Lightning-Speed Checkout: Accelerating Transactions and Winning Customers

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Summary

Critical gaps exist between consumers' expectations and merchants' implementation of frictionless checkout experiences. These disconnects could be costing retailers billions in abandoned carts. Addressing these misalignments presents an immediate competitive opportunity for merchants to transform their checkout operations, thus reducing transaction time and improving shoppers' experiences.

IDC surveyed over 700 merchants* in January 2025, ranging from small and medium-size businesses (SMBs) to large enterprises across multiple categories, along with 8,000 consumers in the United Kingdom, Ireland, Spain, the Netherlands, France, Sweden, Germany, and Italy, to learn more about consumers' checkout expectations and merchants' strategies to optimise and streamline their checkout process and operations for a seamless experience to match evolving customer needs.

Key findings from the research:

Shoppers value secure processing, user-friendly checkout experiences, and the availability of preferred payment methods. Some 74% of consumers cite no-hassle checkout as a primary driver of repeat purchases. Merchants are aligning their top business objectives — streamlining operations, simplifying the customer journey, and enhancing customer experience — with these requirements.

Significant barriers remain. Cart abandonment is still an issue for online retailers, largely due to hidden costs, security concerns, and complex checkout processes. Merchants identify cybersecurity, checkout complexity, and payment processing speed as their top operational pain points.

There are opportunities to bridge the gap between shoppers' expectations and merchants' offerings. **While 93% of shoppers highly value frictionless and straightforward checkout, only 69% of merchants prioritise this feature.**

The research identifies another critical disconnect in guest checkout implementation: **While 75% of shoppers consider guest checkout a priority when choosing where to buy, only 54% of merchants have adopted this capability.**
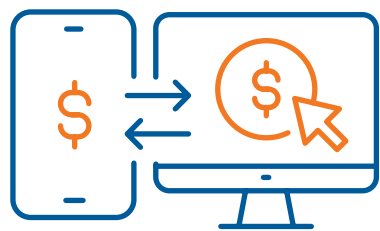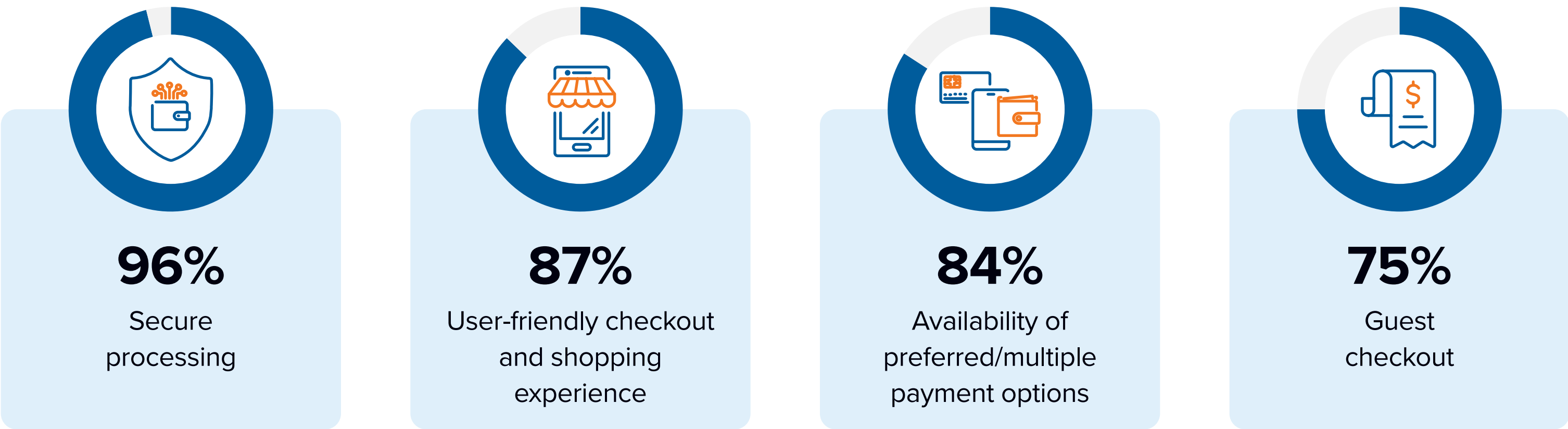
Forward-looking merchants are adopting innovative solutions, including autofill capabilities, mobile-optimised checkout, and simplified payment integration. These strategic implementations can transform the checkout experience by accelerating transactions, eliminating manual data entry, enabling one-click guest checkout, creating consistent cross-merchant experiences, and building on trusted payment infrastructure — ultimately, converting browsers into loyal buyers.

