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# 2026

## Navigating E-commerce in 2026

Key Trends Shaping the  
Future



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# Executive Summary

E-commerce in 2026 is being reshaped by forces that go far beyond new features or emerging platforms. The changes underway are **structural**, altering how products are discovered, how trust is earned, how purchases are enabled and how brands build lasting relationships with consumers. For managers and executives navigating this environment, understanding these shifts is essential, as the same strategies that worked even two years ago are losing effectiveness rapidly.

**Discovery has escaped its original container.** Search no longer begins and ends on Google. It fragments across marketplaces, social platforms and AI interfaces, compressing the journey from inspiration to purchase into moments that happen inside closed ecosystems brands do not control.

**AI has moved from advantage to infrastructure.** Every brand now has access to competent creative, automated testing and dynamic pricing, which means execution quality has risen across the board and stopped being a differentiator. As the barrier to entry falls, the barrier to profitability rises, and competitive advantage now belongs to those who know what not to automate.

**Buy Now, Pay Later is no longer an optional service for brands.** More than half of BNPL users say they would not have made a purchase without it, and for younger consumers who have never held a traditional credit card, installment payments are now the expected way to pay. Retailers who do not offer BNPL risk cart abandonment and lost conversions, particularly as consumers shift focus from long-term financial goals toward short-term fulfillment and everyday rewards.

**Social commerce is no longer experimental.** Platforms have compressed inspiration, trust and checkout into a single gesture. In UK alone, more than 200,000 small businesses are selling through social platforms, with year-over-year growth proving these channels can handle peak retail moments. What makes social commerce structurally different is intent: users arrive to be entertained, not to search, yet three out of four are open to buying while they scroll. This is not another

channel to add to the media plan, it is a different operating model entirely, one that blends content, creators and commerce into a system closer to shoppertainment than traditional retail.

**The creator economy is inverting.** Scale no longer predicts conversion. Smaller knowledge creators, people with deep expertise in narrow categories who demonstrate genuine use and can explain trade-offs with specificity, are outperforming traditional influencers and celebrity endorsements.

**Events are answering a growing resistance to life lived entirely through screens.** Even as time spent online climbs, consumers are deliberately seeking experiences that unfold offline and in real time. The most effective brand events function as extensions of the product rather than promotional layers, creating practical value through learning, exchange and proximity.



These trends are not independent. Together, they describe an environment where consumers are overwhelmed by choice yet hungry for agency, where technology makes everything easier yet nothing more meaningful, and where the brands that will endure are those building loyalty, utility and trust rather than chasing the next optimization. This is an essential reading for e-commerce managers and executives because it goes beyond simply cataloguing what's new. It unpacks the structural implications of each change, reveals how they interconnect, and shows where competitive advantage now lies in a world where basic competence is universal and true differentiation comes from what cannot be automated, algorithmically optimized, or easily replicated.

## Trend 1 The New Architecture of Discovery

**Discovery in e-commerce** is no longer confined to search bars or category pages; it **has expanded across social feeds, marketplaces, and content platforms**, reflecting the way consumers now navigate choice, attention, and control.

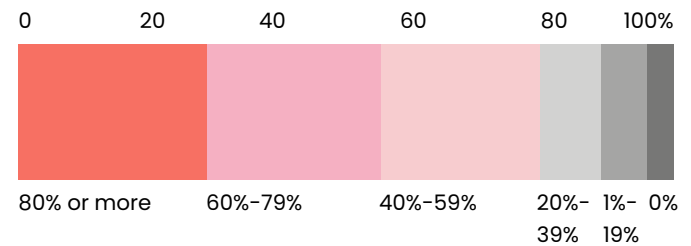
From the grocery store aisle to the endless scroll of digital platforms, **people are exposed to more options than ever before** without gaining any additional time or mental space to process them. Algorithms were designed to keep users engaged and deliver results quickly, and by those standards they have succeeded, yet the outcome for brands is more ambiguous. **Patterns of mindless scrolling and habitual consumption keep users inside closed loops of exposure**, leaving little room for reflection, surprise or intentional discovery, and quietly reshaping how products are found, compared and chosen.



**About 80% of search users rely on AI summaries at least 40% of the time<sup>(1)</sup>**

Frequency at which searches in zero clicks

Percentage of survey respondents



**This behavioural tension sits at the heart of search in 2026.** Discovery is fragmenting across marketplaces, social platforms and AI interfaces, compressing the old linear journey that once began with a search engine and ended on a product page. **Consumers increasingly ask, compare and decide through AI-powered assistants**, in-app search bars and closed ecosystems where inspiration, evaluation and purchase blur into a single moment.

