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Getting from browse to buy: Deloitte's omnichannel checkout study

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Executive summary

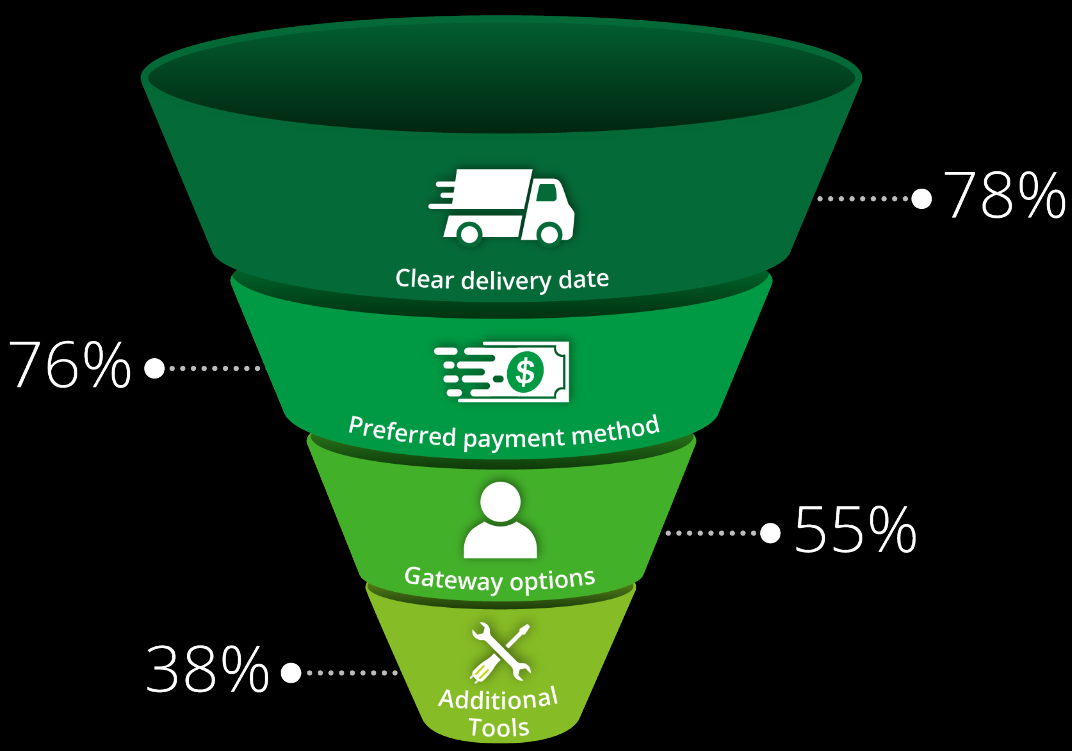
Attracting shoppers with strong products and competitive pricing is only the beginning; converting that interest into sales depends heavily on the quality of the checkout experience. Checkout is no longer just a transactional step to capture customer information and payment—it is the customer's first moment in the post-purchase journey and an early indicator of a company's omnichannel maturity.

A seamless, transparent checkout experience helps secure the sale, while the accuracy of the information shared and collected at this stage sets customer expectations for fulfillment, delivery, and service. When those expectations do not match the reality of the post-purchase experience, companies risk customer dissatisfaction and unnecessary service contacts as the delivery journey progresses.

Deloitte's review of more than 300 companies found that while many organizations are advancing select elements of checkout, such as payment options, significant opportunity remains to improve the end-to-end checkout experience in ways that better meet customer needs at this critical journey point.

The final conversion funnel: Checkout

Would you be more likely to purchase from a company that offers...



% yes responses: Deloitte 2026 consumer post-purchase survey[1]

Checkout is the final and most fragile stage of conversion, where ease, transparency, and service options determine whether purchase intent becomes completed sales

A clear answer to the most important checkout question: *When will I get my order?*

As identified in Deloitte's consumer post-purchase survey, clearly understanding when an item will arrive is the single most important part of the checkout experience for customers. Yet fewer than half of the more than 300 companies Deloitte researches present delivery timeframes at checkout in a date format that reflects the full journey from order placement to arrival at the customer's ship-to location. Instead, many companies still rely on vague day ranges or display only transit times, forcing customers to piece together caveats buried in shipping policies or customer service pages and translate them into an actual delivery expectation.