*The survey included responses from companies categorised by size, as follows: small and medium-size businesses (SMB, n = 247), midmarket companies (n = 246), and large enterprises (n = 247). The total number of respondents was N = 740. Respondents were also asked to select all applicable product/service categories they offer. The distribution across these categories is as follows: food and other groceries (n = 96); health, beauty, and wellbeing (n = 83); DIY and garden supplies (n = 47); general merchandise (n = 60); fashion, apparel, and footwear (n = 209); home and furnishing (n = 132); consumer electronics and appliances (n = 52); motor vehicles (n = 21); travel, transportation, and cultural services (n = 66); digital goods, subscriptions, and memberships (n = 49); and other retail categories (n = 163).
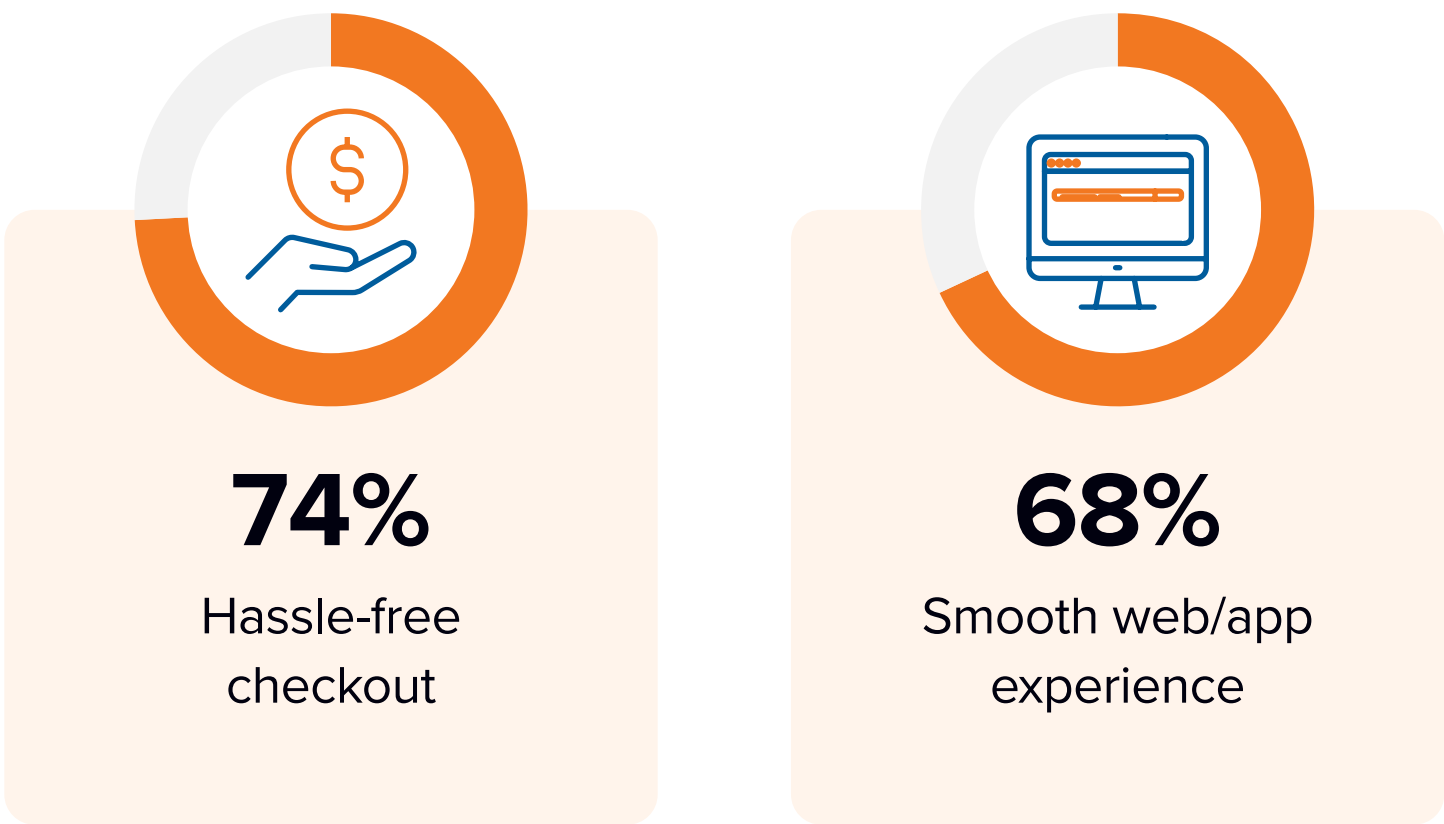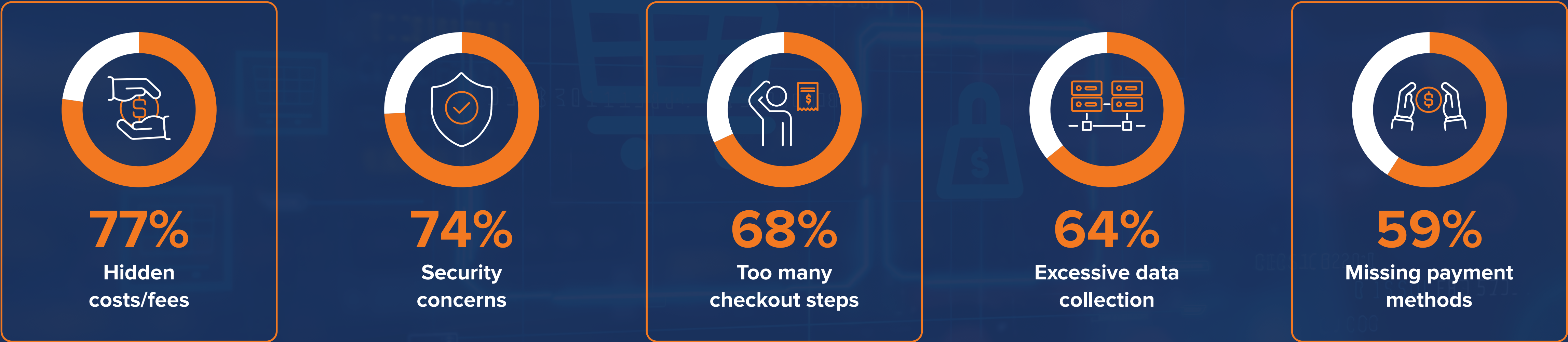
What Shoppers Want: Convenience, Security, and Simplicity

