

Checkout abandonment:

What retailers can do to close the sale

Around three-quarters of UK online baskets were left unpurchased in late 2024 - a stark reminder that checkout abandonment remains a major challenge for retailers. With recovery rates below 5%, every click lost at checkout represents a missed opportunity to convert interest into action.

This paper examines the behaviours driving abandonment and the strategies retailers can use to keep customers engaged through to completion.

Author **bio**

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Introduction: understanding checkout abandonment

“I’m thinking about buying a six-foot snooker table. I’ve got a budget in mind and after browsing options online for weeks, I think I’ve found a good option. I’ve added it to the ‘basket’ on the website, but something is stopping me from completing the payment. It might be because I haven’t used this retailer before, or because they will charge for delivery. I’m not comfortable with giving them my details and I’m not yet sure enough about the product.”

This kind of situation is evidently very common. ‘Checkout abandonment’ relates to when shoppers start the payment process but do not complete. It often involves using an online cart (or basket or trolley), the virtual space where consumers select, view, and hold items before potential purchase¹. ‘Shopping cart abandonment’ – leaving items in a cart without completing a purchase² – is distinct from ‘checkout abandonment’, when a shopper that has initiated the checkout process but does not finish the final purchase³.

Estimates on ‘cart abandonment’ range from 50% to 80% of items that are placed by customers in an online shopping cart but are not ultimately purchased⁴. According to Salesforce Research, 74% of baskets/carts created in the UK in the last quarter of 2024 did not result in a completed order. This was slightly higher for orders on mobile devices (76%), compared with those on computers (67%)⁵.

“

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¹ Kuker-Kinney, M. et al. (2022) ‘A model of online shopping cart abandonment: evidence from e-tail clickstream data’, *Journal of the Academy of Marketing Science*, 50, pp.961–980.

² Bell, L. et al. (2020) ‘Motivational and affective factors underlying consumer dropout and transactional success in e-commerce: an overview’, *Frontiers in Psychology*, 11, 1546.

³ Kapoor, A.P. and Vij, M. (2021) ‘Following you wherever you go: Mobile shopping ‘cart-checkout’ abandonment’, *Journal of Retailing and Consumer Services*, 61, 102553.

⁴ 49 Cart Abandonment Rate Statistics 2025 – Cart & Checkout – Baymard

⁵ Statista (2025) Percentage of baskets created that did not result in a completed order in the United Kingdom (UK) in 4th quarter 2024, by device (Source: Salesforce Research)

Such stark numbers, which also reflects a global pattern, suggest that online retailers might be failing to persuade customers to complete or to make their purchase journey as easy as possible. Some researchers have suggested that this phenomenon could be contributing to a slowdown e-commerce sales growth⁶. While there are ways of encouraging customers to come back to the items they have discarded, analysis by Fresh Relevance shows that cart recovery rates were consistently around 5% in the UK during 2023, which accounts for less than 10% of the overall abandonment rate during that time⁷. Retailers' opportunities for recovery are limited when they don't know the identity of those abandoning and less than half of shoppers in the Fresh Relevance sample were identifiable so that the retailer could message them afterwards.

Although losing sales is never ideal, perhaps abandonment is to be expected. Most customers shop around and will take more time to browse the larger the potential purchase. Use of shopping carts might simply be the online version of picking something up off a shelf in store. It significantly increases the chance of purchase but does not guarantee it. This article seeks to provide some deeper understanding of why online carts and checkouts are often abandoned by consumers and what strategies retailers can use to reduce abandonment or increase recovery. It discusses how consumer shopping styles and aspects of website and checkout design might contribute to lost sales. Firstly, it helps to reflect on how changing consumer behaviour patterns affect online shopping styles and could guide future retail strategies.



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⁶ Chopra, I.P., Jebarajakirthy, C., Jain, T. and Maseeh, H.I.(2024) 'Electronic shopping cart abandonment: What do we know and where should we be heading?' Electronic Markets, 34:25

⁷ Real-Time Marketing Report - Fresh Relevance

How shoppers are changing

History will view the current era as the time when retail switched from physical stores to e-commerce. Although the process accelerates and slows down according to technology, economic fluctuations and the occasional pandemic, consumers now shop online in retail sectors that had previously shown little sign of large-scale adoption. The pandemic was especially important for persuading people that internet-based shopping can work in sectors like grocery where many had previously been reluctant. This helped to normalise online shopping, giving people of all ages and backgrounds more confidence in achieving satisfactory purchases.

