

REPORT

The New Rules of Checkout

How changing customer expectations are reshaping loyalty, trust and payment choice.

Executive summary.

The old model of loyalty is under pressure. UK shoppers are more considered, more comparison-led and more demanding of the brands they buy from. They still care about price, quality and service. But research shows that the checkout experience has become part of the customer proposition itself.

How people pay, which payment options are available to them, how clearly costs are shown, how much control they feel they have and whether the payment experience feels trusted can all influence whether a shopper completes a purchase, returns to a retailer or moves elsewhere.

Payment choice is no longer a back-end operational feature. It is a *conversion lever*, a trust signal and an increasingly important part of customer loyalty. Consumers want payment experiences that are simple, flexible, transparent and built around how they manage their money.

Across the 4,004 UK consumers surveyed:



 Checkout is no longer just where the transaction happens. It is where trust is confirmed, confidence is built and loyalty is either reinforced or weakened.

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Control is the new confidence.

UK consumers are not passive at the point of purchase. They are weighing value, checking costs, comparing alternatives and looking for payment experiences that help them feel in control.

That is why transparency and control are so powerful in the UK findings:

89%

say understanding payment fees or penalties before purchase is important.

87%

feel confident managing spending when costs and payment timing are clear upfront.

90%

prefer payment methods with transparent upfront costs over rewards or perks.

86%

prefer payment methods that give them flexibility and control.

89%

say transparency in cost matters more than rewards when choosing how to pay.

92%

feel more in control when they can choose how and when they pay.

Together, these findings show that choice matters most when it gives shoppers clarity, confidence and control. UK consumers want payment options that feel transparent, trusted and suited to the purchase in front of them. They need options that make the purchase feel clearer, safer and better suited to the moment.

A generational lens: Same need, different triggers.

Control matters across generations, and the numbers show that the desire for flexibility and control is broadly shared. What differs is why they value it and what they need the checkout experience to reassure them about.

The research shows a highly financially conscious shopper. Managing shopping expenses remains a priority for most UK consumers: 90% say it is important to them, 85% say they always carefully review their finances and 82% have a budget they try to stick to. But control is not always easy to maintain: 71% say sticking to a budget can be difficult, and 79% say overspending on shopping purchases is stressful. Year over year, UK consumers are also increasingly using budgeting tools to be more mindful of their finances, rising from 45% to 48%.

This creates an important context for merchants. UK consumers are asking whether a purchase feels manageable, whether costs and payment timing are clear and whether the checkout

experience supports the way they want to manage their money. The majority feel more confident managing their spending when costs and payment timing are clear upfront (87%), and more in control when they can choose how and when to pay (92%).

For Gen Z and Millennials, control is closely linked to financial confidence, flexibility and manageability. Financial confidence is lower among younger consumers: 77% of Gen Z say they understand how to manage their personal finances, compared with 84% of Millennials, 87% of Gen X and 96% of Boomers. Gen Z financial confidence has also declined year on year, from 81% to 77%. For these shoppers, clear payment timing, visible costs and flexible options can help make a purchase feel more considered and easier to plan around.

77%

of Gen Z

84%

of Millennials

prefer payment methods that give them flexibility and control.

