



**WHEN ONLINE EXPECTATIONS
ENTER THE PHYSICAL STORE**

**6 Digital-Age Expectations
Retailers Must Meet In-Store**

EXECUTIVE SUMMARY

E-commerce has spent decades perfecting the art of knowing the customer. From personalized recommendations to frictionless checkout and real-time inventory, online retail has built an experience that is responsive, intelligent, and attuned to what shoppers actually want. In the face of this transformation, physical retail has yet to offer anything close to a comparable experience – despite accounting for the vast majority of shopping.

Retailers cannot afford to ignore this gap. Store visits are not mere standalone transactions; they amount to a continuation of the ongoing brand relationship between retailer and customer. And shoppers who arrive notice when intelligence does not follow them through the door. When shelving is static, promotions are generic, and customers are treated as interchangeable, any rich relationship a brand has cultivated online evaporates at the aisle. This disconnect is physical retail's central challenge, and one this white paper contends can be overcome.

Just as e-commerce has become a seamless, data-driven extension of the brand, the physical store can become one too. The innovation that transformed online retail, namely the ability to recognize a customer, anticipate their needs, surface relevant information at the right moment, and reward their loyalty in ways that encourage them to return, is no longer confined to a screen. It can, and should, live in the aisle.

To close the gap between e-commerce and physical retail, this paper identifies six expectations that today's connected consumers carry with them into the store:



CONTINUOUS



GUIDING



RELEVANT



TRANSPARENT



REWARDING



SEAMLESS

Each of these expectations shapes a specific dimension of the shopper's journey. Together, they constitute the standard against which every shopping experience, whether online or in-store, is measured. They also form a practical model for maximizing conversion, basket value, loyalty, and margin.

A2Z Cust2Mate's smart cart platform provides a tangible, in-aisle framework for realizing these expectations. By merging digital intelligence with the physical shopping environment, the platform transforms stores into adaptive, data-driven engagement spaces that respond dynamically to each shopper, store visit, and decision point in the aisle.

The opportunity to bring e-commerce intelligence to the aisle is real – but so is the cost of ignoring this opportunity. Stores that resign themselves to the supposed limitations of physical retail are making a costly mistake on two fronts: they forfeit significant in-store revenue and risk eroding the very brand equity they have spent years building.

A STRUCTURAL SHIFT IN THE SHOPPER EXPERIENCE

Today's shopper does not experience retail in channels – it experiences it as a single, continuous process of discovery, evaluation, and purchase. This reality reflects the shopper's preference for fluid, connected ecosystems, which allow them to access options at their convenience and arrive at stores already primed to make purchasing decisions.

What has changed is less where shoppers buy and more what they expect when they arrive. Online retail has set a new baseline for transparency, personalization, and frictionless decision-making, and shoppers carry those expectations with them into the aisle. The two channels are not necessarily competing for the same transaction; they are often consecutive steps in the same journey.

Online environments shape expectations for transparency, comparison, and convenience, while physical stores remain unmatched in sensory engagement, service and immediate gratification. This is why more than 60% of shoppers expect brands to operate both online and offline,¹ even though a full 80% of global retail spend still occurs in physical stores.

But because online and in-store are consecutive steps in the same journey, they are increasingly judged against the same standard. The opportunity for physical retail is not to mimic digital environments, but to bring digital intelligence into its own environment – so that the clarity and personalization shoppers experience online does not evaporate the moment they enter the store.

EVEN THOUGH A FULL

80%

OF GLOBAL RETAIL
SPEND STILL OCCURS
IN PHYSICAL STORES

MORE THAN

60%

OF SHOPPERS EXPECT
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THE 6 EXPECTATIONS SHAPING IN-STORE RETAIL

THESE SIX EXPECTATIONS REFLECT HOW SHOPPERS NOW DEFINE VALUE AND SATISFACTION:

1. CONTINUOUS

Continuity is about ensuring the digital relationship flows seamlessly to the physical store and back across all channels. When a shopper walks through the door, the experience should feel like the next chapter of an ongoing journey. The loyalty account they signed up for online, the shopping list they built on the e-commerce website, the promotion they browsed at home – none of it should get left behind.

The same applies when they check out: shoppers may choose to buy in-store and have part of their purchase delivered directly to their home, or order online and have selected items waiting for them at the store.

