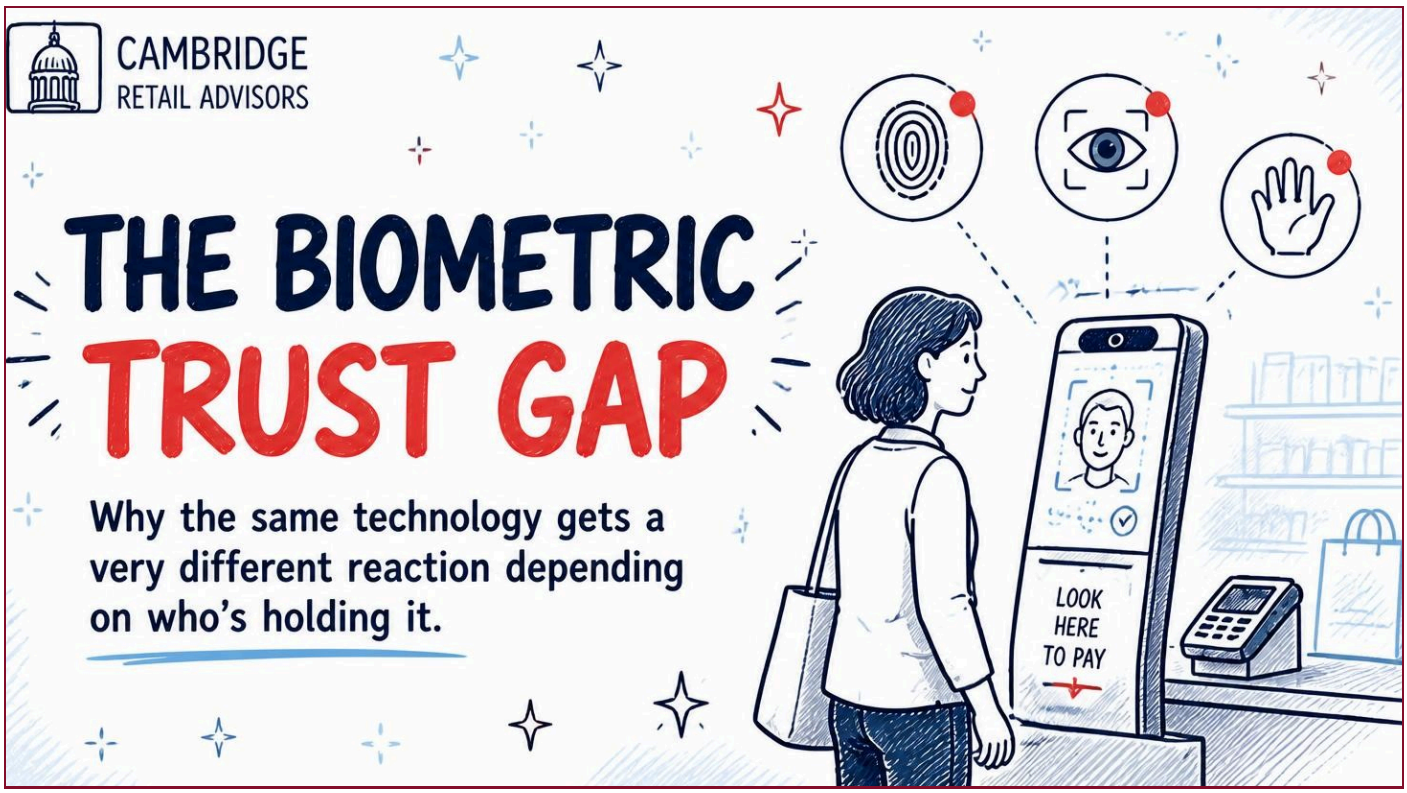


CHECKOUT EVOLUTION

The Biometric Trust Gap

THE SHORT VERSION

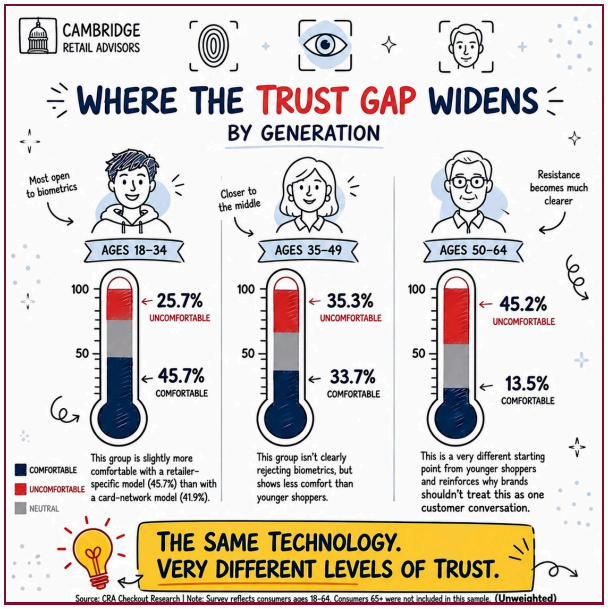
Biometric trust changes depending on who holds the relationship. When biometric payment was tied to a card network customers already know, 30.6% were comfortable. Tied directly to a retailer, discomfort rose to 37.4%, and the effect on store choice flipped from net +5 to net −8.6.

A Cambridge Retail Advisors survey of 500 U.S. adults, ages 18–64 · Unweighted results

At this point, we know the technology is viable. The bigger question is where it actually makes sense. A password can be changed. A credit card can be replaced. Your face, palm, or fingerprint is different. It is part of you. Most customers aren't thinking about templates or tokenization. They're thinking: who has my information, what are they doing with it, and what control do I have over it?

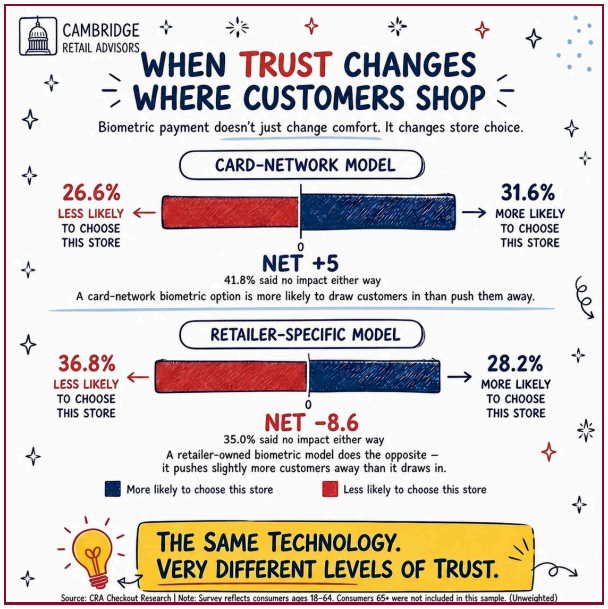
Where the trust gap widens by generation

45.7% of 18–34s were comfortable with a retailer-specific model, slightly more than with a card network (41.9%). Comfort falls to 33.7% for 35–49s and just 13.5% for 50–64s, where 45.2% were uncomfortable.
Brands should be careful about treating biometric adoption as one customer conversation.



When trust starts affecting store choice

Card network: 31.6% said they'd be more likely to choose the store, 26.6% less likely — a net +5. Retailer-specific: 28.2% more likely, 36.8% less likely — a net −8.6.
Neither is a dealbreaker or a traffic driver. What matters is that the direction changes depending on how the relationship is structured.



