FASHION CONSUMER TRENDS REPORT

The new rules of fashion and sportswear payments

How shopping behavior, payment experiences, and trust shape conversion and loyalty in fashion retail.

Contents

1 Introduction

Fashion payment trends are shifting faster than retailers can plan for, and today's business climate has done fashion and sportswear retailers few favors. Economic uncertainty, shifting consumer expectations, and social media-driven trends are making purchasing patterns harder to predict, while lower disposable income, short product lifecycles, and high return rates are making customer loyalty harder to earn and easier to lose. As a result, retailers need a deeper understanding of changing shopper payments behavior and the experiences that influence conversion, loyalty, and profitability, from flexible fulfillment options to seamless payment journeys.

To better understand how consumers shop, pay, and engage with fashion and sportswear brands, ACI Worldwide commissioned research among 3,000 consumers across the US and UK. What the study explored:

- Purchase behavior and motivation
- Hybrid channel behavior
- Value of retail apps
- Payments friction and revenue impact
- Payment method preferences
- Return behavior
- Consumer readiness for AI-driven commerce

The findings point to what's shaping today's fashion shopper behavior, and where retailers, through payments and the wider shopping experience, can improve conversion, loyalty, and profitability.

About the survey

RESPONDENTS

3,000

adult fashion and sportswear shoppers between the ages of 18 and 65, with a 50-50 split between men and women.

HOW FASHION IS DEFINED

All clothing and accessories across fashion retailers, sportswear, and department stores.

Of the 3,000 total respondents, 1,128 specified sportswear purchases.

MARKETS COVERED

US and UK:
1,000 respondents from the US,
2,000 from the UK.

FIELDED ONLINE BY

YouGov

in June 2026.

ACI Worldwide®

2 Key findings

A snapshot of the biggest signals from the survey, each explored in detail in the chapters that follow

Impulse buying is making fashion demand more variable and less seasonal

41% of shoppers make an impulse purchase in response to sales or promotional events, rising to 49% among sportswear shoppers

Social media, influencer trends, and limited-edition releases are influential, especially among younger shoppers

Fashion shoppers move fluidly between channels—in-store, app, web

35% Buy online and pick up in-store (BOPIS), and 15% use retailer apps to buy in-store

Women are more likely to buy online and collect in-store than men: 41% vs. 28%

Sportswear shoppers embrace omnichannel, taking full advantage of hybrid journeys

Retail apps drive a better fashion shopping experience

34% use retailer apps for a smoother shopping experience

Women lead app usage: 41% value the easier browsing and shopping experience apps offer, compared with 27% of men

Sportswear shoppers go even further: 44% value apps for easier browsing, and 42% for exclusive discounts and promotions

Payment method preferences vary by market, channel, and age

Debit cards are the top choice both in-store (68%) and online (62%), with some variation between the US and UK

Cash remains significant in-store (35%), while digital wallets are most preferred by 18- to 24-year-olds (51%)

Checkout friction and payment failures cost fashion retailers revenue

39% will abandon a purchase altogether if a payment fails

Unpredictability further amplifies the problem: Unexpected costs at checkout cause 40% of shoppers to abandon their purchases

Fashion and sportswear retailers face a returns dilemma

55% say stricter policies would push them to shop elsewhere

79% agree that better sizing, product information, or reviews—not stricter policies—is the right fix for unnecessary returns

Shoppers want AI to save them money, not shop on their behalf

35% see value in AI-driven price-drop alerts and price comparisons, the most trusted entry point into agentic commerce

53% remain unwilling to let AI purchase on their behalf under any circumstance

The most valuable shoppers are also the least tolerant of friction

Women and young people (18 to 24) shop more frequently, and lead hybrid shopping and app adoption, making them the highest-value audience for loyalty and app investment

At the same time, women are also more likely to abandon a purchase entirely after a payment failure: 43% vs. 33% of men

3 UNDERSTANDING TODAY'S PURCHASE TRIGGERS

Impulse buying is making fashion demand more variable and less seasonal

41% of shoppers make an impulse purchase in response to sales or promotional events, rising to 49% among sportswear shoppers

22% of 18- to 24-year-olds buy on impulse because of social media or influencer trends, double the 11% average across all age groups

Women are much more likely to shop for a special occasion or event (36%), compared to men (24%)

Seasonal demand planning, already under pressure for years from fast fashion and drop culture, is complicated further by how varied and unpredictable impulse buying has become.

Our survey shows sales and promotional events top the list of fashion impulse-purchase triggers, followed closely by the urgent need to replace an existing item.

Impulse fashion purchases, decoded: Top 5 motivators

Country deep dive

UK shoppers report higher impulse fashion purchases than the US on two different triggers:

- Replacing an urgently needed item (42% vs. 36%)
- Buying for a special occasion or event (33% vs. 26%)

Generational impulse

18- to 24-year-olds are just as responsive to sales or promotions as the average shopper (40% vs. 41%), but lead every age group on:

- Impulse purchases while browsing in-store (36% vs. 33% overall)
- Social media or influencer-driven purchases (22% vs. 11% overall)
- Limited-edition product releases (14% vs. 8% overall)

The gender gap

Women outpace men on almost every impulse trigger, but the widest gaps are on browsing-driven purchases:

- In-store impulse purchases while browsing with no specific item in mind (41% vs. 24% of men)
- Impulse purchases while shopping for other products (34% vs. 19% of men)

RETAILER IMPLICATIONS

Retailers need payments infrastructure that scales instantly for flash sales and impulse-driven spikes, without latency or downtime costing conversions.

