# The state of European checkouts

Introduction

Inflation and rising interest rates are making consumers wary about spending, which means businesses have to work harder to convert interested shoppers into paying customers. Successful conversion depends on a fast and intuitive checkout experience—without friction that could cause customers to abandon their carts. This is especially true during a difficult economic period in which customers may be more hesitant to purchase in the first place.

Stripe partnered with Edgar, Dunn & Company to analyse the checkout flows of the top ecommerce and subscription businesses, and found a startling fact: 91% of European ecommerce sites had at least five basic errors in their checkout flows. These include not offering popular payment methods and not allowing customers to save their payment method details for future use. The net result is a lot of money left on the table.

The majority of businesses also neglected to integrate key revenue-generating opportunities into their checkout flows. For example, we found that 88% of European ecommerce sites didn't offer recommended products at checkout, overlooking a proven way to increase average order size.
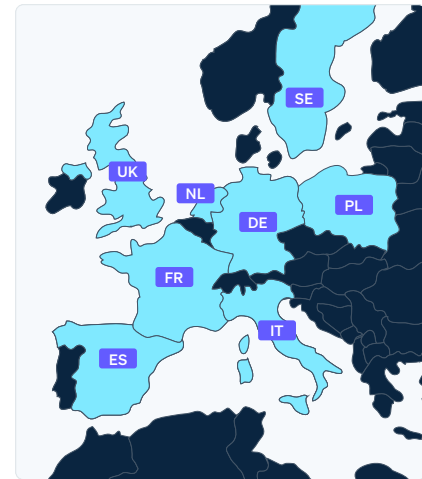
Countries included in the report

We've consolidated our findings to help businesses convert more customers and grow revenue by improving their checkout flows. This report highlights checkout best practices, as well as businesses that have used Stripe to implement them.

This report contains four sections:

1. **Checkout conversion strategies**
2. **Payment method preferences**
3. **Mobile optimisation**
4. **Subscription best practices**

Checkout conversion strategies

The best checkouts optimise for speed, security, and convenience.

The importance of a fast checkout can't be overstated: 62% of customers give up on a purchase after 2 minutes, which is bad news in Europe where it takes on average 3.3 minutes to complete a checkout. This means businesses are losing more than half of all online customers who intend to make a purchase.

Length of checkout matters, and it still takes too long

2 minutes
The time it takes for 62% of customers to give up on a purchase

3.3 minutes
Average time to check out

Security is another critical factor. The customers we surveyed said the top reason they would perceive a business negatively is if its website didn't feel secure or trustworthy. Beyond offering a secure checkout flow, it's important for businesses to display logos and credentials like "Verified by Visa" or "Mastercard SecureCode" to build consumer trust in their brands.

Finally, businesses can optimise their checkout flow by giving customers the option to save payment details for future use, surfacing recommended products through upselling and cross-selling, and reminding customers to complete their purchase if they abandon their cart.

The top checkout form errors and missed opportunities

Ninety-one percent of European websites made at least five basic errors in their checkout process. Here are some of the most common mistakes and missed opportunities:

- **63%** didn't display security logos on their checkout page, jeopardising customer trust.

- **64%** didn't allow customers to save payment methods for future purchases.

- **83%** didn't follow up with customers who had abandoned their cart.

- **88%** didn't recommend higher-end versions of a product or service through upselling.

- **51%** didn't recommend related products or services through cross-selling.

Many websites also had transactional errors related to card processing:

Card information

1234 1234 1234 1234   VISA mastercard AMEX DISCOVER

MM / YY   CVC

⊘ Your card number is invalid

37%

did not automatically verify the card number as it was entered, increasing the likelihood of customers submitting inaccurate payment information.

Card information

4242 4242 4242 4242   VISA mastercard AMEX DISCOVER

05 / 19   CVC

29%

let customers attempt to pay with an **expired card date**.

Card information

4242424242424242   VISA mastercard AMEX DISCOVER

MM / YY   CVC

⊘ Your card number is invalid

24%

did not break down card number details **in a structured way**.

Card information

4242 4242 4242 4242   VISA

MM / YY   CVC

49%

did not confirm card type when a card number was entered, missing the opportunity to validate payment details in real time.

Checklist: **How to optimise the checkout experience**

☐ **Error messaging:** Highlight payment information errors in real time, such as invalid card numbers, expired dates, or incorrect personal information.

☐ **Save payment information:** Allow customers to store payment information so they can make future purchases with one click.

☐ **Upsell and cross-sell:** Surface personalised and related product recommendations to increase average order value.

☐ **Follow up:** Send an email to customers who abandoned carts, on either the same or following day.

