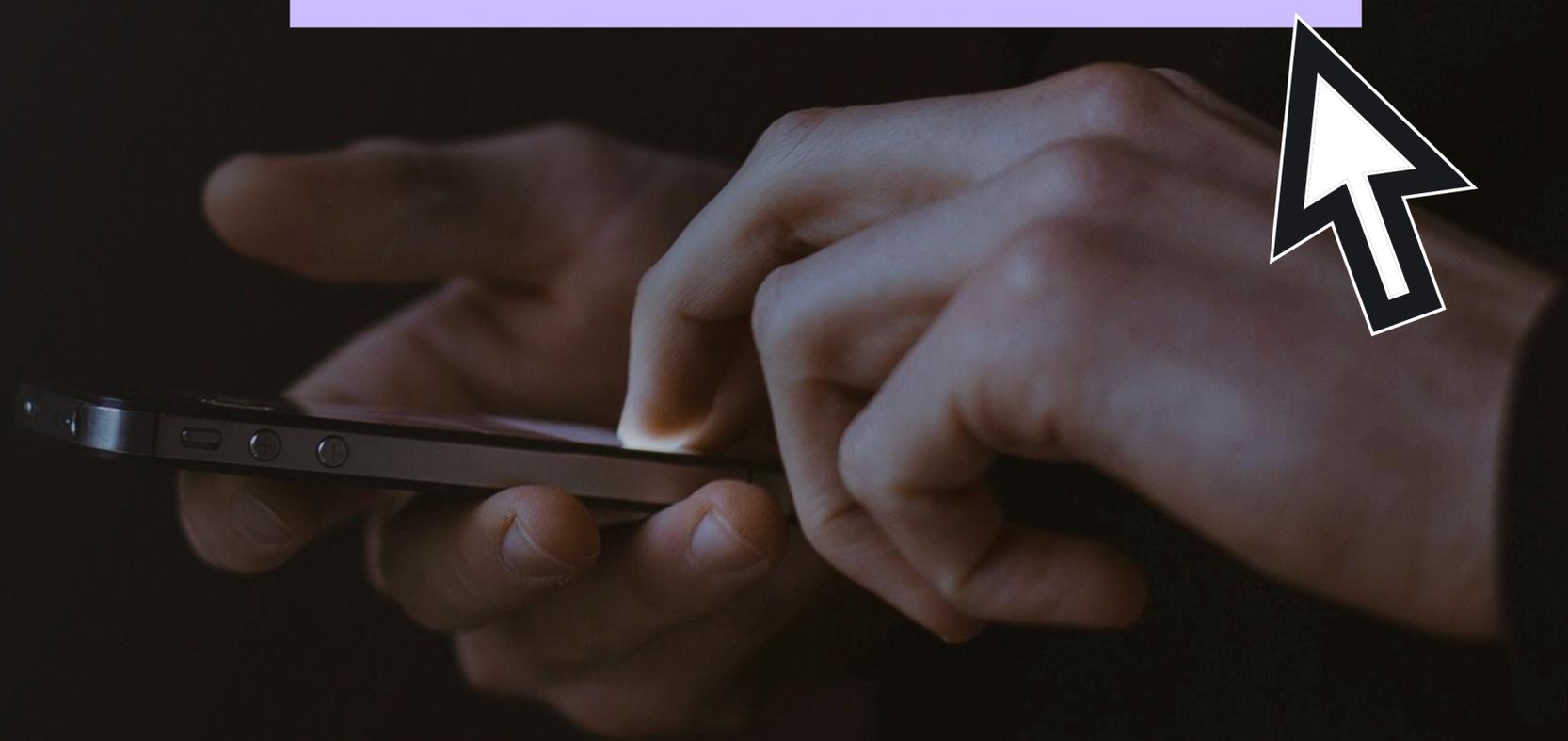


CLICKS TO CASH

katana

2026 PRODUCT BUSINESS TRENDS

How product teams sell,
run, and get paid



INTRODUCTION

The path from seeing a product to buying it kept shrinking in 2025. It shrinks again in 2026.

Buyers meet products on more channels. The buying and selling process gets faster. Operations run on a tight rhythm with automated counts, and money lands almost instantly at the point of sale.

One thing stands out in this faster environment: honest, complete product data. Variant details like live availability, lot and expiry, and price accuracy dictate visibility. That visibility determines where your business lands: either with assistants comparing the right items and search showing the right variant, or dropping out of view entirely, with a broken sales chain.

Here's what's ahead: new ways to buy, new ways to sell and stay relevant, and new ways to pay. Agentic buying, new buying touchpoints, automation at scale, smarter sourcing, and faster payment rails. We explain **what's changing and what you need to do about it.**

01

[CLICK] THE NEW FIRST TOUCH

In 2026, most shopping starts **away from your site**. People meet products inside ChatGPT threads, on Search results, in creator content, and in shoppable video before they ever type your URL. **They might even checkout without ever looking at a product page.**

Discovery, comparison and checkout have moved neighborhoods. What happens when your data is the thing assistants and search tools rely on to decide who gets the sale?

TREND 01

ChatGPT checkout
is moving from idea
to channel

"Ask anything" becomes "Buy anything"

ChatGPT began as a place to research and discover. It now completes the purchase too.

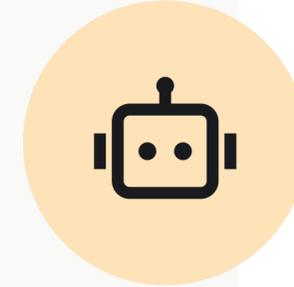
In the U.S., shoppers can already buy from Etsy sellers inside ChatGPT using Instant Checkout. Shopify enablement is listed as "coming soon," and Walmart has announced shopping in ChatGPT is on the way.

Shoppers now ask, choose, and check out in one thread.

AI is an ever-growing presence in the shopping experience, whether that's virtual try-ons, smarter product suggestions, or a shopping assistant that knows the customer's preferences.

Smaller baskets increased as brands discounted to move stock. **This is the sweet spot for chat-native, quick buys in our dataset.**

Sources: [1], [2], [3], [4], [5]



800M

weekly users rely on ChatGPT



71%

of consumers want generative AI integrated into their shopping experiences



-10%

average order value (AOV) in Q3 '25

Chat becomes a normal way to buy

Chat checkout compresses search, consideration, and payment into one thread, which fits simple and repeat purchases. The “plumbing” matters because it lowers the lift to try it: the Agentic Commerce Protocol, co-developed with Stripe, lets orders flow into a merchant’s existing systems while the merchant keeps payments, fulfillment, and the customer relationship.

As carts get simpler, chat captures the quick-buy moment our data shows is growing. With Stripe powering the flow and PayPal joining in 2026, coverage builds from both the tech stack and the payments side, so chat checkout turns into a channel worth testing at small scale.

Showing up in ChatGPT doesn’t equal a sale, though: **buyers and assistants still weigh availability, price, and delivery before they commit.**



