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Vertex Survey: Inaccurate Checkout Totals Are the Top Trust Breaker for 2026 Holiday Shoppers

One in five shoppers say a surprise sales tax charge would damage their trust, and with last year's Black Friday/Cyber Monday running 1.7 times normal volume, retailers have weeks to get every calculation right

KING OF PRUSSIA, Pa., November 17, 2026 – Vertex, Inc. (NASDAQ:VERX) ("Vertex" or the "Company"), the Decision-to-Defense™ global indirect tax and compliance company, today released new consumer research ahead of the holiday peak season showing that a wrong total at checkout can cost retailers both the sale and the shopper's trust. In Vertex's Peak Season Consumer Commerce Survey, 44% of U.S. consumers said being charged a total that didn't match what the site showed them would damage their trust in a retailer, the most-cited trust breaker in the survey. Shoppers are also nearly twice as likely to cite a wrong total over a slow website or app as a reason to abandon a purchase (23% vs. 12%).

The findings arrive as holiday spending concentrates into a handful of days. Two-thirds of consumers (66%) wait for deal events like Black Friday and Cyber Monday to do some or all of their holiday shopping, including 81% of Gen Z and 74% of Millennials. They're also spreading their purchases across channels: 34% plan to shop through a mix of online and in-store, 31% online only, 17% in-store only, and smaller shares through mobile apps (9%) or social media (5%).

"Shoppers are buying in the same few days but through very different routes, and each route can change how a sale is taxed," said Pete Olanday, Director, Retail Consulting at Vertex. "A product bought in store, shipped to a home, or sold through a marketplace can end up with a different tax treatment, and the shopper only sees whether the total adds up. Retailers need to ensure that tax is calculated consistently across every channel at the busiest point of the year."

Vertex's own platform data shows the scale of that peak. Over Black Friday weekend in 2025, Vertex supported nearly 1.2 billion transactions, up 87.5% from 628 million in 2022. Each of those transactions required a tax decision at checkout, made in real time for the right jurisdiction and product, and each one needs to hold up long after the sale.

"Processing a lot of transactions may be a solved problem, but processing every one correctly, when the rules differ by state, city, and product type, is not," Olanday said. "At peak, one wrong rate or product mapping can quickly multiply across thousands of orders. Undercharge, and the retailer pays the difference out of its own margin. Overcharge, and the shopper loses trust in the retailer. Crucially, retailers collect that tax for the state and the state can ask about it years later. Getting every calculation right at checkout is what protects both the sale and the margin."

Industry analysts say the holiday surge not only raises the stakes for tax accuracy but also changes how the risk plays out.

“Scale changes the nature of retail tax risk,” said Kevin Permenter, Research Director, Enterprise Applications at IDC. “When a rate, rule, or product classification is applied across millions of orders in a few days, an error is no longer an exception. It’s repeated on every order it touches, and the exposure often only becomes visible at audit, long after the revenue is booked. At that scale, retailers need tax decisions that are connected across systems, governed, and traceable, not just processed quickly.”

Vertex’s Decision-to-Defense™ approach supports retailers across the full transaction lifecycle, helping determine the right tax at checkout, prove it through reporting and filing, and defend it if those decisions are reviewed later.

Other key findings from the survey include:

- **Shoppers expect sales tax back on returns:** 68% of consumers expect the full sales tax to be refunded when they make a return, and more than half (53%) say a slow, unclear, or costly return process has put them off buying from a retailer.
- **Shipping costs top the reasons shoppers walk away, but late tax matters too:** Shipping costs are the most-cited reason consumers would abandon a purchase (46%), and another 9% point to sales tax not being calculated until the final step.
- **Tax surprises damage trust:** 14% say sales tax changing between cart and payment would damage their trust in a retailer, and 7% say the same about being charged tax they didn’t expect for their location.

To learn how Vertex helps retailers get tax right at every checkout, across every channel, visit the retail solutions page.

About the Data
The consumer survey was completed online by 1,000 U.S. adults aged 18 and older. It was commissioned by Vertex and fielded by Dynata, a global market research firm, in October 2026. Vertex platform data is based on internal Vertex Cloud transaction data for retail customers during Black Friday/Cyber Monday week 2025, compared against a normal week in late August 2025.

About Vertex
Vertex is the Decision-to-Defense™ global indirect tax and compliance company. Vertex helps enterprises bring control to indirect tax and compliance across the full transaction lifecycle — from tax determination and e-invoicing through reporting, filing, and audit defense — to make outcomes easier to prove and improve over time. Trusted by more than 60% of the Fortune 500, Vertex combines decades of tax expertise, deep global tax and compliance knowledge, and embedded integrations to help organizations operate globally with confidence. With

headquarters in North America and offices in South America and Europe, Vertex's purpose is to ensure businesses and communities thrive through trusted transactions.
For more information, visit www.vertexinc.com or follow us on X and LinkedIn; or subscribe on YouTube.

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