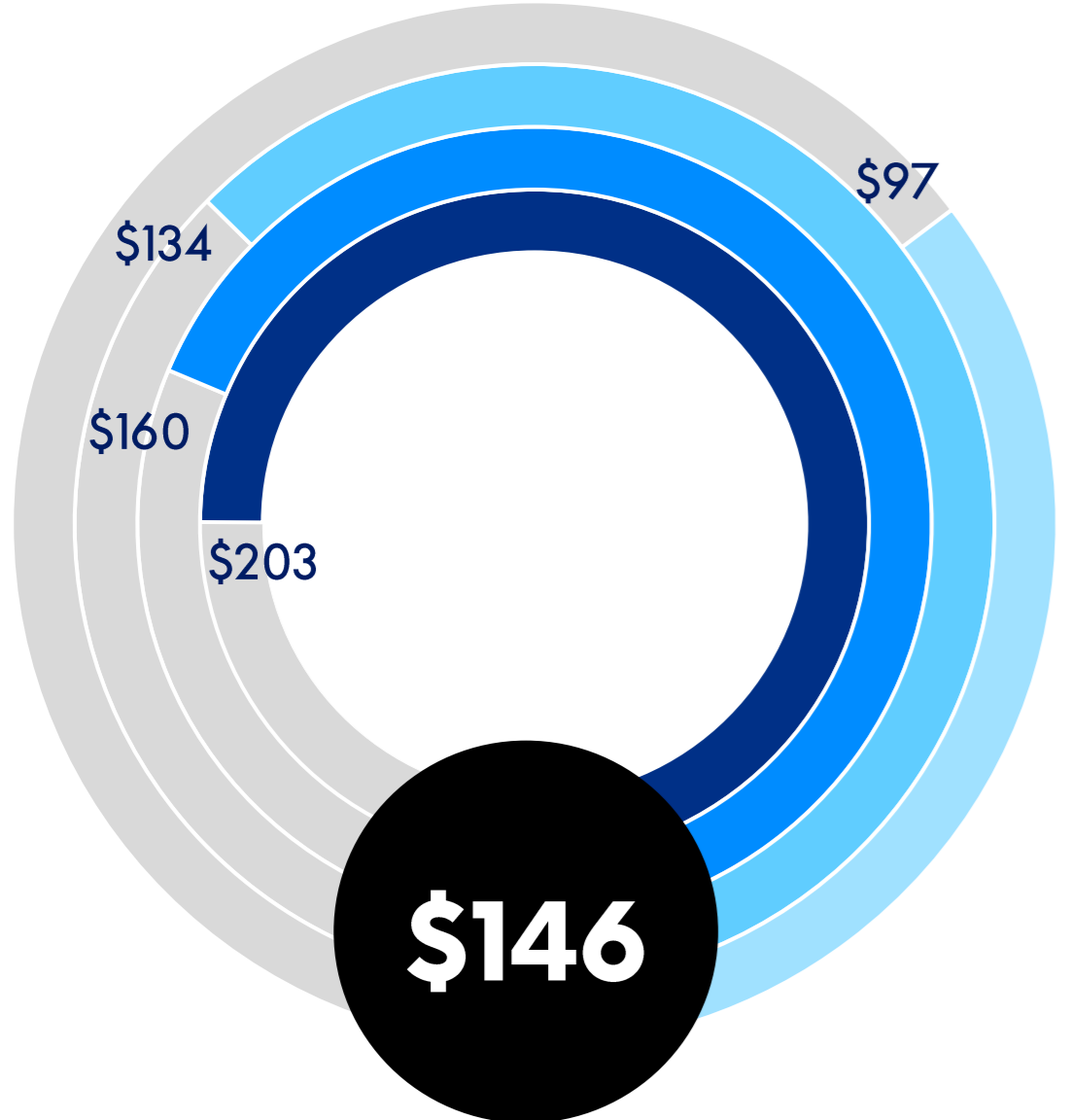
BASE: C: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Spend & Purchase Category