82%

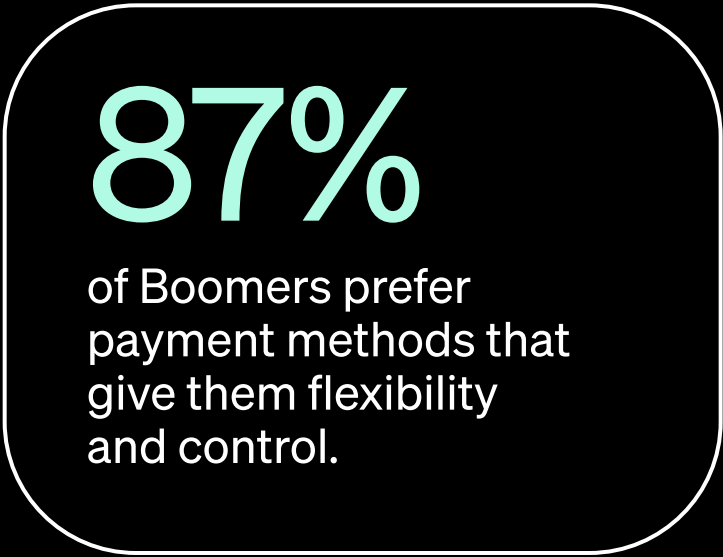
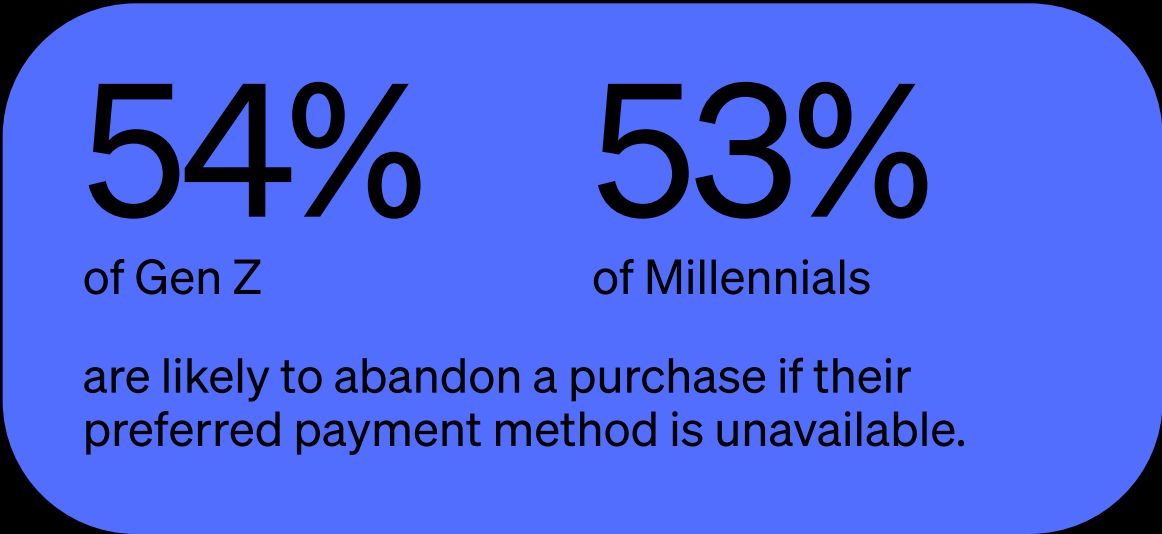
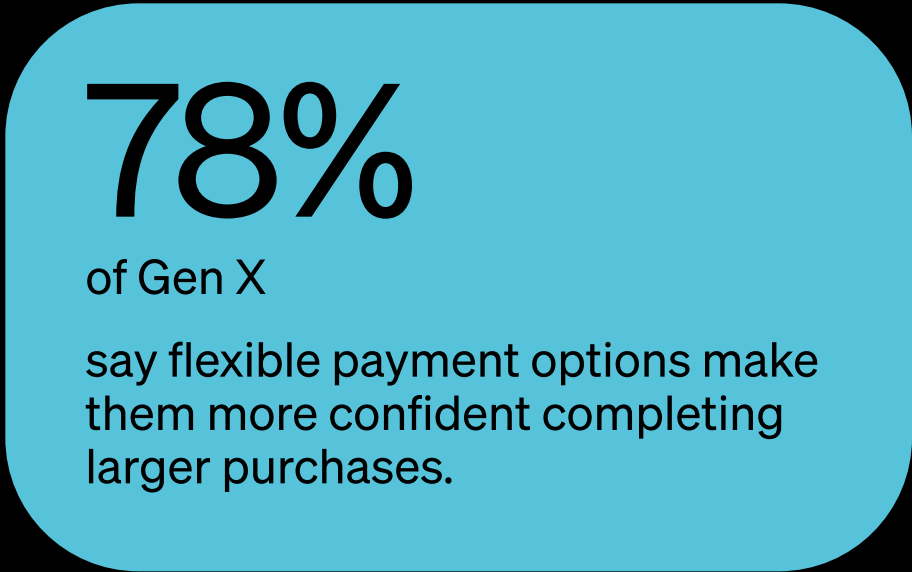
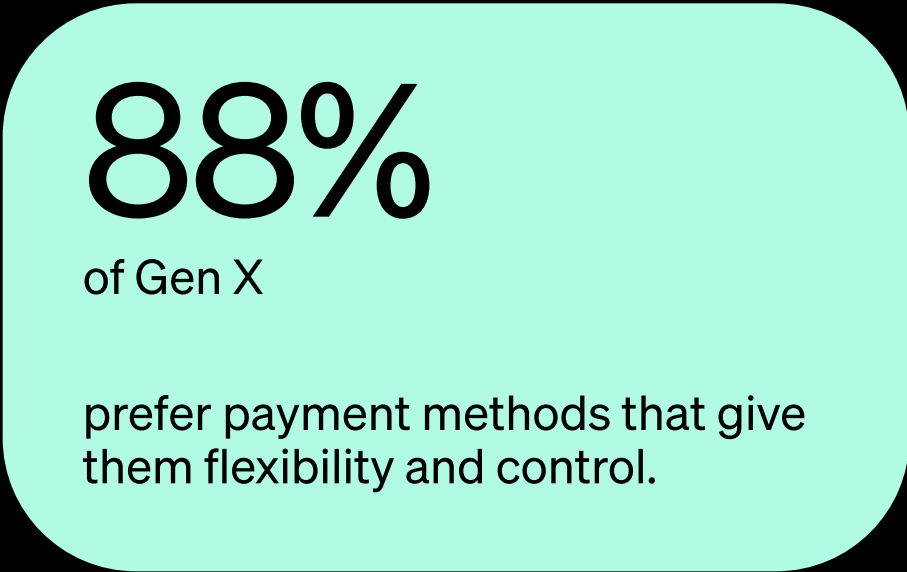
of Gen Z

83%

of Millennials

say flexible payment options make them more confident completing larger purchases.

For older Millennials and Gen X, control is often shaped by the practical realities of managing spending for themselves and their households. These shoppers are often balancing everyday expenses, household costs, family responsibilities and higher-value purchases, so clarity and confidence at checkout matter. They are also among the most likely to walk away if their preferred payment method is unavailable.



For Boomers, control is more strongly linked to security, familiarity and avoiding uncertainty. While Boomers report the highest financial confidence, they may place greater emphasis on recognisable payment methods, clear costs and a checkout experience that feels secure and familiar.

While the desire for control is shared, the motivations differ:

- GEN Z control as confidence in a fast-moving digital shopping environment.
- MILLENNIALS control as flexibility and optimisation.
- GEN X control as practicality and household money management.
- BOOMERS control as security, familiarity and certainty.

For merchants, this means payment choice should be designed to reassure different customers in different ways. A strong checkout experience does not rely on a single payment method or assume one customer behaviour. It offers a roster of trusted, recognisable and flexible options so shoppers can choose the payment method that best suits the purchase, the moment and how they prefer to manage their money.

The value equation has changed.

Price remains the leading factor in purchase decisions. When asked what matters most when deciding whether to buy something, 36% of UK consumers choose getting the best price or deal. But the next strongest driver is confidence. **Twenty-six per cent** say what matters most is feeling confident they are making the right decision. A further **13%** say having control over when and how they pay matters most, rising to **21%** among BNPL users who are more likely to prioritise the ability to spread costs over time.

This expands the definition of value. Value isn't only about the lowest price. It's also about understanding what a purchase will cost, when payments will happen, whether any fees apply and whether the process feels clear enough to support a confident decision.

This is especially important in a market where *rising costs* are shaping how people think about money:

 **62%** say the rising cost of everyday essentials, such as groceries, rent or bills, has shaped their financial outlook.

 **53%** say going through a period when money was tight has shaped how they think about money.

 **51%** say lessons learned from family have shaped their financial outlook.

Only **12%** say social media or people they follow online have shaped what they buy or how they manage money, though this rises to **21%** among Gen Z.

The result is a more deliberate shopper. Eighty-five per cent of UK consumers tend to wait or compare options before committing to a purchase, while **80%** say they are more likely to abandon a purchase than compromise on quality or value. **Nine in 10** say how much money they have coming in affects how freely they feel they can spend (**90%**).

This also helps explain why transparency matters more than rewards:

 **89%** say transparency in costs matters more than rewards when choosing how to pay.

 **90%** prefer transparent upfront costs over rewards or perks.

 **90%** prefer payment options that do not involve revolving debt.

Nearly **7 in 10** say credit card interest fees sometimes surprise them.