The huge spike in online sales after Covid-19 hit was followed by a drop when things returned to normal but remained at a higher level than before the lockdowns started. From just below 20% of all sales before the pandemic, internet sales peaked at 37% in February 2021 (figure 1)⁸ but were around 27% by April 2025⁹. Internet sales contribute a significantly higher proportion of retail sales in the UK compared with, for example, the United States (19%) and Europe's larger economies (15% on average, see table 1)¹⁰. Growth in the proportion of all sales will continue for the rest of the decade, albeit relatively slowly¹¹ and the proportion of the population shopping online will see significant growth, from 72% in 2021 and 81% in 2024, to 97% by 2029¹². Even if online sales only grow modestly, many more people will be habitually shopping that way by the end of the decade.



⁸ Ward, M. (2024) Retail Sector in the UK. House of Commons Library.

⁹ ONS (2024) Retail sales, Great Britain: April 2025. Statistical Bulletin. Office for National Statistics.

¹⁰ Ward (2024); Centre for Retail Research (2024) Online Trends and Statistics for UK, Europe and N.America, 2022-2023. <https://www.retailresearch.org/online-retail.html>

¹¹ Statista (2024) eCommerce Worldwide.

¹² Statista. (May 14, 2024). Penetration rate of the e-commerce market in the United Kingdom from 2020 to 2029

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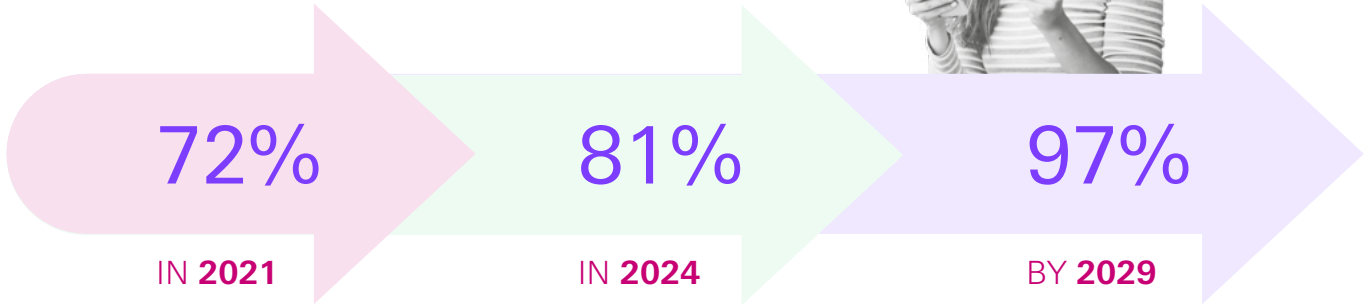
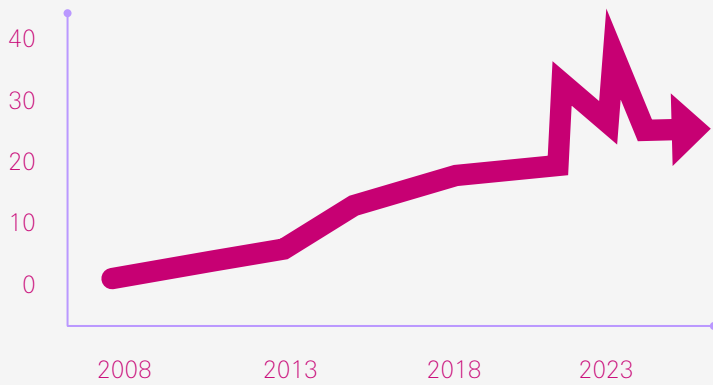


Figure 1: Internet sales as a proportion of all retail sales (% , seasonally adjusted, Great Britain)

Source: Ward (2024); ONS



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2012 TO 2022

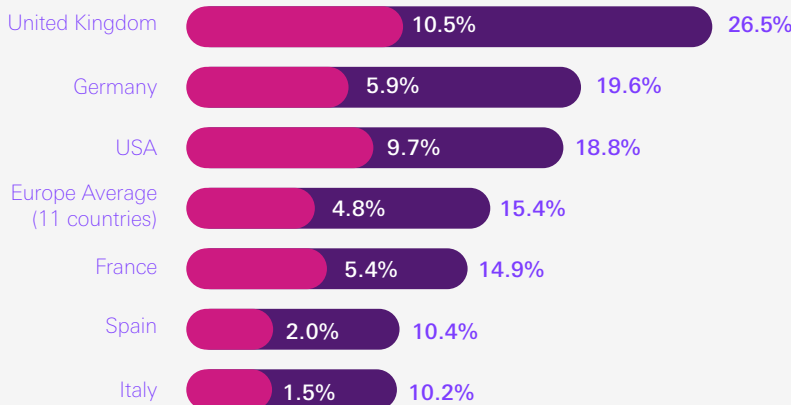


Table 1: Online shares of total retail trade, 2012-2022 (selected countries).