Little luxury spending averages \$146 monthly, with Gen Z leading at \$203, concentrated heavily in food and drink (87%) and experiences (70%)

## Average Spend per Month on Little Luxuries

(All Australians 18-75 years)

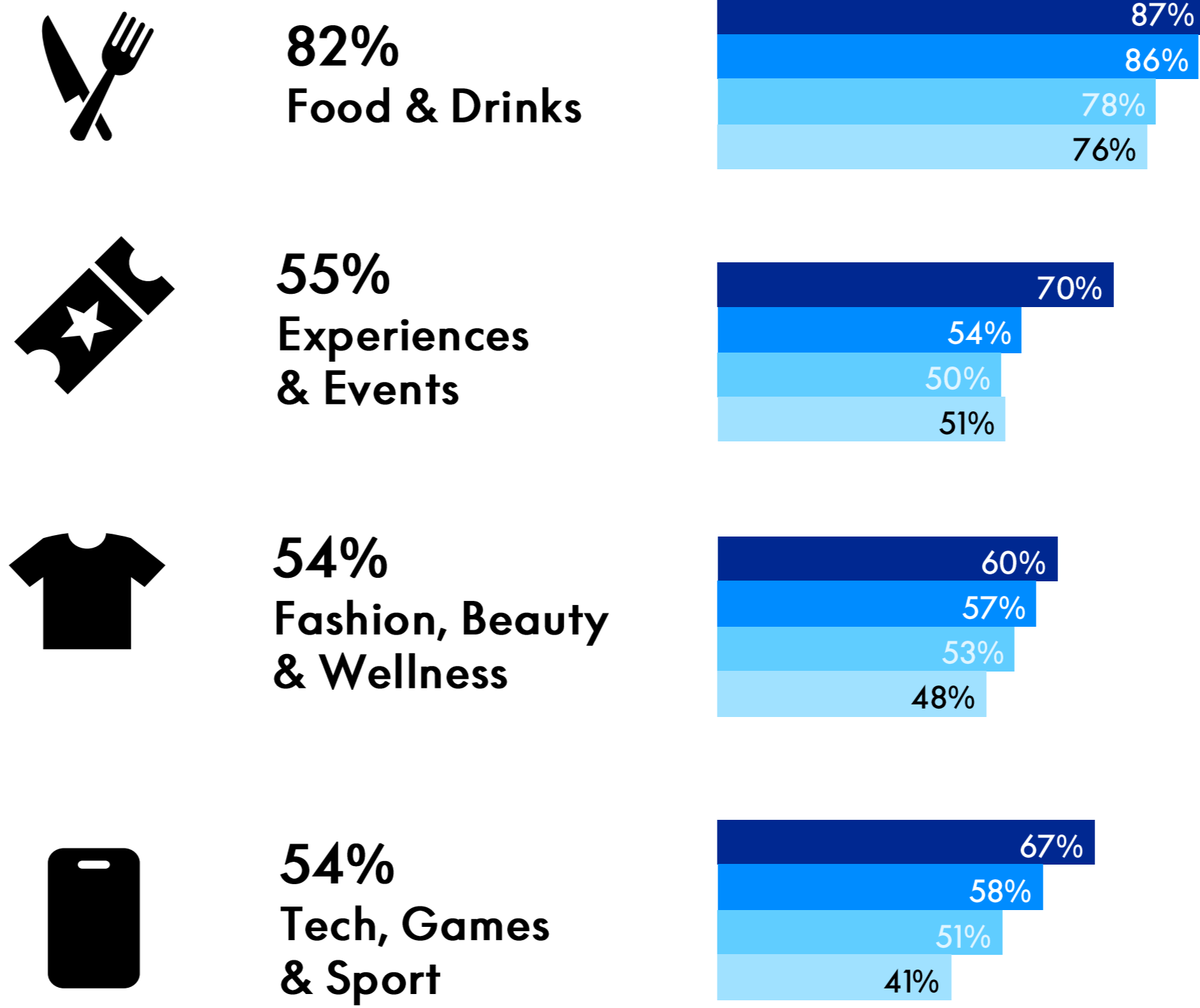


% spending over \$100 a month

AU consumers 18-75	AGE			
	Gen Z	Mills	Gen X	Boomer
35%	45%	40%	31%	25%

## Top Little Luxury Purchase Categories

(All Australians 18-75 years)



## Little Luxuries

Spending on little luxuries shows both generational patterns and clear category concentrations.

