

The Future Of Checkout Experiences

How Accelerating Checkout Experiences Will Bridge The Gap
Between Consumer Expectations And Merchant Offerings

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Accelerated Solutions Create Better Customer Experiences

Consumers expect quick, streamlined checkout experiences that prioritise simplicity and speed more than anything else. Although merchants offer various checkout options to meet these demands, a disconnect exists between what consumers find challenging and what merchants believe they're delivering. More than one-third of consumers struggle with basic checkout tasks, yet only a small percentage of merchants recognise these pain points. Accelerated checkout — a solution that allows customers to autofill payment and shipping information to complete a purchase instead of manually entering payment credentials or logging into a store account — has emerged as a path to improving the checkout experience. These solutions could help enhance customer satisfaction, boost repeat purchases, and drive revenue growth.

Key Findings

Consumers value a minimal-step checkout experience: 73% consider a streamlined process important. Ease of experience remains their top priority over factors like personalisation or product recommendations.

Over one-third of consumers report difficulties with basic tasks like entering shipping and payment details, yet only 10% of merchants recognise these challenges.

Two-thirds of merchants are investing in accelerated checkout solutions with features like autofill and no-account creation that can improve customer satisfaction, drive repeat purchases, enhance brand reputation, and lead to higher revenue.

Methodology

This Opportunity Snapshot was commissioned by PayPal. To create this profile, Forrester Consulting supplemented this research with two custom surveys. The first was asked of 553 decision-makers in North America and Europe in charge of their organisation's ecommerce operations and payment methods. The second was asked of 2,002 consumers in North America and Europe that have made an online purchase in the last month. The custom surveys began and were completed in March 2025.

This study discusses accelerated checkout. For the purpose of this study, we define accelerated checkout as an online, minimal-step checkout experience that autofills a customer's payment and shipping information without them logging into an account.

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Demographics

MERCHANT COUNTRY	
United States	64%
Germany	18%
United Kingdom	17%

MERCHANT INDUSTRY	
Retail	100%

MERCHANT REVENUE (IN MILLIONS)	
\$1.0 to \$5.9	33%
\$6.0 to \$19.9	14%
\$20.0 to \$49.9	11%
\$50.0 to \$99.9	9%
\$100.0+	33%

CONSUMER COUNTRY	
United States	50%
Germany	25%
United Kingdom	25%

CONSUMER GENERATION	
Gen Z	5%
Millennial	25%
Gen X	34%
Baby boomer	36%

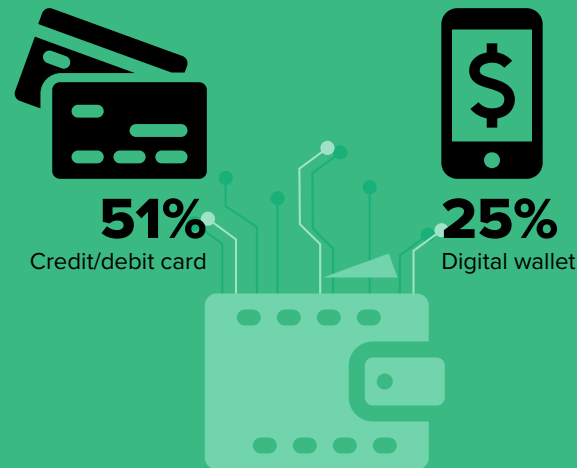
Note: Percentages may not total 100 due to rounding.

Consumers Value A Minimal-Step Checkout Experience Above All Else

Consumers have clear expectations for online checkout: speed and convenience. More than half of respondents ranked credit/debit cards as their top payment choice for online purchases, followed by digital wallets. However, simply accepting these payment methods isn't enough — 73% of consumers said a streamlined checkout process with minimal steps is extremely important or important. Ease of experience outweighed other related factors like personalisation and product recommendations, reinforcing the need for a frictionless checkout journey.

CONSUMERS

“What payment method do you prefer when making an online purchase?”



73% 
of consumer respondents said a checkout experience with a minimal number of steps is **important or extremely important**.

Merchants Offer A Variety Of Checkout Experiences To Drive Loyalty And Revenue

Merchants recognise that a seamless checkout experience helps to drive customer loyalty, strengthens brand reputation, and ultimately helps to boost revenue — key outcomes identified by both merchants and consumers. In response, merchants offer a range of checkout options, including digital wallets, saved payment methods, and autofill for payment and shipping information. The goal of these features is to provide consumers with their ideal checkout experience.