4 THE RISE OF HYBRID SHOPPING

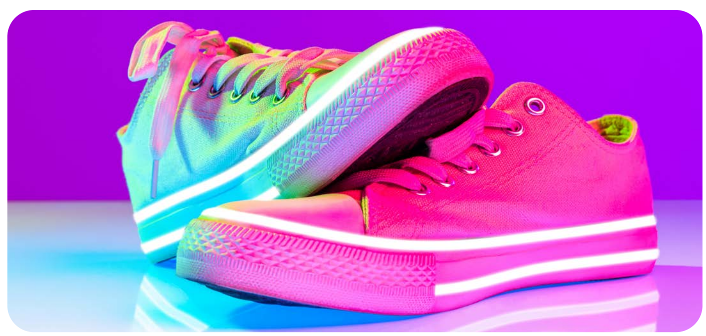
Fashion shoppers move fluidly between channels—in-store, app, web

35% buy online and collect in-store; 15% use retailer apps to buy in-store	Women are more likely to buy online and collect in-store than men: 41% vs. 28%	Sportswear shoppers embrace omnichannel, taking full advantage of hybrid journeys

As omnichannel fashion shopping becomes the default retail experience, fashion shoppers are expecting more than just brand consistency across their buying journeys. Going above and beyond to meet increasing expectations has become the new competitive imperative.

Not surprisingly, our survey shows a supermajority of shoppers buys online for home delivery (68%). But what sticks out is the growing popularity of the hybrid experience. More than one-third of shoppers BOPIS, a behavior that also saves them the cost of shipping, while many mix online purchasing with in-store returns and fulfillment experiences.

Consumers are embracing hybrid journeys to get goods more quickly, for convenience, or to enhance the overall experience.



How omnichannel fashion shoppers mix channels

Ways people shop for clothing, footwear, or fashion items	Overall	US	UK
Buy online for home delivery	68%	63%	70%
Buy online, collect in-store	35%	21%	41%
Buy online, return in-store	28%	26%	29%
Buy in-store, return by post/courier	20%	21%	20%
Place an order in-store for home delivery or store collection	18%	17%	18%
Use retailer app in-store to order or purchase	15%	16%	14%

Country deep dive

Home delivery is a common behavior in both markets (63% US, 70% UK). Beyond that, UK shoppers report higher hybrid-shopping rates than the US:

- Buy online and collect in-store (41% vs. 21%)

Women are champions of blended channels

Women over-index on every one of the top three hybrid behaviors:

- Buy online for home delivery (72% vs. 64% of men)
- Buy online, collect in-store (41% vs. 28% of men)
- Buy online, return in-store (35% vs. 21% of men)

Age tells its own story

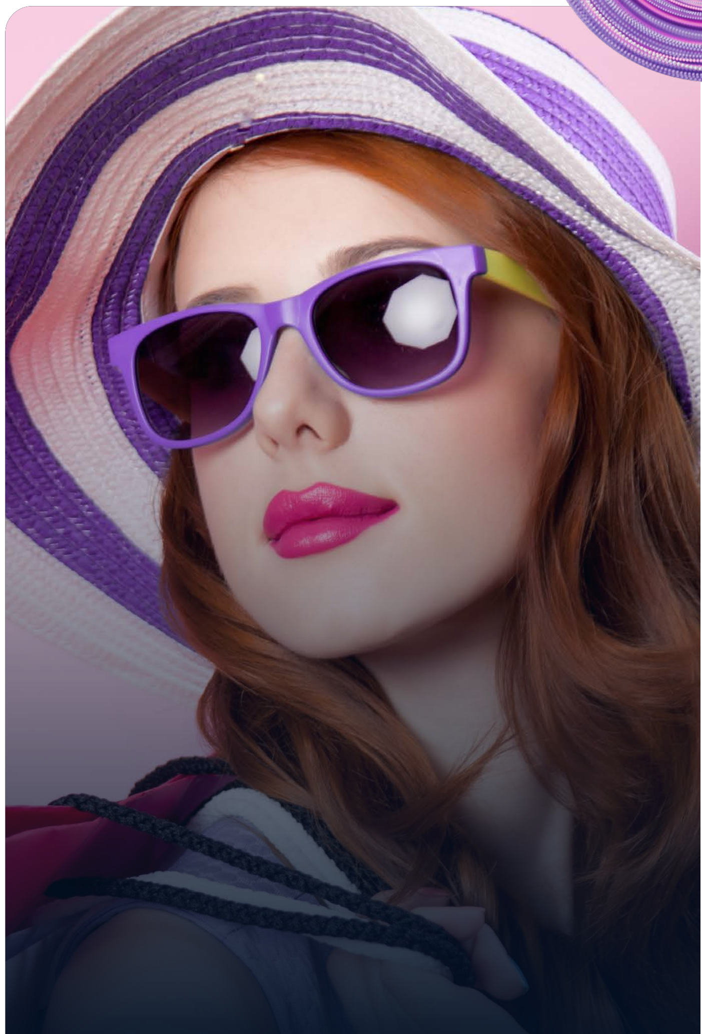
Younger shoppers (18 to 24) lead on two accounts:

- Use a retailer app to order in-store (19% vs. 15% overall)
- Returning in-store purchases by post or courier (25% vs. 20% overall)

Sportswear perspective

Versus all respondents, sportswear shoppers do more of everything across online/offline combinations, such as:

- Buy online and return in-store (34% vs. 28% overall)
- Use retailer apps in-store to order or purchase items (21% vs. 15% overall)



RETAILER IMPLICATIONS

Recognizing the customer and their saved payments and order data across web, app, and in-store is what makes BOPIS, in-store returns, and the increasing variety of blended channel experiences feel seamless.

