

2026 Trends

Redefining

Digital

Platforms



Build Resilient Ecosystems in an Era of AI-Driven Transformation

The platforms pulling ahead in 2026 aren't the ones experimenting with AI. They're the ones that have made it work—quietly, reliably, behind every payment, every payout, and every partner interaction.

But most platforms across gaming, marketplaces, and the creator economy are still running on infrastructure that wasn't built for this moment. The tools that got you

to scale are now the things slowing you down. Manual processes that once felt manageable have become the primary source of errors, delays, and partner frustration.

The numbers back it up: [83% of leaders](#) we surveyed said that their current systems simply can't keep up. Something has to give, and for the platforms growing fastest, it's the old infrastructure, not the ambition.

Teams are struggling to:

34%

Manage challenges created by the pace of their scaling business

30%

Handle leadership pressures for more decision-making data

22%

Keep up with shifting policy and global economic changes

 **Source:**

[The Global Finance Outlook: Are Finance Teams Equipped for Today's Economy?](#)

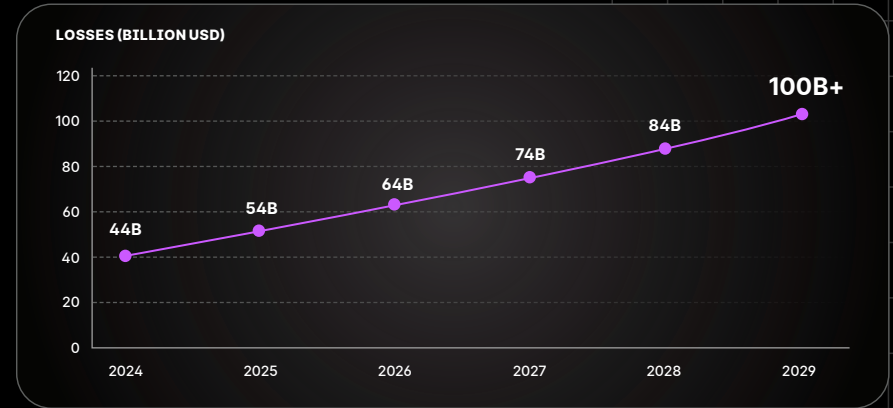
In this guide, we will explore the trends that are shaping digital platforms in 2026.

Trend 1

Trust is a Growth Metric, and Threats are Smarter

For digital platforms, trust is no longer a brand value. It is a growth metric. With AI-generated documents, synthetic identities, and invoice replication at scale, standard PDFs, bank letters, and email confirmations can be compromised. This creates a dangerous business illusion: processes may appear controlled while vulnerabilities quietly expand beneath them. The risk is not theoretical. For platforms paying thousands of publishers, sellers, and creators, it lands directly in the payout workflow.

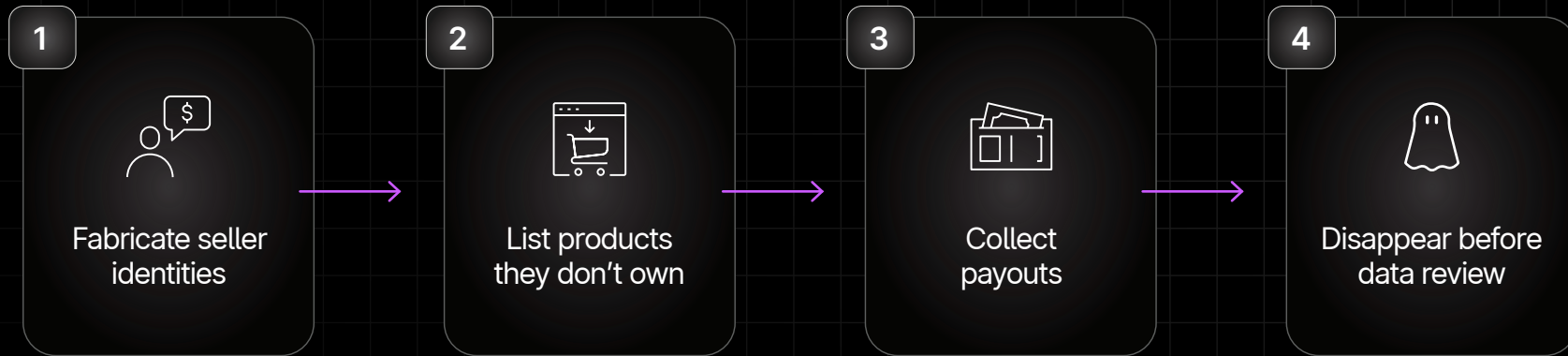
According to [Statista](#) research, e-commerce losses to online payment fraud surpassed 44 billion US dollars globally in 2024, and the figure is expected to grow to over 100 billion US dollars by 2029. Fraudsters are circumventing detection systems and moving much faster than the manual processes most platforms still rely on.