Online shoppers look for convenience, security, and simplicity when making purchases. They particularly value the option to check out as a guest, as it streamlines the process, gives them fewer clicks and less to type, and avoids creating an account. Secure payment processing is also a key factor, as it helps build trust and enhances the overall shopping experience. Responding to (potential) customers' expectations by speeding up and simplifying payment and checkout processing presents an opportunity for competitive differentiation.

Shoppers' priorities when choosing where to buy:

96%
Secure processing

87%
User-friendly checkout and shopping experience

84%
Availability of preferred/multiple payment options

75%
Guest checkout

Factors influencing repeat purchases among shoppers:

74%
Hassle-free checkout

68%
Smooth web/app experience

84% of merchants' top business objectives include **streamlining operations, simplifying the customer journey,** and **enhancing customer experience.**

Merchants' top priorities to achieve an optimised checkout experience:

1 Speeding up payment processing

2 Enhancing the ease of checkout and removing checkout friction

3 Simplifying the customer journey to increase conversion
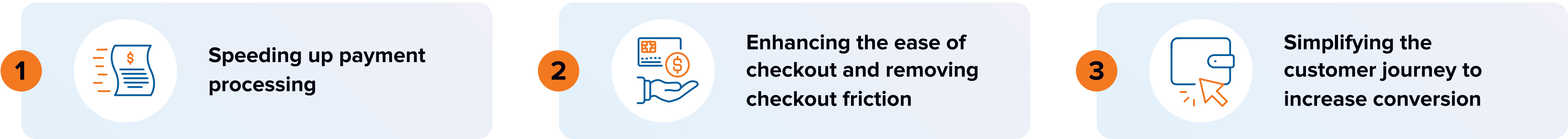
Breaking Barriers: Why Shoppers Abandon Their Carts

The path to purchase is fraught with potential abandonment triggers such as hidden fees, complexity in the checkout process, and security concerns. Traditional checkout experiences can be inefficient for shoppers. Tedious manual data entry requirements can be a factor in contributing to shoppers abandoning their carts. Merchants struggle to balance comprehensive security measures with the simplicity consumers expect, creating a complex optimisation challenge that requires strategic solutions.

Shoppers' priorities when choosing where to buy:

77%
Hidden costs/fees

74%
Security concerns

68%
Too many checkout steps

64%
Excessive data collection

59%
Missing payment methods

Merchants' top 3 checkout operations pain points:

1 Cybersecurity and fraud prevention

2 Complex checkout steps

3 Payment processing speed issues

Mind the Gap: Aligning Checkout Experiences with Shopper Expectations

Research reveals an evident gap between what shoppers prioritise and what merchants currently deliver in their checkout experiences.

Payment-processing features important to shoppers vs. merchants' priorities in payment offerings:

Trusted and secure payment processing:

95% of shoppers VS **68%** of merchants

Frictionless and straightforward checkout:

93% of shoppers VS **69%** of merchants

Easy and secure user authentication:

94% of shoppers VS **61%** of merchants

This data presents a significant opportunity for merchants to help gain a competitive advantage by better aligning their checkout optimisation efforts with shoppers' requirements. By focusing investments on these specific gaps, merchants can create meaningful differentiation in the marketplace while simultaneously addressing their operational pain points around security, complexity, and processing speed.

Merchants that act quickly to close these gaps and take a proactive approach to meeting demands for a truly seamless checkout experience that balances security with simplicity could stand to capture market share from their competitors.

The Express Lane Advantage: Tools to Transform Checkout

Digital innovations are rapidly transforming checkout experiences across the ecommerce landscape. Merchants are increasingly adopting new and advanced tools that address consumer pain points, including autofill capabilities and mobile-optimised checkout.

Checkout optimisation tools merchants are adopting:

71%	**66%**	**64%**	**58%**	**56%**	**54%**
Autofill capabilities	Mobile-optimised checkout	Simplified payment integration	Customer journey connection	Network tokenisation	Guest checkout
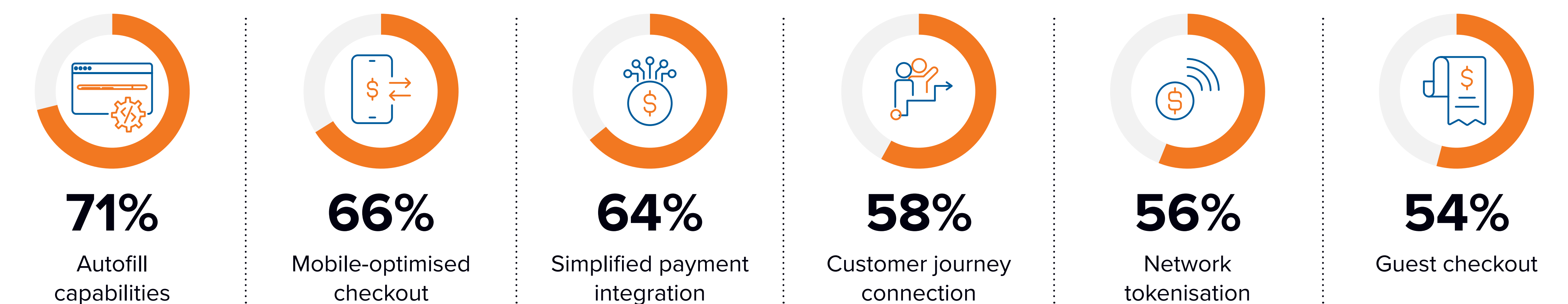
The Guest Checkout Opportunity

