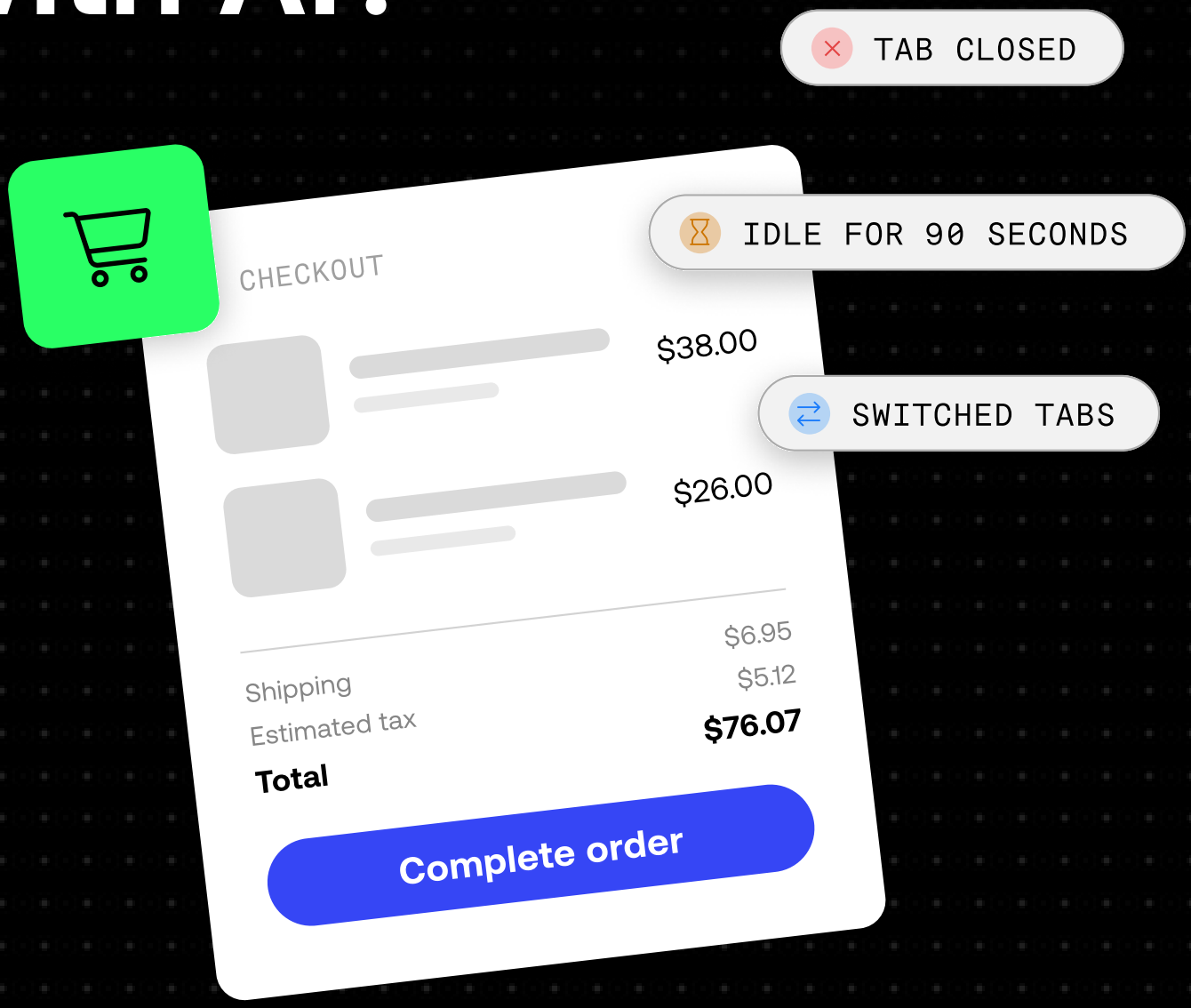
A GUIDE TO INTELLIGENT CHECKOUT

How can brands reduce cart abandonment with AI?