Source: Centre for Retail Research

Need recognition, searching and evaluation of alternatives

While technological innovation initially created new retail models, the engagement of the public has in turn transformed the retail landscape. It has driven retailers to adopt new technologies faster than other industries¹³. The cycle of retailer-consumer-retailer influence will continue to alter shoppers' behaviour in every part of the consumer decision-making process. As people change how they search for products, evaluate them and make purchase decisions, cart and checkout abandonment will reflect these patterns.

Changes in lifestyle, social connections or the availability of new products and services can create needs that consumers might not have had previously. Businesses seek to create 'need recognition' while consumers are often inspired to purchase things they see others using and enjoying. Shoppers use online stores both to buy products or to find inspiration. Amazon, for example, is used both as a source of ideas and as a marketplace, with almost half of UK shoppers (47%) saying it is their leading source of inspiration, followed by search engines (32%) and retailer sites (22%)¹⁴. Over a third (37%) of shoppers are known to prefer to purchase goods from multiple sellers through the same online marketplace¹⁵. This might be due to the convenience of not having to register personal and payment details on a previously unused site. However, specialists could be perceived as more trustworthy for the goods they offer. Customers' perceptions of the retailer can also be important. For example, a Barclays survey found that more consumers (24%) were hesitant to buy from online-only brands than those that also have physical stores (13%)¹⁶, supporting the idea that the high street still has a strong role to play in developing familiarity and trust for retail brands.

Social media and influencers are possibly driving a fragmentation of the decision-making process by offering independent perspectives from brand and retailer messaging. Half of UK consumers find customer reviews to be very helpful¹⁷, and visits to e-commerce websites via social media referrals are increasing¹⁸, as are global sales directly from social media sites, i.e., social commerce. The latter is expected to rise from around 5.6 billion US dollars' worth of sales in 2022 to an estimated \$14.6 billion by 2027. By helping people try products virtually, various applications can combine convenience with the in-store experience¹⁹.



Interactions with AI will become normalised and consumers will learn new ways of using it to their advantage. The consumer insights that retailers glean from **AI analytics will also drive change** by anticipating demand, improving operational and supply efficiency, and enhancing services.

¹³ BRC (2022) Retail Jobs Report. British Retail Consortium <https://brc.org.uk/media/680620/rjr32022.pdf>

¹⁴ Wunderman Thompson Commerce (2021) The Future Shopper 2022.

¹⁵ Statista Consumer Insights (2024)

¹⁶ Click-and-collect economy worth over £42bn as 'hybrid' shopping grows | Barclays

¹⁷ Statista Consumer Insights (2024)

¹⁸ Statista (2024); Salesforce Research

¹⁹ Determ.com, see above



As consumers now expect personalised products and services, innovations like augmented reality can provide that. Evidence from the United States suggests that many consumers (71%) would shop more frequently from a retailer if they could use AR apps²⁰. Artificial intelligence (AI) can also boost the online service experience. Customers are accustomed to using chatbots or AI-powered assistants, such as in the DIY sector, which help them with their home improvement projects²¹. Interactions with AI will become normalised and consumers will learn new ways of using it to their advantage. The consumer insights that retailers glean from AI analytics will also drive change by anticipating demand, improving operational and supply efficiency, and enhancing services²².

Purchase and post-purchase evaluation

The way we pay for things now is markedly different from a decade ago. The decline of cash has been followed by greater use of mobile payments. For e-commerce, 60% of sales revenue comes through mobile purchases, with 38% coming through computers²³. The smartphone is the most used device (69% in 2022, see figure 2)²⁴ across all age groups²⁵. Around 30% of UK consumers report that they usually make major new purchases using their smartphone or tablet, while 22% say they use their devices for habitual and recurrent orders²⁶. Mobile commerce retail sales in the UK are currently around £100 billion per year. They are forecast to rise another £10 billion by 2027, which would mean that they will have doubled in the eight years from 2019²⁷. In addition, digital wallet payments are now the most popular method, amounting to 40% of e-commerce spending, ahead of debit, credit and prepaid cards



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²⁰ [Commercetools.com](https://www.commercetools.com) (2024)

²¹ Retail Trends: Navigating the Future of the UK Retail Industry
<https://www.mintel.com/insights/retail/retail-trends-navigating-future-of-uk-retail-industry/>

²² Global Retail Outlook 2024 <https://www.deloitte.com/global/en/Industries/consumer/analysis/global-retail-outlook.html>

²³ Statista (2025) E-commerce share of sales revenue in the United Kingdom in January 2025, by device.