For today's connected consumers, convenience means flexibility. Shoppers research both before and after visiting the physical store. Many do both: 64% research online before buying in-store, while 49% prefer to see or test products in-store before completing their purchase online.¹

They also expect brands to put in at least as much effort as they do: 67% expect brands to “remember them” across touchpoints and deliver a consistent, personalized experience wherever interactions take place.¹



By achieving continuity, retailers create a seamless transition between online and offline environments, carrying the shopper's digital identity into the physical store.

A2Z Cust2Mate makes this possible by linking loyalty accounts, online activity, and basket history directly to the smart cart. Product preferences, saved lists, and digital promotions follow the shopper into the aisle.

The physical experience feels like a natural continuation of the digital one – familiar, personalized, and frictionless.





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2. GUIDING

Guidance is about ensuring shoppers feel informed and confident, and turning product discovery into a curated process that reduces cognitive load.

It's also about providing more detailed information on products, helping customers understand features, sources, or usage, and guiding them to where those products can be found within the store. The key is to do so without detracting from the hands-on aspect that draws shoppers to physical stores in the first place.

E-commerce excels at making a depth of information available to the shopper, including reviews, price comparisons, and alternatives, all before committing to a single item.

Shoppers are looking for this same informational depth in the physical store. 56% say they want in-store experiences to be more immersive and intelligent,¹ and 33% want retailers to make the in-store experience more interesting.²

46% of shoppers who prefer shopping in-store do so because they like to touch and feel products.²

46%

OF SHOPPERS WHO PREFER SHOPPING IN-STORE DO SO BECAUSE THEY LIKE TO TOUCH AND FEEL PRODUCTS



By providing guidance in the aisle, retailers give shoppers a knowledgeable companion at every step of their journey – one that surfaces the right information at the right moment, without disrupting the physical experience.



A2Z Cust2Mate brings digital decision tools directly into the aisle through its smart cart interface. Shoppers can access reviews, ingredient information, price comparisons, and complementary product suggestions in real time, alongside intuitive product-finding and wayfinding capabilities that help them locate items quickly across the store.

The result is a more confident in-store journey, one where the shopper is never left guessing.





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3. RELEVANT

Relevancy is about more than knowing a shopper's name or past purchases. It means delivering context-aware value – offers, suggestions, and content that reflect who the shopper is, what they are trying to accomplish, where they are in the store, and what is already in their basket.

A recommendation that would be welcome at the entrance to a shop may be irrelevant by aisle five. Timing and context are everything.

65% of shoppers find personalized recommendations helpful, and 71% value personalized loyalty rewards.¹ Furthermore, 39% expect businesses to provide personalized recommendations and in-store experiences based on their shopping behavior.²

Yet despite these preferences, most shoppers believe that retailers are not delivering on them. The gap between what shoppers expect and what they actually experience in-store remains wide.

65%
OF SHOPPERS FIND
PERSONALIZED
RECOMMENDATIONS
HELPFUL

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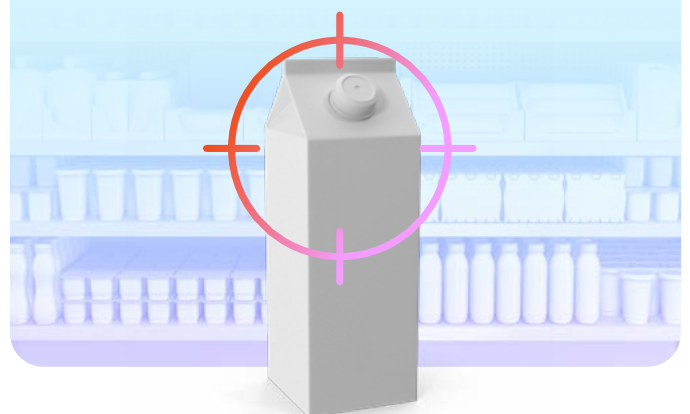


Achieving relevance means truly knowing the shopper – not as a demographic segment, but as an individual with a specific mission, context, and set of preferences in that moment.

A2Z Cust2Mate enables this kind of precision through real-time basket data and in-cart recognition, surfacing relevant information, offers, savings, and suggestions at the exact moment they're most meaningful.