35M+

Merchant accounts in PayPal

PayPal’s network from 2026

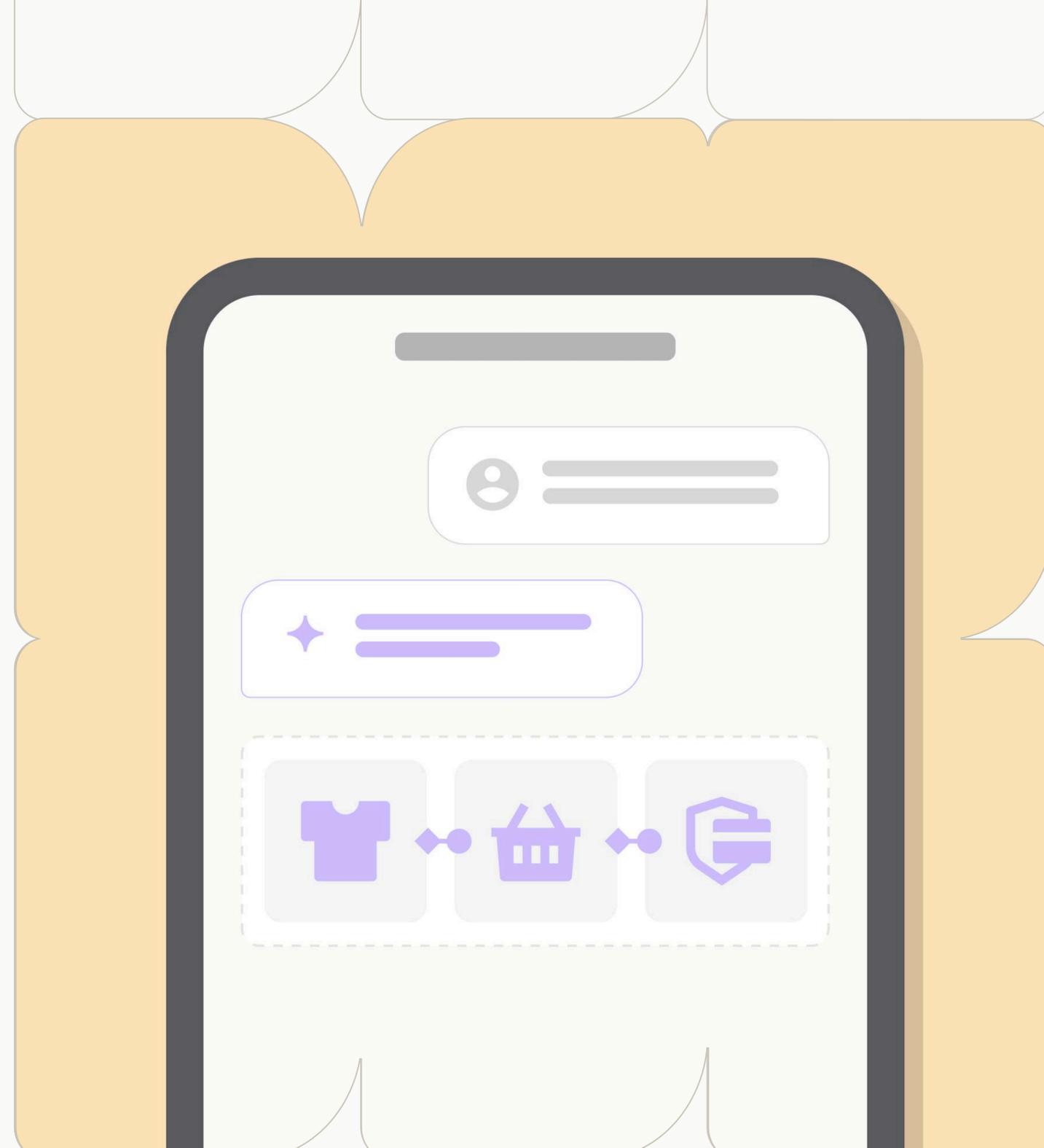
Sources: [1], [6], [7], [8]



+5%

Orders since September '25

Early Q4 orders rebounded as shoppers came back for faster, simpler purchases.





katana

Are you ready?

For product businesses, **the fight for visibility now happens inside AI assistants**, as well as search results pages.

When more than one seller carries the same item, **assistants weigh product data and operational signals**: who can fulfill from the fastest, lowest-cost node, whether the merchant is the maker or primary seller, and whether Instant Checkout is available.

Clear order-routing now sits in the same signal chain as availability and ETAs.

Because **the path from search to purchase is a single conversation**, gaps that were tolerable on a web storefront can hide an offer entirely in chat. If inventory is wrong, or the ship-from location or lead times are unclear, **the order stalls even if you ranked first**.



An **inventory system** that tracks stock by variant and location and **updates ETAs automatically** is what keeps those offers eligible in that conversation.



Product data is the new SEO

Only **accurate, structured, and complete information** about availability, price, and delivery is likely to surface when assistants answer shopping queries.

In 2026, product data gets you discovered. **Inventory data turns that visibility into revenue:** live available-to-sell (ATS) by variant and location and reliable estimated time of arrival (ETA) to the address give assistants enough confidence to commit to an order instead of falling back to another seller.

What helps: clean, consistent titles and attributes, realistic ETAs, and price fields kept in sync across your catalog, feeds, and order systems.



Availability



Accuracy



Price



Structure



Delivery



Completeness



WHAT'S NEXT FOR 2026?

MERCHANT REACH IS ABOUT TO EXPLODE

Starting in 2026, tens of millions of merchants will be eligible via **Shopify and PayPal**. As more merchants join, early movers lose their special edge and ongoing optimization matters more, so catalog readiness and fulfillment speed decide who surfaces most often.

EARLY TRACTION LANDS IN ESSENTIALS AND REPEAT BUYS

Walmart's plans point to groceries and household items as early winners, where speed and habit matter more than comparison shopping. **Expect higher order frequency before higher average order value.**

PAYMENT COVERAGE WILL BROADEN ADOPTION

Familiar checkout reduces drop-off and brings a long tail of sellers into scope without one-off integrations. As coverage expands through Stripe and PayPal, more small merchants can test the channel with almost no setup.



“

In 2026, agentic commerce will become a reality in day-to-day work.

AI agents will reorder supplies, book services, buy components... all on their own, based on what they know you need. When that happens, your systems need to act instantly: verify stock, lock in the price, fulfill the order. You cannot wait for someone to log in and approve.”

Ben Hussey
Co-CEO at Katana

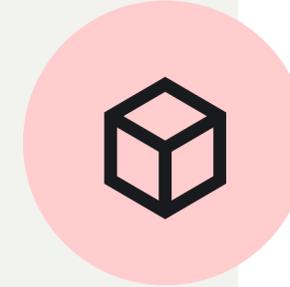
TREND 02

Search as a shopping assistant

Google's AI Mode turns Shopping Assistant

People can compare, "try on," track prices, and complete the buy without leaving Search. Google says people "shop across Google more than 1 billion times each day".

Powering that is the Shopping Graph: a live catalog where structured data (attributes, images, availability) decides who shows up in compare and buy panels. It tracks billions of products and refreshes them at massive, near-real-time scale for price, color, reviews, and availability.



50B+

products in the Shopping Graph



2B+

updates every hour on price and availability



1B+

shopping journeys each day on Google

Sources: [9], [10], [11], [12]

AI Overview for “buy sneakers”



Nike Air Max 90
Available at Nike, \$130



Adidas Ultraboost
Available at Amazon, \$180



New Balance 550
Available at New Balance, \$110



550



Hoka Clifton 9
Available at Zappos, \$145



Hoka Clifton 9
Available at Zappos

Shop All

Buying is happening before the product page

Search is doing what product pages used to do.

AI Overviews now handle the comparison work: pulling in product attributes, loading spec grids, showing price tracking and virtual try-on all in the same flow, before users click through to a site.

With the right pieces in place, Search can carry a buyer most of the way to purchase. For product businesses, this raises the bar on feed quality: **what Search reads from your catalog needs to match what is actually ready to ship.**

Can your products show up on search?

Google's comparison panels pull from what's in your catalog right now. If you want to stay visible in side-by-side grids and price tracking, your inventory system needs to keep your feed current.

-  **Explicit attributes for every variant** (size, material, compatibility, dimensions) so comparisons can match specs directly.
-  **Images that reflect the actual variant**, instead of a generic product shot, so the right color or configuration appears in the panel.
-  **Live availability with realistic dates** for back-in-stock or preorder items that match what's actually available. The Shopping Graph picks up changes continuously, so outdated feeds lose placement fast.
-  **Consistent pricing across your feed and site** – MSRP (manufacturer's suggested retail price), sale price, unit price – to stay eligible for tracking and alerts.

This requires tracking stock at the variant and location level, syncing availability and attributes to Merchant Center, and making sure the catalog reflects what can ship, usually from a live inventory system. **That gives Google the raw material it needs to keep your products in those panels.**

Sources: [13], [14]

FEED CHECKLIST

- Explicit attributes for every variant (size, material, compatibility, dimensions)*
- Images that reflect the actual variant*
- Live availability with realistic dates (back-in-stock or preorder item)*
- Consistent pricing across your feed and site (MSRP, sale price, ~~item~~ unit price)*

WHAT'S NEXT FOR 2026?

BEST DATA BEATS BEST PAGE

Products with complete attributes, variant-accurate images, and live stock are more likely to appear in AI Overviews' comparison flow than prettier pages with thin feeds.

TRY-ON SCALES PAST EARLY TESTERS

As "try on with your photo" reaches more queries and SKUs, size-related friction eases earlier in the journey and buyers get to your site closer to a final decision.

MERCHANT CENTER DISCIPLINE BECOMES STANDARD PRACTICE

With the full migration to MC Next, sellers that keep attributes, images, and policies clean stay visible as Google raises quality standards.

AGENTIC CHECKOUT REACHES REAL USERS

Price tracking links to saved details, and when a target hits, Google completes the buy inside Search with fewer steps and fewer drop-offs.

Agent-to-Agent is hitting the market

In 2026, we start to see real orders handled end-to-end by AI agents.

Buyers or procurement tools set rules: what to buy, the highest acceptable price, and when it needs to arrive. The agent watches approved sellers, checks stock and delivery options, then places the order when a rule is met.

