



eCommerce checkouts:

UK retailers reveal their checkout strategy and performance

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Meet the experts



"We are excited to present our report, 'eCommerce Checkouts: UK Retailers Reveal Their Checkout Strategy and Performance,' supported by Ecommpay. In this report, we walk you through the key findings from our latest retailer survey. We asked our community a wide range of questions to provide you with actionable insights on improving your checkout process - covering everything from structure to features, functionalities, and payment options. We hope you enjoy the read!"

About

We help our members understand and improve their online retail performance through a busy programme of performance benchmarking, data analysis, insight, best practice-sharing, and events. We have been tracking online sales since 2000 – and now measure over 120 individual metrics in a series of indexes, providing in-depth intelligence on online and mobile sales, delivery trends, marketing ROI and channel performance.

Editorial:



Ellie-Rose Davies, Content Executive at **IMRG**



Matthew Walsh, Data & Retail Director at **IMRG**



Millita Bani, Assistant Analyst at **IMRG**



"The insights in this report will provide those responsible for checkout conversion with some pause for thought. With the average conversion rate at 58% there is clearly plenty of potential for improvement. The key is to discover where the friction points exist throughout the customer journey.

However, with the average checkout abandonment occurring at nearly 90% of the typical length it takes to complete a payment, focus needs to be placed on the payment experience in particular.

Eliminating redirects and offering payment wallets is proving valuable in improving conversion. An integrated PSP solution that builds all aspects of the payment experience into one full-stack can consolidate consumer choice and checkout flow, as well as improve operational efficiency. The key is to select a payment provider with the capability to help merchants scale globally, with access to a huge range of payment methods as well as key functionality such as dynamic checkouts and currency choice. Then merchants will benefit from increased authorisation rates and drastically decreased transaction costs."



Moshe Winegarten, Chief Revenue Officer at **Ecommpay**

About: Redefining payments for global growth

Ecommpay is a truly inclusive global payments platform designed to empower businesses and drive growth. Founded in 2012 and headquartered in London, Ecommpay offers global and local acquiring, over 100 payment methods and comprehensive payment processing and orchestration—all accessible through a single, seamless API. Ecommpay continuously builds essential capabilities like orchestration, open banking, recurring billing, and direct debits directly into its platform, therefore eliminating the need for third-party systems, streamlining operations, reducing costs, and minimising friction for clients.

Unlike traditional providers, Ecommpay views itself as a partner committed to ensuring client payments flow smoothly whilst optimising every transaction for maximum value. Promoting financial freedom, accessibility, and empowerment for all, the Ecommpay platform is designed to make it easy to connect to global financial ecosystems, ensuring secure, convenient payment options that enhance the digital economy worldwide.

Foreword

In this report, we've gathered insights directly from IMRG's retail community, who are all equally diverse – from varying product categories, market tiers, and retail types. We offer you actionable advice that can help improve your checkout experience— from structural design to features and payment methods. Our aim is to provide you with the tools and knowledge needed to enhance your customers' purchasing journey, reduce basket abandonment, and ultimately boost conversion.

We hope you find this report both insightful and practical as you navigate the complexities of eCommerce checkout strategies. We would like to extend our sincere thanks to all the retailers who contributed to this report, and we look forward to continuing the conversation on how to create seamless and effective checkouts for your customers in future studies and events.



Methodology

In response to growing interest from our retail community, we conducted a focused study on eCommerce checkouts. We surveyed 45 retailers who provided us with information on their checkout formats, checkout conversion, and payment offerings.

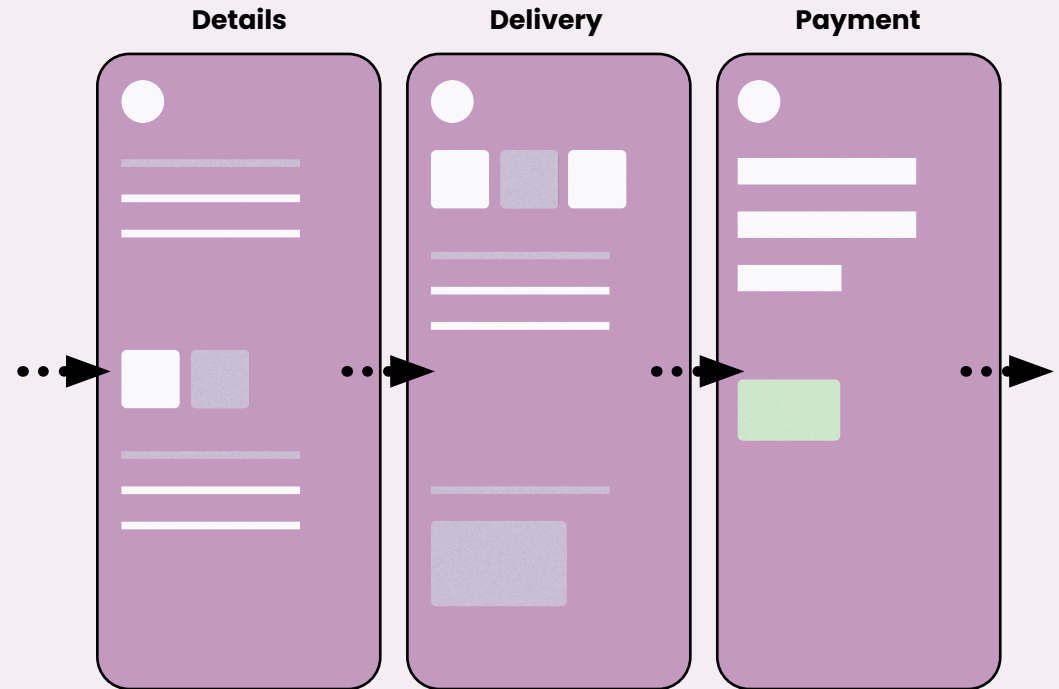
In turn, we have created a comprehensive report which includes all the survey's findings, where you can establish industry benchmarks and identify emerging trends at this key stage of the customer purchasing funnel.

There are two primary checkout formats that retailers use: single-page and multi-page checkouts. As a result, the study has been designed to have two sets of identical questions asked for each checkout format.

The findings from the survey are complemented by additional research, where we asked our audiences from three different IMRG data shows to provide their thoughts on checkout pain points and approaches to payments.

The survey was conducted in August 2024.

IMRG's definition of 'checkout': The journey a customer takes after the typical basket review page.