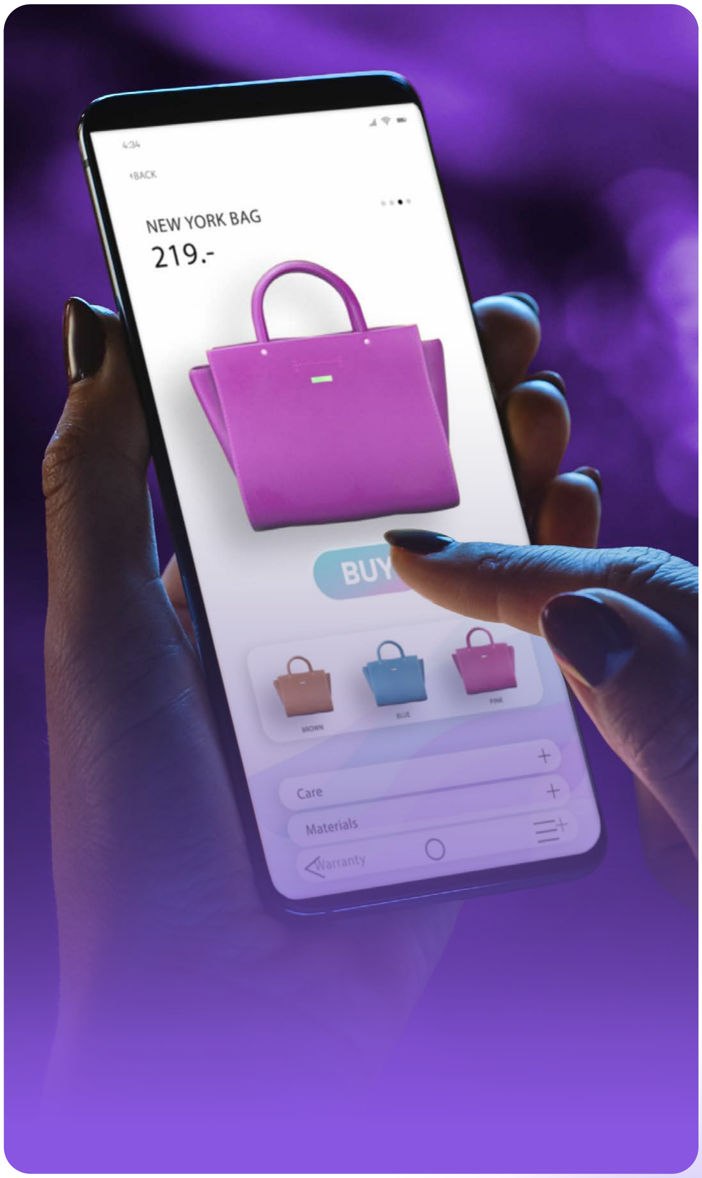
That requires a payments provider able to connect channels into journeys rather than operating in rigid channel-specific silos and systems.

ACI Worldwide®

5 HOW TO STRENGTHEN LOYALTY

Retail apps drive a better fashion shopping experience

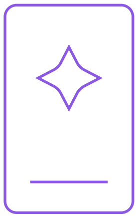
34%	41%	19%
use apps for a smoother shopping experience (sportswear shoppers are at 44%)	of women (vs. 27% of men) value the easier browsing and shopping experience that apps offer	of 18- to 24-year-olds value personalized recommendations via the app



Fashion retailers can no longer assume customer loyalty. Well-designed retail apps can help earn it. Our survey shows what shoppers actually value in an app. Unlike payment preferences, app behavior is consistent across the US and UK. Here, the meaningful splits are gender and age.

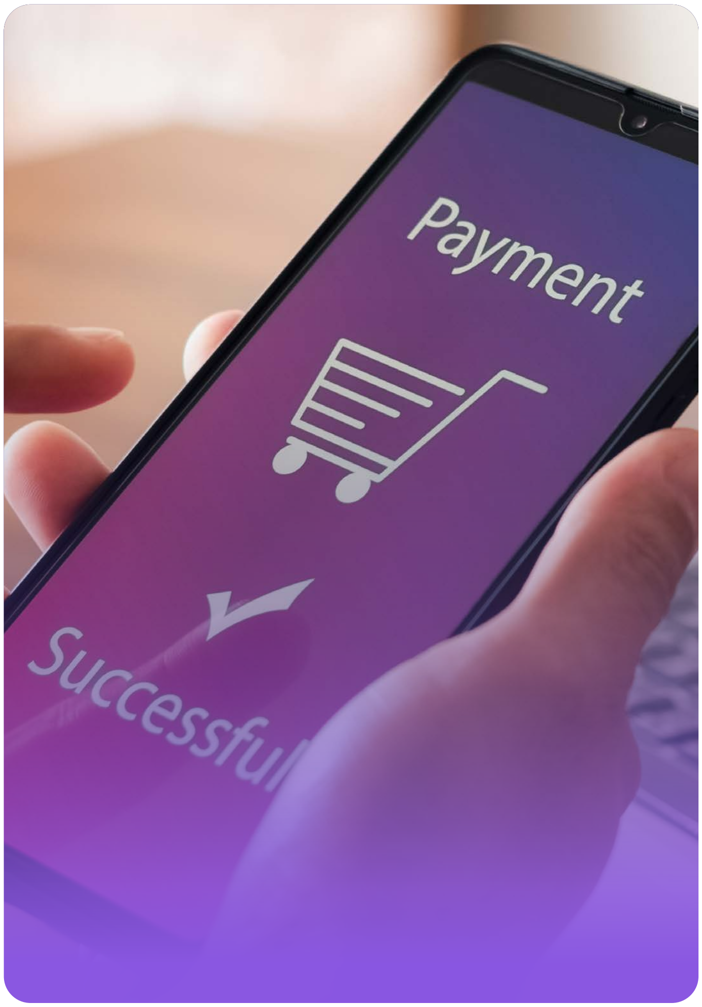
Women are much more likely than men to use apps, and they value them most for easier browsing, order tracking, return management, and access to promotions and saved payment credentials. Sportswear shoppers go even further: 44% value apps for easier browsing, 42% for order tracking/returns, and 42% for exclusive discounts and promotions.

Within retail app adoption, the perceived benefit of personalization is low overall (11%), but it is nearly five times higher among 18- to 24-year-olds (19%) than among 55- to 65-year-olds (4%). This interest is likely to grow as younger generations gain more spending power. Sportswear shoppers also value personalization within apps: 17% find personalized recommendations useful.