Stord

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01

Introduction

A shopper spends ten minutes building a cart, clicks through to checkout, and closes the tab.

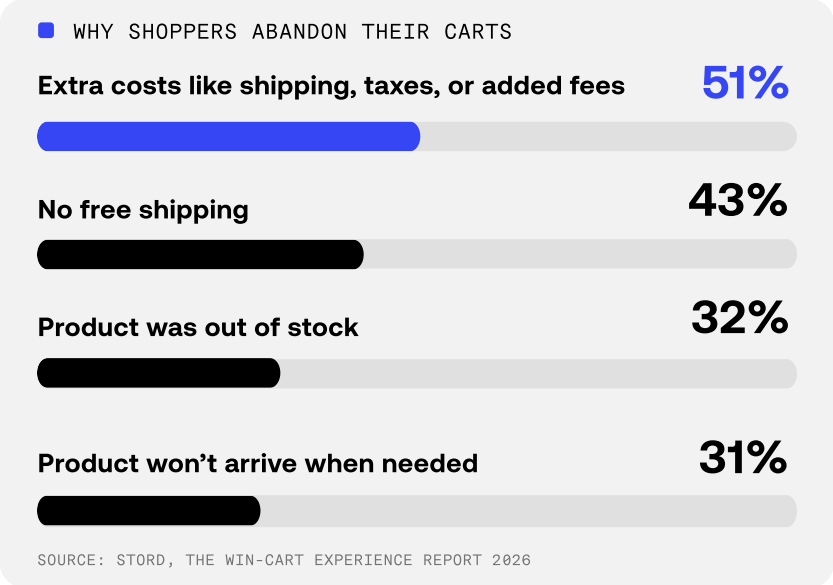
Multiply that by every ad dollar spent getting them there, and checkout is where most of that money quietly disappears. Brands have spent a decade getting faster: faster fulfillment, smarter inventory placement, same-day and next-day delivery, all built to keep pace with rising consumer expectations. Yet despite that decade of investment, checkout, the moment where all that investment is supposed to pay off, remains stubbornly and expensively broken.

82%

OF CONSUMERS ABANDON A CART AT LEAST ONCE

according to Stord's Win-Cart Experience Report 2026.

Measured across a lifetime of online shopping, cart abandonment is now a near-universal behavior, and most of the reasons sit squarely within a brand's control.



The friction hits at the exact moment purchase intent is highest. Most checkout systems don't respond to it in real time; they simply record what happened. By the time anyone reviews the data, the revenue is already gone. Even when the fix is within reach, many brands fail to act on it. More than half of shoppers (52%) say they'd return to a cart and complete the purchase after a well-timed reminder, a clear gap between what brands know and what they actually do.

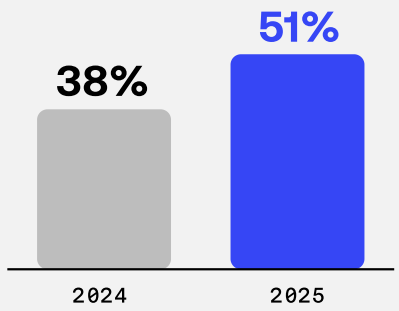
Recovering even just 10% of abandoned carts through smarter detection, real-time intervention, and less friction would add tens of thousands of dollars of monthly revenue without spending another dollar on acquisition. **This is the problem most brands aren't solving, and it's the biggest opportunity to rethink what checkout can actually do.**

02

Why checkout needs to become intelligent

Modern shopping isn't linear, and it's becoming increasingly AI-mediated. In 2024, 38% of consumers reported using generative AI for online shopping. By 2025, that figure had risen to 51%, a 34% year-over-year jump, according to Stord's 2026 State of AI in E-Commerce Report.

GENERATIVE AI USE IN ONLINE SHOPPING



+34% YOY

Shoppers are already using AI to find products, compare options, and evaluate brands before they ever reach a checkout page.

SOURCE: STORD, 2026 STATE OF AI IN E-COMMERCE REPORT

57% of consumers say AI helps them save time, while 52% say they're likely to buy based on AI recommendations.