☐ **Security visuals:** Display trusted security logos and credentials to reinforce that the page is secure.

How Wonderbly converted more customers with a better checkout experience

Wonderbly

Wonderbly, a London-based company that produces personalised children's books, improved its checkout conversion by 3.2% in the US and 10.6% in Spain by using Stripe Checkout, the Stripe-hosted payments page. Stripe Checkout allowed Wonderbly to add support for Apple Pay, Google Pay, promotion codes, and a localised checkout experience—all without additional engineering resources.

Payment method preferences

Payment method preferences are diverse and vary regionally. To expand global reach, businesses have to stay on top of how and when their customers prefer to pay. That could mean offering one-click checkout in some markets, local payment methods like iDEAL in others, or instalment plans in regions where buy now, pay later options are popular.

However, tailoring your payments experience isn't just about increasing the number of payment options—businesses need to ensure that they're surfacing the right ones, too. Ninety-five percent of customers said it was important for a website to provide the common payment methods in their country, and 86% said they would frequently abandon their cart if their preferred payment method wasn't available.

Preferred local payment methods across Europe

Country	Preferred local payment method	% of consumers who prefer this payment method	% of businesses that offer this payment method
France	Cartes Bancaires	34%	78%
Germany	Invoice (Rechnung)	43%	47%
Italy	Bank transfer	24%	23%
Netherlands	iDEAL	88%	85%
Poland	Blik	66%	82%
Spain	Bizum	38%	22%
Sweden	Swish	65%	49%
United Kingdom	BACS direct debit	14%	3%

*This excludes any **non-domestic** payment methods, such as international cards, digital wallets, or buy now, pay later options.*

Beyond local payment methods, businesses should also consider letting customers pay in instalments, especially if they have a high average order value. Buy now, pay later methods like Klarna and Affirm are increasingly popular: 68% of European customers said they would be more likely to complete a purchase if they were available. However, only 37% of European ecommerce sites offered them.

European customers are more likely to complete a purchase if buy now, pay later is offered, but it varies by country
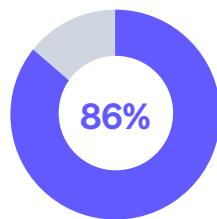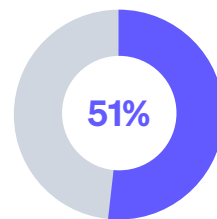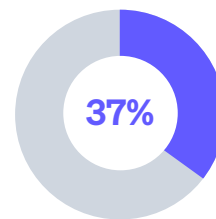
Most likely

Sweden	Germany
86%	83%
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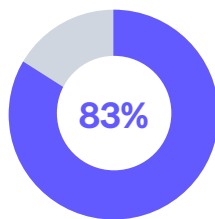
Least likely

France	United Kingdom
51%	37%
🇫🇷	🇬🇧

Percentage of survey respondents in each country who would be more likely to complete a purchase if buy now, pay later were offered

Checklist: How to offer customers their preferred payments experience

- ☐ **Language and currency:** Identify the top countries in which you want to sell, and make sure you localise the checkout experience by translating the page and displaying local currency.

- ☐ **Local payment methods:** Dynamically surface the right payment methods in your checkout depending on where your customers are located or which device they're using.

- ☐ **Dynamic fields:** Change the payment fields to capture the right information for each country. For example, if your form recognises a UK card, you should dynamically add a field for postcode.

- ☐ **Instalments:** Consider offering buy now, pay later services if they're popular where your customers are based and you have a high average order value.

MATCHES FASHION

Matches Fashion reached more customers globally with localised payment methods

Matches Fashion, one of the largest global destinations in online luxury for men and women, earned an additional £6 million in revenue after partnering with Stripe to implement the six global card schemes (Visa, Mastercard, Amex, JCB, CUP, Discover) as well as a local card network (Cartes Bancaires). The company was able to provide users with the most relevant local payment methods all through one integration, resulting in a significant revenue uplift.

Mobile optimisation

Roughly half of the customers we surveyed use smartphones more often than desktop devices to browse and shop for products online. Survey respondents are also shopping through social media, with 72% saying they use platforms such as Facebook, Instagram, and YouTube to make purchases.

Businesses need to improve their mobile checkout experience to accommodate these preferences. While 97% of businesses we surveyed adapted their checkout flow to a smaller screen, the majority did not support mobile wallets, a mobile-friendly payment method that allows customers to store payment information, such as debit or credit cards, on their phones.