This pattern shows up on both sides of a small product business: shoppers' assistants placing simple repeat buys, and agents that reorder packaging or materials from factories or wholesalers.



Start getting ready

-  Make your required attributes **explicit** at the variant level.
-  Keep stock live by both **variant and location**. If you are out, make the estimated time of arrival (ETA) clear.
-  Store precise **weight and dimensions** to keep delivery eligibility clear and consistent.
-  Add simple rules for **substitutions and price thresholds** so the agent knows exactly what it is allowed to buy. Cloud-based inventory systems with real-time data and open APIs make these setups workable when agents become more common.
-  **Track at the stock-keeping unit (SKU) level** so you can see which items respond best to this pattern.

TREND 03

Social commerce reshuffle

Social commerce recenters around stable checkout paths

Social budgets and effort will naturally move toward surfaces with reliable checkout paths and clear attribution.

TikTok's U.S. status is still in play, so creators and brands are in "wait and see" mode. The Supreme Court upheld the divest-or-ban law in January 2025, and the White House has extended deadlines while a sale framework is negotiated, so TikTok remains a watch list item for 2026.

At the same time, Meta is phasing Shops back to website checkout, which moves carts to brand sites again. The phase-out of native checkout began in June 2025, with external checkout widely in place by late summer.

YouTube, in turn, is expanding shoppable video with an affiliate program. Catalog sync from Shopify plus native tagging turns videos and Shorts into product moments that are measurable.

Sources: [1], [15], [16], [17], [18], [19]

TIK TOK



170M U.S.

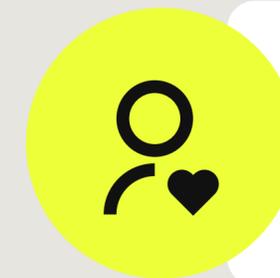
users affected by TikTok's unsettled status

YOUTUBE SHOPPING AFFILIATE



3M+

tagged videos



40%+

creator adoption in India

How social buying and selling change in 2026



Discovery stays in feeds, checkout comes home

Instagram and Facebook still drive demand, but more carts complete on your site instead of the apps. That improves first-party data and control, and raises the bar on your feed, PDPs, payments, and live stock.



Creators hedge platform risk

With TikTok unsettled, offers get mirrored to YouTube and Instagram so campaigns don't stall if rules change again.



Video gets the measurable path

YouTube's affiliate tools plus catalog sync give cleaner reporting on clicks, items, and revenue per video, and make creator pushes easier to track and forecast.



“

In 2026, social still sells, but checkout happens off-platform.

That is the opposite of ChatGPT pulling steps into one place: it **spreads the flow** across channels and makes **consistent**, profitable management harder.”



Riikka Söderlund
COO at Katana

What to wire up so social works



Use the same IDs across channels

Keep product and variant IDs consistent so titles, variants, GTINs (global trade item numbers), and prices match your site. This keeps listings aligned and helps avoid mismatches and returns.



Keep stock current by variant and location

Show what is available now and route orders to the right store or DC.



Plan for creator spikes

Set simple caps or buffers on hot SKUs so one campaign does not take all available stock, then review and release any remaining units after the push.



Track batch and expiry where it matters

For beauty and food, record lot and expiry and make sure the same data appears on labels and in your catalog.



Prepare checkout on your site

Since more social sessions finish on your domain, offer fast payment options and keep pages quick to load.





WHAT'S NEXT FOR 2026?

POSTS BECOME STOCK-AWARE

Product tags hide out-of-stock variants and show nearby pickup windows when available. This works when location-level stock and simple ETAs are in the feed.

RESTOCK AND PRICE ALERTS MOVE INTO SOCIAL

Followers expect “alert me” on creator posts; brands publish restock dates and status so notifications are accurate. These alerts sit alongside Google’s price-watch tools, so the same SKUs may have social followers and Search watchers at the same time.

SHOPPABLE VIDEO EXPECTS THE EXACT VARIANT

Viewers tap from a clip and land with size/color preselected. Brands need complete variant attributes, GTINs, and matching images so the right SKU opens every time.

CREATOR DROPS USE QUOTAS

Teams set per-channel caps and timed releases so a single post doesn’t drain inventory. Allocation rules live at SKU and variant level.

02

[OPS] THE WORK BEHIND THE CLICK

Clicks come with a promise: the item exists, at this price, and will arrive when stated.

After a 2025 that was anything but steady, 2026 layers new rules and higher expectations on top. Keeping that promise comes down to how quickly teams can read what is happening and adjust the work in front of them, from who they buy from to how stock is handled on the floor.

Here's how businesses are adapting sourcing, planning, and on-the-floor work to keep pace when orders come from more channels, faster, and 24/7.

TREND 04

Product businesses
are sourcing smarter

Trade rules are changing how teams buy

After the U.S. ended the 800 USD duty-free threshold for imports, cross-border shipping got slower, pricier, and harder to predict.

Small cross-border shipments that used to clear customs automatically now carry duties, taxes, and extra admin. Even as global freight rates dropped through mid-2025, carriers have started lifting prices again. Supply chains are calmer than they were a year ago, but still fragile. 2025 showed the cost of buying ahead of the signal: stockpiling outran demand, tying up cash and forcing markdowns.

Product SMBs that sell across borders are adapting in real time: planning shorter inventory cycles, diversifying suppliers, and building a little more margin into every sale.

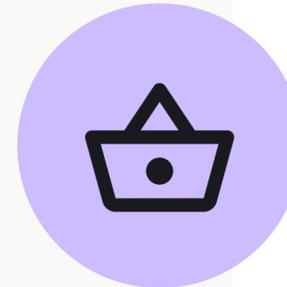
Sources: [1], [24], [25]



+20–30%

Inventory (Q1 vs Q4'24)

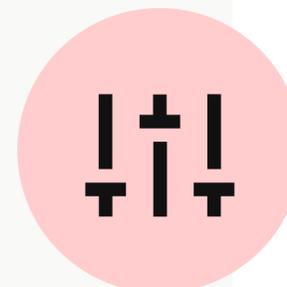
SMBs bought early and filled shelves before tariffs, so cash sat in stock.



-12–15%

Sales orders (Q2 QoQ)

When tariffs hit, orders dipped and that extra stock turned into a drag on margin.



-10%

Inventory (since Sep → early Q4)

By early Q4 teams had worked the excess down through smaller, faster buys.

Teams are planning for disruption as standard.

Across thousands of product businesses, operational data shows faster inventory movement, earlier price reviews, and slightly fewer late purchase orders.

Sources: [1]



+77%

increase in inventory turnover year-over-year

Stock is moving faster than ever

In our sample of product businesses, companies are keeping less stock on shelves and refreshing inventory more often, keeping cash free in case import costs rise again. That move was already paying off by early Q4, with excess working down and cash freed for smarter, smaller buys.

43%

of product SMBs raised prices by 5%+ in 2025

Price increases as a defensive move

Many product SMBs adjusted prices to protect margin as duties and handling costs changed. Even with careful pricing, late-year promos still shaved margins - another reason to plan smaller, faster replenishment instead of loading up.

-1.85 pp

fewer late POs YOY

Deliveries are slowly improving

The share of delayed purchase orders fell in 2025. It's a small drop, but it points to tighter coordination with suppliers despite customs and shipping changes.

“

Holding inventory is getting more expensive.

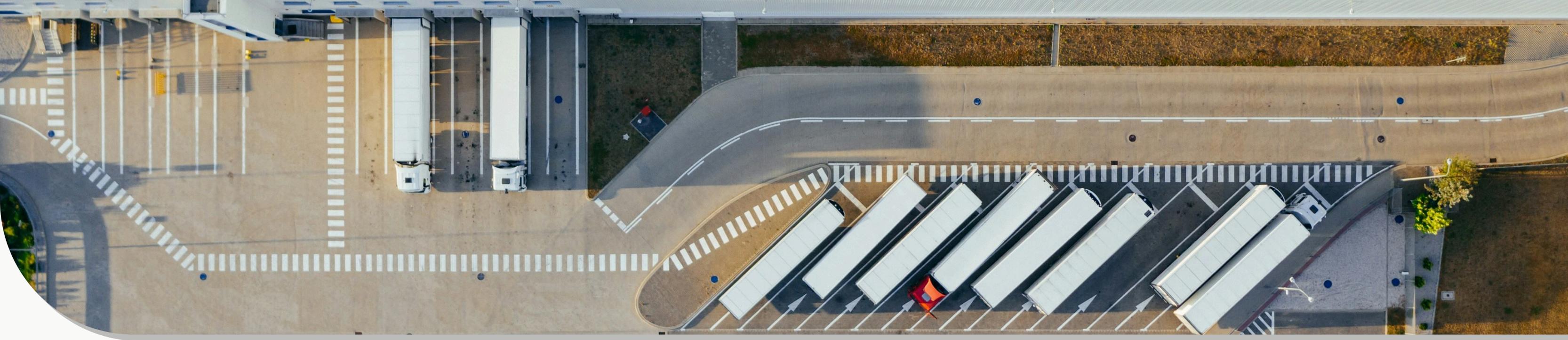
Interest rates aren't expected to drop much, and if an AI bubble bursts on the stock market, credit could get pricier and harder to get, especially for SMBs.