**The rise of zero-click search** means that many queries are now resolved without the user ever leaving the platform or visiting a brand's own presence. Google's featured snippets, ChatGPT's direct answers and TikTok's seamless in-app checkout compress the path from question to purchase into a single interaction. **This changes the competitive dynamic entirely: brands are no longer fighting to be seen, but to be selected**, cited or recommended by systems that present one or two options rather than a page of possibilities.

Product data, pricing logic, availability, reviews and delivery signals become the language algorithms use to decide what deserves attention, creating a new layer of search optimisation designed for machines first and humans second. **Clarity increasingly beats creativity at the point of discovery, and consistency across feeds, marketplaces and retailer platforms determines whether a brand even enters the consideration set.** Brand still matters, but without machine-readable substance it struggles to surface at all.

While the traditional marketing funnel assumed a consideration phase that narrowed over time, the new **AI-mediated search often collapses consideration into a binary moment, and brands that fail to make the shortlist effectively cease to exist** in that transaction.

In this context, reviews, **user-generated content and creator endorsements are no longer simply persuasive, they are training data.** A product with strong social signals becomes algorithmically favoured, creating a flywheel effect where initial traction compounds into sustained visibility. **Brands must now think about building machine-legible credibility,** structuring their social proof in ways that feed the recommendation engines determining what gets surfaced and what gets buried.

### Curated Overwhelm

The paradox is that these platforms promised to solve the problem of choice overload through intelligent curation, yet they have often created what might be called **curated overwhelm.** The illusion of personalisation can feel like control while actually narrowing exposure, **trapping users in feedback loops that reinforce existing preferences rather than expanding discovery.** What was meant to be liberation from infinite choice has become a different kind of constraint, and a growing segment of consumers is beginning to notice. There is a small but meaningful counter-movement emerging: users turning to traditional search engines, niche forums, Reddit threads or even conversational AI to escape the feed and regain a sense of exploration. For routine purchases, passive discovery may suffice, but for decisions that matter, **people are stepping outside algorithmic loops to conduct what might be called deliberate research.** This bifurcation suggests that discovery is not entirely ceding ground to automation, but rather splitting into two modes depending on the stakes and emotional investment of the decision.

### Orchestrating Multi-Surface Discovery

For managers and executives, the practical takeaway is that **search can no longer be owned, only orchestrated.** Winning brands are designing for multi-surface discovery, treating marketplace

SEO, social storefronts, creator distribution and retailer media as interconnected expressions of the same system rather than isolated channels. **The strategic question is no longer how to rank first, but how to be present** wherever a decision might form, **in a way that both humans and machines can understand.** In a world where consumers are overwhelmed by choice yet eager to regain control, **the brands that endure will be those that stop chasing visibility** and start deliberately engineering discoverability.

### Beyond the Platforms

Yet the deepest question may not be how to optimise within existing systems, but whether brands can shape the logic of discovery itself. As closed ecosystems tighten their grip and algorithmic mediation becomes the default, **the most resilient strategies may involve building enough gravitational pull to draw consumers out of the feed entirely,** into owned spaces where the relationship is direct, the data is shared and the terms are negotiated rather than imposed. Subscriptions, communities, co-creation and other models of sustained engagement offer a way to bypass the gatekeepers, not by refusing to play the game but by creating an alternative table.



## Trend 2 AI, Commerce and the Collapse of Differentiation

**AI is becoming the invisible infrastructure that powers modern retail.** Rising costs, margin pressure, labour constraints and growing expectations around speed have turned AI from an advantage into a requirement. Demand forecasting and inventory management now adapt continuously to real behaviour, pricing shifts dynamically instead of following fixed rules, and **AI supports design, content creation and optimisation at a scale human teams cannot sustain.**

The deeper impact of this shift is not efficiency, but standardisation. When every brand has access to competent creative, automated testing and personalisation, execution quality rises across the board and stops being a differentiator. Think about the evolution of photography: the iPhone did not make great photographers obsolete, but it did raise the floor of acceptable image quality so dramatically that technical competence alone ceased to be remarkable. **AI is doing the same to commerce.** Product pages are better composed, email campaigns more precisely timed, recommendations more contextually relevant, yet none of this creates lasting advantage because everyone is operating from the same elevated baseline. The result is a flattening of the middle, where competent execution is table stakes and genuinely distinctive experiences become harder to achieve. In response, **consumers are becoming more sensitive to what feels synthetic, overly optimised or emotionally flat,** developing an instinct for the difference between polished and personal.