²⁴ Statista (2023) Online shopping behavior in the United Kingdom (UK)

²⁵ <https://www.chargedretail.co.uk/2022/03/16/mobile-shopping-uk-klarna/>

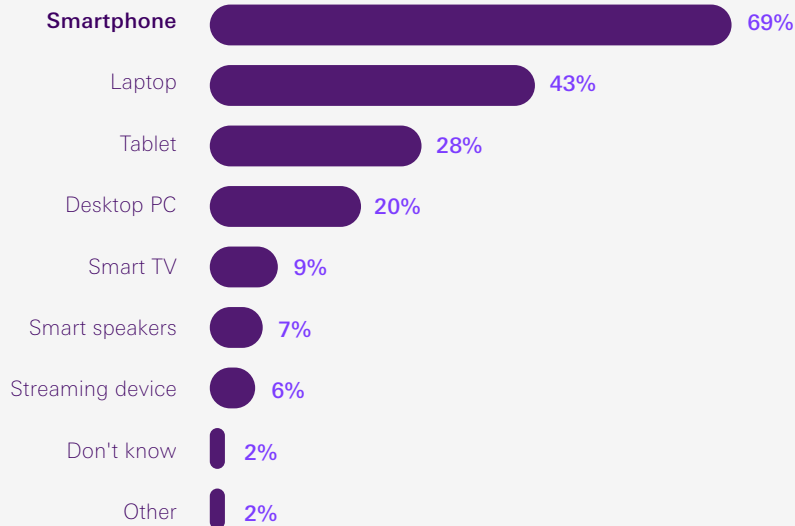
²⁶ Statista Consumer Insights (2024) Attitudes towards online shopping in the UK as of June 2024

²⁷ Statista (2025) Mobile commerce retail sales in the United Kingdom (UK) from 2019 to 2017 (in billion GBP)

(23% each, see figure 3). According to Worldpay, the digital wallet preference has been driven especially by Generation Z, for whom payment using mobile technology is a natural process.

Figure 2: Most common devices for online purchases - UK 2023

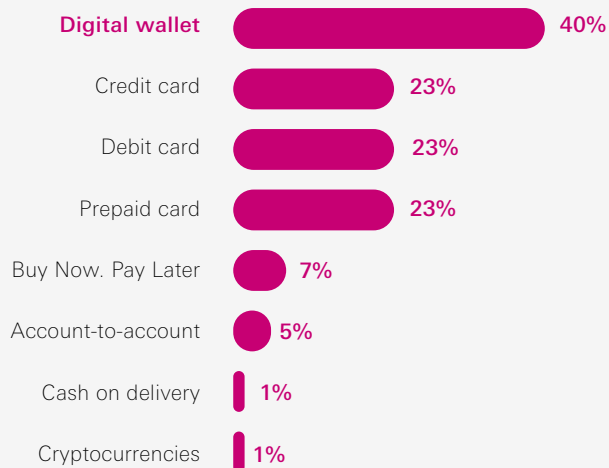
Source: Statista, 2023



The **smartphone** is the most used device (69% in 2022)²⁴

Figure 3: Distribution of e-commerce spending in UK in 2024, by payment method

Source: Statista; Worldpay, 2024



The **digital wallet** preference has been driven especially by **Generation Z**

Finally, differences in payment preferences according to context is indicative of motivations at the online checkout stage. For example, it is important for car finance providers to overcome distrust by offering consumers greater transparency and better customer service. Simpler information in this context also builds

confidence²⁸. Different payment habits in each sector leads retailers to adopt a range of methods for attracting customers. This includes deposits on holidays or payment plans for electrical goods to mitigate the cost-of-living crisis. Each sector has different levels of brand loyalty and customer information needs, so a seamless search and purchase experience is needed to reflect this while having the flexibility to adapt to evolving consumer behaviours. This is the context in which retailers must understand causes of checkout abandonment and what can be done about it.