Inflation is also pushing up warehouse rents and other related costs. All of this reflects on the cost of inventory. Companies need to optimize stock levels to free up cash."

Kristjan Vilosius

Co-Founder and CEO at Katana





Sourcing is getting closer to home

Only a few companies added new local or regional suppliers in 2025, but almost half **reduced their reliance on overseas ones**. Strategic reshoring is starting to take shape.

At the same time, the share of product businesses working with suppliers in more than two regions is much higher than in 2024, showing that **diversification is happening through broader networks, not just relocation**.

Sources: [1]



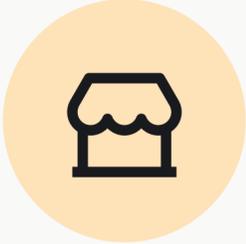
48.5%

of businesses reduced reliance on overseas suppliers in 2025



27.9%

now source from more than two regions, up from 19.9% in 2024



0.34%

added a new local or regional supplier year over year

What the data says

Recent surveys and project counts show more plans to **bring production closer to home** and a growing number of real projects, but most businesses are still partway through that change, not finished with it yet.

Sources: [20], [21], [22], [23]



PLANS RISING

US executives' reshoring plans have grown by **~15% YoY**



PROJECTS ANNOUNCED

244,000 US manufacturing jobs tied to reshoring/FDI in 2024



NEARSHORING GROWS

Latin America manufacturing inspections/audits up **15% YoY in Q1 2025**; nearly 1 in 2 US businesses plan to increase nearshoring volume



C-SUITE OUTLOOK

80% of COOs expect to increase on/nearshoring in the next three years, though only 2% have fully completed such moves



WHAT'S NEXT FOR 2026?

“HYBRID-SOURCING” WILL BECOME THE NORM

Many product SMBs will keep **at least one supplier in the same region** as their top market (for example, an EU supplier for EU sales) to speed replenishment and lower duty exposure.

SUPPLIER VISIBILITY IS FINALLY REACHING SMALL PLAYERS

More SMBs are adopting **real-time tracking and cost-sync tools** once seen as “enterprise-only.” Affordable APIs, plug-and-play integrations, and stackable software are giving small businesses the same visibility advantages global brands already have.

TARIFFS WILL STILL SHAPE SOURCING DECISIONS

- 74% of SMBs say **tariff risk** is significant
- Only 15% say they can **easily reshore production**
- Most product SMBs expect to continue mixing regional and overseas partners to stay **cost-competitive**.

INVENTORY “BUFFER ZONES” PAIRED WITH SMARTER TRIGGERS

- Companies will carry more **strategic buffer stock** in response to delivery risk and run a fast-moving core kept lean paired with a small regional buffer for critical SKUs.
- **With global rates at \$1,822 per FEU at the end of October and carriers signalling GRIs, a modest buffer helps without tying up too much cash.**

TREND 05

Automation's next mile:
Physical operations

2026 is when physical automation scales up

Drones are going from pilots to routes and 2D barcodes moving from trials to packaging, putting stock counts and short-haul delivery into production.

In August 2025, the FAA published its BVLOS proposed rule, a blueprint for routine low-altitude operations that covers operations, airspace services, manufacturing, and reporting. With rules taking shape, rollout steps up in the field: Walmart × Wing is moving from pilot to network, adding stores across Atlanta, Charlotte, Houston, Orlando, and Tampa.

Inside warehouses, IKEA now runs indoor drones across dozens of sites for after-hours counts. In parallel, GS1's "Sunrise 2027" makes 2026 the ramp for dual-marking, and GS1 Digital Link puts GTIN, batch or lot, and expiry into a single scan at receiving, in the aisle, and at checkout.

Sources: [28], [29], [30], [31]



150,000+

Walmart drone deliveries since 2021



+100 stores

and 5 cities with drone delivery in 2025

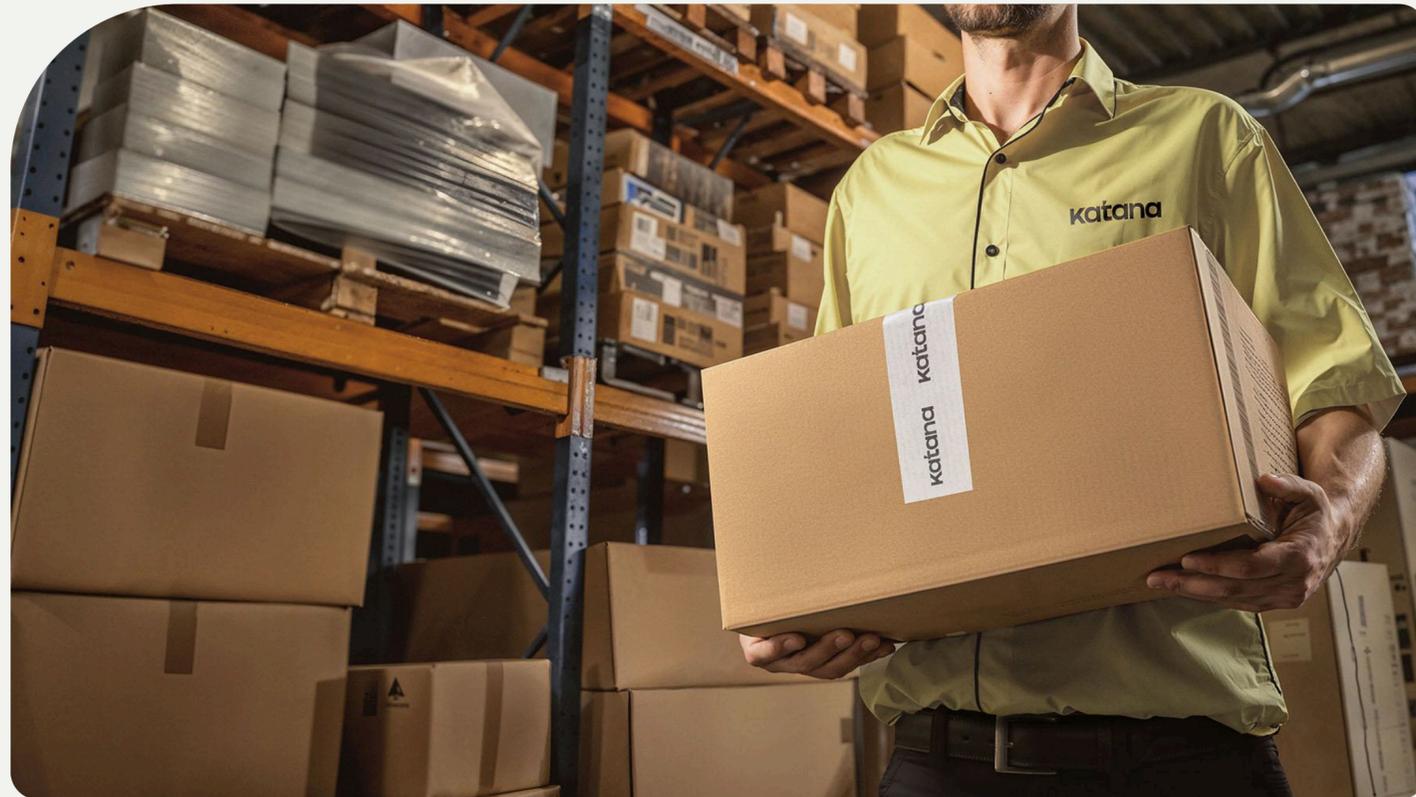


2027

target for POS 2D reads across retail

What's changing on the floor

With drones doing regular scans and 2D codes identifying each unit at every touchpoint, inventory and delivery run on a fixed rhythm, nightly or faster, instead of periodic projects. On-hand, available to sell, delivery dates, and compliance flags update the same day across your systems. Batch and expiry scans surface near-expiry items, and nightly updates set reorder points from true on-hand and the latest forecast.