### The Erosion of Automated Trust

As a result, **authenticity is no longer a tone or a visual style, but something structural.** Social media remains central to commerce, yet audiences are increasingly intolerant of performative authenticity, the kind that is engineered for engagement. **What matters now is consistency between pricing, values, behaviour and communication over time,** the accumulation of small signals that demonstrate coherence rather than opportunism. **While AI is everywhere, trust in automated recommendations is quietly eroding.** Consumers understand that algorithms optimise for engagement and conversion, not for their best interests, and this awareness is accelerating the shift toward influencers, micro-influencers and live shopping, where human judgement and presence still create credibility. In a crowded, automated landscape, people look for signals they can believe in, and increasingly those signals are other people, not systems.



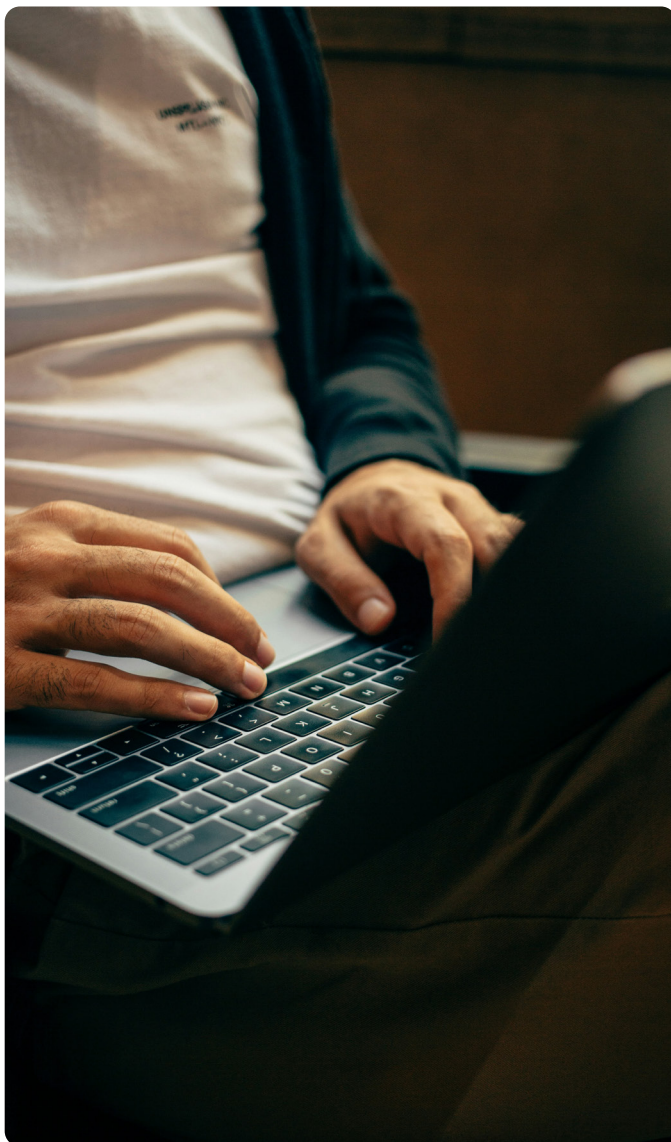


The brands navigating this moment most effectively are letting AI disappear into the background, using it to power smarter pricing, faster creative testing and scalable optimisation, while keeping meaning, storytelling and community firmly human. This is not a rejection of automation but a deliberate allocation of attention: **machines handle the repetitive, the measurable and the predictable, freeing human effort for the surprising, the emotional and the memorable.** This allows brands to return to an evergreen strategy, surprise and delight, not as a campaign idea but as a way of operating. The gesture that breaks the expected pattern, the product that arrives faster than promised, the response that feels genuinely considered rather than templated, these moments carry disproportionate weight precisely because they stand out against a backdrop of algorithmic smoothness.

As AI tools become cheaper and more accessible, **the barrier to entry in e-commerce will keep falling, but the barrier to profitability will rise.** It has never been easier to launch a store, source inventory, generate content and reach an audience, yet **it has rarely been harder to build a brand that commands attention, loyalty and margin.** The market is saturated with competence. What separates transactional stores from brands built to last in 2026 is not better AI, but clarity of purpose, consistency of experience and the courage to prioritise trust over optimisation.

In an environment where everyone can deploy the same tools, competitive advantage belongs to those who know what not to automate, what to protect from the pressure to scale, and where to invest the time and care that machines cannot replicate. **Less noise, more trust and a more human experience** are what consumers need from brands in 2026.

