Afterpay



REPORT

The *New* Rules of Checkout

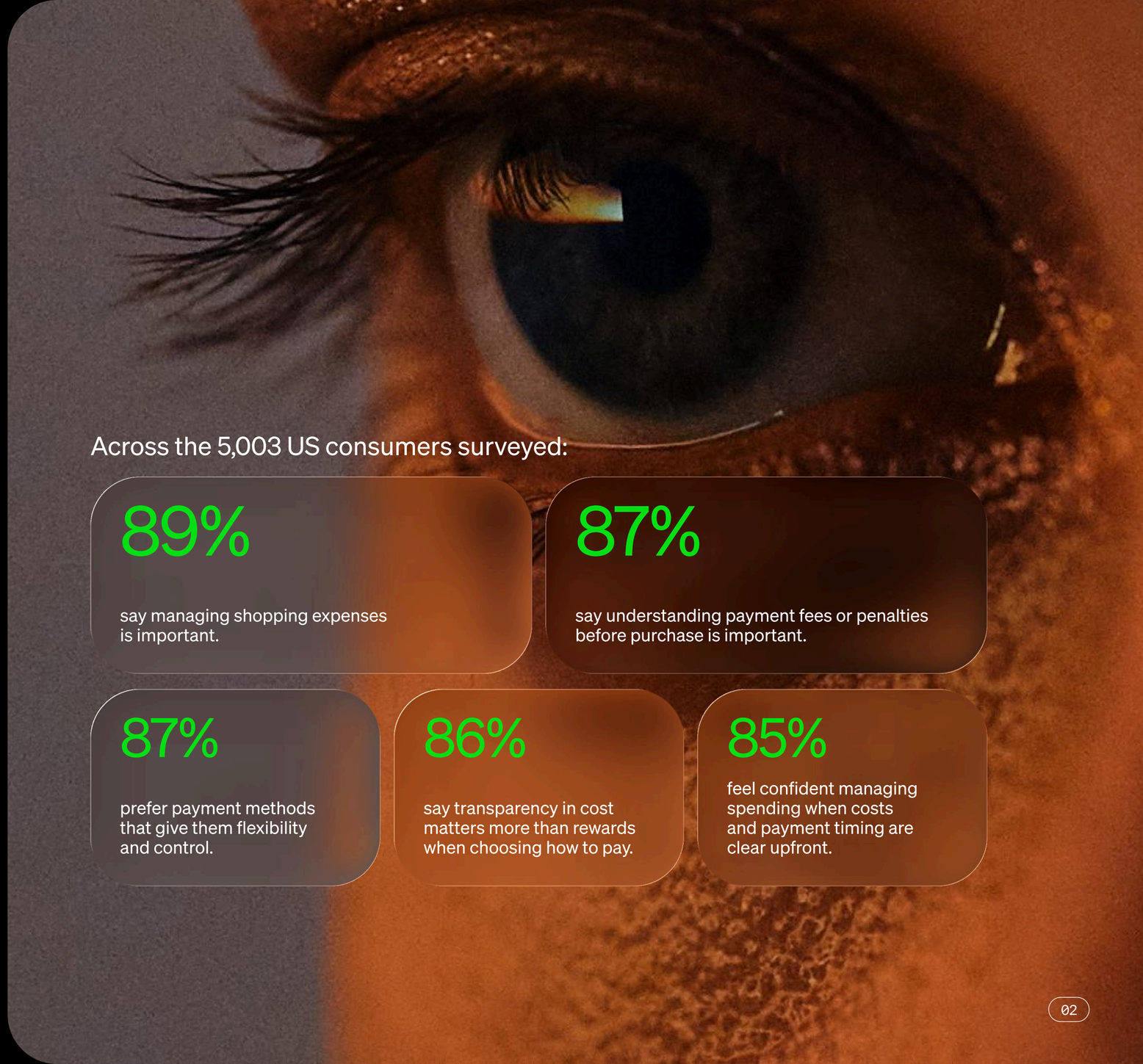
How changing customer expectations are reshaping loyalty, trust and payment choice.

Afterpay

Executive summary.

The old checkout model assumed that by the time a customer reached the payment page, the merchant had already won. Our research suggests that assumption no longer holds.

US shoppers are financially alert, comparison-led, and highly conscious of how the payment experience affects their sense of control. They still care about price, quality and service. But our research shows that checkout is a core part of the customer proposition itself: how clearly costs are shown, how easy the process feels, whether the retailer offers familiar payment options and whether the customer can pay in a way that fits the purchase.



Across the 5,003 US consumers surveyed:

89%

say managing shopping expenses is important.

87%

say understanding payment fees or penalties before purchase is important.

87%

prefer payment methods that give them flexibility and control.

86%

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

85%

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

Afterpay



85%

say it is important that a retailer offers their preferred payment method.

90%

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

87%

trust retailers more when they offer recognizable payment methods.

79%

say checkout convenience influences whether they return to a retailer.

75%

say a convenient checkout and payment experience matters more than loyalty to a specific retailer.

71%

would switch retailers if another offered their preferred payment method.

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. Consumers are asking for payment options that feel clear, trusted and appropriate to the purchase.

Afterpay

Contents.

01 Financial confidence is becoming a *payment strategy.* 5

02 Checkout is where *loyalty changes hands.* 11

03 Payment choice is the new *conversion layer.* 17

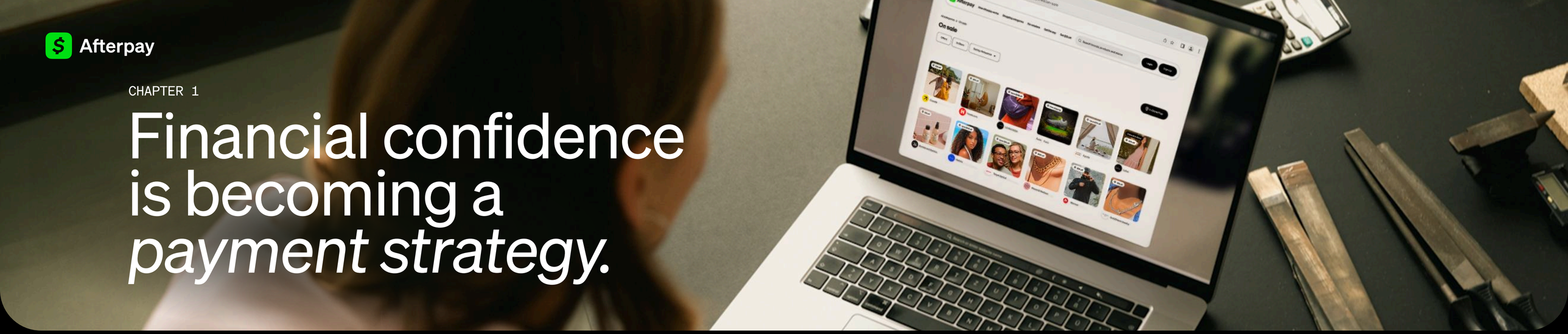
04 The future shopper may *not decide alone.* 24

05 *The Merchant Playbook*: Five new rules of checkout. 30

Afterpay

CHAPTER 1

Financial confidence is becoming a *payment strategy.*



US consumers are building their own systems for managing when, where and how money moves. Financial confidence comes from understanding the full cost, knowing when payments will be made and having the flexibility to pay in a way that works for them. Control is becoming a standard expectation across purchases.

The research shows that US shoppers take an active approach to managing purchases:

89%

say managing shopping expenses is important.

84%

say they carefully review their finances.

82%

have a budget they try to follow.