More than three-quarters of customers (78%) are more likely to complete a purchase if a website offers one-click checkout options, such as Apple Pay or Google Pay. Saving a payment method can also provide customers with the option to use one-click checkout in the future. However, only 36% of the websites we analysed offered this feature.
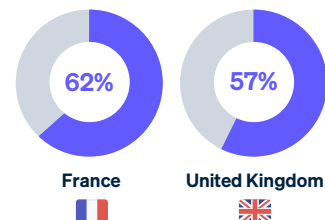
One-click checkout preferences vary by country. More than 80% of customers in Poland, Sweden, Germany, and Spain said they would be more likely to complete a purchase if one-click checkout were offered. Even in the UK and France, where one-click checkout is less popular, a significant majority of customers (62% in France and 57% in the UK) reported that a one-click option would increase their likelihood of completing a purchase.

European customers are more likely to complete a purchase if one-click checkout is offered, but it varies by country
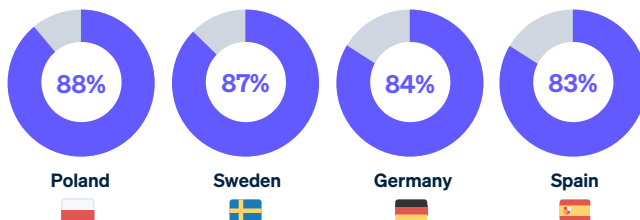
Most likely

Poland	Sweden	Germany	Spain
88%	87%	84%	83%

Least likely

France	United Kingdom
62%	57%

Percentage of survey respondents in each country who would be more likely to complete a purchase if one-click checkout were offered

The top mobile optimisation errors

- **89%** of checkouts did not support Apple Pay.

- **86%** of checkouts did not support Google Pay.

- **24%** failed to surface a numeric keypad to help with entering card information.

- **64%** didn't provide the ability to save payment information for future purchases via one-click checkout.

Checklist: How to optimise for mobile and unified commerce

- ☐ **Responsiveness:** Optimise conversion on mobile devices with a fully responsive design to ensure your form automatically resizes based on device screen size.

- ☐ **Keypad:** Display a numeric keypad when customers are prompted to enter their card information.

- ☐ **Wallets:** Offer mobile wallet payment methods (e.g. Apple Pay and Google Pay).

- ☐ **One-click payment:** Increase conversion and reduce checkout friction with one-click payment options.

Goodtill sped up checkouts with mobile wallets

goodtill

Goodtill provides point-of-sale solutions—including online ordering, self-checkout, and table ordering—across a range of sectors. After learning that 70% of its customers would use mobile wallets such as Apple Pay and Google Pay, Goodtill used the Stripe responsive payments experience to implement those methods and enable customers to check out 3x faster.

BloomNation grew revenue with one-click checkout

BLOOMNATION
powered by Promenade

BloomNation is an online marketplace that enables florists to reach more customers. When BloomNation integrated Link, the one-click checkout experience from Stripe, it found that Link customers were able to purchase 30% faster than non-Link customers, and spent 12.5% more.

Subscription best practices

Subscriptions can be an effective tool for creating high-value repeat customers, but any mistakes in the checkout process put recurring revenue at risk.

We found that 75% of European customers have had a negative experience with subscriptions, and 21% of the top 217 global subscription sites had at least three basic errors in their transaction process, including not confirming card type (35%) and not automatically verifying card number (30%). This is an improvement over last year, when 41% of subscription businesses were making these types of errors.

Subscription services have improved their checkout experience

% of subscription sites with 3+ errors

41% 2021
21% 2022
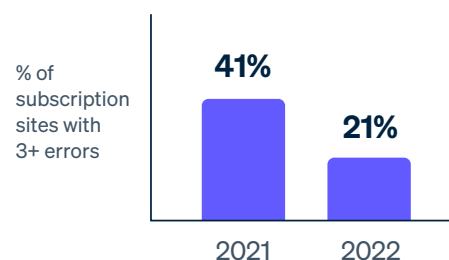
With checkout flows improving, subscription businesses need to provide a thoroughly seamless customer experience in order to gain a competitive edge. Businesses need to pay attention to the factors that could deter new subscribers or cause existing ones to cancel when they update their payment details.

Top opportunities to improve the subscription experience

- **57%** of subscription sites did not offer a free trial, which would allow users to try before they buy.

- **51%** of subscription sites did not provide fields for coupon or promo codes.

- **58%** of subscription sites did not facilitate account creation through integration with a social media profile (e.g., Facebook or Google).

- **39%** of subscription sites required customers to manually enter their address instead of offering autofill capabilities.

- **25%** of customers said they are deterred from subscribing if they can't modify or cancel their subscriptions online.

