

The annual Stay Secure study assesses consumer awareness and behavior around digital commerce and fraud in Nigeria. This year's edition, conducted by Wakefield Research, highlights how AI-enabled shopping and social commerce are changing consumer behavior as expectations around trust and protection remain firmly in place.



Consumers Embrace AI-Assisted Shopping, but Trust is Key at Checkout

88%

Today, 34% trust AI agents to complete checkout, while 88% have used AI tools to assist with shopping, including comparing prices, finding gift ideas, and checking reviews or product ratings.

Social Commerce is Growing but so are Scam Risks

51%

have experienced a financial scam in the past 12 months. Among those who have experienced a scam, 57% report the incident occurred on social media.



Children are Increasingly Exposed to Scams While Shopping and Gaming Online

76%

are concerned that children in their lives struggle to recognize scams, and 62% have seen a child fall victim while gaming or shopping online.



Consumers Expect Institutions to Lead on Fraud Protection

49%

believe banks or financial institutions should be primarily responsible, followed by government authorities or regulators (35%) and payment providers/online marketplaces (30%). Only 7% believe consumers themselves should hold primary responsibility.



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