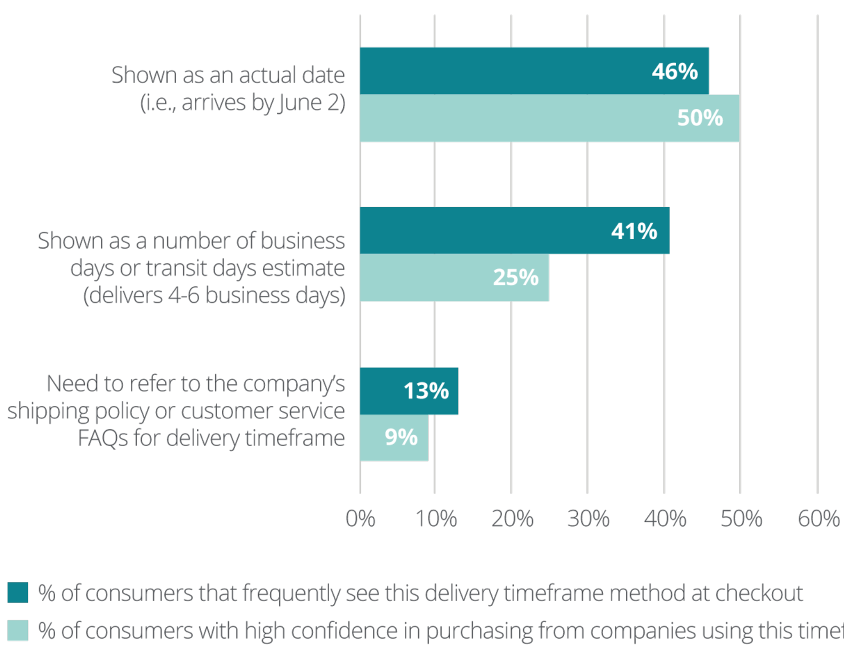
Many companies also build in additional buffers through qualifiers such as "business days" versus calendar days or by overstating order processing times. Deloitte's performance testing of more than 1,000 online orders found that more than 30% were delivered three or more days earlier than the timeframe shown at checkout, suggesting the industry still leans on a risky "under promise and over deliver" approach.

While some companies may believe vague or extended delivery estimates reduce service contacts from waiting customers, they are more likely to lose customers to competitors that provide clear, accurate, and confidence-building delivery expectations at checkout

This vagueness we see at checkout today appears to reflect a broader lack of confidence in fulfillment networks and carrier partners.

Rather than addressing the root causes of processing and delivery variability, companies are hedging by avoiding clear, realistic commitments in customer communications at the point of purchase

Consumer experiences and sentiment on delivery timeframe communication at checkout[2]



Consumer experience is consistent with Deloitte's research findings, as only 48% of companies researched display an actual delivery date at checkout

As delivery timing clarity at checkout decreases, consumer confidence in purchasing decreases

More payment methods at checkout do not address a real customer need

Across the checkout and broader post-purchase experience, the area where our research shows the greatest advancement in omnichannel capabilities is the expansion of payment methods offered at checkout. Deloitte research indicates that over the past few years, buy now, pay later, quick response payment apps such as Google Pay and Apple Pay, and more recently peer-to-peer payment options (Venmo, Zelle) have increased by 20% among companies offering them. Viewed from an industry-only perspective, this trend would suggest a clear customer demand for more payment options.

However, our recent consumer survey tells a different story: 96% of consumers said their current payment options already meet their needs for online shopping. Most also said that while additional options are available, credit cards remain their preferred payment method regardless of what else is offered, and this held true across all age groups surveyed.

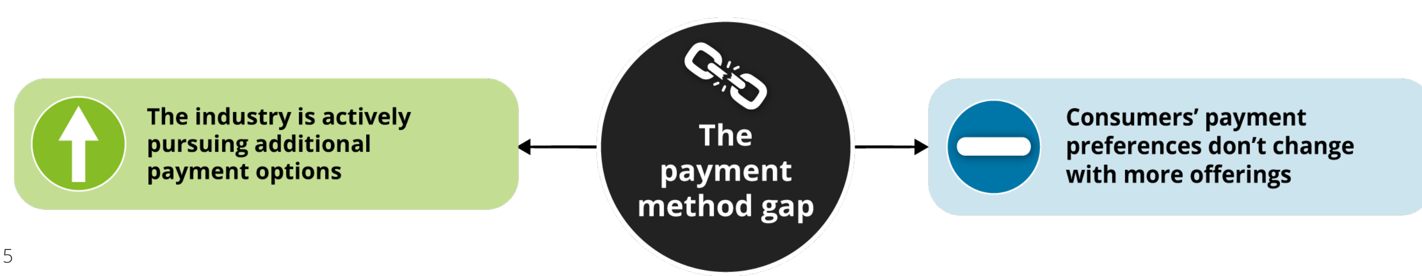
> The risk of companies not understanding the payment gap is that they may invest in unneeded capabilities while missing the checkout capabilities customers truly need