The Marketplace Problem: Ghost Sellers

Online marketplaces are built on the promise of open participation, and that openness creates risk. As platforms grow, rapid expansion often outpaces their ability to process payments efficiently and securely, creating more room for fraud to slip through the cracks. Ghost sellers exploit this window: fabricating seller identities, listing products they don't own, collecting payouts, and disappearing before anyone reviews the data. By the time the fraud is detected, the payment has cleared.

The Ghost Seller Workflow



Digital companies, including advertising networks and online marketplaces, often deploy tools and processes to mitigate risk across many areas, but few monitor risk at the transaction level or during the payee onboarding process. That gap is where fraud happens.

Catching a fraudulent seller after their first payout is damage control.
Catching them at onboarding is fraud prevention.

Platforms are Paying Real Money to Fake Audiences

This same vulnerability exists within the creator economy. Platforms paying ad revenue to influencers and publishers are, in many cases, routing funds to accounts inflated by bots, purchased followers, and AI-generated engagement.

An independent audit of 100,000 creator accounts by [SociaVault](#) found that 37.2% of influencer followers show signs of being fake, purchased, or inauthentic, with brands estimated to waste approximately \$4.6 billion per year on partnerships compromised by fraudulent metrics. When payouts are tied to reach metrics that have been artificially manipulated, platforms absorb the financial loss and the reputational damage that follows.

Paying partners well and on time is a good business practice and retention strategy. Tipalti [research](#) shows that 74% of creators who felt undervalued stopped working with that brand entirely, and 59% ended partnerships due to negative payment experiences.

The Cost of Negative Experiences: What Drives Creators Away from Partners

96%

said the type of experience they have when collaborating with a brand significantly influences their likelihood of working with them again

42%

surveyed call out late payments

of the 56% of creators who have faced late payments:

46% report financial strain

48% report a negative impact on their motivation to focus on creative work

Source:

[Creative Challenges: Unlocking a Superior Brand-Creator Relationship](#)

See how [platforms](#) like yours are cementing their status as trusted partners while sustaining growth.

Global Growth Brings Global Compliance

Regulators worldwide have reached the same conclusion: digital platforms that connect sellers, creators, and buyers are financial intermediaries. The compliance infrastructure that once applied only to banks now applies to gaming platforms, creator networks, and online marketplaces. For these companies, every dollar spent manually managing compliance obligations is a dollar not spent on growth.

A Patchwork of Global Rules

The clearest example is [DAC7](#), the EU's directive requiring digital platform operators to collect, verify, and annually report seller income data to tax authorities. DAC7 applies to both EU and non-EU platforms, meaning a US-based marketplace with European sellers is fully subject to its requirements regardless of the marketplace's headquarters location. Penalties vary by member state and typically include fines for late or inaccurate reporting, sanctions for repeated non-compliance, and account restrictions that can directly delay partner payouts.

In the US, 1099-K reporting rules have been equally volatile, with thresholds shifting multiple times in recent years and leaving platforms to repeatedly update onboarding workflows and year-end reporting logic.

The UK has introduced its own platform reporting rules, requiring online platforms to collect and share seller transaction data with HMRC—obligations that sit alongside, not instead of, the EU DAC7 requirements for platforms with sellers in both markets.

The Hidden Cost

The compliance burden doesn't rest solely on the strategic enablers. It surfaces at every partner touchpoint: sellers are asked to re-submit tax IDs, creators are held in payment review pending form validation, and publishers are waiting on OFAC checks before a payout clears.

Each moment is a friction point, and friction at the payout layer is one of the fastest ways to lose a partner to a competitor.