82%

say overspending on shopping purchases is stressful.

84%

tend to wait or compare options before committing.

These findings remain consistent year on year, reinforcing the picture set out in Afterpay's Credit Card Ick report in 2025. The need for clarity, control and flexibility is not a short-term response. It is now well established in how US consumers manage spending.

Afterpay

Financial confidence in the US is also strengthened when shoppers can see how a payment will fit into their broader finances:

79% say flexible payment options make them more confident completing larger purchases.

87% prefer payment methods that give them flexibility and control.

85% feel confident managing their spending when costs and payment timing are clear upfront.

These findings show that control is about having clear, flexible ways to pay as a standard part of checkout. Shoppers want to understand what a purchase will cost, when payments will be made and whether the option fits their circumstances, so they can manage spending with confidence.



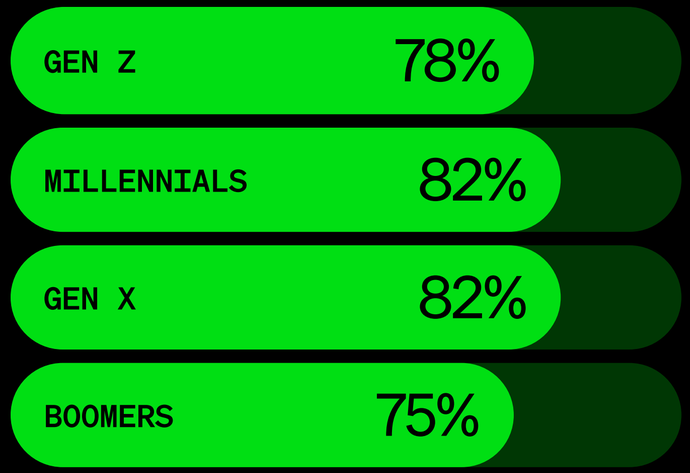
A generational lens: Different routes to financial confidence.

The importance of payment choice is not limited to younger consumers. Across the US, nearly 9 in 10 consumers prefer payment methods that offer flexibility and control, while 86% say transparency in costs matters more than rewards when choosing how to pay.

The preference for clarity is also closely tied to debt avoidance: 86% prefer payment options that do not involve revolving debt, and nearly three in four (74%) say credit card interest fees sometimes surprise them.

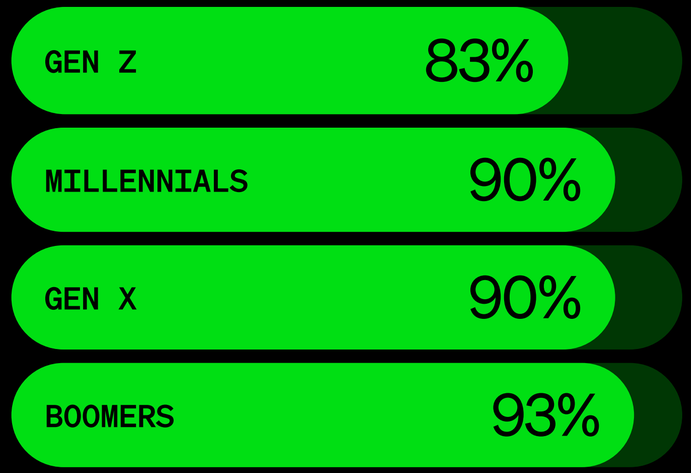
Across the entire US population, nearly four in five consumers (79%) say that flexible payment options make shoppers more confident completing larger purchases.

This confidence remains remarkably high across every generation:



The availability of a preferred payment method has an even stronger, almost universal effect on cart completion. Nine out of 10 (90%) Americans say they are more likely to complete a purchase when their preferred payment option is available.

By generation, the likelihood of purchase completion is:



When checkout does not offer the flexible or preferred methods shoppers expect, it can undermine confidence in the purchase and increase the likelihood of abandonment. More than half of US consumers (52%) say they are likely to abandon a purchase if their preferred payment method is unavailable, up from 50% last year. This shift is being led by younger shoppers. Millennials who say they would abandon a cart rose from 51% to 58%, while Gen Z increased from 47% to 52%.

The desire for financial control matters every generation, but each cohort looks for it differently.

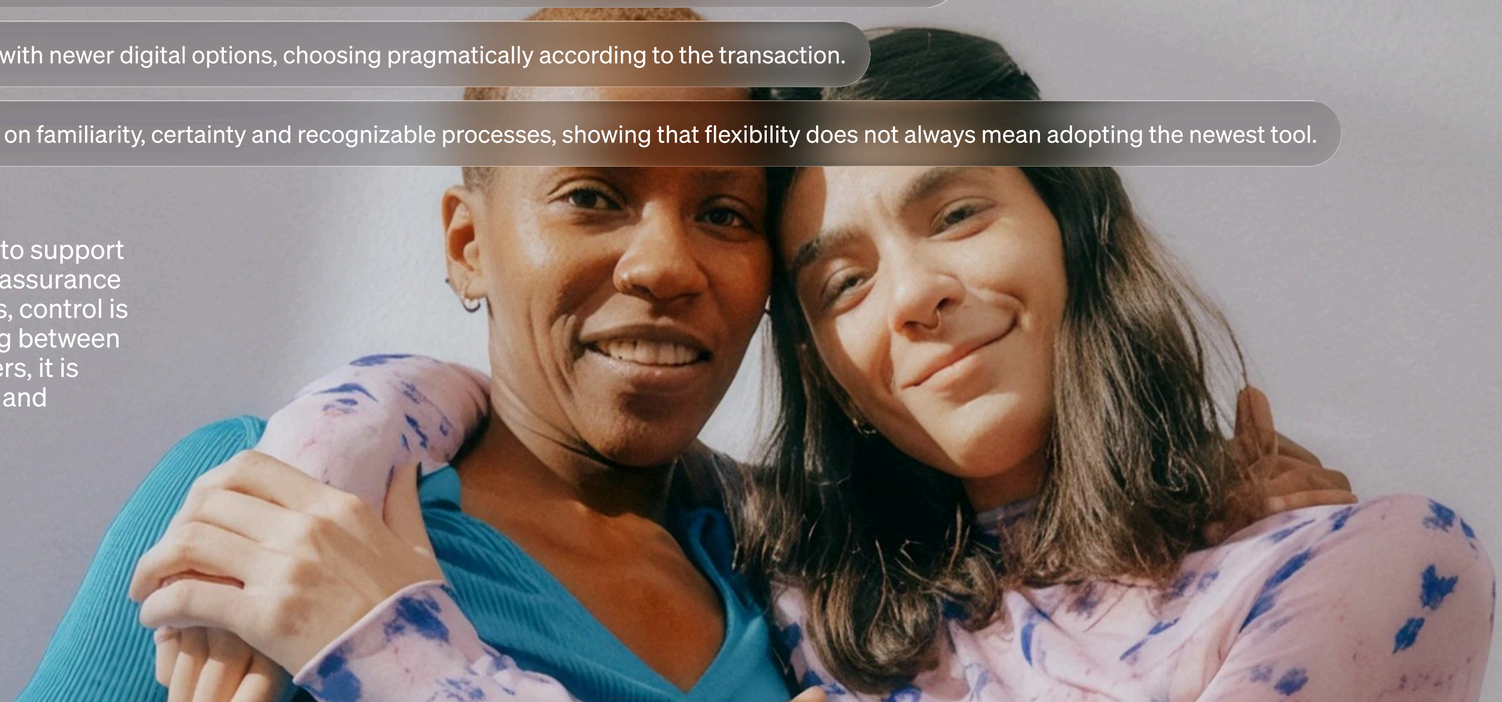
GEN Z looks for immediacy and digital choice. Wallets, apps and peer-to-peer services are already part of their money management.

