Press release

Standard Chartered: Digitalisation expected to deliver substantial cost savings across key trade processes in Egypt

- 100% of Egyptian businesses surveyed expect digitalisation to reduce costs by at least 10% in processing trade documents and data
- 100% expect comparable savings when identifying and collaborating with overseas counterparties
- 96% anticipate savings of at least 10% in executing payments and settlements

8 September 2026 – Cairo, Egypt: Standard Chartered announced today the findings of its latest Future of Trade report, titled '*Navigating an Age of Structural Uncertainty*', which highlights that all Egyptian businesses surveyed expect digitalisation to reduce costs by at least 10% in processing trade documents and data and in identifying and collaborating with overseas counterparties.

The study, which surveyed 2,100 senior corporate decision-makers across 27 markets, found that expected efficiencies extend across the trade cycle. 96% of Egyptian respondents anticipate cost reductions of at least 10% in executing payments and settlements, while 90% expect comparable savings in meeting compliance and regulatory requirements and coordinating shipments and logistics.

Syed Khurrum Zaeem, Managing Director, Head of Trade and Transactional Banking for the Middle East, Pakistan and Africa, Standard Chartered, said: "Egyptian businesses increasingly view digitalisation as a source of measurable commercial value. Their expectations for double-digit cost efficiencies, supported by mature capabilities in cash visibility and automated payments, demonstrate how technology can reduce friction across the trade cycle. These investments can help businesses respond faster, manage financial flows more effectively and pursue growth across international markets."

Egypt's digital maturity is already evident across core trade capabilities. The country ranks first globally for mature implementation of real-time cash visibility and automated payments and collections. 58% of Egyptian businesses report mature implementation of real-time cash visibility, more than double the global figure of 26%, while 52% report mature implementation of automated payments and collections, compared with 37% globally.

That maturity is translating into measurable benefits. 96% say digital tools enable them to respond more quickly to supply-chain disruption, placing Egypt third globally, while 90% say digital capabilities improve decision-making through better visibility and forecasting across supply-chain and financial flows. 59% report clear benefits from real-time cash visibility, compared with 47% globally, while 66% report benefits from automated payments and collections, compared with 42% globally. A further 80% say digital treasury improves their ability to manage cash, liquidity and foreign exchange risks, compared with 74% globally.

Looking ahead, investment remains focused on visibility and supply chain finance. Real-time cash visibility and digital supply chain finance platforms are the leading investment priorities for Egyptian businesses over the next three to five years, each identified by 68% of respondents. Egypt ranks third globally for planned investment in digital supply chain finance, while 50% plan to invest in automated payments and collections and the same proportion in cybersecurity and risk management.

The Egypt findings reflect a broader global shift towards more digitally enabled trade. The Future of Trade report includes an illustrative Digital Acceleration scenario, which estimates that faster trade digitalisation could lift global trade by 6.9%, equivalent to US$2.8 trillion, by 2031 compared with Oxford Economics' baseline.

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Note to editors

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Digital Acceleration scenario

The scenario analysis assesses how faster trade digitalisation and greater geopolitical fragmentation could alter global trade patterns and macroeconomic outcomes through 2031. Each scenario is measured against Oxford Economics' August 2026 baseline, allowing the effects on trade, GDP, inflation, prices and exchange rates to be isolated from the central outlook.

The Digital Acceleration scenario converts survey evidence on adoption gaps and expected savings into reductions in cross-border trade costs. We combine country-level expectation with empirical findings from Bekkers et al. (2025) and OE bespoke structural-gravity econometric analysis to calibrate the size of iceberg trade cost shock for each country pairs. To ensure that the shocks are realistic, their scale is benchmarked trade-cost measures from the WTO Trade Cost Database.

In the scenario, we measure the trade digitalisation opportunity as a net annual uplift to global trade compared to Oxford Economics' baseline forecast. This impact is presented in terms of a single-year's net gain in trade in 2031. The impacts of trade digitalisation build gradually over 2027 to 2031 and reaches its full effect in 2031.

The modelling estimates this net uplift to global trade to peak at 6.9 per cent, equivalent to USD 2.8 trillion, by 2031. This means that international trade will be 6.9 per cent, or USD 2.8 trillion, higher than what it would be in the baseline scenario in 2031. It is not a cumulative build-up over 2027 to 2031, and not an annual gain in trade starting today. We expect this percentage uplift to persist beyond 2031, although its dollar value would shift as the baseline grows.

Methodology

This year's Future of Trade is based on a survey of 2,100 senior corporate decision-makers from multinational companies across 27 markets, conducted by Oxford Economics on behalf of Standard Chartered between June and July 2026. The report combines survey findings with Oxford Economics scenario modelling to examine how accelerating digitalisation and increasing geopolitical fragmentation could shape global trade through 2031. The scenarios are illustrative and are intended to explore potential outcomes rather than provide forecasts.

Digital Capabilities

Our survey posed questions about 10 digital capabilities transforming trade, spanning core technologies such as automated payments and digital trade documentation to emerging solutions like digital currencies, tokenisation, and scenario modelling.