MERCHANTS

“What business outcomes are tied to successful checkout experiences?”

66%

Increased revenue and growth

57%

Customer loyalty

54%

Brand reputation

Base: 584 North American and European decision-makers in charge of their organization's ecommerce operations and online payment methods
Note: Showing top three ranked
Source: Forrester's Q1 2025 Online Buyer Journey Survey [E-62574]

CONSUMERS

“How important is the checkout experience to the following?”

(Showing “Important” and “Extremely important”)

71%

Your impression of the company

69%

Your decision to purchase from a company

69%

Your decision to repurchase from a company

Base: 2,002 North American and European consumers who have made an online purchase in the last month
Note: Showing top three ranked
Source: Forrester's Q1 2025 Online Buyer Journey Survey [E-62574]

Checkout Experience Gap: Consumers Struggle More Than Merchants Realise

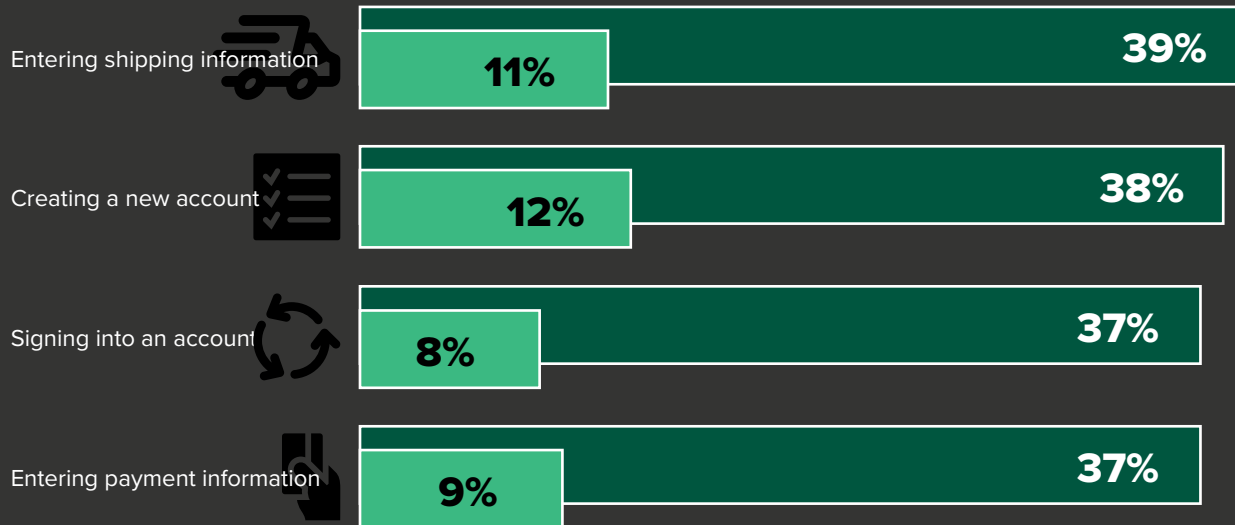
Merchants believe they are meeting consumer expectations for checkout experiences; however, there is a gap in perception. Although more than one-third of consumers reported difficulty with basic checkout tasks, such as creating an account or entering shipping and payment information, only approximately 10% of merchants recognised these steps as challenging for their customers.

Challenges During Checkout: Merchant Views Vs. Consumer Realities

(Showing “Somewhat challenging” and “Challenging”)

○ Consumers ○ Merchants*

Base: 2,002 North American and European consumers who have made an online purchase in the last month
 Note: Showing top four ranked
 Source: Forrester's Q1 2025 Online Buyer Journey Survey [E-62574]. “How challenging do you find the following during checkout on e-commerce sites or apps?”
 *Base: 584 North American and European decision-makers in charge of their organization's e-commerce operations and online payment methods
 *Note: Showing top four ranked
 *Source: Forrester's Q1 2025 Online Buyer Journey Survey [E-62574]. “How challenging are the following for your customers during checkout on your e-commerce sites or apps?”



