

CHECKOUT EVOLUTION

Whose Side Is Checkout On?

THE SHORT VERSION

Shoppers don't mind prices that move. They mind not knowing whose side the change is on. Discomfort with real-time demand pricing barely moved whether the store knew them or not: 47.8% vs. 46.2%.

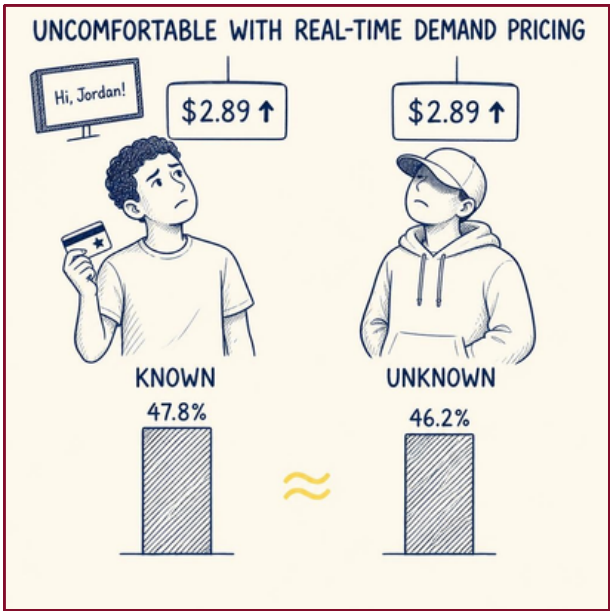
A Cambridge Retail Advisors survey of 500 U.S. adults, ages 18–64 · August 2026 · Unweighted results

Yesterday, you bought your favorite drink for $2.49. Today, the same drink is $2.89. Nothing about the product changed. The store is just busier.

Now imagine finding it for $1.99 on a slow afternoon. You might even grab something to eat. Same technology. Very different feeling about the store.

It's not privacy. It's the deal.

Discomfort with real-time demand pricing barely moved: 47.8% of known shoppers and 46.2% of unknown shoppers. The concern has less to do with what the retailer knows and more to do with what it's doing to the deal. Pricing based on the market is one thing. Pricing based on what you know about me is another.



Same recommendation. Different moment.

Only 41.6% of known shoppers were comfortable with AI add-on suggestions at checkout. That's lower than camera item recognition or scan-error detection. Shoppers 18–34 were the most open, at 58.1%.
In the aisle, the suggestion feels like help. After you hit Pay, it feels like a tollbooth.



Who made that call?

Somebody decided what the pricing system should optimize. Somebody decided which recommendations appear, whose products get promoted and how success gets measured. AI didn't make that call.

I don't have an issue with a supplier-funded recommendation if it fits what I'm looking for. Just be upfront about it and give me the chance to say, "Nope, I'm good."

A bigger basket tells you how much the customer spent today. It doesn't tell you whether you've given them a reason to come back tomorrow.

Who is it working for?

1

FOR me

The customer gets most of the value now, like a discount applied automatically.

2

WITH me

Both sides get something, and the customer still gets to decide.

3

ON me

The pitch serves margin or basket size, not the person on the other end.

THE TEST

Is your checkout working for the customer, with them, or on them?

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27.9% of shoppers 50–64 were comfortable with an AI add-on suggestion, even when the store knew them. That's less than half the rate of shoppers 18–34.

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, August 2026. Unweighted results. Each respondent rated every scenario as both a known and an unknown shopper.