For example, scanned products can trigger an ad for a complementary item, while out-of-stock items from a shopper's list can prompt an offer for a discounted alternative. Even location within the store becomes an engagement opportunity – passing by a certain aisle can trigger an offer tailored to that category.

Unlike post-purchase communications or broad demographic segmentation, this approach meets the shopper at the point of choice, driving incremental conversion when it matters most.





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4. TRANSPARENT

Transparency is about giving shoppers clear, real-time insight into every aspect of their purchase, building trust that fosters lasting loyalty. Online channels have conditioned shoppers to know exactly where they stand – price comparisons are instant, promotions are clearly flagged, and a running total is always visible.

Hidden or additional costs that suddenly appear at checkout cause 23% of shoppers to abandon their purchase entirely.⁵

55% of shoppers prefer online shopping specifically because of price comparison, and 68% plan to use comparison apps and other digital tools in future shopping.³



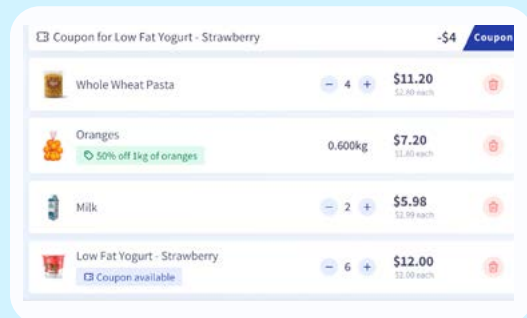
55%

OF SHOPPERS PREFER
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SPECIFICALLY BECAUSE OF
PRICE COMPARISON

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This need for clarity is no less acute in the physical store. When shoppers can see the value they are getting throughout the journey – not just when they reach the checkout – they feel in control.



To deliver this control, A2Z Cust2Mate displays live basket totals, applied discounts, and promotional savings directly on the cart interface. There are no surprises at checkout – only confirmation of what the shopper already knows.

By giving shoppers continuous cost awareness and real-time assurance of value, the platform strengthens the sense of fairness that underpins both in-store satisfaction and longer-term brand credibility.





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5. REWARDING

Reward is about more than discount – it creates psychological assurance that value is being delivered without shoppers having to chase it. When that assurance is present throughout the shopping experience rather than revealed only at checkout, it reinforces confidence in every item added to the basket.

Loyalty programs are not new, but the expectation around them has shifted. 42% of shoppers often feel they miss out on available discounts and deals due to a lack of awareness or discovering them too late.⁶

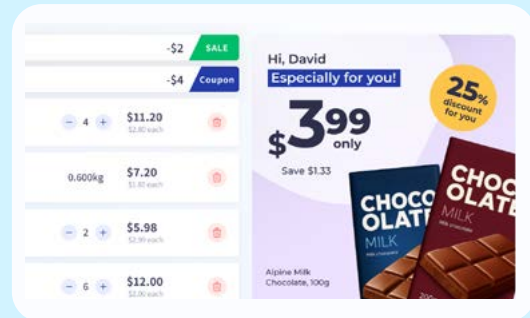
Shoppers are not just hoping for rewards; they are factoring them in. The question is whether the experience of receiving them feels effortless or like work.

42%

OF SHOPPERS OFTEN
FEEL THEY MISS OUT ON
AVAILABLE DISCOUNTS
AND DEALS



When savings are reliable and effortless, they strengthen loyalty to the retailer and deepen brand affinity for preferred products. Every completed basket reinforces that relationship – not just as a transaction, but as a demonstration that the retailer knows, values, and rewards the shopper.



A2Z Cust2Mate ensures that personalized rewards are applied seamlessly at the moment of purchase. Promotions trigger automatically – no app scanning, paper coupons, or manual entry required. The shopper simply shops, and the value follows.





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6. SEAMLESS

Seamlessness is about delivering a fluid, intuitive shopping experience where every step feels effortless. Physical retail offers something e-commerce does not: tangible engagement, sensory discovery, and the immediacy of walking out with a product in hand. But friction quickly erodes that advantage.

Friction can take many forms – wasting time at checkout, waiting in long lines at service counters, struggling to find a specific product, or depending on store staff and not receiving timely assistance.