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# Trend 3 Buy Now, Pay Later supporting consumers in the new ecommerce landscape

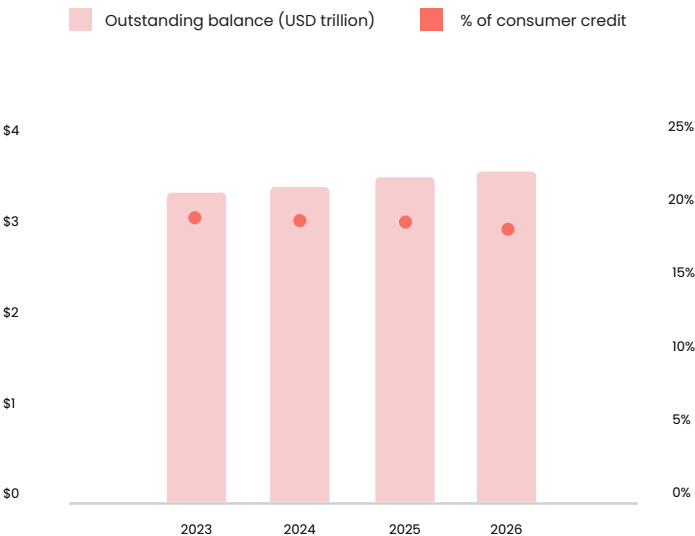
As long-term goals like homeownership or retirement feel increasingly out of reach, consumers are shifting focus toward short-term fulfilment and everyday rewards. In this context, **BNPL fits naturally into how people want to spend today**: it enables access to small indulgences and essential purchases without the psychological weight or long-term commitment of traditional credit. Used responsibly, **BNPL supports consumers who want flexibility and control in the present moment, spreading costs in a transparent, time-bound way** that aligns with how they actually live and prioritise spending now.

BNPL is not simply a payment preference, it is a mechanism that unlocks transactions that would otherwise not occur, fundamentally changing the economics of conversion for retailers and expanding access to products and experiences for consumers.

## Unlocking Transactions That Wouldn't Otherwise Happen

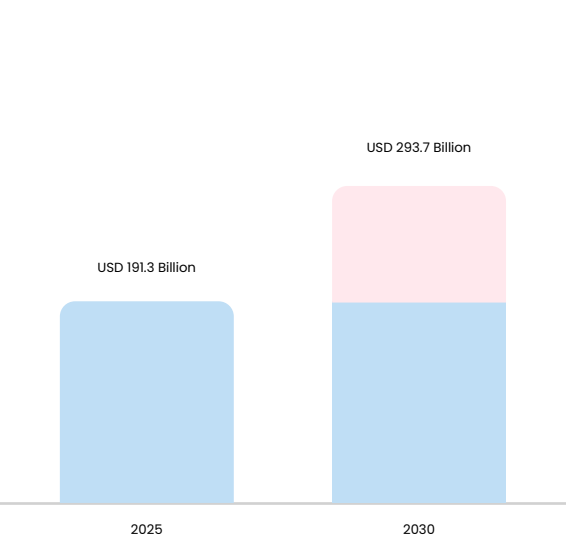
The impact of BNPL on consumer behavior is measurable and significant. Research from Scalapay shows that **52.2%** of surveyed **BNPL users** affirm that without the option they would not have made the purchase at all, while **32.6% say it facilitated their decision**. This is not simply a payment preference, it is a mechanism that unlocks transactions that would otherwise not occur, fundamentally changing the economics of conversion for retailers and expanding access to products and experiences for consumers. By spreading costs across manageable installments, **BNPL removes the psychological barrier of a single large payment while maintaining transparency and finite commitment**, qualities that distinguish it from traditional revolving credit.

## Outstanding balance of short-term personal loans or lines of credit<sup>(2)</sup>



## European Buy Now Pay Later Market<sup>(3)</sup>

Market forecast to grow at a CAGR of 9.0%



(2) EUROMONITOR INTERNATIONAL, PASSPORT PAYMENTS AND LENDING, 2024

(3) RESEARCH AND MARKETS REPORTS, EUROPEAN BNPL MARKET, 2025

## From Option to Expectation

What began as an alternative payment method has quietly become infrastructure. **Retailer adoption of BNPL is no longer a strategic choice but a competitive necessity.** Merchants who do not offer installment payments risk losing sales, especially to younger consumers who may abandon their cart if the option is unavailable. **For Gen Z and younger millennials,** many of whom have never held a traditional credit card, **BNPL represents the expected way to pay for anything beyond the smallest purchases.** It has become table stakes for conversion optimisation, embedded directly into checkout flows in a way that makes it invisible and default rather than opt-in. **The friction is not in using BNPL, but in its absence,** and that shift in expectation marks its transition from innovation to standard practice.



