Stord

The Win-Cart Experience

10 Ways to Boost In-Cart Conversion for Independent Brands

INTRODUCTION

01 Most Carts Are Abandoned for Reasons Brands Can Control

02 A Well-Timed Reminder Can Win Back Half of Abandoned Carts

03 Unexpected Fees Remain the Single Largest Point of Friction at Checkout

04 Credit Cards Remain the Most Trusted Payment Method Across Every Generation

05 Exact Delivery Dates Give Consumers the Most Confidence to Buy

06 Free Shipping Can Influence What Shoppers Buy

07 Shipment Protection Tips the Scale Toward Purchase

08 Post-Purchase Pages Are an Overlooked Lever for Retention and Revenue

09 Personalized Inserts Turn Unboxing Into a Second Point of Sale

10 Delivery Decides Which Brand Wins the Cart

THE CART IS WON BY THE INFRASTRUCTURE BEHIND IT

Introduction

The cart is where every dollar a brand spends on marketing, product, and acquisition converts into revenue. It is the final and most consequential moment in the buying journey, yet what actually happens in that moment is far less understood.

Online shoppers change their minds quickly, and often more than once. Many abandon a product page before an item is ever added to a cart. And even when an item is added, many still abandon the cart without completing the purchase. A primary conclusion is often that the checkout page needs fixing: the design, the process, the user interface. Our research suggests that diagnosis is largely incomplete. The more decisive factor is the experience at checkout itself, one that extends well beyond the interface and includes whether the promises made, on cost, on delivery, on what happens after checkout, are ultimately kept.

Consumers do not judge that experience against a fixed standard. They compare it to the best experience they have had anywhere and hold every independent brand to that same bar, regardless of size.

Stord is the physical intelligence layer behind hundreds of independent brands: an OMS built with commerce at its core, a global fulfillment network, and StordAI which draws on real order and shipment data from both to make faster, more accurate decisions. Every new model is validated against live orders at Stord Labs before it deploys across the network. More than a decade spent building this kind of vertical integration has shown us just how critically interdependent every step of the consumer journey is, where a weakness at any single stage can undo the value every other stage worked hard to create.

The 10 findings in this report examine where independent brands are falling short today, how they can lift conversion at the cart, and what it will take to continue winning the cart for the rest of 2026 and beyond.

Sean Henry
CEO and Co-founder, Stord

Much of the industry's response to **cart abandonment has centered on design**: shortening the checkout flow, refining button copy and color, running A/B tests on checkout page layout, and adding trust badges, among other tactics. This approach is not without merit, as the average e-commerce checkout carries roughly 32 distinct usability issues, and resolving them could lift conversion by as much as 35%.[1] **However, Stord's research points to a different story about where the remaining opportunity lies.**

To understand what actually drives a consumer to complete or abandon a purchase, **Stord fielded a dedicated survey of more than 1,000 U.S. consumers examining the behavior, frustrations, and expectations** that shape the buying journey from cart to confirmation.

1 Most Carts Are Abandoned for Reasons Brands Can Control

82% of consumers say they abandon a cart at least once. Measured over a lifetime of online shopping rather than a single point in time, it is reasonable to assume that cart abandonment is a near-universal experience, one that virtually every online shopper encounters eventually.

Cost sits at the center of the problem: 51% cite extra fees such as shipping, taxes, or added charges, and 43% point specifically to the absence of free shipping as the primary reasons they abandon their carts. Product availability plays a comparable role, with 32% citing out-of-stock items and 31% noting that the product would not arrive when needed.

A meaningful share of abandoned carts reflect not a lack of demand, but a mismatch between what brands promise and what they can operationally deliver at the moment of purchase.