Despite **75%** of shoppers identifying guest checkout as a priority when choosing where to make purchases (see slide 3), only **54%** of merchants have implemented this capability, representing a gap and a significant missed opportunity. Merchants that close this specific implementation gap can expect immediate improvements in first-time customer acquisition and overall cart completion rates.

Moreover, leading checkout solutions now offer unified shopper profiles across participating merchants, eliminating repetitive data entry. Powered by trusted brands that shoppers already recognise, these solutions enable fast checkout, transforming lengthy processes into conversion-friendly experiences.

Leveraging Digital Checkout for Competitive Edge

Adopting advanced checkout features helps give forward-thinking merchants an edge over competitors that have yet to implement such innovations. By leveraging checkout optimisation tools, merchants can improve their payment offerings, including digital payment platforms, which shoppers highly regard as a safe, secure, and straightforward payment method:
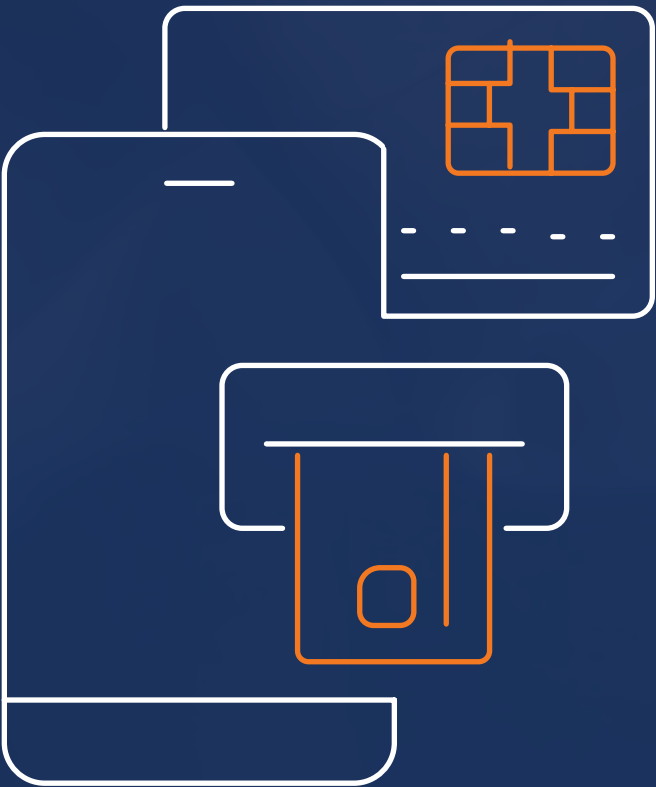
86%
of shoppers trust digital checkout as a secure payment option when shopping online.

Consumers value digital checkout as a straightforward and secure payment method.
The benefits of using digital checkouts that shoppers value include:

62%
Ease of use

56%
Transaction security

47%
Speed

47%
No card entry

With shoppers increasingly favouring brands that align with their expectations for modern and secure transactions, digital checkout becomes a powerful tool for attracting and retaining customers.