## Trend 4 Social Commerce: When the Feed Becomes the Store

**Social commerce** is no longer a side effect of discovery, it is becoming the sale itself, and **2026 is the year this shift becomes impossible to ignore for anyone running an e-commerce or retail business**. In the US alone, social commerce sales are forecast to surpass 100 billion dollars, but **the real signal is not the number, it is the speed at which behaviour is changing**. Platforms have compressed inspiration, trust and checkout into a single gesture, turning scrolling into shopping without ever asking the consumer to leave the environment they already enjoy.

### Momentum Over Forecasts

The scale of this transition is best understood through momentum rather than projections. In the UK, more than 200,000 small businesses are already **selling through social platforms**, and during Black Friday Cyber Monday 2025 these channels recorded a **50 percent increase in sales year over year**, proving that social commerce is no longer seasonal or experimental, but capable of handling peak retail moments.

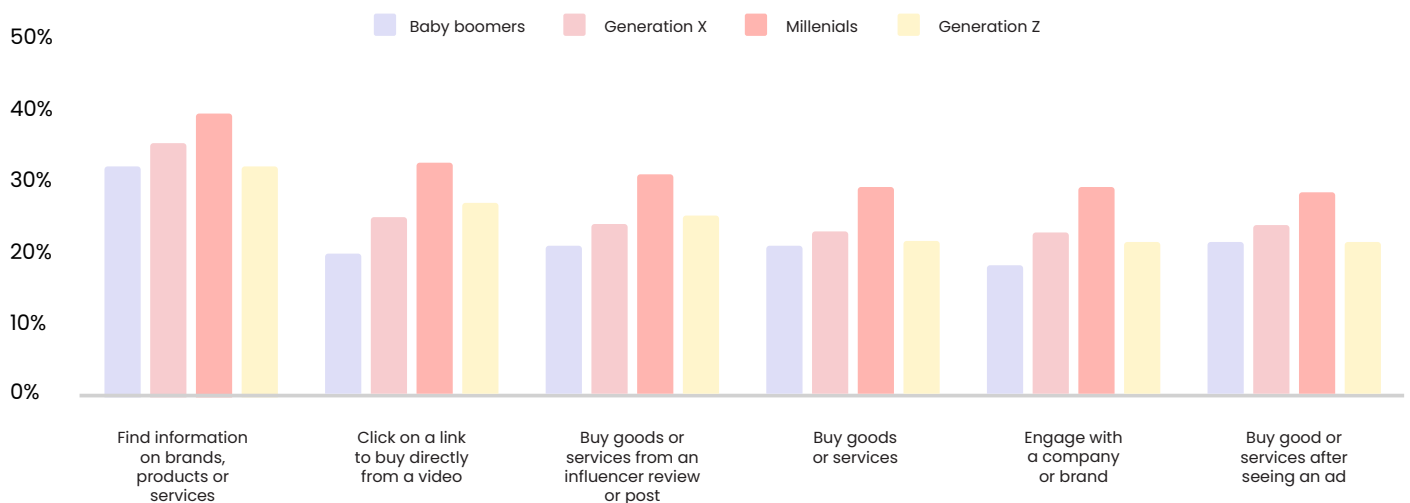
Italy is following the same curve, just a few steps behind. Since social commerce infrastructure launched in March 2025, it has entered a market with nearly 24 million monthly active users and more than 8,000 active sellers, creating an ecosystem where discovery, creator influence and in-app checkout are tightly intertwined.

### Entertainment First, Intent Second

What makes social commerce structurally different from traditional e-commerce is **not traffic, but intent**. Users do not arrive to search, they arrive to be entertained, and yet three out of four are open to buying while they scroll. Most discover products and brands they were not actively looking for, with average order values that sit comfortably in the impulse-friendly range of everyday purchases. **Fashion, beauty and tech thrive in this environment** because they translate naturally into short-form video, live demonstrations and creator-led storytelling, where trust is built through presence rather than persuasion.

