How AI, BNPL, and Mobile Rewrote the Holiday Funnel

You need to capture more early holiday buyers and protect margin without defaulting to deeper headline discounts in the next two weeks.

> AI recommendations reduce search friction and accelerate conversion velocity; test on a defined high-margin holiday SKU slice and freeze inventory rules to isolate effect.

You need to capture more early holiday buyers and protect margin without defaulting to deeper headline discounts in the next two weeks. Directional evidence: 8 sources 5 domains 3 in-window / 5 background support coverage 62% AI recommendations reduce search friction and accelerate conversion velocity; test on a defined high-margin holiday SKU slice and freeze inventory rules to isolate effect.

We are asking you to Run a 50:50 matched-basket test for 0% BNPL versus 15% sitewide discount; measure event CPA, AOV, and net margin per order over the identical Nov 24Dec 08 holdout. discount-heavy holiday.

Early-window share (by cohort) and event CPA Split A/B test: AI-driven personalized recommendations (A) vs control (B). Measure early-window share (% of holiday purchases), event CPA (absolute $ and x baseline), AOV and conversion lift. Weekly reporting. within Nov 24 Dec 08 (daily capture, weekly readouts) Net margin per order, AOV, event CPA 50:50 matched-basket test: 0% BNPL offer (A) vs 15% sitewide discount (B).

Inventory concentration and stockouts from personalization Net margin erosion from BNPL vs promo test Automated repricing causes margin collapse or price volatility Test contamination and missing instrumentation. We can mitigate by assigning a single accountable owner and publishing daily reads.

Run a 50:50 matched-basket test for 0% BNPL versus 15% sitewide discount; measure event CPA, AOV, and net margin per order over the identical Nov 24Dec 08 holdout. Once approved we will ship daily signal and quant reads so you can hold us accountable.

This window matters because You need to capture more early holiday buyers and protect margin without defaulting to deeper headline discounts in the next two weeks., AI recommendations reduce search friction and accelerate conversion velocity; test on a defined high-margin holiday SKU slice and freeze inventory rules to isolate effect., and 0% BNPL often preserves headline price and raises conversion but carries fees and return dynamics; run a matched-basket CPA and net-margin test against a 15% sitewide promo.

The numbers I would watch: Early-window share: Increase early-window share to 20-30% of holiday purchases during Nov 24 Dec 08. (target, Head of Merchandising); Event CPA vs baseline: Event CPA must not exceed 0.8x baseline during the pilot. (guardrail, Head of Finance); Foot traffic uplift (pilot stores): Foot traffic uplift 10-15% vs baseline for pilot stores; stretch target (target, Head of Partnerships).

If you agree, Run a 50:50 matched-basket test for 0% BNPL versus 15% sitewide discount; measure event CPA, AOV, and net margin per order over the identical Nov 24Dec 08 holdout.

Forward with subject: How AI, BNPL, and Mobile Rewrote the Holiday Funnel Executive letter