Transition to Outcome-Based Monetization

For most of the platform economy's early years, compensation was simple: a flat fee, a fixed commission, or a monthly payment on a predictable cycle.

That model is giving way to something far more complex. Platforms are now building reward structures around outcomes: tiered royalties that scale with streams or downloads, micro-commissions triggered by individual transactions, and subscription splits calculated in real time. Each of these structures requires a payout engine capable of computing, reconciling, and disbursing variable amounts to thousands of partners simultaneously, every cycle.

Most payout infrastructure wasn't built for this. And the gap shows.

From Tracking to Performance: The New Payout Architecture

Performance-based monetization is now standard across every major digital vertical. In the creator economy, platforms pay royalties based on streaming volumes, engagement thresholds, and content licensing terms.

In gaming, developers earn revenue shares tied to in-app purchases and player retention metrics. In affiliate and ad networks, publishers earn based on clicks, conversions, and cost-per-action outcomes, all tracked in real time and requiring accurate payment processing.

The operational challenge is significant. When performance data and payout systems are disconnected, the result is reconciliation errors, delayed payments, and partner disputes, symptoms of a failed payment infrastructure that erodes trust.

Your Top Partners are Keeping Tabs on Your Payouts

The more consequential shift lies in who platforms are paying, rather than how they pay. A growing segment of platform partners are prosumers: creators and sellers who treat their platform participation as a full-time business. These partners track their own earnings, reconcile their own statements, and notice discrepancies immediately. For them, a timely, accurate payout is not a pleasant surprise. It is an expected, auditable line item.

Financial transparency is essential for accurate forecasting and cost control.

Without real-time visibility into what partners have earned and when they will be paid, budgeting becomes a guessing game for both the platform and the partners.

Platforms that meet this expectation build stronger networks. Those that don't face a churn problem that no acquisition budget can outpace. Providing partners with self-service access to payment status, earnings history, and payout schedules transforms the financial relationship from transactional to strategic. That distinction increasingly determines which platforms win and retain the best partners.



Trend 4

AI as the New Governance Standard

AI accelerates content and commerce matching at a scale no human team could achieve. Recommendation engines surface the right product to the right buyer in milliseconds. Content moderation systems process millions of pieces of user-generated material daily. Royalty calculations that once required weeks of manual reconciliation run automatically across thousands of contracts.

The efficiency gains are real and significant, but integrating a human-in-the-loop approach is vital to overcome challenges such as data quality and bias that could lead to flawed or unfair outcomes.

Leaders want smarter control, not less control. They need to be able to trust AI.

“Our people are used to getting their money in less than 24 hours, and Tipalti consistently delivers on that promise. We evaluated other vendors who offered three to five day processing, making it an easy decision to stick with the platform we trust and recommend.”

ALLAN LOPEZ

CFO | Puzzle Recruitment



The Trust Gap Is Already Measurable

[Tipalti's State of AI in Finance report](#) found that while 98% of respondents believe AI is important to their finance function, 58% express concern about AI-related risks.

Trust is now the gating factor between incremental automation and strategic transformation. That gap does not close by slowing AI adoption. It closes by designing governance into the workflow from the start.

Human-in-the-Loop Approach

Not every financial decision should be fully automated. Keeping a human in the loop treats AI as a force multiplier for human judgment, not a replacement for it. For disputed payouts, partner flags, royalty adjustments, and commission reversals, human review is the difference between operational efficiency and legal defensibility.

The governance standard is clear: AI handles the scale, and humans retain accountability for the decisions that matter most.



The Solution: Building a Multi-Scalable Payout Engine

The four trends identified in this guide share a common thread: each eventually collides with the same infrastructure problem. Manual payout workflows built for early-stage growth were never designed to handle global fraud screening, real-time compliance reporting, outcome-based commissions, and AI governance simultaneously.

At some point, every scaling platform hits this wall. The platforms that break through are the ones that replace fragmented workarounds with a purpose-built, automated payout infrastructure.

That shift rests on three pillars designed to replace the patchwork of manual processes holding platforms back. The result is a payout infrastructure that scales with the business, rather than one the business has to scale around.

Pillar One

Best-In-Class Payee Experience

A gaming developer in South Korea, a marketplace seller in Germany, and a creator in Brazil all need to provide tax information, banking details, and identity documentation before they can be paid. If that process requires manual intervention, separate forms, or multiple portals, it creates delays before the first payment ever clears.