### Brand or shopping activities on TikTok<sup>(4)</sup>

% of consumers who selected the following responses about their TikTok usage in early 2025

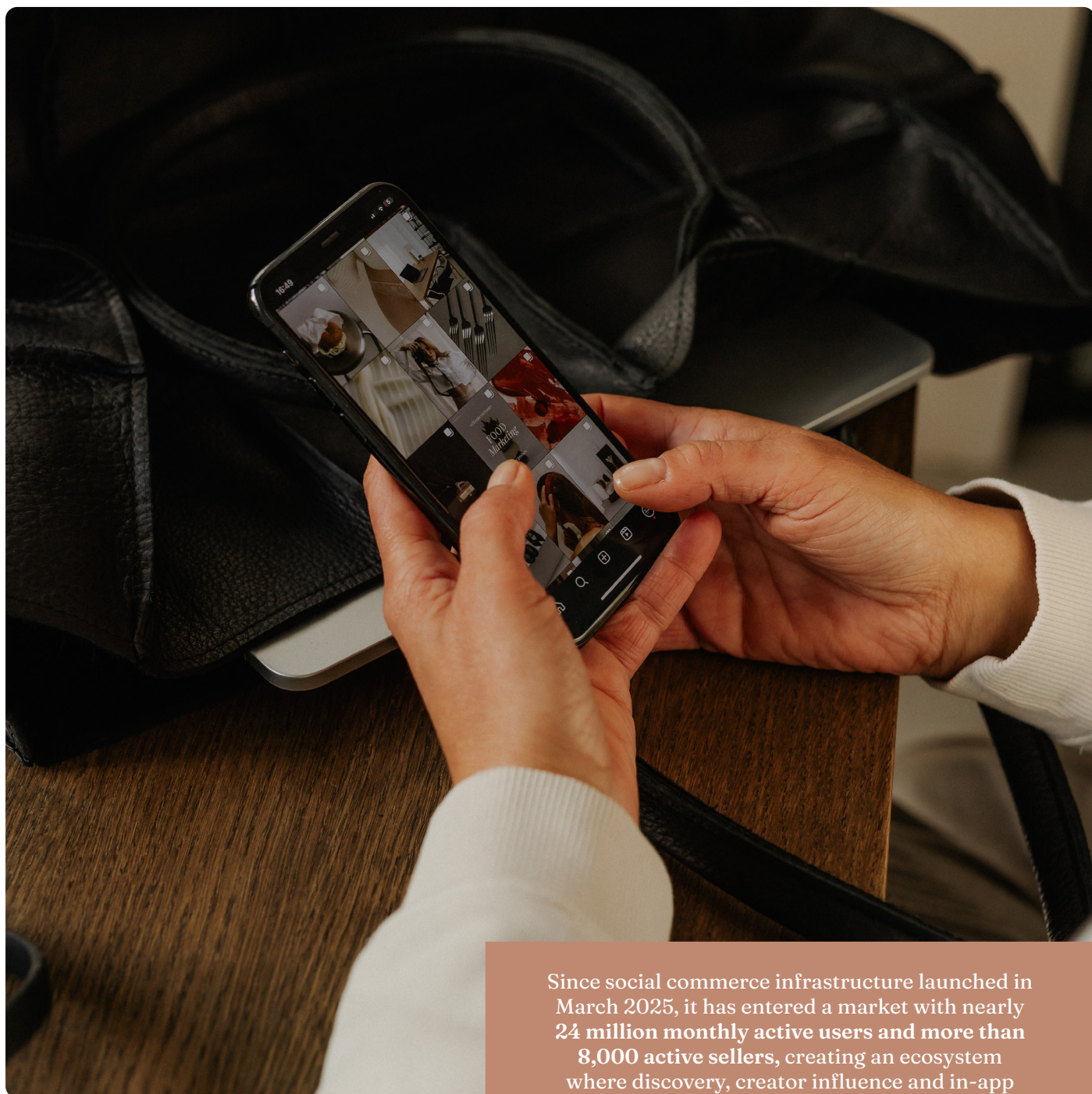


**37%**

of livestream shoppers used this channel to discover new brands, products or services

The deeper lesson for executives is that **social commerce** is not simply another channel to add to the media plan. It is **a different operating model, one that blends content, creators and commerce into a single system**, closer to shoppertainment than traditional online retail. **The brands that will win in 2026 are** not those chasing virality, but those **building repeatable systems around creators, live formats and frictionless checkout**, accepting that trust is earned in real time and that conversion now happens where attention already lives.

This requires rethinking inventory, content production, creator partnerships and payment infrastructure as interconnected parts of a unified experience, not as separate functions managed in isolation. **Social commerce rewards speed, authenticity and operational flexibility**, and punishes brands that treat it as a performance marketing experiment rather than a foundational shift in how commerce works.