MILLENNIALS use a broad payment toolkit to optimize convenience, timing and cash flow across different purchases.

GEN X combines familiar methods with newer digital options, choosing pragmatically according to the transaction.

BOOMERS place greater emphasis on familiarity, certainty and recognizable processes, showing that flexibility does not always mean adopting the newest tool.

Every generation expects payment choice to support confidence. What changes is the type of reassurance each cohort seeks. For younger consumers, control is often achieved by easily seeing and moving between multiple digital options. For older consumers, it is more likely to come from clarity, familiarity and a predictable process.





Price leads, but options build confidence.

Price remains the strongest driver of purchase decisions. When asked what matters most when deciding whether to buy something, 35% of US consumers say they want the best price or deal. But the next-strongest priority is not speed or convenience: 25% say they want to feel confident that they are making the right decision.

In the US, that confidence comes from having more control over how and when to pay. Value is therefore not only the amount on the price tag. It's also the ability to choose a payment route that fits the transaction, understand the total cost and avoid disrupting the way the household manages money.

Consumers' need for confidence and clarity is shaped by their experiences managing money:

60%

cite the rising cost of everyday things such as groceries, rent or bills.

50%

cite going through a period when money was very tight.

48%

cite how they were raised and what their family taught them about money.

36%

cite taking on debt and having to pay it off.

25%

cite how easy technology has made it to spend.

24%

cite a major purchase that stretched their budget.



Influences also vary by generation. **Around one in four** Gen Z consumers **(24%)** and Millennials **(23%)** say creators or people they follow online have shaped what they buy or how they manage money, compared with just **3%** of Boomers. This adds another layer to how younger shoppers assess value, combining price and payment choice with the recommendations and financial habits they encounter online.

These experiences have taught consumers to weigh price, timing, payment method and cash flow together. For US shoppers, the right purchase is the one that feels financially sensible. The cost is clear, the payment method suits the moment, and the customer can see how the transaction fits into their broader financial life.

That makes checkout part of the value equation. A merchant may offer the right product at the right price, but if the payment experience removes choice or creates uncertainty, the purchase can still feel wrong.



Merchant implication.

Merchants should give customers the control to check out in the way they prefer. That means making the total cost, payment timing and available methods easy to understand, while offering enough flexibility to support different purchases and financial circumstances. The strongest checkout experience gives shoppers clear information and enough flexibility to choose how they pay, without making the process feel harder than it needs to be.

Afterpay

CASE STUDY

Balsam Hill



"We have seen *tremendous growth* year over year in conversion, as well as a reduction in cart and checkout abandonment."

– Jennifer Howard, Balsam Hill

Balsam Hill is a premium Christmas and festive décor brand known for its realistic artificial trees. The retailer partnered with Afterpay to make higher-value seasonal purchases more accessible, giving customers the flexibility to split payments into four installments or spread them over several months with Pay Monthly.

What began as a way to give customers more flexibility during the holiday season has become a broader growth and acquisition channel. Afterpay has helped Balsam Hill reach new customers, support larger purchases and improve conversion during its most important trading period.

Highlights:

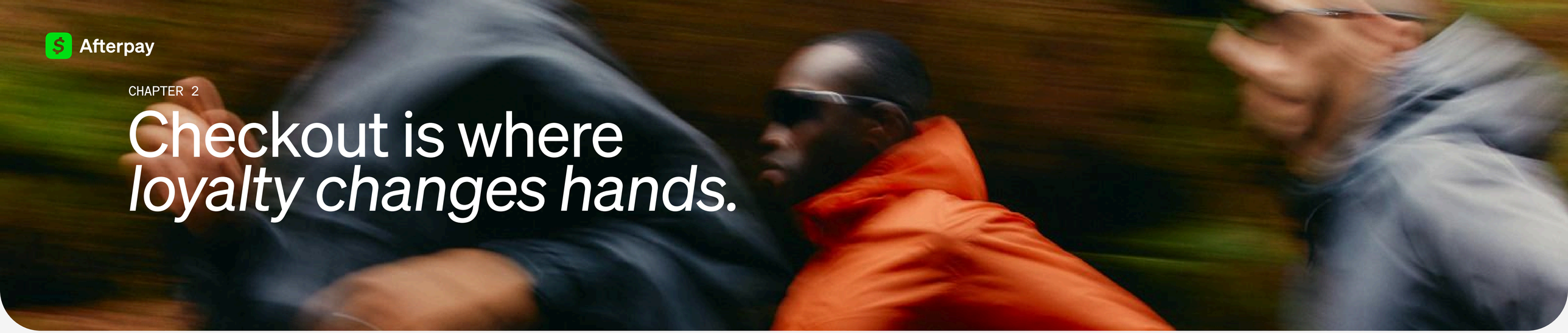
Balsam Hill generated
$1 million
in sales through Afterpay within the first five weeks of the partnership.

52%
of Balsam Hill's Afterpay sales come through Pay Monthly.

Customers using Pay Monthly spend
156% more
on average than those using Afterpay Pay in 4.

Balsam Hill has seen
year-over-year
growth in conversion and a reduction in cart and checkout abandonment in the US.

Afterpay has helped Balsam Hill bring in new customers and drive incremental revenue, extending its role beyond payments into customer acquisition.



CHAPTER 2

Checkout is where *loyalty changes hands.*

Loyalty is now distributed across the wider commerce ecosystem: the brand, the payment method, the wallet, the provider and the checkout experience itself. A shopper may like a retailer or its products, but if the payment experience does not work with the tools they already trust, that relationship can quickly weaken.

A standout finding is that over **three in four** Americans **(78%)** feel more loyal to their preferred payment method than to any individual retailer. This suggests merchants are being judged not only against direct competitors, but against the best payment experiences consumers encounter anywhere.

Checkout also influences whether the relationship continues:

79%

say checkout convenience affects whether they return to a retailer.

88%

are more likely to return to retailers offering payment methods they already use and trust.

87%

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

26%

say ease and speed of checkout influence return behavior.

Price and product remain central: **51%** say value for money influences whether they return, followed by product quality at **39%** and customer service at **33%**. But in the US, checkout has become the point where those strengths are either confirmed or undermined.

Afterpay

Trusted payment providers offer portable reassurance.

In a fragmented US market, familiar payment methods act as a trust layer consumers can carry from one retailer to another.

87%

trust retailers more when they offer recognizable payment methods.

88%

say recognizable payment options become even more important when shopping with a retailer for the first time.

88%

expect retailers to provide multiple trusted payment options.