Retailer app adoption: Who values what

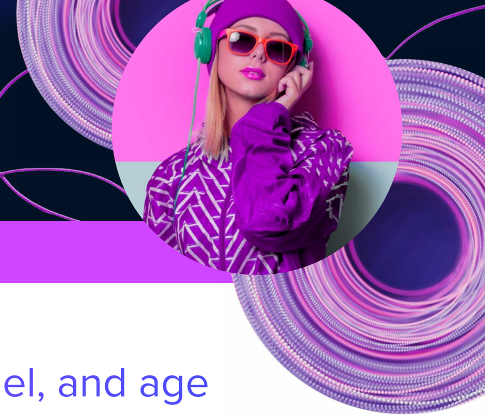
The main benefits fashion apps provide shoppers	Overall	Women	Men
Easier browsing/shopping experience	34%	41%	27%
Order tracking and returns	33%	39%	27%
Exclusive discounts/promotions	32%	37%	27%
Loyalty points or rewards	30%	35%	24%
Faster checkout or saved payment details	25%	29%	21%
Personalized product suggestions	11%	11%	11%



RETAILER IMPLICATIONS

Three things turn app engagement into loyalty:

- Easier browsing
- Frictionless checkout (saved credentials, one-tap pay) that reduces abandonment and makes purchasing easier and faster
- A 360-degree view of orders and account activity that gives shoppers one place to manage everything, regardless of channel



6

WHY PAYMENT CHOICE MATTERS

Payment method preferences vary by market, channel, and age

68%

prefer debit cards in-store, and 62% online

51%

of 18- to 24-year-olds prefer paying online with a digital wallet

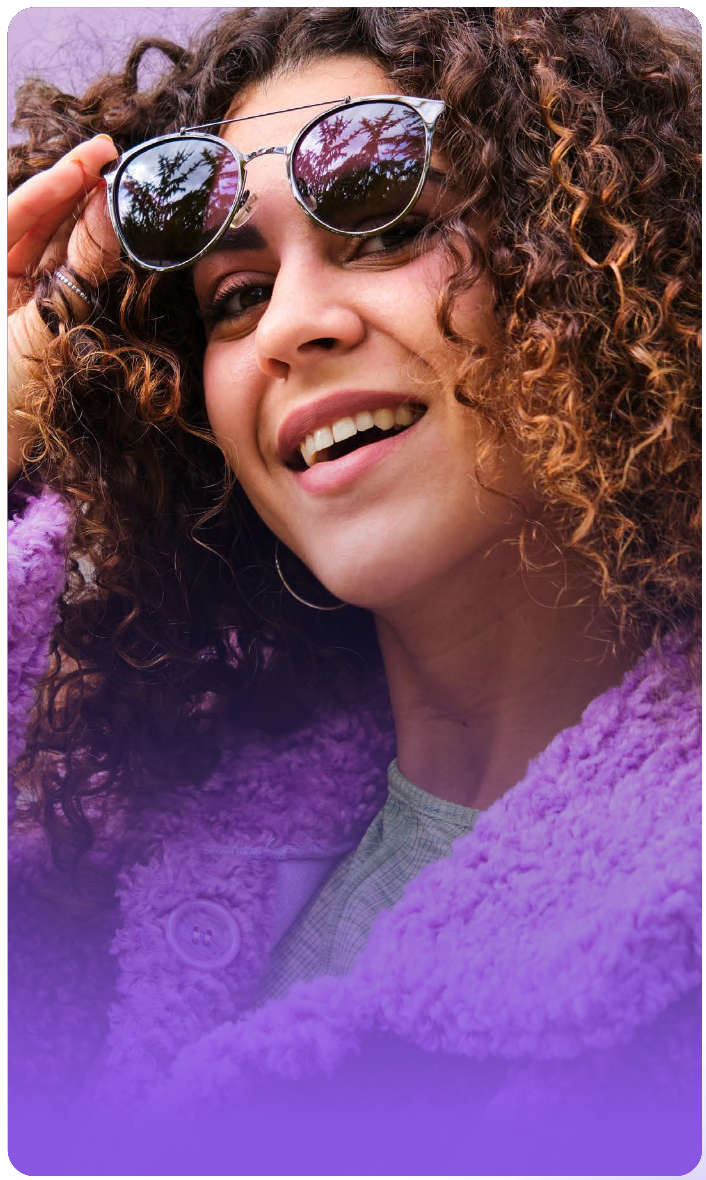
Cash remains a major payment method: 35% pay cash in-store, and 8% use cash on delivery for online purchases

Payment method preference isn't one-size-fits-all, even between two very closely related markets. US shoppers rely more heavily on credit cards and cash in-store while UK shoppers gravitate toward debit cards and digital wallets. This gap narrows online for some methods: buy now pay later (BNPL) and PayPal usage converge almost completely across both markets.

With nearly one in five shoppers abandoning their online carts for lack of a preferred payment method, closing that gap starts with knowing which methods matter most in each market.

BNPL adoption: Nearly one in five online shoppers

For retail payments, variation is everything. While US and UK shoppers mostly favor debit cards and digital wallets, nearly one in five shoppers uses BNPL for online purchases, particularly among Millennials and older Gen Z consumers.



Preferred payment methods for fashion purchases, in-store, and online

	In-store			Online		
	All	US	UK	All	US	UK
Debit card	68%	61%	71%	62%	54%	67%
Credit card	38%	48%	33%	46%	54%	42%
Digital wallet	30%	23%	34%	36%	29%	39%
PayPal	7%	10%	5%	35%	35%	34%
BNPL	5%	8%	4%	19%	19%	19%
Cash/cash on delivery	35%	47%	30%	8%	13%	4%

Wallets skew younger, cards skew older

Payment habits shift across generations, both in-store and online.

- Digital wallet use falls from 45% of 18 to 24s to 16% of 55 to 65s in-store, and from 51% to 23% online
- Credit card use rises in the opposite direction: from 27% of 18 to 24s to 43% of 55 to 65s in-store, and from 29% to 52% online
- Debit card use also declines with age, from 72% of 18 to 24s to 62% of 55 to 65s in-store

Women lean debit, men lean credit

Gender shapes payment choice, too, though less dramatically than age.