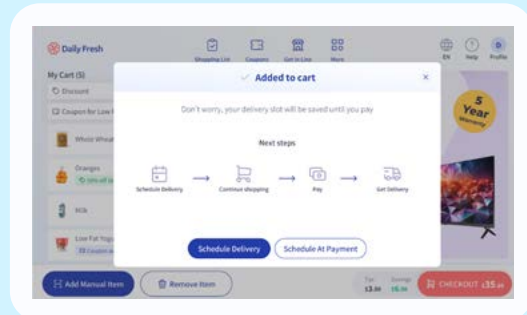
Each of these moments disrupts the simplicity and convenience shoppers expect. 37% of shoppers cite overcrowding as a reason they shop less in-store,¹ 40% will abandon a purchase if payment takes too long,² and 63% are excited by the prospect of physical stores without checkout lines.¹

40%

OF SHOPPERS WILL
ABANDON A PURCHASE IF
PAYMENT TAKES TOO LONG



Optimizing speed is about removing unnecessary steps from the shopper's journey and freeing them from dependencies – on queues, on staff, on processes that add time without adding value.



A2Z Cust2Mate tackles these dependencies through in-cart checkout, integrated payment, and intelligent queue management. By automatically balancing checkout flow and guiding shoppers to specific products they're looking for, the platform prevents crowding.

The result is a smooth, intuitive shopping rhythm that mirrors the seamless efficiency of e-commerce – without sacrificing the sensory engagement and discovery that make the in-store experience so valuable.



EXPERIENCE INTEGRATION

Consistently fulfilling all six shopper expectations demands an integrated retail architecture in which systems, data, and shopper facing interfaces operate as a unified ecosystem. In this model, the physical store is no longer a disconnected endpoint in the customer journey, but a synchronized node within the retailer's broader commerce environment, connected to digital channels, loyalty platforms, pricing systems, and shopper data.

A2Z Cust2Mate serves as this connective layer, linking the retailer's digital infrastructure with the in store experience. Through the smart cart interface, the platform embeds loyalty logic, product data, personalized promotions, product discovery, and real time engagement directly into the shopper journey, enabling retailers to operationalize the expectations today's shoppers bring from ecommerce into the physical store.

SHOPPER EXPERIENCE AS A PERFORMANCE MODEL

Each of the six expectations outlined in this paper maps directly to key retail outcomes:



Continuous experience improves cross-channel conversion



by ensuring the digital relationship carries through to the physical store and back to other channels



Guiding experience drives informed decisions and shopper confidence



by making information available where decisions are being made



Relevant experience increases basket value and promotional ROI



by reaching shoppers with the right offer at the right moment



Transparent experience strengthens brand trust and repeat visitation



by giving shoppers clarity and control throughout the journey



Rewarding experience sustains loyalty and improves redemption rates



by eliminating the friction that discourages return visits



Seamless experience enhances trip frequency and reduces attrition



by making value feel effortless instead of hard-earned

A2Z Cust2Mate operationalizes this model in real time, turning every in-aisle interaction into measurable data that fuels continuous insight loops, refining personalization, operations, and merchandising strategy across the entire organization.



CONCLUSION

Shoppers do not want stores to become websites. What they want is to be known, guided, and rewarded with the same intelligence they have come to expect online. This is achievable.

Retailers that align their in-store experience to the six expectations outlined in this paper – are not chasing a trend. They are positioning themselves to win on shopper experience.

The Cust2Mate smart cart platform allows retailers to embed intelligence directly into the aisle at the moment it matters most. The result is a physical store that not only accommodates the today's shopper, but genuinely serves them.

Just as the pioneers of e-commerce brought wisdom from the conventional in-store experience into the digital realm, A2Z Cust2Mate seeks to bring shopper intelligence full circle – back to the aisle where retail began.

To learn more about how A2Z Cust2Mate can help you meet shoppers' standards in the aisle:

Visit our website

cust2mate.com

Request a demo by contacting us at

info@cust2mate.com



SOURCES

¹ VML Future Shopper Report 2025 (25,000 global participants)

² Adyen Retail Report 2025 (41,089 global participants)

³ Deloitte Holiday Retail Survey 2025 (3,981 U.S. shoppers)

⁴ Mastercard Shopper Snapshot 2025 (4,000+ U.S./Canada/UK/UAE consumers)

⁵ Envisage Digital Shopping Cart Abandonment Statistics In 2025

⁶ A2Z Cust2Mate Consumer Survey (1,000 U.S. shoppers)