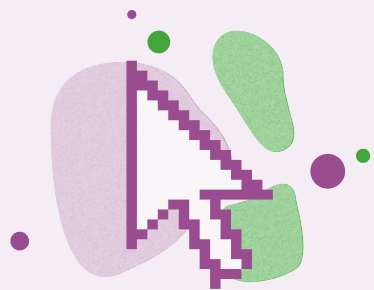
The checkout

Industry average checkout conversion rates

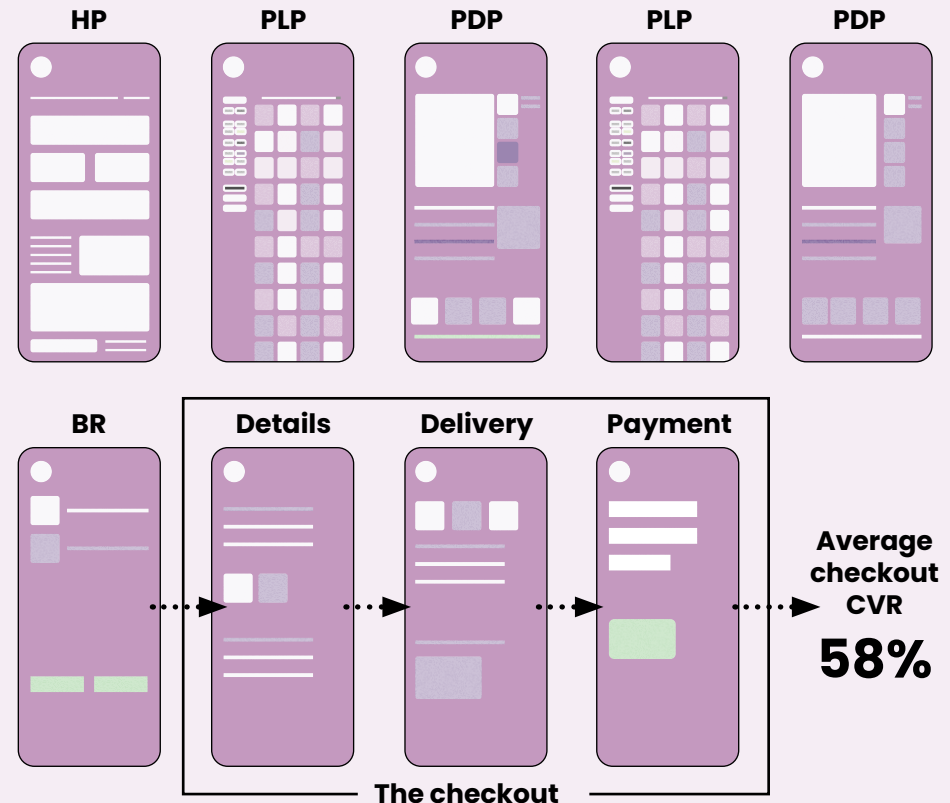
The average CVR for eCommerce checkouts

We asked retailers to tell us what their checkout conversion rate (CVR) was for the period of 1st January to 30th June 2024. The average was 58% for both single and multi-page checkout structures.

This means that over half of customers that have reached the checkout are likely to convert. At the same time, there are almost just as many customers who are likely to bounce at this stage, suggesting there may be friction points that need addressing.



How are we measuring the checkout



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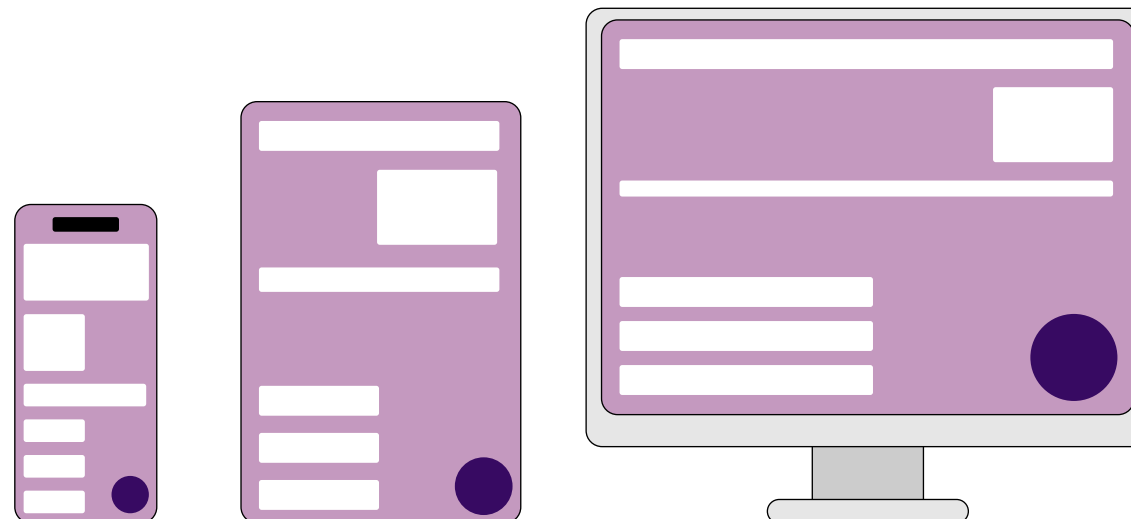
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Checkout conversion split by device type

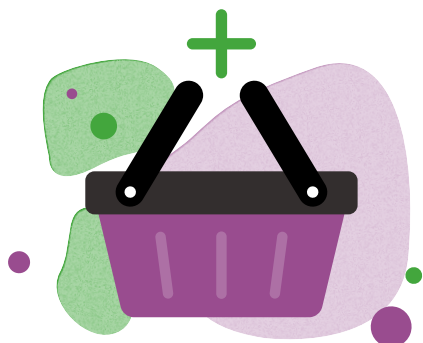
The relatively close range of checkout conversion rates of around 60% across all devices suggests that there is value in aiming for a unified approach where the user experience is just as strong no matter the device used.

Since desktops are often used for more considered, higher-value purchases, it's no surprise that conversion rates tend to be stronger on this device compared to smartphones. Desktop users typically face fewer distractions than smartphone users, and are more likely to be stationary, allowing for longer, more focussed browsing sessions.

Checkout conversion



Market average:	Smartphone	Tablet	Desktop
	57%	63%	61%



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Device trends split by guest and registered users

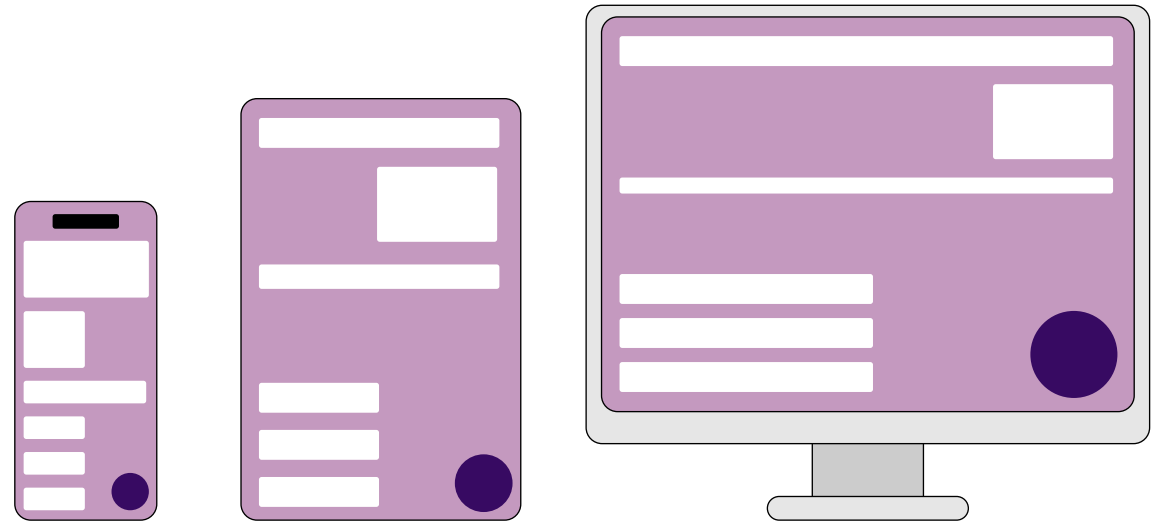
The retailers were able to tell us their checkout conversion rate split by device type for both guest and registered users.

Across all devices, conversion rates are consistently higher for registered users. On mobile, the conversion rate for registered users is 14 percentage points higher than for guest users, 12 points higher on tablets, and 16 points higher on desktops.

Registered users may be more likely to complete their purchases because they often have a stronger connection with the brand, and their checkout experience is typically faster, with fewer friction points.

To improve overall conversion, retailers should encourage customers to register earlier in their purchasing journey.

Average checkout conversion



Guest users:

Smartphone

52%

Tablet

60%

Desktop

53%

Registered users:

Smartphone

66%

Tablet

72%

Desktop

69%

Note: Guest checkout refers to any case where the user is not a returning registered customer, even if an account is created at the end of the checkout process.