- Women are more likely than men to use debit cards both in-store (71% vs. 64%) and online (66% vs. 58%)
- Women also lead on BNPL online (22% vs. 15% of men)
- Men lean slightly more toward credit cards, both in-store (41% vs. 35%) and online (48% vs. 45%)

RETAILER IMPLICATIONS

The same payment methods won't work everywhere for everyone: What converts well in the US won't necessarily win in the UK, let alone in markets with even more varied payment preferences. Retailers need to rapidly add new payment options and localize payments to keep pace with consumer preferences.

7 RECOVERY LEVERS TO PROTECT MARGIN

Checkout friction and payment failures cost fashion retailers revenue

39%	40%	19%
will give up on the purchase if the payment fails	abandon the purchase if a surprise charge is added at checkout	abandon the purchase if their preferred payment method is not available

Fashion and sportswear retailers are fighting an uphill battle against rising costs and shrinking margins, with many of those pressures outside their control. Yet, checkout friction is one of the most addressable causes of lost revenue in their hands, and reducing cart abandonment remains one of the most effective revenue recovery levers, often hiding in plain sight.

Payment failures, missing preferred payment methods, surprise charges at checkout, and other points of friction continue to undermine conversion and create avoidable revenue leakage. 53% of shoppers will try another payment method when a transaction fails, but 39% abandon the purchase altogether, and 22% switch to a competitor. Unexpected costs at checkout are even more damaging, causing 40% of shoppers to walk away.

Causes of checkout friction and cart abandonment

Cause	Overall	US	UK
Surprise cost added at checkout	40%	37%	42%
Website or app was not working properly	26%	24%	28%
Checkout was too long or complicated	22%	20%	23%
Preferred payment method was not available	19%	18%	19%
Didn't trust the checkout process	17%	17%	17%
Payment failed or was declined	16%	18%	16%
Authentication/security steps failed or were too inconvenient	15%	15%	16%

Response to payments failure

Response	Overall	US	UK
Try a different payment method	53%	61%	48%
Try again using the same payment method	47%	43%	49%
Try to complete the purchase later	42%	35%	46%
Give up on the purchase altogether	39%	40%	38%
Purchase from another retailer	22%	22%	23%

The gender gap in checkout tolerance

Women respond more sharply to checkout friction than men.

- Abandon over a surprise cost at checkout (46% vs. 35% of men)
- Abandon over a website or app that isn't working (31% vs. 21% of men)
- Dislike a lengthy or complicated checkout the most (24% vs. 19% of men)
- More loyal to their preferred payment method and more willing to abandon the cart if it's unavailable (22% vs. 15% of men)

When something goes wrong, women are more likely to give up on the purchase entirely (43% vs. 33%), while men are more likely to simply switch retailers (26% vs. 20%).

The friction-sensitive generation

Sensitivity to checkout friction peaks among 25- to 34-year-olds and eases with age. 44% of 25 to 34s abandon over a surprise cost at checkout, compared with 36% of 55 to 65s.

How recovery looks on each side of the Atlantic

The two markets recover from payment failures slightly differently:

- US shoppers are more likely to try another payment method (61% vs. 48% in the UK)
- UK shoppers are more likely to delay the purchase and try again later (46% vs. 35% in the US)

RETAILER IMPLICATIONS

Most causes of cart abandonment and payment failure are addressable. Payments optimization is the fastest path to revenue recovery, leveraging data across the full payments journey to boost approvals and convert the traffic retailers already worked hard to generate. For large retailers, a 2-6% improvement in payment acceptance rates can translate into millions in recovered revenue.[1] For payment teams, it's one of the few levers that improves the bottom line while improving the customer experience.

[1] *ACI Worldwide merchant data*

8

BALANCING FRAUD AND CONVERSION

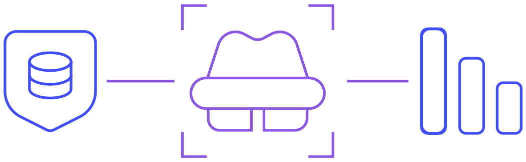
Fashion and sportswear retailers face a returns dilemma

79%	37%	55%
agree that better sizing, product information, or reviews would reduce returns	believe fraudulent returns and returns abuse are more common today than they were a few years ago	say stricter return policies would make them shop elsewhere

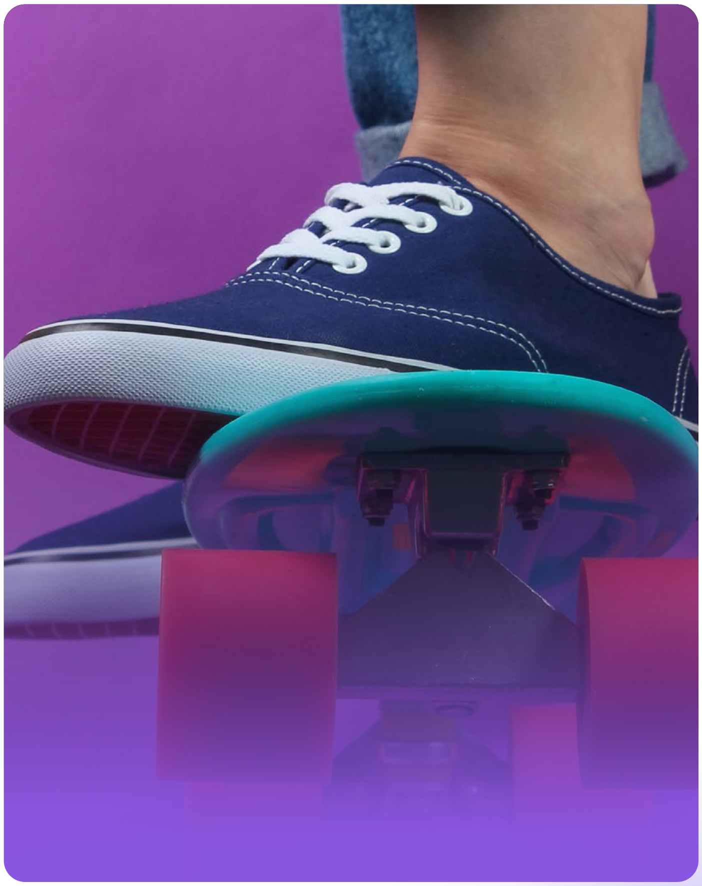
Fraud and returns are often discussed together, but they're not the same problem. Many returns happen because shoppers don't have enough information to make confident purchase decisions. In fact, 79% agree that better sizing guidance, product information, or reviews would help prevent returns.