In our recent proprietary survey, **19% of consumers say an AI shopping assistant that provides relevant answers about the product or delivery makes them more confident** in their decision to purchase from the brand. Meanwhile, 18% have abandoned a cart due to AI failing to give the answer they need.

THE AI IMPACT IN ONLINE SHOPPING

57%
Say AI helps them save time

52%
Say they're likely to buy based on AI recommendations

19%
Feel more confident buying when an AI assistant gives relevant answers

18%
Have abandoned a cart because AI failed to give the answer they needed

A checkout built for a pre-AI consumer is now being evaluated by one who arrived through an intelligent intermediary. That shopper has already done the research. They know what they want. **What they won't tolerate is friction.**

Static checkout can’t read the room

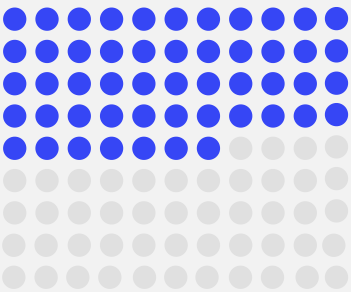
The problem is that static checkout flows weren’t built to read any of this. They don’t know when a shopper has been stuck on the payment page for 90 seconds, opened a new tab to compare prices, or can’t find their preferred payment method. They can’t tell the difference between someone taking their time and someone about to leave. They treat every shopper as identical, at the exact moment when the reasons people leave are most individual.

And those reasons stack up fast. Unexpected fees revealed at the final step are the single most common complaint at checkout, cited by **67%** of shoppers. **43%** Abandon when they're forced to create an account instead of checking out as a guest, and **36%** walk away from an unexpectedly long checkout process. Underneath all of it is uncertainty: about the real total, about whether a payment method is safe, about when the order will actually show up. Each of these is a different problem, felt by a different shopper, inside the same 90-second window, and a static form can’t diagnose, let alone resolve, any of them.

The delivery date gap

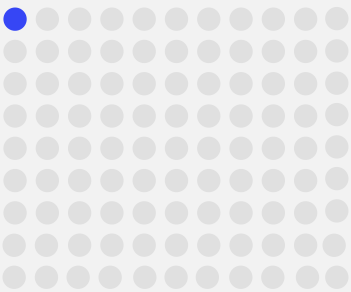
Delivery uncertainty is the clearest example. 51% of shoppers say an exact delivery date is far more persuasive than a shipping-method label or a vague day range, yet only 1% of brands actually show one at checkout. That gap isn’t a design oversight; it’s an operational one. A brand can only promise a date it can keep, and most lack the real-time visibility to know what that date is. So they fall back on generic shipping tiers, and shoppers fill the ambiguity with doubt.

GENERATIVE AI USE IN ONLINE SHOPPING



51%

Of shoppers say an exact delivery date is far more persuasive than a shipping label or day range



1%

Of brands actually show an exact delivery date at checkout

SOURCE: STORD MYSTERY SHOPPING REPORT 2025 AND STORD, 2026 STATE OF AI IN E-COMMERCE REPORT

That doubt has a long tail. The in-cart moment, or the time between a shopper clicking checkout and either completing or abandoning the purchase, is one of the most dynamic and underinvested environments in e-commerce. It's where purchase decisions are still being made, where doubt surfaces, and where trust is either confirmed or lost.

Most brands still treat checkout as a form. The best ones know it's a conversation.



03

How AI accelerates low-friction conversion

AI improves the in-cart experience by reducing the three forces that kill conversion: cognitive load, perceived effort, and decision uncertainty. It does this not by adding features to the checkout, but by making the checkout respond, dynamically, in real time, to what each individual shopper is experiencing at that moment.

THE THREE FORCES THAT KILL CONVERSION

Cognitive load
Too much to process

Perceived effort
Too much to finish

Decision uncertainty
Too much to finish

The mechanism works like this. An AI-powered checkout interprets behavioral signals continuously including hesitation patterns, idle time, field abandonment, tab-switching, session history.[2] When those signals suggest a shopper is stalling or about to leave, the system intervenes, not with a generic response, but with the specific action most likely to remove that shopper's specific friction.