Australians spend an average of \$146 per month on Little Luxury items, with Gen Z spending the most at \$203, followed by Millennials at \$160, Gen X at \$134, and Boomers at \$97. The generational gradient likely reflects differences in lifestyle and priorities rather than income alone. More than one in three (35%) Australians spend over \$100 per month on little luxuries, suggesting the category has become a meaningful and regular part of personal budgets.

Category preferences reveal where Australians find affordable indulgence. Food and drink dominate at 82% of consumers, making meals, drinks, and food treats the most common Little Luxury purchase. Experiences and events follow at 55%, with particularly strong purchasing among Gen Z at 70%. Fashion, beauty, and wellness categories reach 54% overall and 60% for Gen Z. Technology, games, and sport purchases are also made by 54% of consumers, rising to 67% of Gen Z.

CQ33. How much have you spent on "little luxuries" in the past 3 months? CQ31. Which of the following categories of "little luxuries" have you purchased for yourself?  
 BASE: C: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Purchase Attitudes

Little luxury purchases are used by 76% of Australians to boost their mood, while 60% still seek discounts, highlighting a balance between emotional reward and price sensitivity.

## Little Luxuries

Consumer attitudes toward little luxuries highlight a balance between emotional reward and price sensitivity.

The vast majority of Australians (76%) agree that small luxuries boost their mood and add enjoyment to daily routines, a sentiment strongest among Gen Z (84%) and Millennials (79%), and consistent even among Boomers (65%).

At the same time, value remains important. Almost two-thirds (60%) actively look for deals and discounts when purchasing little luxuries, suggesting price consciousness persists even within this discretionary category.

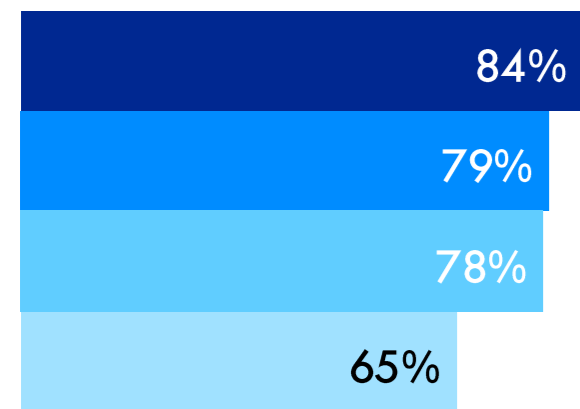
Over a third (38%) view little luxuries as treats that feel financially sensible, reinforcing the category's role as accessible indulgences. A third (33%) say that purchasing everyday luxuries simply makes them feel good.

### Reasons For Purchasing Little Luxuries

(All Australians 18-75 years)