Conversion for multi-page and single-page checkout formats

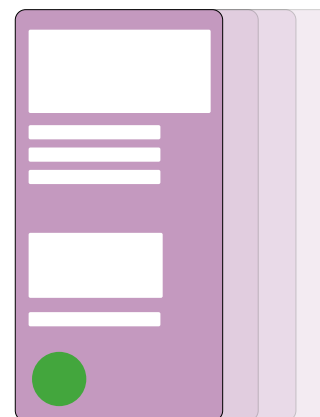
Single-page takes the lead

The industry average conversion rate for retailers with a single-page checkout for the period of 1st January to 30th June 2024 is higher than for those with a multi-page checkout. The difference is 5 percentage points: 61% vs 56%.



Checkout formats - Average checkout CVR

Multi-page - 56%



Single-page - 61%

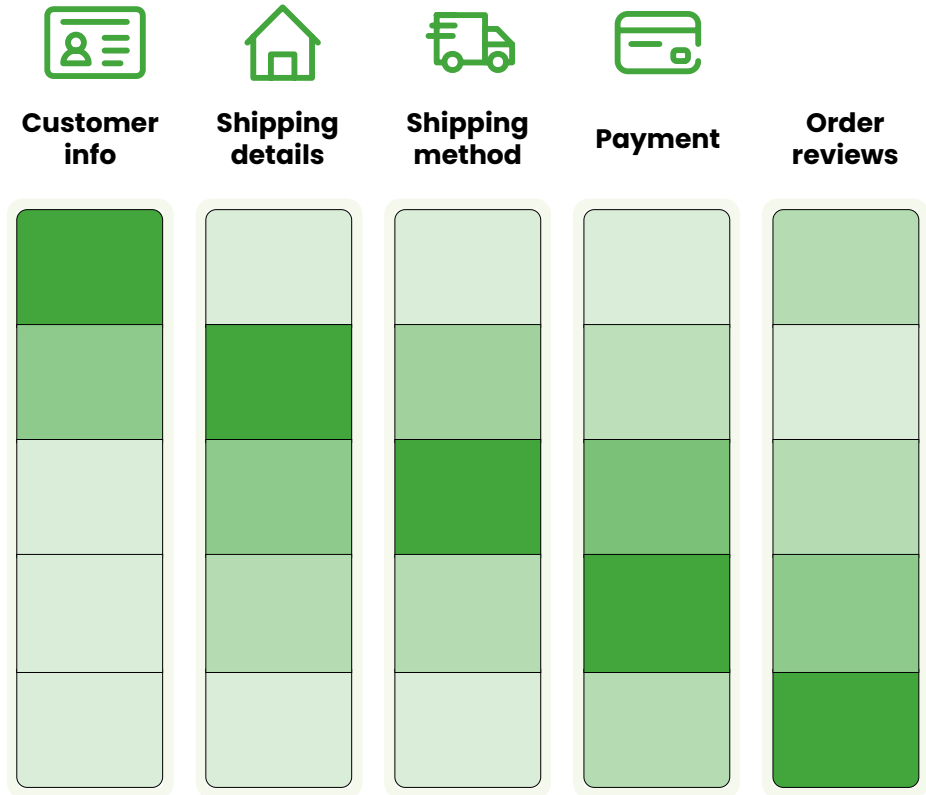


The structure of single-page checkouts

This chart shows the popularity of task sequence placement, where the darker the colour represents the most popular placement of tasks on single-page checkouts.

From this, you can see that there is a clear path to purchase for customers. Customer personal information (name, email address, phone number) is typically placed the top of the page, followed by shipping details (customer inputs their delivery address), and then preferred payment method, followed by payment information, and then finally an order review.

Single-page checkout - Task sequence



Note: The first bar within the sequence represents the top of the single-page checkout. The final bars represent the bottom of the page.



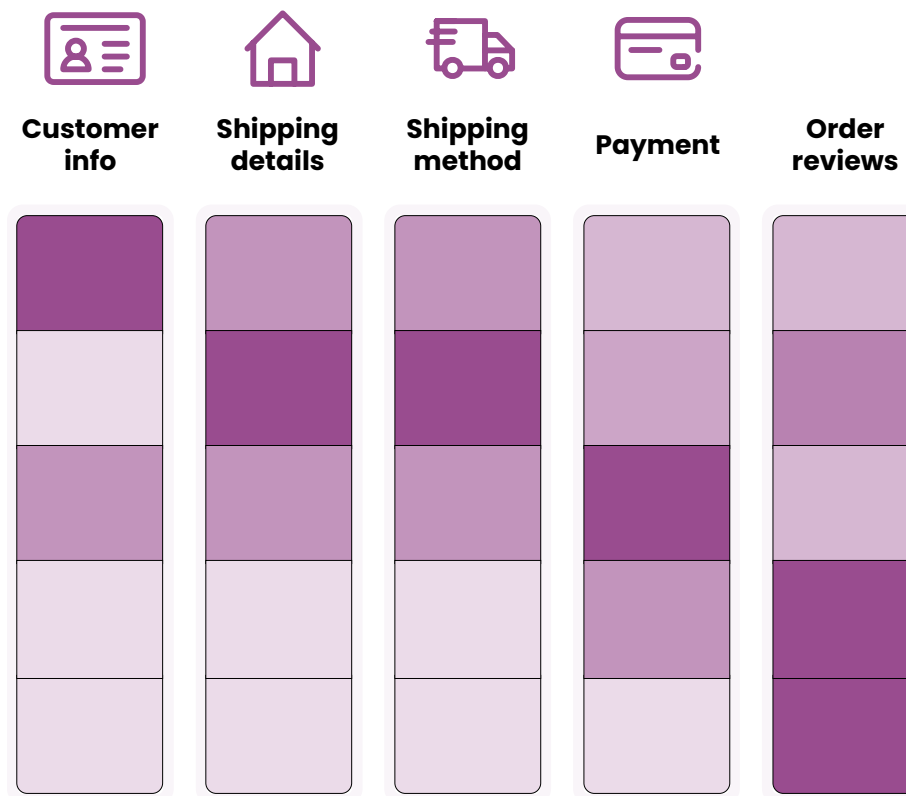
Multi-page checkout structure and conversion

Interestingly, most retailers with a multi-page checkout place customer information on Page 1, followed by the shipping address and shipping method both on Page 2, payment information on Page 3, with the order review most commonly being the final step.

From this data, retailers can take away these key things:

- Limit personal information requests to the first page: Almost all retailers collect customer details on the first page of a multi-page checkout. To streamline the process, retailers should consolidate the information they request upfront and avoid asking for additional personal details in the final stages, as this could deter customers from completing their purchase. Repeated requests for personal information may also raise privacy concerns.
- Combine shipping details and shipping method: Many retailers include both shipping details and shipping method on either the first or second page of the checkout. The similar usage levels for these sections suggest they are often grouped on the same page, making the process more efficient for the customer.
- There is flexibility in the placement of order review: Most retailers place payment before order review, but the close usage rates suggest these tasks are often positioned together. Some retailers even offer an early order review within the first two pages, which can help reduce returns by allowing customers to correct mistakes early. Adding a fixed order review dropdown at the top of each page could further improve the checkout process, letting customers edit their order without restarting checkout, thus reducing checkout bounce rates.

Multi-page checkout - Page sequence



Note: The bars in this chart represent the page number. The top bar represents the first page of the multi-page checkout, whereas the bottom bars represent the final pages.