Five Best Practices for Checkout Excellence

IDC research reveals that successful checkout optimisation centres on speed and simplicity while maintaining security. The following five best practices could bring significant opportunities for merchants to transform browsers into buyers and foster loyalty through efficient and streamlined transactions:

1

Accelerate the checkout experience.
Solutions that dramatically reduce transaction time enable shoppers to complete purchases faster without sacrificing security , a key driver supporting repeat purchases among shoppers, according to 74% of consumers surveyed.

2

Eliminate manual data entry.
IDC research indicates that offering autofill capabilities and guest checkout options (minimising form fields and securely storing essential information for future purchases) removes friction points identified by shoppers, leading to reduced cart abandonment rates.

3

Enable frictionless guest checkout.
IDC analysis confirms that providing a password-free frictionless process that skips account creation requirements while maintaining secure payment processing directly addresses 93% of shoppers' highly valued demand for straightforward checkout experiences.

4

Create a consistent cross-merchant experience.
Establishing a unified checkout profile that follows shoppers across participating sites eliminates the frustration of re-entering information at different stores, addressing a key pain point for consumers.

5

Enhance trust and improve retention with familiar and secure checkout experiences.
Survey results indicate that leveraging well-known and trusted payment methods, such as digital payment platforms, addresses shoppers' expectations for smooth, secure, and modern checkout, a key factor in winning customer loyalty.

Annex

Merchant Survey Results

Key Business Objectives								
	🇬🇧 UK	🇮🇪 IE	🇪🇸 ES	🇳🇱 NL	🇫🇷 FR	🇸🇪 SE	🇩🇪 DE	🇮🇹 IT
Streamlining operations, simplifying the customer journey, and enhancing customer experience	84%	76%	90%	98%	92%	91%	71%	85%

Top 3 Priorities Merchants Aim to Achieve Through an Optimised Checkout Experience								
	🇬🇧 UK	🇮🇪 IE	🇪🇸 ES	🇳🇱 NL	🇫🇷 FR	🇸🇪 SE	🇩🇪 DE	🇮🇹 IT
1	Speeding up payment processing	Enhancing the ease of checkout/Removing frictions from checking out	Speeding up payment processing	Speeding up payment processing	Enhancing the ease of checkout/Removing frictions from checking out	Speeding up payment processing	Speeding up payment processing	Speeding up payment processing
2	Enhancing the ease of checkout/Removing frictions from checking out	Speeding up payment processing	Offering one-click checkout	Providing a seamless checkout experience on mobile devices	Speeding up payment processing	Enhancing the ease of checkout/Removing frictions from checking out	Ensuring the checkout solution integrates smoothly with other systems, such as inventory management, CRM, and ERP	Offer one-click checkout
3	Providing a seamless checkout experience on mobile devices	Offering one-click checkout	Simplifying the customer journey to increase conversion	Enhancing the ease of checkout/Removing frictions from checking out	Simplifying the customer journey to increase conversion	Offering one-click checkout	Offering one-click checkout	Simplifying the customer journey to increase conversion

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Merchant Survey Results

Top 3 Merchants' Checkout Operations Pain Points

	🇬🇧 UK	🇮🇪 IE	🇪🇸 ES	🇳🇱 NL	🇫🇷 FR	🇸🇪 SE	🇩🇪 DE	🇮🇹 IT
1	Offering customers real-time support or chatbot during checkout	Cybersecurity and fraud prevention	Shoppers abandoning baskets	Mobile optimisation	Cybersecurity and fraud prevention	Payment speed and performance issues	Mobile optimisation	Shoppers abandoning baskets
2	Cybersecurity and fraud prevention	Payment speed and performance issues	Cybersecurity and fraud prevention	Cybersecurity and fraud prevention	Simplifying checkout steps	Cybersecurity and fraud prevention	Payment speed and performance issues	Simplifying checkout steps
3	Integration with existing architecture	Mobile optimisation	Integration with existing architecture	Payment speed and performance issues	Shoppers abandoning baskets	Mobile optimisation	Simplifying checkout steps	Mobile optimisation