For merchants, this means the path to purchase is increasingly fragile. Even a shopper with strong intent may still pause, compare or walk away if the final experience creates uncertainty. Cost-of-living pressure is part of this context, but it should not be treated as the whole story. The stronger point is that shoppers want clarity and control because they are making more deliberate decisions.

The motivations and preferred tools may differ by consumer, category and purchase size, but the underlying requirement shows that consumers want checkout to foster confidence, control and choice.



Merchant implication.

For UK merchants, control needs to be built into the journey before the customer reaches the final payment screen. Shoppers are already weighing price, timing, value and affordability as they move towards purchase, and uncertainty at any of these points can give them a reason to pause or abandon their basket. Total costs, fees, delivery charges, payment timing and available payment options should be visible and easy to understand early in the journey.

The opportunity is to make checkout feel less like a point of pressure and more like a point of reassurance. By offering a roster of trusted, transparent payment options, merchants can help customers choose how they pay, feel more in control and complete the purchase with greater confidence.

CASE STUDY

Furniturebox



“Furniture can be an investment so Clearpay helps customers *spread that cost.*”

— Dan Beckles, Founder, Furniturebox

Furniturebox was founded in 2015 by school friends Monty George and Dan Beckles, who spotted an opportunity to bring furniture shopping online before the category had fully gathered momentum. Today, its customer-first model includes free and next-day delivery, plus flexible payment choice for higher-value purchases.

Clearpay helps Furniturebox make furniture purchases flexible while supporting growth:

Clearpay customers spend

8%

more on average than customers using other payment methods

13%

of Clearpay orders come directly from the Clearpay app

Ships around

400

orders globally every day

Employs

80+

people

Checkout has become a *loyalty* moment.

Loyalty in the UK is becoming more conditional. Customers may still like a retailer, trust a product or recognise a brand, but that does not guarantee the next purchase. In fact, **75%** of UK consumers say a convenient checkout and payment experience matters more to them than loyalty to a specific retailer.

That does not mean brand loyalty has disappeared. It means checkout is now part of the loyalty equation. A poor payment experience can weaken the relationship, while a clear and convenient one can help reinforce it.

The research shows that checkout convenience directly affects repeat behaviour:

80%

say checkout convenience influences whether they return to a retailer.

90%

say they are more likely to return to retailers that offer payment methods they already use and trust.

90%

also say good delivery and returns experiences make them more likely to shop with a retailer again.

24%

say checkout ease and speed are important drivers of repeat purchase.

23%

say payment options are an important driver of repeat purchase.

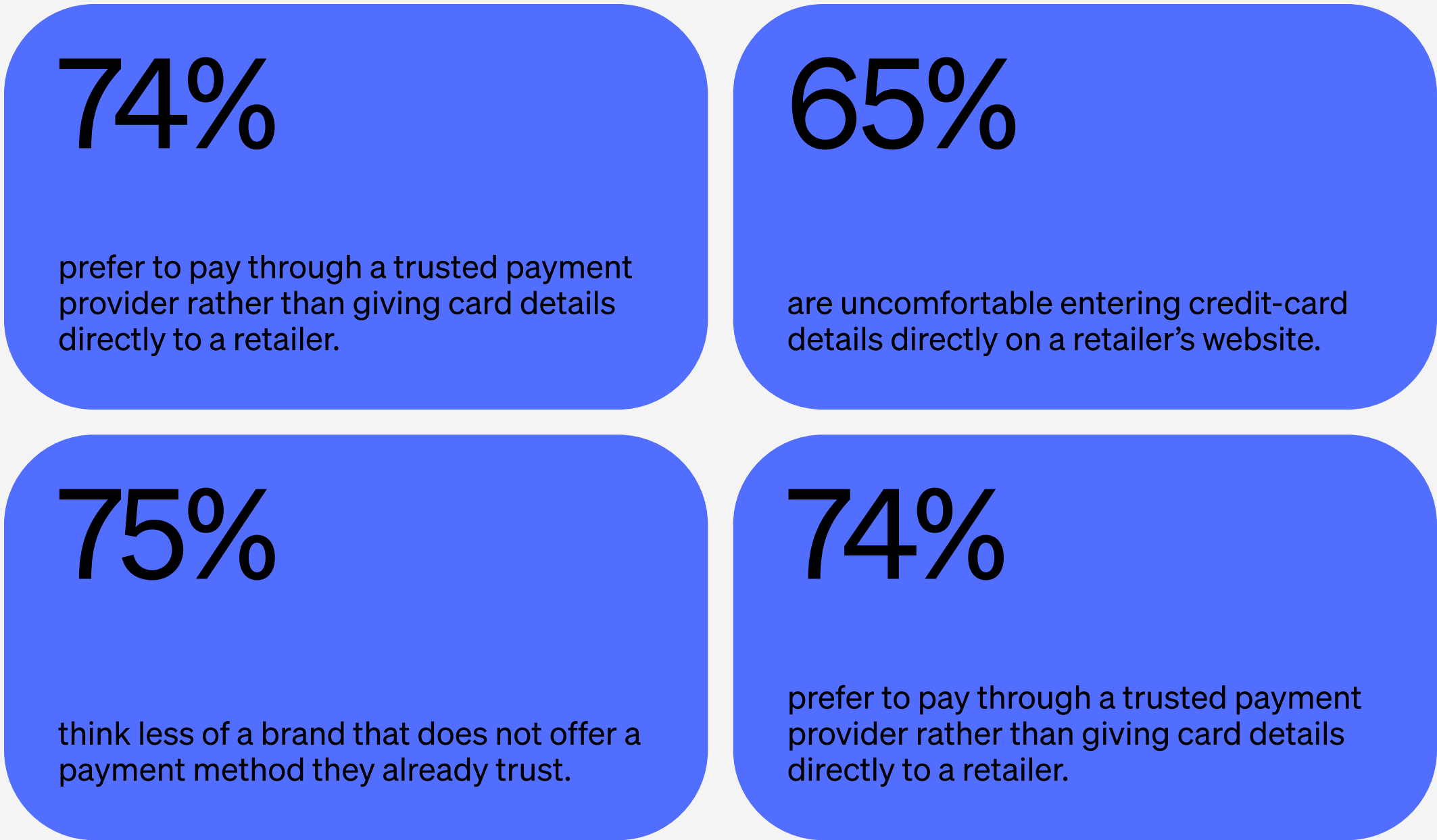
Loyalty is now built across the whole purchase journey. Discovery matters. Product matters. Price matters. And so do checkout, payment, delivery and returns.