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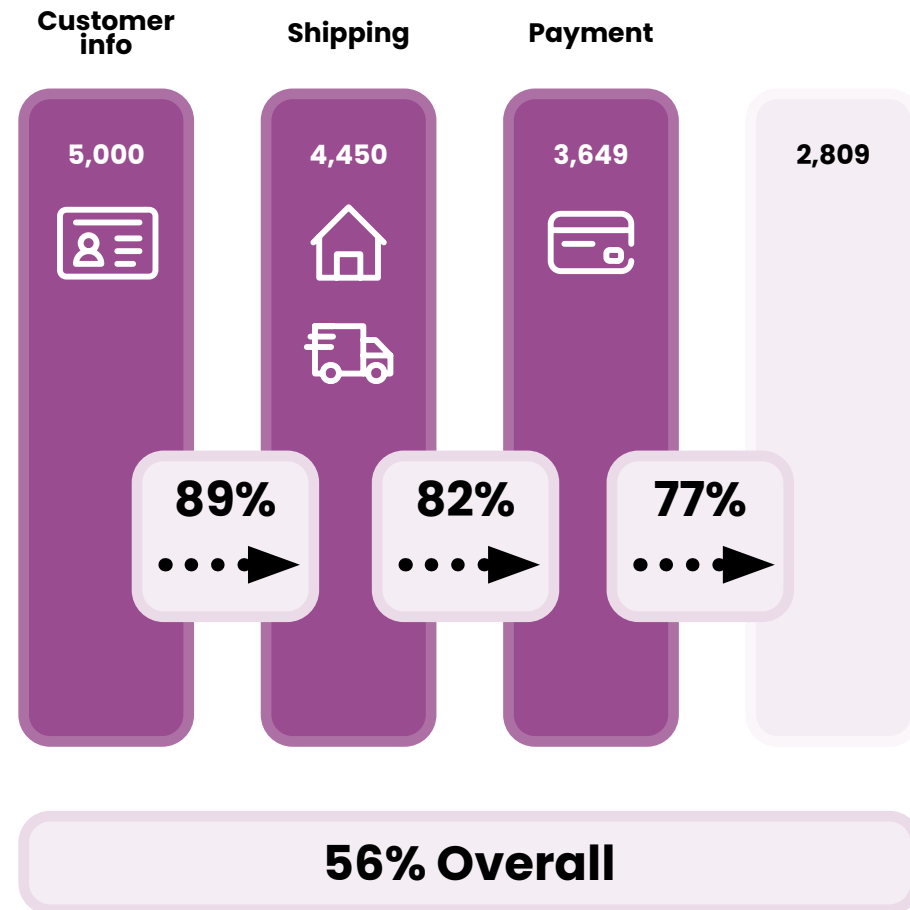
This sequence of a multi-page checkout is validated when analysing the conversion rates at each stage of the checkout process. There are higher conversion rates on the customer information page, which steadily decreases as customers make their way towards the shipping and payments page.

The top trends for multi-page checkout conversion are:

- 1** ●●▶ **Page 1** of the multi-page checkout, the customer information page, has a high conversion rate of 89%.
- 2** ●●▶ **Page 2** of the checkout, the shipping page, has an average conversion rate of 82%.
- 3** ●●▶ **Page 3**, or the final page – the payment page, sees 77% of customers converting at this stage.

Retailers can expect conversion to drop by 5-7% as customers progress onto each page of the multi-page checkout. On average, a retailer who starts with 5,000 customers will have 2,809 customers who progress to payment, showing an overall conversion rate of 56%.

Multi-page checkout - Page conversion



Checkout average duration times

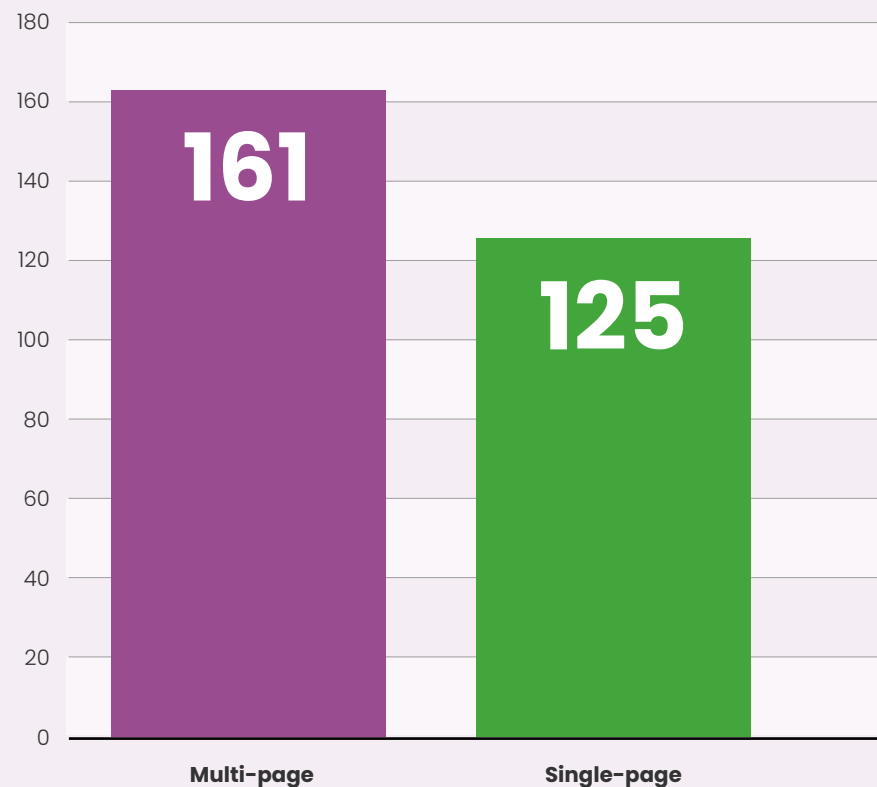
Average duration for single and multi-page checkouts

The average time customers spend at the checkout is 143 seconds.

Split by checkout type, customers spend around 36 more seconds on a multi-page checkout compared to a single-page checkout: 161 seconds vs 125 seconds.

Every additional page and step provide an opportunity for customers to abandon the checkout. Retailers using multi-page formats may want to reduce the number of steps, simplify the process, or offer progress indicators to speed up the process and subsequently keep users engaged.

Average checkout duration (seconds)



The average time it takes customers to drop-off or convert

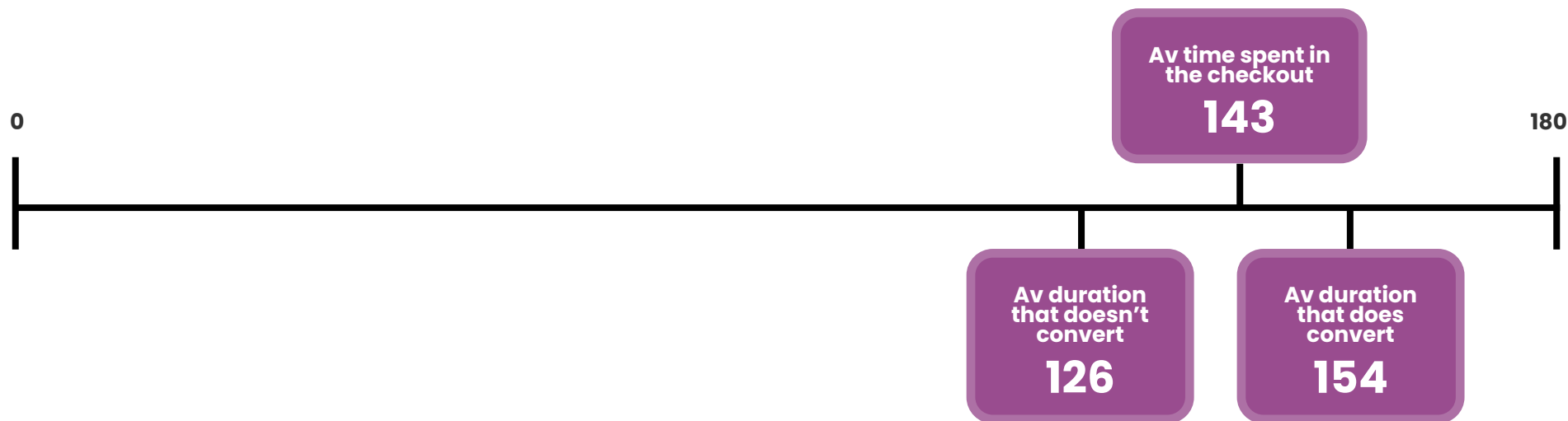
The average duration for customers at the checkout who do not convert is 126 seconds, which is roughly 90% of the typical length of time that customers will spend in the checkout (143 seconds).

