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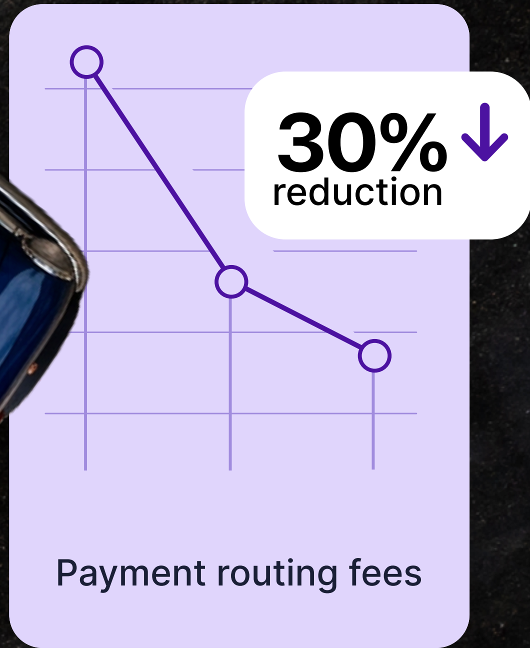
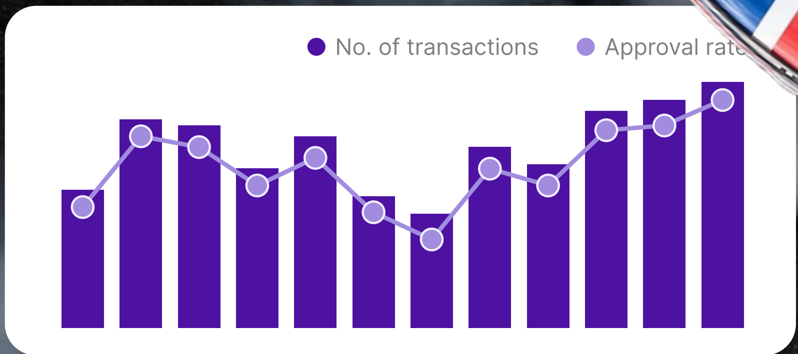
Merchant Insider Report 2026: UK edition

Where integration leads loyalty follows





How payment experiences are redefining platform loyalty

Contents

Introduction

The payments imperative in the UK

Key numbers at a glance:

After ease of use and support received, payment integration is the key driver of software choice for U.K. businesses.

98%

of U.K. businesses see business management software as important.

Only

1/3

of U.K. businesses are highly satisfied with their payment experience, despite identifying payments as critical.

57%

of U.K. businesses are looking to change their business software in the next year.

This report lifts the lid on the priorities and pain points of the U.K.'s merchants, giving software platforms the latest insights into this ever-changing audience.

This year, with frustrations around complexity high on the agenda, business software that can streamline operations is needed now more than ever. This is reflected in the 87% of U.K. businesses who say their management software is more important to their business today than it was three to five years ago.

Within that software ecosystem, embedded payments are a firm fixture in the U.K. Businesses overwhelmingly see payments as essential to how they operate, but the story here goes beyond payments alone. What increasingly shapes platform loyalty is how well payments integrate into the broader technology environment that businesses rely on every day.

99% of U.K. businesses see payment capabilities as important to their business software.

U.K. businesses are managing increasingly complex digital ecosystems, spanning accounting platforms, CRM systems, operational tools, banking relationships and financial reporting environments.

In this context, payments are expected to function seamlessly within that ecosystem rather than exist as a standalone capability.

This report focuses specifically on the U.K. merchant perspective, exploring where platforms are meeting expectations, where gaps remain and what software providers can do to strengthen confidence, adoption and retention.

Inside you'll discover:

- Merchants' levels of satisfaction with business software and embedded payments.
- Drivers of software choice and switching behaviour.
- Barriers to deeper usage and confidence.

Methodology

We surveyed 1,542 businesses across Australia, the UK and the US that use business management software. This report compares the 503 UK businesses to the wider pool.

Respondent characteristics:

- Senior finance and technology decision-makers
- Responsible for software adoption and investment
- Representative of a broad cross-section of SMBs
- Annual business revenues between £500K and £500M

Integration matters

Payments are clearly valued by U.K. businesses. However, what differentiates providers in this market is not payment functionality alone but how effectively those capabilities integrate across the wider business technology stack.

Payment satisfaction in the U.K. is comparatively strong, yet this positive sentiment doesn't necessarily guarantee loyalty. Businesses still expect platforms to deliver seamless workflows, industry–specific functionality and consistent operational support.

#1 driver

of software use in the U.K.: Ease of integration with other software.

32%

of U.K. businesses are extremely satisfied with their payment experience – the highest in the three markets surveyed (market average is 26%).

Top three software switching factors in the UK

#3
Improved tracking of incoming payments over the past year.

#1
Greater ability to manage outgoing payments.

#2
Increased ability to manage our business across markets.

These findings highlight how payment capabilities are increasingly judged not just on their own functionality, but on how effectively they connect with the wider platform experience.

Payments must work. But in the U.K., payments that work seamlessly across the platform as a whole matter more.

Complexity drives churn

The payments experience is increasingly tied to platform loyalty. When workflows become inefficient or integrations fall short, businesses begin reassessing their providers.

Payment capabilities remain a key factor when businesses consider switching platforms.

64% of U.K. businesses are highly likely to switch for the ability to accept all types of payments.

Switching decisions are shaped more by operational challenges than strategic change. Time spent managing solutions and innovation gaps feature prominently among the reasons U.K. businesses consider switching platforms. Industry suitability also remains a critical consideration. U.K. merchants expect solutions that reflect sector-specific workflows, regulatory needs and business realities.