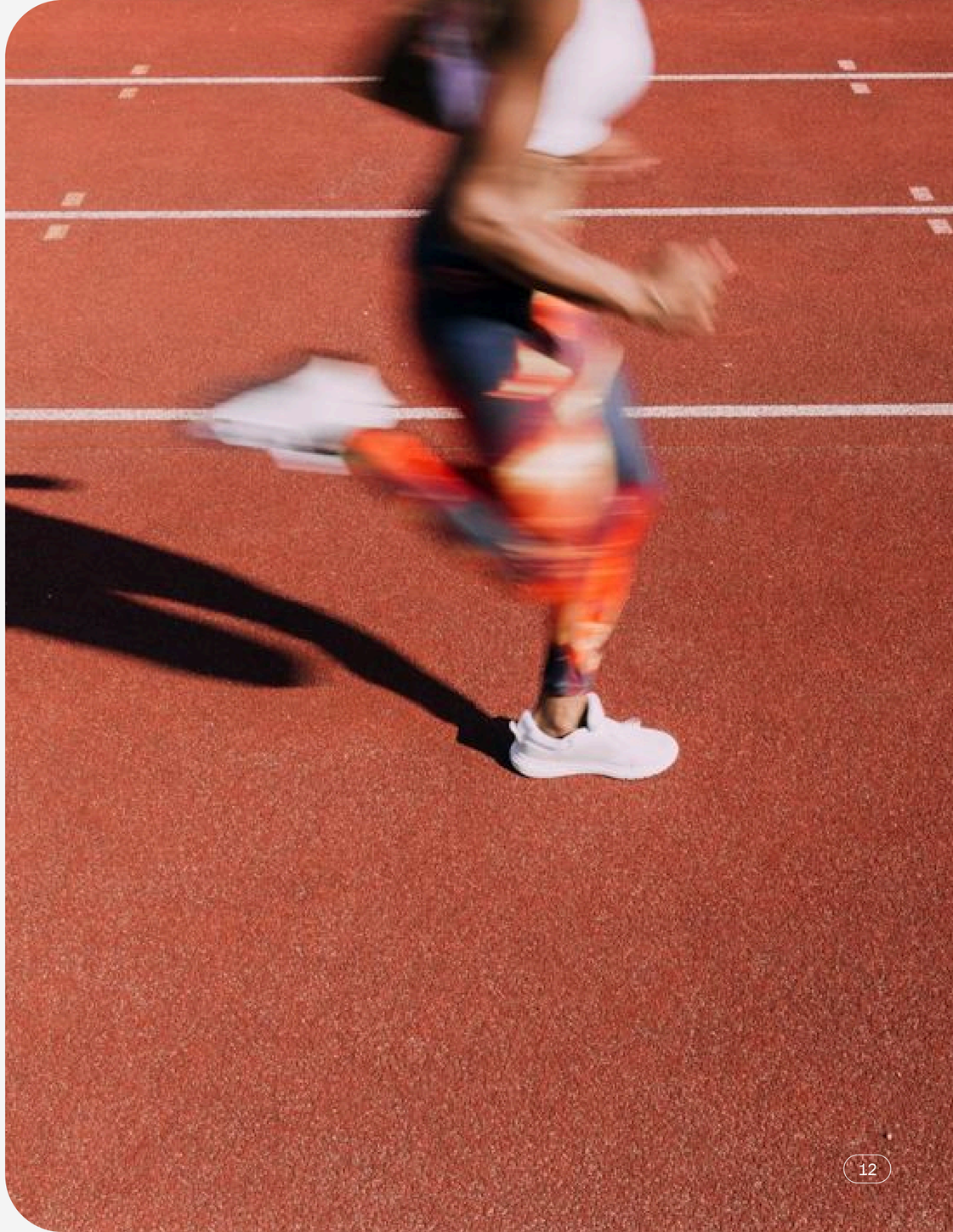
73%

prefer paying through a trusted provider rather than giving card details directly to a retailer.

66%

are uncomfortable entering credit card details directly on a retailer's website.

A majority are wary of sharing personal information such as their address or date of birth with a new retailer. For established brands, recognized payment options reinforce trust. For newer or lesser-known merchants, this can help transfer trust from the payment provider to the retailer and reduce the perceived risk of buying from an unfamiliar retailer.



Afterpay

Payment loyalty is portable.

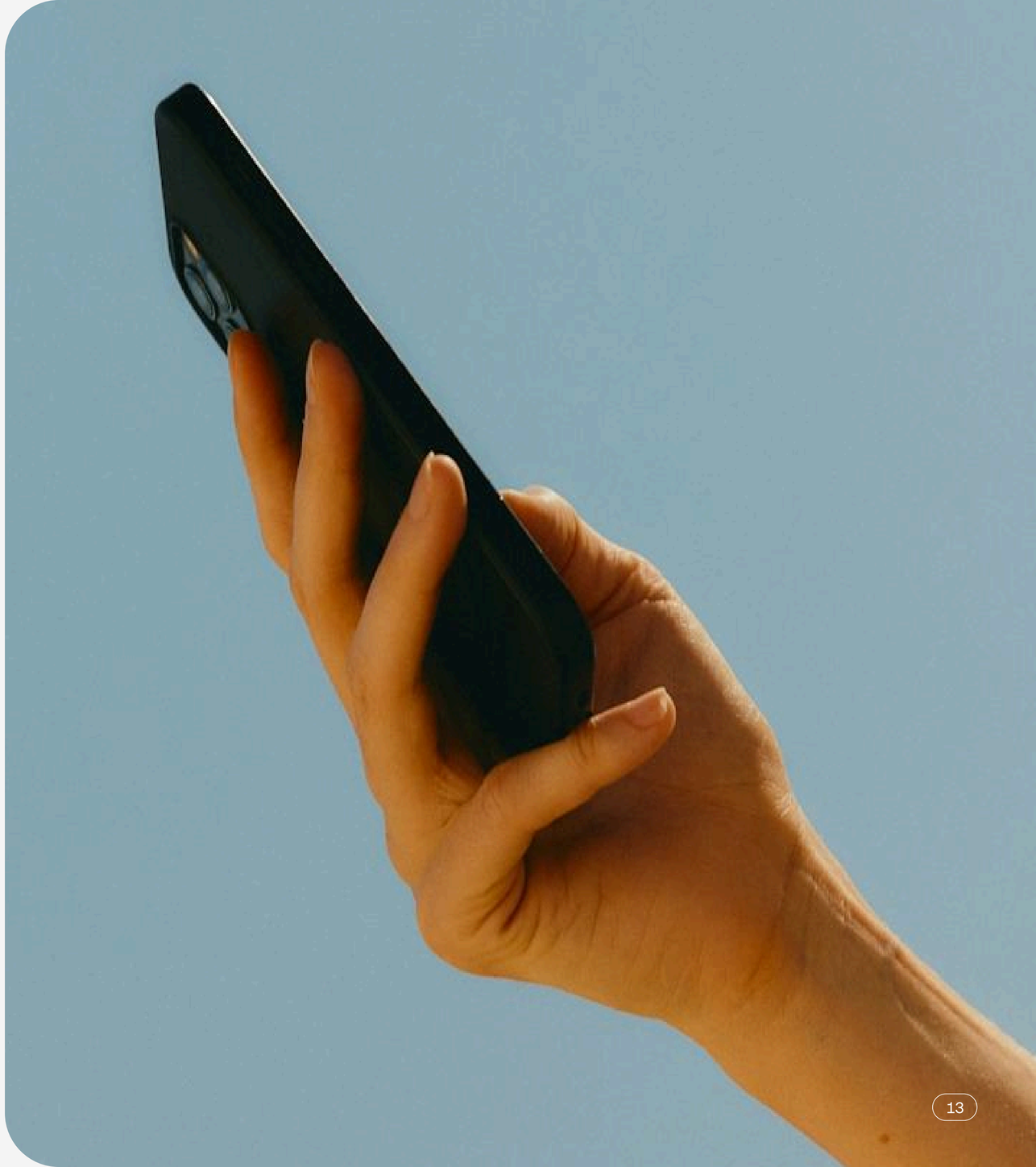
Consumers carry loyalty to their preferred payment method from one retailer to the next:

78% feel more loyal to their preferred payment method or wallet than to any individual retailer.

77% would shop with a retailer less often if it stopped offering their preferred payment method.

71% would switch retailers if another offered that method.