These customers who do not convert are spending a substantial amount of time at the checkout, suggesting that they may have been very close to converting. Retailers can look at their customer

behaviour data to understand where the potential friction points are, as well as running customer questionnaires to gain qualitative insights. For example, are these customers dropping off because the delivery timeframe is too long, or because there weren't any appropriate delivery couriers, or payment options available to them?

The average seconds for customers who do convert is 154 seconds.

When do shoppers drop out? (seconds, all checkouts)

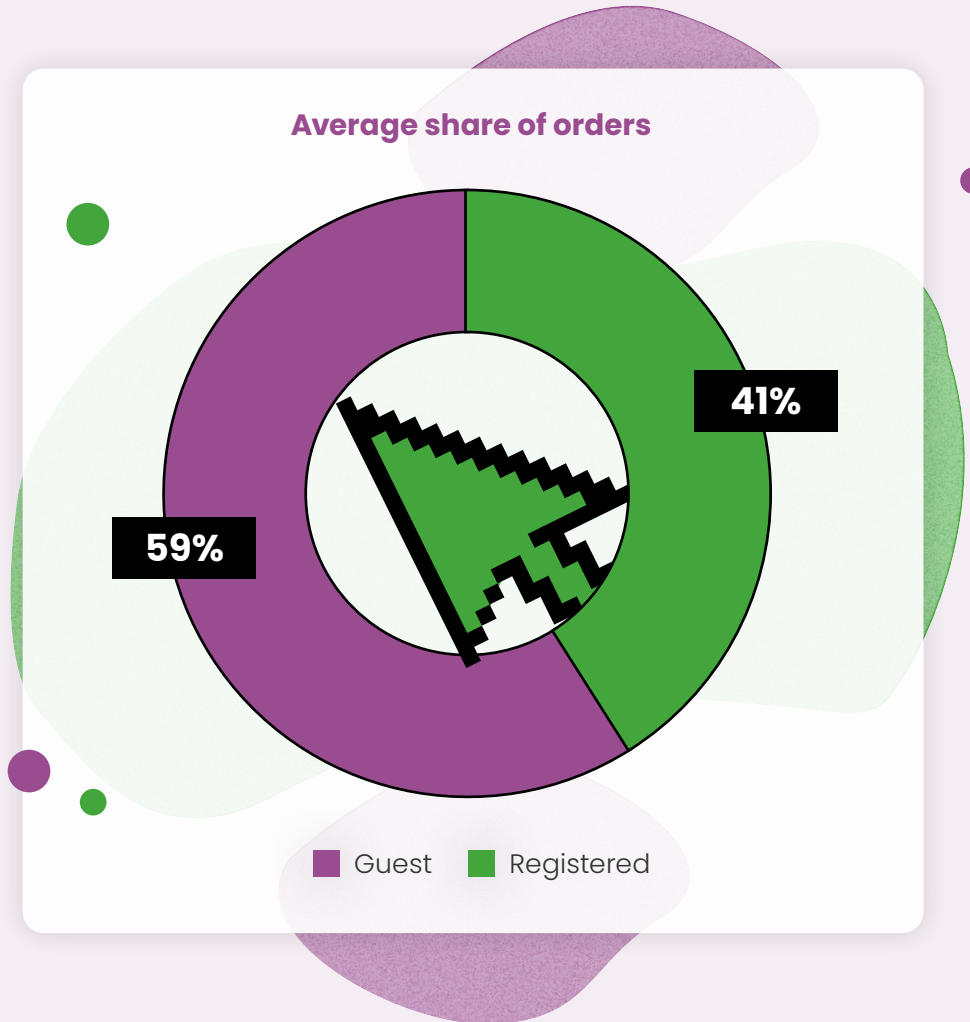


Insights into checkout orders

Average share of orders for guest vs registered customers

With 59% of orders coming from guest customers, it's evident that many shoppers prefer not to register with a retailer when making a purchase. These customers may be put off by the perceived hassle of creating an account or may feel uncomfortable sharing too much personal information.

They may also believe that if they create an account they will be spammed with many unwanted emails. This is where you can highlight that upon creating an account, customers can choose their communication preferences. By showcasing that customers have control over their interactions with retailers, they may be more likely to register.



Average share of orders by device and checkout type

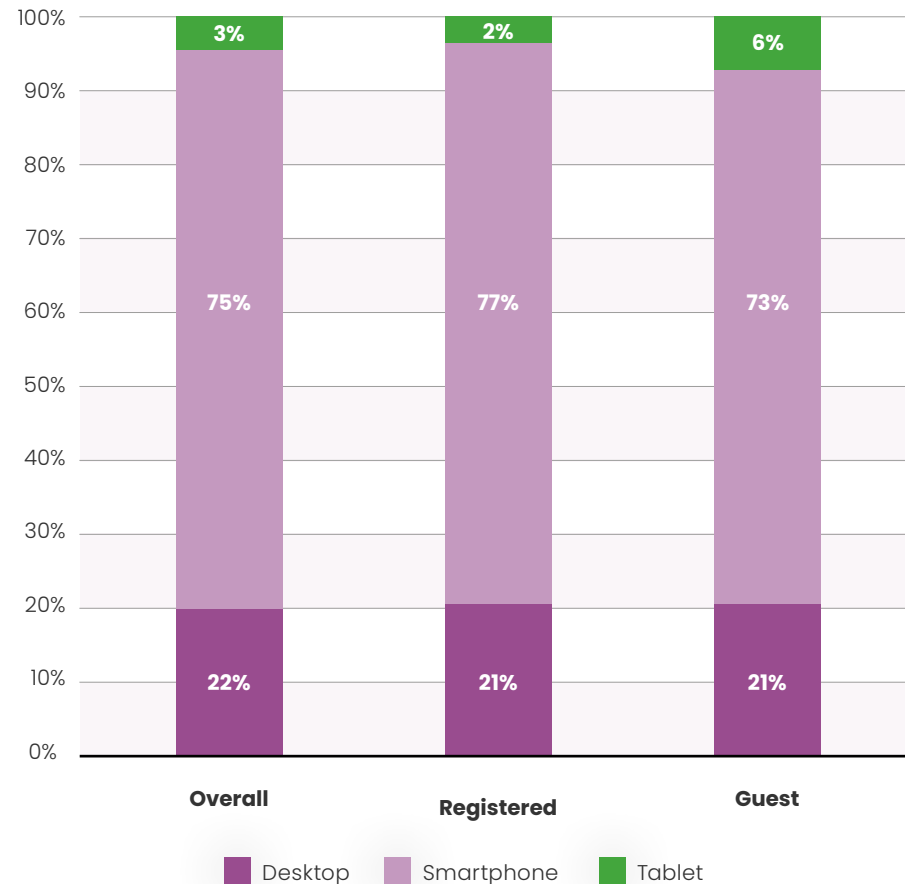
Although guest customers make up more orders than registered customers, when we include conversion rates into the analysis, a significant disparity emerges between guest and registered users. The checkout conversion rate for guest customers stands at 52%, whereas registered users demonstrate a higher conversion rate of 64%.