-  **Nightly cycle counts** replace quarterly projects. Discrepancies generate the next morning's task list.
-  Counts adjust **available-to-sell (ATS)** and **ETAs** automatically. Reorder points recalc from true on-hand.
-  At receiving and checkout, one **2D scan applies batch and expiry rules**: stop-sale on recalls, first-expiry-first-out (FEFO) picks, markdowns near expiry.
-  For local orders that fit the profile (about 5 lb and within ~6 miles), **the drone option appears at checkout**. Delivery confirmation arrives within minutes.

 To support this, your system needs **reliable stock, expiry, and packaging data** that updates on a regular rhythm.

The data you need



Package data at variant level

Store shipped weight and dimensions for every SKU/variant. Add packaging maps for kits and bundles.



Batch/lot and expiry end-to-end

Capture at receipt, keep it through moves and picks, and expose it at checkout so FEFO, recall stop-sale, and near-expiry markdowns work in normal flows.



Simple eligibility rules

If a SKU/variant meets weight and dimension limits and the address is in a covered zone, show the drone option at checkout; otherwise, hide it.



Location stock that updates on a schedule

Import count deltas (nightly or faster) and update available-to-sell from true on-hand, so reorder alerts and planning tools stay accurate without manual tie-outs.



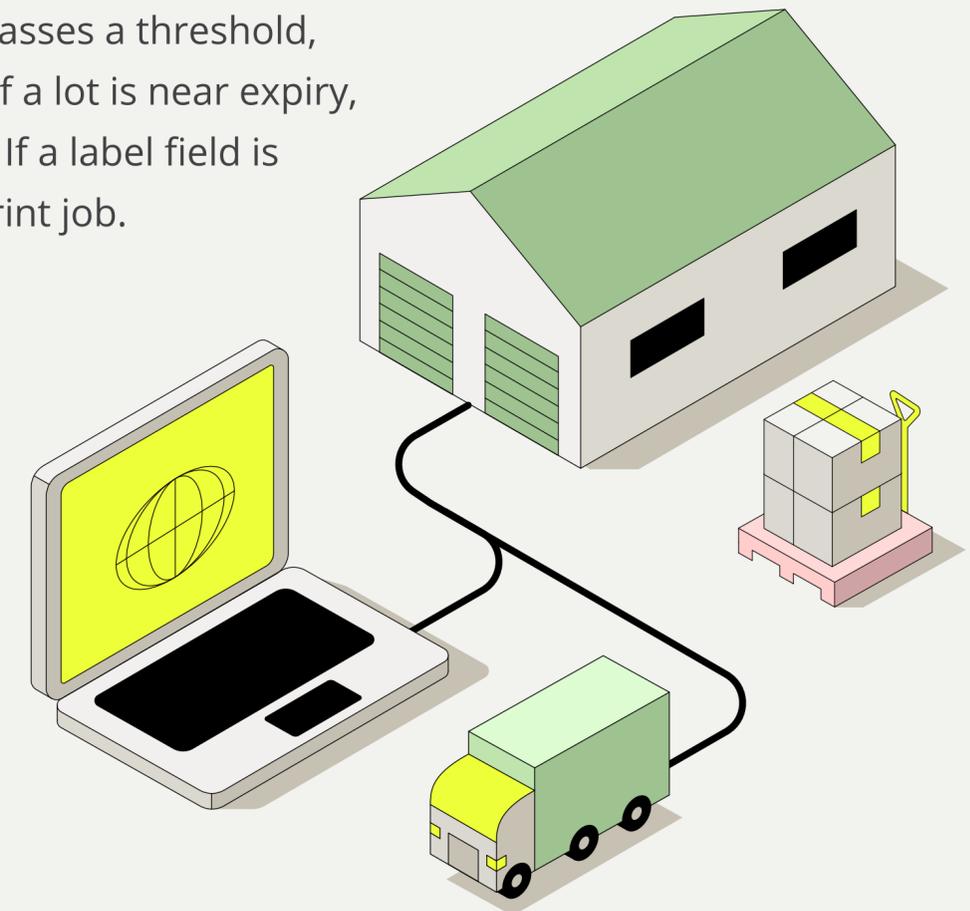
One source of truth for IDs and labels

Keep GTIN and product attributes in one place. Prepare dual-marking (UPC + 2D) and a Digital Link pattern so the same data prints on pack and appears in feeds and orders.



Only the exception tasks reach you

If a count variance passes a threshold, open a cycle count. If a lot is near expiry, queue a markdown. If a label field is missing, block the print job.





WHAT'S NEXT FOR 2026?

DRONE DELIVERY BECOMES PART OF THE NORMAL SHIPPING MENU

By late 2026, top U.S. retailer apps in at least ten metro areas list drones alongside same-day and next-day options. Lightweight, short-range orders use drones by default when weather and address fit the rules.

NIGHTLY DRONE COUNTS REPLACE WALL-TO-WALL

Early adopters stop doing full wall-to-wall counts and rely on nightly drone runs instead. Variances open same-day tasks in the warehouse, and those fixes feed straight into reorder settings.

MERCHANT CENTER DISCIPLINE BECOMES STANDARD PRACTICE

More suppliers ship with both linear barcodes and 2D codes on pack. Retailers in food and health turn on batch-level stop-sale at checkout for recalls and use expiry data to drive FEFO (first-expiry-first-out) picks and markdowns. Stores that already track lot and expiry in their system are the first to get the full benefit.

AGENTIC CHECKOUT REACHES REAL USERS

Retailers start adding a “drone-eligible” attribute in product information management (PIM) tools and at checkout. Badges on product detail pages and listing filters let shoppers see which items qualify.

03

[CASH] THE NEW WAYS OF MONEY

In the end, it comes down to money in the bank. A click only turns into real revenue when the payment lands and you know what it cost you to collect it.

In 2026, that moment looks different. Payouts move sooner, but fees, card categories, and price windows all press on the final number. The same patterns that speed up cash flow also decide how much of each basket is profit and how much is the price of winning it.

TREND 06

Order-to-cash
gets instant

“

Buying is not a channel decision anymore; it's a surface decision.

Search, chat, TV, social: your catalog and stock need to be ready wherever the tap happens.”

Riikka Söderlund
COO at Katana



Instant rails meet everyday tap

Order-to-cash moves faster in 2026 as two changes come together in the U.S.

First, the **FedNow rail is scaling**. In Q3 2025 it settled about 2.51M payments worth \$307.3B, with volume rising each quarter. That puts real-time payouts and collections within reach for more banks and business accounts.

Second, **the phone is now a point of sale (POS) terminal**. Tap to Pay on iPhone lets teams accept contactless cards and wallets in supported apps, with no extra hardware. Pop-ups, service calls, and busy counters can turn into full checkouts. Providers like Cash App Business added Tap to Pay on iPhone for U.S. sellers in 2025, so many teams can turn it on inside tools they already use.

Tap is already how people pay

Contactless use keeps climbing in the U.S.

Visa reports high adoption in major cities – in New York, 75% of in-person transactions are tap-to-pay. Phone-based acceptance fits a habit most shoppers already have.

+50%
of U.S. **in-person** transactions
are tap-to-pay

Sources: [33], [34], [32]

+60%
tap-to-pay penetration in
~30 U.S. cities

What this adds up to

Money moves from the customer to your account faster, from more places you sell, with less hardware and less delay.



\$307.3B

settled on FedNow in Q3 2025



2.51M

instant payments in the quarter



~75%

contactless share for in-person spend in NYC

Sources: [33], [34], [32]

Checkout in 2026



Sell anywhere with a phone

Store teams and field reps accept contactless cards and wallets on iPhone with supported apps. This covers pop-ups, events, repairs, and field sales without shipping or renting terminals.



Cash lands sooner

Faster settlement makes it easier to fund same-day reorders and rush jobs when demand suddenly picks up.



Refunds on the spot

Faster settlement and tap-to-pay flows cut time at the counter. Tap to Cash in iOS 18 is useful for quick, person-to-person transfers at events or for small reimbursements; official card refunds still go back to the original payment method.



Contactless is the norm

High tap adoption shortens lines and reduces failed swipes, so phone-based acceptance fits how people already pay.



Set up instant checkout



Use one item master for site, POS, and feeds

Push the same SKUs, variant options, price tiers/discounts, and tax profiles into your iPhone checkout app and your storefront. The item scanned on iPhone is the same SKU and price shown online, and returns reconcile without manual fixes.



Live stock by variant and location

When a pop-up sells through a size or color, availability and ETAs update the same day and reorder alerts trigger on time.