What does “uncomfortable” actually mean?

It could be who owns the data and what happens to it. Or something simpler: it’s still unfamiliar.

What did I agree to? Who holds it? Can I opt out? And if I give you access to something this personal, what am I getting in return?

A short video, a simple screen, or a few clear answers could go a long way. If we want customers to trust the experience, we have to help them understand it.

What to listen for

1

Who owns the relationship?

Card network: net +5. Retailer-specific: net −8.6.

2

Which customers are you asking?

45.7% of 18–34s were comfortable. Just 13.5% of 50–64s.

3

What does the customer understand?

Explain it in plain language before asking anyone to enroll.

THE TEST

Are you treating trust as something the customer simply has to give you, or something you have to earn?

PREVIOUSLY · PART 1 OF 5

What Do Shoppers Really Want From Checkout? →

51.2% would choose scan-as-you-shop over a traditional checkout lane, the top format we tested.

About Cambridge Retail Advisors

We aren’t software vendors, and we aren’t theoretical consultants. CRA is a specialized retail advisory firm of seasoned industry operators who have lived with the systems, led the implementations, and solved the operational friction. Strategy, system selection, and execution grounded in real retail experience. Read the full article at cambridgeretailadvisors.com. See us at NRF ’27, Booth 6703.

Source: Cambridge Retail Advisors consumer survey of 500 U.S. adults ages 18–64, 2026. Unweighted results. Age-group findings are directional given the smaller group sizes.