This suggests that while guest checkouts may drive higher transaction volume, registered users are more likely to complete their purchase once they enter the checkout flow.

It is also clear to see that smartphones generate the largest share of orders for retailers, making up 70% and over for both guest and registered users. The second most popular device is desktop, at around 20% of orders. Very few orders are generated by tablet, at 6% or below.



Average share of orders by device - Checkout type



Additional messaging trends at the checkout

50% of retailers incorporate additional messaging on their order confirmation page.

The most common messaging is around 'refer-a-friend' schemes, where 25% of retailers who include additional messaging use this. Refer-a-friend schemes work well on the order confirmation page because customers are typically highly engaged and satisfied right after a purchase, making them more likely to share their positive experience.

Often these schemes include an incentive, such as 20% off your next purchase after referring a friend, or 'get £10 off for both you and your friend during their next purchase.' These schemes are good at driving customer retention as well as new customer acquisition.

'Do you put any additional messaging on the final confirmation page of the checkout?'
They are in no particular order.

**Refer a Friend Scheme -
(50% of the post purchase additional messaging)**

Targeted upsell offers

Third Party offers

Gifts and rewards promo

Customer survey to find out which channel a customer bought from

Checkout payment trends

Payment types offered at checkout

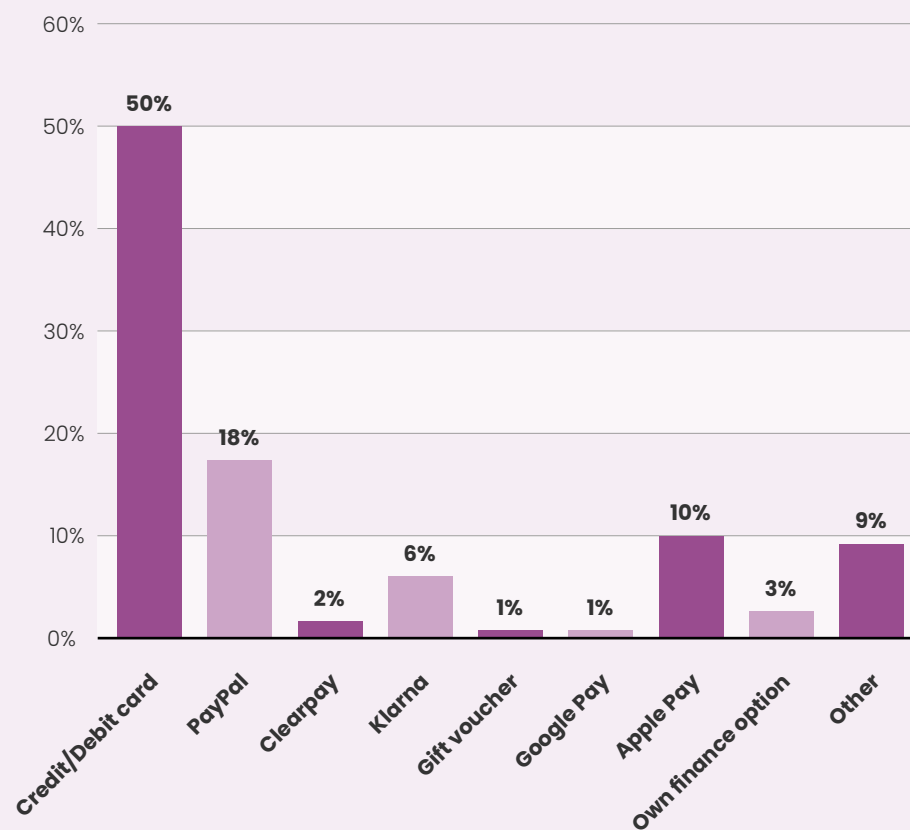
We asked the respondents to tell us their total website revenue collected via each payment method offered from the timeframe of January 1st to June 30th, 2024.

Unsurprisingly, Credit/Debit cards made up the highest average share of revenue for retailers across this period (50%). That leaves a noteworthy 50% of revenue coming from alternative payment methods.

The top alternative to Credit/Debit cards is PayPal (18%), which can be seen as a longstanding trustworthy payment type for customers. Interestingly, however, in historic IMRG surveys which asked the same question, PayPal used to represent around 30% of the average revenue share, implying that new payment types are being more utilised. These surveys were pre-pandemic which could suggest other factors at play.

Another notable finding is the performance of 'Buy Now, Pay Later' options such as Klarna and Clearpay. Klarna emerges as the most widely adopted, with 61% of retailers offering it on their websites, compared to just 23% for Clearpay. However, despite its prevalence, Klarna contributes to only 6% of total website revenue, suggesting its modest impact on sales. Meanwhile, Apple Pay leads among e-wallet options, accounting for 10% of website revenue.

Payment type - Average revenue share



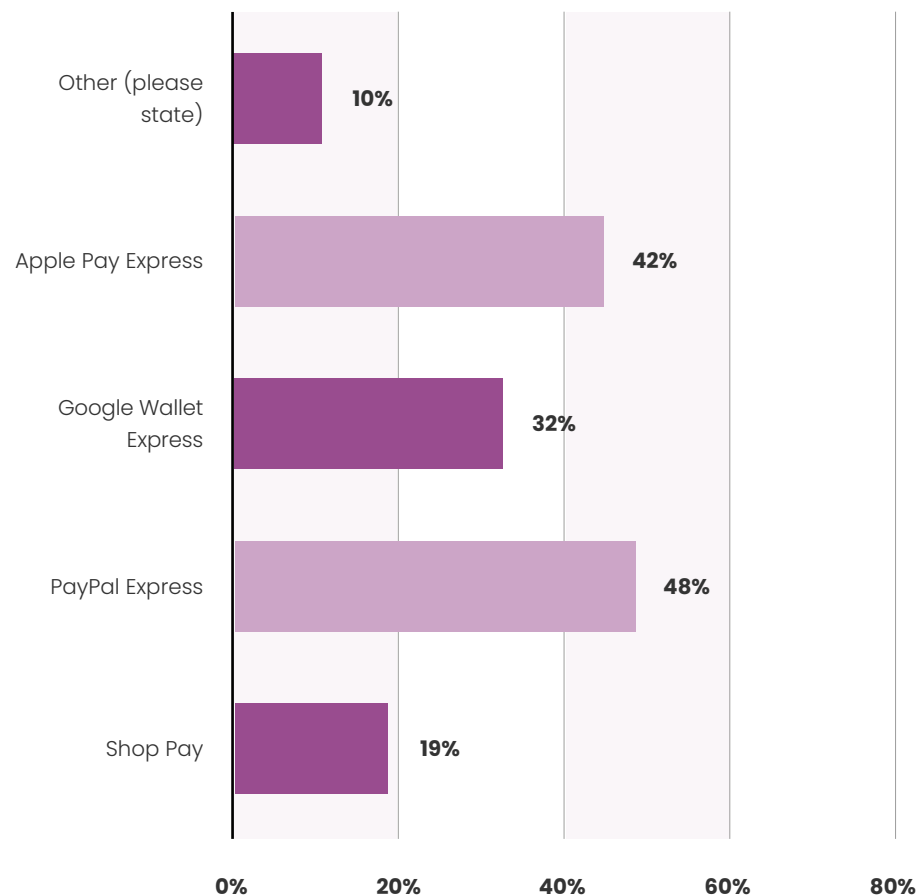
The most popular express checkout options

The express checkout options offered by retailers are, in order of popularity, PayPal Express (48%), Apple Pay Express (42%), Google Wallet Express (32%), and Shop Pay (19%).

As digital payments continue to evolve, it may be beneficial for retailers to monitor emerging payment solutions and adapt their offerings to stay competitive, potentially working with payment providers that can deliver a wide choice of payment methods.