Checkout Challenges Negatively Impact Customer Loyalty, Brand Reputation, And Revenue

Consumers' challenges during checkout can have significant consequences for merchants. When faced with poor checkout experiences, consumers are likely to search for the same product on another website and form negative brand perceptions. This jeopardises the top merchant-identified business outcomes tied to successful checkout experiences: customer loyalty, brand reputation, and ultimately, revenue.



CONSUMERS

“When you have a poor online checkout experience, which of the following are true?”

I look for the product on another website. **70%**

I have a negative opinion of the brand/site. **67%**

I am less likely to buy from that brand/site in the future. **59%**

What Customers Want: A Simple Checkout With Autofill And Without Account Setup

Customers have spoken: A simple way to streamline their checkout experience is by enabling autofilled shipping and payment information. Errors due to incorrect details cause frustration and anxiety, often leading customers to cancel their orders.

The catch is that customers want the option to autofill their information without the requirement to create an account. In fact, many consumers cite the most challenging part of the process as being forced to create an account before checking out. Merchants believe that the guest checkout option has solved this challenge; however, less than one-quarter of consumers find guest checkout important. Instead, consumers want to move through checkout as quickly as possible using autofilling features.

CONSUMERS

“What are the most important checkout features to you when making an online purchase?”

- 1 Autofilling personal information securely
- 2 Autofilling shipment information securely
- 3 The ability to cancel an order quickly due to incorrect checkout information
- 4 Autofilling payment and billing information securely

Creating an account on the merchant's website before checkout is **the #1 challenge** consumers encounter during checkout.

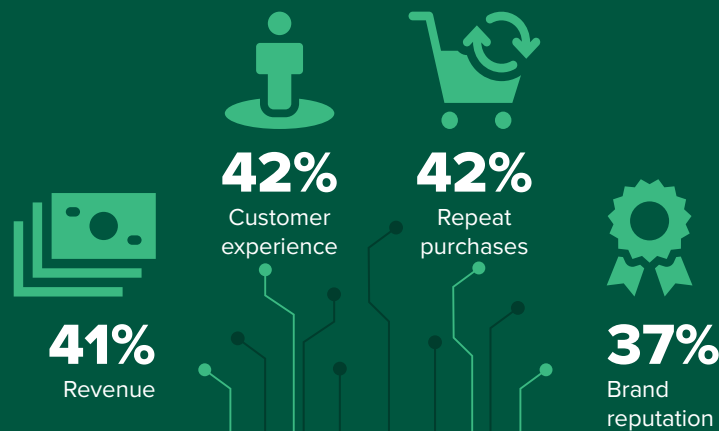
Accelerated Checkout: The Road To Streamlined Checkout Experiences

Merchants are quickly responding to customer requests for streamlined checkout experiences. Two out of three merchant respondents are interested in investing in a solution that autofills payment and shipping information, allowing customers to complete a purchase without manually entering payment credentials or logging into a store account — providing an accelerated checkout experience. Merchant respondents believe that an accelerated checkout experience would positively impact customer satisfaction, repeat purchases, revenue, and brand reputation.

MERCHANTS

“You indicated that your organization plans to invest or has already invested in accelerated checkout. How do you expect accelerated checkout to affect the following?”

(Showing responses ranked 9 or 10, with 10 being positive effect)



Base: 584 North American and European decision-makers in charge of their organization's ecommerce operations and online payment methods.

Note: Showing top four responses

Source: Forrester's Q1 2025 Online Buyer Journey Survey [E-62574]

Conclusion

Merchants have spent decades optimising checkout experiences. Still, there is a gap between the seamless experience merchants believe they're offering and the frustrations consumers actually face.

- **Consumers value speed, so don't force them to create accounts.** The checkout, after all, is a means to an end. Guest checkout should be a standard merchant offering, but it's a feature that is too often unavailable. Even when present, guest checkout experiences are slow and manual.
- **Modern guest checkout solutions can improve speed and accuracy.** Consumers value having their data autopopulated but are unlikely to create accounts with every merchant they do business with. Guest checkout solutions from trusted brands can deliver authentic member experiences to everyone.



Resources

Related Forrester Research:

[For US Consumers, Build Payment Experiences — Not More Payment Methods](#), Forrester Research, Inc., March 11, 2024

[For UK Consumers, Build Payment Experiences — Not More Payment Methods](#), Forrester Research, Inc., December 19, 2024

Related Resources

June 5, 2024, [The State Of US Consumer Payments](#), Webinar

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