Merchants do not fully own the checkout relationship. Customers arrive with established payment habits, trusted providers and preferred interfaces. When a retailer does not support that ecosystem, the shopper can move elsewhere without changing the way they manage money.



Friction signals incompatibility.

Checkout frictions signal that the retailer is out of step with the customer's expectations:

47%
unexpected fees.

32%
forced account creation.

28%
too many checkout steps.

27%
slow-loading checkout.

26%
delivery cost shock.

25%
security or privacy concerns.

22%
limited payment options.

22%
manually entering card details.

These problems can break the relationship even when the product is appealing:

35% would stop shopping with a retailer due to a frustrating checkout experience.

31% because too much personal information was requested.

31% because of a poor returns or delivery experience.

The US loyalty journey therefore extends beyond brand affinity. It depends on whether the retailer can connect smoothly with the payment tools, security expectations and digital habits the customer already brings to the transaction.



Merchant implication.

Merchants should treat checkout as an interoperability challenge: remove financial surprises, reduce unnecessary identity and data friction, and support the multitude of trusted payment methods customers already use. In a market where payment loyalty is portable, a retailer that cannot connect with the shopper's preferred ecosystem risks losing the purchase and the customer.

CASE STUDY

MacKenzie-Childs





"It was all part of the push to broaden the customer audience to a much more digital, social-focused audience and to make sure *the shopping experience was consistent with that.* Adding a Buy Now, Pay Later option was a part of that."

– Larry Shaw, Chief Marketing Officer, MacKenzie-Childs

MacKenzie-Childs is a $100-million-plus home decor brand known for its distinctive artisan-made designs. Traditionally popular with Baby Boomers, the retailer introduced Afterpay as part of a wider push to modernize its digital experience, reach younger shoppers and make its aspirational luxury products easier to buy.

Today, Afterpay is available online and in-store and promoted across MacKenzie-Childs' marketing. The partnership has also expanded beyond payments into digital advertising, affiliate marketing and placement in the Afterpay app, helping the brand reach new customers as its direct-to-consumer business grows.

Highlights:

MacKenzie-Childs' direct-to-consumer business is growing at **significant double-digit annual rates,** supported by a broader focus on digital relevance and ease of shopping.

Afterpay helped the brand broaden its reach beyond its historically Baby Boomer customer base to a younger, **more digital and social-focused audience.**

Marketing material at MacKenzie-Childs highlights Afterpay to ensure potential customers know **the payment choice is available online and in-store.**

Afterpay has become one of the brand's **top 20 affiliates**.

Placement in the **Afterpay app** has also helped drive new customer acquisition.

Afterpay

CHAPTER 3

Payment choice is the new *conversion layer.*



Payment choice is part of the purchase decision itself. Before they reach checkout, they need to see that the payment method that want will be available.

85% say it is important that a retailer offers their preferred payment method.

90% are more likely to complete a purchase when their preferred payment method is available.

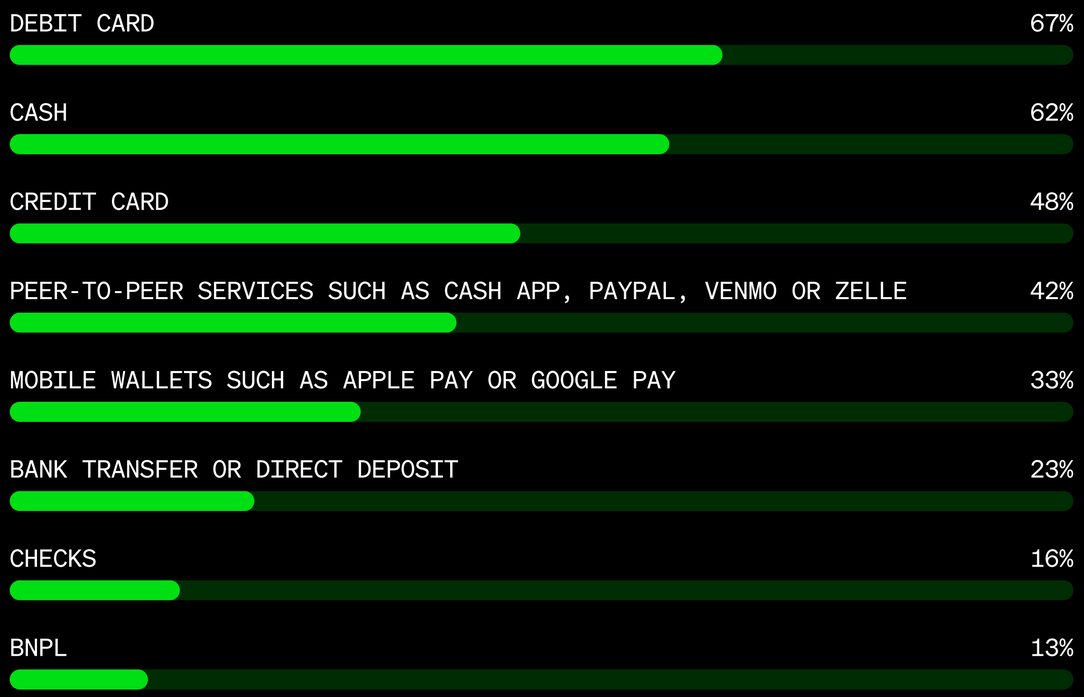
73% are less likely to complete a purchase if checkout feels slow or complicated.

For merchants, this means offering a broad enough mix of trusted payment methods to meet different customer preferences. In the US, where shoppers use a wide range of cards, wallets, apps and flexible payment options, leaving out the method a customer wants can be enough to lose the sale.

Shoppers maintain a portfolio of trusted options.

There is no single payment method that defines the US market. Consumers use traditional cards, cash, digital wallets, payment apps and flexible options.

Current payment usage includes:



Credit card use has also declined from 51% last year to 48% this year, pointing to a market where established methods remain important, but no single option is taking over. Shoppers keep several payment methods in rotation because different purchases call for different ways to pay.

The US is not moving towards one universal payment behavior. It is moving toward an expectation of choice. Merchants do not need to predict which option each customer will choose—the more trusted methods available at checkout, the greater the chance that the shopper's preferred option is there when they are ready to buy.

When it comes to preferred payment methods, research shows that BNPL is becoming an increasingly popular choice among shoppers. Among current users, 58% use BNPL at least monthly and 28% use it at least weekly. This weekly frequency rises sharply among younger cohorts, with 40% of Gen Z BNPL users and 38% of Millennial BNPL users using the service at least weekly.

How strongly do you agree with each of the following statements regarding buy now, pay later (BNPL)?





More than **nine in 10 (92%)** BNPL users say it gives them greater control over purchases and makes them more likely to complete a purchase by paying over time, while **90%** say it makes spending less stressful. Interest also extends beyond current users, with **47%** of non-users willing to try BNPL in future, rising to **53%** among Gen Z.

Afterpay

Payment choice follows the shape of the purchase.

Payment choice becomes commercially valuable when it removes the specific hesitation attached to the transaction.



The data shows that consumers actively match payment methods to transaction context:

91%

prefer fast and simple methods for smaller, everyday purchases.

82%

say their choice depends on the type or size of purchase.

79%

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

74%

prefer methods that let them spread the cost of larger or unexpected purchases over time.

This creates a spectrum of payment needs. Routine purchases are often about speed and ease, while larger or unplanned expenses bring timing and manageability into the decision. When shopping with an unfamiliar retailer, a recognizable payment provider can offer added reassurance.

The preferred payment method also needs to be available. More than half of US consumers **(56%)** say it is very important that retailers offer their preferred payment option, rising to **68%** among BNPL users and **61%** among Millennials.