Clear order states and reconciliation rules

Map instant settlements and payment IDs to order statuses so close-of-day runs quickly without manual checks.



Simple refund guardrails

Set permissions and limits for on-the-spot reversals. For beauty and food, make sure lot and expiry follow the item back into stock.

WHAT'S NEXT FOR 2026?

PHONE-AS-POINT OF SALE (POS) BECOMES STANDARD AT TEMPORARY LOCATIONS

Pop-ups, markets, and field calls run Tap to Pay on iPhone inside the apps teams already use. Setup time drops, lines move faster, and small sites stop renting terminals.

INSTANT PAYOUTS EXPAND FROM PERSON-TO-PERSON TO BUSINESS FLOWS

More banks switch on FedNow for business collections and disbursements. Orders clear into cash the same day, which supports same-day reorders, on-the-spot refunds, and quicker close-of-day for finance.

TRANSIT BUILDS THE TAP HABIT THAT CARRIES INTO RETAIL

As major U.S. transit systems expand contactless and express-mode, shoppers expect tap everywhere. Small counters and events see higher completion at busy times when the tap gesture is already familiar.

INVENTORY “BUFFER ZONES” PAIRED WITH SMARTER TRIGGERS

With instant rails in place, more teams take small early-pay discounts on purchase orders when stock is tight. Cash moves sooner, replenishment lands earlier, and margin improves on fast-moving items.

TREND 07

Card costs you
can control



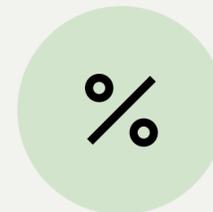
katana

[ON THE WATCHLIST]

A card-fee deal could affect your unit margin

Visa and Mastercard have a proposed U.S. settlement in the long-running swipe-fee case. If approved, it would lower some headline fees for a set period and would let merchants accept some card categories and decline others within each brand, ending “honor all cards” at the category level.

If it goes through, real-world impact would come **as soon as late 2026**, with:



0.10

percentage-point reduction for five years



1.25%

cap on a standard consumer category for eight years.

Sources: [35]

The business impact

If approved, this could change unit margin at checkout starting late 2026.

Some credit-card categories would cost less, and you could choose which categories to accept online. That lowers cost per order on low-AOV (average order value) and promo baskets and adds a new way to protect margin without changing price.



Margin at the point of payment

Lower fees on regular cards plus the choice to decline premium or commercial categories can improve margins on tight orders.



Channel math gets clearer

If site, store, and marketplace orders carry different fee mixes, you can tune free-shipping thresholds and coupon depth to the lowest-cost mix by channel.



Peaks are less costly

During creator or search spikes, approvals rise. If accepted cards skew to lower-fee categories, more revenue is retained at the same price.



Here's how you can prepare



Know your mix

Pull card mix and fee per order by AOV band and by channel using your PSP's reports. That shows where category controls help most.



Coordinate tests with your Payment Service Provider

Ask for early pilots on accept or decline by category and for card-category fields in exports so finance can see fee deltas by campaign.



Offer lower-cost options online

Add debit and instant pay for orders that do not require credit.



Make promo math fee-aware

Model free-shipping and discount thresholds using current and potential fee schedules.



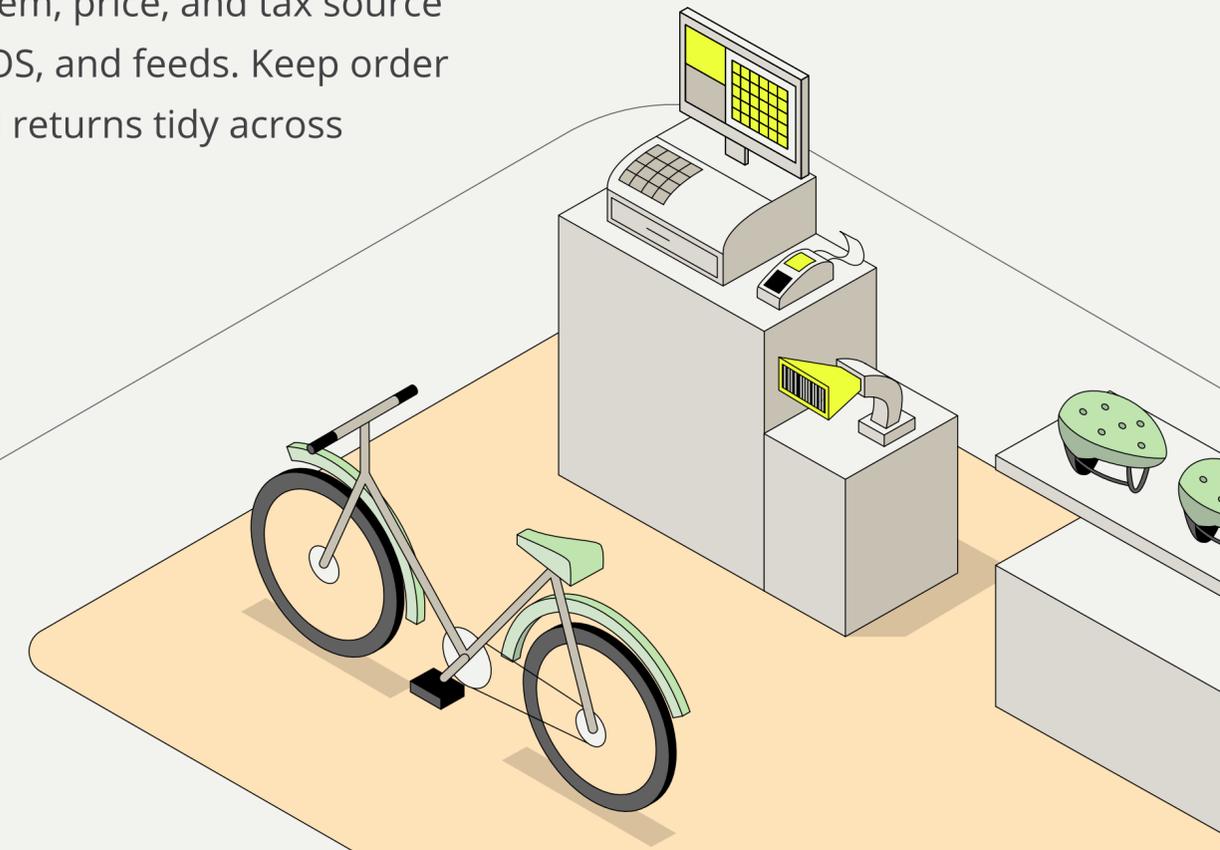
Prepare stores for later

If you extend rules to POS (point of sale), plan a short script and signage so teams can explain acceptance clearly.



Keep underlying data consistent

Use one item, price, and tax source for site, POS, and feeds. Keep order states and returns tidy across channels.



WHAT'S NEXT FOR 2026?

WEB GETS CATEGORY CONTROLS FIRST

E-commerce gateways are the first place “accept by category” shows up. Teams start online where alternate payment options are visible and A/B tests are easy to run.

Early trials focus on declining the highest-fee reward tiers for small baskets, then measuring fee per order and conversion before extending anything to stores.

PROMO RULES ADJUST

Free-shipping thresholds and coupon depth are recalculated using card mix by channel and AOV (average order value) bands.

The biggest change shows under \$50, where a few basis points decide whether a basket clears the shipping bar or needs a different offer.

Promotion rules match lower-fee mixes with tighter offers and save heavier discounts for high-AOV orders.