WHY CONSUMERS ABANDON CARTS AT CHECKOUT

51%	43%	32%	31%
Extra costs were too high (e.g., shipping, taxes, fees)	No free shipping	The product was out of stock	The product wouldn't arrive when needed

- 15% Limited shipping options
- 15% Unclear when product would arrive
- 12% The checkout process was too long/complicated
- 11% I didn't trust the site with my credit card information
- 10% There were limited payment options
- 10% I didn't like the return policy
- 10% I couldn't see a return policy
- 09% The website had errors/crashed

2 A Well-Timed Reminder Can Win Back Half of Abandoned Carts

More than half of consumers (52%) say they would return to a cart and complete their purchase after receiving a reminder. The content of that reminder matters: 71% respond best to a persistent discount or promo code (e.g., “10% off your next order”) and 68% to a free shipping offer, both well ahead of urgency-based tactics such as low-stock alerts (39%) or limited-time offers (29%).

Timing preferences are more fragmented, with roughly a third of consumers (33%) wanting a reminder the next day with other consumers preferring to receive one within three hours (28%), the same day (22%), or within the hour (17%).

CART CLINCHER:

The first message should be sent within hours of abandonment and remain low cost (e.g., a simple reminder of the item and its price). Should that message fail to convert, the data suggests escalating the following day to a discount or free shipping offer. Extending a discount to every abandoned cart erodes margin on shoppers who would have returned regardless, whereas reserving it for a second message confines that cost to the more difficult conversions.

Brands should therefore treat abandoned cart reminders as a bounded sequence, typically no more than two or three messages, rather than an open-ended negotiation.

MESSAGING THAT WINS BACK ABANDONED CARTS

71% A discount or promo code

68% A free shipping offer

45% A reminder of what I left behind with images and the price

- 39% An alert that stock is running low or selling fast
- 29% A time-limited offer (e.g., "This deal expires in 24 hours")
- 17% A reminder of customer reviews or ratings for the item
- 17% A suggestion of similar products in case what I left isn't right for me
- 07% Social proof (e.g., "200 people bought this today")
- 06% A personalized message based on my browsing history

3 Unexpected Fees Remain the Single Largest Point of Friction at Checkout

67% of consumers cite unexpected fees revealed at the final step of checkout as their reason for abandoning a purchase, making it the single most common complaint at this stage. Other frictions cluster around a lack of transparency earlier in the funnel: 43% cite being required to create an account rather than checking out as a guest, and 36% cite an unexpectedly long checkout process.

Together, these findings show that checkout abandonment stems from two compounding problems: costs that surprise the shopper late in the process, and a checkout flow that demands more effort than shoppers are willing to give. Brands that address both are best positioned to retain shoppers at this critical stage of purchase.

WHAT CAUSES CHECKOUT FRICTION

67% Unexpected fees at checkout

43% Being required to create an account / No guest checkout

36% Too many checkout steps

31% Unable to see or calculate the total cost before the final step

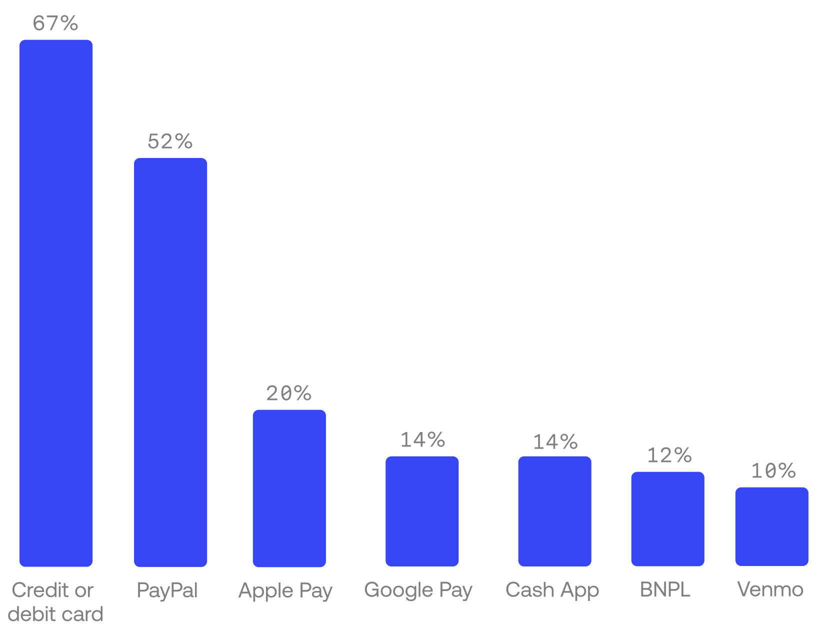
29% Limited payment options
26% The page loading slowly or freezing
21% Being redirected to a third-party payment page that looks unfamiliar
19% No option to save my cart and come back later
15% Asked for too much personal information
15% Confusing or too many form fields to fill out