Payment familiarity creates trust.

Recognised payment options help shoppers decide whether a retailer feels safe. In the UK:



That familiarity matters because checkout can also trigger security concerns, especially with new or lesser-known merchants:



For new or lesser-known retailers, this is particularly important. A familiar payment option can help bridge the trust gap between a shopper's intent and their willingness to complete the purchase.

When preferred payment disappears, loyalty has a reason to leave.

The loyalty risk increases when payment options decrease:

89%

of UK consumers say it is important that merchants offer their preferred payment method, rising to

94%

among current BNPL users

92%

among Millennials

92%

among parents of Gen Alpha children

9 in 10

are more likely to complete a purchase when their preferred payment method is available.

49%

are likely to abandon a purchase if their preferred payment method is unavailable, up from 47% last year.

↔ 69%

of UK consumers say they would switch retailers if another offered their preferred payment method.

⊘ 76%

say that if a retailer stopped offering their preferred payment method, they would shop there less often.

💖 75%

say they feel more loyal to their preferred payment method or wallet than to any retailer.



This does not mean payment methods replace all forms of brand attachment. But it does show that payment experience is increasingly powerful. If a merchant makes it harder for customers to pay in a way they know and trust, those customers have a reason to look elsewhere.

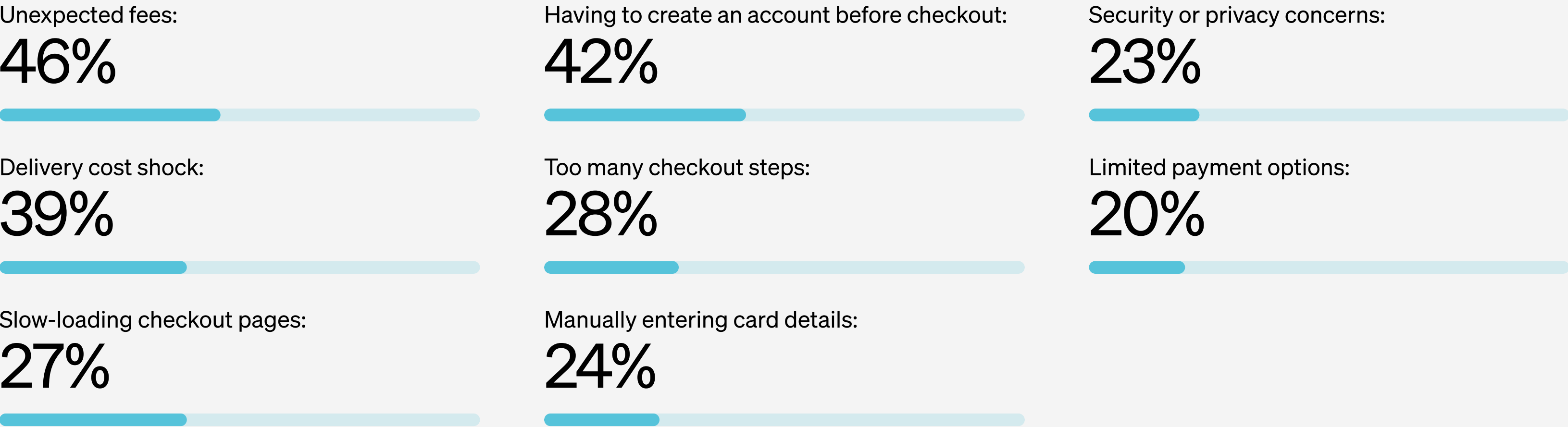
Consumers also identify gaps between the payment methods they prefer and what merchants currently offer.

The categories where UK shoppers most often wish more merchants offered their preferred payment method are:



The frictions that weaken loyalty.

Checkout friction has become a brand issue. The most frustrating checkout experiences for UK shoppers are practical, visible and preventable:



When asked what would make them stop shopping with a retailer even if they liked its products, consumers cite poor customer service **(53%)**, better prices or convenience elsewhere **(45%)**, a bad returns or delivery experience **(39%)**, a frustrating checkout experience **(36%)**, too much personal information at checkout **(32%)** and their preferred payment method not being available **(25%)**.

Price and value remain the biggest drivers of repeat purchase **(57%)**, followed by product quality **(47%)** and customer service **(33%)**. But checkout ease, speed and payment options now sit firmly within the loyalty equation. A trusted, convenient payment experience may not replace the fundamentals of price, product and service, but it can influence whether customers complete the purchase, return, or choose another merchant.



Merchant implication.

Merchants should treat checkout as a loyalty touchpoint, not just a transaction step. That means removing avoidable friction, making trusted payment options easy to find and giving customers the information they need before they reach the final screen. Clear pricing, visible payment timing and recognisable payment methods can help reduce hesitation and make checkout feel safer, faster and more familiar. Merchants should also bring payment clarity further along the journey through product detail page messaging, so shoppers can understand available payment options and how to manage costs before they reach checkout.

CASE STUDY

Tropic Skincare



“I know that anytime I shop with a brand, I always scroll to the bottom [of the homepage] and see if they offer Clearpay, especially if I’m new to the brand. I think most brands offer buy now pay later options – we’d be missing a trick if Tropic didn’t.”

— Megan Anwyl, E-commerce Manager Tropic Skincare

Tropic Skincare is a premium British beauty brand known for freshly made formulas, carbon-neutral operations and a purpose-led ambassador model. The brand chose Clearpay because its responsible spending approach aligned with Tropic’s values, while helping customers access skincare sets and collections without relying on heavy discounting.

Clearpay helps Tropic Skincare support accessibility, trust and growth:

Around

11%

of Tropic sales are made using Clearpay

Clearpay customers have a

10%

higher average order value (AOV) than customers using other payment methods

Tropic has

250

staff

The brand has

20,000+

active ambassadors

The Clearpay app delivers hundreds of referrals to Tropic’s website every month.

The right payment option *changes* behaviour.



Payment preference is not a marginal consideration:

89%

of UK consumers say it is important for a retailer to offer their preferred payment method, rising to

94%

among current BNPL users

92%

among Millennials

92%

among parents of Gen Alpha children

90%

are more likely to complete a purchase when their preferred payment method is available.