Another challenge is return bracketing, where shoppers intentionally buy more items than they expect to keep. Liberal return policies can encourage this behavior, with 66% admitting that free and easy returns make them more likely to order multiple items and send some back. Rather than treating every return the same way, retailers can use account-level analytics to identify patterns of repeat bracketing and address the behavior more precisely.

Whether it's returning worn items or substituting products to obtain a refund, fraud is deliberate and requires its own response. According to our survey, 37% of shoppers believe returns abuse and fraudulent returns are more common today than they were a few years ago. Retailers need sophisticated, data-driven detection capabilities that can reduce risk without creating friction for legitimate customers.



The challenge for fashion retailers is addressing unnecessary returns, bracketing, and fraud without undermining customer loyalty. With 55% of shoppers saying they would buy elsewhere if return policies became more restrictive, tightening them for every shopper is unlikely to be the answer. Instead, retailers need a more targeted approach that treats each issue on its own terms.



Shopper attitudes about returns

Statement related to returns and shopping behavior	Agree	Disagree
Better sizing, product information, and reviews would reduce unnecessary returns	79%	4%
Liberal return policies encourage bracketing, or buying more items than intended to keep	66%	8%
Stricter return policies would make me shop elsewhere	55%	14%
Stricter return policies would make me shop more carefully	52%	15%
Inappropriate returns are more common now than in past years	37%	11%

Return policy weighs more heavily with women

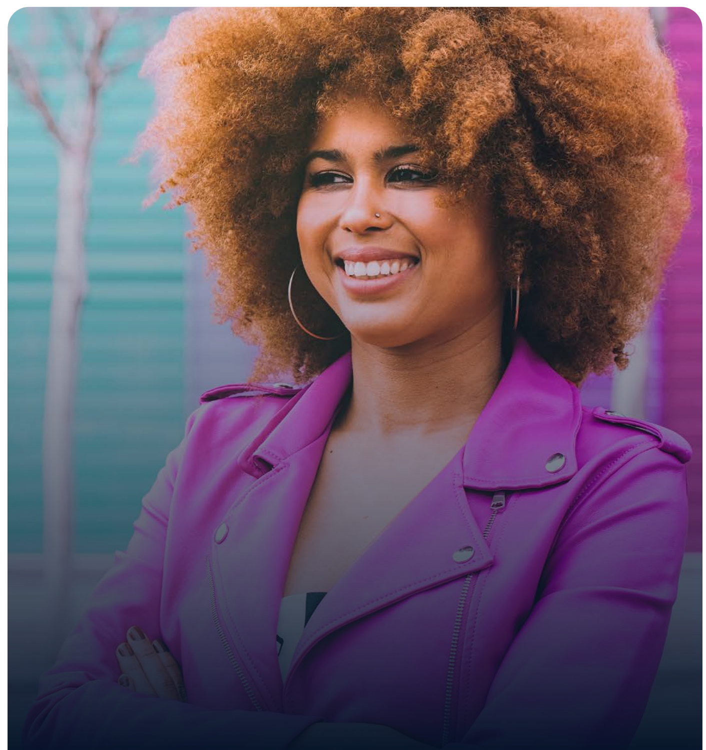
Returns friction lands differently by gender, in both markets:

- Women are more likely than men to agree that stricter return policies would push them elsewhere: true in both the US (58% vs. 52%) and the UK (53% vs. 49%)
- Women are also more likely to encourage better sizing, product information, or reviews as a fix to unnecessary returns (US: roughly flat at 75% vs. 74% for men; UK: 84% vs. 77% for men)

Return policies by age

Age shapes attitudes toward return policies differently across markets:

- UK shoppers are more likely to be put off by stricter return policies when they are younger, with 57% of 18- to 24-year-olds saying this would deter them, compared with 45% of those aged 55 to 65. In the US, the pattern is far less pronounced and even reverses slightly, at 52% versus 54%
- By contrast, support for measures that could help reduce unnecessary returns remains consistently high across age groups in both markets, with little variation: 74% of US 18 to 24s vs. 78% of 55 to 65s, and 83% of UK 18 to 24s vs. 81% of 55 to 65s



RETAILER IMPLICATIONS

Data-driven, behavioral fraud analytics let retailers spot abuse at the individual account level so they can keep more liberal, loyalty-building return policies without absorbing unchecked abuse or turning good shoppers away.

9

USEFUL AI SHOPPING FEATURES

Shoppers want AI to save them money, not shop on their behalf

35%

see value in AI-driven price-drop alerts and price comparisons, the most trusted entry points into agentic commerce

27%

want help finding similar products

18%

find personalized recommendations useful, rising to 25% among 18- to 24-year-olds

AI is becoming a bigger part of the retail experience, but shoppers are drawing clear boundaries around where they see value. While there is interest in AI-powered shopping tools, consumers are far more comfortable with AI helping them make decisions than making decisions on their behalf.

Our research shows that adoption starts with practical, low-risk use cases. Shoppers are most interested in features that help them save money, compare options, and discover products more efficiently. More autonomous agentic commerce experiences, such as AI making purchases on a shopper's behalf, still face resistance: 53% remain unwilling to let AI purchase on their behalf under any circumstances.

Only 7% of respondents would allow an AI assistant to make purchases without approval (5% within set limits and 2% for specific retailers only), while most consumers prefer to maintain oversight of spending decisions.

"Shoppers are telling us they want AI to inform the purchase, not make it," said Marie Driscoll, president of the Retail Marketing Society. "Price tools succeed because they add insight without removing control. Handing a fashion purchase decision to an agent is a much bigger leap of faith. The requisite trust will be earned when retailers prove that AI can be reliable, transparent, and safely constrained, not just convenient."