Industry benchmarks: Payment methods offered	**Credit Card**	**PayPal**	**Buy Now Pay Later**	**QR Apps** (Google Pay, Apple Pay)	**Peer-to-Peer** (Venmo, Zelle)
% of companies that offer	100%	94%	80%	38%	26%
2-year Industry offering trend	Flat	Flat	Growing	Rapidly growing	Rapidly growing

Flat | Growing | Rapidly growing

Consumer insights: Payment methods used	**Credit Card**	**PayPal**	**Buy Now Pay Later**	**QR Apps** (Google Pay, Apple Pay)	**Peer-to-Peer** (Venmo, Zelle)
% frequently use	84%	30%	8%	10%	6%
% who don't use due to availability	0%	22%	7%	12%	19%
% who would frequently use if more widely available	84%	35%	11%	13%	6%
Usage change if offered more	Use the same	Use much more often	Use more often	Use more often	Use the same

Use the same | Use more often | Use much more often



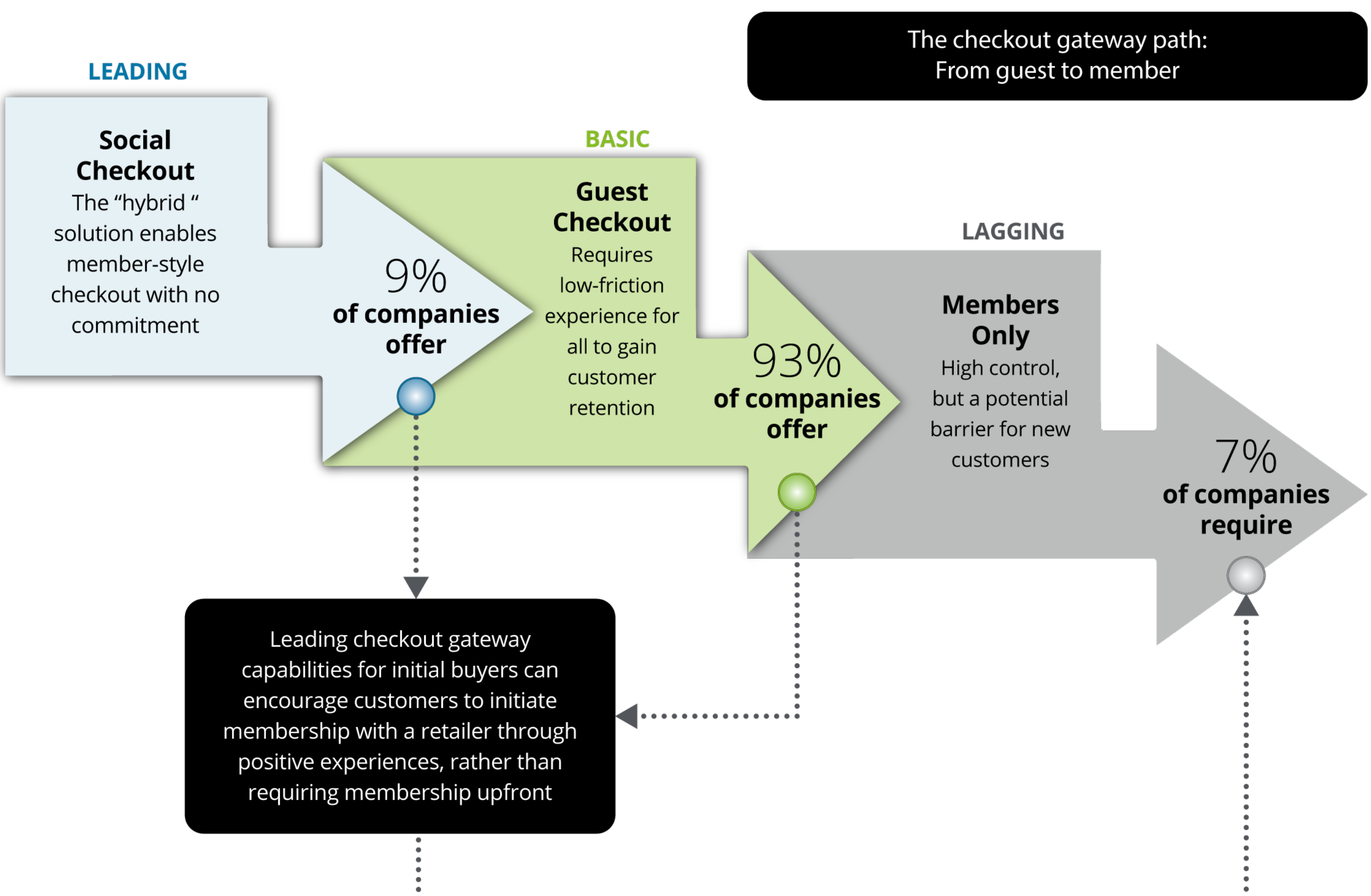
A seamless checkout gateway matters for all customers