These survey findings reinforce the idea that payments aren't evaluated in isolation. Instead, they shape overall perceptions of software usability, efficiency and scalability.

Top switching barriers in the UK

- There are better solutions for the industry.
- More innovative solutions available.
- Too much time spent managing the solution.

What UK businesses want from payments

For U.K. merchants, payments are not simply a transactional tool. They play a growing role in how businesses manage cash flow, track performance and maintain operational visibility.

While integration remains a critical expectation, businesses are also looking for payment capabilities that provide greater control over how money moves through their organisation. Flexibility in payment acceptance has become a key expectation. Businesses want the freedom to support the payment methods their customers prefer, without introducing complexity into their operational workflows.

Beyond acceptance, merchants are focused on visibility and control across the full payment lifecycle.

This demand for greater control is reflected in switching behaviour.

56% of U.K. businesses are highly likely to switch for better ability to manage outgoing payments.

This highlights how payment management has become a strategic capability rather than simply a back-office function.

For finance teams, managing outgoing payments, transfers between accounts and supplier settlements more efficiently can significantly reduce operational friction. Businesses also want improved visibility into incoming payments, including when funds are arriving, how transactions are performing and how payment flows affect their overall cash position.

When platforms support these needs effectively, payments become more than a transaction tool – they become a core operational asset.

Integration gaps and friction points

The reality

Even where payment and finance capabilities are embedded, the experience isn't always seamless. U.K. businesses report challenges around integration and support as key barriers to fully utilising embedded finance.

This creates a confidence gap. Businesses may have access to advanced capabilities, but without clear integration and guidance, they struggle to put those capabilities to effective use.

#1 challenge:
Integrating business and payment workflows.

Over 1/3
of businesses say they are still learning how to use their software payment tools effectively.

This highlights a recurring theme in the U.K. market: integration is not simply a technical consideration; it shapes how effectively businesses can run day-to-day operations. When payments, reporting and operational systems don't align cleanly, visibility suffers, manual work increases and platform usefulness plunges.

The risk

The impact of these issues is becoming more immediate and more visible. Payments sit at the centre of the customer experience, and any friction is felt directly by both businesses and their customers.

28% of U.K. merchants say they spend a lot of time managing the solution and want something easier.

Merchants consistently highlight the time spent managing systems as a major frustration, reinforcing the idea that operational complexity is becoming a key trigger for reassessment.

These findings suggest that retention risk in the U.K. builds gradually through workflow inefficiencies, integration gaps and the cumulative time required to manage complex software environments.

For platforms, long-term loyalty increasingly depends on reducing operational complexity, supporting industry-specific needs and ensuring payments work seamlessly.

Security and simplicity

#3 driver

of software choice in the U.K. : Security and data protection.

Fraud detection and risk management are ranked as the most important payment capability by U.K. businesses.

Trust across the workflow

Security and data protection remain critical factors for U.K. businesses evaluating software platforms, but trust in this market increasingly extends beyond fraud prevention alone. Reliability, simplicity and seamless integration all contribute to how secure and dependable a platform feels in practice.

While this reflects continued concern around fraud and compliance, U.K. merchants also expect solutions that work consistently across their broader operational environment.

This emphasis reinforces the need for visible safeguards. But merchants also expect those safeguards to work without adding friction or operational complexity that can quickly erode confidence even when protections are strong.

Trust in the UK therefore sits at the intersection of three factors:

1. Security and data protection.
2. Simplicity of workflows.
3. Seamless integration across systems.

Platforms that balance these effectively can build lasting confidence with merchants. Those that treat security as a standalone feature risk overlooking how closely trust is tied to everyday usability.

The opportunity

Integration as a competitive advantage

For platforms operating in the U.K. , the opportunity lies not simply in expanding payment capabilities, but in delivering payments that feel fully integrated into the wider business environment.

U.K. merchants consistently prioritise solutions that reduce operational complexity and connect seamlessly with the rest of their software stack.

What U.K. businesses are looking for from their software provider:

Seamless ecosystem integration
Merchants want payments that connect naturally with accounting, CRM, reporting, payroll, and operational systems. Strong integration reduces manual intervention, improves financial visibility and supports better decision-making.

Industry-relevant functionality
Businesses expect software that reflects their operational realities. Industry-specific workflows, reporting needs and payment processes increasingly shape platform choice and switching behaviour.

Clear onboarding and ongoing support
Education and enablement play a critical role in adoption. Guidance helps businesses unlock value faster and ensures payments become an operational asset rather than an administrative burden.

When platforms combine these elements, they create a reinforcing cycle where complexity is reduced, confidence builds and retention strengthens.

Three important data signals:

1. Ease of integration with other software is the top driver of software use in the U.K.

2. Loyalty is shaped by integration and operational fit as much as by payments themselves.

3. Trust is built through protection combined with seamless workflows.

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Conclusion
Integrated payments win

U.K. merchants are not questioning the importance of payments. That debate is settled. What they are evaluating is how well those payments connect across the broader software ecosystem.

Winning in the U.K. means delivering deeply integrated payments that enable teams to focus on growth rather than administration.

But just as importantly, success increasingly depends on how payments are brought to market. Payment providers and software platforms are partnering more closely to align product, enablement, onboarding and go-to-market execution.

When payments are rolled out as part of a coordinated strategy, adoption accelerates and revenue potential expands. When they are treated as a standalone feature, value often goes unrealised.

Platforms that simplify the entire ecosystem, not just payments, will define the next phase of merchant loyalty in the U.K.

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Unleash your payments potential

Embedded payments are the language of platform growth.

If payments could be working harder for your software, it's time to power what's possible.

Connect with us at platforms.worldpay.com/en

Worldpay combined with Global Payments in January 2026 to create a leading payments technology and software company that powers commerce for businesses of all sizes worldwide.
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