Consumer behaviour is diverse and is influenced by many factors that retailers, brand owners, market analysts or academic researchers interpret in different ways. Cart and checkout abandonment has been analysed using surveys, analysis of clickstream data or experimental approaches linking consumer profiles or design variables to outcomes. All methods are valuable and collectively provide a detailed view of what happens when people choose to leave a potential purchase. There is much more research on cart abandonment than checkout abandonment, although the causes are similar. “Abandoning” can happen at different stages (figure 4) and there is an important distinction between leaving at the pre-choice exploration stage, when no purchase expectations have been set, and post-choice, when the shopper has reached the checkout stage. Arguably, the latter is the greater concern as it constitutes a more definite lost sale, and could suggest disappointing factors that leave the customer with a more negative view of the website than they would have at other stages²⁹.

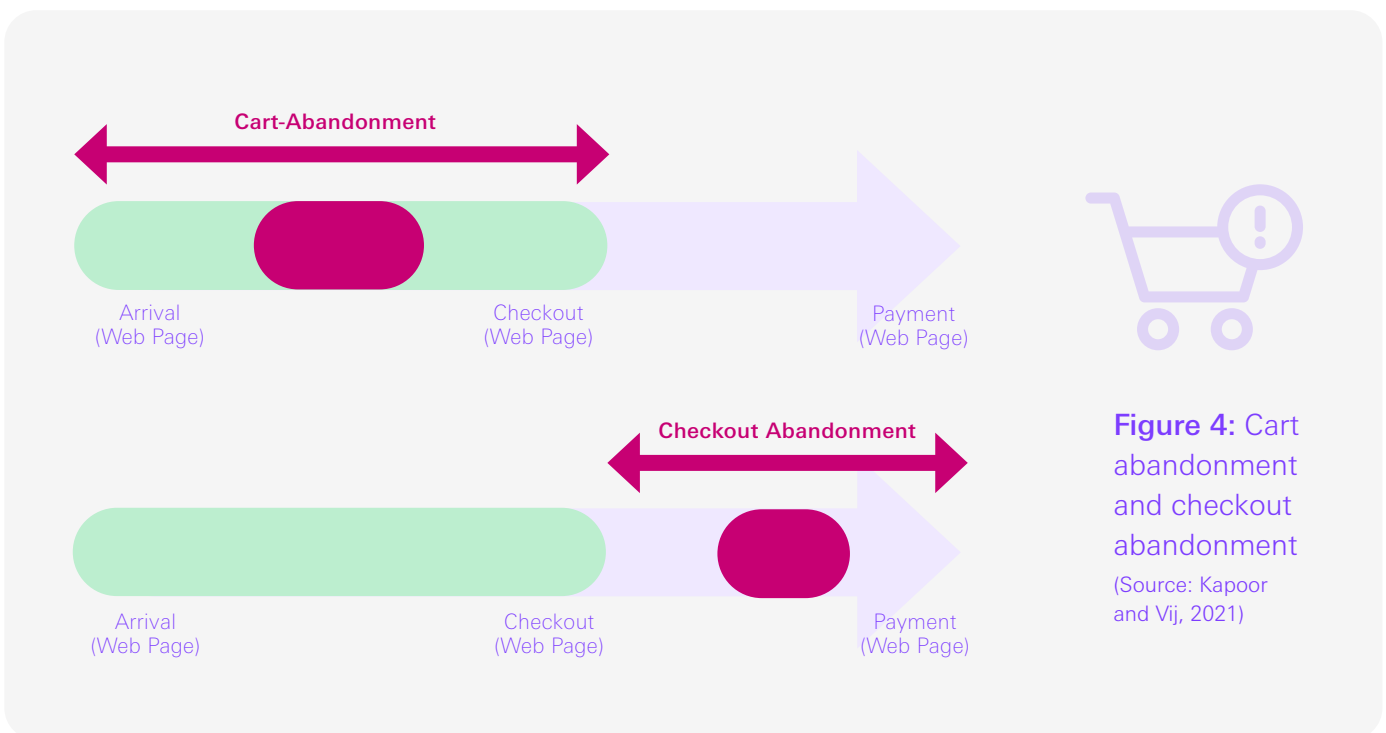


Figure 4: Cart abandonment and checkout abandonment

(Source: Kapoor and Vij, 2021)