Availability of express checkout options



The correlation between express checkout options and conversion

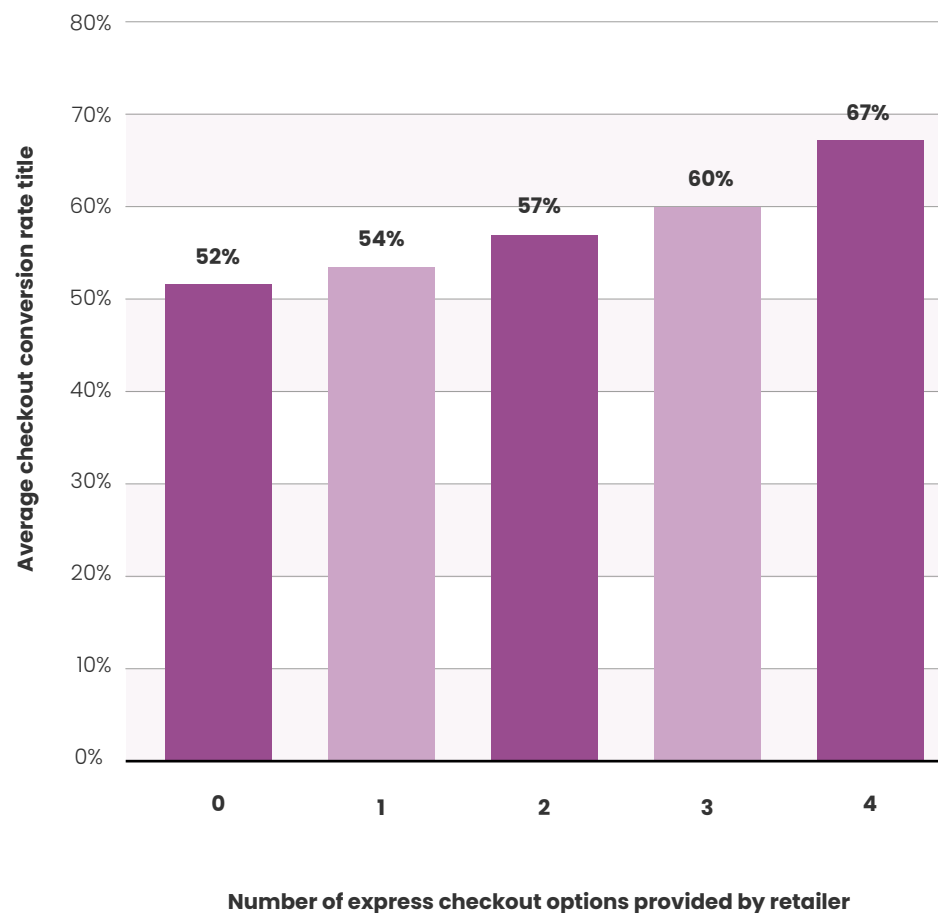
This chart illustrates a clear positive correlation between the availability of express checkout options and higher average checkout conversion rates. Retailers offering just one express checkout option achieve a conversion rate of 54%, while those with four options see this figure rise significantly to 67%.

Retailers can trial and test adding express payment options at their checkout to see if it brings promising results. Where possible, those who offer one express option can test slowly increasing this number to 3 or 4 as alternative payment methods grow in popularity.

Retailers can experiment with integrating express payment options at their checkout to test their effectiveness. For those currently offering just one express option, it may be beneficial to gradually increase this to three or four choices, especially as alternative payment methods continue to grow in popularity.

Working with a payment provider that can facilitate switching on more express payment options easily will obviously have operational advantages as well as improving checkout conversion.

Express checkout - Average checkout conversion



Payment trends from IMRG webinar poll results

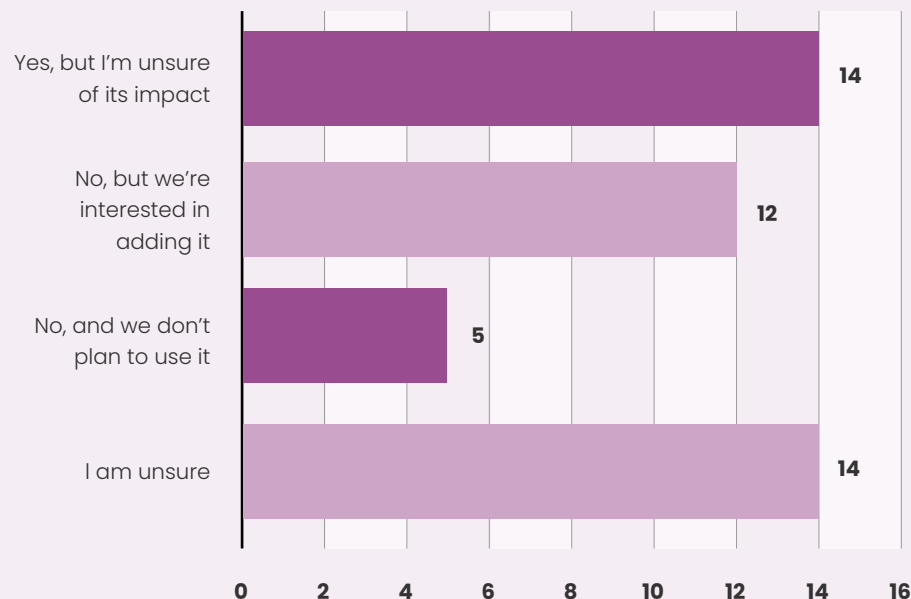
The 'try again' payments feature and conversion

To gain more insights on eCommerce payments trends, we surveyed our retail audience across two IMRG webinars.

The first question we asked was, "Do you have a 'try again' payment feature to help boost conversion?" This question received 45 responses. Notably, 14 retailers were unsure if they had this feature. Among the 14 retailers who confirmed having it, they also expressed uncertainty about its impact on conversion rates.

12 retailers do not have this feature but indicated an interest in implementing it. Only 5 retailers do not have this feature and do not plan to use it.

Do you have a 'try again' payments feature to help boost conversion?



Number of participants: 45

Retailers reveal their challenges with their checkout

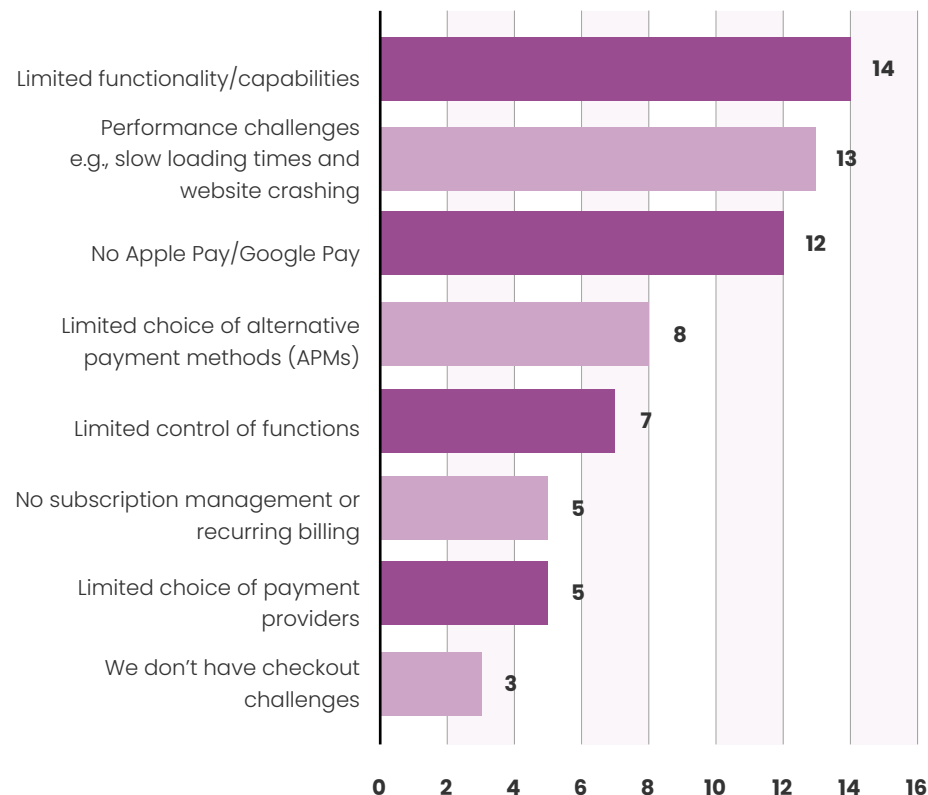
The most common challenge, reported by 14 out of 35 respondents, is 'limited functionality/capabilities' in their checkout processes. This suggests that retailers feel their checkout lacks essential features to improve user experience or efficiency.