A single, self-service onboarding experience available in multiple languages, accessible on any device, and capable of collecting and validating tax and payment data instantly eliminates friction points.

A best-in-class example of this approach is [Tipalti's payee onboarding portal](#), which supports more than 27 languages, automatically collects and validates contact, tax, and payment details, and guides payees through digital tax form submission with a choice of preferred payment methods and currencies.

Pillar Two

Automated Compliance

Compliance embedded at the point of onboarding is fundamentally different from compliance checked after the fact. When TIN validation, AML screening, and OFAC sanctions checks run automatically before every payment, the risk of a fraudulent or non-compliant payout reaching the queue drops significantly.

Strategic enablers on the finance team can stop spending time on manual verification and focus on decisions that require human judgment.

Modern payout engines like Tipalti validate tax IDs across 62 countries, support W-8 and W-9 collection, automatically calculate withholdings, and screen all payees against OFAC, AML, and sanctions lists before each payment run with no manual intervention required.

Pillar Three

Frictionless Global Reach

A partner network is only as strong as the [platform's ability](#) to pay it. When creators and sellers face limited payment options, high conversion fees, or long transfer delays, they look for platforms that offer better payment terms. Offering meaningful choice in how, when, and in what currency partners are paid is a competitive differentiator. That choice starts at onboarding and extends to every payment run.

Pillar Four

Automated Self-Billing

When finance teams must manually calculate performance payouts or chase down invoices from individual partners, the administrative bottleneck stalls growth. Moving to a touchless billing infrastructure frees strategic finance leaders to focus on network expansion rather than manual tracking.

Modern payout engines eliminate manual invoice creation by automatically generating itemized digital invoices for payees based on performance triggers, then routing them through customized approval paths before execution.

Proof in Action: Scaling Across Sectors

Platforms that give creators real-time visibility into payment status through a self-service portal eliminate the uncertainty that drives those inquiries. Fewer support tickets means a leaner operations team, stronger creator relationships, and a consistent, positive payment experience. Spitfire Audio, renowned for creating virtual instrument sample libraries, was managing royalty payouts through manual processes—a workflow that took four to six weeks of solid work each cycle.



Legends of Learning manually processed quarterly payouts to 500+ global game studios, making them reliant on inefficient spreadsheets and error-prone processes. **After implementing Tipalti, the time to disburse monthly payouts dropped from several days to hours.**

Now, there's no limit to scaling its operations to double the number of games and new studios. With Tipalti handling payouts, it isn't any more work to support the company's growth.

SPITFIRE AUDIO Spitfire Audio, renowned for creating virtual instrument sample libraries, was managing royalty payouts through manual processes—a workflow that took four to six weeks of solid work each cycle.

After implementing Tipalti Mass Payments, that same process now takes 30 minutes. With 1,500+ global payouts automated and ten weeks of annual payments workload eliminated, the finance team shifted focus entirely to value-adding activities. For Spitfire Audio, reliable and consistent creator payouts are a retention strategy for doing business with some of the world's most elite musicians.

Building the Payment Infrastructure That Scales

Payment fraud, global compliance complexity, outcome-based monetization, and AI governance are converging on a single pressure point: the payout infrastructure. Platforms that treat payouts as a back-office function will continue absorbing the cost of that decision in fraud losses, compliance penalties, partner churn, and operational overhead that scales with every new market they enter.

The platforms that grow fast will be the ones that recognize payout infrastructure as a strategic asset. When partners are onboarded accurately, paid on time in their preferred currency and method, and given real-time visibility into every transaction, the payment experience becomes a reason to stay with the platform.

7 Keys to Consider When Partnering With a Technology Solution

- Self-Service Payment Portal
- Fraud Risk Detection
- Automatic Payments
- Pre-Built Integrations with Affiliate Networks and Performance Marketing Platforms
- Instant Payment Notifications
- Self-Billing Module
- Automated Payment Communications



Make Your Payout Infrastructure a Strategic Asset

The leaders building that infrastructure now aren't just keeping pace with the market. They're defining what the market expects.

Ready to make payout infrastructure your competitive advantage? Let's talk.

[Book a Demo →](#)