Merchants' Priorities in Payment Offerings

	🇬🇧 UK	🇮🇪 IE	🇪🇸 ES	🇳🇱 NL	🇫🇷 FR	🇸🇪 SE	🇩🇪 DE	🇮🇹 IT
Secure payment processing	67%	68%	65%	65%	61%	76%	73%	71%
User-friendly checkout	68%	58%	62%	61%	67%	74%	61%	74%
Easy and secure user authentication and sign-in processes	60%	46%	65%	58%	53%	56%	67%	64%

Source: IDC Europe's *Merchant Survey,* January 2025 (N = 740)

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Merchant Survey Results

Checkout Optimisation Tools Merchants Are Adopting								
	🇬🇧 UK	🇮🇪 IE	🇪🇸 ES	🇳🇱 NL	🇫🇷 FR	🇸🇪 SE	🇩🇪 DE	🇮🇹 IT
Autofill capabilities	67%	68%	74%	63%	71%	61%	79%	66%
Mobile-optimised checkout	64%	66%	67%	56%	65%	60%	70%	75%
Simplified payment integration	65%	53%	67%	60%	55%	50%	72%	70%
Customer journey connection	58%	54%	70%	64%	48%	53%	60%	58%
Network tokenisation	56%	56%	49%	59%	57%	45%	65%	42%
Guest checkout	46%	51%	56%	48%	59%	54%	61%	52%

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Consumer Survey Results

Shoppers' Priorities When Choosing Where to Buy

	UK	IE	ES	NL	FR	SE	DE	IT
Secure processing	96%	94%	94%	93%	96%	97%	97%	97%
User-friendly checkout and shopping experience	92%	93%	91%	89%	69%	89%	89%	95%
Availability of preferred/multiple payments	72%	79%	83%	78%	80%	83%	93%	93%
Guest checkout	76%	81%	67%	73%	70%	73%	81%	77%

Key Drivers for Repeat Purchases from a Merchant

	UK	IE	ES	NL	FR	SE	DE	IT
No-hassle checkout	73%	76%	72%	76%	82%	71%	68%	74%
Smooth web/app experience	72%	72%	64%	66%	64%	61%	72%	68%

Factors Causing Shoppers to Abandon Their Basket

	UK	IE	ES	NL	FR	SE	DE	IT
Hidden costs/fees	78%	79%	80%	74%	75%	78%	73%	80%
Security concerns	75%	78%	78%	72%	77%	70%	67%	79%
Too many checkout steps	67%	70%	73%	66%	69%	69%	59%	75%
Excessive data collection	68%	69%	70%	65%	63%	61%	57%	67%
Missing payment methods	58%	59%	61%	55%	59%	59%	57%	65%

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Consumer Survey Results

Payment-Processing Features That Are Important to Shoppers

	UK	IE	ES	NL	FR	SE	DE	IT
Trusted and secure payment processing	95%	95%	93%	93%	94%	97%	97%	96%
Easy and secure user authentication and sign-in process	93%	95%	92%	87%	92%	93%	96%	97%
Frictionless and straightforward checkout	93%	94%	93%	90%	94%	96%	94%	94%

Shoppers' Trust in Digital Checkout

	UK	IE	ES	NL	FR	SE	DE	IT
Shoppers who trust digital checkout as a secure payment option when shopping online	84%	86%	89%	75%	82%	76%	88%	91%

Benefits of Digital Checkouts That Shoppers Value

	UK	IE	ES	NL	FR	SE	DE	IT
Ease of use	69%	60%	58%	56%	60%	59%	64%	59%
Transaction security	58%	53%	53%	53%	57%	47%	58%	53%
Speed	51%	46%	57%	41%	54%	53%	40%	40%
No card entry	52%	49%	48%	35%	46%	46%	45%	45%

PayPal

PayPal has remained at the forefront of the digital commerce revolution for more than 25 years. By leveraging technology to make sending money and shopping more convenient, affordable, and secure, the PayPal platform is empowering hundreds of millions of consumers and merchants in more than 200 markets to join and thrive in the global economy.

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