²⁸ <https://store.mintel.com/report/uk-car-finance-market-report>

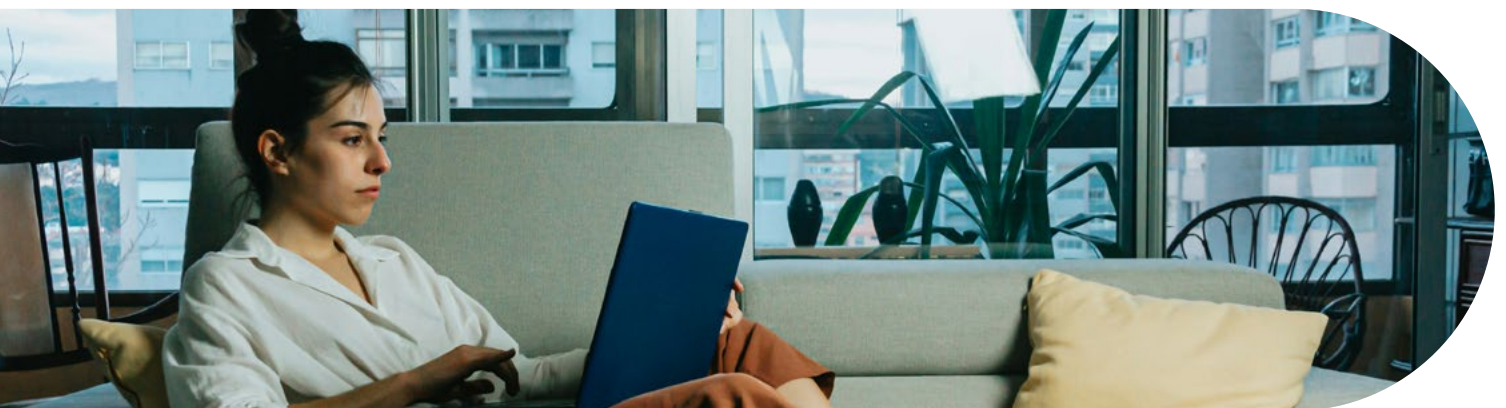
²⁹ Mittal, B. (2025) 'The psychology of online shopping cart abandonment: a scrutiny of the current research framework and building an improved model of the online shopper journey', *Electronic Commerce Research*, 25, pp.777–803.

Why consumers leave

Survey findings show that there are multiple reasons for cart/checkout abandonment. Some factors are similar across various studies while others differ according to the focus of the research. Delivery costs or other unexpected costs were often the most common reason for abandonment. Extra costs might be seen as unreasonable, take the price over the acceptable amount for the customer, or cause frustration when additional costs only become apparent during the checkout process. In addition to costs, shoppers abandon when they discover that the product can't be supplied in the time that they need or the delivery options were inadequate for their circumstances. Some reasons arguably amount to natural flow of browsing. The Statista/DHL findings (figure 5) include people finding cheaper items elsewhere (30%) or responding that they were just browsing or the purchase was unnecessary. In other words, they were not yet committed to buying something. A small proportion in several surveys cited lack of options for payment, including a UK survey in 2024 in which 27% said that they had abandoned an online purchase for this reason³⁰. Lack of trust was also commonly indicated by consumers, either due to security concerns or not feeling comfortable with giving



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³⁰ <https://www.elavon.co.uk/insights/news/reasons-for-cart-abandonment.html>

the site credit card details. This links to the demand for consumers to create an account or personal details on the site. For example, 18% of respondents in the US said they abandoned the checkout because the process was too long or complicated (figure 6) while 30% of UK respondents had left because of having to create an account. A further 12% in that survey reported forgetting their account details as a reason for giving up. Other reasons cited in the surveys include return options not being provided/made clear, discount codes not working, card being declined, website performance issues and out of stock items.

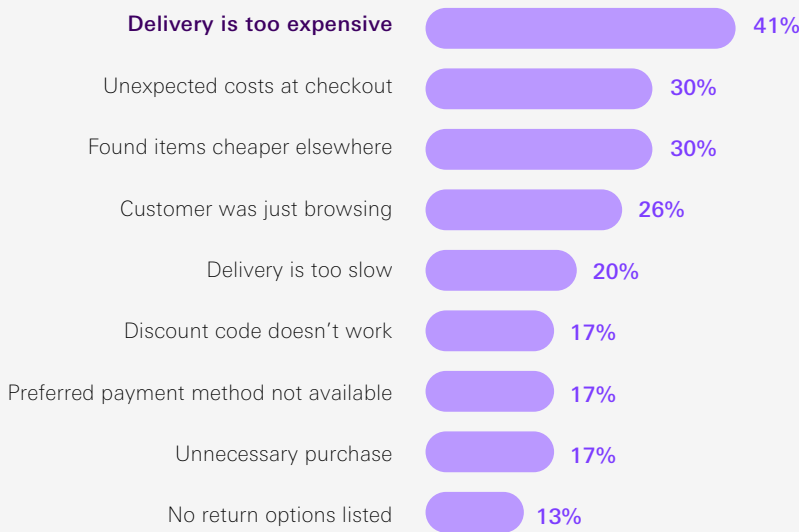


Figure 5: Top reasons for cart abandonment among online shoppers worldwide 2024
(Source: Statista and DHL³¹)