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## Trend 5 Events: The Strategy of Showing Up

Events are becoming one of the most concrete ways brands are rebuilding relevance in 2026, precisely because they answer a growing resistance to life lived entirely through screens. Even as reported time spent online continues to climb, a correction in behaviour is emerging, with **consumers deliberately seeking experiences that take place offline and unfold in real time**. This shift is visible across categories: kitchenware brands expanding workshop programmes, beauty companies hosting intimate dinners, lifestyle brands creating small pop-ups that prioritise tactile interaction over digital amplification. What these efforts share is a recognition that **attention is moving back toward physical gatherings** that people choose to show up for.

### Value Through Participation

The most effective events function as an extension of the product rather than a promotional layer wrapped around it. Classes, workshops and shared experiences create practical value through learning, exchange and proximity. **Participants do not attend to be marketed to, but to improve their craft, connect with others or gain skills they can use**, and in doing so they build a deeper relationship with the brand. The strength of these moments comes from participation, not scale, and from usefulness, not spectacle. This is not experiential marketing in the traditional sense, where brands create immersive theaters for passive consumption. **It is something more fundamental**: the creation of space where people do something meaningful together, and the brand earns trust by facilitating rather than performing.

**Classes, workshops and shared experiences**  
create practical value through learning,  
exchange and proximity.





### Grounded Connection Across Categories

This approach is spreading beyond any single vertical. **Beauty and lifestyle brands are using dinners, small pop-ups and tactile formats to create connection.** These gatherings work because they feel grounded and social, offering something digital environments struggle to replicate. Food, in particular, becomes a powerful connector because it is shared, familiar and physical, allowing brands to engage audiences through presence rather than persuasion and replacing constant stimulation with attention. The act of eating together, of being in a room where conversation happens naturally and hierarchy dissolves, creates a kind of intimacy that no amount of engagement metrics can manufacture. **The oldest forms of human gathering still carry the most weight.**

### Small Scale, Deep Impact

Importantly, following this path does not require large budgets or elaborate productions. Younger audiences in particular are often more interested in small, low-key events that allow for genuine interaction. Workshops, local meetups and hands-on sessions tend to outperform highly produced formats when they are anchored in a clear purpose and a defined community. **In 2026, the brands that earn long-term loyalty will be those that treat events as a way to create shared value and real connection, understanding that presence, not amplification, is what people are increasingly choosing.** The metric that matters is not how many attended, but whether those who did felt seen, learned something, or left with a story they wanted to share.

## Trend 6 The Rise of Knowledge Creators: Trust at Smaller Scale

The creator economy is undergoing a quiet inversion. For years, influence was measured by reach, the assumption being that a larger audience meant greater impact and better conversion. **In 2026, that logic is breaking down.** What matters now is not how many people see a recommendation, but **how much the recommender is trusted by the people who do.** Scale is being displaced by density, and celebrity by credibility. The creators driving commerce are increasingly not those with millions of followers, but those with thousands of deeply engaged ones, people who demonstrate real expertise, explain trade-offs honestly, and show products in use over time rather than simply holding them up for the camera.

### Expertise Over Aspiration

This shift is most visible in categories where outcomes matter: skincare, tech, cooking, fitness, home improvement, personal finance. In these spaces, knowledge creators, people who genuinely understand the products they discuss and can articulate why something works or doesn't, are outperforming traditional influencers by meaningful margins. A skincare creator with 15,000 followers who can explain ingredient interactions, compare formulations and walk through a routine with specificity will convert better than a lifestyle influencer with millions who posts a glossy photo with vague praise. **Consumers have learned to distinguish between someone who has been paid to hold a product and someone who uses it, understands it and can answer questions about it in real time.**