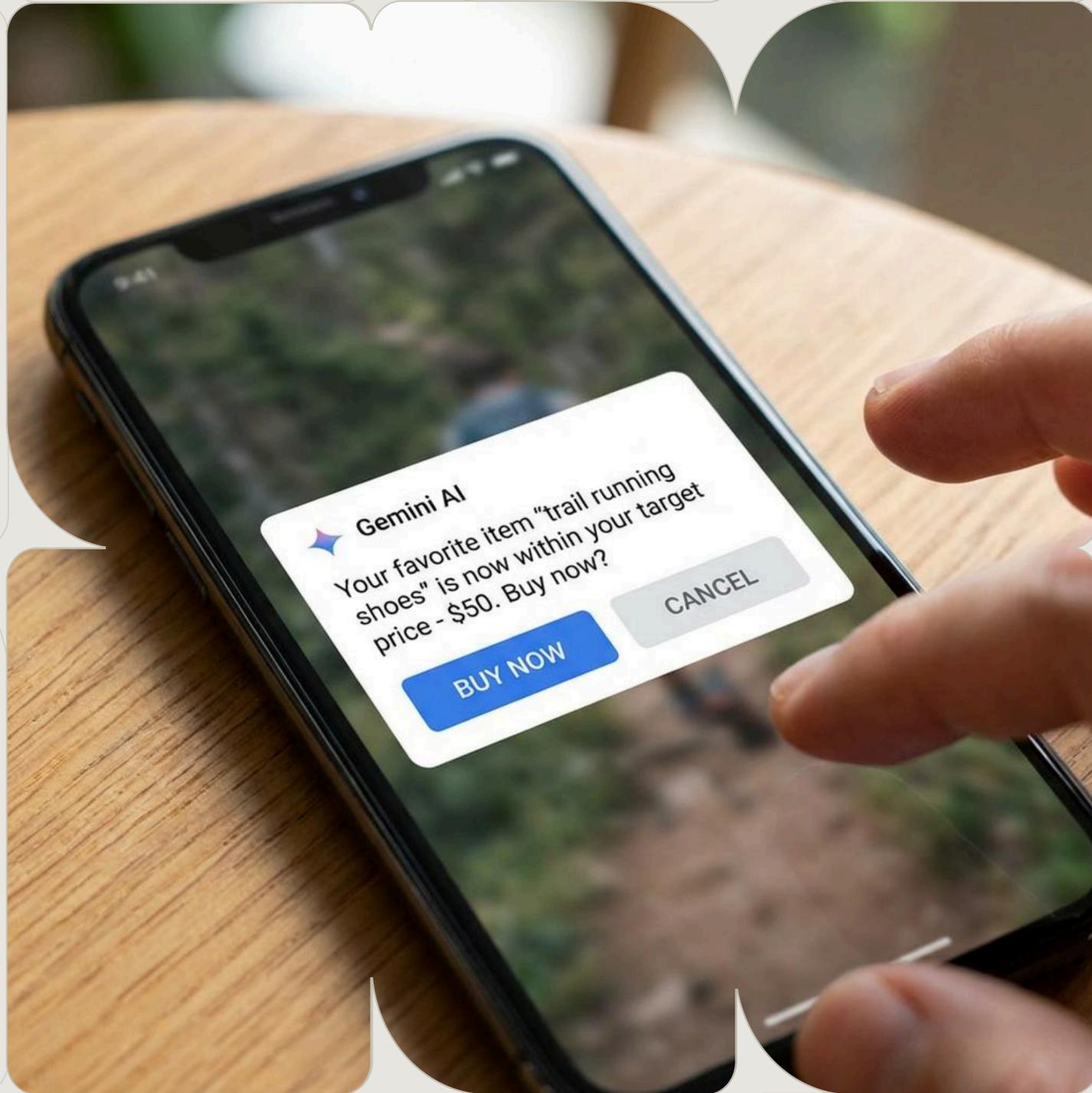
DEBIT AND INSTANT GAIN PLACEMENT IN CHECKOUT

Checkout puts debit and instant payments front and center when credit isn't needed.

Clear labels and small incentives get people to use them, which cuts fees and speeds up payment, without changing your prices.

TREND 08

AI changes the deal
on discounts



Agents bring “buy-at-my-price” into everyday shopping

Shoppers care a lot about price: almost half say discounts are a main reason they stay loyal to a brand. Value is front of mind.

Google’s AI Mode now lets people save a product, set a target price, and get an alert when it drops. In its demos, Google also showed checkout that can use Google Pay the moment that price is reached, so “I’ll buy when it hits my price” becomes a normal way to shop instead of waiting for big sale days.

For smaller brands on Shopify or marketplaces, this makes short, planned discount windows tied to stock and margin more effective than broad, always-on sales.

Sources: [36], [41]

Shoppers set the price now

AI-assisted buying already moves real money. Holiday 2024 data showed a clear rise in shoppers using retail chat and assistants, and in 2025 the habit stuck and spread.

Many consumers - and over half of Gen Z - already use **AI to discover products**, with most saying their shopping searches are now more conversational.

Search has the signals to support this pattern: **Google's Shopping Graph spans tens of billions of listings and refreshes continuously**, so alerts are driven by current price and current availability.

Gen Z is leaning into in-store discovery for experience-led buys - 61% prefer to discover in-store - which makes **online sessions more deliberate and price-driven**. This combination of selective spending and price-watch tools pushes promotions to be targeted and timed.

Sources: [37], [38], [39], [40]



50B+

listings in Google's Shopping Graph



39%

of consumers use AI for discovery; >50% Gen Z (Salesforce 2025)



64%

of shoppers plan to use AI tools for this year's holiday shopping



+520%

YoY for Holiday 2025 (Adobe) projected by AI referral traffic

“

Why do we need sales anymore

if users can get exactly what they need, when they need it, at the lowest possible price?”

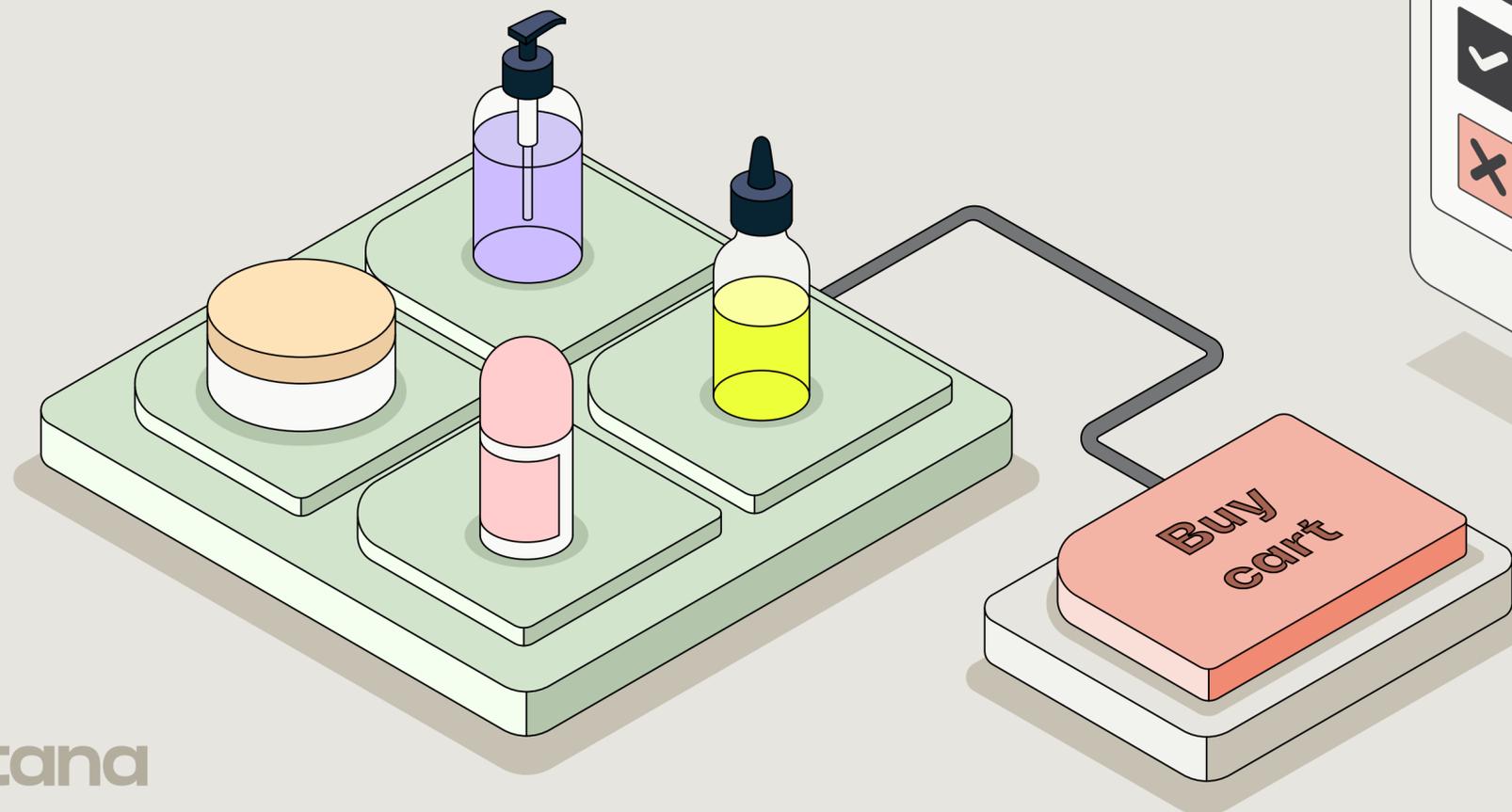


Riikka Söderlund
COO at Katana

What do promotions look like in 2026?