This is not limited to big-ticket spending—demand is highest for groceries and essentials **(35%)**, bills and subscriptions **(33%)** and food and beverage **(30%)**, followed by healthcare **(22%)**, electronics **(21%)**, transportation **(19%)**, retail and fashion **(18%)**, home and living **(17%)**, and travel **(17%)**.

This points to two different shopping modes. Everyday purchases call for speed and simplicity, while considered or higher-cost purchases place more weight on flexibility and the ability to spread costs. Merchants need checkout coverage that works across both, so customers can find a payment method that suits the purchase without unnecessary friction.

Afterpay

Peak shopping moments test payment readiness.

Major sales events and the holiday season bring shoppers into contact with retailers and brands they may not usually buy from, making checkout an important part of customer acquisition.

Payment availability matters even more in these moments:



82%

say their preferred payment option matters more during major sales events or the holiday shopping season.

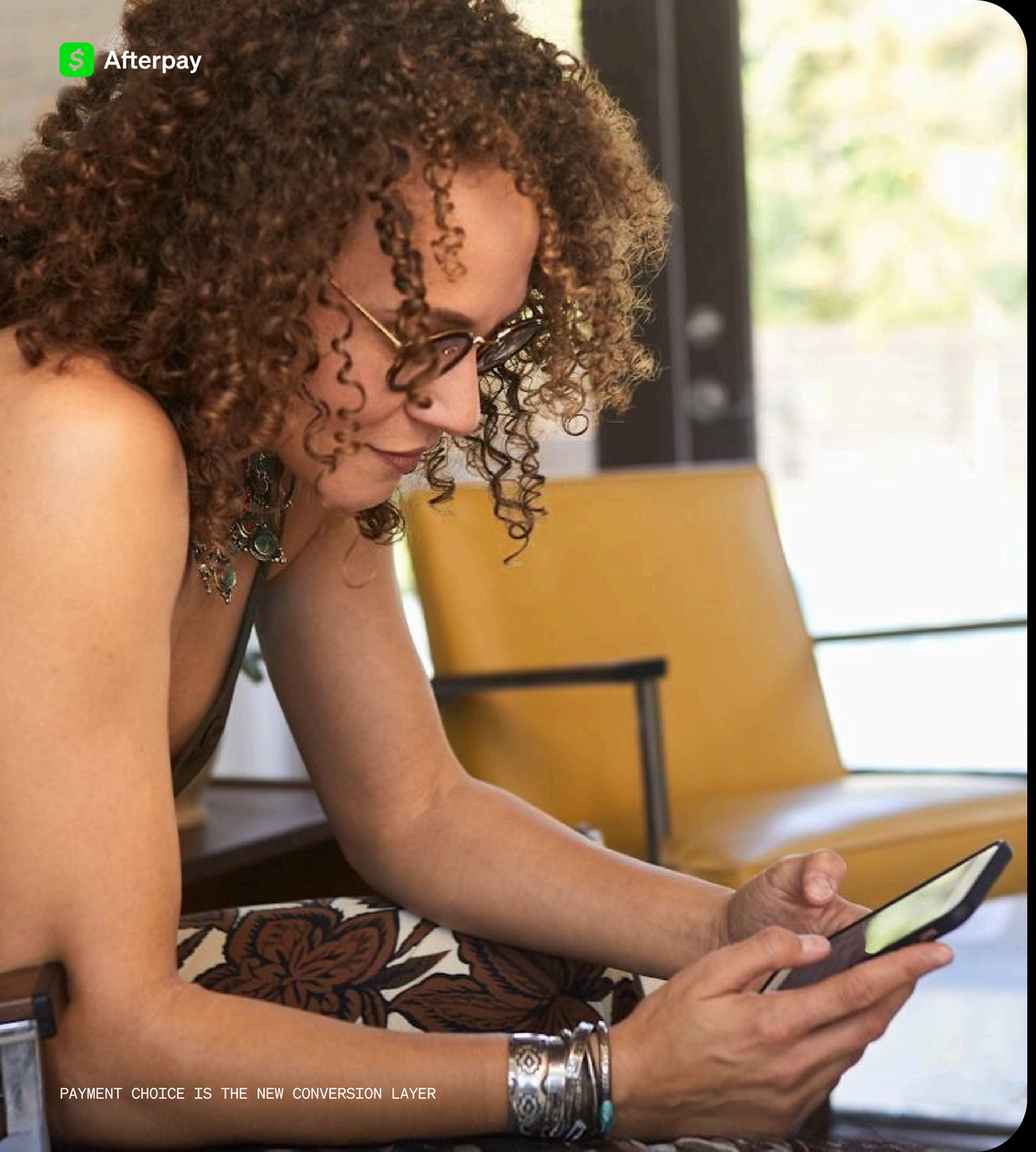
85%

are more likely to buy a gift if they can pay in a way that feels manageable.

76%

find it frustrating to miss a sale because their preferred option is unavailable.

The effect is even stronger among BNPL users in the US. More than **nine in 10 (91%)** say their preferred payment option matters more during major sales events and the holiday season, while **92%** are more likely to buy a gift if they can pay in a manageable way. **Eighty-four per cent** say it is frustrating to miss a sale because their preferred option is not available.



In the US, payment readiness is part of promotional readiness. This means payment planning should sit alongside inventory, pricing and promotions in seasonal preparation. During holidays, sales and gifting occasions, shoppers are more likely to buy from unfamiliar retailers, which makes payment choice part of the first impression. Merchants need a broad mix of trusted options that can support quick everyday payments as well as larger or unexpected purchases.

Merchant implication.

Merchants should treat payment coverage as part of conversion strategy across the full customer journey. US shoppers use a mix of cards, wallets, payment apps and flexible payment options, and the method they choose can change depending on the purchase. Everyday transactions may call for speed and simplicity, while larger or unexpected purchases may need more flexibility and clearer cost management. The aim is not to predict what each shopper will choose, but to make sure a broad mix of trusted options is available when they are ready to buy.

This becomes even more important during holidays, major sales and gifting periods, when shoppers are more likely to buy from unfamiliar brands. These moments create opportunities to win new customers, but only if checkout supports the way they want to pay. Payment planning should sit alongside inventory, pricing, media and promotions, helping merchants convert seasonal traffic, support larger purchases and turn first-time shoppers into repeat customers.

Afterpay

CASE STUDY

HBX



HBX, the global e-commerce and retail platform from Hypebeast Group, partnered with Afterpay to make streetwear and luxury products more accessible to its predominantly Gen Z and Millennial audience. Afterpay was introduced at checkout to give customers a more flexible way to pay, and HBX saw immediate engagement from US shoppers.

The partnership has since expanded beyond payments into exclusive product drops, events and cross-platform marketing. During the holiday season, HBX and Afterpay launched a three-week DROPSHOP campaign around heritage Jordan releases, combining online access for Afterpay customers with an in-person shopping event in New York.

"We generated a noticeable sales result which really exceeded our expectations."