Closely following, 'performance challenges' such as slow loading times and website crashes were mentioned by 13 respondents, indicating that technical issues could be significantly impacting conversion rates and customer satisfaction.

Another notable issue, identified by 12 respondents, is 'no Apple Pay/Google Pay' as payment options. 8 retailers noted that their limited choice of alternative payment methods (APMs) is a significant challenge.

Just 3 retailers out of 35 reported that they have no checkout challenges, showcasing that most eCommerce checkouts need attention.

**What challenges do you find with your checkout?
(Respondents were asked to tick all that apply)**



Nearly all respondents reported having challenges with their checkout.

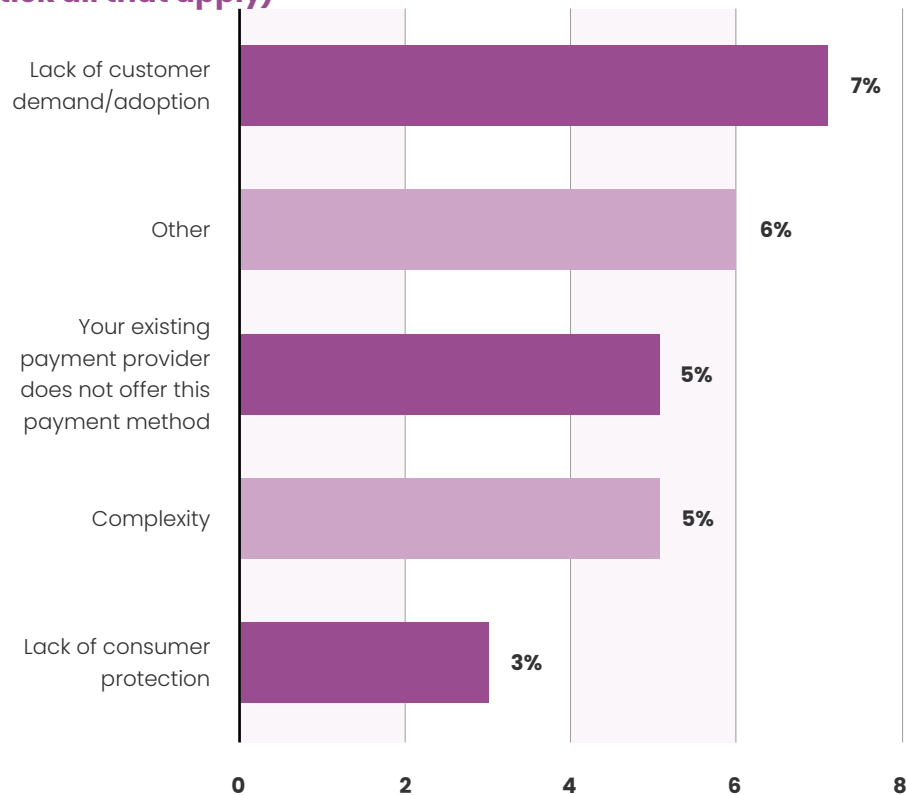
Deterrents to adopting Open Banking

This chart highlights key barriers preventing retailers from adopting Open Banking as a payment method. The most significant factor, answered by 7 out of 19 respondents, is the 'lack of customer demand/adoption,' indicating that retailers are hesitant to implement Open Banking if they don't see enough interest from customers.

The next most common factors, marked by 6 respondents under 'Other,' suggest that there are additional reasons not listed that could be unique to each retailer's circumstances. Five respondents noted that their 'existing payment provider does not offer this method' and that 'complexity' is a challenge, reflecting technical or operational difficulties in integrating Open Banking.

Only 3 retailers have not included Open Banking because of 'lack of consumer protection,' suggesting that it is considered a safe practice.

What factors are preventing you from adopting Open Banking as a payment method? (Respondents were asked to tick all that apply)



19 retailers do not offer Open Banking as a payment method.

Note: This question was specifically for retailers who do not have Open Banking as a payment method.

Trends in localised payment options

It is almost an even split between retailers that offer localised payment options (14 retailers) and those who do not offer them (15 retailers).

Retailers could potentially be missing out on growth by not catering to the payment needs of specific markets. Increased confusion around the cost of an item, and the hassle of having to convert currencies themselves may make customers less likely to convert. It may also make them more nervous to purchase in case they incur additional, unaccounted for costs when purchasing from another country.



Note: Localised payment options are where costs are automatically adjusted to the customer's domestic currency.

Conclusion

A considerable number of retailers noted that their checkout requires some level of improvement, from the functionality all the way through to the experience it offers customers.

Here are IMRG's top findings from this study:

Conversion is best on single-page checkouts



Multi-page checkouts add a level of complexity, especially with slow page loading times. Single-page checkouts prompt a faster process and may reduce buyers' hesitancy.

Prompt customers to register



Registered customers are more likely to convert at the checkout across all devices. During their next visit with the retailer, the checkout experience will be streamlined and quicker, which can help to reduce bounce rates.

Attract smartphone users



Make sure smartphone rendered versions of the website or app are optimised because most orders come through this device (70%+). Retailers should make sure that the checkout is obvious to find, with smart design choices and easy navigation.

Consider additional messaging

Additional messaging on the order confirmation page can be valuable to promote customer retention and acquisition. The most popular messaging is the promotion of 'refer a friend' schemes.

Use express payment options

If possible, retailers should try to incorporate express payment options because they can significantly help grow online conversion. The more express payment options available, the higher conversion rates we have seen.

Investigate localised payment options

Retailers can consider localised payment options to improve performance metrics. International customers may feel uncomfortable purchasing from a retailer if the checkout doesn't reflect their own currency. The lack of localisation can increase levels of scepticism around the trustworthiness of the brand.

Ecommpay reveals its top tips for improving eCommerce checkouts

- 1 Create a payment experience that makes the checkout as simple as possible – one click – and make sure the one click offers the payment methods your customers use the most.
- 2 Eliminate redirects and embrace micro frames to improve conversion.
- 3 Add tools like “try again” to save consumers from restarting the checkout journey in the event of a declined transaction.
- 4 Build a dynamic checkout that incorporates location recognition to automatically offer the most relevant payment methods for the region in which the customer is based as well as dynamic currency choice.
- 5 Partner with a PSP who can offer a full-stack solution that means management of individual payment methods is not the merchant’s problem and a range of solutions are available for single integration, from open banking, BNPL and subscriptions to payment orchestration.
- 6 Ensure your PSP has the capability to scale globally with access to a huge range of payment methods, and can deliver fit for purpose solutions including Payment Links & QR Codes/Recurring Payments/Payouts/Virtual Terminal Payments.
- 7 Don’t forget accessibility – ensure payment pages are accessible to a diverse audience and meet the WC3 WCAG 2.2 AA standard for accessibility.



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