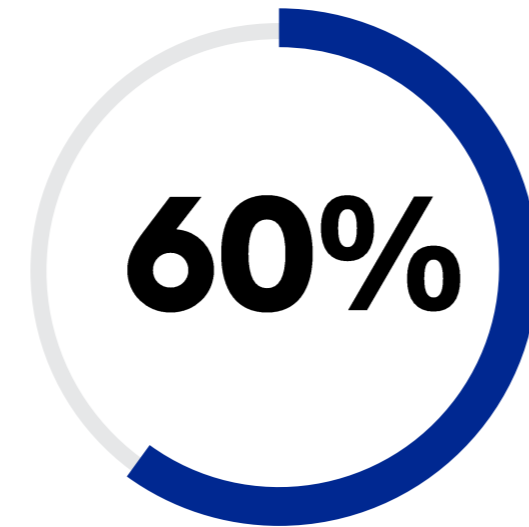
# 76%

of Australians purchase little luxuries to boost their mood

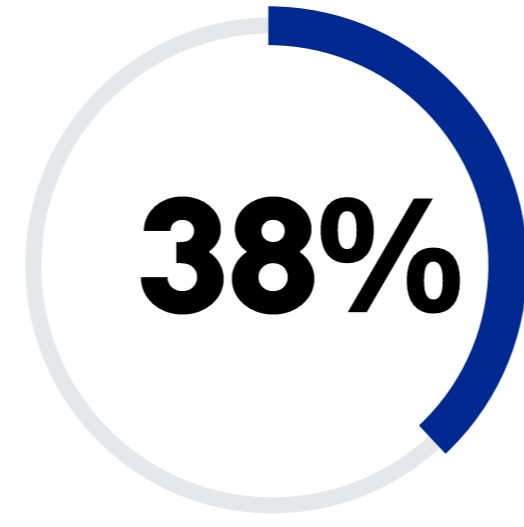
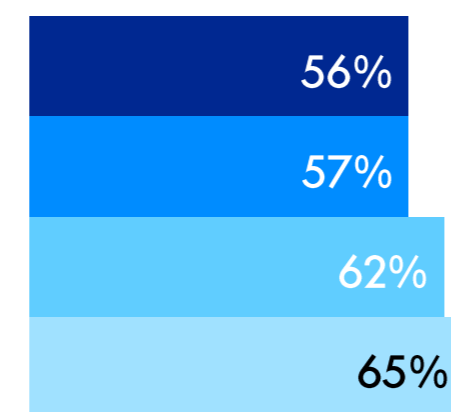


### Little Luxury Purchase Attitudes

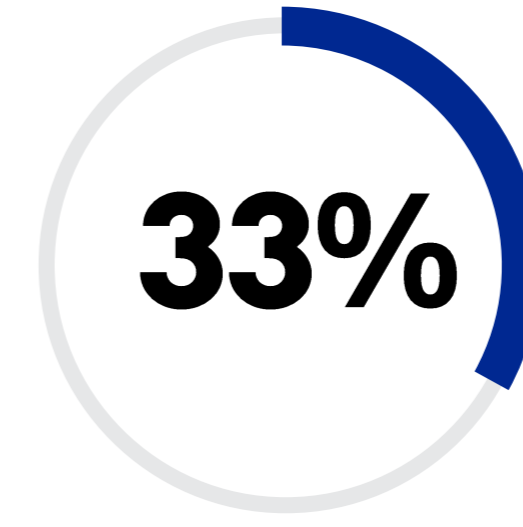
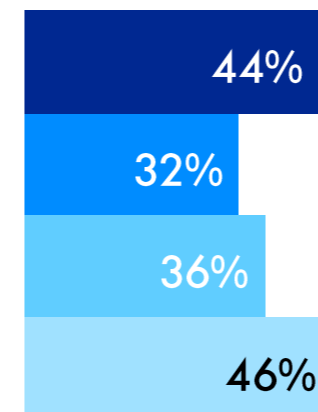
(All Australians 18-75 years)



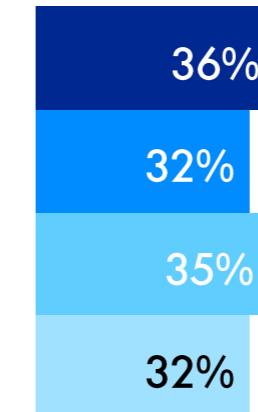
Look for deals/discounts when purchasing little luxuries



Little luxuries feel like a treat that is financially sensible



Purchasing everyday luxuries makes them feel good



CQ35. Thinking about "little luxuries", which of these statements do you agree with? CQ34. What are the main reasons you purchase "little luxuries"?  
 CQ34. What are the main reasons you purchase "little luxuries"?  
 BASE: C: All Australians n=1012, Gen Z (18-28) n=143, Mills (Millennials) (29-44) n=284, Gen X (45-60) n=296, Boomer (61-75) n=289