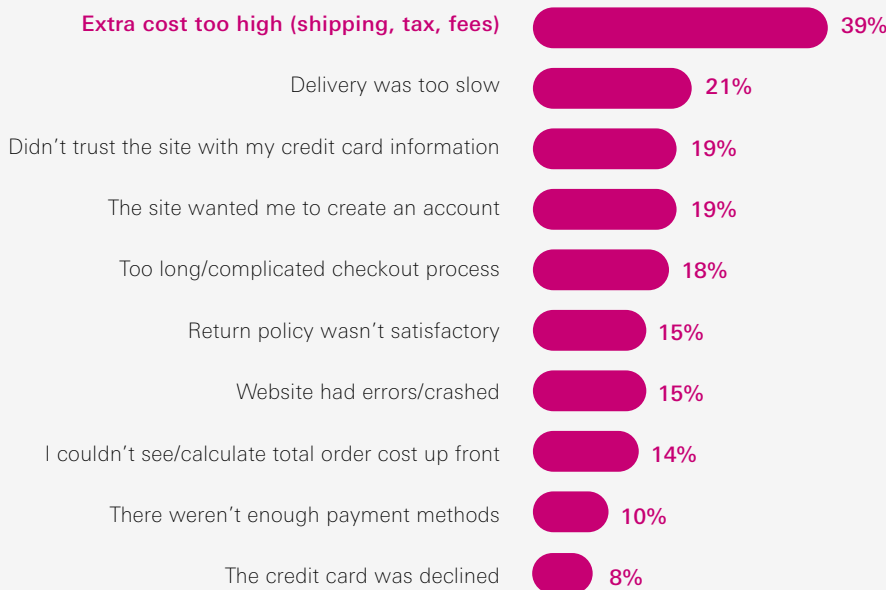


Figure 6: Reasons for abandonments during checkout 2025
(Source: Baymard.com³²)

³¹ g0-dhl-e-commerce-trends-report-2024.pdf

³² <https://baymard.com/lists/cart-abandonment-rate>



In summary, a variety of reasons cause customers to abandon carts or checkouts. While retailers can manage these issues by altering their policies or improving website functionality, more insight is needed to understand consumer behaviour and develop strategies in response. Consumer psychology and behavioural studies aim to explain abandonment and provide suggestions for retailers to reduce the problem. For example, a recent study looked at the impact of interruptions while shopping on how people make online purchase decisions³³. The study found that consumers were less efficient in making purchase decisions when they saw relevant information relating to the goods that they were considering, compared with seeing irrelevant information such as adverts or promotions relating to something else. In other words, relevant information encouraged them to consider more options and take longer to decide. The implication of this is that irrelevant interruptions could encourage shoppers to make faster decisions and therefore reduce the likelihood of abandonment.

This kind of research has shown how people use carts as an organisational tool, which was found to be one of the top reasons for abandonment³⁴. Consumers were more likely to use carts if they have visited a clearance page, viewed multiple product reviews, seen items that were sold out or if they were shopping using a smartphone (compared with other devices)³⁵. However, some of these factors also increase the likelihood of cart abandonment. It could be that information overload causes people to defer decisions and eventually abandon the shopping cart. Although consumers often prefer a large choice, there is also the risk of feeling overwhelmed and decisions becoming more difficult. Providing easily navigable reviews could simplify the search process. In addition, where possible, reminders of items left in a cart could



The study found that consumers were **less efficient** in making purchase **decisions** when they saw **relevant information** relating to the goods that they were considering, compared with seeing irrelevant information such as adverts or promotions relating to something else.

³³ Yang, X. and Luo, C. (2025) 'Break the flow: the impact of interruptions on users' decision efficiency in mobile shopping', *Electronic Commerce Research*, 25, pp.2155–2175.

³⁴ Rochanapon, P. et al. (2021) 'Abandonment Issues: Why Consumers Abandon Online Shopping Carts', *Developing Digital Marketing*.

