

CHECKOUT EVOLUTION

What Do Shoppers Really Want From Checkout?

THE SHORT VERSION

Scan-as-you-shop came out on top at 51.2%. AI self-checkout was close behind at 49.4%, and AI-assisted staffed checkout was third at 45.6%. Customers want to manage more of the checkout process themselves while still showing interest in experiences that involve an associate.

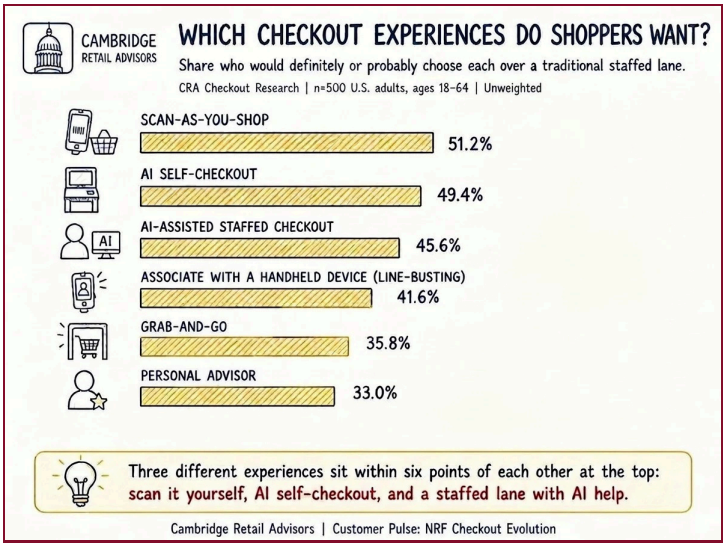
A Cambridge Retail Advisors survey of 500 U.S. adults, ages 18–64 · Unweighted results

Scan-as-you-shop leading wasn't much of a surprise. We hear plenty about consumers wanting to get in, buy, and get out. But with an associate-assisted experience finishing so close behind, that assumption doesn't tell the whole story.

Giving customers their own key to the kingdom sounds appealing, but retailers still have to battle shrink, manage store operations, and deliver an experience that works for customers, employees, and the folks back at headquarters.

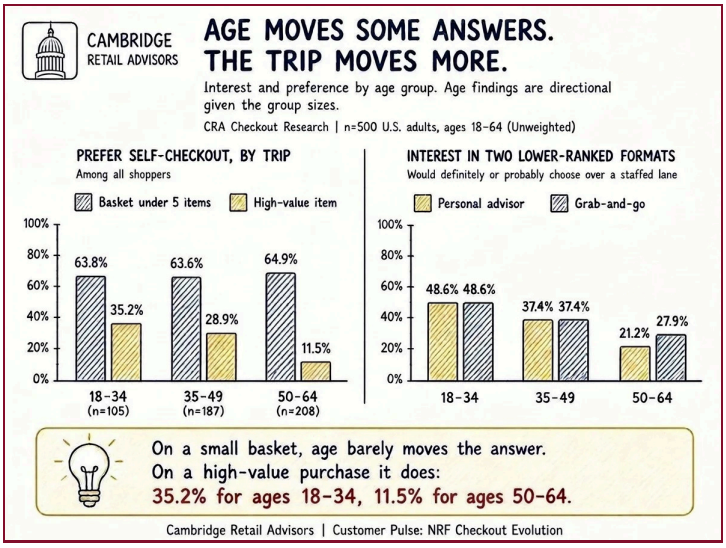
Three experiences, about six points apart

Scan-as-you-shop led, but AI self-checkout and AI-assisted staffed checkout both attracted considerable interest, even though one puts more control in the customer's hands while the other keeps an associate involved.
For retailers, the question is whether the conversation starts with what customers want to accomplish, or with the technology and operational problems the business needs to solve.



The shopping trip changes the answer

64.2% preferred self-checkout for a basket of fewer than five items. For a high-value item like electronics or jewelry, that dropped to 23.0%.
Someone stopping for a few everyday items may simply want to scan, pay, and leave. Someone buying an expensive television may want help comparing products and understanding warranties.



Younger shoppers challenge assumptions

Younger consumers are often described as wanting fewer face-to-face interactions, yet 48.6% of 18–34s wanted a personal advisor. The same share wanted grab-and-go.

The pattern really starts to change with age: 37.4% of shoppers ages 35–49 and 21.2% of those ages 50–64. For high-value purchases, 35.2% of 18–34s preferred self-checkout, compared with just 11.5% of 50–64s. The age-group findings should be viewed as directional given the smaller sample sizes.

Each new fork in the checkout journey introduces costs, integration requirements, operating complexity, and additional considerations around staffing and loss prevention.

What to listen for

1

Checkout takes too long?

Quick trips want to get in, buy, and get out. 64.2% preferred self-checkout for fewer than five items.

2

Can’t get assistance when they need it?

Higher-value purchases need help comparing and feeling confident. Just 23.0% preferred self-checkout.

3

Choices don’t fit how they shop?

Different experiences depending on the trip.

THE TEST

Is your next checkout investment looking outward at what customers want to accomplish, or inward at the technology and operational challenges?

UP NEXT · PART 2 OF 5

The Biometric Trust Gap →

37.4% were uncomfortable with a standalone biometric scan set up directly with a retailer. Just 27.8% were comfortable.

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.