– Huan Nguyen, Chief Revenue Officer, HBX.com

Highlights:

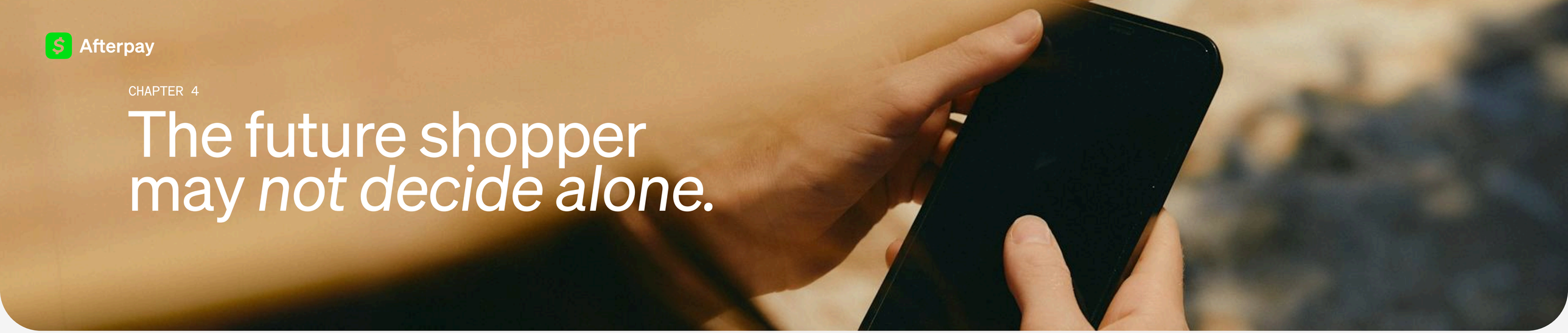
HBX saw **immediate and sustained engagement from US customers** after launching Afterpay at checkout.

During the holiday season, a **three-week Afterpay DROPSHOP campaign** for exclusive Jordan releases delivered higher-than-expected sales and engagement.

HBX's core audience is predominantly **Gen Z and Millennials,** the same groups showing the strongest demand for BNPL.

The partnership has expanded into **exclusive product access, events and content initiatives,** helping HBX reach new audiences and drive traffic.

HBX says Afterpay has become an important part of making its streetwear and luxury assortment **more accessible to customers.**



CHAPTER 4

The future shopper may *not decide alone.*

Almost half of US consumers—**45%**—have already used tools such as ChatGPT, Google AI, AI search or shopping assistants to research products or compare shopping options.

The tasks shoppers delegate today are currently concentrated before checkout:

30%
use AI to find the best price or deal.

26%
use it to check reviews or ratings.

25%
use it to research and compare products.

19%
use it to discover products or brands.

18%
use it for personalized recommendations.

11%
currently allow AI to complete a purchase on their behalf.

US shoppers are already comfortable using AI to reduce the work involved in making a decision. While **42%** are open to AI helping complete purchases, people remain more cautious about handing over the transaction itself. As the tools improve and trust grows, AI is likely to move closer to checkout quickly.

AI's influence is likely to expand across the journey.

In the next one to two years, US consumers are most likely to use AI for activities that make shopping faster, easier to navigate or more financially informed:



61% are likely to use it to find the best price or deal.

60% are likely to use it to research and compare products.

59% are likely to use it to check reviews or ratings.

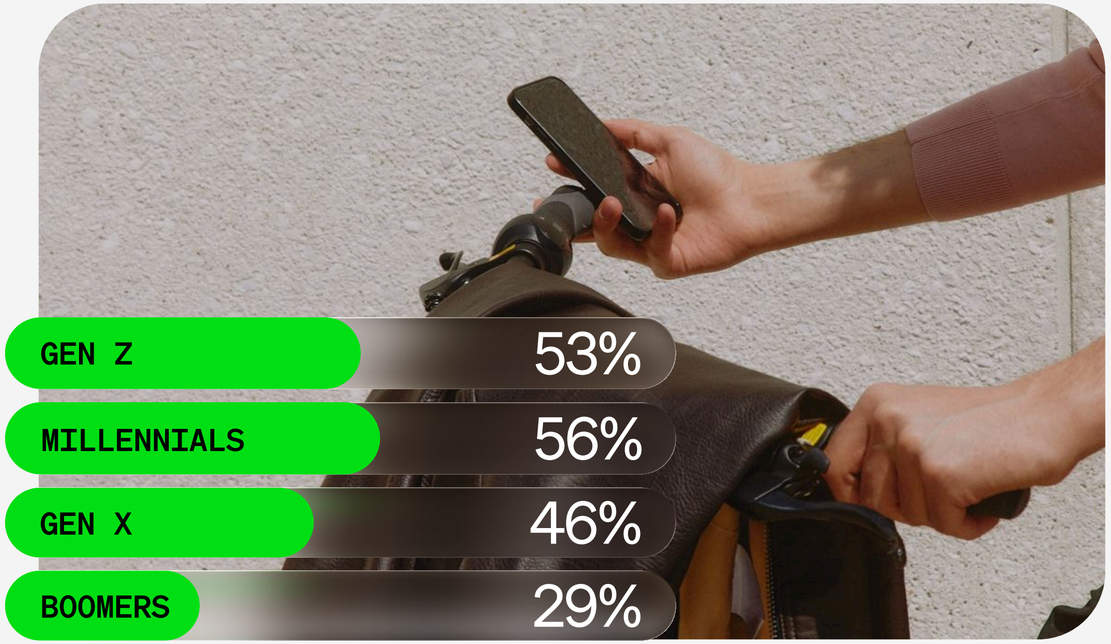
57% are likely to use it to discover new products or brands.

53% are likely to use it for personalized recommendations.

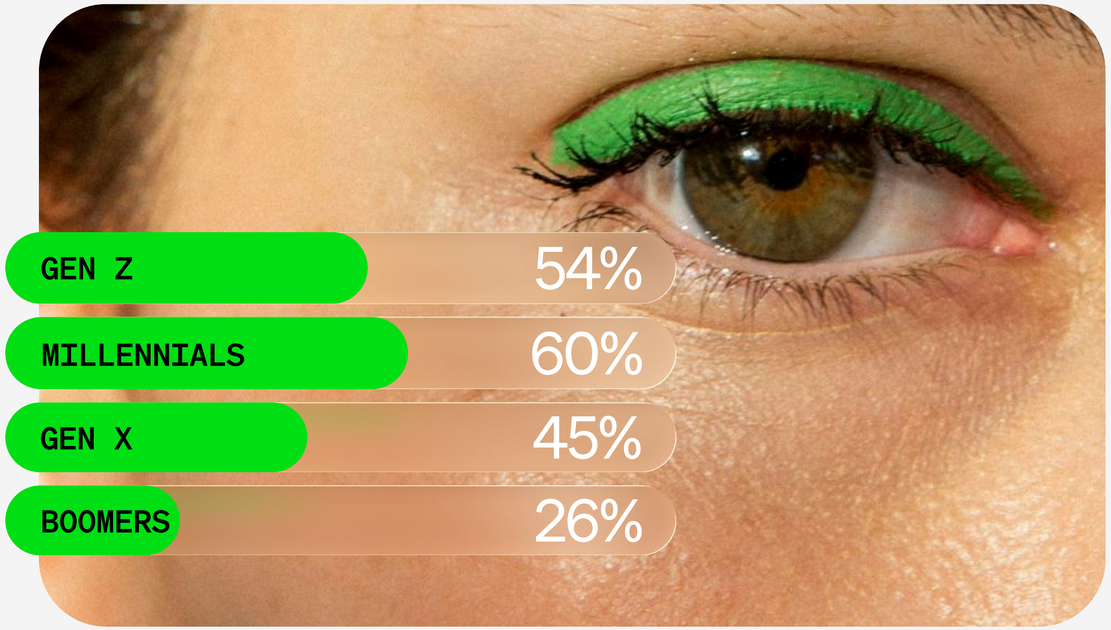
AI adoption is generational, but not limited to the young.

AI shopping use is highest among Millennials, but adoption already reaches well beyond younger consumers. Overall, **54%** are open to using AI for everyday activities, including shopping. Openness rises to **64%** among Millennials, **59%** among Gen Z and **68%** among current BNPL users.