This results in a checkout that gets progressively easier to complete as resistance rises, rather than one that stays static while the shopper talks themselves out of buying.

HOW AN AI-POWERED CHECKOUT RESPONDS

1. Signals
- Hesitation patterns
- Idle time
- Field abandonment
- Tab-switching
- Session history

2. AI detects intent
Is this shopper taking their time or about to leave?

3. Targeted action
The specific fix most likely to remove this shopper's friction

4. Checkout completes
Easier to finish as resistance rises

Our proprietary survey reveals that the Top 3 capabilities shoppers expect from an AI assistant at checkout are: finding discounts or promo codes (56%), product comparisons (55%), and providing instant answers to questions about the product (50%). What ties these three expectations together is that none of them are generic.

A shopper doesn't just want any discount code; they want the discount that applies to what they're browsing or what's already in their cart. They want a comparison chart about how a product stacks up against the one they were just looking at from a different website or brand. They want an answer to the question they're actually asking, at the moment they're asking it. Shoppers aren't asking the AI at checkout to be helpful in the abstract. They're asking it to be personal.

WHAT SHOPPERS EXPECT FROM AI AT CHECKOUT

56%

Finding discounts or promo codes

55%

Product comparisons

59%

Instant answers to product questions

> **Shoppers aren't asking the AI at checkout to be helpful in the abstract. They're asking it to be personal.**

The revenue impact of personalization can be up to a 15% uplift with 30% gains in marketing efficiency. Over the next five years, $2 trillion in revenue will shift to companies that understand how to create personalized experiences and personalized communications, and that leaders in personalization grow revenue 10 percentage points faster annually than laggards.[4] That gap lives at checkout more than anywhere else.

04

What intelligent checkout does

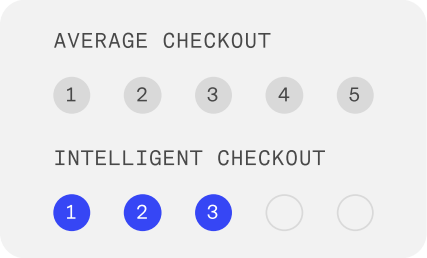
Resolve payment failures in real time.

Payment failures create meaningful drop-off that rarely shows up in abandonment metrics because they get coded as errors and never counted as lost sales. AI detects the failure as it happens and answers the question every stalled shopper has in that moment. It surfaces payment alternatives, offers buy-now-pay-later (BNPL) options, or routes to support without breaking the flow.



Adapt the flow to the shopper.

The average checkout has 5 steps, more than the 3-step flow that conversion research consistently recommends. AI compresses this by pre-filling fields for returning customers, shortening flows for mobile, and surfacing guest checkout when registration creates friction.



For shoppers still weighing their options, it can bring a side-by-side comparison into the cart, so they never have to open a new tab to see how a product stacks up. The experience adapts to each shopper rather than asking every shopper to adapt to the same experience

For brands to pull ahead, checkout has to be treated as infrastructure and held to the metrics that actually drive revenue: checkout completion rate, revenue per visitor, and downstream retention.

It also means rethinking risk at the point of sale, for the customer as much as the brand.

1.7 million **Packages are lost or stolen in the U.S. every day**

And uncertainty about what happens if something goes wrong is itself a conversion barrier. Shipment protection eases that hesitation for many shoppers:



That’s where AI earns its place. An intelligent checkout reads each order, including its value and whether the items are fragile, and presents protection where it's most likely to build confidence. Risk comes down on both sides of the transaction, and friction stays low for everyone.

Organizations that achieve deep AI integration, not just pilots, are realizing 40% higher revenue and a 30% increase in Customer Lifetime Value (CLV). Though 88% of organizations now use AI in at least one core function, only 7% have reached fully scaled deployment. Most brands are at the starting line of what intelligent checkout can do.