49%

are likely to abandon a purchase if their preferred payment method is not available, up from 47% last year.

78%

are less likely to complete a purchase if checkout feels slow or complicated.

These numbers show that customer preference can directly influence conversion. Payment choice gives shoppers the right, trusted options to purchase in the moment and in the way they prefer to manage their money.

Shoppers expect a portfolio of trusted options.

UK consumers do not rely on one payment method for every purchase. Their behaviour is multi-method and context-dependent. Current payment method usage in the UK:



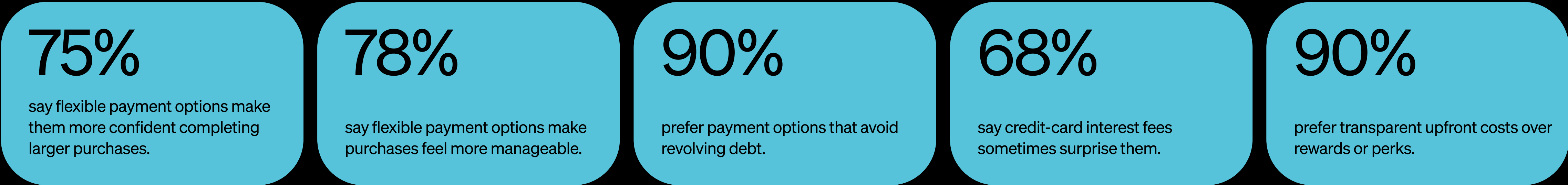
Debit remains the default, but mobile wallets now occupy a meaningful place in UK payment behaviour. Gen Z's payment mix looks different again: 65% use mobile wallets regularly, while they show lower credit card usage (32%) and lower cash use (53%) than UK consumers overall. This shows the UK market is not moving towards a single universal payment behaviour. It is moving towards an expectation of choice.



The payment method depends on the purchase.

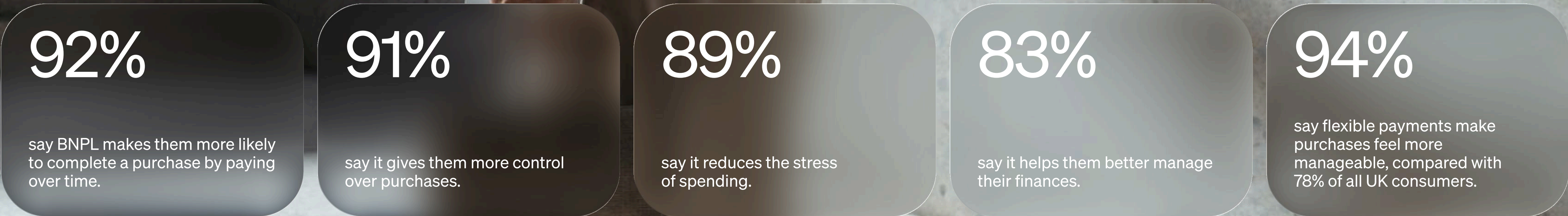
UK consumers are clear that different purchases call for different ways to pay. Eighty-five per cent say the payment method they choose depends on the type or size of purchase they are making. For smaller everyday purchases, 94% prefer fast and simple payment methods. For larger or unexpected purchases, 68% prefer payment methods that let them spread the cost over time.

Flexible payment is especially relevant when the purchase requires more consideration:



BNPL plays a specific role within this wider payment choice ecosystem. It is used by 1 in 5 UK consumers, most commonly for retail and fashion and home and living purchases. Among current BNPL users, 24% use it at least weekly and 53% use it at least monthly. Usage is most frequent among Gen Z, with 33% using it weekly or more often.

Current BNPL users are also clear about why paying over time matters to them:



There is also potential for further adoption. More than two-fifths (44%) of non-users say they would be willing to try BNPL in the future, rising to 56% among Gen Z and Millennials.

The research also identifies where UK consumers wish more retailers offered their preferred payment method:

Groceries and essentials

26%

Food and beverage

25%

Bills, subscriptions and utilities

25%

Travel

22%

Retail and fashion

19%

Home and living

19%

Electronics

19%

Transportation

18%

Tickets, experiences and entertainment

18%



This gap is important because it shows where consumer expectations may be outpacing merchant provision.

The effect becomes even more commercially important during peak moments:



These category and seasonal differences show that customers do not think about all purchases in the same way. For everyday purchases, consumers favour ease, speed and familiarity. Higher-value, seasonal or more considered purchases create greater need for reassurance, planning and flexibility.



Merchant implication.

Different customers have different payment preferences, and those preferences can change depending on what they are buying, how much they are spending and when they need to make the purchase. Merchants should offer a considered range of trusted payment options so shoppers can choose the method that best suits the purchase, the timing and the spend.

For smaller, everyday purchases, customers may prioritise speed, ease and familiarity. For larger, seasonal or more considered purchases, they may value transparent flexibility, clear payment timing and the ability to manage costs over time. This becomes especially important during peak moments, including major sales events and the festive shopping season, when the right payment mix can give customers confidence.

CASE STUDY

Label Menswear



Label Menswear was founded in 2019 with the guiding principle that designer menswear shouldn't require paying full retail price. Partnering with Clearpay from 2020 helps Label Menswear deliver on this goal, with Clearpay adding another layer of customer choice for their fashion needs.

Clearpay helps Label Menswear support flexible, customer-first purchasing:

27%

of Label Menswear customers
check out with Clearpay

33%

sales come from the Clearpay
Shop Directory

“We track a lot of traffic from the Clearpay merchant directory, which is great. Every day, we’re benefitting from a reduction in the severity of demand fluctuation, increased AOVs, and lower return rates. Our customers give positive feedback on the Clearpay offer.”