Comfort with AI shopping assistant purchases

What an AI shopping assistant is allowed to do	Overall
Recommend only	20%
Approve every purchase	14%
Allow AI purchases within limits (set budget)	5%
Make AI purchases for specific retailers	2%
Not comfortable with AI purchasing under any circumstances	53%

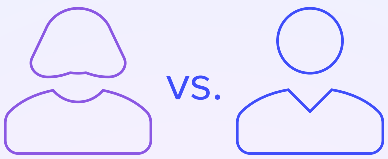
The pattern is clear: Consumers are willing to engage with AI when it improves convenience, relevance, or value, but they still want to remain in control of the shopping journey.

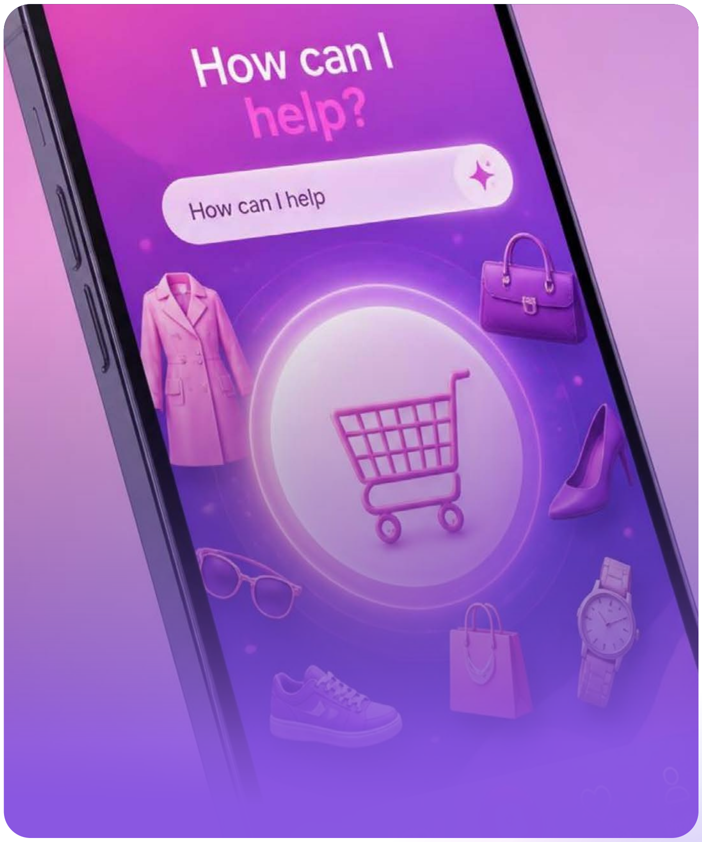
Most useful AI shopping features: Gender differences

Feature	Overall	Women	Men
Price-drop alerts	35%	37%	32%
Compare prices across retailers	35%	39%	31%
Finding similar product suggestions or alternatives	27%	29%	24%
Personalized product suggestions	18%	19%	17%
Outfit recommendations	17%	20%	14%
AI support for managing returns or exchanges	17%	17%	16%
Automatically order items when they come back into stock	11%	10%	12%
Don’t know	4%	4%	5%
I would not use AI-assisted shopping features	40%	38%	42%

The gender AI gap

Women show greater interest across all top five AI features, with the largest gaps in price comparison (39% vs. 31% for men) and outfit recommendations (20% vs. 14% for men).



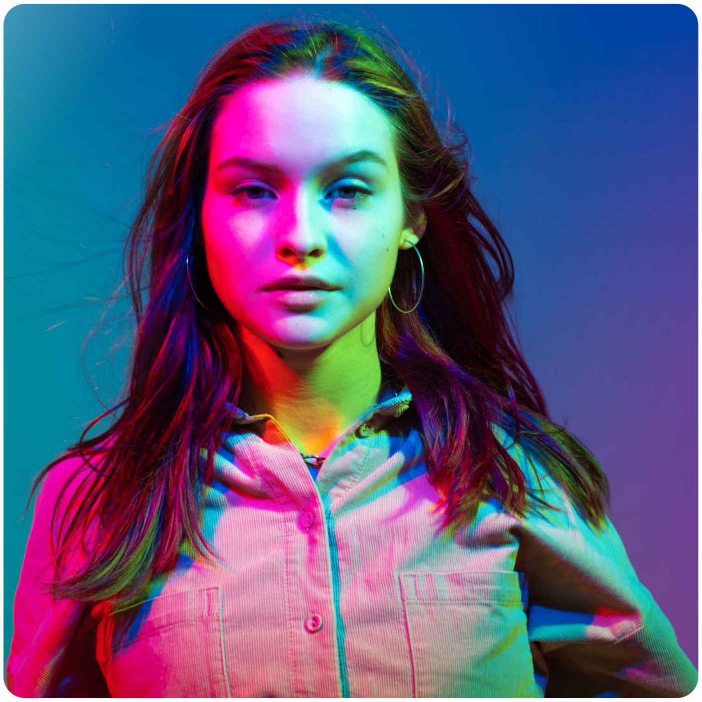


Useful AI shopping features: Generational divide

Feature	18 to 24	25 to 34	35 to 44	45 to 54	55 to 65
Personalized product suggestions	**25%**	21%	19%	17%	11%
Outfit recommendations	**22%**	21%	17%	16%	10%
Finding similar product suggestions or alternatives	26%	**30%**	28%	28%	22%
Price-drop alerts	27%	34%	39%	**40%**	32%
Compare prices across retailers	27%	37%	37%	**38%**	34%

The generational AI gap

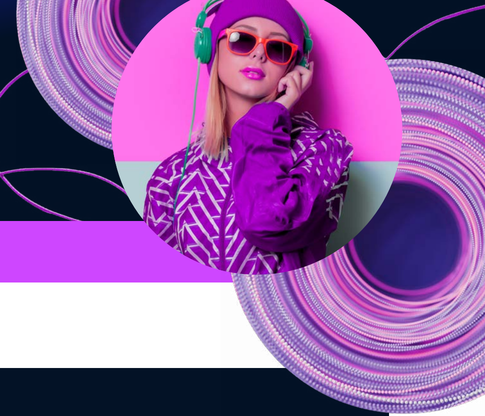
Younger shoppers (18- to 24-year-olds) are more than twice as likely to value AI-driven personalization as 55- to 65-year-olds (25% vs. 11%), while older shoppers place greater value on features that help them save money (34% of 55- to 65-year-olds vs. 27% of 18- to 24-year-olds).