The proportion that has used AI to research products 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:



Almost half of Gen X consumers have already used AI for product research, showing that this shift is not confined to digital-native shoppers. The clearest divide is with Boomers, who are less likely to have used AI for shopping research or expect it to help complete purchases.

The next generation is likely to push this further. Among parents of Gen Alpha, **63%** say their children are already more comfortable using AI or digital shopping tools than they are, while **70%** say their children influence the products and brands they buy. Looking ahead, **67%** expect their children to use AI to compare products, prices and brands, and **77%** believe their experience of shopping and managing money will be very different from their own.

Parents also expect the payment mix to change. **70%** believe their children will rely less on traditional methods such as cash and credit cards. Nearly half expect them to use mobile wallets as adults **(49%)**, followed by debit cards **(40%)**, credit cards **(37%)** and cash **(32%)**, while **23%** expect BNPL to be part of the mix. These expectations point to a future shopping journey shaped by AI, digital payments and a broader range of ways to pay.

The transaction has a higher trust threshold.

Comfort with AI remains high even as it moves closer to the transaction. Around half of US consumers are comfortable with AI helping across a range of purchases:

51%

for a small everyday purchase.

49%

for a regular repeat purchase.

46%

for a gift.

43%

for a higher-value planned purchase.

43%

for travel or accommodation.

Afterpay

But consumers' desire to remain in control of their finances and how they manage and spend money does extend to the AI-assisted shopping space as well.

Shoppers desire some control over how AI factors into the actual purchase moment:

75%

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

70%

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

70%

trust retailers more when they are transparent about how AI is used.

66%

say trusting the brand becomes more important when AI is involved.

50%

would trust AI more if it used a payment method they already know and trust.

45%

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

44%

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

The opportunity is already taking shape for merchants. Shoppers are open to AI playing a bigger role in how they buy, but they want to stay in control of the final transaction. Familiar payment methods, clear approvals, spending limits and the ability to switch AI features off will help turn that openness into confidence—and confidence into conversion.





Merchant implication.

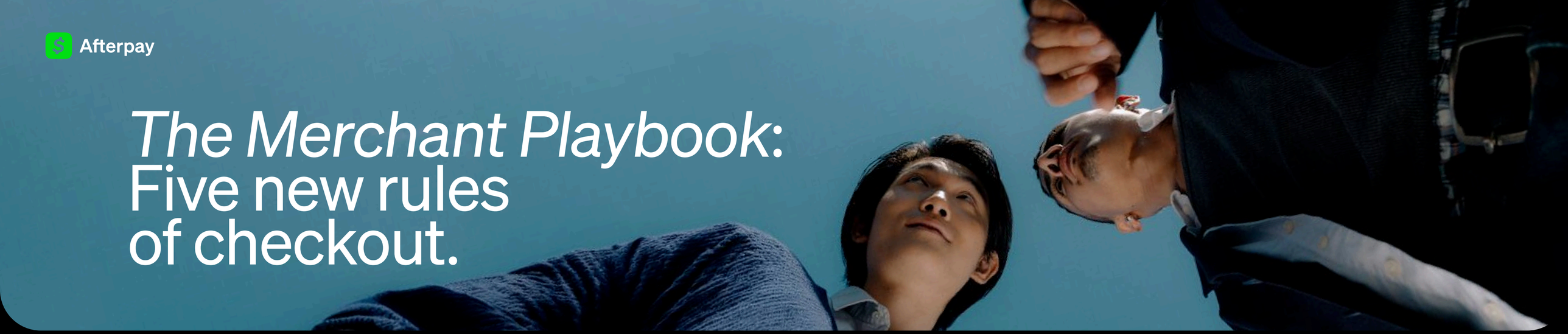
AI is already shaping how shoppers find products, compare prices and narrow their choices. Merchants that are hard to find or understand through AI search risk losing consideration before a shopper ever reaches their site. Product information, pricing, availability, delivery and returns need to be clear and consistent so AI tools can surface the brand accurately and move shoppers through the journey.

As AI takes on more of the shopping process, customers will expect the same payment choice and control they have today, including familiar methods, clear approvals, spending limits and the ability to step in before a purchase is completed. What's more, they indicate that AI paired with the payment methods they already use and trust will help customers embrace AI-assisted shopping further. Merchants that prepare for both AI-led discovery and AI-assisted payment will be better placed to convert new demand. Those that do not may lose visibility, trust and the sale.

"Customers are turning to AI for discovery and search, but they don't yet trust it to complete the payment. For businesses, the priority is making sure inventory, catalogue, website and checkout are ready for an AI-led journey, so when customers land on-site, the right payment options are there to build trust, offer flexibility and capture the transaction."

— Tanuj Parikh, Global Head of Revenue, Cash App, Afterpay, Clearpay

Afterpay



The Merchant Playbook: Five new rules of checkout.

1 Design for a payment portfolio, not a default method.

Shoppers move between debit cards, credit cards, wallets, payment apps and flexible payment options depending on the purchase. Merchants should offer a focused mix that reflects transaction size, category, intent and the payment habits of both the customers they serve today and those they want to reach in the future.

"Our customers value quality and ease, and Afterpay offers another layer of flexibility."

— Jennifer Howard, Balsam Hill

2 Use checkout to earn loyalty and trust.

Loyalty often lies as much with the payment method or provider as with the retailer. Recognizable payment options, guest checkout and limited data collection can reassure first-time shoppers and help lesser-known brands turn interest into a completed purchase.

"Using Afterpay was an easy step because it was what customers were looking for, and also it's an ease-of-shopping piece for customers."

– Larry Shaw, Chief Marketing Officer, MacKenzie-Childs

3 Make payment choice meet customer expectations.

Offering a broad mix of payment methods is only part of the job. Each option should be clear, quick and simple to use, with costs and payment timing shown upfront. Shoppers should not have to trade speed for flexibility or convenience for control. A well-designed checkout makes every option easy to understand and complete.

“Being able to ensure that our customers can take that trip or go to that place and see that destination, and make sure it’s the best financial purchase for them, is really important for us."

— Julia Merritt, Director of Global Business Development, Strategic Partnership and Affiliates, Expedia Group

4 Treat payment readiness as part of campaign planning.

Major sales events, holiday shopping and gifting periods bring more first-time and high-intent shoppers to checkout. If their preferred way to pay is missing or the experience does not perform smoothly, merchants can lose both the immediate sale and the chance to win a new customer. Payment performance, fees, mobile checkout and approval flows should be tested alongside inventory, pricing and promotions.

"We generated a noticeable sales result that really exceeded our expectations."

— Huan Nguyen, Chief Revenue Officer, HBX.com

5 Build for AI-assisted commerce now.

AI is already changing how shoppers discover, compare and choose products, and its role will quickly move closer to checkout. Merchants need product, pricing, availability, delivery and returns information that AI tools can easily interpret, alongside familiar payment methods, clear approvals, spending controls and the ability for customers to review or stop a purchase. Those that connect AI-ready discovery with trusted, customer-controlled payment options will be better placed to win the sale.

“AI can help customers find you, but trust is what helps them buy from you. Businesses need to be ready to capture the transaction when those customers land.”

— Tanuj Parikh, Global Head of Revenue, Cash App, Afterpay, Clearpay



Afterpay

Methodology

Morning Consult conducted the Afterpay Global Thought Leadership Survey between June 12-20, 2026 among 5,003 US 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, race/ethnicity and region. The overall margin of error is ±1%.

All referenced brand statistics provided by brands.