Checklist: **Best practices for subscription businesses**

- ☐ **Discounts and free trials:** Bring in new customers by allowing them to sample your product or service for a period of time at no cost.

- ☐ **Reusable payment methods:** Allow customers to utilise reusable payment methods, such as wallets and bank debit payments, so they only have to provide their payment information once.

- ☐ **Self-service:** Enable your customers to easily manage their subscriptions online without needing to speak to a support agent or go through too many steps.

- ☐ **Social media:** Streamline the sign-in experience by allowing customers to create an account or log in via a social media profile.

- ☐ **Address auto-complete:** Make it easier for customers to enter their billing or shipping address with address auto-complete.

Deliveroo gained recurring revenue with subscriptions

Deliveroo is a leading on-demand food delivery service that works with more than 115,000 restaurant and grocery partners across 12 markets. With the help of Stripe, Deliveroo launched a successful new revenue stream, Deliveroo Plus, which offers free delivery for a monthly subscription fee. In addition to increasing Deliveroo's recurring revenue, Deliveroo Plus has boosted retention among existing users.

How Stripe can help

In order to successfully grow your business and satisfy your customers, you need to ensure that you're offering potential customers the easiest way to make a purchase. That means creating an improved checkout experience that dynamically surfaces the most relevant payment methods; auto-fills customers' information, such as billing and shipping address, to reduce errors; and offers one-click checkout to reduce friction.

Fortunately, it doesn't require hundreds of engineering hours to build. Stripe's optimised checkout suite is designed to help you increase revenue and provide a frictionless customer experience using prebuilt payment interfaces, with more than 40 payment methods and one-click checkout. In fact, Stripe customers that have migrated to our optimised checkout suite **have seen an average of 10.5% more revenue**.

Offer a seamless checkout experience

- Use our **prebuilt, hosted payments page** with Stripe Checkout to launch a conversion-optimised experience with minimal development time.

- Use our **embeddable UI component** with Payment Element to design a secure, conversion-optimised payments experience that perfectly matches your site and dynamically surfaces the most relevant 40+ payment methods.

- Automatically display eligible buy now, pay later payment options to customers with our **Payment Method Messaging Element**.

- Decrease checkout time, reduce validation errors, and increase checkout conversion with our **Address Element**, which offers built-in address auto-complete and support for 236 regional address formats.

- Create a full **payment page** with Payment Links, and share the link without writing any code.

- Let customers save payment details and check out faster with **one-click checkout** with Link.

Build for global expansion and localised experiences

- Accept payments from customers **around the world** with cardholder support in more than 195 countries.

- Dynamically display relevant payment methods based on IP address, browser locale, cookies, and other signals.

- Add and scale payment method support—including wallets and buy now, pay later methods—without filling out multiple forms or following one-off onboarding processes.

Optimise for mobile and unified commerce

- Use fully responsive checkout forms that work across any device.

- Get built-in Apple Pay and Google Pay without any additional registration or domain validation required.

- Provide a **seamless experience** across online and offline channels (e.g., reserving online and picking up in store).

Launch subscriptions quickly and turn one-time purchases into recurring revenue

- Collect **recurring payments** via card, ACH, and other popular payment methods instantly.

- Experiment with pricing by using flexible billing logic for everything from per-seat pricing to metered billing, out of the box.

- Allow customers to self-serve with a portal to easily upgrade, downgrade, pause, or resume subscriptions.

- Reduce churn with Smart Retries, automated failed payment emails, and an automatic Card Account Updater.

Get in touch with a Stripe expert today to learn how you can optimise your checkout flow and scale your business.

Methodology

Stripe partnered with Edgar, Dunn & Company to analyse the top 100 ecommerce websites in each of eight countries—France, Germany, Italy, the Netherlands, Poland, Spain, Sweden, and the UK—based on online sales volume from Statista. Where the number of websites was not sufficient, we augmented the sample with the top websites by online traffic according to Similarweb.

We tested each website for errors by placing a product in the shopping cart to simulate an online purchase and, in some cases, using a VPN to complete the checkout process to mimic customers based in different countries. We analysed checkout flows against a list of 26 criteria related to checkout form design, mobile optimisation, localisation, and buyer trust and security.

We also analysed the top 217 global B2C subscription websites that offer digital content and physical goods, based on website traffic from Crunchbase. The sample included the following categories of subscription websites: media and streaming, file sharing, fitness apps, food delivery, e-learning, and news. We excluded B2B subscription websites where pricing is often tailored to individual clients, adult entertainment platforms, and online gambling websites.

Lastly, we surveyed 870 consumers in Europe across eight markets to uncover insights around current shopping behaviours and trends, payment preferences, and factors that affect the checkout experience.