Short, targeted price windows work best. Alerts are already timing when people buy, so 24–72 hour drops line up with saved targets, clear demand quickly, and then pricing returns to normal. That pulls in the shoppers who were waiting without discounting a full week and keeps margin on everyone else.

Use a simple **price ladder** for the items you are willing to move fast, keep full price on the rest, and treat each window as a sell-through sprint rather than a season.



How to get alert-driven sessions to buy

When the window opens, assistants check what they can verify. The listed price and unit price must match in your feed and on your product page, the image and attributes must match the exact variant, and delivery dates must be realistic. If any of these are off, the alert sends traffic that does not buy.

Availability is the deciding factor. Track stock by variant and by location and push those updates into your catalog in time for the window so the item can ship when the alert fires.

As this pattern takes hold, orders arrive more often and a bit smaller, which puts the focus on contribution margin per stock-keeping unit (SKU) and true pick/pack cost. Use that lens to choose which items get price windows and which stay full price.

WHAT'S NEXT FOR 2026?

AGENTS START TO “ASK FOR A MATCH”

When a saved price hits on one seller, assistants start checking nearby offers to see who can meet it with the same variant and delivery date.

Sellers that publish clean prices and availability respond first and win these micro-negotiations. Promotions move toward short, targeted price responses timed to the alert.

“BEST OFFER APPLIED” BECOMES THE DEFAULT

At checkout, assistants apply the best available price automatically, so the coupon box matters less. Teams consolidate discounts into one set of rules with clear price floors.

The focus turns to which stock-keeping units (SKUs) can support a quick drop without eroding margin or creating price mismatches across channels.

“BEST OFFER APPLIED” BECOMES THE DEFAULT

Before an alert goes out, platforms check stock by variant and location and may hold a small allocation to avoid overselling. Brands set caps per SKU and per channel so an alert window does not drain other demand.

Sellers that publish live availability with reliable dates and release any reserved inventory as the window closes convert more of these alert-driven sessions.

katana

6 weeks
to fully implement

60%
Higher sales on average

CLICKS, OPS, CASH... AND NOW WHAT?

2025 taught product businesses that change rarely waits its turn.

In 2026, you won't control new channels, new fees, or new rules. You can control how clean your stock picture is and how quickly you react when something changes.

That's what Katana is built for: simple, flexible inventory management that keeps up when everything around it moves.

2026 is going to be busy. Give your systems a head start.

Start free plan

Rank	Created on	Order #	Customer	Amount	Items	Ingredients	Production	Delivery
1	2025-08-01	SO-4	B2B Customer	465	In stock	Processed	Done	Partially Packed
2	2025-08-01	#95	Shopify Customer	881	In stock	Processed	Done	Packed
3	2025-08-01	55	HubSpot Customer	1652.80	In stock	Not applicable	Not applicable	Not shipped
4	2025-09-01	111	BigCommerce Cu...	326.9	In stock	Not applicable	Not applicable	Not shipped
5	2025-09-01	SO-5	B2B Customer			Expected 01-02	+ Make...	Partially Del...
6	2025-09-01	112	BigC				+ Make...	Not shipped
7	2025-09-01	44	W				Not started	Not shipped
8	2025-09-01	SO-4					Not started	Not shipped
9	2025-10-01	44					applicable	Not shipped

SUMMER 2025

- Best Support
- Grid Leader
- Most Implementable
- Easiest Admin

SOURCES

Internal Data

- [1] [Katana Internal Dataset](#) — Inventory turnover, stock levels, sourcing patterns, late-PO rates, AOV trends, order behavior (Q1–Q4 2024; Q1–Q4 2025)

AI, Search and Chat Commerce

- [2] [TechCrunch](#) — “Sam Altman says ChatGPT has hit 800M weekly active users” (2025)
- [3] [Capgemini](#) — “71% of consumers want generative AI integrated into their shopping experiences” (2024)
- [4] [OpenAI](#) — “Buy it in ChatGPT” (2025)
- [5] [Reuters](#) — “Walmart partners with OpenAI on ChatGPT shopping feature” (2025)
- [6] [The Verge](#) — “ChatGPT, PayPal, and the Agentic Commerce Protocol” (2025)
- [7] [Stripe](#) — “Stripe and OpenAI launch Instant Checkout and Agentic Commerce Protocol” (2025)
- [8] [Fit Small Business](#) — “PayPal Statistics: Users, Revenue and Volume” (2024)

Google Shopping and AI Mode

- [9] [Google](#) — “How to find the best price using Google Shopping features” (2025)
- [10] [Google](#) — “Google Shopping: AI Mode and virtual try-on update” (2024)
- [11] [Search Engine Land](#) — “Google AI Overviews now with detailed shopping comparisons” (2024)
- [12] [Google](#) — “How to use Google Shopping try it on” (2024)
- [13] [Google Merchant Center Help](#) — “Merchant Center Next announcements” (2024)
- [14] [Google Shopping Help](#) — “Product data specifications and availability requirements” (2024)

Social Commerce and Creator Programs

- [15] [SCOTUSblog](#) — “Supreme Court upholds TikTok divest-or-ban law” (2025)
- [16] [PBS NewsHour](#) — “Americans divided on TikTok ban...” (2024)
- [17] [Times of India](#) — “YouTube expands shopping affiliate program in India...” (2025)
- [18] [Business Today](#) — “YouTube expands shopping program in India with Nykaa, Purple...” (2025)
- [19] [GoDataFeed](#) — “Meta is dropping native checkout on Facebook and Instagram” (2025)

- [20] [Kearney](#) — The 2025 Reshoring Index
- [21] [Reshoring Initiative](#) — 2024 Reshoring & FDI Report (incl. early 2025 insights)
- [22] [QIMA](#) — Q1 2025 Global Sourcing Insights / Nearshoring Trends
- [23] [Bain & Company](#) — Nearshoring: Overcoming the Obstacles (COO survey)

Sourcing and Supply Chain

- [24] [Reuters](#) — “End of U.S. low-value package tariff exemption is permanent...” (2025)
- [25] [Drewry / World Ports](#) — “Drewry World Container Index climbs 4% to \$1,822 per 40ft container” (2025)
- [26] [Netstock](#) — “2025 Tariff Impact Report” (2025)
- [27] [Modern Materials Handling](#) — “Netstock survey examines tariff impacts on SMB inventory levels...” (2025)

Automation, Drones and 2D Barcodes

- [28] [Federal Register / FAA](#) — “Normalizing UAS Beyond Visual Line of Sight Operations (BVLOS)” (2025)
- [29] [Walmart](#) — “Walmart takes flight with drone delivery expansion to 5 new cities” (2025)
- [30] [Ingka Group / IKEA](#) — “IKEA is elevating human + AI-powered drone collaboration” (2024)
- [31] [GS1 US](#) — “Sunrise 2027: Transition to 2D barcodes” (2024–2027)

Instant Payments and Tap-to-Pay

- [32] [Federal Reserve](#) — “FedNow Service: Quarterly Volume and Value Statistics” (Q3 2025)
- [33] [MarketWatch](#) — “Visa... in New York, 75% of in-person transactions are tap-to-pay” (2024)
- [34] [PYMNTS](#) — “Visa: 80% of face-to-face transactions internationally are tap-to-pay” (2024)

Card-Fee Regulation

- [35] [Reuters](#) — “Visa and Mastercard reach revised swipe-fee settlement with merchants” (2025)

Consumer Behavior, Pricing and Promotions

- [36] [Google](#) — “Agentic checkout and holiday AI shopping update” (2025)
- [37] [Salesforce](#) — “Consumer Shopping and AI Trends 2025” (2025)
- [38] [Bloomreach](#) — “Conversational AI shopping study” (2025)
- [39] [Adobe](#) — “U.S. Holiday Shopping Season to Cross \$250 Billion Online...” (2025)
- [40] [PwC](#) — “Gen Z Consumer Trends” (2025)
- [41] [Shopify](#) — “2025 Global Holiday Retail Report” (2025)

YouTube and Creator Commerce

- [42] [Times of India](#) — “YouTube expands shopping affiliate program in India...” (2025)
- [43] [Business Today](#) — “YouTube expands shopping program in India with Nykaa, Purple...” (2025)

katana

© 2025 Katana Technologies OÜ. All rights reserved.

This report is for general information and may change without notice; it does not constitute advice or a commitment to deliver functionality. External statistics and market figures are attributed in the Sources section and were current at time of publication. No part of this publication may be reproduced or distributed without prior written permission from Katana.

All product names, logos, and brands are property of their respective owners.