— Kieran Noble, Director, Label Menswear

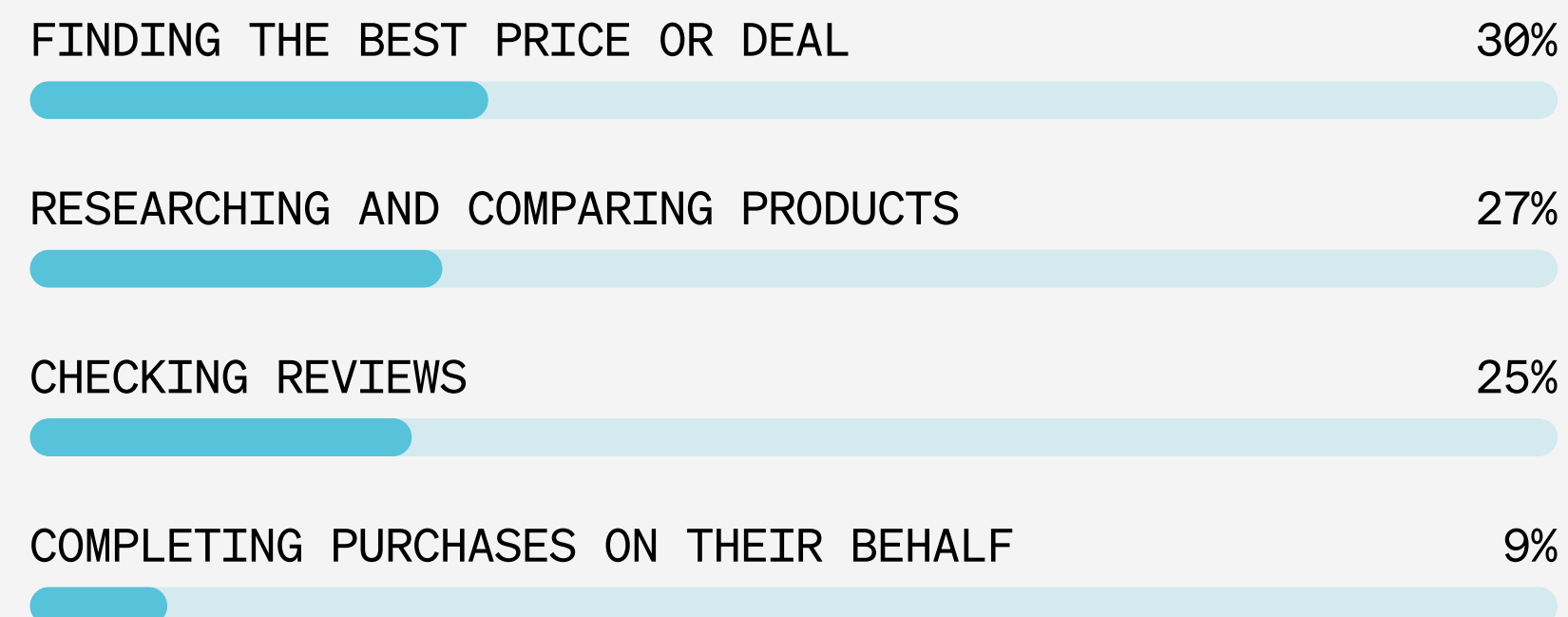
Lower return rate

than the sitewide average when customers use Clearpay

AI will *change the journey* before it changes the transaction.

AI is already beginning to influence the path to purchase, especially through research, comparison, recommendations and decision support. Nearly half of UK consumers **(46%)** have already used AI tools to research products or compare shopping options, while **56%** say they are open to using AI for everyday activities including shopping. Openness rises to **68%** among Millennials, **61%** among Gen Z and **69%** among current BNPL users.

For now, AI's role is strongest before the transaction. Among consumers already using AI, the most common uses are:



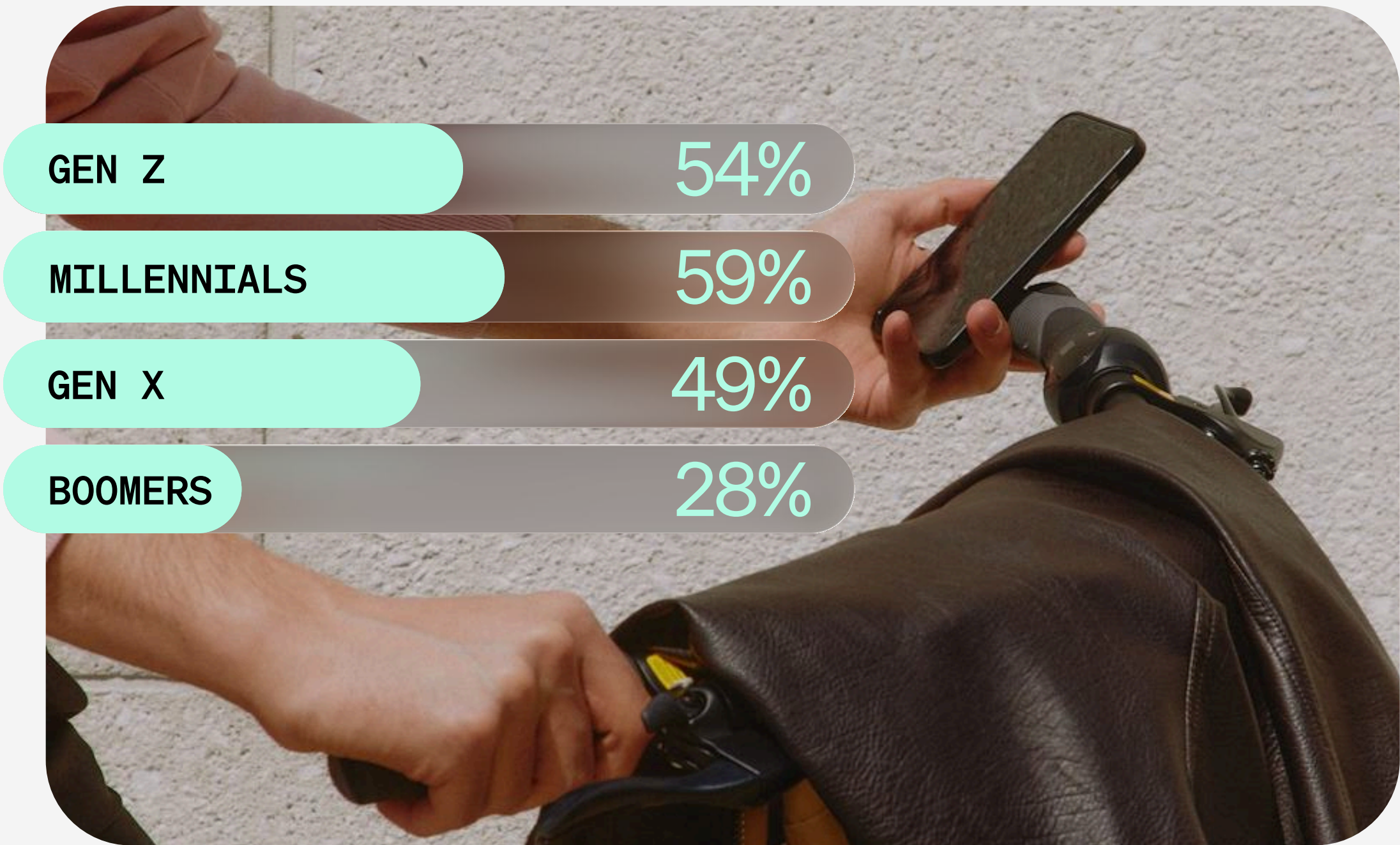
Looking ahead, consumers are most likely to use AI in the next one to two years to find the best prices or deals **(62%)**, research and compare products **(62%)**, check reviews or ratings **(60%)**, and discover new products or brands **(57%)**. Interest is lower when it comes to AI helping complete purchases **(37%)**.