# Little Luxuries & Cost of Living

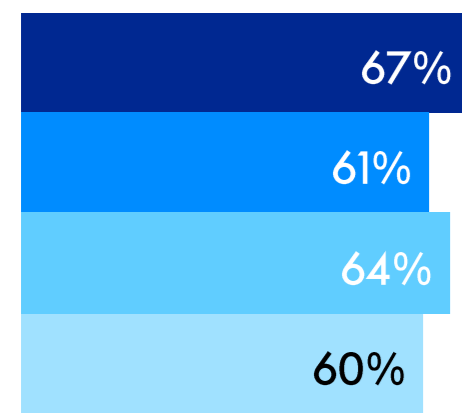
Cost of living is reshaping how Australians approach little luxuries, 63% use them as a coping mechanism, with 46% finding them less affordable and 31% switching to cheaper alternatives

## Little Luxuries and Cost of Living

(All Australians 18-75 years)

# 63%

of Australians use little luxuries to manage cost of living pressures

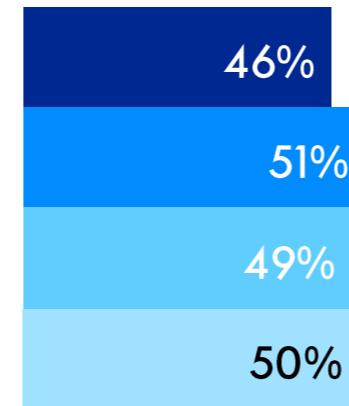


## How Cost of Living is Changing Behaviour

(All Australians 18-75 years)

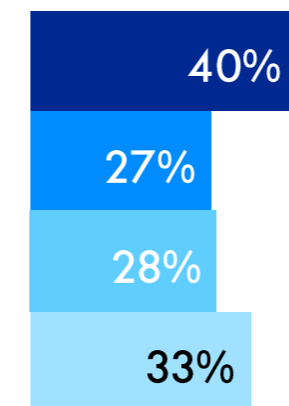
# 49%

Cost of living has changed spending habits



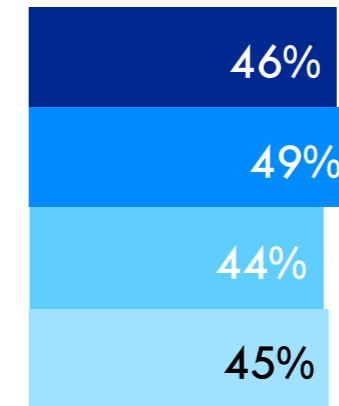
# 31%

Switched to affordable brand alternatives when buying little luxuries



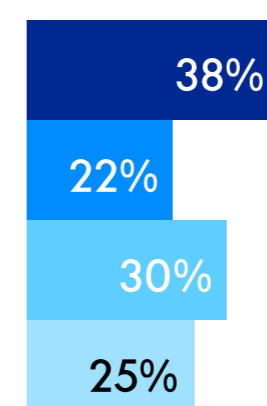
# 46%

Little luxuries are less affordable than they used to be



# 27%

Have reduced spending on bigger luxuries due to cost of living



## Little Luxuries

Nearly two thirds of Australians (63%) use little luxuries as a way to manage cost of living pressures, a sentiment consistent across all generations, from Gen Z at 67% through to Boomers at 60%.

At the same time, affordability concerns are increasing. Almost half (46%) believe small luxuries are becoming less affordable, while 49% say cost of living pressures have changed their spending habits in this category.

Rather than opting out, Australians are adapting. Nearly a third (31%) have switched to more affordable brands when buying little luxuries, with Gen Z showing the strongest shift at 40%. More than a quarter (27%) report they have reduced spending on larger luxuries.

This pattern of trading down rather than giving up reinforces the category's resilience and its role as an affordable treat even under financial pressure.

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