Sportswear shoppers lead the AI curve

Compared with all respondents, sportswear shoppers are consistently more receptive to AI-powered shopping tools:

- Lower rejection of AI overall: “I would not feel comfortable using AI to make purchases at all” is 53% for all respondents vs. 44% for sportswear buyers
- Price-focused tools: Price-drop alerts (35% total vs. 43% sportswear) and cross-retailer price comparison (35% total vs. 43% sportswear) are notably higher among sportswear buyers
- Discovery and personalization: Finding similar products (27% total vs. 34% sportswear), personalized product suggestions (17% vs. 25%), and AI help with returns (17% vs. 24%) are all clearly higher in the sportswear group



RETAILER IMPLICATIONS

AI agents are already visiting retailer sites on shoppers' behalf for price alerts and product discovery, and retailers need to prepare for this shift now.[2] Retailers must ensure their product catalogs are accessible to these agents, that fraud tools can distinguish legitimate agent traffic from malicious bots, and that the technical foundations for agentic commerce are in place. Market-leading retailers are already testing merchant-hosted agents to improve customer experience and conversions by delivering the AI support and convenience consumers value most.

"As agentic commerce moves from concept to reality, merchants will need infrastructure that can securely authenticate transactions, manage risk, and ensure payments are completed reliably," said Adriana Iordan, Global Head, Merchant Product Management and Payments Intelligence at ACI Worldwide. "Success will depend on creating seamless experiences that combine innovation with the transparency, control, and safeguards consumers expect."

[2] Agentic commerce: The payments shift merchants can't afford to miss

ACI Worldwide®

10 CONCLUSION

What this all means for fashion and sportswear retailers

Fashion shopping trends uncovered in this research point to one direction: Demand in fashion and sportswear is strongly driven by promotions, urgency, and social media moments. Shoppers move more fluidly across channels and devices rather than following one path to purchase. And loyalty isn't something retailers can bank on; it has to be earned, transaction by transaction, through an experience that doesn't get in the way.

One pattern surfaced in nearly every chapter: The shoppers retailers most need to win are also the ones least tolerant of friction. Women lead hybrid shopping and app adoption but abandon purchases more often and give up entirely more often when something goes wrong. Younger shoppers shop most frequently and are the most open to new payment methods and AI-assisted discovery, but they're also quick to walk when a policy or a checkout experience doesn't meet them where they are. Retailers optimizing for the average shopper are, in effect, under-serving their best customers.

Geography complicates this further: The US and UK are close enough to tempt a single playbook and different enough to punish one. Payment method mix, response to payments failure, and even attitudes toward returns diverge between the two markets, proof that "international" doesn't mean "uniform," even in such closely related markets.

Sportswear shoppers are a category apart and worth watching closely. They place greater value on app features most closely linked to loyalty, and they are especially receptive to personalized recommendations. The same pattern holds for AI-assisted shopping: Sportswear buyers reject AI features at a lower rate and are notably more receptive across the board, from price-drop alerts to personalized suggestions.

For retailers, that translates into a few concrete priorities:

- Build for demand volatility in both operations and payments infrastructure
- Fix checkout friction and payments failure: The most direct and accessible revenue recovery lever
- Localize payments mix by market and channel, rather than defaulting to a single global standard
- Support the full range of hybrid shopping behaviors and be ready to recognize the customer across touchpoints
- Treat the app and payments experience as loyalty tools, not just transaction tools
- Address returns as two separate problems: Better product information for genuine returns, smarter data for abuse
- Introduce AI-assisted features where demand is already highest: Price comparisons and discovery, a clear entry point into agentic commerce

Fashion consumers are at the forefront of many shopping experience innovations. Payments emerge as the clearest thread connecting conversion, loyalty, and customer experience. Unlike many retail challenges, checkout friction, payment failures, and payment choice are areas retailers can directly influence. In a market defined by unpredictability, payments performance increasingly separates revenue captured from revenue lost. The brands that remove friction at critical moments, scale seamlessly with spikes in demand, and create experiences customers actively value will be best positioned to convert demand, retain customers, and grow profitably. Retailers that treat payments as a profit engine rather than a back-end function will be better equipped to turn uncertainty into competitive advantage.

Ready to turn payments friction into revenue?

The findings in this report point to a clear opportunity: Checkout friction, payment failures, and declines are among the most addressable levers fashion and sportswear retailers have to protect margin and grow revenue. The ACI Payments Optimization Program helps merchants act on exactly this, using AI-driven analytics and expert knowledge to pinpoint the root causes of declines and implement targeted improvements that increase acceptance rates, lower costs, and deliver a smoother checkout experience.

Learn More About the ACI Payments Optimization Program

METHODOLOGY

ACI Worldwide commissioned this research to understand how consumers pay for fashion and what interrupts them at the checkout. YouGov conducted the survey online among a total sample of 3,328 adults aged 18 to 65, of whom 2,172 were in the United Kingdom and 1,156 in the United States. All fashion questions ran on the 3,194 respondents who buy clothing, footwear, or accessories, 2,117 in the United Kingdom and 1,077 in the United States. Each country sample was weighted to be representative of its own adults aged 18 to 65. Combined figures are weighted by achieved base and are not a population-weighted estimate of the two countries together. Where multiple responses were permitted, figures overlap and do not sum to 100%.

ABOUT ACI WORLDWIDE

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With more than 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

LEARN MORE

aciworldwide.com
@ACI_Worldwide
contact@aciworldwide.com
Global headquarters +1 402 390 7600

ACI Worldwide®

AFL2232 09-26