That creates a clear 'trust threshold'. Consumers may accept AI as an assistant, but they are not yet ready to give up final authority. More than one-third **(34%)** want to review every AI-assisted purchase before it goes through, while only **3%** are comfortable allowing AI to complete purchases without review. That is still a small proportion, but it is meaningful given how new AI shopping behaviours are. It suggests the trust threshold is beginning to move: consumers may be cautious about handing over final authority today, but a small early-adopter segment is already willing to let AI take the next step.

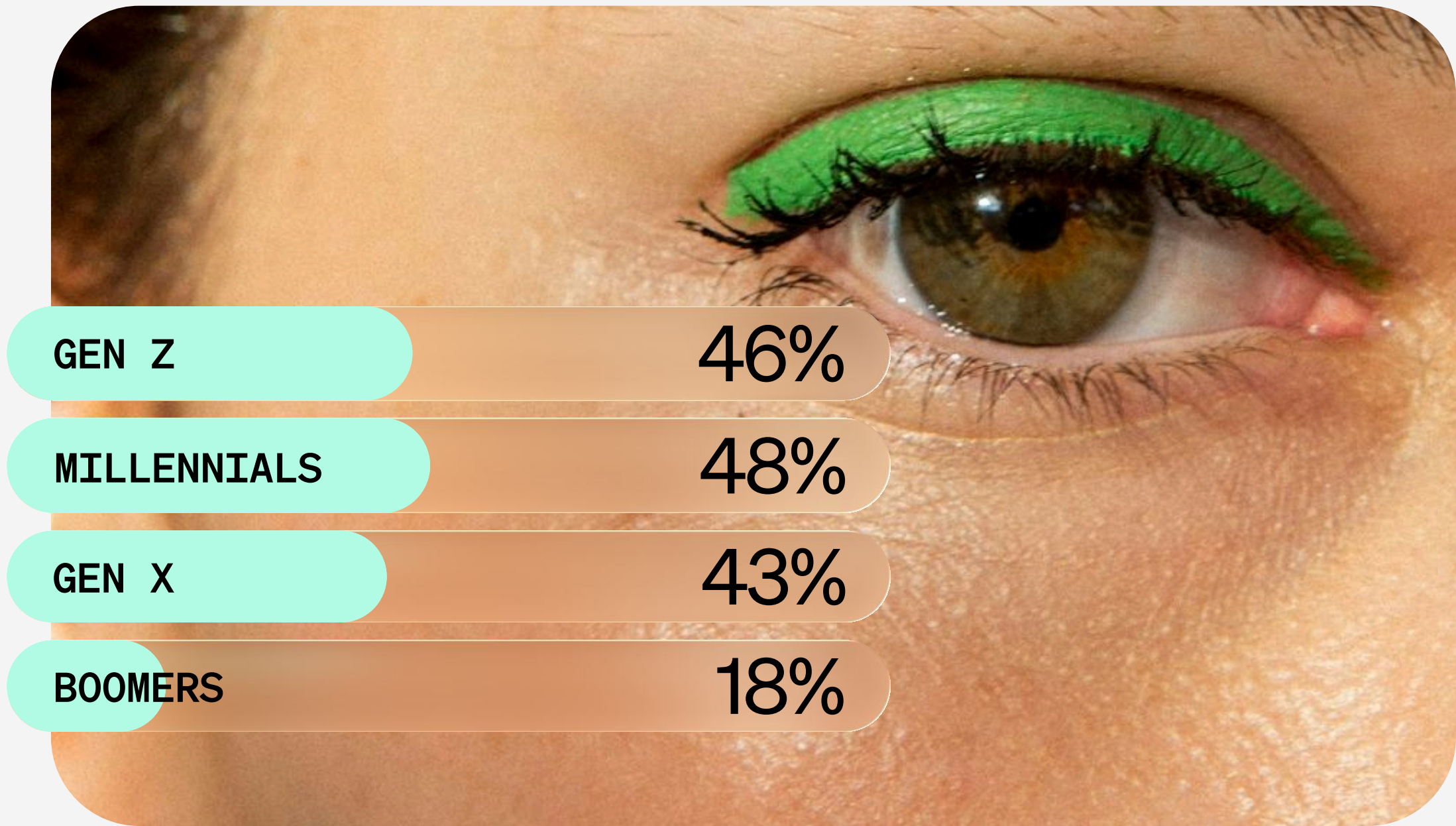
Shoppers across generations are embracing AI.

AI-assisted shopping is not just a youth story. Use is strongest among younger consumers, but it is already becoming relevant across a broad working-age customer base.

The proportion that has used AI to research or compare shopping options is:



Future intent follows a similar pattern. In the next one to two years, the proportion likely to use AI to help complete purchases is:



The sharper divide is with Boomers, who are meaningfully less likely to have used AI for shopping research and less likely to expect AI to help complete purchases. But with around half of Gen X already using AI for product research, merchants should not treat AI-assisted shopping as a distant or purely youth-led behaviour.

Trust becomes more important when AI is involved.

AI does not remove the need for brand trust. It heightens it. The closer AI gets to the point of transaction, the more trust, control and payment transparency will matter.

79%

worry about AI making purchases they did not intend or approve.

72%

would feel more comfortable if they could limit or turn off AI spending at any time.