05

What intelligent checkout does

Everything an intelligent checkout shows the shopper is a promise: an accurate total, an item in stock, a delivery date, help if something goes wrong. AI can make those promises at checkout. But operations have to keep them.

That's the blind spot in many AI checkout tools. They're built by teams that never touch a package, so the data behind each promise comes from systems they don't run. Here's what each promise depends on:

Recognizing the customer

WHY IT MATTERS:

A customer on their fifth order expects checkout to know them. Scattered records treat them like a first-time buyer.

WHAT HAS TO BACK IT:

One customer record across every order, shipment, and on-site interaction.

HOW STORD BACKS IT:

Stord Customer Profiles brings order history, shipment activity, CRM data, and Shopify behavior, including product views and checkouts started and completed, into a single identity inside the same platform that fulfills the order.

Ensuring accurate inventory

WHY IT MATTERS:

32% of shoppers cite an out-of-stock product as a reason they abandon a cart. The damage is greater after checkout. A shopper who clicks buy has already made the decision, and belatedly receiving an out-of-stock notice tells them the brand couldn't deliver. Every confirmation must be backed by inventory that actually exists.

WHAT HAS TO BACK IT:

Inventory counts that match the physical shelf, in every warehouse, location and across every channel.

HOW STORD BACKS IT:

Stord Order Management tracks inventory across every location and sales channel in one view, so the count behind every order matches the shelf.

Pricing shipping at true cost

WHY IT MATTERS:

Shipping fees can decide the sale for customers and the margin for brands. Set the threshold too high, and the shopper leaves: more than half cite extra costs, including shipping, taxes, or added fees, as reasons they abandon a cart. Set it too low, and the brand absorbs the difference on every order.

WHAT HAS TO BACK IT:

The true cost of each order by zone, weight, carrier, and service level.

HOW STORD BACKS IT:

Stord Dynamic Ship Options prices each shipment from its zone and cart weight, with margin floors that guard against undercharging. Brands recover 10 to 15% in shipping margin while shoppers see accurate choices.

Promising a delivery date

WHY IT MATTERS:

Every date shown at checkout gets measured against the day the package arrives, and a miss turns into a “where is my order?” ticket.

WHAT HAS TO BACK IT:

Knowing which location the order ships from and how that route is performing today.

HOW STORD BACKS IT:

Stord’s AI-powered Estimated Delivery Date is built on real carrier scan events across nearly 100 fulfillment locations, and it has lifted revenue 5 to 10% for many independent brands.

Fixing or adding to an order after checkout

WHY IT MATTERS:

59% of shoppers often need to change an order after placing it, and a reshipment can cost a brand $80 to $100.

WHAT HAS TO BACK IT:

A pause between checkout and fulfillment, so changes land before the order reaches the pick queue.

HOW STORD BACKS IT:

Stord Order Editing lets shoppers correct an address, size, or quantity within a time frame the brand controls. Post-Purchase Upsell uses the same pause to show personalized recommendations on the Thank You page, the highest-intent page on most brand sites, with an option to add to the order before it ships.

Covering what goes wrong in transit

WHY IT MATTERS:

Roughly 12% of shipments arrive damaged.

WHAT HAS TO BACK IT:

A claims process connected to the original order, so a refund or reship happens fast.

HOW STORD BACKS IT:

Stord Shipment Protection is a branded, self-service resolution system built into Stord Order Management. When a package is lost, stolen, or damaged, the shopper resolves it in seconds inside the brand's own experience.

Each of these starts at checkout and finishes somewhere else: on a warehouse shelf, in a carrier's network, or in the customer record. Stord runs all of them on the same platform that fulfills the order. So the system that makes the promise at checkout is the same one that keeps it.