4 Credit Cards Remain the Most Trusted Payment Method Across Every Generation

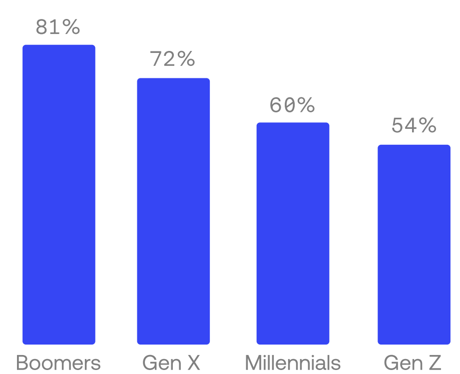
Digital wallets and installment-based options such as Buy Now, Pay Later (BNPL) have expanded quickly over the past years, yet neither has displaced the credit card as the payment method consumers trust most at checkout. 67% of consumers still identify a credit or debit card as the safest way to pay online, well ahead of PayPal (52%) and every other method measured.

Even among the youngest cohort, where adoption of newer payment methods is most advanced, trust for cards is consistent across every generation, though it becomes more pronounced with age: 54% of Gen Z consumers name the credit card as their safest option, rising to 60% of Millennials, 72% of Gen X, and 81% of Baby Boomers.

Brands weighing which payment options to prioritize should treat cards and PayPal as the foundation of trust at checkout and layer newer payment methods on top for added flexibility and convenience, particularly since 1 in 10 consumers already cite limited payment options as their reason for abandoning a cart.



Online Payment Methods Shoppers Trust the Most at Checkout



Trust in Credit Cards as an Online Payment Method, by Generation

5 Exact Delivery Dates Give Consumers the Most Confidence to Buy

Consumers respond most strongly to specificity when deciding whether to complete a purchase, particularly when it comes to knowing exactly when an order will arrive. 51% of consumers say an exact delivery date is far more persuasive than a shipping method label or a general timeframe, ranking it well above alternatives such as an "Express" or "Standard" service tier (23%) and vague day-range estimates (12-15%).

Specificity builds confidence, while ambiguity erodes it, even when the underlying delivery promise is the same. Replacing generic shipping language with a precise, dependable delivery date not only reduces hesitation at checkout but also reinforces the sense that a brand is in control of its own fulfillment operation.

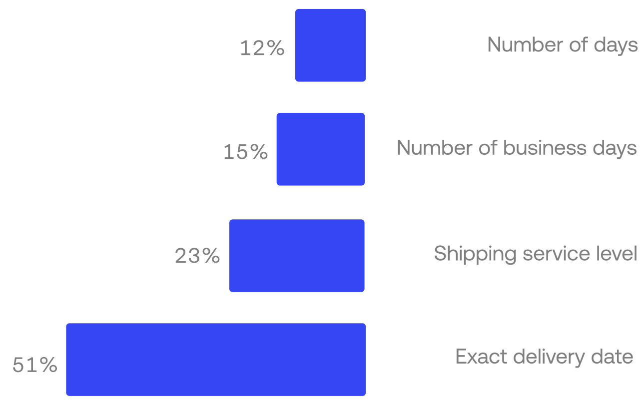
CART CLINCHER:

Only 1% of brands currently provide an estimated delivery date (EDD) at checkout.[2]

Reliably providing an EDD requires knowing where inventory actually sits, how quickly a given order will move through a fulfillment center, and how specific carriers are performing on specific routes - data that is usually scattered across disparate systems.

