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MEDIA RELEASE

Trust at the checkout is make or break for Australian consumers, new research finds

A new report from global digital payments provider Checkout.com reveals that Australian consumers are among the most trusting digital shoppers globally, but that trust is highly conditional and increasingly defined by the checkout experience.

Trust in Australia's Digital Economy 2025 report, based on a YouGov survey of over 18,000 global consumers and transaction data from Checkout.com's global payments network, found that Australia tops Checkout.com's [Digital Economy Trust Index](#) across English-speaking markets.

The Index measures how confident consumers feel transacting online, from sharing data and using digital wallets to trusting AI, biometrics, and new payment technologies.

This reflects their status as digitally mature economies where trust is high, but conditional, shaped by active engagement, strong expectations of security, and a cautious approach to emerging tech.

Nearly 1 in 3 consumers (average 29.76%) say a slow or complex payment process erodes their trust and loyalty when paying online.

For Australian consumers, payment trust is fragile. Nearly half (44.5%) say uncertainty around the safety of the payment process erodes their trust and loyalty. More than a third (33.8%) are put off by a lack of an easy returns process, while 41% lose confidence when their preferred payment method isn't available.

Monique Biady, Head of Commercial for Australia at Checkout.com, said the findings highlight the shifting expectations of Australian consumers and the growing commercial significance of the payment experience.

"This is one of the most digitally mature and mobile-led markets in the world, but also one of the most cautious," Biady said.

"A friction-free, secure checkout experience is essential. Consumers expect performance, security, and transparency at every step. When that expectation isn't met, they simply walk away," she said.

The report also reveals broader digital behaviours shaping consumer expectations in Australia, especially among younger generations. Gen Z shoppers in both countries are among the most

mobile savvy in the world, with 44 percent of Australian Gen Z consumers checking prices online while shopping in stores.

Likewise, more than one in three Australians, or 36 percent, compare prices on their phones while in physical stores, and over half, or 54 percent, say online reviews strongly influence their purchasing decisions.

At the same time, shifting values are influencing how Australians spend. Among Gen X consumers, 45% now regularly purchase second-hand goods, a figure well above the global average of 26%, reflecting a growing commitment to sustainability and the circular economy.

But while Australians are highly engaged online, their participation in the gig economy remains relatively low. Just 23% report earning income through digital platforms, compared to 58% in Brazil and 50% in China.

According to Biady, these shifts, from growing interest in sustainability to increasing scepticism toward digital platforms, reflect a broader recalibration of how trust is built and maintained in the online economy.

"As digital expectations continue to rise, trust is a deciding factor at checkout. For Australian consumers, the payment experience is where confidence is won or lost. Businesses that embed trust into every transaction, through reliability, security, and transparency, will not only meet rising consumer expectations, but also future-proof their position in a rapidly evolving digital economy," she said.

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See the full Trust in Australia's Digital Economy 2025 report [here](#)

See the full [Digital Economy Trust Index](#) here.

Methodology

The Digital Economy Trust Index is calculated based on three core pillars, each representing a key aspect of digital trust:

- Usage and Behaviours, which assess how frequently and in what ways people engage with digital technologies, financial tools, and emerging innovations.
- Trust in the System, which measures consumer confidence in the security, reliability, and integrity of digital systems.
- Emerging Tech Adoption, which evaluates willingness to embrace and integrate newer technologies into daily life.

The pillars consist of six sub-pillars, each representing a specific dimension of digital trust. These sub-pillars are based on survey responses from 18,000 consumers across 16 countries, which research conducted by YouGov. Responses are weighted and scored to ensure higher values reflect greater trust. Each sub-pillar score is then normalised on a 1 to 10 scale, ensuring equal weighting and comparability across measures.

The pillar score is calculated as the average of its six sub-pillars. The final Digital Trust Economy Index score is the average of the three pillar scores.

The Pearson correlation coefficient between national GDP growth rates and the Digital Economy Trust Index is approximately -0.71. This negative correlation suggests that higher GDP growth rates are associated with better (i.e., lower-numbered) rankings in trust in the digital economy.

Country	Digital Economy Trust Ranking	National GDP Growth 2014-2024 ranking
China	1	1
United Arab Emirates	2	3
Kingdom of Saudi Arabia	3	4
Egypt	4	2
New Zealand	5	5
Brazil	6	15
Australia	7	8
Spain	8	7
United States	9	6
United Kingdom	10	12

Canada	11	11
Netherlands	12	9
Sweden	13	10
Germany	14	14
France	15	13
Japan	16	16

About Checkout.com

Checkout.com processes payments for thousands of companies that shape the digital economy. Our global digital payments network supports over 145 currencies and delivers high-performance payment solutions across the world, processing billions of transactions annually.

With flexible and scalable technology, we help enterprise businesses boost acceptance rates, reduce processing costs, combat fraud, and turn payments into a major revenue driver. Headquartered in London and with 19 offices worldwide, Checkout.com is trusted by leading brands such as Alibaba, Docusign, GE Healthcare, Remitly, Sainsbury's, Sony, The Financial Times, Uber Eats, Vinted, and Wise.

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