


Global barriers: Mapping the \$47 billion identity crisis

elephant

Global consumers aren’t abandoning ecommerce, they’re just working around it. Every restriction triggers a workaround. Every workaround is a buying signal misunderstood as risk, driving good customers elsewhere, and fueling the \$47 billion identity crisis. Let’s take a look at what this looks like in each of the countries we recently surveyed.



Mexico

Key insight:
To capture growth in Mexico, retailers must prioritize payment flexibility and streamlined cross-border logistics to match highly persistent buying behavior.

Adaptive traits:

- Payment-savvy
- Borderless spenders
- Persistence-driven

Top transaction barriers:

42%

Payment method not accepted

38%

Customs/import taxes too high

34%

Retailer doesn't ship to country

Top workarounds:

74%


Opened a digital wallet

38%

Used a friend or family member's payment method

30%

Provided alternate phone number or email



UK

Key insight:
In the UK, loyalty hinges on logistics: brands must adapt shipping policies and payment acceptance to prevent friction-fatigued buyers from purchasing elsewhere.

Adaptive traits:

- Geo-flexible
- Skeptically loyal
- Preemptively strategic

Top transaction barriers:

43%

Retailer doesn't ship to country

39%

Payment method not accepted

31%

Customs/import tax too high

Top workarounds:

56%


Opened a digital wallet

31%

Purchased pre-paid card

28%

Used cryptocurrency



France

Key insight:
In France, success requires minimizing data demands and offering seamless, privacy-respecting purchase journeys; over-verification will cost conversions.

Adaptive traits:

- Privacy warriors
- System-savvy
- Verification-averse

Top transaction barriers:

42%

Customs/import taxes too high

34%

Payment method not accepted

22%

Extra ID document required

Top workarounds:

51%


Opened a digital wallet

24%

Used a friend or family member's payment method

21%

Used a VPN/proxy



Brazil

Key insight:
Retailers scaling in Brazil must offer alternative payment options and manage customs friction, or risk losing consumers already conditioned to outsmart broken systems.

Adaptive traits:

- Crypto-first
- High-friction tolerant
- Resilient against infrastructure gaps

Top transaction barriers:

54%

Custom/import taxes too high

37%

Payment method not accepted

28%

Transaction declined due to country

Top workarounds:

72%


Opened a digital wallet

36%

Used cryptocurrency

25%

Used a friend or family member's payment method



Germany

Key insight:
German consumers expect payment flexibility and bulletproof trust signals; overcomplicated verifications or shipping limitations quickly fracture loyalty.

Adaptive traits:

- Privacy purist
- Cautious connectors
- Payment perfectionists

Top transaction barriers:

41%

Payment method not accepted

38%

Customs/import taxes too high

36%

Retailer doesn't ship to country

Top workarounds:

59%

Opened a digital wallet

25%

Used a friend or family member's payment method

23%

Provided an alternate phone number or email

Unlock new growth by trusting your adaptive customers

The next generation of growth isn’t about fighting more fraud, it’s about recognizing loyalty in disguise. Elephant’s global identity trust solution gives you the ability to say yes more often, to the right people in real-time and across borders.

The \$47B identity crisis isn’t just a risk, it’s an opportunity waiting for the brands that are willing to grab it.

Want more proof and to find out how to unlock your part of the \$47 billion identity crisis? Read our full findings in our report, [Identity crisis: The invisible barrier to ecommerce growth](#).