PAYMENT ENABLERS

# Ready to accelerate

## A sector energised by change

Payment enablers are ready to **innovate** and **accelerate growth**. This industry is **energised by change** and **fuelled by experimentation**.

**56%**
are energised by rapid change and new challenges (vs. 50% average)

**59%**
are among the first to experiment with new technology (vs. 53% average)

**65%**
say flexibility and adaptability are valued in daily work (vs. 58% average)

## AI is becoming part of how work gets done

They are **excited by the potential of AI**, and many are already using the technology.

**42%**
are excited about AI's potential to enhance innovation (vs. 34% average)

**65%**
see integrating AI into existing systems and infrastructure as less challenging compared to other industries

**39%**
say AI is established and **28%** say it is already integrated in workflows

**41%**
use generative AI tools as an information source (vs. 36% total)

## Turning momentum into sustainable growth

The opportunity is clear, but there are **challenges** to overcome:

**Proving ROI and measuring success.**
70% struggle to measure the success of new payment initiatives.

**Scaling with trust.**
84% say managing risk and compliance is critical to business success.

**Capacity building.**
39% say there is a resource gap between technology ambitions and available resources.

Managing these complexities is key for payment enablers to **scale quickly, safely** and **with trust**.

**Key takeaway:** Payment enablers want to move quickly and capitalise on opportunities to innovate with AI. But real, sustainable growth will come from the ability to measure the success of new initiatives, balance risk and innovation, and ensure the team is scaled alongside the business as it grows.

**Methodology:** Research conducted by independent research agency Opinium which surveyed more than 7,200 business decision makers in large corporate businesses across 16 global markets, including UK, France, Italy, Netherlands, Sweden, Germany and Spain in Europe. Data gathered between January and February 2026. Weighted to be globally representative.