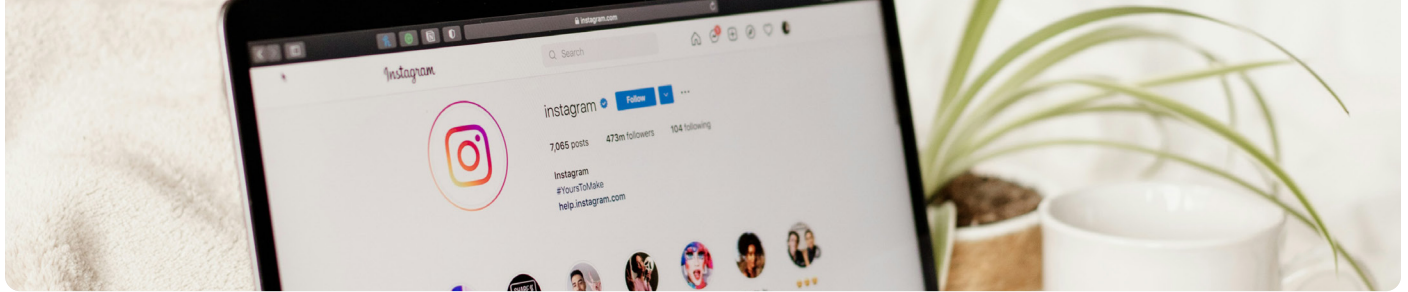
### The Economics of Engagement

The algorithmic dynamics of social platforms are quietly rewarding this shift. Platforms optimize for engagement, and genuine expertise generates engagement of a different quality than passive scrolling. Long-form explanations, detailed comparisons, unpolished formats that prioritize substance over production value, these tend to hold attention longer and prompt more meaningful interactions. **Comments become questions, shares become endorsements, and the platform's recommendation engine amplifies content** that keeps people genuinely interested rather than just briefly entertained.

For brands, this changes the economics of creator partnerships. Working with a dozen micro-creators who have real authority in a niche often delivers better return than a single celebrity partnership, not just because it is cheaper, but because the trust is deeper and the audience more likely to act. Smaller creators are also more willing to engage in long-term relationships, test products seriously and provide honest feedback, because **their credibility depends on maintaining the trust of a community they interact with daily.** The transaction is not just promotional, it is collaborative, and that difference is visible to audiences who have become highly attuned to inauthenticity.

Unpolished formats prioritise substance over production value holding attention longer and prompting more meaningful interactions.





## Community as Conversion Infrastructure

What distinguishes knowledge creators from traditional influencers is that they are not simply broadcasting recommendations, they are organizing communities where peer-to-peer influence does much of the work. **The creator becomes the nucleus, but the real conversion happens in the comments, the replies, the shared experiences of community members who trust each other** because they share a common interest and a common source of reliable information. This is why smaller creators with highly engaged audiences often outperform larger ones with passive followings: the community itself becomes an engine of discovery, validation and conversion that extends far beyond the original post.

**In this model, the creator's role shifts from persuader to facilitator.** They surface products, explain context, demonstrate use and answer questions, but they do not need to hard-sell because the community does the work of social proof organically. A recommendation gains weight not just because the creator made it, but because other trusted members of the community validated it, tried it and reported back. This creates a flywheel effect that traditional influencer marketing struggles to replicate, because it relies on genuine engagement rather than paid amplification.

## The Death of the Brand Ambassador Model

The traditional brand ambassador model, where a celebrity or major influencer is contracted to represent a product over time, is losing effectiveness rapidly. **The problem is not the people involved but the structure itself:** audiences recognize transactional relationships and discount them accordingly. When someone is visibly being paid to say something, the message loses credibility, no matter how polished the execution. This does not mean paid partnerships are dead, but it does mean they must be structured differently. Brands that succeed with creators in 2026 are not looking for spokespeople, they are looking for people who already use and advocate for their products independently, and then supporting those relationships with resources, early access

and transparency rather than scripted messaging. This requires a fundamentally different approach to creator identification and partnership. **Instead of starting with reach and working backward, brands start with authenticity and build forward.** They search for creators who are already talking about their category, who understand the trade-offs and who have earned the trust of a specific community. **They invest in long-term relationships rather than one-off campaigns,** allowing creators to integrate products into their content naturally rather than forcing promotional beats. And crucially, they accept that credible creators will sometimes criticize, suggest improvements or recommend competitors when appropriate, because that honesty is precisely what makes their endorsements valuable when they do occur.

## Strategic Implications for Brands

For brands navigating this shift, the implications are structural. Creator strategy can no longer be managed as a subset of influencer marketing or a line item in the media plan. It requires its own logic, its own metrics and its own organizational support. **Brands need to invest in creator identification tools** that prioritize engagement quality over follower count, in relationship management systems that track long-term collaboration rather than transactional campaigns, and in measurement frameworks that value community building and sustained advocacy over short-term spikes in traffic.

More fundamentally, brands must accept that they are no longer fully in control of the message. Knowledge creators will say what they believe, and audiences will trust them precisely because they are not beholden to brand guidelines. **The brands that thrive in this environment** are those that build products worth recommending, maintain transparency about their processes and ingredients, and treat creators as partners whose feedback can improve the offering rather than obstacles to be managed. In a world where trust is the scarcest resource and smaller voices carry more weight than ever, the path to influence runs through credibility, not reach.

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2. Euromonitor International, Passport Payments and Lending, 2024
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4. Euromonitor International, Voice of the Consumer, Digital Shopper Survey, April 2025

**Scalapay is an innovative payment system that supports consumers in managing their expenses, distributing their purchases in instalments without interest.**

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take your time to pay.