Without that visibility, most brands fall back on a generic shipping tier or a wide day range instead of an exact date they can stand behind. Stord's EDD, backed by real-time data from a fulfillment network of nearly 100 facilities, has been proven to be reliably accurate, boosting revenue by 5-10% for many independent brands.

DELIVERY INFORMATION THAT MAKES SHOPPERS HIT "BUY"



6 Free Shipping Can Influence What Shoppers Buy

48% of consumers report having added additional items to their cart specifically to reach a free shipping threshold, and 46% have chosen a slower delivery option in exchange for it. The incentive also converts hesitant shoppers outright: 34% say it tipped them into completing a purchase they had been undecided about, while 20% report switching to a competing brand to obtain it.

Free shipping thresholds actively shape what shoppers add to their cart, how they choose to ship it, and whether they complete the purchase at all. This places real weight on the shipping economics behind the storefront: a threshold that is not grounded in an accurate view of shipping cost risks eroding margin on every order, even as it succeeds at lifting order value.

CART CLINCHER:

Most brands set a free shipping threshold using a single blended average shipping cost rather than the true cost to get each order from cart to doorstep. Stord's Dynamic Ship Options calculates that cost per order across routes, carriers, and service levels so brands can set a threshold using the actual shipping cost rather than an estimate.

Pricing each shipment according to its actual cost allows a brand to protect margin where it is genuinely at risk and extend the threshold further where the underlying cost allows it.

HOW FREE SHIPPING SHAPES CHECKOUT BEHAVIOR

48%	46%	34%
Added more items to their cart to reach the free shipping minimum	Chose a slower delivery option to get free shipping	Completed a purchase they were on the fence about because shipping was free

20% Switched to a different brand or store that offered free shipping
10% Free shipping doesn't really factor into decisions

7 Shipment Protection Tips the Scale Toward Purchase

27% of consumers say offering shipment protection at checkout would make them more likely to buy, citing the peace of mind that comes with knowing their order is protected, and another 22% say the same specifically for expensive or fragile items – a combined 49% who lean toward greater purchase confidence when protection is available.

With roughly half of shoppers responding positively, shipment protection is a highly valuable checkout addition that skews toward being a net conversion driver provided it is priced and positioned carefully.

CART CLINCHER:

Approximately 1.7 million packages are lost or stolen in the U.S. each day, and roughly 12% of shipments arrive damaged.[3] Stord Shipment Protection covers all three outcomes through a one-click claims process, letting a brand issue a refund or a reshipment quickly without absorbing the loss itself or routing the issue through customer support, turning what would otherwise become a support ticket and a lost customer into a fast, low-effort resolution that preserves both the sale and the relationship.

CONSUMER RESPONSE TO SHIPMENT PROTECTION AT CHECKOUT

29%	27%	22%
It wouldn't change my decision either way	It would make me more likely to buy — knowing my order is protected gives me peace of mind	It would make me more likely to buy — especially for expensive or fragile items

12% It depends on how much the feature costs
11% It would make me less likely to buy — it feels like an unnecessary extra cost

8 Post-Purchase Pages Are an Overlooked Lever for Retention and Revenue

There is a single moment in the buying journey right after checkout that is underutilized in two directions: (1) it is where shoppers most need control over an order they have already placed, and (2) where brands have the clearest opportunity to prompt one more purchase.

59% of consumers say they often need to change an order after it has been placed, whether to adjust a size, a quantity, or a shipping address. When that change cannot be made in time, the result is a reshipment costing a brand $80 to $100 per order.[4]

53% say they find real value in a self-service tool that lets them make these changes without contacting customer support. With each support inquiry costing a brand approximately $5 to answer and resolve,[5] offering a self-service option would not only meet an expectation already held by more than half of consumers but also lower the cost of serving them.