³⁵ Kuker-Kinney et al. (2021) see above

encourage customers to return. These can include offers like free shipping to encourage people to return and shoppers are known to leave carts in the hope that this will happen, an example of how they learn to use technologies to their advantage³⁶. However, the timing of reminders is crucial: doing it too soon has been found to put customers off³⁷.

Interventions like this are sometimes referred to as ‘digital nudging’ – the idea of manipulating the choices available to people without significantly altering their economic motivations³⁸. These include scarcity warnings (e.g., ‘only two left in stock’) and social norms (e.g., customers who bought this item also bought...’). A recent experiment using online displays of smartphones found that different kinds of nudge can affect how much customers trust the information presented. For example, using a scarcity warning or a ‘default’ nudge of automatically selecting a product attribute (in this case the phone’s storage capacity) inhibited feelings of trust among consumers. Retailers need to be able to use such nudges to help people make decisions. However, their use clearly requires care and appreciation of timing in the decision-making process.



Although consumers often prefer a large choice, there is also the **risk of feeling overwhelmed** decisions becoming more difficult. Providing easily navigable reviews could simplify the search process.



³⁶ Siqi Wang , Ye Ye, Binyao Ning, Jun-Hwa Cheah and Xin-Jean Lim (2022) ‘Why Do Some Consumers Still Prefer In-Store Shopping? An Exploration of Online Shopping Cart Abandonment Behavior’, *Frontiers in Psychology*, 12, 829696.

³⁷ Kuker-Kinney et al. (2021) see above

³⁸ Hettler, F.M. et al. (2025) ‘Understanding the user perception of digital nudging in platform interface design’, *Electronic Commerce Research*, 25, pp.2097–2134.

Closing the deal

Online retailers consistently experience high cart and checkout abandonment rates. While customers are always likely to use carts as a browsing tool, or even to attract discount offers, reducing this rate is an important objective for e-commerce businesses.

The variety of reasons shown in surveys and other research studies means that the task is complex. No single intervention can do the job. Providing easier access to information could improve decision efficiency for some but delay purchases for others. Some interventions require harvesting customer data, which people are often reluctant to provide, especially to retailers with which they have less familiarity.

However, based on the findings and recommendations of the studies outlined above, here are some considerations for reducing abandonment:

- Optimise navigation for efficient searching without the risk of information overload.
- Simplify the path to checkout.
- Conduct user testing on the website/app to identify and address pain points³⁹.
- Manage review sections so that they are easy to find without being time consuming to read.
- Adverts help customers to focus – but suggestions on the same type of product cause delays.
- Avoid hidden costs appearing at the checkout stage. Be clear on shipping costs and timing to avoid disappointment.
- Consider technologies that will bridge the browsing gap to physical stores (e.g. augmented reality).
- Product comparisons help decision making. Similarly, price comparisons, either with other products (decoy pricing) or demonstrating a discount (anchor pricing) can help to reduce consumer indecision⁴⁰.
- Use reminders of abandoned cart items where possible. However, too soon after leaving could put customers off while a leaving it for a day or so more can increase the likelihood of a purchase.
- Foster trust in the website and the checkout process. Highlight security features and consider innovations like gamification and social referrals⁴¹.
- Offer affordable payment options to decrease the impact of price on the purchase decision

³⁹ Alkadi, R.S.; Abed, S.S. (2023) 'Consumer Acceptance of Fintech App Payment Services: A Systematic Literature Review and Future Research Agenda', *Journal of Theoretical and Applied Electronic Commerce Research*, 18, 1838–1860.

⁴⁰ Wang et al. (2022) 'Thanks COVID-19, I'll reconsider my purchase: Can fear appeal reduce online shopping cart abandonment?' *Journal of Retailing and Consumer Services*, 64, 102843.

⁴¹ Alkadi and Abed (2023) see above.

About Novuna Consumer Finance:

Novuna Consumer Finance is one of the UK's leading providers of retail point of sale finance and personal loans, lending £2.3bn to more than a million customers each year. The business works with 3,500 retailers from high street brand names to niche online ecommerce retailers, providing fast, flexible finance solutions that integrate into all channels. Its loans channel, Novuna Personal Finance, has been voted the UK's 'Best Personal Loan Provider' in the Your Money Awards for 11 years running, and the business retains one of the highest customer satisfaction scores in the market. Novuna Consumer Finance is a trading style of Mitsubishi HC Capital UK PLC, part of Mitsubishi HC Capital Inc., one of the world's largest and most diversified financial groups, with over 11trn yen (£57bn) of assets.