73%

trust merchants more when the merchants are transparent about how AI is used.

70%

of UK consumers say that when AI is involved in a purchase, it becomes more important that they trust the brand.

49%

say they would trust AI more to shop for them if it used a payment method they already trust.

41%

would let AI choose a payment method if they could set spending limits.

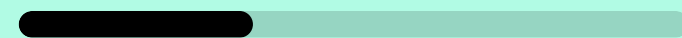
41%

say AI-ready retailers or payment providers would make them more likely to shop with them.

Consumers are also clear about what would build comfort with AI-assisted shopping:

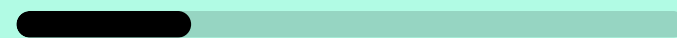
Being able to turn AI shopping features off at any time:

35%



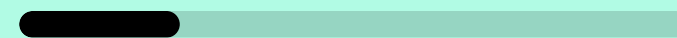
Understanding how AI makes recommendations:

26%



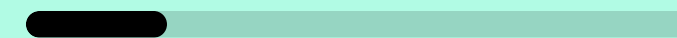
Setting spending limits:

24%



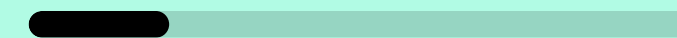
A trusted merchant or payment provider being involved:

21%



AI using a payment method the consumer already knows and trusts:

21%



Payment trust will be especially important. **Fifty-four per cent** of UK consumers say they would not be comfortable letting AI use any payment method on their behalf. Among those open to the idea, debit cards are the most accepted (**19%**), followed by mobile wallets (**17%**) and BNPL (**14%**).

The same things consumers already value—clarity, control, trusted payment options and transparent limits—will become even more important in AI-assisted commerce.

Gen Alpha points to the next shift.

Parents of Gen Alpha are already noticing a shift in how the next generation may shop, pay and interact with AI. **Sixty-eight per cent** say their children influence the products and brands they buy, while **56%** say their children are more comfortable using AI or digital shopping tools than they are themselves. Nearly half (**47%**) say their children have introduced them to apps, platforms or payment methods they now use.

Looking ahead, **77%** of parents of Gen Alpha believe their children's experience with shopping and managing money will be very different from their own. **Seventy per cent** expect their children to rely less on traditional payment methods when they become consumers, while **66%** expect them to use AI to compare products, prices and brands. **Seventy-seven per cent** also expect their children to be more influenced by creators, platforms and personalised recommendations than their own generation was.

When asked which payment methods their children are most likely to use as adults, mobile wallets ranked first (**59%**), followed by debit cards (**38%**), peer-to-peer apps (**26%**), cash (**24%**), credit cards (**24%**) and BNPL (**23%**).



Merchant implication.

AI-assisted shopping is already influencing discovery, comparison and decision-making, even if the majority of shoppers are not yet ready for fully autonomous purchasing. Merchants should optimise now for the parts of the journey AI is already shaping: clear product information, easy comparison, transparent pricing, visible reviews and content that helps customers make confident decisions.

At the transaction stage, the same fundamentals still matter: control, trust and recognisable payment methods. As AI becomes more embedded in shopping, merchants will need to make it clear what is being recommended, what the customer is paying, when payment happens and which trusted payment options are available. The opportunity is to build the foundations for AI-assisted journeys that still leave customers feeling informed, in control and confident at checkout.

“We know AI is here, and we know it’s going to grow in e-commerce. For businesses, the priority now is to build the relationship with the consumer: build trust, build loyalty, and make sure that when the unknown or unanticipated happens, that core relationship is still there.”

– Rich Bayer, CEO, Clearpay

The Merchant Playbook: Five new rules of checkout.

1



Make cost *clarity* a conversion tool.

Shoppers want to understand the total cost before they commit. Unexpected fees, delivery cost shock and unclear payment timing create hesitation. Merchants should show costs early, explain payment timing clearly and avoid surprises at the final step.

“[With Clearpay], you’re very clear on what your repayment terms are.”

— Dan Beckles, Founder, Furniturebox

2



Earn the next purchase at checkout.

Checkout is now part of the loyalty equation. A clear, convenient and trusted payment experience can reinforce the customer relationship, while friction, unfamiliar payment options or lack of preferred options can give shoppers a reason to switch. Merchants should design checkout not only to complete the current sale, but to give customers confidence to return.

"I know that anytime I shop with a brand, I always scroll to the bottom [of the homepage] and see if they offer Clearpay, especially if I'm new to the brand. I think most brands offer buy now pay later options – we'd be missing a trick if Tropic didn't."

– Megan Anwyl, E-commerce Manager, Tropic Skincare

3 Treat trusted payment options as *brand reassurance*.

Recognisable payment options help customers feel safer, especially with new retailers. Merchants should display trusted payment options clearly, and consider how payment providers can reduce concerns about card entry and personal data.

“We offer a lot of payment options at checkout, but Clearpay is by far our most used, and most trusted, BNPL provider.”

— George Graham, CEO and Co-founder, Wolf & Badger

4 Build payment choice for every purchase context.

Consumers use different payment methods for different purchases. Merchants should match payment options to category, purchase value and customer intent rather than assuming one method fits every moment.

“We track a lot of traffic from the Clearpay merchant directory too, which is great. Every day, we’re benefitting from a reduction in the severity of demand fluctuation, increased AOVs, and lower return rates. Our customers give positive feedback on the Clearpay offer.”

— Kieran Noble, Director, Label Menswear

5 Optimise now for AI-assisted discovery and decision-making.

AI is already shaping the early half of the shopping journey, from product research and price comparison to reviews, recommendations and discovery. Merchants need to make product information easy to find, compare and trust now, while preparing for a near-term future in which AI plays a greater role closer to purchase. The brands that win will combine AI-ready content with clear pricing, transparent payment information and trusted payment options at checkout.

“AI is here, and it’s going to grow. What matters now is building the trust, loyalty and customer relationships that can carry retailers through whatever comes next.”

– Rich Bayer, CEO, Clearpay



clearpay

Methodology

Morning Consult conducted the Afterpay/Clearpay “New Rules of Checkout” Survey between June 15-25, 2026 among 4,004 UK adults aged 18 and over. Interviews were conducted online, and the data were weighted to approximate a nationally representative sample based on age, gender, education, and region. The overall margin of error is $\pm 2\%$.

All referenced brand statistics provided by brands.