Additionally, 29% of consumers say they have encountered a relevant product recommendation on the order confirmation or thank you page that led them to make an additional purchase.

Holding an order briefly enough for the customer to self-correct and using that same pause to surface a relevant upsell, intercepts these costs before they occur while also bringing in new sales when buyer interest is highest. This is the mechanism behind tools like Stord's Order Edits and Upsells, turning what would otherwise become a support ticket or a return into retained trust and incremental revenue.

59%	53%	29%
Of consumers often experience needing to change their order after placing it	Would find it valuable to have a self-service tool to edit their order (size, quantity, address) after checkout	Have encountered a relevant product recommendation on the order confirmation or thank you page that led them to make an additional purchase

9 Personalized Inserts Turn Unboxing Into a Second Point of Sale

39% of consumers say a relevant offer included in a personalized insert is a nice bonus that would make them purchase from the brand again, turning what is often a purely functional touchpoint into a driver of repeat business. In terms of what drives that repurchase intent: 71% prefer a discount code or coupon for their next order, 69% prefer a free shipping offer, and 61% prefer a free gift or sample.

For brands, the opportunity is to treat the unboxing moment as a second point of sale rather than purely a branding exercise. Programs built around this idea, including Stord Unbox, report meaningful results: up to a 25% lift in average order value, an 11% increase in repeat purchases, and conversion rates as much as 4x higher than a post-purchase email.

Unboxing is one of the only moments in the customer journey where a brand has a customer's full, undivided attention, and a well-placed offer at that moment costs little to implement relative to what it can return.

OFFERS THAT CONVERT BEST INSIDE THE BOX

71%
A discount code or coupon for my next order

69%
A free shipping offer on my next purchase

61%
A free gift or sample with my next order

23%
A personalized product recommendation based on what I just bought

23% A loyalty or points reward for coming back
17% A "complete the set" suggestion (e.g., a product that pairs well with what I ordered)
14% An exclusive offer not available on the website
07% A limited-time offer that creates some urgency (e.g., "Valid for the next 30 days")
06% A unique note that feels personal rather than mass-produced
04% A reorder reminder for something I'm likely running low on
03% A referral offer (e.g., "Share this with a friend and you both get 10% off")
03% A QR code that takes me directly to the product page with one scan

10 Delivery Decides Which Brand Wins the Cart

72% of consumers say they have chosen one brand over a competitor specifically because of a better delivery experience, whether faster, more transparent, or more reliable, and 35% say this happens frequently rather than as an isolated exception. This preference forms well before a shopper ever reaches checkout. Consumers who have previously experienced reliable delivery from a brand carry that trust into the cart, which makes them less sensitive to the frictions covered throughout this report.

Delivery experience is not only a retention outcome measured after the sale, it is a form of accumulated trust that is spent, or withheld, at the cart. The most durable competitive advantage lies in the fulfillment infrastructure required to consistently deliver on every promise made at checkout.

72%
of consumers often chose one brand over a competitor specifically because of a better delivery experience

The Cart Is Won by the Infrastructure Behind It

Across these 10 findings, a single theme repeats: shoppers rarely abandon a cart because they lack interest in a product. They abandon it because a brand asks them to accept uncertainty, whether about cost, about delivery, about the safety of their payment information, or about what happens if something goes wrong. Winning the cart is a matter of removing that uncertainty at every step, from the moment an item is added to a cart to the moment the box arrives at the door.

That kind of consistency is difficult to promise with software alone. A checkout page can display an exact delivery date, a transparent total cost, and a simple return policy, but none of those promises offer certainty unless the fulfillment operation behind them can actually keep them, order after order, at scale. The brands winning the cart today are not simply the ones with the best-designed storefront. They are the ones whose software and fulfillment operate as a single system, so that every promise made at checkout is one operations can actually keep.

To learn more about how Stord can help, [Talk to an Expert]