While it is widely agreed that encouraging online shoppers to register and create an account with an omnichannel retailer can drive repeat purchases and higher customer lifetime value, many customers delay that decision until after their first purchase, once their experience warrants signing up as a member. As a result, requiring membership upfront or making the initial guest checkout experience too difficult may deter that first "test the waters" purchase.

Simple features such as ship-to address finders can create a faster, easier guest checkout experience while also reducing the risk of incorrect shipping information that could ultimately lead to delivery issues. The latest leading industry trend Deloitte's research has uncovered is a hybrid checkout gateway solution known as social checkout. This capability enhances the guest checkout experience by pulling relevant checkout data from a customer's social media profile and can help reduce concerns about data safety that some customers feel when buying from a company for the first time.

A flexible, frictionless checkout gateway can be the bridge between a one-time purchaser and a lifelong customer

Industry benchmarks for checkout gateway offerings



Additional checkout tools to enhance the customer experience

In addition to establishing the industry benchmarks for the essential checkout features that consumers view as table stakes, our research identified emerging capabilities that give consumers more ways to personalize, extend, and share their checkout experience. While these offerings are still limited to a few leading companies, our consumer survey responses suggest strong adoption potential.

Beyond the consumer benefits, these tools can also create downstream efficiencies and expense savings for companies in delivery and fulfillment operations.

Taking checkout beyond the basics with innovative tools can drive high consumer adoption while unlocking downstream benefits for both customers and companies

Industry offerings & consumer sentiment on additional checkout tools

	Business address indicators	**Cross-brand checkout**	**Digital cart sharing**
How it works	Customers can indicate whether the address they are shipping their order to is a commercial building vs. residence	Items selected across different brand websites can be added to a single consolidated cart for checkout	Customers can forward their cart to other individuals to approve purchase or to complete checkout payment
Industry benchmarks: Companies that offer	3%	3%	2%
Key company benefits	√ Delivery savings on residential surcharges √ Reduced failed delivery attempts	√ Delivery consolidation & increased average order value √ Decreased transactions and communications needed	√ Secures low-risk payment √ Engaging purchase approvers can reduce preference returns
Consumer insights: % would use if offered	73%	72%	41%
Key consumer benefits	√ More accurate delivery address details √ Convenience of shipping to an office location instead of home	√ Simpler process √ Fewer deliveries and packages √ Easier to reach free shipping minimum threshold	√ Payers can review and edit cart before authorizing √ Recipients receive preferred colors, sizes and styles

Deloitte's omnichannel competitive landscape services

Deloitte's omnichannel competitive landscape research and assessment services can help companies quickly understand where they are leading or lagging key competitors across the end-to-end customer journey. We benchmark current capabilities, identify the gaps that matter most, and translate the findings into a practical set of priorities. We can also help you build the business case—linking improvements to customer experience and cost drivers—and support implementation of leading capabilities, from operating model and process changes to enabling technology and performance measurement.

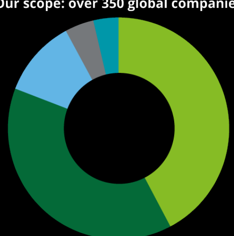
Deloitte omnichannel competitive landscape research

We monitor and test the services retail companies offer across the post-purchase customer experience, including capabilities to transact and fill orders as well as services that retain ongoing loyalty

Research companies: Key statistics

We include companies of varying sizes, maturity, and operating models to capture the broadest spectrum of capabilities across the retail industry

Our scope: over 350 global companies



Wholesale/retail brands	42%
Specialty retailers	39%
Grocery and convenience stores	11%
Big box and department stores	4%
Discount/off-price & resale	4%

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Endnotes

1–2. Deloitte 2026 Consumer Post-Purchase Surveys

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