How many shoppers leave if you don't offer their payment method? Method note

Study by Mat Stawczyk, Waverunner, published 24 November 2026, data as of 19 November 2026:
https://waverunner.ai/blog/payment-method-abandonment/

The study compares 39 published surveys that ask shoppers whether they left, or would leave, an online purchase because the payment method they wanted was not offered. Each figure is taken from the publisher's original report. The rules below are written so that anyone can apply them to the study's register, which lists every figure with its source.

Which figures count

- **The question:** leaving, or saying you would leave, an online purchase when a wanted payment method is not offered. Questions about one named method, shops on the high street, a sub-group of shoppers or a subscription stay outside the comparison.
- **The publisher's own figure:** a figure quoted from another publisher is traced to its origin and counted there, once. The same figure on another page or in another language counts once.
- **A figure in the figures** needs an exact percentage on this question. Two of the 39 surveys stay in the register without a place in the figures: one asks a different question, and one prints its figure only in words.

How the groups and the typical figure are read

- **Payment companies** sold shops a way to take payments when their survey appeared: processing, acquiring, gateways, wallets, pay-later or payment orchestration. **Everyone else** is usability and audience research, a clearing operator, postal and logistics companies, a retail federation, and research or media publishers. Who paid for a survey is shown separately: two surveys from everyone else were paid for by a payment company.
- **The typical figure is the middle survey.** Each survey's middle figure is taken first, then the median of the surveys in each group: 40% for the 25 surveys from payment companies, 21% for the 12 from everyone else. The surveys differ in wording, country, year and sample, so their figures are not averaged.
- **Questions are grouped** as what shoppers did, recently or ever, a reason picked from a list, what they would do, or what would put them off.

The direct question

A survey asks the direct question when it asks every shopper in the sample, directly, whether they abandoned or would abandon a purchase because their preferred payment method was missing. It asks a narrower question when it asks only shoppers who had abandoned, only about a recent period, a softer question or a broader cause, or when it does not say whether the purchase was online.

Group	The question is direct	The question is narrower
Payment companies	41%, typical of 18 of 25	29%, typical of 7
Everyone else	35%, typical of 5 of 12	11%, typical of 7

Everyone else's 35% on the direct question rests on five surveys from two publishers, DHL eCommerce and a Belgian retail federation.

The split counted 25 ways

Five ways of choosing the surveys (as drawn; the survey with the most figures left out; cash on delivery and clearing counted with the payment companies; surveys paid for by a payment company counted with the payment companies; the logistics company left out) and five ways of taking the typical figure (the middle survey; each survey's lowest or highest figure, then the middle survey; the middle of all figures; the middle of one value per publisher). Across the 25, the typical figure stays between 37% and 43% for payment companies and between 14.5% and 21% for everyone else. The full table is on the study page, under "Behind the figures".

What the study does not show

- **It cannot separate the publisher from the question.** The question, country, year and people asked differ between the two groups, so the gap between 40% and 21% is not a measured effect of who publishes.
- **None of the surveys measures a lost sale.** Each figure is an answer to a survey question, not a count of lost orders.
- **One survey can print two figures for the same shoppers.** PayPal's Australian eCommerce Index 2026 prints 31% for having abandoned and 50% for being less likely to buy; Adyen prints 41% and 78%, and Nuvei 21% and 37%, as two readings of one answer.
- **Few surveys print their question.** For most figures the publisher's own sentence is all there is to go on.
- **Regional editions of one survey share respondents.** Where a publisher prints one figure per region, the regions are not separate samples.
- **It is not every survey ever published.** Some reports sit behind a form and are not in the register.

What was left out, and why

- **The same figure on another page or in another language**: counted once, at its source.
- **Figures quoted from another publisher**: traced to the origin and counted there.
- **Related questions**: one named payment type, shops on the high street, a sub-group of shoppers, or a subscription.
- **Reports behind a form.**
- **In the figures only**: the survey that asks a different question and the survey that prints its figure only in words, both listed in the register.

Disclosure

This study was produced and published by Waverunner, which sells ecommerce CRM and payment orchestration to online shops, so it sits on the same side of the market as the companies that sell payments. Waverunner has a commercial interest in how merchants read payments research. It did not commission or fund any of the surveys.