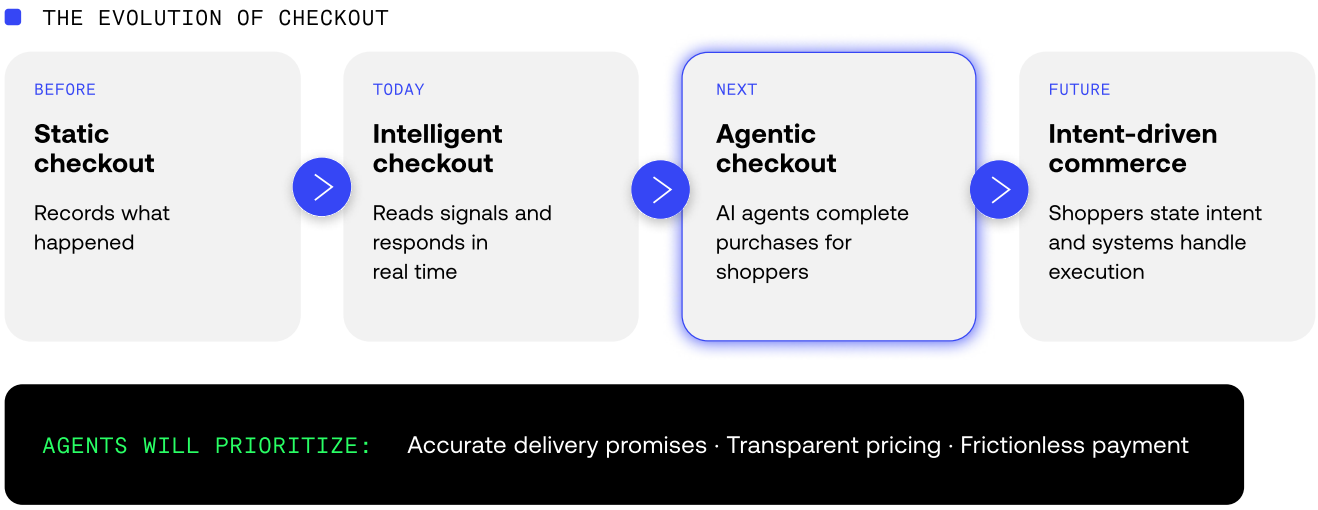
06

Agentic checkout as the next frontier

Today's AI-powered checkout is intelligent. What's coming next is autonomous.

Agentic commerce, where AI agents complete purchases on behalf of shoppers, not just assist them, is moving quickly from concept to infrastructure. Google launched this year the Universal Commerce Protocol, an open standard that lets AI agents operate across the entire shopping journey, from discovery through payment, across any platform.[7] This signals that the world's largest commerce players are preparing for a future where shoppers no longer need to navigate checkout themselves because their agents can do it for them.

For brands, this raises the stakes. An agent deciding where to complete a purchase on a shopper's behalf will optimize for trust signals: accurate delivery promises, transparent pricing, frictionless payment. A checkout that fails on any of these won't just lose the human shopper — it'll get deprioritized by the agent acting for them. Operational credibility stops being a trust signal and becomes a selection criterion.



Further out, checkout disappears entirely. Commerce shifts from interface-driven to intent-driven. Customers express what they want, and systems handle execution: one-click purchasing, predictive fulfillment, auto-applied preferences. Checkout isn't navigated; it's resolved. The brands that have closed the loop between what they promise and what they deliver will be ready for that shift, regardless of how the interface evolves.

07

Conclusion

Winning the cart with AI

The brands winning right now aren't outspending on ads. They're outconverting on experience, and they got there by treating checkout with the same operational seriousness they give to acquisition, fulfillment, and retention.

AI adoption in e-commerce is accelerating across every front, but true structural transformation, the kind that compounds over time, is still rare. The brands that achieve it don't just win a single cycle, they create advantages that late movers can hardly close.

When done intelligently, checkout becomes revenue infrastructure built to adapt, respond, and improve continuously. Every behavioral signal read, every friction point removed, every delivery promise met builds compounding advantages in retention, trust, and repeat purchase. Winning the cart and driving higher conversions require more than just fast and simple. **Now, it also has to be intelligent and personal.**



Convert more carts into customers with intelligent checkout.

See how Stord backs every promise made at checkout with the platform, network, and AI that can keep it – for every order, every time.

GET STARTED WITH STORD